Table I.F.17 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA 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	22.2%	41.2%	39.7%	36.2%	25.8%	16.6%	40.1%	19.6%
Industry group **								
Agric., fish., forest.	35.5%	--	--	--	27.2%*	32.4%*	49.1%	32.6%
Mining and manufacturing	22.9%	45.5%	49.7%	40.9%	26.2%	16.7%	44.0%	21.1%
Construction	32.5%	47.8%	32.3%	32.7%	31.7%	25.4%	34.1%	31.4%
Utilities and transp.	19.1%	24.8%*	41.7%*	23.9%	29.2%	16.5%	30.9%	18.3%
Wholesale trade	27.1%	47.3%	34.7%	30.0%	28.5%	22.6%	37.7%	24.7%
Fin. svs. and real estate	17.7%	42.5%	28.2%	28.2%	17.7%	16.2%	35.6%	16.6%
Retail trade	32.4%	70.6%	51.6%	54.2%	39.6%	23.7%	64.8%	27.5%
Professional services	19.5%	39.0%	42.1%	32.8%	23.8%	13.4%	40.3%	16.4%
Other services	22.0%	29.3%	41.5%	38.6%	23.9%	16.1%	37.2%	18.8%
Ownership								
For profit, incorporated	22.6%	44.1%	40.7%	37.2%	26.1%	16.9%	41.6%	19.9%
For profit, unincorporated	24.9%	42.7%	39.6%	38.6%	29.1%	15.9%	41.2%	21.2%
Nonprofit	18.2%	17.5%*	30.2%	27.5%	21.4%	15.5%	27.3%	17.3%
Age of firm								
Less than 5 years	29.8%	33.7%	38.9%	41.2%	21.5%*	2.9%*	38.5%	21.0%
5-9 years	36.8%	46.8%	32.0%	49.0%	35.9%	16.8%*	42.4%	32.8%
10-19 years	29.8%	41.7%	37.7%	34.1%	23.4%	23.7%	39.7%	24.9%
20 or more years	20.4%	41.6%	42.7%	34.5%	25.6%	16.4%	40.1%	18.7%
Multi/single status								
2 or more locations	18.5%	--	40.5%	32.9%	26.0%	16.6%	36.4%	18.3%
1 location only	33.4%	41.2%	39.6%	37.1%	25.4%	18.7%	40.4%	27.2%
Percent full-time employees								
Less than 25%	24.5%	34.7%*	14.4%*	36.9%	27.7%*	19.1%	33.5%	22.2%
25-49 %	29.5%	48.7%	47.8%	45.8%	31.1%	21.9%	47.6%	25.5%
50-74 %	24.6%	32.6%	30.7%	39.9%	26.1%	21.3%	35.4%	23.1%
75% or more	21.7%	42.3%	40.0%	35.6%	25.5%	16.0%	40.3%	19.1%
Union presence								
No union employees	24.6%	42.9%	41.6%	39.5%	27.8%	17.6%	42.2%	21.4%
Has union employees	14.5%	12.1%*	22.2%*	16.1%*	13.8%	14.4%	16.6%*	14.4%
Percent low-wage employees								
50% or more low-wage	30.9%	32.4%	36.6%	48.3%	36.1%	26.7%	39.8%	29.9%
Less than 50% low-wage	21.6%	41.8%	39.8%	35.4%	24.9%	15.8%	40.1%	18.8%

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.

* 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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table I.F.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA 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	0.64%	2.79%	2.77%	1.94%	1.47%	0.80%	1.57%	0.68%
Industry group **								
Agric., fish., forest.	7.17%	--	--	--	9.41%*	11.63%*	13.00%	8.14%
Mining and manufacturing	1.59%	10.63%	9.88%	5.03%	3.73%	1.62%	4.71%	1.64%
Construction	3.39%	9.64%	7.72%	5.95%	7.88%	5.27%	4.65%	4.63%
Utilities and transp.	2.86%	12.16%*	16.71%*	7.14%	6.22%	3.38%	6.90%	3.00%
Wholesale trade	2.35%	8.22%	6.51%	4.32%	4.53%	3.66%	4.05%	2.74%
Fin. svs. and real estate	1.87%	10.50%	6.60%	5.65%	3.11%	2.30%	5.06%	1.96%
Retail trade	2.20%	8.02%	8.66%	8.39%	5.33%	2.38%	5.28%	2.23%
Professional services	1.04%	4.61%	4.81%	3.14%	2.56%	1.19%	2.73%	1.09%
Other services	1.70%	5.41%	7.29%	5.00%	3.63%	2.22%	3.77%	1.86%
Ownership								
For profit, incorporated	0.76%	3.28%	3.43%	2.38%	1.69%	0.95%	1.91%	0.81%
For profit, unincorporated	1.94%	6.70%	5.25%	5.02%	4.68%	2.02%	3.47%	2.13%
Nonprofit	1.57%	6.31%*	7.34%	4.29%	3.61%	1.97%	4.19%	1.67%
Age of firm								
Less than 5 years	3.85%	7.34%	9.22%	6.98%	7.27%*	1.81%*	4.97%	5.30%
5-9 years	3.88%	7.56%	7.34%	5.77%	9.75%	5.26%*	4.78%	5.87%
10-19 years	2.05%	5.19%	4.71%	4.12%	3.15%	5.56%	3.01%	2.66%
20 or more years	0.68%	4.17%	3.95%	2.50%	1.58%	0.80%	2.18%	0.71%
Multi/single status								
2 or more locations	0.74%	--	8.15%	3.67%	1.95%	0.81%	3.93%	0.74%
1 location only	1.23%	2.82%	2.91%	2.27%	2.23%	4.94%	1.67%	1.75%
Percent full-time employees								
Less than 25%	3.23%	13.02%*	7.64%*	7.30%	9.07%*	3.32%	8.95%	3.18%
25-49 %	3.07%	13.73%	11.65%	8.58%	6.19%	3.60%	7.20%	3.14%
50-74 %	1.96%	7.09%	8.13%	5.77%	4.20%	2.52%	4.80%	2.11%
75% or more	0.70%	3.12%	3.00%	2.12%	1.60%	0.86%	1.72%	0.75%
Union presence								
No union employees	0.73%	2.85%	2.65%	1.97%	1.59%	0.96%	1.56%	0.80%
Has union employees	1.25%	10.90%*	11.42%*	5.69%*	3.04%	1.41%	5.61%*	1.28%
Percent low-wage employees								
50% or more low-wage	1.90%	9.07%	8.40%	5.07%	4.67%	2.31%	5.34%	2.03%
Less than 50% low-wage	0.67%	2.89%	2.87%	2.03%	1.54%	0.83%	1.63%	0.72%

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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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)