

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.

-- 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.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.

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