

**Table I.A.1(2014) Number of private-sector establishments by firm size and selected characteristics: United States, 2014**

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	7,054,919	4,205,638	808,945	561,767	461,334	1,017,234	5,332,867	1,722,052
Industry group **								
Agric., fish., forest.	204,305	170,586	18,503	8,490	3,168 *	3,558	193,320	10,986
Mining and manufacturing	283,954	142,797	44,390	42,121	26,262	28,385	211,298	72,656
Construction	592,929	467,796	71,151	34,268	12,306	7,408	559,626	33,303
Utilities and transp.	214,691	126,984	19,053	17,558	13,315	37,780	156,239	58,452
Wholesale trade	371,775	204,714	47,055	42,440	34,558	43,008	275,504	96,271
Fin. svcs. and real estate	812,796	417,679	45,127	52,418	85,515	212,057	487,359	325,438
Retail trade	1,068,637	518,808	100,508	63,673	67,444	318,203	652,743	415,895
Professional services	1,668,900	1,067,356	191,435	131,689	119,390	159,030	1,330,874	338,026
Other services	1,836,931	1,088,918	271,722	169,111	99,374	207,805	1,465,905	371,026
Ownership								
For profit, incorporated	4,846,058	2,719,741	567,277	384,860	300,949	873,231	3,506,636	1,339,422
For profit, unincorporated	1,645,090	1,202,684	169,777	102,035	67,319	103,276	1,435,101	209,989
Nonprofit	563,771	283,213	71,891	74,873	93,067	40,728	391,130	172,641
Age of firm								
Less than 5 years	1,180,072	986,147	120,371	56,580	15,048	1,927 *	1,144,500	35,572
5-9 years	1,158,150	892,953	149,704	79,388	29,141	6,965	1,095,467	62,683
10-19 years	1,539,141	1,108,804	203,739	128,654	66,866	31,078	1,389,317	149,824
20 or more years	3,177,556	1,217,735	335,131	297,145	350,279	977,265	1,703,583	1,473,973
Multi/single status								
2 or more locations	1,732,843	22,423	77,178	215,796	402,137	1,015,308	187,054	1,545,788
1 location only	5,322,076	4,183,215	731,767	345,971	59,197	1,926	5,145,813	176,264
Percent full-time employees								
Less than 25%	1,212,525	879,165	124,872	73,817	49,907	84,765	1,052,129	160,396
25-49 %	567,579	252,861	96,671	67,520	38,274	112,253	388,809	178,770
50-74 %	1,126,698	643,741	131,869	77,961	62,882	210,245	820,780	305,919
75% or more	4,148,116	2,429,871	455,534	342,469	310,271	609,971	3,071,149	1,076,967
Union presence								
No union employees	6,346,333	4,058,816	778,666	527,990	419,906	560,956	5,138,227	1,208,106
Has union employees	354,991	64,527	24,515	28,421	25,037	212,492	102,392	252,599
Unknown	353,595	82,295	5,765	5,357	16,391	243,787	92,248	261,347
Percent low-wage employees								
50% or more low-wage	2,451,741	1,415,428	277,078	177,241	153,991	428,003	1,795,462	656,279
Less than 50% low-wage	4,603,178	2,790,210	531,868	384,527	307,343	589,231	3,537,405	1,065,773

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.A.1(2014) Standard error for number of private-sector establishments by firm size and selected characteristics: United States, 2014**

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	15,282	14,593	13,281	8,991	5,577	12,906	11,263	13,437
Industry group **								
Agric., fish., forest.	10,914	10,240	3,157	1,534	952*	1,064	10,774	1,745
Mining and manufacturing	10,033	8,450	3,714	2,887	1,919	2,159	9,458	3,397
Construction	17,299	16,202	5,052	2,854	1,645	1,619	17,059	2,916
Utilities and transp.	10,175	8,708	2,670	2,038	1,756	3,689	9,215	4,323
Wholesale trade	13,402	11,239	4,298	3,301	2,977	4,061	12,233	5,508
Fin. svcs. and real estate	21,000	15,525	4,208	3,966	4,719	12,262	16,260	13,317
Retail trade	23,055	17,466	6,077	4,181	4,493	12,700	18,607	13,649
Professional services	24,301	21,213	7,686	5,325	4,775	7,402	22,487	9,450
Other services	27,835	23,284	9,585	6,172	4,707	10,836	25,069	12,358
Ownership								
For profit, incorporated	30,286	25,759	12,247	8,298	6,499	14,199	26,611	15,664
For profit, unincorporated	26,155	23,206	7,785	4,965	3,969	8,200	24,386	9,586
Nonprofit	14,294	11,735	4,856	4,103	4,355	3,345	12,931	6,175
Age of firm								
Less than 5 years	22,932	21,786	6,849	3,841	1,842	712*	22,768	2,929
5-9 years	22,809	21,247	7,428	4,333	2,651	1,489	22,511	3,870
10-19 years	24,807	22,718	8,164	5,362	3,832	3,074	24,138	5,958
20 or more years	28,684	23,333	9,890	7,717	6,356	13,683	25,087	14,684
Multi/single status								
2 or more locations	14,440	3,296	4,890	7,308	5,489	12,905	7,161	13,099
1 location only	13,228	14,919	13,346	6,374	2,127	220	13,261	4,146
Percent full-time employees								
Less than 25%	23,090	20,631	6,536	4,291	3,656	6,753	21,656	8,109
25-49 %	15,353	11,466	5,640	4,135	3,037	7,140	13,028	8,177
50-74 %	22,776	17,773	7,081	4,223	4,002	11,418	19,183	12,331
75% or more	31,685	26,730	11,430	8,056	6,328	14,057	28,060	15,622
Union presence								
No union employees	20,058	17,074	13,180	8,924	5,662	14,270	14,968	15,587
Has union employees	14,061	6,784	3,256	2,886	2,097	11,393	7,717	11,768
Unknown	12,312	7,107	1,331	1,116	2,247	9,727	7,300	9,915
Percent low-wage employees								
50% or more low-wage	30,180	24,558	9,478	6,375	5,721	14,045	26,057	15,484
Less than 50% low-wage	30,322	25,768	11,988	8,170	6,325	13,935	26,617	15,627

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.A.1.a(2014) Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2014**

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	7,054,919	59.6%	11.5%	8.0%	6.5%	14.4%	75.6%	24.4%
Industry group **								
Agric., fish., forest.	204,305	83.5%	9.1%	4.2%	1.6% *	1.7%	94.6%	5.4%
Mining and manufacturing	283,954	50.3%	15.6%	14.8%	9.2%	10.0%	74.4%	25.6%
Construction	592,929	78.9%	12.0%	5.8%	2.1%	1.2%	94.4%	5.6%
Utilities and transp.	214,691	59.1%	8.9%	8.2%	6.2%	17.6%	72.8%	27.2%
Wholesale trade	371,775	55.1%	12.7%	11.4%	9.3%	11.6%	74.1%	25.9%
Fin. svcs. and real estate	812,796	51.4%	5.6%	6.4%	10.5%	26.1%	60.0%	40.0%
Retail trade	1,068,637	48.5%	9.4%	6.0%	6.3%	29.8%	61.1%	38.9%
Professional services	1,668,900	64.0%	11.5%	7.9%	7.2%	9.5%	79.7%	20.3%
Other services	1,836,931	59.3%	14.8%	9.2%	5.4%	11.3%	79.8%	20.2%
Ownership								
For profit, incorporated	4,846,058	56.1%	11.7%	7.9%	6.2%	18.0%	72.4%	27.6%
For profit, unincorporated	1,645,090	73.1%	10.3%	6.2%	4.1%	6.3%	87.2%	12.8%
Nonprofit	563,771	50.2%	12.8%	13.3%	16.5%	7.2%	69.4%	30.6%
Age of firm								
Less than 5 years	1,180,072	83.6%	10.2%	4.8%	1.3%	0.2% *	97.0%	3.0%
5-9 years	1,158,150	77.1%	12.9%	6.9%	2.5%	0.6%	94.6%	5.4%
10-19 years	1,539,141	72.0%	13.2%	8.4%	4.3%	2.0%	90.3%	9.7%
20 or more years	3,177,556	38.3%	10.5%	9.4%	11.0%	30.8%	53.6%	46.4%
Multi/single status								
2 or more locations	1,732,843	1.3%	4.5%	12.5%	23.2%	58.6%	10.8%	89.2%
1 location only	5,322,076	78.6%	13.7%	6.5%	1.1%	0.0%	96.7%	3.3%
Percent full-time employees								
Less than 25%	1,212,525	72.5%	10.3%	6.1%	4.1%	7.0%	86.8%	13.2%
25-49 %	567,579	44.6%	17.0%	11.9%	6.7%	19.8%	68.5%	31.5%
50-74 %	1,126,698	57.1%	11.7%	6.9%	5.6%	18.7%	72.8%	27.2%
75% or more	4,148,116	58.6%	11.0%	8.3%	7.5%	14.7%	74.0%	26.0%
Union presence								
No union employees	6,346,333	64.0%	12.3%	8.3%	6.6%	8.8%	81.0%	19.0%
Has union employees	354,991	18.2%	6.9%	8.0%	7.1%	59.9%	28.8%	71.2%
Unknown	353,595	23.3%	1.6%	1.5%	4.6%	68.9%	26.1%	73.9%
Percent low-wage employees								
50% or more low-wage	2,451,741	57.7%	11.3%	7.2%	6.3%	17.5%	73.2%	26.8%
Less than 50% low-wage	4,603,178	60.6%	11.6%	8.4%	6.7%	12.8%	76.8%	23.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.

Percents may not add to 100% because of rounding.

**Table I.A.1.a(2014) Standard error for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2014**

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	15,282	0.20%	0.19%	0.13%	0.08%	0.16%	0.16%	0.16%
Industry group **								
Agric., fish., forest.	10,914	1.76%	1.48%	0.75%	0.47%*	0.52%	0.86%	0.86%
Mining and manufacturing	10,033	1.77%	1.22%	1.01%	0.69%	0.77%	1.24%	1.24%
Construction	17,299	1.01%	0.83%	0.48%	0.28%	0.27%	0.49%	0.49%
Utilities and transp.	10,175	2.21%	1.21%	0.95%	0.82%	1.62%	1.88%	1.88%
Wholesale trade	13,402	1.74%	1.10%	0.88%	0.80%	1.05%	1.39%	1.39%
Fin. svcs. and real estate	21,000	1.29%	0.51%	0.49%	0.59%	1.25%	1.27%	1.27%
Retail trade	23,055	1.09%	0.56%	0.39%	0.42%	1.00%	1.03%	1.03%
Professional services	24,301	0.67%	0.45%	0.32%	0.29%	0.42%	0.53%	0.53%
Other services	27,835	0.74%	0.51%	0.34%	0.26%	0.55%	0.61%	0.61%
Ownership								
For profit, incorporated	30,286	0.34%	0.25%	0.17%	0.14%	0.26%	0.28%	0.28%
For profit, unincorporated	26,155	0.69%	0.46%	0.30%	0.24%	0.48%	0.54%	0.54%
Nonprofit	14,294	1.27%	0.82%	0.72%	0.76%	0.58%	1.04%	1.04%
Age of firm								
Less than 5 years	22,932	0.65%	0.56%	0.33%	0.16%	0.06%*	0.25%	0.25%
5-9 years	22,809	0.74%	0.62%	0.38%	0.23%	0.13%	0.33%	0.33%
10-19 years	24,807	0.65%	0.51%	0.35%	0.25%	0.20%	0.38%	0.38%
20 or more years	28,684	0.51%	0.30%	0.24%	0.22%	0.40%	0.45%	0.45%
Multi/single status								
2 or more locations	14,440	0.19%	0.27%	0.40%	0.37%	0.48%	0.38%	0.38%
1 location only	13,228	0.24%	0.24%	0.12%	0.04%	0.00%	0.08%	0.08%
Percent full-time employees								
Less than 25%	23,090	0.81%	0.53%	0.35%	0.30%	0.53%	0.63%	0.63%
25-49 %	15,353	1.39%	0.94%	0.72%	0.53%	1.12%	1.23%	1.23%
50-74 %	22,776	1.01%	0.61%	0.38%	0.35%	0.89%	0.92%	0.92%
75% or more	31,685	0.39%	0.27%	0.20%	0.16%	0.31%	0.33%	0.33%
Union presence								
No union employees	20,058	0.24%	0.21%	0.14%	0.09%	0.21%	0.21%	0.21%
Has union employees	14,061	1.69%	0.90%	0.81%	0.62%	1.90%	1.82%	1.82%
Unknown	12,312	1.68%	0.37%	0.32%	0.63%	1.73%	1.69%	1.69%
Percent low-wage employees								
50% or more low-wage	30,180	0.62%	0.38%	0.26%	0.23%	0.51%	0.55%	0.55%
Less than 50% low-wage	30,322	0.35%	0.26%	0.18%	0.14%	0.28%	0.30%	0.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.

Percents may not add to 100% because of rounding.

**Table I.A.2(2014) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

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	47.5%	25.7%	51.6%	73.9%	92.5%	99.2%	32.2%	94.8%
Industry group **								
Agric., fish., forest.	23.6%	19.4%	38.0%	34.2%	76.5%	79.2%	21.4%	62.7%
Mining and manufacturing	61.8%	39.4%	65.5%	86.0%	97.5%	100.0%	49.6%	97.4%
Construction	36.4%	26.2%	65.2%	81.5%	95.6%	100.0%	33.2%	91.7%
Utilities and transp.	47.4%	20.7%	56.3%	84.4%	91.8%	99.9%	29.1%	96.6%
Wholesale trade	61.5%	38.0%	74.0%	91.8%	99.0%	99.6%	48.4%	99.0%
Fin. svcs. and real estate	61.6%	29.4%	81.4%	89.2%	97.1%	99.6%	37.2%	98.0%
Retail trade	52.5%	18.4%	39.2%	76.1%	90.7%	99.6%	24.2%	97.0%
Professional services	50.2%	31.6%	61.8%	83.3%	95.7%	99.4%	38.4%	96.5%
Other services	37.0%	19.2%	35.0%	52.8%	82.5%	98.3%	24.2%	87.5%
Ownership								
For profit, incorporated	51.4%	27.9%	53.6%	74.3%	91.6%	99.4%	34.6%	95.4%
For profit, unincorporated	31.0%	18.6%	37.3%	61.2%	89.3%	97.6%	22.5%	89.5%
Nonprofit	61.6%	34.9%	69.5%	89.3%	97.6%	99.4%	45.9%	97.0%
Age of firm								
Less than 5 years	19.7%	16.1%	27.6%	46.8%	81.2%	92.1%	18.0%	74.7%
5-9 years	28.2%	21.6%	35.1%	64.1%	81.2%	94.6%	25.3%	77.7%
10-19 years	37.5%	25.4%	55.5%	72.2%	88.6%	98.1%	32.2%	87.0%
20 or more years	69.7%	36.8%	65.3%	82.4%	94.7%	99.3%	46.1%	96.8%
Multi/single status								
2 or more locations	93.9%	59.5%	70.1%	81.5%	93.4%	99.3%	73.7%	96.3%
1 location only	32.4%	25.5%	49.7%	69.1%	86.3%	86.9%	30.7%	81.8%
Percent full-time employees								
Less than 25%	17.4%	5.9%	12.8%	34.3%	71.4%	96.4%	7.9%	79.3%
25-49 %	50.1%	27.1%	33.7%	59.6%	83.6%	99.0%	31.6%	90.4%
50-74 %	49.3%	26.9%	44.7%	68.6%	95.5%	99.7%	31.7%	96.4%
75% or more	55.4%	32.4%	68.1%	86.5%	96.4%	99.5%	40.7%	97.4%
Union presence								
No union employees	43.6%	25.8%	50.8%	73.4%	92.0%	98.9%	32.0%	93.0%
Has union employees	88.1%	45.0%	87.1%	89.2%	97.8%	100.0%	60.4%	99.3%
Unknown	75.4%	7.2%	6.3% *	43.5%	97.9%	99.3%	8.7%	98.9%
Percent low-wage employees								
50% or more low-wage	35.7%	12.5%	21.9%	48.9%	84.3%	98.6%	15.7%	90.5%
Less than 50% low-wage	53.7%	32.4%	67.1%	85.4%	96.6%	99.7%	40.5%	97.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2(2014) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

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	0.35%	0.53%	1.07%	0.92%	0.61%	0.15%	0.46%	0.26%
Industry group **								
Agric., fish., forest.	2.51%	2.75%	8.95%	8.19%	9.45%	13.55%	2.61%	7.44%
Mining and manufacturing	1.81%	2.98%	3.92%	2.56%	0.91%	0.00%	2.27%	0.69%
Construction	1.46%	1.67%	3.35%	3.12%	2.27%	0.00%	1.51%	2.28%
Utilities and transp.	2.36%	2.84%	6.94%	3.74%	3.76%	0.09%	2.61%	1.15%
Wholesale trade	1.84%	2.75%	3.94%	1.89%	0.74%	0.38%	2.26%	0.42%
Fin. svcs. and real estate	1.28%	1.84%	3.49%	2.23%	0.83%	0.41%	1.69%	0.44%
Retail trade	1.11%	1.39%	3.05%	2.75%	2.22%	0.23%	1.25%	0.48%
Professional services	0.82%	1.11%	2.04%	1.47%	0.71%	0.30%	0.96%	0.41%
Other services	0.80%	0.97%	1.85%	1.96%	1.89%	0.33%	0.83%	0.90%
Ownership								
For profit, incorporated	0.46%	0.69%	1.28%	1.11%	0.81%	0.12%	0.58%	0.28%
For profit, unincorporated	0.84%	0.93%	2.35%	2.46%	1.83%	1.03%	0.85%	1.13%
Nonprofit	1.30%	2.08%	3.01%	1.63%	0.60%	0.48%	1.69%	0.55%
Age of firm								
Less than 5 years	0.89%	0.97%	2.70%	3.45%	4.21%	7.60%	0.90%	3.47%
5-9 years	0.97%	1.13%	2.49%	2.65%	4.00%	3.08%	1.00%	2.62%
10-19 years	0.87%	1.05%	2.08%	1.95%	1.73%	0.81%	0.92%	1.29%
20 or more years	0.53%	1.08%	1.54%	1.10%	0.61%	0.15%	0.86%	0.24%
Multi/single status								
2 or more locations	0.31%	7.06%	2.94%	1.41%	0.66%	0.15%	1.79%	0.26%
1 location only	0.45%	0.54%	1.14%	1.18%	1.47%	6.97%	0.47%	1.17%
Percent full-time employees								
Less than 25%	0.77%	0.66%	1.87%	2.85%	3.33%	1.00%	0.62%	1.77%
25-49 %	1.39%	2.14%	2.91%	3.07%	3.18%	0.39%	1.64%	1.14%
50-74 %	1.07%	1.37%	2.79%	2.52%	1.21%	0.11%	1.19%	0.49%
75% or more	0.51%	0.76%	1.32%	0.90%	0.50%	0.19%	0.64%	0.24%
Union presence								
No union employees	0.40%	0.54%	1.09%	0.96%	0.66%	0.22%	0.47%	0.37%
Has union employees	1.37%	5.28%	4.76%	2.90%	1.09%	0.02%	3.80%	0.26%
Unknown	1.68%	2.12%	4.70% *	10.32%	1.49%	0.35%	2.02%	0.37%
Percent low-wage employees								
50% or more low-wage	0.65%	0.71%	1.61%	1.92%	1.52%	0.33%	0.64%	0.60%
Less than 50% low-wage	0.48%	0.70%	1.22%	0.88%	0.47%	0.10%	0.59%	0.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2014**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	37.2%	13.4%	26.4%	80.8%	13.4%	62.1%
Industry group **						
Agric., fish., forest.	21.2%	16.0%	--	93.9%	15.9%	53.3%
Mining and manufacturing	28.7%	11.3%	32.1%	87.9%	11.0%	54.9%
Construction	18.2%	14.2%	35.6%	82.2%	14.1%	43.1%
Utilities and transp.	49.1%	19.9%	44.6%	87.4%	19.3%	73.1%
Wholesale trade	29.4%	8.0%	35.1%	90.1%	6.7%	61.1%
Fin. svcs. and real estate	48.2%	11.7%	28.1%	84.9%	11.3%	69.1%
Retail trade	55.0%	10.1%	23.9%	83.7%	9.9%	72.7%
Professional services	28.5%	13.0%	25.8%	78.0%	13.2%	52.5%
Other services	35.1%	17.4%	17.5%	70.2%	18.1%	53.7%
Ownership						
For profit, incorporated	39.9%	11.9%	27.4%	82.6%	11.7%	66.7%
For profit, unincorporated	29.4%	13.4%	28.7%	78.5%	13.6%	56.6%
Nonprofit	28.9%	22.7%	21.9%	58.2%	24.8%	33.2%
Age of firm						
Less than 5 years	14.2%	14.0%	15.0%	23.7%*	14.0%	16.1%
5-9 years	14.3%	13.4%	19.6%	32.8%	13.6%	18.7%
10-19 years	16.5%	12.7%	24.6%	50.7%	12.8%	29.4%
20 or more years	48.3%	13.6%	27.8%	82.6%	13.6%	67.4%
Multi/single status						
2 or more locations	61.7%	12.3%	26.5%	81.0%	11.2%	66.4%
1 location only	14.0%	13.5%	25.5%	44.6%	13.6%	17.6%
Percent full-time employees						
Less than 25%	37.2%	12.5%	14.3%	68.0%	13.5%	52.7%
25-49 %	38.0%	12.4%	15.2%	73.0%	12.8%	57.1%
50-74 %	42.7%	14.0%	24.3%	82.6%	14.5%	67.5%
75% or more	35.7%	13.4%	29.3%	83.4%	13.3%	62.5%
Union presence						
No union employees	29.2%	12.7%	26.1%	77.0%	12.7%	53.4%
Has union employees	70.3%	29.1%	29.0%	87.9%	31.3%	79.9%
Unknown	80.7%	--	29.1%*	84.6%	13.6%*	82.8%
Percent low-wage employees						
50% or more low-wage	47.3%	16.2%	17.8%	75.3%	16.9%	61.8%
Less than 50% low-wage	33.6%	12.8%	29.9%	84.7%	12.7%	62.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.56%	1.26%	0.80%	0.60%	0.68%
Industry group **						
Agric., fish., forest.	4.51%	4.60%	--	3.74%	4.74%	10.56%
Mining and manufacturing	1.74%	1.75%	3.91%	2.22%	1.96%	2.40%
Construction	1.84%	1.84%	6.49%	6.09%	1.93%	4.66%
Utilities and transp.	3.13%	3.62%	8.09%	2.96%	3.92%	3.21%
Wholesale trade	1.92%	1.47%	4.66%	2.24%	1.50%	2.75%
Fin. svcs. and real estate	1.75%	1.69%	3.18%	1.66%	1.83%	1.78%
Retail trade	1.52%	1.58%	3.69%	1.60%	1.71%	1.56%
Professional services	1.00%	1.00%	2.29%	1.73%	1.09%	1.52%
Other services	1.37%	1.40%	2.62%	2.08%	1.52%	1.88%
Ownership						
For profit, incorporated	0.62%	0.63%	1.60%	0.87%	0.68%	0.79%
For profit, unincorporated	1.56%	1.37%	3.59%	2.30%	1.47%	2.38%
Nonprofit	1.45%	1.91%	2.39%	3.37%	2.22%	1.83%
Age of firm						
Less than 5 years	1.74%	1.83%	4.28%	9.16%*	1.92%	3.24%
5-9 years	1.40%	1.51%	4.01%	6.92%	1.59%	2.47%
10-19 years	1.03%	1.08%	3.17%	4.17%	1.16%	2.07%
20 or more years	0.66%	0.77%	1.49%	0.80%	0.86%	0.73%
Multi/single status						
2 or more locations	0.70%	1.24%	1.44%	0.80%	1.56%	0.72%
1 location only	0.60%	0.61%	2.04%	5.04%	0.64%	1.15%
Percent full-time employees						
Less than 25%	2.40%	2.42%	3.89%	3.52%	2.68%	3.04%
25-49 %	1.92%	1.75%	3.52%	2.78%	1.96%	2.47%
50-74 %	1.58%	1.51%	3.46%	1.79%	1.64%	1.81%
75% or more	0.65%	0.66%	1.52%	0.93%	0.71%	0.86%
Union presence						
No union employees	0.58%	0.56%	1.31%	1.12%	0.60%	0.90%
Has union employees	1.86%	3.77%	4.20%	1.67%	4.36%	1.72%
Unknown	1.55%	--	10.36%*	1.47%	6.87%*	1.49%
Percent low-wage employees						
50% or more low-wage	1.21%	1.48%	2.15%	1.51%	1.65%	1.36%
Less than 50% low-wage	0.61%	0.60%	1.53%	0.83%	0.65%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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%	63.0%	46.3%	28.5%	15.5%	3.8%	54.9%	9.6%
Industry group **								
Agric., fish., forest.	62.5%	70.8%	58.2%	--	--	--	68.4%	27.2%*
Mining and manufacturing	30.7%	56.6%	35.3%	21.2%	--	--	44.6%	10.2%
Construction	55.2%	66.0%	46.6%	36.6%	--	--	58.7%	34.2%
Utilities and transp.	36.5%	67.1%	54.8%	29.4%	--	--	55.8%	20.9%
Wholesale trade	40.0%	75.1%	51.2%	28.3%	--	--	62.1%	9.1%
Fin. svcs. and real estate	24.6%	56.2%	59.9%	30.5%	--	--	53.9%	7.9%
Retail trade	15.9%	58.4%	34.0%	14.9%	--	--	46.1%	4.1%
Professional services	39.2%	64.7%	44.3%	31.0%	--	--	56.9%	11.6%
Other services	33.1%	60.3%	48.4%	31.2%	--	--	53.0%	11.3%
Ownership								
For profit, incorporated	30.5%	62.3%	45.7%	27.7%	--	--	54.1%	8.1%
For profit, unincorporated	39.0%	64.0%	45.7%	21.7%	--	--	55.7%	10.3%
Nonprofit	39.9%	66.7%	51.2%	38.3%	--	--	58.2%	20.2%
Age of firm								
Less than 5 years	49.5%	59.8%	38.0%	22.0%	--	--	53.9%	15.3%
5-9 years	47.1%	56.7%	43.9%	29.3%	--	--	50.8%	26.0%
10-19 years	48.7%	64.9%	49.6%	30.4%	--	--	57.0%	20.3%
20 or more years	24.8%	65.7%	46.5%	28.3%	--	--	55.3%	7.9%
Multi/single status								
2 or more locations	10.6%	57.5%	49.1%	25.6%	--	--	38.9%	8.0%
1 location only	53.7%	63.1%	45.9%	30.6%	--	--	56.3%	25.9%
Percent full-time employees								
Less than 25%	30.5%	71.2%	41.4%	33.3%	--	--	59.0%	11.8%
25-49 %	24.5%	55.4%	49.0%	20.4%	--	--	48.5%	6.2%
50-74 %	29.6%	67.2%	37.4%	31.8%	--	--	56.5%	5.8%
75% or more	34.8%	62.3%	48.0%	28.6%	--	--	54.9%	10.9%
Union presence								
No union employees	36.6%	62.7%	44.8%	27.4%	--	--	54.3%	10.8%
Has union employees	19.7%	72.8%	73.7%	45.4%	--	--	68.2%	7.8%
Unknown	7.9%	--	--	--	--	--	67.3%	6.1%
Percent low-wage employees								
50% or more low-wage	20.4%	58.9%	41.9%	22.9%	--	--	50.1%	6.3%
Less than 50% low-wage	37.2%	63.9%	47.1%	30.0%	--	--	55.8%	11.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	0.55%	1.19%	1.54%	1.12%	0.91%	0.38%	0.88%	0.40%
Industry group **								
Agric., fish., forest.	6.01%	7.42%	16.67%	--	--	--	6.67%	8.77%*
Mining and manufacturing	2.17%	4.99%	5.18%	3.18%	--	--	3.24%	1.54%
Construction	2.47%	3.59%	4.54%	4.65%	--	--	2.74%	4.35%
Utilities and transp.	3.17%	7.31%	9.31%	6.00%	--	--	5.12%	3.32%
Wholesale trade	2.27%	3.82%	5.46%	3.69%	--	--	2.96%	1.51%
Fin. svcs. and real estate	1.46%	3.80%	5.03%	3.81%	--	--	2.87%	0.91%
Retail trade	1.17%	4.09%	4.73%	2.70%	--	--	2.96%	0.68%
Professional services	1.15%	2.03%	2.75%	2.20%	--	--	1.56%	0.89%
Other services	1.31%	2.79%	3.38%	2.43%	--	--	1.96%	0.98%
Ownership								
For profit, incorporated	0.64%	1.43%	1.80%	1.37%	--	--	1.05%	0.43%
For profit, unincorporated	1.64%	2.68%	4.06%	2.55%	--	--	2.12%	1.26%
Nonprofit	1.62%	3.56%	4.29%	2.90%	--	--	2.45%	1.55%
Age of firm								
Less than 5 years	2.52%	3.23%	5.68%	4.07%	--	--	2.75%	3.06%
5-9 years	2.04%	2.96%	4.47%	3.23%	--	--	2.31%	3.21%
10-19 years	1.46%	2.31%	2.96%	2.44%	--	--	1.72%	1.83%
20 or more years	0.62%	1.78%	2.09%	1.46%	--	--	1.25%	0.41%
Multi/single status								
2 or more locations	0.44%	9.96%	4.04%	1.84%	--	--	2.43%	0.41%
1 location only	0.86%	1.20%	1.67%	1.40%	--	--	0.93%	1.52%
Percent full-time employees								
Less than 25%	2.34%	5.07%	7.85%	4.84%	--	--	3.89%	1.90%
25-49 %	1.74%	4.68%	5.45%	3.13%	--	--	3.15%	1.10%
50-74 %	1.43%	2.80%	4.17%	3.22%	--	--	2.26%	0.71%
75% or more	0.69%	1.41%	1.77%	1.33%	--	--	1.03%	0.53%
Union presence								
No union employees	0.63%	1.21%	1.58%	1.14%	--	--	0.90%	0.51%
Has union employees	1.60%	6.92%	5.96%	5.52%	--	--	4.20%	0.95%
Unknown	1.03%	--	--	--	--	--	10.36%	0.87%
Percent low-wage employees								
50% or more low-wage	0.98%	3.03%	4.21%	2.33%	--	--	2.21%	0.61%
Less than 50% low-wage	0.67%	1.29%	1.65%	1.27%	--	--	0.95%	0.53%

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**Table I.A.2.b.(1)(2014) 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, 2014**

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	10.2%	21.2%	13.4%	8.1%	3.9%	0.6%	17.7%	2.3%
Industry group **								
Agric., fish., forest.	24.3%	--	--	--	--	--	27.8%	3.7%*
Mining and manufacturing	9.3%	--	--	--	--	--	14.1%	2.2%*
Construction	18.7%	--	--	--	--	--	19.8%	12.0%
Utilities and transp.	7.0%	--	--	--	--	--	11.9%*	3.1%*
Wholesale trade	11.7%	--	--	--	--	--	18.5%	2.2%*
Fin. svcs. and real estate	7.2%	--	--	--	--	--	16.9%	1.6%
Retail trade	5.1%	--	--	--	--	--	16.0%	0.8%*
Professional services	12.6%	--	--	--	--	--	18.6%	3.3%
Other services	10.2%	--	--	--	--	--	17.0%	2.7%
Ownership								
For profit, incorporated	9.0%	--	--	--	--	--	16.8%	1.6%
For profit, unincorporated	12.9%	--	--	--	--	--	18.8%	2.7%
Nonprofit	14.6%	--	--	--	--	--	21.9%	6.7%
Age of firm								
Less than 5 years	17.8%	--	--	--	--	--	19.5%	4.7%*
5-9 years	14.2%	--	--	--	--	--	15.3%	7.6%
10-19 years	14.4%	--	--	--	--	--	17.4%	4.0%
20 or more years	7.7%	--	--	--	--	--	18.3%	1.9%
Multi/single status								
2 or more locations	2.3%	--	--	--	--	--	9.9%	1.6%
1 location only	17.6%	--	--	--	--	--	18.4%	9.0%
Percent full-time employees								
Less than 25%	8.2%	--	--	--	--	--	18.4%	1.5%*
25-49 %	7.2%	--	--	--	--	--	14.6%	1.6%*
50-74 %	11.0%	--	--	--	--	--	20.6%	2.5%
75% or more	10.6%	--	--	--	--	--	17.4%	2.4%
Union presence								
No union employees	11.4%	--	--	--	--	--	17.5%	2.4%
Has union employees	7.1%	--	--	--	--	--	25.4%	2.6%
Unknown	1.8%	--	--	--	--	--	14.8%*	1.4%
Percent low-wage employees								
50% or more low-wage	5.8%	--	--	--	--	--	15.1%	1.4%
Less than 50% low-wage	11.8%	--	--	--	--	--	18.3%	2.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.b.(1)(2014) 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, 2014**

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	0.40%	1.06%	1.10%	0.68%	0.47%	0.12%	0.73%	0.18%
Industry group **								
Agric., fish., forest.	5.92%	--	--	--	--	--	6.77%	3.32%*
Mining and manufacturing	1.47%	--	--	--	--	--	2.36%	0.82%*
Construction	2.11%	--	--	--	--	--	2.39%	3.02%
Utilities and transp.	1.80%	--	--	--	--	--	3.65%*	1.24%*
Wholesale trade	1.63%	--	--	--	--	--	2.65%	0.70%*
Fin. svcs. and real estate	0.91%	--	--	--	--	--	2.28%	0.38%
Retail trade	0.71%	--	--	--	--	--	2.29%	0.26%*
Professional services	0.87%	--	--	--	--	--	1.36%	0.49%
Other services	0.88%	--	--	--	--	--	1.58%	0.43%
Ownership								
For profit, incorporated	0.44%	--	--	--	--	--	0.85%	0.18%
For profit, unincorporated	1.23%	--	--	--	--	--	1.84%	0.59%
Nonprofit	1.30%	--	--	--	--	--	2.26%	0.98%
Age of firm								
Less than 5 years	2.05%	--	--	--	--	--	2.30%	1.46%*
5-9 years	1.56%	--	--	--	--	--	1.80%	1.79%
10-19 years	1.14%	--	--	--	--	--	1.43%	0.86%
20 or more years	0.42%	--	--	--	--	--	1.07%	0.18%
Multi/single status								
2 or more locations	0.21%	--	--	--	--	--	1.60%	0.17%
1 location only	0.72%	--	--	--	--	--	0.78%	1.03%
Percent full-time employees								
Less than 25%	1.54%	--	--	--	--	--	3.51%	0.63%*
25-49 %	1.09%	--	--	--	--	--	2.33%	0.50%*
50-74 %	1.04%	--	--	--	--	--	2.02%	0.49%
75% or more	0.49%	--	--	--	--	--	0.85%	0.23%
Union presence								
No union employees	0.46%	--	--	--	--	--	0.74%	0.23%
Has union employees	1.07%	--	--	--	--	--	4.39%	0.50%
Unknown	0.47%	--	--	--	--	--	9.27%*	0.37%
Percent low-wage employees								
50% or more low-wage	0.61%	--	--	--	--	--	1.70%	0.27%
Less than 50% low-wage	0.49%	--	--	--	--	--	0.81%	0.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.b.(2)(2014) 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, 2014**

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	19.3%	34.6%	27.0%	19.7%	10.8%	3.2%	31.0%	7.0%
Industry group **								
Agric., fish., forest.	25.5%	--	--	--	--	--	27.5%	13.6%*
Mining and manufacturing	18.1%	--	--	--	--	--	25.4%	7.3%
Construction	32.2%	--	--	--	--	--	33.8%	22.4%
Utilities and transp.	26.1%	--	--	--	--	--	36.6%	17.7%
Wholesale trade	26.7%	--	--	--	--	--	40.9%	6.9%
Fin. svcs. and real estate	16.1%	--	--	--	--	--	33.3%	6.3%
Retail trade	8.8%	--	--	--	--	--	22.5%	3.5%
Professional services	21.4%	--	--	--	--	--	30.1%	7.7%
Other services	19.9%	--	--	--	--	--	30.9%	7.9%
Ownership								
For profit, incorporated	18.2%	--	--	--	--	--	31.0%	6.1%
For profit, unincorporated	21.4%	--	--	--	--	--	29.4%	7.8%
Nonprofit	23.8%	--	--	--	--	--	33.9%	13.0%
Age of firm								
Less than 5 years	29.2%	--	--	--	--	--	31.7%	10.3%
5-9 years	28.1%	--	--	--	--	--	30.0%	17.1%
10-19 years	29.1%	--	--	--	--	--	33.1%	15.5%
20 or more years	14.4%	--	--	--	--	--	29.9%	5.8%
Multi/single status								
2 or more locations	7.8%	--	--	--	--	--	26.4%	6.1%
1 location only	30.1%	--	--	--	--	--	31.4%	16.4%
Percent full-time employees								
Less than 25%	18.1%	--	--	--	--	--	30.7%	9.8%
25-49 %	14.5%	--	--	--	--	--	27.6%	4.4%
50-74 %	16.0%	--	--	--	--	--	30.6%	3.2%
75% or more	20.8%	--	--	--	--	--	31.4%	8.1%
Union presence								
No union employees	21.3%	--	--	--	--	--	30.5%	7.8%
Has union employees	12.8%	--	--	--	--	--	42.3%	5.5%
Unknown	6.0%	--	--	--	--	--	44.4%	4.8%
Percent low-wage employees								
50% or more low-wage	12.1%	--	--	--	--	--	27.8%	4.7%
Less than 50% low-wage	21.8%	--	--	--	--	--	31.6%	8.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.b.(2)(2014) 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, 2014**

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	0.48%	1.19%	1.37%	0.99%	0.79%	0.36%	0.84%	0.36%
Industry group **								
Agric., fish., forest.	5.05%	--	--	--	--	--	5.82%	5.83%*
Mining and manufacturing	1.80%	--	--	--	--	--	2.83%	1.28%
Construction	2.38%	--	--	--	--	--	2.69%	3.78%
Utilities and transp.	2.91%	--	--	--	--	--	5.05%	3.19%
Wholesale trade	2.14%	--	--	--	--	--	3.20%	1.36%
Fin. svcs. and real estate	1.23%	--	--	--	--	--	2.74%	0.84%
Retail trade	0.91%	--	--	--	--	--	2.57%	0.64%
Professional services	0.99%	--	--	--	--	--	1.50%	0.72%
Other services	1.11%	--	--	--	--	--	1.85%	0.84%
Ownership								
For profit, incorporated	0.55%	--	--	--	--	--	1.00%	0.39%
For profit, unincorporated	1.40%	--	--	--	--	--	2.01%	1.15%
Nonprofit	1.42%	--	--	--	--	--	2.38%	1.30%
Age of firm								
Less than 5 years	2.38%	--	--	--	--	--	2.64%	2.61%
5-9 years	1.85%	--	--	--	--	--	2.11%	2.87%
10-19 years	1.37%	--	--	--	--	--	1.68%	1.62%
20 or more years	0.51%	--	--	--	--	--	1.19%	0.36%
Multi/single status								
2 or more locations	0.40%	--	--	--	--	--	2.22%	0.37%
1 location only	0.83%	--	--	--	--	--	0.89%	1.28%
Percent full-time employees								
Less than 25%	1.94%	--	--	--	--	--	3.82%	1.80%
25-49 %	1.40%	--	--	--	--	--	2.80%	0.99%
50-74 %	1.14%	--	--	--	--	--	2.15%	0.51%
75% or more	0.61%	--	--	--	--	--	1.00%	0.47%
Union presence								
No union employees	0.56%	--	--	--	--	--	0.85%	0.45%
Has union employees	1.29%	--	--	--	--	--	4.63%	0.84%
Unknown	0.92%	--	--	--	--	--	12.13%	0.79%
Percent low-wage employees								
50% or more low-wage	0.79%	--	--	--	--	--	2.00%	0.54%
Less than 50% low-wage	0.59%	--	--	--	--	--	0.92%	0.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.(3)(2014) 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, 2014**

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	4.6%	9.6%	7.8%	2.7%	1.7%	0.1% *	8.3%	0.8%
Industry group **								
Agric., fish., forest.	14.9% *	--	--	--	--	--	15.7% *	--
Mining and manufacturing	4.8%	--	--	--	--	--	7.0%	--
Construction	6.2%	--	--	--	--	--	6.7%	--
Utilities and transp.	4.1% *	--	--	--	--	--	9.0% *	--
Wholesale trade	3.3%	--	--	--	--	--	5.4%	--
Fin. svcs. and real estate	2.0%	--	--	--	--	--	5.0%	--
Retail trade	2.3%	--	--	--	--	--	7.9%	--
Professional services	6.9%	--	--	--	--	--	10.4%	--
Other services	5.0%	--	--	--	--	--	8.4%	--
Ownership								
For profit, incorporated	4.4%	--	--	--	--	--	8.3%	--
For profit, unincorporated	5.8%	--	--	--	--	--	9.0%	--
Nonprofit	4.5%	--	--	--	--	--	7.1%	--
Age of firm								
Less than 5 years	6.3%	--	--	--	--	--	6.9%	--
5-9 years	5.9%	--	--	--	--	--	6.5%	--
10-19 years	7.2%	--	--	--	--	--	8.8%	--
20 or more years	3.6%	--	--	--	--	--	9.0%	--
Multi/single status								
2 or more locations	0.9%	--	--	--	--	--	4.1%	--
1 location only	8.1%	--	--	--	--	--	8.6%	--
Percent full-time employees								
Less than 25%	5.4%	--	--	--	--	--	12.1%	--
25-49 %	3.7%	--	--	--	--	--	8.3%	--
50-74 %	3.5%	--	--	--	--	--	7.0%	--
75% or more	5.0%	--	--	--	--	--	8.3%	--
Union presence								
No union employees	5.4%	--	--	--	--	--	8.3%	--
Has union employees	2.0% *	--	--	--	--	--	7.6% *	--
Unknown	0.3% *	--	--	--	--	--	8.0% *	--
Percent low-wage employees								
50% or more low-wage	3.0%	--	--	--	--	--	8.4%	--
Less than 50% low-wage	5.2%	--	--	--	--	--	8.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.b.(3)(2014) 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, 2014**

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%	0.72%	0.86%	0.40%	0.35%	0.06%*	0.50%	0.13%
Industry group **								
Agric., fish., forest.	4.59%*	--	--	--	--	--	5.24%*	--
Mining and manufacturing	1.14%	--	--	--	--	--	1.80%	--
Construction	1.19%	--	--	--	--	--	1.36%	--
Utilities and transp.	1.51%*	--	--	--	--	--	3.28%*	--
Wholesale trade	0.79%	--	--	--	--	--	1.33%	--
Fin. svcs. and real estate	0.44%	--	--	--	--	--	1.16%	--
Retail trade	0.48%	--	--	--	--	--	1.64%	--
Professional services	0.65%	--	--	--	--	--	1.02%	--
Other services	0.62%	--	--	--	--	--	1.11%	--
Ownership								
For profit, incorporated	0.31%	--	--	--	--	--	0.61%	--
For profit, unincorporated	0.76%	--	--	--	--	--	1.19%	--
Nonprofit	0.70%	--	--	--	--	--	1.25%	--
Age of firm								
Less than 5 years	1.29%	--	--	--	--	--	1.45%	--
5-9 years	1.03%	--	--	--	--	--	1.19%	--
10-19 years	0.80%	--	--	--	--	--	1.01%	--
20 or more years	0.28%	--	--	--	--	--	0.75%	--
Multi/single status								
2 or more locations	0.14%	--	--	--	--	--	0.89%	--
1 location only	0.50%	--	--	--	--	--	0.54%	--
Percent full-time employees								
Less than 25%	1.15%	--	--	--	--	--	2.70%	--
25-49 %	0.80%	--	--	--	--	--	1.81%	--
50-74 %	0.58%	--	--	--	--	--	1.20%	--
75% or more	0.33%	--	--	--	--	--	0.59%	--
Union presence								
No union employees	0.32%	--	--	--	--	--	0.51%	--
Has union employees	0.62%*	--	--	--	--	--	2.83%*	--
Unknown	0.17%*	--	--	--	--	--	5.55%*	--
Percent low-wage employees								
50% or more low-wage	0.42%	--	--	--	--	--	1.23%	--
Less than 50% low-wage	0.33%	--	--	--	--	--	0.55%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.A.2.c(2014) 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, 2014**

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	17.0%	35.4%	24.5%	10.9%	4.2%	2.3%	30.0%	3.5%
Industry group **								
Agric., fish., forest.	35.1%	33.3%	60.7%	--	--	--	37.8%	--
Mining and manufacturing	19.0%	38.8%	23.7%	--	--	--	28.8%	--
Construction	38.7%	49.8%	25.0%	--	--	--	41.5%	--
Utilities and transp.	18.2%	30.4%	30.4%	--	--	--	28.3%	--
Wholesale trade	23.5%	48.5%	33.8%	--	--	--	38.7%	--
Fin. svcs. and real estate	11.7%	34.8%	27.0%	--	--	--	30.0%	--
Retail trade	7.8%	26.4%	19.0%	--	--	--	21.9%	--
Professional services	17.5%	31.5%	19.7%	--	--	--	26.6%	--
Other services	17.1%	32.7%	25.0%	--	--	--	28.7%	--
Ownership								
For profit, incorporated	16.6%	36.6%	24.1%	--	--	--	30.6%	--
For profit, unincorporated	19.0%	30.7%	27.2%	--	--	--	27.8%	--
Nonprofit	17.6%	36.2%	23.3%	--	--	--	29.4%	--
Age of firm								
Less than 5 years	32.3%	38.1%	32.4%	--	--	--	35.6%	--
5-9 years	23.1%	29.7%	21.8%	--	--	--	25.9%	--
10-19 years	25.7%	37.1%	25.2%	--	--	--	31.1%	--
20 or more years	12.3%	35.7%	23.6%	--	--	--	29.3%	--
Multi/single status								
2 or more locations	3.9%	37.3%	23.0%	--	--	--	17.2%	--
1 location only	29.4%	35.3%	24.7%	--	--	--	31.1%	--
Percent full-time employees								
Less than 25%	15.7%	32.0%	31.2%	--	--	--	31.2%	--
25-49 %	13.5%	34.3%	20.6%	--	--	--	27.9%	--
50-74 %	15.3%	34.3%	26.1%	--	--	--	30.2%	--
75% or more	18.0%	35.9%	24.2%	--	--	--	30.0%	--
Union presence								
No union employees	18.6%	34.7%	22.9%	--	--	--	29.1%	--
Has union employees	14.2%	57.7%	53.1%	--	--	--	53.3%	--
Unknown	4.7%	--	--	--	--	--	35.0%*	--
Percent low-wage employees								
50% or more low-wage	10.2%	29.3%	26.0%	--	--	--	26.1%	--
Less than 50% low-wage	19.5%	36.5%	24.2%	--	--	--	30.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	0.47%	1.20%	1.38%	0.77%	0.49%	0.32%	0.84%	0.26%
Industry group **								
Agric., fish., forest.	5.88%	7.12%	14.54%	--	--	--	6.74%	--
Mining and manufacturing	1.96%	4.91%	4.59%	--	--	--	3.06%	--
Construction	2.50%	3.83%	3.83%	--	--	--	2.82%	--
Utilities and transp.	2.68%	7.25%	8.86%	--	--	--	4.88%	--
Wholesale trade	2.11%	4.67%	5.17%	--	--	--	3.20%	--
Fin. svcs. and real estate	1.14%	3.64%	5.14%	--	--	--	2.73%	--
Retail trade	0.86%	3.60%	4.19%	--	--	--	2.47%	--
Professional services	0.97%	2.04%	2.23%	--	--	--	1.48%	--
Other services	1.05%	2.65%	3.04%	--	--	--	1.80%	--
Ownership								
For profit, incorporated	0.55%	1.44%	1.60%	--	--	--	1.01%	--
For profit, unincorporated	1.35%	2.59%	3.93%	--	--	--	1.98%	--
Nonprofit	1.34%	3.62%	3.76%	--	--	--	2.34%	--
Age of firm								
Less than 5 years	2.46%	3.26%	6.10%	--	--	--	2.72%	--
5-9 years	1.80%	2.74%	3.93%	--	--	--	2.08%	--
10-19 years	1.35%	2.36%	2.70%	--	--	--	1.67%	--
20 or more years	0.49%	1.83%	1.80%	--	--	--	1.20%	--
Multi/single status								
2 or more locations	0.30%	10.05%	3.44%	--	--	--	2.00%	--
1 location only	0.83%	1.20%	1.51%	--	--	--	0.90%	--
Percent full-time employees								
Less than 25%	1.82%	5.24%	7.51%	--	--	--	3.73%	--
25-49 %	1.44%	4.50%	4.25%	--	--	--	2.90%	--
50-74 %	1.16%	2.91%	4.07%	--	--	--	2.18%	--
75% or more	0.59%	1.42%	1.59%	--	--	--	0.99%	--
Union presence								
No union employees	0.55%	1.21%	1.40%	--	--	--	0.85%	--
Has union employees	1.39%	7.92%	7.13%	--	--	--	4.68%	--
Unknown	0.82%	--	--	--	--	--	11.35% *	--
Percent low-wage employees								
50% or more low-wage	0.77%	2.78%	4.10%	--	--	--	2.00%	--
Less than 50% low-wage	0.58%	1.32%	1.46%	--	--	--	0.93%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.c.(1)(2014) 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, 2014**

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	4.8%	10.3%	6.1%	3.0%	1.2%	0.4%	8.4%	0.9%
Industry group **								
Agric., fish., forest.	10.3%*	--	--	--	--	--	11.1%*	--
Mining and manufacturing	5.6%	--	--	--	--	--	8.4%	--
Construction	10.1%	--	--	--	--	--	10.7%	--
Utilities and transp.	3.0%*	--	--	--	--	--	4.5%*	--
Wholesale trade	6.8%	--	--	--	--	--	11.3%	--
Fin. svcs. and real estate	2.7%	--	--	--	--	--	7.2%	--
Retail trade	2.3%	--	--	--	--	--	7.2%	--
Professional services	5.1%	--	--	--	--	--	7.5%	--
Other services	5.1%	--	--	--	--	--	8.9%	--
Ownership								
For profit, incorporated	4.3%	--	--	--	--	--	8.1%	--
For profit, unincorporated	6.2%	--	--	--	--	--	9.1%	--
Nonprofit	5.9%	--	--	--	--	--	9.5%	--
Age of firm								
Less than 5 years	8.5%	--	--	--	--	--	9.5%	--
5-9 years	6.4%	--	--	--	--	--	6.9%	--
10-19 years	7.5%	--	--	--	--	--	9.2%	--
20 or more years	3.4%	--	--	--	--	--	8.3%	--
Multi/single status								
2 or more locations	0.9%	--	--	--	--	--	4.3%	--
1 location only	8.4%	--	--	--	--	--	8.8%	--
Percent full-time employees								
Less than 25%	4.2%	--	--	--	--	--	8.7%	--
25-49 %	4.0%	--	--	--	--	--	8.4%	--
50-74 %	5.6%	--	--	--	--	--	10.7%	--
75% or more	4.7%	--	--	--	--	--	8.0%	--
Union presence								
No union employees	5.2%	--	--	--	--	--	8.2%	--
Has union employees	4.5%	--	--	--	--	--	16.7%	--
Unknown	0.7%*	--	--	--	--	--	3.3%*	--
Percent low-wage employees								
50% or more low-wage	2.3%	--	--	--	--	--	5.8%	--
Less than 50% low-wage	5.6%	--	--	--	--	--	9.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.A.2.c.(1)(2014) 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, 2014**

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	0.28%	0.76%	0.80%	0.42%	0.24%	0.11%	0.53%	0.12%
Industry group **								
Agric., fish., forest.	3.93% *	--	--	--	--	--	4.52% *	--
Mining and manufacturing	1.15%	--	--	--	--	--	1.85%	--
Construction	1.62%	--	--	--	--	--	1.85%	--
Utilities and transp.	0.97% *	--	--	--	--	--	1.97% *	--
Wholesale trade	1.33%	--	--	--	--	--	2.22%	--
Fin. svcs. and real estate	0.63%	--	--	--	--	--	1.68%	--
Retail trade	0.43%	--	--	--	--	--	1.42%	--
Professional services	0.58%	--	--	--	--	--	0.91%	--
Other services	0.63%	--	--	--	--	--	1.16%	--
Ownership								
For profit, incorporated	0.31%	--	--	--	--	--	0.61%	--
For profit, unincorporated	0.85%	--	--	--	--	--	1.31%	--
Nonprofit	0.92%	--	--	--	--	--	1.66%	--
Age of firm								
Less than 5 years	1.43%	--	--	--	--	--	1.61%	--
5-9 years	1.09%	--	--	--	--	--	1.26%	--
10-19 years	0.85%	--	--	--	--	--	1.07%	--
20 or more years	0.28%	--	--	--	--	--	0.76%	--
Multi/single status								
2 or more locations	0.14%	--	--	--	--	--	1.18%	--
1 location only	0.52%	--	--	--	--	--	0.56%	--
Percent full-time employees								
Less than 25%	1.01%	--	--	--	--	--	2.32%	--
25-49 %	0.87%	--	--	--	--	--	1.93%	--
50-74 %	0.77%	--	--	--	--	--	1.55%	--
75% or more	0.33%	--	--	--	--	--	0.60%	--
Union presence								
No union employees	0.32%	--	--	--	--	--	0.53%	--
Has union employees	0.85%	--	--	--	--	--	3.76%	--
Unknown	0.25% *	--	--	--	--	--	3.30% *	--
Percent low-wage employees								
50% or more low-wage	0.39%	--	--	--	--	--	1.10%	--
Less than 50% low-wage	0.35%	--	--	--	--	--	0.59%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.c.(2)(2014) 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, 2014**

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	10.3%	20.5%	14.8%	7.0%	2.9%	1.9%	17.7%	2.5%
Industry group **								
Agric., fish., forest.	15.0%	--	--	--	--	--	16.0%	--
Mining and manufacturing	10.4%	--	--	--	--	--	15.3%	--
Construction	25.2%	--	--	--	--	--	26.9%	--
Utilities and transp.	11.9%	--	--	--	--	--	16.3%	--
Wholesale trade	16.5%	--	--	--	--	--	26.9%	--
Fin. svcs. and real estate	7.9%	--	--	--	--	--	20.2%	--
Retail trade	4.7%	--	--	--	--	--	12.1%	--
Professional services	9.4%	--	--	--	--	--	14.4%	--
Other services	10.2%	--	--	--	--	--	16.5%	--
Ownership								
For profit, incorporated	10.3%	--	--	--	--	--	18.7%	--
For profit, unincorporated	10.2%	--	--	--	--	--	14.3%	--
Nonprofit	10.0%	--	--	--	--	--	16.7%	--
Age of firm								
Less than 5 years	19.7%	--	--	--	--	--	21.7%	--
5-9 years	14.5%	--	--	--	--	--	16.4%	--
10-19 years	15.7%	--	--	--	--	--	18.6%	--
20 or more years	7.2%	--	--	--	--	--	16.5%	--
Multi/single status								
2 or more locations	2.8%	--	--	--	--	--	11.3%	--
1 location only	17.3%	--	--	--	--	--	18.2%	--
Percent full-time employees								
Less than 25%	9.7%	--	--	--	--	--	18.4%	--
25-49 %	7.7%	--	--	--	--	--	15.4%	--
50-74 %	8.2%	--	--	--	--	--	16.4%	--
75% or more	11.1%	--	--	--	--	--	18.1%	--
Union presence								
No union employees	10.9%	--	--	--	--	--	16.9%	--
Has union employees	10.2%	--	--	--	--	--	38.7%	--
Unknown	3.6%	--	--	--	--	--	19.4%*	--
Percent low-wage employees								
50% or more low-wage	6.1%	--	--	--	--	--	14.8%	--
Less than 50% low-wage	11.7%	--	--	--	--	--	18.2%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.c.(2)(2014) 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, 2014**

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%	1.01%	1.13%	0.63%	0.42%	0.30%	0.71%	0.23%
Industry group **								
Agric., fish., forest.	3.80%	--	--	--	--	--	4.36%	--
Mining and manufacturing	1.47%	--	--	--	--	--	2.38%	--
Construction	2.25%	--	--	--	--	--	2.56%	--
Utilities and transp.	2.28%	--	--	--	--	--	4.01%	--
Wholesale trade	1.88%	--	--	--	--	--	3.00%	--
Fin. svcs. and real estate	0.95%	--	--	--	--	--	2.38%	--
Retail trade	0.72%	--	--	--	--	--	2.06%	--
Professional services	0.74%	--	--	--	--	--	1.17%	--
Other services	0.84%	--	--	--	--	--	1.48%	--
Ownership								
For profit, incorporated	0.46%	--	--	--	--	--	0.87%	--
For profit, unincorporated	1.03%	--	--	--	--	--	1.55%	--
Nonprofit	1.02%	--	--	--	--	--	1.86%	--
Age of firm								
Less than 5 years	2.15%	--	--	--	--	--	2.39%	--
5-9 years	1.49%	--	--	--	--	--	1.73%	--
10-19 years	1.13%	--	--	--	--	--	1.42%	--
20 or more years	0.39%	--	--	--	--	--	0.98%	--
Multi/single status								
2 or more locations	0.26%	--	--	--	--	--	1.67%	--
1 location only	0.70%	--	--	--	--	--	0.75%	--
Percent full-time employees								
Less than 25%	1.49%	--	--	--	--	--	3.09%	--
25-49 %	1.11%	--	--	--	--	--	2.29%	--
50-74 %	0.86%	--	--	--	--	--	1.73%	--
75% or more	0.49%	--	--	--	--	--	0.85%	--
Union presence								
No union employees	0.44%	--	--	--	--	--	0.71%	--
Has union employees	1.21%	--	--	--	--	--	4.60%	--
Unknown	0.76%	--	--	--	--	--	10.19% *	--
Percent low-wage employees								
50% or more low-wage	0.59%	--	--	--	--	--	1.55%	--
Less than 50% low-wage	0.48%	--	--	--	--	--	0.79%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.(3)(2014) 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, 2014**

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	2.6%	5.6%	4.5%	1.4%	0.3% *	0.0% *	4.8%	0.3%
Industry group **								
Agric., fish., forest.	10.3% *	--	--	--	--	--	11.3% *	--
Mining and manufacturing	3.3% *	--	--	--	--	--	5.5% *	--
Construction	4.8%	--	--	--	--	--	5.1%	--
Utilities and transp.	3.4% *	--	--	--	--	--	7.7% *	--
Wholesale trade	2.2% *	--	--	--	--	--	3.7% *	--
Fin. svcs. and real estate	1.0% *	--	--	--	--	--	2.7% *	--
Retail trade	0.8% *	--	--	--	--	--	2.7% *	--
Professional services	3.6%	--	--	--	--	--	5.6%	--
Other services	2.4%	--	--	--	--	--	4.3%	--
Ownership								
For profit, incorporated	2.5%	--	--	--	--	--	4.8%	--
For profit, unincorporated	3.1%	--	--	--	--	--	5.0%	--
Nonprofit	2.2%	--	--	--	--	--	4.0%	--
Age of firm								
Less than 5 years	6.3%	--	--	--	--	--	7.0%	--
5-9 years	2.7%	--	--	--	--	--	3.0%	--
10-19 years	3.7%	--	--	--	--	--	4.5%	--
20 or more years	1.9%	--	--	--	--	--	4.9%	--
Multi/single status								
2 or more locations	0.3%	--	--	--	--	--	1.9% *	--
1 location only	4.7%	--	--	--	--	--	5.0%	--
Percent full-time employees								
Less than 25%	2.4% *	--	--	--	--	--	5.3% *	--
25-49 %	2.0%	--	--	--	--	--	4.3% *	--
50-74 %	1.7%	--	--	--	--	--	3.2%	--
75% or more	2.9%	--	--	--	--	--	5.1%	--
Union presence								
No union employees	2.9%	--	--	--	--	--	4.7%	--
Has union employees	1.1% *	--	--	--	--	--	4.4% *	--
Unknown	0.4% *	--	--	--	--	--	12.2% *	--
Percent low-wage employees								
50% or more low-wage	2.1%	--	--	--	--	--	6.3%	--
Less than 50% low-wage	2.7%	--	--	--	--	--	4.5%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.c.(3)(2014) 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, 2014**

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	0.21%	0.57%	0.72%	0.28%	0.15% *	0.00% *	0.40%	0.07%
Industry group **								
Agric., fish., forest.	3.99% *	--	--	--	--	--	4.60% *	--
Mining and manufacturing	1.09% *	--	--	--	--	--	1.80% *	--
Construction	1.13%	--	--	--	--	--	1.29%	--
Utilities and transp.	1.45% *	--	--	--	--	--	3.18% *	--
Wholesale trade	0.69% *	--	--	--	--	--	1.17% *	--
Fin. svcs. and real estate	0.33% *	--	--	--	--	--	0.89% *	--
Retail trade	0.25% *	--	--	--	--	--	0.89% *	--
Professional services	0.51%	--	--	--	--	--	0.81%	--
Other services	0.44%	--	--	--	--	--	0.81%	--
Ownership								
For profit, incorporated	0.24%	--	--	--	--	--	0.49%	--
For profit, unincorporated	0.63%	--	--	--	--	--	0.99%	--
Nonprofit	0.52%	--	--	--	--	--	0.99%	--
Age of firm								
Less than 5 years	1.44%	--	--	--	--	--	1.61%	--
5-9 years	0.75%	--	--	--	--	--	0.87%	--
10-19 years	0.60%	--	--	--	--	--	0.75%	--
20 or more years	0.21%	--	--	--	--	--	0.56%	--
Multi/single status								
2 or more locations	0.07%	--	--	--	--	--	0.61% *	--
1 location only	0.40%	--	--	--	--	--	0.44%	--
Percent full-time employees								
Less than 25%	0.79% *	--	--	--	--	--	1.84% *	--
25-49 %	0.58%	--	--	--	--	--	1.31% *	--
50-74 %	0.42%	--	--	--	--	--	0.87%	--
75% or more	0.27%	--	--	--	--	--	0.49%	--
Union presence								
No union employees	0.25%	--	--	--	--	--	0.42%	--
Has union employees	0.35% *	--	--	--	--	--	1.69% *	--
Unknown	0.21% *	--	--	--	--	--	6.81% *	--
Percent low-wage employees								
50% or more low-wage	0.42%	--	--	--	--	--	1.25%	--
Less than 50% low-wage	0.24%	--	--	--	--	--	0.42%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.A.2.d(2014) 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, 2014**

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	45.9%	17.0%	27.1%	40.5%	56.7%	82.1%	21.9%	71.0%
Industry group **								
Agric., fish., forest.	24.0%	19.7% *	21.9% *	--	61.4%	67.1%	19.7%	49.7%
Mining and manufacturing	37.1%	18.1%	25.2%	39.2%	49.5%	72.9%	23.0%	57.8%
Construction	24.1%	13.6%	25.6%	41.8%	52.5%	75.2%	19.1%	54.1%
Utilities and transp.	48.3%	15.0% *	18.6% *	25.3%	58.2%	85.8%	18.5%	72.3%
Wholesale trade	38.6%	17.8%	22.6%	38.2%	52.5%	78.7%	21.9%	62.0%
Fin. svcs. and real estate	54.0%	16.5%	31.8%	45.0%	67.2%	76.6%	22.6%	71.9%
Retail trade	61.5%	17.2%	19.8%	34.7%	53.7%	85.7%	18.7%	78.3%
Professional services	41.8%	16.9%	31.9%	51.5%	57.9%	84.0%	23.7%	70.2%
Other services	44.7%	18.4%	26.6%	32.8%	51.1%	82.6%	22.2%	69.2%
Ownership								
For profit, incorporated	48.2%	16.6%	25.1%	40.3%	55.5%	84.1%	21.1%	73.9%
For profit, unincorporated	36.5%	15.0%	35.6%	40.9%	63.2%	66.1%	21.8%	61.6%
Nonprofit	43.1%	24.3%	28.5%	41.4%	56.1%	80.2%	27.8%	59.5%
Age of firm								
Less than 5 years	28.9%	20.5%	39.1%	43.7%	68.3%	88.4%	25.1%	57.7%
5-9 years	26.7%	17.0%	28.7%	39.0%	60.3%	79.9%	21.6%	55.9%
10-19 years	30.3%	16.1%	31.1%	43.2%	56.3%	67.8%	22.6%	56.5%
20 or more years	54.5%	16.2%	22.7%	39.5%	56.1%	82.6%	20.7%	73.1%
Multi/single status								
2 or more locations	69.6%	17.7% *	21.0%	43.2%	57.1%	82.1%	30.4%	73.2%
1 location only	23.4%	17.0%	28.0%	38.6%	53.9%	63.0%	21.2%	48.3%
Percent full-time employees								
Less than 25%	43.7%	10.8% *	26.3%	27.1%	41.5%	74.2%	16.5%	61.6%
25-49 %	48.9%	18.0%	15.8%	28.8%	52.2%	84.1%	18.7%	71.9%
50-74 %	50.8%	18.2%	24.1%	39.7%	57.3%	86.0%	20.7%	77.3%
75% or more	44.5%	17.0%	28.9%	43.4%	58.9%	81.4%	22.8%	70.3%
Union presence								
No union employees	39.5%	16.8%	26.4%	40.2%	56.9%	79.2%	21.4%	66.0%
Has union employees	71.7%	28.0%	39.2%	44.2%	60.5%	85.6%	35.4%	80.7%
Unknown	81.1%	--	--	--	46.0%	85.8%	13.1% *	83.2%
Percent low-wage employees								
50% or more low-wage	54.4%	14.6%	26.0%	31.3%	47.0%	82.2%	19.2%	71.1%
Less than 50% low-wage	42.8%	17.4%	27.2%	43.0%	61.0%	82.0%	22.4%	70.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.A.2.d(2014) 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, 2014**

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	0.56%	0.93%	1.39%	1.23%	1.23%	0.91%	0.71%	0.71%
Industry group **								
Agric., fish., forest.	5.23%	6.01% *	17.22% *	--	16.06%	14.21%	5.66%	10.51%
Mining and manufacturing	1.97%	3.81%	4.73%	3.72%	3.80%	4.00%	2.63%	2.42%
Construction	2.00%	2.63%	3.91%	4.69%	6.91%	8.11%	2.10%	4.58%
Utilities and transp.	3.13%	5.27% *	6.61% *	5.04%	6.57%	3.31%	3.68%	3.26%
Wholesale trade	2.13%	3.74%	4.64%	3.97%	4.45%	3.46%	2.63%	2.76%
Fin. svcs. and real estate	1.77%	2.88%	5.24%	4.12%	2.87%	2.67%	2.39%	2.00%
Retail trade	1.50%	3.33%	3.83%	3.72%	3.60%	1.63%	2.32%	1.49%
Professional services	1.10%	1.58%	2.61%	2.37%	2.29%	1.71%	1.29%	1.36%
Other services	1.38%	2.20%	3.06%	2.50%	2.82%	1.73%	1.61%	1.59%
Ownership								
For profit, incorporated	0.66%	1.11%	1.57%	1.49%	1.56%	0.91%	0.84%	0.77%
For profit, unincorporated	1.56%	1.98%	4.09%	3.21%	3.07%	4.16%	1.71%	2.55%
Nonprofit	1.58%	3.30%	4.04%	2.96%	2.64%	3.30%	2.27%	1.94%
Age of firm								
Less than 5 years	2.26%	2.78%	6.02%	5.04%	6.47%	6.48%	2.44%	4.77%
5-9 years	1.69%	2.22%	3.99%	3.50%	4.72%	8.50%	1.81%	3.52%
10-19 years	1.25%	1.74%	2.77%	2.60%	3.26%	4.90%	1.39%	2.26%
20 or more years	0.70%	1.41%	1.78%	1.61%	1.41%	0.93%	1.00%	0.76%
Multi/single status								
2 or more locations	0.73%	6.69% *	3.23%	2.09%	1.36%	0.91%	2.22%	0.75%
1 location only	0.71%	0.94%	1.53%	1.47%	2.26%	5.10%	0.75%	1.66%
Percent full-time employees								
Less than 25%	2.42%	3.35% *	6.86%	4.71%	4.57%	3.82%	2.74%	2.94%
25-49 %	1.97%	3.87%	4.04%	3.72%	4.40%	2.17%	2.55%	2.06%
50-74 %	1.56%	2.36%	4.03%	3.37%	3.42%	1.86%	1.88%	1.64%
75% or more	0.70%	1.10%	1.62%	1.47%	1.44%	1.20%	0.85%	0.89%
Union presence								
No union employees	0.62%	0.94%	1.42%	1.26%	1.30%	1.34%	0.72%	0.88%
Has union employees	1.90%	7.11%	7.04%	5.50%	4.29%	1.96%	4.42%	1.83%
Unknown	1.52%	--	--	--	7.00%	1.41%	6.28% *	1.44%
Percent low-wage employees								
50% or more low-wage	1.20%	2.19%	3.92%	2.60%	2.34%	1.42%	1.72%	1.25%
Less than 50% low-wage	0.66%	1.03%	1.49%	1.39%	1.43%	1.19%	0.79%	0.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.e(2014) Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2014**

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	11.0%	91.5%	29.5%	72.1%
<b>Firm size</b>				
Less than 50 employees	15.7%	86.9%	33.6%	58.4%
50+ employees	6.1%	96.4%	25.3%	86.6%
Less than 10 employees	16.3%	85.8%	34.9%	54.7%
10-24 employees	15.9%	87.6%	30.3%	62.6%
25-99 employees	11.7%	90.9%	32.0%	70.2%
100-999 employees	8.1%	94.4%	28.1%	79.7%
1000+ employees	4.1%	98.3%	23.0%	92.3%
<b>Industry group **</b>				
Agric., fish., forest.	28.2%	75.6%	31.1%	46.0%
Mining and manufacturing	13.8%	89.5%	29.4%	67.7%
Construction	13.5%	88.5%	34.4%	59.3%
Utilities and transp.	7.7%	93.6%	28.3%	78.1%
Wholesale trade	7.4%	94.6%	29.0%	76.4%
Fin. svcs. and real estate	5.9%	95.7%	21.9%	82.8%
Retail trade	7.7%	93.7%	25.2%	80.6%
Professional services	14.9%	88.1%	32.0%	66.8%
Other services	11.7%	92.1%	34.4%	68.6%
<b>Ownership</b>				
For profit, incorporated	10.4%	91.9%	28.3%	73.8%
For profit, unincorporated	13.3%	89.7%	30.7%	68.0%
Nonprofit	12.2%	91.2%	36.7%	66.0%
<b>Age of firm</b>				
Less than 5 years	16.7%	87.2%	34.9%	60.9%
5-9 years	12.6%	89.4%	29.7%	65.9%
10-19 years	14.2%	88.6%	32.6%	62.8%
20 or more years	9.3%	93.0%	28.2%	76.7%
<b>Multi/single status</b>				
2 or more locations	6.2%	96.2%	24.6%	86.6%
1 location only	15.6%	87.1%	34.2%	58.4%
<b>Percent full-time employees</b>				
Less than 25%	12.3%	89.9%	33.4%	70.9%
25-49 %	10.3%	91.7%	30.1%	72.7%
50-74 %	9.9%	92.2%	30.9%	69.8%
75% or more	11.2%	91.5%	28.8%	72.7%
<b>Union presence</b>				
No union employees	12.1%	90.2%	29.3%	69.1%
Has union employees	6.6%	97.2%	32.7%	80.1%
Unknown	4.2%	98.6%	27.9%	94.6%
<b>Percent low wage employees</b>				
50% or more low-wage	10.6%	91.7%	27.9%	74.3%
Less than 50% low-wage	11.1%	91.5%	30.1%	71.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) Standard error for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2014**

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.38%	0.34%	0.56%	0.55%
Firm size				
Less than 50 employees	0.65%	0.60%	0.86%	0.89%
50+ employees	0.35%	0.27%	0.72%	0.55%
Less than 10 employees	0.91%	0.85%	1.20%	1.24%
10-24 employees	1.16%	1.02%	1.43%	1.49%
25-99 employees	0.80%	0.72%	1.14%	1.14%
100-999 employees	0.65%	0.56%	1.06%	1.00%
1000+ employees	0.44%	0.30%	1.03%	0.72%
Industry group **				
Agric., fish., forest.	5.95%	5.61%	6.28%	6.16%
Mining and manufacturing	1.71%	1.56%	2.01%	2.17%
Construction	1.69%	1.57%	2.45%	2.51%
Utilities and transp.	1.72%	1.68%	2.84%	2.75%
Wholesale trade	1.13%	0.95%	2.12%	1.95%
Fin. svcs. and real estate	0.72%	0.60%	1.38%	1.26%
Retail trade	0.83%	0.78%	1.33%	1.22%
Professional services	0.84%	0.77%	1.11%	1.13%
Other services	0.88%	0.73%	1.39%	1.35%
Ownership				
For profit, incorporated	0.43%	0.39%	0.66%	0.63%
For profit, unincorporated	1.11%	0.98%	1.57%	1.59%
Nonprofit	1.07%	0.93%	1.59%	1.59%
Age of firm				
Less than 5 years	1.97%	1.69%	2.46%	2.50%
5-9 years	1.33%	1.26%	1.89%	1.97%
10-19 years	1.01%	0.93%	1.40%	1.44%
20 or more years	0.42%	0.37%	0.68%	0.63%
Multi/single status				
2 or more locations	0.36%	0.29%	0.74%	0.57%
1 location only	0.65%	0.60%	0.85%	0.88%
Percent full-time employees				
Less than 25%	1.56%	1.46%	2.40%	2.20%
25-49 %	1.21%	1.11%	1.87%	1.80%
50-74 %	0.95%	0.85%	1.53%	1.54%
75% or more	0.46%	0.41%	0.67%	0.66%
Union presence				
No union employees	0.44%	0.40%	0.61%	0.62%
Has union employees	1.07%	0.66%	2.16%	2.02%
Unknown	0.70%	0.39%	1.91%	0.80%
Percent low wage employees				
50% or more low-wage	0.77%	0.69%	1.16%	1.13%
Less than 50% low-wage	0.44%	0.39%	0.65%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	73.0%	49.0%	77.6%	84.1%	89.6%	85.2%	60.5%	86.2%
Industry group **								
Agric., fish., forest.	45.7%	32.3%	66.2%	--	94.9%	80.4%	39.9%	80.8%
Mining and manufacturing	77.7%	60.3%	85.7%	93.5%	92.4%	70.8%	74.2%	82.9%
Construction	68.6%	55.9%	86.7%	89.1%	79.4%	69.7%	66.2%	83.0%
Utilities and transp.	72.4%	49.0%	84.8%	89.3%	81.7%	75.6%	63.9%	79.3%
Wholesale trade	69.9%	45.9%	75.5%	90.1%	90.8%	74.0%	60.8%	82.7%
Fin. svcs. and real estate	75.6%	46.3%	74.7%	85.3%	86.2%	86.5%	56.4%	86.5%
Retail trade	85.9%	55.9%	89.0%	94.8%	96.5%	91.1%	69.5%	92.3%
Professional services	65.6%	46.3%	75.2%	75.0%	89.2%	76.3%	56.4%	80.1%
Other services	72.8%	48.7%	70.8%	80.2%	89.6%	88.4%	59.1%	87.7%
Ownership								
For profit, incorporated	74.2%	49.6%	79.3%	87.7%	89.4%	84.7%	61.9%	86.0%
For profit, unincorporated	72.7%	53.3%	79.3%	85.2%	92.7%	91.9%	61.9%	91.3%
Nonprofit	64.7%	34.9%	64.6%	67.5%	88.1%	80.1%	48.5%	82.0%
Age of firm								
Less than 5 years	59.7%	49.2%	76.6%	84.7%	91.1%	95.4%	56.2%	87.4%
5-9 years	61.9%	49.0%	75.6%	81.4%	85.3%	94.0%	57.9%	84.6%
10-19 years	65.9%	46.8%	79.8%	83.7%	87.9%	94.1%	59.5%	87.8%
20 or more years	77.9%	50.4%	77.1%	84.7%	90.2%	84.9%	63.0%	86.1%
Multi/single status								
2 or more locations	86.1%	50.6%	81.5%	86.9%	90.0%	85.2%	81.8%	86.5%
1 location only	60.6%	49.0%	77.0%	82.0%	86.7%	76.4%	58.6%	82.8%
Percent full-time employees								
Less than 25%	70.3%	28.6%	68.4%	76.8%	90.4%	86.4%	45.6%	86.5%
25-49 %	74.4%	43.0%	62.4%	77.9%	92.7%	90.8%	53.4%	90.4%
50-74 %	77.1%	46.8%	78.3%	85.5%	91.8%	95.4%	58.6%	93.4%
75% or more	72.1%	51.4%	79.5%	85.2%	88.7%	80.5%	62.6%	83.5%
Union presence								
No union employees	71.5%	49.0%	78.2%	84.3%	89.9%	87.4%	60.5%	87.6%
Has union employees	78.2%	55.1%	65.6%	81.4%	85.2%	81.4%	63.3%	81.8%
Unknown	82.7%	--	--	--	89.7%	83.6%	41.3%	84.0%
Percent low-wage employees								
50% or more low-wage	79.6%	37.7%	75.1%	86.7%	93.0%	92.2%	53.6%	92.0%
Less than 50% low-wage	70.7%	51.3%	78.0%	83.4%	88.1%	80.1%	61.8%	82.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.f(2014) 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, 2014**

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	0.56%	1.24%	1.29%	0.92%	0.72%	0.87%	0.89%	0.59%
Industry group **								
Agric., fish., forest.	6.23%	7.75%	15.34%	--	3.94%	14.48%	6.98%	8.64%
Mining and manufacturing	2.04%	4.99%	3.91%	1.92%	1.71%	3.98%	3.09%	2.05%
Construction	2.44%	3.80%	3.06%	3.13%	5.96%	9.92%	2.76%	3.68%
Utilities and transp.	2.93%	7.73%	6.68%	3.83%	5.67%	4.18%	5.14%	3.11%
Wholesale trade	2.20%	4.63%	4.91%	2.31%	2.86%	4.38%	3.22%	2.38%
Fin. svcs. and real estate	1.52%	3.80%	4.81%	2.86%	2.13%	1.89%	2.91%	1.40%
Retail trade	1.21%	4.20%	3.31%	1.51%	1.08%	1.39%	2.90%	1.11%
Professional services	1.15%	2.15%	2.32%	2.09%	1.21%	2.42%	1.61%	1.38%
Other services	1.29%	2.87%	3.02%	2.17%	1.54%	1.98%	1.97%	1.36%
Ownership								
For profit, incorporated	0.66%	1.48%	1.51%	1.01%	0.93%	0.97%	1.06%	0.71%
For profit, unincorporated	1.55%	2.82%	3.21%	2.44%	1.49%	2.08%	2.16%	1.32%
Nonprofit	1.59%	3.62%	3.97%	2.81%	1.56%	3.55%	2.51%	1.49%
Age of firm								
Less than 5 years	2.52%	3.32%	4.71%	3.55%	2.75%	2.69%	2.77%	2.76%
5-9 years	2.06%	2.99%	4.03%	2.95%	3.83%	3.75%	2.33%	2.67%
10-19 years	1.45%	2.44%	2.31%	2.12%	2.02%	2.39%	1.77%	1.48%
20 or more years	0.65%	1.91%	1.79%	1.12%	0.80%	0.90%	1.27%	0.66%
Multi/single status								
2 or more locations	0.61%	9.99%	3.17%	1.41%	0.79%	0.87%	2.03%	0.64%
1 location only	0.88%	1.25%	1.41%	1.21%	1.48%	4.04%	0.94%	1.29%
Percent full-time employees								
Less than 25%	2.47%	4.96%	7.07%	4.29%	2.36%	3.85%	3.96%	2.64%
25-49 %	1.80%	4.62%	5.32%	3.59%	1.84%	1.78%	3.17%	1.38%
50-74 %	1.33%	3.03%	3.51%	2.17%	1.80%	0.93%	2.31%	0.83%
75% or more	0.69%	1.47%	1.45%	1.06%	0.90%	1.23%	1.05%	0.79%
Union presence								
No union employees	0.63%	1.26%	1.30%	0.95%	0.75%	1.13%	0.91%	0.65%
Has union employees	1.84%	7.93%	6.91%	4.18%	2.95%	2.23%	4.62%	1.94%
Unknown	1.61%	--	--	--	4.79%	1.65%	11.34%	1.57%
Percent low-wage employees								
50% or more low-wage	1.04%	2.93%	3.77%	1.94%	1.10%	1.07%	2.23%	0.82%
Less than 50% low-wage	0.67%	1.36%	1.37%	1.05%	0.92%	1.26%	0.97%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.h(2014) Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2014**

<b>Characteristics</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	11.6%	10.3%
<b>Firm size</b>		
Less than 50 employees	1.6%	2.2%
50+ employees	22.1%	18.8%
Less than 10 employees	1.4%	2.0%
10-24 employees	1.5%	2.4%
25-99 employees	2.4%	2.9%
100-999 employees	6.6%	7.1%
1000+ employees	32.5%	26.8%
<b>Industry group **</b>		
Agric., fish., forest.	4.3% *	4.7% *
Mining and manufacturing	9.1%	7.9%
Construction	2.0%	1.6% *
Utilities and transp.	26.8%	17.1%
Wholesale trade	10.6%	8.5%
Fin. svcs. and real estate	23.1%	21.2%
Retail trade	11.8%	9.8%
Professional services	8.5%	8.2%
Other services	8.8%	8.6%
<b>Ownership</b>		
For profit, incorporated	13.2%	11.5%
For profit, unincorporated	6.6%	6.9%
Nonprofit	7.3%	6.9%
<b>Age of firm</b>		
Less than 5 years	0.7% *	1.7% *
5-9 years	1.1%	1.1%
10-19 years	2.6%	2.4%
20 or more years	16.6%	14.6%
<b>Multi/single status</b>		
2 or more locations	22.2%	18.8%
1 location only	1.5%	2.3%
<b>Percent full-time employees</b>		
Less than 25%	3.9%	6.4%
25-49 %	11.4%	10.0%
50-74 %	10.4%	9.6%
75% or more	12.6%	10.9%
<b>Union presence</b>		
No union employees	6.9%	6.6%
Has union employees	40.4%	34.9%
Unknown	26.5%	20.3%
<b>Percent low wage employees</b>		
50% or more low-wage	11.0%	9.9%
Less than 50% low-wage	11.8%	10.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) Standard error for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2014**

<b>Characteristics</b>	<b>Insurance to retirees under 65</b>	<b>Insurance to retirees 65 and over</b>
United States	0.42%	0.41%
<b>Firm size</b>		
Less than 50 employees	0.21%	0.26%
50+ employees	0.79%	0.77%
Less than 10 employees	0.28%	0.35%
10-24 employees	0.36%	0.49%
25-99 employees	0.35%	0.39%
100-999 employees	0.62%	0.64%
1000+ employees	1.20%	1.18%
<b>Industry group **</b>		
Agric., fish., forest.	2.07% *	2.17% *
Mining and manufacturing	1.03%	1.05%
Construction	0.56%	0.65% *
Utilities and transp.	2.70%	2.22%
Wholesale trade	1.26%	1.20%
Fin. svcs. and real estate	1.74%	1.73%
Retail trade	0.96%	0.88%
Professional services	0.66%	0.65%
Other services	1.02%	0.99%
<b>Ownership</b>		
For profit, incorporated	0.53%	0.51%
For profit, unincorporated	0.95%	1.01%
Nonprofit	0.73%	0.73%
<b>Age of firm</b>		
Less than 5 years	0.39% *	0.69% *
5-9 years	0.31%	0.32%
10-19 years	0.48%	0.43%
20 or more years	0.61%	0.60%
<b>Multi/single status</b>		
2 or more locations	0.80%	0.78%
1 location only	0.20%	0.25%
<b>Percent full-time employees</b>		
Less than 25%	0.84%	1.06%
25-49 %	1.25%	1.22%
50-74 %	1.14%	1.13%
75% or more	0.53%	0.52%
<b>Union presence</b>		
No union employees	0.40%	0.40%
Has union employees	2.20%	2.19%
Unknown	1.82%	1.65%
<b>Percent low wage employees</b>		
50% or more low-wage	0.87%	0.84%
Less than 50% low-wage	0.49%	0.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) Number of private-sector employees by firm size and selected characteristics: United States, 2014**

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	115,940,329	13,353,478	10,255,458	16,951,379	21,197,734	54,182,280	31,582,177	84,358,152
Industry group **								
Agric., fish., forest.	1,305,841	394,227	194,473	219,023	271,592	226,525	664,463	641,377
Mining and manufacturing	11,753,984	540,800	628,872	1,759,027	3,154,464	5,670,822	1,929,872	9,824,112
Construction	5,590,383	1,466,615	1,048,651	1,344,216	1,144,236	586,666	3,149,211	2,441,173
Utilities and transp.	4,955,578	360,713	257,405	533,240	697,209	3,107,011	925,540	4,030,039
Wholesale trade	5,358,656	641,895	561,053	1,199,144	1,150,603	1,805,962	1,785,643	3,573,013
Fin. svcs. and real estate	10,907,778	1,110,778	477,325	869,380	1,656,104	6,794,191	1,934,163	8,973,614
Retail trade	15,383,148	1,802,937	1,094,836	1,581,183	1,364,952	9,539,239	3,592,122	11,791,025
Professional services	31,802,964	3,228,415	2,482,717	3,994,316	6,815,188	15,282,328	7,434,592	24,368,372
Other services	28,881,996	3,807,098	3,510,126	5,451,851	4,943,385	11,169,536	10,166,570	18,715,427
Ownership								
For profit, incorporated	81,760,171	8,747,612	7,161,305	11,455,330	12,997,349	41,398,573	21,335,015	60,425,156
For profit, unincorporated	16,750,776	3,635,145	2,186,122	3,202,408	3,317,231	4,409,870	7,433,298	9,317,478
Nonprofit	17,429,382	970,720	908,031	2,293,641	4,883,153	8,373,837	2,813,865	14,615,517
Age of firm								
Less than 5 years	7,951,246	2,783,468	1,483,942	1,939,448	1,253,451	490,937	5,312,704	2,638,542
5-9 years	9,047,900	2,716,325	1,761,293	2,357,241	1,599,817	613,224	5,795,932	3,251,968
10-19 years	16,374,034	3,502,508	2,683,704	4,048,638	4,107,892	2,031,291	8,087,703	8,286,331
20 or more years	82,567,150	4,351,177	4,326,519	8,606,052	14,236,574	51,046,827	12,385,838	70,181,311
Multi/single status								
2 or more locations	68,139,272	90,225	541,085	3,303,781	11,680,980	52,523,201	1,759,654	66,379,618
1 location only	47,801,057	13,263,252	9,714,374	13,647,599	9,516,754	1,659,079	29,822,524	17,978,534
Percent full-time employees								
Less than 25%	11,264,167	2,471,547	1,626,415	2,174,173	2,058,218	2,933,814	5,395,159	5,869,008
25-49 %	11,420,048	1,246,465	1,151,145	2,155,529	1,851,580	5,015,328	3,460,381	7,959,667
50-74 %	19,801,876	2,353,421	1,594,089	2,384,772	2,731,940	10,737,655	5,005,708	14,796,168
75% or more	73,454,239	7,282,045	5,883,810	10,236,905	14,555,996	35,495,483	17,720,929	55,733,310
Union presence								
No union employees	82,915,403	12,902,407	9,859,089	15,926,969	18,201,357	26,025,580	30,284,444	52,630,959
Has union employees	18,131,545	223,622	303,803	877,001	2,638,631	14,088,489	876,924	17,254,621
Unknown	14,893,381	227,449	92,566	147,409	357,745	14,068,211	420,809	14,472,572
Percent low-wage employees								
50% or more low-wage	34,124,993	4,327,867	3,399,753	5,136,077	5,850,106	15,411,189	10,256,301	23,868,692
Less than 50% low-wage	81,815,336	9,025,610	6,855,706	11,815,302	15,347,627	38,771,091	21,325,876	60,489,460

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.1(2014) Standard error for number of private-sector employees by firm size and selected characteristics: United States, 2014**

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	830,868	114,904	190,313	296,766	415,218	723,741	232,330	825,601
Industry group **								
Agric., fish., forest.	116,141	28,296	38,129	44,617	73,600	62,086	52,161	103,787
Mining and manufacturing	386,577	36,556	54,115	120,358	209,984	298,205	96,738	374,942
Construction	238,535	62,694	80,713	123,178	159,953	79,642	123,804	204,635
Utilities and transp.	284,681	30,494	37,579	66,010	104,919	252,179	68,323	276,392
Wholesale trade	246,480	40,742	54,267	100,894	123,770	176,152	92,085	228,971
Fin. svcs. and real estate	444,404	50,520	51,473	84,883	123,726	413,113	84,544	436,390
Retail trade	489,387	70,064	80,595	119,875	118,603	447,926	127,235	472,850
Professional services	621,227	78,824	105,641	192,775	310,242	496,017	161,068	601,937
Other services	592,902	99,241	133,528	229,864	259,775	462,334	215,046	557,027
Ownership								
For profit, incorporated	860,313	118,049	173,332	267,252	368,506	744,920	239,948	839,164
For profit, unincorporated	417,564	88,226	106,928	191,742	217,566	274,169	173,916	381,888
Nonprofit	472,641	47,599	65,966	139,717	267,233	359,592	113,509	459,673
Age of firm								
Less than 5 years	269,660	80,020	89,003	156,305	147,680	117,156	153,310	223,511
5-9 years	263,708	79,500	92,430	143,959	154,611	109,250	154,967	215,618
10-19 years	392,793	88,533	116,636	196,047	255,906	183,234	177,153	353,660
20 or more years	836,220	98,102	144,454	242,289	374,879	731,255	214,310	815,515
Multi/single status								
2 or more locations	767,945	14,556	42,248	147,004	297,997	727,894	82,695	764,530
1 location only	512,418	115,078	191,693	287,522	378,572	193,756	242,702	483,891
Percent full-time employees								
Less than 25%	332,554	76,264	96,951	146,807	169,924	216,543	157,426	294,237
25-49 %	381,234	60,647	69,531	149,940	177,718	290,780	127,628	360,289
50-74 %	567,424	71,619	90,407	155,849	193,283	499,157	142,027	550,157
75% or more	799,801	114,611	162,655	262,597	384,415	666,061	233,729	775,466
Union presence								
No union employees	777,444	114,016	188,239	296,585	394,868	636,948	233,891	766,723
Has union employees	577,028	34,297	44,261	100,129	226,953	521,425	76,951	572,134
Unknown	498,169	22,936	22,788	34,448	54,285	493,507	42,732	496,338
Percent low-wage employees								
50% or more low-wage	618,571	95,057	128,952	220,016	274,426	495,183	199,008	589,124
Less than 50% low-wage	832,763	118,390	169,675	271,550	390,667	705,101	239,580	811,020

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.1.a(2014) Percent of number of private-sector employees by firm size and selected characteristics: United States, 2014**

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	115,940,329	11.5%	8.8%	14.6%	18.3%	46.7%	27.2%	72.8%
Industry group **								
Agric., fish., forest.	1,305,841	30.2%	14.9%	16.8%	20.8%	17.3%	50.9%	49.1%
Mining and manufacturing	11,753,984	4.6%	5.4%	15.0%	26.8%	48.2%	16.4%	83.6%
Construction	5,590,383	26.2%	18.8%	24.0%	20.5%	10.5%	56.3%	43.7%
Utilities and transp.	4,955,578	7.3%	5.2%	10.8%	14.1%	62.7%	18.7%	81.3%
Wholesale trade	5,358,656	12.0%	10.5%	22.4%	21.5%	33.7%	33.3%	66.7%
Fin. svcs. and real estate	10,907,778	10.2%	4.4%	8.0%	15.2%	62.3%	17.7%	82.3%
Retail trade	15,383,148	11.7%	7.1%	10.3%	8.9%	62.0%	23.4%	76.6%
Professional services	31,802,964	10.2%	7.8%	12.6%	21.4%	48.1%	23.4%	76.6%
Other services	28,881,996	13.2%	12.2%	18.9%	17.1%	38.7%	35.2%	64.8%
Ownership								
For profit, incorporated	81,760,171	10.7%	8.8%	14.0%	15.9%	50.6%	26.1%	73.9%
For profit, unincorporated	16,750,776	21.7%	13.1%	19.1%	19.8%	26.3%	44.4%	55.6%
Nonprofit	17,429,382	5.6%	5.2%	13.2%	28.0%	48.0%	16.1%	83.9%
Age of firm								
Less than 5 years	7,951,246	35.0%	18.7%	24.4%	15.8%	6.2%	66.8%	33.2%
5-9 years	9,047,900	30.0%	19.5%	26.1%	17.7%	6.8%	64.1%	35.9%
10-19 years	16,374,034	21.4%	16.4%	24.7%	25.1%	12.4%	49.4%	50.6%
20 or more years	82,567,150	5.3%	5.2%	10.4%	17.2%	61.8%	15.0%	85.0%
Multi/single status								
2 or more locations	68,139,272	0.1%	0.8%	4.8%	17.1%	77.1%	2.6%	97.4%
1 location only	47,801,057	27.7%	20.3%	28.6%	19.9%	3.5%	62.4%	37.6%
Percent full-time employees								
Less than 25%	11,264,167	21.9%	14.4%	19.3%	18.3%	26.0%	47.9%	52.1%
25-49 %	11,420,048	10.9%	10.1%	18.9%	16.2%	43.9%	30.3%	69.7%
50-74 %	19,801,876	11.9%	8.1%	12.0%	13.8%	54.2%	25.3%	74.7%
75% or more	73,454,239	9.9%	8.0%	13.9%	19.8%	48.3%	24.1%	75.9%
Union presence								
No union employees	82,915,403	15.6%	11.9%	19.2%	22.0%	31.4%	36.5%	63.5%
Has union employees	18,131,545	1.2%	1.7%	4.8%	14.6%	77.7%	4.8%	95.2%
Unknown	14,893,381	1.5%	0.6%	1.0%	2.4%	94.5%	2.8%	97.2%
Percent low-wage employees								
50% or more low-wage	34,124,993	12.7%	10.0%	15.1%	17.1%	45.2%	30.1%	69.9%
Less than 50% low-wage	81,815,336	11.0%	8.4%	14.4%	18.8%	47.4%	26.1%	73.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.1.a(2014) Standard error for percent of number of private employees by firm size and selected characteristics: United States, 2014**

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	830,868	0.13%	0.17%	0.25%	0.33%	0.40%	0.26%	0.26%
Industry group **								
Agric., fish., forest.	116,141	3.01%	2.78%	3.16%	4.69%	4.14%	4.50%	4.50%
Mining and manufacturing	386,577	0.33%	0.47%	0.99%	1.52%	1.67%	0.87%	0.87%
Construction	238,535	1.36%	1.40%	1.90%	2.37%	1.34%	2.28%	2.28%
Utilities and transp.	284,681	0.71%	0.78%	1.33%	1.97%	2.54%	1.53%	1.53%
Wholesale trade	246,480	0.86%	1.02%	1.74%	2.01%	2.44%	1.83%	1.83%
Fin. svcs. and real estate	444,404	0.59%	0.49%	0.78%	1.13%	1.72%	0.95%	0.95%
Retail trade	489,387	0.55%	0.54%	0.77%	0.76%	1.36%	0.96%	0.96%
Professional services	621,227	0.30%	0.34%	0.58%	0.86%	1.00%	0.59%	0.59%
Other services	592,902	0.40%	0.48%	0.75%	0.82%	1.11%	0.84%	0.84%
Ownership								
For profit, incorporated	860,313	0.17%	0.22%	0.32%	0.42%	0.54%	0.35%	0.35%
For profit, unincorporated	417,564	0.68%	0.65%	1.03%	1.13%	1.31%	1.17%	1.17%
Nonprofit	472,641	0.30%	0.39%	0.78%	1.28%	1.38%	0.70%	0.70%
Age of firm								
Less than 5 years	269,660	1.32%	1.10%	1.64%	1.63%	1.40%	1.99%	1.99%
5-9 years	263,708	1.05%	1.00%	1.35%	1.47%	1.14%	1.65%	1.65%
10-19 years	392,793	0.66%	0.72%	1.05%	1.26%	1.02%	1.21%	1.21%
20 or more years	836,220	0.12%	0.18%	0.29%	0.42%	0.50%	0.27%	0.27%
Multi/single status								
2 or more locations	767,945	0.02%	0.06%	0.21%	0.43%	0.46%	0.12%	0.12%
1 location only	512,418	0.36%	0.41%	0.54%	0.66%	0.39%	0.68%	0.68%
Percent full-time employees								
Less than 25%	332,554	0.83%	0.85%	1.18%	1.32%	1.54%	1.45%	1.45%
25-49 %	381,234	0.60%	0.64%	1.22%	1.39%	1.72%	1.24%	1.24%
50-74 %	567,424	0.47%	0.48%	0.77%	0.92%	1.37%	0.89%	0.89%
75% or more	799,801	0.18%	0.23%	0.35%	0.48%	0.58%	0.36%	0.36%
Union presence								
No union employees	777,444	0.19%	0.24%	0.36%	0.43%	0.56%	0.40%	0.40%
Has union employees	577,028	0.19%	0.25%	0.55%	1.16%	1.27%	0.43%	0.43%
Unknown	498,169	0.16%	0.15%	0.23%	0.37%	0.49%	0.29%	0.29%
Percent low-wage employees								
50% or more low-wage	618,571	0.34%	0.39%	0.61%	0.73%	0.94%	0.67%	0.67%
Less than 50% low-wage	832,763	0.17%	0.21%	0.33%	0.44%	0.54%	0.35%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.2(2014) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

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	83.2%	32.9%	55.5%	77.2%	92.7%	99.1%	49.8%	95.8%
Industry group **								
Agric., fish., forest.	46.3%	24.0%	38.6%	42.9%	49.0%	91.8%	28.3%	65.0%
Mining and manufacturing	93.8%	50.4%	69.2%	88.7%	97.7%	100.0%	69.3%	98.6%
Construction	72.5%	32.8%	71.1%	84.9%	96.0%	100.0%	55.9%	93.9%
Utilities and transp.	90.3%	23.4%	62.8%	85.9%	95.0%	100.0%	55.3%	98.3%
Wholesale trade	89.4%	49.4%	76.7%	91.1%	99.8%	99.7%	70.5%	98.8%
Fin. svcs. and real estate	91.9%	37.2%	87.9%	88.5%	98.3%	99.9%	58.8%	99.0%
Retail trade	85.1%	26.4%	46.1%	82.5%	94.2%	99.9%	41.8%	98.3%
Professional services	87.7%	40.6%	65.0%	85.4%	94.3%	99.0%	57.4%	97.0%
Other services	71.1%	24.8%	37.1%	59.8%	84.7%	97.1%	37.0%	89.7%
Ownership								
For profit, incorporated	84.4%	35.8%	57.7%	77.4%	91.2%	99.1%	52.1%	95.8%
For profit, unincorporated	66.7%	22.9%	40.8%	67.1%	90.1%	97.8%	36.5%	90.8%
Nonprofit	93.6%	44.4%	73.1%	90.5%	98.5%	99.6%	67.5%	98.7%
Age of firm								
Less than 5 years	45.7%	20.3%	31.6%	55.8%	81.5%	100.0%	27.8%	81.7%
5-9 years	54.8%	27.6%	38.7%	67.6%	86.0%	90.7%	39.2%	82.5%
10-19 years	68.0%	31.6%	57.6%	74.9%	86.6%	92.9%	48.9%	86.6%
20 or more years	93.0%	45.4%	69.2%	85.8%	96.2%	99.4%	64.7%	98.0%
Multi/single status								
2 or more locations	97.5%	60.1%	74.2%	83.6%	95.2%	99.2%	77.7%	98.0%
1 location only	62.9%	32.7%	54.4%	75.7%	89.6%	95.7%	48.1%	87.4%
Percent full-time employees								
Less than 25%	50.0%	8.6%	16.4%	42.0%	70.7%	94.9%	18.4%	79.0%
25-49 %	76.4%	30.9%	33.9%	63.1%	89.3%	98.5%	39.2%	92.6%
50-74 %	82.9%	31.9%	47.7%	71.6%	93.5%	99.0%	43.9%	96.0%
75% or more	89.5%	41.8%	72.6%	89.0%	96.1%	99.5%	63.1%	97.9%
Union presence								
No union employees	77.4%	33.0%	54.8%	76.5%	91.8%	98.4%	49.3%	93.5%
Has union employees	99.0%	53.8%	91.7%	95.9%	99.1%	100.0%	82.7%	99.8%
Unknown	96.7%	6.6%*	13.3%*	47.9%	93.4%	99.3%	16.9%	99.0%
Percent low-wage employees								
50% or more low-wage	70.7%	16.3%	25.0%	54.5%	80.5%	97.7%	26.6%	89.6%
Less than 50% low-wage	88.5%	40.9%	70.6%	87.1%	97.4%	99.6%	61.0%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

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%	0.71%	1.14%	0.94%	0.70%	0.17%	0.60%	0.25%
Industry group **								
Agric., fish., forest.	4.48%	3.72%	9.57%	10.46%	13.44%	6.98%	3.78%	8.08%
Mining and manufacturing	0.54%	3.42%	3.75%	2.12%	1.07%	0.00%	2.14%	0.44%
Construction	1.53%	2.17%	3.26%	3.07%	2.25%	0.00%	1.91%	1.81%
Utilities and transp.	0.97%	3.74%	6.77%	3.73%	2.64%	0.00%	3.53%	0.62%
Wholesale trade	0.91%	3.23%	3.91%	2.28%	0.18%	0.27%	2.14%	0.58%
Fin. svcs. and real estate	0.55%	2.37%	2.99%	3.05%	1.09%	0.06%	2.06%	0.32%
Retail trade	0.69%	1.98%	3.79%	2.61%	1.66%	0.07%	1.89%	0.32%
Professional services	0.46%	1.38%	2.07%	1.52%	1.16%	0.31%	1.13%	0.42%
Other services	0.80%	1.38%	2.02%	2.13%	1.93%	0.68%	1.20%	0.82%
Ownership								
For profit, incorporated	0.33%	0.90%	1.36%	1.15%	1.03%	0.20%	0.74%	0.31%
For profit, unincorporated	1.02%	1.22%	2.53%	2.63%	1.71%	0.80%	1.30%	0.98%
Nonprofit	0.39%	2.55%	2.97%	1.59%	0.47%	0.21%	1.73%	0.27%
Age of firm								
Less than 5 years	1.81%	1.40%	3.01%	3.92%	4.69%	0.03%	1.54%	2.93%
5-9 years	1.44%	1.48%	2.71%	2.83%	2.75%	4.17%	1.45%	2.16%
10-19 years	1.07%	1.39%	2.25%	2.02%	2.51%	2.96%	1.20%	1.60%
20 or more years	0.21%	1.29%	1.58%	1.07%	0.49%	0.12%	0.89%	0.17%
Multi/single status								
2 or more locations	0.18%	7.62%	3.16%	1.65%	0.55%	0.16%	1.91%	0.18%
1 location only	0.59%	0.71%	1.19%	1.10%	1.40%	2.11%	0.63%	0.96%
Percent full-time employees								
Less than 25%	1.50%	1.15%	2.55%	3.54%	3.77%	1.41%	1.45%	1.90%
25-49 %	1.13%	2.45%	2.99%	3.32%	2.43%	0.60%	1.91%	0.97%
50-74 %	0.74%	1.63%	2.94%	2.77%	2.40%	0.32%	1.53%	0.64%
75% or more	0.26%	0.98%	1.29%	0.84%	0.64%	0.19%	0.72%	0.24%
Union presence								
No union employees	0.37%	0.71%	1.17%	0.98%	0.80%	0.31%	0.61%	0.39%
Has union employees	0.17%	7.53%	3.27%	1.49%	0.59%	0.00%	2.74%	0.10%
Unknown	0.41%	1.99%*	10.49%*	11.76%	4.55%	0.31%	4.57%	0.33%
Percent low-wage employees								
50% or more low-wage	0.72%	1.02%	1.93%	2.22%	2.07%	0.52%	1.08%	0.74%
Less than 50% low-wage	0.25%	0.88%	1.25%	0.89%	0.47%	0.12%	0.68%	0.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.a(2014) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

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	75.4%	79.9%	79.8%	74.0%	74.5%	75.2%	77.7%	74.9%
Industry group **								
Agric., fish., forest.	75.2%	70.5%	80.1%	--	76.9%	82.2%	74.0%	75.8%
Mining and manufacturing	94.2%	84.5%	89.9%	92.5%	94.2%	95.6%	89.6%	94.9%
Construction	82.3%	86.5%	87.8%	83.9%	77.5%	77.5%	87.8%	78.0%
Utilities and transp.	75.0%	89.6%	85.2%	82.4%	81.9%	71.5%	82.2%	74.1%
Wholesale trade	91.3%	88.4%	90.1%	91.3%	90.5%	92.7%	90.4%	91.6%
Fin. svcs. and real estate	91.0%	86.7%	88.4%	88.6%	92.0%	91.4%	86.9%	91.5%
Retail trade	60.0%	74.4%	76.1%	73.1%	70.3%	55.2%	74.6%	58.1%
Professional services	79.2%	82.1%	82.3%	75.7%	73.3%	82.0%	80.7%	79.0%
Other services	57.2%	69.4%	63.6%	50.2%	49.9%	60.3%	59.2%	56.8%
Ownership								
For profit, incorporated	76.3%	81.5%	83.1%	77.4%	77.4%	74.6%	80.9%	75.4%
For profit, unincorporated	70.8%	82.5%	74.0%	67.7%	70.2%	70.0%	74.9%	69.5%
Nonprofit	74.7%	63.5%	67.4%	65.9%	70.0%	80.8%	63.5%	76.2%
Age of firm								
Less than 5 years	74.3%	80.9%	76.4%	63.7%	76.3%	84.3%	75.8%	73.3%
5-9 years	73.3%	82.1%	77.9%	71.5%	70.6%	67.4%	76.7%	70.4%
10-19 years	75.6%	82.4%	80.0%	72.4%	74.4%	75.5%	79.5%	73.5%
20 or more years	75.5%	77.5%	80.7%	76.7%	74.8%	75.2%	77.5%	75.3%
Multi/single status								
2 or more locations	75.2%	84.7%	86.2%	77.6%	74.6%	75.2%	81.8%	75.1%
1 location only	75.7%	79.9%	79.4%	73.0%	74.3%	76.2%	77.3%	74.1%
Percent full-time employees								
Less than 25%	24.3%	38.9%	21.3%	18.3%	18.9%	28.4%	23.2%	24.6%
25-49 %	41.3%	48.2%	39.4%	34.7%	38.8%	43.6%	41.2%	41.3%
50-74 %	61.1%	68.3%	62.4%	56.5%	60.5%	61.3%	63.2%	60.7%
75% or more	87.8%	89.7%	90.3%	88.7%	87.1%	87.5%	89.8%	87.4%
Union presence								
No union employees	75.6%	79.7%	80.2%	73.9%	74.3%	75.7%	77.5%	75.1%
Has union employees	73.7%	90.5%	75.2%	75.6%	76.1%	73.0%	82.3%	73.3%
Unknown	76.2%	--	--	--	70.8%	76.4%	72.0%	76.3%
Percent low-wage employees								
50% or more low-wage	49.9%	61.3%	55.3%	44.1%	46.4%	51.3%	52.5%	49.6%
Less than 50% low-wage	83.8%	83.5%	84.1%	82.1%	83.4%	84.5%	83.0%	84.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.a(2014) 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, 2014**

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	0.40%	0.79%	0.90%	0.96%	0.88%	0.58%	0.60%	0.46%
Industry group **								
Agric., fish., forest.	4.62%	6.40%	6.53%	--	9.12%	8.76%	4.30%	6.40%
Mining and manufacturing	0.37%	2.41%	2.28%	0.94%	0.68%	0.49%	1.19%	0.38%
Construction	1.88%	1.71%	1.60%	2.63%	5.78%	3.63%	1.05%	3.15%
Utilities and transp.	2.21%	3.57%	5.03%	4.86%	4.32%	2.89%	4.15%	2.43%
Wholesale trade	0.79%	2.20%	1.44%	1.29%	1.68%	1.52%	1.01%	1.00%
Fin. svcs. and real estate	0.66%	1.71%	2.38%	1.74%	0.86%	0.91%	1.42%	0.72%
Retail trade	1.05%	2.55%	2.81%	2.38%	2.36%	1.39%	1.67%	1.18%
Professional services	0.60%	1.18%	1.28%	1.83%	1.42%	0.76%	0.87%	0.69%
Other services	1.04%	2.30%	2.58%	2.13%	2.05%	1.64%	1.61%	1.22%
Ownership								
For profit, incorporated	0.49%	0.90%	0.97%	1.10%	1.13%	0.71%	0.66%	0.57%
For profit, unincorporated	1.20%	1.80%	2.58%	3.02%	2.28%	2.08%	1.63%	1.49%
Nonprofit	0.75%	2.65%	2.98%	1.87%	1.67%	0.87%	1.76%	0.81%
Age of firm								
Less than 5 years	1.86%	2.52%	3.18%	3.96%	2.93%	5.60%	2.29%	2.70%
5-9 years	1.83%	1.79%	2.63%	3.02%	4.19%	7.91%	1.75%	3.02%
10-19 years	1.14%	1.33%	1.67%	2.33%	2.38%	2.77%	1.08%	1.66%
20 or more years	0.45%	1.23%	1.26%	1.06%	0.99%	0.60%	0.82%	0.49%
Multi/single status								
2 or more locations	0.50%	3.84%	1.65%	1.76%	1.06%	0.59%	1.55%	0.51%
1 location only	0.64%	0.80%	0.96%	1.12%	1.48%	3.60%	0.64%	1.07%
Percent full-time employees								
Less than 25%	1.29%	4.70%	3.58%	1.93%	1.66%	2.25%	1.71%	1.53%
25-49 %	0.88%	2.54%	2.63%	1.86%	1.52%	1.29%	1.58%	0.99%
50-74 %	0.89%	1.39%	1.54%	1.80%	1.80%	1.25%	1.13%	1.01%
75% or more	0.38%	0.64%	0.61%	0.70%	0.78%	0.61%	0.39%	0.45%
Union presence								
No union employees	0.44%	0.80%	0.91%	0.99%	0.92%	0.77%	0.61%	0.55%
Has union employees	0.99%	3.45%	4.92%	4.09%	2.88%	1.11%	2.84%	1.03%
Unknown	1.32%	--	--	--	5.31%	1.36%	10.93%	1.33%
Percent low-wage employees								
50% or more low-wage	0.82%	2.46%	3.49%	2.17%	1.75%	1.10%	1.84%	0.90%
Less than 50% low-wage	0.37%	0.74%	0.78%	0.86%	0.82%	0.55%	0.54%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.B.2.a.(1)(2014) 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, 2014**

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	76.7%	77.2%	71.2%	72.7%	76.4%	78.3%	73.0%	77.4%
Industry group **								
Agric., fish., forest.	80.4%	84.8%	75.7%	--	76.9%	88.2%	79.3%	81.0%
Mining and manufacturing	82.4%	76.2%	73.6%	75.6%	81.9%	85.4%	73.7%	83.6%
Construction	79.3%	76.9%	74.8%	76.9%	80.1%	91.5%	75.8%	82.3%
Utilities and transp.	80.5%	76.1%	68.5%	68.3%	76.6%	84.4%	68.7%	82.1%
Wholesale trade	82.3%	78.3%	74.0%	77.8%	82.2%	87.5%	76.2%	84.4%
Fin. svcs. and real estate	82.5%	75.8%	78.0%	81.3%	80.8%	83.6%	77.0%	83.1%
Retail trade	64.3%	75.1%	65.8%	63.6%	66.5%	63.2%	66.1%	63.9%
Professional services	78.4%	77.1%	67.9%	74.6%	75.4%	81.6%	72.9%	79.4%
Other services	67.9%	78.7%	70.7%	64.5%	67.8%	67.4%	71.4%	67.1%
Ownership								
For profit, incorporated	76.3%	76.7%	70.4%	72.1%	77.0%	77.7%	72.4%	77.1%
For profit, unincorporated	73.8%	78.2%	71.2%	71.5%	73.2%	75.0%	73.0%	74.1%
Nonprofit	80.0%	79.0%	77.2%	76.8%	76.9%	82.4%	77.5%	80.2%
Age of firm								
Less than 5 years	71.7%	77.8%	66.3%	67.2%	74.2%	72.7%	71.7%	71.7%
5-9 years	73.8%	74.6%	71.2%	71.2%	76.5%	77.4%	71.7%	75.8%
10-19 years	74.3%	80.1%	70.0%	72.4%	75.1%	75.6%	73.5%	74.8%
20 or more years	77.4%	76.3%	72.5%	73.7%	76.9%	78.4%	73.4%	77.9%
Multi/single status								
2 or more locations	77.8%	82.0%	67.7%	76.8%	76.7%	78.2%	72.5%	77.9%
1 location only	74.1%	77.1%	71.5%	71.5%	76.1%	80.6%	73.1%	75.1%
Percent full-time employees								
Less than 25%	58.1%	84.3%	64.8%	66.6%	58.7%	52.9%	71.1%	55.5%
25-49 %	59.9%	68.7%	62.0%	58.1%	65.6%	57.8%	60.7%	59.8%
50-74 %	68.2%	76.4%	66.8%	61.8%	65.3%	69.4%	68.1%	68.3%
75% or more	79.6%	77.7%	72.2%	74.9%	78.8%	82.2%	74.4%	80.7%
Union presence								
No union employees	74.7%	77.0%	70.2%	71.7%	75.6%	76.2%	72.3%	75.5%
Has union employees	82.2%	84.8%	90.5%	87.3%	81.8%	81.7%	87.6%	81.9%
Unknown	78.5%	--	--	--	75.9%	78.6%	65.6%	78.5%
Percent low-wage employees								
50% or more low-wage	62.2%	77.9%	55.0%	58.2%	62.1%	62.4%	63.9%	61.9%
Less than 50% low-wage	79.5%	77.1%	73.0%	74.8%	78.9%	82.0%	74.2%	80.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.a.(1)(2014) 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, 2014**

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%	0.76%	0.93%	0.68%	0.56%	0.40%	0.52%	0.31%
Industry group **								
Agric., fish., forest.	3.27%	4.30%	9.08%	--	6.61%	2.71%	4.61%	4.22%
Mining and manufacturing	0.68%	3.21%	2.50%	1.36%	0.93%	1.14%	1.43%	0.74%
Construction	1.10%	2.17%	1.92%	2.12%	2.86%	1.02%	1.34%	1.70%
Utilities and transp.	1.24%	5.85%	5.00%	3.76%	2.61%	1.56%	3.23%	1.32%
Wholesale trade	0.79%	2.47%	2.66%	1.92%	1.55%	1.11%	1.47%	0.90%
Fin. svcs. and real estate	0.56%	2.43%	2.26%	1.78%	1.02%	0.72%	1.35%	0.60%
Retail trade	0.84%	2.81%	5.14%	2.28%	1.94%	1.04%	2.35%	0.90%
Professional services	0.38%	1.28%	1.62%	1.13%	0.92%	0.45%	0.90%	0.41%
Other services	0.87%	1.83%	2.21%	2.06%	2.15%	1.27%	1.31%	1.03%
Ownership								
For profit, incorporated	0.34%	0.92%	1.11%	0.83%	0.67%	0.49%	0.63%	0.39%
For profit, unincorporated	0.89%	1.62%	2.23%	1.93%	2.08%	1.45%	1.26%	1.12%
Nonprofit	0.44%	2.36%	2.23%	1.42%	0.95%	0.54%	1.29%	0.47%
Age of firm								
Less than 5 years	1.53%	2.39%	3.89%	2.90%	2.97%	5.16%	1.97%	2.21%
5-9 years	1.20%	1.99%	2.36%	2.08%	2.54%	4.63%	1.39%	1.85%
10-19 years	0.87%	1.37%	1.62%	1.50%	1.61%	3.05%	0.94%	1.27%
20 or more years	0.30%	1.12%	1.34%	0.86%	0.60%	0.40%	0.75%	0.32%
Multi/single status								
2 or more locations	0.34%	4.38%	2.75%	1.05%	0.66%	0.40%	1.33%	0.34%
1 location only	0.46%	0.77%	0.98%	0.82%	0.96%	2.55%	0.56%	0.73%
Percent full-time employees								
Less than 25%	2.01%	3.83%	9.41%	4.94%	4.40%	2.76%	4.15%	2.26%
25-49 %	1.28%	3.96%	5.05%	2.76%	2.47%	1.80%	2.44%	1.45%
50-74 %	0.78%	1.72%	2.33%	2.44%	2.06%	1.01%	1.34%	0.88%
75% or more	0.28%	0.88%	1.02%	0.72%	0.57%	0.39%	0.58%	0.31%
Union presence								
No union employees	0.33%	0.78%	0.95%	0.71%	0.60%	0.61%	0.53%	0.40%
Has union employees	0.55%	4.25%	2.34%	1.94%	1.60%	0.63%	1.93%	0.57%
Unknown	0.75%	--	--	--	3.10%	0.77%	10.48%	0.75%
Percent low-wage employees								
50% or more low-wage	0.75%	2.42%	4.23%	2.46%	1.62%	0.95%	2.08%	0.81%
Less than 50% low-wage	0.28%	0.80%	0.84%	0.68%	0.57%	0.42%	0.51%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.b(2014) 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, 2014**

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	57.8%	61.7%	56.8%	53.8%	56.9%	58.8%	56.8%	58.0%
Industry group **								
Agric., fish., forest.	60.5%	59.7%	60.6%	--	59.1%	72.5%	58.6%	61.4%
Mining and manufacturing	77.7%	64.3%	66.2%	69.9%	77.1%	81.7%	66.0%	79.3%
Construction	65.2%	66.6%	65.6%	64.5%	62.1%	70.9%	66.5%	64.2%
Utilities and transp.	60.4%	68.2%	58.4%	56.3%	62.7%	60.3%	56.4%	60.9%
Wholesale trade	75.1%	69.2%	66.6%	71.0%	74.5%	81.1%	68.9%	77.3%
Fin. svcs. and real estate	75.0%	65.7%	69.0%	72.0%	74.4%	76.5%	67.0%	76.1%
Retail trade	38.5%	55.9%	50.1%	46.5%	46.8%	34.9%	49.3%	37.1%
Professional services	62.2%	63.3%	55.8%	56.5%	55.3%	66.9%	58.9%	62.7%
Other services	38.9%	54.6%	44.9%	32.4%	33.8%	40.6%	42.3%	38.1%
Ownership								
For profit, incorporated	58.2%	62.6%	58.5%	55.8%	59.6%	57.9%	58.6%	58.1%
For profit, unincorporated	52.3%	64.5%	52.7%	48.4%	51.3%	52.5%	54.7%	51.5%
Nonprofit	59.8%	50.2%	52.0%	50.6%	53.8%	66.6%	49.2%	61.2%
Age of firm								
Less than 5 years	53.3%	62.9%	50.6%	42.8%	56.6%	61.3%	54.4%	52.6%
5-9 years	54.1%	61.2%	55.5%	50.9%	54.0%	52.2%	55.0%	53.3%
10-19 years	56.2%	66.0%	56.0%	52.4%	55.8%	57.1%	58.4%	54.9%
20 or more years	58.5%	59.1%	58.5%	56.5%	57.5%	59.0%	56.9%	58.6%
Multi/single status								
2 or more locations	58.5%	69.5%	58.4%	59.6%	57.2%	58.8%	59.3%	58.5%
1 location only	56.1%	61.6%	56.7%	52.2%	56.5%	61.4%	56.5%	55.7%
Percent full-time employees								
Less than 25%	14.1%	32.8%	13.8%	12.2%	11.1%	15.0%	16.5%	13.6%
25-49 %	24.8%	33.1%	24.4%	20.2%	25.4%	25.2%	25.0%	24.7%
50-74 %	41.7%	52.2%	41.6%	34.9%	39.5%	42.5%	43.1%	41.4%
75% or more	69.9%	69.7%	65.2%	66.5%	68.6%	71.9%	66.9%	70.5%
Union presence								
No union employees	56.5%	61.3%	56.3%	53.0%	56.2%	57.7%	56.1%	56.7%
Has union employees	60.6%	76.8%	68.0%	66.0%	62.3%	59.6%	72.1%	60.1%
Unknown	59.8%	--	--	--	53.8%	60.1%	47.2%	59.9%
Percent low-wage employees								
50% or more low-wage	31.0%	47.7%	30.4%	25.7%	28.8%	32.0%	33.5%	30.7%
Less than 50% low-wage	66.7%	64.4%	61.5%	61.4%	65.8%	69.3%	61.6%	67.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.b(2014) 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, 2014**

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	0.38%	0.80%	0.95%	0.91%	0.83%	0.56%	0.59%	0.44%
Industry group **								
Agric., fish., forest.	4.70%	6.89%	8.09%	--	9.30%	8.78%	4.90%	6.42%
Mining and manufacturing	0.69%	2.97%	2.69%	1.48%	1.07%	1.11%	1.50%	0.75%
Construction	1.72%	2.12%	2.06%	2.65%	4.92%	3.47%	1.45%	2.81%
Utilities and transp.	2.02%	5.38%	5.58%	4.42%	4.81%	2.63%	3.70%	2.23%
Wholesale trade	0.97%	2.50%	2.48%	1.96%	1.86%	1.67%	1.46%	1.18%
Fin. svcs. and real estate	0.82%	2.34%	2.71%	2.40%	1.26%	1.10%	1.60%	0.89%
Retail trade	0.71%	2.63%	3.39%	2.14%	2.10%	0.86%	1.73%	0.78%
Professional services	0.60%	1.34%	1.61%	1.73%	1.35%	0.76%	0.96%	0.68%
Other services	0.89%	2.03%	2.18%	1.77%	1.77%	1.40%	1.37%	1.05%
Ownership								
For profit, incorporated	0.47%	0.95%	1.10%	1.07%	1.06%	0.69%	0.68%	0.55%
For profit, unincorporated	1.15%	1.87%	2.45%	2.75%	2.39%	1.91%	1.57%	1.43%
Nonprofit	0.70%	2.47%	2.81%	1.80%	1.51%	0.82%	1.66%	0.76%
Age of firm								
Less than 5 years	1.78%	2.59%	3.64%	3.45%	3.13%	6.07%	2.27%	2.56%
5-9 years	1.74%	2.03%	2.69%	2.73%	3.96%	7.98%	1.61%	2.92%
10-19 years	1.11%	1.48%	1.69%	2.18%	2.29%	2.85%	1.08%	1.60%
20 or more years	0.43%	1.16%	1.34%	1.05%	0.92%	0.57%	0.81%	0.47%
Multi/single status								
2 or more locations	0.48%	5.61%	2.44%	1.64%	1.02%	0.57%	1.54%	0.49%
1 location only	0.61%	0.81%	1.00%	1.05%	1.38%	3.47%	0.63%	1.01%
Percent full-time employees								
Less than 25%	0.78%	4.27%	1.70%	1.62%	1.00%	1.32%	1.22%	0.91%
25-49 %	0.61%	2.12%	1.43%	1.34%	1.40%	0.84%	0.97%	0.70%
50-74 %	0.68%	1.28%	1.64%	1.70%	1.63%	0.90%	1.06%	0.77%
75% or more	0.40%	0.89%	0.99%	0.83%	0.80%	0.61%	0.58%	0.46%
Union presence								
No union employees	0.42%	0.82%	0.95%	0.92%	0.87%	0.74%	0.59%	0.52%
Has union employees	1.01%	4.48%	5.13%	4.26%	2.83%	1.14%	3.01%	1.04%
Unknown	1.24%	--	--	--	4.86%	1.27%	9.36%	1.25%
Percent low-wage employees								
50% or more low-wage	0.64%	2.30%	2.31%	1.75%	1.30%	0.86%	1.47%	0.70%
Less than 50% low-wage	0.38%	0.82%	0.90%	0.87%	0.84%	0.57%	0.58%	0.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.b.(1)(2014) 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, 2014**

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	59.7%	12.9%	11.5%	14.8%	41.1%	85.2%	12.3%	68.7%
Industry group **								
Agric., fish., forest.	54.6%	17.8% *	24.0% *	--	21.8% *	99.5%	19.1% *	70.0%
Mining and manufacturing	65.8%	10.0% *	12.7% *	13.2%	51.0%	91.2%	10.1%	72.2%
Construction	33.8%	14.9%	17.4%	19.8%	44.2%	75.7%	16.5%	47.6%
Utilities and transp.	74.2%	15.1% *	31.1% *	20.9% *	43.9%	92.2%	19.4%	80.8%
Wholesale trade	49.9%	9.3%	4.3% *	9.9%	47.2%	87.7%	6.7%	63.6%
Fin. svcs. and real estate	70.5%	12.1%	7.1% *	17.5%	40.7%	89.8%	9.3%	77.4%
Retail trade	62.5%	11.4% *	3.7% *	7.2%	32.8%	86.5%	7.7%	71.9%
Professional services	59.6%	12.2%	9.4%	14.0%	38.1%	84.2%	11.4%	67.8%
Other services	49.3%	15.7%	13.9%	18.6%	30.8%	71.3%	16.6%	57.4%
Ownership								
For profit, incorporated	61.8%	11.4%	10.4%	13.4%	43.0%	86.9%	10.8%	71.7%
For profit, unincorporated	46.9%	14.1%	12.4%	18.4%	44.3%	76.7%	15.7%	57.5%
Nonprofit	58.4%	23.8%	17.8%	17.7%	33.9%	81.4%	17.5%	62.8%
Age of firm								
Less than 5 years	34.9%	13.6%	15.1%	22.6%	38.3%	88.1%	16.6%	47.9%
5-9 years	25.5%	11.3%	11.4%	12.2%	36.2%	76.2%	11.3%	38.0%
10-19 years	31.0%	11.3%	11.8%	15.0%	38.8%	69.0%	12.4%	41.9%
20 or more years	66.7%	14.3%	10.8%	14.3%	42.3%	85.8%	11.8%	73.0%
Multi/single status								
2 or more locations	75.2%	8.7% *	8.3%	15.2%	43.9%	85.5%	8.1%	76.6%
1 location only	23.8%	13.0%	11.7%	14.7%	37.4%	73.9%	12.7%	34.0%
Percent full-time employees								
Less than 25%	44.6%	15.5%	10.9% *	6.9% *	18.7%	72.5%	12.2%	53.0%
25-49 %	50.7%	10.5% *	12.3% *	10.7%	22.0%	76.3%	12.1%	57.8%
50-74 %	62.4%	16.0%	5.4%	13.9%	32.9%	83.4%	11.7%	70.5%
75% or more	59.9%	12.4%	12.1%	15.2%	43.2%	86.1%	12.4%	69.2%
Union presence								
No union employees	49.1%	12.4%	10.1%	13.7%	40.2%	84.7%	11.0%	60.5%
Has union employees	78.1%	28.6%	34.3%	27.6%	47.2%	88.9%	33.2%	80.3%
Unknown	80.9%	--	--	--	33.8%	82.3%	14.5% *	81.2%
Percent low-wage employees								
50% or more low-wage	58.1%	15.6%	20.3%	18.0%	23.3%	79.0%	18.6%	63.6%
Less than 50% low-wage	59.9%	12.5%	10.7%	14.4%	43.5%	86.3%	11.6%	69.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.b.(1)(2014) 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, 2014**

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	0.55%	0.92%	1.10%	1.08%	1.39%	0.58%	0.67%	0.60%
<b>Industry group **</b>								
Agric., fish., forest.	7.77%	6.39% *	14.94% *	--	10.35% *	0.37%	7.14% *	9.37%
Mining and manufacturing	1.47%	3.10% *	4.15% *	2.63%	3.27%	1.49%	2.09%	1.54%
Construction	2.62%	3.08%	3.79%	4.13%	6.67%	5.61%	2.44%	4.07%
Utilities and transp.	2.15%	4.99% *	10.53% *	6.34% *	6.73%	1.62%	4.79%	2.13%
Wholesale trade	2.34%	2.71%	2.55% *	2.38%	5.39%	3.00%	1.66%	2.68%
Fin. svcs. and real estate	1.49%	2.86%	2.39% *	4.96%	3.40%	1.30%	1.75%	1.47%
Retail trade	1.64%	3.66% *	2.00% *	1.70%	4.84%	1.35%	1.73%	1.67%
Professional services	1.02%	1.50%	1.68%	1.75%	2.43%	1.07%	1.10%	1.10%
Other services	1.62%	2.22%	2.43%	3.22%	3.50%	2.00%	1.81%	1.83%
<b>Ownership</b>								
For profit, incorporated	0.64%	1.04%	1.20%	1.18%	1.78%	0.62%	0.74%	0.68%
For profit, unincorporated	1.80%	2.25%	3.16%	3.23%	3.86%	2.74%	2.02%	2.19%
Nonprofit	1.41%	3.49%	3.89%	3.24%	2.63%	1.64%	2.11%	1.50%
<b>Age of firm</b>								
Less than 5 years	4.11%	3.12%	4.20%	5.46%	6.65%	5.67%	2.92%	5.74%
5-9 years	2.84%	2.08%	3.15%	2.75%	6.01%	7.94%	1.77%	4.60%
10-19 years	1.59%	1.54%	2.17%	2.14%	3.37%	3.64%	1.27%	2.29%
20 or more years	0.59%	1.43%	1.47%	1.40%	1.62%	0.59%	0.90%	0.61%
<b>Multi/single status</b>								
2 or more locations	0.59%	4.21% *	2.41%	2.22%	1.55%	0.59%	1.32%	0.59%
1 location only	1.08%	0.93%	1.17%	1.23%	2.52%	4.55%	0.73%	1.83%
<b>Percent full-time employees</b>								
Less than 25%	2.86%	4.30%	4.80% *	2.81% *	5.19%	3.30%	2.60%	3.30%
25-49 %	2.20%	3.49% *	3.87% *	2.65%	4.98%	2.81%	2.38%	2.56%
50-74 %	1.41%	2.51%	1.53%	2.84%	3.21%	1.38%	1.48%	1.46%
75% or more	0.63%	1.05%	1.25%	1.21%	1.56%	0.67%	0.77%	0.68%
<b>Union presence</b>								
No union employees	0.70%	0.92%	1.03%	1.09%	1.47%	0.83%	0.64%	0.81%
Has union employees	1.18%	7.47%	7.60%	4.91%	4.32%	0.92%	4.80%	1.18%
Unknown	1.34%	--	--	--	6.99%	1.35%	9.42% *	1.35%
<b>Percent low-wage employees</b>								
50% or more low-wage	1.31%	2.64%	4.38%	3.99%	2.55%	1.45%	2.55%	1.42%
Less than 50% low-wage	0.60%	0.98%	1.13%	1.11%	1.52%	0.64%	0.69%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2.c(2014) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2014**

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	67.0%	19.7%	29.2%	42.8%	58.2%	83.9%	29.6%	74.2%
Industry group **								
Agric., fish., forest.	34.9%	19.9% *	21.5% *	--	45.2% *	54.2%	19.7% *	41.7%
Mining and manufacturing	60.6%	18.6%	27.9%	42.9%	50.5%	75.4%	29.8%	64.8%
Construction	47.0%	18.9%	32.5%	44.9%	55.2%	77.3%	33.1%	57.6%
Utilities and transp.	71.6%	18.2% *	22.3% *	27.5%	47.0%	87.4%	24.8%	77.7%
Wholesale trade	55.5%	18.9%	23.7%	42.0%	58.0%	76.1%	26.5%	65.8%
Fin. svcs. and real estate	77.7%	18.8%	41.8%	43.6%	74.5%	88.2%	36.2%	83.0%
Retail trade	74.9%	21.6%	19.6%	37.5%	61.8%	87.4%	21.1%	81.9%
Professional services	69.7%	21.1%	32.3%	54.0%	61.5%	85.0%	33.7%	76.2%
Other services	62.9%	18.4%	26.8%	35.9%	54.5%	82.4%	26.6%	71.0%
Ownership								
For profit, incorporated	68.0%	20.0%	28.2%	42.9%	57.5%	84.1%	28.8%	75.5%
For profit, unincorporated	59.3%	17.0%	34.8%	43.4%	61.4%	79.0%	31.9%	68.1%
Nonprofit	67.9%	22.6%	28.0%	42.1%	58.0%	85.5%	30.5%	72.8%
Age of firm								
Less than 5 years	54.7%	22.6%	43.5%	47.9%	70.1%	85.6%	37.3%	66.6%
5-9 years	43.8%	19.8%	30.3%	38.9%	55.2%	78.2%	29.0%	56.2%
10-19 years	51.9%	21.5%	33.0%	47.1%	59.3%	78.9%	32.7%	62.5%
20 or more years	71.2%	17.8%	24.9%	41.2%	57.3%	84.1%	26.7%	76.4%
Multi/single status								
2 or more locations	78.1%	23.8% *	25.8%	44.7%	60.6%	84.1%	37.5%	79.0%
1 location only	42.3%	19.6%	29.5%	42.3%	55.1%	78.2%	28.8%	54.7%
Percent full-time employees								
Less than 25%	52.7%	7.5% *	22.2% *	26.8%	41.9%	73.3%	20.5%	59.6%
25-49 %	61.1%	20.1%	15.5%	25.8%	51.2%	81.0%	20.7%	68.6%
50-74 %	72.8%	20.3%	24.9%	42.2%	60.6%	87.7%	24.5%	80.2%
75% or more	67.5%	20.4%	31.7%	47.1%	60.3%	84.0%	32.4%	74.7%
Union presence								
No union employees	59.3%	19.2%	28.4%	42.0%	57.6%	81.8%	28.6%	68.6%
Has union employees	80.7%	38.7% *	47.4%	54.1%	62.7%	86.7%	48.9%	82.1%
Unknown	83.9%	--	--	--	52.9%	85.0%	31.8% *	84.1%
Percent low-wage employees								
50% or more low-wage	64.2%	16.1%	25.2%	31.1%	44.7%	80.9%	25.0%	69.2%
Less than 50% low-wage	67.9%	20.4%	29.9%	46.0%	62.5%	85.1%	30.5%	76.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.2.c(2014) 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, 2014**

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	0.55%	1.20%	1.55%	1.43%	1.36%	0.70%	0.93%	0.62%
Industry group **								
Agric., fish., forest.	6.87%	7.49% *	17.57% *	--	14.79% *	14.41%	8.14% *	9.28%
Mining and manufacturing	1.76%	4.30%	5.17%	3.80%	3.54%	2.45%	3.15%	1.93%
Construction	2.83%	3.67%	4.83%	5.08%	7.15%	5.71%	3.07%	4.36%
Utilities and transp.	2.61%	6.52% *	7.97% *	5.65%	7.87%	2.61%	4.66%	2.70%
Wholesale trade	2.46%	4.14%	5.06%	4.53%	5.29%	3.67%	3.01%	2.89%
Fin. svcs. and real estate	1.81%	3.55%	6.09%	5.14%	3.08%	2.41%	3.40%	1.99%
Retail trade	1.43%	4.27%	4.89%	4.27%	4.33%	1.49%	2.72%	1.44%
Professional services	1.01%	2.06%	2.78%	2.78%	2.45%	1.19%	1.72%	1.11%
Other services	1.29%	2.85%	3.22%	3.04%	2.96%	1.51%	2.05%	1.42%
Ownership								
For profit, incorporated	0.66%	1.48%	1.82%	1.68%	1.70%	0.81%	1.09%	0.73%
For profit, unincorporated	1.73%	2.37%	4.06%	4.17%	3.51%	2.62%	2.45%	2.08%
Nonprofit	1.38%	3.54%	4.34%	3.37%	2.93%	1.56%	2.67%	1.49%
Age of firm								
Less than 5 years	3.10%	3.41%	6.24%	6.22%	5.84%	6.87%	3.65%	4.23%
5-9 years	2.42%	2.58%	4.34%	3.84%	5.41%	8.50%	2.38%	3.82%
10-19 years	1.66%	2.71%	2.90%	3.11%	3.38%	3.83%	1.86%	2.31%
20 or more years	0.62%	1.70%	2.07%	1.80%	1.60%	0.71%	1.25%	0.66%
Multi/single status								
2 or more locations	0.63%	9.82% *	4.47%	2.54%	1.48%	0.70%	2.84%	0.64%
1 location only	1.04%	1.21%	1.63%	1.68%	2.47%	4.79%	0.99%	1.71%
Percent full-time employees								
Less than 25%	2.54%	2.66% *	6.73% *	6.06%	4.99%	3.33%	3.85%	2.85%
25-49 %	2.06%	4.35%	3.99%	3.90%	5.31%	2.43%	2.67%	2.34%
50-74 %	1.34%	2.80%	4.22%	4.23%	3.52%	1.41%	2.34%	1.38%
75% or more	0.66%	1.47%	1.83%	1.66%	1.58%	0.86%	1.13%	0.74%
Union presence								
No union employees	0.70%	1.16%	1.57%	1.47%	1.44%	0.98%	0.94%	0.81%
Has union employees	1.42%	12.64% *	7.91%	5.96%	4.36%	1.55%	5.16%	1.46%
Unknown	1.27%	--	--	--	7.73%	1.28%	14.85% *	1.27%
Percent low-wage employees								
50% or more low-wage	1.21%	2.80%	3.95%	3.23%	2.70%	1.37%	2.35%	1.30%
Less than 50% low-wage	0.63%	1.32%	1.68%	1.57%	1.53%	0.81%	1.01%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.B.3(2014) Number of full-time private-sector employees by firm size and selected characteristics: United States, 2014**

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	87,484,892	8,852,982	7,066,576	12,200,778	16,466,919	42,897,637	21,402,315	66,082,577
Industry group **								
Agric., fish., forest.	999,831	249,600	134,153	159,984	249,086	207,007	452,842	546,989
Mining and manufacturing	11,330,358	427,997	562,838	1,651,320	3,099,279	5,588,924	1,694,568	9,635,789
Construction	5,126,889	1,188,719	975,892	1,289,948	1,089,817	582,512	2,759,508	2,367,381
Utilities and transp.	4,162,257	257,192	219,516	427,892	609,097	2,648,560	719,476	3,442,781
Wholesale trade	5,011,930	525,289	510,765	1,115,096	1,105,905	1,754,875	1,565,056	3,446,874
Fin. svcs. and real estate	9,915,522	836,892	416,972	757,047	1,520,607	6,384,004	1,557,234	8,358,288
Retail trade	9,401,334	1,077,688	701,094	1,198,113	1,014,647	5,409,792	2,279,896	7,121,438
Professional services	24,709,402	2,217,350	1,777,153	2,936,620	5,052,870	12,725,409	5,233,933	19,475,469
Other services	16,827,370	2,072,255	1,768,193	2,664,758	2,725,611	7,596,553	5,139,802	11,687,568
Ownership								
For profit, incorporated	63,294,842	6,244,298	5,193,084	8,577,796	10,594,662	32,685,003	15,339,454	47,955,388
For profit, unincorporated	11,593,805	2,173,020	1,322,361	2,064,922	2,445,974	3,587,527	4,491,794	7,102,011
Nonprofit	12,596,246	435,663	551,131	1,558,061	3,426,283	6,625,107	1,571,067	11,025,178
Age of firm								
Less than 5 years	5,231,090	1,777,491	811,926	1,141,922	1,045,673	454,078	3,152,229	2,078,862
5-9 years	6,252,574	1,843,422	1,171,204	1,548,994	1,221,012	467,942	3,858,924	2,393,650
10-19 years	11,776,571	2,348,229	1,876,278	2,844,532	3,089,803	1,617,729	5,568,011	6,208,560
20 or more years	64,224,657	2,883,840	3,207,168	6,665,330	11,110,431	40,357,887	8,823,151	55,401,506
Multi/single status								
2 or more locations	53,617,073	67,588	445,178	2,494,920	8,998,819	41,610,568	1,368,252	52,248,821
1 location only	33,867,819	8,785,393	6,621,399	9,705,858	7,468,101	1,287,069	20,034,063	13,833,756
Percent full-time employees								
Less than 25%	1,135,638	94,461	144,992	236,032	251,504	408,648	382,964	752,674
25-49 %	4,213,816	421,706	406,341	774,079	695,027	1,916,662	1,208,614	3,005,202
50-74 %	12,168,147	1,369,280	966,608	1,457,161	1,696,964	6,678,133	2,985,078	9,183,069
75% or more	69,967,292	6,967,534	5,548,635	9,733,506	13,823,424	33,894,193	16,825,659	53,141,633
Union presence								
No union employees	60,850,227	8,582,416	6,746,575	11,327,750	14,016,748	20,176,740	20,420,927	40,429,301
Has union employees	14,611,784	157,198	268,647	762,261	2,158,443	11,265,235	748,223	13,863,562
Unknown	12,022,881	113,368	51,355 *	110,768	291,728	11,455,662	233,166	11,789,715
Percent low-wage employees								
50% or more low-wage	17,876,705	2,024,788	1,527,507	2,438,347	3,148,260	8,737,802	4,704,747	13,171,958
Less than 50% low-wage	69,608,188	6,828,194	5,539,069	9,762,431	13,318,659	34,159,835	16,697,568	52,910,619

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) Standard error for number of full-time private-sector employees by firm size and selected characteristics: United States, 2014**

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	729,553	102,381	155,140	246,188	357,185	624,942	206,674	716,113
Industry group **								
Agric., fish., forest.	103,933	20,328	27,055	35,884	69,999	58,984	39,671	96,070
Mining and manufacturing	379,977	31,387	49,774	114,364	207,536	294,971	88,947	370,023
Construction	228,324	54,843	76,409	120,016	152,294	79,048	115,390	197,693
Utilities and transp.	235,169	23,949	34,022	55,330	87,923	207,243	56,875	228,216
Wholesale trade	238,656	35,225	50,241	95,041	120,781	172,930	83,902	223,718
Fin. svcs. and real estate	420,053	42,186	46,119	77,592	115,857	392,234	74,056	413,551
Retail trade	319,134	49,659	62,108	98,935	99,538	276,140	97,486	304,085
Professional services	520,566	61,637	84,443	153,814	239,555	430,503	128,301	505,827
Other services	442,810	68,988	84,308	138,229	175,038	370,514	135,814	423,030
Ownership								
For profit, incorporated	744,007	99,590	143,144	223,189	327,182	637,908	202,975	723,873
For profit, unincorporated	345,216	63,726	77,244	143,834	181,239	239,881	127,380	322,050
Nonprofit	364,886	27,155	45,255	101,863	189,643	292,750	74,169	357,828
Age of firm								
Less than 5 years	227,009	60,872	60,131	121,175	133,118	111,646	108,891	199,953
5-9 years	213,397	61,997	72,943	102,927	136,619	89,389	117,361	179,450
10-19 years	315,599	68,938	90,447	142,587	208,064	159,383	139,195	285,122
20 or more years	716,980	75,262	118,309	207,050	312,706	626,324	173,941	700,449
Multi/single status								
2 or more locations	665,933	11,778	37,597	119,548	252,782	627,871	68,344	663,071
1 location only	437,242	102,357	154,963	235,238	319,607	157,731	210,733	403,232
Percent full-time employees								
Less than 25%	46,854	7,777	11,562	18,812	24,633	32,565	19,523	42,712
25-49 %	149,305	21,278	25,296	54,887	70,518	115,994	46,249	142,320
50-74 %	358,206	42,932	55,597	96,926	119,927	316,886	86,586	348,045
75% or more	764,053	108,545	154,863	252,737	366,647	636,238	223,008	740,843
Union presence								
No union employees	661,125	100,277	152,225	242,771	336,050	531,275	203,434	643,865
Has union employees	483,285	28,692	40,398	88,196	192,811	433,993	70,674	478,286
Unknown	428,117	13,407	16,491 *	28,677	47,134	424,352	29,733	427,085
Percent low-wage employees								
50% or more low-wage	403,366	56,779	77,414	126,313	167,859	335,120	119,963	386,183
Less than 50% low-wage	747,627	103,718	147,000	241,514	355,372	628,341	210,174	727,857

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2014**

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	87,484,892	10.1%	8.1%	13.9%	18.8%	49.0%	24.5%	75.5%
Industry group **								
Agric., fish., forest.	999,831	25.0%	13.4%	16.0%	24.9%	20.7%	45.3%	54.7%
Mining and manufacturing	11,330,358	3.8%	5.0%	14.6%	27.4%	49.3%	15.0%	85.0%
Construction	5,126,889	23.2%	19.0%	25.2%	21.3%	11.4%	53.8%	46.2%
Utilities and transp.	4,162,257	6.2%	5.3%	10.3%	14.6%	63.6%	17.3%	82.7%
Wholesale trade	5,011,930	10.5%	10.2%	22.2%	22.1%	35.0%	31.2%	68.8%
Fin. svcs. and real estate	9,915,522	8.4%	4.2%	7.6%	15.3%	64.4%	15.7%	84.3%
Retail trade	9,401,334	11.5%	7.5%	12.7%	10.8%	57.5%	24.3%	75.7%
Professional services	24,709,402	9.0%	7.2%	11.9%	20.4%	51.5%	21.2%	78.8%
Other services	16,827,370	12.3%	10.5%	15.8%	16.2%	45.1%	30.5%	69.5%
Ownership								
For profit, incorporated	63,294,842	9.9%	8.2%	13.6%	16.7%	51.6%	24.2%	75.8%
For profit, unincorporated	11,593,805	18.7%	11.4%	17.8%	21.1%	30.9%	38.7%	61.3%
Nonprofit	12,596,246	3.5%	4.4%	12.4%	27.2%	52.6%	12.5%	87.5%
Age of firm								
Less than 5 years	5,231,090	34.0%	15.5%	21.8%	20.0%	8.7%	60.3%	39.7%
5-9 years	6,252,574	29.5%	18.7%	24.8%	19.5%	7.5%	61.7%	38.3%
10-19 years	11,776,571	19.9%	15.9%	24.2%	26.2%	13.7%	47.3%	52.7%
20 or more years	64,224,657	4.5%	5.0%	10.4%	17.3%	62.8%	13.7%	86.3%
Multi/single status								
2 or more locations	53,617,073	0.1%	0.8%	4.7%	16.8%	77.6%	2.6%	97.4%
1 location only	33,867,819	25.9%	19.6%	28.7%	22.1%	3.8%	59.2%	40.8%
Percent full-time employees								
Less than 25%	1,135,638	8.3%	12.8%	20.8%	22.1%	36.0%	33.7%	66.3%
25-49 %	4,213,816	10.0%	9.6%	18.4%	16.5%	45.5%	28.7%	71.3%
50-74 %	12,168,147	11.3%	7.9%	12.0%	13.9%	54.9%	24.5%	75.5%
75% or more	69,967,292	10.0%	7.9%	13.9%	19.8%	48.4%	24.0%	76.0%
Union presence								
No union employees	60,850,227	14.1%	11.1%	18.6%	23.0%	33.2%	33.6%	66.4%
Has union employees	14,611,784	1.1%	1.8%	5.2%	14.8%	77.1%	5.1%	94.9%
Unknown	12,022,881	0.9%	0.4% *	0.9%	2.4%	95.3%	1.9%	98.1%
Percent low-wage employees								
50% or more low-wage	17,876,705	11.3%	8.5%	13.6%	17.6%	48.9%	26.3%	73.7%
Less than 50% low-wage	69,608,188	9.8%	8.0%	14.0%	19.1%	49.1%	24.0%	76.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) Standard error for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2014**

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	729,553	0.14%	0.18%	0.28%	0.38%	0.45%	0.28%	0.28%
Industry group **								
Agric., fish., forest.	103,933	2.97%	2.70%	3.40%	5.60%	5.00%	4.86%	4.86%
Mining and manufacturing	379,977	0.30%	0.45%	0.98%	1.55%	1.70%	0.83%	0.83%
Construction	228,324	1.30%	1.45%	2.01%	2.45%	1.45%	2.33%	2.33%
Utilities and transp.	235,169	0.64%	0.83%	1.32%	1.96%	2.49%	1.48%	1.48%
Wholesale trade	238,656	0.80%	1.02%	1.77%	2.09%	2.52%	1.81%	1.81%
Fin. svcs. and real estate	420,053	0.53%	0.48%	0.79%	1.17%	1.72%	0.91%	0.91%
Retail trade	319,134	0.61%	0.66%	1.01%	1.01%	1.59%	1.11%	1.11%
Professional services	520,566	0.30%	0.35%	0.60%	0.87%	1.06%	0.60%	0.60%
Other services	442,810	0.48%	0.53%	0.80%	0.96%	1.38%	0.96%	0.96%
Ownership								
For profit, incorporated	744,007	0.18%	0.23%	0.35%	0.48%	0.60%	0.38%	0.38%
For profit, unincorporated	345,216	0.71%	0.68%	1.13%	1.35%	1.58%	1.27%	1.27%
Nonprofit	364,886	0.23%	0.37%	0.79%	1.30%	1.44%	0.63%	0.63%
Age of firm								
Less than 5 years	227,009	1.62%	1.18%	1.99%	2.16%	1.98%	2.45%	2.45%
5-9 years	213,397	1.20%	1.14%	1.46%	1.83%	1.34%	1.92%	1.92%
10-19 years	315,599	0.70%	0.77%	1.10%	1.41%	1.21%	1.31%	1.31%
20 or more years	716,980	0.12%	0.19%	0.31%	0.45%	0.54%	0.28%	0.28%
Multi/single status								
2 or more locations	665,933	0.02%	0.07%	0.22%	0.46%	0.50%	0.13%	0.13%
1 location only	437,242	0.41%	0.47%	0.63%	0.77%	0.45%	0.77%	0.77%
Percent full-time employees								
Less than 25%	46,854	0.71%	1.03%	1.54%	1.86%	2.13%	1.71%	1.71%
25-49 %	149,305	0.58%	0.64%	1.23%	1.49%	1.82%	1.25%	1.25%
50-74 %	358,206	0.46%	0.48%	0.78%	0.93%	1.40%	0.89%	0.89%
75% or more	764,053	0.18%	0.23%	0.35%	0.48%	0.58%	0.36%	0.36%
Union presence								
No union employees	661,125	0.21%	0.26%	0.39%	0.50%	0.63%	0.43%	0.43%
Has union employees	483,285	0.20%	0.28%	0.60%	1.22%	1.34%	0.49%	0.49%
Unknown	428,117	0.12%	0.14% *	0.24%	0.39%	0.50%	0.25%	0.25%
Percent low-wage employees								
50% or more low-wage	403,366	0.38%	0.44%	0.68%	0.86%	1.15%	0.76%	0.76%
Less than 50% low-wage	747,627	0.17%	0.22%	0.34%	0.47%	0.57%	0.35%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

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	87.8%	39.5%	66.6%	84.6%	95.3%	99.4%	58.7%	97.3%
Industry group **								
Agric., fish., forest.	52.7%	26.5%	49.6%	43.6%	50.0%	96.5%	32.3%	69.5%
Mining and manufacturing	94.8%	55.4%	70.8%	90.1%	97.7%	100.0%	72.6%	98.7%
Construction	75.0%	35.3%	71.9%	85.1%	95.9%	100.0%	58.9%	93.9%
Utilities and transp.	92.2%	27.3%	69.8%	89.0%	95.9%	100.0%	60.6%	98.8%
Wholesale trade	90.8%	52.1%	78.8%	91.7%	99.7%	99.7%	73.4%	98.8%
Fin. svcs. and real estate	93.8%	41.5%	91.7%	92.1%	98.4%	100.0%	64.3%	99.4%
Retail trade	86.7%	33.8%	55.5%	85.0%	96.0%	99.9%	50.7%	98.2%
Professional services	91.5%	47.0%	74.7%	90.8%	97.2%	99.6%	65.5%	98.5%
Other services	78.8%	32.5%	50.0%	70.8%	89.2%	97.3%	46.4%	93.1%
Ownership								
For profit, incorporated	88.2%	40.9%	67.8%	85.0%	94.3%	99.4%	60.0%	97.3%
For profit, unincorporated	76.3%	31.0%	55.1%	77.7%	94.8%	98.2%	47.5%	94.5%
Nonprofit	96.5%	60.8%	82.8%	91.9%	98.9%	99.8%	78.1%	99.1%
Age of firm								
Less than 5 years	57.3%	26.5%	46.5%	72.1%	83.2%	100.0%	37.5%	87.3%
5-9 years	63.0%	33.1%	50.4%	77.2%	90.9%	93.2%	47.7%	87.8%
10-19 years	75.5%	38.2%	67.9%	82.0%	92.9%	94.0%	57.6%	91.6%
20 or more years	95.0%	52.6%	76.8%	89.7%	97.6%	99.6%	71.8%	98.7%
Multi/single status								
2 or more locations	98.5%	67.2%	79.1%	90.0%	97.8%	99.5%	83.4%	98.9%
1 location only	70.9%	39.3%	65.7%	83.3%	92.3%	96.0%	57.0%	91.1%
Percent full-time employees								
Less than 25%	68.8%	25.3%	24.3%	55.3%	78.1%	96.6%	35.8%	85.5%
25-49 %	77.7%	31.9%	34.6%	62.7%	89.8%	98.6%	40.0%	92.9%
50-74 %	83.7%	32.5%	49.2%	72.2%	94.1%	99.1%	45.1%	96.3%
75% or more	89.5%	41.5%	73.1%	89.0%	96.1%	99.5%	63.0%	97.9%
Union presence								
No union employees	83.1%	39.3%	65.9%	84.0%	94.7%	98.9%	57.9%	95.8%
Has union employees	99.2%	68.7%	92.3%	97.2%	99.0%	100.0%	88.5%	99.8%
Unknown	98.0%	11.7%*	23.4%*	59.9%	95.2%	99.6%	27.8%	99.4%
Percent low-wage employees								
50% or more low-wage	75.9%	20.7%	32.4%	60.2%	84.7%	97.6%	32.3%	91.5%
Less than 50% low-wage	90.9%	45.0%	76.0%	90.8%	97.8%	99.8%	66.1%	98.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.B.3.b(2014) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

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%	0.82%	1.14%	0.81%	0.60%	0.17%	0.63%	0.21%
Industry group **								
Agric., fish., forest.	5.16%	4.17%	10.11%	11.50%	14.05%	2.80%	4.34%	8.70%
Mining and manufacturing	0.50%	3.60%	3.82%	1.91%	1.09%	0.00%	2.13%	0.42%
Construction	1.52%	2.35%	3.29%	3.13%	2.36%	0.00%	1.97%	1.85%
Utilities and transp.	0.84%	4.37%	6.59%	3.40%	2.19%	0.00%	3.58%	0.50%
Wholesale trade	0.85%	3.37%	3.71%	2.27%	0.18%	0.28%	2.09%	0.60%
Fin. svcs. and real estate	0.46%	2.62%	1.95%	2.32%	1.18%	0.03%	2.09%	0.25%
Retail trade	0.71%	2.51%	4.28%	2.64%	1.61%	0.03%	2.17%	0.42%
Professional services	0.35%	1.52%	1.93%	1.23%	0.79%	0.20%	1.13%	0.27%
Other services	0.80%	1.82%	2.49%	2.15%	1.76%	0.86%	1.44%	0.78%
Ownership								
For profit, incorporated	0.29%	1.00%	1.33%	0.96%	0.87%	0.19%	0.75%	0.27%
For profit, unincorporated	0.93%	1.57%	2.93%	2.40%	1.20%	0.87%	1.52%	0.78%
Nonprofit	0.30%	2.86%	2.58%	1.66%	0.37%	0.10%	1.71%	0.21%
Age of firm								
Less than 5 years	2.00%	1.82%	3.83%	3.70%	4.98%	0.03%	1.94%	2.80%
5-9 years	1.48%	1.75%	3.19%	2.57%	2.42%	4.09%	1.61%	1.98%
10-19 years	1.00%	1.63%	2.24%	1.78%	1.89%	3.37%	1.26%	1.40%
20 or more years	0.18%	1.40%	1.46%	0.97%	0.43%	0.09%	0.88%	0.14%
Multi/single status								
2 or more locations	0.15%	7.51%	3.09%	1.22%	0.35%	0.16%	1.69%	0.15%
1 location only	0.57%	0.82%	1.20%	0.97%	1.24%	2.14%	0.66%	0.85%
Percent full-time employees								
Less than 25%	1.68%	3.81%	3.76%	3.92%	3.81%	1.21%	2.72%	1.76%
25-49 %	1.14%	2.58%	3.09%	3.44%	2.47%	0.54%	1.98%	0.98%
50-74 %	0.72%	1.69%	2.98%	2.76%	2.03%	0.31%	1.56%	0.58%
75% or more	0.26%	0.97%	1.29%	0.86%	0.65%	0.20%	0.72%	0.24%
Union presence								
No union employees	0.34%	0.82%	1.18%	0.85%	0.69%	0.33%	0.64%	0.34%
Has union employees	0.17%	7.82%	3.35%	1.21%	0.72%	0.00%	2.44%	0.11%
Unknown	0.30%	3.62%*	16.99%*	12.17%	3.11%	0.21%	6.90%	0.24%
Percent low-wage employees								
50% or more low-wage	0.81%	1.36%	2.79%	2.54%	2.26%	0.77%	1.45%	0.86%
Less than 50% low-wage	0.21%	0.95%	1.17%	0.73%	0.46%	0.05%	0.67%	0.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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)(2014) 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, 2014**

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	89.3%	92.3%	93.0%	90.4%	89.8%	88.3%	92.3%	88.7%
Industry group **								
Agric., fish., forest.	82.9%	89.3%	88.8%	--	81.7%	84.9%	87.9%	80.9%
Mining and manufacturing	96.1%	93.3%	97.0%	96.2%	95.3%	96.5%	95.7%	96.2%
Construction	84.5%	92.8%	90.8%	85.3%	79.8%	78.0%	91.6%	79.4%
Utilities and transp.	86.2%	97.7%	89.3%	97.1%	91.4%	83.1%	93.6%	85.3%
Wholesale trade	94.5%	94.9%	95.0%	95.2%	93.6%	94.5%	95.5%	94.2%
Fin. svcs. and real estate	94.6%	92.6%	95.5%	95.5%	97.0%	94.0%	94.0%	94.7%
Retail trade	85.0%	90.4%	95.0%	90.0%	89.9%	82.2%	92.6%	83.8%
Professional services	90.6%	93.0%	94.4%	92.6%	90.3%	89.6%	94.0%	90.0%
Other services	81.4%	90.0%	88.8%	80.9%	79.8%	80.4%	86.2%	80.4%
Ownership								
For profit, incorporated	89.7%	92.1%	94.2%	91.5%	89.3%	88.8%	93.1%	89.1%
For profit, unincorporated	85.4%	93.1%	87.7%	86.3%	87.7%	81.6%	89.4%	84.2%
Nonprofit	90.2%	91.4%	92.1%	89.6%	92.4%	89.0%	91.0%	90.1%
Age of firm								
Less than 5 years	86.7%	90.4%	92.6%	81.5%	86.2%	88.4%	90.5%	84.2%
5-9 years	87.7%	93.2%	87.3%	90.7%	83.4%	83.5%	89.8%	85.9%
10-19 years	90.2%	94.5%	92.8%	91.1%	88.6%	87.1%	93.1%	88.6%
20 or more years	89.4%	91.2%	94.5%	91.3%	91.0%	88.4%	92.9%	89.0%
Multi/single status								
2 or more locations	88.8%	92.4%	94.7%	92.5%	90.1%	88.2%	94.6%	88.7%
1 location only	90.5%	92.3%	92.8%	89.8%	89.3%	88.6%	92.1%	89.1%
Percent full-time employees								
Less than 25%	86.7%	88.6%	90.7%	86.7%	81.9%	88.6%	89.0%	86.2%
25-49 %	85.0%	92.9%	87.4%	79.8%	84.9%	85.6%	85.5%	84.9%
50-74 %	83.6%	90.3%	90.4%	82.9%	86.8%	82.0%	88.5%	82.8%
75% or more	90.5%	92.6%	93.5%	92.0%	90.5%	89.6%	93.1%	90.0%
Union presence								
No union employees	90.6%	92.2%	93.7%	91.1%	90.1%	89.7%	92.6%	90.0%
Has union employees	85.3%	96.6%	82.9%	82.3%	88.5%	84.8%	88.2%	85.1%
Unknown	88.9%	--	--	--	83.5%	89.2%	77.1%	89.0%
Percent low-wage employees								
50% or more low-wage	79.4%	87.2%	85.5%	78.5%	76.0%	79.8%	84.3%	78.8%
Less than 50% low-wage	91.5%	93.0%	93.9%	92.4%	92.6%	90.4%	93.4%	91.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(1)(2014) 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, 2014**

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	0.34%	0.57%	0.59%	0.71%	0.72%	0.51%	0.38%	0.39%
Industry group **								
Agric., fish., forest.	4.92%	5.18%	4.97%	--	9.76%	9.06%	3.46%	6.65%
Mining and manufacturing	0.33%	1.66%	0.90%	0.70%	0.66%	0.47%	0.79%	0.35%
Construction	1.79%	1.48%	1.65%	2.71%	5.32%	3.67%	1.01%	2.93%
Utilities and transp.	1.67%	1.27%	5.39%	1.01%	2.87%	2.28%	2.16%	1.85%
Wholesale trade	0.65%	1.65%	1.12%	1.04%	1.63%	1.12%	0.80%	0.82%
Fin. svcs. and real estate	0.60%	1.61%	1.59%	1.66%	0.72%	0.83%	1.31%	0.65%
Retail trade	0.92%	2.14%	1.08%	2.02%	1.91%	1.27%	1.01%	1.05%
Professional services	0.49%	0.94%	0.83%	1.52%	1.07%	0.69%	0.51%	0.57%
Other services	1.25%	1.61%	1.95%	2.14%	2.55%	1.97%	1.36%	1.49%
Ownership								
For profit, incorporated	0.41%	0.69%	0.55%	0.73%	1.01%	0.60%	0.40%	0.48%
For profit, unincorporated	1.09%	1.12%	2.31%	2.70%	1.61%	2.12%	1.26%	1.37%
Nonprofit	0.62%	2.08%	1.83%	1.51%	1.01%	0.94%	1.13%	0.68%
Age of firm								
Less than 5 years	1.76%	1.89%	2.10%	4.65%	2.38%	4.92%	1.46%	2.68%
5-9 years	1.61%	1.52%	2.57%	1.52%	4.73%	5.10%	1.27%	2.79%
10-19 years	0.80%	0.83%	1.13%	1.29%	1.83%	2.16%	0.71%	1.18%
20 or more years	0.38%	0.87%	0.61%	0.80%	0.75%	0.53%	0.49%	0.42%
Multi/single status								
2 or more locations	0.43%	3.12%	1.18%	1.28%	0.85%	0.52%	0.87%	0.44%
1 location only	0.49%	0.58%	0.62%	0.84%	1.21%	2.44%	0.41%	0.85%
Percent full-time employees								
Less than 25%	1.82%	5.70%	4.31%	3.80%	4.26%	2.51%	2.78%	2.12%
25-49 %	1.14%	1.69%	3.39%	3.54%	2.43%	1.49%	2.03%	1.29%
50-74 %	0.99%	1.53%	1.90%	2.73%	2.03%	1.36%	1.53%	1.12%
75% or more	0.37%	0.64%	0.63%	0.74%	0.80%	0.58%	0.40%	0.44%
Union presence								
No union employees	0.33%	0.58%	0.53%	0.70%	0.73%	0.58%	0.37%	0.42%
Has union employees	0.88%	1.60%	4.63%	3.63%	2.57%	0.99%	2.63%	0.91%
Unknown	1.26%	--	--	--	4.73%	1.29%	11.15%	1.26%
Percent low-wage employees								
50% or more low-wage	1.13%	1.96%	2.79%	2.30%	2.04%	1.63%	1.55%	1.26%
Less than 50% low-wage	0.31%	0.59%	0.56%	0.73%	0.74%	0.46%	0.38%	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.B.3.b.(1).(a)(2014) 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, 2014**

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	78.4%	78.6%	72.5%	73.8%	77.5%	80.6%	74.5%	79.2%
Industry group **								
Agric., fish., forest.	80.8%	86.3%	--	--	77.2%	88.4%	79.3%	81.4%
Mining and manufacturing	82.6%	76.8%	74.0%	76.0%	82.1%	85.5%	74.3%	83.7%
Construction	79.9%	78.7%	75.7%	77.4%	80.2%	91.5%	77.1%	82.3%
Utilities and transp.	80.9%	77.9%	69.0%	69.5%	77.0%	84.6%	69.6%	82.5%
Wholesale trade	82.8%	79.9%	74.7%	78.8%	82.7%	87.6%	77.6%	84.6%
Fin. svcs. and real estate	83.4%	76.2%	78.5%	81.6%	81.8%	84.7%	77.6%	84.1%
Retail trade	68.3%	77.4%	66.5%	64.5%	68.0%	68.6%	67.5%	68.4%
Professional services	79.9%	78.6%	69.9%	75.7%	76.4%	83.3%	74.5%	80.9%
Other services	71.1%	80.1%	72.7%	66.7%	70.6%	71.3%	74.0%	70.4%
Ownership								
For profit, incorporated	78.1%	78.3%	71.7%	72.9%	78.1%	80.0%	73.8%	79.0%
For profit, unincorporated	75.2%	78.8%	72.0%	73.7%	73.8%	76.8%	74.7%	75.3%
Nonprofit	82.2%	81.6%	79.4%	78.3%	78.3%	85.3%	79.7%	82.5%
Age of firm								
Less than 5 years	72.4%	78.0%	66.5%	68.1%	75.7%	72.9%	72.1%	72.6%
5-9 years	75.0%	75.6%	71.9%	72.5%	78.2%	77.7%	72.7%	77.1%
10-19 years	75.2%	81.4%	71.7%	73.3%	75.8%	76.4%	75.0%	75.3%
20 or more years	79.4%	78.4%	73.9%	74.9%	78.0%	80.9%	75.2%	79.9%
Multi/single status								
2 or more locations	79.9%	86.5%	68.7%	77.8%	77.8%	80.6%	74.0%	80.0%
1 location only	75.3%	78.5%	72.8%	72.6%	77.1%	82.1%	74.6%	75.9%
Percent full-time employees								
Less than 25%	70.6%	86.2%	82.0%	72.8%	70.6%	67.8%	76.3%	69.3%
25-49 %	67.3%	76.7%	71.7%	64.0%	70.0%	66.1%	70.6%	66.7%
50-74 %	71.8%	81.3%	69.4%	64.1%	67.3%	73.7%	71.7%	71.8%
75% or more	80.1%	78.3%	72.8%	75.3%	79.1%	82.8%	75.0%	81.1%
Union presence								
No union employees	76.6%	78.4%	71.6%	72.9%	76.7%	79.1%	73.8%	77.4%
Has union employees	83.9%	87.1%	90.8%	87.2%	82.6%	83.7%	88.3%	83.7%
Unknown	80.2%	--	--	--	76.6%	80.4%	65.5%	80.3%
Percent low-wage employees								
50% or more low-wage	65.4%	79.8%	57.4%	59.5%	64.4%	66.5%	65.8%	65.4%
Less than 50% low-wage	80.8%	78.5%	74.1%	75.8%	79.7%	83.7%	75.6%	82.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(1).(a)(2014) 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, 2014**

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%	0.77%	0.93%	0.68%	0.55%	0.35%	0.52%	0.29%
Industry group **								
Agric., fish., forest.	3.40%	4.39%	--	--	6.65%	2.68%	4.92%	4.34%
Mining and manufacturing	0.68%	3.04%	2.55%	1.36%	0.93%	1.14%	1.43%	0.75%
Construction	1.10%	2.31%	1.93%	2.06%	2.88%	1.02%	1.33%	1.71%
Utilities and transp.	1.25%	5.74%	4.86%	3.91%	2.62%	1.58%	3.30%	1.34%
Wholesale trade	0.78%	2.38%	2.68%	1.89%	1.52%	1.11%	1.46%	0.90%
Fin. svcs. and real estate	0.55%	2.59%	2.22%	1.80%	0.98%	0.69%	1.38%	0.58%
Retail trade	0.79%	2.88%	5.34%	2.32%	1.83%	0.95%	2.46%	0.82%
Professional services	0.38%	1.24%	1.62%	1.12%	0.94%	0.44%	0.90%	0.41%
Other services	0.83%	1.81%	2.06%	2.09%	2.15%	1.18%	1.21%	0.99%
Ownership								
For profit, incorporated	0.31%	0.92%	1.10%	0.83%	0.64%	0.43%	0.63%	0.35%
For profit, unincorporated	0.86%	1.68%	2.24%	1.87%	2.12%	1.30%	1.22%	1.08%
Nonprofit	0.43%	2.37%	2.13%	1.38%	0.96%	0.48%	1.24%	0.46%
Age of firm								
Less than 5 years	1.55%	2.50%	3.88%	2.94%	2.93%	5.21%	2.01%	2.23%
5-9 years	1.17%	1.94%	2.40%	2.04%	2.39%	4.66%	1.39%	1.78%
10-19 years	0.89%	1.40%	1.56%	1.50%	1.61%	3.29%	0.91%	1.31%
20 or more years	0.27%	1.11%	1.34%	0.86%	0.59%	0.34%	0.74%	0.29%
Multi/single status								
2 or more locations	0.30%	3.22%	2.83%	1.05%	0.65%	0.36%	1.35%	0.31%
1 location only	0.46%	0.77%	0.97%	0.82%	0.95%	2.60%	0.56%	0.72%
Percent full-time employees								
Less than 25%	1.50%	5.33%	3.71%	4.16%	3.16%	2.06%	3.44%	1.68%
25-49 %	1.03%	3.13%	3.74%	2.59%	2.29%	1.41%	1.91%	1.16%
50-74 %	0.75%	1.66%	2.28%	2.64%	2.20%	0.89%	1.36%	0.85%
75% or more	0.28%	0.87%	1.03%	0.72%	0.57%	0.39%	0.58%	0.31%
Union presence								
No union employees	0.31%	0.78%	0.95%	0.71%	0.59%	0.53%	0.53%	0.37%
Has union employees	0.54%	4.40%	2.35%	1.97%	1.59%	0.60%	1.93%	0.56%
Unknown	0.70%	--	--	--	3.11%	0.71%	10.57%	0.70%
Percent low-wage employees								
50% or more low-wage	0.74%	2.36%	4.51%	2.50%	1.62%	0.91%	2.16%	0.78%
Less than 50% low-wage	0.26%	0.81%	0.84%	0.68%	0.57%	0.36%	0.51%	0.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(2)(2014) 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, 2014**

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	70.1%	72.6%	67.4%	66.7%	69.6%	71.1%	68.8%	70.3%
Industry group **								
Agric., fish., forest.	66.9%	77.1%	66.9%	--	63.0%	75.1%	69.8%	65.9%
Mining and manufacturing	79.4%	71.6%	71.8%	73.2%	78.3%	82.6%	71.1%	80.5%
Construction	67.6%	73.0%	68.8%	66.1%	63.9%	71.4%	70.6%	65.3%
Utilities and transp.	69.8%	76.1%	61.6%	67.5%	70.4%	70.3%	65.2%	70.4%
Wholesale trade	78.3%	75.9%	71.0%	75.0%	77.4%	82.8%	74.2%	79.6%
Fin. svcs. and real estate	78.9%	70.6%	75.0%	77.9%	79.3%	79.6%	72.9%	79.7%
Retail trade	58.1%	70.0%	63.2%	58.1%	61.1%	56.4%	62.5%	57.3%
Professional services	72.3%	73.1%	66.0%	70.1%	69.0%	74.7%	70.0%	72.7%
Other services	57.9%	72.0%	64.5%	53.9%	56.3%	57.3%	63.8%	56.6%
Ownership								
For profit, incorporated	70.1%	72.1%	67.6%	66.7%	69.8%	71.1%	68.7%	70.4%
For profit, unincorporated	64.2%	73.4%	63.2%	63.6%	64.7%	62.7%	66.8%	63.4%
Nonprofit	74.1%	74.6%	73.1%	70.2%	72.3%	76.0%	72.5%	74.3%
Age of firm								
Less than 5 years	62.8%	70.5%	61.6%	55.5%	65.2%	64.4%	65.3%	61.2%
5-9 years	65.8%	70.5%	62.8%	65.8%	65.2%	64.9%	65.4%	66.2%
10-19 years	67.8%	76.9%	66.6%	66.8%	67.1%	66.5%	69.8%	66.7%
20 or more years	71.0%	71.5%	69.9%	68.4%	71.0%	71.5%	69.8%	71.1%
Multi/single status								
2 or more locations	70.9%	79.9%	65.1%	71.9%	70.2%	71.1%	70.0%	71.0%
1 location only	68.1%	72.5%	67.6%	65.2%	68.8%	72.8%	68.6%	67.7%
Percent full-time employees								
Less than 25%	61.2%	76.3%	74.4%	63.2%	57.8%	60.1%	67.9%	59.7%
25-49 %	57.2%	71.2%	62.7%	51.0%	59.5%	56.6%	60.4%	56.6%
50-74 %	60.0%	73.5%	62.7%	53.1%	58.4%	60.4%	63.5%	59.5%
75% or more	72.5%	72.5%	68.1%	69.3%	71.6%	74.2%	69.8%	73.0%
Union presence								
No union employees	69.3%	72.2%	67.1%	66.4%	69.1%	70.9%	68.3%	69.7%
Has union employees	71.5%	84.2%	75.2%	71.8%	73.1%	71.0%	77.8%	71.2%
Unknown	71.3%	--	--	--	63.9%	71.7%	50.5%	71.4%
Percent low-wage employees								
50% or more low-wage	51.9%	69.6%	49.1%	46.7%	49.0%	53.1%	55.5%	51.5%
Less than 50% low-wage	73.9%	73.0%	69.6%	70.0%	73.8%	75.6%	70.6%	74.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(2)(2014) 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, 2014**

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	0.35%	0.79%	0.93%	0.82%	0.75%	0.52%	0.55%	0.41%
Industry group **								
Agric., fish., forest.	5.02%	5.86%	9.34%	--	9.70%	8.90%	5.17%	6.67%
Mining and manufacturing	0.69%	2.91%	2.53%	1.37%	1.06%	1.13%	1.45%	0.75%
Construction	1.67%	2.32%	2.13%	2.64%	4.61%	3.53%	1.44%	2.65%
Utilities and transp.	1.67%	5.51%	5.79%	3.84%	3.90%	2.17%	3.38%	1.84%
Wholesale trade	0.90%	2.54%	2.59%	1.98%	1.82%	1.41%	1.49%	1.07%
Fin. svcs. and real estate	0.75%	2.55%	2.49%	2.29%	1.13%	1.00%	1.62%	0.81%
Retail trade	0.84%	2.89%	4.90%	2.30%	2.03%	1.05%	2.23%	0.91%
Professional services	0.53%	1.31%	1.62%	1.65%	1.20%	0.71%	0.92%	0.61%
Other services	1.12%	1.98%	2.24%	2.20%	2.46%	1.71%	1.42%	1.32%
Ownership								
For profit, incorporated	0.43%	0.95%	1.08%	0.92%	0.98%	0.62%	0.64%	0.49%
For profit, unincorporated	1.12%	1.76%	2.55%	2.73%	2.22%	1.95%	1.43%	1.40%
Nonprofit	0.65%	2.49%	2.46%	1.71%	1.24%	0.92%	1.43%	0.70%
Age of firm								
Less than 5 years	1.85%	2.57%	3.82%	4.08%	2.78%	6.13%	2.14%	2.69%
5-9 years	1.65%	2.06%	2.82%	2.15%	4.34%	6.49%	1.53%	2.78%
10-19 years	0.98%	1.43%	1.61%	1.66%	2.01%	3.08%	0.97%	1.43%
20 or more years	0.39%	1.14%	1.30%	0.99%	0.80%	0.53%	0.76%	0.43%
Multi/single status								
2 or more locations	0.44%	4.60%	2.66%	1.37%	0.91%	0.52%	1.38%	0.45%
1 location only	0.56%	0.80%	0.99%	0.97%	1.25%	3.14%	0.58%	0.92%
Percent full-time employees								
Less than 25%	1.82%	6.38%	4.47%	4.67%	3.99%	2.50%	3.28%	2.09%
25-49 %	1.18%	3.17%	3.86%	3.12%	2.79%	1.55%	2.13%	1.34%
50-74 %	0.89%	1.83%	2.40%	2.61%	2.31%	1.15%	1.56%	1.00%
75% or more	0.39%	0.91%	1.04%	0.87%	0.82%	0.60%	0.60%	0.46%
Union presence								
No union employees	0.38%	0.81%	0.94%	0.82%	0.78%	0.65%	0.55%	0.46%
Has union employees	0.89%	4.07%	4.97%	3.98%	2.61%	0.99%	2.94%	0.92%
Unknown	1.21%	--	--	--	4.52%	1.24%	9.59%	1.22%
Percent low-wage employees								
50% or more low-wage	0.94%	2.44%	3.70%	2.33%	1.81%	1.30%	1.96%	1.03%
Less than 50% low-wage	0.34%	0.84%	0.87%	0.85%	0.79%	0.50%	0.54%	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.4(2014) Number of part-time private-sector employees by firm size and selected characteristics: United States, 2014**

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	28,455,437	4,500,496	3,188,882	4,750,601	4,730,814	11,284,644	10,179,862	18,275,575
Industry group **								
Agric., fish., forest.	306,009	144,627	60,319*	59,038*	--	--	211,621	94,388
Mining and manufacturing	423,627	112,803	66,034	107,707	55,185	81,897	235,304	188,323
Construction	463,495	277,896	72,759	54,268	54,419*	--	389,703	73,792*
Utilities and transp.	793,322	103,520	37,890	105,348	88,112	458,452	206,064	587,258
Wholesale trade	346,727	116,606	50,288	84,048	44,698	51,087*	220,588	126,139
Fin. svcs. and real estate	992,256	273,886	60,353	112,332	135,498	410,187	376,930	615,326
Retail trade	5,981,814	725,249	393,743	383,070	350,305	4,129,447	1,312,226	4,669,587
Professional services	7,093,562	1,011,066	705,564	1,057,697	1,762,318	2,556,919	2,200,659	4,892,903
Other services	12,054,626	1,734,843	1,741,933	2,787,093	2,217,774	3,572,983	5,026,768	7,027,859
Ownership								
For profit, incorporated	18,465,329	2,503,314	1,968,222	2,877,535	2,402,688	8,713,571	5,995,560	12,469,769
For profit, unincorporated	5,156,971	1,462,125	863,761	1,137,486	871,257	822,342	2,941,504	2,215,467
Nonprofit	4,833,136	535,057	356,899	735,580	1,456,870	1,748,730	1,242,798	3,590,339
Age of firm								
Less than 5 years	2,720,155	1,005,976	672,016	797,526	207,778	--	2,160,475	559,680
5-9 years	2,795,326	872,903	590,088	808,247	378,805	145,282*	1,937,008	858,318
10-19 years	4,597,463	1,154,279	807,426	1,204,106	1,018,089	413,563	2,519,692	2,077,771
20 or more years	18,342,493	1,467,338	1,119,351	1,940,721	3,126,143	10,688,940	3,562,687	14,779,805
Multi/single status								
2 or more locations	14,522,199	22,637	95,907	808,860	2,682,161	10,912,633	391,402	14,130,797
1 location only	13,933,238	4,477,859	3,092,975	3,941,741	2,048,653	372,011	9,788,460	4,144,778
Percent full-time employees								
Less than 25%	10,128,529	2,377,085	1,481,423	1,938,141	1,806,714	2,525,166	5,012,195	5,116,334
25-49 %	7,206,232	824,759	744,804	1,381,450	1,156,553	3,098,666	2,251,767	4,954,464
50-74 %	7,633,730	984,141	627,481	927,611	1,034,976	4,059,521	2,020,630	5,613,099
75% or more	3,486,947	314,511	335,175	503,400	732,572	1,601,290	895,270	2,591,677
Union presence								
No union employees	22,065,175	4,319,991	3,112,515	4,599,219	4,184,610	5,848,841	9,863,517	12,201,659
Has union employees	3,519,761	66,424	35,156*	114,740	480,188	2,823,254	128,702	3,391,059
Unknown	2,870,501	114,081	41,212	36,641*	66,017	2,612,549	187,643	2,682,857
Percent low-wage employees								
50% or more low-wage	16,248,288	2,303,079	1,872,246	2,697,730	2,701,846	6,673,387	5,551,554	10,696,734
Less than 50% low-wage	12,207,149	2,197,416	1,316,636	2,052,871	2,028,968	4,611,257	4,628,308	7,578,841

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

**Table I.B.4(2014) Standard error for number of part-time private-sector employees by firm size and selected characteristics: United States, 2014**

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	397,512	78,396	101,309	162,959	191,874	296,215	157,652	369,749
Industry group **								
Agric., fish., forest.	36,807	15,027	22,955 *	18,015 *	--	--	27,561	24,399
Mining and manufacturing	30,222	11,690	12,739	19,008	7,751	14,044	21,209	21,572
Construction	37,988	21,647	10,727	11,473	26,987 *	--	26,202	27,538 *
Utilities and transp.	83,028	15,596	10,240	27,973	25,501	71,601	29,650	77,556
Wholesale trade	31,970	12,251	9,476	15,496	7,891	21,948 *	19,634	25,254
Fin. svcs. and real estate	71,017	19,584	12,115	19,084	15,286	62,608	24,654	66,620
Retail trade	212,115	38,436	32,527	40,036	35,383	199,314	56,174	204,606
Professional services	212,988	36,789	43,963	86,136	133,750	131,692	71,783	200,914
Other services	292,770	61,061	85,829	138,067	141,168	194,794	139,777	259,565
Ownership								
For profit, incorporated	348,198	61,338	81,268	131,618	135,405	280,545	129,921	325,348
For profit, unincorporated	167,042	53,497	59,068	93,416	85,839	76,829	97,764	136,182
Nonprofit	175,991	31,111	33,739	60,056	122,441	102,809	61,155	165,212
Age of firm								
Less than 5 years	108,582	45,579	51,053	73,693	40,782	--	87,156	65,671
5-9 years	118,990	39,051	42,752	81,326	48,167	45,364 *	83,260	85,699
10-19 years	174,115	44,401	56,431	100,038	108,669	60,858	87,018	151,459
20 or more years	346,877	50,348	63,631	93,643	156,117	290,045	100,834	332,793
Multi/single status								
2 or more locations	318,302	6,237	10,871	62,005	128,029	289,741	31,011	316,970
1 location only	251,614	78,279	101,254	154,241	150,405	70,558	157,132	202,384
Percent full-time employees								
Less than 25%	294,474	71,925	89,271	132,048	149,637	187,929	144,301	257,866
25-49 %	236,459	39,977	45,071	96,547	109,064	178,282	82,923	222,124
50-74 %	216,604	29,742	36,100	60,840	77,044	188,156	57,404	209,186
75% or more	79,546	13,910	15,457	21,271	38,227	64,071	24,549	75,905
Union presence								
No union employees	348,859	76,757	100,312	161,765	178,356	234,230	156,494	317,014
Has union employees	175,441	14,425	12,094 *	26,509	77,741	154,401	20,487	174,268
Unknown	161,204	16,057	11,589	11,988 *	16,068	158,840	22,892	159,573
Percent low-wage employees								
50% or more low-wage	344,852	66,233	85,571	141,515	168,277	249,115	135,600	319,012
Less than 50% low-wage	250,310	55,384	62,251	97,287	107,471	190,991	106,424	227,877

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Totals may not sum exactly because of rounding.

**Table I.B.4.a(2014) Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2014**

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	28,455,437	15.8%	11.2%	16.7%	16.6%	39.7%	35.8%	64.2%
Industry group **								
Agric., fish., forest.	306,009	47.3%	19.7% *	19.3%	--	--	69.2%	30.8%
Mining and manufacturing	423,627	26.6%	15.6%	25.4%	13.0%	19.3%	55.5%	44.5%
Construction	463,495	60.0%	15.7%	11.7%	11.7% *	--	84.1%	15.9% *
Utilities and transp.	793,322	13.0%	4.8%	13.3%	11.1%	57.8%	26.0%	74.0%
Wholesale trade	346,727	33.6%	14.5%	24.2%	12.9%	14.7% *	63.6%	36.4%
Fin. svcs. and real estate	992,256	27.6%	6.1%	11.3%	13.7%	41.3%	38.0%	62.0%
Retail trade	5,981,814	12.1%	6.6%	6.4%	5.9%	69.0%	21.9%	78.1%
Professional services	7,093,562	14.3%	9.9%	14.9%	24.8%	36.0%	31.0%	69.0%
Other services	12,054,626	14.4%	14.5%	23.1%	18.4%	29.6%	41.7%	58.3%
Ownership								
For profit, incorporated	18,465,329	13.6%	10.7%	15.6%	13.0%	47.2%	32.5%	67.5%
For profit, unincorporated	5,156,971	28.4%	16.7%	22.1%	16.9%	15.9%	57.0%	43.0%
Nonprofit	4,833,136	11.1%	7.4%	15.2%	30.1%	36.2%	25.7%	74.3%
Age of firm								
Less than 5 years	2,720,155	37.0%	24.7%	29.3%	7.6%	--	79.4%	20.6%
5-9 years	2,795,326	31.2%	21.1%	28.9%	13.6%	5.2%	69.3%	30.7%
10-19 years	4,597,463	25.1%	17.6%	26.2%	22.1%	9.0%	54.8%	45.2%
20 or more years	18,342,493	8.0%	6.1%	10.6%	17.0%	58.3%	19.4%	80.6%
Multi/single status								
2 or more locations	14,522,199	0.2%	0.7%	5.6%	18.5%	75.1%	2.7%	97.3%
1 location only	13,933,238	32.1%	22.2%	28.3%	14.7%	2.7%	70.3%	29.7%
Percent full-time employees								
Less than 25%	10,128,529	23.5%	14.6%	19.1%	17.8%	24.9%	49.5%	50.5%
25-49 %	7,206,232	11.4%	10.3%	19.2%	16.0%	43.0%	31.2%	68.8%
50-74 %	7,633,730	12.9%	8.2%	12.2%	13.6%	53.2%	26.5%	73.5%
75% or more	3,486,947	9.0%	9.6%	14.4%	21.0%	45.9%	25.7%	74.3%
Union presence								
No union employees	22,065,175	19.6%	14.1%	20.8%	19.0%	26.5%	44.7%	55.3%
Has union employees	3,519,761	1.9%	1.0% *	3.3%	13.6%	80.2%	3.7%	96.3%
Unknown	2,870,501	4.0%	1.4%	1.3% *	2.3%	91.0%	6.5%	93.5%
Percent low-wage employees								
50% or more low-wage	16,248,288	14.2%	11.5%	16.6%	16.6%	41.1%	34.2%	65.8%
Less than 50% low-wage	12,207,149	18.0%	10.8%	16.8%	16.6%	37.8%	37.9%	62.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

**Table I.B.4.a(2014) Standard error for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2014**

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	397,512	0.32%	0.36%	0.53%	0.61%	0.74%	0.59%	0.59%
Industry group **								
Agric., fish., forest.	36,807	5.80%	6.30% *	5.16%	--	--	6.17%	6.17%
Mining and manufacturing	30,222	2.68%	2.74%	3.64%	1.83%	2.94%	3.60%	3.60%
Construction	37,988	4.45%	2.31%	2.37%	5.18% *	--	5.08%	5.08% *
Utilities and transp.	83,028	2.17%	1.33%	3.33%	3.07%	4.90%	3.76%	3.76%
Wholesale trade	31,970	3.70%	2.67%	3.91%	2.29%	5.49% *	5.07%	5.07%
Fin. svcs. and real estate	71,017	2.38%	1.22%	1.88%	1.64%	3.96%	2.98%	2.98%
Retail trade	212,115	0.71%	0.56%	0.67%	0.59%	1.33%	1.05%	1.05%
Professional services	212,988	0.61%	0.63%	1.12%	1.54%	1.47%	1.13%	1.13%
Other services	292,770	0.56%	0.70%	1.02%	1.04%	1.26%	1.13%	1.13%
Ownership								
For profit, incorporated	348,198	0.39%	0.45%	0.67%	0.68%	0.97%	0.75%	0.75%
For profit, unincorporated	167,042	1.15%	1.09%	1.54%	1.46%	1.33%	1.72%	1.72%
Nonprofit	175,991	0.70%	0.70%	1.18%	1.95%	1.73%	1.29%	1.29%
Age of firm								
Less than 5 years	108,582	1.72%	1.68%	2.11%	1.41%	--	2.03%	2.03%
5-9 years	118,990	1.59%	1.48%	2.27%	1.58%	1.55%	2.32%	2.32%
10-19 years	174,115	1.17%	1.20%	1.81%	1.96%	1.25%	2.00%	2.00%
20 or more years	346,877	0.29%	0.35%	0.50%	0.77%	0.92%	0.57%	0.57%
Multi/single status								
2 or more locations	318,302	0.04%	0.08%	0.42%	0.82%	0.90%	0.22%	0.22%
1 location only	251,614	0.69%	0.70%	0.91%	0.95%	0.50%	1.09%	1.09%
Percent full-time employees								
Less than 25%	294,474	0.86%	0.86%	1.17%	1.30%	1.50%	1.46%	1.46%
25-49 %	236,459	0.62%	0.66%	1.23%	1.36%	1.69%	1.25%	1.25%
50-74 %	216,604	0.50%	0.49%	0.78%	0.95%	1.38%	0.91%	0.91%
75% or more	79,546	0.42%	0.46%	0.62%	0.97%	1.18%	0.77%	0.77%
Union presence								
No union employees	348,859	0.42%	0.46%	0.66%	0.71%	0.84%	0.76%	0.76%
Has union employees	175,441	0.41%	0.34% *	0.75%	2.01%	2.11%	0.59%	0.59%
Unknown	161,204	0.58%	0.41%	0.42% *	0.56%	1.02%	0.83%	0.83%
Percent low-wage employees								
50% or more low-wage	344,852	0.46%	0.53%	0.80%	0.92%	1.09%	0.87%	0.87%
Less than 50% low-wage	250,310	0.52%	0.51%	0.74%	0.80%	1.10%	0.90%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.



**Table I.B.4.b(2014) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

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	69.1%	20.0%	30.9%	58.2%	83.7%	97.9%	31.1%	90.3%
Industry group **								
Agric., fish., forest.	25.5%	19.8%	13.9% *	40.9% *	--	--	19.7%	38.7% *
Mining and manufacturing	66.4%	31.6%	56.3%	67.4%	97.7%	100.0%	45.6%	92.4%
Construction	44.5%	22.1%	60.1%	79.1%	98.7%	--	34.7%	95.9%
Utilities and transp.	80.3%	13.6% *	22.7% *	73.2%	89.0%	100.0%	36.7%	95.5%
Wholesale trade	68.2%	36.8%	55.7%	83.0%	100.0%	100.0%	50.4%	99.3%
Fin. svcs. and real estate	72.0%	24.2%	62.2%	64.1%	97.5%	99.0%	36.1%	93.9%
Retail trade	82.7%	15.5%	29.3%	74.5%	89.2%	99.8%	26.4%	98.5%
Professional services	74.4%	26.6%	40.6%	70.2%	86.1%	96.2%	38.0%	90.7%
Other services	60.4%	15.7%	24.1%	49.4%	79.2%	96.8%	27.3%	84.1%
Ownership								
For profit, incorporated	71.3%	23.0%	31.3%	54.8%	77.9%	97.9%	31.8%	90.3%
For profit, unincorporated	45.1%	11.0%	18.8%	47.8%	76.9%	96.0%	19.8%	78.7%
Nonprofit	86.1%	31.1%	58.1%	87.3%	97.3%	98.9%	54.1%	97.2%
Age of firm								
Less than 5 years	23.3%	9.4%	13.6%	32.5%	73.2%	--	13.6%	61.0%
5-9 years	36.3%	15.9%	15.6%	49.0%	70.4%	82.7%	22.4%	67.5%
10-19 years	48.7%	18.1%	33.9%	58.1%	67.6%	88.9%	29.8%	71.5%
20 or more years	86.0%	31.3%	47.2%	72.6%	91.2%	98.5%	47.3%	95.3%
Multi/single status								
2 or more locations	93.6%	39.0% *	51.7%	63.8%	86.8%	98.0%	57.7%	94.6%
1 location only	43.5%	19.9%	30.2%	57.0%	79.7%	94.6%	30.0%	75.3%
Percent full-time employees								
Less than 25%	47.9%	7.9%	15.6%	40.3%	69.7%	94.6%	17.0%	78.1%
25-49 %	75.7%	30.4%	33.5%	63.3%	89.0%	98.4%	38.7%	92.5%
50-74 %	81.5%	31.1%	45.4%	70.6%	92.5%	99.0%	42.1%	95.7%
75% or more	89.9%	49.8%	65.5%	89.8%	97.3%	99.5%	65.5%	98.3%
Union presence								
No union employees	61.6%	20.6%	30.6%	57.8%	81.8%	97.0%	31.4%	86.1%
Has union employees	97.9%	18.6% *	87.5%	87.3%	99.6%	100.0%	48.8%	99.7%
Unknown	91.2%	1.5% *	0.7% *	11.7% *	85.3%	97.8%	3.3% *	97.4%
Percent low-wage employees								
50% or more low-wage	64.9%	12.4%	18.9%	49.4%	75.6%	97.8%	21.7%	87.3%
Less than 50% low-wage	74.7%	28.1%	47.9%	69.7%	94.4%	98.1%	42.3%	94.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.4.b(2014) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2014**

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	0.62%	0.84%	1.54%	1.85%	1.80%	0.41%	0.86%	0.67%
Industry group **								
Agric., fish., forest.	4.86%	5.25%	8.42% *	14.80% *	--	--	4.60%	11.89% *
Mining and manufacturing	3.48%	4.93%	9.21%	9.74%	1.71%	0.00%	4.54%	5.18%
Construction	4.30%	3.00%	7.28%	6.88%	1.22%	--	3.22%	2.28%
Utilities and transp.	3.00%	4.10% *	7.76% *	10.08%	7.65%	0.01%	7.84%	2.07%
Wholesale trade	3.81%	5.22%	9.77%	7.45%	0.00%	0.00%	4.48%	0.66%
Fin. svcs. and real estate	2.62%	3.26%	10.77%	9.64%	1.05%	0.92%	3.15%	2.39%
Retail trade	0.92%	1.87%	3.63%	4.21%	3.60%	0.14%	1.96%	0.36%
Professional services	1.26%	1.73%	3.01%	3.55%	3.36%	1.42%	1.66%	1.55%
Other services	1.15%	1.45%	2.26%	2.60%	2.65%	0.67%	1.40%	1.26%
Ownership								
For profit, incorporated	0.79%	1.18%	1.98%	2.42%	2.90%	0.49%	1.13%	0.84%
For profit, unincorporated	1.69%	1.15%	2.29%	4.20%	4.24%	1.23%	1.45%	2.45%
Nonprofit	0.91%	2.82%	4.58%	2.36%	1.22%	0.76%	2.43%	0.72%
Age of firm								
Less than 5 years	1.83%	1.38%	2.29%	4.29%	9.84%	--	1.49%	6.02%
5-9 years	2.26%	1.66%	2.23%	5.09%	6.20%	7.70%	1.98%	4.42%
10-19 years	1.94%	1.47%	3.16%	4.01%	5.63%	4.53%	1.62%	3.47%
20 or more years	0.54%	1.75%	2.92%	2.27%	1.31%	0.38%	1.51%	0.47%
Multi/single status								
2 or more locations	0.51%	12.82% *	5.76%	3.75%	1.66%	0.40%	3.99%	0.50%
1 location only	1.02%	0.84%	1.58%	2.09%	3.48%	3.46%	0.88%	2.23%
Percent full-time employees								
Less than 25%	1.51%	1.05%	2.50%	3.56%	3.89%	1.51%	1.38%	1.98%
25-49 %	1.14%	2.42%	3.00%	3.31%	2.46%	0.63%	1.91%	0.98%
50-74 %	0.81%	1.60%	2.97%	2.87%	3.03%	0.36%	1.53%	0.75%
75% or more	0.48%	2.29%	2.30%	1.22%	0.75%	0.27%	1.36%	0.31%
Union presence								
No union employees	0.77%	0.86%	1.56%	1.89%	1.99%	0.55%	0.88%	0.95%
Has union employees	0.46%	7.38% *	7.26%	6.91%	0.28%	0.00%	7.98%	0.22%
Unknown	1.40%	0.76% *	0.70% *	7.66% *	11.07%	1.26%	1.56% *	1.26%
Percent low-wage employees								
50% or more low-wage	0.95%	1.11%	1.99%	2.74%	2.89%	0.43%	1.20%	1.01%
Less than 50% low-wage	0.81%	1.25%	2.44%	2.44%	1.26%	0.78%	1.24%	0.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.4.b.(1)(2014) 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, 2014**

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	20.8%	32.2%	17.1%	12.6%	14.0%	24.8%	19.9%	21.0%
<b>Industry group **</b>								
Agric., fish., forest.	23.7%*	27.0%*	--	--	--	--	24.9%*	22.4%*
Mining and manufacturing	23.6%	26.0%	13.4%*	15.5%*	29.1%	30.7%	19.0%	26.4%
Construction	40.3%	43.5%	39.2%	48.2%	34.1%*	--	42.3%	36.4%*
Utilities and transp.	7.4%	49.3%	--	10.0%*	11.5%*	4.8%	16.0%*	6.2%
Wholesale trade	29.8%	46.6%	18.6%*	32.8%	15.6%	30.3%*	37.9%	22.7%
Fin. svcs. and real estate	43.8%	55.8%	16.8%*	21.9%	35.4%	51.0%	35.2%	45.9%
Retail trade	18.7%	22.4%	12.5%	12.9%	9.3%	19.8%	14.6%	19.0%
Professional services	30.7%	40.0%	25.9%	14.9%	18.3%	42.6%	26.3%	31.5%
Other services	13.1%	18.4%	10.5%	8.3%	8.5%	17.3%	12.4%	13.3%
<b>Ownership</b>								
For profit, incorporated	19.1%	34.4%	19.8%	12.5%	13.7%	20.4%	21.7%	18.6%
For profit, unincorporated	15.3%	37.9%	12.0%	12.8%	9.3%	18.1%	22.0%	13.0%
Nonprofit	29.6%	19.1%	13.1%	12.9%	16.5%	49.5%	13.2%	32.7%
<b>Age of firm</b>								
Less than 5 years	16.0%	34.0%	9.3%*	7.0%*	19.6%	--	16.6%	15.4%
5-9 years	17.1%	33.1%	18.0%	13.6%	17.3%	9.2%*	20.8%	14.3%
10-19 years	17.6%	30.5%	20.5%	9.9%	15.1%	27.7%	21.5%	15.7%
20 or more years	21.7%	32.3%	16.5%	14.7%	13.1%	24.8%	19.6%	22.0%
<b>Multi/single status</b>								
2 or more locations	22.6%	--	25.3%	12.7%	16.0%	24.5%	16.9%	22.7%
1 location only	16.9%	32.1%	16.6%	12.6%	11.2%	32.5%	20.2%	13.7%
<b>Percent full-time employees</b>								
Less than 25%	14.3%	32.6%	10.7%*	6.9%	9.0%	18.4%	12.6%	14.7%
25-49 %	15.1%	24.3%	12.4%	9.7%	10.8%	17.6%	16.6%	14.8%
50-74 %	24.1%	36.1%	15.6%	14.1%	16.6%	27.3%	23.2%	24.3%
75% or more	34.4%	36.7%	31.1%	26.0%	23.8%	41.7%	30.8%	35.2%
<b>Union presence</b>								
No union employees	20.1%	32.1%	17.2%	12.1%	13.1%	26.7%	19.9%	20.1%
Has union employees	25.1%	--	13.1%*	26.3%*	20.9%	25.8%	20.9%	25.1%
Unknown	19.2%	--	--	--	8.4%*	19.4%	--	19.2%
<b>Percent low-wage employees</b>								
50% or more low-wage	12.0%	23.3%	13.0%	6.3%	7.7%	14.0%	12.4%	12.0%
Less than 50% low-wage	31.0%	36.3%	19.4%	18.5%	20.7%	40.2%	24.6%	32.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.4.b.(1)(2014) 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, 2014**

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	0.70%	1.91%	1.66%	1.07%	1.03%	1.11%	1.03%	0.81%
Industry group **								
Agric., fish., forest.	7.92%*	10.50%*	--	--	--	--	8.07%*	14.33%*
Mining and manufacturing	3.36%	7.23%	5.12%*	4.93%*	6.64%	8.08%	3.88%	4.75%
Construction	6.99%	6.92%	8.45%	12.79%	20.69%*	--	5.55%	16.67%*
Utilities and transp.	1.35%	13.98%	--	4.61%*	4.76%*	1.36%	6.32%*	1.31%
Wholesale trade	4.89%	9.13%	5.84%*	9.10%	4.44%	16.16%*	6.20%	6.66%
Fin. svcs. and real estate	3.31%	7.52%	6.05%*	5.57%	5.10%	4.93%	5.24%	3.84%
Retail trade	1.67%	3.83%	3.14%	3.34%	2.69%	1.96%	2.16%	1.79%
Professional services	1.37%	3.40%	3.36%	1.88%	1.92%	2.25%	1.89%	1.59%
Other services	0.99%	2.96%	2.45%	1.42%	1.30%	1.82%	1.51%	1.17%
Ownership								
For profit, incorporated	0.90%	2.49%	2.36%	1.39%	1.50%	1.28%	1.38%	1.02%
For profit, unincorporated	1.56%	4.83%	2.64%	2.81%	1.95%	3.45%	2.73%	1.86%
Nonprofit	1.51%	3.17%	2.81%	1.96%	1.91%	2.44%	1.57%	1.78%
Age of firm								
Less than 5 years	2.41%	5.89%	2.82%*	2.69%*	5.79%	--	3.04%	3.65%
5-9 years	2.06%	4.84%	4.48%	3.00%	4.53%	4.04%*	2.87%	2.81%
10-19 years	1.64%	3.31%	3.66%	1.96%	2.83%	5.86%	2.14%	2.18%
20 or more years	0.83%	2.88%	2.24%	1.53%	1.13%	1.14%	1.42%	0.91%
Multi/single status								
2 or more locations	0.93%	--	5.20%	1.92%	1.34%	1.12%	2.87%	0.94%
1 location only	0.88%	1.93%	1.72%	1.24%	1.58%	7.22%	1.09%	1.34%
Percent full-time employees								
Less than 25%	1.45%	5.46%	4.04%*	1.90%	1.74%	2.58%	1.97%	1.70%
25-49 %	1.11%	3.66%	3.49%	1.89%	2.05%	1.69%	2.12%	1.25%
50-74 %	1.48%	2.88%	2.49%	2.26%	2.09%	2.14%	1.86%	1.69%
75% or more	1.08%	3.20%	2.60%	2.01%	2.02%	1.76%	1.63%	1.28%
Union presence								
No union employees	0.87%	1.94%	1.69%	1.05%	1.03%	1.77%	1.05%	1.08%
Has union employees	1.53%	--	7.80%*	8.05%*	4.43%	1.66%	6.12%	1.55%
Unknown	1.94%	--	--	--	4.26%*	1.99%	--	1.95%
Percent low-wage employees								
50% or more low-wage	0.80%	3.20%	3.05%	1.14%	1.10%	1.18%	1.47%	0.88%
Less than 50% low-wage	1.11%	2.28%	1.91%	1.64%	1.67%	1.88%	1.34%	1.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.B.4.b.(1).(a)(2014) 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, 2014**

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	46.9%	61.2%	36.5%	42.9%	48.9%	46.1%	45.8%	47.1%
Industry group **								
Agric., fish., forest.	72.5%	--	--	--	--	--	--	--
Mining and manufacturing	49.7%	--	40.1% *	14.7% *	46.7%	64.5%	42.1%	53.1%
Construction	54.7%	51.2%	38.5%	51.8% *	--	--	41.3%	84.5%
Utilities and transp.	48.0%	--	--	--	49.7%	59.5%	36.6% *	51.9%
Wholesale trade	48.5%	57.4%	--	34.9% *	18.3% *	80.3%	38.8%	62.8%
Fin. svcs. and real estate	55.0%	71.9%	--	69.3%	51.5%	51.8%	66.6%	52.9%
Retail trade	33.9%	44.0%	46.6%	40.5% *	22.1%	33.5%	37.1%	33.8%
Professional services	60.4%	63.7%	34.0%	50.8%	59.3%	63.3%	50.2%	62.1%
Other services	32.2%	61.6%	35.8%	35.3%	32.0%	28.9%	39.3%	30.6%
Ownership								
For profit, incorporated	40.5%	58.0%	33.5%	44.3%	39.6%	38.7%	44.4%	39.8%
For profit, unincorporated	45.6%	72.6%	46.8%	26.8%	53.5%	39.6%	47.7%	44.4%
Nonprofit	60.2%	59.1%	42.5%	52.9%	57.8%	62.1%	49.8%	61.0%
Age of firm								
Less than 5 years	53.9%	74.9%	--	34.7% *	37.3%	--	62.6%	45.8%
5-9 years	49.6%	62.0%	47.5%	44.0%	40.5%	--	52.4%	46.6%
10-19 years	55.2%	63.9%	32.8%	46.0%	57.6%	65.8%	44.6%	62.4%
20 or more years	45.6%	56.7%	35.0%	42.2%	48.4%	45.1%	42.1%	45.9%
Multi/single status								
2 or more locations	46.1%	--	42.9%	46.1%	52.6%	45.2%	31.5%	46.3%
1 location only	49.2%	61.5%	36.0%	42.2%	41.4%	66.0%	46.7%	52.6%
Percent full-time employees								
Less than 25%	46.0%	83.6%	--	53.5%	41.9%	41.1%	65.2%	42.5%
25-49 %	35.1%	52.3%	23.1% *	31.5%	44.3%	32.6%	32.5%	35.7%
50-74 %	48.0%	58.7%	41.7%	39.3%	47.6%	47.9%	46.6%	48.2%
75% or more	54.9%	51.3%	37.0%	49.0%	57.9%	57.3%	44.0%	57.1%
Union presence								
No union employees	44.3%	61.5%	35.6%	39.2%	44.9%	42.9%	45.5%	43.9%
Has union employees	57.6%	--	--	88.4%	67.2%	55.2%	56.1%	57.6%
Unknown	42.5%	--	--	--	--	42.5%	--	42.5%
Percent low-wage employees								
50% or more low-wage	34.3%	67.9%	33.3%	41.1%	31.8%	31.7%	47.3%	32.5%
Less than 50% low-wage	52.5%	59.2%	37.7%	43.5%	55.7%	53.4%	45.4%	54.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.B.4.b.(1).(a)(2014) 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, 2014**

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	1.29%	3.01%	3.55%	3.42%	2.85%	1.73%	2.27%	1.47%
Industry group **								
Agric., fish., forest.	6.91%	--	--	--	--	--	--	--
Mining and manufacturing	5.29%	--	13.42% *	5.41% *	8.94%	4.97%	9.17%	6.06%
Construction	9.04%	8.46%	10.05%	21.56% *	--	--	7.32%	10.34%
Utilities and transp.	6.21%	--	--	--	12.76%	8.76%	13.27% *	6.63%
Wholesale trade	6.57%	11.71%	--	10.57% *	7.81% *	3.73%	7.98%	6.42%
Fin. svcs. and real estate	2.37%	8.22%	--	9.00%	6.25%	2.43%	6.90%	2.35%
Retail trade	2.75%	9.08%	12.20%	15.81% *	5.53%	2.96%	7.14%	2.88%
Professional services	1.49%	4.98%	4.73%	4.42%	3.21%	1.92%	3.40%	1.61%
Other services	2.44%	7.74%	8.43%	5.44%	4.96%	3.41%	4.65%	2.81%
Ownership								
For profit, incorporated	1.68%	3.83%	4.21%	4.88%	4.58%	2.16%	2.82%	1.92%
For profit, unincorporated	4.12%	5.86%	10.01%	6.35%	8.23%	7.19%	5.65%	5.57%
Nonprofit	1.67%	7.52%	7.41%	4.91%	3.41%	2.10%	4.58%	1.75%
Age of firm								
Less than 5 years	6.76%	6.41%	--	12.41% *	10.91%	--	7.92%	10.90%
5-9 years	5.04%	8.84%	13.05%	9.77%	10.32%	--	6.92%	7.37%
10-19 years	3.41%	5.48%	6.22%	7.35%	8.21%	5.45%	4.33%	4.41%
20 or more years	1.44%	4.38%	4.41%	4.42%	3.01%	1.77%	3.01%	1.56%
Multi/single status								
2 or more locations	1.55%	--	11.25%	6.43%	3.05%	1.75%	6.38%	1.57%
1 location only	2.16%	3.03%	3.70%	3.92%	5.97%	8.82%	2.38%	3.85%
Percent full-time employees								
Less than 25%	3.32%	4.69%	--	11.53%	7.47%	4.53%	7.27%	3.78%
25-49 %	2.82%	7.84%	8.54% *	6.50%	7.12%	3.64%	4.92%	3.26%
50-74 %	2.48%	4.64%	6.30%	6.25%	5.01%	3.23%	3.72%	2.80%
75% or more	1.35%	5.46%	3.97%	4.09%	3.75%	1.70%	2.86%	1.50%
Union presence								
No union employees	1.57%	3.03%	3.49%	3.11%	2.96%	2.47%	2.30%	1.91%
Has union employees	2.33%	--	--	6.02%	6.63%	2.51%	13.95%	2.36%
Unknown	3.91%	--	--	--	--	3.96%	--	3.92%
Percent low-wage employees								
50% or more low-wage	2.36%	6.59%	8.79%	8.45%	4.03%	3.05%	5.26%	2.62%
Less than 50% low-wage	1.58%	3.38%	3.45%	3.64%	3.28%	2.24%	2.49%	1.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.4.b.(2)(2014) 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, 2014**

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	9.8%	19.7%	6.2%	5.4%	6.8%	11.4%	9.1%	9.9%
Industry group **								
Agric., fish., forest.	17.2%*	19.7%*	--	--	--	--	19.5%*	14.6%*
Mining and manufacturing	11.7%	16.2%*	5.4%*	2.3%*	13.6%*	19.8%*	8.0%	14.0%
Construction	22.1%	22.3%	15.1%*	25.0%*	26.8%*	--	17.5%	30.8%*
Utilities and transp.	3.5%	28.8%*	--	1.0%*	5.7%*	2.9%	5.9%*	3.2%
Wholesale trade	14.5%	26.8%	3.6%*	11.4%*	2.9%*	24.3%*	14.7%	14.3%*
Fin. svcs. and real estate	24.1%	40.1%	8.4%*	15.2%*	18.3%	26.4%	23.4%	24.3%
Retail trade	6.3%	9.8%	5.8%*	5.2%*	2.1%	6.6%	5.4%	6.4%
Professional services	18.6%	25.5%	8.8%	7.6%	10.9%	27.0%	13.2%	19.6%
Other services	4.2%	11.3%	3.7%	2.9%	2.7%	5.0%	4.9%	4.1%
Ownership								
For profit, incorporated	7.7%	19.9%	6.6%	5.5%	5.4%	7.9%	9.6%	7.4%
For profit, unincorporated	7.0%	27.5%	5.6%	3.4%	5.0%	7.2%	10.5%	5.8%
Nonprofit	17.8%	11.3%	5.5%	6.8%	9.6%	30.7%	6.6%	20.0%
Age of firm								
Less than 5 years	8.6%	25.4%	5.2%*	2.4%*	7.3%	--	10.4%	7.0%*
5-9 years	8.5%	20.6%	8.6%*	6.0%	7.0%*	6.1%*	10.9%	6.7%
10-19 years	9.7%	19.5%	6.7%	4.6%	8.7%	18.2%	9.6%	9.8%
20 or more years	9.9%	18.3%	5.8%	6.2%	6.4%	11.2%	8.3%	10.1%
Multi/single status								
2 or more locations	10.4%	--	10.8%*	5.9%	8.4%	11.1%	5.3%	10.5%
1 location only	8.3%	19.7%	6.0%	5.3%	4.6%	21.4%	9.4%	7.2%
Percent full-time employees								
Less than 25%	6.6%	27.2%	4.5%*	3.7%*	3.8%	7.6%	8.2%	6.2%
25-49 %	5.3%	12.7%	2.9%*	3.0%	4.8%	5.7%	5.4%	5.3%
50-74 %	11.6%	21.2%	6.5%	5.5%	7.9%	13.1%	10.8%	11.7%
75% or more	18.9%	18.8%	11.5%	12.8%	13.8%	23.9%	13.6%	20.1%
Union presence								
No union employees	8.9%	19.8%	6.1%	4.7%	5.9%	11.4%	9.1%	8.8%
Has union employees	14.4%	--	9.6%*	23.2%*	14.0%	14.3%	11.7%*	14.5%
Unknown	8.2%	--	--	--	3.7%*	8.2%	--	8.1%
Percent low-wage employees								
50% or more low-wage	4.1%	15.8%	4.3%	2.6%	2.5%	4.5%	5.9%	3.9%
Less than 50% low-wage	16.3%	21.5%	7.3%	8.1%	11.5%	21.5%	11.1%	17.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.B.4.b.(2)(2014) 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, 2014**

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%	1.51%	0.73%	0.59%	0.65%	0.60%	0.56%	0.45%
Industry group **								
Agric., fish., forest.	5.79%*	9.09%*	--	--	--	--	7.21%*	9.43%*
Mining and manufacturing	2.34%	5.57%*	2.80%*	0.89%*	4.23%*	6.18%*	2.24%	3.41%
Construction	5.62%	4.83%	4.72%*	10.22%*	19.34%*	--	2.99%	15.86%*
Utilities and transp.	0.74%	10.67%*	--	0.48%*	2.88%*	0.79%	2.72%*	0.76%
Wholesale trade	2.99%	6.88%	2.02%*	3.54%*	1.22%*	12.67%*	3.12%	4.91%*
Fin. svcs. and real estate	1.97%	7.32%	4.19%*	5.30%*	3.17%	2.75%	4.55%	2.18%
Retail trade	0.63%	2.70%	2.32%*	2.89%*	0.55%	0.72%	1.24%	0.67%
Professional services	1.03%	2.94%	1.60%	1.18%	1.39%	1.77%	1.25%	1.20%
Other services	0.42%	2.21%	0.75%	0.56%	0.48%	0.78%	0.59%	0.49%
Ownership								
For profit, incorporated	0.44%	1.95%	0.97%	0.84%	0.86%	0.60%	0.75%	0.49%
For profit, unincorporated	0.74%	3.98%	1.64%	0.92%	1.40%	1.34%	1.41%	0.87%
Nonprofit	1.09%	2.49%	1.38%	1.21%	1.30%	1.91%	0.94%	1.28%
Age of firm								
Less than 5 years	1.56%	5.04%	2.42%*	1.11%*	2.15%	--	1.97%	2.40%*
5-9 years	1.25%	4.03%	3.05%*	1.76%	2.48%*	2.86%*	1.81%	1.66%
10-19 years	1.13%	2.77%	1.50%	0.95%	2.26%	4.23%	1.09%	1.61%
20 or more years	0.44%	2.18%	0.86%	0.90%	0.67%	0.61%	0.74%	0.49%
Multi/single status								
2 or more locations	0.50%	--	3.79%*	1.19%	0.86%	0.60%	1.14%	0.51%
1 location only	0.55%	1.52%	0.73%	0.68%	0.97%	5.12%	0.60%	0.91%
Percent full-time employees								
Less than 25%	0.84%	4.89%	1.68%*	1.34%*	0.94%	1.48%	1.33%	0.98%
25-49 %	0.51%	2.54%	1.14%*	0.74%	1.31%	0.72%	0.90%	0.58%
50-74 %	0.82%	2.31%	1.35%	1.18%	1.32%	1.18%	1.04%	0.94%
75% or more	0.74%	2.47%	1.45%	1.42%	1.67%	1.14%	1.05%	0.88%
Union presence								
No union employees	0.44%	1.53%	0.71%	0.49%	0.59%	0.89%	0.56%	0.54%
Has union employees	1.12%	--	6.94%*	8.08%*	3.46%	1.18%	4.67%*	1.13%
Unknown	1.05%	--	--	--	1.97%*	1.07%	--	1.05%
Percent low-wage employees								
50% or more low-wage	0.42%	2.54%	1.13%	0.76%	0.41%	0.62%	0.76%	0.46%
Less than 50% low-wage	0.64%	1.84%	0.92%	0.85%	1.22%	1.09%	0.76%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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 few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.C.1(2014) 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, 2014**

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	5,832	6,171	5,911	5,563	5,882	5,838	5,886	5,819
Industry group **								
Agric., fish., forest.	5,640	--	--	--	--	--	6,010	5,453
Mining and manufacturing	5,558	6,482	5,793	5,117	5,592	5,603	5,667	5,542
Construction	5,518	6,129	5,330	5,383	5,673	5,216	5,585	5,462
Utilities and transp.	5,606	5,622	7,191	5,345	5,773	5,503	6,071	5,531
Wholesale trade	5,927	6,405	5,808	5,568	6,066	6,028	5,702	6,014
Fin. svcs. and real estate	5,904	6,667	6,497	5,671	6,336	5,723	6,420	5,828
Retail trade	5,461	5,997	6,076	5,313	5,434	5,390	5,745	5,405
Professional services	6,224	6,200	5,714	5,976	6,101	6,401	5,991	6,273
Other services	5,594	5,994	6,085	5,415	5,661	5,485	5,899	5,508
Ownership								
For profit, incorporated	5,661	6,186	5,747	5,414	5,675	5,652	5,805	5,626
For profit, unincorporated	5,742	6,011	6,123	5,434	5,619	5,823	5,835	5,705
Nonprofit	6,552	6,454	6,701	6,298	6,519	6,630	6,481	6,561
Age of firm								
Less than 5 years	5,384	5,633	5,609	5,152	5,366	5,269	5,506	5,280
5-9 years	5,432	5,592	5,558	4,837	5,553	6,562	5,322	5,539
10-19 years	5,681	6,022	5,856	5,496	5,595	5,736	5,734	5,646
20 or more years	5,904	6,631	6,064	5,781	6,020	5,839	6,186	5,865
Multi/single status								
2 or more locations	5,865	6,225	5,918	5,532	6,077	5,837	5,680	5,870
1 location only	5,768	6,171	5,911	5,573	5,635	5,866	5,906	5,629
Percent full-time employees								
Less than 25%	5,516	6,380	6,436	5,794	5,558	5,147	6,265	5,296
25-49 %	5,765	6,569	6,137	5,840	6,121	5,473	6,217	5,668
50-74 %	5,980	6,112	6,491	5,604	6,252	5,915	6,090	5,960
75% or more	5,818	6,149	5,824	5,539	5,832	5,859	5,832	5,815
Union presence								
No union employees	5,709	6,085	5,851	5,460	5,756	5,688	5,803	5,676
Has union employees	6,360	9,419	7,341	7,066	6,733	6,181	7,793	6,294
Unknown	5,789	--	--	--	5,831	5,782	6,655	5,785
Percent low-wage employees								
50% or more low-wage	5,606	5,854	6,225	5,386	5,754	5,537	5,877	5,564
Less than 50% low-wage	5,875	6,220	5,880	5,587	5,906	5,906	5,887	5,872

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	25.41	91.19	101.81	60.08	60.16	35.15	54.99	28.60
Industry group **								
Agric., fish., forest.	401.15	--	--	--	--	--	773.91	438.30
Mining and manufacturing	72.79	405.09	266.71	135.84	160.00	100.86	161.51	80.06
Construction	151.56	355.80	260.44	266.14	424.72	200.16	203.89	221.18
Utilities and transp.	84.03	317.07	824.71	268.96	204.58	88.59	336.71	80.37
Wholesale trade	100.20	302.41	374.10	156.85	241.41	174.81	164.30	123.17
Fin. svcs. and real estate	81.49	257.84	331.24	245.78	138.16	104.46	169.63	88.16
Retail trade	53.39	285.37	360.09	136.89	161.37	58.17	174.58	53.49
Professional services	43.09	150.38	154.14	104.94	100.45	59.34	91.82	48.44
Other services	65.50	215.31	262.54	157.31	132.63	95.56	133.20	74.85
Ownership								
For profit, incorporated	29.25	112.04	114.66	71.46	72.74	39.49	64.90	32.69
For profit, unincorporated	77.67	197.86	297.14	158.71	183.07	115.63	140.90	93.27
Nonprofit	61.23	210.20	315.44	160.17	122.78	82.78	150.95	66.35
Age of firm								
Less than 5 years	113.01	258.89	403.26	186.30	204.37	289.57	191.55	130.37
5-9 years	126.97	233.50	247.94	151.42	241.77	740.03	137.41	211.06
10-19 years	72.40	162.13	231.47	120.72	137.55	182.98	111.66	94.88
20 or more years	28.64	139.86	127.61	82.52	72.25	35.47	75.88	30.80
Multi/single status								
2 or more locations	30.26	656.98	289.25	97.49	67.25	35.54	127.43	30.87
1 location only	46.33	91.96	107.45	72.79	105.09	222.49	59.09	71.22
Percent full-time employees								
Less than 25%	127.75	442.26	792.19	223.53	215.97	196.06	280.47	141.35
25-49 %	79.62	450.66	296.52	240.70	199.72	78.82	224.12	84.70
50-74 %	60.80	222.07	319.73	189.73	171.81	71.96	157.65	65.84
75% or more	29.50	104.66	111.38	66.71	67.67	42.30	61.70	33.46
Union presence								
No union employees	29.12	88.79	102.51	58.66	56.83	50.86	53.80	34.52
Has union employees	80.65	707.59	642.97	357.17	255.56	81.55	446.31	80.76
Unknown	59.34	--	--	--	345.94	60.47	449.73	59.55
Percent low-wage employees								
50% or more low-wage	64.76	238.35	441.53	156.50	157.39	81.79	175.82	69.68
Less than 50% low-wage	27.73	98.45	102.76	64.77	65.27	39.25	57.82	31.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.a(2014) 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, 2014**

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	5,830	6,054	5,486	5,684	5,626	6,074	5,731	5,867
Industry group **								
Agric., fish., forest.	4,844	--	--	--	--	--	4,960	--
Mining and manufacturing	5,581	5,627	5,556	5,355	5,270	6,125	5,523	5,600
Construction	5,243	6,075	5,131	4,899	4,729	6,856	5,358	5,090
Utilities and transp.	5,670	--	--	5,383	5,761	5,642	6,083	5,561
Wholesale trade	5,843	6,193	5,140	5,838	5,558	6,720	5,523	6,124
Fin. svcs. and real estate	6,230	6,761	5,444	5,961	6,231	6,294	6,388	6,174
Retail trade	5,286	5,933	5,774	5,297	4,807	5,059	5,570	5,122
Professional services	6,083	5,890	5,624	6,126	5,881	6,250	5,791	6,144
Other services	5,727	6,221	5,511	5,763	5,592	5,708	5,944	5,645
Ownership								
For profit, incorporated	5,693	6,114	5,421	5,383	5,361	6,062	5,696	5,692
For profit, unincorporated	5,625	5,904	5,768	5,727	5,540	5,375	5,718	5,572
Nonprofit	6,245	5,888	5,572	6,644	6,160	6,248	5,961	6,285
Age of firm								
Less than 5 years	5,355	5,971	5,127	4,951	5,352	--	5,391	5,322
5-9 years	5,757	5,961	4,884	5,089	5,771	9,923	5,379	6,189
10-19 years	5,549	5,730	5,340	5,694	5,417	5,538	5,585	5,523
20 or more years	5,931	6,312	5,706	5,884	5,689	6,052	5,949	5,926
Multi/single status								
2 or more locations	6,009	--	5,844	5,997	5,769	6,100	5,802	6,018
1 location only	5,642	6,057	5,461	5,610	5,470	5,681	5,725	5,555
Percent full-time employees								
Less than 25%	5,790	6,379	--	5,757	5,276	5,162	6,461	5,401
25-49 %	5,861	6,608	6,306	6,460	5,590	5,331	6,762	5,534
50-74 %	5,911	5,553	5,836	5,519	6,200	6,011	5,619	5,995
75% or more	5,815	6,077	5,348	5,659	5,552	6,150	5,663	5,872
Union presence								
No union employees	5,710	5,914	5,431	5,586	5,636	6,000	5,638	5,750
Has union employees	6,117	--	--	6,833	5,609	6,083	7,206	6,022
Unknown	6,160	--	--	--	5,274	6,176	--	6,141
Percent low-wage employees								
50% or more low-wage	5,654	5,839	6,582	5,616	5,320	5,726	6,018	5,534
Less than 50% low-wage	5,859	6,091	5,384	5,692	5,686	6,140	5,688	5,924

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.1.a(2014) 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, 2014**

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	47.18	165.64	146.19	101.95	96.70	73.51	92.59	54.72
Industry group **								
Agric., fish., forest.	535.09	--	--	--	--	--	570.21	--
Mining and manufacturing	120.50	465.16	350.36	254.76	229.69	171.17	259.42	135.85
Construction	217.14	619.85	355.29	353.20	269.82	988.26	311.62	286.45
Utilities and transp.	171.47	--	--	356.56	418.17	259.74	264.66	201.44
Wholesale trade	164.59	530.02	393.33	299.03	211.83	323.93	244.49	212.83
Fin. svcs. and real estate	137.86	419.28	498.81	506.65	220.69	160.50	303.19	152.78
Retail trade	165.18	548.28	581.47	252.68	320.00	273.45	308.65	185.73
Professional services	74.52	258.74	282.44	188.01	179.83	98.66	158.20	83.68
Other services	129.73	433.05	430.47	243.15	216.31	244.21	252.48	152.27
Ownership								
For profit, incorporated	57.25	200.95	158.23	112.59	99.47	94.87	106.35	67.85
For profit, unincorporated	136.59	377.37	411.13	323.06	259.70	208.21	258.26	156.29
Nonprofit	102.20	356.45	526.82	246.08	226.56	131.27	271.64	109.90
Age of firm								
Less than 5 years	224.94	527.74	366.74	341.64	665.24	--	349.95	290.27
5-9 years	277.92	444.19	266.48	285.91	413.82	1,318.13	266.00	493.46
10-19 years	113.58	305.24	288.46	253.48	150.54	332.80	183.88	142.75
20 or more years	51.45	237.99	208.93	122.18	121.98	65.64	121.50	56.76
Multi/single status								
2 or more locations	58.93	--	576.88	205.27	94.69	75.92	284.55	60.14
1 location only	72.43	166.68	151.49	115.40	171.28	261.20	97.56	107.05
Percent full-time employees								
Less than 25%	267.42	527.27	--	441.44	430.67	322.78	501.60	263.01
25-49 %	204.28	724.52	348.61	628.87	310.64	234.33	471.57	212.75
50-74 %	104.41	248.80	303.28	252.83	236.70	157.53	172.75	124.22
75% or more	54.87	201.28	164.67	112.04	110.11	86.32	106.14	63.84
Union presence								
No union employees	55.81	156.82	151.65	105.41	107.28	121.84	92.77	69.78
Has union employees	105.66	--	--	328.62	245.55	107.48	463.83	104.75
Unknown	142.05	--	--	--	303.70	148.31	--	144.33
Percent low-wage employees								
50% or more low-wage	149.21	410.25	617.90	350.53	223.15	266.42	299.50	173.29
Less than 50% low-wage	49.23	180.68	144.65	105.93	107.46	72.48	96.25	57.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.1.b(2014) 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, 2014**

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	5,837	6,179	6,160	5,484	5,956	5,816	5,938	5,820
Industry group **								
Agric., fish., forest.	5,180	--	--	--	--	--	5,768	5,064
Mining and manufacturing	5,507	6,004	6,165	4,948	5,596	5,535	5,527	5,505
Construction	5,749	6,445	5,637	5,787	6,037	5,028	5,930	5,637
Utilities and transp.	5,547	5,264	7,572	5,172	5,713	5,456	5,894	5,504
Wholesale trade	5,976	6,573	6,399	5,483	6,201	5,971	5,854	6,007
Fin. svcs. and real estate	5,842	6,639	6,864	5,574	6,390	5,661	6,423	5,780
Retail trade	5,477	6,130	6,238	5,362	5,488	5,419	5,862	5,432
Professional services	6,278	6,151	5,767	5,911	6,194	6,435	6,005	6,324
Other services	5,638	5,851	6,375	5,163	5,701	5,607	5,892	5,577
Ownership								
For profit, incorporated	5,658	6,223	5,955	5,424	5,744	5,615	5,869	5,623
For profit, unincorporated	5,758	5,755	6,200	5,224	5,651	5,998	5,669	5,784
Nonprofit	6,708	6,799	7,422	6,075	6,713	6,778	6,793	6,698
Age of firm								
Less than 5 years	5,321	5,679	5,251	5,121	5,378	5,083	5,421	5,247
5-9 years	5,263	5,365	5,601	4,715	5,491	5,619	5,197	5,318
10-19 years	5,742	6,138	6,176	5,437	5,682	5,742	5,815	5,701
20 or more years	5,902	6,703	6,407	5,688	6,109	5,825	6,305	5,862
Multi/single status								
2 or more locations	5,855	--	5,920	5,414	6,178	5,813	5,656	5,859
1 location only	5,791	6,173	6,180	5,509	5,656	5,935	5,970	5,634
Percent full-time employees								
Less than 25%	5,447	6,787	6,181	5,690	5,802	5,134	6,397	5,283
25-49 %	5,717	5,844	6,041	5,534	6,367	5,531	5,689	5,721
50-74 %	5,954	6,468	6,606	5,381	6,288	5,883	6,212	5,921
75% or more	5,833	6,127	6,116	5,488	5,903	5,835	5,905	5,820
Union presence								
No union employees	5,698	6,107	6,074	5,365	5,781	5,654	5,843	5,660
Has union employees	6,419	--	8,429	7,273	7,214	6,194	8,344	6,356
Unknown	5,767	--	--	--	6,016	5,760	--	5,768
Percent low-wage employees								
50% or more low-wage	5,620	5,955	5,839	5,300	5,963	5,546	5,749	5,608
Less than 50% low-wage	5,880	6,209	6,188	5,510	5,954	5,880	5,959	5,866

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.1.b(2014) 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, 2014**

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	30.97	119.21	143.97	78.70	77.57	39.59	75.53	33.88
Industry group **								
Agric., fish., forest.	218.58	--	--	--	--	--	523.12	226.14
Mining and manufacturing	88.77	312.30	427.03	150.99	200.99	115.29	188.43	95.84
Construction	208.26	526.19	356.94	401.37	552.72	142.86	301.61	281.70
Utilities and transp.	97.24	500.98	1,090.48	346.30	252.63	94.12	513.36	88.45
Wholesale trade	125.60	415.36	650.86	189.69	299.01	195.58	243.86	144.95
Fin. svcs. and real estate	93.72	328.75	433.09	297.63	172.28	112.10	221.42	99.03
Retail trade	55.09	370.00	508.25	182.84	140.88	59.44	252.02	53.51
Professional services	55.06	206.56	219.12	139.84	129.50	72.85	127.50	60.71
Other services	78.59	255.53	364.43	217.28	171.32	102.67	179.38	87.43
Ownership								
For profit, incorporated	34.80	147.26	173.16	95.02	94.03	42.72	92.87	37.42
For profit, unincorporated	95.50	251.49	325.32	192.75	234.16	129.55	162.81	113.63
Nonprofit	78.45	252.65	355.63	223.67	155.09	102.61	189.69	84.66
Age of firm								
Less than 5 years	123.56	339.90	357.95	230.84	215.40	264.80	202.41	152.48
5-9 years	153.25	277.07	335.84	191.14	313.39	818.83	170.01	242.60
10-19 years	98.12	217.90	336.91	150.02	188.67	215.09	160.01	123.93
20 or more years	34.37	185.36	180.16	110.11	92.30	40.28	107.29	36.15
Multi/single status								
2 or more locations	35.06	--	377.06	118.41	85.98	39.75	155.09	35.64
1 location only	64.13	120.21	152.69	97.97	137.38	314.33	82.08	96.00
Percent full-time employees								
Less than 25%	151.87	655.40	1,061.05	296.86	230.33	221.26	375.63	167.12
25-49 %	83.05	356.86	484.56	174.97	238.96	77.22	204.58	90.15
50-74 %	71.64	366.24	314.62	179.44	246.21	80.80	205.78	76.27
75% or more	36.13	132.20	161.17	89.94	85.88	47.72	85.27	39.76
Union presence								
No union employees	35.65	116.52	143.09	73.83	70.46	56.50	72.12	40.84
Has union employees	102.81	--	1,026.95	557.96	336.31	99.72	729.84	102.08
Unknown	63.43	--	--	--	457.68	64.22	--	63.53
Percent low-wage employees								
50% or more low-wage	73.24	303.27	546.19	179.49	209.11	84.55	215.85	77.58
Less than 50% low-wage	34.24	128.55	149.01	85.94	83.52	44.93	80.43	37.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	5,774	6,432	5,769	5,688	6,054	5,274	6,025	5,604
Industry group **								
Agric., fish., forest.	9,391	--	--	--	--	--	8,089*	--
Mining and manufacturing	6,166	--	--	5,626	6,344	5,761	6,805	5,959
Construction	4,544	5,208	3,890	4,368	--	--	4,636	4,329
Utilities and transp.	6,502	--	--	--	--	--	7,134	--
Wholesale trade	5,575	--	--	4,984	5,411	5,868	5,496	5,681
Fin. svcs. and real estate	5,858	--	6,412	5,453	5,674	5,831	6,544	5,401
Retail trade	5,742	5,822	6,141	5,074	6,470	4,633	5,760	5,725
Professional services	6,233	6,926	5,691	5,899	6,075	6,896	6,255	6,216
Other services	4,894	5,968	5,669	5,925	5,603	4,083	5,814	4,531
Ownership								
For profit, incorporated	5,589	6,236	5,548	5,456	6,012	5,135	5,791	5,453
For profit, unincorporated	5,918	6,914	6,346	6,176	5,471	4,440	6,599	5,007
Nonprofit	6,460	6,544	6,334	6,136	6,276	7,404	6,451	6,463
Age of firm								
Less than 5 years	5,755	4,793	--	5,756	--	--	6,013	5,383
5-9 years	5,583	5,528	6,487	4,817	5,441	--	5,758	5,301
10-19 years	5,652	6,396	5,456	5,230	5,333	6,467	5,723	5,522
20 or more years	5,830	7,117	5,399	6,116	6,257	5,191	6,256	5,650
Multi/single status								
2 or more locations	5,471	--	6,094	5,098	6,039	5,246	5,484	5,471
1 location only	6,028	6,446	5,750	5,877	6,075	--	6,063	5,948
Percent full-time employees								
Less than 25%	5,404	--	--	6,333	4,850	--	5,631	5,109
25-49 %	5,933	7,929	--	5,468	6,371	4,697	6,602	5,429
50-74 %	6,596	6,147	7,693	7,301	6,167	6,301	6,765	6,496
75% or more	5,652	6,410	5,553	5,475	6,073	5,169	5,903	5,484
Union presence								
No union employees	5,805	6,416	5,779	5,678	5,915	5,361	6,014	5,628
Has union employees	6,697	--	--	--	7,275	6,528	--	6,713
Unknown	4,078	--	--	--	--	4,001	--	4,013
Percent low-wage employees								
50% or more low-wage	5,278	5,607	6,733	5,269	5,321	4,483	5,960	4,869
Less than 50% low-wage	5,866	6,578	5,618	5,760	6,195	5,443	6,036	5,748

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.1.c(2014) 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, 2014**

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	108.30	251.78	282.41	223.00	195.13	201.94	155.05	142.92
Industry group **								
Agric., fish., forest.	1,993.23	--	--	--	--	--	2,594.24 *	--
Mining and manufacturing	255.41	--	--	950.53	422.52	177.01	740.73	226.97
Construction	290.10	479.00	1,101.43	205.65	--	--	374.57	407.65
Utilities and transp.	348.97	--	--	--	--	--	448.43	--
Wholesale trade	260.63	--	--	562.42	890.36	171.85	399.21	290.10
Fin. svcs. and real estate	266.14	--	717.49	738.94	312.34	293.69	484.49	261.97
Retail trade	290.03	592.42	773.51	300.37	467.68	497.52	348.52	461.20
Professional services	151.78	339.83	324.82	298.81	304.35	365.13	215.06	211.08
Other services	193.28	546.50	352.07	372.03	630.77	251.11	278.45	221.29
Ownership								
For profit, incorporated	124.62	314.57	219.78	288.85	256.17	209.58	156.91	174.24
For profit, unincorporated	313.23	468.60	1,029.95	466.83	376.25	463.01	474.70	319.39
Nonprofit	239.54	734.39	514.66	458.36	365.64	518.09	381.34	290.04
Age of firm								
Less than 5 years	467.15	526.18	--	521.10	--	--	732.54	399.60
5-9 years	273.10	765.11	668.90	411.20	330.98	--	408.19	235.65
10-19 years	193.37	295.49	466.12	292.05	450.67	748.00	240.38	324.99
20 or more years	141.19	406.66	249.24	366.07	228.43	211.22	204.23	173.94
Multi/single status								
2 or more locations	149.14	--	534.76	184.60	242.41	205.83	251.67	157.43
1 location only	142.35	254.73	297.46	281.60	318.49	--	164.70	278.17
Percent full-time employees								
Less than 25%	487.58	--	--	431.76	790.01	--	676.35	659.22
25-49 %	418.52	1,493.85	--	324.72	420.12	832.44	689.28	504.31
50-74 %	387.50	510.03	1,674.81	1,223.45	362.88	631.86	683.02	465.62
75% or more	112.38	282.35	233.60	198.71	236.97	203.01	156.65	148.64
Union presence								
No union employees	114.12	256.11	284.06	227.84	203.74	227.54	157.42	155.29
Has union employees	317.08	--	--	--	671.02	398.41	--	338.87
Unknown	441.02	--	--	--	--	443.13	--	442.25
Percent low-wage employees								
50% or more low-wage	321.44	700.20	1,381.20	413.23	378.34	642.40	577.97	367.04
Less than 50% low-wage	115.59	266.36	230.93	251.21	219.90	219.04	152.72	159.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	1,234	866	1,047	1,204	1,196	1,325	1,035	1,280
Industry group **								
Agric., fish., forest.	1,057	--	--	--	--	--	1,358 *	904
Mining and manufacturing	1,138	745	1,132	1,193	1,156	1,132	1,006	1,157
Construction	1,013	1,042	999	1,220	825	914	1,057	977
Utilities and transp.	1,274	958	960	1,362	1,303	1,289	1,307	1,269
Wholesale trade	1,184	796	702	1,153	1,291	1,337	948	1,276
Fin. svcs. and real estate	1,115	696	749	924	1,182	1,182	833	1,157
Retail trade	1,459	1,109	1,363	1,733	1,370	1,465	1,328	1,485
Professional services	1,239	832	1,068	1,080	1,200	1,360	966	1,296
Other services	1,335	848	1,057	1,264	1,253	1,500	1,062	1,412
Ownership								
For profit, incorporated	1,255	968	1,068	1,218	1,214	1,333	1,076	1,297
For profit, unincorporated	1,300	683	1,191	1,425	1,316	1,439	1,041	1,404
Nonprofit	1,111	456	728	945	1,085	1,237	757	1,157
Age of firm								
Less than 5 years	1,205	833	1,380	1,335	1,380	905	1,104	1,291
5-9 years	1,049	757	1,173	1,033	1,098	1,338	1,001	1,095
10-19 years	1,205	747	1,185	1,258	1,237	1,445	1,067	1,296
20 or more years	1,253	986	899	1,200	1,181	1,324	1,015	1,285
Multi/single status								
2 or more locations	1,299	220 *	952	1,065	1,243	1,333	1,019	1,307
1 location only	1,108	873	1,055	1,248	1,135	1,045	1,036	1,180
Percent full-time employees								
Less than 25%	1,281	695 *	1,576	1,139	1,406	1,361	1,078	1,341
25-49 %	1,438	1,503	1,164	1,466	1,407	1,459	1,365	1,453
50-74 %	1,418	864	1,472	1,287	1,331	1,514	1,260	1,447
75% or more	1,191	834	983	1,182	1,163	1,277	987	1,240
Union presence								
No union employees	1,233	841	1,073	1,235	1,242	1,359	1,044	1,300
Has union employees	1,160	1,707 *	468 *	737	922	1,246	786	1,177
Unknown	1,327	--	--	--	901	1,338	1,320	1,327
Percent low-wage employees								
50% or more low-wage	1,420	968	1,559	1,337	1,301	1,505	1,312	1,437
Less than 50% low-wage	1,199	850	997	1,186	1,176	1,284	998	1,248

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	12.92	52.56	53.08	38.94	27.16	17.31	30.01	14.38
Industry group **								
Agric., fish., forest.	189.52	--	--	--	--	--	503.69 *	92.58
Mining and manufacturing	34.77	131.78	115.92	75.91	64.20	53.76	67.37	38.65
Construction	74.78	211.59	119.23	195.82	111.70	102.01	93.56	112.95
Utilities and transp.	51.38	232.94	266.29	176.59	115.49	62.84	156.17	54.05
Wholesale trade	49.14	161.60	101.57	101.60	110.68	82.02	87.01	59.89
Fin. svcs. and real estate	28.46	112.97	114.32	106.74	58.98	37.30	72.55	31.37
Retail trade	34.39	195.46	165.30	113.78	107.00	36.35	102.93	35.77
Professional services	23.75	98.58	118.39	60.43	48.14	32.49	60.52	25.63
Other services	34.61	109.51	108.32	118.03	76.80	46.20	68.64	40.29
Ownership								
For profit, incorporated	15.35	69.20	61.35	43.84	35.76	20.11	36.41	17.01
For profit, unincorporated	44.10	83.74	167.44	125.62	88.36	63.35	74.71	54.22
Nonprofit	28.00	72.41	104.55	91.84	45.54	40.30	69.19	30.21
Age of firm								
Less than 5 years	71.81	124.32	279.98	145.37	99.62	196.39	119.70	86.89
5-9 years	52.11	103.06	121.33	76.07	97.66	280.00	64.29	81.66
10-19 years	36.94	73.05	131.73	71.22	59.80	87.36	62.97	45.07
20 or more years	14.62	96.34	53.97	55.76	33.27	17.63	41.12	15.68
Multi/single status								
2 or more locations	14.95	115.76 *	110.71	57.95	32.56	17.59	67.28	15.24
1 location only	24.57	53.08	56.61	47.67	45.69	92.55	32.33	37.30
Percent full-time employees								
Less than 25%	62.64	214.56 *	410.24	169.07	143.03	71.16	164.50	64.83
25-49 %	47.60	429.69	172.69	111.11	95.35	52.37	176.33	43.94
50-74 %	33.47	170.49	220.44	96.79	60.94	41.14	113.93	33.66
75% or more	14.66	52.59	54.90	44.40	30.83	20.01	31.36	16.62
Union presence								
No union employees	15.49	49.28	54.66	40.31	28.49	23.96	30.16	18.08
Has union employees	34.30	851.12 *	164.04 *	148.25	83.61	38.87	200.15	34.81
Unknown	29.61	--	--	--	121.68	30.16	346.60	29.70
Percent low-wage employees								
50% or more low-wage	28.16	165.85	229.88	97.47	51.86	33.82	100.47	28.63
Less than 50% low-wage	14.38	55.03	52.72	42.39	30.61	19.66	31.10	16.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.2.a(2014) 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, 2014**

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	1,214	1,009	1,109	1,273	1,190	1,274	1,146	1,238
Industry group **								
Agric., fish., forest.	783*	--	--	--	--	--	804*	--
Mining and manufacturing	1,221	798*	1,497	1,130	1,246	1,299	1,090	1,265
Construction	987	1,518*	1,090	909	631*	370*	1,148	775
Utilities and transp.	1,462	--	--	1,802	1,619	1,330	1,666	1,407
Wholesale trade	1,300	1,289	572*	1,188	1,115	2,669	1,068	1,503
Fin. svcs. and real estate	1,102	691	565*	1,102	1,177	1,300	724	1,238
Retail trade	1,416	1,510	1,551	1,556	1,179	1,349	1,451	1,396
Professional services	1,114	622	1,046	1,244	1,150	1,127	1,005	1,136
Other services	1,410	1,099	1,296	1,519	1,343	1,505	1,403	1,413
Ownership								
For profit, incorporated	1,267	1,155	1,149	1,258	1,199	1,391	1,199	1,298
For profit, unincorporated	1,385	766	1,170	1,597	1,427	1,643	1,131	1,529
Nonprofit	1,010	312*	842	1,119	1,066	1,002	846	1,033
Age of firm								
Less than 5 years	1,210	616	1,330	1,534	1,371	--	1,095	1,314
5-9 years	1,125	868	1,103	1,115	984	2,483	1,066	1,192
10-19 years	1,196	782	1,250	1,240	1,300	1,379	1,075	1,287
20 or more years	1,226	1,300	1,019	1,281	1,166	1,258	1,209	1,230
Multi/single status								
2 or more locations	1,272	--	816	1,168	1,287	1,288	1,016	1,283
1 location only	1,152	1,012	1,130	1,298	1,084	1,070	1,157	1,147
Percent full-time employees								
Less than 25%	1,215	656*	--	1,403*	1,611	1,007	1,150*	1,253
25-49 %	1,506	2,550*	1,860	1,734	1,141	1,198	2,275	1,226
50-74 %	1,175	546	1,555	1,075	1,263	1,229	1,096	1,197
75% or more	1,202	979	991	1,270	1,174	1,294	1,085	1,247
Union presence								
No union employees	1,258	1,011	1,157	1,341	1,273	1,338	1,184	1,298
Has union employees	946	--	--	405*	827	1,086	451*	989
Unknown	1,357	--	--	--	568*	1,390	--	1,357
Percent low-wage employees								
50% or more low-wage	1,513	1,384	1,905	1,428	1,372	1,622	1,558	1,498
Less than 50% low-wage	1,164	945	1,035	1,254	1,154	1,209	1,084	1,194

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	27.94	103.91	93.01	67.85	55.98	41.11	60.49	31.12
Industry group **								
Agric., fish., forest.	460.81 *	--	--	--	--	--	503.57 *	--
Mining and manufacturing	58.03	281.51 *	175.81	125.34	79.15	104.21	126.90	64.55
Construction	139.22	462.68 *	242.73	191.69	262.35 *	162.31 *	201.09	174.02
Utilities and transp.	128.81	--	--	377.94	322.78	136.59	343.84	131.99
Wholesale trade	126.46	376.42	174.43 *	193.99	119.96	491.25	164.15	191.00
Fin. svcs. and real estate	76.82	178.07	171.62 *	235.64	129.54	127.37	140.68	88.06
Retail trade	100.16	390.99	318.76	197.83	148.06	101.84	210.87	99.53
Professional services	43.25	109.75	186.95	145.05	89.37	55.36	110.64	46.89
Other services	75.63	252.55	235.50	176.07	180.44	96.54	159.61	85.02
Ownership								
For profit, incorporated	34.41	133.47	107.47	75.91	65.99	50.85	72.44	37.65
For profit, unincorporated	91.39	190.67	285.53	216.85	214.83	95.59	163.84	108.45
Nonprofit	52.32	99.62 *	239.90	176.07	100.86	64.35	134.36	56.82
Age of firm								
Less than 5 years	140.00	147.44	361.69	326.52	348.88	--	235.96	162.12
5-9 years	132.94	226.77	264.88	152.46	261.93	401.12	136.11	237.33
10-19 years	67.10	105.38	178.04	118.05	148.84	141.74	92.23	95.19
20 or more years	32.15	199.41	124.24	93.45	60.31	40.45	92.62	33.08
Multi/single status								
2 or more locations	35.08	--	242.94	121.64	73.65	42.68	153.87	35.95
1 location only	43.83	104.43	97.98	78.73	84.61	151.42	64.30	59.45
Percent full-time employees								
Less than 25%	172.55	356.55 *	--	470.48 *	227.20	160.84	381.61 *	157.37
25-49 %	144.77	847.85 *	325.51	213.92	177.02	139.22	423.08	100.38
50-74 %	53.58	145.52	326.20	146.69	108.68	60.83	151.21	53.99
75% or more	32.56	105.27	95.27	78.14	65.94	51.39	64.63	37.69
Union presence								
No union employees	33.36	107.32	96.11	70.72	63.15	53.64	62.65	38.70
Has union employees	54.58	--	--	138.31 *	114.82	69.54	163.85 *	57.08
Unknown	86.48	--	--	--	178.44 *	89.53	--	87.51
Percent low-wage employees								
50% or more low-wage	70.09	341.71	318.93	137.95	106.62	104.73	177.37	72.69
Less than 50% low-wage	30.00	105.62	93.01	74.21	63.66	42.76	63.45	33.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.2.b(2014) 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, 2014**

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	1,251	805	1,042	1,170	1,188	1,341	996	1,294
Industry group **								
Agric., fish., forest.	936	--	--	--	--	--	959 *	931
Mining and manufacturing	1,104	772	871	1,229	1,082	1,110	958	1,119
Construction	1,044	735	955	1,404	899	975	1,028	1,055
Utilities and transp.	1,240	556 *	1,030 *	1,038	1,229	1,303	1,061	1,262
Wholesale trade	1,170	444	837	1,173	1,325	1,213	927	1,233
Fin. svcs. and real estate	1,124	636	864	860	1,188	1,172	902	1,147
Retail trade	1,487	869	1,350	1,784	1,539	1,477	1,303	1,508
Professional services	1,299	1,004	1,176	968	1,205	1,433	1,002	1,350
Other services	1,352	705	1,016	1,163	1,205	1,558	924	1,455
Ownership								
For profit, incorporated	1,262	879	1,082	1,186	1,204	1,333	1,036	1,300
For profit, unincorporated	1,293	650	1,122	1,418	1,257	1,413	1,017	1,373
Nonprofit	1,171	570	687	806	1,099	1,346	713	1,223
Age of firm								
Less than 5 years	1,206	1,013	1,283	1,262	1,381	818	1,101	1,284
5-9 years	1,012	688	1,264	993	1,103	962	967	1,049
10-19 years	1,207	804	1,134	1,211	1,211	1,454	1,064	1,285
20 or more years	1,272	787	906	1,178	1,176	1,343	950	1,304
Multi/single status								
2 or more locations	1,310	--	1,075	1,018	1,214	1,349	1,033	1,316
1 location only	1,100	814	1,039	1,224	1,152	1,038	992	1,194
Percent full-time employees								
Less than 25%	1,348	1,071 *	1,729	881	1,459	1,410	1,160	1,380
25-49 %	1,443	681 *	857	1,382	1,514	1,510	942	1,513
50-74 %	1,498	1,074	1,192	1,408	1,386	1,575	1,271	1,528
75% or more	1,199	757	1,024	1,141	1,145	1,282	962	1,241
Union presence								
No union employees	1,241	762	1,064	1,183	1,237	1,369	994	1,307
Has union employees	1,219	--	477 *	959	856	1,293	1,068 *	1,224
Unknown	1,327	--	--	--	1,014	1,335	--	1,328
Percent low-wage employees								
50% or more low-wage	1,413	815	1,273	1,277	1,285	1,498	1,175	1,436
Less than 50% low-wage	1,219	804	1,021	1,155	1,170	1,304	977	1,264

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	15.26	68.61	68.70	52.33	32.05	19.52	37.46	16.73
Industry group **								
Agric., fish., forest.	97.47	--	--	--	--	--	349.37 *	93.74
Mining and manufacturing	41.56	159.69	156.82	98.79	72.06	61.08	84.57	44.97
Construction	97.40	204.91	132.99	305.03	123.48	106.50	112.96	141.47
Utilities and transp.	55.94	169.72 *	331.17 *	150.21	105.14	69.36	147.26	59.80
Wholesale trade	54.92	114.41	122.91	125.69	137.49	76.82	109.40	63.92
Fin. svcs. and real estate	31.35	141.78	151.39	120.28	67.42	38.97	87.71	33.84
Retail trade	35.30	208.92	207.40	152.71	107.94	38.30	123.06	36.63
Professional services	30.00	157.30	181.18	61.07	62.00	39.22	87.51	31.58
Other services	41.05	107.85	136.94	166.23	78.44	51.32	73.63	47.52
Ownership								
For profit, incorporated	17.86	91.55	86.32	58.56	42.35	22.14	47.43	19.37
For profit, unincorporated	52.42	93.45	149.77	164.89	96.22	75.66	70.94	64.64
Nonprofit	34.77	110.06	103.03	108.29	53.55	48.36	90.74	36.83
Age of firm								
Less than 5 years	78.26	197.57	214.49	157.00	91.72	240.77	117.11	106.99
5-9 years	54.22	110.62	154.28	87.52	100.90	246.59	76.47	76.76
10-19 years	47.91	118.11	199.02	95.83	62.18	105.37	94.30	53.15
20 or more years	17.09	118.90	58.70	76.12	40.78	19.89	46.99	18.22
Multi/single status								
2 or more locations	16.99	--	128.56	69.59	36.63	19.72	80.10	17.28
1 location only	32.45	69.40	73.79	66.07	56.64	122.14	40.70	49.72
Percent full-time employees								
Less than 25%	68.09	368.62 *	475.15	145.79	185.51	77.11	201.70	72.24
25-49 %	45.31	237.26 *	184.57	141.80	104.94	56.73	114.19	48.55
50-74 %	39.85	308.31	189.21	131.46	75.92	47.63	156.19	40.07
75% or more	17.26	64.77	76.17	59.07	35.61	22.36	39.40	19.14
Union presence								
No union employees	18.48	56.35	70.76	54.03	33.40	26.74	36.68	21.22
Has union employees	42.12	--	223.55 *	219.51	94.93	46.68	333.10 *	42.20
Unknown	31.79	--	--	--	152.30	32.30	--	31.84
Percent low-wage employees								
50% or more low-wage	30.56	196.41	190.58	135.33	64.01	35.57	107.81	31.99
Less than 50% low-wage	17.24	73.12	72.72	56.78	35.85	22.53	39.73	19.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	1,103	733	940	1,199	1,300	1,146	936	1,216
Industry group **								
Agric., fish., forest.	2,125 *	--	--	--	--	--	2,856 *	--
Mining and manufacturing	1,340	--	--	--	--	--	989	1,453
Construction	846	--	--	--	--	--	925	660
Utilities and transp.	1,069 *	--	--	--	--	--	1,853	--
Wholesale trade	953	--	--	--	--	--	680 *	1,315
Fin. svcs. and real estate	865	--	--	--	--	--	742 *	946
Retail trade	1,171	--	--	--	--	--	1,129	1,212
Professional services	1,123	--	--	--	--	--	781	1,385
Other services	995	--	--	--	--	--	877	1,042
Ownership								
For profit, incorporated	1,124	--	--	--	--	--	954	1,239
For profit, unincorporated	1,139	--	--	--	--	--	967	1,369
Nonprofit	974	--	--	--	--	--	714	1,052
Age of firm								
Less than 5 years	1,190	--	--	--	--	--	1,133 *	1,273
5-9 years	1,067	--	--	--	--	--	1,000	1,175
10-19 years	1,220	--	--	--	--	--	1,062	1,508
20 or more years	1,070	--	--	--	--	--	808	1,181
Multi/single status								
2 or more locations	1,206	--	--	--	--	--	927	1,223
1 location only	1,017	--	--	--	--	--	936	1,198
Percent full-time employees								
Less than 25%	875	--	--	--	--	--	770	1,010
25-49 %	1,120	--	--	--	--	--	569	1,535
50-74 %	1,396	--	--	--	--	--	1,622	1,262
75% or more	1,065	--	--	--	--	--	870	1,196
Union presence								
No union employees	1,087	--	--	--	--	--	937	1,212
Has union employees	1,258	--	--	--	--	--	--	1,329
Unknown	1,145	--	--	--	--	--	--	1,109
Percent low-wage employees								
50% or more low-wage	1,219	--	--	--	--	--	1,195	1,233
Less than 50% low-wage	1,082	--	--	--	--	--	891	1,213

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.2.c(2014) 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, 2014**

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	50.32	105.05	171.86	100.07	123.33	77.05	82.86	66.05
Industry group **								
Agric., fish., forest.	1,218.29 *	--	--	--	--	--	1,555.35 *	--
Mining and manufacturing	152.72	--	--	--	--	--	212.60	189.82
Construction	133.25	--	--	--	--	--	161.85	197.57
Utilities and transp.	322.90 *	--	--	--	--	--	513.82	--
Wholesale trade	171.66	--	--	--	--	--	239.99 *	142.05
Fin. svcs. and real estate	122.75	--	--	--	--	--	224.07 *	143.34
Retail trade	206.01	--	--	--	--	--	239.30	336.80
Professional services	74.92	--	--	--	--	--	102.23	98.27
Other services	81.28	--	--	--	--	--	164.80	100.02
Ownership								
For profit, incorporated	59.89	--	--	--	--	--	83.50	87.79
For profit, unincorporated	171.65	--	--	--	--	--	267.96	188.95
Nonprofit	79.88	--	--	--	--	--	122.37	95.86
Age of firm								
Less than 5 years	316.56	--	--	--	--	--	472.09 *	367.19
5-9 years	140.24	--	--	--	--	--	185.02	205.51
10-19 years	109.16	--	--	--	--	--	140.86	152.21
20 or more years	56.01	--	--	--	--	--	89.88	73.61
Multi/single status								
2 or more locations	69.82	--	--	--	--	--	152.52	74.32
1 location only	73.43	--	--	--	--	--	87.98	138.80
Percent full-time employees								
Less than 25%	165.60	--	--	--	--	--	206.54	290.21
25-49 %	140.95	--	--	--	--	--	111.92	217.15
50-74 %	195.80	--	--	--	--	--	435.04	158.11
75% or more	53.37	--	--	--	--	--	78.29	75.66
Union presence								
No union employees	52.67	--	--	--	--	--	84.10	70.83
Has union employees	254.76	--	--	--	--	--	--	278.44
Unknown	136.78	--	--	--	--	--	--	131.81
Percent low-wage employees								
50% or more low-wage	153.91	--	--	--	--	--	358.41	121.52
Less than 50% low-wage	52.03	--	--	--	--	--	73.98	75.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	21.2%	14.0%	17.7%	21.6%	20.3%	22.7%	17.6%	22.0%
Industry group **								
Agric., fish., forest.	18.7%	--	--	--	--	--	22.6%	16.6%
Mining and manufacturing	20.5%	11.5%	19.5%	23.3%	20.7%	20.2%	17.8%	20.9%
Construction	18.4%	17.0%	18.7%	22.7%	14.5%	17.5%	18.9%	17.9%
Utilities and transp.	22.7%	17.0%	13.3% *	25.5%	22.6%	23.4%	21.5%	22.9%
Wholesale trade	20.0%	12.4%	12.1%	20.7%	21.3%	22.2%	16.6%	21.2%
Fin. svcs. and real estate	18.9%	10.4%	11.5%	16.3%	18.7%	20.7%	13.0%	19.8%
Retail trade	26.7%	18.5%	22.4%	32.6%	25.2%	27.2%	23.1%	27.5%
Professional services	19.9%	13.4%	18.7%	18.1%	19.7%	21.2%	16.1%	20.7%
Other services	23.9%	14.2%	17.4%	23.3%	22.1%	27.4%	18.0%	25.6%
Ownership								
For profit, incorporated	22.2%	15.6%	18.6%	22.5%	21.4%	23.6%	18.5%	23.1%
For profit, unincorporated	22.6%	11.4%	19.4%	26.2%	23.4%	24.7%	17.8%	24.6%
Nonprofit	17.0%	7.1%	10.9%	15.0%	16.6%	18.7%	11.7%	17.6%
Age of firm								
Less than 5 years	22.4%	14.8%	24.6%	25.9%	25.7%	17.2%	20.1%	24.5%
5-9 years	19.3%	13.5%	21.1%	21.4%	19.8%	20.4%	18.8%	19.8%
10-19 years	21.2%	12.4%	20.2%	22.9%	22.1%	25.2%	18.6%	23.0%
20 or more years	21.2%	14.9%	14.8%	20.8%	19.6%	22.7%	16.4%	21.9%
Multi/single status								
2 or more locations	22.2%	3.5% *	16.1%	19.3%	20.5%	22.8%	17.9%	22.3%
1 location only	19.2%	14.1%	17.8%	22.4%	20.1%	17.8%	17.5%	21.0%
Percent full-time employees								
Less than 25%	23.2%	10.9% *	24.5%	19.7%	25.3%	26.4%	17.2%	25.3%
25-49 %	24.9%	22.9%	19.0%	25.1%	23.0%	26.7%	22.0%	25.6%
50-74 %	23.7%	14.1%	22.7%	23.0%	21.3%	25.6%	20.7%	24.3%
75% or more	20.5%	13.6%	16.9%	21.3%	19.9%	21.8%	16.9%	21.3%
Union presence								
No union employees	21.6%	13.8%	18.3%	22.6%	21.6%	23.9%	18.0%	22.9%
Has union employees	18.2%	18.1% *	6.4% *	10.4%	13.7%	20.2%	10.1%	18.7%
Unknown	22.9%	--	--	--	15.4%	23.1%	19.8%	22.9%
Percent low-wage employees								
50% or more low-wage	25.3%	16.5%	25.0%	24.8%	22.6%	27.2%	22.3%	25.8%
Less than 50% low-wage	20.4%	13.7%	16.9%	21.2%	19.9%	21.7%	17.0%	21.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	0.21%	0.83%	0.85%	0.69%	0.48%	0.27%	0.50%	0.24%
Industry group **								
Agric., fish., forest.	2.83%	--	--	--	--	--	6.12%	2.15%
Mining and manufacturing	0.62%	2.15%	1.94%	1.52%	1.28%	0.89%	1.26%	0.69%
Construction	1.41%	3.38%	2.39%	3.47%	2.41%	2.24%	1.75%	2.15%
Utilities and transp.	0.91%	4.19%	4.14% *	3.10%	2.14%	1.09%	2.80%	0.95%
Wholesale trade	0.85%	2.68%	1.86%	1.93%	1.77%	1.40%	1.57%	1.02%
Fin. svcs. and real estate	0.45%	1.72%	1.76%	1.68%	0.93%	0.59%	1.14%	0.49%
Retail trade	0.67%	3.07%	2.38%	2.16%	2.18%	0.76%	1.66%	0.73%
Professional services	0.36%	1.53%	1.90%	1.01%	0.76%	0.47%	0.97%	0.38%
Other services	0.58%	1.74%	1.82%	2.10%	1.37%	0.72%	1.16%	0.67%
Ownership								
For profit, incorporated	0.26%	1.08%	1.03%	0.83%	0.63%	0.33%	0.62%	0.29%
For profit, unincorporated	0.76%	1.39%	2.31%	2.08%	1.85%	1.01%	1.19%	0.97%
Nonprofit	0.39%	1.07%	1.62%	1.37%	0.69%	0.53%	1.08%	0.42%
Age of firm								
Less than 5 years	1.22%	2.17%	3.74%	2.83%	1.79%	3.27%	1.93%	1.59%
5-9 years	0.89%	1.92%	2.29%	1.57%	1.76%	3.01%	1.25%	1.27%
10-19 years	0.63%	1.23%	2.13%	1.32%	0.96%	1.49%	1.08%	0.76%
20 or more years	0.24%	1.39%	0.89%	0.94%	0.58%	0.28%	0.66%	0.26%
Multi/single status								
2 or more locations	0.24%	1.92% *	1.86%	0.99%	0.57%	0.28%	1.12%	0.25%
1 location only	0.42%	0.84%	0.91%	0.85%	0.81%	1.33%	0.54%	0.65%
Percent full-time employees								
Less than 25%	1.19%	3.45% *	6.69%	3.06%	2.29%	1.57%	2.76%	1.26%
25-49 %	0.77%	6.00%	2.92%	1.88%	1.36%	0.88%	2.67%	0.72%
50-74 %	0.57%	2.63%	2.93%	1.86%	0.86%	0.76%	1.70%	0.60%
75% or more	0.24%	0.85%	0.91%	0.79%	0.55%	0.31%	0.54%	0.27%
Union presence								
No union employees	0.26%	0.79%	0.88%	0.72%	0.48%	0.40%	0.51%	0.31%
Has union employees	0.53%	8.70% *	2.31% *	2.10%	1.40%	0.56%	2.55%	0.54%
Unknown	0.45%	--	--	--	2.03%	0.46%	5.40%	0.45%
Percent low-wage employees								
50% or more low-wage	0.47%	2.83%	3.03%	1.54%	0.91%	0.58%	1.57%	0.48%
Less than 50% low-wage	0.24%	0.86%	0.87%	0.76%	0.54%	0.31%	0.52%	0.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.3.a(2014) 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, 2014**

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	20.8%	16.7%	20.2%	22.4%	21.1%	21.0%	20.0%	21.1%
Industry group **								
Agric., fish., forest.	16.2% *	--	--	--	--	--	16.2% *	--
Mining and manufacturing	21.9%	14.2% *	26.9%	21.1%	23.7%	21.2%	19.7%	22.6%
Construction	18.8%	25.0%	21.2%	18.6%	13.4% *	5.4% *	21.4%	15.2%
Utilities and transp.	25.8%	--	--	33.5%	28.1%	23.6%	27.4%	25.3%
Wholesale trade	22.2%	20.8% *	11.1% *	20.3%	20.1%	39.7%	19.3%	24.5%
Fin. svcs. and real estate	17.7%	10.2%	10.4% *	18.5%	18.9%	20.7%	11.3%	20.1%
Retail trade	26.8%	25.5%	26.9%	29.4%	24.5%	26.7%	26.1%	27.3%
Professional services	18.3%	10.6%	18.6%	20.3%	19.6%	18.0%	17.4%	18.5%
Other services	24.6%	17.7%	23.5%	26.4%	24.0%	26.4%	23.6%	25.0%
Ownership								
For profit, incorporated	22.3%	18.9%	21.2%	23.4%	22.4%	22.9%	21.1%	22.8%
For profit, unincorporated	24.6%	13.0%	20.3%	27.9%	25.8%	30.6%	19.8%	27.5%
Nonprofit	16.2%	5.3%	15.1%	16.8%	17.3%	16.0%	14.2%	16.4%
Age of firm								
Less than 5 years	22.6%	10.3%	25.9%	31.0%	25.6%	--	20.3%	24.7%
5-9 years	19.5%	14.6%	22.6%	21.9%	17.1%	25.0%	19.8%	19.3%
10-19 years	21.5%	13.6%	23.4%	21.8%	24.0%	24.9%	19.2%	23.3%
20 or more years	20.7%	20.6%	17.9%	21.8%	20.5%	20.8%	20.3%	20.8%
Multi/single status								
2 or more locations	21.2%	--	14.0%	19.5%	22.3%	21.1%	17.5%	21.3%
1 location only	20.4%	16.7%	20.7%	23.1%	19.8%	18.8%	20.2%	20.6%
Percent full-time employees								
Less than 25%	21.0%	10.3% *	--	24.4% *	30.5%	19.5%	17.8% *	23.2%
25-49 %	25.7%	38.6%	29.5%	26.8%	20.4%	22.5%	33.6%	22.2%
50-74 %	19.9%	9.8%	26.6%	19.5%	20.4%	20.4%	19.5%	20.0%
75% or more	20.7%	16.1%	18.5%	22.4%	21.1%	21.0%	19.2%	21.2%
Union presence								
No union employees	22.0%	17.1%	21.3%	24.0%	22.6%	22.3%	21.0%	22.6%
Has union employees	15.5%	--	--	5.9% *	14.7%	17.9%	6.3% *	16.4%
Unknown	22.0%	--	--	--	10.8% *	22.5%	--	22.1%
Percent low-wage employees								
50% or more low-wage	26.8%	23.7%	28.9%	25.4%	25.8%	28.3%	25.9%	27.1%
Less than 50% low-wage	19.9%	15.5%	19.2%	22.0%	20.3%	19.7%	19.1%	20.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.3.a(2014) 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, 2014**

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%	1.63%	1.61%	1.19%	0.95%	0.65%	1.01%	0.51%
Industry group **								
Agric., fish., forest.	8.85% *	--	--	--	--	--	9.47% *	--
Mining and manufacturing	1.01%	4.64% *	2.79%	2.35%	1.62%	1.59%	2.27%	1.10%
Construction	2.57%	7.41%	4.90%	3.72%	5.27% *	2.89% *	3.62%	3.38%
Utilities and transp.	2.29%	--	--	5.82%	5.87%	2.60%	5.29%	2.49%
Wholesale trade	2.20%	6.46% *	3.66% *	3.34%	2.12%	8.20%	3.04%	3.17%
Fin. svcs. and real estate	1.25%	2.69%	3.17% *	3.87%	2.35%	2.00%	2.12%	1.48%
Retail trade	1.69%	5.57%	3.74%	3.94%	3.15%	1.83%	3.14%	1.95%
Professional services	0.69%	1.76%	3.16%	2.33%	1.47%	0.85%	1.84%	0.74%
Other services	1.21%	3.68%	3.70%	3.24%	2.97%	1.33%	2.62%	1.33%
Ownership								
For profit, incorporated	0.57%	2.05%	1.91%	1.43%	1.12%	0.77%	1.22%	0.61%
For profit, unincorporated	1.59%	3.16%	4.20%	3.72%	3.65%	2.06%	2.75%	1.94%
Nonprofit	0.82%	1.52%	4.25%	2.55%	1.66%	0.99%	2.21%	0.88%
Age of firm								
Less than 5 years	2.30%	2.47%	5.88%	5.91%	4.70%	--	4.10%	2.41%
5-9 years	2.04%	4.10%	4.93%	3.29%	4.26%	5.56%	2.76%	3.02%
10-19 years	1.19%	1.77%	3.13%	2.08%	2.59%	3.18%	1.65%	1.66%
20 or more years	0.53%	2.84%	2.08%	1.58%	1.04%	0.66%	1.45%	0.55%
Multi/single status								
2 or more locations	0.56%	--	3.66%	1.87%	1.21%	0.67%	2.29%	0.57%
1 location only	0.75%	1.63%	1.71%	1.41%	1.50%	2.35%	1.08%	1.05%
Percent full-time employees								
Less than 25%	2.98%	5.73% *	--	8.36% *	3.70%	2.59%	5.91% *	2.69%
25-49 %	2.27%	10.15%	4.81%	3.43%	3.08%	2.91%	5.54%	1.81%
50-74 %	0.88%	2.55%	5.30%	2.79%	1.84%	0.93%	2.63%	0.87%
75% or more	0.54%	1.66%	1.71%	1.37%	1.13%	0.80%	1.10%	0.62%
Union presence								
No union employees	0.56%	1.70%	1.64%	1.24%	1.07%	0.86%	1.05%	0.65%
Has union employees	0.91%	--	--	2.00% *	2.03%	1.18%	2.17% *	0.97%
Unknown	1.25%	--	--	--	3.64% *	1.29%	--	1.27%
Percent low-wage employees								
50% or more low-wage	1.09%	5.73%	3.67%	2.85%	1.86%	1.37%	2.91%	1.06%
Less than 50% low-wage	0.50%	1.62%	1.69%	1.28%	1.08%	0.69%	1.07%	0.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.3.b(2014) 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, 2014**

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	21.4%	13.0%	16.9%	21.3%	19.9%	23.1%	16.8%	22.2%
Industry group **								
Agric., fish., forest.	18.1%	--	--	--	--	--	16.6% *	18.4%
Mining and manufacturing	20.0%	12.9%	14.1%	24.8%	19.3%	20.1%	17.3%	20.3%
Construction	18.2%	11.4%	16.9%	24.3%	14.9%	19.4%	17.3%	18.7%
Utilities and transp.	22.4%	10.6% *	13.6% *	20.1%	21.5%	23.9%	18.0%	22.9%
Wholesale trade	19.6%	6.8%	13.1%	21.4%	21.4%	20.3%	15.8%	20.5%
Fin. svcs. and real estate	19.2%	9.6%	12.6%	15.4%	18.6%	20.7%	14.0%	19.9%
Retail trade	27.1%	14.2%	21.6%	33.3%	28.0%	27.2%	22.2%	27.8%
Professional services	20.7%	16.3%	20.4%	16.4%	19.5%	22.3%	16.7%	21.3%
Other services	24.0%	12.0%	15.9%	22.5%	21.1%	27.8%	15.7%	26.1%
Ownership								
For profit, incorporated	22.3%	14.1%	18.2%	21.9%	21.0%	23.7%	17.7%	23.1%
For profit, unincorporated	22.4%	11.3%	18.1%	27.2%	22.3%	23.6%	17.9%	23.7%
Nonprofit	17.5%	8.4%	9.3%	13.3%	16.4%	19.9%	10.5%	18.3%
Age of firm								
Less than 5 years	22.7%	17.8%	24.4%	24.6%	25.7%	16.1%	20.3%	24.5%
5-9 years	19.2%	12.8%	22.6%	21.1%	20.1%	17.1%	18.6%	19.7%
10-19 years	21.0%	13.1%	18.4%	22.3%	21.3%	25.3%	18.3%	22.5%
20 or more years	21.6%	11.7%	14.1%	20.7%	19.2%	23.1%	15.1%	22.2%
Multi/single status								
2 or more locations	22.4%	--	18.2%	18.8%	19.7%	23.2%	18.3%	22.5%
1 location only	19.0%	13.2%	16.8%	22.2%	20.4%	17.5%	16.6%	21.2%
Percent full-time employees								
Less than 25%	24.7%	15.8% *	28.0% *	15.5%	25.1%	27.5%	18.1%	26.1%
25-49 %	25.2%	11.7% *	14.2%	25.0%	23.8%	27.3%	16.6%	26.4%
50-74 %	25.2%	16.6%	18.0%	26.2%	22.0%	26.8%	20.5%	25.8%
75% or more	20.5%	12.4%	16.7%	20.8%	19.4%	22.0%	16.3%	21.3%
Union presence								
No union employees	21.8%	12.5%	17.5%	22.1%	21.4%	24.2%	17.0%	23.1%
Has union employees	19.0%	--	5.7% *	13.2%	11.9%	20.9%	12.8% *	19.3%
Unknown	23.0%	--	--	--	16.9%	23.2%	--	23.0%
Percent low-wage employees								
50% or more low-wage	25.1%	13.7%	21.8%	24.1%	21.5%	27.0%	20.4%	25.6%
Less than 50% low-wage	20.7%	12.9%	16.5%	21.0%	19.7%	22.2%	16.4%	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.3.b(2014) 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, 2014**

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%	1.09%	0.93%	0.57%	0.31%	0.63%	0.28%
Industry group **								
Agric., fish., forest.	1.70%	--	--	--	--	--	5.78% *	1.63%
Mining and manufacturing	0.76%	2.77%	2.36%	1.97%	1.49%	1.03%	1.57%	0.82%
Construction	1.82%	3.12%	2.67%	5.04%	2.87%	2.24%	2.14%	2.66%
Utilities and transp.	1.00%	3.58% *	5.04% *	3.10%	2.02%	1.16%	3.12%	1.03%
Wholesale trade	0.94%	1.95%	2.39%	2.49%	2.12%	1.30%	1.95%	1.09%
Fin. svcs. and real estate	0.49%	2.17%	2.26%	1.82%	0.99%	0.62%	1.44%	0.52%
Retail trade	0.70%	3.48%	3.06%	2.82%	1.70%	0.81%	2.05%	0.74%
Professional services	0.44%	2.42%	2.76%	1.04%	0.94%	0.56%	1.36%	0.46%
Other services	0.71%	1.84%	2.26%	2.98%	1.52%	0.85%	1.27%	0.82%
Ownership								
For profit, incorporated	0.31%	1.44%	1.39%	1.10%	0.75%	0.38%	0.80%	0.34%
For profit, unincorporated	0.91%	1.58%	2.47%	2.63%	2.14%	1.14%	1.20%	1.13%
Nonprofit	0.46%	1.60%	1.47%	1.65%	0.78%	0.60%	1.36%	0.48%
Age of firm								
Less than 5 years	1.44%	3.35%	3.51%	3.24%	1.68%	4.82%	2.13%	1.97%
5-9 years	1.00%	2.04%	2.87%	1.82%	1.94%	3.12%	1.46%	1.39%
10-19 years	0.80%	1.97%	3.04%	1.80%	0.92%	1.75%	1.58%	0.87%
20 or more years	0.28%	1.72%	0.95%	1.28%	0.71%	0.32%	0.76%	0.30%
Multi/single status								
2 or more locations	0.28%	--	2.40%	1.23%	0.66%	0.32%	1.41%	0.28%
1 location only	0.55%	1.10%	1.16%	1.17%	1.00%	1.70%	0.68%	0.85%
Percent full-time employees								
Less than 25%	1.37%	5.59% *	11.59% *	2.86%	2.99%	1.79%	3.62%	1.48%
25-49 %	0.74%	3.95% *	3.40%	2.49%	1.46%	0.92%	2.07%	0.79%
50-74 %	0.71%	4.43%	3.08%	2.28%	0.95%	0.90%	2.41%	0.73%
75% or more	0.28%	1.06%	1.21%	1.05%	0.65%	0.34%	0.67%	0.31%
Union presence								
No union employees	0.31%	0.92%	1.13%	0.97%	0.55%	0.46%	0.62%	0.36%
Has union employees	0.64%	--	2.84% *	3.11%	1.52%	0.65%	4.08% *	0.64%
Unknown	0.49%	--	--	--	2.40%	0.50%	--	0.49%
Percent low-wage employees								
50% or more low-wage	0.53%	3.32%	4.02%	2.02%	1.09%	0.63%	1.91%	0.55%
Less than 50% low-wage	0.28%	1.15%	1.13%	1.02%	0.64%	0.35%	0.66%	0.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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%	11.4%	16.3%	21.1%	21.5%	21.7%	15.5%	21.7%
Industry group **								
Agric., fish., forest.	22.6%*	--	--	--	--	--	35.3%	--
Mining and manufacturing	21.7%	--	--	--	--	--	14.5%	24.4%
Construction	18.6%	--	--	--	--	--	19.9%	15.2%
Utilities and transp.	16.4%	--	--	--	--	--	26.0%	--
Wholesale trade	17.1%	--	--	--	--	--	12.4%*	23.2%
Fin. svcs. and real estate	14.8%	--	--	--	--	--	11.3%	17.5%
Retail trade	20.4%	--	--	--	--	--	19.6%	21.2%*
Professional services	18.0%	--	--	--	--	--	12.5%	22.3%
Other services	20.3%	--	--	--	--	--	15.1%	23.0%
Ownership								
For profit, incorporated	20.1%	--	--	--	--	--	16.5%	22.7%
For profit, unincorporated	19.2%	--	--	--	--	--	14.6%	27.3%
Nonprofit	15.1%	--	--	--	--	--	11.1%	16.3%
Age of firm								
Less than 5 years	20.7%	--	--	--	--	--	18.8%*	23.6%*
5-9 years	19.1%	--	--	--	--	--	17.4%	22.2%
10-19 years	21.6%	--	--	--	--	--	18.6%	27.3%
20 or more years	18.4%	--	--	--	--	--	12.9%	20.9%
Multi/single status								
2 or more locations	22.0%	--	--	--	--	--	16.9%	22.4%
1 location only	16.9%	--	--	--	--	--	15.4%	20.2%
Percent full-time employees								
Less than 25%	16.2%	--	--	--	--	--	13.7%	19.8%
25-49 %	18.9%	--	--	--	--	--	8.6%	28.3%
50-74 %	21.2%	--	--	--	--	--	24.0%	19.4%
75% or more	18.8%	--	--	--	--	--	14.7%	21.8%
Union presence								
No union employees	18.7%	--	--	--	--	--	15.6%	21.5%
Has union employees	18.8%	--	--	--	--	--	--	19.8%
Unknown	28.1%	--	--	--	--	--	--	27.6%
Percent low-wage employees								
50% or more low-wage	23.1%	--	--	--	--	--	20.0%	25.3%
Less than 50% low-wage	18.4%	--	--	--	--	--	14.8%	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	0.85%	1.72%	2.59%	2.03%	2.08%	1.28%	1.31%	1.16%
Industry group **								
Agric., fish., forest.	11.41%*	--	--	--	--	--	9.39%	--
Mining and manufacturing	2.40%	--	--	--	--	--	4.08%	2.71%
Construction	2.80%	--	--	--	--	--	3.56%	3.61%
Utilities and transp.	4.89%	--	--	--	--	--	7.50%	--
Wholesale trade	3.05%	--	--	--	--	--	4.31%*	2.73%
Fin. svcs. and real estate	2.07%	--	--	--	--	--	3.30%	2.68%
Retail trade	4.19%	--	--	--	--	--	4.28%	7.27%*
Professional services	1.27%	--	--	--	--	--	1.70%	1.68%
Other services	1.58%	--	--	--	--	--	2.77%	2.27%
Ownership								
For profit, incorporated	1.08%	--	--	--	--	--	1.51%	1.56%
For profit, unincorporated	2.57%	--	--	--	--	--	3.52%	4.11%
Nonprofit	1.30%	--	--	--	--	--	1.64%	1.62%
Age of firm								
Less than 5 years	4.72%	--	--	--	--	--	5.96%*	8.21%*
5-9 years	2.60%	--	--	--	--	--	3.40%	3.49%
10-19 years	1.92%	--	--	--	--	--	2.49%	2.51%
20 or more years	0.97%	--	--	--	--	--	1.51%	1.26%
Multi/single status								
2 or more locations	1.09%	--	--	--	--	--	2.83%	1.16%
1 location only	1.23%	--	--	--	--	--	1.38%	2.73%
Percent full-time employees								
Less than 25%	2.80%	--	--	--	--	--	3.74%	4.31%
25-49 %	2.33%	--	--	--	--	--	2.08%	2.86%
50-74 %	2.70%	--	--	--	--	--	4.55%	2.98%
75% or more	0.95%	--	--	--	--	--	1.37%	1.33%
Union presence								
No union employees	0.89%	--	--	--	--	--	1.33%	1.24%
Has union employees	3.71%	--	--	--	--	--	--	4.03%
Unknown	2.45%	--	--	--	--	--	--	2.45%
Percent low-wage employees								
50% or more low-wage	2.31%	--	--	--	--	--	4.56%	2.60%
Less than 50% low-wage	0.90%	--	--	--	--	--	1.27%	1.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.4(2014) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2014**

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	52.4%	63.4%	61.4%	60.4%	55.0%	47.8%	61.5%	50.7%
Industry group **								
Agric., fish., forest.	60.9%	70.4%	65.7%	50.5%	63.6%	56.8%	68.2%	57.7%
Mining and manufacturing	46.8%	60.4%	56.3%	55.6%	48.3%	42.9%	57.7%	45.6%
Construction	53.0%	56.5%	55.9%	55.1%	51.3%	46.1%	54.8%	51.6%
Utilities and transp.	45.0%	69.9%	57.5%	54.5%	45.3%	42.2%	58.4%	43.4%
Wholesale trade	50.4%	60.8%	54.1%	60.3%	50.3%	42.8%	58.2%	47.9%
Fin. svcs. and real estate	47.6%	59.6%	61.1%	58.8%	50.7%	44.4%	60.6%	46.2%
Retail trade	60.8%	72.4%	66.2%	66.0%	68.0%	57.2%	68.4%	59.5%
Professional services	53.7%	64.9%	64.4%	62.2%	59.2%	48.3%	64.0%	52.0%
Other services	57.6%	63.1%	65.6%	65.4%	61.2%	52.8%	63.7%	56.1%
Ownership								
For profit, incorporated	51.3%	62.2%	60.5%	58.8%	52.6%	47.5%	60.4%	49.5%
For profit, unincorporated	56.9%	67.0%	62.7%	61.7%	56.6%	51.3%	63.6%	54.6%
Nonprofit	54.5%	65.1%	65.5%	66.9%	60.7%	48.1%	65.6%	53.3%
Age of firm								
Less than 5 years	57.0%	62.3%	66.1%	66.2%	51.4%	40.2%	63.2%	52.6%
5-9 years	57.5%	62.3%	62.5%	59.5%	52.6%	50.0%	60.8%	54.6%
10-19 years	57.5%	61.2%	62.3%	61.2%	55.8%	48.8%	62.0%	54.9%
20 or more years	51.2%	65.4%	60.0%	59.6%	55.3%	47.9%	61.1%	50.1%
Multi/single status								
2 or more locations	49.6%	48.7%	60.4%	61.6%	54.2%	47.9%	60.5%	49.3%
1 location only	59.0%	63.6%	61.4%	60.1%	56.2%	46.7%	61.6%	56.6%
Percent full-time employees								
Less than 25%	66.9%	77.9%	70.2%	68.7%	71.1%	62.7%	74.1%	65.0%
25-49 %	60.4%	65.5%	67.7%	68.9%	64.9%	55.9%	67.8%	59.0%
50-74 %	56.7%	60.5%	64.9%	68.6%	62.5%	52.9%	63.0%	55.7%
75% or more	51.2%	63.3%	60.6%	59.1%	53.6%	46.3%	60.7%	49.3%
Union presence								
No union employees	55.2%	64.0%	62.6%	61.6%	56.2%	48.6%	62.7%	52.9%
Has union employees	45.9%	45.5%	41.3%	47.3%	48.3%	45.5%	41.9%	46.1%
Unknown	49.1%	--	--	--	56.2%	48.9%	55.9%	49.0%
Percent low-wage employees								
50% or more low-wage	62.6%	67.6%	69.2%	71.8%	70.7%	58.2%	69.4%	61.6%
Less than 50% low-wage	50.8%	62.8%	60.7%	59.1%	52.9%	46.0%	60.6%	48.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	0.30%	0.93%	0.95%	0.71%	0.64%	0.43%	0.57%	0.34%
Industry group **								
Agric., fish., forest.	3.12%	5.78%	12.46%	5.36%	9.45%	3.13%	6.03%	3.86%
Mining and manufacturing	0.74%	3.44%	2.95%	1.82%	1.33%	1.06%	1.68%	0.80%
Construction	1.37%	2.77%	2.73%	2.95%	3.13%	2.47%	1.95%	1.92%
Utilities and transp.	1.07%	5.84%	6.30%	3.50%	2.71%	1.22%	3.26%	1.11%
Wholesale trade	1.16%	3.22%	3.35%	2.02%	2.05%	1.91%	1.73%	1.38%
Fin. svcs. and real estate	1.19%	3.16%	2.84%	2.95%	1.36%	1.69%	1.77%	1.32%
Retail trade	0.69%	2.90%	2.77%	1.67%	1.70%	0.83%	1.66%	0.75%
Professional services	0.50%	1.64%	1.67%	1.23%	1.23%	0.63%	0.98%	0.55%
Other services	0.76%	2.25%	2.21%	1.77%	1.64%	1.08%	1.38%	0.88%
Ownership								
For profit, incorporated	0.36%	1.13%	1.08%	0.86%	0.78%	0.52%	0.68%	0.41%
For profit, unincorporated	0.94%	1.96%	2.49%	1.81%	1.91%	1.59%	1.27%	1.16%
Nonprofit	0.65%	2.87%	3.20%	1.68%	1.25%	0.81%	1.73%	0.69%
Age of firm								
Less than 5 years	1.96%	2.91%	3.31%	2.64%	2.83%	5.41%	1.85%	2.83%
5-9 years	1.44%	2.29%	2.81%	2.16%	2.69%	6.63%	1.61%	2.21%
10-19 years	0.79%	1.82%	1.77%	1.43%	1.54%	1.85%	1.04%	1.07%
20 or more years	0.34%	1.37%	1.31%	0.94%	0.74%	0.44%	0.81%	0.37%
Multi/single status								
2 or more locations	0.37%	7.78%	3.06%	1.30%	0.73%	0.43%	1.57%	0.37%
1 location only	0.54%	0.94%	0.99%	0.84%	1.12%	3.08%	0.60%	0.85%
Percent full-time employees								
Less than 25%	1.22%	5.02%	5.99%	3.35%	2.83%	1.44%	2.92%	1.27%
25-49 %	0.98%	4.23%	4.15%	2.53%	2.69%	1.08%	2.28%	1.06%
50-74 %	0.63%	2.42%	2.57%	1.98%	1.60%	0.75%	1.56%	0.68%
75% or more	0.35%	1.06%	1.05%	0.79%	0.70%	0.52%	0.63%	0.40%
Union presence								
No union employees	0.34%	0.93%	0.93%	0.71%	0.66%	0.56%	0.54%	0.40%
Has union employees	0.89%	6.90%	5.27%	3.32%	2.07%	1.05%	3.55%	0.91%
Unknown	0.77%	--	--	--	3.40%	0.78%	7.18%	0.77%
Percent low-wage employees								
50% or more low-wage	0.63%	2.49%	3.61%	2.01%	1.19%	0.79%	1.66%	0.68%
Less than 50% low-wage	0.33%	1.01%	0.98%	0.75%	0.68%	0.49%	0.60%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	15.6%	60.6%	43.5%	27.2%	14.9%	3.7%	44.7%	8.8%
Industry group **								
Agric., fish., forest.	28.6%	--	--	--	--	--	59.4%	13.0%*
Mining and manufacturing	12.0%	54.5%	32.0%	19.9%	11.3%	6.2%	34.3%	8.8%
Construction	40.3%	65.6%	44.9%	36.7%	41.5%	15.5%*	48.3%	33.6%
Utilities and transp.	11.4%	48.8%	55.1%	25.3%	8.1%*	4.8%*	34.4%	7.7%
Wholesale trade	20.4%	61.2%	49.9%	30.3%	10.2%*	3.8%*	45.3%	10.7%
Fin. svcs. and real estate	13.1%	64.1%	50.6%	32.6%	13.4%	3.8%	49.6%	7.7%
Retail trade	10.0%	58.3%	31.9%	17.5%	12.7%*	1.1%	37.8%	4.5%
Professional services	14.4%	62.2%	46.6%	26.8%	13.3%	2.8%	49.0%	7.2%
Other services	17.5%	56.1%	40.1%	29.5%	18.3%	4.6%	42.1%	10.6%
Ownership								
For profit, incorporated	15.0%	59.6%	42.8%	26.4%	15.8%	3.5%	44.2%	8.2%
For profit, unincorporated	20.3%	63.2%	45.4%	21.8%	13.2%*	5.1%*	45.1%	10.5%
Nonprofit	14.6%	61.9%	45.4%	35.9%	13.7%	4.4%	47.4%	10.3%
Age of firm								
Less than 5 years	26.4%	51.2%	32.9%	21.6%	10.3%*	24.3%*	39.4%	15.4%
5-9 years	32.5%	62.1%	36.3%	29.3%	19.0%	15.2%*	43.9%	21.4%
10-19 years	26.5%	63.1%	45.7%	26.9%	11.7%	6.3%*	46.1%	13.5%
20 or more years	12.2%	61.2%	45.5%	27.7%	15.7%	3.4%	45.1%	7.6%
Multi/single status								
2 or more locations	6.8%	83.2%	43.3%	27.2%	12.8%	3.5%	35.3%	6.0%
1 location only	32.6%	60.3%	43.5%	27.2%	17.6%	11.9%*	45.6%	19.4%
Percent full-time employees								
Less than 25%	20.6%	77.9%	31.5%	31.6%	20.2%	4.5%*	54.3%	10.6%
25-49 %	11.0%	51.5%	43.4%	15.2%	12.7%*	1.4%*	38.4%	5.2%
50-74 %	11.6%	65.3%	37.8%	25.5%	10.3%	2.0%	44.7%	5.6%
75% or more	16.3%	59.6%	44.3%	28.0%	15.5%	4.2%	44.7%	9.5%
Union presence								
No union employees	18.8%	60.7%	42.2%	26.3%	12.6%	3.2%	44.1%	9.8%
Has union employees	12.1%	57.3%	71.4%	42.1%	29.3%	4.7%	58.6%	9.9%
Unknown	4.4%	--	--	--	25.1%*	3.7%	39.9%*	4.3%
Percent low-wage employees								
50% or more low-wage	10.3%	61.3%	31.1%	21.4%	11.6%	2.3%	37.7%	6.0%
Less than 50% low-wage	16.6%	60.4%	44.7%	28.0%	15.5%	4.1%	45.6%	9.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.4.a(2014) 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, 2014**

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	0.44%	1.59%	1.88%	1.43%	1.21%	0.36%	1.05%	0.47%
Industry group **								
Agric., fish., forest.	6.17%	--	--	--	--	--	8.65%	5.62%*
Mining and manufacturing	1.32%	6.16%	5.12%	3.52%	3.21%	1.44%	3.43%	1.42%
Construction	2.91%	4.38%	5.68%	5.67%	7.22%	5.86%*	3.38%	4.60%
Utilities and transp.	1.57%	9.85%	10.04%	6.27%	3.79%*	1.46%*	5.29%	1.56%
Wholesale trade	2.07%	5.75%	6.46%	4.53%	5.40%*	1.59%*	3.54%	2.48%
Fin. svcs. and real estate	1.28%	4.86%	6.05%	6.44%	2.43%	1.01%	3.41%	1.23%
Retail trade	1.06%	5.54%	5.55%	3.65%	5.02%*	0.30%	3.37%	1.03%
Professional services	0.70%	2.69%	3.49%	2.42%	1.78%	0.50%	1.92%	0.66%
Other services	1.12%	3.80%	4.21%	3.52%	2.94%	1.06%	2.45%	1.19%
Ownership								
For profit, incorporated	0.52%	1.92%	2.21%	1.69%	1.56%	0.42%	1.26%	0.54%
For profit, unincorporated	1.53%	3.32%	4.69%	3.51%	4.03%*	1.57%*	2.47%	1.87%
Nonprofit	0.99%	5.15%	5.42%	3.86%	1.90%	0.76%	3.14%	1.00%
Age of firm								
Less than 5 years	2.91%	4.87%	7.90%	5.88%	3.48%*	13.64%*	3.86%	4.10%
5-9 years	2.37%	3.89%	5.27%	4.07%	5.66%	7.12%*	2.81%	3.75%
10-19 years	1.36%	3.07%	3.51%	2.85%	2.01%	2.05%*	2.07%	1.55%
20 or more years	0.48%	2.27%	2.54%	1.90%	1.51%	0.34%	1.46%	0.48%
Multi/single status								
2 or more locations	0.42%	7.21%	5.16%	2.95%	1.41%	0.34%	3.03%	0.42%
1 location only	0.94%	1.60%	1.98%	1.64%	2.07%	4.47%*	1.12%	1.48%
Percent full-time employees								
Less than 25%	2.29%	5.56%	8.79%	6.19%	5.01%	1.97%*	5.12%	2.13%
25-49 %	1.20%	7.07%	6.43%	3.02%	4.14%*	0.50%*	3.65%	1.19%
50-74 %	0.83%	3.70%	4.91%	3.81%	2.04%	0.57%	2.72%	0.76%
75% or more	0.53%	1.84%	2.10%	1.63%	1.40%	0.45%	1.20%	0.56%
Union presence								
No union employees	0.54%	1.60%	1.91%	1.47%	1.14%	0.50%	1.06%	0.60%
Has union employees	1.25%	12.50%	7.68%	6.15%	4.96%	0.88%	5.77%	1.25%
Unknown	0.64%	--	--	--	8.68%*	0.60%	15.22%*	0.64%
Percent low-wage employees								
50% or more low-wage	0.84%	4.27%	4.71%	4.52%	1.92%	0.56%	2.64%	0.87%
Less than 50% low-wage	0.50%	1.71%	2.00%	1.51%	1.38%	0.43%	1.13%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1(2014) 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, 2014**

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	16,655	15,610	15,888	15,501	16,660	16,975	15,575	16,824
Industry group **								
Agric., fish., forest.	14,250	--	--	--	--	--	12,294	15,100
Mining and manufacturing	16,362	15,089	14,777	15,183	16,306	16,706	15,069	16,480
Construction	14,425	14,941	15,041	13,667	14,134	15,148	14,614	14,285
Utilities and transp.	16,164	13,855	16,679	14,887	18,052	15,901	15,749	16,202
Wholesale trade	17,259	14,576	16,050	15,725	17,891	17,936	15,169	17,784
Fin. svcs. and real estate	16,752	16,122	18,714	15,375	17,968	16,557	16,900	16,739
Retail trade	15,785	14,889	15,798	15,235	15,204	15,973	14,765	15,922
Professional services	17,558	16,344	15,634	16,520	17,219	17,985	16,129	17,751
Other services	16,267	16,177	16,538	16,118	15,504	16,486	16,077	16,307
Ownership								
For profit, incorporated	16,297	15,508	15,559	15,147	16,347	16,579	15,363	16,446
For profit, unincorporated	16,979	15,410	16,489	15,865	16,841	17,807	15,577	17,371
Nonprofit	18,077	17,062	17,588	17,198	17,631	18,373	17,295	18,141
Age of firm								
Less than 5 years	15,532	14,717	13,539	14,787	16,713	15,880	14,272	16,205
5-9 years	16,023	13,849	15,222	14,401	17,802	18,617	14,318	17,362
10-19 years	16,079	15,647	16,224	15,853	15,984	16,603	15,734	16,257
20 or more years	16,804	16,648	16,142	15,650	16,709	16,986	16,056	16,874
Multi/single status								
2 or more locations	17,005	--	16,938	16,474	17,233	16,984	16,432	17,015
1 location only	15,683	15,590	15,795	15,241	15,864	16,700	15,490	15,851
Percent full-time employees								
Less than 25%	15,895	--	--	15,046	16,176	16,008	14,979	16,067
25-49 %	16,728	15,877	15,864	16,424	17,521	16,689	15,807	16,880
50-74 %	16,717	15,300	15,399	15,555	16,709	16,990	15,529	16,880
75% or more	16,652	15,628	15,955	15,473	16,632	16,993	15,578	16,822
Union presence								
No union employees	16,327	15,629	15,905	15,509	16,543	16,633	15,627	16,500
Has union employees	17,406	15,446	15,764	15,376	17,093	17,708	15,242	17,562
Unknown	16,825	--	--	--	17,367	16,818	--	16,837
Percent low-wage employees								
50% or more low-wage	16,001	12,773	14,210	14,208	15,619	16,519	13,711	16,281
Less than 50% low-wage	16,728	15,923	16,005	15,595	16,749	17,034	15,737	16,886

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1(2014) 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, 2014**

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	79.22	295.43	308.45	204.63	217.28	99.38	176.76	87.18
Industry group **								
Agric., fish., forest.	815.21	--	--	--	--	--	1,971.91	631.47
Mining and manufacturing	205.10	753.59	765.48	354.39	349.69	301.92	410.62	220.80
Construction	305.25	724.76	654.36	591.40	686.02	524.94	439.71	419.46
Utilities and transp.	334.38	909.56	1,817.76	1,030.44	1,135.83	338.37	842.16	357.69
Wholesale trade	432.80	880.49	988.08	403.92	1,451.80	471.83	490.81	514.16
Fin. svcs. and real estate	162.67	1,096.14	1,490.29	555.92	451.14	179.55	754.95	164.21
Retail trade	215.82	1,059.40	962.08	650.40	374.36	265.67	550.38	233.54
Professional services	135.51	511.03	507.94	385.93	337.73	173.11	302.89	148.73
Other services	239.64	827.74	666.72	750.95	532.07	318.25	500.28	269.74
Ownership								
For profit, incorporated	85.66	350.30	338.20	221.82	226.43	109.11	200.98	93.90
For profit, unincorporated	335.77	689.46	1,076.23	579.78	974.11	387.14	471.98	401.18
Nonprofit	205.35	809.16	681.26	719.15	407.02	265.15	561.14	217.60
Age of firm								
Less than 5 years	344.79	862.80	659.97	599.35	694.15	707.43	496.67	434.65
5-9 years	648.11	686.98	1,076.15	517.23	1,673.18	1,155.95	487.83	999.43
10-19 years	241.96	611.63	583.15	443.56	459.30	585.89	335.84	323.64
20 or more years	84.37	417.56	408.67	272.20	216.40	101.62	250.88	89.18
Multi/single status								
2 or more locations	88.48	--	785.86	302.19	214.15	100.48	406.81	89.72
1 location only	170.38	294.48	327.65	244.30	424.61	634.82	189.71	271.62
Percent full-time employees								
Less than 25%	447.71	--	--	957.58	618.49	650.51	843.36	503.98
25-49 %	257.23	873.14	1,856.19	711.38	648.52	319.41	667.06	279.54
50-74 %	205.67	753.41	496.48	875.18	462.04	256.09	560.58	221.65
75% or more	88.78	340.43	341.97	217.47	240.75	111.97	193.75	97.92
Union presence								
No union employees	94.74	295.89	326.70	204.56	193.75	148.97	177.60	109.93
Has union employees	200.46	1,715.04	942.81	795.05	807.89	190.17	713.49	205.13
Unknown	176.18	--	--	--	871.56	179.39	--	176.68
Percent low-wage employees								
50% or more low-wage	220.20	984.02	1,793.33	600.01	449.37	267.30	664.48	231.87
Less than 50% low-wage	84.58	307.53	302.11	214.74	232.70	106.89	182.51	93.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1.a(2014) 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, 2014**

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	16,801	15,992	15,266	16,158	16,585	17,448	15,958	17,020
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	16,880	15,519	13,688	16,809	15,772	18,619	15,399	17,256
Construction	15,414	15,465	15,414	14,257	16,453	--	15,337	15,489
Utilities and transp.	16,374	--	--	--	--	--	--	16,578
Wholesale trade	17,211	17,249	14,925	15,919	16,336	19,549	15,953	17,695
Fin. svcs. and real estate	16,942	16,009	15,069	14,002	17,344	17,626	15,304	17,290
Retail trade	15,687	16,367	14,611	15,217	14,100	17,032	14,961	16,090
Professional services	17,346	16,130	15,800	17,359	17,291	17,585	16,691	17,457
Other services	16,145	16,153	16,037	18,258	15,211	15,902	16,964	15,929
Ownership								
For profit, incorporated	16,465	15,753	15,068	15,580	16,304	17,266	15,730	16,690
For profit, unincorporated	16,026	16,131	14,893	16,355	16,380	15,718	15,478	16,341
Nonprofit	17,908	17,840	17,196	18,735	17,342	18,032	18,399	17,865
Age of firm								
Less than 5 years	15,375	15,871	12,693	12,820	19,256	--	13,914	16,301
5-9 years	15,519	13,146	--	14,954	15,752	--	14,798	16,173
10-19 years	15,949	15,518	14,942	16,805	16,126	15,623	15,223	16,500
20 or more years	17,096	17,391	15,617	16,460	16,610	17,539	16,862	17,135
Multi/single status								
2 or more locations	17,369	--	--	17,004	16,766	17,560	17,078	17,379
1 location only	15,866	15,869	15,065	15,941	16,336	15,699	15,833	15,897
Percent full-time employees								
Less than 25%	15,624	--	--	--	14,034	16,304	15,146	15,829
25-49 %	17,083	--	--	18,285	17,792	16,284	17,194	17,056
50-74 %	16,857	13,433	14,408	17,666	15,980	17,837	15,347	17,224
75% or more	16,795	16,476	15,358	15,974	16,628	17,436	16,015	16,999
Union presence								
No union employees	16,518	16,050	15,140	15,939	16,595	17,536	15,879	16,796
Has union employees	17,312	--	--	19,227	16,782	17,386	17,265	17,315
Unknown	17,284	--	--	--	--	17,403	--	17,291
Percent low-wage employees								
50% or more low-wage	15,166	12,170	--	14,802	14,059	16,264	13,701	15,463
Less than 50% low-wage	16,960	16,385	15,300	16,264	16,857	17,572	16,135	17,179

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.a(2014) 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, 2014**

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	146.15	491.39	519.50	424.58	301.03	205.08	332.95	163.50
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	350.06	1,286.36	1,090.88	682.07	588.99	562.16	724.05	397.01
Construction	566.51	1,510.41	1,658.12	933.45	816.84	--	925.29	661.70
Utilities and transp.	925.97	--	--	--	--	--	--	992.82
Wholesale trade	427.14	1,190.23	963.52	719.88	627.54	901.91	679.13	528.60
Fin. svcs. and real estate	360.26	2,150.76	1,201.82	1,059.74	625.81	462.73	1,002.62	367.39
Retail trade	482.42	1,222.80	1,452.87	1,097.89	575.11	851.85	783.82	620.71
Professional services	243.86	797.58	1,074.82	877.24	566.47	310.37	621.90	267.33
Other services	461.71	1,261.93	975.74	1,503.43	1,108.39	552.99	1,170.78	489.70
Ownership								
For profit, incorporated	163.93	584.92	631.63	420.65	296.20	252.67	360.52	185.68
For profit, unincorporated	478.90	1,099.57	991.06	1,014.08	1,298.50	563.13	691.94	639.44
Nonprofit	336.34	1,410.95	940.24	1,775.92	731.99	376.75	1,561.54	338.88
Age of firm								
Less than 5 years	631.94	1,666.42	684.44	1,050.44	1,340.62	--	944.01	829.74
5-9 years	801.75	1,258.35	--	798.90	1,680.11	--	1,021.38	1,239.73
10-19 years	323.55	934.81	808.04	703.51	519.65	646.53	499.15	430.32
20 or more years	165.11	631.50	657.86	575.22	343.37	208.76	467.13	176.47
Multi/single status								
2 or more locations	168.74	--	--	664.19	304.93	207.90	655.23	173.08
1 location only	257.93	485.82	563.70	504.25	574.80	612.76	363.56	367.04
Percent full-time employees								
Less than 25%	710.92	--	--	--	1,426.27	748.71	1,671.40	725.98
25-49 %	619.90	--	--	1,596.68	1,328.22	773.95	813.52	744.71
50-74 %	451.86	1,201.16	942.05	2,639.07	793.89	546.86	1,418.52	449.03
75% or more	160.22	551.69	591.05	413.56	334.15	229.88	339.55	182.50
Union presence								
No union employees	182.07	495.27	496.31	444.33	324.36	337.89	338.24	218.14
Has union employees	306.75	--	--	1,097.31	862.84	329.94	1,759.31	309.13
Unknown	400.65	--	--	--	--	413.76	--	402.32
Percent low-wage employees								
50% or more low-wage	393.16	2,084.75	--	695.13	1,004.42	374.44	938.14	438.13
Less than 50% low-wage	154.60	497.61	543.50	453.91	302.40	223.40	348.89	173.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.b(2014) 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, 2014**

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	16,690	15,577	16,327	15,414	16,717	16,919	15,592	16,821
Industry group **								
Agric., fish., forest.	14,903	--	--	--	--	--	--	15,401
Mining and manufacturing	16,236	15,009	15,161	14,808	16,237	16,477	15,151	16,300
Construction	14,363	14,664	14,879	13,857	13,959	14,999	14,472	14,292
Utilities and transp.	16,266	--	17,407	15,997	17,588	15,982	16,171	16,274
Wholesale trade	17,275	13,340	16,685	15,625	18,232	17,702	15,045	17,758
Fin. svcs. and real estate	16,726	16,498	20,036	16,211	18,202	16,430	17,772	16,662
Retail trade	15,837	14,446	16,828	15,405	15,386	15,923	14,774	15,915
Professional services	17,714	16,419	15,518	16,355	17,471	18,090	16,020	17,892
Other services	16,436	16,336	16,955	15,249	15,615	16,781	15,891	16,530
Ownership								
For profit, incorporated	16,319	15,498	15,964	15,153	16,374	16,503	15,394	16,427
For profit, unincorporated	17,260	14,814	16,924	15,750	17,002	18,127	15,573	17,603
Nonprofit	18,236	17,733	17,910	16,656	17,846	18,523	17,208	18,311
Age of firm								
Less than 5 years	15,666	14,790	13,254	15,730	16,128	16,256	14,542	16,166
5-9 years	16,635	14,492	16,015	14,540	18,514	18,923	14,718	17,943
10-19 years	16,170	15,972	16,555	16,004	15,869	16,603	16,027	16,228
20 or more years	16,786	16,143	16,588	15,348	16,804	16,920	15,802	16,853
Multi/single status								
2 or more locations	16,950	--	16,325	16,336	17,336	16,912	16,193	16,960
1 location only	15,795	15,562	16,327	15,163	15,861	17,155	15,531	15,993
Percent full-time employees								
Less than 25%	15,917	--	--	15,778	16,589	15,896	15,273	15,983
25-49 %	16,685	17,095	15,365	15,449	17,347	16,736	15,803	16,785
50-74 %	16,785	16,713	15,731	14,649	17,233	16,894	15,678	16,894
75% or more	16,686	15,321	16,428	15,458	16,665	16,940	15,579	16,820
Union presence								
No union employees	16,341	15,492	16,405	15,526	16,560	16,502	15,682	16,462
Has union employees	17,521	16,593	15,819	14,696	17,204	17,872	15,097	17,697
Unknown	16,784	--	--	--	18,397	16,753	--	16,788
Percent low-wage employees								
50% or more low-wage	16,412	13,238	15,975	14,098	16,366	16,691	14,659	16,557
Less than 50% low-wage	16,722	15,769	16,350	15,507	16,744	16,950	15,666	16,852

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.b(2014) 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, 2014**

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	94.25	416.61	408.75	255.56	274.47	112.53	233.14	101.50
Industry group **								
Agric., fish., forest.	653.77	--	--	--	--	--	--	740.24
Mining and manufacturing	240.30	746.93	851.92	402.95	414.01	334.72	478.75	252.97
Construction	370.58	899.09	747.02	793.63	816.34	560.77	556.98	492.67
Utilities and transp.	366.82	--	2,011.17	1,180.75	1,388.74	359.05	1,013.43	389.09
Wholesale trade	542.81	1,119.84	1,268.93	519.13	1,937.11	538.40	650.29	629.91
Fin. svcs. and real estate	183.76	1,388.37	2,165.09	662.27	590.00	194.06	1,087.82	182.64
Retail trade	244.05	1,667.70	1,520.55	952.91	467.85	277.84	856.53	253.90
Professional services	166.56	679.92	703.15	474.51	387.48	210.86	386.60	179.79
Other services	286.83	1,170.89	890.64	933.47	635.74	366.41	621.44	317.34
Ownership								
For profit, incorporated	99.10	485.25	433.56	285.09	274.04	120.00	266.87	105.99
For profit, unincorporated	403.98	1,054.41	1,490.45	733.50	1,168.36	425.13	690.64	457.87
Nonprofit	269.66	1,068.28	902.98	755.24	536.22	348.62	511.89	287.24
Age of firm								
Less than 5 years	442.08	1,159.83	912.69	700.59	751.07	930.28	663.72	538.99
5-9 years	849.02	918.86	1,011.18	691.29	2,111.60	1,270.25	603.50	1,249.62
10-19 years	310.68	898.80	825.91	549.27	585.25	657.67	473.52	392.74
20 or more years	98.28	581.49	568.53	335.03	260.13	114.77	329.29	102.40
Multi/single status								
2 or more locations	101.88	--	1,079.56	369.65	272.10	112.98	518.50	102.98
1 location only	229.82	417.03	433.76	306.56	537.58	864.52	250.76	352.85
Percent full-time employees								
Less than 25%	575.96	--	--	1,339.27	552.98	769.21	1,020.35	624.55
25-49 %	292.79	1,059.66	2,478.81	611.29	732.57	355.08	1,061.23	303.49
50-74 %	238.02	1,016.22	602.60	466.83	605.16	285.28	515.18	256.73
75% or more	105.53	473.40	449.17	279.19	299.93	126.81	259.24	113.76
Union presence								
No union employees	113.61	411.59	449.94	248.23	231.22	166.53	232.43	127.61
Has union employees	240.64	2,279.78	899.70	883.23	1,034.85	220.07	824.62	245.90
Unknown	196.43	--	--	--	878.84	199.07	--	196.65
Percent low-wage employees								
50% or more low-wage	252.32	1,257.77	2,248.45	836.32	457.94	297.74	864.32	263.95
Less than 50% low-wage	101.00	435.84	410.53	266.14	293.54	121.30	242.84	109.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1.c(2014) 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, 2014**

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	15,588	14,993	14,963	14,366	16,233	16,392	14,723	16,068
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	17,026	--	--	13,030	18,575	17,962	14,077	17,903
Construction	12,683	--	--	11,740	--	--	14,019	10,923
Utilities and transp.	13,782	--	--	--	--	--	--	--
Wholesale trade	17,162	--	--	--	--	18,427	13,323	18,727
Fin. svcs. and real estate	16,600	--	--	12,718	17,919	18,054	16,223	16,775
Retail trade	14,835	--	--	--	--	14,743	14,239	15,477
Professional services	16,333	16,409	15,767	15,788	15,103	17,965	15,588	16,708
Other services	14,065	15,554	14,957	16,433	15,348	11,762	15,373	13,043
Ownership								
For profit, incorporated	15,483	15,105	14,739	14,065	16,173	16,384	14,537	16,014
For profit, unincorporated	15,401	15,609	16,444	15,490	14,929	14,519	15,823	14,837
Nonprofit	16,365	11,879	--	15,505	16,842	17,252	14,592	16,781
Age of firm								
Less than 5 years	14,823	--	--	--	--	--	13,792	--
5-9 years	12,848	11,959	11,071	12,790	--	--	11,873	14,350
10-19 years	15,528	14,623	16,892	13,090	17,586	20,437	15,287	15,877
20 or more years	16,026	16,857	15,036	15,342	16,025	16,363	15,504	16,206
Multi/single status								
2 or more locations	16,793	--	--	16,093	17,628	16,512	15,998	16,828
1 location only	14,413	15,158	14,642	13,912	14,112	--	14,643	13,958
Percent full-time employees								
Less than 25%	16,564	--	--	--	--	--	--	18,357
25-49 %	16,073	--	--	--	18,110	17,244	13,780	17,857
50-74 %	14,585	14,570	--	14,889	15,381	12,707	15,307	14,188
75% or more	15,652	15,308	14,813	14,242	16,231	16,613	14,732	16,153
Union presence								
No union employees	15,592	15,310	15,069	14,242	16,179	17,287	14,868	16,150
Has union employees	15,504	--	--	--	16,562	15,547	13,306	15,861
Unknown	15,759	--	--	--	--	16,023	--	16,022
Percent low-wage employees								
50% or more low-wage	12,389	12,635	--	13,296	14,562	11,815	11,198	13,221
Less than 50% low-wage	15,995	15,594	15,650	14,446	16,425	17,001	15,251	16,396

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	342.56	770.37	810.17	476.19	956.50	595.89	438.94	467.04
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	688.57	--	--	1,268.32	1,513.17	716.39	1,508.19	724.33
Construction	908.27	--	--	1,189.25	--	--	898.51	1,502.96
Utilities and transp.	902.90	--	--	--	--	--	--	--
Wholesale trade	1,372.17	--	--	--	--	813.15	1,361.85	1,568.37
Fin. svcs. and real estate	575.03	--	--	1,112.58	786.13	435.27	1,076.34	666.41
Retail trade	837.19	--	--	--	--	1,664.82	1,473.09	723.75
Professional services	646.04	1,546.55	793.41	761.19	1,658.12	746.66	694.38	892.17
Other services	741.45	1,872.06	1,261.28	958.95	990.96	1,293.75	916.28	1,017.46
Ownership								
For profit, incorporated	425.52	937.37	927.99	562.30	1,306.44	712.86	526.45	584.79
For profit, unincorporated	571.36	1,472.09	831.20	1,088.11	770.83	1,317.62	770.99	777.45
Nonprofit	453.56	1,299.17	--	853.24	706.17	862.74	811.48	521.85
Age of firm								
Less than 5 years	941.49	--	--	--	--	--	1,031.63	--
5-9 years	762.58	1,285.23	2,061.93	890.03	--	--	1,018.05	689.24
10-19 years	721.68	1,343.69	1,104.07	1,236.69	776.51	2,078.50	768.17	1,392.03
20 or more years	431.97	1,187.42	934.37	522.69	1,202.65	629.40	600.83	541.15
Multi/single status								
2 or more locations	451.69	--	--	770.55	837.78	610.51	1,827.66	464.47
1 location only	449.72	762.45	813.62	537.40	1,718.88	--	449.96	971.20
Percent full-time employees								
Less than 25%	1,053.75	--	--	--	--	--	--	969.82
25-49 %	1,017.93	--	--	--	2,483.51	1,741.84	1,242.77	1,449.08
50-74 %	870.78	2,141.36	--	567.09	809.46	2,473.72	1,197.80	1,141.50
75% or more	382.85	911.69	877.04	530.48	1,101.73	613.76	493.53	518.02
Union presence								
No union employees	372.89	811.13	808.22	502.05	1,091.57	504.71	459.41	560.75
Has union employees	1,061.70	--	--	--	1,328.66	1,519.51	1,703.35	1,162.23
Unknown	804.83	--	--	--	--	823.33	--	822.47
Percent low-wage employees								
50% or more low-wage	943.24	2,071.14	--	1,983.36	1,243.92	1,724.53	1,505.60	1,153.99
Less than 50% low-wage	355.27	800.80	657.92	491.67	1,063.83	584.47	408.91	497.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	4,518	3,369	4,735	5,124	4,756	4,403	4,426	4,532
Industry group **								
Agric., fish., forest.	3,011	--	--	--	--	--	1,541 *	3,650
Mining and manufacturing	3,722	2,654	3,761	4,905	3,968	3,437	4,081	3,689
Construction	3,486	2,636	4,823	3,042	3,486	3,496	3,549	3,438
Utilities and transp.	3,949	4,084 *	3,430	3,792	4,300	3,907	3,889	3,955
Wholesale trade	4,527	2,331	3,589	5,785	4,689	4,417	4,012	4,656
Fin. svcs. and real estate	4,440	3,783	5,205	4,347	5,438	4,242	4,820	4,407
Retail trade	5,366	2,951	6,101	7,628	7,193	4,964	5,160	5,393
Professional services	4,898	4,138	5,501	5,797	5,342	4,664	5,174	4,860
Other services	5,014	3,544	4,626	5,452	4,662	5,209	4,436	5,135
Ownership								
For profit, incorporated	4,418	3,424	4,695	5,000	4,697	4,292	4,343	4,430
For profit, unincorporated	5,014	3,297	5,339	5,972	5,106	4,836	4,920	5,040
Nonprofit	4,676	2,988	4,162	4,848	4,711	4,715	4,276	4,709
Age of firm								
Less than 5 years	4,135	3,440	4,309	6,624	4,510	2,172 *	4,391	3,999
5-9 years	5,297	4,134	5,729	5,844	5,369	4,949	4,946	5,574
10-19 years	4,708	3,009	4,828	5,244	4,615	5,140	4,431	4,851
20 or more years	4,468	3,273	4,525	4,814	4,747	4,399	4,285	4,485
Multi/single status								
2 or more locations	4,509	--	3,931	5,859	4,752	4,420	5,182	4,498
1 location only	4,542	3,344	4,807	4,927	4,760	3,910	4,351	4,709
Percent full-time employees								
Less than 25%	5,575	--	--	4,220	6,407	6,152	2,392	6,170
25-49 %	5,154	2,952	4,059	6,571	6,180	4,935	4,266	5,301
50-74 %	4,701	2,995	5,079	5,379	5,428	4,631	4,363	4,747
75% or more	4,460	3,480	4,754	5,069	4,637	4,329	4,464	4,459
Union presence								
No union employees	4,766	3,442	4,945	5,533	5,102	4,497	4,717	4,778
Has union employees	3,680	2,247 *	3,082	2,328	3,248	3,913	2,181	3,788
Unknown	4,742	--	--	--	5,109	4,736	--	4,747
Percent low-wage employees								
50% or more low-wage	5,267	2,737	4,385	5,746	5,735	5,305	4,445	5,367
Less than 50% low-wage	4,435	3,439	4,760	5,079	4,672	4,287	4,425	4,436

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.2(2014) 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, 2014**

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	48.39	200.34	203.79	162.06	115.23	61.48	122.47	52.61
Industry group **								
Agric., fish., forest.	485.30	--	--	--	--	--	728.19 *	560.37
Mining and manufacturing	101.83	525.44	560.67	313.00	194.82	129.15	293.75	107.50
Construction	255.63	561.44	526.95	457.35	592.74	544.57	361.38	355.86
Utilities and transp.	174.72	1,378.84 *	796.99	753.88	550.17	189.18	494.80	185.26
Wholesale trade	204.13	598.59	574.13	422.14	352.41	337.97	353.30	238.89
Fin. svcs. and real estate	94.14	712.66	760.45	504.76	258.07	100.49	428.94	95.21
Retail trade	126.13	640.44	625.31	418.46	407.23	135.35	425.43	131.22
Professional services	93.30	352.15	358.58	258.50	212.71	122.51	201.47	102.31
Other services	155.01	497.14	528.55	454.32	334.81	216.61	308.71	177.79
Ownership								
For profit, incorporated	54.30	240.78	227.59	196.18	145.09	65.48	144.57	58.60
For profit, unincorporated	167.75	437.62	578.70	375.22	363.01	254.49	284.81	199.75
Nonprofit	129.96	530.68	689.99	383.59	189.74	177.59	353.00	137.38
Age of firm								
Less than 5 years	383.30	505.84	646.75	513.81	379.82	845.03 *	362.66	539.88
5-9 years	257.87	499.95	721.81	570.70	497.86	526.05	392.18	334.95
10-19 years	158.98	372.15	387.77	353.28	302.73	341.20	224.80	212.71
20 or more years	51.40	321.18	268.50	198.81	132.73	60.68	171.01	53.87
Multi/single status								
2 or more locations	52.98	--	554.03	252.49	119.66	60.10	357.20	53.52
1 location only	108.86	197.38	216.52	190.26	219.71	576.19	129.53	171.40
Percent full-time employees								
Less than 25%	323.65	--	--	897.16	896.24	393.72	540.14	357.81
25-49 %	220.37	836.73	901.68	690.90	795.24	237.35	582.15	239.73
50-74 %	99.64	445.30	560.92	445.05	266.28	115.43	311.80	104.96
75% or more	54.68	232.60	222.89	175.08	124.43	70.91	136.68	59.56
Union presence								
No union employees	57.73	200.05	206.07	157.83	116.45	84.26	115.71	66.18
Has union employees	116.87	1,156.34 *	731.31	413.97	334.99	129.70	426.38	119.72
Unknown	115.56	--	--	--	511.54	117.85	--	115.90
Percent low-wage employees								
50% or more low-wage	128.25	520.76	844.68	379.78	373.77	149.00	398.39	134.94
Less than 50% low-wage	51.59	214.21	209.30	170.79	120.59	66.19	128.63	56.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.a(2014) 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, 2014**

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	4,810	2,933	5,284	5,719	4,883	4,679	4,499	4,891
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	4,603	3,109	5,333	5,544	4,587	4,214	4,675	4,585
Construction	4,822	2,627 *	7,349	4,556	5,591 *	--	4,904	4,742
Utilities and transp.	4,069	--	--	--	--	--	--	3,921
Wholesale trade	5,945	2,031 *	4,617	6,117	3,845	9,470	4,192	6,621
Fin. svcs. and real estate	5,103	5,708 *	5,233	4,945	4,969	5,130	5,051	5,113
Retail trade	5,936	2,912 *	5,862	7,215	6,486	5,846	4,829	6,552
Professional services	4,443	2,341	5,064	5,847	5,217	4,080	4,241	4,477
Other services	5,028	3,026	3,340	6,928	4,708	5,040	4,165	5,256
Ownership								
For profit, incorporated	4,840	2,737	5,412	5,556	4,687	4,882	4,432	4,964
For profit, unincorporated	5,004	3,419	5,724	6,342	5,297	4,397	4,839	5,099
Nonprofit	4,668	3,376 *	3,811	5,977	5,186	4,366	4,440	4,687
Age of firm								
Less than 5 years	4,268	3,187	4,933	6,854	4,081	--	4,595	4,061
5-9 years	5,149	2,944	--	6,128	5,413	--	4,351	5,873
10-19 years	4,889	2,637	5,167	6,027	5,157	4,592	4,093	5,493
20 or more years	4,811	3,044	5,292	5,478	4,815	4,726	4,691	4,831
Multi/single status								
2 or more locations	4,799	--	--	6,265	4,743	4,710	5,239	4,784
1 location only	4,828	2,789	5,419	5,579	5,075	4,205	4,416	5,225
Percent full-time employees								
Less than 25%	4,395	--	--	--	5,174 *	5,905	1,789 *	5,508
25-49 %	5,554	--	--	7,623	5,982	5,499	4,379	5,841
50-74 %	4,432	1,748 *	5,658	5,702	5,750	4,126	3,911	4,558
75% or more	4,843	3,284	5,374	5,675	4,713	4,738	4,647	4,894
Union presence								
No union employees	5,070	2,987	5,204	5,820	5,102	5,145	4,542	5,299
Has union employees	3,841	--	--	4,410	3,916	3,746	3,832 *	3,842
Unknown	5,290	--	--	--	--	5,338	--	5,296
Percent low-wage employees								
50% or more low-wage	5,132	2,292 *	--	4,767	4,929	5,515	4,830	5,193
Less than 50% low-wage	4,778	2,999	5,152	5,793	4,878	4,592	4,473	4,860

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.2.a(2014) 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, 2014**

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	105.26	354.40	359.24	329.79	209.28	148.83	212.11	120.77
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	228.47	824.68	990.01	831.35	303.30	248.97	514.56	254.56
Construction	539.98	806.90*	1,055.92	821.90	1,683.89*	--	673.51	838.50
Utilities and transp.	558.83	--	--	--	--	--	--	578.13
Wholesale trade	625.21	971.63*	1,148.30	769.88	352.03	1,541.52	681.06	810.23
Fin. svcs. and real estate	272.08	2,167.67*	778.14	768.93	394.29	391.48	824.50	279.26
Retail trade	377.44	1,045.77*	741.07	936.42	497.33	420.94	739.54	395.41
Professional services	147.10	552.88	663.72	606.29	352.69	182.01	367.24	160.30
Other services	278.09	763.77	701.79	777.13	775.29	303.12	480.01	331.27
Ownership								
For profit, incorporated	134.80	410.01	402.46	402.24	246.00	204.25	250.33	158.76
For profit, unincorporated	348.10	814.27	1,111.96	754.66	832.85	491.62	513.99	465.76
Nonprofit	191.27	1,219.47*	1,002.67	780.51	417.62	234.36	617.93	200.79
Age of firm								
Less than 5 years	371.14	851.99	1,293.22	849.09	574.84	--	633.90	424.32
5-9 years	645.61	776.38	--	862.83	1,591.19	--	719.81	1,061.62
10-19 years	286.63	596.91	581.16	709.01	557.41	459.78	395.99	420.89
20 or more years	118.04	610.54	450.61	425.84	211.75	156.30	290.24	128.98
Multi/single status								
2 or more locations	127.05	--	--	577.64	216.93	155.59	820.44	128.35
1 location only	184.42	314.49	386.34	382.15	399.06	356.77	217.36	304.74
Percent full-time employees								
Less than 25%	532.55	--	--	--	1,583.58*	659.05	715.83*	617.71
25-49 %	467.24	--	--	909.15	1,044.05	543.82	1,228.77	488.98
50-74 %	237.93	614.67*	1,051.31	736.38	561.49	279.53	613.85	256.04
75% or more	120.57	429.42	389.89	366.37	226.78	175.82	235.33	139.20
Union presence								
No union employees	132.90	365.91	342.97	350.80	220.41	250.20	214.37	167.62
Has union employees	189.28	--	--	948.46	611.27	189.24	1,180.92*	189.10
Unknown	334.20	--	--	--	--	347.97	--	335.56
Percent low-wage employees								
50% or more low-wage	321.62	1,032.45*	--	609.24	891.95	307.51	867.86	344.84
Less than 50% low-wage	111.29	373.54	362.18	353.55	211.35	161.06	218.55	128.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.D.2.b(2014) 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, 2014**

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	4,452	3,515	4,707	4,871	4,635	4,377	4,451	4,452
Industry group **								
Agric., fish., forest.	3,720	--	--	--	--	--	--	4,118
Mining and manufacturing	3,524	2,221 *	3,621	4,670	3,641	3,334	4,231	3,482
Construction	3,146	2,391 *	4,052	2,651	3,033	3,538	3,046	3,211
Utilities and transp.	3,968	--	3,341	3,820	4,339	3,938	3,409	4,017
Wholesale trade	4,173	2,523 *	3,159	5,376	4,991	3,779	3,804	4,252
Fin. svcs. and real estate	4,374	2,988	6,039	4,356	5,597	4,171	5,170	4,325
Retail trade	5,236	3,150 *	6,432	7,814	7,016	4,918	5,651	5,205
Professional services	5,013	4,839	5,680	5,642	5,348	4,842	5,532	4,959
Other services	5,032	3,778	4,987	4,851	4,641	5,250	4,581	5,110
Ownership								
For profit, incorporated	4,329	3,647	4,537	4,751	4,604	4,235	4,326	4,329
For profit, unincorporated	5,027	3,123	5,666	5,811	4,999	4,893	5,147	5,002
Nonprofit	4,705	2,961	4,437	4,265	4,429	4,878	4,291	4,736
Age of firm								
Less than 5 years	4,073	3,666	4,323	6,383	4,650	1,731 *	4,504	3,881
5-9 years	5,290	4,287	6,183	5,626	5,296	4,812	5,060	5,447
10-19 years	4,623	3,025	4,704	4,991	4,354	5,212	4,507	4,671
20 or more years	4,406	3,445	4,390	4,547	4,637	4,368	4,230	4,418
Multi/single status								
2 or more locations	4,453	--	4,277	5,548	4,650	4,394	5,314	4,442
1 location only	4,451	3,539	4,745	4,686	4,614	3,813	4,363	4,516
Percent full-time employees								
Less than 25%	5,955	--	--	4,627 *	6,795	6,204	2,425 *	6,321
25-49 %	5,113	2,849 *	4,678	6,527	6,119	4,858	4,636	5,167
50-74 %	4,799	3,690	5,134	5,498	5,297	4,737	4,602	4,818
75% or more	4,372	3,523	4,690	4,784	4,530	4,286	4,446	4,363
Union presence								
No union employees	4,680	3,598	5,023	5,400	5,045	4,413	4,871	4,645
Has union employees	3,683	2,510 *	2,599	2,039	2,912	4,013	2,008	3,805
Unknown	4,664	--	--	--	5,399	4,652	--	4,668
Percent low-wage employees								
50% or more low-wage	5,362	3,514	4,564	6,145	5,844	5,307	5,051	5,388
Less than 50% low-wage	4,350	3,515	4,716	4,781	4,542	4,254	4,404	4,343

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	55.96	272.98	265.94	198.25	141.01	68.12	167.65	59.37
Industry group **								
Agric., fish., forest.	488.60	--	--	--	--	--	--	550.44
Mining and manufacturing	111.91	779.38 *	766.05	298.42	219.12	141.27	397.78	115.56
Construction	304.15	810.90 *	583.29	578.65	644.25	609.57	444.41	409.35
Utilities and transp.	172.41	--	838.89	482.36	644.42	180.04	504.18	180.93
Wholesale trade	206.49	826.78 *	660.36	502.85	450.59	271.51	424.39	232.86
Fin. svcs. and real estate	100.56	597.93	1,016.52	689.53	330.40	102.55	538.56	101.09
Retail trade	135.35	1,057.38 *	1,196.05	402.75	520.93	141.29	634.36	137.59
Professional services	116.23	462.65	503.69	298.94	270.28	148.26	267.52	125.25
Other services	191.19	671.44	663.95	547.29	380.24	264.58	413.92	214.03
Ownership								
For profit, incorporated	60.67	326.21	297.64	239.17	177.86	69.65	198.49	63.67
For profit, unincorporated	196.62	595.07	681.98	451.07	414.40	285.45	367.90	223.88
Nonprofit	170.92	659.66	932.19	469.05	212.90	227.77	477.58	179.69
Age of firm								
Less than 5 years	546.26	710.06	750.38	713.31	446.06	941.78 *	491.14	727.96
5-9 years	303.06	640.09	688.86	750.30	512.69	662.38	518.09	359.81
10-19 years	195.66	515.77	494.53	424.67	361.60	383.73	290.83	249.26
20 or more years	58.25	442.49	370.13	233.90	166.13	66.36	239.42	60.01
Multi/single status								
2 or more locations	58.92	--	828.86	279.12	143.92	65.74	415.22	59.42
1 location only	144.07	276.46	280.07	235.98	270.95	782.01	178.94	214.20
Percent full-time employees								
Less than 25%	410.81	--	--	1,508.80 *	1,335.89	456.13	853.61 *	435.56
25-49 %	261.57	1,138.44 *	1,090.92	925.84	1,110.11	268.64	757.30	279.42
50-74 %	111.64	652.22	726.60	465.25	292.08	127.75	397.05	116.26
75% or more	62.98	308.91	290.20	211.98	151.02	78.24	185.68	66.97
Union presence								
No union employees	66.76	265.14	272.92	183.19	142.69	90.96	152.35	73.73
Has union employees	139.81	1,664.95 *	774.67	442.10	392.05	155.91	481.05	143.14
Unknown	124.73	--	--	--	604.75	126.56	--	124.87
Percent low-wage employees								
50% or more low-wage	142.82	910.08	662.88	491.06	371.85	166.87	459.76	150.02
Less than 50% low-wage	59.70	286.21	280.16	206.80	148.19	73.27	176.44	63.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	4,555	3,649	3,906	5,317	5,770	3,838	4,165	4,772
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	4,627	--	--	--	--	--	2,284	5,325
Construction	3,332	--	--	--	--	--	3,852	2,647 *
Utilities and transp.	3,291 *	--	--	--	--	--	--	--
Wholesale trade	4,975	--	--	--	--	--	5,642	4,703
Fin. svcs. and real estate	3,036	--	--	--	--	--	1,774 *	3,623
Retail trade	6,535	--	--	--	--	--	4,383	8,852
Professional services	5,141	--	--	--	--	--	5,414	5,005
Other services	4,671	--	--	--	--	--	4,176	5,058
Ownership								
For profit, incorporated	4,581	--	--	--	--	--	4,249	4,768
For profit, unincorporated	4,818	--	--	--	--	--	3,921	6,019
Nonprofit	4,212	--	--	--	--	--	3,694	4,334
Age of firm								
Less than 5 years	4,249	--	--	--	--	--	3,342	--
5-9 years	5,610	--	--	--	--	--	5,267	6,138
10-19 years	5,067	--	--	--	--	--	4,705	5,593
20 or more years	4,319	--	--	--	--	--	3,660	4,546
Multi/single status								
2 or more locations	4,656	--	--	--	--	--	4,001	4,685
1 location only	4,456	--	--	--	--	--	4,175	5,011
Percent full-time employees								
Less than 25%	5,300	--	--	--	--	--	--	6,230
25-49 %	4,339	--	--	--	--	--	3,065 *	5,329
50-74 %	4,168	--	--	--	--	--	4,478	3,997
75% or more	4,593	--	--	--	--	--	4,200	4,807
Union presence								
No union employees	4,945	--	--	--	--	--	4,395	5,369
Has union employees	2,877	--	--	--	--	--	1,139 *	3,160
Unknown	4,650	--	--	--	--	--	--	4,684
Percent low-wage employees								
50% or more low-wage	4,263	--	--	--	--	--	2,400	5,565
Less than 50% low-wage	4,592	--	--	--	--	--	4,429	4,680

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.2.c(2014) 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, 2014**

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	219.19	507.19	550.84	499.43	459.88	362.45	303.13	303.44
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	435.96	--	--	--	--	--	579.88	478.05
Construction	559.41	--	--	--	--	--	663.12	858.65*
Utilities and transp.	1,407.73*	--	--	--	--	--	--	--
Wholesale trade	729.25	--	--	--	--	--	1,388.74	838.91
Fin. svcs. and real estate	484.03	--	--	--	--	--	625.65*	644.43
Retail trade	709.75	--	--	--	--	--	681.52	831.87
Professional services	418.32	--	--	--	--	--	472.99	566.68
Other services	452.00	--	--	--	--	--	892.17	406.68
Ownership								
For profit, incorporated	267.71	--	--	--	--	--	349.34	377.03
For profit, unincorporated	557.28	--	--	--	--	--	805.74	603.44
Nonprofit	329.48	--	--	--	--	--	805.90	367.05
Age of firm								
Less than 5 years	903.24	--	--	--	--	--	825.80	--
5-9 years	733.02	--	--	--	--	--	994.89	950.59
10-19 years	540.74	--	--	--	--	--	686.50	895.21
20 or more years	257.23	--	--	--	--	--	357.02	332.71
Multi/single status								
2 or more locations	334.93	--	--	--	--	--	687.14	349.76
1 location only	288.53	--	--	--	--	--	319.29	604.21
Percent full-time employees								
Less than 25%	683.75	--	--	--	--	--	--	867.78
25-49 %	712.71	--	--	--	--	--	1,262.08*	937.08
50-74 %	518.15	--	--	--	--	--	791.33	653.82
75% or more	246.49	--	--	--	--	--	338.43	340.76
Union presence								
No union employees	231.79	--	--	--	--	--	321.11	332.04
Has union employees	514.59	--	--	--	--	--	513.68*	611.15
Unknown	480.17	--	--	--	--	--	--	513.23
Percent low-wage employees								
50% or more low-wage	580.35	--	--	--	--	--	716.43	631.41
Less than 50% low-wage	236.46	--	--	--	--	--	316.43	325.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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%	21.6%	29.8%	33.1%	28.5%	25.9%	28.4%	26.9%
Industry group **								
Agric., fish., forest.	21.1%	--	--	--	--	--	12.5% *	24.2%
Mining and manufacturing	22.7%	17.6%	25.5%	32.3%	24.3%	20.6%	27.1%	22.4%
Construction	24.2%	17.6%	32.1%	22.3%	24.7%	23.1%	24.3%	24.1%
Utilities and transp.	24.4%	29.5% *	20.6%	25.5%	23.8%	24.6%	24.7%	24.4%
Wholesale trade	26.2%	16.0%	22.4%	36.8%	26.2%	24.6%	26.4%	26.2%
Fin. svcs. and real estate	26.5%	23.5%	27.8%	28.3%	30.3%	25.6%	28.5%	26.3%
Retail trade	34.0%	19.8%	38.6%	50.1%	47.3%	31.1%	34.9%	33.9%
Professional services	27.9%	25.3%	35.2%	35.1%	31.0%	25.9%	32.1%	27.4%
Other services	30.8%	21.9%	28.0%	33.8%	30.1%	31.6%	27.6%	31.5%
Ownership								
For profit, incorporated	27.1%	22.1%	30.2%	33.0%	28.7%	25.9%	28.3%	26.9%
For profit, unincorporated	29.5%	21.4%	32.4%	37.6%	30.3%	27.2%	31.6%	29.0%
Nonprofit	25.9%	17.5%	23.7%	28.2%	26.7%	25.7%	24.7%	26.0%
Age of firm								
Less than 5 years	26.6%	23.4%	31.8%	44.8%	27.0%	13.7% *	30.8%	24.7%
5-9 years	33.1%	29.8%	37.6%	40.6%	30.2%	26.6%	34.5%	32.1%
10-19 years	29.3%	19.2%	29.8%	33.1%	28.9%	31.0%	28.2%	29.8%
20 or more years	26.6%	19.7%	28.0%	30.8%	28.4%	25.9%	26.7%	26.6%
Multi/single status								
2 or more locations	26.5%	--	23.2%	35.6%	27.6%	26.0%	31.5%	26.4%
1 location only	29.0%	21.5%	30.4%	32.3%	30.0%	23.4%	28.1%	29.7%
Percent full-time employees								
Less than 25%	35.1%	--	--	28.0%	39.6%	38.4%	16.0%	38.4%
25-49 %	30.8%	18.6%	25.6%	40.0%	35.3%	29.6%	27.0%	31.4%
50-74 %	28.1%	19.6%	33.0%	34.6%	32.5%	27.3%	28.1%	28.1%
75% or more	26.8%	22.3%	29.8%	32.8%	27.9%	25.5%	28.7%	26.5%
Union presence								
No union employees	29.2%	22.0%	31.1%	35.7%	30.8%	27.0%	30.2%	29.0%
Has union employees	21.1%	14.5% *	19.6%	15.1%	19.0%	22.1%	14.3%	21.6%
Unknown	28.2%	--	--	27.9%	29.4%	28.2%	--	28.2%
Percent low-wage employees								
50% or more low-wage	32.9%	21.4%	30.9%	40.4%	36.7%	32.1%	32.4%	33.0%
Less than 50% low-wage	26.5%	21.6%	29.7%	32.6%	27.9%	25.2%	28.1%	26.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.3(2014) 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, 2014**

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%	1.24%	1.33%	1.00%	0.67%	0.36%	0.77%	0.31%
Industry group **								
Agric., fish., forest.	3.11%	--	--	--	--	--	5.67% *	3.50%
Mining and manufacturing	0.65%	3.41%	3.53%	2.03%	1.28%	0.79%	1.81%	0.68%
Construction	1.70%	3.57%	3.65%	3.24%	4.11%	3.37%	2.37%	2.39%
Utilities and transp.	1.17%	11.20% *	4.94%	4.16%	3.69%	1.26%	3.41%	1.24%
Wholesale trade	1.10%	3.81%	3.83%	2.47%	1.54%	1.77%	2.32%	1.24%
Fin. svcs. and real estate	0.53%	4.37%	4.82%	3.44%	1.28%	0.56%	2.81%	0.52%
Retail trade	0.86%	4.23%	4.31%	2.68%	2.54%	0.95%	3.02%	0.89%
Professional services	0.52%	2.24%	2.18%	1.68%	1.11%	0.67%	1.33%	0.56%
Other services	0.99%	2.77%	3.46%	2.86%	2.14%	1.39%	1.86%	1.15%
Ownership								
For profit, incorporated	0.33%	1.48%	1.47%	1.21%	0.87%	0.40%	0.91%	0.35%
For profit, unincorporated	0.99%	2.85%	4.21%	2.63%	2.18%	1.33%	2.04%	1.12%
Nonprofit	0.73%	3.08%	3.79%	2.14%	1.01%	1.00%	1.94%	0.77%
Age of firm								
Less than 5 years	2.64%	3.21%	4.87%	3.16%	2.30%	5.68% *	2.49%	3.47%
5-9 years	1.64%	3.69%	3.59%	3.69%	2.53%	3.04%	2.51%	2.08%
10-19 years	1.01%	2.13%	2.60%	2.25%	1.99%	2.18%	1.46%	1.34%
20 or more years	0.30%	1.93%	1.76%	1.18%	0.77%	0.35%	1.05%	0.31%
Multi/single status								
2 or more locations	0.31%	--	3.25%	1.56%	0.71%	0.35%	2.15%	0.31%
1 location only	0.69%	1.23%	1.42%	1.19%	1.31%	3.74%	0.82%	1.09%
Percent full-time employees								
Less than 25%	2.01%	--	--	5.16%	5.34%	2.60%	3.55%	2.26%
25-49 %	1.18%	5.14%	5.59%	3.70%	3.88%	1.28%	3.52%	1.25%
50-74 %	0.65%	3.04%	3.84%	2.92%	1.69%	0.75%	2.09%	0.68%
75% or more	0.32%	1.41%	1.44%	1.08%	0.72%	0.41%	0.86%	0.35%
Union presence								
No union employees	0.35%	1.27%	1.37%	1.02%	0.67%	0.50%	0.77%	0.39%
Has union employees	0.64%	6.20% *	4.49%	2.38%	1.77%	0.72%	2.56%	0.66%
Unknown	0.66%	--	--	2.51%	2.38%	0.68%	--	0.67%
Percent low-wage employees								
50% or more low-wage	0.74%	4.26%	5.78%	2.29%	2.01%	0.84%	2.86%	0.76%
Less than 50% low-wage	0.30%	1.29%	1.36%	1.04%	0.70%	0.39%	0.80%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.3.a(2014) 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, 2014**

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%	18.3%	34.6%	35.4%	29.4%	26.8%	28.2%	28.7%
Industry group **								
Agric., fish., forest.	4.6% *	--	--	--	--	--	5.6% *	2.1% *
Mining and manufacturing	27.3%	20.0%	39.0%	33.0%	29.1%	22.6%	30.4%	26.6%
Construction	31.3%	17.0% *	47.7%	32.0%	34.0% *	18.7%	32.0%	30.6%
Utilities and transp.	24.8%	--	--	24.9% *	19.0% *	26.6%	45.3%	23.7%
Wholesale trade	34.5%	11.8% *	30.9%	38.4%	23.5%	48.4%	26.3%	37.4%
Fin. svcs. and real estate	30.1%	35.7%	34.7%	35.3%	28.6%	29.1%	33.0%	29.6%
Retail trade	37.8%	17.8% *	40.1%	47.4%	46.0%	34.3%	32.3%	40.7%
Professional services	25.6%	14.5%	32.1%	33.7%	30.2%	23.2%	25.4%	25.6%
Other services	31.1%	18.7%	20.8%	37.9%	31.0%	31.7%	24.6%	33.0%
Ownership								
For profit, incorporated	29.4%	17.4%	35.9%	35.7%	28.7%	28.3%	28.2%	29.7%
For profit, unincorporated	31.2%	21.2%	38.4%	38.8%	32.3%	28.0%	31.3%	31.2%
Nonprofit	26.1%	18.9% *	22.2%	31.9%	29.9%	24.2%	24.1%	26.2%
Age of firm								
Less than 5 years	27.8%	20.1%	38.9%	53.5%	21.2%	20.2%	33.0%	24.9%
5-9 years	33.2%	22.4%	36.7%	41.0%	34.4%	26.7%	29.4%	36.3%
10-19 years	30.7%	17.0%	34.6%	35.9%	32.0%	29.4%	26.9%	33.3%
20 or more years	28.1%	17.5%	33.9%	33.3%	29.0%	26.9%	27.8%	28.2%
Multi/single status								
2 or more locations	27.6%	--	22.4%	36.8%	28.3%	26.8%	30.7%	27.5%
1 location only	30.4%	17.6%	36.0%	35.0%	31.1%	26.8%	27.9%	32.9%
Percent full-time employees								
Less than 25%	28.1%	--	3.3% *	24.9%	36.9%	36.2%	11.8% *	34.8%
25-49 %	32.5%	14.8% *	11.6% *	41.7%	33.6%	33.8%	25.5%	34.2%
50-74 %	26.3%	13.0% *	39.3%	32.3%	36.0%	23.1%	25.5%	26.5%
75% or more	28.8%	19.9%	35.0%	35.5%	28.3%	27.2%	29.0%	28.8%
Union presence								
No union employees	30.7%	18.6%	34.4%	36.5%	30.7%	29.3%	28.6%	31.6%
Has union employees	22.2%	--	36.9%	22.9%	23.3%	21.5%	22.2%	22.2%
Unknown	30.6%	--	--	--	29.6%	30.7%	--	30.6%
Percent low-wage employees								
50% or more low-wage	33.8%	18.8% *	52.9%	32.2%	35.1%	33.9%	35.3%	33.6%
Less than 50% low-wage	28.2%	18.3%	33.7%	35.6%	28.9%	26.1%	27.7%	28.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.D.3.a(2014) 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, 2014**

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	0.61%	2.13%	2.35%	1.92%	1.28%	0.82%	1.34%	0.68%
Industry group **								
Agric., fish., forest.	3.47% *	--	--	--	--	--	5.08% *	1.90% *
Mining and manufacturing	1.30%	4.82%	5.63%	4.84%	1.90%	1.07%	2.93%	1.43%
Construction	3.57%	5.25% *	4.86%	6.22%	11.00% *	2.80%	4.41%	5.56%
Utilities and transp.	3.07%	--	--	11.91% *	6.50% *	2.06%	9.39%	3.09%
Wholesale trade	3.50%	5.63% *	7.87%	4.45%	2.40%	8.02%	4.16%	4.42%
Fin. svcs. and real estate	1.61%	9.99%	6.10%	6.80%	2.42%	2.22%	4.92%	1.67%
Retail trade	2.59%	6.70% *	7.02%	5.52%	3.40%	3.34%	5.46%	2.56%
Professional services	0.81%	3.49%	4.09%	3.48%	1.98%	0.99%	2.33%	0.86%
Other services	1.58%	4.64%	4.53%	4.38%	4.84%	1.72%	2.59%	1.89%
Ownership								
For profit, incorporated	0.80%	2.51%	2.55%	2.48%	1.64%	1.12%	1.61%	0.92%
For profit, unincorporated	2.10%	4.93%	8.91%	5.34%	4.25%	2.84%	3.61%	2.57%
Nonprofit	1.01%	6.14% *	5.97%	2.75%	2.31%	1.27%	2.81%	1.07%
Age of firm								
Less than 5 years	2.68%	5.34%	9.85%	5.62%	3.89%	3.77%	4.89%	2.80%
5-9 years	3.62%	6.10%	7.94%	5.82%	8.55%	5.04%	4.20%	5.66%
10-19 years	1.88%	3.56%	4.63%	4.65%	3.55%	2.92%	2.73%	2.61%
20 or more years	0.67%	3.40%	2.99%	2.29%	1.34%	0.86%	1.75%	0.72%
Multi/single status								
2 or more locations	0.72%	--	4.80%	3.35%	1.37%	0.86%	4.50%	0.72%
1 location only	1.12%	1.95%	2.54%	2.25%	2.40%	1.96%	1.40%	1.74%
Percent full-time employees								
Less than 25%	3.22%	--	3.41% *	4.26%	10.24%	3.33%	4.58% *	3.44%
25-49 %	2.80%	8.02% *	9.09% *	5.05%	5.81%	3.97%	6.67%	3.05%
50-74 %	1.40%	4.65% *	8.62%	4.77%	3.40%	1.49%	3.86%	1.48%
75% or more	0.69%	2.51%	2.48%	2.15%	1.39%	0.96%	1.50%	0.78%
Union presence								
No union employees	0.79%	2.20%	2.41%	2.08%	1.39%	1.37%	1.39%	0.96%
Has union employees	0.98%	--	8.82%	4.45%	3.42%	0.95%	6.26%	0.98%
Unknown	1.95%	--	--	--	3.24%	2.03%	--	1.96%
Percent low-wage employees								
50% or more low-wage	1.86%	8.81% *	11.64%	4.04%	4.54%	2.04%	6.55%	1.86%
Less than 50% low-wage	0.64%	2.20%	2.33%	2.04%	1.33%	0.88%	1.37%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.b(2014) 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, 2014**

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%	22.6%	28.8%	31.6%	27.7%	25.9%	28.5%	26.5%
Industry group **								
Agric., fish., forest.	25.0%	--	--	--	--	--	8.6% *	26.7%
Mining and manufacturing	21.7%	14.8% *	23.9%	31.5%	22.4%	20.2%	27.9%	21.4%
Construction	21.9%	16.3% *	27.2%	19.1%	21.7%	23.6%	21.0%	22.5%
Utilities and transp.	24.4%	23.5% *	19.2%	23.9%	24.7%	24.6%	21.1%	24.7%
Wholesale trade	24.2%	18.9%	18.9%	34.4%	27.4%	21.3%	25.3%	23.9%
Fin. svcs. and real estate	26.1%	18.1%	30.1%	26.9%	30.8%	25.4%	29.1%	26.0%
Retail trade	33.1%	21.8%	38.2%	50.7%	45.6%	30.9%	38.2%	32.7%
Professional services	28.3%	29.5%	36.6%	34.5%	30.6%	26.8%	34.5%	27.7%
Other services	30.6%	23.1%	29.4%	31.8%	29.7%	31.3%	28.8%	30.9%
Ownership								
For profit, incorporated	26.5%	23.5%	28.4%	31.4%	28.1%	25.7%	28.1%	26.4%
For profit, unincorporated	29.1%	21.1%	33.5%	36.9%	29.4%	27.0%	33.1%	28.4%
Nonprofit	25.8%	16.7%	24.8%	25.6%	24.8%	26.3%	24.9%	25.9%
Age of firm								
Less than 5 years	26.0%	24.8%	32.6%	40.6%	28.8%	10.6% *	31.0%	24.0%
5-9 years	31.8%	29.6%	38.6%	38.7%	28.6%	25.4%	34.4%	30.4%
10-19 years	28.6%	18.9%	28.4%	31.2%	27.4%	31.4%	28.1%	28.8%
20 or more years	26.2%	21.3%	26.5%	29.6%	27.6%	25.8%	26.8%	26.2%
Multi/single status								
2 or more locations	26.3%	12.4% *	26.2%	34.0%	26.8%	26.0%	32.8%	26.2%
1 location only	28.2%	22.7%	29.1%	30.9%	29.1%	22.2%	28.1%	28.2%
Percent full-time employees								
Less than 25%	37.4%	3.1% *	18.1% *	29.3%	41.0%	39.0%	15.9% *	39.5%
25-49 %	30.6%	16.7% *	30.4%	42.3%	35.3%	29.0%	29.3%	30.8%
50-74 %	28.6%	22.1%	32.6%	37.5%	30.7%	28.0%	29.4%	28.5%
75% or more	26.2%	23.0%	28.5%	30.9%	27.2%	25.3%	28.5%	25.9%
Union presence								
No union employees	28.6%	23.2%	30.6%	34.8%	30.5%	26.7%	31.1%	28.2%
Has union employees	21.0%	15.1% *	16.4% *	13.9%	16.9%	22.5%	13.3%	21.5%
Unknown	27.8%	--	--	--	29.3%	27.8%	8.4% *	27.8%
Percent low-wage employees								
50% or more low-wage	32.7%	26.5%	28.6%	43.6%	35.7%	31.8%	34.5%	32.5%
Less than 50% low-wage	26.0%	22.3%	28.8%	30.8%	27.1%	25.1%	28.1%	25.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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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**Table I.D.3.b(2014) 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, 2014**

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%	1.66%	1.73%	1.23%	0.81%	0.40%	1.05%	0.35%
Industry group **								
Agric., fish., forest.	3.01%	--	--	--	--	--	4.41% *	3.28%
Mining and manufacturing	0.72%	5.06% *	4.54%	2.00%	1.45%	0.88%	2.43%	0.74%
Construction	2.03%	5.20% *	4.36%	3.99%	4.50%	3.82%	2.94%	2.74%
Utilities and transp.	1.25%	13.91% *	4.65%	3.17%	4.50%	1.30%	3.34%	1.32%
Wholesale trade	1.02%	5.42%	4.20%	2.98%	1.99%	1.36%	2.87%	1.09%
Fin. svcs. and real estate	0.56%	4.30%	6.44%	4.19%	1.55%	0.56%	3.67%	0.54%
Retail trade	0.92%	6.30%	6.36%	2.88%	3.26%	0.99%	4.10%	0.94%
Professional services	0.65%	3.02%	3.02%	2.00%	1.37%	0.82%	1.71%	0.69%
Other services	1.22%	3.45%	4.43%	3.78%	2.47%	1.67%	2.53%	1.37%
Ownership								
For profit, incorporated	0.37%	1.97%	1.96%	1.47%	1.04%	0.42%	1.23%	0.39%
For profit, unincorporated	1.14%	3.95%	5.02%	3.18%	2.47%	1.45%	2.69%	1.23%
Nonprofit	0.97%	3.86%	4.97%	3.14%	1.09%	1.29%	2.73%	1.01%
Age of firm								
Less than 5 years	3.71%	4.37%	4.52%	4.05%	2.48%	6.10% *	3.07%	4.70%
5-9 years	1.87%	4.56%	4.23%	4.69%	2.38%	3.53%	3.31%	2.13%
10-19 years	1.24%	2.87%	3.25%	2.69%	2.40%	2.46%	1.85%	1.58%
20 or more years	0.34%	2.70%	2.38%	1.46%	0.94%	0.39%	1.48%	0.35%
Multi/single status								
2 or more locations	0.34%	7.33% *	4.94%	1.79%	0.83%	0.38%	2.60%	0.34%
1 location only	0.92%	1.68%	1.84%	1.50%	1.60%	4.95%	1.12%	1.36%
Percent full-time employees								
Less than 25%	2.59%	3.64% *	11.55% *	8.12%	7.69%	3.09%	5.13% *	2.82%
25-49 %	1.36%	6.74% *	6.87%	5.07%	5.32%	1.37%	4.69%	1.42%
50-74 %	0.75%	4.24%	4.51%	3.06%	1.90%	0.86%	2.71%	0.78%
75% or more	0.37%	1.86%	1.89%	1.32%	0.86%	0.46%	1.16%	0.39%
Union presence								
No union employees	0.41%	1.69%	1.82%	1.23%	0.80%	0.55%	1.02%	0.44%
Has union employees	0.76%	8.26% *	5.00% *	2.74%	1.98%	0.86%	2.94%	0.78%
Unknown	0.72%	--	--	--	2.98%	0.73%	3.06% *	0.72%
Percent low-wage employees								
50% or more low-wage	0.81%	6.26%	6.20%	2.63%	2.10%	0.92%	3.53%	0.83%
Less than 50% low-wage	0.35%	1.72%	1.80%	1.28%	0.84%	0.43%	1.09%	0.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.3.c(2014) 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, 2014**

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	29.2%	24.3%	26.1%	37.0%	35.5%	23.4%	28.3%	29.7%
Industry group **								
Agric., fish., forest.	16.2%*	--	--	--	--	--	19.4%*	--
Mining and manufacturing	27.2%	--	--	--	--	--	16.2%	29.7%
Construction	26.3%	--	--	--	--	--	27.5%	24.2%
Utilities and transp.	23.9%*	--	--	--	--	--	37.0%	20.2%*
Wholesale trade	29.0%	--	--	--	--	--	42.4%	25.1%
Fin. svcs. and real estate	18.3%	--	--	--	--	--	10.9%*	21.6%
Retail trade	44.1%	--	--	--	--	--	30.8%	57.2%
Professional services	31.5%	--	--	--	--	--	34.7%	30.0%
Other services	33.2%	--	--	--	--	--	27.2%	38.8%
Ownership								
For profit, incorporated	29.6%	--	--	--	--	--	29.2%	29.8%
For profit, unincorporated	31.3%	--	--	--	--	--	24.8%	40.6%
Nonprofit	25.7%	--	--	--	--	--	25.3%	25.8%
Age of firm								
Less than 5 years	28.7%	--	--	--	--	--	24.2%	34.1%*
5-9 years	43.7%	--	--	--	--	--	44.4%	42.8%
10-19 years	32.6%	--	--	--	--	--	30.8%	35.2%
20 or more years	26.9%	--	--	--	--	--	23.6%	28.1%
Multi/single status								
2 or more locations	27.7%	--	--	--	--	--	25.0%	27.8%
1 location only	30.9%	--	--	--	--	--	28.5%	35.9%
Percent full-time employees								
Less than 25%	32.0%	--	--	--	--	--	28.0%*	33.9%
25-49 %	27.0%	--	--	--	--	--	22.2%*	29.8%
50-74 %	28.6%	--	--	--	--	--	29.3%	28.2%
75% or more	29.3%	--	--	--	--	--	28.5%	29.8%
Union presence								
No union employees	31.7%	--	--	--	--	--	29.6%	33.2%
Has union employees	18.6%	--	--	--	--	--	8.6%*	19.9%
Unknown	29.5%	--	--	--	--	--	--	29.2%
Percent low-wage employees								
50% or more low-wage	34.4%	--	--	--	--	--	21.4%	42.1%
Less than 50% low-wage	28.7%	--	--	--	--	--	29.0%	28.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.3.c(2014) 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, 2014**

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	1.45%	3.53%	3.35%	3.20%	2.69%	2.30%	2.02%	1.95%
Industry group **								
Agric., fish., forest.	8.78%*	--	--	--	--	--	11.53%*	--
Mining and manufacturing	2.83%	--	--	--	--	--	4.24%	3.23%
Construction	4.16%	--	--	--	--	--	5.02%	7.13%
Utilities and transp.	9.20%*	--	--	--	--	--	8.10%	10.03%*
Wholesale trade	5.16%	--	--	--	--	--	6.84%	5.54%
Fin. svcs. and real estate	3.03%	--	--	--	--	--	4.22%*	3.96%
Retail trade	5.18%	--	--	--	--	--	5.83%	5.27%
Professional services	2.87%	--	--	--	--	--	3.18%	3.74%
Other services	3.23%	--	--	--	--	--	5.78%	2.86%
Ownership								
For profit, incorporated	1.79%	--	--	--	--	--	2.29%	2.44%
For profit, unincorporated	3.91%	--	--	--	--	--	5.55%	3.13%
Nonprofit	1.92%	--	--	--	--	--	5.30%	2.05%
Age of firm								
Less than 5 years	7.24%	--	--	--	--	--	6.77%	14.11%*
5-9 years	4.27%	--	--	--	--	--	5.59%	6.63%
10-19 years	3.06%	--	--	--	--	--	4.33%	4.16%
20 or more years	1.66%	--	--	--	--	--	2.41%	2.11%
Multi/single status								
2 or more locations	2.08%	--	--	--	--	--	5.16%	2.16%
1 location only	1.88%	--	--	--	--	--	2.12%	3.76%
Percent full-time employees								
Less than 25%	5.19%	--	--	--	--	--	11.12%*	5.85%
25-49 %	3.97%	--	--	--	--	--	8.81%*	4.02%
50-74 %	3.82%	--	--	--	--	--	5.94%	4.92%
75% or more	1.62%	--	--	--	--	--	2.23%	2.18%
Union presence								
No union employees	1.43%	--	--	--	--	--	2.14%	1.94%
Has union employees	3.48%	--	--	--	--	--	3.45%*	4.10%
Unknown	3.38%	--	--	--	--	--	--	3.52%
Percent low-wage employees								
50% or more low-wage	4.31%	--	--	--	--	--	6.09%	4.76%
Less than 50% low-wage	1.52%	--	--	--	--	--	2.11%	2.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.4(2014) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2014**

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%	24.1%	24.8%	24.2%	26.8%	32.2%	24.7%	30.1%
<b>Industry group **</b>								
Agric., fish., forest.	25.5%	22.0%	31.1% *	39.1%	23.3%	23.2%	25.6%	25.4%
Mining and manufacturing	32.4%	26.0%	28.9%	25.9%	30.5%	35.3%	26.3%	33.1%
Construction	32.9%	30.8%	28.5%	31.9%	35.4%	37.2%	31.7%	33.8%
Utilities and transp.	33.1%	23.7%	30.0%	25.4%	34.3%	34.3%	26.0%	33.9%
Wholesale trade	30.2%	25.9%	28.1%	22.2%	29.5%	35.8%	25.1%	31.8%
Fin. svcs. and real estate	32.0%	24.3%	25.8%	24.5%	29.0%	34.3%	25.1%	32.8%
Retail trade	24.0%	19.3%	18.9%	19.5%	16.6%	27.0%	19.4%	24.8%
Professional services	28.1%	22.5%	23.5%	23.0%	23.2%	31.7%	23.1%	29.0%
Other services	26.4%	24.1%	20.9%	22.3%	24.6%	29.0%	23.1%	27.3%
<b>Ownership</b>								
For profit, incorporated	30.0%	25.2%	25.2%	25.2%	28.5%	32.4%	25.5%	30.9%
For profit, unincorporated	26.9%	20.9%	24.4%	24.0%	26.9%	30.3%	23.1%	28.2%
Nonprofit	27.5%	23.0%	22.5%	19.7%	22.2%	31.9%	21.8%	28.1%
<b>Age of firm</b>								
Less than 5 years	27.3%	25.4%	21.4%	20.0%	29.5%	40.8%	22.9%	30.4%
5-9 years	27.0%	24.7%	25.5%	24.4%	29.7%	33.4%	25.5%	28.4%
10-19 years	26.4%	25.8%	24.3%	22.7%	27.0%	32.5%	24.3%	27.6%
20 or more years	29.9%	22.5%	25.4%	25.2%	26.3%	32.0%	25.1%	30.4%
<b>Multi/single status</b>								
2 or more locations	30.9%	28.4%	27.8%	21.8%	27.4%	32.1%	24.6%	31.0%
1 location only	25.6%	24.1%	24.6%	24.9%	26.1%	34.5%	24.8%	26.4%
<b>Percent full-time employees</b>								
Less than 25%	17.8%	8.3%	19.8%	14.5%	15.7%	20.9%	13.6%	18.8%
25-49 %	23.4%	24.8%	20.7%	17.7%	21.2%	25.4%	21.2%	23.8%
50-74 %	26.5%	25.3%	21.2%	18.6%	21.8%	29.1%	23.2%	27.1%
75% or more	30.2%	24.4%	25.4%	25.2%	27.8%	33.2%	25.3%	31.1%
<b>Union presence</b>								
No union employees	27.1%	23.5%	23.4%	22.9%	25.5%	31.5%	23.3%	28.3%
Has union employees	33.7%	43.3%	47.3%	38.6%	34.5%	32.9%	47.3%	33.0%
Unknown	32.6%	--	--	--	29.3%	32.7%	25.7%	32.6%
<b>Percent low-wage employees</b>								
50% or more low-wage	21.8%	19.4%	20.2%	16.0%	17.5%	24.1%	19.4%	22.1%
Less than 50% low-wage	30.4%	24.8%	25.2%	25.1%	28.1%	33.6%	25.3%	31.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.4(2014) 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, 2014**

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%	0.83%	0.85%	0.65%	0.56%	0.38%	0.53%	0.30%
Industry group **								
Agric., fish., forest.	2.66%	5.42%	12.91% *	5.01%	5.84%	2.01%	6.23%	2.68%
Mining and manufacturing	0.64%	3.35%	2.63%	1.48%	1.08%	0.94%	1.55%	0.69%
Construction	1.42%	2.77%	2.77%	3.21%	3.06%	2.74%	2.15%	1.89%
Utilities and transp.	1.21%	6.02%	7.12%	3.96%	2.91%	1.44%	3.15%	1.29%
Wholesale trade	1.01%	2.92%	2.85%	1.46%	2.52%	1.50%	1.42%	1.24%
Fin. svcs. and real estate	0.97%	2.62%	2.75%	2.21%	1.18%	1.36%	1.61%	1.07%
Retail trade	0.64%	2.48%	2.23%	1.60%	1.45%	0.75%	1.39%	0.70%
Professional services	0.45%	1.41%	1.42%	1.05%	0.95%	0.62%	0.87%	0.51%
Other services	0.67%	1.93%	1.71%	1.71%	1.60%	0.95%	1.19%	0.78%
Ownership								
For profit, incorporated	0.32%	1.01%	0.99%	0.80%	0.73%	0.45%	0.64%	0.36%
For profit, unincorporated	0.77%	1.72%	2.02%	1.53%	1.57%	1.32%	1.10%	0.94%
Nonprofit	0.61%	2.36%	3.02%	1.52%	0.96%	0.86%	1.55%	0.66%
Age of firm								
Less than 5 years	1.75%	2.51%	2.83%	2.36%	2.01%	5.94%	1.67%	2.57%
5-9 years	1.15%	2.10%	2.57%	1.86%	2.34%	4.21%	1.52%	1.67%
10-19 years	0.69%	1.63%	1.50%	1.18%	1.43%	1.70%	0.90%	0.95%
20 or more years	0.30%	1.20%	1.22%	0.89%	0.65%	0.39%	0.78%	0.32%
Multi/single status								
2 or more locations	0.32%	6.06%	2.91%	0.95%	0.62%	0.38%	1.32%	0.32%
1 location only	0.49%	0.83%	0.89%	0.79%	1.00%	3.26%	0.57%	0.78%
Percent full-time employees								
Less than 25%	1.03%	2.48%	5.91%	2.78%	2.16%	1.35%	2.01%	1.17%
25-49 %	0.78%	3.71%	3.95%	1.95%	2.17%	0.89%	2.03%	0.84%
50-74 %	0.57%	2.15%	2.02%	1.62%	1.32%	0.69%	1.28%	0.62%
75% or more	0.31%	0.94%	0.95%	0.72%	0.63%	0.46%	0.60%	0.35%
Union presence								
No union employees	0.31%	0.82%	0.79%	0.60%	0.55%	0.55%	0.47%	0.37%
Has union employees	0.70%	6.11%	6.26%	3.86%	2.00%	0.75%	4.03%	0.69%
Unknown	0.74%	--	--	--	2.87%	0.76%	7.40%	0.74%
Percent low-wage employees								
50% or more low-wage	0.55%	2.18%	3.24%	1.52%	1.02%	0.73%	1.43%	0.59%
Less than 50% low-wage	0.29%	0.89%	0.89%	0.69%	0.62%	0.43%	0.57%	0.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.4.a(2014) 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, 2014**

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	9.2%	53.6%	27.4%	17.7%	9.6%	3.4%	32.6%	5.6%
<b>Industry group **</b>								
Agric., fish., forest.	37.4%	--	--	--	--	--	77.4%	20.0%*
Mining and manufacturing	8.1%	54.6%	32.5%	4.2%*	7.2%*	6.7%*	24.2%	6.7%
Construction	37.9%	66.9%	25.5%	47.7%	39.0%	14.0%*	45.7%	32.1%
Utilities and transp.	6.2%	50.5%*	15.3%*	22.9%*	7.4%*	3.0%*	18.8%	5.1%*
Wholesale trade	12.6%	68.9%	43.1%	9.2%*	3.9%*	7.1%*	38.8%	6.0%*
Fin. svcs. and real estate	5.3%	51.6%	24.7%	19.1%*	1.5%*	2.4%*	30.5%	3.1%
Retail trade	4.7%	60.2%	13.5%*	5.4%*	3.0%*	1.2%*	28.5%	1.5%*
Professional services	5.5%	43.9%	21.8%	12.0%	6.0%*	1.2%	26.0%	2.8%
Other services	12.8%	47.2%	28.0%	21.8%	16.7%	5.3%*	33.3%	8.5%
<b>Ownership</b>								
For profit, incorporated	9.5%	53.9%	27.7%	19.1%	9.3%	3.7%	34.1%	5.6%
For profit, unincorporated	13.1%	51.1%	30.7%	11.1%*	14.5%*	3.7%*	28.7%	8.7%
Nonprofit	5.7%	55.9%	19.7%*	17.2%	6.8%	2.0%	26.3%	4.0%
<b>Age of firm</b>								
Less than 5 years	24.6%	47.5%	20.2%*	11.8%*	8.7%*	41.2%*	30.6%	21.4%*
5-9 years	19.7%	46.7%	28.5%	15.9%*	13.7%*	1.2%*	33.3%	9.1%*
10-19 years	20.1%	57.5%	29.0%	18.7%	15.0%	4.0%*	34.0%	13.0%
20 or more years	6.7%	55.8%	27.2%	18.2%	7.8%	2.9%	32.0%	4.4%
<b>Multi/single status</b>								
2 or more locations	3.8%	--	38.6%	8.1%	6.1%	2.9%	22.0%	3.5%
1 location only	24.3%	53.7%	26.4%	20.3%	14.4%	17.2%*	33.6%	16.3%
<b>Percent full-time employees</b>								
Less than 25%	12.8%	--	--	32.9%	10.6%*	0.1%*	63.5%	3.3%*
25-49 %	9.3%	61.3%	28.1%*	13.8%*	14.4%*	0.7%*	41.4%	3.9%*
50-74 %	6.5%	59.1%	19.0%	18.9%	2.9%*	1.5%*	35.5%	2.5%
75% or more	9.5%	51.8%	27.6%	17.6%	9.9%	3.9%	31.5%	6.1%
<b>Union presence</b>								
No union employees	9.7%	52.3%	26.1%	12.8%	4.9%	3.0%*	29.6%	4.8%
Has union employees	12.7%	72.7%	37.0%	52.0%	29.9%	4.5%	56.6%	9.5%
Unknown	3.1%	--	--	--	5.3%*	3.0%	--	3.1%
<b>Percent low-wage employees</b>								
50% or more low-wage	6.8%	57.1%	34.2%*	14.3%	5.9%*	2.2%*	35.3%	3.4%
Less than 50% low-wage	9.5%	53.2%	26.9%	18.0%	9.9%	3.6%	32.3%	5.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.4.a(2014) 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, 2014**

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%	2.20%	2.23%	2.01%	1.31%	0.60%	1.48%	0.54%
Industry group **								
Agric., fish., forest.	8.68%	--	--	--	--	--	9.26%	8.80%*
Mining and manufacturing	1.42%	8.02%	7.21%	1.84%*	2.48%*	2.05%*	3.69%	1.51%
Construction	3.65%	5.78%	5.51%	7.56%	8.37%	4.90%*	5.03%	5.07%
Utilities and transp.	1.60%	15.68%*	7.93%*	13.81%*	4.09%*	0.94%*	5.42%	1.68%*
Wholesale trade	2.17%	6.57%	7.73%	3.26%*	1.58%*	3.85%*	4.42%	2.41%*
Fin. svcs. and real estate	0.92%	6.95%	7.34%	7.31%*	0.78%*	0.92%*	4.31%	0.90%
Retail trade	0.77%	7.54%	4.66%*	2.05%*	2.49%*	0.49%*	4.45%	0.51%*
Professional services	0.51%	3.76%	3.48%	2.45%	1.86%*	0.31%	2.10%	0.49%
Other services	2.05%	5.31%	5.25%	5.31%	4.33%	3.05%*	3.45%	2.41%
Ownership								
For profit, incorporated	0.64%	2.59%	2.58%	2.48%	1.59%	0.77%	1.80%	0.67%
For profit, unincorporated	1.73%	5.28%	6.01%	4.02%*	4.73%*	1.47%*	3.12%	2.03%
Nonprofit	0.72%	6.23%	6.14%*	5.04%	1.71%	0.53%	3.51%	0.72%
Age of firm								
Less than 5 years	6.40%	6.22%	7.90%*	3.98%*	3.45%*	22.09%*	4.25%	9.83%*
5-9 years	3.02%	5.45%	6.95%	6.83%*	5.79%*	1.02%*	4.52%	3.36%*
10-19 years	1.83%	4.04%	4.24%	4.15%	3.97%	1.70%*	2.51%	2.46%
20 or more years	0.48%	3.42%	3.04%	2.62%	1.41%	0.48%	2.17%	0.47%
Multi/single status								
2 or more locations	0.42%	--	7.60%	1.84%	1.07%	0.47%	3.57%	0.42%
1 location only	1.43%	2.22%	2.33%	2.46%	2.66%	10.52%*	1.59%	2.33%
Percent full-time employees								
Less than 25%	2.28%	--	--	7.34%	5.86%*	0.07%*	7.32%	1.36%*
25-49 %	2.11%	8.34%	9.28%*	5.05%*	9.66%*	0.41%*	5.65%	2.25%*
50-74 %	0.75%	5.41%	4.39%	5.21%	1.66%*	0.49%*	3.50%	0.61%
75% or more	0.60%	2.52%	2.47%	2.21%	1.42%	0.71%	1.67%	0.63%
Union presence								
No union employees	0.64%	2.24%	2.31%	1.64%	0.93%	1.06%*	1.29%	0.74%
Has union employees	1.43%	9.56%	8.72%	7.65%	5.00%	1.15%	6.88%	1.35%
Unknown	0.58%	--	--	--	3.39%*	0.58%	--	0.58%
Percent low-wage employees								
50% or more low-wage	1.01%	6.59%	11.35%*	3.53%	3.42%*	0.76%*	4.90%	0.87%
Less than 50% low-wage	0.56%	2.33%	2.24%	2.14%	1.39%	0.67%	1.55%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.1(2014) 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, 2014**

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	11,503	11,439	11,662	10,935	11,648	11,546	11,386	11,519
Industry group **								
Agric., fish., forest.	10,126	--	--	--	--	--	--	10,242
Mining and manufacturing	11,397	12,337	11,453	11,238	11,521	11,342	11,897	11,354
Construction	10,719	11,168	11,589	9,749	11,098	10,336	10,994	10,518
Utilities and transp.	11,087	--	9,934	10,647	11,610	11,060	10,942	11,099
Wholesale trade	12,004	13,491	11,631	10,785	12,004	12,456	11,519	12,131
Fin. svcs. and real estate	11,394	13,114	13,481	11,461	12,292	11,050	12,738	11,291
Retail trade	10,921	11,514	11,477	10,050	10,663	11,048	10,712	10,949
Professional services	12,073	10,808	11,242	11,410	11,738	12,380	11,215	12,171
Other services	10,929	10,329	11,960	10,855	11,236	10,811	11,256	10,864
Ownership								
For profit, incorporated	11,229	11,511	11,317	10,661	11,280	11,287	11,208	11,231
For profit, unincorporated	11,680	11,437	12,747	10,877	12,112	11,586	11,523	11,721
Nonprofit	12,578	10,755	12,965	12,542	12,489	12,646	12,535	12,581
Age of firm								
Less than 5 years	10,546	11,057	9,815	9,770	10,857	10,797	10,385	10,640
5-9 years	11,222	9,208	11,587	10,705	12,168	12,195	10,650	11,623
10-19 years	11,448	11,286	11,923	11,062	11,198	12,162	11,370	11,483
20 or more years	11,558	12,605	11,769	11,048	11,768	11,527	11,771	11,541
Multi/single status								
2 or more locations	11,591	--	11,208	11,176	11,890	11,551	11,178	11,597
1 location only	11,247	11,381	11,691	10,854	11,318	11,390	11,409	11,126
Percent full-time employees								
Less than 25%	10,995	--	--	10,148	11,177	11,052	11,090	10,977
25-49 %	11,590	12,005	12,326	11,479	12,124	11,417	11,740	11,572
50-74 %	11,992	11,648	10,435	11,003	11,760	12,238	11,133	12,103
75% or more	11,441	11,368	11,778	10,924	11,629	11,450	11,411	11,446
Union presence								
No union employees	11,321	11,379	11,528	10,804	11,380	11,426	11,271	11,332
Has union employees	12,149	--	14,316	12,399	13,244	11,935	13,711	12,108
Unknown	11,337	--	--	--	12,199	11,317	--	11,335
Percent low-wage employees								
50% or more low-wage	11,195	9,339	12,159	10,407	11,229	11,332	10,725	11,239
Less than 50% low-wage	11,543	11,749	11,629	10,982	11,684	11,579	11,446	11,557

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	59.91	298.48	314.62	144.58	156.18	74.25	163.45	64.36
Industry group **								
Agric., fish., forest.	719.21	--	--	--	--	--	--	798.72
Mining and manufacturing	139.97	1,197.28	563.35	372.15	304.22	175.61	484.74	145.93
Construction	291.61	607.78	941.75	483.96	504.74	397.31	526.10	323.35
Utilities and transp.	171.07	--	993.04	713.28	558.96	182.44	572.18	179.31
Wholesale trade	250.36	1,051.50	695.97	361.49	680.66	343.65	387.29	298.08
Fin. svcs. and real estate	134.42	1,169.07	1,267.39	564.24	365.18	140.22	662.64	134.19
Retail trade	180.83	967.92	1,512.22	437.08	368.91	211.31	715.21	181.11
Professional services	122.08	427.91	524.78	261.24	340.88	146.26	274.08	132.92
Other services	175.32	657.10	783.00	413.99	339.42	238.73	408.09	193.43
Ownership								
For profit, incorporated	66.21	357.09	340.63	168.65	147.09	85.81	185.47	70.89
For profit, unincorporated	223.09	687.66	1,069.80	359.72	589.11	259.18	451.33	255.23
Nonprofit	158.59	688.51	969.78	389.66	406.95	182.03	502.61	166.12
Age of firm								
Less than 5 years	246.24	670.19	705.80	454.02	455.59	523.77	407.76	308.72
5-9 years	382.58	480.66	1,249.19	568.90	826.79	1,035.97	528.98	532.46
10-19 years	186.42	539.95	748.49	312.25	300.21	402.80	362.04	215.44
20 or more years	65.54	507.31	358.83	171.47	189.78	76.11	207.38	68.78
Multi/single status								
2 or more locations	66.76	--	615.81	250.40	160.53	75.96	395.36	67.54
1 location only	130.12	287.79	332.90	173.63	292.87	283.64	176.05	184.12
Percent full-time employees								
Less than 25%	462.32	--	--	959.83	552.46	700.28	910.56	523.15
25-49 %	174.97	1,136.96	872.88	619.34	406.34	207.31	506.50	186.24
50-74 %	195.25	791.80	526.00	556.35	359.36	248.89	462.01	210.63
75% or more	65.08	342.31	352.40	155.13	173.52	78.87	182.36	69.68
Union presence								
No union employees	70.73	301.62	295.74	149.71	144.82	105.44	160.86	78.75
Has union employees	135.48	--	2,362.94	616.00	583.03	124.37	1,052.67	135.48
Unknown	170.57	--	--	--	577.50	173.99	--	171.16
Percent low-wage employees								
50% or more low-wage	228.72	588.28	1,432.11	325.95	376.45	296.65	527.89	245.24
Less than 50% low-wage	61.05	326.32	321.15	154.39	166.89	72.57	171.93	65.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.E.2(2014) 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, 2014**

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	3,097	2,643	3,337	3,651	3,412	2,908	3,275	3,073
Industry group **								
Agric., fish., forest.	2,566	--	--	--	--	--	--	2,567
Mining and manufacturing	2,641	2,332	3,025	3,583	2,713	2,407	3,139	2,598
Construction	3,167	2,707	3,759	3,700	3,080	2,177	3,495	2,926
Utilities and transp.	2,852	--	2,900	3,138	3,225	2,755	2,834	2,853
Wholesale trade	3,025	2,398	1,944	3,534	3,225	2,928	2,774	3,090
Fin. svcs. and real estate	2,871	2,546	4,017	3,063	3,616	2,663	3,363	2,833
Retail trade	3,621	2,434	3,312	4,679	4,888	3,292	3,345	3,658
Professional services	3,299	2,894	3,913	3,664	3,743	3,097	3,560	3,269
Other services	3,347	2,621	2,961	3,773	3,534	3,330	3,149	3,386
Ownership								
For profit, incorporated	3,062	2,753	3,303	3,660	3,450	2,855	3,261	3,035
For profit, unincorporated	3,327	2,232	3,726	3,930	3,469	3,138	3,340	3,323
Nonprofit	3,121	2,628	3,048	3,306	3,267	3,053	3,275	3,110
Age of firm								
Less than 5 years	2,993	2,883	2,855	4,302	3,002	1,665 *	3,375	2,772
5-9 years	3,362	2,812	4,117	3,777	3,016	3,148	3,465	3,290
10-19 years	3,394	2,511	3,500	3,736	3,353	3,384	3,295	3,439
20 or more years	3,052	2,586	3,179	3,525	3,494	2,902	3,195	3,041
Multi/single status								
2 or more locations	3,000	--	3,019	3,514	3,303	2,918	3,583	2,991
1 location only	3,380	2,602	3,358	3,697	3,561	2,586	3,241	3,483
Percent full-time employees								
Less than 25%	3,468	--	--	2,903 *	3,696	3,600	3,193 *	3,522
25-49 %	3,588	3,181	2,815	3,587	4,418	3,439	3,242	3,630
50-74 %	3,391	3,040	3,238	3,504	3,470	3,398	3,226	3,413
75% or more	3,032	2,513	3,363	3,680	3,371	2,799	3,284	2,998
Union presence								
No union employees	3,288	2,646	3,325	3,723	3,568	3,044	3,294	3,287
Has union employees	2,599	--	3,589 *	2,780	2,430	2,604	2,965	2,589
Unknown	3,017	--	--	--	3,683	3,008	--	3,020
Percent low-wage employees								
50% or more low-wage	3,596	2,471	2,722	3,281	3,924	3,651	3,003	3,652
Less than 50% low-wage	3,032	2,669	3,377	3,683	3,368	2,792	3,299	2,994

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.2(2014) 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, 2014**

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	40.42	205.74	169.48	97.57	115.77	47.16	95.07	44.08
Industry group **								
Agric., fish., forest.	404.74	--	--	--	--	--	--	457.40
Mining and manufacturing	65.21	508.52	433.15	248.03	109.60	80.33	244.00	67.26
Construction	222.14	564.28	569.68	306.25	584.23	258.19	331.46	281.90
Utilities and transp.	117.29	--	759.03	421.44	240.27	140.33	361.15	123.41
Wholesale trade	128.38	695.44	327.68	199.76	221.36	230.51	228.90	151.23
Fin. svcs. and real estate	62.47	701.36	564.54	333.99	150.78	63.92	366.30	60.69
Retail trade	109.73	587.68	346.05	445.44	290.85	125.66	253.66	119.72
Professional services	100.61	410.80	339.52	195.13	301.65	112.67	196.50	110.10
Other services	96.39	410.87	342.12	218.85	265.35	124.47	213.09	108.12
Ownership								
For profit, incorporated	50.39	243.38	188.71	115.43	164.72	56.07	109.81	55.35
For profit, unincorporated	106.47	474.52	554.02	266.99	214.93	142.36	254.04	116.65
Nonprofit	77.06	618.73	479.26	244.76	139.53	102.54	283.57	79.95
Age of firm								
Less than 5 years	234.68	624.71	515.68	409.20	242.48	554.46*	330.59	297.30
5-9 years	200.21	559.75	569.31	285.16	379.50	524.82	282.37	274.51
10-19 years	120.08	382.90	422.60	219.07	200.33	286.02	210.54	146.69
20 or more years	44.84	290.17	189.55	121.38	148.20	47.68	117.90	47.52
Multi/single status								
2 or more locations	40.98	--	366.72	146.90	84.93	47.78	221.33	41.47
1 location only	101.09	205.04	178.99	120.81	242.69	270.46	102.74	157.32
Percent full-time employees								
Less than 25%	301.45	--	--	1,213.98*	348.98	146.10	1,215.62*	275.12
25-49 %	124.88	914.28	722.67	432.88	256.07	152.58	422.80	130.17
50-74 %	165.79	555.28	468.85	289.40	171.44	225.41	302.73	182.85
75% or more	41.92	215.44	186.61	104.18	130.41	43.14	101.89	45.58
Union presence								
No union employees	48.19	206.69	151.15	101.32	125.11	54.45	92.09	55.22
Has union employees	70.23	--	1,812.77*	355.83	258.93	69.06	830.54	68.46
Unknown	137.09	--	--	--	491.23	139.89	--	137.61
Percent low-wage employees								
50% or more low-wage	171.92	704.84	703.87	444.96	171.56	224.13	383.69	184.39
Less than 50% low-wage	39.63	212.14	173.60	97.63	125.43	40.22	97.65	43.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.3(2014) 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, 2014**

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	26.9%	23.1%	28.6%	33.4%	29.3%	25.2%	28.8%	26.7%
Industry group **								
Agric., fish., forest.	25.3%	--	--	--	--	--	--	25.1%
Mining and manufacturing	23.2%	18.9%	26.4%	31.9%	23.6%	21.2%	26.4%	22.9%
Construction	29.5%	24.2%	32.4%	37.9%	27.8%	21.1%	31.8%	27.8%
Utilities and transp.	25.7%	--	29.2%	29.5%	27.8%	24.9%	25.9%	25.7%
Wholesale trade	25.2%	17.8%	16.7%	32.8%	26.9%	23.5%	24.1%	25.5%
Fin. svcs. and real estate	25.2%	19.4%	29.8%	26.7%	29.4%	24.1%	26.4%	25.1%
Retail trade	33.2%	21.1%	28.9%	46.6%	45.8%	29.8%	31.2%	33.4%
Professional services	27.3%	26.8%	34.8%	32.1%	31.9%	25.0%	31.7%	26.9%
Other services	30.6%	25.4%	24.8%	34.8%	31.4%	30.8%	28.0%	31.2%
Ownership								
For profit, incorporated	27.3%	23.9%	29.2%	34.3%	30.6%	25.3%	29.1%	27.0%
For profit, unincorporated	28.5%	19.5%	29.2%	36.1%	28.6%	27.1%	29.0%	28.4%
Nonprofit	24.8%	24.4%	23.5%	26.4%	26.2%	24.1%	26.1%	24.7%
Age of firm								
Less than 5 years	28.4%	26.1%	29.1%	44.0%	27.7%	15.4%*	32.5%	26.0%
5-9 years	30.0%	30.5%	35.5%	35.3%	24.8%	25.8%	32.5%	28.3%
10-19 years	29.6%	22.2%	29.4%	33.8%	29.9%	27.8%	29.0%	29.9%
20 or more years	26.4%	20.5%	27.0%	31.9%	29.7%	25.2%	27.1%	26.4%
Multi/single status								
2 or more locations	25.9%	--	26.9%	31.4%	27.8%	25.3%	32.1%	25.8%
1 location only	30.1%	22.9%	28.7%	34.1%	31.5%	22.7%	28.4%	31.3%
Percent full-time employees								
Less than 25%	31.5%	--	--	28.6%*	33.1%	32.6%	28.8%*	32.1%
25-49 %	31.0%	26.5%	22.8%*	31.2%	36.4%	30.1%	27.6%	31.4%
50-74 %	28.3%	26.1%	31.0%	31.8%	29.5%	27.8%	29.0%	28.2%
75% or more	26.5%	22.1%	28.6%	33.7%	29.0%	24.4%	28.8%	26.2%
Union presence								
No union employees	29.0%	23.3%	28.8%	34.5%	31.4%	26.6%	29.2%	29.0%
Has union employees	21.4%	--	25.1%*	22.4%	18.3%	21.8%	21.6%	21.4%
Unknown	26.6%	--	--	--	30.2%	26.6%	--	26.6%
Percent low-wage employees								
50% or more low-wage	32.1%	26.5%	22.4%*	31.5%	34.9%	32.2%	28.0%	32.5%
Less than 50% low-wage	26.3%	22.7%	29.0%	33.5%	28.8%	24.1%	28.8%	25.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

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	0.35%	1.82%	1.37%	0.93%	1.13%	0.37%	0.82%	0.38%
Industry group **								
Agric., fish., forest.	3.55%	--	--	--	--	--	--	3.77%
Mining and manufacturing	0.60%	4.79%	3.68%	2.30%	1.19%	0.68%	1.96%	0.63%
Construction	2.01%	5.11%	3.33%	3.67%	5.53%	2.55%	2.42%	2.90%
Utilities and transp.	1.11%	--	7.33%	4.90%	2.51%	1.29%	3.93%	1.16%
Wholesale trade	1.08%	5.26%	2.91%	2.13%	1.97%	1.78%	2.09%	1.25%
Fin. svcs. and real estate	0.53%	5.59%	4.61%	2.76%	1.43%	0.54%	3.09%	0.51%
Retail trade	0.93%	5.25%	3.44%	3.93%	2.11%	1.01%	2.56%	1.00%
Professional services	0.84%	3.58%	2.56%	1.75%	3.04%	0.81%	1.64%	0.92%
Other services	0.85%	3.74%	3.64%	2.11%	2.25%	1.07%	2.09%	0.94%
Ownership								
For profit, incorporated	0.44%	2.11%	1.58%	1.13%	1.63%	0.44%	0.97%	0.48%
For profit, unincorporated	0.98%	4.25%	3.55%	2.73%	2.33%	1.13%	2.12%	1.11%
Nonprofit	0.64%	6.27%	4.27%	1.85%	1.17%	0.86%	2.38%	0.67%
Age of firm								
Less than 5 years	2.28%	5.30%	4.62%	4.16%	2.40%	5.10% *	3.08%	2.89%
5-9 years	1.88%	5.58%	3.18%	3.23%	3.24%	3.56%	2.35%	2.61%
10-19 years	0.97%	3.21%	3.11%	2.02%	1.70%	1.96%	1.69%	1.19%
20 or more years	0.39%	2.49%	1.71%	1.12%	1.47%	0.38%	1.08%	0.41%
Multi/single status								
2 or more locations	0.33%	--	3.58%	1.42%	0.74%	0.37%	2.28%	0.33%
1 location only	0.98%	1.79%	1.44%	1.16%	2.49%	2.25%	0.88%	1.59%
Percent full-time employees								
Less than 25%	2.63%	--	--	10.13% *	3.28%	2.40%	10.11% *	2.50%
25-49 %	1.10%	7.67%	6.97% *	3.19%	2.25%	1.39%	3.85%	1.14%
50-74 %	1.09%	5.28%	4.72%	2.88%	1.34%	1.43%	2.92%	1.18%
75% or more	0.38%	1.89%	1.47%	1.01%	1.28%	0.37%	0.87%	0.42%
Union presence								
No union employees	0.45%	1.85%	1.37%	0.99%	1.22%	0.45%	0.84%	0.51%
Has union employees	0.60%	--	8.90% *	2.62%	2.10%	0.61%	4.83%	0.60%
Unknown	0.98%	--	--	--	3.68%	1.00%	--	0.98%
Percent low-wage employees								
50% or more low-wage	1.18%	7.15%	7.13% *	3.92%	1.63%	1.46%	3.78%	1.23%
Less than 50% low-wage	0.36%	1.84%	1.35%	0.95%	1.22%	0.34%	0.83%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.4(2014) 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, 2014**

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	18.3%	12.5%	13.8%	15.4%	18.1%	20.0%	13.8%	19.2%
Industry group **								
Agric., fish., forest.	13.6%	7.7% *	3.2% *	10.4% *	13.1% *	20.0%	6.2% *	16.9%
Mining and manufacturing	20.8%	13.6%	14.8%	18.6%	21.2%	21.8%	16.0%	21.4%
Construction	14.1%	12.7%	15.5%	12.9%	13.3%	16.7%	13.5%	14.6%
Utilities and transp.	21.9%	6.4% *	12.5%	20.1%	20.4%	23.5%	15.6%	22.7%
Wholesale trade	19.5%	13.3%	17.8%	17.5%	20.2%	21.4%	16.7%	20.4%
Fin. svcs. and real estate	20.4%	16.1%	13.0%	16.7%	20.4%	21.4%	14.3%	21.0%
Retail trade	15.2%	8.3%	14.9%	14.6%	15.3%	15.8%	12.2%	15.7%
Professional services	18.1%	12.6%	12.2%	14.7%	17.6%	19.9%	12.8%	19.0%
Other services	16.0%	12.9%	13.5%	12.3%	14.2%	18.1%	13.2%	16.7%
Ownership								
For profit, incorporated	18.7%	12.7%	14.3%	16.0%	18.8%	20.2%	14.0%	19.6%
For profit, unincorporated	16.2%	12.1%	12.8%	14.3%	16.6%	18.4%	13.3%	17.2%
Nonprofit	18.0%	11.9%	12.0%	13.4%	17.1%	20.0%	12.6%	18.6%
Age of firm								
Less than 5 years	15.7%	12.3%	12.4%	13.7%	19.1%	18.9%	13.9%	17.0%
5-9 years	15.5%	13.0%	12.1%	16.1%	17.7%	16.6%	13.7%	17.1%
10-19 years	16.1%	12.9%	13.4%	16.0%	17.2%	18.6%	13.7%	17.5%
20 or more years	18.9%	12.1%	14.6%	15.2%	18.3%	20.1%	13.8%	19.5%
Multi/single status								
2 or more locations	19.6%	22.9%	11.8%	16.6%	18.4%	20.0%	14.9%	19.7%
1 location only	15.4%	12.3%	14.0%	15.0%	17.8%	18.8%	13.6%	17.0%
Percent full-time employees								
Less than 25%	15.3%	13.8% *	10.0% *	16.8%	13.2%	16.5%	12.2%	16.1%
25-49 %	16.2%	9.7%	11.5%	13.4%	13.9%	18.7%	11.0%	17.2%
50-74 %	16.8%	14.2%	13.9%	12.8%	15.7%	18.0%	13.8%	17.3%
75% or more	18.7%	12.3%	13.9%	15.7%	18.6%	20.5%	13.9%	19.6%
Union presence								
No union employees	17.7%	12.5%	14.0%	15.5%	18.3%	19.9%	13.9%	18.8%
Has union employees	20.3%	11.2% *	11.4%	14.2%	17.2%	21.7%	10.8%	20.8%
Unknown	18.3%	--	--	--	14.6%	18.4%	18.5%	18.3%
Percent low-wage employees								
50% or more low-wage	15.7%	12.9%	10.6%	12.2%	11.8%	17.8%	11.2%	16.3%
Less than 50% low-wage	18.7%	12.4%	14.1%	15.8%	19.0%	20.4%	14.1%	19.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.E.4(2014) 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, 2014**

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%	0.58%	0.53%	0.40%	0.50%	0.26%	0.32%	0.22%
Industry group **								
Agric., fish., forest.	1.67%	3.44% *	1.59% *	4.31% *	4.65% *	1.60%	2.03% *	2.13%
Mining and manufacturing	0.47%	2.37%	1.51%	1.16%	0.90%	0.67%	1.03%	0.51%
Construction	0.72%	1.66%	1.64%	1.19%	1.66%	1.89%	0.95%	1.04%
Utilities and transp.	0.86%	2.29% *	3.07%	2.63%	2.00%	1.08%	2.32%	0.92%
Wholesale trade	0.66%	2.23%	1.85%	1.09%	1.51%	1.07%	1.00%	0.79%
Fin. svcs. and real estate	0.59%	2.33%	1.70%	1.48%	1.06%	0.79%	1.14%	0.64%
Retail trade	0.52%	1.37%	1.73%	1.19%	0.88%	0.72%	0.91%	0.59%
Professional services	0.38%	1.02%	0.87%	0.75%	1.24%	0.43%	0.56%	0.43%
Other services	0.40%	1.30%	1.28%	0.82%	0.83%	0.57%	0.74%	0.45%
Ownership								
For profit, incorporated	0.23%	0.70%	0.61%	0.48%	0.69%	0.30%	0.37%	0.26%
For profit, unincorporated	0.45%	1.25%	1.33%	1.00%	0.93%	0.74%	0.77%	0.55%
Nonprofit	0.45%	1.80%	1.54%	1.01%	0.87%	0.62%	0.97%	0.48%
Age of firm								
Less than 5 years	0.85%	1.54%	1.87%	1.33%	1.44%	3.21%	1.05%	1.22%
5-9 years	0.78%	1.51%	1.58%	1.39%	1.49%	3.14%	0.98%	1.15%
10-19 years	0.43%	1.14%	1.04%	0.76%	0.77%	1.22%	0.63%	0.57%
20 or more years	0.22%	0.86%	0.71%	0.52%	0.66%	0.26%	0.42%	0.24%
Multi/single status								
2 or more locations	0.22%	6.20%	1.36%	0.77%	0.47%	0.26%	0.88%	0.23%
1 location only	0.36%	0.58%	0.56%	0.46%	0.99%	1.34%	0.34%	0.62%
Percent full-time employees								
Less than 25%	0.97%	4.48% *	3.28% *	4.22%	1.82%	0.95%	2.23%	1.06%
25-49 %	0.52%	2.09%	1.97%	1.27%	1.07%	0.68%	1.13%	0.57%
50-74 %	0.51%	1.80%	1.66%	0.99%	0.99%	0.71%	1.01%	0.57%
75% or more	0.21%	0.63%	0.58%	0.44%	0.57%	0.29%	0.35%	0.24%
Union presence								
No union employees	0.22%	0.59%	0.52%	0.40%	0.55%	0.35%	0.32%	0.27%
Has union employees	0.48%	3.50% *	3.15%	1.80%	1.32%	0.55%	1.63%	0.50%
Unknown	0.50%	--	--	--	1.97%	0.51%	5.49%	0.50%
Percent low-wage employees								
50% or more low-wage	0.43%	1.70%	1.69%	1.52%	0.65%	0.56%	0.91%	0.47%
Less than 50% low-wage	0.21%	0.62%	0.55%	0.41%	0.56%	0.29%	0.34%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.E.4.a(2014) 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, 2014**

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	7.8%	48.3%	24.3%	12.1%	5.8%	4.4%	26.3%	5.3%
Industry group **								
Agric., fish., forest.	13.7%*	--	--	--	--	--	--	9.8%*
Mining and manufacturing	5.7%	39.8%	18.5%*	7.4%*	3.9%*	4.9%	15.4%	4.9%
Construction	23.6%	49.0%	21.4%	15.7%	31.9%*	11.0%*	26.7%	21.3%
Utilities and transp.	6.7%	--	26.1%*	18.2%*	3.8%*	4.9%*	22.4%*	5.4%
Wholesale trade	11.7%	60.8%	38.8%	5.7%*	3.0%*	10.1%*	30.4%	6.9%*
Fin. svcs. and real estate	5.5%	59.0%	22.4%	15.0%*	0.2%*	3.2%	33.9%	3.3%
Retail trade	6.0%	40.2%	17.8%	11.9%*	1.1%*	3.6%	20.3%	4.1%
Professional services	7.4%	48.4%	22.1%	14.9%	7.5%	3.4%	27.7%	5.1%
Other services	9.1%	40.6%	27.5%	12.3%	5.1%	5.2%*	27.4%	5.5%
Ownership								
For profit, incorporated	7.8%	47.4%	23.3%	11.6%	5.1%	4.8%	25.7%	5.3%
For profit, unincorporated	11.7%	51.8%	32.5%	10.5%*	11.2%*	3.1%*	29.1%	7.1%
Nonprofit	5.7%	47.9%	21.3%	16.7%	5.0%*	3.1%*	26.2%	4.3%
Age of firm								
Less than 5 years	19.8%	47.7%	23.8%*	7.8%*	6.9%*	35.0%*	28.7%	14.7%*
5-9 years	16.6%	43.8%	17.1%*	8.7%*	17.1%*	2.5%*	22.0%	12.9%*
10-19 years	14.8%	48.5%	25.1%	13.9%	9.4%*	3.4%*	27.0%	9.2%
20 or more years	6.1%	50.2%	25.3%	12.5%	3.9%	4.1%	26.7%	4.5%
Multi/single status								
2 or more locations	4.5%	--	26.5%	7.8%	5.0%	4.1%	13.0%	4.4%
1 location only	17.5%	48.9%	24.2%	13.5%	6.9%	12.7%*	27.8%	9.9%
Percent full-time employees								
Less than 25%	13.2%*	--	--	40.8%*	2.1%*	0.7%*	44.8%	7.0%*
25-49 %	7.4%	48.4%	42.9%	11.8%*	2.8%*	4.1%*	37.3%	3.9%*
50-74 %	5.9%	48.9%	22.3%*	16.1%	3.5%*	1.5%	31.9%	2.5%
75% or more	8.0%	47.1%	24.2%	11.2%	6.2%	4.9%	24.8%	5.7%
Union presence								
No union employees	8.0%	47.9%	23.1%	11.3%	3.3%	2.9%	25.6%	4.0%
Has union employees	9.0%	--	48.8%*	21.1%*	20.4%	6.0%	39.9%	8.2%
Unknown	5.4%	--	--	--	17.5%*	5.1%	--	5.4%
Percent low-wage employees								
50% or more low-wage	7.9%	53.5%	41.8%	25.8%*	2.6%*	3.6%	38.1%	5.0%
Less than 50% low-wage	7.8%	47.5%	23.2%	10.9%	6.1%	4.5%	25.2%	5.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.E.4.a(2014) 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, 2014**

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	0.43%	2.66%	2.21%	1.49%	1.08%	0.50%	1.31%	0.46%
Industry group **								
Agric., fish., forest.	5.53%*	--	--	--	--	--	--	5.62%*
Mining and manufacturing	0.89%	10.60%	5.58%*	2.61%*	1.88%*	1.07%	3.20%	0.92%
Construction	3.77%	7.55%	5.35%	4.63%	11.56%*	5.21%*	3.76%	6.05%
Utilities and transp.	1.56%	--	11.71%*	9.39%*	3.27%*	1.53%*	8.20%*	1.52%
Wholesale trade	2.20%	8.80%	7.55%	2.39%*	2.26%*	4.23%*	4.20%	2.55%*
Fin. svcs. and real estate	0.88%	7.81%	6.64%	6.67%*	0.12%*	0.90%	4.63%	0.84%
Retail trade	1.15%	8.80%	5.21%	6.49%*	0.92%*	1.06%	3.54%	1.22%
Professional services	0.75%	4.64%	4.25%	3.32%	2.01%	0.73%	2.54%	0.76%
Other services	1.41%	5.92%	6.19%	2.54%	1.50%	2.02%*	3.25%	1.56%
Ownership								
For profit, incorporated	0.51%	3.15%	2.46%	1.72%	1.25%	0.60%	1.53%	0.54%
For profit, unincorporated	1.69%	5.91%	6.83%	4.27%*	4.53%*	1.23%*	3.41%	1.94%
Nonprofit	0.86%	8.67%	6.24%	4.10%	1.68%*	0.98%*	3.97%	0.87%
Age of firm								
Less than 5 years	4.94%	6.82%	8.87%*	4.22%*	4.07%*	19.51%*	4.62%	7.62%*
5-9 years	3.44%	6.62%	5.94%*	3.08%*	9.18%*	2.09%*	3.49%	5.41%*
10-19 years	1.57%	5.07%	4.69%	3.32%	2.86%*	1.85%*	2.58%	1.94%
20 or more years	0.41%	4.13%	2.87%	2.01%	0.91%	0.45%	1.83%	0.41%
Multi/single status								
2 or more locations	0.42%	--	7.22%	1.71%	1.37%	0.44%	2.75%	0.42%
1 location only	1.17%	2.68%	2.31%	1.88%	1.75%	7.98%*	1.42%	1.71%
Percent full-time employees								
Less than 25%	4.93%*	--	--	20.83%*	1.11%*	0.39%*	10.19%	5.65%*
25-49 %	1.28%	11.79%	9.70%	4.06%*	1.12%*	1.53%*	5.73%	1.18%*
50-74 %	0.77%	7.07%	6.70%*	4.26%	1.99%*	0.41%	4.20%	0.56%
75% or more	0.50%	2.98%	2.42%	1.55%	1.20%	0.59%	1.43%	0.53%
Union presence								
No union employees	0.52%	2.68%	2.20%	1.49%	0.71%	0.78%	1.33%	0.56%
Has union employees	1.22%	--	15.89%*	7.65%*	5.75%	1.04%	7.87%	1.23%
Unknown	0.65%	--	--	--	7.74%*	0.64%	--	0.65%
Percent low-wage employees								
50% or more low-wage	1.12%	7.45%	9.90%	9.14%*	0.94%*	0.74%	4.84%	1.10%
Less than 50% low-wage	0.47%	2.85%	2.22%	1.34%	1.16%	0.56%	1.36%	0.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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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-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.1(2014) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2014**

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	83.9%	77.5%	80.4%	83.2%	81.3%	85.8%	80.8%	84.4%
Industry group **								
Agric., fish., forest.	85.4%	88.1%	84.9%	87.3%	89.9%	81.9%	87.7%	84.5%
Mining and manufacturing	85.6%	69.8%	83.3%	81.9%	82.4%	88.8%	77.7%	86.5%
Construction	84.9%	79.1%	80.6%	86.8%	86.0%	89.6%	80.6%	88.4%
Utilities and transp.	89.0%	77.2%	92.9%	89.9%	82.5%	90.4%	87.7%	89.1%
Wholesale trade	82.8%	81.3%	73.7%	83.1%	76.5%	88.4%	81.0%	83.4%
Fin. svcs. and real estate	89.9%	81.8%	79.2%	90.2%	79.2%	93.4%	83.1%	90.7%
Retail trade	91.4%	72.7%	74.3%	85.6%	90.0%	95.6%	80.1%	93.4%
Professional services	79.5%	78.2%	82.8%	81.5%	83.2%	77.7%	82.1%	79.1%
Other services	79.3%	75.5%	79.3%	78.5%	72.8%	82.1%	78.3%	79.6%
Ownership								
For profit, incorporated	86.4%	77.4%	81.5%	84.4%	82.2%	89.4%	81.4%	87.4%
For profit, unincorporated	83.1%	78.9%	79.9%	87.5%	80.7%	84.5%	82.2%	83.4%
Nonprofit	73.8%	75.4%	73.4%	73.6%	79.5%	71.2%	75.1%	73.7%
Age of firm								
Less than 5 years	77.4%	82.9%	85.5%	90.0%	78.9%	42.4%*	86.9%	70.8%
5-9 years	79.3%	78.9%	80.9%	81.6%	73.7%	85.5%	80.6%	78.1%
10-19 years	82.2%	77.1%	77.5%	83.6%	82.9%	85.7%	79.5%	83.7%
20 or more years	84.7%	75.6%	81.0%	82.6%	81.8%	86.3%	80.6%	85.1%
Multi/single status								
2 or more locations	85.3%	70.6%	82.9%	84.3%	80.7%	86.4%	84.9%	85.3%
1 location only	80.5%	77.6%	80.2%	82.9%	82.2%	67.8%	80.4%	80.5%
Percent full-time employees								
Less than 25%	80.6%	67.4%	72.2%	75.6%	78.3%	85.7%	71.4%	82.9%
25-49 %	81.4%	75.4%	72.4%	82.4%	69.4%	86.5%	76.5%	82.3%
50-74 %	86.5%	77.7%	74.1%	83.1%	84.7%	89.0%	79.4%	87.7%
75% or more	83.6%	77.9%	81.5%	83.4%	81.5%	85.2%	81.4%	84.1%
Union presence								
No union employees	85.6%	77.9%	81.4%	84.4%	83.8%	89.5%	81.9%	86.7%
Has union employees	79.3%	64.8%	64.4%	71.1%	67.1%	82.7%	66.2%	80.0%
Unknown	82.3%	--	--	--	80.9%	82.4%	54.6%*	82.4%
Percent low-wage employees								
50% or more low-wage	86.2%	77.0%	80.7%	83.5%	82.1%	88.8%	79.7%	87.1%
Less than 50% low-wage	83.5%	77.6%	80.4%	83.2%	81.2%	85.3%	81.0%	84.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.F.1(2014) 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, 2014**

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	0.47%	1.15%	1.39%	1.05%	1.11%	0.66%	0.78%	0.53%
Industry group **								
Agric., fish., forest.	6.51%	4.74%	10.43%	11.95%	7.53%	14.29%	4.94%	9.04%
Mining and manufacturing	1.19%	5.35%	3.85%	2.98%	2.72%	1.50%	2.90%	1.28%
Construction	2.04%	3.35%	4.14%	3.64%	5.59%	3.33%	2.72%	2.94%
Utilities and transp.	1.57%	7.46%	4.42%	4.13%	5.51%	1.74%	3.59%	1.70%
Wholesale trade	1.84%	4.30%	5.50%	3.30%	5.06%	2.42%	2.65%	2.27%
Fin. svcs. and real estate	0.92%	3.37%	4.60%	2.89%	3.00%	0.95%	2.33%	0.98%
Retail trade	0.87%	4.55%	6.55%	3.39%	2.71%	0.72%	2.99%	0.84%
Professional services	0.96%	1.93%	2.36%	1.96%	1.71%	1.45%	1.29%	1.10%
Other services	1.38%	2.77%	2.88%	2.90%	3.34%	2.08%	1.79%	1.66%
Ownership								
For profit, incorporated	0.51%	1.40%	1.61%	1.24%	1.39%	0.67%	0.94%	0.58%
For profit, unincorporated	1.39%	2.51%	3.60%	2.60%	3.62%	2.08%	1.74%	1.77%
Nonprofit	1.40%	3.68%	4.41%	3.06%	2.14%	2.14%	2.52%	1.53%
Age of firm								
Less than 5 years	4.04%	3.23%	3.95%	2.69%	4.67%	14.25%*	1.99%	6.33%
5-9 years	2.26%	2.93%	3.76%	3.23%	6.19%	5.43%	2.06%	3.83%
10-19 years	1.22%	2.28%	2.86%	2.07%	2.77%	2.49%	1.57%	1.69%
20 or more years	0.51%	1.75%	1.92%	1.45%	1.25%	0.64%	1.15%	0.55%
Multi/single status								
2 or more locations	0.55%	11.20%	4.09%	1.96%	1.39%	0.63%	2.03%	0.56%
1 location only	0.86%	1.16%	1.47%	1.25%	1.82%	7.25%	0.84%	1.47%
Percent full-time employees								
Less than 25%	2.10%	6.87%	8.32%	5.30%	4.66%	2.99%	4.07%	2.41%
25-49 %	1.88%	5.27%	5.61%	3.60%	5.73%	2.37%	2.99%	2.17%
50-74 %	1.04%	2.77%	4.21%	2.93%	2.67%	1.33%	2.05%	1.16%
75% or more	0.54%	1.34%	1.53%	1.18%	1.24%	0.78%	0.89%	0.62%
Union presence								
No union employees	0.50%	1.15%	1.38%	1.04%	1.01%	0.86%	0.76%	0.60%
Has union employees	1.37%	9.18%	7.85%	5.23%	4.44%	1.44%	5.07%	1.41%
Unknown	1.33%	--	--	--	7.07%	1.35%	17.17%*	1.33%
Percent low-wage employees								
50% or more low-wage	0.92%	3.09%	3.90%	3.17%	2.23%	1.15%	2.17%	1.00%
Less than 50% low-wage	0.52%	1.25%	1.47%	1.12%	1.23%	0.75%	0.84%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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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**Table I.F.2(2014) 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, 2014**

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	1,353	1,648	1,780	1,804	1,461	1,106	1,777	1,259
Industry group **								
Agric., fish., forest.	1,747	1,645	--	--	2,394	1,434	1,699	1,770
Mining and manufacturing	1,268	1,631	1,718	1,908	1,340	1,003	1,810	1,197
Construction	1,758	1,810	1,835	2,065	1,611	1,210	1,936	1,617
Utilities and transp.	1,347	1,763	1,968	1,606	1,522	1,207	1,854	1,272
Wholesale trade	1,371	1,700	1,804	1,858	1,249	971	1,870	1,190
Fin. svcs. and real estate	1,321	1,737	1,609	1,534	1,482	1,210	1,742	1,263
Retail trade	1,380	1,694	2,015	2,087	1,711	1,110	1,964	1,283
Professional services	1,327	1,586	1,703	1,707	1,493	1,076	1,658	1,255
Other services	1,330	1,553	1,853	1,677	1,356	1,117	1,719	1,225
Ownership								
For profit, incorporated	1,353	1,679	1,826	1,859	1,450	1,114	1,822	1,250
For profit, unincorporated	1,548	1,701	1,666	1,891	1,633	1,219	1,784	1,456
Nonprofit	1,218	1,232	1,603	1,441	1,395	1,005	1,451	1,188
Age of firm								
Less than 5 years	1,705	1,540	1,757	2,040	1,521	1,243	1,789	1,627
5-9 years	1,564	1,678	1,686	1,706	1,397	1,132	1,735	1,395
10-19 years	1,620	1,673	1,779	1,790	1,563	1,233	1,755	1,534
20 or more years	1,283	1,656	1,806	1,796	1,437	1,101	1,797	1,216
Multi/single status								
2 or more locations	1,194	1,916	1,696	1,717	1,412	1,104	1,776	1,178
1 location only	1,681	1,645	1,787	1,832	1,522	1,170	1,777	1,584
Percent full-time employees								
Less than 25%	1,386	1,580	1,423	1,700	1,535	1,214	1,531	1,350
25-49 %	1,385	1,414	1,819	1,755	1,637	1,180	1,733	1,318
50-74 %	1,355	1,714	1,567	1,806	1,637	1,164	1,663	1,304
75% or more	1,350	1,652	1,808	1,808	1,429	1,087	1,799	1,246
Union presence								
No union employees	1,476	1,655	1,798	1,843	1,513	1,151	1,795	1,370
Has union employees	995	1,223	1,296	1,113	1,044	974	1,210	987
Unknown	1,148	--	--	--	1,243	1,145	--	1,147
Percent low-wage employees								
50% or more low-wage	1,379	1,774	1,840	1,866	1,607	1,169	1,828	1,316
Less than 50% low-wage	1,347	1,630	1,774	1,795	1,434	1,091	1,770	1,247

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.2(2014) 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, 2014**

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	13.24	38.94	47.74	41.28	32.40	15.00	27.98	14.49
Industry group **								
Agric., fish., forest.	192.05	176.06	--	--	302.75	306.39	167.12	271.07
Mining and manufacturing	34.17	122.82	112.84	100.23	75.13	35.39	87.55	35.85
Construction	92.50	136.33	129.09	223.75	179.58	98.94	106.39	142.91
Utilities and transp.	56.76	173.92	244.44	166.25	176.78	69.10	123.58	62.30
Wholesale trade	50.51	115.34	174.15	106.07	116.50	52.58	90.54	53.83
Fin. svcs. and real estate	40.06	126.79	122.49	137.47	71.80	48.50	78.71	42.02
Retail trade	33.70	162.27	154.22	118.13	104.00	28.51	93.74	33.97
Professional services	22.74	66.39	83.22	56.60	55.37	29.39	43.37	25.87
Other services	31.94	80.87	138.77	86.38	82.97	36.45	75.57	33.15
Ownership								
For profit, incorporated	15.38	46.10	52.06	48.78	39.87	16.78	30.19	16.78
For profit, unincorporated	43.06	94.14	116.29	102.21	101.95	61.01	79.76	51.53
Nonprofit	32.52	82.83	207.69	106.65	62.72	39.37	108.61	33.58
Age of firm								
Less than 5 years	84.55	96.42	154.36	180.48	183.91	88.05	119.16	118.65
5-9 years	57.34	87.99	123.67	82.42	155.77	166.65	63.53	92.26
10-19 years	41.32	87.86	89.14	81.62	89.02	69.37	53.82	57.45
20 or more years	14.41	56.24	68.43	56.02	35.57	15.46	38.81	15.09
Multi/single status								
2 or more locations	13.59	323.24	116.37	60.40	33.09	15.12	74.84	13.72
1 location only	27.26	39.23	50.68	50.81	60.34	110.66	29.98	45.16
Percent full-time employees								
Less than 25%	64.54	138.12	255.95	127.35	103.31	99.44	107.79	75.33
25-49 %	41.60	131.72	160.43	145.19	120.36	46.59	112.63	43.15
50-74 %	29.09	108.37	114.45	97.17	67.70	33.16	67.99	31.44
75% or more	15.60	44.59	53.09	47.08	37.32	17.74	31.86	17.13
Union presence								
No union employees	16.43	39.42	48.85	42.80	35.08	21.58	28.56	19.25
Has union employees	22.64	276.46	166.73	101.15	79.60	23.77	106.64	23.02
Unknown	31.12	--	--	--	155.07	31.77	--	31.20
Percent low-wage employees								
50% or more low-wage	28.77	92.95	153.92	110.81	67.87	31.50	90.39	29.17
Less than 50% low-wage	14.86	42.54	50.21	44.52	36.38	16.98	29.39	16.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.3(2014) 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, 2014**

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	2,640	3,740	3,727	3,636	2,739	2,313	3,810	2,476
Industry group **								
Agric., fish., forest.	3,303	3,887	--	--	4,439	2,315	4,069	3,008
Mining and manufacturing	2,435	3,578	3,356	3,716	2,579	2,085	3,639	2,338
Construction	3,182	3,586	3,364	3,859	2,816	2,445	3,766	2,811
Utilities and transp.	2,584	3,328	3,930	3,162	2,552	2,463	3,642	2,487
Wholesale trade	2,726	4,299	4,577	3,665	2,634	2,026	4,306	2,326
Fin. svcs. and real estate	2,778	3,720	3,320	3,236	2,739	2,703	3,588	2,719
Retail trade	2,845	3,966	4,343	4,511	3,676	2,417	4,570	2,643
Professional services	2,548	3,893	3,815	3,523	2,886	2,154	3,786	2,390
Other services	2,588	3,347	3,619	3,482	2,326	2,335	3,500	2,400
Ownership								
For profit, incorporated	2,692	3,783	3,833	3,718	2,781	2,380	3,913	2,524
For profit, unincorporated	2,833	3,991	3,364	3,630	2,799	2,306	3,768	2,584
Nonprofit	2,245	2,706	3,425	3,105	2,549	1,957	3,018	2,182
Age of firm								
Less than 5 years	3,237	3,839	2,864	4,031	2,875	2,166	3,770	2,833
5-9 years	3,272	4,061	3,822	3,593	2,678	2,396	3,834	2,835
10-19 years	3,178	3,686	3,697	3,744	2,816	2,644	3,792	2,907
20 or more years	2,527	3,591	3,828	3,565	2,715	2,301	3,820	2,420
Multi/single status								
2 or more locations	2,408	--	3,510	3,528	2,633	2,319	3,687	2,388
1 location only	3,344	3,734	3,745	3,668	2,883	2,061	3,824	2,956
Percent full-time employees								
Less than 25%	2,944	3,752	4,651	3,857	2,915	2,624	3,770	2,825
25-49 %	2,870	3,176	3,686	3,925	3,161	2,570	3,613	2,762
50-74 %	2,599	3,936	3,823	3,499	3,171	2,307	3,781	2,464
75% or more	2,634	3,741	3,712	3,632	2,689	2,300	3,821	2,463
Union presence								
No union employees	2,892	3,859	3,820	3,764	2,879	2,399	3,934	2,661
Has union employees	2,030	1,616	2,603	2,419	1,865	2,027	2,366	2,014
Unknown	2,466	--	--	--	3,194	2,452	--	2,465
Percent low-wage employees								
50% or more low-wage	2,791	3,971	3,921	3,606	3,323	2,532	3,677	2,704
Less than 50% low-wage	2,622	3,714	3,714	3,638	2,689	2,282	3,821	2,448

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.F.3(2014) 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, 2014**

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	27.84	116.42	109.63	86.95	70.31	34.06	70.68	29.59
Industry group **								
Agric., fish., forest.	311.04	615.85	--	--	439.49	508.95	450.31	367.63
Mining and manufacturing	70.92	433.52	292.33	201.21	143.71	88.60	185.75	74.20
Construction	153.03	375.62	238.84	378.76	306.79	212.13	251.60	181.16
Utilities and transp.	128.39	416.68	511.56	268.12	308.80	161.28	260.46	138.48
Wholesale trade	108.83	368.36	468.03	238.28	231.26	139.47	219.73	110.73
Fin. svcs. and real estate	76.69	333.81	321.58	247.03	136.84	94.87	208.87	80.65
Retail trade	80.64	418.09	457.23	265.33	273.15	78.98	227.92	79.39
Professional services	49.72	206.52	206.71	168.15	151.00	53.18	132.43	52.00
Other services	68.72	269.22	259.56	211.06	163.05	83.13	155.35	73.02
Ownership								
For profit, incorporated	32.52	141.46	124.35	102.28	85.73	39.64	81.98	34.64
For profit, unincorporated	91.82	260.14	280.67	231.97	178.40	119.41	193.13	96.52
Nonprofit	66.37	208.39	380.74	225.04	171.14	71.79	188.50	69.23
Age of firm								
Less than 5 years	182.06	306.43	305.08	439.80	318.05	288.26	278.03	216.96
5-9 years	151.51	264.93	295.96	238.00	220.03	412.30	190.51	192.08
10-19 years	83.60	220.72	240.62	161.99	162.46	127.08	135.34	98.32
20 or more years	30.77	187.50	143.57	115.42	85.87	35.27	96.80	31.96
Multi/single status								
2 or more locations	30.39	--	336.93	137.05	71.44	34.43	175.12	30.71
1 location only	67.12	116.66	115.41	105.36	136.79	207.84	76.13	96.73
Percent full-time employees								
Less than 25%	167.39	524.00	964.91	323.54	392.74	202.41	389.41	180.22
25-49 %	105.14	547.49	509.24	338.38	299.87	120.46	289.61	110.35
50-74 %	63.97	316.06	269.87	188.69	216.30	68.79	172.52	66.33
75% or more	31.56	129.72	119.95	95.62	75.95	39.47	78.93	33.62
Union presence								
No union employees	36.13	117.58	113.81	91.48	76.39	49.00	72.31	39.46
Has union employees	53.55	240.52	387.08	225.23	157.11	59.50	216.59	55.11
Unknown	72.90	--	--	--	526.39	73.80	--	73.03
Percent low-wage employees								
50% or more low-wage	68.05	336.49	470.03	218.79	191.08	77.88	229.77	70.63
Less than 50% low-wage	30.07	123.84	112.58	91.90	74.09	37.23	74.21	32.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.F.4(2014) 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, 2014**

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	61.3%	66.3%	66.3%	72.3%	68.4%	55.5%	67.3%	60.2%
Industry group **								
Agric., fish., forest.	51.4%	48.6%	61.5%	68.1%	40.2%*	51.4%*	52.4%	50.9%
Mining and manufacturing	62.3%	59.4%	65.3%	78.1%	64.6%	57.4%	68.5%	61.6%
Construction	62.4%	60.4%	60.1%	63.2%	68.5%	55.4%	60.2%	64.2%
Utilities and transp.	56.9%	72.6%	64.4%	76.6%	74.5%	49.4%	70.6%	55.2%
Wholesale trade	64.0%	64.5%	72.2%	65.9%	72.4%	56.4%	66.5%	63.2%
Fin. svcs. and real estate	50.2%	63.0%	64.1%	74.1%	66.1%	42.4%	66.0%	48.4%
Retail trade	59.1%	74.7%	65.4%	70.4%	68.8%	53.6%	71.0%	57.0%
Professional services	64.6%	67.7%	69.3%	72.3%	69.0%	60.9%	68.4%	63.9%
Other services	65.6%	69.3%	66.4%	76.7%	72.1%	60.4%	69.8%	64.6%
Ownership								
For profit, incorporated	59.0%	66.0%	66.3%	71.1%	67.5%	52.5%	67.2%	57.4%
For profit, unincorporated	65.4%	67.3%	63.5%	70.3%	68.0%	61.5%	66.1%	65.2%
Nonprofit	68.8%	66.0%	70.1%	80.0%	70.8%	65.7%	69.9%	68.6%
Age of firm								
Less than 5 years	69.0%	61.8%	59.4%	73.2%	73.2%	70.9%	64.3%	72.4%
5-9 years	68.4%	63.4%	64.5%	71.1%	68.6%	73.4%	65.2%	71.2%
10-19 years	67.3%	68.8%	69.6%	72.0%	66.3%	59.5%	69.0%	66.3%
20 or more years	59.8%	67.2%	66.0%	72.6%	68.5%	55.0%	67.4%	58.9%
Multi/single status								
2 or more locations	57.9%	65.0%	59.1%	69.9%	68.8%	55.0%	67.1%	57.7%
1 location only	69.2%	66.3%	66.8%	73.1%	67.7%	71.1%	67.3%	71.1%
Percent full-time employees								
Less than 25%	56.8%	52.3%	58.9%	63.3%	64.3%	52.8%	62.4%	55.4%
25-49 %	63.5%	65.9%	75.2%	76.0%	72.1%	56.7%	70.3%	62.3%
50-74 %	59.4%	70.4%	66.4%	69.4%	65.0%	55.5%	67.4%	58.2%
75% or more	61.6%	66.0%	66.1%	72.6%	68.6%	55.5%	67.2%	60.5%
Union presence								
No union employees	65.1%	66.4%	67.5%	72.8%	68.3%	58.9%	67.8%	64.3%
Has union employees	54.6%	62.7%	45.6%	67.7%	69.8%	50.9%	58.3%	54.4%
Unknown	54.1%	--	--	--	59.3%	54.0%	70.6%	54.1%
Percent low-wage employees								
50% or more low-wage	60.9%	63.1%	67.9%	74.9%	74.7%	54.3%	68.6%	59.8%
Less than 50% low-wage	61.4%	66.7%	66.1%	72.0%	67.5%	55.7%	67.1%	60.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.4(2014) 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, 2014**

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	0.62%	1.30%	1.60%	1.18%	1.27%	0.94%	0.91%	0.72%
Industry group **								
Agric., fish., forest.	8.12%	9.10%	15.39%	14.01%	14.91% *	15.90% *	8.05%	11.07%
Mining and manufacturing	1.61%	5.37%	5.19%	2.80%	3.18%	2.34%	2.84%	1.76%
Construction	2.55%	4.00%	4.79%	4.74%	6.01%	6.81%	3.06%	3.87%
Utilities and transp.	2.82%	7.07%	10.42%	5.22%	5.62%	3.49%	5.16%	3.07%
Wholesale trade	2.23%	4.71%	4.64%	3.90%	4.20%	4.13%	3.07%	2.77%
Fin. svcs. and real estate	1.99%	4.21%	5.25%	3.88%	3.11%	2.56%	2.86%	2.17%
Retail trade	1.71%	4.34%	5.64%	3.88%	4.17%	2.38%	3.03%	1.96%
Professional services	1.08%	2.19%	2.87%	2.15%	2.31%	1.58%	1.65%	1.23%
Other services	1.59%	3.06%	3.69%	2.78%	3.11%	2.53%	2.08%	1.92%
Ownership								
For profit, incorporated	0.75%	1.56%	1.87%	1.43%	1.61%	1.10%	1.09%	0.87%
For profit, unincorporated	1.68%	2.90%	4.14%	3.46%	3.79%	2.97%	2.22%	2.13%
Nonprofit	1.39%	4.05%	4.63%	2.36%	2.44%	2.09%	2.63%	1.52%
Age of firm								
Less than 5 years	2.91%	4.01%	7.10%	4.65%	4.79%	11.76%	3.48%	4.14%
5-9 years	2.30%	3.31%	4.55%	3.45%	5.55%	9.07%	2.44%	3.70%
10-19 years	1.55%	2.49%	2.91%	2.50%	3.30%	4.41%	1.74%	2.23%
20 or more years	0.72%	1.88%	2.16%	1.54%	1.47%	0.96%	1.28%	0.79%
Multi/single status								
2 or more locations	0.79%	10.55%	4.89%	2.20%	1.42%	0.95%	2.66%	0.81%
1 location only	0.92%	1.31%	1.68%	1.39%	2.28%	5.12%	0.97%	1.53%
Percent full-time employees								
Less than 25%	2.86%	7.34%	8.93%	8.48%	6.17%	4.22%	4.21%	3.41%
25-49 %	1.97%	5.30%	4.91%	3.89%	4.82%	2.81%	3.11%	2.28%
50-74 %	1.56%	2.98%	4.27%	3.54%	3.05%	2.20%	2.31%	1.78%
75% or more	0.72%	1.52%	1.78%	1.31%	1.43%	1.09%	1.04%	0.83%
Union presence								
No union employees	0.71%	1.32%	1.60%	1.20%	1.35%	1.34%	0.92%	0.88%
Has union employees	1.68%	8.22%	7.54%	5.26%	3.93%	1.95%	5.00%	1.74%
Unknown	1.68%	--	--	--	7.58%	1.72%	12.36%	1.69%
Percent low-wage employees								
50% or more low-wage	1.29%	3.50%	4.89%	3.08%	2.32%	1.78%	2.42%	1.44%
Less than 50% low-wage	0.69%	1.40%	1.68%	1.27%	1.41%	1.06%	0.98%	0.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.F.5(2014) 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, 2014**

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	24.77	27.21	27.06	26.64	24.63	23.76	27.14	24.27
Industry group **								
Agric., fish., forest.	25.92	24.42	--	--	--	27.29	24.35	26.62
Mining and manufacturing	24.67	27.56	27.49	27.47	24.13	23.77	27.84	24.26
Construction	26.79	27.84	27.23	27.23	26.21	25.64	27.58	26.20
Utilities and transp.	25.52	26.52	27.32	27.28	25.04	25.14	27.46	25.22
Wholesale trade	25.25	26.54	25.90	27.42	24.46	24.11	27.26	24.58
Fin. svcs. and real estate	24.98	27.43	27.58	26.51	23.96	24.65	27.07	24.66
Retail trade	27.00	29.67	26.59	27.61	27.75	26.41	28.55	26.66
Professional services	23.93	27.30	27.30	26.13	24.49	22.56	26.88	23.40
Other services	24.17	25.70	27.12	25.34	24.11	23.20	26.25	23.61
Ownership								
For profit, incorporated	25.08	27.00	27.62	27.08	24.46	24.23	27.35	24.57
For profit, unincorporated	25.47	28.98	26.11	26.05	26.46	23.37	27.49	24.77
Nonprofit	23.29	24.57	24.54	25.33	24.02	22.31	25.15	23.08
Age of firm								
Less than 5 years	25.69	29.01	29.36	28.22	25.25	16.71	29.30	23.43
5-9 years	25.30	27.76	26.82	26.00	23.74	22.05	27.16	23.81
10-19 years	25.70	27.20	26.23	26.63	24.33	25.19	26.42	25.26
20 or more years	24.55	26.50	27.26	26.59	24.74	23.82	27.14	24.21
Multi/single status								
2 or more locations	24.15	26.96	26.60	27.09	24.20	23.91	27.63	24.07
1 location only	25.97	27.21	27.09	26.51	25.20	20.16	27.09	25.00
Percent full-time employees								
Less than 25%	25.21	24.49	30.42	27.41	26.22	23.64	27.00	24.69
25-49 %	24.55	27.46	24.64	25.68	25.25	23.56	26.85	24.07
50-74 %	25.51	26.66	26.12	26.96	25.93	24.99	26.72	25.29
75% or more	24.67	27.37	27.22	26.65	24.45	23.56	27.21	24.12
Union presence								
No union employees	25.65	27.31	27.23	26.88	24.94	24.80	27.30	25.13
Has union employees	22.45	23.96	23.07	23.69	22.64	22.26	24.08	22.36
Unknown	23.31	--	--	--	27.04	23.20	--	23.29
Percent low-wage employees								
50% or more low-wage	25.41	27.75	24.83	26.82	25.38	24.98	26.97	25.16
Less than 50% low-wage	24.68	27.14	27.26	26.62	24.52	23.55	27.16	24.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.5(2014) 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, 2014**

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	0.34	0.36	0.27	0.24	0.17	0.22	0.13
Industry group **								
Agric., fish., forest.	1.91	0.93	--	--	--	4.01	1.80	2.59
Mining and manufacturing	0.30	1.47	1.26	0.83	0.49	0.42	0.81	0.31
Construction	0.54	1.21	0.95	1.06	1.27	0.92	0.79	0.72
Utilities and transp.	0.51	2.81	2.06	1.52	1.39	0.58	1.44	0.54
Wholesale trade	0.41	1.33	1.45	0.87	0.60	0.79	0.82	0.47
Fin. svcs. and real estate	0.33	1.15	1.18	0.85	0.63	0.47	0.69	0.36
Retail trade	0.38	0.97	1.57	0.87	0.91	0.53	0.73	0.43
Professional services	0.20	0.57	0.63	0.47	0.47	0.25	0.36	0.22
Other services	0.31	0.69	0.77	0.53	0.70	0.47	0.44	0.36
Ownership								
For profit, incorporated	0.14	0.40	0.44	0.34	0.30	0.21	0.27	0.16
For profit, unincorporated	0.31	0.79	0.80	0.71	0.59	0.50	0.49	0.37
Nonprofit	0.25	1.01	0.86	0.56	0.56	0.33	0.60	0.27
Age of firm								
Less than 5 years	1.02	1.05	1.37	1.16	0.68	2.54	0.75	1.37
5-9 years	0.46	0.90	0.95	0.81	0.89	0.89	0.57	0.63
10-19 years	0.31	0.61	0.73	0.55	0.67	0.69	0.40	0.44
20 or more years	0.13	0.51	0.50	0.35	0.29	0.16	0.32	0.14
Multi/single status								
2 or more locations	0.13	2.24	1.07	0.53	0.25	0.16	0.65	0.13
1 location only	0.22	0.34	0.38	0.31	0.46	1.27	0.23	0.35
Percent full-time employees								
Less than 25%	0.59	1.83	3.18	1.22	0.77	0.93	1.18	0.67
25-49 %	0.47	1.28	0.84	0.90	1.60	0.44	0.69	0.55
50-74 %	0.32	0.88	1.07	0.67	0.62	0.45	0.58	0.36
75% or more	0.13	0.39	0.40	0.30	0.26	0.19	0.25	0.15
Union presence								
No union employees	0.13	0.34	0.38	0.27	0.26	0.24	0.22	0.16
Has union employees	0.29	2.37	0.95	1.28	0.64	0.35	1.36	0.30
Unknown	0.30	--	--	--	2.06	0.30	--	0.30
Percent low-wage employees								
50% or more low-wage	0.28	0.95	1.04	0.67	0.79	0.35	0.58	0.32
Less than 50% low-wage	0.13	0.37	0.38	0.29	0.25	0.19	0.24	0.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.6(2014) 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, 2014**

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	19.8	22.0	20.7	21.4	19.1	19.6	21.5	19.6
Industry group **								
Agric., fish., forest.	19.5	--	--	--	--	20.0	17.9	20.0
Mining and manufacturing	18.8	24.8	19.9	22.2	18.6	18.4	21.9	18.6
Construction	20.5	22.6	20.6	20.0	20.4	20.0	21.1	20.1
Utilities and transp.	18.8	--	--	19.1	16.8	19.1	18.6	18.8
Wholesale trade	19.4	22.1	20.9	21.3	18.1	18.8	21.9	18.8
Fin. svcs. and real estate	18.1	20.6	21.2	20.9	18.3	17.7	21.3	17.9
Retail trade	23.5	21.5	19.7	21.0	22.9	23.9	20.8	23.7
Professional services	19.4	21.7	21.3	21.7	19.1	19.0	21.7	19.1
Other services	21.3	22.9	21.9	21.8	19.5	21.4	22.2	21.1
Ownership								
For profit, incorporated	20.0	21.6	21.6	21.6	19.2	19.9	21.6	19.8
For profit, unincorporated	20.0	22.7	19.1	21.6	18.9	19.7	22.1	19.4
Nonprofit	18.4	23.2	16.8	19.6	18.9	17.9	19.1	18.3
Age of firm								
Less than 5 years	20.4	18.9	23.3	21.0	19.5	20.5	20.6	20.2
5-9 years	20.8	23.4	21.7	24.6	17.0	18.3	23.2	18.9
10-19 years	20.9	22.4	20.1	21.2	19.3	22.1	21.4	20.8
20 or more years	19.6	22.3	20.3	20.7	19.3	19.6	21.1	19.6
Multi/single status								
2 or more locations	19.6	--	22.4	21.5	19.1	19.6	22.6	19.6
1 location only	20.4	22.0	20.6	21.3	19.1	19.1	21.3	19.7
Percent full-time employees								
Less than 25%	22.7	19.3	--	22.9	18.9	24.0	20.0	23.1
25-49 %	21.4	21.2	21.4	25.8	20.2	21.2	22.0	21.3
50-74 %	22.4	20.8	20.8	20.1	21.1	22.8	21.1	22.5
75% or more	19.1	22.3	20.7	21.3	18.8	18.7	21.5	18.9
Union presence								
No union employees	19.9	22.2	21.2	21.7	19.1	19.5	21.8	19.6
Has union employees	19.5	--	16.5	17.6	18.4	19.8	16.9	19.6
Unknown	19.7	--	--	--	22.6	19.6	--	19.7
Percent low-wage employees								
50% or more low-wage	21.3	20.8	20.3	22.4	20.4	21.3	21.2	21.3
Less than 50% low-wage	19.5	22.1	20.8	21.2	18.9	19.3	21.5	19.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.F.6(2014) 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, 2014**

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	0.15	0.58	0.57	0.50	0.32	0.18	0.35	0.16
Industry group **								
Agric., fish., forest.	0.37	--	--	--	--	0.02	1.47	0.02
Mining and manufacturing	0.36	2.17	0.83	2.05	0.71	0.40	0.83	0.37
Construction	0.57	1.80	1.74	1.33	0.57	1.31	1.22	0.55
Utilities and transp.	0.53	--	--	1.30	1.44	0.60	1.59	0.56
Wholesale trade	0.44	1.61	1.30	0.79	0.96	0.63	0.83	0.49
Fin. svcs. and real estate	0.36	1.64	3.32	1.39	0.90	0.41	1.20	0.37
Retail trade	0.44	1.93	1.65	1.30	1.55	0.48	1.11	0.45
Professional services	0.27	0.80	1.05	0.89	0.63	0.33	0.68	0.28
Other services	0.42	1.81	1.27	1.23	0.69	0.56	0.90	0.47
Ownership								
For profit, incorporated	0.17	0.74	0.64	0.63	0.38	0.21	0.40	0.18
For profit, unincorporated	0.43	1.18	1.46	1.02	1.09	0.57	0.82	0.49
Nonprofit	0.36	1.30	1.46	1.17	0.68	0.48	1.04	0.38
Age of firm								
Less than 5 years	0.89	1.02	2.59	0.69	1.84	3.19	1.07	1.29
5-9 years	0.96	1.99	1.81	2.29	1.15	1.28	1.01	1.47
10-19 years	0.50	1.09	0.73	0.99	0.92	1.10	0.65	0.64
20 or more years	0.16	0.78	0.71	0.53	0.36	0.19	0.46	0.17
Multi/single status								
2 or more locations	0.17	--	1.22	0.91	0.38	0.19	0.95	0.17
1 location only	0.31	0.59	0.61	0.60	0.56	1.28	0.37	0.46
Percent full-time employees								
Less than 25%	1.11	1.79	--	1.89	2.07	1.50	1.04	1.27
25-49 %	0.46	0.82	2.30	2.93	0.32	0.53	1.04	0.50
50-74 %	0.43	1.34	2.26	0.77	1.05	0.50	0.93	0.45
75% or more	0.16	0.68	0.61	0.56	0.35	0.19	0.39	0.17
Union presence								
No union employees	0.21	0.60	0.59	0.53	0.35	0.32	0.35	0.24
Has union employees	0.24	--	1.48	1.51	0.86	0.25	1.28	0.24
Unknown	0.36	--	--	--	1.44	0.36	--	0.36
Percent low-wage employees								
50% or more low-wage	0.28	1.31	1.80	0.98	0.51	0.34	0.87	0.30
Less than 50% low-wage	0.17	0.64	0.60	0.55	0.36	0.21	0.37	0.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.7(2014) 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, 2014**

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	32.6%	21.2%	18.9%	18.9%	22.9%	41.4%	19.5%	35.1%
Industry group **								
Agric., fish., forest.	39.8%	18.5% *	43.1% *	5.3% *	53.2% *	47.6% *	29.0%	44.4%
Mining and manufacturing	32.2%	22.3%	21.1%	18.9%	26.3%	39.4%	20.4%	33.5%
Construction	21.0%	20.2%	15.8%	18.3%	22.3%	30.4%	17.7%	23.6%
Utilities and transp.	39.6%	19.5% *	24.0% *	14.5%	27.7%	47.1%	20.8%	41.9%
Wholesale trade	28.5%	29.4%	21.0%	20.8%	17.0%	40.6%	24.6%	29.7%
Fin. svcs. and real estate	43.6%	25.4%	16.3%	29.8%	24.4%	52.0%	23.1%	45.9%
Retail trade	44.3%	18.2%	24.9%	19.4%	24.6%	56.0%	19.0%	48.6%
Professional services	28.5%	18.7%	15.4%	18.2%	21.1%	35.1%	17.5%	30.4%
Other services	27.0%	22.0%	20.6%	14.7%	20.4%	33.5%	18.3%	29.2%
Ownership								
For profit, incorporated	35.7%	20.7%	19.0%	19.0%	23.9%	45.6%	19.2%	38.9%
For profit, unincorporated	26.9%	20.9%	18.9%	19.7%	20.8%	37.5%	21.3%	28.8%
Nonprofit	23.2%	27.6%	17.8%	17.6%	21.3%	25.2%	18.5%	23.7%
Age of firm								
Less than 5 years	21.1%	26.9%	21.2%	18.9%	15.5%	27.9% *	19.9%	21.9%
5-9 years	24.6%	22.0%	27.8%	21.1%	28.6%	24.1% *	23.5%	25.5%
10-19 years	21.3%	18.5%	13.3%	18.2%	19.6%	37.2%	15.0%	25.0%
20 or more years	35.1%	20.9%	19.4%	18.7%	23.7%	41.9%	20.6%	36.8%
Multi/single status								
2 or more locations	37.8%	17.9% *	23.7%	21.5%	22.9%	41.9%	19.8%	38.1%
1 location only	20.6%	21.3%	18.5%	18.1%	22.9%	28.1%	19.5%	21.7%
Percent full-time employees								
Less than 25%	33.6%	24.7%	17.5% *	17.4%	25.5%	43.9%	20.9%	36.8%
25-49 %	32.8%	16.2%	22.4%	18.1%	21.8% *	42.2%	17.3%	35.7%
50-74 %	41.8%	18.5%	19.2%	20.3%	26.0%	51.8%	20.0%	45.3%
75% or more	31.2%	21.9%	18.7%	18.8%	22.6%	39.5%	19.5%	33.4%
Union presence								
No union employees	28.5%	21.0%	18.2%	18.7%	23.1%	39.6%	19.2%	31.2%
Has union employees	40.5%	29.2%	30.3%	19.7%	21.1%	46.0%	24.8%	41.3%
Unknown	39.9%	--	--	--	--	--	13.6% *	40.0%
Percent low-wage employees								
50% or more low-wage	34.9%	20.4%	24.9%	19.6%	20.7%	42.8%	19.6%	37.0%
Less than 50% low-wage	32.2%	21.4%	18.4%	18.8%	23.2%	41.2%	19.5%	34.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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.F.7(2014) 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, 2014**

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	0.61%	1.13%	1.24%	1.04%	1.15%	0.93%	0.72%	0.71%
Industry group **								
Agric., fish., forest.	8.43%	6.48% *	15.49% *	3.42% *	16.51% *	15.93% *	7.53%	11.29%
Mining and manufacturing	1.53%	4.50%	4.35%	2.73%	2.71%	2.31%	2.36%	1.68%
Construction	2.12%	3.29%	3.38%	3.44%	5.26%	6.53%	2.20%	3.37%
Utilities and transp.	2.86%	5.89% *	9.51% *	4.05%	6.26%	3.56%	4.53%	3.11%
Wholesale trade	2.10%	4.49%	4.32%	3.14%	2.94%	4.11%	2.75%	2.62%
Fin. svcs. and real estate	2.05%	3.75%	3.32%	5.36%	2.86%	2.65%	2.36%	2.23%
Retail trade	1.87%	4.15%	4.99%	3.01%	3.82%	2.39%	2.53%	2.09%
Professional services	1.03%	1.78%	1.87%	1.85%	2.23%	1.53%	1.21%	1.19%
Other services	1.38%	2.85%	3.10%	2.27%	2.67%	2.27%	1.67%	1.69%
Ownership								
For profit, incorporated	0.75%	1.37%	1.44%	1.22%	1.47%	1.10%	0.85%	0.87%
For profit, unincorporated	1.53%	2.41%	3.30%	2.68%	3.04%	3.00%	1.83%	1.96%
Nonprofit	1.27%	3.88%	3.76%	3.03%	2.34%	1.86%	2.11%	1.39%
Age of firm								
Less than 5 years	2.48%	3.88%	5.01%	4.49%	3.59%	11.56% *	2.54%	3.86%
5-9 years	2.16%	2.73%	4.36%	3.06%	5.49%	8.46% *	2.10%	3.61%
10-19 years	1.36%	2.05%	1.87%	2.24%	2.53%	4.45%	1.17%	2.02%
20 or more years	0.71%	1.65%	1.72%	1.33%	1.37%	0.96%	1.06%	0.78%
Multi/single status								
2 or more locations	0.78%	9.14% *	4.04%	2.18%	1.19%	0.94%	2.10%	0.80%
1 location only	0.83%	1.14%	1.30%	1.18%	2.15%	5.10%	0.77%	1.43%
Percent full-time employees								
Less than 25%	2.75%	5.61%	5.90% *	4.07%	6.15%	4.21%	3.22%	3.31%
25-49 %	2.09%	4.13%	4.65%	3.86%	6.81% *	2.82%	2.48%	2.42%
50-74 %	1.67%	2.53%	3.38%	2.76%	2.77%	2.25%	1.84%	1.88%
75% or more	0.69%	1.34%	1.38%	1.17%	1.27%	1.07%	0.82%	0.80%
Union presence								
No union employees	0.69%	1.15%	1.23%	1.07%	1.24%	1.34%	0.73%	0.86%
Has union employees	1.67%	7.57%	7.31%	4.37%	3.27%	1.96%	4.13%	1.73%
Unknown	1.64%	--	--	--	--	--	7.52% *	1.65%
Percent low-wage employees								
50% or more low-wage	1.28%	2.97%	4.65%	3.47%	2.67%	1.75%	2.01%	1.43%
Less than 50% low-wage	0.68%	1.22%	1.28%	1.10%	1.25%	1.06%	0.77%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.



**Table I.G.1(2014) 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, 2014**

	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)	5,832	6,171	5,911	5,563	5,882	5,838	5,886	5,819
10th percentile	3,600	3,000	3,300	3,300	3,700	3,900	3,200	3,800
25th percentile	4,600	4,200	4,200	4,200	4,600	4,800	4,200	4,700
50th percentile (median)	5,600	5,700	5,400	5,200	5,700	5,700	5,400	5,600
75th percentile	6,800	7,600	7,000	6,600	6,900	6,700	7,000	6,700
90th percentile	8,200	10,000	9,300	8,100	8,400	7,800	9,200	8,000
Employee-plus-one coverage								
Average (mean)	11,503	11,439	11,662	10,935	11,648	11,546	11,386	11,519
10th percentile	7,400	4,700	6,000	6,300	7,500	7,700	5,900	7,500
25th percentile	9,200	7,800	8,100	8,400	9,300	9,500	8,100	9,300
50th percentile (median)	11,000	11,000	10,000	10,000	11,000	11,000	11,000	11,000
75th percentile	14,000	15,000	14,000	13,000	14,000	13,000	14,000	13,000
90th percentile	16,000	19,000	19,000	16,000	17,000	16,000	18,000	16,000
Family coverage								
Average (mean)	16,655	15,610	15,888	15,501	16,660	16,975	15,575	16,824
10th percentile	11,000	7,800	9,400	9,800	10,000	12,000	8,900	11,000
25th percentile	13,000	10,000	12,000	12,000	13,000	14,000	12,000	14,000
50th percentile (median)	16,000	14,000	15,000	15,000	16,000	17,000	15,000	17,000
75th percentile	19,000	20,000	19,000	18,000	20,000	20,000	19,000	19,000
90th percentile	23,000	25,000	24,000	22,000	23,000	23,000	23,000	23,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

	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)	25.41	91.19	101.81	60.08	60.16	35.15	54.99	28.60
10th percentile	30.44	109.97	104.88	81.10	102.25	57.16	72.67	26.98
25th percentile	29.14	69.39	90.52	67.66	68.43	40.22	31.51	34.05
50th percentile (median)	24.60	89.46	87.78	69.79	68.17	30.12	45.34	27.48
75th percentile	34.83	195.28	142.94	104.11	91.23	46.20	102.62	39.72
90th percentile	78.46	253.04	322.79	129.63	112.31	86.35	134.30	65.06
Employee-plus-one coverage								
Average (mean)	59.91	298.48	314.62	144.58	156.18	74.25	163.45	64.36
10th percentile	79.57	345.17	253.64	144.48	228.69	63.84	158.88	52.89
25th percentile	66.54	302.83	258.20	105.72	105.18	84.11	162.41	55.52
50th percentile (median)	83.41	203.89	155.16	165.68	218.02	101.14	122.69	86.08
75th percentile	83.14	431.37	396.32	233.98	229.45	98.15	272.15	81.21
90th percentile	85.19	907.61	962.31	328.35	428.65	164.26	482.29	95.28
Family coverage								
Average (mean)	79.22	295.43	308.45	204.63	217.28	99.38	176.76	87.18
10th percentile	101.73	405.81	351.62	273.13	351.22	144.49	258.23	174.14
25th percentile	64.59	374.48	261.85	269.44	206.08	122.82	217.45	79.86
50th percentile (median)	90.80	409.27	262.25	247.72	204.96	98.41	184.28	92.93
75th percentile	111.35	499.33	427.61	350.63	233.88	160.67	273.95	129.67
90th percentile	184.78	617.14	768.50	470.96	378.70	255.63	457.25	190.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

	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
<b>Single coverage</b>								
Average (mean)	1,234	866	1,047	1,204	1,196	1,325	1,035	1,280
10th percentile	0	0	0	0	0	360	0	130
25th percentile	490	0	0	0	520	730	0	650
50th percentile (median)	1,100	0	480	1,000	1,100	1,200	480	1,100
75th percentile	1,700	1,200	1,700	1,800	1,700	1,700	1,700	1,700
90th percentile	2,400	2,600	2,800	2,700	2,400	2,300	2,800	2,400
<b>Employee-plus-one coverage</b>								
Average (mean)	3,097	2,643	3,337	3,651	3,412	2,908	3,275	3,073
10th percentile	520	0	0	0	860	770	0	770
25th percentile	1,700	0	140*	1,800	1,900	1,700	0	1,700
50th percentile (median)	2,700	790*	2,800	3,300	3,000	2,600	2,800	2,700
75th percentile	4,100	4,500	4,900	5,200	4,500	3,800	5,000	3,900
90th percentile	5,800	7,700	7,700	7,100	6,500	5,000	7,400	5,500
<b>Family coverage</b>								
Average (mean)	4,518	3,369	4,735	5,124	4,756	4,403	4,426	4,532
10th percentile	520*	0	0	0	260*	1,300	0	1,100
25th percentile	2,300	0	0	1,700	2,400	2,600	0	2,500
50th percentile (median)	4,000	0	3,700	4,500	4,100	4,000	3,500	4,000
75th percentile	5,800	6,000	7,500	7,700	6,400	5,400	7,200	5,700
90th percentile	8,500	11,000	11,000	11,000	9,200	7,700	11,000	8,200

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

	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
<b>Single coverage</b>								
Average (mean)	12.92	52.56	53.08	38.94	27.16	17.31	30.01	14.38
10th percentile	30.58	121.82	90.73	57.46	58.25	23.48	65.90	38.70
25th percentile	14.49	121.82	90.73	57.46	39.93	18.33	65.90	19.23
50th percentile (median)	9.83	121.82	104.00	39.46	26.82	19.57	64.86	15.53
75th percentile	19.32	100.63	95.24	34.38	36.37	26.43	60.89	19.98
90th percentile	23.16	141.60	100.46	78.65	57.70	50.75	63.66	35.21
<b>Employee-plus-one coverage</b>								
Average (mean)	40.42	205.74	169.48	97.57	115.77	47.16	95.07	44.08
10th percentile	60.83	340.35	171.56	179.58	125.93	56.04	156.81	46.16
25th percentile	42.99	340.35	239.43*	150.97	96.36	48.76	156.81	39.49
50th percentile (median)	26.59	365.23*	224.50	107.36	93.68	42.45	117.37	26.77
75th percentile	60.85	418.20	198.29	140.89	207.71	46.38	131.67	58.51
90th percentile	116.31	567.52	554.14	218.33	455.88	111.63	215.76	116.94
<b>Family coverage</b>								
Average (mean)	48.39	200.34	203.79	162.06	115.23	61.48	122.47	52.61
10th percentile	198.80*	489.43	303.48	328.84	256.26*	91.78	302.29	61.64
25th percentile	52.12	489.43	303.48	251.26	176.98	87.51	302.29	67.91
50th percentile (median)	49.51	489.43	330.30	172.56	121.98	54.30	176.84	49.43
75th percentile	70.40	455.30	328.00	137.08	161.29	56.82	201.54	69.23
90th percentile	127.32	678.99	448.90	253.03	317.42	159.98	285.08	109.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

	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
<b>Single coverage</b>								
Average (mean)	4,598	5,305	4,864	4,359	4,687	4,513	4,851	4,539
10th percentile	2,300	2,000	2,000	1,900	2,400	2,700	2,000	2,400
25th percentile	3,400	3,000	3,100	2,900	3,400	3,600	3,000	3,400
50th percentile (median)	4,400	4,900	4,500	4,100	4,500	4,400	4,400	4,400
75th percentile	5,500	6,800	6,100	5,400	5,700	5,300	6,100	5,400
90th percentile	6,900	9,300	8,400	7,200	7,200	6,400	8,400	6,700
<b>Employee-plus-one coverage</b>								
Average (mean)	8,406	8,796	8,325	7,284	8,236	8,638	8,111	8,446
10th percentile	3,700	1,500	2,700	2,400	3,100	4,900	2,500	4,000
25th percentile	6,000	4,300	4,200	4,300	5,500	6,800	4,300	6,300
50th percentile (median)	8,300	8,100	7,000	6,600	7,900	8,600	7,100	8,400
75th percentile	10,000	12,000	12,000	9,600	11,000	10,000	11,000	10,000
90th percentile	13,000	17,000	15,000	13,000	13,000	12,000	15,000	13,000
<b>Family coverage</b>								
Average (mean)	12,137	12,241	11,153	10,377	11,905	12,572	11,148	12,292
10th percentile	5,300	3,200	3,000	3,400	4,300	7,300	3,200	5,800
25th percentile	8,900	6,600	5,700	6,100	8,100	9,800	6,000	9,400
50th percentile (median)	12,000	11,000	10,000	9,900	12,000	12,000	10,000	12,000
75th percentile	15,000	17,000	15,000	14,000	15,000	15,000	15,000	15,000
90th percentile	18,000	22,000	20,000	18,000	19,000	18,000	20,000	18,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 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(2014) 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, 2014**

	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
<b>Single coverage</b>								
Average (mean)	25.03	94.43	99.23	64.73	62.04	32.67	56.47	27.88
10th percentile	33.34	102.18	99.43	71.94	93.37	46.49	70.46	45.77
25th percentile	26.86	75.91	79.36	74.60	74.04	40.09	37.18	33.95
50th percentile (median)	19.70	83.59	103.90	68.11	63.72	24.51	60.60	23.03
75th percentile	34.34	134.33	117.33	107.27	70.68	38.89	66.63	34.75
90th percentile	81.96	154.99	262.39	150.09	180.88	95.06	167.89	58.50
<b>Employee-plus-one coverage</b>								
Average (mean)	64.75	338.01	296.85	161.29	210.27	69.02	165.26	70.15
10th percentile	134.80	365.94	184.36	147.23	470.41	123.26	133.23	183.75
25th percentile	87.57	363.88	252.87	166.55	241.92	94.42	151.27	95.35
50th percentile (median)	61.41	288.08	299.04	206.83	203.08	83.18	202.80	64.28
75th percentile	79.56	561.10	588.12	213.48	167.31	112.89	267.29	86.21
90th percentile	116.07	1,251.54	707.00	345.16	342.47	134.99	347.22	144.78
<b>Family coverage</b>								
Average (mean)	81.57	308.52	343.49	216.54	210.14	104.16	188.95	89.46
10th percentile	133.67	430.80	232.86	196.03	319.38	193.30	165.97	194.85
25th percentile	131.05	307.47	323.55	290.03	230.93	111.10	224.26	119.73
50th percentile (median)	88.17	400.18	506.23	267.61	251.17	92.80	310.05	85.22
75th percentile	130.63	411.23	600.60	352.39	260.67	163.32	355.48	142.00
90th percentile	152.19	593.58	754.37	552.62	470.52	186.41	398.80	189.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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