Table I.D.3.b Percent of total premiums for mixed-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 | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 27.8\% | 23.7\% | 24.6\% | 34.7\% | 31.5\% | 26.3\% | 27.8\% | 27.8\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 21.5\% | -- | -- | -- | -- | -- | 16.8\% | 24.7\% |
| Mining and manufacturing | 24.1\% | 14.2\%* | 28.3\% | 31.3\% | 26.3\% | 22.6\% | 27.9\% | 23.8\% |
| Construction | 31.9\% | 23.4\%* | 20.0\% | 33.7\% | 44.7\% | 21.7\% | 24.7\% | 34.9\% |
| Utilities and transp. | 23.5\% | -- | 43.7\% | 26.7\% | 32.3\% | 22.3\% | 30.0\% | 23.3\% |
| Wholesale trade | 28.2\% | 20.7\%* | 19.5\% | 29.6\% | 27.5\% | 29.3\% | 25.1\% | 28.6\% |
| Fin. svs. and real estate | 27.3\% | 20.9\% | 14.2\%* | 36.1\% | 32.2\% | 26.6\% | 23.8\% | 27.5\% |
| Retail trade | 35.4\% | 29.2\% | 43.9\% | 55.5\% | 54.3\% | 31.8\% | 41.3\% | 34.9\% |
| Professional services | 27.7\% | 25.9\% | 31.2\% | 38.2\% | 31.8\% | 25.5\% | 30.0\% | 27.4\% |
| Other services | 31.7\% | 25.9\% | 21.6\% | 31.0\% | 28.9\% | 34.7\% | 26.6\% | 32.6\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 27.7\% | 24.8\% | 23.8\% | 34.5\% | 32.0\% | 26.4\% | 28.0\% | 27.7\% |
| For profit, unincorporated | 33.1\% | 23.7\% | 32.1\% | 40.0\% | 31.8\% | 33.5\% | 32.3\% | 33.3\% |
| Nonprofit | 24.4\% | 17.0\% | 16.3\% | 30.1\% | 29.7\% | 22.8\% | 17.2\% | 24.8\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 35.4\% | 34.3\% | 21.2\% | 47.5\% | 32.1\% | 34.8\% | 30.9\% | 38.5\% |
| 5-9 years | 32.2\% | 31.7\% | 27.4\% | 42.4\% | 31.5\% | 26.6\% | 32.3\% | 32.2\% |
| 10-19 years | 29.3\% | 23.6\% | 28.1\% | 35.0\% | 32.5\% | 24.5\% | 28.9\% | 29.4\% |
| 20 or more years | 27.2\% | 17.1\% | 22.4\% | 31.8\% | 31.3\% | 26.4\% | 25.4\% | 27.4\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 27.3\% | -- | 26.7\% | 36.4\% | 31.1\% | 26.4\% | 32.8\% | 27.2\% |
| 1 location only | 29.6\% | 23.6\% | 24.5\% | 34.3\% | 32.4\% | 23.5\% | 27.1\% | 31.4\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 28.3\% | -- | -- | 40.2\% | 42.1\% | 31.3\% | 10.8\%* | 35.5\% |
| 25-49 \% | 28.8\% | -- | 22.4\%* | 37.1\% | 33.2\% | 27.2\% | 26.7\% | 29.0\% |
| 50-74 \% | 31.5\% | 25.2\% | 36.7\% | 38.0\% | 38.6\% | 29.7\% | 32.5\% | 31.4\% |
| 75\% or more | 27.4\% | 23.9\% | 24.6\% | 34.4\% | 30.9\% | 26.0\% | 28.0\% | 27.4\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 29.8\% | 24.9\% | 28.8\% | 38.7\% | 32.3\% | 28.0\% | 30.1\% | 29.7\% |
| Has union employees | 22.3\% | -- | 4.4\%* | 11.4\% | 27.3\% | 22.9\% | 9.0\%* | 22.8\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 35.1\% | 22.2\%* | 34.3\% | 37.2\% | 42.8\% | 33.5\% | 31.1\% | 35.5\% |
| Less than 50\% low-wage | 27.3\% | 23.8\% | 24.2\% | 34.6\% | 30.8\% | 25.9\% | 27.6\% | 27.3\% |

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.

| Characteristics | Total | $\begin{array}{r} \text { Less than } \\ \text { employees } \end{array}$ | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | $\begin{array}{r} \text { Less than } \\ \text { employes } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.34\% | 2.09\% | 1.96\% | 1.61\% | 0.77\% | 0.39\% | 1.15\% | 0.35\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 2.50\% | -- | -- | -- | -- | -- | 4.36\% | 2.88\% |
| Mining and manufacturing | 0.71\% | 6.68\%* | 3.18\% | 2.70\% | 1.17\% | 0.91\% | 2.64\% | 0.73\% |
| Construction | 2.87\% | 7.20\%* | 4.63\% | 6.35\% | 4.37\% | 3.80\% | 3.34\% | 3.88\% |
| Utilities and transp. | 1.18\% | -- | 7.59\% | 5.81\% | 3.23\% | 1.27\% | 5.11\% | 1.21\% |
| Wholesale trade | 1.84\% | 6.85\%* | 5.10\% | 3.73\% | 2.11\% | 2.71\% | 3.82\% | 1.99\% |
| Fin. svs. and real estate | 0.62\% | 5.01\% | 4.58\%* | 4.28\% | 1.61\% | 0.68\% | 3.74\% | 0.62\% |
| Retail trade | 1.08\% | 7.43\% | 7.41\% | 3.72\% | 4.28\% | 1.07\% | 4.20\% | 1.10\% |
| Professional services | 0.53\% | 3.83\% | 2.92\% | 2.93\% | 1.29\% | 0.56\% | 1.87\% | 0.55\% |
| Other services | 1.16\% | 5.17\% | 5.37\% | 4.01\% | 1.91\% | 1.50\% | 3.34\% | 1.21\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.38\% | 2.78\% | 2.21\% | 1.94\% | 1.05\% | 0.42\% | 1.37\% | 0.40\% |
| For profit, unincorporated | 1.31\% | 3.54\% | 5.18\% | 3.30\% | 1.48\% | 2.26\% | 2.83\% | 1.45\% |
| Nonprofit | 0.66\% | 4.47\% | 4.51\% | 4.89\% | 1.52\% | 0.64\% | 2.49\% | 0.69\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.81\% | 6.26\% | 5.95\% | 6.42\% | 3.85\% | 2.18\% | 4.07\% | 3.73\% |
| 5-9 years | 1.85\% | 4.71\% | 6.51\% | 4.50\% | 2.31\% | 2.77\% | 3.75\% | 1.97\% |
| 10-19 years | 1.27\% | 4.26\% | 4.35\% | 3.76\% | 1.87\% | 1.81\% | 2.52\% | 1.48\% |
| 20 or more years | 0.36\% | 2.62\% | 2.34\% | 1.87\% | 0.92\% | 0.41\% | 1.42\% | 0.37\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.36\% | -- | 5.45\% | 2.35\% | 0.86\% | 0.40\% | 3.48\% | 0.36\% |
| 1 location only | 0.89\% | 2.09\% | 2.06\% | 1.95\% | 1.50\% | 1.90\% | 1.22\% | 1.26\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 3.60\% | -- | -- | 7.33\% | 3.20\% | 1.96\% | 5.08\%* | 1.86\% |
| 25-49 \% | 2.13\% | -- | 7.33\%* | 5.95\% | 3.33\% | 2.65\% | 4.74\% | 2.28\% |
| 50-74 \% | 0.93\% | 5.43\% | 7.52\% | 4.51\% | 2.43\% | 0.96\% | 4.12\% | 0.91\% |
| 75\% or more | 0.37\% | 2.35\% | 1.94\% | 1.74\% | 0.83\% | 0.43\% | 1.20\% | 0.38\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.39\% | 2.22\% | 1.95\% | 1.55\% | 0.79\% | 0.49\% | 1.15\% | 0.42\% |
| Has union employees | 0.63\% | -- | 3.06\%* | 2.48\% | 2.71\% | 0.62\% | 2.78\%* | 0.63\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 0.99\% | 9.73\%* | 8.80\% | 4.26\% | 2.40\% | 1.06\% | 5.22\% | 0.96\% |
| Less than 50\% low-wage | 0.35\% | 2.11\% | 1.99\% | 1.67\% | 0.80\% | 0.41\% | 1.18\% | 0.37\% |

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.

