

Table I.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket 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	93.5%	85.2%	87.9%	92.2%	92.5%	95.7%	88.6%	94.5%
Industry group **								
Agric., fish., forest.	70.4%	84.9%	--	56.7% *	60.5% *	79.9%	90.0%	63.5%
Mining and manufacturing	94.8%	81.9%	85.0%	93.0%	95.5%	96.0%	88.9%	95.5%
Construction	89.1%	88.2%	85.4%	94.2%	92.0%	76.8%	88.5%	89.5%
Utilities and transp.	95.5%	79.1%	95.9%	99.6%	98.2%	95.0%	93.8%	95.7%
Wholesale trade	94.4%	85.6%	86.2%	92.1%	95.9%	97.7%	89.0%	96.3%
Fin. svcs. and real estate	96.0%	84.9%	88.7%	96.3%	95.6%	97.2%	88.6%	96.9%
Retail trade	95.1%	83.9%	93.2%	92.7%	91.5%	97.8%	89.1%	96.4%
Professional services	93.6%	85.0%	88.2%	92.5%	91.1%	96.3%	89.0%	94.4%
Other services	90.9%	86.2%	86.3%	90.5%	91.1%	92.5%	86.5%	92.1%
Ownership								
For profit, incorporated	93.5%	85.3%	88.1%	92.4%	92.3%	95.6%	88.8%	94.5%
For profit, unincorporated	91.3%	84.3%	88.0%	90.6%	92.4%	93.3%	88.1%	92.4%
Nonprofit	95.1%	86.6%	86.1%	93.7%	93.3%	97.3%	88.4%	95.8%
Age of firm								
Less than 5 years	87.0%	84.8%	78.2%	84.8%	90.4%	97.5%	86.6%	87.3%
5-9 years	90.1%	87.7%	87.8%	89.7%	92.1%	92.7%	86.7%	93.0%
10-19 years	89.7%	81.8%	88.4%	94.6%	85.4%	96.4%	87.9%	90.8%
20 or more years	94.6%	86.8%	88.8%	93.0%	94.4%	95.7%	89.8%	95.2%
Multi/single status								
2 or more locations	95.4%	71.1%	89.5%	94.4%	93.8%	95.9%	91.0%	95.5%
1 location only	89.6%	85.3%	87.8%	91.6%	90.8%	88.1%	88.4%	90.8%
Percent full-time employees								
Less than 25%	90.7%	79.6%	85.9%	82.7%	90.1%	96.7%	85.1%	91.9%
25-49 %	93.3%	88.3%	90.7%	91.1%	89.8%	96.5%	91.9%	93.5%
50-74 %	92.7%	81.2%	88.7%	90.6%	85.2%	98.2%	85.9%	94.1%
75% or more	93.7%	85.9%	87.7%	92.8%	93.7%	95.3%	88.9%	94.7%
Union presence								
No union employees	93.2%	85.8%	87.5%	92.2%	92.9%	95.7%	88.7%	94.4%
Has union employees	94.6%	67.9%	95.0%	94.0%	89.2%	95.6%	87.4%	94.9%
Percent low-wage employees								
50% or more low-wage	89.5%	86.0%	83.5%	85.8%	86.6%	92.7%	88.4%	89.6%
Less than 50% low-wage	94.1%	85.1%	88.2%	93.1%	93.6%	96.1%	88.6%	95.3%

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.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket 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	0.41%	1.32%	1.22%	0.88%	1.16%	0.52%	0.68%	0.48%
Industry group **								
Agric., fish., forest.	11.51%	9.33%	--	21.43% *	26.16% *	16.68%	4.36%	14.37%
Mining and manufacturing	0.75%	6.16%	3.79%	2.36%	1.08%	1.08%	1.89%	0.81%
Construction	3.08%	3.53%	4.02%	1.65%	3.82%	17.68%	2.08%	5.16%
Utilities and transp.	1.10%	8.75%	2.52%	0.33%	1.03%	1.50%	2.21%	1.20%
Wholesale trade	0.85%	4.89%	3.50%	2.77%	1.45%	0.65%	2.08%	0.87%
Fin. svcs. and real estate	0.59%	3.72%	4.17%	1.47%	1.54%	0.67%	2.21%	0.59%
Retail trade	0.69%	4.27%	2.64%	2.00%	2.58%	0.67%	2.01%	0.71%
Professional services	0.86%	2.35%	2.44%	1.43%	2.83%	0.72%	1.23%	1.00%
Other services	1.11%	2.94%	3.02%	1.93%	2.01%	2.03%	1.87%	1.31%
Ownership								
For profit, incorporated	0.54%	1.57%	1.43%	0.92%	1.80%	0.65%	0.79%	0.64%
For profit, unincorporated	1.00%	2.97%	2.82%	3.24%	1.61%	1.45%	1.72%	1.20%
Nonprofit	0.69%	3.62%	4.25%	1.27%	1.34%	0.97%	1.90%	0.74%
Age of firm								
Less than 5 years	2.87%	4.15%	5.83%	6.32%	5.10%	2.50%	2.48%	4.42%
5-9 years	1.49%	2.96%	4.43%	2.63%	2.74%	4.70%	2.40%	1.79%
10-19 years	1.89%	2.69%	2.23%	1.07%	5.60%	0.95%	1.34%	2.92%
20 or more years	0.39%	1.79%	1.51%	0.93%	0.68%	0.54%	0.82%	0.42%
Multi/single status								
2 or more locations	0.42%	14.24%	2.48%	1.10%	0.86%	0.50%	1.84%	0.42%
1 location only	0.90%	1.32%	1.30%	1.09%	2.42%	6.08%	0.72%	1.62%
Percent full-time employees								
Less than 25%	1.97%	7.83%	6.34%	7.66%	3.60%	1.15%	3.68%	2.27%
25-49 %	1.08%	5.24%	4.05%	3.05%	2.59%	1.28%	2.11%	1.22%
50-74 %	1.13%	3.50%	3.41%	2.23%	4.09%	0.35%	2.06%	1.30%
75% or more	0.47%	1.47%	1.37%	0.99%	1.28%	0.61%	0.75%	0.55%
Union presence								
No union employees	0.44%	1.31%	1.27%	0.92%	1.24%	0.53%	0.69%	0.53%
Has union employees	1.07%	10.65%	2.27%	2.50%	3.16%	1.21%	3.43%	1.10%
Percent low-wage employees								
50% or more low-wage	1.46%	4.03%	3.90%	4.56%	3.22%	1.77%	1.84%	1.63%
Less than 50% low-wage	0.42%	1.39%	1.28%	0.77%	1.24%	0.53%	0.72%	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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