

Table I.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket 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	93.4%	85.4%	88.6%	92.1%	92.0%	95.7%	88.8%	94.4%
Industry group **								
Agric., fish., forest.	81.6%	85.5%	--	82.4%	66.5%	97.5%	94.6%	78.5%
Mining and manufacturing	93.7%	87.1%	87.3%	93.6%	91.7%	95.4%	90.7%	94.1%
Construction	92.6%	88.0%	92.8%	93.3%	90.3%	98.5%	91.0%	93.8%
Utilities and transp.	94.1%	84.8%	92.7%	96.9%	82.7%	96.7%	92.4%	94.2%
Wholesale trade	94.2%	89.5%	83.0%	94.9%	94.2%	96.9%	89.3%	95.7%
Fin. svs. and real estate	92.7%	78.3%	87.8%	87.5%	94.4%	94.0%	85.8%	93.6%
Retail trade	94.4%	80.0%	85.3%	90.3%	96.6%	96.9%	84.1%	96.5%
Professional services	92.9%	87.3%	86.2%	91.9%	91.9%	95.0%	88.5%	93.8%
Other services	94.5%	85.5%	93.3%	91.8%	92.8%	97.3%	89.8%	95.7%
Ownership								
For profit, incorporated	93.5%	87.2%	87.8%	92.8%	90.5%	95.9%	89.1%	94.4%
For profit, unincorporated	94.3%	81.9%	91.6%	91.2%	95.8%	97.7%	88.1%	96.2%
Nonprofit	92.7%	80.2%	88.9%	90.1%	94.0%	93.5%	88.1%	93.2%
Age of firm								
Less than 5 years	89.8%	79.0%	95.3%	88.3%	93.7%	97.5%	86.4%	93.3%
5-9 years	91.9%	87.1%	91.3%	95.1%	94.4%	85.3%	90.6%	93.0%
10-19 years	90.8%	87.8%	89.1%	90.6%	88.9%	97.6%	89.2%	91.7%
20 or more years	94.1%	85.4%	86.2%	92.8%	92.4%	95.7%	88.7%	94.8%
Multi/single status								
2 or more locations	94.9%	98.7%	81.4%	94.3%	92.4%	95.7%	90.5%	95.0%
1 location only	90.3%	85.1%	89.1%	91.4%	91.4%	97.6%	88.6%	91.9%
Percent full-time employees								
Less than 25%	90.9%	65.2%	83.6%	86.6%	91.6%	97.6%	78.3%	94.1%
25-49 %	92.3%	73.3%	81.8%	90.2%	90.2%	96.9%	81.7%	94.2%
50-74 %	93.2%	90.7%	84.0%	93.6%	87.6%	96.1%	89.7%	93.8%
75% or more	93.6%	85.9%	89.5%	92.2%	92.6%	95.6%	89.3%	94.5%
Union presence								
No union employees	93.3%	85.4%	88.7%	92.2%	92.0%	96.1%	88.9%	94.4%
Has union employees	94.2%	85.1%	82.2%	91.7%	91.8%	94.8%	84.9%	94.4%
Percent low-wage employees								
50% or more low-wage	91.8%	78.2%	88.0%	89.2%	87.1%	95.4%	87.8%	92.3%
Less than 50% low-wage	93.7%	86.0%	88.6%	92.6%	92.8%	95.8%	88.9%	94.7%

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.

-- 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.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket 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	0.32%	1.38%	1.23%	0.77%	0.81%	0.42%	0.67%	0.36%
Industry group **								
Agric., fish., forest.	9.34%	6.80%	--	14.65%	18.37%	2.26%	2.76%	11.38%
Mining and manufacturing	0.82%	5.05%	4.48%	1.83%	2.07%	0.99%	2.03%	0.89%
Construction	1.24%	3.87%	2.37%	1.77%	3.44%	0.75%	1.65%	1.80%
Utilities and transp.	1.66%	7.94%	3.57%	1.72%	6.59%	1.60%	2.65%	1.81%
Wholesale trade	0.85%	3.64%	4.56%	1.83%	2.08%	0.85%	2.17%	0.86%
Fin. svs. and real estate	1.26%	5.44%	4.52%	4.07%	1.63%	1.72%	2.77%	1.38%
Retail trade	0.65%	5.43%	4.70%	2.51%	0.99%	0.50%	2.68%	0.51%
Professional services	0.57%	2.08%	2.65%	1.72%	1.41%	0.67%	1.27%	0.64%
Other services	0.53%	3.13%	1.79%	1.52%	1.60%	0.46%	1.42%	0.55%
Ownership								
For profit, incorporated	0.40%	1.40%	1.49%	0.84%	1.18%	0.50%	0.78%	0.45%
For profit, unincorporated	0.59%	3.49%	2.12%	1.83%	1.01%	0.49%	1.61%	0.56%
Nonprofit	0.82%	6.06%	4.73%	2.86%	1.06%	1.18%	2.39%	0.87%
Age of firm								
Less than 5 years	1.64%	4.61%	1.64%	2.93%	2.92%	2.11%	2.29%	2.21%
5-9 years	1.53%	3.95%	3.22%	1.26%	1.87%	8.93%	1.92%	2.27%
10-19 years	1.16%	2.09%	2.08%	2.01%	2.93%	0.78%	1.19%	1.67%
20 or more years	0.34%	2.02%	1.95%	0.92%	0.83%	0.42%	0.97%	0.36%
Multi/single status								
2 or more locations	0.36%	1.06%	5.52%	1.10%	0.84%	0.43%	1.83%	0.37%
1 location only	0.64%	1.40%	1.26%	0.95%	1.51%	1.10%	0.72%	1.04%
Percent full-time employees								
Less than 25%	1.56%	11.16%	8.25%	3.99%	2.30%	0.91%	5.78%	1.17%
25-49 %	1.03%	7.24%	5.87%	3.47%	2.45%	0.66%	3.34%	1.01%
50-74 %	0.94%	2.29%	4.30%	1.37%	3.45%	0.87%	1.68%	1.07%
75% or more	0.36%	1.56%	1.32%	0.89%	0.87%	0.49%	0.75%	0.41%
Union presence								
No union employees	0.36%	1.40%	1.25%	0.79%	0.88%	0.49%	0.68%	0.42%
Has union employees	0.72%	8.24%	8.11%	3.25%	2.06%	0.79%	4.07%	0.73%
Percent low-wage employees								
50% or more low-wage	0.91%	5.09%	3.01%	2.11%	2.99%	0.63%	1.80%	1.01%
Less than 50% low-wage	0.34%	1.43%	1.30%	0.83%	0.80%	0.47%	0.72%	0.39%

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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