

Table I.D.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	28.9%	19.2%	31.6%	36.6%	34.6%	25.6%	29.0%	28.9%
Industry group **								
Agric., fish., forest.	26.7%	--	--	--	--	--	--	--
Mining and manufacturing	26.7%	--	26.3%	34.8%	25.6%	24.2%	27.8%	26.4%
Construction	29.8%	7.7% *	35.8%	31.3%	43.9%	--	27.0%	31.8%
Utilities and transp.	22.9%	--	--	22.4% *	32.7%	24.3%	11.8% *	25.9%
Wholesale trade	33.5%	--	--	46.3%	37.8%	27.4%	30.4%	35.7%
Fin. svcs. and real estate	25.2%	--	--	29.4%	22.9%	26.0%	25.1%	25.2%
Retail trade	35.7%	--	32.2% *	48.4%	53.6%	28.1%	36.7%	35.4%
Professional services	26.0%	20.4%	35.0%	38.7%	38.1%	20.8%	30.5%	25.3%
Other services	38.0%	24.3%	41.4%	34.5%	33.9%	41.3%	32.5%	39.2%
Ownership								
For profit, incorporated	32.0%	18.3%	33.6%	39.0%	34.6%	30.5%	30.0%	32.6%
For profit, unincorporated	26.2%	27.7%	33.3%	29.6%	36.2%	16.9% *	31.7%	24.5%
Nonprofit	23.9%	--	13.4% *	30.7%	33.8%	21.5%	17.0%	24.4%
Age of firm								
Less than 5 years	35.0%	--	--	41.2%	41.8%	--	29.7%	39.7%
5-9 years	33.7%	35.5%	18.8%	34.6%	49.1%	--	32.1%	35.3%
10-19 years	34.7%	14.3%	56.6%	33.1%	34.7%	36.2%	33.5%	36.2%
20 or more years	27.7%	17.5%	23.5%	37.9%	33.6%	25.4%	25.6%	28.0%
Multi/single status								
2 or more locations	27.5%	--	--	38.8%	34.5%	25.6%	35.9%	27.4%
1 location only	31.6%	19.3%	32.1%	36.2%	34.8%	27.1%	28.5%	34.8%
Percent full-time employees								
Less than 25%	41.9%	--	--	--	46.2%	39.8%	39.6%	44.0%
25-49 %	27.3%	--	--	21.4% *	35.4%	26.5%	21.9% *	28.7%
50-74 %	24.7%	6.8% *	39.1% *	35.1%	37.8%	20.0%	22.8%	25.0%
75% or more	29.4%	20.4%	30.8%	37.3%	34.0%	26.5%	29.6%	29.4%
Union presence								
No union employees	30.5%	19.5%	34.2%	38.1%	35.5%	26.8%	30.2%	30.6%
Has union employees	23.4%	--	--	24.9%	29.1%	23.1%	16.1%	24.0%
Percent low-wage employees								
50% or more low-wage	37.6%	17.6% *	--	45.3%	42.0%	38.5%	25.9% *	39.9%
Less than 50% low-wage	28.3%	19.4%	31.3%	36.1%	34.2%	24.6%	29.1%	28.1%

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.D.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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	0.95%	2.67%	3.15%	1.71%	1.64%	1.41%	1.74%	1.10%
Industry group **								
Agric., fish., forest.	3.62%	--	--	--	--	--	--	--
Mining and manufacturing	1.59%	--	6.10%	4.05%	2.37%	2.26%	4.25%	1.60%
Construction	3.15%	5.58% *	5.25%	5.62%	4.21%	--	4.76%	4.15%
Utilities and transp.	3.81%	--	--	7.05% *	4.18%	5.63%	5.53% *	4.74%
Wholesale trade	2.15%	--	--	4.38%	4.36%	2.69%	3.52%	2.65%
Fin. svcs. and real estate	1.72%	--	--	5.77%	4.67%	1.43%	6.21%	1.65%
Retail trade	3.82%	--	12.23% *	3.49%	4.18%	5.47%	6.84%	4.50%
Professional services	1.46%	3.90%	6.12%	3.33%	2.86%	1.50%	3.36%	1.55%
Other services	2.66%	6.20%	8.39%	4.48%	3.74%	4.09%	4.75%	3.03%
Ownership								
For profit, incorporated	1.10%	3.19%	3.44%	2.01%	1.78%	1.89%	1.96%	1.30%
For profit, unincorporated	4.15%	5.52%	8.95%	3.83%	6.68%	5.63% *	5.34%	4.85%
Nonprofit	1.16%	--	5.11% *	4.06%	3.09%	1.08%	3.19%	1.24%
Age of firm								
Less than 5 years	3.74%	--	--	7.56%	4.82%	--	4.41%	5.72%
5-9 years	3.24%	7.82%	4.91%	6.26%	5.67%	--	4.66%	4.48%
10-19 years	2.39%	3.83%	3.79%	3.86%	3.85%	3.45%	3.87%	2.76%
20 or more years	1.06%	3.90%	2.82%	1.94%	1.89%	1.45%	1.93%	1.18%
Multi/single status								
2 or more locations	1.26%	--	--	2.85%	2.09%	1.47%	4.93%	1.28%
1 location only	1.24%	2.69%	3.25%	1.95%	2.64%	2.90%	1.82%	1.74%
Percent full-time employees								
Less than 25%	5.02%	--	--	--	11.32%	6.83%	8.56%	5.58%
25-49 %	2.62%	--	--	7.19% *	6.90%	2.87%	7.31% *	2.72%
50-74 %	2.04%	3.78% *	13.07% *	3.79%	2.58%	2.30%	6.21%	2.18%
75% or more	1.09%	3.14%	3.34%	1.87%	1.88%	1.65%	1.89%	1.27%
Union presence								
No union employees	1.17%	2.72%	3.48%	1.88%	1.82%	1.93%	1.87%	1.40%
Has union employees	1.53%	--	--	3.88%	3.31%	1.87%	3.16%	1.63%
Percent low-wage employees								
50% or more low-wage	2.97%	9.41% *	--	7.51%	3.60%	3.83%	7.96% *	3.03%
Less than 50% low-wage	0.99%	2.73%	3.24%	1.76%	1.70%	1.47%	1.77%	1.14%

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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