

Table I.A.1 Number of private-sector establishments 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	7,358,420	4,392,673	833,428	570,591	474,377	1,087,351	5,560,634	1,797,786
Industry group **								
Agric., fish., forest.	210,635	180,167	17,680	8,424	2,144	2,221	203,199	7,437
Mining and manufacturing	278,683	137,328	46,565	39,826	28,023	26,941	207,382	71,301
Construction	603,251	470,416	78,546	37,281	9,866	7,142	572,902	30,349
Utilities and transp.	205,799	112,498	19,090	16,647	13,964	43,599	142,454	63,345
Wholesale trade	377,435	198,269	46,567	38,672	33,655	60,271	268,710	108,725
Fin. svcs. and real estate	848,256	441,689	42,269	45,289	84,009	235,000	503,038	345,217
Retail trade	1,088,918	551,265	103,691	67,050	63,365	303,548	693,277	395,642
Professional services	1,742,074	1,107,366	190,174	129,035	125,344	190,155	1,367,874	374,200
Other services	2,003,368	1,193,674	288,845	188,367	114,008	218,474	1,601,799	401,569
Ownership								
For profit, incorporated	5,006,970	2,813,978	572,696	387,939	301,202	931,155	3,617,057	1,389,913
For profit, unincorporated	1,764,338	1,286,917	189,487	105,936	80,104	101,896	1,544,617	219,722
Nonprofit	587,112	291,779	71,246	76,716	93,071	54,300	398,961	188,151
Age of firm								
Less than 5 years	1,257,825	1,075,661	110,768	55,554	14,388	1,454	1,222,978	34,847
5-9 years	1,068,046	812,865	145,215	77,390	27,013	5,564	1,007,534	60,512
10-19 years	1,715,346	1,234,125	229,187	133,059	72,688	46,288	1,542,590	172,756
20 or more years	3,317,202	1,270,022	348,258	304,588	360,288	1,034,045	1,787,532	1,529,670
Multi/single status								
2 or more locations	1,795,747	20,871	74,093	203,690	411,511	1,085,582	178,295	1,617,452
1 location only	5,562,673	4,371,801	759,336	366,901	62,866	1,769	5,382,340	180,333
Percent full-time employees								
Less than 25%	1,187,243	878,336	129,536	69,371	47,992	62,009	1,051,447	135,796
25-49 %	580,583	260,505	87,895	64,550	47,951	119,682	388,683	191,900
50-74 %	1,120,207	686,909	134,807	74,954	54,977	168,561	867,554	252,653
75% or more	4,470,387	2,566,924	481,191	361,715	323,457	737,100	3,252,951	1,217,436
Union presence								
No union employees	6,917,164	4,304,086	805,179	550,434	450,874	806,591	5,434,072	1,483,093
Has union employees	441,255	88,587	28,249	20,157	23,503	280,760	126,563	314,693
Percent low-wage employees								
50% or more low-wage	2,093,936	1,238,008	234,174	167,363	150,258	304,134	1,573,432	520,504
Less than 50% low-wage	5,264,484	3,154,665	599,254	403,228	324,119	783,217	3,987,202	1,277,282

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.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1 Standard errors for number of private-sector establishments 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	21,323	21,789	15,046	8,647	5,326	13,420	18,112	14,486
Industry group **								
Agric., fish., forest.	16,623	16,237	3,137	1,557	509	609	16,576	1,262
Mining and manufacturing	11,797	10,558	3,907	2,515	1,996	1,732	11,391	3,116
Construction	21,584	20,617	5,814	2,872	1,127	1,153	21,454	2,431
Utilities and transp.	11,935	10,783	2,624	1,993	2,113	3,342	11,198	4,133
Wholesale trade	16,998	15,164	4,479	3,019	3,194	4,575	15,948	5,910
Fin. svcs. and real estate	25,080	21,486	4,274	3,621	5,161	10,728	21,973	12,124
Retail trade	28,270	24,166	6,723	4,271	4,704	11,839	25,120	13,021
Professional services	30,379	27,734	8,313	5,288	5,067	8,071	28,715	10,212
Other services	36,073	32,728	10,741	6,314	5,676	9,601	34,188	11,819
Ownership								
For profit, incorporated	38,340	34,733	13,667	8,158	6,862	14,456	35,192	16,493
For profit, unincorporated	33,428	31,500	8,571	4,675	4,694	6,005	32,469	8,097
Nonprofit	18,260	16,110	5,260	4,355	4,744	3,175	17,083	6,552
Age of firm								
Less than 5 years	31,508	30,709	6,944	3,989	1,734	389	31,383	3,249
5-9 years	28,429	27,047	7,944	4,242	3,135	1,112	28,130	4,293
10-19 years	34,036	32,348	9,305	5,207	4,399	3,547	33,438	6,733
20 or more years	35,645	31,027	10,996	7,586	6,440	14,142	32,469	15,375
Multi/single status								
2 or more locations	15,623	3,928	5,458	7,398	5,244	13,421	7,894	13,909
1 location only	19,415	22,098	14,819	5,827	2,138	178	19,576	4,882
Percent full-time employees								
Less than 25%	29,049	27,515	7,139	3,843	3,923	4,271	28,387	6,282
25-49 %	18,079	14,877	5,874	3,803	4,063	6,699	16,142	8,195
50-74 %	28,572	25,604	7,459	4,168	3,834	9,325	26,639	10,388
75% or more	40,203	36,665	12,884	8,145	6,429	13,706	37,500	15,627
Union presence								
No union employees	23,278	23,347	14,842	8,705	5,602	12,519	20,495	14,148
Has union employees	16,591	9,891	3,885	2,006	2,304	12,422	10,701	12,685
Percent low-wage employees								
50% or more low-wage	35,577	32,196	9,453	5,873	6,291	10,364	33,391	12,541
Less than 50% low-wage	37,609	34,384	13,784	8,246	6,424	14,402	34,489	16,408

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.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a Percent of number of private-sector establishments 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	7,358,420	59.7%	11.3%	7.8%	6.4%	14.8%	75.6%	24.4%
Industry group **								
Agric., fish., forest.	210,635	85.5%	8.4%	4.0%	1.0%	1.1%	96.5%	3.5%
Mining and manufacturing	278,683	49.3%	16.7%	14.3%	10.1%	9.7%	74.4%	25.6%
Construction	603,251	78.0%	13.0%	6.2%	1.6%	1.2%	95.0%	5.0%
Utilities and transp.	205,799	54.7%	9.3%	8.1%	6.8%	21.2%	69.2%	30.8%
Wholesale trade	377,435	52.5%	12.3%	10.2%	8.9%	16.0%	71.2%	28.8%
Fin. svcs. and real estate	848,256	52.1%	5.0%	5.3%	9.9%	27.7%	59.3%	40.7%
Retail trade	1,088,918	50.6%	9.5%	6.2%	5.8%	27.9%	63.7%	36.3%
Professional services	1,742,074	63.6%	10.9%	7.4%	7.2%	10.9%	78.5%	21.5%
Other services	2,003,368	59.6%	14.4%	9.4%	5.7%	10.9%	80.0%	20.0%
Ownership								
For profit, incorporated	5,006,970	56.2%	11.4%	7.7%	6.0%	18.6%	72.2%	27.8%
For profit, unincorporated	1,764,338	72.9%	10.7%	6.0%	4.5%	5.8%	87.5%	12.5%
Nonprofit	587,112	49.7%	12.1%	13.1%	15.9%	9.2%	68.0%	32.0%
Age of firm								
Less than 5 years	1,257,825	85.5%	8.8%	4.4%	1.1%	0.1%	97.2%	2.8%
5-9 years	1,068,046	76.1%	13.6%	7.2%	2.5%	0.5%	94.3%	5.7%
10-19 years	1,715,346	71.9%	13.4%	7.8%	4.2%	2.7%	89.9%	10.1%
20 or more years	3,317,202	38.3%	10.5%	9.2%	10.9%	31.2%	53.9%	46.1%
Multi/single status								
2 or more locations	1,795,747	1.2%	4.1%	11.3%	22.9%	60.5%	9.9%	90.1%
1 location only	5,562,673	78.6%	13.7%	6.6%	1.1%	0.0%	96.8%	3.2%
Percent full-time employees								
Less than 25%	1,187,243	74.0%	10.9%	5.8%	4.0%	5.2%	88.6%	11.4%
25-49 %	580,583	44.9%	15.1%	11.1%	8.3%	20.6%	66.9%	33.1%
50-74 %	1,120,207	61.3%	12.0%	6.7%	4.9%	15.0%	77.4%	22.6%
75% or more	4,470,387	57.4%	10.8%	8.1%	7.2%	16.5%	72.8%	27.2%
Union presence								
No union employees	6,917,164	62.2%	11.6%	8.0%	6.5%	11.7%	78.6%	21.4%
Has union employees	441,255	20.1%	6.4%	4.6%	5.3%	63.6%	28.7%	71.3%
Percent low-wage employees								
50% or more low-wage	2,093,936	59.1%	11.2%	8.0%	7.2%	14.5%	75.1%	24.9%
Less than 50% low-wage	5,264,484	59.9%	11.4%	7.7%	6.2%	14.9%	75.7%	24.3%

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.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a Standard errors for percent of number of private-sector establishments 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	21,323	0.23%	0.21%	0.12%	0.08%	0.16%	0.17%	0.17%
Industry group **								
Agric., fish., forest.	16,623	1.84%	1.51%	0.78%	0.25%	0.30%	0.64%	0.64%
Mining and manufacturing	11,797	2.14%	1.35%	0.98%	0.77%	0.69%	1.34%	1.34%
Construction	21,584	1.15%	0.96%	0.50%	0.19%	0.19%	0.42%	0.42%
Utilities and transp.	11,935	2.74%	1.27%	1.01%	1.03%	1.74%	2.18%	2.18%
Wholesale trade	16,998	2.19%	1.17%	0.85%	0.87%	1.23%	1.65%	1.65%
Fin. svcs. and real estate	25,080	1.45%	0.50%	0.43%	0.62%	1.18%	1.35%	1.35%
Retail trade	28,270	1.30%	0.61%	0.40%	0.43%	1.03%	1.13%	1.13%
Professional services	30,379	0.77%	0.47%	0.31%	0.30%	0.45%	0.58%	0.58%
Other services	36,073	0.83%	0.54%	0.34%	0.29%	0.47%	0.59%	0.59%
Ownership								
For profit, incorporated	38,340	0.40%	0.27%	0.17%	0.14%	0.27%	0.31%	0.31%
For profit, unincorporated	33,428	0.71%	0.49%	0.28%	0.27%	0.34%	0.46%	0.46%
Nonprofit	18,260	1.57%	0.87%	0.76%	0.84%	0.57%	1.21%	1.21%
Age of firm								
Less than 5 years	31,508	0.67%	0.55%	0.32%	0.14%	0.03%	0.26%	0.26%
5-9 years	28,429	0.92%	0.74%	0.42%	0.29%	0.10%	0.41%	0.41%
10-19 years	34,036	0.74%	0.55%	0.32%	0.26%	0.21%	0.41%	0.41%
20 or more years	35,645	0.62%	0.33%	0.24%	0.22%	0.43%	0.52%	0.52%
Multi/single status								
2 or more locations	15,623	0.22%	0.30%	0.39%	0.35%	0.47%	0.41%	0.41%
1 location only	19,415	0.27%	0.26%	0.10%	0.04%	0.00%	0.09%	0.09%
Percent full-time employees								
Less than 25%	29,049	0.87%	0.60%	0.34%	0.33%	0.36%	0.54%	0.54%
25-49 %	18,079	1.63%	0.98%	0.68%	0.69%	1.09%	1.32%	1.32%
50-74 %	28,572	1.15%	0.67%	0.39%	0.35%	0.80%	0.90%	0.90%
75% or more	40,203	0.45%	0.29%	0.19%	0.15%	0.29%	0.35%	0.35%
Union presence								
No union employees	23,278	0.25%	0.22%	0.13%	0.08%	0.17%	0.18%	0.18%
Has union employees	16,591	1.89%	0.86%	0.47%	0.53%	1.89%	1.92%	1.92%
Percent low-wage employees								
50% or more low-wage	35,577	0.78%	0.45%	0.29%	0.31%	0.49%	0.60%	0.60%
Less than 50% low-wage	37,609	0.38%	0.26%	0.16%	0.12%	0.25%	0.29%	0.29%

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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** 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.

Percents may not add to 100% because of rounding.

Table I.A.2 Percent of private-sector 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	45.3%	21.7%	49.4%	74.6%	96.3%	99.8%	28.6%	97.0%
Industry group **								
Agric., fish., forest.	14.3%	8.8%	30.2%	57.4%	85.4%	100.0%	12.0%	76.9%
Mining and manufacturing	57.9%	30.2%	63.3%	89.7%	99.3%	99.9%	43.7%	99.3%
Construction	30.8%	18.9%	59.6%	87.7%	99.7%	99.8%	27.2%	96.9%
Utilities and transp.	53.7%	26.2%	59.6%	76.8%	94.8%	99.9%	34.1%	97.7%
Wholesale trade	57.9%	27.9%	76.5%	87.1%	99.8%	100.0%	41.3%	99.0%
Fin. svcs. and real estate	58.7%	24.8%	72.2%	92.1%	96.9%	99.8%	31.2%	98.7%
Retail trade	51.3%	18.3%	40.0%	77.4%	96.7%	100.0%	24.4%	98.5%
Professional services	47.8%	26.8%	63.2%	82.9%	96.5%	99.4%	34.4%	97.1%
Other services	36.8%	18.2%	31.5%	56.1%	93.5%	99.6%	22.7%	93.1%
Ownership								
For profit, incorporated	48.7%	22.8%	50.5%	74.1%	96.9%	99.8%	30.0%	97.4%
For profit, unincorporated	30.4%	16.4%	40.5%	67.2%	93.5%	99.7%	21.3%	94.3%
Nonprofit	61.0%	34.9%	64.1%	87.6%	96.5%	99.0%	44.2%	96.7%
Age of firm								
Less than 5 years	17.5%	13.1%	28.3%	61.7%	85.7%	99.7%	15.7%	83.3%
5-9 years	26.0%	17.4%	38.0%	65.6%	92.9%	98.6%	22.3%	87.0%
10-19 years	35.0%	22.7%	49.3%	68.8%	94.4%	99.7%	28.5%	92.2%
20 or more years	67.4%	30.9%	60.9%	81.8%	97.3%	99.8%	41.1%	98.2%
Multi/single status								
2 or more locations	95.1%	45.8%	65.4%	82.6%	96.8%	99.8%	68.1%	98.1%
1 location only	29.2%	21.6%	47.8%	70.2%	92.5%	93.8%	27.3%	86.9%
Percent full-time employees								
Less than 25%	16.0%	5.4%	13.1%	38.3%	79.8%	98.0%	7.3%	83.6%
25-49 %	46.0%	14.0%	31.8%	56.5%	96.8%	99.9%	21.7%	95.1%
50-74 %	42.9%	22.4%	40.5%	67.3%	97.3%	99.9%	27.1%	97.1%
75% or more	53.6%	28.0%	64.9%	86.4%	98.4%	99.9%	36.7%	98.7%
Union presence								
No union employees	42.7%	21.3%	48.5%	74.1%	96.2%	99.7%	28.1%	96.4%
Has union employees	86.3%	43.1%	73.9%	88.8%	98.3%	100.0%	52.7%	99.8%
Percent low-wage employees								
50% or more low-wage	32.5%	9.0%	19.5%	49.3%	92.9%	99.6%	12.5%	93.1%
Less than 50% low-wage	50.4%	26.8%	61.1%	85.2%	97.8%	99.9%	35.0%	98.5%

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.

** 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.A.2 Standard errors for percent of private-sector 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	0.41%	0.64%	1.14%	0.86%	0.49%	0.06%	0.54%	0.20%
Industry group **								
Agric., fish., forest.	2.14%	2.10%	8.39%	8.93%	9.13%	0.00%	2.12%	7.40%
Mining and manufacturing	2.19%	3.83%	4.01%	1.79%	0.47%	0.06%	2.76%	0.26%
Construction	1.60%	1.82%	3.69%	2.01%	0.35%	0.24%	1.65%	1.21%
Utilities and transp.	2.96%	4.44%	6.51%	4.69%	2.54%	0.04%	3.72%	0.85%
Wholesale trade	2.39%	3.37%	4.04%	2.58%	0.16%	0.00%	2.85%	0.47%
Fin. svcs. and real estate	1.57%	2.21%	4.07%	1.80%	1.43%	0.08%	2.05%	0.39%
Retail trade	1.34%	1.84%	3.19%	2.60%	1.29%	0.00%	1.57%	0.32%
Professional services	0.97%	1.29%	2.16%	1.49%	0.85%	0.32%	1.12%	0.43%
Other services	0.92%	1.24%	1.91%	1.80%	1.19%	0.14%	1.00%	0.60%
Ownership								
For profit, incorporated	0.54%	0.83%	1.38%	1.06%	0.58%	0.07%	0.69%	0.21%
For profit, unincorporated	0.90%	1.03%	2.33%	2.12%	1.36%	0.18%	0.93%	0.74%
Nonprofit	1.64%	2.79%	3.49%	1.75%	1.14%	0.57%	2.19%	0.75%
Age of firm								
Less than 5 years	1.05%	1.14%	2.95%	3.34%	4.22%	0.27%	1.06%	2.85%
5-9 years	1.18%	1.38%	2.72%	2.58%	2.49%	1.08%	1.21%	1.96%
10-19 years	1.01%	1.25%	2.15%	1.90%	1.35%	0.25%	1.08%	0.95%
20 or more years	0.64%	1.31%	1.67%	1.05%	0.52%	0.07%	1.02%	0.18%
Multi/single status								
2 or more locations	0.30%	9.46%	3.47%	1.40%	0.53%	0.06%	2.18%	0.19%
1 location only	0.53%	0.64%	1.19%	1.07%	1.24%	3.33%	0.55%	1.00%
Percent full-time employees								
Less than 25%	0.80%	0.81%	1.82%	2.87%	3.43%	0.95%	0.73%	1.68%
25-49 %	1.54%	1.93%	3.19%	2.99%	1.13%	0.05%	1.60%	0.75%
50-74 %	1.30%	1.67%	2.83%	2.58%	1.26%	0.06%	1.42%	0.49%
75% or more	0.60%	0.92%	1.41%	0.86%	0.34%	0.05%	0.77%	0.15%
Union presence								
No union employees	0.44%	0.64%	1.15%	0.89%	0.51%	0.09%	0.54%	0.24%
Has union employees	1.60%	5.56%	6.81%	3.18%	0.92%	0.01%	4.28%	0.08%
Percent low-wage employees								
50% or more low-wage	0.79%	0.92%	1.64%	1.90%	1.16%	0.19%	0.79%	0.56%
Less than 50% low-wage	0.54%	0.80%	1.29%	0.81%	0.45%	0.05%	0.67%	0.16%

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.

** 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.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	40.7%	17.4%	29.2%	78.5%	17.4%	62.0%
Industry group **						
Agric., fish., forest.	32.7%	27.8% *	29.5% *	82.6%	27.4% *	55.2%
Mining and manufacturing	35.8%	18.8%	35.2%	87.4%	20.0%	55.9%
Construction	24.0%	21.2%	25.4%	73.6%	21.6%	36.5%
Utilities and transp.	50.9%	20.1%	54.1%	85.5%	18.2%	76.5%
Wholesale trade	42.0%	18.7%	38.3%	87.3%	19.3%	65.4%
Fin. svcs. and real estate	51.1%	17.0%	37.9%	78.0%	16.5%	67.1%
Retail trade	52.8%	14.9%	25.7%	79.1%	14.8%	69.3%
Professional services	33.5%	15.2%	27.2%	79.9%	15.1%	57.3%
Other services	36.4%	18.0%	19.0%	72.1%	18.1%	54.3%
Ownership						
For profit, incorporated	43.8%	15.6%	30.5%	80.8%	15.5%	66.6%
For profit, unincorporated	31.3%	18.3%	28.7%	69.1%	18.0%	52.2%
Nonprofit	33.5%	25.7%	25.4%	63.2%	27.6%	39.2%
Age of firm						
Less than 5 years	21.6%	20.4%	35.0%	53.1%	20.6%	27.9%
5-9 years	18.2%	16.7%	23.3%	44.6%	16.6%	24.9%
10-19 years	22.5%	17.0%	22.3%	64.2%	16.9%	38.0%
20 or more years	50.3%	17.0%	30.8%	79.6%	17.0%	66.5%
Multi/single status						
2 or more locations	62.4%	16.1%	29.9%	78.6%	14.2%	66.1%
1 location only	17.9%	17.5%	25.7%	44.9%	17.6%	20.7%
Percent full-time employees						
Less than 25%	37.5%	20.0%	18.9%	65.8%	20.5%	48.9%
25-49 %	45.6%	17.5%	13.9%	74.1%	17.8%	58.4%
50-74 %	39.8%	16.3%	34.3%	74.3%	16.7%	61.9%
75% or more	40.6%	17.4%	31.5%	81.2%	17.3%	63.8%
Union presence						
No union employees	36.6%	16.3%	28.9%	77.1%	16.3%	58.3%
Has union employees	72.3%	40.2%	34.3%	82.7%	40.5%	79.0%
Percent low-wage employees						
50% or more low-wage	46.1%	19.9%	21.4%	71.2%	20.5%	56.5%
Less than 50% low-wage	39.3%	17.0%	32.4%	81.4%	16.9%	64.1%

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.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.81%	1.43%	0.74%	0.89%	0.66%
Industry group **						
Agric., fish., forest.	7.33%	8.40% *	14.43% *	6.63%	8.86% *	9.61%
Mining and manufacturing	2.36%	3.28%	3.46%	1.81%	3.79%	2.23%
Construction	2.51%	2.70%	5.13%	5.78%	2.89%	3.83%
Utilities and transp.	3.50%	4.95%	9.67%	2.42%	5.33%	2.78%
Wholesale trade	2.43%	3.51%	5.49%	2.01%	3.90%	2.56%
Fin. svcs. and real estate	1.79%	2.90%	4.08%	1.83%	3.28%	1.74%
Retail trade	1.66%	2.35%	4.55%	1.68%	2.62%	1.63%
Professional services	1.14%	1.27%	2.27%	1.45%	1.38%	1.43%
Other services	1.39%	1.72%	2.80%	1.59%	1.92%	1.59%
Ownership						
For profit, incorporated	0.72%	0.95%	1.85%	0.80%	1.05%	0.76%
For profit, unincorporated	1.49%	1.78%	3.53%	2.39%	1.92%	1.98%
Nonprofit	1.76%	2.58%	2.94%	2.69%	3.05%	1.82%
Age of firm						
Less than 5 years	2.74%	2.89%	7.44%	10.05%	3.09%	4.44%
5-9 years	1.85%	1.97%	6.17%	8.13%	2.12%	3.51%
10-19 years	1.41%	1.60%	3.51%	3.02%	1.73%	2.10%
20 or more years	0.71%	1.11%	1.65%	0.76%	1.25%	0.71%
Multi/single status						
2 or more locations	0.69%	1.39%	1.67%	0.74%	1.74%	0.70%
1 location only	0.87%	0.90%	1.91%	4.49%	0.95%	1.29%
Percent full-time employees						
Less than 25%	2.42%	3.43%	4.39%	2.86%	3.96%	2.62%
25-49 %	1.99%	3.14%	3.15%	2.42%	3.65%	2.24%
50-74 %	1.78%	2.19%	4.45%	2.31%	2.39%	2.04%
75% or more	0.72%	0.93%	1.73%	0.83%	1.03%	0.79%
Union presence						
No union employees	0.62%	0.80%	1.48%	0.82%	0.88%	0.73%
Has union employees	1.73%	4.96%	5.23%	1.65%	5.62%	1.60%
Percent low-wage employees						
50% or more low-wage	1.36%	2.26%	2.47%	1.50%	2.66%	1.37%
Less than 50% low-wage	0.68%	0.86%	1.72%	0.84%	0.94%	0.78%

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.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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	28.9%	59.8%	42.5%	26.1%	11.8%	4.9%	51.0%	8.8%
Industry group **								
Agric., fish., forest.	51.7%	56.9%	--	21.2% *	--	--	56.6%	30.6%
Mining and manufacturing	31.4%	69.2%	34.7%	21.1%	--	--	47.6%	10.8%
Construction	46.9%	60.6%	40.0%	31.7%	--	--	50.9%	25.6%
Utilities and transp.	26.4%	54.7%	29.9%	26.6%	--	--	43.9%	12.7%
Wholesale trade	29.8%	58.2%	43.0%	29.3%	--	--	48.7%	10.3%
Fin. svcs. and real estate	23.0%	56.3%	51.9%	31.8%	--	--	53.2%	9.1%
Retail trade	13.4%	43.6%	32.3%	13.8%	--	--	36.9%	3.2%
Professional services	35.3%	62.1%	44.8%	28.6%	--	--	54.5%	10.5%
Other services	31.6%	65.1%	43.5%	26.6%	--	--	54.3%	9.5%
Ownership								
For profit, incorporated	26.4%	59.1%	40.6%	24.8%	--	--	49.9%	7.6%
For profit, unincorporated	34.4%	58.5%	44.6%	21.5%	--	--	50.9%	8.2%
Nonprofit	38.0%	67.1%	50.7%	36.8%	--	--	58.1%	18.4%
Age of firm								
Less than 5 years	40.6%	50.2%	33.2%	20.1%	--	--	44.6%	14.0%
5-9 years	38.8%	49.0%	42.6%	24.4%	--	--	43.8%	17.3%
10-19 years	40.7%	59.9%	37.4%	25.2%	--	--	50.8%	12.9%
20 or more years	23.4%	67.1%	46.5%	27.7%	--	--	54.9%	7.9%
Multi/single status								
2 or more locations	9.6%	77.8%	42.9%	24.5%	--	--	38.8%	7.4%
1 location only	49.2%	59.6%	42.4%	27.2%	--	--	52.0%	23.0%
Percent full-time employees								
Less than 25%	24.9%	57.3%	51.7%	21.7%	--	--	50.8%	7.5%
25-49 %	19.8%	63.4%	46.3%	24.1%	--	--	49.8%	5.9%
50-74 %	26.9%	54.1%	40.9%	24.0%	--	--	48.2%	6.5%
75% or more	30.7%	61.0%	41.9%	27.1%	--	--	51.6%	9.8%
Union presence								
No union employees	30.5%	59.8%	40.8%	25.5%	--	--	50.5%	9.2%
Has union employees	16.6%	60.3%	73.9%	40.4%	--	--	63.2%	6.7%
Percent low-wage employees								
50% or more low-wage	17.9%	57.2%	41.8%	21.9%	--	--	46.3%	6.4%
Less than 50% low-wage	31.7%	60.1%	42.6%	27.1%	--	--	51.6%	9.7%

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.

-- 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.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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	0.64%	1.66%	1.64%	1.08%	0.80%	0.44%	1.12%	0.40%
Industry group **								
Agric., fish., forest.	7.48%	12.35%	--	9.91% *	--	--	8.98%	8.98%
Mining and manufacturing	2.87%	6.55%	5.27%	2.74%	--	--	4.25%	1.34%
Construction	3.01%	5.12%	4.77%	4.16%	--	--	3.43%	3.66%
Utilities and transp.	3.59%	9.95%	8.46%	5.94%	--	--	6.79%	2.01%
Wholesale trade	2.56%	6.60%	5.57%	3.94%	--	--	4.04%	1.64%
Fin. svcs. and real estate	1.66%	5.14%	6.31%	4.02%	--	--	3.85%	1.08%
Retail trade	1.31%	5.55%	4.46%	2.41%	--	--	3.57%	0.58%
Professional services	1.30%	2.74%	2.96%	2.12%	--	--	1.95%	0.86%
Other services	1.53%	3.58%	3.72%	2.27%	--	--	2.46%	0.94%
Ownership								
For profit, incorporated	0.76%	2.07%	1.96%	1.28%	--	--	1.38%	0.44%
For profit, unincorporated	1.70%	3.35%	3.77%	2.39%	--	--	2.41%	1.04%
Nonprofit	1.94%	4.75%	4.90%	3.08%	--	--	3.18%	1.53%
Age of firm								
Less than 5 years	3.26%	4.71%	5.68%	3.63%	--	--	3.66%	3.25%
5-9 years	2.54%	4.34%	4.57%	3.38%	--	--	3.00%	3.07%
10-19 years	1.76%	3.02%	3.04%	2.24%	--	--	2.19%	1.32%
20 or more years	0.70%	2.40%	2.28%	1.41%	--	--	1.54%	0.42%
Multi/single status								
2 or more locations	0.45%	9.37%	4.71%	1.92%	--	--	2.85%	0.41%
1 location only	1.09%	1.67%	1.74%	1.26%	--	--	1.19%	1.43%
Percent full-time employees								
Less than 25%	2.51%	7.85%	7.40%	3.62%	--	--	5.19%	1.46%
25-49 %	1.78%	6.83%	6.07%	3.50%	--	--	3.99%	0.96%
50-74 %	1.77%	4.23%	4.51%	3.10%	--	--	3.03%	0.91%
75% or more	0.79%	1.90%	1.89%	1.28%	--	--	1.30%	0.51%
Union presence								
No union employees	0.70%	1.69%	1.67%	1.10%	--	--	1.15%	0.45%
Has union employees	1.47%	8.60%	6.44%	5.28%	--	--	5.49%	0.80%
Percent low-wage employees								
50% or more low-wage	1.29%	5.39%	4.57%	2.28%	--	--	3.36%	0.71%
Less than 50% low-wage	0.74%	1.73%	1.75%	1.22%	--	--	1.19%	0.48%

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.A.2.b.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage 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	9.7%	21.9%	13.1%	7.9%	3.3%	1.1%	17.9%	2.2%
Industry group **								
Agric., fish., forest.	17.3%*	--	--	--	--	--	20.3%*	4.5%*
Mining and manufacturing	11.2%	--	--	--	--	--	18.2%	2.2%
Construction	18.9%	--	--	--	--	--	20.9%	8.3%*
Utilities and transp.	7.6%*	--	--	--	--	--	16.1%*	0.9%*
Wholesale trade	8.5%	--	--	--	--	--	15.3%	1.6%*
Fin. svcs. and real estate	7.1%	--	--	--	--	--	19.4%	1.4%*
Retail trade	4.6%	--	--	--	--	--	12.7%	1.2%*
Professional services	11.7%	--	--	--	--	--	18.3%	3.0%
Other services	10.8%	--	--	--	--	--	18.4%	3.3%
Ownership								
For profit, incorporated	9.0%	--	--	--	--	--	17.9%	1.8%
For profit, unincorporated	11.1%	--	--	--	--	--	16.8%	2.0%*
Nonprofit	12.4%	--	--	--	--	--	19.4%	5.7%
Age of firm								
Less than 5 years	12.5%	--	--	--	--	--	13.9%	3.0%*
5-9 years	16.4%	--	--	--	--	--	18.3%	8.0%*
10-19 years	14.5%	--	--	--	--	--	18.5%	3.4%
20 or more years	7.3%	--	--	--	--	--	18.3%	1.9%
Multi/single status								
2 or more locations	2.6%	--	--	--	--	--	13.2%	1.8%
1 location only	17.2%	--	--	--	--	--	18.2%	6.9%
Percent full-time employees								
Less than 25%	7.1%	--	--	--	--	--	13.8%	2.5%*
25-49 %	7.6%	--	--	--	--	--	20.3%	1.8%*
50-74 %	8.7%	--	--	--	--	--	15.6%	2.1%
75% or more	10.3%	--	--	--	--	--	18.4%	2.3%
Union presence								
No union employees	10.3%	--	--	--	--	--	17.8%	2.3%
Has union employees	5.0%	--	--	--	--	--	19.2%	2.0%
Percent low-wage employees								
50% or more low-wage	5.1%	--	--	--	--	--	12.9%	2.0%
Less than 50% low-wage	10.9%	--	--	--	--	--	18.6%	2.3%

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.

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** 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.A.2.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage 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	0.50%	1.51%	1.13%	0.70%	0.52%	0.22%	0.97%	0.23%
Industry group **								
Agric., fish., forest.	5.98%*	--	--	--	--	--	7.29%*	3.12%*
Mining and manufacturing	2.43%	--	--	--	--	--	4.07%	0.64%
Construction	2.93%	--	--	--	--	--	3.40%	2.89%*
Utilities and transp.	2.80%*	--	--	--	--	--	5.96%*	0.43%*
Wholesale trade	1.56%	--	--	--	--	--	2.93%	0.69%*
Fin. svcs. and real estate	1.12%	--	--	--	--	--	3.23%	0.43%*
Retail trade	0.83%	--	--	--	--	--	2.48%	0.41%*
Professional services	0.99%	--	--	--	--	--	1.66%	0.48%
Other services	1.26%	--	--	--	--	--	2.33%	0.69%
Ownership								
For profit, incorporated	0.57%	--	--	--	--	--	1.19%	0.23%
For profit, unincorporated	1.28%	--	--	--	--	--	1.99%	0.73%*
Nonprofit	1.64%	--	--	--	--	--	3.02%	1.07%
Age of firm								
Less than 5 years	2.28%	--	--	--	--	--	2.61%	1.36%*
5-9 years	2.19%	--	--	--	--	--	2.61%	2.67%*
10-19 years	1.50%	--	--	--	--	--	1.97%	0.78%
20 or more years	0.52%	--	--	--	--	--	1.40%	0.23%
Multi/single status								
2 or more locations	0.29%	--	--	--	--	--	2.38%	0.24%
1 location only	0.94%	--	--	--	--	--	1.03%	0.86%
Percent full-time employees								
Less than 25%	1.48%	--	--	--	--	--	3.26%	1.12%*
25-49 %	1.35%	--	--	--	--	--	3.73%	0.56%*
50-74 %	1.35%	--	--	--	--	--	2.57%	0.56%
75% or more	0.61%	--	--	--	--	--	1.14%	0.28%
Union presence								
No union employees	0.55%	--	--	--	--	--	1.00%	0.26%
Has union employees	0.88%	--	--	--	--	--	4.14%	0.52%
Percent low-wage employees								
50% or more low-wage	0.84%	--	--	--	--	--	2.58%	0.44%
Less than 50% low-wage	0.59%	--	--	--	--	--	1.05%	0.27%

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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-- 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.A.2.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage 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	16.5%	30.2%	26.3%	17.1%	8.2%	3.9%	27.5%	6.4%
Industry group **								
Agric., fish., forest.	31.5%	--	--	--	--	--	33.2%	24.2%*
Mining and manufacturing	19.4%	--	--	--	--	--	27.8%	8.6%
Construction	26.6%	--	--	--	--	--	28.3%	17.6%
Utilities and transp.	14.0%	--	--	--	--	--	17.5%	11.2%
Wholesale trade	19.5%	--	--	--	--	--	30.2%	8.5%
Fin. svcs. and real estate	13.2%	--	--	--	--	--	25.9%	7.4%
Retail trade	7.3%	--	--	--	--	--	19.5%	2.0%
Professional services	20.1%	--	--	--	--	--	30.0%	7.4%
Other services	17.3%	--	--	--	--	--	28.6%	6.2%
Ownership								
For profit, incorporated	15.0%	--	--	--	--	--	26.6%	5.7%
For profit, unincorporated	20.3%	--	--	--	--	--	29.8%	5.4%
Nonprofit	20.9%	--	--	--	--	--	29.3%	12.8%
Age of firm								
Less than 5 years	21.4%	--	--	--	--	--	23.1%	10.3%
5-9 years	20.6%	--	--	--	--	--	23.3%	9.3%
10-19 years	22.1%	--	--	--	--	--	26.7%	9.3%
20 or more years	14.0%	--	--	--	--	--	30.5%	5.9%
Multi/single status								
2 or more locations	6.6%	--	--	--	--	--	22.1%	5.4%
1 location only	26.8%	--	--	--	--	--	28.0%	16.1%
Percent full-time employees								
Less than 25%	15.4%	--	--	--	--	--	32.0%	4.2%
25-49 %	10.5%	--	--	--	--	--	24.8%	3.8%
50-74 %	14.2%	--	--	--	--	--	24.4%	4.4%
75% or more	17.7%	--	--	--	--	--	28.1%	7.4%
Union presence								
No union employees	17.1%	--	--	--	--	--	26.8%	6.7%
Has union employees	11.8%	--	--	--	--	--	43.9%	4.9%
Percent low-wage employees								
50% or more low-wage	11.0%	--	--	--	--	--	28.3%	4.0%
Less than 50% low-wage	17.9%	--	--	--	--	--	27.4%	7.3%

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.A.2.b.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage 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	0.52%	1.53%	1.45%	0.90%	0.64%	0.40%	1.01%	0.34%
Industry group **								
Agric., fish., forest.	6.81%	--	--	--	--	--	8.18%	8.80%*
Mining and manufacturing	2.41%	--	--	--	--	--	4.01%	1.23%
Construction	2.65%	--	--	--	--	--	3.09%	2.84%
Utilities and transp.	2.13%	--	--	--	--	--	4.24%	1.93%
Wholesale trade	2.39%	--	--	--	--	--	4.13%	1.48%
Fin. svcs. and real estate	1.26%	--	--	--	--	--	3.27%	1.00%
Retail trade	1.05%	--	--	--	--	--	3.09%	0.42%
Professional services	1.10%	--	--	--	--	--	1.80%	0.73%
Other services	1.18%	--	--	--	--	--	2.20%	0.71%
Ownership								
For profit, incorporated	0.61%	--	--	--	--	--	1.23%	0.38%
For profit, unincorporated	1.47%	--	--	--	--	--	2.26%	0.72%
Nonprofit	1.47%	--	--	--	--	--	2.73%	1.22%
Age of firm								
Less than 5 years	2.75%	--	--	--	--	--	3.13%	2.93%
5-9 years	2.04%	--	--	--	--	--	2.47%	1.72%
10-19 years	1.51%	--	--	--	--	--	1.98%	1.09%
20 or more years	0.56%	--	--	--	--	--	1.45%	0.37%
Multi/single status								
2 or more locations	0.37%	--	--	--	--	--	2.34%	0.35%
1 location only	0.98%	--	--	--	--	--	1.07%	1.25%
Percent full-time employees								
Less than 25%	2.22%	--	--	--	--	--	4.92%	0.91%
25-49 %	1.27%	--	--	--	--	--	3.41%	0.76%
50-74 %	1.26%	--	--	--	--	--	2.40%	0.73%
75% or more	0.65%	--	--	--	--	--	1.19%	0.44%
Union presence								
No union employees	0.57%	--	--	--	--	--	1.02%	0.38%
Has union employees	1.24%	--	--	--	--	--	5.42%	0.64%
Percent low-wage employees								
50% or more low-wage	1.05%	--	--	--	--	--	3.08%	0.55%
Less than 50% low-wage	0.61%	--	--	--	--	--	1.06%	0.42%

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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** 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.A.2.b.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage 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	4.2%	10.3%	5.8%	2.8%	0.9%	0.2%	8.1%	0.6%
Industry group **								
Agric., fish., forest.	3.0%*	--	--	--	--	--	3.3%*	--
Mining and manufacturing	3.0%	--	--	--	--	--	4.6%*	--
Construction	4.4%	--	--	--	--	--	5.0%	--
Utilities and transp.	5.0%*	--	--	--	--	--	10.3%*	--
Wholesale trade	5.0%	--	--	--	--	--	9.1%	--
Fin. svcs. and real estate	3.4%	--	--	--	--	--	9.8%	--
Retail trade	1.5%	--	--	--	--	--	4.8%	--
Professional services	5.5%	--	--	--	--	--	9.3%	--
Other services	5.1%	--	--	--	--	--	9.5%	--
Ownership								
For profit, incorporated	3.8%	--	--	--	--	--	7.8%	--
For profit, unincorporated	4.9%	--	--	--	--	--	7.4%	--
Nonprofit	6.0%	--	--	--	--	--	11.3%	--
Age of firm								
Less than 5 years	7.9%	--	--	--	--	--	8.6%	--
5-9 years	4.6%	--	--	--	--	--	5.3%	--
10-19 years	6.2%	--	--	--	--	--	8.0%	--
20 or more years	3.3%	--	--	--	--	--	8.9%	--
Multi/single status								
2 or more locations	0.8%	--	--	--	--	--	5.9%	--
1 location only	7.8%	--	--	--	--	--	8.3%	--
Percent full-time employees								
Less than 25%	3.4%	--	--	--	--	--	7.1%*	--
25-49 %	2.4%	--	--	--	--	--	6.8%	--
50-74 %	4.8%	--	--	--	--	--	9.5%	--
75% or more	4.3%	--	--	--	--	--	8.0%	--
Union presence								
No union employees	4.6%	--	--	--	--	--	8.2%	--
Has union employees	1.3%*	--	--	--	--	--	6.3%*	--
Percent low-wage employees								
50% or more low-wage	2.1%	--	--	--	--	--	6.2%	--
Less than 50% low-wage	4.7%	--	--	--	--	--	8.4%	--

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.A.2.b.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage 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	0.30%	0.97%	0.78%	0.40%	0.22%	0.04%	0.62%	0.09%
Industry group **								
Agric., fish., forest.	2.05% *	--	--	--	--	--	2.51% *	--
Mining and manufacturing	0.88%	--	--	--	--	--	1.53% *	--
Construction	0.90%	--	--	--	--	--	1.08%	--
Utilities and transp.	2.39% *	--	--	--	--	--	5.19% *	--
Wholesale trade	1.37%	--	--	--	--	--	2.62%	--
Fin. svcs. and real estate	0.85%	--	--	--	--	--	2.58%	--
Retail trade	0.39%	--	--	--	--	--	1.27%	--
Professional services	0.66%	--	--	--	--	--	1.14%	--
Other services	0.73%	--	--	--	--	--	1.43%	--
Ownership								
For profit, incorporated	0.33%	--	--	--	--	--	0.73%	--
For profit, unincorporated	0.81%	--	--	--	--	--	1.29%	--
Nonprofit	1.15%	--	--	--	--	--	2.25%	--
Age of firm								
Less than 5 years	1.78%	--	--	--	--	--	2.04%	--
5-9 years	0.96%	--	--	--	--	--	1.17%	--
10-19 years	0.92%	--	--	--	--	--	1.23%	--
20 or more years	0.31%	--	--	--	--	--	0.92%	--
Multi/single status								
2 or more locations	0.11%	--	--	--	--	--	1.31%	--
1 location only	0.60%	--	--	--	--	--	0.66%	--
Percent full-time employees								
Less than 25%	0.97%	--	--	--	--	--	2.33% *	--
25-49 %	0.63%	--	--	--	--	--	1.90%	--
50-74 %	0.91%	--	--	--	--	--	1.82%	--
75% or more	0.37%	--	--	--	--	--	0.72%	--
Union presence								
No union employees	0.34%	--	--	--	--	--	0.64%	--
Has union employees	0.46% *	--	--	--	--	--	2.56% *	--
Percent low-wage employees								
50% or more low-wage	0.42%	--	--	--	--	--	1.41%	--
Less than 50% low-wage	0.36%	--	--	--	--	--	0.68%	--

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.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	15.0%	33.7%	24.4%	10.6%	2.3%	2.0%	28.4%	2.7%
Industry group **								
Agric., fish., forest.	33.6%	41.9%	--	--	--	--	38.2%	--
Mining and manufacturing	19.2%	45.9%	23.2%	--	--	--	30.7%	--
Construction	33.7%	47.5%	28.6%	--	--	--	38.2%	--
Utilities and transp.	20.5%	44.8%	24.4% *	--	--	--	34.7%	--
Wholesale trade	14.8%	29.6%	26.4%	--	--	--	24.8%	--
Fin. svcs. and real estate	9.1%	27.6%	34.8%	--	--	--	27.2%	--
Retail trade	7.6%	27.1%	19.0%	--	--	--	22.0%	--
Professional services	16.6%	33.2%	20.3%	--	--	--	28.0%	--
Other services	15.7%	31.3%	25.6%	--	--	--	27.5%	--
Ownership								
For profit, incorporated	14.0%	34.2%	23.5%	--	--	--	28.3%	--
For profit, unincorporated	17.8%	31.7%	25.5%	--	--	--	27.6%	--
Nonprofit	17.5%	34.4%	29.0%	--	--	--	30.8%	--
Age of firm								
Less than 5 years	20.8%	26.6%	15.6%	--	--	--	23.2%	--
5-9 years	22.4%	31.5%	22.6%	--	--	--	26.3%	--
10-19 years	23.4%	37.4%	20.4%	--	--	--	30.7%	--
20 or more years	11.2%	34.3%	28.4%	--	--	--	29.1%	--
Multi/single status								
2 or more locations	3.2%	37.3% *	25.6%	--	--	--	18.2%	--
1 location only	27.4%	33.6%	24.3%	--	--	--	29.3%	--
Percent full-time employees								
Less than 25%	15.3%	36.9%	31.7%	--	--	--	33.5%	--
25-49 %	11.1%	40.7%	29.2%	--	--	--	30.5%	--
50-74 %	15.7%	33.4%	23.4%	--	--	--	29.0%	--
75% or more	15.2%	33.2%	23.8%	--	--	--	27.9%	--
Union presence								
No union employees	15.3%	32.8%	22.7%	--	--	--	27.4%	--
Has union employees	12.6%	54.8%	56.7%	--	--	--	53.1%	--
Percent low-wage employees								
50% or more low-wage	8.2%	30.9%	14.7%	--	--	--	23.1%	--
Less than 50% low-wage	16.7%	34.0%	25.7%	--	--	--	29.2%	--

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** 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.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	0.54%	1.61%	1.47%	0.73%	0.34%	0.27%	1.06%	0.22%
Industry group **								
Agric., fish., forest.	7.14%	11.79%	--	--	--	--	8.61%	--
Mining and manufacturing	2.84%	8.12%	4.65%	--	--	--	4.53%	--
Construction	3.15%	5.42%	4.51%	--	--	--	3.60%	--
Utilities and transp.	3.39%	10.10%	8.00% *	--	--	--	6.70%	--
Wholesale trade	1.90%	5.97%	5.20%	--	--	--	3.46%	--
Fin. svcs. and real estate	1.23%	4.64%	6.44%	--	--	--	3.51%	--
Retail trade	1.03%	4.84%	3.75%	--	--	--	3.06%	--
Professional services	1.11%	2.68%	2.54%	--	--	--	1.84%	--
Other services	1.21%	3.45%	3.32%	--	--	--	2.25%	--
Ownership								
For profit, incorporated	0.63%	2.00%	1.74%	--	--	--	1.29%	--
For profit, unincorporated	1.54%	3.34%	3.48%	--	--	--	2.34%	--
Nonprofit	1.57%	4.69%	4.35%	--	--	--	2.97%	--
Age of firm								
Less than 5 years	2.72%	4.04%	4.48%	--	--	--	3.10%	--
5-9 years	2.40%	4.19%	4.13%	--	--	--	2.87%	--
10-19 years	1.66%	3.13%	2.55%	--	--	--	2.16%	--
20 or more years	0.54%	2.42%	2.13%	--	--	--	1.46%	--
Multi/single status								
2 or more locations	0.28%	13.70% *	4.78%	--	--	--	2.51%	--
1 location only	1.03%	1.62%	1.54%	--	--	--	1.13%	--
Percent full-time employees								
Less than 25%	2.30%	7.42%	7.49%	--	--	--	4.98%	--
25-49 %	1.49%	7.40%	5.51%	--	--	--	3.93%	--
50-74 %	1.51%	4.00%	3.72%	--	--	--	2.80%	--
75% or more	0.66%	1.86%	1.71%	--	--	--	1.22%	--
Union presence								
No union employees	0.59%	1.64%	1.48%	--	--	--	1.07%	--
Has union employees	1.40%	8.51%	7.42%	--	--	--	5.50%	--
Percent low-wage employees								
50% or more low-wage	1.02%	5.09%	3.01%	--	--	--	3.06%	--
Less than 50% low-wage	0.64%	1.70%	1.60%	--	--	--	1.13%	--

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Table I.A.2.c.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage 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	5.3%	13.2%	7.9%	3.0%	0.3%	0.2%	10.6%	0.4%
Industry group **								
Agric., fish., forest.	8.4%*	--	--	--	--	--	10.4%*	--
Mining and manufacturing	8.3%	--	--	--	--	--	13.7%	--
Construction	12.9%	--	--	--	--	--	15.0%	--
Utilities and transp.	7.5%*	--	--	--	--	--	16.5%*	--
Wholesale trade	6.3%	--	--	--	--	--	12.0%	--
Fin. svcs. and real estate	3.0%	--	--	--	--	--	9.4%	--
Retail trade	2.3%	--	--	--	--	--	7.0%	--
Professional services	5.4%	--	--	--	--	--	9.2%	--
Other services	5.6%	--	--	--	--	--	10.6%	--
Ownership								
For profit, incorporated	5.1%	--	--	--	--	--	10.9%	--
For profit, unincorporated	6.3%	--	--	--	--	--	10.1%	--
Nonprofit	5.1%	--	--	--	--	--	9.6%	--
Age of firm								
Less than 5 years	9.3%	--	--	--	--	--	10.6%	--
5-9 years	7.9%	--	--	--	--	--	9.2%	--
10-19 years	9.0%	--	--	--	--	--	12.0%	--
20 or more years	3.6%	--	--	--	--	--	10.2%	--
Multi/single status								
2 or more locations	0.7%	--	--	--	--	--	7.3%	--
1 location only	10.0%	--	--	--	--	--	10.9%	--
Percent full-time employees								
Less than 25%	3.0%	--	--	--	--	--	6.4%*	--
25-49 %	4.3%	--	--	--	--	--	12.7%	--
50-74 %	5.7%	--	--	--	--	--	11.0%	--
75% or more	5.5%	--	--	--	--	--	10.6%	--
Union presence								
No union employees	5.6%	--	--	--	--	--	10.4%	--
Has union employees	3.0%	--	--	--	--	--	15.3%	--
Percent low-wage employees								
50% or more low-wage	2.4%*	--	--	--	--	--	7.3%*	--
Less than 50% low-wage	6.0%	--	--	--	--	--	11.0%	--

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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** 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.A.2.c.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage 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%	1.24%	0.98%	0.41%	0.10%	0.07%	0.79%	0.07%
Industry group **								
Agric., fish., forest.	3.59% *	--	--	--	--	--	4.46% *	--
Mining and manufacturing	2.31%	--	--	--	--	--	3.92%	--
Construction	2.74%	--	--	--	--	--	3.20%	--
Utilities and transp.	2.84% *	--	--	--	--	--	6.05% *	--
Wholesale trade	1.45%	--	--	--	--	--	2.76%	--
Fin. svcs. and real estate	0.72%	--	--	--	--	--	2.23%	--
Retail trade	0.62%	--	--	--	--	--	1.95%	--
Professional services	0.72%	--	--	--	--	--	1.24%	--
Other services	0.93%	--	--	--	--	--	1.81%	--
Ownership								
For profit, incorporated	0.45%	--	--	--	--	--	0.98%	--
For profit, unincorporated	1.08%	--	--	--	--	--	1.72%	--
Nonprofit	1.07%	--	--	--	--	--	2.10%	--
Age of firm								
Less than 5 years	2.18%	--	--	--	--	--	2.49%	--
5-9 years	1.71%	--	--	--	--	--	2.09%	--
10-19 years	1.31%	--	--	--	--	--	1.74%	--
20 or more years	0.35%	--	--	--	--	--	1.02%	--
Multi/single status								
2 or more locations	0.16%	--	--	--	--	--	1.98%	--
1 location only	0.77%	--	--	--	--	--	0.84%	--
Percent full-time employees								
Less than 25%	0.88%	--	--	--	--	--	2.14% *	--
25-49 %	1.08%	--	--	--	--	--	3.18%	--
50-74 %	1.10%	--	--	--	--	--	2.16%	--
75% or more	0.48%	--	--	--	--	--	0.93%	--
Union presence								
No union employees	0.43%	--	--	--	--	--	0.81%	--
Has union employees	0.72%	--	--	--	--	--	3.84%	--
Percent low-wage employees								
50% or more low-wage	0.72% *	--	--	--	--	--	2.38% *	--
Less than 50% low-wage	0.45%	--	--	--	--	--	0.84%	--

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.A.2.c.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage 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	8.3%	16.7%	14.8%	6.9%	2.0%	1.8%	15.0%	2.2%
Industry group **								
Agric., fish., forest.	19.7%*	--	--	--	--	--	21.0%*	--
Mining and manufacturing	11.3%	--	--	--	--	--	17.7%	--
Construction	20.2%	--	--	--	--	--	22.5%	--
Utilities and transp.	10.7%	--	--	--	--	--	13.6%*	--
Wholesale trade	7.4%	--	--	--	--	--	10.7%	--
Fin. svcs. and real estate	5.0%	--	--	--	--	--	14.3%	--
Retail trade	4.2%	--	--	--	--	--	11.4%	--
Professional services	8.7%	--	--	--	--	--	14.4%	--
Other services	9.2%	--	--	--	--	--	15.2%	--
Ownership								
For profit, incorporated	7.6%	--	--	--	--	--	14.6%	--
For profit, unincorporated	9.5%	--	--	--	--	--	14.3%	--
Nonprofit	11.4%	--	--	--	--	--	19.1%	--
Age of firm								
Less than 5 years	9.4%	--	--	--	--	--	10.2%	--
5-9 years	12.9%	--	--	--	--	--	15.1%	--
10-19 years	12.0%	--	--	--	--	--	15.4%	--
20 or more years	6.7%	--	--	--	--	--	16.1%	--
Multi/single status								
2 or more locations	2.4%	--	--	--	--	--	9.5%	--
1 location only	14.6%	--	--	--	--	--	15.5%	--
Percent full-time employees								
Less than 25%	10.9%	--	--	--	--	--	23.6%	--
25-49 %	6.4%	--	--	--	--	--	16.6%	--
50-74 %	8.5%	--	--	--	--	--	14.9%	--
75% or more	8.3%	--	--	--	--	--	14.4%	--
Union presence								
No union employees	8.2%	--	--	--	--	--	14.0%	--
Has union employees	9.7%	--	--	--	--	--	38.3%	--
Percent low-wage employees								
50% or more low-wage	5.4%	--	--	--	--	--	14.2%	--
Less than 50% low-wage	9.1%	--	--	--	--	--	15.2%	--

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.A.2.c.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage 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%	1.23%	1.20%	0.59%	0.33%	0.26%	0.81%	0.20%
Industry group **								
Agric., fish., forest.	6.24%*	--	--	--	--	--	7.50%*	--
Mining and manufacturing	2.16%	--	--	--	--	--	3.66%	--
Construction	2.62%	--	--	--	--	--	3.06%	--
Utilities and transp.	2.16%	--	--	--	--	--	4.35%*	--
Wholesale trade	1.30%	--	--	--	--	--	2.33%	--
Fin. svcs. and real estate	0.91%	--	--	--	--	--	2.72%	--
Retail trade	0.79%	--	--	--	--	--	2.40%	--
Professional services	0.84%	--	--	--	--	--	1.43%	--
Other services	0.87%	--	--	--	--	--	1.64%	--
Ownership								
For profit, incorporated	0.46%	--	--	--	--	--	0.97%	--
For profit, unincorporated	1.17%	--	--	--	--	--	1.85%	--
Nonprofit	1.24%	--	--	--	--	--	2.38%	--
Age of firm								
Less than 5 years	1.81%	--	--	--	--	--	2.07%	--
5-9 years	1.97%	--	--	--	--	--	2.39%	--
10-19 years	1.21%	--	--	--	--	--	1.61%	--
20 or more years	0.41%	--	--	--	--	--	1.14%	--
Multi/single status								
2 or more locations	0.23%	--	--	--	--	--	1.76%	--
1 location only	0.79%	--	--	--	--	--	0.87%	--
Percent full-time employees								
Less than 25%	2.14%	--	--	--	--	--	4.73%	--
25-49 %	1.11%	--	--	--	--	--	3.11%	--
50-74 %	1.08%	--	--	--	--	--	2.08%	--
75% or more	0.48%	--	--	--	--	--	0.92%	--
Union presence								
No union employees	0.43%	--	--	--	--	--	0.80%	--
Has union employees	1.24%	--	--	--	--	--	5.41%	--
Percent low-wage employees								
50% or more low-wage	0.75%	--	--	--	--	--	2.29%	--
Less than 50% low-wage	0.48%	--	--	--	--	--	0.87%	--

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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-- 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.A.2.c.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage 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	1.9%	4.4%	3.8%	1.2%	0.1% *	0.1% *	3.8%	0.1%
Industry group **								
Agric., fish., forest.	5.5% *	--	--	--	--	--	6.8% *	--
Mining and manufacturing	0.9% *	--	--	--	--	--	1.1% *	--
Construction	2.2% *	--	--	--	--	--	2.5% *	--
Utilities and transp.	2.6% *	--	--	--	--	--	5.0% *	--
Wholesale trade	2.5% *	--	--	--	--	--	4.8% *	--
Fin. svcs. and real estate	1.6% *	--	--	--	--	--	5.2% *	--
Retail trade	1.1% *	--	--	--	--	--	3.6% *	--
Professional services	2.9%	--	--	--	--	--	5.0%	--
Other services	1.3%	--	--	--	--	--	2.5%	--
Ownership								
For profit, incorporated	1.8%	--	--	--	--	--	3.9%	--
For profit, unincorporated	2.6%	--	--	--	--	--	4.2%	--
Nonprofit	1.5% *	--	--	--	--	--	2.9% *	--
Age of firm								
Less than 5 years	2.2% *	--	--	--	--	--	2.5% *	--
5-9 years	2.8%	--	--	--	--	--	3.4%	--
10-19 years	2.8%	--	--	--	--	--	3.8%	--
20 or more years	1.5%	--	--	--	--	--	4.4%	--
Multi/single status								
2 or more locations	0.3% *	--	--	--	--	--	2.5% *	--
1 location only	3.7%	--	--	--	--	--	4.0%	--
Percent full-time employees								
Less than 25%	1.5% *	--	--	--	--	--	3.5% *	--
25-49 %	0.8% *	--	--	--	--	--	2.4% *	--
50-74 %	1.9%	--	--	--	--	--	3.9%	--
75% or more	2.1%	--	--	--	--	--	4.0%	--
Union presence								
No union employees	2.0%	--	--	--	--	--	3.8%	--
Has union employees	1.1% *	--	--	--	--	--	5.3% *	--
Percent low-wage employees								
50% or more low-wage	0.8%	--	--	--	--	--	2.6% *	--
Less than 50% low-wage	2.2%	--	--	--	--	--	4.0%	--

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.A.2.c.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage 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	0.20%	0.63%	0.67%	0.28%	0.04% *	0.03% *	0.42%	0.04%
Industry group **								
Agric., fish., forest.	3.75% *	--	--	--	--	--	4.61% *	--
Mining and manufacturing	0.29% *	--	--	--	--	--	0.48% *	--
Construction	0.68% *	--	--	--	--	--	0.81% *	--
Utilities and transp.	1.25% *	--	--	--	--	--	2.76% *	--
Wholesale trade	0.85% *	--	--	--	--	--	1.65% *	--
Fin. svcs. and real estate	0.62% *	--	--	--	--	--	1.92% *	--
Retail trade	0.37% *	--	--	--	--	--	1.20% *	--
Professional services	0.51%	--	--	--	--	--	0.89%	--
Other services	0.32%	--	--	--	--	--	0.64%	--
Ownership								
For profit, incorporated	0.23%	--	--	--	--	--	0.51%	--
For profit, unincorporated	0.63%	--	--	--	--	--	1.02%	--
Nonprofit	0.45% *	--	--	--	--	--	0.91% *	--
Age of firm								
Less than 5 years	0.74% *	--	--	--	--	--	0.86% *	--
5-9 years	0.78%	--	--	--	--	--	0.96%	--
10-19 years	0.59%	--	--	--	--	--	0.80%	--
20 or more years	0.23%	--	--	--	--	--	0.68%	--
Multi/single status								
2 or more locations	0.08% *	--	--	--	--	--	1.02% *	--
1 location only	0.40%	--	--	--	--	--	0.45%	--
Percent full-time employees								
Less than 25%	0.68% *	--	--	--	--	--	1.68% *	--
25-49 %	0.29% *	--	--	--	--	--	0.91% *	--
50-74 %	0.52%	--	--	--	--	--	1.05%	--
75% or more	0.25%	--	--	--	--	--	0.50%	--
Union presence								
No union employees	0.22%	--	--	--	--	--	0.43%	--
Has union employees	0.43% *	--	--	--	--	--	2.39% *	--
Percent low-wage employees								
50% or more low-wage	0.24%	--	--	--	--	--	0.82% *	--
Less than 50% low-wage	0.25%	--	--	--	--	--	0.46%	--

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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** 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.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	51.8%	17.3%	31.5%	48.0%	65.5%	85.7%	24.5%	76.8%
Industry group **								
Agric., fish., forest.	23.5%	6.0% *	--	44.5%	60.7%	79.1%	13.5% *	66.0%
Mining and manufacturing	42.1%	16.3%	29.3%	41.1%	59.1%	79.5%	25.8%	62.9%
Construction	29.6%	12.9%	38.0%	43.0%	62.7%	75.9%	23.3%	63.2%
Utilities and transp.	50.4%	19.2% *	23.2% *	45.2%	57.8%	77.9%	22.4%	72.3%
Wholesale trade	47.4%	18.5%	28.0%	44.6%	60.3%	79.6%	25.2%	70.3%
Fin. svcs. and real estate	61.2%	14.7%	27.0%	55.4%	70.2%	85.3%	20.6%	79.9%
Retail trade	66.3%	18.0%	32.8%	47.1%	63.0%	90.8%	25.4%	84.0%
Professional services	47.4%	19.9%	34.9%	52.1%	65.1%	84.3%	26.9%	73.8%
Other services	50.1%	17.1%	28.1%	46.8%	68.2%	84.8%	23.5%	75.9%
Ownership								
For profit, incorporated	54.8%	16.1%	31.6%	48.9%	66.4%	86.9%	23.9%	79.6%
For profit, unincorporated	43.5%	20.2%	32.8%	50.4%	66.0%	78.6%	26.6%	70.2%
Nonprofit	44.1%	18.9%	28.5%	41.6%	61.9%	78.6%	24.1%	63.6%
Age of firm								
Less than 5 years	29.7%	19.5%	32.1%	56.7%	59.0%	85.2%	23.8%	68.8%
5-9 years	36.7%	22.2%	39.5%	51.4%	70.3%	93.2%	29.3%	68.4%
10-19 years	36.1%	15.6%	32.3%	52.1%	75.3%	79.6%	23.4%	71.2%
20 or more years	60.1%	16.0%	28.8%	44.6%	63.4%	86.0%	23.8%	77.9%
Multi/single status								
2 or more locations	75.3%	12.3% *	30.6%	48.0%	65.5%	85.8%	35.1%	78.4%
1 location only	27.2%	17.4%	31.6%	48.0%	65.4%	76.3%	23.6%	60.7%
Percent full-time employees								
Less than 25%	52.0%	16.0% *	22.0%	31.6%	65.9%	88.7%	19.4%	74.0%
25-49 %	62.3%	9.9% *	31.6%	42.4%	62.2%	91.5%	22.7%	80.6%
50-74 %	52.4%	12.5%	28.0%	48.8%	71.5%	91.8%	20.0%	83.6%
75% or more	50.5%	18.8%	32.6%	49.9%	64.9%	83.2%	25.8%	75.1%
Union presence								
No union employees	48.9%	17.1%	30.8%	48.0%	65.4%	85.5%	24.1%	75.3%
Has union employees	74.9%	23.5%	44.1%	49.2%	67.6%	86.4%	32.8%	83.9%
Percent low-wage employees								
50% or more low-wage	61.1%	12.4%	31.8%	40.4%	65.4%	86.9%	21.5%	77.1%
Less than 50% low-wage	49.5%	18.0%	31.4%	49.8%	65.5%	85.3%	24.9%	76.7%

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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Table I.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	0.63%	1.23%	1.58%	1.23%	1.23%	0.69%	0.90%	0.59%
Industry group **								
Agric., fish., forest.	5.13%	4.13% *	--	13.15%	12.05%	8.98%	4.99% *	8.85%
Mining and manufacturing	2.34%	4.55%	5.17%	3.47%	3.54%	2.35%	3.11%	2.16%
Construction	2.46%	3.56%	4.70%	4.28%	5.64%	5.86%	2.68%	3.92%
Utilities and transp.	3.49%	8.52% *	8.61% *	7.12%	8.09%	3.01%	5.67%	2.98%
Wholesale trade	2.43%	5.30%	5.17%	4.29%	4.79%	3.15%	3.33%	2.53%
Fin. svcs. and real estate	1.82%	3.27%	5.79%	4.19%	3.00%	1.78%	2.73%	1.49%
Retail trade	1.63%	4.54%	4.86%	3.76%	3.88%	0.98%	3.08%	1.15%
Professional services	1.27%	2.14%	2.99%	2.41%	2.27%	1.51%	1.65%	1.26%
Other services	1.47%	2.73%	3.40%	2.59%	2.54%	1.78%	1.95%	1.38%
Ownership								
For profit, incorporated	0.76%	1.44%	1.89%	1.51%	1.53%	0.73%	1.06%	0.66%
For profit, unincorporated	1.60%	2.80%	3.60%	2.93%	3.13%	2.81%	2.08%	1.90%
Nonprofit	1.82%	4.07%	4.61%	3.19%	2.74%	2.36%	2.75%	1.82%
Age of firm								
Less than 5 years	2.82%	3.76%	5.97%	4.85%	6.91%	7.54%	3.03%	4.69%
5-9 years	2.35%	3.58%	4.51%	3.71%	5.29%	3.31%	2.63%	3.49%
10-19 years	1.49%	2.06%	3.01%	2.58%	2.56%	3.09%	1.64%	1.82%
20 or more years	0.73%	1.81%	2.14%	1.58%	1.44%	0.71%	1.24%	0.64%
Multi/single status								
2 or more locations	0.64%	6.95% *	4.71%	2.23%	1.38%	0.69%	2.72%	0.63%
1 location only	0.88%	1.24%	1.67%	1.43%	1.97%	4.52%	0.94%	1.60%
Percent full-time employees								
Less than 25%	2.63%	5.46% *	6.10%	4.70%	4.16%	2.39%	3.81%	2.24%
25-49 %	1.99%	3.87% *	5.73%	4.16%	4.53%	1.26%	2.98%	1.70%
50-74 %	1.84%	2.87%	4.47%	3.66%	3.29%	1.13%	2.31%	1.30%
75% or more	0.77%	1.46%	1.83%	1.44%	1.46%	0.93%	1.06%	0.75%
Union presence								
No union employees	0.67%	1.25%	1.62%	1.27%	1.27%	0.74%	0.91%	0.64%
Has union employees	1.84%	6.63%	7.36%	5.41%	4.54%	1.64%	4.77%	1.53%
Percent low-wage employees								
50% or more low-wage	1.42%	3.35%	4.33%	2.79%	2.36%	1.12%	2.38%	1.11%
Less than 50% low-wage	0.72%	1.32%	1.69%	1.37%	1.45%	0.85%	0.97%	0.71%

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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Table I.A.2.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2016

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	10.6%	93.1%	30.9%	73.9%
Firm size				
Less than 50 employees	14.8%	88.4%	37.5%	58.5%
50+ employees	6.7%	97.4%	24.9%	88.0%
Less than 10 employees	15.7%	86.9%	38.3%	54.5%
10-24 employees	14.3%	90.1%	37.0%	63.2%
25-99 employees	11.7%	92.4%	35.9%	69.0%
100-999 employees	10.1%	95.3%	31.2%	79.1%
1000+ employees	4.4%	99.0%	20.1%	94.8%
Industry group **				
Agric., fish., forest.	12.1% *	88.2%	26.6%	65.0%
Mining and manufacturing	10.8%	93.0%	30.2%	71.1%
Construction	12.2%	90.7%	36.3%	62.9%
Utilities and transp.	10.3%	91.9%	29.4%	74.7%
Wholesale trade	10.7%	94.0%	28.7%	75.9%
Fin. svcs. and real estate	8.0%	94.3%	24.9%	79.9%
Retail trade	10.7%	94.8%	24.3%	79.3%
Professional services	11.5%	92.1%	35.9%	71.8%
Other services	10.5%	92.9%	34.2%	71.2%
Ownership				
For profit, incorporated	10.0%	93.6%	29.4%	75.6%
For profit, unincorporated	11.5%	91.9%	32.9%	70.7%
Nonprofit	12.7%	91.6%	38.0%	67.1%
Age of firm				
Less than 5 years	14.5%	87.6%	32.7%	63.8%
5-9 years	12.0%	92.2%	40.3%	62.8%
10-19 years	13.8%	90.2%	35.1%	64.2%
20 or more years	9.1%	94.6%	28.4%	78.9%
Multi/single status				
2 or more locations	6.6%	97.2%	24.0%	88.0%
1 location only	14.7%	88.8%	38.2%	59.1%
Percent full-time employees				
Less than 25%	11.5%	92.2%	27.1%	76.2%
25-49 %	10.6%	95.2%	31.0%	75.1%
50-74 %	11.1%	92.0%	30.9%	71.8%
75% or more	10.4%	93.2%	31.2%	74.0%
Union presence				
No union employees	10.9%	92.6%	31.2%	72.1%
Has union employees	7.9%	97.4%	28.3%	87.9%
Percent low wage employees				
50% or more low-wage	11.1%	94.4%	27.5%	76.9%
Less than 50% low-wage	10.4%	92.8%	31.8%	73.1%

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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.e Standard errors for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2016

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.41%	0.34%	0.64%	0.62%
Firm size				
Less than 50 employees	0.75%	0.68%	1.11%	1.12%
50+ employees	0.36%	0.19%	0.65%	0.46%
Less than 10 employees	1.13%	1.04%	1.68%	1.69%
10-24 employees	1.13%	0.93%	1.61%	1.60%
25-99 employees	0.76%	0.62%	1.19%	1.16%
100-999 employees	0.76%	0.50%	1.21%	1.10%
1000+ employees	0.42%	0.13%	0.83%	0.43%
Industry group **				
Agric., fish., forest.	4.50% *	4.50%	6.39%	7.02%
Mining and manufacturing	1.40%	1.24%	2.61%	2.65%
Construction	1.64%	1.51%	3.01%	2.96%
Utilities and transp.	2.49%	2.46%	3.54%	3.81%
Wholesale trade	1.55%	0.93%	2.31%	2.22%
Fin. svcs. and real estate	1.04%	0.94%	1.56%	1.58%
Retail trade	1.07%	0.68%	1.48%	1.46%
Professional services	0.81%	0.72%	1.29%	1.23%
Other services	0.87%	0.77%	1.49%	1.46%
Ownership				
For profit, incorporated	0.46%	0.38%	0.74%	0.72%
For profit, unincorporated	1.06%	0.93%	1.65%	1.62%
Nonprofit	1.37%	1.22%	1.93%	1.94%
Age of firm				
Less than 5 years	2.17%	2.09%	3.09%	3.16%
5-9 years	1.43%	1.07%	2.58%	2.54%
10-19 years	1.16%	0.97%	1.69%	1.72%
20 or more years	0.44%	0.36%	0.72%	0.67%
Multi/single status				
2 or more locations	0.37%	0.20%	0.67%	0.49%
1 location only	0.73%	0.66%	1.08%	1.09%
Percent full-time employees				
Less than 25%	1.87%	1.52%	2.24%	2.27%
25-49 %	1.23%	0.81%	1.94%	1.89%
50-74 %	1.18%	1.05%	1.80%	1.79%
75% or more	0.47%	0.40%	0.77%	0.75%
Union presence				
No union employees	0.44%	0.37%	0.68%	0.68%
Has union employees	1.06%	0.63%	1.83%	1.27%
Percent low wage employees				
50% or more low-wage	0.92%	0.62%	1.30%	1.31%
Less than 50% low-wage	0.45%	0.40%	0.73%	0.71%

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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for 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	74.9%	51.7%	77.7%	87.2%	91.4%	82.4%	63.2%	85.5%
Industry group **								
Agric., fish., forest.	56.0%	35.8% *	--	89.0%	99.1%	95.9%	48.2%	89.5%
Mining and manufacturing	79.2%	61.1%	87.6%	93.1%	92.0%	66.3%	76.7%	82.4%
Construction	75.2%	58.1%	92.6%	89.6%	95.8%	81.2%	72.3%	90.7%
Utilities and transp.	69.5%	56.3%	87.2%	87.0%	84.0%	64.3%	68.6%	70.2%
Wholesale trade	75.4%	55.1%	81.3%	91.2%	90.1%	73.4%	70.2%	80.7%
Fin. svcs. and real estate	77.0%	50.6%	61.2%	89.9%	90.7%	84.3%	56.7%	86.3%
Retail trade	85.9%	53.3%	82.6%	95.6%	96.8%	93.4%	67.1%	94.1%
Professional services	68.8%	50.4%	75.9%	83.1%	88.2%	72.8%	60.5%	79.6%
Other services	72.3%	48.4%	71.1%	82.0%	93.3%	81.5%	58.6%	85.6%
Ownership								
For profit, incorporated	76.6%	53.6%	81.4%	90.0%	91.6%	82.2%	66.0%	85.1%
For profit, unincorporated	74.0%	53.6%	80.5%	88.3%	93.6%	87.1%	64.0%	89.8%
Nonprofit	64.2%	35.6%	49.2%	73.7%	89.1%	77.8%	44.4%	83.4%
Age of firm								
Less than 5 years	61.2%	48.8%	81.9%	83.7%	85.7%	91.9%	57.1%	88.5%
5-9 years	69.0%	55.3%	74.3%	90.3%	87.5%	88.7%	64.3%	89.3%
10-19 years	70.0%	52.3%	78.4%	89.3%	90.4%	88.0%	62.9%	89.7%
20 or more years	78.2%	51.0%	77.5%	86.2%	92.1%	82.1%	64.7%	84.9%
Multi/single status								
2 or more locations	85.4%	85.2%	80.3%	89.1%	92.5%	82.4%	83.8%	85.5%
1 location only	63.8%	51.3%	77.3%	85.9%	83.9%	77.2%	61.5%	85.4%
Percent full-time employees								
Less than 25%	73.7%	30.7%	69.2%	78.0%	94.0%	93.7%	46.5%	92.0%
25-49 %	79.0%	34.8%	56.5%	84.3%	96.5%	89.3%	52.0%	91.5%
50-74 %	76.5%	49.4%	68.2%	89.2%	92.4%	95.1%	58.3%	93.9%
75% or more	74.2%	54.4%	81.7%	88.0%	90.2%	77.4%	66.0%	82.3%
Union presence								
No union employees	74.4%	51.6%	78.0%	87.4%	91.6%	82.9%	63.2%	86.3%
Has union employees	78.3%	53.7%	72.1%	82.1%	88.4%	81.0%	62.5%	81.7%
Percent low-wage employees								
50% or more low-wage	81.0%	35.3%	71.0%	86.4%	95.4%	91.2%	53.7%	92.1%
Less than 50% low-wage	73.3%	53.8%	78.5%	87.4%	89.7%	79.0%	64.5%	82.9%

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.

-- 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.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for 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	0.64%	1.69%	1.38%	0.78%	0.66%	0.81%	1.13%	0.55%
Industry group **								
Agric., fish., forest.	7.72%	11.45% *	--	9.50%	0.92%	3.00%	8.87%	8.03%
Mining and manufacturing	2.74%	8.36%	3.64%	1.87%	1.67%	3.55%	4.57%	1.83%
Construction	3.10%	5.48%	2.35%	2.61%	1.68%	5.39%	3.59%	2.05%
Utilities and transp.	3.32%	9.95%	5.86%	4.05%	7.04%	3.75%	6.42%	3.11%
Wholesale trade	2.30%	6.85%	4.24%	2.97%	2.48%	3.56%	3.86%	2.33%
Fin. svcs. and real estate	1.64%	5.19%	6.14%	2.08%	1.90%	1.68%	3.90%	1.26%
Retail trade	1.40%	5.61%	3.63%	1.64%	1.09%	0.98%	3.68%	0.80%
Professional services	1.30%	2.83%	2.52%	1.65%	1.35%	2.23%	1.99%	1.33%
Other services	1.49%	3.78%	3.39%	1.86%	1.10%	2.07%	2.53%	1.31%
Ownership								
For profit, incorporated	0.75%	2.11%	1.55%	0.86%	0.85%	0.90%	1.39%	0.66%
For profit, unincorporated	1.65%	3.43%	3.06%	1.87%	1.09%	1.89%	2.44%	1.09%
Nonprofit	1.93%	4.82%	4.90%	2.60%	1.60%	2.56%	3.21%	1.31%
Age of firm								
Less than 5 years	3.28%	4.70%	4.58%	3.58%	4.16%	5.45%	3.67%	2.98%
5-9 years	2.53%	4.34%	4.17%	1.86%	3.52%	4.15%	3.00%	2.10%
10-19 years	1.76%	3.18%	2.63%	1.52%	1.58%	2.47%	2.25%	1.14%
20 or more years	0.70%	2.58%	1.88%	1.04%	0.74%	0.84%	1.59%	0.62%
Multi/single status								
2 or more locations	0.56%	7.64%	3.35%	1.29%	0.71%	0.81%	1.88%	0.59%
1 location only	1.10%	1.70%	1.49%	0.98%	1.72%	5.00%	1.20%	1.18%
Percent full-time employees								
Less than 25%	2.66%	7.56%	6.51%	4.09%	1.87%	2.36%	5.14%	1.57%
25-49 %	1.81%	6.71%	6.01%	2.72%	1.09%	1.79%	4.01%	1.24%
50-74 %	1.77%	4.25%	4.53%	1.91%	1.80%	0.92%	3.06%	0.80%
75% or more	0.78%	1.97%	1.46%	0.90%	0.84%	1.09%	1.32%	0.73%
Union presence								
No union employees	0.69%	1.73%	1.41%	0.80%	0.68%	0.89%	1.16%	0.57%
Has union employees	1.72%	8.63%	6.67%	3.88%	2.75%	1.78%	5.60%	1.61%
Percent low-wage employees								
50% or more low-wage	1.39%	4.98%	4.25%	1.79%	0.80%	1.12%	3.41%	0.77%
Less than 50% low-wage	0.73%	1.78%	1.45%	0.87%	0.87%	1.02%	1.19%	0.69%

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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* 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.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2016

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	12.5%	10.5%
Firm size		
Less than 50 employees	2.1%	3.0%
50+ employees	22.1%	17.3%
Less than 10 employees	2.3%	3.4%
10-24 employees	1.7%	2.7%
25-99 employees	2.3%	2.6%
100-999 employees	6.2%	5.9%
1000+ employees	32.4%	24.8%
Industry group **		
Agric., fish., forest.	9.8% *	5.8% *
Mining and manufacturing	8.9%	5.3%
Construction	1.5%	3.7% *
Utilities and transp.	24.5%	15.9%
Wholesale trade	9.3%	9.5%
Fin. svcs. and real estate	24.7%	19.7%
Retail trade	16.5%	12.9%
Professional services	8.4%	7.1%
Other services	8.9%	8.9%
Ownership		
For profit, incorporated	14.6%	11.9%
For profit, unincorporated	5.7%	5.2%
Nonprofit	8.5%	8.7%
Age of firm		
Less than 5 years	2.9% *	2.4% *
5-9 years	2.0% *	1.3% *
10-19 years	3.2%	3.4%
20 or more years	17.3%	14.4%
Multi/single status		
2 or more locations	22.5%	17.6%
1 location only	2.1%	3.1%
Percent full-time employees		
Less than 25%	6.0%	6.8%
25-49 %	10.0%	9.2%
50-74 %	11.3%	10.0%
75% or more	13.6%	11.0%
Union presence		
No union employees	8.9%	7.8%
Has union employees	40.8%	31.7%
Percent low wage employees		
50% or more low-wage	8.7%	7.9%
Less than 50% low-wage	13.5%	11.2%

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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** 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.A.2.h Standard errors for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2016

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.43%	0.42%
Firm size		
Less than 50 employees	0.36%	0.45%
50+ employees	0.71%	0.66%
Less than 10 employees	0.57%	0.71%
10-24 employees	0.39%	0.53%
25-99 employees	0.36%	0.39%
100-999 employees	0.68%	0.65%
1000+ employees	1.04%	0.98%
Industry group **		
Agric., fish., forest.	5.39% *	2.90% *
Mining and manufacturing	1.16%	0.78%
Construction	0.36%	1.28% *
Utilities and transp.	2.47%	2.08%
Wholesale trade	1.28%	1.26%
Fin. svcs. and real estate	1.57%	1.48%
Retail trade	1.18%	1.07%
Professional services	0.72%	0.68%
Other services	0.96%	0.98%
Ownership		
For profit, incorporated	0.54%	0.51%
For profit, unincorporated	0.82%	0.77%
Nonprofit	0.87%	1.22%
Age of firm		
Less than 5 years	1.37% *	1.35% *
5-9 years	0.66% *	0.55% *
10-19 years	0.66%	0.66%
20 or more years	0.59%	0.57%
Multi/single status		
2 or more locations	0.72%	0.67%
1 location only	0.35%	0.44%
Percent full-time employees		
Less than 25%	1.75%	1.55%
25-49 %	1.22%	1.27%
50-74 %	1.14%	1.20%
75% or more	0.52%	0.49%
Union presence		
No union employees	0.38%	0.38%
Has union employees	2.02%	1.93%
Percent low wage employees		
50% or more low-wage	0.78%	0.72%
Less than 50% low-wage	0.50%	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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