

Table I.C.1 Average total single premium (in dollars) per enrolled employee at 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	6,101	6,340	6,100	5,786	6,084	6,174	6,070	6,108
Industry group **								
Agric., fish., forest.	4,931	--	--	--	--	--	5,411	4,764
Mining and manufacturing	5,924	6,550	6,067	5,723	5,892	5,963	5,962	5,919
Construction	5,772	6,051	5,914	5,442	5,323	7,066	5,808	5,746
Utilities and transp.	6,125	4,968	5,820	5,546	5,904	6,296	5,523	6,196
Wholesale trade	5,910	5,775	6,453	5,596	5,946	5,953	5,929	5,904
Fin. svcs. and real estate	6,494	7,111	7,381	6,774	6,700	6,314	7,196	6,404
Retail trade	5,660	6,603	5,717	5,764	5,709	5,530	6,136	5,554
Professional services	6,499	6,312	6,327	6,003	6,585	6,610	6,230	6,549
Other services	5,698	6,330	5,453	5,551	5,634	5,740	5,764	5,681
Ownership								
For profit, incorporated	5,925	6,186	6,044	5,680	5,771	6,010	5,990	5,911
For profit, unincorporated	5,829	6,294	5,981	5,433	5,999	5,759	5,886	5,810
Nonprofit	6,971	7,387	6,851	6,779	6,964	6,998	6,967	6,971
Age of firm								
Less than 5 years	5,568	6,556	5,829	5,181	5,476	5,430	5,928	5,339
5-9 years	5,464	5,465	5,804	5,335	5,326	5,845	5,514	5,421
10-19 years	5,724	6,184	5,515	5,441	5,583	6,250	5,766	5,699
20 or more years	6,227	6,689	6,517	6,110	6,315	6,178	6,395	6,206
Multi/single status								
2 or more locations	6,211	6,211	6,482	6,067	6,398	6,169	6,319	6,208
1 location only	5,877	6,341	6,071	5,705	5,667	6,363	6,044	5,723
Percent full-time employees								
Less than 25%	5,398	5,826	4,996	5,011	5,298	5,640	5,295	5,420
25-49 %	6,063	7,541	5,937	5,454	6,173	6,138	6,084	6,059
50-74 %	6,033	6,610	6,459	5,843	6,156	5,913	6,388	5,962
75% or more	6,126	6,265	6,086	5,820	6,088	6,219	6,044	6,143
Union presence								
No union employees	6,005	6,271	6,030	5,734	6,006	6,067	6,014	6,002
Has union employees	6,525	8,452	7,624	6,846	6,873	6,426	7,565	6,489
Percent low-wage employees								
50% or more low-wage	5,525	5,641	5,318	5,320	5,544	5,576	5,419	5,539
Less than 50% low-wage	6,183	6,403	6,161	5,847	6,183	6,258	6,129	6,195

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.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at 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	26.96	105.25	95.09	63.90	71.52	33.82	53.29	30.64
Industry group **								
Agric., fish., forest.	328.01	--	--	--	--	--	314.91	407.17
Mining and manufacturing	60.34	356.31	210.34	178.91	123.73	79.19	125.70	65.98
Construction	133.43	346.90	306.57	168.08	208.40	370.63	172.47	194.89
Utilities and transp.	97.25	406.82	511.35	263.73	302.56	109.41	271.78	102.84
Wholesale trade	87.58	248.19	396.78	223.24	213.00	84.49	193.49	96.46
Fin. svcs. and real estate	62.76	264.22	369.59	253.97	163.56	71.51	187.47	66.30
Retail trade	57.04	340.31	165.81	168.47	137.64	69.83	152.57	60.05
Professional services	57.86	173.00	184.97	121.27	161.43	69.07	97.05	66.24
Other services	68.02	278.80	166.90	154.81	163.81	91.52	126.07	79.26
Ownership								
For profit, incorporated	31.07	123.60	112.63	76.87	96.60	34.31	63.07	35.19
For profit, unincorporated	64.88	202.35	202.52	157.66	143.95	89.02	113.86	77.78
Nonprofit	66.42	381.91	321.44	147.71	108.39	99.94	172.30	71.23
Age of firm								
Less than 5 years	152.33	405.20	273.99	255.63	295.64	404.18	196.77	212.38
5-9 years	94.10	182.63	244.44	159.97	193.50	255.37	133.61	131.31
10-19 years	95.71	178.33	131.02	125.74	259.04	127.51	90.57	141.73
20 or more years	28.39	158.90	146.47	83.54	68.28	35.18	77.41	30.46
Multi/single status								
2 or more locations	30.21	834.40	224.60	139.12	76.50	33.86	191.86	30.59
1 location only	52.17	105.87	100.70	71.31	121.06	292.95	55.31	84.54
Percent full-time employees								
Less than 25%	131.72	430.49	680.32	457.00	193.44	150.79	303.22	145.87
25-49 %	112.61	597.45	349.68	196.48	255.18	161.74	214.40	127.98
50-74 %	69.87	239.99	212.15	202.15	201.36	77.99	144.22	78.30
75% or more	30.45	119.61	107.08	71.08	81.26	38.24	59.68	34.68
Union presence								
No union employees	29.19	99.61	91.31	64.42	75.95	37.07	51.84	34.19
Has union employees	63.29	1,084.35	752.92	365.43	162.91	69.52	452.09	63.53
Percent low-wage employees								
50% or more low-wage	63.09	462.92	261.87	155.39	154.38	69.05	165.99	68.02
Less than 50% low-wage	29.25	106.70	99.75	68.87	79.76	36.91	55.94	33.52

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.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at 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	6,021	6,158	6,110	5,689	5,828	6,284	5,936	6,050
Industry group **								
Agric., fish., forest.	4,341	--	--	--	--	--	--	4,148
Mining and manufacturing	5,910	6,815	6,335	6,006	5,605	5,895	5,988	5,885
Construction	5,294	5,752	5,034	5,515	4,776	--	5,353	5,229
Utilities and transp.	5,708	--	--	5,355	5,697	6,092	5,256	5,888
Wholesale trade	5,707	5,566	6,529	5,328	5,637	5,943	5,738	5,672
Fin. svcs. and real estate	6,543	6,675	6,579	6,516	7,126	6,260	6,616	6,519
Retail trade	5,663	6,492	5,946	5,623	5,596	5,434	6,079	5,478
Professional services	6,515	5,953	7,064	5,746	6,452	6,776	6,266	6,565
Other services	5,583	6,532	5,382	5,618	5,269	5,633	5,725	5,531
Ownership								
For profit, incorporated	5,646	5,998	5,983	5,491	5,345	5,781	5,809	5,580
For profit, unincorporated	5,826	5,826	6,102	5,599	5,787	6,003	5,676	5,910
Nonprofit	6,958	7,612	7,112	6,649	6,883	7,006	7,054	6,945
Age of firm								
Less than 5 years	5,243	5,690	5,209	5,126	5,195	--	5,441	5,127
5-9 years	5,169	5,434	5,536	5,166	4,813	5,229	5,250	5,097
10-19 years	5,571	6,178	5,322	5,506	5,202	6,296	5,701	5,438
20 or more years	6,241	6,480	6,713	5,962	6,140	6,298	6,307	6,227
Multi/single status								
2 or more locations	6,318	--	6,717	5,859	6,473	6,308	5,857	6,336
1 location only	5,702	6,157	6,077	5,655	5,241	5,824	5,943	5,472
Percent full-time employees								
Less than 25%	5,473	--	--	4,713	5,691	6,115	4,917	5,697
25-49 %	5,834	7,386	5,761	5,642	5,803	5,617	6,282	5,681
50-74 %	5,979	6,494	6,314	5,664	5,473	6,348	6,090	5,947
75% or more	6,048	6,030	6,130	5,722	5,902	6,306	5,916	6,094
Union presence								
No union employees	5,903	6,043	6,102	5,625	5,760	6,135	5,888	5,910
Has union employees	6,631	--	--	6,566	6,529	6,607	7,137	6,598
Percent low-wage employees								
50% or more low-wage	5,108	4,578	4,984	5,156	5,069	5,200	4,850	5,155
Less than 50% low-wage	6,166	6,303	6,184	5,768	5,999	6,460	6,033	6,216

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.C.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at 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	62.46	191.53	192.46	117.66	125.75	105.50	99.05	76.63
Industry group **								
Agric., fish., forest.	405.38	--	--	--	--	--	--	437.13
Mining and manufacturing	167.10	605.38	446.17	369.91	176.96	367.10	238.79	206.51
Construction	180.14	618.78	386.94	272.73	323.06	--	253.93	253.80
Utilities and transp.	210.72	--	--	455.81	483.19	264.06	434.37	229.91
Wholesale trade	221.93	400.45	845.37	294.82	377.59	205.10	332.36	283.40
Fin. svcs. and real estate	127.47	460.57	515.35	312.66	345.76	134.15	282.35	141.25
Retail trade	109.19	459.80	319.97	186.32	226.44	194.24	216.17	124.27
Professional services	114.18	282.46	508.29	262.98	198.49	170.81	213.62	129.52
Other services	120.27	537.91	291.31	282.98	222.89	152.83	241.87	137.55
Ownership								
For profit, incorporated	65.51	206.21	199.10	133.26	148.17	96.18	105.89	80.87
For profit, unincorporated	152.71	347.82	548.73	341.59	306.89	223.94	237.18	198.98
Nonprofit	126.35	729.50	730.00	275.20	214.93	182.16	339.02	136.07
Age of firm								
Less than 5 years	311.01	733.22	377.57	506.38	566.37	--	340.60	452.81
5-9 years	178.23	352.66	347.21	268.85	435.13	432.99	214.99	275.02
10-19 years	149.50	289.99	222.39	242.95	350.45	322.95	158.47	252.19
20 or more years	71.66	310.74	291.83	142.47	138.10	109.33	147.11	81.17
Multi/single status								
2 or more locations	83.97	--	421.97	257.10	161.39	105.90	300.18	86.18
1 location only	84.69	193.88	201.56	131.35	158.54	532.30	104.26	127.03
Percent full-time employees								
Less than 25%	234.46	--	--	396.20	538.48	321.80	285.06	302.22
25-49 %	198.41	943.47	542.08	231.69	243.13	482.08	378.11	231.14
50-74 %	160.32	368.97	444.06	305.26	394.53	148.94	249.05	192.82
75% or more	71.63	221.08	217.90	137.30	137.48	124.64	113.07	88.07
Union presence								
No union employees	60.63	166.91	196.13	115.42	134.35	97.72	95.64	76.07
Has union employees	192.70	--	--	673.73	230.10	237.25	816.08	198.77
Percent low-wage employees								
50% or more low-wage	142.18	401.65	320.77	179.26	313.89	220.44	206.90	164.25
Less than 50% low-wage	66.03	200.67	202.46	131.13	130.75	110.40	104.91	81.56

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.C.1.b Average total single premium (in dollars) for mixed-provider plans per enrolled employee at 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	6,142	6,438	6,095	5,864	6,284	6,133	6,127	6,144
Industry group **								
Agric., fish., forest.	5,555	--	--	--	--	--	5,529	5,567
Mining and manufacturing	5,922	6,416	5,957	5,768	5,901	5,949	5,970	5,918
Construction	5,802	5,975	6,277	5,415	5,376	6,833	5,982	5,681
Utilities and transp.	6,211	--	5,884	5,700	6,124	6,299	5,840	6,240
Wholesale trade	5,939	5,916	6,387	5,471	6,093	5,968	5,831	5,965
Fin. svcs. and real estate	6,463	7,434	7,877	7,012	6,613	6,310	7,562	6,382
Retail trade	5,625	6,909	5,486	5,821	5,599	5,531	6,142	5,543
Professional services	6,550	6,613	6,161	6,164	6,808	6,551	6,274	6,595
Other services	5,822	5,970	5,543	5,517	6,298	5,717	5,762	5,835
Ownership								
For profit, incorporated	6,010	6,341	6,055	5,795	6,026	6,024	6,060	6,002
For profit, unincorporated	5,863	6,498	5,936	5,442	6,271	5,651	6,020	5,822
Nonprofit	6,977	6,953	6,848	6,846	7,012	6,987	6,885	6,985
Age of firm								
Less than 5 years	5,881	7,150	5,977	5,382	5,969	5,422	6,240	5,675
5-9 years	5,673	5,621	6,018	5,499	5,576	6,042	5,725	5,631
10-19 years	5,891	6,133	5,591	5,412	6,092	6,258	5,769	5,947
20 or more years	6,213	6,721	6,424	6,213	6,413	6,134	6,404	6,195
Multi/single status								
2 or more locations	6,188	--	6,454	6,122	6,486	6,122	6,383	6,184
1 location only	6,016	6,437	6,063	5,779	5,978	6,610	6,098	5,947
Percent full-time employees								
Less than 25%	5,359	5,445	5,009	5,161	5,169	5,557	5,369	5,357
25-49 %	6,154	7,848	6,046	5,364	6,380	6,247	5,951	6,184
50-74 %	6,054	6,721	6,441	6,170	6,536	5,794	6,601	5,974
75% or more	6,168	6,396	6,075	5,885	6,278	6,181	6,097	6,180
Union presence								
No union employees	6,059	6,423	5,979	5,813	6,213	6,034	6,067	6,057
Has union employees	6,483	6,927	8,458	7,108	6,979	6,378	7,726	6,451
Percent low-wage employees								
50% or more low-wage	5,703	6,739	5,582	5,432	5,903	5,631	5,794	5,694
Less than 50% low-wage	6,201	6,414	6,132	5,915	6,350	6,201	6,156	6,209

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.C.1.b Standard errors for average total single premium (in dollars) for mixed-provider plans per enrolled employee at 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	27.94	136.32	118.92	77.97	68.63	35.10	67.31	30.57
Industry group **								
Agric., fish., forest.	352.22	--	--	--	--	--	470.18	465.98
Mining and manufacturing	65.59	418.24	275.60	165.13	145.14	83.85	161.31	70.01
Construction	140.94	409.88	416.01	236.67	243.09	305.40	238.02	172.02
Utilities and transp.	108.34	--	622.43	270.14	371.65	120.40	333.49	113.67
Wholesale trade	93.88	318.01	385.84	231.80	268.91	90.24	185.43	107.16
Fin. svcs. and real estate	72.93	352.53	504.90	362.30	196.33	80.02	261.99	75.36
Retail trade	66.97	550.15	218.13	231.26	153.62	76.14	222.73	68.02
Professional services	54.34	235.36	198.05	137.79	117.86	73.97	116.13	60.28
Other services	83.77	278.35	230.64	204.79	206.09	111.35	150.72	96.16
Ownership								
For profit, incorporated	31.27	170.61	153.69	93.82	90.61	35.91	83.22	33.75
For profit, unincorporated	70.26	276.32	175.99	181.50	140.19	99.75	133.03	81.28
Nonprofit	82.88	371.94	258.95	190.61	133.51	124.45	184.52	88.60
Age of firm								
Less than 5 years	162.68	525.88	391.43	265.62	271.27	409.25	261.75	205.79
5-9 years	115.52	223.90	341.27	213.49	206.03	290.61	183.89	146.37
10-19 years	85.61	244.68	173.84	160.18	192.24	140.35	118.59	112.13
20 or more years	30.97	188.98	180.80	100.97	79.63	36.48	94.76	32.70
Multi/single status								
2 or more locations	32.19	--	293.97	168.24	86.73	35.07	221.07	32.53
1 location only	55.97	136.72	126.53	87.13	108.21	327.38	70.50	84.43
Percent full-time employees								
Less than 25%	159.81	507.94	1,042.32	768.67	201.30	166.52	464.83	169.73
25-49 %	144.89	630.29	520.78	288.70	397.92	174.10	290.82	160.38
50-74 %	78.11	385.28	252.56	290.15	201.92	88.96	193.97	84.47
75% or more	30.92	150.37	133.34	83.21	75.54	39.28	74.10	33.86
Union presence								
No union employees	30.85	139.13	107.29	79.76	72.61	40.55	65.39	34.61
Has union employees	63.79	624.81	1,064.98	327.66	190.65	67.74	565.94	63.50
Percent low-wage employees								
50% or more low-wage	65.05	784.89	440.13	246.24	146.11	66.90	256.61	66.79
Less than 50% low-wage	30.41	131.95	122.86	81.69	76.36	38.69	69.67	33.53

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.C.1.c Average total single premium (in dollars) for any-provider plans per enrolled employee at 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	5,920	6,491	6,101	5,605	5,357	6,686	6,172	5,813
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	5,978	--	5,935	4,172	6,469	6,309	5,854	6,010
Construction	6,537	7,126	5,883	5,377	--	--	6,042	6,818
Utilities and transp.	5,635	--	--	--	--	6,665	--	5,944
Wholesale trade	6,176	--	--	7,752	5,395	--	7,346	5,508
Fin. svcs. and real estate	6,932	7,284	8,156	5,719	6,324	7,130	7,489	6,488
Retail trade	6,168	5,724	6,211	5,908	6,529	6,108	6,281	6,101
Professional services	5,902	6,066	5,646	5,840	5,692	6,619	5,884	5,909
Other services	5,154	6,975	5,170	5,467	3,599	6,736	5,912	4,851
Ownership								
For profit, incorporated	5,755	6,100	6,159	5,565	5,047	6,557	6,142	5,582
For profit, unincorporated	5,549	6,925	5,856	4,761	4,499	6,748	5,837	5,391
Nonprofit	6,980	8,369	6,004	6,903	6,882	7,134	7,032	6,968
Age of firm								
Less than 5 years	4,634	6,105	6,162	4,208	--	--	5,678	3,167
5-9 years	4,993	4,784	5,192	4,886	5,010	--	5,087	4,875
10-19 years	4,861	6,361	5,719	5,479	3,455	5,653	5,982	4,054
20 or more years	6,366	7,235	6,412	5,987	6,063	6,721	6,612	6,296
Multi/single status								
2 or more locations	6,208	--	6,088	6,228	5,635	6,708	7,228	6,159
1 location only	5,616	6,495	6,102	5,390	4,960	--	6,081	5,017
Percent full-time employees								
Less than 25%	5,697	--	--	5,092	5,690	--	--	5,469
25-49 %	5,950	--	--	5,418	6,030	5,892	6,087	5,918
50-74 %	6,043	6,594	6,930	4,720	5,963	6,320	6,369	5,804
75% or more	5,909	6,429	6,011	5,726	5,244	6,750	6,143	5,812
Union presence								
No union employees	5,775	6,331	6,102	5,586	5,231	6,784	6,122	5,593
Has union employees	6,743	--	--	--	6,998	6,574	--	6,666
Percent low-wage employees								
50% or more low-wage	5,244	5,134	5,015	5,301	4,549	6,229	5,274	5,235
Less than 50% low-wage	6,033	6,654	6,259	5,659	5,494	6,773	6,283	5,922

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.c Standard errors for average total single premium (in dollars) for any-provider plans per enrolled employee at 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	185.08	283.53	236.34	265.89	390.37	219.03	171.77	249.57
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	311.84	--	284.28	965.04	558.23	322.46	368.12	383.25
Construction	550.69	1,198.48	591.74	391.50	--	--	472.72	736.10
Utilities and transp.	418.00	--	--	--	--	225.20	--	436.77
Wholesale trade	480.76	--	--	1,323.06	343.15	--	989.08	213.95
Fin. svcs. and real estate	297.55	528.22	1,076.06	318.69	537.51	372.10	536.56	296.18
Retail trade	286.23	491.51	309.93	998.13	576.56	248.55	432.65	375.80
Professional services	468.07	515.62	316.35	311.58	936.50	310.55	233.70	627.20
Other services	290.34	715.73	322.92	302.09	350.36	410.30	343.11	366.36
Ownership								
For profit, incorporated	253.47	356.65	270.54	366.65	528.32	316.15	215.54	345.19
For profit, unincorporated	301.82	419.75	335.27	386.39	624.65	336.63	312.82	426.99
Nonprofit	214.41	777.28	1,189.98	320.59	352.32	335.19	521.15	234.85
Age of firm								
Less than 5 years	522.99	635.26	444.65	721.30	--	--	466.53	553.61
5-9 years	236.95	379.02	423.41	421.37	575.91	--	254.02	426.18
10-19 years	608.57	534.29	334.42	239.79	741.33	636.48	292.36	738.14
20 or more years	150.52	422.59	373.37	406.28	264.99	224.20	263.19	178.31
Multi/single status								
2 or more locations	188.80	--	369.91	563.89	296.16	220.52	924.41	191.46
1 location only	301.46	284.06	250.22	285.36	772.52	--	161.55	569.95
Percent full-time employees								
Less than 25%	513.07	--	--	652.00	1,094.77	--	--	601.44
25-49 %	293.23	--	--	467.46	515.42	184.01	502.34	346.21
50-74 %	253.66	544.69	681.18	489.68	397.88	595.91	382.28	327.94
75% or more	215.66	344.45	258.10	309.56	444.92	238.22	196.83	290.02
Union presence								
No union employees	198.56	261.51	245.13	268.91	403.74	199.75	170.86	278.30
Has union employees	363.49	--	--	--	1,035.01	418.14	--	374.50
Percent low-wage employees								
50% or more low-wage	308.90	537.56	320.47	455.70	623.71	383.12	292.08	389.65
Less than 50% low-wage	211.04	302.36	264.33	301.43	451.95	245.71	187.95	289.21

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.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at 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	1,325	919	1,302	1,375	1,348	1,341	1,216	1,348
Industry group **								
Agric., fish., forest.	802	--	--	--	--	--	929	757
Mining and manufacturing	1,286	970	1,317	1,368	1,320	1,254	1,369	1,275
Construction	1,370	1,074	1,388	1,487	1,542	942	1,340	1,393
Utilities and transp.	1,337	763 *	2,535	1,287	1,660	1,234	1,507	1,317
Wholesale trade	1,341	1,058	1,482	1,085	1,360	1,473	1,164	1,405
Fin. svcs. and real estate	1,285	937	894	1,237	1,293	1,335	1,011	1,320
Retail trade	1,583	1,363	1,362	1,917	1,796	1,490	1,652	1,567
Professional services	1,210	739	1,250	1,184	1,205	1,254	1,055	1,238
Other services	1,453	805	1,200	1,511	1,446	1,571	1,138	1,537
Ownership								
For profit, incorporated	1,361	907	1,372	1,476	1,380	1,359	1,267	1,381
For profit, unincorporated	1,381	1,084	1,283	1,330	1,581	1,342	1,262	1,421
Nonprofit	1,150	626	743	931	1,094	1,272	781	1,190
Age of firm								
Less than 5 years	1,378	1,229	1,325	1,464	1,325	1,553	1,310	1,421
5-9 years	1,346	1,161	1,312	1,433	1,407	1,151	1,333	1,357
10-19 years	1,266	924	1,319	1,417	1,220	1,303	1,198	1,306
20 or more years	1,331	754	1,288	1,333	1,373	1,343	1,179	1,350
Multi/single status								
2 or more locations	1,358	546 *	1,389	1,411	1,427	1,337	1,358	1,358
1 location only	1,257	922	1,295	1,365	1,242	1,484	1,201	1,308
Percent full-time employees								
Less than 25%	1,368	837 *	745	1,343	1,380	1,524	1,091	1,427
25-49 %	1,500	938	1,307	1,338	1,505	1,618	1,240	1,550
50-74 %	1,364	914	1,587	1,533	1,276	1,391	1,381	1,361
75% or more	1,310	921	1,279	1,361	1,348	1,319	1,196	1,334
Union presence								
No union employees	1,349	924	1,335	1,380	1,325	1,406	1,234	1,378
Has union employees	1,222	773 *	576 *	1,277	1,579	1,187	711	1,240
Percent low-wage employees								
50% or more low-wage	1,450	715	1,399	1,389	1,397	1,544	1,314	1,467
Less than 50% low-wage	1,307	937	1,295	1,373	1,339	1,313	1,207	1,330

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.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at 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	13.19	57.49	55.63	40.28	31.45	16.14	31.86	14.54
Industry group **								
Agric., fish., forest.	154.00	--	--	--	--	--	229.50	189.01
Mining and manufacturing	27.64	213.31	135.48	76.78	63.21	33.47	76.97	29.55
Construction	72.21	234.98	154.73	100.01	108.98	238.68	97.93	103.46
Utilities and transp.	65.65	251.46 *	557.63	157.87	236.44	65.35	256.37	66.65
Wholesale trade	46.09	221.83	205.56	89.03	78.34	69.34	101.65	50.04
Fin. svcs. and real estate	33.19	183.55	166.03	232.37	73.87	33.27	110.04	34.54
Retail trade	37.56	203.44	156.66	153.79	72.70	39.64	131.74	35.25
Professional services	23.55	82.39	93.16	82.81	57.67	26.93	51.53	26.34
Other services	38.66	123.38	119.04	92.20	82.31	58.50	67.79	45.60
Ownership								
For profit, incorporated	16.11	67.40	67.19	54.32	40.25	18.80	39.14	17.74
For profit, unincorporated	40.88	138.12	125.29	62.94	94.27	63.75	70.88	49.33
Nonprofit	26.40	156.74	118.99	74.55	53.18	34.69	80.65	27.88
Age of firm								
Less than 5 years	66.74	199.60	182.85	95.16	128.47	245.09	103.04	87.26
5-9 years	62.22	175.76	114.24	93.61	146.01	122.25	79.33	93.47
10-19 years	46.19	94.71	101.73	97.00	102.31	64.24	56.27	66.21
20 or more years	14.18	82.01	83.36	54.42	32.30	16.77	47.89	14.81
Multi/single status								
2 or more locations	14.79	240.49 *	165.06	94.49	36.08	16.17	121.79	14.86
1 location only	26.36	57.91	58.52	44.20	53.56	131.34	32.85	41.06
Percent full-time employees								
Less than 25%	55.23	308.36 *	133.29	178.39	112.04	53.74	126.05	61.24
25-49 %	46.10	278.79	238.01	108.76	115.07	52.05	124.23	49.33
50-74 %	37.51	124.13	241.83	147.24	86.19	37.41	132.34	36.34
75% or more	14.85	66.12	57.44	44.73	35.67	18.48	33.53	16.59
Union presence								
No union employees	14.55	58.75	56.94	41.37	31.54	18.63	32.59	16.34
Has union employees	31.24	258.12 *	183.14 *	175.76	138.27	30.88	122.16	31.96
Percent low-wage employees								
50% or more low-wage	30.70	153.07	180.37	71.97	71.93	35.54	85.83	32.92
Less than 50% low-wage	14.43	61.13	58.24	44.69	34.85	17.65	33.95	15.99

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.C.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at 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	1,272	1,007	1,394	1,401	1,261	1,237	1,256	1,278
Industry group **								
Agric., fish., forest.	913*	--	--	--	--	--	--	874*
Mining and manufacturing	1,360	1,605*	1,324	1,473	1,266	1,321	1,384	1,353
Construction	1,238	810*	1,197	1,374	1,381	--	1,237	1,240
Utilities and transp.	1,258	--	--	906*	1,369	1,322	1,057	1,338
Wholesale trade	1,423	1,127	2,075	1,091	1,576	1,475	1,454	1,388
Fin. svcs. and real estate	1,133	859	695*	960	1,296	1,260	904	1,209
Retail trade	1,462	1,461	1,230	1,748	1,738	1,173	1,481	1,453
Professional services	1,159	779	1,516	1,293	1,125	1,143	1,193	1,152
Other services	1,424	1,152	1,509	1,584	1,359	1,427	1,269	1,480
Ownership								
For profit, incorporated	1,351	950	1,479	1,508	1,341	1,308	1,295	1,374
For profit, unincorporated	1,324	1,215	1,423	1,436	1,481	1,001	1,350	1,310
Nonprofit	1,069	879*	673	899	960	1,190	886	1,094
Age of firm								
Less than 5 years	1,454	1,137*	1,148*	1,528	1,582	--	1,282	1,555
5-9 years	1,288	1,107	1,467	1,415	1,258*	818	1,358	1,226
10-19 years	1,260	1,044	1,379	1,589	1,037	1,166	1,246	1,274
20 or more years	1,261	920	1,409	1,315	1,285	1,244	1,231	1,267
Multi/single status								
2 or more locations	1,278	--	1,842	1,346	1,361	1,240	1,374	1,275
1 location only	1,266	1,018	1,370	1,413	1,170	1,169	1,246	1,284
Percent full-time employees								
Less than 25%	1,267	--	--	1,419	1,339	1,319	1,010	1,370
25-49 %	1,329	975*	1,488	1,333	1,434	1,282	1,406	1,302
50-74 %	1,173	1,022	1,171	1,589	1,040	1,105	1,168	1,174
75% or more	1,286	1,011	1,424	1,377	1,291	1,256	1,265	1,293
Union presence								
No union employees	1,301	1,020	1,440	1,411	1,235	1,316	1,282	1,308
Has union employees	1,125	--	--	1,274	1,533	1,066	600*	1,159
Percent low-wage employees								
50% or more low-wage	1,326	914*	1,069	1,429	1,295	1,379	1,249	1,339
Less than 50% low-wage	1,264	1,016	1,416	1,397	1,253	1,213	1,256	1,266

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.C.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at 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	30.08	99.02	100.37	67.99	58.56	49.35	56.04	35.59
Industry group **								
Agric., fish., forest.	292.02 *	--	--	--	--	--	--	329.79 *
Mining and manufacturing	70.40	606.65 *	269.02	137.08	108.83	119.34	150.34	79.53
Construction	107.03	244.90 *	208.24	186.25	231.09	--	154.61	146.83
Utilities and transp.	128.83	--	--	272.42 *	257.74	185.53	270.73	143.34
Wholesale trade	114.82	287.02	343.31	157.48	196.44	128.06	176.79	137.84
Fin. svcs. and real estate	77.89	247.45	221.08 *	271.11	190.58	89.75	172.15	84.79
Retail trade	85.65	389.89	289.29	191.45	117.95	122.95	187.71	91.32
Professional services	45.48	122.42	233.14	126.33	108.30	57.06	116.12	49.28
Other services	83.16	249.04	197.46	187.42	108.04	183.70	120.64	105.12
Ownership								
For profit, incorporated	40.75	113.90	118.20	89.87	76.71	73.85	66.30	50.84
For profit, unincorporated	100.44	220.84	248.19	106.39	216.96	232.08	129.29	138.45
Nonprofit	40.89	320.15 *	182.33	147.64	74.15	50.71	171.48	40.28
Age of firm								
Less than 5 years	133.02	447.38 *	448.54 *	153.92	252.85	--	244.29	151.03
5-9 years	130.74	220.21	225.25	143.46	399.25 *	82.34	124.62	218.73
10-19 years	79.47	151.41	170.73	165.12	146.35	142.78	94.35	129.37
20 or more years	34.43	154.63	145.86	94.74	55.34	51.43	83.67	37.83
Multi/single status								
2 or more locations	39.37	--	367.33	133.55	58.13	51.37	156.09	40.41
1 location only	45.86	100.52	103.94	77.25	95.56	140.90	59.27	69.93
Percent full-time employees								
Less than 25%	78.38	--	--	175.04	140.41	103.92	123.27	94.41
25-49 %	93.88	458.07 *	337.24	186.40	168.88	140.74	226.26	99.08
50-74 %	75.67	218.80	226.57	183.48	168.63	84.86	138.41	88.97
75% or more	34.60	113.16	113.48	78.36	64.71	58.45	64.03	41.06
Union presence								
No union employees	33.13	101.24	101.38	69.53	55.29	66.19	57.20	40.50
Has union employees	69.38	--	--	301.18	322.74	55.71	186.77 *	72.53
Percent low-wage employees								
50% or more low-wage	67.47	304.46 *	232.93	93.13	165.01	66.91	149.82	75.20
Less than 50% low-wage	33.23	104.00	105.66	76.87	61.83	56.13	59.55	39.90

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.C.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at 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	1,346	923	1,269	1,375	1,353	1,369	1,220	1,367
Industry group **								
Agric., fish., forest.	584	--	--	--	--	--	533	608
Mining and manufacturing	1,267	768	1,224	1,364	1,282	1,253	1,371	1,258
Construction	1,440	1,303 *	1,358	1,532	1,518	1,262	1,334	1,511
Utilities and transp.	1,322	--	2,769	1,255	1,645	1,221	1,705	1,292
Wholesale trade	1,344	976 *	1,190	1,098	1,304	1,496	1,013	1,422
Fin. svs. and real estate	1,329	1,125	1,202	1,352	1,278	1,349	1,202	1,339
Retail trade	1,593	1,306	1,429	1,972	1,768	1,523	1,733	1,571
Professional services	1,252	813	1,205	1,156	1,267	1,295	1,039	1,286
Other services	1,475	599	1,019	1,508	1,420	1,623	1,111	1,550
Ownership								
For profit, incorporated	1,376	955	1,349	1,472	1,396	1,376	1,282	1,391
For profit, unincorporated	1,364	1,014	1,170	1,303	1,491	1,389	1,216	1,403
Nonprofit	1,197	486	796	946	1,126	1,323	742	1,236
Age of firm								
Less than 5 years	1,429	1,308	1,369	1,516	1,366	1,556	1,371	1,462
5-9 years	1,365	1,325	1,262	1,505	1,334	1,252	1,381	1,353
10-19 years	1,301	932	1,193	1,357	1,378	1,326	1,168	1,361
20 or more years	1,349	664	1,302	1,338	1,349	1,371	1,179	1,365
Multi/single status								
2 or more locations	1,374	--	1,333	1,437	1,412	1,363	1,424	1,373
1 location only	1,270	921	1,263	1,354	1,264	1,618	1,197	1,332
Percent full-time employees								
Less than 25%	1,390	990 *	715	1,202	1,379	1,560	1,164	1,426
25-49 %	1,591	851 *	1,281	1,398	1,600	1,685	1,183	1,651
50-74 %	1,439	932	1,745	1,531	1,353	1,459	1,615	1,414
75% or more	1,322	921	1,219	1,363	1,340	1,339	1,179	1,345
Union presence								
No union employees	1,370	927	1,306	1,382	1,338	1,423	1,241	1,395
Has union employees	1,250	791 *	516 *	1,190	1,499	1,236	668	1,266
Percent low-wage employees								
50% or more low-wage	1,517	449 *	1,583	1,341	1,511	1,586	1,342	1,535
Less than 50% low-wage	1,323	960	1,246	1,379	1,326	1,340	1,210	1,342

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.C.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at 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	14.13	83.36	74.01	54.84	30.92	16.42	43.33	14.88
Industry group **								
Agric., fish., forest.	85.83	--	--	--	--	--	151.49	105.58
Mining and manufacturing	28.41	209.41	180.14	93.24	57.17	35.97	99.54	29.63
Construction	73.83	397.91 *	193.01	124.72	118.17	153.98	129.06	88.07
Utilities and transp.	75.19	--	718.90	190.84	298.40	71.31	392.44	74.18
Wholesale trade	52.56	360.26 *	234.07	119.78	88.46	72.16	131.13	54.64
Fin. svcs. and real estate	37.72	308.81	309.07	331.35	82.77	36.18	169.51	38.56
Retail trade	42.39	269.21	207.51	208.12	100.60	41.85	181.80	39.37
Professional services	25.98	128.77	108.80	119.88	54.15	29.74	61.46	28.44
Other services	40.36	113.09	144.48	105.37	84.82	57.50	92.26	44.85
Ownership								
For profit, incorporated	16.77	99.36	90.59	73.99	37.65	18.38	53.48	17.49
For profit, unincorporated	39.76	208.55	159.65	84.57	76.28	59.27	96.94	43.41
Nonprofit	35.21	95.50	168.37	89.55	73.23	45.48	81.12	37.47
Age of firm								
Less than 5 years	74.71	239.84	221.34	130.14	111.51	248.73	119.94	95.07
5-9 years	70.10	287.83	146.02	132.06	113.25	157.67	112.66	88.12
10-19 years	51.58	148.66	127.85	129.66	94.37	71.15	76.19	66.41
20 or more years	15.10	103.47	116.33	71.74	34.71	16.97	65.33	15.34
Multi/single status								
2 or more locations	15.30	--	205.41	132.41	38.22	16.24	176.68	15.20
1 location only	32.22	83.60	78.45	58.41	51.88	169.39	43.64	46.71
Percent full-time employees								
Less than 25%	68.17	438.06 *	184.17	253.94	141.95	60.92	194.65	72.56
25-49 %	54.70	259.17 *	373.69	144.04	160.03	56.57	166.03	57.21
50-74 %	42.53	194.53	353.30	247.66	84.55	38.85	225.45	35.51
75% or more	15.69	94.22	71.02	59.51	34.24	18.72	42.64	16.88
Union presence								
No union employees	15.71	85.27	76.25	56.51	31.09	18.69	44.42	16.68
Has union employees	32.58	341.31 *	198.91 *	192.82	134.39	33.64	150.59	33.05
Percent low-wage employees								
50% or more low-wage	34.28	174.51 *	294.20	110.96	69.29	41.73	123.70	35.60
Less than 50% low-wage	15.32	88.50	76.21	59.93	33.93	17.70	45.87	16.17

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.C.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at 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	1,267	650	1,210	1,277	1,523	1,150	1,070	1,351
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	1,386	--	--	--	--	--	1,321	1,403
Construction	1,252 *	--	--	--	--	--	1,666	1,018 *
Utilities and transp.	1,768	--	--	--	--	--	--	1,782
Wholesale trade	1,066	--	--	--	--	--	822	1,206
Fin. svcs. and real estate	1,043	--	--	--	--	--	657	1,350
Retail trade	1,882	--	--	--	--	--	1,736	1,969
Professional services	987	--	--	--	--	--	771	1,063
Other services	1,394	--	--	--	--	--	784	1,639
Ownership								
For profit, incorporated	1,199	--	--	--	--	--	1,098	1,244
For profit, unincorporated	1,689	--	--	--	--	--	1,230	1,941
Nonprofit	1,098	--	--	--	--	--	573	1,221
Age of firm								
Less than 5 years	833	--	--	--	--	--	1,127	421 *
5-9 years	1,426	--	--	--	--	--	956	2,018
10-19 years	1,010	--	--	--	--	--	1,199	874 *
20 or more years	1,351	--	--	--	--	--	1,025	1,444
Multi/single status								
2 or more locations	1,381	--	--	--	--	--	855	1,406
1 location only	1,147	--	--	--	--	--	1,089	1,223
Percent full-time employees								
Less than 25%	1,447	--	--	--	--	--	--	1,631
25-49 %	1,214	--	--	--	--	--	914	1,283
50-74 %	1,380	--	--	--	--	--	1,026	1,640
75% or more	1,256	--	--	--	--	--	1,086	1,327
Union presence								
No union employees	1,284	--	--	--	--	--	1,056	1,403
Has union employees	1,169	--	--	--	--	--	--	1,145
Percent low-wage employees								
50% or more low-wage	1,225	--	--	--	--	--	1,357	1,186
Less than 50% low-wage	1,274	--	--	--	--	--	1,035	1,382

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.C.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at 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	82.54	113.58	147.28	116.90	204.42	124.59	87.63	114.55
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	210.83	--	--	--	--	--	197.49	261.63
Construction	378.71 *	--	--	--	--	--	357.96	495.91 *
Utilities and transp.	197.02	--	--	--	--	--	--	218.84
Wholesale trade	142.00	--	--	--	--	--	199.92	209.40
Fin. svcs. and real estate	118.25	--	--	--	--	--	181.04	111.41
Retail trade	198.37	--	--	--	--	--	492.98	115.55
Professional services	136.23	--	--	--	--	--	104.54	188.62
Other services	199.20	--	--	--	--	--	124.70	265.24
Ownership								
For profit, incorporated	99.81	--	--	--	--	--	114.86	138.54
For profit, unincorporated	226.52	--	--	--	--	--	156.46	322.70
Nonprofit	106.78	--	--	--	--	--	139.12	124.10
Age of firm								
Less than 5 years	203.67	--	--	--	--	--	227.91	212.12 *
5-9 years	245.55	--	--	--	--	--	184.08	447.87
10-19 years	229.71	--	--	--	--	--	183.68	324.73 *
20 or more years	90.47	--	--	--	--	--	128.63	111.33
Multi/single status								
2 or more locations	114.67	--	--	--	--	--	134.04	120.53
1 location only	115.22	--	--	--	--	--	94.49	243.25
Percent full-time employees								
Less than 25%	279.73	--	--	--	--	--	--	350.57
25-49 %	124.82	--	--	--	--	--	246.21	150.37
50-74 %	162.67	--	--	--	--	--	177.64	235.40
75% or more	95.25	--	--	--	--	--	101.29	131.05
Union presence								
No union employees	85.45	--	--	--	--	--	88.74	125.40
Has union employees	253.05	--	--	--	--	--	--	260.19
Percent low-wage employees								
50% or more low-wage	116.09	--	--	--	--	--	169.86	137.89
Less than 50% low-wage	94.54	--	--	--	--	--	95.71	134.50

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.C.3 Percent of total premiums contributed by employees enrolled in single coverage at 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	21.7%	14.5%	21.3%	23.8%	22.2%	21.7%	20.0%	22.1%
Industry group **								
Agric., fish., forest.	16.3%	--	--	--	--	--	17.2%	15.9%
Mining and manufacturing	21.7%	14.8%	21.7%	23.9%	22.4%	21.0%	23.0%	21.5%
Construction	23.7%	17.7%	23.5%	27.3%	29.0%	13.3%	23.1%	24.2%
Utilities and transp.	21.8%	15.4% *	43.6%	23.2%	28.1%	19.6%	27.3%	21.3%
Wholesale trade	22.7%	18.3%	23.0%	19.4%	22.9%	24.7%	19.6%	23.8%
Fin. svcs. and real estate	19.8%	13.2%	12.1%	18.3%	19.3%	21.1%	14.1%	20.6%
Retail trade	28.0%	20.6%	23.8%	33.3%	31.5%	26.9%	26.9%	28.2%
Professional services	18.6%	11.7%	19.8%	19.7%	18.3%	19.0%	16.9%	18.9%
Other services	25.5%	12.7%	22.0%	27.2%	25.7%	27.4%	19.7%	27.0%
Ownership								
For profit, incorporated	23.0%	14.7%	22.7%	26.0%	23.9%	22.6%	21.1%	23.4%
For profit, unincorporated	23.7%	17.2%	21.5%	24.5%	26.4%	23.3%	21.4%	24.5%
Nonprofit	16.5%	8.5%	10.8%	13.7%	15.7%	18.2%	11.2%	17.1%
Age of firm								
Less than 5 years	24.7%	18.7%	22.7%	28.3%	24.2%	28.6%	22.1%	26.6%
5-9 years	24.6%	21.2%	22.6%	26.9%	26.4%	19.7%	24.2%	25.0%
10-19 years	22.1%	14.9%	23.9%	26.1%	21.9%	20.8%	20.8%	22.9%
20 or more years	21.4%	11.3%	19.8%	21.8%	21.7%	21.7%	18.4%	21.8%
Multi/single status								
2 or more locations	21.9%	8.8% *	21.4%	23.3%	22.3%	21.7%	21.5%	21.9%
1 location only	21.4%	14.5%	21.3%	23.9%	21.9%	23.3%	19.9%	22.9%
Percent full-time employees								
Less than 25%	25.3%	14.4% *	14.9%	26.8%	26.0%	27.0%	20.6%	26.3%
25-49 %	24.7%	12.4%	22.0%	24.5%	24.4%	26.4%	20.4%	25.6%
50-74 %	22.6%	13.8%	24.6%	26.2%	20.7%	23.5%	21.6%	22.8%
75% or more	21.4%	14.7%	21.0%	23.4%	22.1%	21.2%	19.8%	21.7%
Union presence								
No union employees	22.5%	14.7%	22.1%	24.1%	22.1%	23.2%	20.5%	23.0%
Has union employees	18.7%	9.1% *	7.6% *	18.7%	23.0%	18.5%	9.4%	19.1%
Percent low-wage employees								
50% or more low-wage	26.2%	12.7%	26.3%	26.1%	25.2%	27.7%	24.2%	26.5%
Less than 50% low-wage	21.1%	14.6%	21.0%	23.5%	21.6%	21.0%	19.7%	21.5%

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.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at 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	0.21%	0.91%	0.90%	0.66%	0.46%	0.27%	0.52%	0.23%
Industry group **								
Agric., fish., forest.	2.90%	--	--	--	--	--	4.49%	3.64%
Mining and manufacturing	0.47%	3.44%	2.23%	1.36%	1.05%	0.57%	1.35%	0.50%
Construction	1.49%	3.69%	2.82%	1.93%	2.25%	3.85%	1.70%	2.31%
Utilities and transp.	1.04%	4.93% *	8.35%	3.12%	3.13%	1.04%	4.48%	1.04%
Wholesale trade	0.69%	3.53%	2.83%	1.48%	1.09%	1.03%	1.56%	0.73%
Fin. svcs. and real estate	0.50%	2.53%	2.35%	3.05%	1.17%	0.52%	1.53%	0.52%
Retail trade	0.64%	3.29%	2.59%	2.37%	1.16%	0.70%	2.01%	0.62%
Professional services	0.33%	1.35%	1.40%	1.31%	0.68%	0.39%	0.82%	0.35%
Other services	0.66%	1.95%	2.03%	1.44%	1.52%	0.96%	1.15%	0.77%
Ownership								
For profit, incorporated	0.25%	1.11%	1.08%	0.86%	0.54%	0.31%	0.64%	0.28%
For profit, unincorporated	0.68%	2.06%	2.09%	1.25%	1.54%	1.06%	1.17%	0.83%
Nonprofit	0.39%	2.19%	1.80%	1.11%	0.78%	0.51%	1.18%	0.41%
Age of firm								
Less than 5 years	1.15%	3.03%	2.92%	2.34%	1.75%	3.15%	1.75%	1.51%
5-9 years	1.06%	3.00%	1.98%	1.72%	2.46%	1.81%	1.37%	1.59%
10-19 years	0.67%	1.55%	1.81%	1.62%	1.23%	1.00%	0.98%	0.90%
20 or more years	0.23%	1.24%	1.26%	0.82%	0.52%	0.28%	0.73%	0.24%
Multi/single status								
2 or more locations	0.24%	4.40% *	2.17%	1.41%	0.57%	0.27%	1.85%	0.24%
1 location only	0.41%	0.91%	0.96%	0.74%	0.79%	1.81%	0.54%	0.63%
Percent full-time employees								
Less than 25%	0.99%	5.85% *	3.01%	3.16%	2.17%	0.97%	2.52%	1.08%
25-49 %	0.85%	3.64%	3.77%	1.97%	2.09%	1.08%	2.05%	0.94%
50-74 %	0.59%	1.87%	3.75%	2.19%	1.23%	0.65%	1.97%	0.58%
75% or more	0.23%	1.06%	0.93%	0.73%	0.52%	0.30%	0.55%	0.26%
Union presence								
No union employees	0.23%	0.93%	0.91%	0.68%	0.47%	0.30%	0.52%	0.25%
Has union employees	0.50%	3.50% *	2.75% *	2.61%	1.91%	0.51%	1.86%	0.51%
Percent low-wage employees								
50% or more low-wage	0.50%	2.99%	2.90%	1.30%	1.01%	0.63%	1.66%	0.52%
Less than 50% low-wage	0.23%	0.95%	0.94%	0.72%	0.51%	0.29%	0.54%	0.25%

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.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at 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	21.1%	16.4%	22.8%	24.6%	21.6%	19.7%	21.2%	21.1%
Industry group **								
Agric., fish., forest.	21.0%	--	--	--	--	--	--	21.1%*
Mining and manufacturing	23.0%	23.6%*	20.9%	24.5%	22.6%	22.4%	23.1%	23.0%
Construction	23.4%	14.1%*	23.8%	24.9%	28.9%	--	23.1%	23.7%
Utilities and transp.	22.0%	--	--	16.9%*	24.0%	21.7%	20.1%	22.7%
Wholesale trade	24.9%	20.3%	31.8%	20.5%	28.0%	24.8%	25.3%	24.5%
Fin. svcs. and real estate	17.3%	12.9%	10.6%*	14.7%	18.2%	20.1%	13.7%	18.6%
Retail trade	25.8%	22.5%	20.7%	31.1%	31.1%	21.6%	24.4%	26.5%
Professional services	17.8%	13.1%	21.5%	22.5%	17.4%	16.9%	19.0%	17.5%
Other services	25.5%	17.6%	28.0%	28.2%	25.8%	25.3%	22.2%	26.8%
Ownership								
For profit, incorporated	23.9%	15.8%	24.7%	27.5%	25.1%	22.6%	22.3%	24.6%
For profit, unincorporated	22.7%	20.9%	23.3%	25.6%	25.6%	16.7%	23.8%	22.2%
Nonprofit	15.4%	11.5%*	9.5%*	13.5%	13.9%	17.0%	12.6%	15.7%
Age of firm								
Less than 5 years	27.7%	20.0%	22.0%*	29.8%	30.5%	--	23.6%	30.3%
5-9 years	24.9%	20.4%	26.5%	27.4%	26.1%	15.6%	25.9%	24.1%
10-19 years	22.6%	16.9%	25.9%	28.9%	19.9%	18.5%	21.9%	23.4%
20 or more years	20.2%	14.2%	21.0%	22.1%	20.9%	19.8%	19.5%	20.3%
Multi/single status								
2 or more locations	20.2%	--	27.4%	23.0%	21.0%	19.7%	23.5%	20.1%
1 location only	22.2%	16.5%	22.5%	25.0%	22.3%	20.1%	21.0%	23.5%
Percent full-time employees								
Less than 25%	23.1%	--	--	30.1%	23.5%	21.6%	20.5%	24.1%
25-49 %	22.8%	13.2%*	25.8%	23.6%	24.7%	22.8%	22.4%	22.9%
50-74 %	19.6%	15.7%	18.5%	28.1%	19.0%	17.4%	19.2%	19.7%
75% or more	21.3%	16.8%	23.2%	24.1%	21.9%	19.9%	21.4%	21.2%
Union presence								
No union employees	22.0%	16.9%	23.6%	25.1%	21.4%	21.4%	21.8%	22.1%
Has union employees	17.0%	--	--	19.4%	23.5%	16.1%	8.4%*	17.6%
Percent low-wage employees								
50% or more low-wage	25.9%	20.0%	21.4%	27.7%	25.5%	26.5%	25.7%	26.0%
Less than 50% low-wage	20.5%	16.1%	22.9%	24.2%	20.9%	18.8%	20.8%	20.4%

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.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at 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	0.49%	1.59%	1.58%	1.17%	0.85%	0.81%	0.93%	0.58%
Industry group **								
Agric., fish., forest.	5.51%	--	--	--	--	--	--	6.37%*
Mining and manufacturing	1.27%	8.72%*	4.64%	2.70%	1.94%	2.01%	2.65%	1.45%
Construction	2.09%	4.29%*	3.29%	3.88%	3.90%	--	2.75%	3.19%
Utilities and transp.	2.22%	--	--	6.14%*	3.32%	2.93%	5.43%	2.31%
Wholesale trade	1.60%	4.51%	3.65%	2.73%	2.77%	2.70%	2.33%	2.12%
Fin. svcs. and real estate	1.26%	3.66%	3.94%*	4.42%	2.65%	1.53%	2.75%	1.37%
Retail trade	1.55%	5.92%	4.71%	3.52%	2.04%	2.42%	3.09%	1.74%
Professional services	0.69%	2.15%	3.15%	2.13%	1.53%	0.84%	1.82%	0.74%
Other services	1.30%	3.87%	3.29%	2.74%	1.73%	2.88%	2.08%	1.61%
Ownership								
For profit, incorporated	0.65%	1.92%	1.72%	1.47%	1.13%	1.20%	1.08%	0.80%
For profit, unincorporated	1.61%	3.19%	4.19%	2.60%	3.12%	3.50%	2.17%	2.17%
Nonprofit	0.62%	4.49%*	3.15%*	2.22%	0.93%	0.87%	2.55%	0.61%
Age of firm								
Less than 5 years	2.26%	5.88%	7.88%*	3.84%	3.11%	--	3.58%	2.96%
5-9 years	2.21%	3.95%	3.87%	2.88%	6.70%	2.14%	2.27%	3.68%
10-19 years	1.28%	2.50%	3.04%	2.92%	2.05%	2.59%	1.70%	1.96%
20 or more years	0.55%	2.46%	2.10%	1.49%	0.82%	0.85%	1.32%	0.61%
Multi/single status								
2 or more locations	0.64%	--	4.51%	2.30%	0.87%	0.84%	3.02%	0.65%
1 location only	0.74%	1.62%	1.65%	1.33%	1.52%	2.73%	0.98%	1.14%
Percent full-time employees								
Less than 25%	1.45%	--	--	4.12%	2.16%	1.37%	3.10%	1.62%
25-49 %	1.58%	5.98%*	5.66%	3.46%	2.80%	2.27%	3.76%	1.66%
50-74 %	1.12%	3.38%	3.85%	2.76%	2.24%	1.45%	2.27%	1.29%
75% or more	0.57%	1.86%	1.77%	1.35%	0.97%	0.96%	1.06%	0.68%
Union presence								
No union employees	0.52%	1.60%	1.56%	1.20%	0.79%	1.03%	0.93%	0.63%
Has union employees	1.13%	--	--	4.48%	4.68%	0.97%	3.10%*	1.18%
Percent low-wage employees								
50% or more low-wage	1.05%	5.88%	4.15%	2.08%	2.19%	1.37%	2.91%	1.12%
Less than 50% low-wage	0.53%	1.65%	1.65%	1.29%	0.92%	0.88%	0.97%	0.64%

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.C.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at 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	21.9%	14.3%	20.8%	23.4%	21.5%	22.3%	19.9%	22.2%
Industry group **								
Agric., fish., forest.	10.5%	--	--	--	--	--	9.6%	10.9%
Mining and manufacturing	21.4%	12.0% *	20.5%	23.6%	21.7%	21.1%	23.0%	21.3%
Construction	24.8%	21.8%	21.6%	28.3%	28.2%	18.5%	22.3%	26.6%
Utilities and transp.	21.3%	--	47.1%	22.0%	26.9%	19.4%	29.2%	20.7%
Wholesale trade	22.6%	16.5% *	18.6%	20.1%	21.4%	25.1%	17.4%	23.8%
Fin. svcs. and real estate	20.6%	15.1%	15.3%	19.3%	19.3%	21.4%	15.9%	21.0%
Retail trade	28.3%	18.9%	26.1%	33.9%	31.6%	27.5%	28.2%	28.3%
Professional services	19.1%	12.3%	19.6%	18.8%	18.6%	19.8%	16.6%	19.5%
Other services	25.3%	10.0%	18.4%	27.3%	22.5%	28.4%	19.3%	26.6%
Ownership								
For profit, incorporated	22.9%	15.1%	22.3%	25.4%	23.2%	22.8%	21.2%	23.2%
For profit, unincorporated	23.3%	15.6%	19.7%	24.0%	23.8%	24.6%	20.2%	24.1%
Nonprofit	17.2%	7.0%	11.6%	13.8%	16.1%	18.9%	10.8%	17.7%
Age of firm								
Less than 5 years	24.3%	18.3%	22.9%	28.2%	22.9%	28.7%	22.0%	25.8%
5-9 years	24.1%	23.6%	21.0%	27.4%	23.9%	20.7%	24.1%	24.0%
10-19 years	22.1%	15.2%	21.3%	25.1%	22.6%	21.2%	20.3%	22.9%
20 or more years	21.7%	9.9%	20.3%	21.5%	21.0%	22.3%	18.4%	22.0%
Multi/single status								
2 or more locations	22.2%	--	20.6%	23.5%	21.8%	22.3%	22.3%	22.2%
1 location only	21.1%	14.3%	20.8%	23.4%	21.1%	24.5%	19.6%	22.4%
Percent full-time employees								
Less than 25%	25.9%	18.2% *	14.3%	23.3%	26.7%	28.1%	21.7%	26.6%
25-49 %	25.9%	10.8% *	21.2%	26.1%	25.1%	27.0%	19.9%	26.7%
50-74 %	23.8%	13.9%	27.1%	24.8%	20.7%	25.2%	24.5%	23.7%
75% or more	21.4%	14.4%	20.1%	23.2%	21.3%	21.7%	19.3%	21.8%
Union presence								
No union employees	22.6%	14.4%	21.8%	23.8%	21.5%	23.6%	20.5%	23.0%
Has union employees	19.3%	11.4% *	6.1% *	16.7%	21.5%	19.4%	8.6%	19.6%
Percent low-wage employees								
50% or more low-wage	26.6%	6.7% *	28.4%	24.7%	25.6%	28.2%	23.2%	27.0%
Less than 50% low-wage	21.3%	15.0%	20.3%	23.3%	20.9%	21.6%	19.7%	21.6%

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.C.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at 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	0.23%	1.29%	1.21%	0.86%	0.50%	0.26%	0.69%	0.24%
Industry group **								
Agric., fish., forest.	1.77%	--	--	--	--	--	2.85%	2.27%
Mining and manufacturing	0.49%	3.69% *	2.83%	1.67%	1.01%	0.61%	1.73%	0.51%
Construction	1.39%	6.13%	3.52%	2.29%	2.80%	1.92%	2.24%	1.77%
Utilities and transp.	1.16%	--	10.68%	3.53%	3.73%	1.13%	6.48%	1.13%
Wholesale trade	0.78%	5.74% *	3.66%	1.90%	1.17%	1.07%	2.12%	0.79%
Fin. svcs. and real estate	0.56%	3.97%	3.83%	4.03%	1.37%	0.56%	2.15%	0.58%
Retail trade	0.71%	4.25%	3.44%	3.14%	1.55%	0.72%	2.76%	0.68%
Professional services	0.37%	2.02%	1.69%	1.82%	0.75%	0.42%	0.98%	0.40%
Other services	0.71%	1.95%	2.44%	1.74%	1.53%	0.99%	1.55%	0.80%
Ownership								
For profit, incorporated	0.27%	1.60%	1.50%	1.15%	0.61%	0.30%	0.87%	0.28%
For profit, unincorporated	0.65%	3.06%	2.64%	1.48%	1.19%	1.01%	1.55%	0.72%
Nonprofit	0.51%	1.37%	2.32%	1.36%	1.09%	0.63%	1.16%	0.54%
Age of firm								
Less than 5 years	1.37%	3.86%	3.51%	3.12%	1.82%	3.20%	2.17%	1.74%
5-9 years	1.19%	4.69%	2.44%	2.29%	2.03%	2.25%	1.88%	1.51%
10-19 years	0.82%	2.43%	2.32%	2.15%	1.44%	1.08%	1.32%	1.03%
20 or more years	0.24%	1.51%	1.80%	1.05%	0.56%	0.27%	0.99%	0.24%
Multi/single status								
2 or more locations	0.24%	--	2.71%	1.89%	0.58%	0.26%	2.52%	0.24%
1 location only	0.53%	1.30%	1.30%	0.96%	0.90%	2.28%	0.71%	0.77%
Percent full-time employees								
Less than 25%	1.24%	8.98% *	4.12%	4.21%	2.86%	1.13%	3.69%	1.31%
25-49 %	1.06%	3.62% *	5.68%	2.53%	2.98%	1.26%	2.74%	1.16%
50-74 %	0.68%	2.77%	5.38%	3.53%	1.36%	0.64%	3.17%	0.60%
75% or more	0.25%	1.47%	1.18%	0.94%	0.54%	0.29%	0.70%	0.26%
Union presence								
No union employees	0.25%	1.33%	1.23%	0.89%	0.51%	0.30%	0.71%	0.27%
Has union employees	0.50%	5.03% *	2.66% *	2.98%	1.90%	0.52%	2.21%	0.50%
Percent low-wage employees								
50% or more low-wage	0.60%	3.00% *	4.45%	1.83%	1.19%	0.73%	2.37%	0.61%
Less than 50% low-wage	0.24%	1.36%	1.25%	0.94%	0.54%	0.28%	0.73%	0.25%

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.C.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at 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	21.4%	10.0%	19.8%	22.8%	28.4%	17.2%	17.3%	23.2%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	23.2%	--	--	--	--	--	22.6%	23.3%
Construction	19.2%*	--	--	--	--	--	27.6%	14.9%*
Utilities and transp.	31.4%	--	--	--	--	--	--	30.0%
Wholesale trade	17.3%	--	--	--	--	--	11.2%	21.9%
Fin. svcs. and real estate	15.0%	--	--	--	--	--	8.8%	20.8%
Retail trade	30.5%	--	--	--	--	--	27.6%	32.3%
Professional services	16.7%	--	--	--	--	--	13.1%	18.0%
Other services	27.0%	--	--	--	--	--	13.3%	33.8%
Ownership								
For profit, incorporated	20.8%	--	--	--	--	--	17.9%	22.3%
For profit, unincorporated	30.4%	--	--	--	--	--	21.1%	36.0%
Nonprofit	15.7%	--	--	--	--	--	8.2%	17.5%
Age of firm								
Less than 5 years	18.0%	--	--	--	--	--	19.8%	13.3%*
5-9 years	28.6%	--	--	--	--	--	18.8%	41.4%
10-19 years	20.8%	--	--	--	--	--	20.0%	21.6%
20 or more years	21.2%	--	--	--	--	--	15.5%	22.9%
Multi/single status								
2 or more locations	22.2%	--	--	--	--	--	11.8%	22.8%
1 location only	20.4%	--	--	--	--	--	17.9%	24.4%
Percent full-time employees								
Less than 25%	25.4%	--	--	--	--	--	--	29.8%
25-49 %	20.4%	--	--	--	--	--	15.0%	21.7%
50-74 %	22.8%	--	--	--	--	--	16.1%	28.3%
75% or more	21.3%	--	--	--	--	--	17.7%	22.8%
Union presence								
No union employees	22.2%	--	--	--	--	--	17.3%	25.1%
Has union employees	17.3%	--	--	--	--	--	--	17.2%
Percent low-wage employees								
50% or more low-wage	23.4%	--	--	--	--	--	25.7%	22.7%
Less than 50% low-wage	21.1%	--	--	--	--	--	16.5%	23.3%

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.C.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at 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	1.30%	1.82%	2.43%	2.05%	2.78%	2.19%	1.43%	1.82%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	2.97%	--	--	--	--	--	3.75%	3.60%
Construction	6.96%*	--	--	--	--	--	5.55%	8.50%*
Utilities and transp.	3.79%	--	--	--	--	--	--	4.44%
Wholesale trade	2.38%	--	--	--	--	--	2.72%	3.38%
Fin. svcs. and real estate	1.93%	--	--	--	--	--	2.59%	1.89%
Retail trade	2.90%	--	--	--	--	--	6.85%	2.12%
Professional services	1.43%	--	--	--	--	--	1.77%	1.85%
Other services	4.04%	--	--	--	--	--	2.25%	5.61%
Ownership								
For profit, incorporated	1.53%	--	--	--	--	--	1.84%	2.18%
For profit, unincorporated	4.28%	--	--	--	--	--	3.07%	6.17%
Nonprofit	1.61%	--	--	--	--	--	1.82%	1.91%
Age of firm								
Less than 5 years	3.78%	--	--	--	--	--	4.68%	5.31%*
5-9 years	5.04%	--	--	--	--	--	3.55%	9.66%
10-19 years	2.56%	--	--	--	--	--	3.01%	4.32%
20 or more years	1.58%	--	--	--	--	--	1.92%	2.01%
Multi/single status								
2 or more locations	2.09%	--	--	--	--	--	1.77%	2.22%
1 location only	1.47%	--	--	--	--	--	1.55%	2.93%
Percent full-time employees								
Less than 25%	4.27%	--	--	--	--	--	--	5.01%
25-49 %	2.34%	--	--	--	--	--	3.91%	2.98%
50-74 %	3.03%	--	--	--	--	--	3.16%	4.53%
75% or more	1.50%	--	--	--	--	--	1.64%	2.07%
Union presence								
No union employees	1.23%	--	--	--	--	--	1.45%	1.72%
Has union employees	4.12%	--	--	--	--	--	--	4.31%
Percent low-wage employees								
50% or more low-wage	1.50%	--	--	--	--	--	3.02%	1.67%
Less than 50% low-wage	1.47%	--	--	--	--	--	1.52%	2.11%

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.C.4 Percent of private-sector employees enrolled in a health insurance plan that take 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	55.3%	63.7%	61.3%	63.4%	59.2%	50.8%	62.8%	54.0%
Industry group **								
Agric., fish., forest.	67.2%	58.8%	67.4%	65.9%	74.2%	64.4%	59.7%	70.2%
Mining and manufacturing	50.9%	55.4%	61.2%	58.9%	52.2%	47.8%	57.7%	50.1%
Construction	56.2%	64.0%	56.7%	56.3%	54.4%	54.2%	59.2%	54.1%
Utilities and transp.	50.5%	62.1%	61.0%	64.1%	56.6%	47.5%	63.0%	49.4%
Wholesale trade	51.3%	65.6%	55.2%	62.4%	53.3%	44.0%	61.9%	48.3%
Fin. svcs. and real estate	50.1%	64.2%	59.8%	58.6%	55.3%	47.0%	59.6%	49.1%
Retail trade	63.3%	71.9%	73.2%	72.1%	66.4%	59.5%	72.3%	61.6%
Professional services	55.6%	59.9%	61.2%	64.6%	62.0%	50.6%	62.0%	54.6%
Other services	62.2%	66.8%	63.6%	67.5%	65.7%	57.7%	66.4%	61.1%
Ownership								
For profit, incorporated	54.7%	61.9%	61.0%	62.7%	58.2%	50.8%	61.6%	53.4%
For profit, unincorporated	58.1%	68.1%	62.7%	65.1%	58.7%	51.9%	65.3%	56.0%
Nonprofit	55.6%	65.7%	60.7%	64.9%	62.6%	50.4%	66.4%	54.6%
Age of firm								
Less than 5 years	65.0%	61.1%	60.2%	68.7%	66.4%	60.1%	63.0%	66.3%
5-9 years	59.7%	63.3%	61.5%	61.9%	58.5%	48.6%	62.6%	57.3%
10-19 years	60.9%	65.5%	61.6%	63.5%	63.1%	51.7%	63.3%	59.6%
20 or more years	53.9%	63.4%	61.2%	62.9%	58.0%	50.7%	62.5%	53.0%
Multi/single status								
2 or more locations	52.6%	57.5%	60.5%	63.8%	57.4%	50.9%	61.5%	52.4%
1 location only	61.8%	63.8%	61.4%	63.3%	61.8%	49.1%	62.9%	60.8%
Percent full-time employees								
Less than 25%	64.9%	45.9%	50.8%	72.6%	71.4%	63.8%	54.3%	67.7%
25-49 %	63.6%	66.3%	65.6%	74.7%	68.8%	57.8%	69.2%	62.7%
50-74 %	60.7%	61.2%	66.2%	70.8%	67.8%	55.7%	66.4%	59.6%
75% or more	54.2%	64.6%	60.8%	61.9%	57.5%	49.8%	62.3%	52.7%
Union presence								
No union employees	56.9%	64.2%	63.9%	65.0%	59.9%	51.4%	64.1%	55.4%
Has union employees	49.1%	51.8%	32.4%	42.8%	52.7%	49.4%	40.7%	49.5%
Percent low-wage employees								
50% or more low-wage	68.0%	65.8%	69.1%	75.9%	75.0%	63.1%	70.9%	67.7%
Less than 50% low-wage	53.9%	63.5%	60.8%	62.1%	57.0%	49.5%	62.2%	52.3%

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.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take 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	0.27%	1.15%	1.07%	0.68%	0.62%	0.34%	0.60%	0.30%
Industry group **								
Agric., fish., forest.	4.11%	7.90%	10.04%	7.29%	10.55%	5.26%	5.46%	4.98%
Mining and manufacturing	0.67%	4.58%	3.59%	1.49%	1.19%	0.95%	1.70%	0.72%
Construction	1.44%	3.21%	3.25%	2.66%	2.20%	5.73%	1.85%	2.09%
Utilities and transp.	0.91%	8.23%	5.39%	3.78%	2.47%	0.98%	3.49%	0.93%
Wholesale trade	1.06%	4.31%	3.18%	2.48%	1.65%	1.56%	2.01%	1.18%
Fin. svcs. and real estate	0.71%	3.38%	4.11%	1.86%	1.54%	0.86%	2.06%	0.75%
Retail trade	0.65%	3.49%	2.35%	1.51%	1.70%	0.78%	1.53%	0.70%
Professional services	0.50%	2.00%	1.63%	1.21%	1.12%	0.62%	1.04%	0.55%
Other services	0.73%	2.50%	3.08%	1.74%	1.94%	0.80%	1.55%	0.82%
Ownership								
For profit, incorporated	0.32%	1.42%	1.26%	0.81%	0.83%	0.39%	0.71%	0.35%
For profit, unincorporated	0.79%	2.24%	2.39%	1.71%	1.66%	1.10%	1.35%	0.91%
Nonprofit	0.68%	3.69%	3.82%	1.85%	1.05%	0.92%	1.87%	0.71%
Age of firm								
Less than 5 years	1.45%	3.31%	3.99%	2.56%	2.92%	2.91%	2.06%	1.96%
5-9 years	1.39%	3.02%	2.76%	2.16%	3.00%	3.84%	1.64%	2.07%
10-19 years	0.96%	1.97%	1.97%	1.41%	2.03%	2.31%	1.15%	1.36%
20 or more years	0.29%	1.79%	1.55%	0.88%	0.63%	0.35%	0.84%	0.30%
Multi/single status								
2 or more locations	0.30%	9.59%	2.99%	1.15%	0.66%	0.35%	1.58%	0.31%
1 location only	0.52%	1.15%	1.13%	0.82%	1.14%	1.77%	0.64%	0.80%
Percent full-time employees								
Less than 25%	1.54%	6.26%	10.28%	3.08%	3.05%	1.37%	4.70%	1.39%
25-49 %	1.41%	6.69%	3.51%	2.17%	4.76%	1.27%	2.30%	1.59%
50-74 %	0.70%	3.10%	2.90%	1.83%	1.81%	0.74%	1.78%	0.75%
75% or more	0.30%	1.27%	1.18%	0.76%	0.67%	0.39%	0.66%	0.33%
Union presence								
No union employees	0.30%	1.15%	0.96%	0.64%	0.66%	0.41%	0.57%	0.35%
Has union employees	0.60%	7.42%	4.87%	3.85%	1.76%	0.63%	3.62%	0.60%
Percent low-wage employees								
50% or more low-wage	0.67%	4.29%	2.91%	1.70%	1.29%	0.84%	1.77%	0.72%
Less than 50% low-wage	0.28%	1.19%	1.13%	0.72%	0.67%	0.36%	0.63%	0.31%

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.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution 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	13.5%	57.9%	36.9%	22.9%	13.4%	4.1%	38.6%	8.3%
Industry group **								
Agric., fish., forest.	40.4%	--	--	--	--	--	46.2%	38.4%*
Mining and manufacturing	9.5%	53.5%	34.0%	17.9%	9.9%	4.0%	27.2%	7.3%
Construction	25.8%	59.8%	30.7%	20.0%	14.0%	32.2%*	34.3%	19.5%
Utilities and transp.	8.3%	61.0%	15.6%*	23.0%	11.2%*	3.8%*	28.4%	5.9%
Wholesale trade	15.8%	50.1%	36.2%	29.8%	9.9%	2.6%*	40.2%	6.9%
Fin. svcs. and real estate	11.3%	60.1%	47.5%	29.9%	12.1%	3.5%	47.1%	6.7%
Retail trade	8.6%	50.2%	32.6%	15.2%	5.2%*	1.7%*	32.3%	3.3%
Professional services	14.7%	59.9%	40.5%	28.0%	16.4%	4.1%	44.0%	9.3%
Other services	15.2%	60.7%	36.5%	19.4%	12.3%	5.2%*	39.5%	8.8%
Ownership								
For profit, incorporated	13.0%	58.4%	34.4%	22.8%	13.8%	3.8%	37.7%	7.7%
For profit, unincorporated	16.6%	56.7%	41.5%	16.1%	9.8%	6.9%*	38.5%	9.2%
Nonprofit	13.1%	57.8%	47.7%	32.3%	15.2%	4.0%	45.5%	9.6%
Age of firm								
Less than 5 years	21.2%	51.8%	33.4%	14.8%	15.6%*	0.6%*	35.3%	12.3%
5-9 years	24.6%	50.2%	31.5%	20.4%	19.8%	2.7%*	32.0%	18.3%
10-19 years	24.4%	54.6%	35.9%	22.1%	22.3%	2.5%*	38.3%	16.2%
20 or more years	10.7%	64.4%	39.2%	25.0%	10.6%	4.2%	41.1%	6.8%
Multi/single status								
2 or more locations	6.4%	69.3%	33.1%	22.8%	10.2%	4.1%	28.4%	5.9%
1 location only	28.0%	57.8%	37.2%	22.9%	17.7%	3.2%*	39.7%	17.3%
Percent full-time employees								
Less than 25%	15.2%	62.8%	36.4%*	30.8%	11.9%	1.9%*	38.3%	10.4%
25-49 %	11.4%	61.6%	45.6%	20.2%	10.0%*	1.7%*	40.6%	5.8%
50-74 %	12.0%	57.4%	31.4%	20.1%	15.3%	1.7%*	37.9%	6.8%
75% or more	13.8%	57.8%	37.2%	23.2%	13.4%	4.6%	38.7%	8.5%
Union presence								
No union employees	15.0%	57.8%	35.6%	22.6%	13.8%	4.1%	37.8%	9.1%
Has union employees	6.9%	63.2%	65.4%	28.7%	10.2%	4.0%	60.8%	5.1%
Percent low-wage employees								
50% or more low-wage	10.1%	63.8%	30.9%	18.6%	12.5%	1.9%	32.4%	7.2%
Less than 50% low-wage	14.0%	57.4%	37.4%	23.5%	13.6%	4.4%	39.2%	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.C.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution 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	0.47%	1.95%	1.83%	1.19%	1.30%	0.53%	1.06%	0.53%
Industry group **								
Agric., fish., forest.	10.12%	--	--	--	--	--	9.95%	13.31%*
Mining and manufacturing	0.95%	8.00%	5.79%	3.03%	2.32%	0.82%	2.97%	0.99%
Construction	3.02%	5.89%	5.05%	3.35%	3.51%	16.00%*	3.12%	4.90%
Utilities and transp.	1.42%	11.66%	5.86%*	6.02%	5.42%*	1.24%*	5.35%	1.44%
Wholesale trade	1.57%	8.01%	5.90%	4.54%	2.65%	0.96%*	3.87%	1.29%
Fin. svcs. and real estate	1.04%	5.57%	7.42%	5.13%	3.02%	0.74%	3.91%	0.97%
Retail trade	1.02%	6.34%	5.50%	3.73%	1.68%*	0.89%*	3.29%	0.92%
Professional services	1.00%	3.15%	3.13%	2.31%	2.89%	1.02%	1.87%	1.15%
Other services	1.16%	4.57%	4.69%	2.46%	2.40%	1.65%*	2.56%	1.27%
Ownership								
For profit, incorporated	0.59%	2.37%	2.12%	1.46%	1.96%	0.56%	1.27%	0.66%
For profit, unincorporated	1.38%	3.79%	4.34%	2.55%	1.91%	2.99%*	2.38%	1.67%
Nonprofit	0.93%	6.78%	6.09%	3.23%	1.89%	0.91%	3.40%	0.92%
Age of firm								
Less than 5 years	2.57%	5.70%	6.71%	3.58%	5.53%*	0.51%*	3.61%	3.39%
5-9 years	2.11%	5.03%	4.45%	3.20%	4.92%	2.47%*	2.68%	3.22%
10-19 years	1.94%	3.41%	3.52%	2.54%	5.47%	1.09%*	2.07%	3.00%
20 or more years	0.46%	3.03%	2.58%	1.60%	0.99%	0.55%	1.51%	0.48%
Multi/single status								
2 or more locations	0.47%	11.84%	5.17%	2.20%	1.11%	0.54%	2.88%	0.48%
1 location only	1.00%	1.96%	1.93%	1.40%	2.57%	1.38%*	1.12%	1.67%
Percent full-time employees								
Less than 25%	2.24%	11.79%	10.94%*	7.96%	3.32%	0.84%*	5.85%	2.46%
25-49 %	1.30%	9.38%	7.02%	3.51%	3.16%*	0.63%*	4.29%	1.15%
50-74 %	1.28%	4.93%	4.57%	3.10%	4.26%	0.65%*	2.91%	1.43%
75% or more	0.54%	2.19%	2.06%	1.35%	1.46%	0.62%	1.19%	0.60%
Union presence								
No union employees	0.53%	1.98%	1.83%	1.22%	1.41%	0.59%	1.06%	0.61%
Has union employees	1.00%	10.19%	9.52%	5.78%	2.18%	1.09%	5.88%	0.98%
Percent low-wage employees								
50% or more low-wage	1.19%	6.55%	4.83%	3.10%	3.39%	0.52%	3.05%	1.29%
Less than 50% low-wage	0.51%	2.04%	1.93%	1.28%	1.41%	0.59%	1.12%	0.58%

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.