

**Table I.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	84.5%	79.4%	82.1%	82.8%	82.8%	86.1%	81.7%	85.0%
Industry group **								
Agric., fish., forest.	77.0%	84.9%	79.8%	88.3%	47.1%*	89.5%	79.4%	76.1%
Mining and manufacturing	90.3%	83.5%	76.5%	88.2%	89.5%	92.1%	84.0%	91.0%
Construction	87.2%	84.9%	85.4%	84.7%	88.7%	93.3%	85.1%	88.6%
Utilities and transp.	89.7%	63.4%	88.1%	84.4%	85.6%	91.6%	84.4%	90.2%
Wholesale trade	88.5%	75.4%	82.2%	84.6%	89.8%	91.6%	81.6%	90.4%
Fin. svcs. and real estate	85.1%	72.5%	75.1%	77.2%	83.3%	87.3%	76.0%	86.0%
Retail trade	89.9%	83.8%	83.9%	88.5%	80.6%	93.1%	84.8%	90.8%
Professional services	80.2%	81.5%	83.6%	82.6%	79.7%	79.5%	82.4%	79.8%
Other services	79.1%	77.5%	80.7%	75.2%	77.6%	81.2%	77.8%	79.4%
Ownership								
For profit, incorporated	87.0%	80.4%	81.8%	83.5%	84.1%	89.7%	82.0%	87.9%
For profit, unincorporated	83.4%	80.7%	84.9%	84.5%	83.3%	83.3%	84.2%	83.2%
Nonprofit	75.6%	70.0%	78.5%	76.8%	78.8%	74.1%	74.8%	75.6%
Age of firm								
Less than 5 years	85.0%	82.2%	85.4%	83.8%	83.2%	99.7%	84.3%	85.6%
5-9 years	80.7%	78.4%	78.5%	82.8%	81.7%	77.0%	79.6%	81.5%
10-19 years	82.2%	79.1%	83.9%	86.2%	76.1%	86.4%	81.4%	82.6%
20 or more years	85.0%	79.2%	81.5%	81.3%	84.3%	86.1%	82.0%	85.3%
Multi/single status								
2 or more locations	86.0%	77.1%	85.9%	86.6%	84.0%	86.5%	83.9%	86.1%
1 location only	80.7%	79.4%	81.8%	81.7%	81.1%	72.9%	81.5%	80.0%
Percent full-time employees								
Less than 25%	87.5%	83.7%	84.4%	79.6%	86.1%	92.6%	85.2%	88.1%
25-49 %	80.5%	64.1%	71.4%	81.8%	77.2%	83.5%	78.4%	80.8%
50-74 %	83.7%	73.5%	85.3%	75.8%	75.0%	89.2%	78.3%	84.7%
75% or more	84.7%	80.8%	82.1%	83.6%	83.9%	85.8%	82.2%	85.1%
Union presence								
No union employees	84.6%	79.7%	82.3%	83.6%	83.2%	86.5%	82.2%	85.2%
Has union employees	83.8%	72.4%	79.2%	71.2%	78.9%	85.3%	73.9%	84.2%
Percent low-wage employees								
50% or more low-wage	85.5%	83.0%	87.0%	81.9%	79.9%	89.0%	85.5%	85.5%
Less than 50% low-wage	84.4%	79.1%	81.7%	82.9%	83.2%	85.8%	81.4%	84.9%

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.

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**Table I.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible 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%	1.39%	1.39%	1.01%	1.09%	0.75%	0.79%	0.58%
Industry group **								
Agric., fish., forest.	7.87%	9.01%	14.51%	8.65%	19.05%*	6.01%	8.47%	10.51%
Mining and manufacturing	0.85%	4.81%	4.73%	2.39%	1.82%	1.08%	2.36%	0.91%
Construction	1.70%	3.80%	3.92%	3.59%	3.13%	3.02%	2.34%	2.36%
Utilities and transp.	1.60%	10.58%	5.58%	5.42%	5.98%	1.72%	4.15%	1.71%
Wholesale trade	1.55%	5.24%	5.37%	2.97%	2.88%	2.60%	2.79%	1.83%
Fin. svcs. and real estate	1.35%	5.35%	5.78%	4.53%	4.28%	1.53%	3.26%	1.45%
Retail trade	0.95%	4.17%	3.78%	2.73%	3.82%	0.96%	2.32%	1.04%
Professional services	1.15%	2.28%	2.44%	1.78%	2.18%	1.75%	1.43%	1.31%
Other services	1.49%	3.26%	3.30%	2.75%	2.79%	2.63%	1.99%	1.79%
Ownership								
For profit, incorporated	0.53%	1.67%	1.71%	1.19%	1.44%	0.69%	0.97%	0.60%
For profit, unincorporated	1.54%	2.97%	2.79%	2.48%	2.32%	3.24%	1.70%	1.93%
Nonprofit	1.60%	5.10%	4.20%	3.03%	2.45%	2.40%	2.55%	1.73%
Age of firm								
Less than 5 years	2.30%	3.81%	3.97%	4.23%	5.26%	0.21%	2.45%	3.46%
5-9 years	1.87%	3.78%	4.61%	3.17%	3.63%	7.40%	2.48%	2.70%
10-19 years	1.53%	2.58%	2.18%	1.75%	3.89%	3.45%	1.47%	2.23%
20 or more years	0.58%	2.20%	2.04%	1.37%	1.14%	0.78%	1.13%	0.63%
Multi/single status								
2 or more locations	0.64%	10.33%	3.63%	1.67%	1.28%	0.76%	2.48%	0.65%
1 location only	0.83%	1.40%	1.47%	1.21%	1.93%	5.16%	0.84%	1.37%
Percent full-time employees								
Less than 25%	1.69%	5.56%	7.24%	6.23%	3.38%	1.49%	3.55%	1.92%
25-49 %	1.97%	9.54%	6.61%	4.62%	4.79%	2.58%	3.64%	2.23%
50-74 %	1.51%	4.27%	3.21%	3.69%	3.61%	2.08%	2.44%	1.73%
75% or more	0.57%	1.51%	1.56%	1.09%	1.21%	0.84%	0.88%	0.65%
Union presence								
No union employees	0.55%	1.42%	1.37%	1.02%	1.17%	0.87%	0.79%	0.65%
Has union employees	1.29%	8.17%	7.22%	5.17%	3.07%	1.49%	4.85%	1.33%
Percent low-wage employees								
50% or more low-wage	1.28%	4.06%	3.08%	2.98%	3.06%	1.61%	2.16%	1.41%
Less than 50% low-wage	0.55%	1.47%	1.47%	1.07%	1.17%	0.82%	0.84%	0.63%

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.

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

**Table I.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,696	2,082	2,071	2,164	1,963	1,386	2,105	1,615
Industry group **								
Agric., fish., forest.	1,924	2,083	--	1,400	2,078	2,101 *	2,100	1,858
Mining and manufacturing	1,565	2,069	1,907	2,375	1,784	1,224	2,157	1,497
Construction	2,079	2,258	2,239	2,300	2,197	1,100	2,269	1,945
Utilities and transp.	1,627	1,961	2,245	2,262	2,150	1,416	2,134	1,573
Wholesale trade	1,772	2,526	1,935	2,246	1,865	1,373	2,064	1,677
Fin. svcs. and real estate	1,615	2,084	1,985	1,897	1,960	1,455	1,960	1,576
Retail trade	1,751	2,184	2,414	2,151	2,425	1,420	2,231	1,651
Professional services	1,614	1,915	1,982	1,981	1,874	1,330	1,994	1,543
Other services	1,868	2,019	1,989	2,305	2,058	1,572	2,133	1,801
Ownership								
For profit, incorporated	1,696	2,136	2,104	2,214	1,964	1,400	2,134	1,608
For profit, unincorporated	1,894	2,138	2,097	2,214	2,157	1,419	2,148	1,807
Nonprofit	1,533	1,532	1,704	1,813	1,812	1,304	1,781	1,507
Age of firm								
Less than 5 years	2,123	2,026	1,984	2,276	2,238	1,562	2,031	2,181
5-9 years	2,046	2,056	1,945	2,112	2,191	1,384	2,038	2,053
10-19 years	1,983	2,058	2,196	2,116	2,033	1,508	2,181	1,868
20 or more years	1,612	2,122	2,043	2,177	1,910	1,379	2,095	1,553
Multi/single status								
2 or more locations	1,537	--	2,001	2,144	1,957	1,387	2,043	1,525
1 location only	2,048	2,080	2,076	2,170	1,971	1,347	2,111	1,989
Percent full-time employees								
Less than 25%	2,117	2,250	2,510	2,080	2,395	1,888	2,360	2,068
25-49 %	1,832	1,708	2,094	2,275	2,281	1,448	1,995	1,802
50-74 %	1,701	2,022	1,978	2,281	2,043	1,411	2,082	1,632
75% or more	1,680	2,097	2,072	2,147	1,926	1,371	2,107	1,594
Union presence								
No union employees	1,785	2,101	2,123	2,180	1,983	1,445	2,136	1,698
Has union employees	1,307	1,390	989	1,710	1,754	1,244	1,161	1,311
Percent low-wage employees								
50% or more low-wage	1,936	2,128	2,335	2,289	2,357	1,602	2,298	1,888
Less than 50% low-wage	1,662	2,077	2,048	2,147	1,894	1,355	2,086	1,572

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.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.59	67.41	53.54	43.99	38.11	18.38	34.29	17.15
Industry group **								
Agric., fish., forest.	308.54	382.44	--	223.98	233.67	694.08 *	280.64	411.47
Mining and manufacturing	40.71	223.58	202.99	118.97	93.50	38.01	116.15	42.69
Construction	90.37	176.84	161.32	112.82	168.64	168.10	90.93	135.81
Utilities and transp.	56.54	306.46	280.26	196.23	137.74	59.10	172.02	58.66
Wholesale trade	71.92	364.04	140.70	165.41	142.29	98.25	123.59	85.72
Fin. svcs. and real estate	42.79	183.55	263.95	107.70	113.70	49.65	118.29	45.39
Retail trade	42.70	204.63	169.82	117.45	150.28	42.61	99.26	46.75
Professional services	26.57	94.24	81.55	72.35	59.07	33.77	51.27	29.55
Other services	46.49	165.18	120.48	141.53	120.42	50.79	103.51	50.85
Ownership								
For profit, incorporated	18.46	87.10	60.30	50.47	50.88	20.90	38.38	20.44
For profit, unincorporated	43.34	113.37	135.89	115.00	94.37	52.88	76.03	51.34
Nonprofit	40.53	191.51	200.90	134.05	71.50	51.61	159.25	41.25
Age of firm								
Less than 5 years	87.74	159.43	193.90	161.96	189.17	170.84	98.04	129.20
5-9 years	69.32	125.24	149.50	115.09	151.28	188.43	82.29	107.49
10-19 years	45.05	113.40	100.49	94.83	94.16	75.17	61.70	60.66
20 or more years	17.33	119.69	74.46	58.28	44.59	19.07	52.17	18.13
Multi/single status								
2 or more locations	17.42	--	142.05	72.69	46.87	18.57	83.72	17.67
1 location only	30.85	67.77	56.68	53.12	65.10	126.77	36.88	48.52
Percent full-time employees								
Less than 25%	85.40	474.06	349.23	215.73	201.00	85.90	191.60	94.12
25-49 %	63.45	247.39	172.75	192.20	152.31	51.18	108.94	72.90
50-74 %	42.70	155.17	166.05	192.44	98.35	45.73	144.82	42.08
75% or more	17.56	76.28	59.15	46.79	42.92	20.98	36.34	19.47
Union presence								
No union employees	17.68	67.96	52.71	44.88	40.37	22.56	34.47	20.01
Has union employees	30.97	328.65	182.18	225.14	120.44	30.71	135.59	31.61
Percent low-wage employees								
50% or more low-wage	45.28	184.93	188.70	135.43	82.22	58.61	102.47	49.15
Less than 50% low-wage	16.64	71.67	55.73	46.78	41.90	19.21	36.30	18.32

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.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,069	4,288	3,616	3,926	3,422	2,730	3,940	2,944
Industry group **								
Agric., fish., forest.	2,769	--	--	1,815	4,188	2,109	2,922	2,655
Mining and manufacturing	2,825	5,303	3,834	3,967	2,961	2,515	4,352	2,701
Construction	3,632	5,549	3,004	3,709	3,941	2,716	3,882	3,481
Utilities and transp.	2,995	--	5,069	4,460	3,416	2,815	4,356	2,914
Wholesale trade	3,092	3,876	3,808	3,587	3,258	2,781	3,776	2,963
Fin. svcs. and real estate	3,028	4,302	2,747	4,113	3,418	2,883	3,649	2,986
Retail trade	3,208	3,872	5,040	3,674	4,982	2,821	4,148	3,096
Professional services	3,094	4,208	3,808	4,340	3,605	2,648	4,091	2,940
Other services	3,130	3,737	3,429	3,788	3,173	2,854	3,621	3,024
Ownership								
For profit, incorporated	3,064	4,391	3,681	3,932	3,362	2,747	4,019	2,924
For profit, unincorporated	3,306	4,528	3,580	4,170	3,624	2,683	3,935	3,156
Nonprofit	2,915	2,844	3,158	3,534	3,447	2,671	3,244	2,891
Age of firm								
Less than 5 years	3,866	4,616	2,520	4,436	3,882	3,111	3,780	3,933
5-9 years	3,520	4,112	3,514	4,071	3,362	2,370	3,777	3,348
10-19 years	3,587	4,202	4,005	4,101	3,311	2,840	4,202	3,240
20 or more years	2,967	4,323	3,581	3,763	3,422	2,728	3,872	2,890
Multi/single status								
2 or more locations	2,874	--	3,567	4,100	3,378	2,739	3,784	2,861
1 location only	3,679	4,290	3,619	3,882	3,494	2,337	3,954	3,428
Percent full-time employees								
Less than 25%	3,702	5,917	2,194 *	5,056	3,054	3,306	4,476	3,333
25-49 %	3,075	5,004	3,999	4,045	3,076	2,771	4,328	2,902
50-74 %	3,133	3,538	4,383	4,235	3,593	2,833	4,039	2,999
75% or more	3,054	4,317	3,592	3,886	3,427	2,712	3,899	2,936
Union presence								
No union employees	3,242	4,354	4,025	4,125	3,470	2,836	4,146	3,083
Has union employees	2,531	--	1,618	2,586	3,076	2,495	2,117	2,554
Percent low-wage employees								
50% or more low-wage	3,519	5,883	4,757	4,267	3,870	3,119	5,272	3,306
Less than 50% low-wage	3,036	4,123	3,570	3,908	3,390	2,700	3,858	2,917

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.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.13	207.45	154.57	116.63	90.90	44.80	98.49	39.61
Industry group **								
Agric., fish., forest.	313.97	--	--	413.34	839.62	258.54	585.57	338.96
Mining and manufacturing	91.06	1,182.81	669.51	265.56	187.49	106.42	381.04	91.70
Construction	213.69	943.19	354.00	404.58	444.49	255.24	321.15	281.09
Utilities and transp.	124.52	--	662.96	826.23	300.34	135.04	422.12	128.11
Wholesale trade	128.11	884.38	352.89	379.89	252.70	182.03	269.77	142.71
Fin. svcs. and real estate	102.33	691.26	376.76	310.37	235.06	118.40	310.43	106.59
Retail trade	110.46	531.98	525.66	245.09	505.17	105.14	281.34	116.87
Professional services	69.64	273.08	211.04	192.68	159.76	86.58	152.72	75.10
Other services	110.01	399.86	465.50	263.28	259.49	141.96	252.88	120.89
Ownership								
For profit, incorporated	42.63	248.83	192.63	145.36	114.29	49.25	118.76	45.10
For profit, unincorporated	99.82	453.02	303.96	261.71	246.79	116.29	222.82	109.97
Nonprofit	108.25	475.39	410.03	258.42	184.87	142.53	247.59	114.46
Age of firm								
Less than 5 years	223.07	483.95	358.21	419.26	489.72	294.46	324.18	305.56
5-9 years	191.54	524.54	403.96	309.95	347.53	331.52	269.68	250.14
10-19 years	119.24	320.36	309.59	197.94	256.63	201.00	187.92	147.21
20 or more years	40.60	356.57	218.20	162.93	103.90	46.35	139.21	42.18
Multi/single status								
2 or more locations	41.85	--	307.18	190.45	113.68	45.65	193.49	42.29
1 location only	77.99	208.10	164.36	137.27	151.85	195.98	106.24	111.12
Percent full-time employees								
Less than 25%	339.82	1,113.27	1,133.99*	709.72	424.36	178.28	1,073.00	192.86
25-49 %	156.69	945.92	646.15	299.05	445.35	173.12	366.53	158.10
50-74 %	97.15	398.03	473.96	352.67	309.94	108.44	272.77	101.49
75% or more	40.86	243.14	158.69	125.71	97.41	49.71	105.32	43.74
Union presence								
No union employees	42.23	211.16	140.38	99.75	95.59	53.39	95.61	45.58
Has union employees	78.70	--	276.90	457.44	297.58	83.20	301.09	81.12
Percent low-wage employees								
50% or more low-wage	116.09	697.08	572.70	339.44	206.05	142.47	378.44	117.63
Less than 50% low-wage	38.81	215.19	158.22	121.16	96.16	46.84	100.75	41.55

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.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician 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	60.6%	67.8%	70.1%	69.7%	64.9%	55.4%	69.5%	59.0%
Industry group **								
Agric., fish., forest.	63.4%	45.3%	75.4%	62.0%	47.2%*	79.0%	62.3%	63.9%
Mining and manufacturing	58.9%	73.5%	75.4%	66.4%	68.0%	51.7%	71.0%	57.6%
Construction	63.8%	62.4%	64.9%	71.7%	60.3%	53.5%	67.2%	61.5%
Utilities and transp.	49.9%	86.1%	60.4%	67.1%	57.9%	45.6%	68.9%	48.1%
Wholesale trade	62.0%	63.0%	71.4%	72.4%	65.3%	54.8%	69.8%	59.8%
Fin. svcs. and real estate	53.8%	70.5%	68.1%	67.8%	60.2%	49.5%	68.5%	52.2%
Retail trade	55.5%	66.1%	79.3%	71.6%	62.9%	47.9%	73.0%	52.2%
Professional services	64.4%	66.0%	70.8%	69.1%	63.4%	63.2%	69.4%	63.6%
Other services	66.5%	71.7%	68.4%	71.6%	72.0%	60.9%	69.9%	65.7%
Ownership								
For profit, incorporated	57.6%	67.0%	69.7%	70.2%	63.1%	51.3%	69.3%	55.5%
For profit, unincorporated	60.8%	66.7%	69.3%	66.0%	61.6%	55.2%	68.0%	58.7%
Nonprofit	71.8%	75.2%	75.1%	72.0%	72.6%	71.1%	74.6%	71.5%
Age of firm								
Less than 5 years	65.8%	63.3%	75.4%	67.8%	68.7%	41.6%	67.2%	64.9%
5-9 years	67.9%	65.4%	70.9%	69.9%	66.0%	66.1%	68.4%	67.4%
10-19 years	68.1%	69.7%	71.9%	70.5%	63.5%	68.6%	70.7%	66.7%
20 or more years	58.9%	68.4%	68.4%	69.6%	64.9%	54.8%	69.6%	57.7%
Multi/single status								
2 or more locations	57.3%	64.2%	77.4%	69.8%	63.3%	55.1%	69.9%	57.1%
1 location only	68.5%	67.8%	69.6%	69.7%	67.2%	65.9%	69.5%	67.5%
Percent full-time employees								
Less than 25%	56.6%	56.2%	61.1%	69.8%	63.3%	46.8%	63.2%	54.9%
25-49 %	61.2%	73.1%	60.5%	69.0%	65.4%	56.5%	65.3%	60.5%
50-74 %	59.6%	70.8%	71.9%	69.9%	68.6%	52.2%	71.6%	57.4%
75% or more	60.7%	67.4%	70.5%	69.7%	64.5%	55.9%	69.6%	59.2%
Union presence								
No union employees	61.7%	68.3%	70.6%	69.6%	65.2%	55.7%	69.7%	59.9%
Has union employees	56.5%	54.7%	64.9%	71.5%	62.2%	54.8%	67.3%	56.1%
Percent low-wage employees								
50% or more low-wage	58.8%	53.4%	70.8%	69.9%	67.4%	51.9%	64.7%	58.1%
Less than 50% low-wage	60.8%	69.0%	70.1%	69.7%	64.6%	55.8%	69.9%	59.1%

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

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

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

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

**Table I.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician 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	0.61%	1.60%	1.57%	1.21%	1.25%	0.93%	0.91%	0.70%
Industry group **								
Agric., fish., forest.	7.79%	12.84%	12.89%	15.00%	19.61% *	8.14%	8.82%	10.36%
Mining and manufacturing	1.57%	5.82%	4.65%	3.44%	2.63%	2.34%	3.01%	1.71%
Construction	2.77%	5.34%	4.68%	3.88%	6.01%	9.63%	2.81%	4.17%
Utilities and transp.	2.77%	5.06%	10.42%	6.49%	6.91%	3.43%	5.42%	2.99%
Wholesale trade	2.23%	6.75%	4.80%	3.74%	3.94%	3.92%	3.09%	2.71%
Fin. svcs. and real estate	1.79%	4.68%	6.09%	4.07%	3.85%	2.31%	3.23%	1.95%
Retail trade	1.66%	5.27%	4.41%	3.79%	4.47%	2.19%	2.79%	1.88%
Professional services	1.15%	2.87%	2.75%	2.23%	2.33%	1.71%	1.65%	1.31%
Other services	1.40%	3.35%	3.90%	3.02%	2.82%	2.33%	2.18%	1.66%
Ownership								
For profit, incorporated	0.72%	1.98%	1.87%	1.44%	1.69%	1.04%	1.10%	0.83%
For profit, unincorporated	1.60%	3.31%	3.69%	3.28%	3.02%	3.02%	2.14%	1.97%
Nonprofit	1.44%	4.66%	4.72%	2.93%	2.09%	2.18%	2.58%	1.56%
Age of firm								
Less than 5 years	2.73%	4.63%	4.75%	4.94%	5.31%	10.41%	3.17%	4.05%
5-9 years	2.25%	4.19%	4.16%	3.53%	4.69%	10.00%	2.53%	3.47%
10-19 years	1.60%	2.80%	3.04%	2.69%	3.80%	3.29%	1.77%	2.27%
20 or more years	0.71%	2.52%	2.23%	1.54%	1.40%	0.96%	1.28%	0.77%
Multi/single status								
2 or more locations	0.78%	12.19%	4.01%	2.13%	1.49%	0.94%	2.76%	0.79%
1 location only	0.94%	1.61%	1.66%	1.44%	2.18%	5.45%	0.97%	1.55%
Percent full-time employees								
Less than 25%	2.65%	9.28%	13.45%	6.18%	5.45%	3.71%	6.37%	2.92%
25-49 %	2.28%	6.65%	6.31%	4.58%	5.77%	3.19%	3.68%	2.61%
50-74 %	1.70%	3.95%	4.71%	3.32%	3.38%	2.49%	2.54%	1.94%
75% or more	0.68%	1.82%	1.73%	1.36%	1.40%	1.04%	1.02%	0.79%
Union presence								
No union employees	0.66%	1.61%	1.57%	1.23%	1.32%	1.09%	0.93%	0.78%
Has union employees	1.53%	9.76%	7.75%	5.83%	4.03%	1.76%	4.95%	1.58%
Percent low-wage employees								
50% or more low-wage	1.53%	5.83%	4.27%	3.37%	2.88%	2.26%	2.88%	1.68%
Less than 50% low-wage	0.66%	1.66%	1.66%	1.29%	1.37%	1.00%	0.96%	0.76%

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.F.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.89	27.66	27.58	27.77	26.29	24.83	27.82	25.49
Industry group **								
Agric., fish., forest.	25.40	--	--	29.41	--	27.42	30.00	23.57
Mining and manufacturing	26.26	28.64	27.57	28.24	26.45	25.41	28.21	26.00
Construction	27.79	26.69	27.74	28.76	27.42	26.75	28.12	27.55
Utilities and transp.	25.20	27.03	31.61	25.27	26.79	24.42	28.43	24.78
Wholesale trade	26.52	27.85	27.14	27.24	25.99	26.22	27.05	26.35
Fin. svcs. and real estate	24.87	25.68	25.41	28.86	27.40	23.59	26.74	24.61
Retail trade	27.39	31.07	28.96	27.72	28.06	26.50	29.03	26.95
Professional services	25.29	27.66	28.17	27.48	25.76	24.19	27.86	24.84
Other services	26.19	27.28	26.34	27.37	26.01	25.64	27.35	25.89
Ownership								
For profit, incorporated	26.44	28.20	27.64	28.05	26.80	25.50	28.11	26.05
For profit, unincorporated	26.31	28.00	28.53	28.57	25.95	24.53	28.32	25.63
Nonprofit	23.96	23.89	25.19	25.35	25.24	23.12	24.98	23.87
Age of firm								
Less than 5 years	28.85	28.85	27.89	28.44	29.58	29.26	28.08	29.38
5-9 years	26.69	28.79	27.59	27.64	25.71	22.52	27.79	25.82
10-19 years	26.76	26.54	29.17	28.17	25.29	25.38	28.15	25.94
20 or more years	25.57	27.78	26.65	27.53	26.33	24.81	27.62	25.30
Multi/single status								
2 or more locations	25.37	--	28.26	27.71	26.64	24.86	28.03	25.31
1 location only	26.94	27.67	27.53	27.78	25.81	24.10	27.80	26.16
Percent full-time employees								
Less than 25%	26.78	23.30	26.39	28.10	26.77	26.83	26.19	26.96
25-49 %	26.02	30.65	27.41	27.29	27.02	24.55	29.69	25.32
50-74 %	25.19	27.39	26.09	28.26	24.74	24.28	27.61	24.65
75% or more	25.96	27.70	27.78	27.73	26.43	24.88	27.81	25.57
Union presence								
No union employees	26.40	27.84	27.89	27.86	26.56	25.34	28.04	25.97
Has union employees	23.82	22.03	23.95	26.56	23.72	23.66	23.85	23.81
Percent low-wage employees								
50% or more low-wage	27.99	30.90	31.32	28.62	28.37	27.11	30.74	27.61
Less than 50% low-wage	25.67	27.44	27.33	27.67	25.98	24.60	27.61	25.24

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.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.12	0.44	0.38	0.27	0.26	0.17	0.23	0.14
Industry group **								
Agric., fish., forest.	2.00	--	--	3.49	--	1.27	2.92	2.37
Mining and manufacturing	0.29	1.41	1.25	0.68	0.52	0.42	0.66	0.31
Construction	0.45	1.38	1.12	0.76	0.85	1.23	0.71	0.58
Utilities and transp.	0.47	1.66	2.66	1.72	1.34	0.52	1.43	0.49
Wholesale trade	0.42	1.37	1.21	0.86	0.79	0.75	0.72	0.51
Fin. svcs. and real estate	0.43	1.78	1.36	1.20	1.30	0.47	1.02	0.46
Retail trade	0.38	1.65	1.33	0.76	0.87	0.55	0.79	0.43
Professional services	0.22	0.78	0.62	0.48	0.45	0.31	0.39	0.25
Other services	0.29	0.80	0.91	0.71	0.62	0.43	0.48	0.34
Ownership								
For profit, incorporated	0.15	0.57	0.44	0.32	0.35	0.20	0.28	0.17
For profit, unincorporated	0.35	0.82	0.97	0.77	0.71	0.54	0.53	0.42
Nonprofit	0.28	1.08	1.16	0.66	0.46	0.39	0.59	0.30
Age of firm								
Less than 5 years	0.83	1.50	1.37	0.89	2.10	2.91	0.85	1.26
5-9 years	0.51	1.07	0.93	1.06	0.85	1.39	0.61	0.76
10-19 years	0.32	0.81	0.78	0.57	0.60	0.78	0.48	0.42
20 or more years	0.14	0.65	0.51	0.33	0.29	0.18	0.30	0.15
Multi/single status								
2 or more locations	0.15	--	1.20	0.50	0.34	0.18	0.74	0.16
1 location only	0.19	0.44	0.40	0.32	0.41	0.93	0.24	0.30
Percent full-time employees								
Less than 25%	0.56	1.49	2.42	1.67	1.00	0.70	1.18	0.63
25-49 %	0.53	1.60	1.70	1.12	1.13	0.74	0.92	0.60
50-74 %	0.38	1.19	1.06	1.02	0.65	0.58	0.66	0.43
75% or more	0.13	0.50	0.42	0.29	0.30	0.19	0.25	0.15
Union presence								
No union employees	0.13	0.45	0.40	0.27	0.28	0.20	0.23	0.15
Has union employees	0.30	1.69	1.41	1.45	0.78	0.34	0.94	0.31
Percent low-wage employees								
50% or more low-wage	0.32	1.89	1.42	0.88	0.66	0.43	0.88	0.35
Less than 50% low-wage	0.13	0.45	0.40	0.28	0.28	0.18	0.23	0.15

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.

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

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

**Table I.F.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5	21.9	22.2	22.3	20.3	20.2	22.2	20.3
Industry group **								
Agric., fish., forest.	18.5	--	--	--	--	20.8	19.0	18.3
Mining and manufacturing	20.0	24.4	22.3	22.9	20.1	19.5	22.6	19.8
Construction	21.0	20.6	24.4	20.7	21.1	19.0	22.7	20.4
Utilities and transp.	20.8	--	--	21.0	18.2	21.1	18.6	20.9
Wholesale trade	19.8	19.9	22.1	22.6	21.2	18.8	21.8	19.5
Fin. svcs. and real estate	19.3	21.1	17.8	21.3	17.7	19.4	20.5	19.3
Retail trade	23.1	20.7	27.5	26.2	22.7	22.8	25.7	22.9
Professional services	19.6	24.6	21.0	22.1	19.6	19.0	22.5	19.3
Other services	22.1	20.4	21.0	21.8	22.7	22.2	21.2	22.3
Ownership								
For profit, incorporated	20.6	21.5	22.7	22.5	20.0	20.4	22.2	20.4
For profit, unincorporated	21.3	23.0	21.2	23.5	21.9	20.5	22.6	21.1
Nonprofit	19.0	21.9	19.4	19.9	19.3	18.8	21.1	18.9
Age of firm								
Less than 5 years	21.6	22.4	22.8	23.8	20.9	18.7	22.8	20.9
5-9 years	20.9	23.3	22.3	23.2	19.9	15.3	23.4	19.4
10-19 years	21.4	22.4	23.7	22.5	20.7	20.1	22.6	20.9
20 or more years	20.3	20.8	21.4	21.9	20.2	20.2	21.5	20.3
Multi/single status								
2 or more locations	20.3	--	21.7	22.4	20.4	20.2	22.8	20.3
1 location only	21.2	21.8	22.2	22.3	20.1	18.2	22.1	20.5
Percent full-time employees								
Less than 25%	21.4	--	--	22.6	22.6	20.9	21.8	21.3
25-49 %	21.4	20.6	20.0	20.3	23.7	20.9	21.1	21.4
50-74 %	22.3	21.4	22.9	22.6	19.8	22.7	22.8	22.3
75% or more	20.2	22.0	22.2	22.4	20.1	19.8	22.1	20.0
Union presence								
No union employees	20.6	22.1	22.6	22.6	20.5	20.1	22.4	20.4
Has union employees	20.1	--	18.4	18.1	18.5	20.3	18.8	20.1
Percent low-wage employees								
50% or more low-wage	21.7	21.0	24.1	23.1	22.4	21.3	23.6	21.5
Less than 50% low-wage	20.3	22.1	22.0	22.2	20.0	20.1	22.0	20.2

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

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

**Table I.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.14	0.60	0.68	0.46	0.38	0.17	0.37	0.15
Industry group **								
Agric., fish., forest.	1.26	--	--	--	--	1.37	1.62	1.64
Mining and manufacturing	0.31	3.45	1.59	1.02	0.66	0.38	0.98	0.32
Construction	0.62	1.47	2.14	1.56	0.99	0.68	1.30	0.67
Utilities and transp.	0.43	--	--	1.72	0.95	0.48	2.01	0.44
Wholesale trade	0.56	2.53	1.27	0.90	0.81	0.78	0.99	0.63
Fin. svcs. and real estate	0.36	1.37	1.56	1.20	0.89	0.41	0.95	0.37
Retail trade	0.41	2.33	1.94	1.60	0.80	0.46	1.59	0.43
Professional services	0.25	1.06	0.95	0.85	0.49	0.32	0.60	0.27
Other services	0.56	1.06	1.44	1.18	1.80	0.65	0.85	0.63
Ownership								
For profit, incorporated	0.16	0.73	0.85	0.57	0.37	0.19	0.45	0.17
For profit, unincorporated	0.48	1.22	1.28	1.11	1.39	0.52	0.82	0.54
Nonprofit	0.38	1.73	1.06	0.85	0.56	0.51	0.87	0.40
Age of firm								
Less than 5 years	0.83	1.78	2.22	2.24	1.30	1.38	1.30	1.06
5-9 years	0.93	1.09	1.91	1.36	1.86	2.04	1.01	1.35
10-19 years	0.39	1.09	1.74	0.97	0.64	0.51	0.80	0.44
20 or more years	0.16	0.97	0.75	0.57	0.48	0.18	0.46	0.16
Multi/single status								
2 or more locations	0.16	--	1.07	0.82	0.54	0.17	1.30	0.17
1 location only	0.29	0.60	0.72	0.55	0.52	0.77	0.38	0.41
Percent full-time employees								
Less than 25%	0.70	--	--	1.65	2.51	0.76	1.11	0.81
25-49 %	0.60	2.35	0.93	1.23	2.00	0.45	0.98	0.65
50-74 %	0.43	1.45	1.94	1.36	1.01	0.51	1.14	0.45
75% or more	0.16	0.70	0.78	0.51	0.41	0.19	0.41	0.17
Union presence								
No union employees	0.17	0.63	0.74	0.47	0.42	0.21	0.39	0.18
Has union employees	0.28	--	1.19	1.27	0.67	0.31	0.87	0.29
Percent low-wage employees								
50% or more low-wage	0.46	1.67	1.67	1.41	0.92	0.59	1.36	0.48
Less than 50% low-wage	0.15	0.64	0.72	0.49	0.42	0.18	0.38	0.16

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.F.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician 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	34.9%	21.5%	20.5%	20.8%	26.3%	43.8%	20.6%	37.5%
Industry group **								
Agric., fish., forest.	24.0%	46.4%	5.1% *	33.6% *	19.8% *	19.4% *	25.2% *	23.5%
Mining and manufacturing	37.1%	18.7%	17.6%	21.7%	28.3%	46.1%	19.4%	39.0%
Construction	29.6%	21.9%	26.1%	16.6%	39.1%	47.0%	21.3%	35.2%
Utilities and transp.	46.1%	15.7% *	31.2% *	25.1%	32.2%	51.8%	25.0%	48.0%
Wholesale trade	31.2%	26.5%	20.6%	15.3%	25.3%	42.4%	21.5%	34.0%
Fin. svcs. and real estate	41.5%	18.0%	9.2%	22.1%	24.9%	49.6%	15.6%	44.2%
Retail trade	44.9%	15.9%	18.5%	26.0%	19.3%	58.6%	19.4%	49.7%
Professional services	30.4%	23.6%	18.3%	22.5%	25.0%	35.5%	21.0%	31.9%
Other services	29.4%	20.6%	26.0%	18.0%	24.5%	37.5%	21.2%	31.4%
Ownership								
For profit, incorporated	37.9%	21.3%	20.9%	21.0%	28.0%	47.6%	20.6%	41.1%
For profit, unincorporated	33.7%	25.5%	20.3%	20.6%	30.6%	45.5%	21.6%	37.2%
Nonprofit	24.5%	13.6%	18.1%	20.4%	18.3%	28.6%	18.5%	25.1%
Age of firm								
Less than 5 years	25.4%	25.2%	18.0%	20.2%	25.5%	51.5%	22.6%	27.2%
5-9 years	23.1%	24.1%	23.5%	18.7%	23.7%	32.6% *	19.8%	25.6%
10-19 years	24.1%	21.7%	18.3%	20.1%	28.6%	27.4%	21.1%	25.7%
20 or more years	37.5%	19.4%	21.4%	21.6%	26.1%	44.5%	20.2%	39.4%
Multi/single status								
2 or more locations	40.0%	42.5%	19.0%	23.4%	26.6%	44.2%	23.1%	40.4%
1 location only	22.7%	21.3%	20.7%	20.1%	26.0%	30.3%	20.3%	24.8%
Percent full-time employees								
Less than 25%	37.8%	34.5%	32.2% *	16.9%	29.9%	52.1%	29.9%	39.9%
25-49 %	33.1%	20.8%	19.9%	15.6%	31.0%	41.0%	18.3%	35.7%
50-74 %	40.1%	18.9%	28.9%	15.9%	23.0%	53.8%	22.3%	43.3%
75% or more	34.4%	21.5%	19.4%	21.6%	26.4%	42.6%	20.3%	36.9%
Union presence								
No union employees	33.4%	21.1%	20.0%	21.1%	25.7%	43.8%	20.4%	36.2%
Has union employees	40.9%	30.7%	26.2%	17.5%	31.5%	43.7%	23.2%	41.6%
Percent low-wage employees								
50% or more low-wage	36.5%	38.7%	22.1%	22.9%	25.2%	45.5%	28.1%	37.5%
Less than 50% low-wage	34.8%	20.0%	20.4%	20.6%	26.5%	43.6%	20.0%	37.5%

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.

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

**Table I.F.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician 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	0.60%	1.41%	1.41%	1.05%	1.18%	0.93%	0.80%	0.70%
Industry group **								
Agric., fish., forest.	5.45%	13.08%	3.57% *	14.32% *	9.91% *	7.85% *	7.72% *	6.95%
Mining and manufacturing	1.56%	5.12%	3.92%	2.88%	2.55%	2.33%	2.54%	1.70%
Construction	2.78%	4.22%	4.30%	3.33%	6.02%	9.61%	2.43%	4.19%
Utilities and transp.	2.75%	5.99% *	10.39% *	6.12%	6.77%	3.42%	5.09%	2.97%
Wholesale trade	2.18%	6.79%	4.71%	2.64%	3.42%	3.92%	2.89%	2.66%
Fin. svcs. and real estate	1.79%	3.59%	2.32%	3.42%	3.18%	2.30%	2.17%	1.95%
Retail trade	1.66%	4.08%	4.27%	3.79%	3.14%	2.14%	2.41%	1.88%
Professional services	1.12%	2.63%	2.34%	1.99%	2.24%	1.71%	1.48%	1.28%
Other services	1.39%	3.01%	3.89%	2.44%	2.90%	2.35%	1.91%	1.67%
Ownership								
For profit, incorporated	0.71%	1.74%	1.70%	1.27%	1.59%	1.04%	0.97%	0.82%
For profit, unincorporated	1.61%	3.07%	3.02%	2.72%	2.94%	3.09%	1.76%	2.00%
Nonprofit	1.46%	3.49%	4.48%	2.51%	1.88%	2.27%	2.38%	1.58%
Age of firm								
Less than 5 years	2.48%	4.13%	4.07%	4.09%	4.89%	10.61%	2.77%	3.72%
5-9 years	2.08%	3.77%	3.76%	2.94%	4.38%	10.01% *	1.97%	3.34%
10-19 years	1.51%	2.58%	2.68%	2.25%	3.82%	3.07%	1.62%	2.16%
20 or more years	0.70%	2.14%	2.02%	1.37%	1.29%	0.97%	1.12%	0.77%
Multi/single status								
2 or more locations	0.78%	12.74%	4.72%	1.95%	1.37%	0.95%	2.61%	0.79%
1 location only	0.88%	1.42%	1.48%	1.23%	2.10%	5.32%	0.84%	1.47%
Percent full-time employees								
Less than 25%	2.63%	9.00%	13.64% *	4.37%	5.47%	3.68%	6.36%	2.90%
25-49 %	2.17%	5.74%	5.29%	2.67%	5.91%	3.01%	2.73%	2.50%
50-74 %	1.70%	2.94%	4.84%	2.26%	2.85%	2.47%	2.28%	1.94%
75% or more	0.67%	1.63%	1.51%	1.19%	1.31%	1.04%	0.89%	0.78%
Union presence								
No union employees	0.65%	1.42%	1.40%	1.06%	1.22%	1.09%	0.81%	0.77%
Has union employees	1.52%	9.10%	7.09%	5.04%	4.06%	1.75%	4.44%	1.57%
Percent low-wage employees								
50% or more low-wage	1.48%	5.78%	3.80%	3.02%	2.45%	2.24%	2.80%	1.63%
Less than 50% low-wage	0.65%	1.43%	1.49%	1.12%	1.30%	1.00%	0.83%	0.75%

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.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	93.5%	85.2%	87.9%	92.2%	92.5%	95.7%	88.6%	94.5%
Industry group **								
Agric., fish., forest.	70.4%	84.9%	--	56.7% *	60.5% *	79.9%	90.0%	63.5%
Mining and manufacturing	94.8%	81.9%	85.0%	93.0%	95.5%	96.0%	88.9%	95.5%
Construction	89.1%	88.2%	85.4%	94.2%	92.0%	76.8%	88.5%	89.5%
Utilities and transp.	95.5%	79.1%	95.9%	99.6%	98.2%	95.0%	93.8%	95.7%
Wholesale trade	94.4%	85.6%	86.2%	92.1%	95.9%	97.7%	89.0%	96.3%
Fin. svcs. and real estate	96.0%	84.9%	88.7%	96.3%	95.6%	97.2%	88.6%	96.9%
Retail trade	95.1%	83.9%	93.2%	92.7%	91.5%	97.8%	89.1%	96.4%
Professional services	93.6%	85.0%	88.2%	92.5%	91.1%	96.3%	89.0%	94.4%
Other services	90.9%	86.2%	86.3%	90.5%	91.1%	92.5%	86.5%	92.1%
Ownership								
For profit, incorporated	93.5%	85.3%	88.1%	92.4%	92.3%	95.6%	88.8%	94.5%
For profit, unincorporated	91.3%	84.3%	88.0%	90.6%	92.4%	93.3%	88.1%	92.4%
Nonprofit	95.1%	86.6%	86.1%	93.7%	93.3%	97.3%	88.4%	95.8%
Age of firm								
Less than 5 years	87.0%	84.8%	78.2%	84.8%	90.4%	97.5%	86.6%	87.3%
5-9 years	90.1%	87.7%	87.8%	89.7%	92.1%	92.7%	86.7%	93.0%
10-19 years	89.7%	81.8%	88.4%	94.6%	85.4%	96.4%	87.9%	90.8%
20 or more years	94.6%	86.8%	88.8%	93.0%	94.4%	95.7%	89.8%	95.2%
Multi/single status								
2 or more locations	95.4%	71.1%	89.5%	94.4%	93.8%	95.9%	91.0%	95.5%
1 location only	89.6%	85.3%	87.8%	91.6%	90.8%	88.1%	88.4%	90.8%
Percent full-time employees								
Less than 25%	90.7%	79.6%	85.9%	82.7%	90.1%	96.7%	85.1%	91.9%
25-49 %	93.3%	88.3%	90.7%	91.1%	89.8%	96.5%	91.9%	93.5%
50-74 %	92.7%	81.2%	88.7%	90.6%	85.2%	98.2%	85.9%	94.1%
75% or more	93.7%	85.9%	87.7%	92.8%	93.7%	95.3%	88.9%	94.7%
Union presence								
No union employees	93.2%	85.8%	87.5%	92.2%	92.9%	95.7%	88.7%	94.4%
Has union employees	94.6%	67.9%	95.0%	94.0%	89.2%	95.6%	87.4%	94.9%
Percent low-wage employees								
50% or more low-wage	89.5%	86.0%	83.5%	85.8%	86.6%	92.7%	88.4%	89.6%
Less than 50% low-wage	94.1%	85.1%	88.2%	93.1%	93.6%	96.1%	88.6%	95.3%

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

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

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

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

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

**Table I.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	1.32%	1.22%	0.88%	1.16%	0.52%	0.68%	0.48%
Industry group **								
Agric., fish., forest.	11.51%	9.33%	--	21.43% *	26.16% *	16.68%	4.36%	14.37%
Mining and manufacturing	0.75%	6.16%	3.79%	2.36%	1.08%	1.08%	1.89%	0.81%
Construction	3.08%	3.53%	4.02%	1.65%	3.82%	17.68%	2.08%	5.16%
Utilities and transp.	1.10%	8.75%	2.52%	0.33%	1.03%	1.50%	2.21%	1.20%
Wholesale trade	0.85%	4.89%	3.50%	2.77%	1.45%	0.65%	2.08%	0.87%
Fin. svcs. and real estate	0.59%	3.72%	4.17%	1.47%	1.54%	0.67%	2.21%	0.59%
Retail trade	0.69%	4.27%	2.64%	2.00%	2.58%	0.67%	2.01%	0.71%
Professional services	0.86%	2.35%	2.44%	1.43%	2.83%	0.72%	1.23%	1.00%
Other services	1.11%	2.94%	3.02%	1.93%	2.01%	2.03%	1.87%	1.31%
Ownership								
For profit, incorporated	0.54%	1.57%	1.43%	0.92%	1.80%	0.65%	0.79%	0.64%
For profit, unincorporated	1.00%	2.97%	2.82%	3.24%	1.61%	1.45%	1.72%	1.20%
Nonprofit	0.69%	3.62%	4.25%	1.27%	1.34%	0.97%	1.90%	0.74%
Age of firm								
Less than 5 years	2.87%	4.15%	5.83%	6.32%	5.10%	2.50%	2.48%	4.42%
5-9 years	1.49%	2.96%	4.43%	2.63%	2.74%	4.70%	2.40%	1.79%
10-19 years	1.89%	2.69%	2.23%	1.07%	5.60%	0.95%	1.34%	2.92%
20 or more years	0.39%	1.79%	1.51%	0.93%	0.68%	0.54%	0.82%	0.42%
Multi/single status								
2 or more locations	0.42%	14.24%	2.48%	1.10%	0.86%	0.50%	1.84%	0.42%
1 location only	0.90%	1.32%	1.30%	1.09%	2.42%	6.08%	0.72%	1.62%
Percent full-time employees								
Less than 25%	1.97%	7.83%	6.34%	7.66%	3.60%	1.15%	3.68%	2.27%
25-49 %	1.08%	5.24%	4.05%	3.05%	2.59%	1.28%	2.11%	1.22%
50-74 %	1.13%	3.50%	3.41%	2.23%	4.09%	0.35%	2.06%	1.30%
75% or more	0.47%	1.47%	1.37%	0.99%	1.28%	0.61%	0.75%	0.55%
Union presence								
No union employees	0.44%	1.31%	1.27%	0.92%	1.24%	0.53%	0.69%	0.53%
Has union employees	1.07%	10.65%	2.27%	2.50%	3.16%	1.21%	3.43%	1.10%
Percent low-wage employees								
50% or more low-wage	1.46%	4.03%	3.90%	4.56%	3.22%	1.77%	1.84%	1.63%
Less than 50% low-wage	0.42%	1.39%	1.28%	0.77%	1.24%	0.53%	0.72%	0.49%

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

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

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

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

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



**Table I.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	94.0%	84.1%	84.2%	92.4%	93.5%	95.8%	86.7%	95.1%
Industry group **								
Agric., fish., forest.	92.1%	--	--	96.8%	100.0%	92.6%	88.4%	95.0%
Mining and manufacturing	94.1%	97.2%	76.2%	95.0%	93.7%	94.9%	88.1%	94.6%
Construction	93.1%	83.4%	82.5%	96.2%	96.6%	100.0%	85.1%	98.2%
Utilities and transp.	96.0%	--	92.4%	95.9%	97.2%	96.6%	87.9%	96.6%
Wholesale trade	91.9%	80.1%	80.6%	91.5%	91.3%	94.4%	83.6%	93.6%
Fin. svcs. and real estate	96.1%	77.5%	94.6%	95.9%	94.3%	97.1%	89.3%	96.6%
Retail trade	94.6%	71.3%	92.1%	86.8%	86.3%	98.1%	83.1%	96.0%
Professional services	94.4%	86.7%	87.9%	91.3%	93.1%	96.1%	89.0%	95.2%
Other services	90.8%	90.8%	77.8%	88.3%	94.0%	91.8%	84.7%	92.1%
Ownership								
For profit, incorporated	94.2%	84.3%	82.8%	92.6%	93.3%	96.2%	86.1%	95.5%
For profit, unincorporated	91.9%	82.3%	87.9%	93.4%	96.2%	90.7%	88.8%	92.6%
Nonprofit	94.8%	85.9%	88.3%	89.9%	91.5%	96.8%	88.1%	95.2%
Age of firm								
Less than 5 years	94.1%	91.8%	92.1%	94.9%	94.5%	98.5%	93.6%	94.6%
5-9 years	89.1%	78.5%	81.8%	88.8%	94.4%	95.1%	81.0%	94.9%
10-19 years	91.0%	79.9%	79.9%	92.5%	95.5%	96.4%	83.7%	95.2%
20 or more years	94.6%	87.0%	85.9%	92.7%	93.0%	95.8%	88.7%	95.1%
Multi/single status								
2 or more locations	95.3%	--	71.6%	95.1%	92.6%	96.0%	89.9%	95.4%
1 location only	90.2%	84.1%	85.1%	91.7%	94.9%	90.3%	86.4%	93.6%
Percent full-time employees								
Less than 25%	85.6%	90.0%	49.8% *	89.7%	81.0%	97.8%	71.8%	92.4%
25-49 %	92.5%	69.4%	91.8%	88.8%	91.5%	94.7%	86.1%	93.3%
50-74 %	93.2%	74.3%	79.7%	89.0%	86.3%	98.0%	78.6%	95.5%
75% or more	94.3%	86.3%	85.6%	92.8%	94.3%	95.6%	88.1%	95.2%
Union presence								
No union employees	94.1%	84.6%	85.7%	92.5%	94.6%	95.9%	87.5%	95.3%
Has union employees	93.7%	77.6%	77.1%	91.8%	86.3%	95.7%	79.9%	94.5%
Percent low-wage employees								
50% or more low-wage	90.8%	81.9%	71.6%	85.0%	88.8%	93.6%	80.4%	92.1%
Less than 50% low-wage	94.3%	84.3%	84.8%	92.8%	93.8%	96.0%	87.1%	95.3%

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

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

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

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

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

**Table I.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	1.92%	2.24%	0.95%	0.91%	0.49%	1.11%	0.41%
Industry group **								
Agric., fish., forest.	3.85%	--	--	2.56%	0.00%	6.89%	6.58%	4.69%
Mining and manufacturing	1.01%	2.27%	7.19%	1.51%	1.47%	1.49%	2.87%	1.07%
Construction	1.51%	6.62%	5.95%	1.18%	1.50%	0.00%	3.50%	0.72%
Utilities and transp.	1.50%	--	7.32%	3.17%	1.56%	1.77%	5.10%	1.56%
Wholesale trade	1.75%	8.48%	6.99%	3.53%	3.26%	2.56%	4.06%	1.93%
Fin. svcs. and real estate	0.80%	6.68%	3.44%	3.04%	3.55%	0.77%	2.94%	0.83%
Retail trade	0.80%	7.08%	2.76%	3.65%	4.55%	0.44%	3.15%	0.79%
Professional services	0.63%	3.22%	3.12%	1.80%	1.71%	0.74%	1.68%	0.68%
Other services	1.57%	2.76%	7.60%	3.50%	3.12%	2.25%	3.58%	1.73%
Ownership								
For profit, incorporated	0.44%	2.31%	2.82%	1.05%	1.06%	0.53%	1.38%	0.45%
For profit, unincorporated	1.42%	4.33%	4.01%	1.92%	1.40%	2.68%	2.15%	1.66%
Nonprofit	0.93%	5.14%	4.36%	3.85%	2.91%	0.90%	2.55%	0.98%
Age of firm								
Less than 5 years	1.64%	3.53%	5.13%	3.30%	3.06%	1.54%	2.27%	2.34%
5-9 years	1.94%	6.11%	5.85%	3.46%	2.97%	3.45%	3.49%	1.87%
10-19 years	1.22%	3.68%	5.22%	1.84%	1.72%	1.80%	2.51%	1.16%
20 or more years	0.43%	2.65%	2.80%	1.21%	1.11%	0.51%	1.39%	0.45%
Multi/single status								
2 or more locations	0.45%	--	9.60%	1.47%	1.32%	0.49%	3.46%	0.46%
1 location only	0.76%	1.92%	2.28%	1.13%	1.03%	3.98%	1.18%	0.95%
Percent full-time employees								
Less than 25%	6.02%	5.96%	23.09% *	4.91%	11.30%	0.83%	14.61%	3.44%
25-49 %	1.65%	13.54%	3.76%	5.48%	5.04%	1.61%	4.82%	1.73%
50-74 %	1.24%	6.24%	6.47%	3.80%	5.86%	0.57%	3.85%	1.30%
75% or more	0.42%	2.01%	2.13%	1.00%	0.86%	0.55%	1.09%	0.45%
Union presence								
No union employees	0.40%	1.89%	1.88%	0.92%	0.84%	0.55%	0.98%	0.44%
Has union employees	0.98%	10.78%	9.04%	3.83%	4.01%	0.97%	6.30%	0.95%
Percent low-wage employees								
50% or more low-wage	1.41%	5.80%	8.55%	4.27%	3.31%	1.76%	4.02%	1.50%
Less than 50% low-wage	0.40%	2.03%	2.31%	0.97%	0.94%	0.51%	1.16%	0.43%

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

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

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

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

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

**Table I.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,099	4,247	4,375	4,516	4,217	3,895	4,420	4,036
Industry group **								
Agric., fish., forest.	4,675	2,839	--	5,718	5,037	4,038	4,275	4,872
Mining and manufacturing	4,091	3,951	4,185	4,643	4,246	3,871	4,377	4,058
Construction	4,522	4,401	4,850	4,782	4,413	3,686	4,809	4,312
Utilities and transp.	3,638	4,247	4,205	4,260	4,155	3,401	4,078	3,588
Wholesale trade	4,250	4,703	3,861	4,584	4,215	4,124	4,465	4,178
Fin. svcs. and real estate	3,910	3,868	3,995	4,443	3,934	3,840	4,039	3,895
Retail trade	4,277	3,955	4,164	4,677	4,171	4,245	4,317	4,269
Professional services	4,043	4,595	4,356	4,302	4,248	3,817	4,390	3,982
Other services	4,210	4,049	4,614	4,476	4,213	4,069	4,510	4,136
Ownership								
For profit, incorporated	4,129	4,386	4,372	4,602	4,246	3,920	4,480	4,058
For profit, unincorporated	4,370	4,300	4,602	4,504	4,456	4,196	4,489	4,331
Nonprofit	3,792	3,295	3,873	4,105	3,971	3,658	3,877	3,784
Age of firm								
Less than 5 years	4,387	4,307	4,265	4,574	4,281	4,359	4,295	4,444
5-9 years	4,463	4,494	4,390	4,667	4,481	3,705	4,497	4,436
10-19 years	4,351	4,281	4,422	4,553	4,341	4,060	4,450	4,295
20 or more years	4,026	4,125	4,358	4,463	4,163	3,886	4,405	3,981
Multi/single status								
2 or more locations	3,982	--	4,070	4,480	4,186	3,898	4,350	3,973
1 location only	4,353	4,247	4,399	4,526	4,260	3,780	4,427	4,287
Percent full-time employees								
Less than 25%	4,306	4,683	4,982	4,035	4,100	4,413	4,605	4,248
25-49 %	4,293	4,538	4,145	4,427	4,558	4,116	4,447	4,264
50-74 %	4,175	4,172	4,517	4,245	4,135	4,144	4,355	4,143
75% or more	4,075	4,238	4,357	4,561	4,211	3,841	4,423	4,006
Union presence								
No union employees	4,169	4,269	4,370	4,547	4,222	3,963	4,420	4,109
Has union employees	3,794	3,380	4,480	3,893	4,165	3,734	4,416	3,774
Percent low-wage employees								
50% or more low-wage	4,268	4,376	4,674	4,486	4,394	4,118	4,636	4,221
Less than 50% low-wage	4,076	4,235	4,353	4,519	4,187	3,864	4,400	4,009

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.F.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.80	104.43	95.20	56.70	52.88	32.54	52.71	26.49
Industry group **								
Agric., fish., forest.	411.88	520.42	--	1,186.27	260.75	463.60	784.51	466.86
Mining and manufacturing	62.02	333.61	269.46	158.61	135.24	78.47	172.24	66.16
Construction	118.98	429.14	334.05	169.64	234.96	264.93	188.47	152.62
Utilities and transp.	90.73	415.52	543.80	275.66	242.88	104.51	259.51	96.62
Wholesale trade	85.31	370.29	268.88	220.00	168.41	118.95	193.52	93.28
Fin. svcs. and real estate	66.37	206.84	384.65	228.16	140.27	84.23	169.33	71.33
Retail trade	56.58	280.35	192.05	174.62	149.89	69.31	136.73	62.16
Professional services	46.65	167.56	164.97	95.37	100.44	66.25	89.70	52.36
Other services	61.59	246.76	180.60	127.33	134.75	92.08	115.30	71.31
Ownership								
For profit, incorporated	27.41	122.47	114.53	70.88	65.76	35.41	63.64	30.29
For profit, unincorporated	67.73	222.22	208.70	123.50	148.09	111.93	113.65	81.87
Nonprofit	60.78	266.34	240.00	140.34	105.22	88.18	151.07	65.12
Age of firm								
Less than 5 years	156.07	293.05	306.04	240.68	357.56	284.43	163.92	231.98
5-9 years	92.30	346.22	202.74	158.53	149.53	262.59	146.66	117.81
10-19 years	72.32	174.44	210.55	111.72	143.82	197.18	110.10	94.77
20 or more years	26.35	147.18	126.17	75.02	60.19	33.14	71.00	28.20
Multi/single status								
2 or more locations	28.45	--	214.17	106.32	64.50	33.05	143.04	28.90
1 location only	43.13	104.94	101.01	66.45	90.37	186.53	56.29	64.61
Percent full-time employees								
Less than 25%	99.55	454.65	415.49	246.56	223.42	117.10	220.16	109.87
25-49 %	85.20	485.89	289.73	232.31	219.94	93.82	188.21	94.91
50-74 %	57.36	266.79	269.16	154.32	128.04	75.19	151.81	61.69
75% or more	27.20	117.10	106.77	63.70	60.15	37.44	59.01	30.37
Union presence								
No union employees	26.59	105.75	97.58	57.54	55.59	39.76	53.60	30.35
Has union employees	52.50	517.85	420.23	316.74	175.52	55.45	286.76	53.23
Percent low-wage employees								
50% or more low-wage	60.14	404.26	264.16	154.32	117.55	81.13	169.36	63.73
Less than 50% low-wage	25.85	107.65	100.36	60.86	58.93	35.36	55.41	28.98

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.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,881	8,283	7,948	8,567	7,906	7,749	8,330	7,820
Industry group **								
Agric., fish., forest.	8,458	--	--	--	9,446	7,659	8,286	8,581
Mining and manufacturing	7,975	8,654	9,920	8,347	7,866	7,875	8,806	7,905
Construction	7,804	7,812	5,775	8,899	7,802	8,083	7,486	7,978
Utilities and transp.	6,655	--	7,370	7,874	8,064	6,419	7,414	6,612
Wholesale trade	8,139	8,700	8,068	7,956	8,023	8,203	8,366	8,097
Fin. svcs. and real estate	7,837	7,024	5,873	9,040	7,453	7,910	7,297	7,876
Retail trade	8,718	8,698	8,516	9,430	8,616	8,665	8,980	8,689
Professional services	7,876	8,830	8,498	8,651	8,112	7,616	8,597	7,778
Other services	7,929	8,111	9,568	8,157	7,581	7,828	8,776	7,764
Ownership								
For profit, incorporated	7,862	8,316	7,599	8,569	7,835	7,762	8,287	7,801
For profit, unincorporated	8,548	8,790	8,675	8,803	7,977	8,788	8,552	8,547
Nonprofit	7,492	6,969	9,264	8,233	8,081	7,198	8,259	7,443
Age of firm								
Less than 5 years	8,872	8,380	8,279	9,382	8,894	9,106	8,264	9,352
5-9 years	8,185	7,825	8,101	8,889	8,067	7,680	8,134	8,216
10-19 years	7,969	8,466	8,866	8,254	7,774	7,276	8,550	7,676
20 or more years	7,829	8,290	7,424	8,535	7,865	7,763	8,279	7,793
Multi/single status								
2 or more locations	7,814	--	7,963	8,703	7,987	7,754	8,299	7,807
1 location only	8,092	8,274	7,948	8,532	7,779	7,580	8,333	7,893
Percent full-time employees								
Less than 25%	8,065	7,890	8,365	8,061	7,667	8,206	8,298	7,976
25-49 %	8,172	9,921	7,599	7,952	7,276	8,474	8,408	8,143
50-74 %	8,434	9,834	9,255	8,245	7,965	8,399	9,468	8,301
75% or more	7,815	7,977	7,847	8,615	7,928	7,651	8,222	7,760
Union presence								
No union employees	7,986	8,501	8,297	8,832	7,898	7,801	8,531	7,895
Has union employees	7,557	--	6,129	6,789	7,964	7,635	6,474	7,611
Percent low-wage employees								
50% or more low-wage	8,414	9,919	8,044	8,560	8,194	8,377	9,463	8,299
Less than 50% low-wage	7,844	8,127	7,945	8,568	7,886	7,703	8,266	7,786

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.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	67.11	248.41	284.39	185.16	126.13	91.01	155.24	73.17
Industry group **								
Agric., fish., forest.	500.23	--	--	--	1,052.18	744.92	845.26	617.64
Mining and manufacturing	161.68	762.44	807.16	386.50	298.68	219.17	454.21	170.36
Construction	338.51	807.92	620.64	728.83	484.53	988.96	491.48	444.68
Utilities and transp.	205.29	--	586.75	659.06	485.51	231.01	561.59	214.35
Wholesale trade	221.34	806.75	866.95	566.15	429.92	313.75	576.03	240.20
Fin. svcs. and real estate	177.76	735.26	662.92	489.62	357.91	215.29	433.27	188.20
Retail trade	166.77	780.49	529.08	356.49	433.53	204.52	345.94	180.76
Professional services	141.23	443.45	464.24	333.09	214.07	198.63	276.27	155.68
Other services	167.50	518.75	582.91	446.22	359.78	228.88	359.26	184.60
Ownership								
For profit, incorporated	73.53	304.87	343.97	202.09	158.26	95.81	186.97	79.60
For profit, unincorporated	205.38	475.85	505.97	508.76	335.19	329.48	343.75	237.47
Nonprofit	190.33	645.45	724.00	695.56	243.55	247.94	421.40	199.84
Age of firm								
Less than 5 years	418.17	532.69	950.67	1,138.02	645.72	760.07	442.02	657.88
5-9 years	278.74	590.71	553.99	670.80	517.04	562.39	407.16	373.41
10-19 years	221.05	502.28	485.94	386.54	357.47	579.13	293.80	291.68
20 or more years	73.75	383.98	411.93	198.54	143.66	92.93	224.73	77.57
Multi/single status								
2 or more locations	80.11	--	808.52	262.46	160.36	92.53	354.11	81.08
1 location only	118.40	248.84	297.71	222.84	202.56	515.84	167.02	165.11
Percent full-time employees								
Less than 25%	306.27	1,110.05	2,000.21	617.04	679.31	285.64	866.27	267.58
25-49 %	326.63	962.42	1,068.92	435.28	706.71	376.83	564.15	359.00
50-74 %	167.61	469.38	654.89	431.52	375.21	213.95	338.74	181.05
75% or more	74.09	281.83	310.99	203.44	134.64	101.23	171.75	80.77
Union presence								
No union employees	76.87	247.30	255.18	190.35	134.12	112.32	148.71	85.87
Has union employees	139.25	--	1,044.66	422.24	368.14	155.80	705.01	141.26
Percent low-wage employees								
50% or more low-wage	157.70	502.16	992.90	616.62	306.09	199.00	522.79	163.34
Less than 50% low-wage	70.88	262.80	293.01	191.87	133.00	96.55	160.59	77.46

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.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan 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	47.1%	48.9%	54.7%	57.1%	50.4%	41.8%	54.9%	45.5%
Industry group **								
Agric., fish., forest.	37.4%	47.4%	--	37.3% *	27.9% *	41.3% *	43.9%	35.2% *
Mining and manufacturing	46.8%	52.1%	43.9%	63.2%	50.0%	40.9%	57.6%	45.4%
Construction	59.1%	54.6%	56.1%	67.5%	64.6%	36.1%	61.2%	57.6%
Utilities and transp.	54.0%	40.5%	71.4%	59.5%	63.1%	51.0%	57.4%	53.6%
Wholesale trade	51.2%	54.5%	51.5%	61.7%	51.1%	45.3%	56.0%	49.5%
Fin. svcs. and real estate	46.1%	50.9%	43.9%	49.7%	51.9%	43.9%	49.2%	45.7%
Retail trade	54.7%	58.8%	66.1%	63.1%	59.9%	49.9%	62.6%	53.0%
Professional services	42.2%	45.4%	58.6%	54.8%	48.4%	34.1%	54.2%	40.0%
Other services	46.0%	43.0%	50.5%	48.8%	44.5%	45.6%	48.7%	45.3%
Ownership								
For profit, incorporated	49.5%	50.8%	55.5%	60.6%	50.4%	45.3%	57.0%	47.8%
For profit, unincorporated	50.8%	54.5%	57.7%	53.8%	57.5%	41.3%	56.6%	48.8%
Nonprofit	35.6%	24.6%	40.9%	43.6%	45.5%	28.9%	37.3%	35.4%
Age of firm								
Less than 5 years	59.6%	56.1%	51.2%	64.5%	59.2%	58.3%	55.5%	62.2%
5-9 years	52.4%	51.1%	50.3%	54.1%	56.2%	37.6%	53.1%	51.8%
10-19 years	51.8%	46.6%	58.8%	58.2%	46.7%	49.1%	56.6%	49.0%
20 or more years	45.5%	47.8%	54.0%	56.1%	50.1%	41.4%	54.3%	44.3%
Multi/single status								
2 or more locations	44.7%	46.8%	55.4%	60.7%	50.2%	42.1%	57.2%	44.4%
1 location only	52.2%	48.9%	54.6%	56.0%	50.7%	32.7%	54.7%	49.9%
Percent full-time employees								
Less than 25%	60.8%	52.7%	67.6%	50.1%	61.4%	65.0%	64.5%	60.0%
25-49 %	46.2%	36.5%	50.6%	57.0%	50.1%	40.4%	54.5%	44.6%
50-74 %	47.5%	44.7%	58.4%	52.6%	46.3%	46.1%	51.5%	46.7%
75% or more	46.9%	49.9%	54.2%	57.7%	50.8%	41.0%	55.1%	45.1%
Union presence								
No union employees	48.9%	49.6%	56.0%	58.1%	50.8%	43.1%	55.9%	47.1%
Has union employees	39.2%	25.4% *	25.7%	35.0%	46.4%	38.8%	27.1%	39.7%
Percent low-wage employees								
50% or more low-wage	51.9%	56.2%	67.6%	55.5%	56.8%	46.9%	64.3%	50.3%
Less than 50% low-wage	46.4%	48.2%	53.7%	57.3%	49.3%	41.1%	54.0%	44.8%

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.

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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.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	1.95%	1.85%	1.37%	1.42%	0.92%	1.07%	0.73%
Industry group **								
Agric., fish., forest.	8.63%	13.33%	--	16.78% *	15.59% *	16.23% *	9.51%	10.97% *
Mining and manufacturing	1.69%	7.84%	5.77%	3.68%	3.17%	2.45%	3.36%	1.85%
Construction	3.06%	6.04%	5.38%	4.24%	5.32%	10.33%	3.25%	4.72%
Utilities and transp.	2.84%	11.70%	8.54%	7.55%	6.85%	3.51%	6.48%	3.07%
Wholesale trade	2.30%	7.80%	6.17%	4.60%	4.38%	4.02%	3.84%	2.80%
Fin. svcs. and real estate	1.74%	5.89%	7.13%	4.96%	4.07%	2.24%	3.87%	1.89%
Retail trade	1.64%	6.31%	5.23%	4.21%	4.27%	2.19%	3.28%	1.86%
Professional services	1.17%	3.22%	3.10%	2.48%	2.55%	1.65%	1.85%	1.32%
Other services	1.61%	4.44%	4.73%	3.21%	3.64%	2.49%	2.62%	1.90%
Ownership								
For profit, incorporated	0.76%	2.43%	2.18%	1.61%	1.95%	1.05%	1.28%	0.87%
For profit, unincorporated	1.63%	3.83%	4.23%	3.68%	3.16%	2.82%	2.42%	2.01%
Nonprofit	1.51%	4.95%	6.18%	3.43%	2.60%	2.14%	3.27%	1.64%
Age of firm								
Less than 5 years	3.27%	5.76%	6.59%	5.95%	6.71%	10.84%	3.71%	4.84%
5-9 years	2.39%	5.07%	5.04%	4.08%	5.02%	8.76%	2.99%	3.62%
10-19 years	1.83%	3.42%	3.47%	2.93%	4.20%	4.03%	2.06%	2.58%
20 or more years	0.72%	3.14%	2.59%	1.74%	1.59%	0.95%	1.52%	0.78%
Multi/single status								
2 or more locations	0.78%	13.74%	5.87%	2.48%	1.60%	0.93%	3.28%	0.79%
1 location only	1.08%	1.97%	1.94%	1.62%	2.57%	5.37%	1.13%	1.78%
Percent full-time employees								
Less than 25%	2.68%	11.70%	10.08%	7.10%	5.12%	3.56%	5.60%	3.00%
25-49 %	2.17%	9.02%	7.02%	5.09%	5.50%	2.61%	4.31%	2.45%
50-74 %	1.67%	4.88%	5.11%	3.85%	3.77%	2.37%	3.08%	1.90%
75% or more	0.72%	2.21%	2.06%	1.55%	1.62%	1.04%	1.20%	0.83%
Union presence								
No union employees	0.68%	1.98%	1.86%	1.40%	1.50%	1.06%	1.08%	0.81%
Has union employees	1.62%	8.37% *	7.39%	6.36%	4.62%	1.81%	4.75%	1.67%
Percent low-wage employees								
50% or more low-wage	1.65%	6.88%	4.80%	4.31%	3.32%	2.28%	3.15%	1.80%
Less than 50% low-wage	0.68%	2.03%	1.95%	1.45%	1.57%	1.00%	1.13%	0.79%

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

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

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

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

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



**Table I.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA 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	47.5%	18.4%	22.0%	29.2%	40.3%	65.3%	23.0%	53.6%
Industry group **								
Agric., fish., forest.	19.8%*	18.7%*	--	5.0%*	49.9%*	14.0%*	14.5%*	22.1%*
Mining and manufacturing	48.4%	17.8%*	8.5%*	30.9%	40.3%	64.8%	17.6%	53.2%
Construction	25.8%	13.2%*	23.6%*	24.3%	24.2%*	56.8%	20.0%	30.3%
Utilities and transp.	56.3%	7.6%*	8.3%*	25.4%	29.0%*	72.4%	16.8%*	61.2%
Wholesale trade	47.0%	10.2%*	18.6%*	42.0%	48.1%	63.6%	23.8%	56.6%
Fin. svcs. and real estate	61.6%	26.5%	42.6%	31.2%	60.2%	69.9%	33.6%	65.5%
Retail trade	45.3%	5.7%*	8.9%*	16.8%	29.7%	67.7%	10.3%	54.5%
Professional services	52.0%	26.4%	30.4%	33.1%	47.6%	69.2%	30.3%	57.4%
Other services	35.9%	19.5%	18.3%	28.1%	26.6%	50.0%	22.6%	39.7%
Ownership								
For profit, incorporated	48.1%	13.6%	20.7%	26.7%	39.3%	66.6%	20.6%	55.2%
For profit, unincorporated	37.2%	27.0%	29.0%	30.7%	34.5%	50.5%	28.1%	40.7%
Nonprofit	55.2%	35.7%*	15.2%*	44.2%	48.6%	67.9%	32.8%	57.7%
Age of firm								
Less than 5 years	22.4%	17.9%	25.4%*	23.1%	21.4%	26.6%*	18.0%	24.8%
5-9 years	28.6%	19.8%	19.1%	25.9%	36.4%	45.2%*	19.6%	36.5%
10-19 years	32.7%	15.5%	22.4%	29.0%	39.5%	48.4%	22.8%	39.4%
20 or more years	53.1%	20.0%	22.1%	31.0%	42.6%	66.7%	24.8%	57.5%
Multi/single status								
2 or more locations	58.6%	--	24.0%	33.2%	44.5%	65.7%	34.2%	59.3%
1 location only	28.0%	18.2%	21.9%	27.9%	34.8%	44.7%	21.8%	34.2%
Percent full-time employees								
Less than 25%	34.9%	51.5%*	17.8%*	21.6%*	14.6%*	53.1%	28.9%	36.2%
25-49 %	36.8%	25.8%*	19.9%*	16.6%	33.7%	52.4%	19.4%	40.9%
50-74 %	52.7%	14.1%*	13.0%	31.3%	40.9%	72.9%	20.9%	59.7%
75% or more	47.6%	18.0%	23.4%	29.9%	41.4%	65.0%	23.3%	53.9%
Union presence								
No union employees	43.4%	18.3%	22.1%	28.9%	40.2%	61.1%	23.0%	49.7%
Has union employees	69.6%	22.8%*	19.2%*	38.9%	42.2%	76.1%	21.4%*	70.7%
Percent low-wage employees								
50% or more low-wage	34.7%	12.7%*	14.3%*	22.9%	24.7%	48.8%	16.3%	37.8%
Less than 50% low-wage	49.5%	19.0%	22.8%	30.0%	43.7%	67.9%	23.7%	56.4%

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

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

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

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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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA 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	0.81%	2.03%	2.01%	1.59%	1.67%	1.21%	1.21%	0.95%
Industry group **								
Agric., fish., forest.	6.72% *	14.94% *	--	3.54% *	22.67% *	8.75% *	7.53% *	9.41% *
Mining and manufacturing	2.35%	8.01% *	4.60% *	4.40%	4.22%	3.25%	3.38%	2.59%
Construction	3.25%	6.32% *	5.57%	4.57%	7.46% *	11.88%	3.26%	5.15%
Utilities and transp.	3.60%	5.66% *	4.12% *	7.48%	9.13% *	4.06%	6.02% *	3.86%
Wholesale trade	3.07%	4.84% *	5.92% *	6.05%	5.97%	4.84%	4.28%	3.56%
Fin. svcs. and real estate	2.22%	6.59%	10.03%	5.89%	4.35%	2.89%	5.00%	2.38%
Retail trade	2.28%	3.05% *	5.78% *	3.73%	5.41%	3.17%	2.88%	2.67%
Professional services	1.51%	4.37%	3.74%	3.10%	2.89%	2.28%	2.36%	1.75%
Other services	1.93%	4.84%	4.85%	3.81%	3.95%	3.18%	3.02%	2.30%
Ownership								
For profit, incorporated	0.96%	1.95%	2.16%	1.81%	2.10%	1.34%	1.31%	1.12%
For profit, unincorporated	2.01%	4.87%	5.61%	3.88%	4.01%	3.96%	3.02%	2.53%
Nonprofit	2.22%	10.78% *	4.93% *	5.23%	3.60%	3.46%	5.35%	2.37%
Age of firm								
Less than 5 years	3.08%	5.35%	10.50% *	5.32%	5.54%	11.87% *	3.84%	4.33%
5-9 years	2.92%	5.51%	5.59%	4.72%	6.14%	14.42% *	3.14%	4.64%
10-19 years	1.94%	3.73%	3.57%	3.35%	4.34%	5.37%	2.35%	2.80%
20 or more years	0.95%	3.14%	2.74%	2.10%	1.98%	1.24%	1.72%	1.04%
Multi/single status								
2 or more locations	1.02%	--	6.23%	3.01%	2.04%	1.22%	4.19%	1.04%
1 location only	1.21%	2.04%	2.11%	1.87%	2.79%	9.32%	1.26%	2.04%
Percent full-time employees								
Less than 25%	3.05%	16.83% *	11.60% *	7.30% *	4.46% *	4.05%	7.76%	3.29%
25-49 %	3.16%	11.45% *	8.05% *	4.07%	8.87%	3.59%	4.36%	3.65%
50-74 %	2.16%	5.18% *	3.75%	4.81%	4.47%	2.66%	3.70%	2.36%
75% or more	0.93%	2.22%	2.29%	1.79%	1.89%	1.41%	1.34%	1.09%
Union presence								
No union employees	0.85%	2.06%	2.04%	1.60%	1.71%	1.42%	1.22%	1.03%
Has union employees	2.21%	11.05% *	8.49% *	11.23%	7.33%	2.14%	7.21% *	2.24%
Percent low-wage employees								
50% or more low-wage	1.87%	5.46% *	4.65% *	4.46%	3.50%	2.82%	3.54%	2.08%
Less than 50% low-wage	0.89%	2.16%	2.15%	1.70%	1.89%	1.32%	1.28%	1.05%

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.13 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA 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	22.4%	9.0%	12.1%	16.7%	20.4%	27.3%	12.6%	24.4%
<b>Industry group **</b>								
Agric., fish., forest.	7.4%*	8.9%*	--	1.9%*	13.9%*	5.8%*	6.4%*	7.8%*
Mining and manufacturing	22.7%	9.3%*	3.7%*	19.5%	20.1%	26.5%	10.1%	24.2%
Construction	15.2%	7.2%*	13.3%	16.4%	15.6%*	20.5%*	12.2%	17.5%
Utilities and transp.	30.4%	3.1%*	5.9%*	15.1%*	18.3%*	36.9%	9.7%*	32.8%
Wholesale trade	24.1%	5.5%*	9.6%*	25.9%	24.6%	28.8%	13.3%	28.0%
Fin. svcs. and real estate	28.4%	13.5%	18.7%	15.5%	31.2%	30.7%	16.5%	29.9%
Retail trade	24.8%	3.4%*	5.9%*	10.6%	17.8%	33.8%	6.4%	28.9%
Professional services	21.9%	12.0%	17.8%	18.1%	23.1%	23.6%	16.4%	22.9%
Other services	16.5%	8.4%	9.2%	13.7%	11.8%	22.8%	11.0%	18.0%
<b>Ownership</b>								
For profit, incorporated	23.8%	6.9%	11.5%	16.2%	19.8%	30.2%	11.7%	26.4%
For profit, unincorporated	18.9%	14.7%	16.7%	16.5%	19.8%	20.9%	15.9%	19.9%
Nonprofit	19.6%	8.8%*	6.2%*	19.3%	22.1%	19.6%	12.2%	20.4%
<b>Age of firm</b>								
Less than 5 years	13.3%	10.1%*	13.0%*	14.9%	12.6%	15.5%*	10.0%	15.4%
5-9 years	15.0%	10.1%	9.6%*	14.0%	20.4%	17.0%*	10.4%	18.9%
10-19 years	16.9%	7.2%	13.1%	16.9%	18.5%	23.8%	12.9%	19.3%
20 or more years	24.1%	9.5%	12.0%	17.4%	21.3%	27.6%	13.5%	25.5%
<b>Multi/single status</b>								
2 or more locations	26.2%	18.4%*	13.3%	20.1%	22.4%	27.7%	19.5%	26.3%
1 location only	14.6%	8.9%	12.0%	15.7%	17.7%	14.6%	11.9%	17.1%
<b>Percent full-time employees</b>								
Less than 25%	21.2%	27.1%*	12.0%*	10.8%*	8.9%*	34.5%	18.6%	21.7%
25-49 %	17.0%	9.4%*	10.1%*	9.5%	16.9%*	21.1%	10.6%	18.3%
50-74 %	25.0%	6.3%*	7.6%	16.4%	19.0%	33.6%	10.8%	27.9%
75% or more	22.3%	9.0%	12.7%	17.3%	21.0%	26.6%	12.8%	24.3%
<b>Union presence</b>								
No union employees	21.2%	9.1%	12.4%	16.8%	20.4%	26.4%	12.9%	23.4%
Has union employees	27.3%	5.8%*	4.9%*	13.6%*	19.6%	29.5%	5.8%*	28.1%
<b>Percent low-wage employees</b>								
50% or more low-wage	18.0%	7.1%*	9.6%*	12.7%	14.0%	22.9%	10.5%	19.0%
Less than 50% low-wage	23.0%	9.1%	12.2%	17.2%	21.5%	27.9%	12.8%	25.2%

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

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

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

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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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.03%	1.16%	0.99%	1.02%	0.80%	0.70%	0.59%
Industry group **								
Agric., fish., forest.	2.59% *	7.62% *	--	1.34% *	8.92% *	2.74% *	3.49% *	3.31% *
Mining and manufacturing	1.44%	4.26% *	2.07% *	3.07%	2.34%	2.25%	2.03%	1.59%
Construction	2.09%	3.60% *	3.30%	3.19%	5.07% *	7.51% *	2.07%	3.30%
Utilities and transp.	2.57%	2.28% *	2.79% *	4.82% *	6.21% *	3.30%	3.60% *	2.82%
Wholesale trade	2.05%	2.55% *	3.25% *	4.38%	3.84%	3.77%	2.54%	2.60%
Fin. svcs. and real estate	1.51%	3.62%	5.57%	3.18%	3.47%	2.01%	2.79%	1.67%
Retail trade	1.46%	1.81% *	3.91% *	2.43%	3.54%	2.08%	1.85%	1.71%
Professional services	0.93%	2.17%	2.35%	1.87%	1.89%	1.44%	1.40%	1.07%
Other services	1.07%	2.21%	2.51%	2.10%	2.04%	1.88%	1.57%	1.29%
Ownership								
For profit, incorporated	0.62%	1.00%	1.25%	1.17%	1.28%	0.96%	0.78%	0.73%
For profit, unincorporated	1.19%	2.89%	3.59%	2.43%	2.57%	2.03%	1.88%	1.46%
Nonprofit	1.22%	3.43% *	1.89% *	2.90%	2.21%	1.81%	2.33%	1.34%
Age of firm								
Less than 5 years	1.95%	3.13% *	6.07% *	3.67%	3.44%	7.21% *	2.25%	2.87%
5-9 years	1.70%	2.99%	3.02% *	2.86%	3.81%	6.82% *	1.78%	2.75%
10-19 years	1.17%	1.83%	2.17%	2.14%	2.67%	3.02%	1.40%	1.70%
20 or more years	0.60%	1.56%	1.56%	1.29%	1.20%	0.84%	1.00%	0.66%
Multi/single status								
2 or more locations	0.67%	10.04% *	3.76%	1.95%	1.26%	0.82%	2.59%	0.68%
1 location only	0.70%	1.04%	1.21%	1.15%	1.67%	3.95%	0.73%	1.18%
Percent full-time employees								
Less than 25%	2.09%	11.85% *	7.82% *	4.13% *	2.82% *	3.41%	5.25%	2.28%
25-49 %	1.82%	4.82% *	4.41% *	2.40%	5.50% *	2.13%	2.54%	2.11%
50-74 %	1.45%	2.45% *	2.17%	2.91%	2.66%	2.27%	2.06%	1.69%
75% or more	0.57%	1.15%	1.32%	1.13%	1.15%	0.90%	0.78%	0.67%
Union presence								
No union employees	0.52%	1.06%	1.20%	1.01%	1.06%	0.90%	0.72%	0.63%
Has union employees	1.45%	3.03% *	2.30% *	5.08% *	3.66%	1.66%	2.19% *	1.50%
Percent low-wage employees								
50% or more low-wage	1.15%	3.09% *	3.17% *	2.78%	2.21%	1.71%	2.37%	1.27%
Less than 50% low-wage	0.55%	1.09%	1.22%	1.06%	1.14%	0.88%	0.73%	0.66%

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.14 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA 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	24.8%	39.9%	42.6%	40.4%	30.1%	14.5%	42.3%	21.1%
Industry group **								
Agric., fish., forest.	30.0%	38.5% *	--	35.5% *	14.0% *	35.5% *	37.6%	27.4% *
Mining and manufacturing	24.1%	42.8%	40.2%	43.6%	29.9%	14.4%	47.4%	21.2%
Construction	43.9%	47.4%	42.8%	51.1%	49.0%	15.6% *	49.0%	40.1%
Utilities and transp.	23.6%	37.4% *	65.5%	44.4%	44.8%	14.1%	47.7%	20.8%
Wholesale trade	27.1%	48.9%	41.9%	35.8%	26.5%	16.5%	42.7%	21.5%
Fin. svcs. and real estate	17.7%	37.4%	25.2%	34.2%	20.6%	13.2%	32.7%	15.8%
Retail trade	29.9%	55.4%	60.2%	52.5%	42.1%	16.1%	56.2%	24.1%
Professional services	20.2%	33.4%	40.8%	36.7%	25.4%	10.5%	37.8%	17.0%
Other services	29.5%	34.6%	41.3%	35.1%	32.7%	22.8%	37.7%	27.3%
Ownership								
For profit, incorporated	25.7%	43.8%	44.0%	44.5%	30.6%	15.2%	45.2%	21.5%
For profit, unincorporated	31.9%	39.8%	41.0%	37.3%	37.7%	20.4%	40.7%	28.9%
Nonprofit	16.0%	15.8%	34.7%	24.3%	23.4%	9.3%	25.1%	15.0%
Age of firm								
Less than 5 years	46.3%	46.0%	38.2%	49.6%	46.5%	42.8%	45.6%	46.7%
5-9 years	37.4%	40.9%	40.7%	40.1%	35.8%	20.6% *	42.7%	32.9%
10-19 years	34.9%	39.4%	45.6%	41.4%	28.2%	25.3%	43.7%	29.7%
20 or more years	21.3%	38.2%	42.0%	38.7%	28.8%	13.8%	40.9%	18.8%
Multi/single status								
2 or more locations	18.5%	28.5% *	42.1%	40.5%	27.8%	14.4%	37.6%	18.0%
1 location only	37.5%	40.0%	42.7%	40.4%	33.1%	18.1%	42.7%	32.8%
Percent full-time employees								
Less than 25%	39.6%	25.5% *	55.6%	39.3%	52.4%	30.5%	45.9%	38.3%
25-49 %	29.2%	27.1%	40.6%	47.6%	33.3%	19.2%	44.0%	26.3%
50-74 %	22.5%	38.4%	50.8%	36.1%	27.4%	12.5%	40.8%	18.8%
75% or more	24.5%	40.9%	41.5%	40.5%	29.7%	14.3%	42.3%	20.8%
Union presence								
No union employees	27.7%	40.5%	43.6%	41.3%	30.4%	16.8%	43.0%	23.7%
Has union employees	11.9%	19.6% *	20.8% *	21.4%	26.8%	9.3%	21.3%	11.6%
Percent low-wage employees								
50% or more low-wage	33.9%	49.1%	57.9%	42.8%	42.7%	24.0%	53.8%	31.3%
Less than 50% low-wage	23.5%	39.1%	41.5%	40.1%	27.8%	13.2%	41.2%	19.5%

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.

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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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.93%	1.84%	1.33%	1.20%	0.59%	1.07%	0.54%
Industry group **								
Agric., fish., forest.	8.03%	12.65% *	--	16.39% *	11.03% *	16.53% *	9.00%	10.23% *
Mining and manufacturing	1.33%	8.04%	5.69%	3.65%	2.99%	1.44%	3.39%	1.40%
Construction	2.95%	6.04%	5.32%	4.58%	6.08%	5.96% *	3.36%	4.40%
Utilities and transp.	2.26%	11.50% *	9.22%	7.23%	7.29%	2.27%	6.46%	2.37%
Wholesale trade	1.83%	8.09%	5.90%	4.35%	3.66%	2.31%	3.82%	1.93%
Fin. svcs. and real estate	1.20%	5.63%	5.74%	4.70%	2.66%	1.44%	3.55%	1.25%
Retail trade	1.53%	6.33%	5.68%	4.29%	4.32%	1.79%	3.38%	1.68%
Professional services	0.80%	3.06%	3.14%	2.40%	1.89%	0.89%	1.80%	0.86%
Other services	1.35%	4.22%	4.78%	2.90%	3.14%	1.94%	2.54%	1.55%
Ownership								
For profit, incorporated	0.60%	2.44%	2.18%	1.63%	1.62%	0.69%	1.29%	0.66%
For profit, unincorporated	1.45%	3.77%	4.16%	3.20%	3.08%	2.28%	2.36%	1.75%
Nonprofit	0.97%	3.77%	6.26%	2.79%	1.96%	1.19%	2.86%	1.02%
Age of firm								
Less than 5 years	3.20%	5.73%	6.17%	5.79%	6.48%	11.08%	3.66%	4.68%
5-9 years	2.24%	4.95%	4.83%	3.76%	4.83%	7.12% *	2.89%	3.32%
10-19 years	1.59%	3.35%	3.57%	2.83%	3.19%	3.61%	2.10%	2.09%
20 or more years	0.53%	3.08%	2.57%	1.69%	1.35%	0.59%	1.50%	0.55%
Multi/single status								
2 or more locations	0.54%	11.63% *	5.59%	2.55%	1.34%	0.59%	3.32%	0.54%
1 location only	0.99%	1.95%	1.94%	1.55%	2.20%	4.17%	1.13%	1.54%
Percent full-time employees								
Less than 25%	2.53%	9.31% *	12.13%	6.29%	5.20%	2.96%	6.41%	2.72%
25-49 %	1.76%	7.84%	6.67%	5.02%	4.39%	1.77%	4.17%	1.90%
50-74 %	1.19%	4.66%	5.28%	3.48%	2.94%	1.29%	2.97%	1.25%
75% or more	0.56%	2.19%	2.04%	1.51%	1.38%	0.67%	1.20%	0.61%
Union presence								
No union employees	0.56%	1.97%	1.87%	1.37%	1.24%	0.73%	1.09%	0.62%
Has union employees	0.98%	7.59% *	6.85% *	4.90%	4.64%	0.91%	4.24%	1.00%
Percent low-wage employees								
50% or more low-wage	1.42%	7.06%	5.35%	3.88%	3.06%	1.78%	3.35%	1.51%
Less than 50% low-wage	0.52%	2.00%	1.93%	1.42%	1.30%	0.62%	1.12%	0.57%

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan 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	44.4%	50.1%	47.0%	53.8%	45.0%	42.2%	49.8%	43.6%
Industry group **								
Agric., fish., forest.	34.9%	--	--	19.1% *	66.2%	15.7% *	41.7% *	29.7%
Mining and manufacturing	42.0%	52.7%	35.3%	53.9%	41.2%	40.6%	45.7%	41.7%
Construction	51.5%	64.3%	36.1%	59.8%	51.6%	49.9%	50.6%	52.0%
Utilities and transp.	51.1%	--	74.5%	54.7%	50.2%	51.0%	55.1%	50.8%
Wholesale trade	46.3%	36.8%	58.1%	48.3%	46.1%	44.9%	50.1%	45.5%
Fin. svcs. and real estate	44.6%	43.0%	29.1%	50.9%	47.7%	44.3%	43.1%	44.8%
Retail trade	55.4%	49.8%	66.5%	56.0%	55.4%	55.1%	54.7%	55.5%
Professional services	41.8%	56.8%	57.5%	58.4%	46.9%	36.0%	55.6%	39.7%
Other services	39.5%	41.3%	37.9%	47.9%	36.1%	39.0%	42.5%	38.9%
Ownership								
For profit, incorporated	46.8%	52.0%	46.0%	53.8%	44.5%	46.1%	50.3%	46.2%
For profit, unincorporated	44.0%	52.5%	50.6%	57.3%	47.9%	36.5%	50.6%	42.6%
Nonprofit	34.6%	28.4%	48.9%	49.5%	43.9%	29.8%	43.9%	34.0%
Age of firm								
Less than 5 years	55.5%	59.1%	29.3% *	63.2%	58.4%	58.8%	45.7%	63.4%
5-9 years	46.9%	47.9%	41.9%	55.7%	45.5%	39.5% *	45.5%	47.9%
10-19 years	47.9%	49.2%	55.5%	57.7%	38.9%	43.3%	53.1%	44.9%
20 or more years	43.6%	49.1%	46.1%	50.8%	45.4%	42.2%	49.8%	43.0%
Multi/single status								
2 or more locations	43.2%	--	53.2%	56.7%	43.6%	42.7%	54.1%	43.1%
1 location only	47.9%	50.1%	46.6%	53.1%	47.4%	28.0%	49.4%	46.6%
Percent full-time employees								
Less than 25%	51.4%	70.8%	22.3% *	63.4%	38.1%	57.8%	50.7%	51.8%
25-49 %	37.5%	51.2%	43.6%	56.6%	32.3% *	35.1%	55.9%	35.0%
50-74 %	51.7%	48.3%	60.2%	54.8%	45.3%	52.7%	55.2%	51.1%
75% or more	43.8%	49.3%	46.9%	53.5%	45.6%	41.3%	49.0%	43.1%
Union presence								
No union employees	46.9%	51.0%	54.9%	57.5%	45.8%	44.1%	53.4%	45.7%
Has union employees	36.8%	37.6% *	9.8% *	29.3%	39.5%	38.1%	19.7%	37.8%
Percent low-wage employees								
50% or more low-wage	49.8%	66.3%	48.3%	49.7%	55.6%	47.0%	60.5%	48.4%
Less than 50% low-wage	44.0%	48.5%	47.0%	54.1%	44.3%	41.9%	49.1%	43.2%

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

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

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

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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.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan 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	0.83%	2.71%	2.83%	2.08%	1.64%	1.14%	1.59%	0.92%
Industry group **								
Agric., fish., forest.	7.31%	--	--	10.19% *	12.53%	6.26% *	13.23% *	7.78%
Mining and manufacturing	1.93%	10.76%	8.31%	4.58%	3.45%	2.67%	4.72%	2.06%
Construction	3.87%	8.30%	6.59%	8.01%	7.13%	11.35%	4.97%	5.47%
Utilities and transp.	3.47%	--	10.47%	8.82%	6.81%	4.07%	8.27%	3.65%
Wholesale trade	3.26%	9.40%	8.31%	6.94%	5.06%	5.24%	5.35%	3.78%
Fin. svcs. and real estate	2.24%	7.71%	8.08%	6.04%	5.24%	2.71%	5.00%	2.39%
Retail trade	2.38%	8.34%	7.39%	5.51%	5.87%	3.01%	4.57%	2.62%
Professional services	1.55%	4.72%	4.56%	3.38%	2.82%	2.09%	2.76%	1.70%
Other services	2.18%	5.97%	6.52%	5.24%	4.76%	3.12%	3.90%	2.50%
Ownership								
For profit, incorporated	0.95%	3.25%	3.35%	2.53%	2.02%	1.28%	1.89%	1.06%
For profit, unincorporated	2.61%	5.85%	6.24%	4.97%	4.71%	4.31%	3.78%	3.04%
Nonprofit	2.01%	6.85%	8.67%	5.21%	3.34%	2.61%	4.70%	2.12%
Age of firm								
Less than 5 years	4.05%	6.88%	10.77% *	7.44%	8.43%	11.12%	5.30%	5.81%
5-9 years	4.05%	6.91%	7.45%	5.83%	8.49%	14.19% *	4.31%	6.23%
10-19 years	2.31%	4.95%	5.45%	4.27%	4.04%	5.68%	3.10%	3.15%
20 or more years	0.92%	4.26%	3.91%	2.68%	1.85%	1.17%	2.24%	0.98%
Multi/single status								
2 or more locations	1.00%	--	8.55%	3.48%	2.00%	1.16%	4.59%	1.02%
1 location only	1.38%	2.71%	2.95%	2.44%	2.84%	5.33%	1.69%	2.14%
Percent full-time employees								
Less than 25%	4.97%	11.24%	12.56% *	7.95%	9.56%	4.86%	12.01%	4.42%
25-49 %	4.09%	12.75%	10.32%	8.04%	11.04% *	4.68%	6.43%	4.39%
50-74 %	2.29%	7.52%	7.31%	5.73%	5.06%	3.01%	4.63%	2.54%
75% or more	0.91%	3.03%	3.06%	2.26%	1.72%	1.25%	1.74%	1.00%
Union presence								
No union employees	0.95%	2.72%	2.66%	1.92%	1.76%	1.42%	1.56%	1.09%
Has union employees	1.68%	13.11% *	3.92% *	7.64%	4.86%	1.90%	4.50%	1.75%
Percent low-wage employees								
50% or more low-wage	2.11%	8.08%	8.90%	5.04%	4.09%	2.80%	5.10%	2.28%
Less than 50% low-wage	0.87%	2.83%	2.93%	2.18%	1.73%	1.21%	1.66%	0.97%

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.F.15.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	25.8%	30.0%	36.3%	48.3%	65.3%	29.7%	59.6%
Industry group **								
Agric., fish., forest.	35.9%	--	--	--	37.2% *	52.2%	34.7% *	37.2%
Mining and manufacturing	54.1%	3.8% *	16.9% *	33.1%	46.7%	64.3%	20.9%	57.3%
Construction	30.0%	9.9% *	32.4%	33.0%	29.2% *	34.5% *	24.7%	33.2%
Utilities and transp.	68.5%	--	31.5% *	45.5%	25.5% *	76.6%	26.1% *	71.4%
Wholesale trade	53.6%	28.1% *	11.9% *	36.0%	47.3%	69.1%	22.2%	60.7%
Fin. svcs. and real estate	64.5%	29.2% *	20.8% *	33.1%	66.5%	68.5%	33.5%	66.9%
Retail trade	45.6%	9.5% *	4.2% *	28.3%	32.3%	53.6%	14.5%	49.5%
Professional services	59.3%	30.7%	48.5%	41.1%	55.0%	69.0%	39.0%	63.4%
Other services	46.2%	37.4%	21.8%	39.0%	47.2%	51.9%	30.1%	49.9%
Ownership								
For profit, incorporated	55.6%	22.8%	27.7%	34.9%	48.0%	65.6%	27.7%	60.4%
For profit, unincorporated	47.4%	30.5%	36.7%	39.0%	47.7%	55.4%	33.6%	50.9%
Nonprofit	60.1%	54.5%	34.3% *	41.1%	50.1%	69.7%	40.7%	61.9%
Age of firm								
Less than 5 years	24.2%	20.1% *	10.1% *	21.9% *	29.7%	33.3% *	15.4% *	29.3%
5-9 years	42.5%	24.4% *	15.1% *	31.5%	58.9%	75.9%	21.3%	56.6%
10-19 years	43.2%	24.2%	38.5% *	45.5%	44.3%	53.0%	32.2%	50.7%
20 or more years	58.5%	29.3%	29.5%	35.1%	49.1%	65.9%	32.3%	61.2%
Multi/single status								
2 or more locations	62.1%	--	8.7% *	38.4%	50.5%	65.7%	32.5%	62.7%
1 location only	36.5%	25.8%	31.7%	35.7%	45.1%	44.4%	29.4%	43.3%
Percent full-time employees								
Less than 25%	45.9%	51.5% *	24.3% *	17.4% *	14.0% *	65.0%	37.5%	50.0%
25-49 %	40.3%	5.6% *	18.3% *	20.2% *	39.1%	50.3%	18.1% *	45.0%
50-74 %	47.9%	24.1% *	22.1% *	44.4%	52.0%	51.4%	27.3%	51.3%
75% or more	56.7%	24.9%	31.3%	36.7%	48.6%	67.6%	30.1%	61.0%
Union presence								
No union employees	51.0%	26.7%	29.3%	34.3%	47.9%	61.1%	29.9%	55.4%
Has union employees	71.8%	9.6% *	47.1% *	61.5%	51.5%	75.9%	23.3% *	73.3%
Percent low-wage employees								
50% or more low-wage	41.1%	22.2% *	20.5% *	18.1%	28.7%	51.0%	19.5% *	44.4%
Less than 50% low-wage	56.4%	26.3%	30.5%	37.2%	50.1%	66.5%	30.4%	60.8%

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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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA 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	1.08%	3.54%	3.58%	2.55%	2.13%	1.48%	1.92%	1.20%
Industry group **								
Agric., fish., forest.	10.40%	--	--	--	15.51% *	15.18%	17.73% *	10.39%
Mining and manufacturing	2.67%	2.61% *	8.30% *	5.22%	5.23%	3.55%	4.52%	2.84%
Construction	4.64%	4.69% *	7.66%	8.80%	9.35% *	14.35% *	4.50%	6.94%
Utilities and transp.	4.13%	--	17.52% *	12.17%	8.27% *	4.55%	10.23% *	4.29%
Wholesale trade	4.76%	11.99% *	5.37% *	6.43%	6.04%	6.15%	4.67%	5.02%
Fin. svcs. and real estate	2.95%	9.46% *	8.82% *	7.62%	5.75%	3.64%	6.72%	3.12%
Retail trade	2.77%	7.19% *	3.32% *	6.85%	7.09%	3.38%	4.13%	3.02%
Professional services	1.90%	6.66%	6.75%	4.41%	3.57%	2.69%	3.90%	2.13%
Other services	2.90%	8.77%	5.89%	8.03%	5.97%	4.28%	4.66%	3.35%
Ownership								
For profit, incorporated	1.24%	4.13%	3.74%	3.10%	2.70%	1.65%	2.12%	1.38%
For profit, unincorporated	3.48%	7.34%	10.65%	6.00%	5.06%	6.45%	5.34%	4.02%
Nonprofit	2.96%	12.37%	11.78% *	7.17%	4.70%	3.98%	6.91%	3.13%
Age of firm								
Less than 5 years	4.02%	7.87% *	7.46% *	6.71% *	8.30%	12.41% *	4.67% *	5.74%
5-9 years	5.15%	8.50% *	5.50% *	6.80%	6.90%	12.77%	4.33%	6.73%
10-19 years	3.09%	6.35%	7.11%	6.47%	5.45%	8.27%	3.95%	4.40%
20 or more years	1.20%	5.82%	4.59%	2.65%	2.50%	1.50%	2.64%	1.28%
Multi/single status								
2 or more locations	1.30%	--	5.00% *	4.09%	2.65%	1.50%	5.18%	1.31%
1 location only	1.73%	3.55%	3.77%	3.05%	3.49%	9.49%	2.05%	2.71%
Percent full-time employees								
Less than 25%	4.83%	15.87% *	17.74% *	7.61% *	5.42% *	5.52%	10.47%	5.03%
25-49 %	4.69%	4.66% *	9.90% *	6.68% *	8.50%	6.72%	5.59% *	5.34%
50-74 %	2.90%	11.88% *	9.53% *	7.19%	6.13%	3.84%	6.44%	3.24%
75% or more	1.19%	3.71%	3.96%	2.79%	2.32%	1.63%	2.11%	1.31%
Union presence								
No union employees	1.21%	3.65%	3.61%	2.40%	2.16%	1.83%	1.96%	1.38%
Has union employees	2.22%	8.62% *	19.38% *	11.94%	8.13%	2.29%	9.65% *	2.23%
Percent low-wage employees								
50% or more low-wage	2.73%	12.01% *	7.98% *	4.39%	4.55%	3.77%	6.23% *	2.99%
Less than 50% low-wage	1.14%	3.69%	3.72%	2.65%	2.27%	1.57%	2.01%	1.27%

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

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

\* 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.16 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA 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	24.5%	12.9%	14.1%	19.5%	21.8%	27.6%	14.8%	26.0%
Industry group **								
Agric., fish., forest.	12.5%*	--	--	0.6%*	24.6%*	8.2%*	14.5%*	11.1%*
Mining and manufacturing	22.7%	2.0%*	6.0%*	17.8%	19.3%	26.1%	9.5%	23.9%
Construction	15.4%	6.3%*	11.7%*	19.8%*	15.1%*	17.2%*	12.5%	17.3%
Utilities and transp.	35.0%	--	23.5%*	24.9%*	12.8%*	39.0%	14.4%*	36.3%
Wholesale trade	24.8%	10.3%*	6.9%*	17.4%	21.8%	31.0%	11.1%	27.6%
Fin. svcs. and real estate	28.8%	12.5%*	6.1%*	16.8%	31.7%	30.3%	14.5%	29.9%
Retail trade	25.2%	4.7%*	2.8%*	15.8%	17.9%	29.5%	7.9%	27.4%
Professional services	24.8%	17.4%	27.8%	24.0%	25.8%	24.8%	21.7%	25.2%
Other services	18.3%	15.5%	8.3%	18.7%	17.0%	20.2%	12.8%	19.4%
Ownership								
For profit, incorporated	26.0%	11.8%	12.8%	18.8%	21.4%	30.2%	13.9%	27.9%
For profit, unincorporated	20.9%	16.0%	18.6%*	22.3%	22.9%	20.2%	17.0%	21.7%
Nonprofit	20.8%	15.5%*	16.8%*	20.3%	22.0%	20.8%	17.9%	21.0%
Age of firm								
Less than 5 years	13.5%	11.9%*	3.0%*	13.8%*	17.4%*	19.6%*	7.0%*	18.5%
5-9 years	19.9%	11.7%*	6.3%*	17.5%	26.8%	30.0%*	9.7%	27.1%
10-19 years	20.7%	11.9%	21.4%	26.2%	17.2%	22.9%	17.1%	22.8%
20 or more years	25.5%	14.4%	13.6%	17.8%	22.3%	27.8%	16.1%	26.3%
Multi/single status								
2 or more locations	26.9%	--	4.6%*	21.7%	22.0%	28.1%	17.6%	27.0%
1 location only	17.5%	12.9%	14.8%	19.0%	21.4%	12.4%	14.5%	20.2%
Percent full-time employees								
Less than 25%	23.6%	36.5%*	5.4%*	11.0%*	5.3%*	37.6%	19.0%*	25.9%
25-49 %	15.1%	2.9%*	8.0%*	11.5%*	12.6%*	17.6%	10.1%*	15.8%
50-74 %	24.7%	11.6%*	13.3%*	24.3%	23.5%	27.1%	15.1%	26.2%
75% or more	24.8%	12.3%	14.7%	19.6%	22.2%	27.9%	14.7%	26.3%
Union presence								
No union employees	23.9%	13.6%	16.1%	19.7%	22.0%	27.0%	16.0%	25.3%
Has union employees	26.4%	3.6%*	4.6%*	18.0%*	20.3%	28.9%	4.6%*	27.7%
Percent low-wage employees								
50% or more low-wage	20.4%	14.7%*	9.9%*	9.0%	15.9%	24.0%	11.8%*	21.5%
Less than 50% low-wage	24.8%	12.7%	14.3%	20.1%	22.2%	27.9%	15.0%	26.3%

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

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

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

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

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.16 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA 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	0.71%	1.95%	1.97%	1.66%	1.27%	1.01%	1.10%	0.80%
Industry group **								
Agric., fish., forest.	4.72% *	--	--	0.59% *	11.15% *	4.34% *	9.33% *	4.20% *
Mining and manufacturing	1.60%	1.29% *	3.13% *	3.29%	2.69%	2.31%	2.22%	1.73%
Construction	2.70%	3.00% *	3.55% *	6.32% *	5.52% *	5.70% *	2.63%	4.06%
Utilities and transp.	3.35%	--	13.97% *	7.83% *	4.39% *	3.96%	6.24% *	3.53%
Wholesale trade	3.41%	4.59% *	3.09% *	3.98%	3.85%	5.59%	2.40%	3.98%
Fin. svcs. and real estate	1.90%	4.49% *	2.46% *	4.43%	4.72%	2.31%	3.27%	2.03%
Retail trade	1.90%	3.69% *	2.20% *	4.24%	4.18%	2.48%	2.34%	2.13%
Professional services	1.31%	4.24%	5.12%	2.98%	2.29%	1.83%	2.61%	1.45%
Other services	1.58%	4.32%	2.34%	4.89%	3.38%	2.29%	2.28%	1.86%
Ownership								
For profit, incorporated	0.82%	2.34%	1.97%	2.03%	1.56%	1.15%	1.21%	0.93%
For profit, unincorporated	2.28%	4.23%	6.74% *	4.15%	3.56%	4.04%	3.24%	2.69%
Nonprofit	1.67%	5.85% *	6.24% *	3.61%	2.58%	2.29%	3.41%	1.77%
Age of firm								
Less than 5 years	2.32%	4.85% *	1.98% *	4.23% *	5.30% *	7.68% *	2.19% *	3.79%
5-9 years	3.27%	4.32% *	2.22% *	4.06%	6.26%	14.57% *	2.07%	5.33%
10-19 years	1.86%	3.40%	4.84%	4.87%	2.91%	3.74%	2.44%	2.58%
20 or more years	0.80%	3.27%	2.53%	1.66%	1.47%	1.04%	1.57%	0.85%
Multi/single status								
2 or more locations	0.88%	--	2.60% *	2.71%	1.61%	1.03%	2.90%	0.89%
1 location only	1.01%	1.95%	2.09%	1.96%	2.06%	3.59%	1.17%	1.60%
Percent full-time employees								
Less than 25%	3.39%	12.61% *	4.91% *	5.01% *	2.16% *	4.69%	7.09% *	3.46%
25-49 %	2.55%	2.38% *	4.74% *	3.89% *	5.24% *	3.53%	3.26% *	2.87%
50-74 %	1.82%	6.49% *	6.12% *	4.79%	3.80%	2.44%	3.97%	2.02%
75% or more	0.78%	1.98%	2.18%	1.81%	1.37%	1.12%	1.19%	0.88%
Union presence								
No union employees	0.79%	2.06%	2.22%	1.58%	1.32%	1.22%	1.18%	0.91%
Has union employees	1.55%	3.15% *	3.17% *	7.23% *	4.17%	1.78%	2.20% *	1.63%
Percent low-wage employees								
50% or more low-wage	1.64%	8.44% *	4.28% *	2.27%	2.76%	2.27%	4.00% *	1.78%
Less than 50% low-wage	0.75%	1.97%	2.05%	1.74%	1.35%	1.07%	1.14%	0.84%

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

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

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

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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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.17 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA 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	19.9%	37.2%	32.9%	34.3%	23.3%	14.7%	35.0%	17.6%
Industry group **								
Agric., fish., forest.	22.4%	--	--	18.6% *	41.6% *	7.5% *	27.2% *	18.7% *
Mining and manufacturing	19.3%	50.6%	29.3%	36.0%	22.0%	14.5%	36.1%	17.8%
Construction	36.0%	58.0%	24.4%	40.1%	36.5%	32.7% *	38.1%	34.8%
Utilities and transp.	16.1%	--	51.1%	29.8%	37.4%	11.9%	40.7%	14.5%
Wholesale trade	21.5%	26.4% *	51.2%	30.9%	24.3%	13.9%	39.0%	17.9%
Fin. svcs. and real estate	15.8%	30.5%	23.1% *	34.0%	16.0%	14.0%	28.7%	14.8%
Retail trade	30.1%	45.1%	63.6%	40.2%	37.5%	25.6%	46.8%	28.0%
Professional services	17.0%	39.3%	29.6%	34.4%	21.1%	11.2%	33.9%	14.5%
Other services	21.3%	25.9%	29.6%	29.2%	19.0%	18.8%	29.7%	19.5%
Ownership								
For profit, incorporated	20.8%	40.2%	33.2%	35.0%	23.2%	15.8%	36.4%	18.3%
For profit, unincorporated	23.2%	36.5%	32.0%	35.0%	25.1%	16.3%	33.6%	20.9%
Nonprofit	13.8%	12.9% *	32.1%	29.2%	21.9%	9.0%	26.0%	13.0%
Age of firm								
Less than 5 years	42.1%	47.2%	26.3% *	49.3%	41.1%	39.2%	38.6%	44.8%
5-9 years	27.0%	36.2%	35.6%	38.1%	18.7%	9.5% *	35.8%	20.8%
10-19 years	27.2%	37.3%	34.1%	31.5%	21.7%	20.4%	36.0%	22.2%
20 or more years	18.1%	34.7%	32.5%	32.9%	23.1%	14.4%	33.7%	16.7%
Multi/single status								
2 or more locations	16.4%	--	48.6%	34.9%	21.5%	14.6%	36.5%	16.1%
1 location only	30.4%	37.2%	31.8%	34.2%	26.0%	15.6%	34.9%	26.4%
Percent full-time employees								
Less than 25%	27.8%	34.4% *	16.9% *	52.3%	32.8%	20.2%	31.7%	25.9%
25-49 %	22.4%	48.3%	35.6%	45.2%	19.7% *	17.5%	45.8%	19.2%
50-74 %	27.0%	36.7%	46.9%	30.5%	21.8%	25.6%	40.2%	24.9%
75% or more	19.0%	37.0%	32.3%	33.9%	23.4%	13.4%	34.3%	16.8%
Union presence								
No union employees	23.0%	37.4%	38.8%	37.8%	23.9%	17.2%	37.4%	20.4%
Has union employees	10.4%	34.0% *	5.2% *	11.3%	19.1%	9.2%	15.1%	10.1%
Percent low-wage employees								
50% or more low-wage	29.3%	51.6%	38.4%	40.7%	39.7%	23.0%	48.7%	26.9%
Less than 50% low-wage	19.2%	35.8%	32.7%	34.0%	22.1%	14.0%	34.2%	17.0%

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

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

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

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA 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	0.57%	2.59%	2.45%	1.76%	1.26%	0.71%	1.42%	0.61%
Industry group **								
Agric., fish., forest.	5.58%	--	--	10.06% *	13.11% *	3.52% *	10.39% *	5.83% *
Mining and manufacturing	1.37%	10.90%	7.75%	4.01%	2.84%	1.67%	4.40%	1.42%
Construction	3.53%	8.47%	5.16%	6.78%	6.48%	13.10% *	4.30%	5.10%
Utilities and transp.	2.26%	--	13.85%	8.14%	6.78%	2.48%	7.88%	2.34%
Wholesale trade	1.99%	8.87% *	8.49%	5.42%	3.66%	2.36%	5.17%	2.00%
Fin. svcs. and real estate	1.58%	7.06%	7.78% *	5.49%	3.05%	1.91%	4.52%	1.66%
Retail trade	1.98%	8.25%	7.61%	5.31%	5.87%	2.32%	4.56%	2.12%
Professional services	0.93%	4.63%	3.73%	3.19%	2.09%	1.10%	2.45%	0.98%
Other services	1.58%	5.12%	6.05%	4.16%	3.00%	2.28%	3.42%	1.74%
Ownership								
For profit, incorporated	0.69%	3.14%	2.93%	2.11%	1.59%	0.87%	1.69%	0.74%
For profit, unincorporated	1.67%	5.63%	5.06%	4.29%	3.17%	2.27%	3.23%	1.84%
Nonprofit	1.23%	3.94% *	8.45%	5.29%	2.73%	1.35%	4.33%	1.27%
Age of firm								
Less than 5 years	4.02%	7.20%	10.79% *	7.82%	7.91%	11.13%	5.20%	5.87%
5-9 years	2.94%	6.77%	7.39%	5.73%	4.35%	3.84% *	4.12%	3.66%
10-19 years	1.88%	4.75%	4.61%	3.49%	2.93%	5.20%	2.77%	2.48%
20 or more years	0.61%	3.87%	3.26%	2.17%	1.46%	0.72%	1.90%	0.64%
Multi/single status								
2 or more locations	0.64%	--	8.79%	3.11%	1.44%	0.73%	4.56%	0.65%
1 location only	1.15%	2.59%	2.50%	2.07%	2.31%	3.94%	1.49%	1.70%
Percent full-time employees								
Less than 25%	3.64%	12.52% *	10.44% *	8.14%	8.97%	3.48%	9.04%	3.36%
25-49 %	2.83%	12.64%	9.39%	7.92%	7.12% *	3.10%	6.30%	2.88%
50-74 %	1.96%	6.83%	7.66%	4.94%	3.71%	2.61%	4.46%	2.15%
75% or more	0.61%	2.92%	2.64%	1.91%	1.35%	0.76%	1.54%	0.65%
Union presence								
No union employees	0.69%	2.60%	2.57%	1.80%	1.33%	0.95%	1.45%	0.76%
Has union employees	0.88%	13.10% *	2.13% *	3.11%	3.88%	0.93%	3.88%	0.90%
Percent low-wage employees								
50% or more low-wage	1.81%	9.33%	8.02%	4.87%	3.92%	2.25%	5.25%	1.90%
Less than 50% low-wage	0.59%	2.68%	2.53%	1.84%	1.31%	0.75%	1.46%	0.64%

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

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

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

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician 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	60.8%	68.6%	69.6%	69.8%	64.3%	56.1%	69.2%	59.3%
Industry group **								
Agric., fish., forest.	52.7%	47.9%	79.0%	62.6%	29.5%*	57.0%	55.2%	51.6%
Mining and manufacturing	56.5%	64.0%	76.7%	66.3%	64.3%	49.4%	70.0%	55.0%
Construction	65.1%	62.5%	64.5%	68.4%	65.9%	58.5%	65.7%	64.7%
Utilities and transp.	50.0%	67.8%	63.3%	66.5%	59.3%	45.9%	65.7%	48.5%
Wholesale trade	61.8%	68.2%	73.1%	73.7%	62.3%	54.6%	70.3%	59.4%
Fin. svcs. and real estate	55.7%	72.9%	70.0%	74.1%	62.6%	51.0%	71.5%	54.0%
Retail trade	57.5%	66.6%	73.9%	72.0%	60.9%	51.9%	69.4%	55.3%
Professional services	64.5%	67.6%	67.4%	67.2%	63.3%	64.0%	68.6%	63.9%
Other services	67.5%	74.3%	70.9%	73.6%	71.4%	62.0%	72.1%	66.4%
Ownership								
For profit, incorporated	57.8%	67.1%	68.8%	70.2%	62.4%	52.0%	68.6%	55.8%
For profit, unincorporated	62.4%	70.3%	70.6%	65.9%	63.3%	57.2%	69.3%	60.4%
Nonprofit	71.2%	74.5%	74.9%	72.6%	70.3%	71.0%	73.1%	71.0%
Age of firm								
Less than 5 years	67.9%	64.5%	78.3%	67.2%	73.8%	43.2%	68.7%	67.4%
5-9 years	68.2%	64.9%	72.9%	70.9%	64.9%	67.1%	69.1%	67.5%
10-19 years	68.4%	70.8%	72.9%	71.0%	63.9%	67.4%	71.8%	66.5%
20 or more years	59.1%	69.4%	66.1%	69.4%	63.7%	55.6%	68.0%	58.1%
Multi/single status								
2 or more locations	57.8%	67.7%	77.8%	69.6%	63.1%	55.9%	70.4%	57.6%
1 location only	68.0%	68.6%	69.0%	69.8%	66.0%	63.8%	69.1%	67.1%
Percent full-time employees								
Less than 25%	57.9%	53.4%	57.9%	75.7%	64.1%	48.1%	61.4%	57.0%
25-49 %	61.6%	69.9%	62.1%	72.1%	63.3%	57.3%	66.9%	60.7%
50-74 %	60.6%	75.1%	69.3%	68.0%	66.7%	54.7%	71.6%	58.6%
75% or more	60.9%	67.9%	70.2%	69.7%	64.0%	56.3%	69.2%	59.4%
Union presence								
No union employees	62.0%	69.3%	70.3%	69.7%	64.3%	56.8%	69.5%	60.3%
Has union employees	56.4%	51.9%	62.7%	70.5%	64.1%	54.6%	63.7%	56.1%
Percent low-wage employees								
50% or more low-wage	59.4%	59.5%	71.8%	70.7%	66.3%	52.9%	67.5%	58.4%
Less than 50% low-wage	61.0%	69.4%	69.5%	69.7%	64.0%	56.5%	69.3%	59.4%

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

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**Table I.F.18 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician 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	0.61%	1.55%	1.62%	1.20%	1.24%	0.92%	0.92%	0.70%
Industry group **								
Agric., fish., forest.	8.40%	12.91%	12.62%	14.77%	16.30%*	15.42%	9.53%	11.15%
Mining and manufacturing	1.60%	6.49%	4.47%	3.44%	2.81%	2.35%	3.03%	1.74%
Construction	2.70%	5.31%	4.96%	4.03%	5.67%	9.91%	2.95%	4.06%
Utilities and transp.	2.76%	9.39%	10.42%	6.58%	6.93%	3.41%	5.59%	2.97%
Wholesale trade	2.24%	6.53%	4.71%	3.68%	4.09%	3.92%	3.11%	2.72%
Fin. svcs. and real estate	1.78%	4.43%	5.82%	3.71%	3.77%	2.30%	3.07%	1.94%
Retail trade	1.65%	5.06%	4.76%	3.41%	4.45%	2.20%	2.82%	1.88%
Professional services	1.13%	2.71%	2.94%	2.27%	2.29%	1.68%	1.67%	1.29%
Other services	1.38%	3.23%	3.86%	2.85%	2.91%	2.29%	2.12%	1.64%
Ownership								
For profit, incorporated	0.72%	1.92%	1.95%	1.41%	1.65%	1.04%	1.11%	0.83%
For profit, unincorporated	1.59%	3.17%	3.64%	3.29%	2.99%	3.00%	2.12%	1.96%
Nonprofit	1.45%	4.70%	4.64%	2.88%	2.25%	2.16%	2.62%	1.56%
Age of firm								
Less than 5 years	2.68%	4.61%	4.44%	4.97%	4.98%	10.45%	3.14%	3.95%
5-9 years	2.27%	4.19%	4.50%	3.53%	4.72%	10.00%	2.59%	3.48%
10-19 years	1.58%	2.66%	3.00%	2.62%	3.72%	3.48%	1.74%	2.24%
20 or more years	0.70%	2.42%	2.33%	1.52%	1.41%	0.96%	1.31%	0.77%
Multi/single status								
2 or more locations	0.78%	11.22%	3.89%	2.14%	1.48%	0.94%	2.75%	0.79%
1 location only	0.94%	1.56%	1.72%	1.42%	2.19%	5.60%	0.98%	1.55%
Percent full-time employees								
Less than 25%	2.61%	9.27%	13.29%	4.30%	5.42%	3.71%	6.29%	2.86%
25-49 %	2.25%	6.94%	6.22%	4.37%	5.77%	3.12%	3.51%	2.57%
50-74 %	1.70%	3.47%	4.76%	3.40%	3.47%	2.48%	2.49%	1.94%
75% or more	0.68%	1.78%	1.78%	1.35%	1.38%	1.03%	1.04%	0.78%
Union presence								
No union employees	0.65%	1.55%	1.60%	1.22%	1.30%	1.08%	0.93%	0.77%
Has union employees	1.54%	9.68%	8.23%	5.83%	4.01%	1.76%	5.28%	1.59%
Percent low-wage employees								
50% or more low-wage	1.52%	5.52%	4.11%	3.24%	2.90%	2.25%	2.71%	1.68%
Less than 50% low-wage	0.65%	1.61%	1.71%	1.28%	1.35%	1.00%	0.97%	0.76%

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.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40.29	43.90	42.86	44.24	40.08	38.66	44.11	39.49
Industry group **								
Agric., fish., forest.	43.79	--	--	53.77	--	38.97	48.80	41.59
Mining and manufacturing	40.39	45.03	41.29	45.21	40.98	38.43	43.86	39.91
Construction	45.51	45.29	43.09	48.92	45.78	39.83	46.06	45.13
Utilities and transp.	38.78	47.97	45.98	41.78	39.82	37.43	44.46	38.07
Wholesale trade	40.30	43.99	41.53	43.20	39.00	38.88	42.93	39.41
Fin. svcs. and real estate	39.43	42.32	41.44	44.30	41.92	37.76	43.03	38.93
Retail trade	42.81	47.75	47.09	43.98	42.24	41.66	46.43	41.94
Professional services	38.69	44.19	42.94	43.77	38.07	37.12	44.23	37.73
Other services	41.49	41.57	42.24	41.73	39.53	42.44	42.49	41.23
Ownership								
For profit, incorporated	40.98	44.70	42.70	44.51	40.70	39.52	44.42	40.19
For profit, unincorporated	41.95	44.23	44.62	45.73	41.32	39.43	44.68	41.03
Nonprofit	37.10	38.58	40.44	41.11	37.66	36.00	40.94	36.74
Age of firm								
Less than 5 years	44.54	41.39	41.12	48.62	43.28	45.63	42.69	45.79
5-9 years	43.56	49.75	44.30	45.80	40.92	35.28	46.16	41.49
10-19 years	42.47	42.15	43.91	44.63	40.61	41.40	44.03	41.54
20 or more years	39.53	43.92	42.12	43.15	39.65	38.52	43.85	38.98
Multi/single status								
2 or more locations	39.29	--	40.98	42.77	40.46	38.75	43.09	39.20
1 location only	42.33	43.92	43.02	44.65	39.56	36.10	44.22	40.60
Percent full-time employees								
Less than 25%	41.67	45.16	44.15	41.46	43.08	39.48	44.29	40.93
25-49 %	39.77	44.58	44.16	42.82	42.69	36.42	45.76	38.61
50-74 %	39.19	41.83	42.31	43.91	36.65	38.59	43.25	38.30
75% or more	40.42	44.23	42.85	44.41	40.31	38.75	44.15	39.64
Union presence								
No union employees	41.22	44.28	43.32	44.51	40.66	39.62	44.51	40.38
Has union employees	36.42	31.70	37.14	40.63	34.86	36.40	36.65	36.41
Percent low-wage employees								
50% or more low-wage	43.03	45.65	45.75	43.90	43.11	42.33	47.92	42.33
Less than 50% low-wage	39.99	43.78	42.65	44.27	39.64	38.28	43.82	39.16

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

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

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

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

**Table I.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23	0.76	0.67	0.58	0.50	0.33	0.42	0.26
Industry group **								
Agric., fish., forest.	4.55	--	--	14.56	--	3.74	7.62	5.42
Mining and manufacturing	0.58	2.78	2.09	1.45	1.02	0.86	1.35	0.63
Construction	1.14	2.38	1.94	2.40	2.17	2.37	1.53	1.60
Utilities and transp.	0.72	5.93	5.80	2.71	1.65	0.80	2.71	0.72
Wholesale trade	0.74	2.97	1.76	1.43	1.39	1.28	1.18	0.89
Fin. svcs. and real estate	0.73	1.93	2.71	1.94	2.42	0.84	1.44	0.81
Retail trade	0.71	3.17	2.67	1.24	1.66	1.01	1.44	0.80
Professional services	0.41	1.39	1.09	0.85	0.87	0.59	0.71	0.46
Other services	0.59	1.36	1.44	1.49	1.19	0.93	0.84	0.72
Ownership								
For profit, incorporated	0.27	0.93	0.82	0.65	0.65	0.37	0.52	0.31
For profit, unincorporated	0.68	1.58	1.38	1.82	1.55	0.98	0.91	0.86
Nonprofit	0.55	2.03	1.91	1.60	0.85	0.79	1.09	0.59
Age of firm								
Less than 5 years	1.81	1.57	2.57	3.02	3.99	8.15	1.37	2.88
5-9 years	1.01	2.13	1.87	2.11	1.83	1.65	1.28	1.49
10-19 years	0.56	1.43	1.15	1.28	1.06	1.20	0.81	0.75
20 or more years	0.26	1.13	0.96	0.64	0.56	0.35	0.58	0.28
Multi/single status								
2 or more locations	0.29	--	2.01	0.93	0.64	0.34	1.32	0.29
1 location only	0.39	0.76	0.70	0.70	0.82	1.69	0.44	0.62
Percent full-time employees								
Less than 25%	1.15	4.39	7.29	1.95	2.09	1.66	3.00	1.21
25-49 %	1.06	2.47	2.65	1.85	2.40	1.44	1.48	1.22
50-74 %	0.64	1.74	1.69	1.63	1.15	0.99	1.10	0.73
75% or more	0.26	0.88	0.74	0.65	0.57	0.37	0.47	0.29
Union presence								
No union employees	0.24	0.76	0.68	0.57	0.53	0.36	0.42	0.28
Has union employees	0.61	2.75	2.37	3.44	1.46	0.70	1.71	0.64
Percent low-wage employees								
50% or more low-wage	0.58	2.49	2.64	1.91	1.21	0.69	1.81	0.60
Less than 50% low-wage	0.25	0.79	0.69	0.61	0.55	0.36	0.43	0.29

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.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.7	24.5	23.8	23.4	20.5	20.2	23.9	20.4
Industry group **								
Agric., fish., forest.	20.8	--	--	--	--	20.6	22.0	20.2
Mining and manufacturing	20.2	23.1	22.9	22.8	19.4	20.0	23.3	20.0
Construction	22.3	25.2	27.4	24.3	19.3	19.5	26.3	20.2
Utilities and transp.	20.7	--	--	21.4	18.3	20.9	20.0	20.7
Wholesale trade	20.0	18.4	23.6	23.1	21.1	18.9	22.2	19.6
Fin. svcs. and real estate	20.1	25.2	19.0	22.6	18.3	20.1	23.0	20.0
Retail trade	21.9	30.1	28.4	25.7	23.5	20.9	28.5	21.3
Professional services	20.3	26.5	22.7	23.3	20.2	19.5	23.9	19.9
Other services	22.1	22.7	21.7	22.9	24.1	21.3	22.3	22.0
Ownership								
For profit, incorporated	20.8	24.7	24.8	23.6	19.9	20.4	24.4	20.4
For profit, unincorporated	21.6	24.9	21.3	24.3	21.7	20.7	23.4	21.3
Nonprofit	19.5	22.1	20.1	20.8	21.3	18.7	21.5	19.3
Age of firm								
Less than 5 years	21.8	26.0	21.2	23.7	19.5	18.9	24.1	20.4
5-9 years	22.2	26.1	22.9	24.0	21.4	16.4	24.6	20.8
10-19 years	22.2	24.3	24.2	24.9	20.5	20.2	23.8	21.5
20 or more years	20.5	23.6	24.2	22.7	20.4	20.2	23.8	20.3
Multi/single status								
2 or more locations	20.4	--	23.7	22.9	20.8	20.2	23.6	20.3
1 location only	22.2	24.4	23.8	23.5	19.9	19.2	23.9	20.8
Percent full-time employees								
Less than 25%	21.5	--	25.4	22.0	24.1	19.7	24.3	20.9
25-49 %	22.2	26.6	20.5	23.7	24.3	21.2	23.4	22.0
50-74 %	21.2	22.3	23.3	22.9	21.2	21.0	22.9	21.0
75% or more	20.6	24.9	24.0	23.4	20.1	20.0	24.0	20.2
Union presence								
No union employees	20.9	24.6	24.2	23.6	20.8	20.1	24.0	20.5
Has union employees	20.2	--	21.1	19.3	18.3	20.3	22.3	20.1
Percent low-wage employees								
50% or more low-wage	22.3	23.2	24.3	25.2	24.3	21.2	25.0	22.0
Less than 50% low-wage	20.5	24.7	23.8	23.2	20.0	20.1	23.8	20.2

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

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

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

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

**Table I.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.15	0.83	0.85	0.50	0.40	0.18	0.44	0.16
Industry group **								
Agric., fish., forest.	0.77	--	--	--	--	0.64	1.78	0.55
Mining and manufacturing	0.32	2.66	1.12	0.97	0.66	0.40	1.01	0.33
Construction	1.00	2.73	3.00	2.77	1.19	0.76	1.83	1.00
Utilities and transp.	0.41	--	--	1.70	0.98	0.45	2.20	0.42
Wholesale trade	0.52	2.19	2.39	1.00	0.80	0.70	1.24	0.56
Fin. svcs. and real estate	0.33	2.26	1.13	1.04	0.79	0.37	1.18	0.34
Retail trade	0.35	5.37	2.04	1.40	0.93	0.35	1.67	0.32
Professional services	0.26	1.23	1.07	0.93	0.66	0.30	0.64	0.28
Other services	0.72	1.24	1.67	1.14	1.76	1.00	0.93	0.82
Ownership								
For profit, incorporated	0.17	1.09	1.09	0.63	0.36	0.21	0.56	0.18
For profit, unincorporated	0.48	1.46	1.11	1.07	1.44	0.52	0.81	0.55
Nonprofit	0.39	1.25	0.65	0.98	1.00	0.46	0.95	0.41
Age of firm								
Less than 5 years	0.85	2.28	1.18	2.07	1.10	1.43	1.37	1.02
5-9 years	0.92	1.39	1.66	1.34	1.68	2.33	0.96	1.32
10-19 years	0.53	1.72	1.84	1.36	0.81	0.58	0.91	0.63
20 or more years	0.16	1.31	1.22	0.54	0.48	0.19	0.64	0.17
Multi/single status								
2 or more locations	0.17	--	1.46	0.72	0.54	0.18	1.26	0.17
1 location only	0.34	0.84	0.90	0.61	0.57	0.82	0.47	0.46
Percent full-time employees								
Less than 25%	0.82	--	5.56	1.13	2.67	0.76	2.57	0.82
25-49 %	0.62	3.78	1.18	1.65	1.91	0.49	1.34	0.67
50-74 %	0.44	1.40	1.74	1.26	1.14	0.54	1.04	0.47
75% or more	0.17	0.98	0.98	0.55	0.43	0.20	0.50	0.18
Union presence								
No union employees	0.17	0.85	0.93	0.50	0.44	0.19	0.46	0.18
Has union employees	0.36	--	1.99	1.68	0.73	0.39	1.53	0.36
Percent low-wage employees								
50% or more low-wage	0.47	1.50	1.73	1.71	0.95	0.60	1.33	0.50
Less than 50% low-wage	0.16	0.92	0.89	0.51	0.43	0.19	0.47	0.17

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

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

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

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

**Table I.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician 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	35.5%	21.2%	23.0%	22.4%	27.6%	43.8%	22.3%	37.9%
Industry group **								
Agric., fish., forest.	31.7%	44.5%	18.9% *	31.8% *	19.8% *	41.8% *	37.4%	29.3% *
Mining and manufacturing	40.4%	29.3%	20.1%	22.1%	31.3%	50.0%	22.8%	42.3%
Construction	28.9%	23.1%	29.8%	20.1%	32.3%	43.0%	24.5%	31.8%
Utilities and transp.	47.2%	19.2% *	30.3% *	26.6%	32.5%	53.0%	25.6%	49.2%
Wholesale trade	32.4%	24.6%	20.4%	15.0%	30.1%	42.8%	21.1%	35.6%
Fin. svcs. and real estate	41.1%	17.2%	11.3%	20.5%	25.3%	49.1%	16.0%	43.8%
Retail trade	39.3%	13.9%	23.2%	27.2%	23.2%	48.5%	22.2%	42.5%
Professional services	31.7%	23.9%	21.8%	25.5%	26.9%	36.1%	22.7%	33.1%
Other services	30.1%	17.6%	26.0%	20.1%	24.1%	38.8%	21.8%	32.1%
Ownership								
For profit, incorporated	38.2%	21.3%	23.6%	22.4%	29.5%	47.1%	22.5%	41.2%
For profit, unincorporated	34.0%	24.2%	21.7%	23.0%	30.4%	45.3%	22.3%	37.4%
Nonprofit	26.3%	14.0%	21.1%	21.6%	20.3%	30.4%	20.7%	26.8%
Age of firm								
Less than 5 years	24.3%	25.5%	19.4%	21.6%	20.8%	49.1%	23.0%	25.2%
5-9 years	24.4%	23.4%	25.2%	19.1%	27.5%	31.9% *	20.7%	27.4%
10-19 years	24.1%	19.9%	18.7%	22.0%	26.9%	28.4%	20.8%	26.0%
20 or more years	38.2%	20.2%	25.2%	23.4%	28.2%	44.5%	23.5%	39.8%
Multi/single status								
2 or more locations	40.4%	33.9% *	20.4%	24.6%	28.4%	44.1%	24.0%	40.7%
1 location only	24.0%	21.1%	23.2%	21.8%	26.6%	32.6%	22.2%	25.6%
Percent full-time employees								
Less than 25%	38.7%	34.4%	40.0% *	21.7%	30.5%	50.6%	32.6%	40.3%
25-49 %	32.0%	21.7%	19.8%	14.3%	30.7%	39.5%	18.9%	34.4%
50-74 %	35.8%	17.1%	31.2%	17.3%	23.5%	45.9%	22.8%	38.2%
75% or more	35.6%	21.5%	21.9%	23.3%	27.9%	43.6%	22.2%	38.0%
Union presence								
No union employees	33.5%	20.8%	22.1%	22.6%	27.3%	42.6%	21.9%	36.1%
Has union employees	43.3%	32.0%	33.2%	19.3%	31.0%	46.4%	29.5%	43.9%
Percent low-wage employees								
50% or more low-wage	36.3%	32.8%	20.7%	24.9%	26.9%	44.4%	26.3%	37.5%
Less than 50% low-wage	35.5%	20.2%	23.2%	22.1%	27.7%	43.7%	22.0%	38.0%

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

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

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

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

**Table I.F.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician 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	0.60%	1.36%	1.50%	1.07%	1.16%	0.93%	0.84%	0.69%
Industry group **								
Agric., fish., forest.	7.44%	13.10%	12.56% *	13.89% *	9.91% *	15.54% *	9.68%	9.58% *
Mining and manufacturing	1.61%	6.11%	4.16%	2.88%	2.64%	2.35%	2.67%	1.75%
Construction	2.70%	4.32%	4.85%	3.57%	5.66%	9.83%	2.73%	4.07%
Utilities and transp.	2.75%	6.30% *	10.37% *	6.31%	6.77%	3.40%	5.17%	2.96%
Wholesale trade	2.20%	6.45%	4.70%	2.70%	3.77%	3.91%	2.87%	2.68%
Fin. svcs. and real estate	1.78%	3.55%	2.69%	3.31%	3.19%	2.30%	2.23%	1.94%
Retail trade	1.64%	3.40%	4.56%	3.47%	3.54%	2.20%	2.48%	1.87%
Professional services	1.13%	2.51%	2.51%	2.11%	2.22%	1.72%	1.51%	1.29%
Other services	1.39%	2.84%	3.91%	2.58%	2.85%	2.38%	1.99%	1.68%
Ownership								
For profit, incorporated	0.71%	1.66%	1.82%	1.29%	1.55%	1.04%	1.02%	0.82%
For profit, unincorporated	1.62%	3.00%	3.12%	2.83%	2.92%	3.10%	1.81%	2.00%
Nonprofit	1.50%	3.48%	4.62%	2.59%	2.01%	2.32%	2.46%	1.62%
Age of firm								
Less than 5 years	2.42%	4.20%	4.21%	4.23%	4.35%	10.68%	2.79%	3.58%
5-9 years	2.11%	3.65%	3.84%	2.98%	4.49%	10.01% *	2.02%	3.37%
10-19 years	1.46%	2.33%	2.71%	2.32%	3.57%	3.25%	1.59%	2.08%
20 or more years	0.70%	2.10%	2.21%	1.39%	1.32%	0.97%	1.22%	0.77%
Multi/single status								
2 or more locations	0.78%	11.91% *	4.69%	1.98%	1.38%	0.95%	2.64%	0.79%
1 location only	0.87%	1.37%	1.58%	1.26%	2.05%	5.38%	0.88%	1.45%
Percent full-time employees								
Less than 25%	2.61%	8.97%	13.29% *	4.40%	5.46%	3.70%	6.26%	2.87%
25-49 %	2.12%	5.94%	5.21%	2.48%	5.92%	2.92%	2.75%	2.45%
50-74 %	1.68%	2.77%	4.87%	2.48%	2.85%	2.49%	2.29%	1.92%
75% or more	0.67%	1.57%	1.62%	1.22%	1.30%	1.04%	0.94%	0.78%
Union presence								
No union employees	0.64%	1.36%	1.45%	1.09%	1.21%	1.09%	0.83%	0.76%
Has union employees	1.54%	9.13%	8.15%	5.12%	4.04%	1.77%	5.14%	1.60%
Percent low-wage employees								
50% or more low-wage	1.47%	5.31%	3.48%	3.12%	2.50%	2.23%	2.62%	1.63%
Less than 50% low-wage	0.65%	1.40%	1.59%	1.14%	1.28%	1.00%	0.88%	0.75%

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.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day 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	5.4%	11.7%	11.5%	8.9%	5.9%	3.4%	10.8%	4.5%
Industry group **								
Agric., fish., forest.	3.9%*	2.3%*	18.6%*	4.2%*	3.4%*	0.2%*	6.5%*	2.8%*
Mining and manufacturing	3.7%	9.6%*	9.1%*	9.3%	3.0%	2.4%*	8.6%	3.2%
Construction	8.2%	12.0%	9.8%*	10.3%	7.4%*	0.8%*	11.6%	5.9%*
Utilities and transp.	2.3%	4.5%*	6.6%*	10.8%*	4.3%*	0.9%*	10.9%*	1.5%
Wholesale trade	4.9%	13.0%*	11.4%*	7.3%	6.1%	1.5%*	10.4%	3.4%
Fin. svcs. and real estate	3.9%	4.8%*	6.9%*	13.4%	8.6%*	1.8%*	6.5%	3.6%
Retail trade	4.5%	15.7%	12.2%*	8.6%*	5.9%	2.0%	12.4%	3.0%
Professional services	6.1%	13.2%	13.1%	7.5%	5.8%	4.8%	12.3%	5.1%
Other services	8.4%	12.9%	13.6%	9.1%	7.2%	7.5%*	10.8%	7.8%
Ownership								
For profit, incorporated	4.8%	11.6%	11.9%	9.3%	5.3%	2.6%	11.1%	3.7%
For profit, unincorporated	5.2%	10.8%	7.8%	4.4%	4.7%	4.4%*	7.6%	4.5%
Nonprofit	7.8%	14.7%	15.6%	12.9%	8.4%	6.1%	15.2%	7.1%
Age of firm								
Less than 5 years	9.2%	6.4%*	16.1%*	11.4%*	8.6%*	0.0%*	9.0%	9.3%*
5-9 years	6.1%	13.7%	8.0%*	6.9%	3.3%*	0.0%	10.0%	3.1%*
10-19 years	7.3%	11.7%	10.3%	9.1%	5.9%	2.7%*	10.9%	5.3%
20 or more years	5.0%	12.5%	12.3%	8.9%	5.9%	3.5%	11.2%	4.3%
Multi/single status								
2 or more locations	4.1%	0.0%	11.2%*	6.3%	6.2%	3.4%	6.7%	4.0%
1 location only	8.6%	11.8%	11.5%	9.7%	5.4%	2.7%*	11.2%	6.3%
Percent full-time employees								
Less than 25%	6.5%	5.3%*	4.0%*	7.2%*	4.9%*	7.9%*	5.8%*	6.7%
25-49 %	7.2%	32.9%	21.7%	7.8%*	11.8%*	1.9%*	16.7%	5.5%
50-74 %	4.6%	12.9%	9.1%	10.5%	6.5%	1.7%	11.4%	3.4%
75% or more	5.4%	11.0%	11.5%	8.9%	5.5%	3.6%	10.6%	4.5%
Union presence								
No union employees	5.8%	11.8%	11.4%	8.4%	6.0%	3.5%	10.7%	4.7%
Has union employees	4.1%	9.1%*	11.8%*	16.3%	4.1%	3.2%	13.2%*	3.7%
Percent low-wage employees								
50% or more low-wage	5.8%	13.7%*	13.9%	8.2%	6.5%	4.0%*	11.3%	5.1%
Less than 50% low-wage	5.4%	11.6%	11.3%	9.0%	5.8%	3.4%	10.8%	4.4%

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

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

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

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

**Table I.F.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day 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	0.33%	1.12%	1.15%	0.73%	0.63%	0.49%	0.61%	0.37%
Industry group **								
Agric., fish., forest.	2.06% *	2.31% *	14.43% *	3.89% *	3.58% *	0.20% *	5.11% *	1.91% *
Mining and manufacturing	0.71%	3.66% *	3.23% *	1.90%	0.79%	1.10% *	1.67%	0.76%
Construction	1.41%	3.43%	3.72% *	2.90%	2.68% *	0.81% *	2.12%	1.86% *
Utilities and transp.	0.50%	4.36% *	4.07% *	4.21% *	1.60% *	0.39% *	3.70% *	0.40%
Wholesale trade	0.72%	3.95% *	3.57% *	1.93%	1.79%	0.63% *	1.94%	0.72%
Fin. svcs. and real estate	0.81%	1.86% *	2.98% *	3.14%	3.98% *	0.59% *	1.49%	0.89%
Retail trade	0.64%	4.59%	4.28% *	2.69% *	1.70%	0.54%	2.38%	0.59%
Professional services	0.65%	2.05%	2.06%	1.04%	0.89%	1.03%	1.14%	0.73%
Other services	1.28%	2.89%	2.82%	1.92%	1.73%	2.45% *	1.48%	1.56%
Ownership								
For profit, incorporated	0.33%	1.39%	1.41%	0.86%	0.59%	0.47%	0.75%	0.36%
For profit, unincorporated	0.87%	1.99%	2.16%	1.08%	1.17%	1.88% *	1.10%	1.08%
Nonprofit	1.15%	4.32%	4.02%	2.78%	2.13%	1.61%	2.30%	1.24%
Age of firm								
Less than 5 years	1.92%	2.79% *	5.25% *	4.09% *	3.66% *	0.02% *	2.07%	2.88% *
5-9 years	0.91%	3.21%	2.45% *	1.68%	1.51% *	0.00%	1.59%	1.00% *
10-19 years	0.75%	1.95%	1.95%	1.42%	1.52%	1.59% *	1.16%	0.96%
20 or more years	0.38%	1.83%	1.70%	0.93%	0.75%	0.51%	0.91%	0.41%
Multi/single status								
2 or more locations	0.42%	0.00%	3.58% *	1.18%	0.88%	0.50%	1.60%	0.43%
1 location only	0.48%	1.13%	1.21%	0.88%	0.87%	1.38% *	0.66%	0.69%
Percent full-time employees								
Less than 25%	1.34%	2.17% *	2.30% *	2.75% *	1.48% *	2.71% *	1.79% *	1.63%
25-49 %	1.27%	8.63%	6.02%	2.96% *	4.24% *	0.62% *	3.12%	1.39%
50-74 %	0.58%	3.41%	2.52%	2.88%	1.61%	0.41%	1.89%	0.58%
75% or more	0.37%	1.22%	1.29%	0.79%	0.69%	0.57%	0.68%	0.43%
Union presence								
No union employees	0.35%	1.15%	1.12%	0.72%	0.69%	0.57%	0.61%	0.41%
Has union employees	0.82%	5.86% *	6.10% *	4.17%	1.09%	0.94%	3.97% *	0.83%
Percent low-wage employees								
50% or more low-wage	0.88%	4.62% *	4.13%	1.80%	1.51%	1.32% *	2.08%	0.95%
Less than 50% low-wage	0.35%	1.16%	1.19%	0.79%	0.69%	0.52%	0.64%	0.40%

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.

\* 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.F.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay 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	19.2%	23.8%	21.6%	20.4%	19.7%	18.2%	22.0%	18.7%
Industry group **								
Agric., fish., forest.	15.0%	25.8% *	9.0% *	18.0% *	6.1% *	18.7% *	25.4% *	10.7% *
Mining and manufacturing	14.8%	17.2%	25.5%	16.7%	18.9%	11.9%	22.8%	14.0%
Construction	16.6%	15.2%	22.6%	17.6%	16.2%	8.6% *	20.8%	13.8%
Utilities and transp.	13.2%	40.6%	18.1% *	30.3%	13.8% *	10.7%	18.6%	12.7%
Wholesale trade	18.3%	24.1%	18.2%	25.9%	20.1%	14.0%	21.3%	17.5%
Fin. svcs. and real estate	17.7%	32.4%	33.1%	22.2%	15.9%	16.3%	30.9%	16.4%
Retail trade	19.1%	28.4%	21.3%	11.1%	23.8%	18.7%	20.7%	18.8%
Professional services	22.4%	21.6%	19.8%	19.4%	19.6%	24.4%	20.0%	22.8%
Other services	22.6%	23.3%	20.4%	26.5%	24.9%	20.3%	22.8%	22.6%
Ownership								
For profit, incorporated	17.5%	23.9%	21.3%	19.8%	19.2%	15.7%	21.8%	16.7%
For profit, unincorporated	21.3%	22.6%	22.1%	22.2%	19.4%	21.8%	21.9%	21.1%
Nonprofit	24.4%	25.8%	23.3%	21.7%	21.3%	26.1%	23.9%	24.4%
Age of firm								
Less than 5 years	16.2%	19.2%	17.1%	13.1%	17.3%	17.6% *	19.2%	14.3%
5-9 years	22.6%	18.0%	25.3%	23.8%	19.6%	29.7%	22.3%	22.7%
10-19 years	20.5%	28.0%	20.8%	17.4%	17.7%	24.2%	22.1%	19.7%
20 or more years	19.0%	24.1%	21.8%	22.0%	20.3%	17.9%	22.3%	18.6%
Multi/single status								
2 or more locations	18.3%	16.1% *	22.8%	21.3%	18.8%	17.9%	22.9%	18.2%
1 location only	21.6%	23.8%	21.6%	20.2%	20.9%	28.4%	21.9%	21.3%
Percent full-time employees								
Less than 25%	16.2%	40.5%	26.4% *	16.4%	16.4%	10.1%	28.1%	13.1%
25-49 %	22.7%	16.1% *	11.9% *	19.6%	15.6%	28.2%	17.1%	23.7%
50-74 %	19.7%	22.9%	18.5%	20.3%	20.0%	19.2%	20.8%	19.5%
75% or more	19.1%	23.7%	22.3%	20.6%	19.9%	17.8%	22.2%	18.5%
Union presence								
No union employees	19.2%	24.0%	21.7%	20.1%	19.8%	17.9%	22.1%	18.6%
Has union employees	19.3%	17.4% *	20.7% *	24.9%	19.0%	19.0%	20.7%	19.2%
Percent low-wage employees								
50% or more low-wage	18.5%	24.7%	19.6%	21.1%	17.3%	18.0%	24.1%	17.8%
Less than 50% low-wage	19.3%	23.7%	21.8%	20.4%	20.0%	18.3%	21.8%	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.F.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	1.51%	1.52%	1.06%	1.08%	0.77%	0.86%	0.60%
Industry group **								
Agric., fish., forest.	4.13%	11.73% *	8.25% *	9.92% *	4.19% *	8.47% *	8.38% *	4.14% *
Mining and manufacturing	1.08%	4.56%	4.88%	2.45%	2.33%	1.42%	2.69%	1.15%
Construction	1.77%	4.19%	4.32%	3.08%	3.76%	3.29% *	2.64%	2.31%
Utilities and transp.	1.62%	10.60%	6.68% *	7.07%	4.38% *	1.79%	4.59%	1.71%
Wholesale trade	1.80%	5.97%	5.29%	3.97%	3.64%	2.83%	3.09%	2.13%
Fin. svcs. and real estate	1.31%	5.53%	6.59%	4.43%	2.91%	1.62%	3.63%	1.39%
Retail trade	1.34%	5.01%	4.43%	2.49%	3.89%	1.79%	2.50%	1.53%
Professional services	1.12%	2.38%	2.57%	1.87%	1.72%	1.76%	1.43%	1.28%
Other services	1.52%	3.54%	3.74%	2.82%	3.76%	2.28%	2.10%	1.82%
Ownership								
For profit, incorporated	0.56%	1.84%	1.80%	1.25%	1.44%	0.75%	1.03%	0.63%
For profit, unincorporated	1.56%	3.22%	3.50%	2.91%	2.63%	3.07%	2.01%	1.93%
Nonprofit	1.57%	5.27%	4.77%	2.65%	2.13%	2.40%	2.69%	1.69%
Age of firm								
Less than 5 years	2.11%	3.80%	4.23%	3.00%	4.76%	8.20% *	2.65%	3.02%
5-9 years	1.89%	3.16%	4.74%	3.37%	3.44%	8.15%	2.49%	2.75%
10-19 years	1.32%	2.93%	2.67%	2.17%	2.51%	3.81%	1.64%	1.84%
20 or more years	0.60%	2.44%	2.16%	1.41%	1.31%	0.80%	1.23%	0.66%
Multi/single status								
2 or more locations	0.65%	9.35% *	5.35%	2.09%	1.22%	0.78%	2.96%	0.66%
1 location only	0.85%	1.52%	1.58%	1.23%	1.97%	5.22%	0.90%	1.38%
Percent full-time employees								
Less than 25%	1.74%	8.92%	9.47% *	4.41%	3.79%	1.68%	4.97%	1.76%
25-49 %	2.04%	8.02% *	4.47% *	4.42%	3.42%	3.12%	3.29%	2.33%
50-74 %	1.38%	3.77%	3.66%	3.12%	2.90%	2.01%	2.28%	1.58%
75% or more	0.59%	1.73%	1.71%	1.18%	1.23%	0.87%	0.97%	0.67%
Union presence								
No union employees	0.58%	1.55%	1.54%	1.08%	1.16%	0.95%	0.88%	0.69%
Has union employees	1.17%	6.46% *	6.66% *	4.93%	2.93%	1.33%	4.34%	1.20%
Percent low-wage employees								
50% or more low-wage	1.29%	5.39%	4.44%	3.21%	2.23%	1.91%	2.85%	1.40%
Less than 50% low-wage	0.56%	1.57%	1.59%	1.12%	1.20%	0.83%	0.91%	0.65%

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.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	351.53	334.47	343.17	367.86	321.05	369.20	347.95	353.10
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	269.21	--	--	266.81	238.40	267.07	282.18	265.47
Construction	345.75	--	--	344.94	--	--	291.09	418.78
Utilities and transp.	313.20	--	--	--	--	--	--	292.96
Wholesale trade	361.72	--	--	418.40	347.04	--	389.98	337.29
Fin. svcs. and real estate	407.50	--	--	374.64	303.54	525.32*	417.36	405.64
Retail trade	329.06	--	--	338.25	368.46	298.10	335.11	324.36
Professional services	335.93	372.52	334.21	388.54	279.34	340.82	360.26	326.41
Other services	401.97	322.93	313.46	438.12	370.49	443.75	359.06	416.34
Ownership								
For profit, incorporated	360.44	324.47	345.98	346.06	345.81	399.00	341.64	370.97
For profit, unincorporated	312.18	368.96	338.55	333.21	286.63	288.25	348.93	294.32
Nonprofit	349.35	330.60	329.87	464.87	292.15	350.19	380.54	343.37
Age of firm								
Less than 5 years	392.98	--	--	429.53	--	--	306.82	448.27
5-9 years	386.08	364.60	--	374.81	--	--	372.48	420.21
10-19 years	370.66	296.68	403.53	343.48	253.28	--	336.46	409.88
20 or more years	342.12	359.69	322.10	365.64	314.07	349.85	353.24	338.97
Multi/single status								
2 or more locations	352.33	--	--	360.65	307.15	371.31	403.12	350.58
1 location only	350.64	334.47	345.62	369.19	343.61	--	344.54	360.25
Percent full-time employees								
Less than 25%	250.04	--	--	--	321.28	182.85	364.59	224.24
25-49 %	359.21	--	--	434.30	344.48	220.16	396.41	339.29
50-74 %	358.69	333.67	322.15	521.64	319.58	268.97	406.89	329.52
75% or more	352.42	320.93	345.87	347.59	318.85	383.03	336.98	358.93
Union presence								
No union employees	349.86	339.79	348.74	366.98	327.27	361.06	351.91	348.81
Has union employees	360.48	--	--	373.91	238.82	389.15	292.84	370.52
Percent low-wage employees								
50% or more low-wage	362.48	--	288.39	329.07	397.58	381.59	276.28	386.22
Less than 50% low-wage	350.20	339.27	347.79	371.66	308.89	367.59	353.94	348.48

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

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

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

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

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

**Table I.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.56	21.31	17.92	17.52	18.02	39.24	12.23	21.67
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	18.07	--	--	23.84	26.22	38.93	35.70	20.45
Construction	40.25	--	--	69.75	--	--	28.51	71.32
Utilities and transp.	37.91	--	--	--	--	--	--	52.19
Wholesale trade	24.38	--	--	53.41	50.26	--	37.31	30.91
Fin. svcs. and real estate	78.96	--	--	50.05	29.19	217.48*	55.05	93.31
Retail trade	32.40	--	--	68.23	45.28	80.09	38.68	48.81
Professional services	28.28	35.48	26.69	23.08	21.56	59.91	17.62	39.23
Other services	32.57	44.86	45.86	45.08	59.83	59.95	38.07	40.28
Ownership								
For profit, incorporated	18.97	29.28	21.57	17.17	25.86	52.19	13.99	28.10
For profit, unincorporated	25.96	32.54	48.56	60.58	49.99	52.44	27.44	34.65
Nonprofit	37.23	43.47	37.23	45.32	24.83	75.15	40.09	44.01
Age of firm								
Less than 5 years	52.44	--	--	77.16	--	--	42.62	71.11
5-9 years	35.23	53.83	--	44.66	--	--	33.76	85.42
10-19 years	52.08	32.86	28.74	31.82	35.78	--	20.09	107.16
20 or more years	17.54	29.42	25.20	21.53	15.93	35.26	17.80	22.04
Multi/single status								
2 or more locations	27.21	--	--	28.43	17.79	39.97	45.38	28.15
1 location only	12.08	21.31	18.73	20.09	37.38	--	12.63	23.75
Percent full-time employees								
Less than 25%	38.18	--	--	--	54.68	48.14	63.46	39.85
25-49 %	25.97	--	--	76.28	30.38	18.58	41.88	31.53
50-74 %	28.09	27.24	33.31	59.22	49.55	52.71	47.31	33.86
75% or more	17.99	26.53	20.04	18.12	21.45	42.46	12.92	24.80
Union presence								
No union employees	15.43	21.63	18.75	19.35	18.98	45.04	12.78	22.36
Has union employees	54.49	--	--	37.08	43.70	78.01	30.72	61.09
Percent low-wage employees								
50% or more low-wage	31.60	--	57.65	51.19	55.33	56.90	41.60	35.69
Less than 50% low-wage	17.02	21.06	18.85	18.58	18.13	43.75	12.71	24.19

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.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	427.06	584.02	586.58	558.38	491.70	334.05	569.18	397.02
Industry group **								
Agric., fish., forest.	470.83	--	--	--	--	--	--	321.71
Mining and manufacturing	410.62	--	590.53	668.71	404.24	315.73	613.87	375.05
Construction	528.60	534.64 *	598.51	374.22	669.72	--	510.49	547.14
Utilities and transp.	400.63	--	--	--	311.39	407.48	494.15	388.13
Wholesale trade	420.74	909.39	460.40 *	609.92	343.20	256.08	582.05	364.78
Fin. svcs. and real estate	392.09	558.92	537.73	533.85	433.97	334.97	528.01	365.03
Retail trade	387.79	605.29 *	773.30	717.75	388.02	288.28	642.30	334.45
Professional services	433.36	540.96	640.15	498.24	581.50	355.15	549.96	416.80
Other services	453.31	566.27	469.16	646.56	512.31	312.32	600.92	417.07
Ownership								
For profit, incorporated	421.10	646.19	580.45	559.13	479.69	315.22	575.48	383.60
For profit, unincorporated	503.38	483.79	556.99	684.70	538.85	396.03	577.09	481.11
Nonprofit	395.49	401.46	696.52	384.09	489.09	351.46	512.80	385.20
Age of firm								
Less than 5 years	458.70	507.31	707.58	467.15	403.94	--	557.33	370.00
5-9 years	576.21	521.06	652.27	716.66	455.67	421.95	625.70	538.34
10-19 years	458.87	556.52	517.49	439.85	534.02	303.96	515.06	423.98
20 or more years	410.86	638.22	591.72	568.67	491.74	335.11	583.59	388.46
Multi/single status								
2 or more locations	378.40	--	494.36	624.67	486.41	336.39	520.24	374.73
1 location only	525.66	586.45	594.03	538.45	498.50	283.39	574.42	481.21
Percent full-time employees								
Less than 25%	479.30	531.53	--	496.95	425.42 *	402.96	534.75	448.35
25-49 %	454.18	--	--	427.14	450.95	435.59	575.24	438.76
50-74 %	379.15	546.60	599.05	571.02	453.86	275.19	566.65	343.16
75% or more	430.69	587.02	580.22	564.74	498.75	334.58	570.25	400.75
Union presence								
No union employees	443.06	588.99	550.92	558.88	497.06	337.84	560.62	411.97
Has union employees	366.46	--	999.28	552.89	441.65	325.94	726.50	350.25
Percent low-wage employees								
50% or more low-wage	438.03	380.63	789.96	597.99	512.30	344.06	581.56	413.68
Less than 50% low-wage	425.87	602.31	574.10	553.95	489.19	332.95	568.08	395.15

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.

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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.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.50	48.84	44.27	34.42	27.54	10.00	27.64	11.00
Industry group **								
Agric., fish., forest.	124.61	--	--	--	--	--	--	81.29
Mining and manufacturing	29.40	--	71.49	90.05	51.96	37.54	69.18	31.17
Construction	61.14	174.28*	135.35	47.37	159.99	--	76.69	96.51
Utilities and transp.	38.24	--	--	--	31.82	49.32	112.31	40.77
Wholesale trade	42.54	206.95	163.74*	100.62	61.12	23.17	97.76	43.84
Fin. svcs. and real estate	24.10	105.12	139.93	90.35	60.72	26.00	71.71	24.14
Retail trade	30.89	203.41*	134.71	194.63	42.89	25.48	102.60	28.13
Professional services	17.75	82.98	102.85	45.75	58.05	15.39	49.84	18.82
Other services	30.94	97.01	41.24	97.77	63.97	26.37	77.19	31.78
Ownership								
For profit, incorporated	12.35	65.52	51.49	36.61	32.12	11.48	30.59	12.93
For profit, unincorporated	34.31	77.51	97.57	115.46	88.14	21.58	82.34	36.66
Nonprofit	21.08	67.30	171.14	44.14	54.72	23.10	68.36	21.94
Age of firm								
Less than 5 years	46.03	136.97	172.17	70.42	68.46	--	79.09	50.63
5-9 years	62.65	83.08	151.39	149.05	75.61	56.28	115.24	66.39
10-19 years	27.17	74.64	57.82	55.39	58.81	37.69	38.87	36.31
20 or more years	11.45	84.74	63.68	38.40	33.99	10.51	36.56	11.78
Multi/single status								
2 or more locations	10.70	--	84.15	70.50	31.61	10.24	65.05	10.82
1 location only	22.68	49.10	47.22	39.48	48.10	41.49	29.77	32.91
Percent full-time employees								
Less than 25%	60.03	94.73	--	135.47	173.55*	60.70	77.86	82.92
25-49 %	38.61	--	--	57.67	93.87	51.15	97.89	41.80
50-74 %	29.23	116.20	106.63	54.07	86.34	27.62	61.28	31.74
75% or more	11.74	57.10	49.12	39.45	30.39	10.78	31.45	12.22
Union presence								
No union employees	12.31	50.17	40.28	34.75	29.56	12.99	27.63	13.40
Has union employees	19.06	--	215.41	155.47	70.57	14.67	155.44	17.68
Percent low-wage employees								
50% or more low-wage	28.03	55.38	130.53	78.10	56.45	32.56	73.06	29.65
Less than 50% low-wage	11.24	52.47	46.25	37.29	30.09	10.53	29.38	11.79

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.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.1	21.7	22.1	22.4	20.2	19.4	22.0	19.8
Industry group **								
Agric., fish., forest.	19.7	20.7	--	17.7	20.2	19.2	20.8	19.0
Mining and manufacturing	19.9	23.9	20.3	22.8	19.5	19.5	21.8	19.8
Construction	21.4	21.5	23.5	23.0	19.7	19.6	22.9	20.5
Utilities and transp.	20.0	20.2	20.9	22.3	20.0	19.9	21.2	19.9
Wholesale trade	20.1	20.0	23.9	22.9	20.6	18.8	22.1	19.7
Fin. svcs. and real estate	19.4	20.7	19.3	20.9	19.5	19.2	20.3	19.3
Retail trade	21.5	23.3	25.1	24.2	23.0	20.5	23.9	21.2
Professional services	19.5	22.2	21.9	21.9	19.8	18.5	22.0	19.1
Other services	21.1	21.3	21.1	22.0	21.5	20.7	21.5	21.1
Ownership								
For profit, incorporated	20.4	22.1	22.4	22.7	20.2	19.8	22.3	20.1
For profit, unincorporated	20.4	21.5	21.8	22.2	20.7	19.1	21.7	20.0
Nonprofit	18.8	19.7	20.8	20.9	19.9	17.9	21.1	18.6
Age of firm								
Less than 5 years	21.6	23.1	21.5	22.3	21.0	20.0	22.4	21.1
5-9 years	20.7	22.1	21.6	22.1	20.0	15.8	22.1	19.7
10-19 years	21.0	21.5	22.8	22.0	20.3	19.5	22.2	20.4
20 or more years	19.9	21.4	21.9	22.6	20.2	19.4	21.9	19.7
Multi/single status								
2 or more locations	19.7	24.1	22.7	22.0	20.3	19.4	21.8	19.7
1 location only	21.3	21.7	22.1	22.5	20.2	18.5	22.1	20.8
Percent full-time employees								
Less than 25%	21.5	21.9	23.0	22.2	21.8	20.9	22.6	21.3
25-49 %	20.8	19.0	23.1	22.6	21.4	20.0	23.1	20.5
50-74 %	20.1	21.4	21.5	22.7	19.9	19.6	21.8	19.9
75% or more	20.1	21.9	22.1	22.4	20.2	19.4	22.0	19.8
Union presence								
No union employees	20.4	21.8	22.4	22.5	20.4	19.6	22.2	20.1
Has union employees	19.0	19.6	18.6	20.5	19.0	18.9	18.9	19.0
Percent low-wage employees								
50% or more low-wage	21.3	20.8	23.2	22.6	21.3	21.0	22.8	21.2
Less than 50% low-wage	20.0	21.8	22.0	22.4	20.1	19.2	22.0	19.7

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

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

**Table I.F.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.10	0.38	0.34	0.23	0.20	0.13	0.20	0.11
Industry group **								
Agric., fish., forest.	0.97	2.20	--	2.96	1.14	1.12	2.08	0.96
Mining and manufacturing	0.21	1.65	1.50	0.55	0.36	0.27	0.72	0.21
Construction	0.45	1.01	0.82	1.00	0.80	1.18	0.56	0.63
Utilities and transp.	0.35	1.98	2.33	1.07	0.63	0.41	1.21	0.36
Wholesale trade	0.38	1.20	1.40	0.77	0.54	0.57	0.65	0.43
Fin. svcs. and real estate	0.24	1.02	0.83	0.76	0.54	0.30	0.59	0.26
Retail trade	0.31	1.47	1.06	0.81	0.68	0.38	0.73	0.33
Professional services	0.19	0.66	0.52	0.35	0.33	0.28	0.32	0.21
Other services	0.31	0.87	0.79	0.54	0.77	0.43	0.48	0.36
Ownership								
For profit, incorporated	0.11	0.50	0.43	0.29	0.23	0.14	0.25	0.12
For profit, unincorporated	0.27	0.64	0.65	0.51	0.65	0.40	0.40	0.33
Nonprofit	0.28	0.83	0.76	0.52	0.36	0.42	0.52	0.30
Age of firm								
Less than 5 years	0.50	1.10	0.99	1.04	0.92	1.31	0.63	0.70
5-9 years	0.45	0.89	0.87	0.70	0.80	1.50	0.59	0.63
10-19 years	0.24	0.74	0.56	0.47	0.41	0.57	0.37	0.31
20 or more years	0.11	0.56	0.53	0.30	0.24	0.14	0.28	0.12
Multi/single status								
2 or more locations	0.12	2.84	1.33	0.43	0.27	0.14	0.64	0.12
1 location only	0.16	0.38	0.35	0.28	0.29	0.73	0.21	0.23
Percent full-time employees								
Less than 25%	0.44	1.51	1.84	0.72	1.14	0.56	0.94	0.49
25-49 %	0.36	0.98	1.07	0.70	0.79	0.49	0.71	0.39
50-74 %	0.30	1.31	0.96	0.52	0.47	0.43	0.62	0.33
75% or more	0.11	0.41	0.38	0.27	0.22	0.15	0.22	0.12
Union presence								
No union employees	0.11	0.39	0.33	0.24	0.21	0.16	0.20	0.12
Has union employees	0.23	1.07	1.65	0.91	0.51	0.26	0.97	0.23
Percent low-wage employees								
50% or more low-wage	0.28	1.09	0.94	0.78	0.46	0.40	0.82	0.30
Less than 50% low-wage	0.10	0.40	0.36	0.25	0.22	0.14	0.20	0.11

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.F.27 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission 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	76.2%	63.6%	63.5%	66.5%	72.3%	82.0%	64.6%	78.3%
Industry group **								
Agric., fish., forest.	65.9%	89.0%	68.8%	62.3%	46.4%*	78.1%	80.8%	59.8%
Mining and manufacturing	82.5%	69.2%	60.1%	67.0%	76.5%	90.1%	64.3%	84.4%
Construction	73.9%	70.6%	71.9%	63.4%	77.1%	94.6%	66.9%	78.6%
Utilities and transp.	83.9%	55.0%	67.4%	54.6%	86.4%	87.5%	60.6%	86.1%
Wholesale trade	80.3%	65.8%	56.1%	67.5%	79.6%	91.0%	66.4%	84.3%
Fin. svcs. and real estate	78.5%	53.9%	57.2%	61.2%	69.5%	84.3%	56.8%	80.8%
Retail trade	82.0%	57.2%	62.8%	78.6%	70.0%	88.8%	65.3%	85.2%
Professional services	71.0%	66.0%	64.0%	70.8%	69.7%	72.5%	65.5%	71.9%
Other services	71.0%	62.3%	63.2%	59.9%	68.0%	78.6%	63.3%	72.9%
Ownership								
For profit, incorporated	79.2%	63.5%	62.5%	66.7%	73.1%	86.6%	64.0%	82.0%
For profit, unincorporated	73.7%	66.3%	71.2%	68.8%	75.3%	76.5%	70.0%	74.8%
Nonprofit	66.4%	58.3%	55.7%	62.3%	67.6%	67.3%	57.9%	67.2%
Age of firm								
Less than 5 years	68.8%	65.4%	70.9%	59.9%	74.0%	84.1%	65.8%	70.7%
5-9 years	68.7%	66.2%	63.6%	70.8%	69.3%	71.4%	66.4%	70.6%
10-19 years	72.4%	62.1%	68.7%	68.7%	73.0%	82.6%	66.7%	75.5%
20 or more years	77.4%	63.3%	59.9%	65.2%	72.3%	82.0%	62.8%	79.0%
Multi/single status								
2 or more locations	80.1%	79.2%	61.7%	69.6%	73.5%	82.3%	66.9%	80.4%
1 location only	66.7%	63.4%	63.7%	65.6%	70.6%	69.7%	64.3%	68.8%
Percent full-time employees								
Less than 25%	78.4%	56.6%	68.6%	67.2%	77.3%	88.7%	66.0%	81.6%
25-49 %	71.0%	49.6%	60.6%	66.8%	70.3%	74.8%	61.9%	72.6%
50-74 %	77.6%	60.5%	73.0%	60.5%	70.0%	85.6%	65.3%	79.8%
75% or more	76.2%	64.8%	62.5%	67.0%	72.5%	81.8%	64.6%	78.3%
Union presence								
No union employees	75.9%	63.2%	63.9%	67.2%	72.5%	83.1%	64.8%	78.4%
Has union employees	77.1%	71.9%	59.1%	57.2%	70.1%	79.5%	59.8%	77.8%
Percent low-wage employees								
50% or more low-wage	75.6%	59.2%	64.1%	60.6%	71.5%	82.5%	64.7%	77.0%
Less than 50% low-wage	76.2%	64.0%	63.5%	67.1%	72.4%	81.9%	64.6%	78.4%

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

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

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

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

**Table I.F.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission 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	0.55%	1.66%	1.71%	1.23%	1.25%	0.78%	0.96%	0.63%
Industry group **								
Agric., fish., forest.	8.69%	5.60%	15.09%	18.52%	18.92%*	9.47%	6.94%	11.42%
Mining and manufacturing	1.09%	5.97%	5.78%	3.28%	2.56%	1.13%	3.14%	1.14%
Construction	2.20%	4.99%	4.65%	4.22%	4.45%	2.55%	2.96%	3.02%
Utilities and transp.	1.72%	10.52%	8.64%	6.91%	3.21%	1.99%	5.81%	1.76%
Wholesale trade	1.66%	5.98%	5.96%	4.05%	3.40%	2.23%	3.29%	1.88%
Fin. svcs. and real estate	1.46%	5.43%	6.70%	4.72%	4.43%	1.60%	3.64%	1.55%
Retail trade	1.15%	5.64%	5.38%	3.31%	4.06%	1.16%	3.05%	1.20%
Professional services	1.18%	2.71%	2.98%	2.06%	2.23%	1.78%	1.66%	1.34%
Other services	1.63%	3.90%	4.20%	3.08%	3.66%	2.62%	2.33%	1.96%
Ownership								
For profit, incorporated	0.60%	2.03%	2.04%	1.45%	1.70%	0.73%	1.16%	0.67%
For profit, unincorporated	1.60%	3.43%	3.72%	3.35%	2.61%	3.15%	2.12%	1.98%
Nonprofit	1.65%	5.65%	5.50%	3.35%	2.55%	2.46%	3.03%	1.78%
Age of firm								
Less than 5 years	2.91%	4.66%	5.75%	5.72%	5.60%	8.11%	3.28%	4.34%
5-9 years	2.10%	4.09%	4.91%	3.43%	4.29%	7.96%	2.61%	3.13%
10-19 years	1.59%	3.00%	2.99%	2.49%	3.87%	3.65%	1.80%	2.29%
20 or more years	0.62%	2.66%	2.45%	1.58%	1.42%	0.80%	1.38%	0.67%
Multi/single status								
2 or more locations	0.67%	9.79%	5.40%	2.24%	1.43%	0.78%	3.06%	0.68%
1 location only	0.95%	1.67%	1.80%	1.45%	2.24%	5.28%	1.02%	1.57%
Percent full-time employees								
Less than 25%	2.00%	8.97%	10.15%	6.38%	3.72%	1.90%	5.27%	2.13%
25-49 %	2.19%	8.74%	6.59%	4.90%	4.99%	3.09%	3.93%	2.48%
50-74 %	1.41%	4.41%	4.10%	3.90%	3.53%	1.74%	2.72%	1.58%
75% or more	0.62%	1.87%	1.92%	1.36%	1.41%	0.88%	1.08%	0.71%
Union presence								
No union employees	0.60%	1.70%	1.71%	1.26%	1.34%	0.90%	0.97%	0.70%
Has union employees	1.35%	7.67%	8.35%	5.75%	3.69%	1.52%	5.36%	1.39%
Percent low-wage employees								
50% or more low-wage	1.52%	5.98%	5.23%	4.15%	2.99%	2.09%	2.95%	1.67%
Less than 50% low-wage	0.59%	1.72%	1.79%	1.29%	1.37%	0.83%	1.01%	0.67%

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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