

**Table I.B.2.b.(1) 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, 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	57.8%	16.0%	15.0%	16.8%	38.7%	81.5%	15.7%	65.4%
<b>Industry group **</b>								
Agric., fish., forest.	44.0%	36.9% *	14.2% *	48.3% *	25.5% *	66.0%	25.9% *	51.4%
Mining and manufacturing	62.8%	21.1%	12.7%	14.6%	49.0%	83.3%	14.4%	68.0%
Construction	35.8%	18.2%	20.1%	19.2%	40.6%	92.8%	18.8%	47.2%
Utilities and transp.	77.7%	15.0% *	10.1% *	30.2%	57.4%	89.8%	18.0%	83.2%
Wholesale trade	54.4%	17.9% *	17.8%	14.2%	41.7%	85.7%	16.4%	65.2%
Fin. svcs. and real estate	69.9%	10.1%	14.7% *	11.9%	51.8%	84.9%	13.5%	75.9%
Retail trade	57.9%	16.2%	7.0% *	16.8%	26.1%	80.4%	11.6%	66.7%
Professional services	58.8%	13.7%	14.8%	15.3%	37.6%	82.4%	15.5%	65.8%
Other services	40.5%	18.2%	15.2%	17.5%	20.6%	65.2%	16.0%	46.5%
<b>Ownership</b>								
For profit, incorporated	58.5%	13.9%	13.4%	15.8%	39.3%	81.4%	14.3%	66.7%
For profit, unincorporated	46.5%	15.4%	17.7%	21.7%	38.0%	74.3%	16.5%	55.3%
Nonprofit	63.6%	31.0%	22.9%	15.6%	37.6%	85.5%	23.9%	67.2%
<b>Age of firm</b>								
Less than 5 years	33.2%	19.5%	19.7%	23.0%	39.5%	85.9%	21.1%	41.3%
5-9 years	23.5%	16.6%	16.2%	15.1%	27.7%	56.6%	16.3%	29.2%
10-19 years	32.2%	15.5%	13.2%	18.3%	26.1%	79.2%	15.3%	41.6%
20 or more years	64.4%	15.3%	15.1%	15.7%	42.4%	81.8%	14.9%	69.8%
<b>Multi/single status</b>								
2 or more locations	71.8%	8.6% *	12.8%	16.5%	42.9%	81.8%	13.2%	73.0%
1 location only	24.3%	16.1%	15.2%	16.9%	32.7%	71.8%	15.9%	31.6%
<b>Percent full-time employees</b>								
Less than 25%	43.3%	21.0%	19.2% *	13.5%	26.0%	73.2%	18.2% *	49.9%
25-49 %	49.9%	26.5% *	11.7%	14.2%	31.4%	73.6%	15.2%	56.1%
50-74 %	55.7%	14.9%	12.3%	12.8%	30.7%	80.5%	12.8%	63.4%
75% or more	58.7%	15.7%	15.4%	17.4%	40.3%	82.1%	16.0%	66.3%
<b>Union presence</b>								
No union employees	53.0%	15.0%	13.1%	15.4%	37.9%	80.6%	14.7%	61.5%
Has union employees	76.3%	39.7%	35.8%	35.7%	46.3%	83.5%	32.1%	78.1%
<b>Percent low-wage employees</b>								
50% or more low-wage	50.3%	23.7%	12.5%	18.4%	28.2%	71.7%	16.6%	54.5%
Less than 50% low-wage	58.7%	15.4%	15.2%	16.7%	40.2%	82.6%	15.6%	66.7%

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.

\*\* Definitions 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) Standard errors 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, 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	0.56%	1.25%	1.37%	1.09%	1.24%	0.71%	0.78%	0.63%
Industry group **								
Agric., fish., forest.	8.39%	13.49% *	9.71% *	17.21% *	15.90% *	13.45%	8.26% *	11.09%
Mining and manufacturing	1.48%	5.71%	3.51%	2.83%	2.93%	1.84%	2.59%	1.57%
Construction	2.76%	4.39%	4.35%	3.77%	5.52%	2.20%	2.53%	3.99%
Utilities and transp.	1.83%	7.02% *	5.30% *	6.69%	6.34%	1.64%	4.39%	1.74%
Wholesale trade	2.14%	6.12% *	4.78%	3.25%	4.04%	2.09%	2.80%	2.34%
Fin. svcs. and real estate	1.43%	2.58%	4.43% *	2.59%	4.04%	1.44%	2.26%	1.43%
Retail trade	1.59%	3.84%	2.35% *	3.16%	4.08%	1.72%	1.92%	1.73%
Professional services	1.11%	1.94%	2.63%	1.82%	2.17%	1.37%	1.46%	1.23%
Other services	1.58%	3.00%	3.36%	2.61%	2.79%	2.60%	1.82%	1.90%
Ownership								
For profit, incorporated	0.66%	1.46%	1.55%	1.23%	1.60%	0.78%	0.90%	0.74%
For profit, unincorporated	1.66%	2.48%	3.41%	3.34%	3.07%	3.16%	1.84%	2.03%
Nonprofit	1.45%	5.13%	5.04%	2.46%	2.71%	1.58%	2.73%	1.51%
Age of firm								
Less than 5 years	3.03%	4.00%	5.00%	5.48%	6.28%	4.65%	3.04%	4.44%
5-9 years	2.29%	3.12%	4.54%	2.64%	4.61%	9.71%	2.28%	3.57%
10-19 years	1.56%	2.06%	2.60%	2.53%	2.77%	3.53%	1.53%	2.23%
20 or more years	0.63%	2.00%	1.82%	1.29%	1.47%	0.73%	1.04%	0.67%
Multi/single status								
2 or more locations	0.65%	6.17% *	3.68%	1.79%	1.57%	0.71%	1.85%	0.66%
1 location only	0.89%	1.26%	1.45%	1.31%	2.01%	5.06%	0.84%	1.48%
Percent full-time employees								
Less than 25%	2.66%	6.16%	14.40% *	3.81%	5.92%	3.01%	5.96% *	2.92%
25-49 %	2.31%	8.03% *	3.17%	3.54%	6.35%	2.40%	2.86%	2.54%
50-74 %	1.62%	3.11%	3.12%	2.61%	3.28%	1.67%	1.88%	1.76%
75% or more	0.63%	1.43%	1.53%	1.23%	1.39%	0.80%	0.88%	0.71%
Union presence								
No union employees	0.64%	1.21%	1.28%	1.06%	1.30%	0.87%	0.76%	0.73%
Has union employees	1.20%	9.76%	8.09%	6.08%	4.20%	1.23%	5.19%	1.21%
Percent low-wage employees								
50% or more low-wage	1.56%	4.73%	3.04%	4.22%	2.63%	1.97%	2.30%	1.69%
Less than 50% low-wage	0.61%	1.29%	1.45%	1.12%	1.36%	0.76%	0.82%	0.68%

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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