

Table I.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family 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	94.0%	84.1%	84.2%	92.4%	93.5%	95.8%	86.7%	95.1%
Industry group **								
Agric., fish., forest.	92.1%	--	--	96.8%	100.0%	92.6%	88.4%	95.0%
Mining and manufacturing	94.1%	97.2%	76.2%	95.0%	93.7%	94.9%	88.1%	94.6%
Construction	93.1%	83.4%	82.5%	96.2%	96.6%	100.0%	85.1%	98.2%
Utilities and transp.	96.0%	--	92.4%	95.9%	97.2%	96.6%	87.9%	96.6%
Wholesale trade	91.9%	80.1%	80.6%	91.5%	91.3%	94.4%	83.6%	93.6%
Fin. svcs. and real estate	96.1%	77.5%	94.6%	95.9%	94.3%	97.1%	89.3%	96.6%
Retail trade	94.6%	71.3%	92.1%	86.8%	86.3%	98.1%	83.1%	96.0%
Professional services	94.4%	86.7%	87.9%	91.3%	93.1%	96.1%	89.0%	95.2%
Other services	90.8%	90.8%	77.8%	88.3%	94.0%	91.8%	84.7%	92.1%
Ownership								
For profit, incorporated	94.2%	84.3%	82.8%	92.6%	93.3%	96.2%	86.1%	95.5%
For profit, unincorporated	91.9%	82.3%	87.9%	93.4%	96.2%	90.7%	88.8%	92.6%
Nonprofit	94.8%	85.9%	88.3%	89.9%	91.5%	96.8%	88.1%	95.2%
Age of firm								
Less than 5 years	94.1%	91.8%	92.1%	94.9%	94.5%	98.5%	93.6%	94.6%
5-9 years	89.1%	78.5%	81.8%	88.8%	94.4%	95.1%	81.0%	94.9%
10-19 years	91.0%	79.9%	79.9%	92.5%	95.5%	96.4%	83.7%	95.2%
20 or more years	94.6%	87.0%	85.9%	92.7%	93.0%	95.8%	88.7%	95.1%
Multi/single status								
2 or more locations	95.3%	--	71.6%	95.1%	92.6%	96.0%	89.9%	95.4%
1 location only	90.2%	84.1%	85.1%	91.7%	94.9%	90.3%	86.4%	93.6%
Percent full-time employees								
Less than 25%	85.6%	90.0%	49.8% *	89.7%	81.0%	97.8%	71.8%	92.4%
25-49 %	92.5%	69.4%	91.8%	88.8%	91.5%	94.7%	86.1%	93.3%
50-74 %	93.2%	74.3%	79.7%	89.0%	86.3%	98.0%	78.6%	95.5%
75% or more	94.3%	86.3%	85.6%	92.8%	94.3%	95.6%	88.1%	95.2%
Union presence								
No union employees	94.1%	84.6%	85.7%	92.5%	94.6%	95.9%	87.5%	95.3%
Has union employees	93.7%	77.6%	77.1%	91.8%	86.3%	95.7%	79.9%	94.5%
Percent low-wage employees								
50% or more low-wage	90.8%	81.9%	71.6%	85.0%	88.8%	93.6%	80.4%	92.1%
Less than 50% low-wage	94.3%	84.3%	84.8%	92.8%	93.8%	96.0%	87.1%	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.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family 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	0.39%	1.92%	2.24%	0.95%	0.91%	0.49%	1.11%	0.41%
Industry group **								
Agric., fish., forest.	3.85%	--	--	2.56%	0.00%	6.89%	6.58%	4.69%
Mining and manufacturing	1.01%	2.27%	7.19%	1.51%	1.47%	1.49%	2.87%	1.07%
Construction	1.51%	6.62%	5.95%	1.18%	1.50%	0.00%	3.50%	0.72%
Utilities and transp.	1.50%	--	7.32%	3.17%	1.56%	1.77%	5.10%	1.56%
Wholesale trade	1.75%	8.48%	6.99%	3.53%	3.26%	2.56%	4.06%	1.93%
Fin. svcs. and real estate	0.80%	6.68%	3.44%	3.04%	3.55%	0.77%	2.94%	0.83%
Retail trade	0.80%	7.08%	2.76%	3.65%	4.55%	0.44%	3.15%	0.79%
Professional services	0.63%	3.22%	3.12%	1.80%	1.71%	0.74%	1.68%	0.68%
Other services	1.57%	2.76%	7.60%	3.50%	3.12%	2.25%	3.58%	1.73%
Ownership								
For profit, incorporated	0.44%	2.31%	2.82%	1.05%	1.06%	0.53%	1.38%	0.45%
For profit, unincorporated	1.42%	4.33%	4.01%	1.92%	1.40%	2.68%	2.15%	1.66%
Nonprofit	0.93%	5.14%	4.36%	3.85%	2.91%	0.90%	2.55%	0.98%
Age of firm								
Less than 5 years	1.64%	3.53%	5.13%	3.30%	3.06%	1.54%	2.27%	2.34%
5-9 years	1.94%	6.11%	5.85%	3.46%	2.97%	3.45%	3.49%	1.87%
10-19 years	1.22%	3.68%	5.22%	1.84%	1.72%	1.80%	2.51%	1.16%
20 or more years	0.43%	2.65%	2.80%	1.21%	1.11%	0.51%	1.39%	0.45%
Multi/single status								
2 or more locations	0.45%	--	9.60%	1.47%	1.32%	0.49%	3.46%	0.46%
1 location only	0.76%	1.92%	2.28%	1.13%	1.03%	3.98%	1.18%	0.95%
Percent full-time employees								
Less than 25%	6.02%	5.96%	23.09% *	4.91%	11.30%	0.83%	14.61%	3.44%
25-49 %	1.65%	13.54%	3.76%	5.48%	5.04%	1.61%	4.82%	1.73%
50-74 %	1.24%	6.24%	6.47%	3.80%	5.86%	0.57%	3.85%	1.30%
75% or more	0.42%	2.01%	2.13%	1.00%	0.86%	0.55%	1.09%	0.45%
Union presence								
No union employees	0.40%	1.89%	1.88%	0.92%	0.84%	0.55%	0.98%	0.44%
Has union employees	0.98%	10.78%	9.04%	3.83%	4.01%	0.97%	6.30%	0.95%
Percent low-wage employees								
50% or more low-wage	1.41%	5.80%	8.55%	4.27%	3.31%	1.76%	4.02%	1.50%
Less than 50% low-wage	0.40%	2.03%	2.31%	0.97%	0.94%	0.51%	1.16%	0.43%

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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