

Table I.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2016

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	12.5%	10.5%
Firm size		
Less than 50 employees	2.1%	3.0%
50+ employees	22.1%	17.3%
Less than 10 employees	2.3%	3.4%
10-24 employees	1.7%	2.7%
25-99 employees	2.3%	2.6%
100-999 employees	6.2%	5.9%
1000+ employees	32.4%	24.8%
Industry group **		
Agric., fish., forest.	9.8% *	5.8% *
Mining and manufacturing	8.9%	5.3%
Construction	1.5%	3.7% *
Utilities and transp.	24.5%	15.9%
Wholesale trade	9.3%	9.5%
Fin. svcs. and real estate	24.7%	19.7%
Retail trade	16.5%	12.9%
Professional services	8.4%	7.1%
Other services	8.9%	8.9%
Ownership		
For profit, incorporated	14.6%	11.9%
For profit, unincorporated	5.7%	5.2%
Nonprofit	8.5%	8.7%
Age of firm		
Less than 5 years	2.9% *	2.4% *
5-9 years	2.0% *	1.3% *
10-19 years	3.2%	3.4%
20 or more years	17.3%	14.4%
Multi/single status		
2 or more locations	22.5%	17.6%
1 location only	2.1%	3.1%
Percent full-time employees		
Less than 25%	6.0%	6.8%
25-49 %	10.0%	9.2%
50-74 %	11.3%	10.0%
75% or more	13.6%	11.0%
Union presence		
No union employees	8.9%	7.8%
Has union employees	40.8%	31.7%
Percent low wage employees		
50% or more low-wage	8.7%	7.9%
Less than 50% low-wage	13.5%	11.2%

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.

** Definitions 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 Standard errors for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2016

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.43%	0.42%
Firm size		
Less than 50 employees	0.36%	0.45%
50+ employees	0.71%	0.66%
Less than 10 employees	0.57%	0.71%
10-24 employees	0.39%	0.53%
25-99 employees	0.36%	0.39%
100-999 employees	0.68%	0.65%
1000+ employees	1.04%	0.98%
Industry group **		
Agric., fish., forest.	5.39% *	2.90% *
Mining and manufacturing	1.16%	0.78%
Construction	0.36%	1.28% *
Utilities and transp.	2.47%	2.08%
Wholesale trade	1.28%	1.26%
Fin. svcs. and real estate	1.57%	1.48%
Retail trade	1.18%	1.07%
Professional services	0.72%	0.68%
Other services	0.96%	0.98%
Ownership		
For profit, incorporated	0.54%	0.51%
For profit, unincorporated	0.82%	0.77%
Nonprofit	0.87%	1.22%
Age of firm		
Less than 5 years	1.37% *	1.35% *
5-9 years	0.66% *	0.55% *
10-19 years	0.66%	0.66%
20 or more years	0.59%	0.57%
Multi/single status		
2 or more locations	0.72%	0.67%
1 location only	0.35%	0.44%
Percent full-time employees		
Less than 25%	1.75%	1.55%
25-49 %	1.22%	1.27%
50-74 %	1.14%	1.20%
75% or more	0.52%	0.49%
Union presence		
No union employees	0.38%	0.38%
Has union employees	2.02%	1.93%
Percent low wage employees		
50% or more low-wage	0.78%	0.72%
Less than 50% low-wage	0.50%	0.49%

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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