Table I.B.3.b.(2) 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, 2016

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 66.8\% | 69.4\% | 64.8\% | 63.8\% | 66.8\% | 67.6\% | 65.6\% | 67.0\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 67.6\% | 80.4\% | -- | 64.7\% | 69.8\% | 68.0\% | 60.1\% | 71.3\% |
| Mining and manufacturing | 76.3\% | 74.3\% | 68.6\% | 68.9\% | 75.2\% | 79.1\% | 69.2\% | 77.1\% |
| Construction | 61.3\% | 62.4\% | 64.6\% | 59.8\% | 59.9\% | 62.9\% | 61.4\% | 61.2\% |
| Utilities and transp. | 75.6\% | 67.7\% | 64.6\% | 71.6\% | 77.4\% | 76.3\% | 69.1\% | 76.2\% |
| Wholesale trade | 74.8\% | 71.4\% | 69.5\% | 71.0\% | 73.4\% | 78.3\% | 72.0\% | 75.6\% |
| Fin. svs. and real estate | 74.9\% | 75.2\% | 76.1\% | 78.7\% | 78.0\% | 73.8\% | 76.6\% | 74.7\% |
| Retail trade | 54.2\% | 64.9\% | 60.1\% | 57.4\% | 56.6\% | 52.0\% | 60.8\% | 53.0\% |
| Professional services | 70.5\% | 68.6\% | 67.6\% | 66.8\% | 69.8\% | 72.0\% | 67.9\% | 70.9\% |
| Other services | 52.3\% | 71.4\% | 55.5\% | 54.2\% | 52.1\% | 49.7\% | 59.4\% | 50.8\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 66.1\% | 67.5\% | 64.2\% | 63.6\% | 66.1\% | 66.7\% | 65.3\% | 66.2\% |
| For profit, unincorporated | 64.0\% | 70.9\% | 65.8\% | 62.9\% | 62.9\% | 63.9\% | 65.9\% | 63.5\% |
| Nonprofit | 72.4\% | 80.8\% | 67.8\% | 66.1\% | 72.5\% | 73.4\% | 67.6\% | 72.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 62.0\% | 65.3\% | 66.8\% | 59.2\% | 60.3\% | 68.3\% | 62.4\% | 61.8\% |
| 5-9 years | 61.0\% | 69.7\% | 67.0\% | 56.7\% | 59.9\% | 61.4\% | 65.1\% | 58.2\% |
| 10-19 years | 64.1\% | 70.4\% | 62.6\% | 63.7\% | 64.9\% | 61.7\% | 65.7\% | 63.3\% |
| 20 or more years | 67.8\% | 69.7\% | 65.2\% | 66.2\% | 68.3\% | 67.9\% | 66.3\% | 67.9\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 67.9\% | 72.0\% | 69.6\% | 72.3\% | 69.0\% | 67.5\% | 71.8\% | 67.8\% |
| 1 location only | 64.3\% | 69.4\% | 64.4\% | 61.7\% | 63.8\% | 71.7\% | 65.1\% | 63.6\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 57.2\% | 81.1\% | 70.7\% | 62.9\% | 56.0\% | 53.5\% | 72.6\% | 54.9\% |
| 25-49 \% | 55.6\% | 80.6\% | 61.7\% | 56.0\% | 52.7\% | 55.0\% | 63.4\% | 54.3\% |
| 50-74 \% | 61.7\% | 69.2\% | 64.0\% | 55.6\% | 60.3\% | 62.6\% | 63.5\% | 61.3\% |
| 75\% or more | 68.0\% | 69.0\% | 64.9\% | 65.1\% | 68.4\% | 68.9\% | 65.9\% | 68.4\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 66.1\% | 69.8\% | 64.0\% | 63.8\% | 67.4\% | 66.1\% | 65.6\% | 66.2\% |
| Has union employees | 69.7\% | 61.3\% | 74.3\% | 63.4\% | 61.4\% | 71.2\% | 66.7\% | 69.8\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 46.5\% | 63.6\% | 44.4\% | 47.4\% | 47.4\% | 45.4\% | 47.7\% | 46.4\% |
| Less than 50\% low-wage | 70.2\% | 69.9\% | 66.6\% | 66.2\% | 70.5\% | 71.4\% | 67.6\% | 70.7\% |

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.
-- 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) Standard errors 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, 2016

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.39\% | 1.03\% | 1.17\% | 0.79\% | 0.80\% | 0.58\% | 0.63\% | 0.44\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 4.66\% | 4.08\% | -- | 13.09\% | 6.39\% | 7.16\% | 8.25\% | 4.87\% |
| Mining and manufacturing | 1.01\% | 3.14\% | 3.06\% | 1.88\% | 1.71\% | 1.56\% | 1.57\% | 1.12\% |
| Construction | 1.66\% | 3.85\% | 2.40\% | 2.63\% | 3.41\% | 6.35\% | 1.77\% | 2.50\% |
| Utilities and transp. | 1.87\% | 4.32\% | 5.87\% | 2.98\% | 2.53\% | 2.44\% | 2.99\% | 2.04\% |
| Wholesale trade | 1.08\% | 3.84\% | 2.52\% | 2.67\% | 2.26\% | 1.60\% | 1.69\% | 1.30\% |
| Fin. svs. and real estate | 1.41\% | 2.72\% | 3.70\% | 2.45\% | 1.65\% | 1.88\% | 1.90\% | 1.54\% |
| Retail trade | 1.03\% | 2.79\% | 2.80\% | 1.98\% | 2.05\% | 1.42\% | 1.52\% | 1.17\% |
| Professional services | 0.53\% | 1.83\% | 1.59\% | 1.34\% | 1.16\% | 0.74\% | 0.97\% | 0.60\% |
| Other services | 1.01\% | 2.29\% | 3.81\% | 1.91\% | 2.38\% | 1.48\% | 1.85\% | 1.17\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.49\% | 1.28\% | 1.44\% | 0.94\% | 1.06\% | 0.72\% | 0.77\% | 0.56\% |
| For profit, unincorporated | 0.95\% | 1.95\% | 2.28\% | 1.98\% | 1.93\% | 1.64\% | 1.42\% | 1.15\% |
| Nonprofit | 0.73\% | 2.34\% | 3.08\% | 2.08\% | 1.28\% | 1.02\% | 1.73\% | 0.78\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 1.89\% | 3.39\% | 3.28\% | 3.51\% | 3.90\% | 5.25\% | 2.25\% | 2.76\% |
| 5-9 years | 1.71\% | 2.43\% | 2.81\% | 2.50\% | 3.66\% | 7.64\% | 1.80\% | 2.63\% |
| 10-19 years | 0.94\% | 2.05\% | 1.67\% | 1.67\% | 1.94\% | 2.48\% | 1.07\% | 1.32\% |
| 20 or more years | 0.45\% | 1.41\% | 1.87\% | 0.95\% | 0.90\% | 0.60\% | 0.92\% | 0.49\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.49\% | 9.33\% | 2.92\% | 1.31\% | 0.88\% | 0.59\% | 1.63\% | 0.50\% |
| 1 location only | 0.60\% | 1.03\% | 1.23\% | 0.92\% | 1.40\% | 2.11\% | 0.67\% | 0.96\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.85\% | 7.04\% | 5.89\% | 3.83\% | 4.82\% | 2.15\% | 3.23\% | 2.07\% |
| 25-49 \% | 1.34\% | 4.00\% | 4.73\% | 2.76\% | 3.33\% | 1.78\% | 2.47\% | 1.49\% |
| 50-74 \% | 0.85\% | 2.67\% | 2.89\% | 2.30\% | 2.07\% | 1.12\% | 1.69\% | 0.96\% |
| 75\% or more | 0.44\% | 1.13\% | 1.29\% | 0.88\% | 0.89\% | 0.67\% | 0.71\% | 0.51\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.44\% | 0.98\% | 1.18\% | 0.80\% | 0.81\% | 0.74\% | 0.64\% | 0.52\% |
| Has union employees | 0.81\% | 8.41\% | 4.69\% | 3.79\% | 3.02\% | 0.83\% | 3.77\% | 0.83\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 1.03\% | 4.61\% | 6.37\% | 2.40\% | 1.79\% | 1.48\% | 2.74\% | 1.11\% |
| Less than 50\% low-wage | 0.40\% | 1.03\% | 0.93\% | 0.82\% | 0.85\% | 0.61\% | 0.57\% | 0.47\% |

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.
-- 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.

