

Table I.A.2.d 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, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.8%	17.3%	31.5%	48.0%	65.5%	85.7%	24.5%	76.8%
Industry group **								
Agric., fish., forest.	23.5%	6.0% *	--	44.5%	60.7%	79.1%	13.5% *	66.0%
Mining and manufacturing	42.1%	16.3%	29.3%	41.1%	59.1%	79.5%	25.8%	62.9%
Construction	29.6%	12.9%	38.0%	43.0%	62.7%	75.9%	23.3%	63.2%
Utilities and transp.	50.4%	19.2% *	23.2% *	45.2%	57.8%	77.9%	22.4%	72.3%
Wholesale trade	47.4%	18.5%	28.0%	44.6%	60.3%	79.6%	25.2%	70.3%
Fin. svcs. and real estate	61.2%	14.7%	27.0%	55.4%	70.2%	85.3%	20.6%	79.9%
Retail trade	66.3%	18.0%	32.8%	47.1%	63.0%	90.8%	25.4%	84.0%
Professional services	47.4%	19.9%	34.9%	52.1%	65.1%	84.3%	26.9%	73.8%
Other services	50.1%	17.1%	28.1%	46.8%	68.2%	84.8%	23.5%	75.9%
Ownership								
For profit, incorporated	54.8%	16.1%	31.6%	48.9%	66.4%	86.9%	23.9%	79.6%
For profit, unincorporated	43.5%	20.2%	32.8%	50.4%	66.0%	78.6%	26.6%	70.2%
Nonprofit	44.1%	18.9%	28.5%	41.6%	61.9%	78.6%	24.1%	63.6%
Age of firm								
Less than 5 years	29.7%	19.5%	32.1%	56.7%	59.0%	85.2%	23.8%	68.8%
5-9 years	36.7%	22.2%	39.5%	51.4%	70.3%	93.2%	29.3%	68.4%
10-19 years	36.1%	15.6%	32.3%	52.1%	75.3%	79.6%	23.4%	71.2%
20 or more years	60.1%	16.0%	28.8%	44.6%	63.4%	86.0%	23.8%	77.9%
Multi/single status								
2 or more locations	75.3%	12.3% *	30.6%	48.0%	65.5%	85.8%	35.1%	78.4%
1 location only	27.2%	17.4%	31.6%	48.0%	65.4%	76.3%	23.6%	60.7%
Percent full-time employees								
Less than 25%	52.0%	16.0% *	22.0%	31.6%	65.9%	88.7%	19.4%	74.0%
25-49 %	62.3%	9.9% *	31.6%	42.4%	62.2%	91.5%	22.7%	80.6%
50-74 %	52.4%	12.5%	28.0%	48.8%	71.5%	91.8%	20.0%	83.6%
75% or more	50.5%	18.8%	32.6%	49.9%	64.9%	83.2%	25.8%	75.1%
Union presence								
No union employees	48.9%	17.1%	30.8%	48.0%	65.4%	85.5%	24.1%	75.3%
Has union employees	74.9%	23.5%	44.1%	49.2%	67.6%	86.4%	32.8%	83.9%
Percent low-wage employees								
50% or more low-wage	61.1%	12.4%	31.8%	40.4%	65.4%	86.9%	21.5%	77.1%
Less than 50% low-wage	49.5%	18.0%	31.4%	49.8%	65.5%	85.3%	24.9%	76.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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 Standard errors 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, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	1.23%	1.58%	1.23%	1.23%	0.69%	0.90%	0.59%
Industry group **								
Agric., fish., forest.	5.13%	4.13% *	--	13.15%	12.05%	8.98%	4.99% *	8.85%
Mining and manufacturing	2.34%	4.55%	5.17%	3.47%	3.54%	2.35%	3.11%	2.16%
Construction	2.46%	3.56%	4.70%	4.28%	5.64%	5.86%	2.68%	3.92%
Utilities and transp.	3.49%	8.52% *	8.61% *	7.12%	8.09%	3.01%	5.67%	2.98%
Wholesale trade	2.43%	5.30%	5.17%	4.29%	4.79%	3.15%	3.33%	2.53%
Fin. svcs. and real estate	1.82%	3.27%	5.79%	4.19%	3.00%	1.78%	2.73%	1.49%
Retail trade	1.63%	4.54%	4.86%	3.76%	3.88%	0.98%	3.08%	1.15%
Professional services	1.27%	2.14%	2.99%	2.41%	2.27%	1.51%	1.65%	1.26%
Other services	1.47%	2.73%	3.40%	2.59%	2.54%	1.78%	1.95%	1.38%
Ownership								
For profit, incorporated	0.76%	1.44%	1.89%	1.51%	1.53%	0.73%	1.06%	0.66%
For profit, unincorporated	1.60%	2.80%	3.60%	2.93%	3.13%	2.81%	2.08%	1.90%
Nonprofit	1.82%	4.07%	4.61%	3.19%	2.74%	2.36%	2.75%	1.82%
Age of firm								
Less than 5 years	2.82%	3.76%	5.97%	4.85%	6.91%	7.54%	3.03%	4.69%
5-9 years	2.35%	3.58%	4.51%	3.71%	5.29%	3.31%	2.63%	3.49%
10-19 years	1.49%	2.06%	3.01%	2.58%	2.56%	3.09%	1.64%	1.82%
20 or more years	0.73%	1.81%	2.14%	1.58%	1.44%	0.71%	1.24%	0.64%
Multi/single status								
2 or more locations	0.64%	6.95% *	4.71%	2.23%	1.38%	0.69%	2.72%	0.63%
1 location only	0.88%	1.24%	1.67%	1.43%	1.97%	4.52%	0.94%	1.60%
Percent full-time employees								
Less than 25%	2.63%	5.46% *	6.10%	4.70%	4.16%	2.39%	3.81%	2.24%
25-49 %	1.99%	3.87% *	5.73%	4.16%	4.53%	1.26%	2.98%	1.70%
50-74 %	1.84%	2.87%	4.47%	3.66%	3.29%	1.13%	2.31%	1.30%
75% or more	0.77%	1.46%	1.83%	1.44%	1.46%	0.93%	1.06%	0.75%
Union presence								
No union employees	0.67%	1.25%	1.62%	1.27%	1.27%	0.74%	0.91%	0.64%
Has union employees	1.84%	6.63%	7.36%	5.41%	4.54%	1.64%	4.77%	1.53%
Percent low-wage employees								
50% or more low-wage	1.42%	3.35%	4.33%	2.79%	2.36%	1.12%	2.38%	1.11%
Less than 50% low-wage	0.72%	1.32%	1.69%	1.37%	1.45%	0.85%	0.97%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

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