

**Table I.E.1 Average total employee-plus-one 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	12,124	12,155	11,971	11,444	12,291	12,203	11,833	12,166
Industry group **								
Agric., fish., forest.	9,382	--	--	--	--	--	10,800	8,873
Mining and manufacturing	11,985	11,690	12,573	11,604	11,976	12,044	11,870	11,995
Construction	11,600	10,635	11,944	11,396	11,234	13,018	11,877	11,446
Utilities and transp.	11,955	--	12,753	11,844	12,842	11,767	11,875	11,961
Wholesale trade	11,636	12,059	12,550	11,469	11,449	11,615	11,812	11,598
Fin. svcs. and real estate	12,570	13,636	15,605	12,765	13,243	12,246	14,203	12,420
Retail trade	11,246	12,656	11,702	10,578	11,696	11,153	11,772	11,165
Professional services	12,701	11,801	11,382	11,094	12,833	13,020	11,262	12,875
Other services	11,472	12,700	10,187	11,586	12,106	11,177	11,441	11,478
Ownership								
For profit, incorporated	11,831	11,883	12,010	11,526	11,867	11,859	11,836	11,830
For profit, unincorporated	11,481	11,434	11,838	10,459	12,287	11,314	11,189	11,553
Nonprofit	13,552	14,982	11,950	12,342	13,512	13,717	13,179	13,575
Age of firm								
Less than 5 years	11,224	11,298	9,250	10,887	12,412	10,720	10,832	11,478
5-9 years	10,522	9,604	11,361	9,671	11,002	11,940	10,262	10,692
10-19 years	11,619	11,488	11,036	11,491	11,902	11,712	11,351	11,730
20 or more years	12,298	13,490	12,955	11,897	12,474	12,238	12,601	12,271
Multi/single status								
2 or more locations	12,267	--	11,614	11,815	12,666	12,205	12,471	12,263
1 location only	11,704	12,146	12,005	11,326	11,699	12,125	11,752	11,667
Percent full-time employees								
Less than 25%	11,263	--	--	12,007	10,723	11,741	10,032	11,540
25-49 %	12,092	--	11,349	10,455	12,255	12,170	12,382	12,044
50-74 %	12,166	14,072	11,368	10,402	12,324	12,332	11,605	12,246
75% or more	12,132	11,739	12,138	11,560	12,314	12,195	11,871	12,169
Union presence								
No union employees	11,962	12,128	11,790	11,236	12,209	12,036	11,684	12,011
Has union employees	12,683	--	13,751	13,856	13,040	12,564	14,197	12,633
Percent low-wage employees								
50% or more low-wage	11,175	14,528	9,964	10,601	11,432	11,150	11,089	11,184
Less than 50% low-wage	12,208	12,033	12,105	11,516	12,375	12,297	11,878	12,256

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.E.1 Standard errors for average total employee-plus-one 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	60.14	314.93	273.42	163.25	129.91	79.15	155.93	65.00
Industry group **								
Agric., fish., forest.	972.19	--	--	--	--	--	954.59	1,168.60
Mining and manufacturing	142.71	798.22	894.03	267.77	266.87	199.23	352.04	152.35
Construction	249.92	819.60	562.50	471.53	430.07	635.84	427.18	303.24
Utilities and transp.	317.76	--	1,886.30	702.19	1,107.34	337.26	831.05	335.89
Wholesale trade	165.11	875.67	877.02	318.00	324.76	227.14	443.35	175.66
Fin. svcs. and real estate	137.73	804.09	777.61	538.13	281.98	161.81	543.69	139.50
Retail trade	155.18	1,262.11	736.84	429.05	528.74	167.87	458.99	164.46
Professional services	112.51	521.69	360.54	391.83	205.72	145.53	285.62	119.59
Other services	174.31	861.73	832.28	464.90	369.77	223.71	438.63	189.82
Ownership								
For profit, incorporated	66.34	375.98	324.16	158.18	161.25	85.01	174.99	71.62
For profit, unincorporated	163.89	517.62	644.17	480.04	243.20	241.51	394.66	179.60
Nonprofit	154.31	1,054.13	767.25	567.48	279.39	197.97	528.05	160.49
Age of firm								
Less than 5 years	271.72	512.01	701.37	500.92	478.60	659.04	360.83	381.92
5-9 years	259.21	561.38	846.37	437.98	312.20	1,128.67	466.59	298.05
10-19 years	191.11	602.89	470.68	378.49	429.58	314.13	298.85	240.93
20 or more years	65.87	503.39	365.75	193.77	146.20	81.82	205.83	69.32
Multi/single status								
2 or more locations	69.66	--	777.21	312.53	153.91	80.46	455.76	70.45
1 location only	117.76	320.56	289.61	191.41	226.73	437.30	165.85	164.77
Percent full-time employees								
Less than 25%	447.72	--	--	708.47	924.10	528.65	1,236.80	461.65
25-49 %	356.70	--	1,189.65	490.39	581.18	502.13	949.87	385.63
50-74 %	184.47	1,192.39	545.58	772.28	425.65	200.60	751.39	178.82
75% or more	65.22	304.59	300.12	168.84	140.64	86.83	156.06	71.08
Union presence								
No union employees	65.90	319.85	270.61	158.12	134.57	92.43	154.76	72.50
Has union employees	140.28	--	1,130.11	669.70	476.05	150.83	730.78	142.23
Percent low-wage employees								
50% or more low-wage	147.70	1,904.53	1,139.73	433.64	371.18	151.63	704.01	147.05
Less than 50% low-wage	63.96	310.61	278.14	172.14	137.65	84.97	159.68	69.46

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

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

**Table I.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	3,376	2,637	3,611	3,986	3,942	3,087	3,479	3,362
Industry group **								
Agric., fish., forest.	1,929	--	--	--	--	--	1,862 *	1,952
Mining and manufacturing	2,906	1,896	3,652	3,478	3,200	2,668	3,300	2,870
Construction	4,262	2,449	4,640	4,167	5,108	3,137	4,048	4,381
Utilities and transp.	3,314	--	4,851 *	3,498	4,198	3,062	3,969	3,265
Wholesale trade	3,409	1,495	3,781	4,513	3,433	3,181	3,617	3,364
Fin. svcs. and real estate	3,331	3,956	3,912	3,986	3,909	3,097	3,879	3,280
Retail trade	3,837	3,478	4,111	4,667	5,855	3,225	4,176	3,784
Professional services	3,432	2,635	3,656	3,938	4,067	3,182	3,343	3,442
Other services	3,453	2,455	2,104	4,128	3,873	3,339	2,800	3,588
Ownership								
For profit, incorporated	3,388	2,764	3,726	4,145	4,062	3,050	3,675	3,346
For profit, unincorporated	3,438	2,469	3,520	3,843	3,737	3,201	3,238	3,488
Nonprofit	3,297	2,270	2,774	3,399	3,745	3,167	2,461	3,348
Age of firm								
Less than 5 years	3,870	3,022	3,349	4,286	4,057	4,008	3,277	4,256
5-9 years	3,777	2,786	3,843	3,744	4,127	3,580	3,491	3,965
10-19 years	3,694	3,075	3,608	4,064	3,932	3,331	3,553	3,752
20 or more years	3,300	2,240	3,591	3,977	3,921	3,066	3,473	3,285
Multi/single status								
2 or more locations	3,268	--	3,447	3,989	3,991	3,078	3,728	3,260
1 location only	3,695	2,659	3,627	3,985	3,863	3,401	3,447	3,884
Percent full-time employees								
Less than 25%	3,507	--	--	4,035	4,347	3,379	2,411	3,754
25-49 %	3,522	--	2,231	3,870	4,862	3,311	2,385	3,711
50-74 %	3,525	2,331	4,055	3,393	4,600	3,244	3,167	3,575
75% or more	3,355	2,775	3,660	4,041	3,846	3,060	3,575	3,324
Union presence								
No union employees	3,517	2,641	3,753	4,134	3,923	3,217	3,565	3,508
Has union employees	2,893	--	2,210	2,279	4,110	2,806	2,098	2,920
Percent low-wage employees								
50% or more low-wage	3,849	1,651 *	3,454	3,854	4,826	3,572	3,428	3,889
Less than 50% low-wage	3,335	2,688	3,622	3,998	3,856	3,044	3,482	3,313

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.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	35.96	226.72	169.00	96.97	84.16	44.83	100.92	38.50
Industry group **								
Agric., fish., forest.	449.11	--	--	--	--	--	680.12 *	564.07
Mining and manufacturing	70.24	501.07	407.23	165.37	106.02	101.47	206.00	74.38
Construction	220.20	468.15	498.02	410.86	417.13	403.71	368.57	272.89
Utilities and transp.	162.35	--	1,531.86 *	452.39	422.13	185.56	627.71	166.64
Wholesale trade	97.17	397.35	398.66	254.48	169.52	140.33	245.16	105.25
Fin. svcs. and real estate	70.54	1,058.75	573.80	255.60	189.75	75.15	393.64	67.98
Retail trade	135.89	871.14	641.32	321.22	421.26	125.38	370.33	146.23
Professional services	64.32	339.83	283.52	198.84	159.27	78.23	171.06	69.05
Other services	140.72	566.08	298.38	254.04	249.72	223.51	246.60	165.28
Ownership								
For profit, incorporated	44.12	310.30	198.33	113.50	114.85	52.52	124.08	47.14
For profit, unincorporated	86.52	342.71	358.67	240.53	150.87	126.37	198.29	96.23
Nonprofit	85.88	543.23	679.59	292.89	168.65	109.02	296.88	89.24
Age of firm								
Less than 5 years	227.21	822.32	483.26	472.81	272.78	373.24	402.28	253.44
5-9 years	161.53	483.94	505.88	266.92	271.91	604.34	253.52	208.99
10-19 years	132.03	440.95	331.01	219.99	325.85	206.04	201.47	166.79
20 or more years	38.63	302.84	231.79	119.34	89.21	46.13	138.53	40.20
Multi/single status								
2 or more locations	40.74	--	392.94	155.42	98.02	45.85	229.77	41.27
1 location only	75.29	230.30	181.34	118.41	152.99	169.91	109.91	103.21
Percent full-time employees								
Less than 25%	195.54	--	--	452.72	406.67	213.39	594.42	191.19
25-49 %	155.85	--	451.39	444.55	398.56	168.36	338.83	171.77
50-74 %	105.67	505.92	696.39	313.08	264.97	108.35	358.53	108.49
75% or more	39.47	258.59	179.54	104.90	89.91	49.91	109.36	42.27
Union presence								
No union employees	41.84	230.14	178.97	99.43	86.38	57.30	103.87	45.70
Has union employees	68.74	--	429.26	248.58	316.89	68.39	337.65	69.97
Percent low-wage employees								
50% or more low-wage	110.46	661.33 *	571.68	289.29	278.70	119.86	325.51	116.79
Less than 50% low-wage	37.80	235.32	176.23	102.31	86.84	47.54	105.36	40.49

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

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\*\* 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.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one 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%	21.7%	30.2%	34.8%	32.1%	25.3%	29.4%	27.6%
Industry group **								
Agric., fish., forest.	20.6%	--	--	--	--	--	17.2% *	22.0%
Mining and manufacturing	24.2%	16.2%	29.0%	30.0%	26.7%	22.2%	27.8%	23.9%
Construction	36.7%	23.0%	38.9%	36.6%	45.5%	24.1%	34.1%	38.3%
Utilities and transp.	27.7%	--	38.0%	29.5%	32.7%	26.0%	33.4%	27.3%
Wholesale trade	29.3%	12.4% *	30.1%	39.3%	30.0%	27.4%	30.6%	29.0%
Fin. svcs. and real estate	26.5%	29.0%	25.1%	31.2%	29.5%	25.3%	27.3%	26.4%
Retail trade	34.1%	27.5%	35.1%	44.1%	50.1%	28.9%	35.5%	33.9%
Professional services	27.0%	22.3%	32.1%	35.5%	31.7%	24.4%	29.7%	26.7%
Other services	30.1%	19.3%	20.7%	35.6%	32.0%	29.9%	24.5%	31.3%
Ownership								
For profit, incorporated	28.6%	23.3%	31.0%	36.0%	34.2%	25.7%	31.0%	28.3%
For profit, unincorporated	30.0%	21.6%	29.7%	36.7%	30.4%	28.3%	28.9%	30.2%
Nonprofit	24.3%	15.1%	23.2%	27.5%	27.7%	23.1%	18.7%	24.7%
Age of firm								
Less than 5 years	34.5%	26.7%	36.2%	39.4%	32.7%	37.4%	30.3%	37.1%
5-9 years	35.9%	29.0%	33.8%	38.7%	37.5%	30.0%	34.0%	37.1%
10-19 years	31.8%	26.8%	32.7%	35.4%	33.0%	28.4%	31.3%	32.0%
20 or more years	26.8%	16.6%	27.7%	33.4%	31.4%	25.1%	27.6%	26.8%
Multi/single status								
2 or more locations	26.6%	--	29.7%	33.8%	31.5%	25.2%	29.9%	26.6%
1 location only	31.6%	21.9%	30.2%	35.2%	33.0%	28.0%	29.3%	33.3%
Percent full-time employees								
Less than 25%	31.1%	--	--	33.6%	40.5%	28.8%	24.0%	32.5%
25-49 %	29.1%	--	19.7%	37.0%	39.7%	27.2%	19.3%	30.8%
50-74 %	29.0%	16.6%	35.7%	32.6%	37.3%	26.3%	27.3%	29.2%
75% or more	27.7%	23.6%	30.2%	35.0%	31.2%	25.1%	30.1%	27.3%
Union presence								
No union employees	29.4%	21.8%	31.8%	36.8%	32.1%	26.7%	30.5%	29.2%
Has union employees	22.8%	--	16.1%	16.4%	31.5%	22.3%	14.8%	23.1%
Percent low-wage employees								
50% or more low-wage	34.4%	11.4% *	34.7%	36.3%	42.2%	32.0%	30.9%	34.8%
Less than 50% low-wage	27.3%	22.3%	29.9%	34.7%	31.2%	24.8%	29.3%	27.0%

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

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**Table I.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one 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	0.29%	1.90%	1.43%	0.92%	0.70%	0.35%	0.89%	0.31%
Industry group **								
Agric., fish., forest.	3.53%	--	--	--	--	--	6.76% *	4.19%
Mining and manufacturing	0.60%	4.14%	4.22%	1.51%	1.01%	0.83%	1.89%	0.63%
Construction	1.96%	5.04%	3.77%	4.12%	3.48%	2.60%	3.33%	2.37%
Utilities and transp.	1.24%	--	10.47%	4.51%	4.15%	1.35%	5.28%	1.26%
Wholesale trade	0.80%	3.78% *	3.11%	2.39%	1.35%	1.13%	2.21%	0.84%
Fin. svcs. and real estate	0.54%	6.95%	3.37%	2.30%	1.41%	0.59%	2.65%	0.53%
Retail trade	1.31%	7.11%	6.38%	2.72%	3.76%	1.32%	3.41%	1.42%
Professional services	0.49%	3.13%	2.40%	1.58%	1.14%	0.57%	1.54%	0.51%
Other services	1.24%	4.57%	3.72%	2.95%	2.52%	1.86%	2.34%	1.44%
Ownership								
For profit, incorporated	0.36%	2.61%	1.71%	1.04%	0.90%	0.41%	1.10%	0.38%
For profit, unincorporated	0.71%	3.04%	2.85%	2.34%	1.29%	0.92%	1.68%	0.79%
Nonprofit	0.66%	3.91%	5.52%	2.89%	1.43%	0.78%	2.38%	0.68%
Age of firm								
Less than 5 years	2.07%	7.05%	5.01%	4.95%	2.04%	2.43%	3.72%	2.36%
5-9 years	1.46%	5.26%	4.32%	2.69%	2.46%	2.91%	2.31%	1.88%
10-19 years	1.12%	3.97%	3.26%	2.04%	2.67%	1.67%	1.93%	1.37%
20 or more years	0.31%	2.25%	1.74%	1.11%	0.74%	0.36%	1.14%	0.32%
Multi/single status								
2 or more locations	0.32%	--	3.41%	1.42%	0.79%	0.35%	2.11%	0.32%
1 location only	0.67%	1.93%	1.53%	1.14%	1.33%	1.53%	0.96%	0.92%
Percent full-time employees								
Less than 25%	1.91%	--	--	4.57%	4.42%	2.14%	5.51%	2.03%
25-49 %	1.70%	--	4.31%	4.41%	2.50%	2.12%	3.49%	1.91%
50-74 %	0.96%	4.20%	5.70%	2.16%	2.48%	1.01%	3.17%	1.01%
75% or more	0.32%	2.17%	1.52%	1.01%	0.73%	0.38%	0.96%	0.33%
Union presence								
No union employees	0.34%	1.93%	1.50%	0.88%	0.72%	0.45%	0.90%	0.37%
Has union employees	0.53%	--	2.88%	2.19%	2.43%	0.53%	2.51%	0.54%
Percent low-wage employees								
50% or more low-wage	1.03%	5.18% *	5.07%	2.39%	2.34%	1.18%	3.61%	1.07%
Less than 50% low-wage	0.30%	1.97%	1.48%	0.98%	0.71%	0.36%	0.91%	0.32%

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.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one 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	17.8%	13.0%	14.2%	16.1%	17.3%	19.2%	14.5%	18.5%
Industry group **								
Agric., fish., forest.	14.9%	11.8% *	15.1% *	15.4%	17.0% *	13.4%	13.5%	15.4%
Mining and manufacturing	20.4%	17.8%	13.6%	19.3%	19.5%	21.5%	17.6%	20.7%
Construction	16.1%	13.2%	11.5%	17.0%	18.1%	17.2%	14.2%	17.3%
Utilities and transp.	17.5%	6.8% *	13.8%	18.4%	20.3%	17.3%	14.6%	17.7%
Wholesale trade	18.0%	12.8%	16.4%	14.3%	19.2%	19.6%	14.6%	19.0%
Fin. svcs. and real estate	19.5%	12.7%	17.5%	20.0%	19.8%	19.8%	17.1%	19.7%
Retail trade	14.6%	10.1%	13.3%	12.8%	15.9%	15.1%	12.2%	15.0%
Professional services	18.5%	13.2%	15.1%	15.8%	16.3%	20.5%	14.3%	19.2%
Other services	15.1%	14.1%	13.0%	14.2%	13.7%	16.7%	13.3%	15.6%
Ownership								
For profit, incorporated	17.7%	12.6%	14.1%	15.9%	17.5%	18.8%	14.5%	18.3%
For profit, unincorporated	16.7%	13.1%	15.1%	16.7%	16.3%	17.8%	14.7%	17.2%
Nonprofit	19.3%	15.2%	13.0%	16.7%	17.2%	21.1%	13.6%	19.8%
Age of firm								
Less than 5 years	15.0%	16.0%	14.1%	13.8%	14.6%	20.3%	14.8%	15.2%
5-9 years	15.8%	11.5%	14.0%	18.2%	16.7%	13.7%	14.2%	17.0%
10-19 years	16.4%	11.1%	14.3%	15.3%	16.3%	22.1%	13.5%	18.1%
20 or more years	18.3%	14.0%	14.2%	16.3%	17.7%	19.1%	15.0%	18.6%
Multi/single status								
2 or more locations	18.9%	35.1%	17.4%	17.6%	18.0%	19.2%	17.4%	18.9%
1 location only	15.4%	12.8%	13.9%	15.7%	16.2%	19.9%	14.2%	16.4%
Percent full-time employees								
Less than 25%	14.4%	15.0%	8.8% *	11.9%	14.3%	16.3%	12.8%	14.8%
25-49 %	14.1%	11.6% *	17.2%	10.8%	11.0%	16.2%	13.4%	14.2%
50-74 %	16.1%	11.0%	14.4%	15.2%	14.7%	17.4%	13.1%	16.6%
75% or more	18.3%	13.3%	14.2%	16.6%	17.9%	19.5%	14.7%	18.9%
Union presence								
No union employees	17.5%	13.3%	14.0%	15.9%	17.3%	18.9%	14.4%	18.2%
Has union employees	19.3%	6.8% *	15.7%	18.6%	17.1%	19.8%	15.6%	19.4%
Percent low-wage employees								
50% or more low-wage	14.3%	8.0%	13.9%	13.0%	12.4%	15.9%	11.3%	14.7%
Less than 50% low-wage	18.3%	13.4%	14.2%	16.5%	17.9%	19.5%	14.7%	18.9%

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

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

\* Figure does not meet standard of reliability or precision.

\*\* 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.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one 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	0.18%	0.71%	0.58%	0.42%	0.36%	0.25%	0.35%	0.20%
Industry group **								
Agric., fish., forest.	2.61%	5.73% *	5.18% *	1.73%	8.89% *	3.22%	2.48%	3.54%
Mining and manufacturing	0.44%	3.36%	1.70%	0.87%	0.84%	0.63%	0.97%	0.48%
Construction	0.75%	1.95%	1.12%	1.45%	1.51%	2.27%	1.00%	1.06%
Utilities and transp.	0.81%	2.74% *	2.50%	3.02%	2.41%	0.93%	2.57%	0.85%
Wholesale trade	0.57%	2.34%	2.05%	1.21%	1.08%	0.89%	1.12%	0.66%
Fin. svcs. and real estate	0.45%	2.37%	3.26%	1.35%	0.84%	0.55%	1.54%	0.47%
Retail trade	0.45%	1.99%	1.84%	0.92%	1.67%	0.53%	0.98%	0.50%
Professional services	0.33%	1.27%	0.86%	0.87%	0.59%	0.48%	0.63%	0.37%
Other services	0.51%	1.75%	1.65%	1.05%	0.87%	0.85%	0.88%	0.60%
Ownership								
For profit, incorporated	0.20%	0.87%	0.66%	0.44%	0.46%	0.28%	0.42%	0.23%
For profit, unincorporated	0.52%	1.44%	1.48%	1.22%	0.88%	0.96%	0.88%	0.62%
Nonprofit	0.44%	2.43%	1.79%	1.35%	0.76%	0.59%	1.04%	0.46%
Age of firm								
Less than 5 years	0.81%	2.53%	1.96%	1.43%	1.46%	1.72%	1.27%	1.05%
5-9 years	0.75%	1.75%	1.36%	1.65%	1.33%	1.69%	1.00%	1.09%
10-19 years	0.59%	1.25%	1.06%	0.69%	1.16%	1.66%	0.63%	0.84%
20 or more years	0.19%	1.06%	0.85%	0.54%	0.39%	0.25%	0.51%	0.21%
Multi/single status								
2 or more locations	0.21%	10.36%	2.06%	0.79%	0.43%	0.25%	0.96%	0.22%
1 location only	0.29%	0.71%	0.60%	0.48%	0.61%	1.45%	0.38%	0.45%
Percent full-time employees								
Less than 25%	0.90%	4.08%	3.72% *	1.75%	2.24%	1.05%	2.13%	0.99%
25-49 %	0.65%	4.57% *	2.65%	1.02%	1.16%	0.93%	1.51%	0.72%
50-74 %	0.49%	1.85%	1.65%	1.53%	1.11%	0.63%	1.25%	0.53%
75% or more	0.20%	0.80%	0.64%	0.46%	0.40%	0.28%	0.38%	0.22%
Union presence								
No union employees	0.20%	0.74%	0.55%	0.41%	0.38%	0.31%	0.35%	0.23%
Has union employees	0.39%	2.20% *	3.45%	2.53%	1.08%	0.42%	2.41%	0.39%
Percent low-wage employees								
50% or more low-wage	0.45%	2.16%	2.01%	1.48%	0.91%	0.56%	1.05%	0.48%
Less than 50% low-wage	0.19%	0.75%	0.60%	0.43%	0.39%	0.27%	0.37%	0.21%

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.

\* 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.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one 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	7.4%	48.2%	21.8%	10.1%	5.0%	4.6%	24.9%	4.9%
Industry group **								
Agric., fish., forest.	36.7%*	--	--	--	--	--	46.9%	33.1%*
Mining and manufacturing	6.2%	47.9%	8.6%*	8.4%	2.8%*	6.2%	14.6%	5.4%
Construction	13.6%	46.3%	16.5%	14.8%*	5.4%*	10.7%*	24.5%	7.5%*
Utilities and transp.	6.8%	--	24.8%*	9.5%*	0.4%*	7.0%	12.7%*	6.3%
Wholesale trade	5.3%	53.5%	17.0%*	4.5%*	1.8%*	2.2%*	19.4%	2.2%*
Fin. svcs. and real estate	3.3%	45.5%	20.6%*	6.3%*	1.5%*	1.3%*	23.7%	1.4%
Retail trade	6.3%	44.1%	26.8%	7.1%*	0.5%*	4.2%*	24.3%	3.6%*
Professional services	5.7%	45.8%	18.5%	10.5%	4.7%*	2.7%	25.1%	3.4%
Other services	16.5%	52.3%	36.4%	13.6%	13.0%*	12.8%*	36.9%	12.3%
Ownership								
For profit, incorporated	7.4%	47.2%	20.9%	10.1%	4.4%	5.0%	23.4%	5.1%
For profit, unincorporated	8.6%	46.3%	21.6%	4.7%	4.9%	5.4%*	23.4%	4.9%
Nonprofit	6.3%	56.9%	30.5%	17.2%	6.7%*	2.8%*	40.1%	4.2%
Age of firm								
Less than 5 years	13.2%	44.0%	12.4%*	10.3%*	5.1%*	0.4%*	27.8%	3.8%*
5-9 years	10.5%	33.4%	14.0%*	10.3%	5.5%*	0.4%*	17.3%	6.1%*
10-19 years	12.4%	40.6%	23.0%	9.1%	9.0%*	6.6%*	23.9%	7.6%*
20 or more years	6.4%	57.7%	24.2%	10.4%	4.1%	4.5%	26.9%	4.6%
Multi/single status								
2 or more locations	4.7%	--	16.7%*	8.2%	3.3%	4.7%	17.3%	4.5%
1 location only	15.2%	47.7%	22.3%	10.7%	7.7%	0.5%*	25.9%	6.9%
Percent full-time employees								
Less than 25%	13.4%	--	--	20.2%*	4.7%*	5.0%*	47.9%	5.7%
25-49 %	8.4%	--	41.7%	17.1%*	0.1%*	2.2%*	43.6%	2.5%*
50-74 %	5.7%	53.8%	24.4%	10.9%*	1.3%*	1.8%	30.0%	2.2%
75% or more	7.4%	45.1%	20.5%	9.6%	5.5%	5.0%	23.2%	5.2%
Union presence								
No union employees	7.8%	48.0%	21.3%	9.2%	5.1%	4.4%	24.3%	4.9%
Has union employees	5.9%	--	27.3%*	19.8%*	3.7%*	4.9%	35.8%	4.9%
Percent low-wage employees								
50% or more low-wage	6.5%	68.7%	17.0%*	9.0%	3.6%*	4.7%*	26.4%	4.6%
Less than 50% low-wage	7.4%	47.1%	22.1%	10.2%	5.1%	4.6%	24.8%	4.9%

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

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

\* Figure does not meet standard of reliability or precision.

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

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

**Table I.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one 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	0.51%	3.19%	2.14%	1.09%	0.96%	0.72%	1.40%	0.55%
Industry group **								
Agric., fish., forest.	12.52%*	--	--	--	--	--	12.81%	16.93%*
Mining and manufacturing	1.17%	11.49%	3.78%*	2.16%	0.94%*	1.81%	3.21%	1.24%
Construction	2.48%	8.99%	4.48%	4.96%*	3.61%*	7.55%*	4.55%	2.76%*
Utilities and transp.	1.63%	--	12.66%*	5.02%*	0.43%*	2.07%	5.54%*	1.71%
Wholesale trade	0.91%	10.32%	5.46%*	1.74%*	0.86%*	1.00%*	3.72%	0.69%*
Fin. svcs. and real estate	0.57%	11.31%	6.89%*	2.97%*	0.62%*	0.41%*	5.01%	0.35%
Retail trade	1.15%	11.41%	7.44%	2.96%*	0.26%*	1.39%*	4.42%	1.10%*
Professional services	0.60%	5.69%	3.26%	2.07%	1.48%*	0.62%	2.56%	0.57%
Other services	2.80%	7.06%	7.56%	2.73%	4.42%*	5.04%*	3.91%	3.39%
Ownership								
For profit, incorporated	0.67%	4.01%	2.55%	1.39%	1.18%	0.95%	1.68%	0.74%
For profit, unincorporated	1.14%	6.71%	4.48%	1.26%	1.40%	2.03%*	2.98%	1.20%
Nonprofit	0.93%	8.54%	7.95%	3.46%	2.61%*	0.83%*	4.71%	0.90%
Age of firm								
Less than 5 years	2.72%	9.50%	4.70%*	4.94%*	2.85%*	0.30%*	5.56%	1.59%*
5-9 years	1.61%	7.80%	4.33%*	2.65%	2.46%*	0.27%*	2.88%	1.84%*
10-19 years	1.88%	6.69%	4.82%	1.98%	4.54%*	3.25%*	2.97%	2.34%*
20 or more years	0.56%	4.38%	2.89%	1.51%	0.85%	0.75%	1.93%	0.59%
Multi/single status								
2 or more locations	0.60%	--	5.33%*	1.86%	0.85%	0.74%	3.26%	0.61%
1 location only	0.98%	3.23%	2.29%	1.31%	2.05%	0.36%*	1.52%	1.26%
Percent full-time employees								
Less than 25%	2.58%	--	--	7.04%*	3.11%*	1.92%*	9.91%	1.70%
25-49 %	1.59%	--	9.85%	5.62%*	0.11%*	0.78%*	7.15%	0.87%*
50-74 %	0.80%	8.99%	6.40%	3.47%*	0.61%*	0.48%	4.81%	0.49%
75% or more	0.58%	3.55%	2.35%	1.18%	1.09%	0.82%	1.51%	0.63%
Union presence								
No union employees	0.60%	3.24%	2.17%	1.00%	1.06%	0.93%	1.37%	0.67%
Has union employees	0.98%	--	9.88%*	6.99%*	1.20%*	1.07%	9.11%	0.95%
Percent low-wage employees								
50% or more low-wage	1.19%	12.87%	5.75%*	2.39%	1.47%*	1.68%*	4.90%	1.20%
Less than 50% low-wage	0.55%	3.27%	2.25%	1.16%	1.04%	0.77%	1.45%	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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