

Table I.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	71.7%	21.0%	33.5%	50.6%	66.8%	86.3%	34.2%	78.5%
Industry group **								
Agric., fish., forest.	49.7%	10.8% *	--	61.2%	59.6% *	50.0% *	35.4% *	55.2%
Mining and manufacturing	64.1%	30.4%	28.8%	42.3%	55.3%	77.4%	35.4%	67.7%
Construction	54.8%	13.1% *	41.5%	52.0%	69.0%	74.6%	34.0%	69.0%
Utilities and transp.	74.9%	24.6% *	36.0% *	38.9%	67.5%	83.4%	30.9%	79.6%
Wholesale trade	65.7%	19.8%	29.2%	45.0%	69.8%	84.4%	30.5%	76.4%
Fin. svcs. and real estate	81.0%	17.6%	33.1%	59.0%	69.0%	91.1%	33.6%	86.1%
Retail trade	79.2%	19.2%	34.4%	55.2%	66.0%	90.6%	35.9%	85.3%
Professional services	73.4%	24.1%	34.3%	56.5%	67.1%	88.0%	36.4%	79.8%
Other services	69.4%	21.0%	31.2%	46.9%	70.9%	85.0%	32.4%	76.9%
Ownership								
For profit, incorporated	72.3%	19.6%	34.4%	51.3%	66.3%	86.0%	34.2%	79.2%
For profit, unincorporated	68.7%	23.9%	33.5%	53.3%	70.7%	87.8%	36.1%	77.6%
Nonprofit	71.7%	23.5%	28.4%	44.0%	64.6%	86.4%	30.9%	76.5%
Age of firm								
Less than 5 years	59.3%	23.8%	36.1%	60.1%	73.6%	91.5%	34.8%	76.1%
5-9 years	57.1%	27.8%	38.3%	54.0%	71.1%	76.9%	39.0%	69.2%
10-19 years	60.4%	20.2%	34.5%	52.6%	69.2%	90.3%	35.1%	72.7%
20 or more years	74.9%	18.4%	31.5%	47.2%	65.3%	86.2%	32.3%	79.6%
Multi/single status								
2 or more locations	80.9%	26.8% *	31.0%	47.6%	66.2%	86.3%	39.1%	81.6%
1 location only	51.5%	20.9%	33.7%	51.2%	67.5%	86.4%	33.8%	66.1%
Percent full-time employees								
Less than 25%	64.7%	18.4% *	25.2%	36.8%	62.0%	84.2%	27.4%	70.8%
25-49 %	72.7%	10.5% *	28.8%	46.5%	63.8%	90.5%	29.9%	79.8%
50-74 %	72.6%	14.1%	30.3%	51.8%	69.3%	87.1%	29.9%	79.9%
75% or more	72.0%	23.5%	35.0%	52.4%	67.2%	85.8%	35.9%	78.7%
Union presence								
No union employees	69.1%	20.7%	32.6%	50.5%	66.9%	85.7%	33.7%	77.0%
Has union employees	82.4%	27.3% *	47.6%	51.1%	66.0%	87.7%	43.6%	83.9%
Percent low-wage employees								
50% or more low-wage	70.9%	11.2%	36.6%	42.2%	63.6%	85.5%	32.5%	75.5%
Less than 50% low-wage	71.9%	22.2%	33.1%	52.7%	67.8%	86.5%	34.5%	79.3%

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.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans 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%	1.45%	1.80%	1.35%	1.26%	0.65%	1.01%	0.57%
Industry group **								
Agric., fish., forest.	9.37%	7.56% *	--	14.70%	18.86% *	17.89% *	13.62% *	12.43%
Mining and manufacturing	1.74%	7.22%	5.11%	3.72%	3.34%	2.39%	3.28%	1.89%
Construction	2.85%	3.93% *	5.15%	4.69%	5.99%	8.39%	3.15%	3.94%
Utilities and transp.	2.47%	10.29% *	12.30% *	6.72%	6.64%	2.73%	6.14%	2.54%
Wholesale trade	2.14%	5.51%	5.46%	4.65%	4.17%	2.80%	3.36%	2.30%
Fin. svcs. and real estate	1.34%	3.82%	6.91%	4.98%	3.92%	1.26%	3.71%	1.30%
Retail trade	1.20%	4.54%	5.69%	4.16%	4.11%	1.16%	3.16%	1.21%
Professional services	0.97%	2.60%	2.91%	2.46%	2.18%	1.26%	1.75%	1.06%
Other services	1.20%	3.25%	4.58%	2.83%	2.66%	1.53%	2.30%	1.30%
Ownership								
For profit, incorporated	0.62%	1.72%	2.24%	1.65%	1.63%	0.75%	1.25%	0.68%
For profit, unincorporated	1.40%	3.22%	3.75%	3.21%	3.10%	1.60%	2.23%	1.57%
Nonprofit	1.37%	4.63%	4.53%	3.47%	2.52%	1.88%	2.68%	1.45%
Age of firm								
Less than 5 years	2.81%	4.43%	5.93%	4.64%	5.35%	4.92%	3.34%	3.46%
5-9 years	2.61%	4.36%	4.73%	3.91%	5.04%	12.18%	2.90%	3.80%
10-19 years	1.58%	2.62%	3.36%	2.87%	3.31%	1.83%	1.96%	1.98%
20 or more years	0.57%	2.03%	2.60%	1.76%	1.45%	0.67%	1.42%	0.60%
Multi/single status								
2 or more locations	0.59%	15.79% *	4.90%	2.63%	1.51%	0.65%	3.26%	0.60%
1 location only	1.03%	1.45%	1.89%	1.54%	2.10%	4.97%	1.07%	1.51%
Percent full-time employees								
Less than 25%	2.50%	6.97% *	6.95%	5.72%	5.40%	3.44%	4.43%	2.75%
25-49 %	1.70%	4.34% *	5.66%	4.61%	4.46%	1.37%	3.52%	1.75%
50-74 %	1.45%	3.13%	5.10%	3.87%	3.36%	1.84%	2.79%	1.57%
75% or more	0.61%	1.74%	2.10%	1.56%	1.46%	0.77%	1.18%	0.67%
Union presence								
No union employees	0.58%	1.47%	1.85%	1.37%	1.31%	0.78%	1.03%	0.65%
Has union employees	1.19%	8.45% *	7.94%	6.36%	4.50%	1.19%	5.16%	1.21%
Percent low-wage employees								
50% or more low-wage	1.20%	3.05%	7.03%	3.23%	2.69%	1.41%	3.31%	1.27%
Less than 50% low-wage	0.58%	1.57%	1.79%	1.48%	1.41%	0.73%	1.05%	0.64%

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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