

Table I.D.1 Average total family 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	17,710	16,148	16,736	16,310	17,600	18,121	16,471	17,893
Industry group **								
Agric., fish., forest.	15,771	--	--	--	--	--	13,945	17,166
Mining and manufacturing	17,100	17,307	16,849	16,007	16,547	17,507	16,677	17,139
Construction	16,376	16,275	13,863	15,168	16,526	22,203	14,554	17,522
Utilities and transp.	18,136	--	16,579	16,440	18,661	18,266	15,867	18,278
Wholesale trade	16,951	12,825	18,623	16,226	17,194	17,052	16,448	17,054
Fin. svcs. and real estate	18,415	17,527	21,340	19,374	18,301	18,316	19,589	18,323
Retail trade	16,446	19,040	17,016	15,707	16,192	16,411	17,510	16,312
Professional services	18,784	15,703	17,358	17,116	18,782	19,306	16,658	19,094
Other services	16,596	15,838	15,821	15,664	17,244	16,722	16,106	16,700
Ownership								
For profit, incorporated	17,327	15,848	16,416	16,157	17,194	17,697	16,254	17,496
For profit, unincorporated	16,927	16,444	18,142	16,089	17,276	16,814	16,978	16,916
Nonprofit	19,885	18,105	16,726	17,522	19,290	20,480	17,382	20,060
Age of firm								
Less than 5 years	16,043	15,563	15,720	15,634	16,652	16,724	15,883	16,171
5-9 years	15,671	14,934	17,323	15,305	15,642	15,373	15,964	15,466
10-19 years	17,344	16,894	15,851	16,214	17,981	18,849	16,360	17,908
20 or more years	17,903	16,234	17,191	16,627	17,763	18,128	16,759	18,001
Multi/single status								
2 or more locations	18,056	--	17,323	17,123	18,138	18,074	18,109	18,056
1 location only	16,670	16,142	16,696	16,106	16,740	19,674	16,316	16,986
Percent full-time employees								
Less than 25%	16,805	14,417	19,591	16,470	15,609	17,192	16,934	16,742
25-49 %	17,541	13,917	16,012	15,147	15,324	18,977	15,749	17,778
50-74 %	17,162	15,362	17,587	16,662	17,732	17,225	16,397	17,281
75% or more	17,781	16,486	16,578	16,326	17,701	18,192	16,487	17,968
Union presence								
No union employees	17,468	16,222	16,914	16,362	17,388	17,860	16,531	17,638
Has union employees	18,450	15,158	15,904	15,964	19,048	18,688	15,966	18,596
Percent low-wage employees								
50% or more low-wage	16,719	17,339	15,685	15,651	16,195	16,997	16,310	16,770
Less than 50% low-wage	17,781	16,031	16,785	16,347	17,700	18,205	16,481	17,976

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.D.1 Standard errors for average total family 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	84.41	370.36	389.69	232.37	189.94	108.62	207.40	91.81
Industry group **								
Agric., fish., forest.	1,291.43	--	--	--	--	--	1,619.12	1,742.85
Mining and manufacturing	203.75	1,243.00	833.59	419.77	408.02	268.58	407.93	218.99
Construction	528.40	1,502.53	761.62	673.11	773.52	1,408.80	559.42	757.36
Utilities and transp.	243.17	--	1,175.29	1,185.63	894.92	263.38	848.00	250.64
Wholesale trade	263.80	1,221.93	1,345.12	605.21	587.40	335.24	749.28	281.32
Fin. svcs. and real estate	200.52	1,163.20	2,008.28	744.42	589.84	221.16	913.84	202.91
Retail trade	269.17	1,660.66	1,370.51	644.56	516.71	333.91	783.05	287.36
Professional services	157.97	569.57	501.38	445.35	266.80	219.39	321.90	174.00
Other services	257.84	687.48	1,058.69	622.86	662.32	341.49	521.05	293.38
Ownership								
For profit, incorporated	91.99	450.12	435.60	263.08	228.36	113.21	238.16	99.30
For profit, unincorporated	255.64	746.98	958.14	714.96	528.38	362.67	514.88	290.02
Nonprofit	228.43	1,190.20	1,490.78	597.20	362.00	299.76	731.29	237.41
Age of firm								
Less than 5 years	457.43	951.98	2,209.47	651.92	534.72	893.48	871.06	435.77
5-9 years	415.05	730.70	1,255.84	588.21	865.34	1,019.22	591.05	555.69
10-19 years	270.91	748.59	606.46	519.19	495.40	610.22	371.85	363.12
20 or more years	91.52	561.66	529.55	312.94	209.03	110.27	287.88	96.06
Multi/single status								
2 or more locations	95.02	--	1,007.82	425.23	226.35	107.44	634.07	95.98
1 location only	179.06	371.33	409.92	268.32	321.56	965.37	217.97	277.65
Percent full-time employees								
Less than 25%	566.20	1,579.79	1,538.03	873.87	1,119.96	558.78	1,413.52	467.08
25-49 %	748.19	1,723.98	1,002.22	942.34	1,399.82	878.71	751.24	843.73
50-74 %	205.42	985.57	756.02	941.13	541.97	234.62	613.96	216.01
75% or more	90.93	417.32	430.86	249.59	194.08	118.18	228.17	98.52
Union presence								
No union employees	93.41	384.61	387.36	228.62	201.88	127.52	208.21	103.63
Has union employees	188.99	1,378.42	1,233.98	893.25	501.95	203.17	862.87	191.90
Percent low-wage employees								
50% or more low-wage	248.18	1,809.00	1,276.27	431.01	434.85	318.02	905.78	255.43
Less than 50% low-wage	88.72	359.52	403.36	244.45	201.19	114.33	212.87	96.78

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.D.1.a Average total family 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	17,822	16,181	17,195	15,997	17,549	18,692	16,575	18,136
Industry group **								
Agric., fish., forest.	21,389	--	--	--	--	--	--	--
Mining and manufacturing	16,774	--	16,447	14,335	16,966	18,439	16,770	16,775
Construction	17,577	17,928	13,649	16,119	19,879	--	15,514	19,394
Utilities and transp.	18,446	--	--	16,174	19,339	19,645	15,485	19,459
Wholesale trade	16,747	--	--	14,828	19,457	16,343	15,631	17,638
Fin. svcs. and real estate	18,798	--	--	17,721	18,663	18,434	21,226	18,389
Retail trade	16,890	--	18,111	15,783	16,062	17,396	16,509	17,005
Professional services	18,659	15,701	17,867	16,960	17,920	19,400	16,722	18,978
Other services	16,319	15,441	15,173	16,312	15,735	16,829	15,832	16,429
Ownership								
For profit, incorporated	17,062	16,068	16,478	15,439	17,289	17,850	16,202	17,351
For profit, unincorporated	17,500	14,455	19,500	18,013	17,290	17,402	17,253	17,579
Nonprofit	19,679	--	18,252	17,375	18,284	20,295	18,531	19,763
Age of firm								
Less than 5 years	14,439	--	--	15,046	14,017	--	14,579	14,319
5-9 years	14,737	14,010	16,598	14,408	14,348	--	14,629	14,848
10-19 years	17,052	18,260	16,132	17,523	16,218	17,536	17,149	16,942
20 or more years	18,217	15,772	18,179	15,837	18,123	18,763	16,928	18,407
Multi/single status								
2 or more locations	18,479	--	--	15,937	18,152	18,676	16,065	18,523
1 location only	16,670	16,171	17,233	16,008	16,772	19,041	16,606	16,739
Percent full-time employees								
Less than 25%	16,637	--	--	--	16,722	15,201	17,211	16,141
25-49 %	17,658	--	--	17,224	15,843	19,470	15,633	18,267
50-74 %	17,769	14,700	16,343	15,649	16,870	18,905	15,248	18,198
75% or more	17,848	16,472	17,349	15,977	17,717	18,644	16,736	18,135
Union presence								
No union employees	17,643	16,234	17,533	16,158	17,486	18,470	16,692	17,933
Has union employees	18,456	--	--	14,846	17,962	19,174	15,424	18,737
Percent low-wage employees								
50% or more low-wage	17,906	21,176	--	16,585	15,817	18,315	19,119	17,687
Less than 50% low-wage	17,816	15,663	17,181	15,966	17,654	18,721	16,443	18,169

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.D.1.a Standard errors for average total family 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	186.28	694.24	752.89	396.17	326.82	279.48	389.12	210.29
Industry group **								
Agric., fish., forest.	3,806.82	--	--	--	--	--	--	--
Mining and manufacturing	455.38	--	852.16	794.02	777.29	711.28	582.17	568.46
Construction	1,485.16	3,876.11	990.91	939.70	3,622.90	--	1,439.88	2,263.97
Utilities and transp.	827.04	--	--	1,346.09	1,316.97	1,257.55	1,110.16	1,008.71
Wholesale trade	768.73	--	--	679.25	1,282.85	1,028.45	1,377.75	816.22
Fin. svcs. and real estate	444.31	--	--	917.16	957.57	350.61	2,086.73	349.62
Retail trade	517.70	--	2,671.92	903.21	863.38	668.12	1,414.62	516.04
Professional services	315.63	813.64	1,142.04	1,102.23	436.56	457.43	657.15	355.28
Other services	291.21	1,411.56	929.72	593.78	554.36	412.05	628.83	323.55
Ownership								
For profit, incorporated	213.53	826.23	798.74	356.50	481.60	309.98	423.83	244.71
For profit, unincorporated	556.51	1,276.27	2,199.75	1,820.64	569.71	814.32	1,317.12	613.05
Nonprofit	347.91	--	1,033.16	670.40	545.45	443.76	696.75	368.39
Age of firm								
Less than 5 years	788.95	--	--	1,443.39	744.72	--	1,308.98	936.20
5-9 years	448.39	892.09	1,149.86	704.95	877.61	--	639.54	631.83
10-19 years	489.15	1,539.83	1,205.07	1,142.74	415.70	762.51	688.78	690.66
20 or more years	212.72	870.94	1,186.29	402.32	395.61	288.20	587.88	227.31
Multi/single status								
2 or more locations	240.82	--	--	629.62	483.12	285.81	713.39	244.81
1 location only	282.12	698.80	782.98	454.43	421.86	1,329.35	410.19	383.95
Percent full-time employees								
Less than 25%	1,035.85	--	--	--	1,281.05	975.98	2,022.80	787.74
25-49 %	871.13	--	--	1,091.80	1,420.73	1,310.22	1,394.73	997.63
50-74 %	394.51	1,895.68	1,351.42	731.83	962.72	391.82	1,122.91	398.03
75% or more	211.92	776.02	845.67	441.72	359.10	325.52	431.74	241.37
Union presence								
No union employees	214.50	706.16	821.37	405.77	366.39	356.30	412.37	249.38
Has union employees	372.74	--	--	1,254.62	570.62	418.15	943.36	379.90
Percent low-wage employees								
50% or more low-wage	990.28	3,780.96	--	684.50	932.70	1,487.80	2,448.93	1,078.30
Less than 50% low-wage	186.89	571.81	777.15	415.10	341.20	278.27	383.56	211.62

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.D.1.b Average total family 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	17,733	16,482	16,593	16,521	17,660	18,011	16,564	17,863
Industry group **								
Agric., fish., forest.	14,832	--	--	--	--	--	13,719	15,699
Mining and manufacturing	17,148	16,773	17,364	16,744	16,370	17,481	16,795	17,168
Construction	16,125	15,554	13,509	15,011	15,956	22,198	14,084	17,190
Utilities and transp.	18,163	--	18,089	16,420	19,241	18,126	16,875	18,205
Wholesale trade	16,946	13,385	18,251	16,454	16,802	17,073	16,530	17,000
Fin. svcs. and real estate	18,360	16,668	21,153	20,278	18,145	18,282	19,501	18,295
Retail trade	16,290	19,964	15,951	15,465	16,051	16,290	17,403	16,200
Professional services	18,957	16,613	17,225	17,524	19,178	19,262	17,068	19,184
Other services	16,771	16,155	16,528	15,615	18,180	16,530	16,508	16,821
Ownership								
For profit, incorporated	17,414	16,089	16,358	16,566	17,122	17,681	16,385	17,530
For profit, unincorporated	16,836	17,484	17,880	15,421	17,511	16,583	17,077	16,796
Nonprofit	20,038	17,161	16,171	17,641	19,923	20,533	17,108	20,221
Age of firm								
Less than 5 years	16,477	16,029	15,803	16,010	17,283	16,666	16,146	16,714
5-9 years	16,101	16,877	17,691	15,589	15,905	15,444	16,855	15,706
10-19 years	17,638	16,622	16,277	15,652	18,695	18,985	16,273	18,200
20 or more years	17,853	16,428	16,578	17,136	17,672	18,006	16,719	17,925
Multi/single status								
2 or more locations	17,983	--	16,735	17,801	18,189	17,957	18,535	17,976
1 location only	16,808	16,480	16,583	16,178	16,789	19,919	16,342	17,150
Percent full-time employees								
Less than 25%	16,922	--	--	17,072	15,505	17,362	16,971	16,902
25-49 %	17,586	--	15,838	14,131	14,882	19,089	15,806	17,745
50-74 %	17,053	15,754	18,069	17,395	18,490	16,808	16,986	17,061
75% or more	17,810	16,945	16,301	16,544	17,746	18,098	16,526	17,948
Union presence								
No union employees	17,484	16,593	16,850	16,577	17,403	17,732	16,664	17,594
Has union employees	18,462	--	15,451	16,205	19,395	18,630	15,809	18,589
Percent low-wage employees								
50% or more low-wage	16,617	16,173	17,227	15,492	16,205	16,831	16,330	16,645
Less than 50% low-wage	17,814	16,509	16,565	16,579	17,771	18,098	16,579	17,952

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.D.1.b Standard errors for average total family 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	99.58	468.05	513.61	317.19	235.53	122.10	277.59	106.18
Industry group **								
Agric., fish., forest.	1,133.04	--	--	--	--	--	1,897.58	1,246.96
Mining and manufacturing	233.08	1,573.57	1,067.76	455.08	475.93	291.76	502.27	244.59
Construction	592.36	1,197.59	940.08	877.82	727.61	1,292.03	644.74	806.78
Utilities and transp.	262.82	--	848.74	1,614.71	1,011.62	277.65	1,349.26	267.33
Wholesale trade	292.92	1,715.35	1,615.10	871.88	667.81	355.39	1,034.46	304.64
Fin. svcs. and real estate	225.07	1,686.04	2,439.75	926.52	723.40	243.50	1,180.50	227.29
Retail trade	314.41	1,377.27	726.65	852.13	655.42	372.86	703.27	335.84
Professional services	195.86	843.00	519.58	553.33	328.58	263.40	406.06	212.88
Other services	350.73	895.96	1,521.06	887.07	966.86	439.76	755.11	393.06
Ownership								
For profit, incorporated	105.88	581.62	578.65	376.16	270.57	124.39	321.23	111.88
For profit, unincorporated	309.61	862.79	1,021.44	822.10	657.56	432.80	609.29	345.81
Nonprofit	306.71	1,453.27	2,415.86	821.10	464.53	400.41	1,126.33	315.85
Age of firm								
Less than 5 years	550.60	1,158.49	3,243.98	776.70	572.48	923.70	1,125.90	481.41
5-9 years	580.82	978.21	1,740.79	870.88	1,083.89	1,170.04	885.96	711.15
10-19 years	338.70	1,006.37	699.64	616.79	625.80	678.46	489.72	426.76
20 or more years	106.33	688.64	637.92	454.35	255.26	123.86	365.33	110.50
Multi/single status								
2 or more locations	107.74	--	1,259.63	543.58	270.38	119.97	825.18	108.59
1 location only	243.64	468.50	542.26	366.98	417.66	1,164.30	292.22	364.55
Percent full-time employees								
Less than 25%	666.05	--	--	1,008.18	1,346.84	598.53	1,898.45	526.80
25-49 %	974.22	--	1,301.71	1,163.27	1,599.53	1,075.56	990.67	1,060.20
50-74 %	244.75	1,366.44	961.50	1,433.48	657.92	263.28	812.21	255.71
75% or more	106.00	500.53	559.42	338.63	235.36	131.39	303.46	112.55
Union presence								
No union employees	108.52	484.07	476.58	310.65	248.09	139.05	269.45	117.70
Has union employees	226.59	--	1,774.26	1,140.91	630.14	240.74	1,203.35	228.68
Percent low-wage employees								
50% or more low-wage	215.74	2,189.00	1,238.31	523.83	479.91	257.84	884.52	221.11
Less than 50% low-wage	105.57	474.83	533.26	334.55	251.29	129.55	289.88	112.74

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.D.1.c Average total family 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	16,968	14,888	16,376	15,710	17,116	18,468	15,817	17,521
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	17,023	--	--	17,152	17,949	16,973	16,050	17,293
Construction	15,942	--	--	14,194	--	--	15,459	16,837
Utilities and transp.	16,993	--	--	--	--	18,729	--	17,514
Wholesale trade	17,452	--	--	17,087	17,825	--	17,607	17,285
Fin. svcs. and real estate	18,494	--	--	14,423	19,158	19,950	17,171	19,227
Retail trade	17,461	--	--	17,788	16,820	15,601	20,727	16,085
Professional services	17,125	13,271	16,358	15,682	18,132	19,826	14,780	18,230
Other services	15,718	--	--	14,640	12,115	19,282	14,371	16,324
Ownership								
For profit, incorporated	16,690	14,656	16,588	15,383	17,691	17,631	15,743	17,209
For profit, unincorporated	16,447	15,545	15,610	16,508	13,925	18,382	16,131	16,629
Nonprofit	18,849	--	--	16,763	17,416	21,067	15,705	19,379
Age of firm								
Less than 5 years	14,934	--	--	--	--	--	16,282	--
5-9 years	14,462	--	--	15,669	--	--	14,814	13,518
10-19 years	15,311	15,224	12,317	17,167	14,549	--	14,862	15,986
20 or more years	17,599	16,497	17,714	15,396	17,688	18,446	16,586	17,883
Multi/single status								
2 or more locations	17,990	--	--	15,203	17,627	18,520	18,673	17,957
1 location only	15,654	14,880	15,892	15,878	16,031	--	15,566	15,841
Percent full-time employees								
Less than 25%	15,485	--	--	--	--	--	--	--
25-49 %	16,695	--	--	--	18,809	16,169	--	16,906
50-74 %	15,465	--	--	15,335	15,610	14,572	15,993	15,065
75% or more	17,118	14,932	16,150	15,757	17,199	18,835	15,789	17,738
Union presence								
No union employees	16,663	14,963	15,642	15,602	16,978	18,752	15,594	17,296
Has union employees	18,195	--	--	--	18,293	18,094	--	18,178
Percent low-wage employees								
50% or more low-wage	14,521	--	--	14,620	17,317	15,089	12,346	15,625
Less than 50% low-wage	17,160	14,985	17,006	15,774	17,107	18,792	16,101	17,667

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.D.1.c Standard errors for average total family 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	295.43	1,013.40	884.32	449.89	673.99	387.12	511.89	344.08
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	564.83	--	--	1,267.56	1,315.92	527.85	1,727.32	569.65
Construction	1,016.18	--	--	1,091.42	--	--	1,214.88	1,645.37
Utilities and transp.	897.24	--	--	--	--	591.99	--	862.66
Wholesale trade	842.32	--	--	540.58	1,009.55	--	1,460.37	712.47
Fin. svcs. and real estate	771.26	--	--	1,292.55	2,160.09	746.26	865.51	1,022.28
Retail trade	1,343.17	--	--	3,755.99	1,475.69	667.61	3,630.25	970.85
Professional services	584.30	903.16	1,065.38	672.29	1,143.42	701.27	699.63	659.92
Other services	999.93	--	--	1,130.37	1,571.07	1,215.37	828.84	1,307.99
Ownership								
For profit, incorporated	358.84	1,171.47	1,107.70	541.76	813.18	387.29	636.44	412.38
For profit, unincorporated	658.07	2,196.44	1,639.22	743.69	2,205.15	635.31	991.37	859.94
Nonprofit	700.01	--	--	1,019.44	929.94	808.24	919.21	755.45
Age of firm								
Less than 5 years	1,738.91	--	--	--	--	--	1,880.46	--
5-9 years	932.14	--	--	1,256.92	--	--	1,188.92	1,033.76
10-19 years	622.31	1,000.52	1,426.08	717.03	904.65	--	818.43	879.35
20 or more years	340.34	2,212.22	852.50	572.70	756.72	392.09	771.37	369.76
Multi/single status								
2 or more locations	363.78	--	--	984.14	799.57	389.07	1,586.91	373.40
1 location only	426.15	1,014.31	896.04	487.83	1,107.21	--	523.40	729.97
Percent full-time employees								
Less than 25%	1,132.59	--	--	--	--	--	--	--
25-49 %	872.83	--	--	--	2,731.37	705.79	--	978.39
50-74 %	744.31	--	--	2,848.21	814.12	1,394.80	1,528.01	673.64
75% or more	323.39	1,250.06	997.60	456.07	743.10	412.25	568.47	372.99
Union presence								
No union employees	354.45	1,057.21	902.72	460.31	731.65	579.62	516.53	442.61
Has union employees	433.79	--	--	--	1,820.83	422.37	--	454.13
Percent low-wage employees								
50% or more low-wage	941.21	--	--	1,688.06	3,001.72	1,076.24	1,605.67	1,045.32
Less than 50% low-wage	305.75	1,132.79	819.18	464.50	691.87	404.00	527.76	358.39

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.D.2 Average total employee contribution (in dollars) per enrolled employee for family 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	4,956	3,452	4,371	5,706	5,726	4,744	4,510	5,022
Industry group **								
Agric., fish., forest.	3,590	--	--	--	--	--	2,304	4,571
Mining and manufacturing	4,161	2,623	4,485	5,060	4,355	3,963	4,565	4,125
Construction	5,188	3,210	3,145	5,168	7,339	4,821	3,778	6,076
Utilities and transp.	4,269	--	4,524 *	4,387	6,191	4,102	3,389	4,325
Wholesale trade	4,840	2,072	3,990	4,947	5,046	5,019	4,039	5,003
Fin. svcs. and real estate	4,974	3,949	3,038	6,739	5,631	4,854	4,556	5,006
Retail trade	5,870	5,791	6,010	8,198	8,757	5,142	6,644	5,772
Professional services	5,129	3,410	5,600	6,576	6,282	4,687	4,882	5,165
Other services	5,463	3,689	4,211	4,947	5,285	5,997	4,357	5,698
Ownership								
For profit, incorporated	4,919	3,367	4,271	5,817	5,635	4,739	4,552	4,977
For profit, unincorporated	5,317	4,014	5,872	5,566	5,726	5,081	5,117	5,360
Nonprofit	4,847	2,987	2,398	5,224	6,034	4,590	2,941	4,980
Age of firm								
Less than 5 years	5,645	4,867	3,348	7,387	5,584	5,820	4,733	6,371
5-9 years	5,010	4,665	4,712	5,420	5,437	4,061	4,823	5,142
10-19 years	5,309	3,192	5,818	5,750	5,966	4,813	4,981	5,497
20 or more years	4,893	2,795	3,672	5,545	5,717	4,745	4,140	4,957
Multi/single status								
2 or more locations	4,953	--	3,570	6,588	5,827	4,743	5,865	4,939
1 location only	4,963	3,448	4,426	5,484	5,565	4,765	4,381	5,482
Percent full-time employees								
Less than 25%	5,066	3,565 *	1,781 *	6,929	6,744	5,473	2,887	6,138
25-49 %	5,104	2,606 *	4,070	4,906	5,567	5,173	3,852	5,270
50-74 %	5,116	2,973	6,306	6,260	6,832	4,734	4,676	5,184
75% or more	4,933	3,576	4,312	5,680	5,629	4,724	4,567	4,986
Union presence								
No union employees	5,227	3,587	5,060	6,203	5,800	4,964	4,845	5,296
Has union employees	4,125	1,642 *	1,137 *	2,398	5,226	4,263	1,670	4,269
Percent low-wage employees								
50% or more low-wage	5,978	3,654	6,146	6,410	6,949	5,812	5,034	6,097
Less than 50% low-wage	4,882	3,432	4,289	5,667	5,639	4,663	4,477	4,943

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.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family 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	56.41	249.56	259.73	209.00	125.87	70.55	146.06	61.09
Industry group **								
Agric., fish., forest.	455.00	--	--	--	--	--	504.51	648.13
Mining and manufacturing	99.07	775.92	593.44	361.86	175.46	129.32	360.21	102.86
Construction	391.12	768.25	543.29	789.79	804.82	581.83	379.71	587.41
Utilities and transp.	209.69	--	1,459.44 *	634.42	603.53	232.21	680.06	218.68
Wholesale trade	257.82	586.89	698.36	556.40	318.61	411.80	420.10	292.06
Fin. svcs. and real estate	114.17	720.27	607.21	645.19	328.89	128.06	504.57	116.48
Retail trade	175.70	1,269.60	1,020.57	542.90	512.59	190.26	621.02	181.10
Professional services	104.55	416.65	495.67	386.90	213.87	124.22	277.68	113.19
Other services	192.38	596.70	693.00	450.84	319.67	290.70	374.17	217.86
Ownership								
For profit, incorporated	63.85	313.81	284.70	257.16	163.17	75.57	168.41	68.90
For profit, unincorporated	235.43	438.54	758.19	455.96	298.66	426.21	410.20	273.00
Nonprofit	109.33	654.46	406.26	587.17	251.11	114.49	292.37	115.22
Age of firm								
Less than 5 years	358.84	757.86	591.03	788.83	572.40	414.26	472.45	503.74
5-9 years	255.57	609.67	741.49	570.24	481.97	437.88	416.64	328.10
10-19 years	179.97	427.25	613.23	452.12	290.51	283.72	321.81	219.60
20 or more years	62.14	371.73	286.55	267.71	148.52	73.24	182.80	65.50
Multi/single status								
2 or more locations	64.19	--	679.93	334.17	145.47	72.21	523.94	64.65
1 location only	118.21	250.05	273.93	243.39	229.79	281.83	151.20	180.75
Percent full-time employees								
Less than 25%	456.12	1,156.23 *	989.50 *	973.91	805.16	269.08	807.36	316.46
25-49 %	237.65	1,147.89 *	940.58	647.86	879.46	245.73	576.89	266.59
50-74 %	155.14	623.52	1,135.81	602.00	295.34	170.65	566.24	156.90
75% or more	62.11	286.65	267.65	227.46	134.35	78.53	155.73	67.47
Union presence								
No union employees	65.09	259.60	265.02	195.63	127.87	89.57	148.93	72.17
Has union employees	111.86	738.45 *	391.15 *	458.47	468.11	111.34	332.23	114.41
Percent low-wage employees								
50% or more low-wage	163.20	990.93	1,034.84	546.71	349.93	195.92	593.38	166.70
Less than 50% low-wage	59.12	256.45	266.58	218.16	131.92	74.12	150.81	64.15

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.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family 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	5,147	3,108	5,431	5,852	6,074	4,790	4,799	5,234
Industry group **								
Agric., fish., forest.	5,701	--	--	--	--	--	--	--
Mining and manufacturing	4,484	--	4,325	4,984	4,346	4,465	4,654	4,432
Construction	5,240	1,386 *	4,892	5,044	8,728	--	4,195	6,160
Utilities and transp.	4,220	--	--	3,617	6,328	4,776	1,835 *	5,036
Wholesale trade	5,616	--	--	6,863	7,357	4,478	4,757	6,302
Fin. svcs. and real estate	4,738	--	--	5,213	4,279	4,792	5,332	4,637
Retail trade	6,034	--	5,840 *	7,637	8,613	4,892	6,057	6,027
Professional services	4,850	3,207	6,247	6,563	6,830	4,031	5,093	4,810
Other services	6,202	3,759	6,275	5,632	5,341	6,944	5,143	6,442
Ownership								
For profit, incorporated	5,459	2,944	5,538	6,021	5,976	5,447	4,863	5,659
For profit, unincorporated	4,588	3,999	6,493	5,332	6,261	2,936 *	5,472	4,304
Nonprofit	4,708	--	2,440 *	5,331	6,184	4,357	3,143	4,823
Age of firm								
Less than 5 years	5,056	--	--	6,205	5,860	--	4,325	5,684
5-9 years	4,965	4,973	3,113	4,992	7,047	--	4,701	5,236
10-19 years	5,921	2,606	9,130	5,798	5,623	6,347	5,737	6,132
20 or more years	5,054	2,764	4,264	6,003	6,093	4,761	4,332	5,160
Multi/single status								
2 or more locations	5,082	--	--	6,186	6,260	4,774	5,768	5,069
1 location only	5,261	3,120	5,529	5,791	5,834	5,168	4,740	5,831
Percent full-time employees								
Less than 25%	6,971	--	--	--	7,730	6,048	6,824	7,097
25-49 %	4,817	--	--	3,690 *	5,613	5,151	3,423	5,237
50-74 %	4,388	1,006 *	6,397 *	5,498	6,371	3,782	3,470	4,545
75% or more	5,250	3,355	5,343	5,963	6,027	4,936	4,946	5,328
Union presence								
No union employees	5,378	3,169	6,003	6,154	6,202	4,958	5,035	5,483
Has union employees	4,326	--	--	3,691	5,232	4,425	2,488	4,496
Percent low-wage employees								
50% or more low-wage	6,736	3,727 *	--	7,507	6,643	7,056	4,961	7,056
Less than 50% low-wage	5,037	3,044	5,373	5,765	6,039	4,611	4,790	5,100

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.D.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family 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	173.38	419.89	560.15	279.98	299.88	277.77	290.79	206.00
Industry group **								
Agric., fish., forest.	1,265.07	--	--	--	--	--	--	--
Mining and manufacturing	274.39	--	1,125.10	718.19	399.05	360.51	730.36	277.12
Construction	650.86	844.03*	897.75	938.96	2,150.84	--	584.70	1,056.31
Utilities and transp.	777.61	--	--	1,023.57	711.33	1,271.24	852.14*	1,045.24
Wholesale trade	447.58	--	--	640.16	862.09	303.76	760.98	485.85
Fin. svcs. and real estate	317.51	--	--	1,081.89	903.54	295.33	1,040.20	323.93
Retail trade	578.17	--	1,800.43*	669.88	827.90	865.70	1,042.33	684.05
Professional services	288.94	618.02	1,147.76	417.47	490.21	337.68	606.66	318.59
Other services	488.10	984.02	1,503.68	687.49	577.86	794.42	795.07	565.29
Ownership								
For profit, incorporated	196.01	492.09	589.77	336.80	355.14	348.07	314.79	238.13
For profit, unincorporated	797.33	958.77	1,668.37	655.60	1,115.06	1,094.29*	971.39	943.84
Nonprofit	210.04	--	888.00*	715.18	521.72	212.52	568.93	224.52
Age of firm								
Less than 5 years	632.92	--	--	1,399.75	816.33	--	772.16	974.61
5-9 years	474.50	1,180.62	772.23	932.54	904.54	--	655.23	690.60
10-19 years	409.19	635.67	1,004.94	582.09	580.57	754.26	684.58	423.96
20 or more years	200.53	636.49	484.55	337.38	360.45	286.55	315.37	226.95
Multi/single status								
2 or more locations	245.18	--	--	460.35	425.09	289.09	808.36	248.94
1 location only	202.88	422.62	579.59	319.34	408.64	332.84	304.23	275.72
Percent full-time employees								
Less than 25%	929.37	--	--	--	1,905.59	1,124.98	1,638.28	1,005.08
25-49 %	377.60	--	--	1,147.83*	856.74	344.68	1,025.27	360.32
50-74 %	341.72	544.83*	2,263.48*	631.81	350.77	434.53	977.72	372.51
75% or more	200.23	493.98	603.88	307.02	351.47	326.71	317.96	239.92
Union presence								
No union employees	209.82	427.24	612.66	288.75	331.67	376.10	311.54	259.83
Has union employees	288.76	--	--	766.78	625.11	362.25	404.13	311.67
Percent low-wage employees								
50% or more low-wage	437.37	1,635.88*	--	1,233.12	760.53	588.29	1,115.24	462.63
Less than 50% low-wage	180.87	433.38	577.04	286.76	314.23	289.71	300.67	215.13

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.D.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family 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	4,926	3,906	4,089	5,739	5,572	4,745	4,601	4,962
Industry group **								
Agric., fish., forest.	3,191	--	--	--	--	--	2,299	3,885
Mining and manufacturing	4,124	2,385 *	4,916	5,242	4,301	3,952	4,693	4,092
Construction	5,137	3,644 *	2,698	5,057	7,127	4,820	3,479	6,003
Utilities and transp.	4,273	--	7,906	4,382	6,216	4,034	5,056	4,247
Wholesale trade	4,781	2,764 *	3,552	4,878	4,613	5,009	4,152	4,862
Fin. svcs. and real estate	5,007	3,482	3,001	7,323	5,851	4,857	4,646	5,028
Retail trade	5,764	5,823	6,997	8,577	8,710	5,183	7,188	5,648
Professional services	5,243	4,302	5,381	6,687	6,099	4,904	5,113	5,259
Other services	5,309	4,178	3,574	4,836	5,248	5,744	4,389	5,484
Ownership								
For profit, incorporated	4,827	3,996	3,893	5,720	5,480	4,664	4,588	4,854
For profit, unincorporated	5,579	4,146	5,745	6,175	5,577	5,553	5,513	5,590
Nonprofit	4,897	2,925	2,641	5,306	5,921	4,686	2,941	5,019
Age of firm								
Less than 5 years	5,831	5,494	3,354	7,601	5,542	5,801	4,990	6,434
5-9 years	5,188	5,346	4,852	6,606	5,009	4,112	5,441	5,055
10-19 years	5,168	3,929	4,575	5,475	6,075	4,651	4,705	5,359
20 or more years	4,864	2,809	3,711	5,447	5,538	4,752	4,251	4,903
Multi/single status								
2 or more locations	4,912	--	4,470	6,474	5,648	4,747	6,073	4,897
1 location only	4,979	3,893	4,063	5,543	5,446	4,686	4,435	5,378
Percent full-time employees								
Less than 25%	4,790	--	--	6,857	6,534	5,441	1,826 *	5,992
25-49 %	5,065	--	3,543 *	5,241	4,939	5,196	4,225	5,140
50-74 %	5,372	3,965	6,628	6,612	7,130	5,000	5,514	5,354
75% or more	4,883	4,052	4,014	5,688	5,483	4,700	4,623	4,911
Union presence								
No union employees	5,204	4,131	4,857	6,423	5,614	4,964	5,021	5,228
Has union employees	4,114	--	673 *	1,842	5,288	4,260	1,419 *	4,243
Percent low-wage employees								
50% or more low-wage	5,833	3,583 *	5,914	5,766	6,931	5,632	5,079	5,905
Less than 50% low-wage	4,861	3,934	4,009	5,738	5,468	4,680	4,572	4,893

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.D.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family 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	60.32	343.13	306.25	287.80	146.94	69.82	184.22	63.77
Industry group **								
Agric., fish., forest.	418.70	--	--	--	--	--	559.14	583.30
Mining and manufacturing	110.55	1,165.52 *	707.42	450.66	196.14	139.88	450.13	113.77
Construction	490.38	1,102.02 *	658.24	1,050.04	915.93	675.03	498.38	696.36
Utilities and transp.	223.45	--	1,412.62	808.53	751.27	237.66	888.50	228.59
Wholesale trade	294.63	992.23 *	737.56	645.32	337.19	436.76	501.07	323.04
Fin. svcs. and real estate	124.29	732.52	779.65	801.91	309.16	139.36	656.70	125.87
Retail trade	176.99	1,488.32	1,126.08	786.53	711.17	183.58	757.46	180.30
Professional services	101.14	644.76	508.40	555.48	247.22	109.81	321.49	106.55
Other services	203.31	819.41	707.45	595.12	401.68	279.29	465.52	225.07
Ownership								
For profit, incorporated	68.45	445.57	344.42	361.50	194.07	74.19	217.29	72.07
For profit, unincorporated	221.83	579.85	831.42	535.97	297.62	376.19	451.70	247.64
Nonprofit	131.74	809.77	542.35	795.27	305.14	134.92	384.20	136.99
Age of firm								
Less than 5 years	427.23	944.23	616.45	950.69	670.52	430.10	586.88	582.55
5-9 years	316.46	801.91	981.01	639.25	494.83	517.02	549.84	375.42
10-19 years	206.84	667.64	600.58	583.14	336.48	297.71	356.92	255.11
20 or more years	65.37	451.02	410.91	380.81	174.03	72.32	250.64	67.50
Multi/single status								
2 or more locations	64.16	--	839.37	425.99	157.60	71.12	643.95	64.43
1 location only	155.62	343.16	321.75	341.43	288.50	350.88	189.18	233.11
Percent full-time employees								
Less than 25%	512.36	--	--	1,191.49	918.87	279.02	726.40 *	337.37
25-49 %	281.37	--	1,156.57 *	747.91	836.19	293.37	764.54	304.58
50-74 %	168.93	856.44	1,508.74	900.15	405.69	167.44	766.80	163.02
75% or more	65.88	392.82	299.78	311.97	154.09	77.32	191.18	69.97
Union presence								
No union employees	67.44	359.09	287.80	261.55	143.87	85.05	179.11	72.65
Has union employees	126.62	--	474.26 *	465.61	603.43	119.27	442.34 *	127.86
Percent low-wage employees								
50% or more low-wage	180.25	1,560.14 *	1,580.04	637.00	386.69	208.99	830.46	180.27
Less than 50% low-wage	63.23	347.28	309.91	302.15	154.51	73.29	188.97	67.00

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.D.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family 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	4,752	2,492	3,269	5,146	6,389	4,438	3,468	5,370
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	4,090	--	--	--	--	--	3,913	4,139
Construction	5,614	--	--	--	--	--	4,730	7,250
Utilities and transp.	4,320	--	--	--	--	--	--	4,504
Wholesale trade	4,184	--	--	--	--	--	2,360 *	6,154
Fin. svcs. and real estate	4,934	--	--	--	--	--	2,796 *	6,119
Retail trade	7,033	--	--	--	--	--	5,987 *	7,474
Professional services	4,905	--	--	--	--	--	3,484	5,574
Other services	4,191	--	--	--	--	--	2,233	5,073
Ownership								
For profit, incorporated	4,791	--	--	--	--	--	3,706	5,385
For profit, unincorporated	4,438	--	--	--	--	--	2,954	5,292
Nonprofit	4,947	--	--	--	--	--	2,350	5,386
Age of firm								
Less than 5 years	4,889	--	--	--	--	--	3,511 *	--
5-9 years	3,720	--	--	--	--	--	2,719 *	6,402
10-19 years	4,998	--	--	--	--	--	4,442	5,834
20 or more years	4,804	--	--	--	--	--	3,209	5,250
Multi/single status								
2 or more locations	5,340	--	--	--	--	--	4,790 *	5,366
1 location only	3,997	--	--	--	--	--	3,352	5,381
Percent full-time employees								
Less than 25%	4,406 *	--	--	--	--	--	--	--
25-49 %	6,363	--	--	--	--	--	--	7,084
50-74 %	4,972	--	--	--	--	--	3,233 *	6,289
75% or more	4,668	--	--	--	--	--	3,508	5,209
Union presence								
No union employees	5,046	--	--	--	--	--	3,655	5,871
Has union employees	3,569	--	--	--	--	--	--	3,908
Percent low-wage employees								
50% or more low-wage	5,701	--	--	--	--	--	4,970	6,072
Less than 50% low-wage	4,678	--	--	--	--	--	3,345	5,315

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.D.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family 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	220.04	645.17	533.12	608.96	417.32	272.52	395.98	235.80
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	350.19	--	--	--	--	--	790.78	383.91
Construction	826.99	--	--	--	--	--	992.22	840.44
Utilities and transp.	802.97	--	--	--	--	--	--	832.21
Wholesale trade	1,049.73	--	--	--	--	--	976.59 *	1,237.82
Fin. svcs. and real estate	619.28	--	--	--	--	--	872.57 *	682.79
Retail trade	946.86	--	--	--	--	--	2,395.76 *	872.68
Professional services	421.96	--	--	--	--	--	800.87	448.79
Other services	460.25	--	--	--	--	--	613.30	488.46
Ownership								
For profit, incorporated	283.37	--	--	--	--	--	485.45	319.81
For profit, unincorporated	500.65	--	--	--	--	--	786.20	492.95
Nonprofit	390.53	--	--	--	--	--	628.21	416.58
Age of firm								
Less than 5 years	1,436.76	--	--	--	--	--	1,360.40 *	--
5-9 years	851.59	--	--	--	--	--	831.85 *	1,255.79
10-19 years	655.70	--	--	--	--	--	946.55	831.55
20 or more years	238.74	--	--	--	--	--	469.99	253.32
Multi/single status								
2 or more locations	270.36	--	--	--	--	--	1,767.40 *	268.93
1 location only	335.61	--	--	--	--	--	401.52	487.53
Percent full-time employees								
Less than 25%	1,344.59 *	--	--	--	--	--	--	--
25-49 %	1,167.49	--	--	--	--	--	--	1,443.85
50-74 %	824.69	--	--	--	--	--	1,186.22 *	902.48
75% or more	235.40	--	--	--	--	--	438.85	248.80
Union presence								
No union employees	263.21	--	--	--	--	--	425.22	293.59
Has union employees	238.60	--	--	--	--	--	--	206.50
Percent low-wage employees								
50% or more low-wage	663.57	--	--	--	--	--	1,148.32	794.14
Less than 50% low-wage	230.97	--	--	--	--	--	412.20	246.28

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.D.3 Percent of total premiums contributed by employees enrolled in family 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	28.0%	21.4%	26.1%	35.0%	32.5%	26.2%	27.4%	28.1%
Industry group **								
Agric., fish., forest.	22.8%	--	--	--	--	--	16.5%	26.6%
Mining and manufacturing	24.3%	15.2%	26.6%	31.6%	26.3%	22.6%	27.4%	24.1%
Construction	31.7%	19.7%	22.7%	34.1%	44.4%	21.7%	26.0%	34.7%
Utilities and transp.	23.5%	--	27.3% *	26.7%	33.2%	22.5%	21.4%	23.7%
Wholesale trade	28.6%	16.2%	21.4%	30.5%	29.3%	29.4%	24.6%	29.3%
Fin. svcs. and real estate	27.0%	22.5%	14.2%	34.8%	30.8%	26.5%	23.3%	27.3%
Retail trade	35.7%	30.4%	35.3%	52.2%	54.1%	31.3%	37.9%	35.4%
Professional services	27.3%	21.7%	32.3%	38.4%	33.4%	24.3%	29.3%	27.0%
Other services	32.9%	23.3%	26.6%	31.6%	30.6%	35.9%	27.1%	34.1%
Ownership								
For profit, incorporated	28.4%	21.2%	26.0%	36.0%	32.8%	26.8%	28.0%	28.4%
For profit, unincorporated	31.4%	24.4%	32.4%	34.6%	33.1%	30.2%	30.1%	31.7%
Nonprofit	24.4%	16.5%	14.3%	29.8%	31.3%	22.4%	16.9%	24.8%
Age of firm								
Less than 5 years	35.2%	31.3%	21.3%	47.3%	33.5%	34.8%	29.8%	39.4%
5-9 years	32.0%	31.2%	27.2%	35.4%	34.8%	26.4%	30.2%	33.2%
10-19 years	30.6%	18.9%	36.7%	35.5%	33.2%	25.5%	30.4%	30.7%
20 or more years	27.3%	17.2%	21.4%	33.3%	32.2%	26.2%	24.7%	27.5%
Multi/single status								
2 or more locations	27.4%	--	20.6%	38.5%	32.1%	26.2%	32.4%	27.4%
1 location only	29.8%	21.4%	26.5%	34.1%	33.2%	24.2%	26.9%	32.3%
Percent full-time employees								
Less than 25%	30.1%	24.7% *	9.1% *	42.1%	43.2%	31.8%	17.0% *	36.7%
25-49 %	29.1%	18.7% *	25.4%	32.4%	36.3%	27.3%	24.5%	29.6%
50-74 %	29.8%	19.4%	35.9%	37.6%	38.5%	27.5%	28.5%	30.0%
75% or more	27.7%	21.7%	26.0%	34.8%	31.8%	26.0%	27.7%	27.8%
Union presence								
No union employees	29.9%	22.1%	29.9%	37.9%	33.4%	27.8%	29.3%	30.0%
Has union employees	22.4%	10.8% *	7.1% *	15.0%	27.4%	22.8%	10.5%	23.0%
Percent low-wage employees								
50% or more low-wage	35.8%	21.1%	39.2%	41.0%	42.9%	34.2%	30.9%	36.4%
Less than 50% low-wage	27.5%	21.4%	25.6%	34.7%	31.9%	25.6%	27.2%	27.5%

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.

* 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.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family 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	0.31%	1.51%	1.59%	1.20%	0.67%	0.39%	0.90%	0.34%
Industry group **								
Agric., fish., forest.	2.14%	--	--	--	--	--	3.84%	2.37%
Mining and manufacturing	0.63%	4.39%	3.56%	2.10%	1.03%	0.83%	2.20%	0.66%
Construction	2.24%	5.37%	3.79%	4.73%	3.58%	3.02%	2.59%	3.15%
Utilities and transp.	1.10%	--	8.57% *	4.50%	2.72%	1.22%	4.15%	1.14%
Wholesale trade	1.60%	4.31%	4.15%	3.51%	1.90%	2.56%	2.85%	1.80%
Fin. svcs. and real estate	0.58%	4.52%	3.43%	3.43%	1.76%	0.62%	2.88%	0.57%
Retail trade	1.09%	5.33%	7.31%	2.83%	2.76%	1.16%	3.31%	1.14%
Professional services	0.53%	2.54%	2.73%	2.19%	1.16%	0.59%	1.58%	0.56%
Other services	1.10%	3.75%	5.05%	3.05%	1.69%	1.56%	2.58%	1.19%
Ownership								
For profit, incorporated	0.36%	1.93%	1.80%	1.44%	0.87%	0.42%	1.05%	0.38%
For profit, unincorporated	1.35%	2.75%	4.33%	2.95%	1.62%	2.47%	2.44%	1.56%
Nonprofit	0.57%	3.42%	2.95%	3.60%	1.36%	0.55%	1.82%	0.59%
Age of firm								
Less than 5 years	2.41%	5.01%	5.00%	5.18%	3.47%	2.10%	3.32%	3.27%
5-9 years	1.60%	3.79%	4.89%	4.06%	2.37%	2.43%	2.87%	1.81%
10-19 years	1.10%	2.66%	3.98%	2.79%	1.67%	1.74%	2.03%	1.31%
20 or more years	0.34%	2.08%	1.64%	1.39%	0.79%	0.40%	1.05%	0.36%
Multi/single status								
2 or more locations	0.35%	--	4.42%	2.00%	0.78%	0.40%	3.00%	0.36%
1 location only	0.69%	1.52%	1.68%	1.42%	1.24%	1.64%	0.94%	1.01%
Percent full-time employees								
Less than 25%	3.19%	7.59% *	5.57% *	5.86%	3.20%	1.89%	5.62% *	1.76%
25-49 %	1.74%	7.55% *	6.36%	4.95%	3.47%	2.19%	3.81%	1.93%
50-74 %	0.91%	3.94%	5.99%	3.35%	1.86%	1.03%	3.18%	0.93%
75% or more	0.34%	1.71%	1.64%	1.31%	0.72%	0.43%	0.96%	0.37%
Union presence								
No union employees	0.37%	1.58%	1.65%	1.20%	0.70%	0.50%	0.92%	0.41%
Has union employees	0.57%	4.50% *	2.52% *	2.48%	2.16%	0.58%	2.11%	0.57%
Percent low-wage employees								
50% or more low-wage	0.95%	6.22%	6.48%	3.62%	2.03%	1.04%	4.10%	0.92%
Less than 50% low-wage	0.33%	1.53%	1.63%	1.25%	0.69%	0.41%	0.92%	0.35%

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.D.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	28.9%	19.2%	31.6%	36.6%	34.6%	25.6%	29.0%	28.9%
Industry group **								
Agric., fish., forest.	26.7%	--	--	--	--	--	--	--
Mining and manufacturing	26.7%	--	26.3%	34.8%	25.6%	24.2%	27.8%	26.4%
Construction	29.8%	7.7% *	35.8%	31.3%	43.9%	--	27.0%	31.8%
Utilities and transp.	22.9%	--	--	22.4% *	32.7%	24.3%	11.8% *	25.9%
Wholesale trade	33.5%	--	--	46.3%	37.8%	27.4%	30.4%	35.7%
Fin. svcs. and real estate	25.2%	--	--	29.4%	22.9%	26.0%	25.1%	25.2%
Retail trade	35.7%	--	32.2% *	48.4%	53.6%	28.1%	36.7%	35.4%
Professional services	26.0%	20.4%	35.0%	38.7%	38.1%	20.8%	30.5%	25.3%
Other services	38.0%	24.3%	41.4%	34.5%	33.9%	41.3%	32.5%	39.2%
Ownership								
For profit, incorporated	32.0%	18.3%	33.6%	39.0%	34.6%	30.5%	30.0%	32.6%
For profit, unincorporated	26.2%	27.7%	33.3%	29.6%	36.2%	16.9% *	31.7%	24.5%
Nonprofit	23.9%	--	13.4% *	30.7%	33.8%	21.5%	17.0%	24.4%
Age of firm								
Less than 5 years	35.0%	--	--	41.2%	41.8%	--	29.7%	39.7%
5-9 years	33.7%	35.5%	18.8%	34.6%	49.1%	--	32.1%	35.3%
10-19 years	34.7%	14.3%	56.6%	33.1%	34.7%	36.2%	33.5%	36.2%
20 or more years	27.7%	17.5%	23.5%	37.9%	33.6%	25.4%	25.6%	28.0%
Multi/single status								
2 or more locations	27.5%	--	--	38.8%	34.5%	25.6%	35.9%	27.4%
1 location only	31.6%	19.3%	32.1%	36.2%	34.8%	27.1%	28.5%	34.8%
Percent full-time employees								
Less than 25%	41.9%	--	--	--	46.2%	39.8%	39.6%	44.0%
25-49 %	27.3%	--	--	21.4% *	35.4%	26.5%	21.9% *	28.7%
50-74 %	24.7%	6.8% *	39.1% *	35.1%	37.8%	20.0%	22.8%	25.0%
75% or more	29.4%	20.4%	30.8%	37.3%	34.0%	26.5%	29.6%	29.4%
Union presence								
No union employees	30.5%	19.5%	34.2%	38.1%	35.5%	26.8%	30.2%	30.6%
Has union employees	23.4%	--	--	24.9%	29.1%	23.1%	16.1%	24.0%
Percent low-wage employees								
50% or more low-wage	37.6%	17.6% *	--	45.3%	42.0%	38.5%	25.9% *	39.9%
Less than 50% low-wage	28.3%	19.4%	31.3%	36.1%	34.2%	24.6%	29.1%	28.1%

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.

-- 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.D.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	0.95%	2.67%	3.15%	1.71%	1.64%	1.41%	1.74%	1.10%
Industry group **								
Agric., fish., forest.	3.62%	--	--	--	--	--	--	--
Mining and manufacturing	1.59%	--	6.10%	4.05%	2.37%	2.26%	4.25%	1.60%
Construction	3.15%	5.58% *	5.25%	5.62%	4.21%	--	4.76%	4.15%
Utilities and transp.	3.81%	--	--	7.05% *	4.18%	5.63%	5.53% *	4.74%
Wholesale trade	2.15%	--	--	4.38%	4.36%	2.69%	3.52%	2.65%
Fin. svcs. and real estate	1.72%	--	--	5.77%	4.67%	1.43%	6.21%	1.65%
Retail trade	3.82%	--	12.23% *	3.49%	4.18%	5.47%	6.84%	4.50%
Professional services	1.46%	3.90%	6.12%	3.33%	2.86%	1.50%	3.36%	1.55%
Other services	2.66%	6.20%	8.39%	4.48%	3.74%	4.09%	4.75%	3.03%
Ownership								
For profit, incorporated	1.10%	3.19%	3.44%	2.01%	1.78%	1.89%	1.96%	1.30%
For profit, unincorporated	4.15%	5.52%	8.95%	3.83%	6.68%	5.63% *	5.34%	4.85%
Nonprofit	1.16%	--	5.11% *	4.06%	3.09%	1.08%	3.19%	1.24%
Age of firm								
Less than 5 years	3.74%	--	--	7.56%	4.82%	--	4.41%	5.72%
5-9 years	3.24%	7.82%	4.91%	6.26%	5.67%	--	4.66%	4.48%
10-19 years	2.39%	3.83%	3.79%	3.86%	3.85%	3.45%	3.87%	2.76%
20 or more years	1.06%	3.90%	2.82%	1.94%	1.89%	1.45%	1.93%	1.18%
Multi/single status								
2 or more locations	1.26%	--	--	2.85%	2.09%	1.47%	4.93%	1.28%
1 location only	1.24%	2.69%	3.25%	1.95%	2.64%	2.90%	1.82%	1.74%
Percent full-time employees								
Less than 25%	5.02%	--	--	--	11.32%	6.83%	8.56%	5.58%
25-49 %	2.62%	--	--	7.19% *	6.90%	2.87%	7.31% *	2.72%
50-74 %	2.04%	3.78% *	13.07% *	3.79%	2.58%	2.30%	6.21%	2.18%
75% or more	1.09%	3.14%	3.34%	1.87%	1.88%	1.65%	1.89%	1.27%
Union presence								
No union employees	1.17%	2.72%	3.48%	1.88%	1.82%	1.93%	1.87%	1.40%
Has union employees	1.53%	--	--	3.88%	3.31%	1.87%	3.16%	1.63%
Percent low-wage employees								
50% or more low-wage	2.97%	9.41% *	--	7.51%	3.60%	3.83%	7.96% *	3.03%
Less than 50% low-wage	0.99%	2.73%	3.24%	1.76%	1.70%	1.47%	1.77%	1.14%

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.D.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in family 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	27.8%	23.7%	24.6%	34.7%	31.5%	26.3%	27.8%	27.8%
Industry group **								
Agric., fish., forest.	21.5%	--	--	--	--	--	16.8%	24.7%
Mining and manufacturing	24.1%	14.2% *	28.3%	31.3%	26.3%	22.6%	27.9%	23.8%
Construction	31.9%	23.4% *	20.0%	33.7%	44.7%	21.7%	24.7%	34.9%
Utilities and transp.	23.5%	--	43.7%	26.7%	32.3%	22.3%	30.0%	23.3%
Wholesale trade	28.2%	20.7% *	19.5%	29.6%	27.5%	29.3%	25.1%	28.6%
Fin. svcs. and real estate	27.3%	20.9%	14.2% *	36.1%	32.2%	26.6%	23.8%	27.5%
Retail trade	35.4%	29.2%	43.9%	55.5%	54.3%	31.8%	41.3%	34.9%
Professional services	27.7%	25.9%	31.2%	38.2%	31.8%	25.5%	30.0%	27.4%
Other services	31.7%	25.9%	21.6%	31.0%	28.9%	34.7%	26.6%	32.6%
Ownership								
For profit, incorporated	27.7%	24.8%	23.8%	34.5%	32.0%	26.4%	28.0%	27.7%
For profit, unincorporated	33.1%	23.7%	32.1%	40.0%	31.8%	33.5%	32.3%	33.3%
Nonprofit	24.4%	17.0%	16.3%	30.1%	29.7%	22.8%	17.2%	24.8%
Age of firm								
Less than 5 years	35.4%	34.3%	21.2%	47.5%	32.1%	34.8%	30.9%	38.5%
5-9 years	32.2%	31.7%	27.4%	42.4%	31.5%	26.6%	32.3%	32.2%
10-19 years	29.3%	23.6%	28.1%	35.0%	32.5%	24.5%	28.9%	29.4%
20 or more years	27.2%	17.1%	22.4%	31.8%	31.3%	26.4%	25.4%	27.4%
Multi/single status								
2 or more locations	27.3%	--	26.7%	36.4%	31.1%	26.4%	32.8%	27.2%
1 location only	29.6%	23.6%	24.5%	34.3%	32.4%	23.5%	27.1%	31.4%
Percent full-time employees								
Less than 25%	28.3%	--	--	40.2%	42.1%	31.3%	10.8% *	35.5%
25-49 %	28.8%	--	22.4% *	37.1%	33.2%	27.2%	26.7%	29.0%
50-74 %	31.5%	25.2%	36.7%	38.0%	38.6%	29.7%	32.5%	31.4%
75% or more	27.4%	23.9%	24.6%	34.4%	30.9%	26.0%	28.0%	27.4%
Union presence								
No union employees	29.8%	24.9%	28.8%	38.7%	32.3%	28.0%	30.1%	29.7%
Has union employees	22.3%	--	4.4% *	11.4%	27.3%	22.9%	9.0% *	22.8%
Percent low-wage employees								
50% or more low-wage	35.1%	22.2% *	34.3%	37.2%	42.8%	33.5%	31.1%	35.5%
Less than 50% low-wage	27.3%	23.8%	24.2%	34.6%	30.8%	25.9%	27.6%	27.3%

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.D.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in family 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	0.34%	2.09%	1.96%	1.61%	0.77%	0.39%	1.15%	0.35%
Industry group **								
Agric., fish., forest.	2.50%	--	--	--	--	--	4.36%	2.88%
Mining and manufacturing	0.71%	6.68% *	3.18%	2.70%	1.17%	0.91%	2.64%	0.73%
Construction	2.87%	7.20% *	4.63%	6.35%	4.37%	3.80%	3.34%	3.88%
Utilities and transp.	1.18%	--	7.59%	5.81%	3.23%	1.27%	5.11%	1.21%
Wholesale trade	1.84%	6.85% *	5.10%	3.73%	2.11%	2.71%	3.82%	1.99%
Fin. svcs. and real estate	0.62%	5.01%	4.58% *	4.28%	1.61%	0.68%	3.74%	0.62%
Retail trade	1.08%	7.43%	7.41%	3.72%	4.28%	1.07%	4.20%	1.10%
Professional services	0.53%	3.83%	2.92%	2.93%	1.29%	0.56%	1.87%	0.55%
Other services	1.16%	5.17%	5.37%	4.01%	1.91%	1.50%	3.34%	1.21%
Ownership								
For profit, incorporated	0.38%	2.78%	2.21%	1.94%	1.05%	0.42%	1.37%	0.40%
For profit, unincorporated	1.31%	3.54%	5.18%	3.30%	1.48%	2.26%	2.83%	1.45%
Nonprofit	0.66%	4.47%	4.51%	4.89%	1.52%	0.64%	2.49%	0.69%
Age of firm								
Less than 5 years	2.81%	6.26%	5.95%	6.42%	3.85%	2.18%	4.07%	3.73%
5-9 years	1.85%	4.71%	6.51%	4.50%	2.31%	2.77%	3.75%	1.97%
10-19 years	1.27%	4.26%	4.35%	3.76%	1.87%	1.81%	2.52%	1.48%
20 or more years	0.36%	2.62%	2.34%	1.87%	0.92%	0.41%	1.42%	0.37%
Multi/single status								
2 or more locations	0.36%	--	5.45%	2.35%	0.86%	0.40%	3.48%	0.36%
1 location only	0.89%	2.09%	2.06%	1.95%	1.50%	1.90%	1.22%	1.26%
Percent full-time employees								
Less than 25%	3.60%	--	--	7.33%	3.20%	1.96%	5.08% *	1.86%
25-49 %	2.13%	--	7.33% *	5.95%	3.33%	2.65%	4.74%	2.28%
50-74 %	0.93%	5.43%	7.52%	4.51%	2.43%	0.96%	4.12%	0.91%
75% or more	0.37%	2.35%	1.94%	1.74%	0.83%	0.43%	1.20%	0.38%
Union presence								
No union employees	0.39%	2.22%	1.95%	1.55%	0.79%	0.49%	1.15%	0.42%
Has union employees	0.63%	--	3.06% *	2.48%	2.71%	0.62%	2.78% *	0.63%
Percent low-wage employees								
50% or more low-wage	0.99%	9.73% *	8.80%	4.26%	2.40%	1.06%	5.22%	0.96%
Less than 50% low-wage	0.35%	2.11%	1.99%	1.67%	0.80%	0.41%	1.18%	0.37%

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.D.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in family 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	28.0%	16.7%	20.0%	32.8%	37.3%	24.0%	21.9%	30.6%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	24.0%	--	--	--	--	--	24.4%	23.9%
Construction	35.2%	--	--	--	--	--	30.6%	43.1%
Utilities and transp.	25.4%	--	--	--	--	--	--	25.7%
Wholesale trade	24.0%	--	--	--	--	--	13.4% *	35.6%
Fin. svcs. and real estate	26.7%	--	--	--	--	--	16.3% *	31.8%
Retail trade	40.3%	--	--	--	--	--	28.9%	46.5%
Professional services	28.6%	--	--	--	--	--	23.6%	30.6%
Other services	26.7%	--	--	--	--	--	15.5%	31.1%
Ownership								
For profit, incorporated	28.7%	--	--	--	--	--	23.5%	31.3%
For profit, unincorporated	27.0%	--	--	--	--	--	18.3%	31.8%
Nonprofit	26.2%	--	--	--	--	--	15.0%	27.8%
Age of firm								
Less than 5 years	32.7% *	--	--	--	--	--	21.6% *	--
5-9 years	25.7%	--	--	--	--	--	18.4% *	47.4%
10-19 years	32.6%	--	--	--	--	--	29.9%	36.5%
20 or more years	27.3%	--	--	--	--	--	19.3%	29.4%
Multi/single status								
2 or more locations	29.7%	--	--	--	--	--	25.7% *	29.9%
1 location only	25.5%	--	--	--	--	--	21.5%	34.0%
Percent full-time employees								
Less than 25%	28.5% *	--	--	--	--	--	--	--
25-49 %	38.1%	--	--	--	--	--	--	41.9%
50-74 %	32.1%	--	--	--	--	--	20.2% *	41.7%
75% or more	27.3%	--	--	--	--	--	22.2%	29.4%
Union presence								
No union employees	30.3%	--	--	--	--	--	23.4%	33.9%
Has union employees	19.6%	--	--	--	--	--	--	21.5%
Percent low-wage employees								
50% or more low-wage	39.3%	--	--	--	--	--	40.3%	38.9%
Less than 50% low-wage	27.3%	--	--	--	--	--	20.8%	30.1%

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.

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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.D.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in family 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	1.25%	3.63%	3.65%	4.03%	2.48%	1.45%	2.45%	1.36%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	2.05%	--	--	--	--	--	6.17%	2.04%
Construction	5.55%	--	--	--	--	--	7.59%	4.40%
Utilities and transp.	4.71%	--	--	--	--	--	--	4.95%
Wholesale trade	6.41%	--	--	--	--	--	5.84% *	7.55%
Fin. svcs. and real estate	3.40%	--	--	--	--	--	5.01% *	4.14%
Retail trade	3.75%	--	--	--	--	--	7.62%	3.59%
Professional services	2.22%	--	--	--	--	--	4.95%	2.42%
Other services	2.99%	--	--	--	--	--	4.48%	3.80%
Ownership								
For profit, incorporated	1.59%	--	--	--	--	--	2.93%	1.79%
For profit, unincorporated	3.27%	--	--	--	--	--	5.27%	3.42%
Nonprofit	2.11%	--	--	--	--	--	4.00%	2.32%
Age of firm								
Less than 5 years	12.36% *	--	--	--	--	--	10.11% *	--
5-9 years	6.71%	--	--	--	--	--	6.45% *	8.31%
10-19 years	3.89%	--	--	--	--	--	5.68% *	5.28%
20 or more years	1.29%	--	--	--	--	--	2.59%	1.41%
Multi/single status								
2 or more locations	1.55%	--	--	--	--	--	10.80% *	1.52%
1 location only	2.04%	--	--	--	--	--	2.47%	2.88%
Percent full-time employees								
Less than 25%	9.01% *	--	--	--	--	--	--	--
25-49 %	6.50%	--	--	--	--	--	--	8.04%
50-74 %	5.30%	--	--	--	--	--	6.84% *	6.80%
75% or more	1.32%	--	--	--	--	--	2.73%	1.39%
Union presence								
No union employees	1.50%	--	--	--	--	--	2.60%	1.75%
Has union employees	1.47%	--	--	--	--	--	--	1.27%
Percent low-wage employees								
50% or more low-wage	3.91%	--	--	--	--	--	7.71%	4.52%
Less than 50% low-wage	1.29%	--	--	--	--	--	2.48%	1.40%

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.D.4 Percent of private-sector employees enrolled in a health insurance plan that take 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	26.8%	23.3%	24.5%	20.5%	23.5%	30.0%	22.7%	27.6%
Industry group **								
Agric., fish., forest.	18.0%	29.4%	17.4% *	18.7% *	8.8% *	22.2%	26.8%	14.4%
Mining and manufacturing	28.7%	26.8%	25.2%	21.8%	28.3%	30.7%	24.7%	29.2%
Construction	27.8%	22.8%	31.8%	26.7%	27.4%	28.6%	26.6%	28.6%
Utilities and transp.	32.0%	31.1%	25.2%	17.5%	23.1%	35.2%	22.5%	32.9%
Wholesale trade	30.7%	21.6%	28.4%	23.3%	27.5%	36.4%	23.5%	32.7%
Fin. svcs. and real estate	30.4%	23.2%	22.7%	21.5%	24.9%	33.2%	23.3%	31.2%
Retail trade	22.1%	18.0%	13.5%	15.1%	17.8%	25.4%	15.5%	23.3%
Professional services	25.9%	26.9%	23.6%	19.5%	21.7%	28.9%	23.7%	26.2%
Other services	22.7%	19.1%	23.4%	18.4%	20.6%	25.6%	20.3%	23.3%
Ownership								
For profit, incorporated	27.6%	25.4%	24.9%	21.4%	24.3%	30.4%	23.9%	28.3%
For profit, unincorporated	25.3%	18.8%	22.2%	18.2%	25.0%	30.3%	19.9%	26.8%
Nonprofit	25.1%	19.1%	26.3%	18.4%	20.2%	28.5%	19.9%	25.6%
Age of firm								
Less than 5 years	20.0%	22.9%	25.8%	17.5%	19.1%	19.6%	22.1%	18.5%
5-9 years	24.6%	25.1%	24.5%	19.9%	24.8%	37.7%	23.1%	25.7%
10-19 years	22.7%	23.4%	24.1%	21.1%	20.6%	26.1%	23.2%	22.4%
20 or more years	27.8%	22.7%	24.6%	20.7%	24.3%	30.2%	22.5%	28.4%
Multi/single status								
2 or more locations	28.5%	7.4% *	22.1%	18.6%	24.6%	30.0%	21.1%	28.7%
1 location only	22.8%	23.4%	24.7%	21.0%	22.0%	30.9%	22.9%	22.8%
Percent full-time employees								
Less than 25%	20.7%	39.1%	40.4% *	15.4%	14.3%	19.9%	32.9%	17.5%
25-49 %	22.3%	22.1%	17.2%	14.5%	20.1%	26.0%	17.4%	23.2%
50-74 %	23.3%	27.8%	19.4%	14.0%	17.5%	26.9%	20.5%	23.7%
75% or more	27.6%	22.1%	25.0%	21.5%	24.6%	30.7%	23.0%	28.4%
Union presence								
No union employees	25.6%	22.5%	22.0%	19.1%	22.8%	29.7%	21.5%	26.5%
Has union employees	31.6%	41.4%	51.8%	38.6%	30.1%	30.8%	43.7%	31.1%
Percent low-wage employees								
50% or more low-wage	17.7%	26.2%	17.0%	11.0%	12.7%	21.1%	17.8%	17.7%
Less than 50% low-wage	27.9%	23.0%	25.0%	21.5%	25.0%	31.0%	23.1%	28.8%

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.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take 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	0.26%	1.00%	0.99%	0.61%	0.53%	0.36%	0.53%	0.29%
Industry group **								
Agric., fish., forest.	2.97%	7.77%	5.79% *	7.33% *	3.66% *	3.86%	5.09%	3.06%
Mining and manufacturing	0.62%	4.15%	2.76%	1.29%	1.10%	0.90%	1.45%	0.67%
Construction	1.50%	3.02%	3.42%	2.93%	2.26%	5.48%	1.87%	2.18%
Utilities and transp.	1.12%	8.40%	4.56%	2.31%	2.20%	1.31%	2.84%	1.19%
Wholesale trade	1.13%	3.62%	3.32%	2.41%	1.68%	1.82%	1.85%	1.32%
Fin. svcs. and real estate	0.69%	2.60%	3.26%	1.66%	1.43%	0.86%	1.61%	0.74%
Retail trade	0.63%	2.65%	1.88%	1.16%	1.41%	0.81%	1.14%	0.70%
Professional services	0.45%	1.89%	1.50%	0.92%	0.82%	0.64%	0.92%	0.51%
Other services	0.74%	2.02%	2.59%	1.45%	1.82%	1.06%	1.33%	0.86%
Ownership								
For profit, incorporated	0.31%	1.30%	1.19%	0.77%	0.66%	0.41%	0.64%	0.34%
For profit, unincorporated	0.83%	1.70%	2.00%	1.28%	1.61%	1.41%	1.11%	1.00%
Nonprofit	0.61%	2.74%	3.36%	1.45%	0.86%	0.87%	1.51%	0.65%
Age of firm								
Less than 5 years	1.17%	2.66%	4.33%	2.01%	2.17%	2.09%	1.80%	1.52%
5-9 years	1.40%	2.68%	2.49%	1.69%	3.22%	4.85%	1.47%	2.19%
10-19 years	0.77%	1.78%	1.83%	1.29%	1.52%	1.93%	1.02%	1.05%
20 or more years	0.29%	1.54%	1.39%	0.82%	0.54%	0.37%	0.73%	0.31%
Multi/single status								
2 or more locations	0.31%	3.38% *	2.66%	0.89%	0.60%	0.37%	1.28%	0.32%
1 location only	0.45%	1.01%	1.05%	0.74%	0.93%	1.79%	0.57%	0.69%
Percent full-time employees								
Less than 25%	1.52%	6.41%	12.70% *	2.24%	2.20%	1.17%	5.63%	1.02%
25-49 %	1.46%	4.90%	2.96%	1.71%	5.31%	1.20%	1.82%	1.67%
50-74 %	0.63%	3.03%	2.18%	1.17%	1.36%	0.82%	1.48%	0.69%
75% or more	0.29%	1.07%	1.08%	0.70%	0.55%	0.41%	0.57%	0.32%
Union presence								
No union employees	0.29%	0.98%	0.85%	0.52%	0.55%	0.45%	0.49%	0.34%
Has union employees	0.59%	7.67%	5.43%	4.57%	1.64%	0.61%	3.69%	0.59%
Percent low-wage employees								
50% or more low-wage	0.53%	4.03%	2.62%	1.04%	0.84%	0.75%	1.61%	0.57%
Less than 50% low-wage	0.28%	1.03%	1.04%	0.66%	0.58%	0.39%	0.55%	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.

* 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.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family 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	8.3%	52.9%	35.8%	18.6%	5.8%	2.7%	34.6%	4.4%
Industry group **								
Agric., fish., forest.	18.1%	--	--	--	--	--	31.3%*	7.9%*
Mining and manufacturing	6.5%	55.8%	20.5%	13.4%	5.4%*	4.1%*	22.1%	5.0%
Construction	27.4%	61.2%	49.9%	30.6%*	11.7%*	3.0%*	43.5%	17.2%*
Utilities and transp.	7.5%	--	46.4%*	18.7%*	0.9%*	5.0%*	46.1%	5.1%
Wholesale trade	9.3%	48.9%	42.6%	17.5%*	7.5%*	1.2%*	35.7%	3.9%*
Fin. svcs. and real estate	4.1%	45.1%	47.0%	13.9%*	1.4%*	1.2%*	35.9%	1.6%*
Retail trade	4.3%	41.8%	35.8%	2.5%*	3.5%*	1.3%*	26.2%	1.5%*
Professional services	7.0%	51.7%	20.9%	13.2%	4.8%*	2.9%*	30.9%	3.5%*
Other services	12.9%	55.6%	39.0%	30.3%	9.1%*	2.8%*	40.9%	7.0%
Ownership								
For profit, incorporated	8.3%	55.0%	35.6%	17.0%	6.4%	2.5%	33.9%	4.2%
For profit, unincorporated	11.8%	41.2%	31.0%	19.2%	4.6%*	8.1%*	31.5%	7.6%*
Nonprofit	5.6%	60.3%	46.4%	27.1%	4.6%*	0.7%*	47.1%	2.7%
Age of firm								
Less than 5 years	15.2%	35.6%	24.1%*	11.2%*	6.8%*	1.5%*	26.5%	6.3%*
5-9 years	18.7%	32.6%	29.4%	24.8%	10.1%*	4.3%*	29.2%	11.4%
10-19 years	16.4%	57.2%	28.2%	19.3%	4.5%*	0.8%*	33.9%	6.4%*
20 or more years	6.6%	62.2%	42.8%	18.0%	5.5%	2.8%	37.7%	3.9%
Multi/single status								
2 or more locations	3.4%	--	43.3%	7.6%	4.5%	2.8%	20.9%	3.1%
1 location only	23.0%	52.9%	35.3%	21.4%	7.8%	0.1%*	35.9%	11.5%
Percent full-time employees								
Less than 25%	24.2%	55.6%	79.0%	20.4%*	6.3%*	3.0%*	64.6%	4.4%*
25-49 %	8.5%	75.1%	43.7%	29.8%	5.2%*	0.5%*	51.3%	2.9%*
50-74 %	6.5%	57.8%	31.7%	10.5%	0.6%*	0.8%*	43.0%	0.9%*
75% or more	8.2%	51.0%	34.3%	18.7%	6.2%	3.0%	32.2%	4.8%
Union presence								
No union employees	8.0%	51.9%	28.3%	14.1%	5.4%	2.4%*	31.2%	3.8%
Has union employees	9.2%	66.7%	70.7%	48.2%	8.5%*	3.3%	63.2%	6.0%
Percent low-wage employees								
50% or more low-wage	6.1%	65.8%	22.6%*	17.9%	3.6%*	0.3%*	42.8%	1.5%*
Less than 50% low-wage	8.4%	51.7%	36.4%	18.6%	5.9%	2.9%	34.1%	4.6%

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.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family 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	0.53%	2.71%	2.93%	2.25%	0.92%	0.63%	1.59%	0.56%
Industry group **								
Agric., fish., forest.	5.08%	--	--	--	--	--	10.85%*	4.16%*
Mining and manufacturing	1.18%	10.42%	6.09%	3.80%	1.89%*	1.61%*	3.84%	1.24%
Construction	3.96%	8.17%	8.07%	9.35%*	5.10%*	1.89%*	5.08%	5.67%*
Utilities and transp.	1.52%	--	14.18%*	7.83%*	0.68%*	1.55%*	8.46%	1.40%
Wholesale trade	1.74%	10.02%	9.01%	7.59%*	3.55%*	0.50%*	5.86%	1.35%*
Fin. svcs. and real estate	0.66%	7.86%	9.71%	5.34%*	0.87%*	0.51%*	5.03%	0.50%*
Retail trade	0.97%	8.29%	8.72%	1.04%*	3.36%*	0.97%*	4.23%	0.91%*
Professional services	1.19%	4.76%	3.42%	2.45%	1.50%*	1.76%*	2.60%	1.33%*
Other services	1.55%	6.16%	7.77%	5.56%	3.12%*	1.34%*	4.14%	1.54%
Ownership								
For profit, incorporated	0.56%	3.24%	3.57%	2.81%	1.27%	0.49%	1.88%	0.55%
For profit, unincorporated	2.67%	5.72%	5.76%	5.14%	1.81%*	5.33%*	3.76%	3.22%*
Nonprofit	0.71%	7.88%	8.70%	5.04%	1.51%*	0.30%*	4.76%	0.57%
Age of firm								
Less than 5 years	3.00%	6.63%	9.95%*	5.52%*	5.52%*	1.53%*	4.92%	3.48%*
5-9 years	2.89%	6.48%	7.82%	6.52%	4.07%*	4.07%*	4.62%	3.17%
10-19 years	1.85%	4.82%	5.47%	4.95%	2.75%*	0.34%*	3.02%	2.25%*
20 or more years	0.58%	3.97%	4.10%	2.97%	1.01%	0.66%	2.24%	0.59%
Multi/single status								
2 or more locations	0.56%	--	9.05%	1.97%	1.06%	0.65%	4.14%	0.56%
1 location only	1.26%	2.72%	3.07%	2.71%	1.68%	0.07%*	1.70%	1.80%
Percent full-time employees								
Less than 25%	5.90%	12.52%	11.28%	6.95%*	3.53%*	1.55%*	9.33%	1.43%*
25-49 %	1.70%	9.00%	10.50%	8.17%	4.46%*	0.33%*	6.31%	1.34%*
50-74 %	0.88%	7.33%	6.94%	2.89%	0.34%*	0.31%*	4.68%	0.26%*
75% or more	0.60%	3.07%	3.14%	2.48%	1.02%	0.72%	1.72%	0.63%
Union presence								
No union employees	0.60%	2.74%	2.51%	1.68%	0.98%	0.86%*	1.48%	0.65%
Has union employees	1.16%	12.00%	9.63%	9.39%	2.59%*	0.73%	6.95%	1.06%
Percent low-wage employees								
50% or more low-wage	0.99%	8.42%	8.83%*	4.42%	2.26%*	0.14%*	5.44%	0.54%*
Less than 50% low-wage	0.57%	2.84%	3.03%	2.37%	0.97%	0.68%	1.66%	0.59%

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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