

Table I.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	87.5%	80.7%	81.2%	84.2%	84.6%	90.3%	82.3%	88.4%
Industry group **								
Agric., fish., forest.	86.8%	83.7%	--	98.8%	76.3%	92.2%	89.9%	86.1%
Mining and manufacturing	89.9%	85.9%	83.7%	84.3%	90.1%	91.5%	84.8%	90.4%
Construction	88.9%	83.5%	86.5%	90.0%	87.0%	96.3%	85.8%	91.0%
Utilities and transp.	92.3%	78.7%	82.8%	87.8%	89.2%	94.0%	81.7%	93.2%
Wholesale trade	90.0%	87.5%	72.9%	86.9%	91.9%	93.1%	81.9%	92.1%
Fin. svs. and real estate	89.3%	81.5%	83.3%	85.2%	84.7%	91.2%	84.6%	89.7%
Retail trade	90.9%	85.4%	78.9%	86.8%	88.6%	94.1%	84.1%	92.1%
Professional services	83.5%	79.0%	80.4%	82.1%	79.6%	85.8%	81.7%	83.8%
Other services	86.0%	74.7%	81.0%	78.7%	80.4%	91.4%	77.8%	87.8%
Ownership								
For profit, incorporated	89.6%	82.7%	80.9%	85.7%	86.1%	92.8%	82.9%	90.8%
For profit, unincorporated	86.1%	78.3%	81.6%	82.6%	87.3%	88.6%	81.9%	87.2%
Nonprofit	78.8%	71.4%	83.0%	78.1%	77.4%	79.7%	78.9%	78.8%
Age of firm								
Less than 5 years	82.4%	80.2%	82.7%	75.3%	88.8%	89.5%	82.0%	82.7%
5-9 years	85.6%	83.4%	80.2%	90.5%	84.7%	86.5%	84.3%	86.5%
10-19 years	79.7%	77.8%	81.8%	82.9%	75.4%	82.1%	80.6%	79.2%
20 or more years	88.9%	81.8%	80.9%	84.8%	86.5%	90.7%	82.8%	89.5%
Multi/single status								
2 or more locations	89.6%	84.1%	77.7%	85.6%	86.6%	90.5%	82.2%	89.7%
1 location only	82.4%	80.6%	81.5%	83.8%	81.9%	84.7%	82.4%	82.4%
Percent full-time employees								
Less than 25%	81.9%	61.4%	74.2%	82.2%	79.6%	88.0%	68.6%	85.3%
25-49 %	85.2%	67.9%	74.8%	73.4%	86.8%	90.2%	70.6%	88.0%
50-74 %	85.2%	76.8%	80.5%	80.3%	79.7%	88.9%	80.1%	86.1%
75% or more	87.9%	82.6%	81.7%	85.1%	85.1%	90.5%	83.4%	88.7%
Union presence								
No union employees	87.6%	80.8%	81.1%	84.4%	85.9%	90.8%	82.4%	88.8%
Has union employees	87.0%	75.8%	82.7%	81.3%	74.0%	89.2%	80.4%	87.2%
Percent low-wage employees								
50% or more low-wage	86.0%	82.7%	78.1%	82.1%	81.4%	89.2%	77.3%	87.1%
Less than 50% low-wage	87.7%	80.5%	81.4%	84.4%	85.0%	90.5%	82.7%	88.6%

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.

-- 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.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	0.38%	1.35%	1.40%	1.06%	0.93%	0.49%	0.77%	0.43%
Industry group **								
Agric., fish., forest.	6.31%	8.11%	--	1.03%	15.03%	5.95%	4.53%	7.68%
Mining and manufacturing	0.93%	4.24%	5.37%	2.65%	1.87%	1.21%	2.50%	0.99%
Construction	1.54%	3.79%	3.66%	2.47%	3.84%	1.83%	2.18%	2.11%
Utilities and transp.	1.18%	7.28%	7.29%	4.46%	4.49%	1.16%	4.42%	1.20%
Wholesale trade	1.28%	3.51%	5.08%	3.45%	2.48%	1.88%	2.54%	1.47%
Fin. svs. and real estate	1.25%	4.54%	4.86%	3.93%	3.34%	1.45%	2.64%	1.34%
Retail trade	0.91%	4.00%	5.08%	3.69%	2.27%	0.87%	2.41%	0.97%
Professional services	0.80%	2.67%	2.48%	2.20%	1.88%	1.05%	1.47%	0.91%
Other services	0.94%	3.37%	3.23%	2.97%	2.78%	0.96%	2.04%	1.03%
Ownership								
For profit, incorporated	0.41%	1.56%	1.70%	1.25%	1.17%	0.46%	0.93%	0.45%
For profit, unincorporated	0.99%	3.30%	3.03%	2.70%	1.95%	1.46%	1.83%	1.15%
Nonprofit	1.31%	4.86%	3.99%	3.14%	2.43%	1.87%	2.44%	1.43%
Age of firm								
Less than 5 years	2.23%	4.00%	4.89%	5.17%	2.90%	5.31%	2.49%	3.67%
5-9 years	1.79%	3.68%	4.30%	2.35%	4.32%	4.00%	2.21%	2.63%
10-19 years	1.42%	2.79%	2.54%	2.22%	3.10%	3.51%	1.59%	1.97%
20 or more years	0.41%	1.90%	1.96%	1.38%	0.98%	0.49%	1.08%	0.44%
Multi/single status								
2 or more locations	0.44%	9.53%	5.40%	2.20%	1.04%	0.49%	2.77%	0.44%
1 location only	0.76%	1.37%	1.45%	1.22%	1.74%	3.92%	0.81%	1.26%
Percent full-time employees								
Less than 25%	2.60%	9.54%	8.14%	6.59%	6.54%	2.99%	6.38%	2.73%
25-49 %	1.47%	6.59%	5.75%	5.41%	2.88%	1.65%	3.63%	1.56%
50-74 %	1.27%	4.33%	4.63%	3.57%	3.57%	1.51%	2.82%	1.40%
75% or more	0.42%	1.48%	1.53%	1.15%	1.02%	0.54%	0.83%	0.47%
Union presence								
No union employees	0.42%	1.36%	1.44%	1.09%	0.93%	0.56%	0.79%	0.47%
Has union employees	0.98%	9.75%	6.42%	4.79%	3.83%	0.98%	4.37%	1.00%
Percent low-wage employees								
50% or more low-wage	1.10%	3.83%	4.39%	3.20%	3.12%	1.14%	3.25%	1.16%
Less than 50% low-wage	0.41%	1.43%	1.46%	1.12%	0.98%	0.53%	0.79%	0.46%

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.

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