

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, 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	74.2%	50.5%	75.8%	86.6%	90.1%	83.6%	61.6%	85.9%
Industry group **								
Agric., fish., forest.	55.5%	37.3% *	--	--	93.7%	80.5%	45.1%	89.4%
Mining and manufacturing	76.2%	56.5%	89.3%	91.9%	90.9%	67.8%	72.2%	82.2%
Construction	74.7%	62.3%	80.2%	92.0%	91.6%	89.4%	71.3%	91.0%
Utilities and transp.	73.4%	57.8%	76.8%	90.7%	87.5%	71.0%	68.1%	76.8%
Wholesale trade	76.6%	62.9%	84.0%	92.5%	92.1%	72.6%	72.4%	81.6%
Fin. svcs. and real estate	76.1%	51.8%	75.3%	84.8%	86.9%	82.0%	59.5%	84.0%
Retail trade	87.4%	49.6%	85.9%	90.7%	98.6%	94.3%	67.6%	94.7%
Professional services	65.0%	45.2%	69.7%	83.3%	86.6%	70.4%	55.4%	77.3%
Other services	73.8%	47.3%	69.8%	82.3%	90.5%	92.2%	57.9%	90.8%
Ownership								
For profit, incorporated	75.7%	50.7%	77.6%	89.9%	91.7%	83.5%	63.1%	86.1%
For profit, unincorporated	75.0%	57.1%	81.2%	87.4%	91.7%	85.3%	65.9%	88.0%
Nonprofit	63.2%	35.8%	55.2%	70.4%	83.3%	81.8%	44.6%	81.9%
Age of firm								
Less than 5 years	59.5%	49.8%	66.6%	86.4%	89.6%	98.4%	56.5%	87.0%
5-9 years	62.9%	45.2%	76.0%	85.4%	88.9%	92.6%	57.2%	87.3%
10-19 years	67.5%	47.3%	76.3%	89.4%	91.8%	85.8%	59.5%	89.8%
20 or more years	78.8%	54.5%	77.2%	85.9%	89.8%	83.4%	65.4%	85.5%
Multi/single status								
2 or more locations	85.4%	70.8%	77.9%	88.1%	90.6%	83.6%	80.0%	85.9%
1 location only	62.4%	50.0%	75.5%	85.6%	86.5%	85.7%	59.9%	86.5%
Percent full-time employees								
Less than 25%	71.2%	43.6%	55.3%	78.8%	88.5%	90.3%	50.1%	88.8%
25-49 %	75.9%	27.7%	73.0%	82.2%	91.1%	94.8%	49.4%	92.5%
50-74 %	77.2%	49.1%	82.6%	88.5%	93.0%	91.3%	60.8%	91.7%
75% or more	73.7%	53.2%	76.3%	87.5%	89.6%	79.8%	63.7%	83.6%
Union presence								
No union employees	74.2%	50.2%	76.6%	87.0%	90.0%	86.2%	61.6%	87.8%
Has union employees	74.2%	61.7%	52.9%	77.6%	91.6%	74.8%	62.0%	76.2%
Percent low-wage employees								
50% or more low-wage	80.7%	22.8%	78.1%	88.3%	93.2%	95.1%	49.1%	94.0%
Less than 50% low-wage	72.6%	53.9%	75.4%	86.1%	88.9%	79.5%	63.3%	83.0%

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.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, 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	0.66%	1.70%	1.48%	0.83%	0.82%	0.77%	1.16%	0.54%
Industry group **								
Agric., fish., forest.	7.92%	11.41% *	--	--	4.30%	10.14%	9.76%	4.75%
Mining and manufacturing	2.68%	6.81%	3.91%	1.95%	2.14%	2.95%	4.23%	1.59%
Construction	2.81%	5.19%	4.19%	2.24%	3.21%	4.91%	3.33%	2.17%
Utilities and transp.	3.10%	9.81%	8.54%	3.77%	3.72%	3.65%	6.46%	2.79%
Wholesale trade	2.29%	5.74%	4.57%	2.11%	2.65%	3.66%	3.72%	2.31%
Fin. svcs. and real estate	1.64%	5.36%	4.62%	3.17%	2.28%	1.70%	3.90%	1.29%
Retail trade	1.35%	5.78%	3.94%	2.59%	1.21%	1.00%	3.78%	0.84%
Professional services	1.42%	3.02%	2.93%	1.74%	1.70%	2.20%	2.17%	1.42%
Other services	1.51%	3.67%	3.43%	1.81%	1.87%	1.32%	2.49%	0.99%
Ownership								
For profit, incorporated	0.77%	2.05%	1.77%	0.90%	0.87%	0.86%	1.40%	0.63%
For profit, unincorporated	1.69%	3.70%	2.91%	1.94%	2.22%	2.05%	2.61%	1.37%
Nonprofit	2.04%	4.97%	4.83%	2.93%	2.36%	2.60%	3.33%	1.59%
Age of firm								
Less than 5 years	3.27%	4.54%	6.18%	2.87%	3.43%	1.07%	3.56%	3.07%
5-9 years	2.82%	4.44%	3.86%	2.64%	4.01%	2.99%	3.30%	2.56%
10-19 years	1.86%	3.26%	2.95%	1.39%	1.41%	3.16%	2.34%	1.23%
20 or more years	0.68%	2.51%	1.91%	1.14%	0.96%	0.80%	1.56%	0.60%
Multi/single status								
2 or more locations	0.58%	11.16%	4.76%	1.45%	0.91%	0.77%	2.70%	0.58%
1 location only	1.13%	1.71%	1.56%	0.99%	1.39%	3.02%	1.23%	1.09%
Percent full-time employees								
Less than 25%	2.93%	7.83%	7.29%	3.86%	3.93%	2.21%	5.45%	1.87%
25-49 %	2.29%	5.18%	5.68%	3.41%	2.61%	1.44%	4.20%	1.26%
50-74 %	1.89%	4.57%	4.13%	2.02%	1.96%	1.56%	3.36%	1.14%
75% or more	0.77%	1.96%	1.69%	0.96%	0.95%	1.01%	1.32%	0.69%
Union presence								
No union employees	0.70%	1.72%	1.49%	0.84%	0.85%	0.73%	1.18%	0.51%
Has union employees	1.96%	10.48%	9.34%	4.47%	2.17%	2.20%	6.36%	1.98%
Percent low-wage employees								
50% or more low-wage	1.50%	4.05%	4.20%	1.65%	1.33%	0.77%	3.40%	0.65%
Less than 50% low-wage	0.74%	1.78%	1.59%	0.96%	1.01%	0.99%	1.22%	0.69%

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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