

Table I.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2017

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	51.8%	18.6%	30.7%	48.7%	64.8%	85.6%	25.1%	76.4%
Industry group **								
Agric., fish., forest.	20.0%	7.8% *	--	--	50.1%	39.4% *	12.7% *	44.0%
Mining and manufacturing	44.0%	23.4%	25.2%	49.8%	60.0%	80.3%	28.2%	67.2%
Construction	30.0%	17.7%	28.8%	41.8%	52.3%	90.7%	22.8%	64.3%
Utilities and transp.	50.1%	22.3% *	30.9% *	32.6%	57.6%	71.2%	26.2%	65.2%
Wholesale trade	43.2%	14.0%	29.3%	45.4%	57.6%	78.2%	23.1%	66.6%
Fin. svs. and real estate	58.6%	16.6%	37.6%	53.2%	62.2%	81.3%	24.4%	74.8%
Retail trade	65.7%	13.2%	24.3%	44.3%	69.2%	88.8%	20.1%	82.5%
Professional services	50.8%	21.6%	34.9%	53.2%	68.2%	91.4%	27.7%	80.2%
Other services	49.9%	18.6%	29.0%	49.4%	66.5%	86.3%	25.5%	76.0%
Ownership								
For profit, incorporated	54.1%	18.5%	28.5%	47.1%	64.9%	87.3%	24.6%	78.7%
For profit, unincorporated	45.6%	21.3%	39.6%	56.1%	65.8%	72.9%	28.4%	69.8%
Nonprofit	45.5%	13.9%	30.8%	48.5%	63.5%	85.3%	22.6%	68.4%
Age of firm								
Less than 5 years	35.3%	26.8%	44.4%	53.7%	67.6%	71.1%	32.4%	62.1%
5-9 years	33.8%	18.6%	30.0%	58.9%	69.2%	92.4%	25.1%	70.6%
10-19 years	34.9%	15.8%	32.9%	50.8%	64.9%	77.7%	23.7%	66.4%
20 or more years	59.8%	17.3%	27.0%	45.7%	64.4%	85.9%	23.8%	77.9%
Multi/single status								
2 or more locations	74.6%	17.8% *	31.9%	46.8%	65.2%	85.6%	34.8%	78.0%
1 location only	27.7%	18.6%	30.5%	50.0%	62.1%	66.8%	24.2%	60.8%
Percent full-time employees								
Less than 25%	47.8%	20.0% *	17.3% *	35.7%	57.8%	83.9%	21.6%	69.7%
25-49 %	56.5%	12.7% *	29.6%	46.7%	66.4%	87.1%	21.5%	78.5%
50-74 %	52.5%	15.4%	20.2%	54.3%	68.0%	89.8%	20.1%	81.2%
75% or more	51.4%	19.6%	33.3%	49.1%	64.8%	84.7%	26.6%	75.9%
Union presence								
No union employees	49.2%	18.4%	30.6%	48.8%	64.8%	85.6%	24.9%	75.2%
Has union employees	75.4%	27.6% *	33.5%	46.4%	65.8%	85.6%	31.5%	82.9%
Percent low-wage employees								
50% or more low-wage	58.1%	7.9% *	18.7%	47.0%	62.5%	85.8%	17.3%	75.4%
Less than 50% low-wage	50.2%	19.9%	32.3%	49.2%	65.7%	85.5%	26.2%	76.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 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.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2017

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%	1.25%	1.57%	1.25%	1.24%	0.71%	0.91%	0.60%
Industry group **								
Agric., fish., forest.	5.26%	6.65% *	--	--	10.09%	12.02% *	6.12% *	7.68%
Mining and manufacturing	2.44%	5.23%	4.99%	3.42%	3.80%	2.49%	3.31%	2.08%
Construction	2.49%	3.87%	4.46%	4.14%	6.13%	4.27%	2.72%	3.67%
Utilities and transp.	3.08%	7.42% *	9.99% *	6.56%	6.53%	3.29%	5.19%	2.95%
Wholesale trade	2.33%	3.63%	4.92%	4.30%	4.71%	3.49%	2.84%	2.66%
Fin. svcs. and real estate	1.85%	3.71%	5.66%	4.12%	3.24%	2.18%	2.99%	1.74%
Retail trade	1.57%	3.76%	4.68%	3.91%	3.54%	1.15%	2.64%	1.23%
Professional services	1.35%	2.45%	3.10%	2.37%	2.26%	0.87%	1.82%	1.05%
Other services	1.48%	2.70%	3.34%	2.71%	2.54%	1.55%	1.96%	1.33%
Ownership								
For profit, incorporated	0.76%	1.55%	1.85%	1.53%	1.57%	0.73%	1.10%	0.67%
For profit, unincorporated	1.70%	2.86%	3.94%	2.85%	2.97%	2.95%	2.20%	1.92%
Nonprofit	1.88%	2.81%	4.48%	3.28%	2.85%	1.91%	2.34%	1.83%
Age of firm								
Less than 5 years	2.84%	3.72%	6.21%	4.44%	5.71%	15.90%	3.06%	4.59%
5-9 years	2.26%	3.00%	4.05%	4.06%	4.30%	3.41%	2.41%	3.13%
10-19 years	1.53%	2.32%	3.14%	2.60%	3.09%	3.28%	1.76%	1.97%
20 or more years	0.73%	1.89%	2.07%	1.62%	1.44%	0.73%	1.27%	0.65%
Multi/single status								
2 or more locations	0.67%	9.20% *	5.04%	2.20%	1.39%	0.71%	2.91%	0.64%
1 location only	0.89%	1.27%	1.66%	1.47%	1.96%	5.03%	0.96%	1.54%
Percent full-time employees								
Less than 25%	2.83%	6.43% *	5.49% *	4.92%	4.90%	2.30%	4.48%	2.46%
25-49 %	2.19%	3.83% *	5.70%	4.49%	3.70%	1.99%	3.01%	1.76%
50-74 %	1.91%	3.28%	4.08%	3.46%	3.45%	1.37%	2.45%	1.43%
75% or more	0.77%	1.45%	1.85%	1.46%	1.48%	0.92%	1.06%	0.75%
Union presence								
No union employees	0.67%	1.27%	1.60%	1.28%	1.28%	0.77%	0.92%	0.65%
Has union employees	1.85%	8.77% *	8.27%	5.57%	4.60%	1.71%	5.45%	1.60%
Percent low-wage employees								
50% or more low-wage	1.44%	2.62% *	3.58%	2.91%	2.41%	1.16%	2.13%	1.13%
Less than 50% low-wage	0.73%	1.36%	1.71%	1.38%	1.44%	0.88%	0.99%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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