

Table I.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	21.1%	16.4%	22.8%	24.6%	21.6%	19.7%	21.2%	21.1%
Industry group **								
Agric., fish., forest.	21.0%	--	--	--	--	--	--	21.1%*
Mining and manufacturing	23.0%	23.6%*	20.9%	24.5%	22.6%	22.4%	23.1%	23.0%
Construction	23.4%	14.1%*	23.8%	24.9%	28.9%	--	23.1%	23.7%
Utilities and transp.	22.0%	--	--	16.9%*	24.0%	21.7%	20.1%	22.7%
Wholesale trade	24.9%	20.3%	31.8%	20.5%	28.0%	24.8%	25.3%	24.5%
Fin. svcs. and real estate	17.3%	12.9%	10.6%*	14.7%	18.2%	20.1%	13.7%	18.6%
Retail trade	25.8%	22.5%	20.7%	31.1%	31.1%	21.6%	24.4%	26.5%
Professional services	17.8%	13.1%	21.5%	22.5%	17.4%	16.9%	19.0%	17.5%
Other services	25.5%	17.6%	28.0%	28.2%	25.8%	25.3%	22.2%	26.8%
Ownership								
For profit, incorporated	23.9%	15.8%	24.7%	27.5%	25.1%	22.6%	22.3%	24.6%
For profit, unincorporated	22.7%	20.9%	23.3%	25.6%	25.6%	16.7%	23.8%	22.2%
Nonprofit	15.4%	11.5%*	9.5%*	13.5%	13.9%	17.0%	12.6%	15.7%
Age of firm								
Less than 5 years	27.7%	20.0%	22.0%*	29.8%	30.5%	--	23.6%	30.3%
5-9 years	24.9%	20.4%	26.5%	27.4%	26.1%	15.6%	25.9%	24.1%
10-19 years	22.6%	16.9%	25.9%	28.9%	19.9%	18.5%	21.9%	23.4%
20 or more years	20.2%	14.2%	21.0%	22.1%	20.9%	19.8%	19.5%	20.3%
Multi/single status								
2 or more locations	20.2%	--	27.4%	23.0%	21.0%	19.7%	23.5%	20.1%
1 location only	22.2%	16.5%	22.5%	25.0%	22.3%	20.1%	21.0%	23.5%
Percent full-time employees								
Less than 25%	23.1%	--	--	30.1%	23.5%	21.6%	20.5%	24.1%
25-49 %	22.8%	13.2%*	25.8%	23.6%	24.7%	22.8%	22.4%	22.9%
50-74 %	19.6%	15.7%	18.5%	28.1%	19.0%	17.4%	19.2%	19.7%
75% or more	21.3%	16.8%	23.2%	24.1%	21.9%	19.9%	21.4%	21.2%
Union presence								
No union employees	22.0%	16.9%	23.6%	25.1%	21.4%	21.4%	21.8%	22.1%
Has union employees	17.0%	--	--	19.4%	23.5%	16.1%	8.4%*	17.6%
Percent low-wage employees								
50% or more low-wage	25.9%	20.0%	21.4%	27.7%	25.5%	26.5%	25.7%	26.0%
Less than 50% low-wage	20.5%	16.1%	22.9%	24.2%	20.9%	18.8%	20.8%	20.4%

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.

-- 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.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance 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	0.49%	1.59%	1.58%	1.17%	0.85%	0.81%	0.93%	0.58%
Industry group **								
Agric., fish., forest.	5.51%	--	--	--	--	--	--	6.37%*
Mining and manufacturing	1.27%	8.72%*	4.64%	2.70%	1.94%	2.01%	2.65%	1.45%
Construction	2.09%	4.29%*	3.29%	3.88%	3.90%	--	2.75%	3.19%
Utilities and transp.	2.22%	--	--	6.14%*	3.32%	2.93%	5.43%	2.31%
Wholesale trade	1.60%	4.51%	3.65%	2.73%	2.77%	2.70%	2.33%	2.12%
Fin. svcs. and real estate	1.26%	3.66%	3.94%*	4.42%	2.65%	1.53%	2.75%	1.37%
Retail trade	1.55%	5.92%	4.71%	3.52%	2.04%	2.42%	3.09%	1.74%
Professional services	0.69%	2.15%	3.15%	2.13%	1.53%	0.84%	1.82%	0.74%
Other services	1.30%	3.87%	3.29%	2.74%	1.73%	2.88%	2.08%	1.61%
Ownership								
For profit, incorporated	0.65%	1.92%	1.72%	1.47%	1.13%	1.20%	1.08%	0.80%
For profit, unincorporated	1.61%	3.19%	4.19%	2.60%	3.12%	3.50%	2.17%	2.17%
Nonprofit	0.62%	4.49%*	3.15%*	2.22%	0.93%	0.87%	2.55%	0.61%
Age of firm								
Less than 5 years	2.26%	5.88%	7.88%*	3.84%	3.11%	--	3.58%	2.96%
5-9 years	2.21%	3.95%	3.87%	2.88%	6.70%	2.14%	2.27%	3.68%
10-19 years	1.28%	2.50%	3.04%	2.92%	2.05%	2.59%	1.70%	1.96%
20 or more years	0.55%	2.46%	2.10%	1.49%	0.82%	0.85%	1.32%	0.61%
Multi/single status								
2 or more locations	0.64%	--	4.51%	2.30%	0.87%	0.84%	3.02%	0.65%
1 location only	0.74%	1.62%	1.65%	1.33%	1.52%	2.73%	0.98%	1.14%
Percent full-time employees								
Less than 25%	1.45%	--	--	4.12%	2.16%	1.37%	3.10%	1.62%
25-49 %	1.58%	5.98%*	5.66%	3.46%	2.80%	2.27%	3.76%	1.66%
50-74 %	1.12%	3.38%	3.85%	2.76%	2.24%	1.45%	2.27%	1.29%
75% or more	0.57%	1.86%	1.77%	1.35%	0.97%	0.96%	1.06%	0.68%
Union presence								
No union employees	0.52%	1.60%	1.56%	1.20%	0.79%	1.03%	0.93%	0.63%
Has union employees	1.13%	--	--	4.48%	4.68%	0.97%	3.10%*	1.18%
Percent low-wage employees								
50% or more low-wage	1.05%	5.88%	4.15%	2.08%	2.19%	1.37%	2.91%	1.12%
Less than 50% low-wage	0.53%	1.65%	1.65%	1.29%	0.92%	0.88%	0.97%	0.64%

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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