

Table I.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.9%	51.7%	77.7%	87.2%	91.4%	82.4%	63.2%	85.5%
Industry group **								
Agric., fish., forest.	56.0%	35.8% *	--	89.0%	99.1%	95.9%	48.2%	89.5%
Mining and manufacturing	79.2%	61.1%	87.6%	93.1%	92.0%	66.3%	76.7%	82.4%
Construction	75.2%	58.1%	92.6%	89.6%	95.8%	81.2%	72.3%	90.7%
Utilities and transp.	69.5%	56.3%	87.2%	87.0%	84.0%	64.3%	68.6%	70.2%
Wholesale trade	75.4%	55.1%	81.3%	91.2%	90.1%	73.4%	70.2%	80.7%
Fin. svcs. and real estate	77.0%	50.6%	61.2%	89.9%	90.7%	84.3%	56.7%	86.3%
Retail trade	85.9%	53.3%	82.6%	95.6%	96.8%	93.4%	67.1%	94.1%
Professional services	68.8%	50.4%	75.9%	83.1%	88.2%	72.8%	60.5%	79.6%
Other services	72.3%	48.4%	71.1%	82.0%	93.3%	81.5%	58.6%	85.6%
Ownership								
For profit, incorporated	76.6%	53.6%	81.4%	90.0%	91.6%	82.2%	66.0%	85.1%
For profit, unincorporated	74.0%	53.6%	80.5%	88.3%	93.6%	87.1%	64.0%	89.8%
Nonprofit	64.2%	35.6%	49.2%	73.7%	89.1%	77.8%	44.4%	83.4%
Age of firm								
Less than 5 years	61.2%	48.8%	81.9%	83.7%	85.7%	91.9%	57.1%	88.5%
5-9 years	69.0%	55.3%	74.3%	90.3%	87.5%	88.7%	64.3%	89.3%
10-19 years	70.0%	52.3%	78.4%	89.3%	90.4%	88.0%	62.9%	89.7%
20 or more years	78.2%	51.0%	77.5%	86.2%	92.1%	82.1%	64.7%	84.9%
Multi/single status								
2 or more locations	85.4%	85.2%	80.3%	89.1%	92.5%	82.4%	83.8%	85.5%
1 location only	63.8%	51.3%	77.3%	85.9%	83.9%	77.2%	61.5%	85.4%
Percent full-time employees								
Less than 25%	73.7%	30.7%	69.2%	78.0%	94.0%	93.7%	46.5%	92.0%
25-49 %	79.0%	34.8%	56.5%	84.3%	96.5%	89.3%	52.0%	91.5%
50-74 %	76.5%	49.4%	68.2%	89.2%	92.4%	95.1%	58.3%	93.9%
75% or more	74.2%	54.4%	81.7%	88.0%	90.2%	77.4%	66.0%	82.3%
Union presence								
No union employees	74.4%	51.6%	78.0%	87.4%	91.6%	82.9%	63.2%	86.3%
Has union employees	78.3%	53.7%	72.1%	82.1%	88.4%	81.0%	62.5%	81.7%
Percent low-wage employees								
50% or more low-wage	81.0%	35.3%	71.0%	86.4%	95.4%	91.2%	53.7%	92.1%
Less than 50% low-wage	73.3%	53.8%	78.5%	87.4%	89.7%	79.0%	64.5%	82.9%

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

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.69%	1.38%	0.78%	0.66%	0.81%	1.13%	0.55%
Industry group **								
Agric., fish., forest.	7.72%	11.45% *	--	9.50%	0.92%	3.00%	8.87%	8.03%
Mining and manufacturing	2.74%	8.36%	3.64%	1.87%	1.67%	3.55%	4.57%	1.83%
Construction	3.10%	5.48%	2.35%	2.61%	1.68%	5.39%	3.59%	2.05%
Utilities and transp.	3.32%	9.95%	5.86%	4.05%	7.04%	3.75%	6.42%	3.11%
Wholesale trade	2.30%	6.85%	4.24%	2.97%	2.48%	3.56%	3.86%	2.33%
Fin. svcs. and real estate	1.64%	5.19%	6.14%	2.08%	1.90%	1.68%	3.90%	1.26%
Retail trade	1.40%	5.61%	3.63%	1.64%	1.09%	0.98%	3.68%	0.80%
Professional services	1.30%	2.83%	2.52%	1.65%	1.35%	2.23%	1.99%	1.33%
Other services	1.49%	3.78%	3.39%	1.86%	1.10%	2.07%	2.53%	1.31%
Ownership								
For profit, incorporated	0.75%	2.11%	1.55%	0.86%	0.85%	0.90%	1.39%	0.66%
For profit, unincorporated	1.65%	3.43%	3.06%	1.87%	1.09%	1.89%	2.44%	1.09%
Nonprofit	1.93%	4.82%	4.90%	2.60%	1.60%	2.56%	3.21%	1.31%
Age of firm								
Less than 5 years	3.28%	4.70%	4.58%	3.58%	4.16%	5.45%	3.67%	2.98%
5-9 years	2.53%	4.34%	4.17%	1.86%	3.52%	4.15%	3.00%	2.10%
10-19 years	1.76%	3.18%	2.63%	1.52%	1.58%	2.47%	2.25%	1.14%
20 or more years	0.70%	2.58%	1.88%	1.04%	0.74%	0.84%	1.59%	0.62%
Multi/single status								
2 or more locations	0.56%	7.64%	3.35%	1.29%	0.71%	0.81%	1.88%	0.59%
1 location only	1.10%	1.70%	1.49%	0.98%	1.72%	5.00%	1.20%	1.18%
Percent full-time employees								
Less than 25%	2.66%	7.56%	6.51%	4.09%	1.87%	2.36%	5.14%	1.57%
25-49 %	1.81%	6.71%	6.01%	2.72%	1.09%	1.79%	4.01%	1.24%
50-74 %	1.77%	4.25%	4.53%	1.91%	1.80%	0.92%	3.06%	0.80%
75% or more	0.78%	1.97%	1.46%	0.90%	0.84%	1.09%	1.32%	0.73%
Union presence								
No union employees	0.69%	1.73%	1.41%	0.80%	0.68%	0.89%	1.16%	0.57%
Has union employees	1.72%	8.63%	6.67%	3.88%	2.75%	1.78%	5.60%	1.61%
Percent low-wage employees								
50% or more low-wage	1.39%	4.98%	4.25%	1.79%	0.80%	1.12%	3.41%	0.77%
Less than 50% low-wage	0.73%	1.78%	1.45%	0.87%	0.87%	1.02%	1.19%	0.69%

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

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