

**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, 2015**

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	85.4%	77.9%	81.7%	85.8%	82.8%	87.2%	82.1%	86.0%
Industry group **								
Agric., fish., forest.	83.7%	76.1%	--	93.0%	81.3%	78.2%	85.4%	83.1%
Mining and manufacturing	90.6%	77.7%	84.8%	87.5%	88.7%	93.3%	83.6%	91.5%
Construction	87.2%	80.9%	81.5%	88.6%	86.6%	96.3%	84.2%	89.4%
Utilities and transp.	87.8%	82.0%	76.9%	82.5%	81.8%	89.9%	77.7%	88.8%
Wholesale trade	83.7%	71.3%	82.5%	84.4%	82.5%	85.9%	79.4%	84.9%
Fin. svcs. and real estate	89.1%	79.3%	83.5%	78.6%	83.2%	92.2%	82.4%	89.8%
Retail trade	91.3%	82.8%	85.6%	89.9%	78.4%	95.3%	85.9%	92.2%
Professional services	79.8%	79.7%	81.3%	85.3%	81.7%	77.8%	82.9%	79.2%
Other services	84.2%	73.6%	78.5%	84.3%	76.3%	89.1%	78.2%	85.7%
Ownership								
For profit, incorporated	88.3%	76.6%	82.4%	86.0%	84.4%	91.5%	82.0%	89.5%
For profit, unincorporated	82.9%	82.8%	81.9%	87.5%	79.9%	83.4%	83.4%	82.8%
Nonprofit	73.8%	76.6%	76.0%	83.1%	79.8%	68.9%	79.9%	73.2%
Age of firm								
Less than 5 years	83.0%	79.0%	82.8%	87.2%	78.0%	99.5%	84.2%	81.7%
5-9 years	79.9%	77.7%	80.4%	82.9%	79.2%	76.7%	80.9%	79.1%
10-19 years	83.8%	79.6%	81.0%	86.2%	81.9%	88.2%	82.7%	84.5%
20 or more years	86.0%	76.7%	82.2%	85.9%	83.6%	87.2%	81.5%	86.5%
Multi/single status								
2 or more locations	86.8%	91.7%	89.3%	86.2%	84.1%	87.5%	87.0%	86.8%
1 location only	82.0%	77.8%	81.2%	85.7%	81.0%	78.4%	81.7%	82.3%
Percent full-time employees								
Less than 25%	79.0%	67.8%	56.1%	76.0%	77.6%	85.7%	66.6%	82.7%
25-49 %	86.3%	60.0%	67.9%	82.2%	87.0%	90.1%	67.9%	89.0%
50-74 %	85.1%	79.7%	80.3%	84.4%	82.0%	87.0%	79.4%	86.1%
75% or more	85.5%	78.8%	82.9%	86.2%	82.8%	87.2%	83.3%	85.9%
Union presence								
No union employees	86.1%	78.2%	82.2%	86.3%	83.4%	88.7%	82.4%	86.9%
Has union employees	83.0%	71.7%	73.4%	78.8%	78.8%	84.1%	74.8%	83.3%
Percent low-wage employees								
50% or more low-wage	86.9%	76.9%	73.7%	87.9%	83.5%	89.2%	80.6%	87.7%
Less than 50% low-wage	85.2%	78.0%	82.2%	85.6%	82.7%	87.0%	82.2%	85.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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, 2015**

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	0.46%	1.34%	1.35%	1.04%	1.01%	0.66%	0.79%	0.52%
Industry group **								
Agric., fish., forest.	4.88%	7.94%	--	4.59%	10.66%	10.29%	5.41%	6.24%
Mining and manufacturing	0.85%	4.94%	3.91%	2.48%	1.80%	1.06%	2.43%	0.90%
Construction	1.75%	3.97%	4.15%	3.61%	3.71%	1.72%	2.36%	2.47%
Utilities and transp.	1.76%	5.69%	8.09%	6.09%	6.17%	1.87%	5.10%	1.84%
Wholesale trade	1.63%	6.56%	4.29%	4.16%	3.79%	2.29%	3.30%	1.86%
Fin. svcs. and real estate	1.22%	4.14%	4.41%	4.91%	3.09%	1.46%	2.47%	1.33%
Retail trade	0.87%	3.44%	4.10%	2.52%	4.23%	0.63%	2.12%	0.95%
Professional services	1.04%	2.14%	2.40%	1.78%	1.82%	1.60%	1.31%	1.19%
Other services	1.10%	3.18%	3.50%	2.72%	3.40%	1.24%	2.02%	1.27%
Ownership								
For profit, incorporated	0.44%	1.70%	1.56%	1.27%	1.18%	0.55%	0.95%	0.49%
For profit, unincorporated	1.55%	2.37%	3.65%	2.26%	3.45%	2.72%	1.74%	1.95%
Nonprofit	1.62%	4.05%	4.10%	2.84%	2.13%	2.53%	2.28%	1.76%
Age of firm								
Less than 5 years	2.31%	3.62%	4.20%	3.42%	7.01%	0.50%	2.12%	4.44%
5-9 years	2.19%	3.25%	4.77%	3.86%	4.57%	10.10%	2.31%	3.48%
10-19 years	1.28%	2.28%	2.63%	2.07%	3.04%	2.64%	1.49%	1.83%
20 or more years	0.52%	2.22%	1.82%	1.38%	1.08%	0.68%	1.16%	0.56%
Multi/single status								
2 or more locations	0.56%	4.67%	2.81%	2.01%	1.19%	0.65%	2.06%	0.56%
1 location only	0.80%	1.35%	1.43%	1.21%	1.78%	6.65%	0.83%	1.35%
Percent full-time employees								
Less than 25%	3.13%	8.34%	14.22%	7.19%	8.96%	2.93%	6.56%	3.52%
25-49 %	1.45%	7.48%	6.54%	3.74%	3.34%	1.80%	4.01%	1.51%
50-74 %	1.22%	2.92%	3.54%	2.98%	2.63%	1.73%	2.07%	1.40%
75% or more	0.52%	1.53%	1.47%	1.15%	1.13%	0.75%	0.87%	0.59%
Union presence								
No union employees	0.47%	1.35%	1.36%	1.03%	1.03%	0.71%	0.79%	0.55%
Has union employees	1.26%	8.19%	7.54%	5.67%	3.69%	1.41%	4.57%	1.30%
Percent low-wage employees								
50% or more low-wage	1.03%	3.62%	5.46%	2.03%	2.66%	1.27%	2.24%	1.12%
Less than 50% low-wage	0.50%	1.44%	1.39%	1.13%	1.09%	0.72%	0.83%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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