

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.

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