

Table I.F.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family 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	94.4%	81.3%	86.4%	93.3%	92.6%	96.5%	86.8%	95.5%
Industry group **								
Agric., fish., forest.	91.7%	--	--	--	91.9%	90.4%	91.7%	91.7%
Mining and manufacturing	92.2%	76.0%	81.4%	92.3%	90.9%	93.6%	85.8%	92.7%
Construction	92.5%	83.1%	92.4%	96.4%	87.1%	99.7%	90.5%	93.8%
Utilities and transp.	97.7%	90.4%	92.4%	97.4%	89.7%	99.3%	93.1%	98.0%
Wholesale trade	94.6%	74.0%	82.0%	93.0%	96.4%	97.9%	83.7%	97.0%
Fin. svs. and real estate	95.8%	74.3%	89.2%	91.7%	93.6%	97.2%	84.9%	96.5%
Retail trade	95.0%	82.0%	85.7%	88.2%	94.8%	97.5%	82.4%	96.9%
Professional services	94.0%	82.5%	86.1%	94.7%	92.9%	95.6%	87.1%	95.0%
Other services	95.0%	83.6%	84.8%	91.9%	95.0%	97.6%	86.6%	96.7%
Ownership								
For profit, incorporated	94.5%	80.5%	86.5%	93.8%	92.1%	96.7%	86.7%	95.6%
For profit, unincorporated	94.9%	79.2%	85.5%	93.6%	95.9%	97.9%	85.3%	97.2%
Nonprofit	93.4%	91.0%	87.9%	90.4%	92.2%	94.5%	90.1%	93.7%
Age of firm								
Less than 5 years	88.7%	79.8%	88.7%	90.3%	92.6%	95.0%	84.2%	93.2%
5-9 years	94.0%	83.5%	93.1%	95.3%	97.8%	94.3%	90.1%	96.8%
10-19 years	90.6%	76.8%	86.1%	95.2%	88.2%	98.1%	84.3%	93.6%
20 or more years	95.0%	84.5%	84.4%	92.6%	93.1%	96.4%	87.6%	95.7%
Multi/single status								
2 or more locations	95.6%	--	81.6%	95.2%	91.8%	96.4%	91.5%	95.7%
1 location only	90.6%	81.1%	86.8%	92.8%	93.9%	98.1%	86.3%	94.5%
Percent full-time employees								
Less than 25%	93.3%	79.4%	89.8%	87.9%	96.1%	97.0%	80.4%	96.7%
25-49 %	93.4%	84.8%	85.5%	78.3%	89.2%	99.1%	82.3%	95.8%
50-74 %	92.9%	81.2%	90.1%	91.6%	88.8%	95.1%	87.1%	93.7%
75% or more	94.6%	81.2%	86.2%	94.0%	93.0%	96.5%	87.1%	95.6%
Union presence								
No union employees	94.4%	82.3%	87.1%	93.7%	93.3%	96.6%	87.3%	95.6%
Has union employees	94.5%	63.9%	80.6%	91.0%	89.0%	96.2%	81.2%	95.1%
Percent low-wage employees								
50% or more low-wage	93.3%	88.0%	77.3%	87.7%	90.8%	95.8%	84.6%	94.3%
Less than 50% low-wage	94.5%	80.8%	86.8%	93.7%	92.8%	96.5%	86.9%	95.6%

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.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family 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	0.39%	2.31%	1.80%	0.82%	1.11%	0.46%	1.05%	0.42%
Industry group **								
Agric., fish., forest.	4.46%	--	--	--	4.46%	7.86%	6.03%	5.25%
Mining and manufacturing	1.69%	9.78%	6.76%	2.76%	3.74%	2.25%	3.26%	1.82%
Construction	2.03%	8.00%	3.41%	1.37%	6.23%	0.27%	2.69%	2.82%
Utilities and transp.	0.65%	6.81%	4.87%	1.72%	4.34%	0.33%	2.83%	0.66%
Wholesale trade	0.91%	7.96%	5.51%	2.45%	1.14%	0.90%	3.44%	0.72%
Fin. svs. and real estate	0.71%	10.91%	5.42%	2.91%	2.34%	0.66%	4.58%	0.67%
Retail trade	0.74%	6.63%	5.79%	4.08%	1.76%	0.58%	4.19%	0.55%
Professional services	0.64%	3.56%	3.43%	1.17%	1.49%	0.80%	1.82%	0.67%
Other services	0.68%	5.00%	5.22%	2.12%	1.61%	0.59%	2.66%	0.58%
Ownership								
For profit, incorporated	0.48%	2.76%	2.13%	0.98%	1.48%	0.55%	1.25%	0.52%
For profit, unincorporated	0.70%	6.12%	4.04%	1.61%	1.12%	0.59%	2.66%	0.51%
Nonprofit	1.03%	3.67%	5.98%	2.63%	2.37%	1.30%	2.47%	1.10%
Age of firm								
Less than 5 years	2.30%	6.67%	5.14%	3.28%	3.12%	4.28%	3.74%	2.23%
5-9 years	1.17%	5.79%	3.00%	1.50%	0.95%	2.92%	2.40%	0.98%
10-19 years	1.64%	4.85%	3.39%	1.40%	4.55%	0.70%	2.39%	2.17%
20 or more years	0.41%	2.99%	2.73%	1.17%	1.10%	0.49%	1.35%	0.43%
Multi/single status								
2 or more locations	0.46%	--	6.81%	1.09%	1.62%	0.47%	2.29%	0.47%
1 location only	0.72%	2.34%	1.86%	1.01%	1.32%	0.99%	1.12%	0.90%
Percent full-time employees								
Less than 25%	2.05%	11.38%	6.50%	7.58%	1.84%	1.39%	8.14%	1.06%
25-49 %	1.59%	8.21%	7.24%	8.54%	5.02%	0.31%	4.92%	1.56%
50-74 %	1.44%	5.93%	3.37%	2.61%	3.70%	1.88%	2.99%	1.60%
75% or more	0.42%	2.66%	1.98%	0.85%	1.20%	0.49%	1.14%	0.45%
Union presence								
No union employees	0.46%	2.18%	1.75%	0.71%	1.13%	0.61%	1.01%	0.51%
Has union employees	0.74%	16.16%	9.45%	3.97%	3.85%	0.58%	6.03%	0.72%
Percent low-wage employees								
50% or more low-wage	0.85%	5.15%	8.49%	3.36%	2.42%	0.83%	3.64%	0.85%
Less than 50% low-wage	0.42%	2.45%	1.83%	0.85%	1.19%	0.49%	1.09%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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