

Table I.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	84.5%	79.4%	82.1%	82.8%	82.8%	86.1%	81.7%	85.0%
Industry group **								
Agric., fish., forest.	77.0%	84.9%	79.8%	88.3%	47.1%*	89.5%	79.4%	76.1%
Mining and manufacturing	90.3%	83.5%	76.5%	88.2%	89.5%	92.1%	84.0%	91.0%
Construction	87.2%	84.9%	85.4%	84.7%	88.7%	93.3%	85.1%	88.6%
Utilities and transp.	89.7%	63.4%	88.1%	84.4%	85.6%	91.6%	84.4%	90.2%
Wholesale trade	88.5%	75.4%	82.2%	84.6%	89.8%	91.6%	81.6%	90.4%
Fin. svcs. and real estate	85.1%	72.5%	75.1%	77.2%	83.3%	87.3%	76.0%	86.0%
Retail trade	89.9%	83.8%	83.9%	88.5%	80.6%	93.1%	84.8%	90.8%
Professional services	80.2%	81.5%	83.6%	82.6%	79.7%	79.5%	82.4%	79.8%
Other services	79.1%	77.5%	80.7%	75.2%	77.6%	81.2%	77.8%	79.4%
Ownership								
For profit, incorporated	87.0%	80.4%	81.8%	83.5%	84.1%	89.7%	82.0%	87.9%
For profit, unincorporated	83.4%	80.7%	84.9%	84.5%	83.3%	83.3%	84.2%	83.2%
Nonprofit	75.6%	70.0%	78.5%	76.8%	78.8%	74.1%	74.8%	75.6%
Age of firm								
Less than 5 years	85.0%	82.2%	85.4%	83.8%	83.2%	99.7%	84.3%	85.6%
5-9 years	80.7%	78.4%	78.5%	82.8%	81.7%	77.0%	79.6%	81.5%
10-19 years	82.2%	79.1%	83.9%	86.2%	76.1%	86.4%	81.4%	82.6%
20 or more years	85.0%	79.2%	81.5%	81.3%	84.3%	86.1%	82.0%	85.3%
Multi/single status								
2 or more locations	86.0%	77.1%	85.9%	86.6%	84.0%	86.5%	83.9%	86.1%
1 location only	80.7%	79.4%	81.8%	81.7%	81.1%	72.9%	81.5%	80.0%
Percent full-time employees								
Less than 25%	87.5%	83.7%	84.4%	79.6%	86.1%	92.6%	85.2%	88.1%
25-49 %	80.5%	64.1%	71.4%	81.8%	77.2%	83.5%	78.4%	80.8%
50-74 %	83.7%	73.5%	85.3%	75.8%	75.0%	89.2%	78.3%	84.7%
75% or more	84.7%	80.8%	82.1%	83.6%	83.9%	85.8%	82.2%	85.1%
Union presence								
No union employees	84.6%	79.7%	82.3%	83.6%	83.2%	86.5%	82.2%	85.2%
Has union employees	83.8%	72.4%	79.2%	71.2%	78.9%	85.3%	73.9%	84.2%
Percent low-wage employees								
50% or more low-wage	85.5%	83.0%	87.0%	81.9%	79.9%	89.0%	85.5%	85.5%
Less than 50% low-wage	84.4%	79.1%	81.7%	82.9%	83.2%	85.8%	81.4%	84.9%

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.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	0.51%	1.39%	1.39%	1.01%	1.09%	0.75%	0.79%	0.58%
Industry group **								
Agric., fish., forest.	7.87%	9.01%	14.51%	8.65%	19.05%*	6.01%	8.47%	10.51%
Mining and manufacturing	0.85%	4.81%	4.73%	2.39%	1.82%	1.08%	2.36%	0.91%
Construction	1.70%	3.80%	3.92%	3.59%	3.13%	3.02%	2.34%	2.36%
Utilities and transp.	1.60%	10.58%	5.58%	5.42%	5.98%	1.72%	4.15%	1.71%
Wholesale trade	1.55%	5.24%	5.37%	2.97%	2.88%	2.60%	2.79%	1.83%
Fin. svcs. and real estate	1.35%	5.35%	5.78%	4.53%	4.28%	1.53%	3.26%	1.45%
Retail trade	0.95%	4.17%	3.78%	2.73%	3.82%	0.96%	2.32%	1.04%
Professional services	1.15%	2.28%	2.44%	1.78%	2.18%	1.75%	1.43%	1.31%
Other services	1.49%	3.26%	3.30%	2.75%	2.79%	2.63%	1.99%	1.79%
Ownership								
For profit, incorporated	0.53%	1.67%	1.71%	1.19%	1.44%	0.69%	0.97%	0.60%
For profit, unincorporated	1.54%	2.97%	2.79%	2.48%	2.32%	3.24%	1.70%	1.93%
Nonprofit	1.60%	5.10%	4.20%	3.03%	2.45%	2.40%	2.55%	1.73%
Age of firm								
Less than 5 years	2.30%	3.81%	3.97%	4.23%	5.26%	0.21%	2.45%	3.46%
5-9 years	1.87%	3.78%	4.61%	3.17%	3.63%	7.40%	2.48%	2.70%
10-19 years	1.53%	2.58%	2.18%	1.75%	3.89%	3.45%	1.47%	2.23%
20 or more years	0.58%	2.20%	2.04%	1.37%	1.14%	0.78%	1.13%	0.63%
Multi/single status								
2 or more locations	0.64%	10.33%	3.63%	1.67%	1.28%	0.76%	2.48%	0.65%
1 location only	0.83%	1.40%	1.47%	1.21%	1.93%	5.16%	0.84%	1.37%
Percent full-time employees								
Less than 25%	1.69%	5.56%	7.24%	6.23%	3.38%	1.49%	3.55%	1.92%
25-49 %	1.97%	9.54%	6.61%	4.62%	4.79%	2.58%	3.64%	2.23%
50-74 %	1.51%	4.27%	3.21%	3.69%	3.61%	2.08%	2.44%	1.73%
75% or more	0.57%	1.51%	1.56%	1.09%	1.21%	0.84%	0.88%	0.65%
Union presence								
No union employees	0.55%	1.42%	1.37%	1.02%	1.17%	0.87%	0.79%	0.65%
Has union employees	1.29%	8.17%	7.22%	5.17%	3.07%	1.49%	4.85%	1.33%
Percent low-wage employees								
50% or more low-wage	1.28%	4.06%	3.08%	2.98%	3.06%	1.61%	2.16%	1.41%
Less than 50% low-wage	0.55%	1.47%	1.47%	1.07%	1.17%	0.82%	0.84%	0.63%

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.

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