

Table I.A.1 Number of private-sector establishments 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	7,358,420	4,392,673	833,428	570,591	474,377	1,087,351	5,560,634	1,797,786
Industry group **								
Agric., fish., forest.	210,635	180,167	17,680	8,424	2,144	2,221	203,199	7,437
Mining and manufacturing	278,683	137,328	46,565	39,826	28,023	26,941	207,382	71,301
Construction	603,251	470,416	78,546	37,281	9,866	7,142	572,902	30,349
Utilities and transp.	205,799	112,498	19,090	16,647	13,964	43,599	142,454	63,345
Wholesale trade	377,435	198,269	46,567	38,672	33,655	60,271	268,710	108,725
Fin. svcs. and real estate	848,256	441,689	42,269	45,289	84,009	235,000	503,038	345,217
Retail trade	1,088,918	551,265	103,691	67,050	63,365	303,548	693,277	395,642
Professional services	1,742,074	1,107,366	190,174	129,035	125,344	190,155	1,367,874	374,200
Other services	2,003,368	1,193,674	288,845	188,367	114,008	218,474	1,601,799	401,569
Ownership								
For profit, incorporated	5,006,970	2,813,978	572,696	387,939	301,202	931,155	3,617,057	1,389,913
For profit, unincorporated	1,764,338	1,286,917	189,487	105,936	80,104	101,896	1,544,617	219,722
Nonprofit	587,112	291,779	71,246	76,716	93,071	54,300	398,961	188,151
Age of firm								
Less than 5 years	1,257,825	1,075,661	110,768	55,554	14,388	1,454	1,222,978	34,847
5-9 years	1,068,046	812,865	145,215	77,390	27,013	5,564	1,007,534	60,512
10-19 years	1,715,346	1,234,125	229,187	133,059	72,688	46,288	1,542,590	172,756
20 or more years	3,317,202	1,270,022	348,258	304,588	360,288	1,034,045	1,787,532	1,529,670
Multi/single status								
2 or more locations	1,795,747	20,871	74,093	203,690	411,511	1,085,582	178,295	1,617,452
1 location only	5,562,673	4,371,801	759,336	366,901	62,866	1,769	5,382,340	180,333
Percent full-time employees								
Less than 25%	1,187,243	878,336	129,536	69,371	47,992	62,009	1,051,447	135,796
25-49 %	580,583	260,505	87,895	64,550	47,951	119,682	388,683	191,900
50-74 %	1,120,207	686,909	134,807	74,954	54,977	168,561	867,554	252,653
75% or more	4,470,387	2,566,924	481,191	361,715	323,457	737,100	3,252,951	1,217,436
Union presence								
No union employees	6,917,164	4,304,086	805,179	550,434	450,874	806,591	5,434,072	1,483,093
Has union employees	441,255	88,587	28,249	20,157	23,503	280,760	126,563	314,693
Percent low-wage employees								
50% or more low-wage	2,093,936	1,238,008	234,174	167,363	150,258	304,134	1,573,432	520,504
Less than 50% low-wage	5,264,484	3,154,665	599,254	403,228	324,119	783,217	3,987,202	1,277,282

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.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1 Standard errors for number of private-sector establishments 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	21,323	21,789	15,046	8,647	5,326	13,420	18,112	14,486
Industry group **								
Agric., fish., forest.	16,623	16,237	3,137	1,557	509	609	16,576	1,262
Mining and manufacturing	11,797	10,558	3,907	2,515	1,996	1,732	11,391	3,116
Construction	21,584	20,617	5,814	2,872	1,127	1,153	21,454	2,431
Utilities and transp.	11,935	10,783	2,624	1,993	2,113	3,342	11,198	4,133
Wholesale trade	16,998	15,164	4,479	3,019	3,194	4,575	15,948	5,910
Fin. svcs. and real estate	25,080	21,486	4,274	3,621	5,161	10,728	21,973	12,124
Retail trade	28,270	24,166	6,723	4,271	4,704	11,839	25,120	13,021
Professional services	30,379	27,734	8,313	5,288	5,067	8,071	28,715	10,212
Other services	36,073	32,728	10,741	6,314	5,676	9,601	34,188	11,819
Ownership								
For profit, incorporated	38,340	34,733	13,667	8,158	6,862	14,456	35,192	16,493
For profit, unincorporated	33,428	31,500	8,571	4,675	4,694	6,005	32,469	8,097
Nonprofit	18,260	16,110	5,260	4,355	4,744	3,175	17,083	6,552
Age of firm								
Less than 5 years	31,508	30,709	6,944	3,989	1,734	389	31,383	3,249
5-9 years	28,429	27,047	7,944	4,242	3,135	1,112	28,130	4,293
10-19 years	34,036	32,348	9,305	5,207	4,399	3,547	33,438	6,733
20 or more years	35,645	31,027	10,996	7,586	6,440	14,142	32,469	15,375
Multi/single status								
2 or more locations	15,623	3,928	5,458	7,398	5,244	13,421	7,894	13,909
1 location only	19,415	22,098	14,819	5,827	2,138	178	19,576	4,882
Percent full-time employees								
Less than 25%	29,049	27,515	7,139	3,843	3,923	4,271	28,387	6,282
25-49 %	18,079	14,877	5,874	3,803	4,063	6,699	16,142	8,195
50-74 %	28,572	25,604	7,459	4,168	3,834	9,325	26,639	10,388
75% or more	40,203	36,665	12,884	8,145	6,429	13,706	37,500	15,627
Union presence								
No union employees	23,278	23,347	14,842	8,705	5,602	12,519	20,495	14,148
Has union employees	16,591	9,891	3,885	2,006	2,304	12,422	10,701	12,685
Percent low-wage employees								
50% or more low-wage	35,577	32,196	9,453	5,873	6,291	10,364	33,391	12,541
Less than 50% low-wage	37,609	34,384	13,784	8,246	6,424	14,402	34,489	16,408

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.

** 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.

Totals may not sum exactly because of rounding.

Table I.A.1.a Percent of number of private-sector establishments 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	7,358,420	59.7%	11.3%	7.8%	6.4%	14.8%	75.6%	24.4%
Industry group **								
Agric., fish., forest.	210,635	85.5%	8.4%	4.0%	1.0%	1.1%	96.5%	3.5%
Mining and manufacturing	278,683	49.3%	16.7%	14.3%	10.1%	9.7%	74.4%	25.6%
Construction	603,251	78.0%	13.0%	6.2%	1.6%	1.2%	95.0%	5.0%
Utilities and transp.	205,799	54.7%	9.3%	8.1%	6.8%	21.2%	69.2%	30.8%
Wholesale trade	377,435	52.5%	12.3%	10.2%	8.9%	16.0%	71.2%	28.8%
Fin. svcs. and real estate	848,256	52.1%	5.0%	5.3%	9.9%	27.7%	59.3%	40.7%
Retail trade	1,088,918	50.6%	9.5%	6.2%	5.8%	27.9%	63.7%	36.3%
Professional services	1,742,074	63.6%	10.9%	7.4%	7.2%	10.9%	78.5%	21.5%
Other services	2,003,368	59.6%	14.4%	9.4%	5.7%	10.9%	80.0%	20.0%
Ownership								
For profit, incorporated	5,006,970	56.2%	11.4%	7.7%	6.0%	18.6%	72.2%	27.8%
For profit, unincorporated	1,764,338	72.9%	10.7%	6.0%	4.5%	5.8%	87.5%	12.5%
Nonprofit	587,112	49.7%	12.1%	13.1%	15.9%	9.2%	68.0%	32.0%
Age of firm								
Less than 5 years	1,257,825	85.5%	8.8%	4.4%	1.1%	0.1%	97.2%	2.8%
5-9 years	1,068,046	76.1%	13.6%	7.2%	2.5%	0.5%	94.3%	5.7%
10-19 years	1,715,346	71.9%	13.4%	7.8%	4.2%	2.7%	89.9%	10.1%
20 or more years	3,317,202	38.3%	10.5%	9.2%	10.9%	31.2%	53.9%	46.1%
Multi/single status								
2 or more locations	1,795,747	1.2%	4.1%	11.3%	22.9%	60.5%	9.9%	90.1%
1 location only	5,562,673	78.6%	13.7%	6.6%	1.1%	0.0%	96.8%	3.2%
Percent full-time employees								
Less than 25%	1,187,243	74.0%	10.9%	5.8%	4.0%	5.2%	88.6%	11.4%
25-49 %	580,583	44.9%	15.1%	11.1%	8.3%	20.6%	66.9%	33.1%
50-74 %	1,120,207	61.3%	12.0%	6.7%	4.9%	15.0%	77.4%	22.6%
75% or more	4,470,387	57.4%	10.8%	8.1%	7.2%	16.5%	72.8%	27.2%
Union presence								
No union employees	6,917,164	62.2%	11.6%	8.0%	6.5%	11.7%	78.6%	21.4%
Has union employees	441,255	20.1%	6.4%	4.6%	5.3%	63.6%	28.7%	71.3%
Percent low-wage employees								
50% or more low-wage	2,093,936	59.1%	11.2%	8.0%	7.2%	14.5%	75.1%	24.9%
Less than 50% low-wage	5,264,484	59.9%	11.4%	7.7%	6.2%	14.9%	75.7%	24.3%

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.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.1.a Standard errors for percent of number of private-sector establishments 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	21,323	0.23%	0.21%	0.12%	0.08%	0.16%	0.17%	0.17%
Industry group **								
Agric., fish., forest.	16,623	1.84%	1.51%	0.78%	0.25%	0.30%	0.64%	0.64%
Mining and manufacturing	11,797	2.14%	1.35%	0.98%	0.77%	0.69%	1.34%	1.34%
Construction	21,584	1.15%	0.96%	0.50%	0.19%	0.19%	0.42%	0.42%
Utilities and transp.	11,935	2.74%	1.27%	1.01%	1.03%	1.74%	2.18%	2.18%
Wholesale trade	16,998	2.19%	1.17%	0.85%	0.87%	1.23%	1.65%	1.65%
Fin. svcs. and real estate	25,080	1.45%	0.50%	0.43%	0.62%	1.18%	1.35%	1.35%
Retail trade	28,270	1.30%	0.61%	0.40%	0.43%	1.03%	1.13%	1.13%
Professional services	30,379	0.77%	0.47%	0.31%	0.30%	0.45%	0.58%	0.58%
Other services	36,073	0.83%	0.54%	0.34%	0.29%	0.47%	0.59%	0.59%
Ownership								
For profit, incorporated	38,340	0.40%	0.27%	0.17%	0.14%	0.27%	0.31%	0.31%
For profit, unincorporated	33,428	0.71%	0.49%	0.28%	0.27%	0.34%	0.46%	0.46%
Nonprofit	18,260	1.57%	0.87%	0.76%	0.84%	0.57%	1.21%	1.21%
Age of firm								
Less than 5 years	31,508	0.67%	0.55%	0.32%	0.14%	0.03%	0.26%	0.26%
5-9 years	28,429	0.92%	0.74%	0.42%	0.29%	0.10%	0.41%	0.41%
10-19 years	34,036	0.74%	0.55%	0.32%	0.26%	0.21%	0.41%	0.41%
20 or more years	35,645	0.62%	0.33%	0.24%	0.22%	0.43%	0.52%	0.52%
Multi/single status								
2 or more locations	15,623	0.22%	0.30%	0.39%	0.35%	0.47%	0.41%	0.41%
1 location only	19,415	0.27%	0.26%	0.10%	0.04%	0.00%	0.09%	0.09%
Percent full-time employees								
Less than 25%	29,049	0.87%	0.60%	0.34%	0.33%	0.36%	0.54%	0.54%
25-49 %	18,079	1.63%	0.98%	0.68%	0.69%	1.09%	1.32%	1.32%
50-74 %	28,572	1.15%	0.67%	0.39%	0.35%	0.80%	0.90%	0.90%
75% or more	40,203	0.45%	0.29%	0.19%	0.15%	0.29%	0.35%	0.35%
Union presence								
No union employees	23,278	0.25%	0.22%	0.13%	0.08%	0.17%	0.18%	0.18%
Has union employees	16,591	1.89%	0.86%	0.47%	0.53%	1.89%	1.92%	1.92%
Percent low-wage employees								
50% or more low-wage	35,577	0.78%	0.45%	0.29%	0.31%	0.49%	0.60%	0.60%
Less than 50% low-wage	37,609	0.38%	0.26%	0.16%	0.12%	0.25%	0.29%	0.29%

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.

** 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.

Percents may not add to 100% because of rounding.

Table I.A.2 Percent of 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	45.3%	21.7%	49.4%	74.6%	96.3%	99.8%	28.6%	97.0%
Industry group **								
Agric., fish., forest.	14.3%	8.8%	30.2%	57.4%	85.4%	100.0%	12.0%	76.9%
Mining and manufacturing	57.9%	30.2%	63.3%	89.7%	99.3%	99.9%	43.7%	99.3%
Construction	30.8%	18.9%	59.6%	87.7%	99.7%	99.8%	27.2%	96.9%
Utilities and transp.	53.7%	26.2%	59.6%	76.8%	94.8%	99.9%	34.1%	97.7%
Wholesale trade	57.9%	27.9%	76.5%	87.1%	99.8%	100.0%	41.3%	99.0%
Fin. svcs. and real estate	58.7%	24.8%	72.2%	92.1%	96.9%	99.8%	31.2%	98.7%
Retail trade	51.3%	18.3%	40.0%	77.4%	96.7%	100.0%	24.4%	98.5%
Professional services	47.8%	26.8%	63.2%	82.9%	96.5%	99.4%	34.4%	97.1%
Other services	36.8%	18.2%	31.5%	56.1%	93.5%	99.6%	22.7%	93.1%
Ownership								
For profit, incorporated	48.7%	22.8%	50.5%	74.1%	96.9%	99.8%	30.0%	97.4%
For profit, unincorporated	30.4%	16.4%	40.5%	67.2%	93.5%	99.7%	21.3%	94.3%
Nonprofit	61.0%	34.9%	64.1%	87.6%	96.5%	99.0%	44.2%	96.7%
Age of firm								
Less than 5 years	17.5%	13.1%	28.3%	61.7%	85.7%	99.7%	15.7%	83.3%
5-9 years	26.0%	17.4%	38.0%	65.6%	92.9%	98.6%	22.3%	87.0%
10-19 years	35.0%	22.7%	49.3%	68.8%	94.4%	99.7%	28.5%	92.2%
20 or more years	67.4%	30.9%	60.9%	81.8%	97.3%	99.8%	41.1%	98.2%
Multi/single status								
2 or more locations	95.1%	45.8%	65.4%	82.6%	96.8%	99.8%	68.1%	98.1%
1 location only	29.2%	21.6%	47.8%	70.2%	92.5%	93.8%	27.3%	86.9%
Percent full-time employees								
Less than 25%	16.0%	5.4%	13.1%	38.3%	79.8%	98.0%	7.3%	83.6%
25-49 %	46.0%	14.0%	31.8%	56.5%	96.8%	99.9%	21.7%	95.1%
50-74 %	42.9%	22.4%	40.5%	67.3%	97.3%	99.9%	27.1%	97.1%
75% or more	53.6%	28.0%	64.9%	86.4%	98.4%	99.9%	36.7%	98.7%
Union presence								
No union employees	42.7%	21.3%	48.5%	74.1%	96.2%	99.7%	28.1%	96.4%
Has union employees	86.3%	43.1%	73.9%	88.8%	98.3%	100.0%	52.7%	99.8%
Percent low-wage employees								
50% or more low-wage	32.5%	9.0%	19.5%	49.3%	92.9%	99.6%	12.5%	93.1%
Less than 50% low-wage	50.4%	26.8%	61.1%	85.2%	97.8%	99.9%	35.0%	98.5%

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.

** 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.A.2 Standard errors for percent of 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	0.41%	0.64%	1.14%	0.86%	0.49%	0.06%	0.54%	0.20%
Industry group **								
Agric., fish., forest.	2.14%	2.10%	8.39%	8.93%	9.13%	0.00%	2.12%	7.40%
Mining and manufacturing	2.19%	3.83%	4.01%	1.79%	0.47%	0.06%	2.76%	0.26%
Construction	1.60%	1.82%	3.69%	2.01%	0.35%	0.24%	1.65%	1.21%
Utilities and transp.	2.96%	4.44%	6.51%	4.69%	2.54%	0.04%	3.72%	0.85%
Wholesale trade	2.39%	3.37%	4.04%	2.58%	0.16%	0.00%	2.85%	0.47%
Fin. svcs. and real estate	1.57%	2.21%	4.07%	1.80%	1.43%	0.08%	2.05%	0.39%
Retail trade	1.34%	1.84%	3.19%	2.60%	1.29%	0.00%	1.57%	0.32%
Professional services	0.97%	1.29%	2.16%	1.49%	0.85%	0.32%	1.12%	0.43%
Other services	0.92%	1.24%	1.91%	1.80%	1.19%	0.14%	1.00%	0.60%
Ownership								
For profit, incorporated	0.54%	0.83%	1.38%	1.06%	0.58%	0.07%	0.69%	0.21%
For profit, unincorporated	0.90%	1.03%	2.33%	2.12%	1.36%	0.18%	0.93%	0.74%
Nonprofit	1.64%	2.79%	3.49%	1.75%	1.14%	0.57%	2.19%	0.75%
Age of firm								
Less than 5 years	1.05%	1.14%	2.95%	3.34%	4.22%	0.27%	1.06%	2.85%
5-9 years	1.18%	1.38%	2.72%	2.58%	2.49%	1.08%	1.21%	1.96%
10-19 years	1.01%	1.25%	2.15%	1.90%	1.35%	0.25%	1.08%	0.95%
20 or more years	0.64%	1.31%	1.67%	1.05%	0.52%	0.07%	1.02%	0.18%
Multi/single status								
2 or more locations	0.30%	9.46%	3.47%	1.40%	0.53%	0.06%	2.18%	0.19%
1 location only	0.53%	0.64%	1.19%	1.07%	1.24%	3.33%	0.55%	1.00%
Percent full-time employees								
Less than 25%	0.80%	0.81%	1.82%	2.87%	3.43%	0.95%	0.73%	1.68%
25-49 %	1.54%	1.93%	3.19%	2.99%	1.13%	0.05%	1.60%	0.75%
50-74 %	1.30%	1.67%	2.83%	2.58%	1.26%	0.06%	1.42%	0.49%
75% or more	0.60%	0.92%	1.41%	0.86%	0.34%	0.05%	0.77%	0.15%
Union presence								
No union employees	0.44%	0.64%	1.15%	0.89%	0.51%	0.09%	0.54%	0.24%
Has union employees	1.60%	5.56%	6.81%	3.18%	0.92%	0.01%	4.28%	0.08%
Percent low-wage employees								
50% or more low-wage	0.79%	0.92%	1.64%	1.90%	1.16%	0.19%	0.79%	0.56%
Less than 50% low-wage	0.54%	0.80%	1.29%	0.81%	0.45%	0.05%	0.67%	0.16%

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.

** 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.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	40.7%	17.4%	29.2%	78.5%	17.4%	62.0%
Industry group **						
Agric., fish., forest.	32.7%	27.8% *	29.5% *	82.6%	27.4% *	55.2%
Mining and manufacturing	35.8%	18.8%	35.2%	87.4%	20.0%	55.9%
Construction	24.0%	21.2%	25.4%	73.6%	21.6%	36.5%
Utilities and transp.	50.9%	20.1%	54.1%	85.5%	18.2%	76.5%
Wholesale trade	42.0%	18.7%	38.3%	87.3%	19.3%	65.4%
Fin. svcs. and real estate	51.1%	17.0%	37.9%	78.0%	16.5%	67.1%
Retail trade	52.8%	14.9%	25.7%	79.1%	14.8%	69.3%
Professional services	33.5%	15.2%	27.2%	79.9%	15.1%	57.3%
Other services	36.4%	18.0%	19.0%	72.1%	18.1%	54.3%
Ownership						
For profit, incorporated	43.8%	15.6%	30.5%	80.8%	15.5%	66.6%
For profit, unincorporated	31.3%	18.3%	28.7%	69.1%	18.0%	52.2%
Nonprofit	33.5%	25.7%	25.4%	63.2%	27.6%	39.2%
Age of firm						
Less than 5 years	21.6%	20.4%	35.0%	53.1%	20.6%	27.9%
5-9 years	18.2%	16.7%	23.3%	44.6%	16.6%	24.9%
10-19 years	22.5%	17.0%	22.3%	64.2%	16.9%	38.0%
20 or more years	50.3%	17.0%	30.8%	79.6%	17.0%	66.5%
Multi/single status						
2 or more locations	62.4%	16.1%	29.9%	78.6%	14.2%	66.1%
1 location only	17.9%	17.5%	25.7%	44.9%	17.6%	20.7%
Percent full-time employees						
Less than 25%	37.5%	20.0%	18.9%	65.8%	20.5%	48.9%
25-49 %	45.6%	17.5%	13.9%	74.1%	17.8%	58.4%
50-74 %	39.8%	16.3%	34.3%	74.3%	16.7%	61.9%
75% or more	40.6%	17.4%	31.5%	81.2%	17.3%	63.8%
Union presence						
No union employees	36.6%	16.3%	28.9%	77.1%	16.3%	58.3%
Has union employees	72.3%	40.2%	34.3%	82.7%	40.5%	79.0%
Percent low-wage employees						
50% or more low-wage	46.1%	19.9%	21.4%	71.2%	20.5%	56.5%
Less than 50% low-wage	39.3%	17.0%	32.4%	81.4%	16.9%	64.1%

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.

** 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.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.81%	1.43%	0.74%	0.89%	0.66%
Industry group **						
Agric., fish., forest.	7.33%	8.40% *	14.43% *	6.63%	8.86% *	9.61%
Mining and manufacturing	2.36%	3.28%	3.46%	1.81%	3.79%	2.23%
Construction	2.51%	2.70%	5.13%	5.78%	2.89%	3.83%
Utilities and transp.	3.50%	4.95%	9.67%	2.42%	5.33%	2.78%
Wholesale trade	2.43%	3.51%	5.49%	2.01%	3.90%	2.56%
Fin. svcs. and real estate	1.79%	2.90%	4.08%	1.83%	3.28%	1.74%
Retail trade	1.66%	2.35%	4.55%	1.68%	2.62%	1.63%
Professional services	1.14%	1.27%	2.27%	1.45%	1.38%	1.43%
Other services	1.39%	1.72%	2.80%	1.59%	1.92%	1.59%
Ownership						
For profit, incorporated	0.72%	0.95%	1.85%	0.80%	1.05%	0.76%
For profit, unincorporated	1.49%	1.78%	3.53%	2.39%	1.92%	1.98%
Nonprofit	1.76%	2.58%	2.94%	2.69%	3.05%	1.82%
Age of firm						
Less than 5 years	2.74%	2.89%	7.44%	10.05%	3.09%	4.44%
5-9 years	1.85%	1.97%	6.17%	8.13%	2.12%	3.51%
10-19 years	1.41%	1.60%	3.51%	3.02%	1.73%	2.10%
20 or more years	0.71%	1.11%	1.65%	0.76%	1.25%	0.71%
Multi/single status						
2 or more locations	0.69%	1.39%	1.67%	0.74%	1.74%	0.70%
1 location only	0.87%	0.90%	1.91%	4.49%	0.95%	1.29%
Percent full-time employees						
Less than 25%	2.42%	3.43%	4.39%	2.86%	3.96%	2.62%
25-49 %	1.99%	3.14%	3.15%	2.42%	3.65%	2.24%
50-74 %	1.78%	2.19%	4.45%	2.31%	2.39%	2.04%
75% or more	0.72%	0.93%	1.73%	0.83%	1.03%	0.79%
Union presence						
No union employees	0.62%	0.80%	1.48%	0.82%	0.88%	0.73%
Has union employees	1.73%	4.96%	5.23%	1.65%	5.62%	1.60%
Percent low-wage employees						
50% or more low-wage	1.36%	2.26%	2.47%	1.50%	2.66%	1.37%
Less than 50% low-wage	0.68%	0.86%	1.72%	0.84%	0.94%	0.78%

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.

** 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.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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%	59.8%	42.5%	26.1%	11.8%	4.9%	51.0%	8.8%
Industry group **								
Agric., fish., forest.	51.7%	56.9%	--	21.2% *	--	--	56.6%	30.6%
Mining and manufacturing	31.4%	69.2%	34.7%	21.1%	--	--	47.6%	10.8%
Construction	46.9%	60.6%	40.0%	31.7%	--	--	50.9%	25.6%
Utilities and transp.	26.4%	54.7%	29.9%	26.6%	--	--	43.9%	12.7%
Wholesale trade	29.8%	58.2%	43.0%	29.3%	--	--	48.7%	10.3%
Fin. svcs. and real estate	23.0%	56.3%	51.9%	31.8%	--	--	53.2%	9.1%
Retail trade	13.4%	43.6%	32.3%	13.8%	--	--	36.9%	3.2%
Professional services	35.3%	62.1%	44.8%	28.6%	--	--	54.5%	10.5%
Other services	31.6%	65.1%	43.5%	26.6%	--	--	54.3%	9.5%
Ownership								
For profit, incorporated	26.4%	59.1%	40.6%	24.8%	--	--	49.9%	7.6%
For profit, unincorporated	34.4%	58.5%	44.6%	21.5%	--	--	50.9%	8.2%
Nonprofit	38.0%	67.1%	50.7%	36.8%	--	--	58.1%	18.4%
Age of firm								
Less than 5 years	40.6%	50.2%	33.2%	20.1%	--	--	44.6%	14.0%
5-9 years	38.8%	49.0%	42.6%	24.4%	--	--	43.8%	17.3%
10-19 years	40.7%	59.9%	37.4%	25.2%	--	--	50.8%	12.9%
20 or more years	23.4%	67.1%	46.5%	27.7%	--	--	54.9%	7.9%
Multi/single status								
2 or more locations	9.6%	77.8%	42.9%	24.5%	--	--	38.8%	7.4%
1 location only	49.2%	59.6%	42.4%	27.2%	--	--	52.0%	23.0%
Percent full-time employees								
Less than 25%	24.9%	57.3%	51.7%	21.7%	--	--	50.8%	7.5%
25-49 %	19.8%	63.4%	46.3%	24.1%	--	--	49.8%	5.9%
50-74 %	26.9%	54.1%	40.9%	24.0%	--	--	48.2%	6.5%
75% or more	30.7%	61.0%	41.9%	27.1%	--	--	51.6%	9.8%
Union presence								
No union employees	30.5%	59.8%	40.8%	25.5%	--	--	50.5%	9.2%
Has union employees	16.6%	60.3%	73.9%	40.4%	--	--	63.2%	6.7%
Percent low-wage employees								
50% or more low-wage	17.9%	57.2%	41.8%	21.9%	--	--	46.3%	6.4%
Less than 50% low-wage	31.7%	60.1%	42.6%	27.1%	--	--	51.6%	9.7%

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.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage 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	0.64%	1.66%	1.64%	1.08%	0.80%	0.44%	1.12%	0.40%
Industry group **								
Agric., fish., forest.	7.48%	12.35%	--	9.91% *	--	--	8.98%	8.98%
Mining and manufacturing	2.87%	6.55%	5.27%	2.74%	--	--	4.25%	1.34%
Construction	3.01%	5.12%	4.77%	4.16%	--	--	3.43%	3.66%
Utilities and transp.	3.59%	9.95%	8.46%	5.94%	--	--	6.79%	2.01%
Wholesale trade	2.56%	6.60%	5.57%	3.94%	--	--	4.04%	1.64%
Fin. svcs. and real estate	1.66%	5.14%	6.31%	4.02%	--	--	3.85%	1.08%
Retail trade	1.31%	5.55%	4.46%	2.41%	--	--	3.57%	0.58%
Professional services	1.30%	2.74%	2.96%	2.12%	--	--	1.95%	0.86%
Other services	1.53%	3.58%	3.72%	2.27%	--	--	2.46%	0.94%
Ownership								
For profit, incorporated	0.76%	2.07%	1.96%	1.28%	--	--	1.38%	0.44%
For profit, unincorporated	1.70%	3.35%	3.77%	2.39%	--	--	2.41%	1.04%
Nonprofit	1.94%	4.75%	4.90%	3.08%	--	--	3.18%	1.53%
Age of firm								
Less than 5 years	3.26%	4.71%	5.68%	3.63%	--	--	3.66%	3.25%
5-9 years	2.54%	4.34%	4.57%	3.38%	--	--	3.00%	3.07%
10-19 years	1.76%	3.02%	3.04%	2.24%	--	--	2.19%	1.32%
20 or more years	0.70%	2.40%	2.28%	1.41%	--	--	1.54%	0.42%
Multi/single status								
2 or more locations	0.45%	9.37%	4.71%	1.92%	--	--	2.85%	0.41%
1 location only	1.09%	1.67%	1.74%	1.26%	--	--	1.19%	1.43%
Percent full-time employees								
Less than 25%	2.51%	7.85%	7.40%	3.62%	--	--	5.19%	1.46%
25-49 %	1.78%	6.83%	6.07%	3.50%	--	--	3.99%	0.96%
50-74 %	1.77%	4.23%	4.51%	3.10%	--	--	3.03%	0.91%
75% or more	0.79%	1.90%	1.89%	1.28%	--	--	1.30%	0.51%
Union presence								
No union employees	0.70%	1.69%	1.67%	1.10%	--	--	1.15%	0.45%
Has union employees	1.47%	8.60%	6.44%	5.28%	--	--	5.49%	0.80%
Percent low-wage employees								
50% or more low-wage	1.29%	5.39%	4.57%	2.28%	--	--	3.36%	0.71%
Less than 50% low-wage	0.74%	1.73%	1.75%	1.22%	--	--	1.19%	0.48%

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.A.2.b.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage 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	9.7%	21.9%	13.1%	7.9%	3.3%	1.1%	17.9%	2.2%
Industry group **								
Agric., fish., forest.	17.3%*	--	--	--	--	--	20.3%*	4.5%*
Mining and manufacturing	11.2%	--	--	--	--	--	18.2%	2.2%
Construction	18.9%	--	--	--	--	--	20.9%	8.3%*
Utilities and transp.	7.6%*	--	--	--	--	--	16.1%*	0.9%*
Wholesale trade	8.5%	--	--	--	--	--	15.3%	1.6%*
Fin. svcs. and real estate	7.1%	--	--	--	--	--	19.4%	1.4%*
Retail trade	4.6%	--	--	--	--	--	12.7%	1.2%*
Professional services	11.7%	--	--	--	--	--	18.3%	3.0%
Other services	10.8%	--	--	--	--	--	18.4%	3.3%
Ownership								
For profit, incorporated	9.0%	--	--	--	--	--	17.9%	1.8%
For profit, unincorporated	11.1%	--	--	--	--	--	16.8%	2.0%*
Nonprofit	12.4%	--	--	--	--	--	19.4%	5.7%
Age of firm								
Less than 5 years	12.5%	--	--	--	--	--	13.9%	3.0%*
5-9 years	16.4%	--	--	--	--	--	18.3%	8.0%*
10-19 years	14.5%	--	--	--	--	--	18.5%	3.4%
20 or more years	7.3%	--	--	--	--	--	18.3%	1.9%
Multi/single status								
2 or more locations	2.6%	--	--	--	--	--	13.2%	1.8%
1 location only	17.2%	--	--	--	--	--	18.2%	6.9%
Percent full-time employees								
Less than 25%	7.1%	--	--	--	--	--	13.8%	2.5%*
25-49 %	7.6%	--	--	--	--	--	20.3%	1.8%*
50-74 %	8.7%	--	--	--	--	--	15.6%	2.1%
75% or more	10.3%	--	--	--	--	--	18.4%	2.3%
Union presence								
No union employees	10.3%	--	--	--	--	--	17.8%	2.3%
Has union employees	5.0%	--	--	--	--	--	19.2%	2.0%
Percent low-wage employees								
50% or more low-wage	5.1%	--	--	--	--	--	12.9%	2.0%
Less than 50% low-wage	10.9%	--	--	--	--	--	18.6%	2.3%

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.

Table I.A.2.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage 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	0.50%	1.51%	1.13%	0.70%	0.52%	0.22%	0.97%	0.23%
Industry group **								
Agric., fish., forest.	5.98%*	--	--	--	--	--	7.29%*	3.12%*
Mining and manufacturing	2.43%	--	--	--	--	--	4.07%	0.64%
Construction	2.93%	--	--	--	--	--	3.40%	2.89%*
Utilities and transp.	2.80%*	--	--	--	--	--	5.96%*	0.43%*
Wholesale trade	1.56%	--	--	--	--	--	2.93%	0.69%*
Fin. svcs. and real estate	1.12%	--	--	--	--	--	3.23%	0.43%*
Retail trade	0.83%	--	--	--	--	--	2.48%	0.41%*
Professional services	0.99%	--	--	--	--	--	1.66%	0.48%
Other services	1.26%	--	--	--	--	--	2.33%	0.69%
Ownership								
For profit, incorporated	0.57%	--	--	--	--	--	1.19%	0.23%
For profit, unincorporated	1.28%	--	--	--	--	--	1.99%	0.73%*
Nonprofit	1.64%	--	--	--	--	--	3.02%	1.07%
Age of firm								
Less than 5 years	2.28%	--	--	--	--	--	2.61%	1.36%*
5-9 years	2.19%	--	--	--	--	--	2.61%	2.67%*
10-19 years	1.50%	--	--	--	--	--	1.97%	0.78%
20 or more years	0.52%	--	--	--	--	--	1.40%	0.23%
Multi/single status								
2 or more locations	0.29%	--	--	--	--	--	2.38%	0.24%
1 location only	0.94%	--	--	--	--	--	1.03%	0.86%
Percent full-time employees								
Less than 25%	1.48%	--	--	--	--	--	3.26%	1.12%*
25-49 %	1.35%	--	--	--	--	--	3.73%	0.56%*
50-74 %	1.35%	--	--	--	--	--	2.57%	0.56%
75% or more	0.61%	--	--	--	--	--	1.14%	0.28%
Union presence								
No union employees	0.55%	--	--	--	--	--	1.00%	0.26%
Has union employees	0.88%	--	--	--	--	--	4.14%	0.52%
Percent low-wage employees								
50% or more low-wage	0.84%	--	--	--	--	--	2.58%	0.44%
Less than 50% low-wage	0.59%	--	--	--	--	--	1.05%	0.27%

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.A.2.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage 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	16.5%	30.2%	26.3%	17.1%	8.2%	3.9%	27.5%	6.4%
Industry group **								
Agric., fish., forest.	31.5%	--	--	--	--	--	33.2%	24.2%*
Mining and manufacturing	19.4%	--	--	--	--	--	27.8%	8.6%
Construction	26.6%	--	--	--	--	--	28.3%	17.6%
Utilities and transp.	14.0%	--	--	--	--	--	17.5%	11.2%
Wholesale trade	19.5%	--	--	--	--	--	30.2%	8.5%
Fin. svcs. and real estate	13.2%	--	--	--	--	--	25.9%	7.4%
Retail trade	7.3%	--	--	--	--	--	19.5%	2.0%
Professional services	20.1%	--	--	--	--	--	30.0%	7.4%
Other services	17.3%	--	--	--	--	--	28.6%	6.2%
Ownership								
For profit, incorporated	15.0%	--	--	--	--	--	26.6%	5.7%
For profit, unincorporated	20.3%	--	--	--	--	--	29.8%	5.4%
Nonprofit	20.9%	--	--	--	--	--	29.3%	12.8%
Age of firm								
Less than 5 years	21.4%	--	--	--	--	--	23.1%	10.3%
5-9 years	20.6%	--	--	--	--	--	23.3%	9.3%
10-19 years	22.1%	--	--	--	--	--	26.7%	9.3%
20 or more years	14.0%	--	--	--	--	--	30.5%	5.9%
Multi/single status								
2 or more locations	6.6%	--	--	--	--	--	22.1%	5.4%
1 location only	26.8%	--	--	--	--	--	28.0%	16.1%
Percent full-time employees								
Less than 25%	15.4%	--	--	--	--	--	32.0%	4.2%
25-49 %	10.5%	--	--	--	--	--	24.8%	3.8%
50-74 %	14.2%	--	--	--	--	--	24.4%	4.4%
75% or more	17.7%	--	--	--	--	--	28.1%	7.4%
Union presence								
No union employees	17.1%	--	--	--	--	--	26.8%	6.7%
Has union employees	11.8%	--	--	--	--	--	43.9%	4.9%
Percent low-wage employees								
50% or more low-wage	11.0%	--	--	--	--	--	28.3%	4.0%
Less than 50% low-wage	17.9%	--	--	--	--	--	27.4%	7.3%

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.

Table I.A.2.b.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage 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	0.52%	1.53%	1.45%	0.90%	0.64%	0.40%	1.01%	0.34%
Industry group **								
Agric., fish., forest.	6.81%	--	--	--	--	--	8.18%	8.80%*
Mining and manufacturing	2.41%	--	--	--	--	--	4.01%	1.23%
Construction	2.65%	--	--	--	--	--	3.09%	2.84%
Utilities and transp.	2.13%	--	--	--	--	--	4.24%	1.93%
Wholesale trade	2.39%	--	--	--	--	--	4.13%	1.48%
Fin. svcs. and real estate	1.26%	--	--	--	--	--	3.27%	1.00%
Retail trade	1.05%	--	--	--	--	--	3.09%	0.42%
Professional services	1.10%	--	--	--	--	--	1.80%	0.73%
Other services	1.18%	--	--	--	--	--	2.20%	0.71%
Ownership								
For profit, incorporated	0.61%	--	--	--	--	--	1.23%	0.38%
For profit, unincorporated	1.47%	--	--	--	--	--	2.26%	0.72%
Nonprofit	1.47%	--	--	--	--	--	2.73%	1.22%
Age of firm								
Less than 5 years	2.75%	--	--	--	--	--	3.13%	2.93%
5-9 years	2.04%	--	--	--	--	--	2.47%	1.72%
10-19 years	1.51%	--	--	--	--	--	1.98%	1.09%
20 or more years	0.56%	--	--	--	--	--	1.45%	0.37%
Multi/single status								
2 or more locations	0.37%	--	--	--	--	--	2.34%	0.35%
1 location only	0.98%	--	--	--	--	--	1.07%	1.25%
Percent full-time employees								
Less than 25%	2.22%	--	--	--	--	--	4.92%	0.91%
25-49 %	1.27%	--	--	--	--	--	3.41%	0.76%
50-74 %	1.26%	--	--	--	--	--	2.40%	0.73%
75% or more	0.65%	--	--	--	--	--	1.19%	0.44%
Union presence								
No union employees	0.57%	--	--	--	--	--	1.02%	0.38%
Has union employees	1.24%	--	--	--	--	--	5.42%	0.64%
Percent low-wage employees								
50% or more low-wage	1.05%	--	--	--	--	--	3.08%	0.55%
Less than 50% low-wage	0.61%	--	--	--	--	--	1.06%	0.42%

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.A.2.b.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage 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	4.2%	10.3%	5.8%	2.8%	0.9%	0.2%	8.1%	0.6%
Industry group **								
Agric., fish., forest.	3.0%*	--	--	--	--	--	3.3%*	--
Mining and manufacturing	3.0%	--	--	--	--	--	4.6%*	--
Construction	4.4%	--	--	--	--	--	5.0%	--
Utilities and transp.	5.0%*	--	--	--	--	--	10.3%*	--
Wholesale trade	5.0%	--	--	--	--	--	9.1%	--
Fin. svcs. and real estate	3.4%	--	--	--	--	--	9.8%	--
Retail trade	1.5%	--	--	--	--	--	4.8%	--
Professional services	5.5%	--	--	--	--	--	9.3%	--
Other services	5.1%	--	--	--	--	--	9.5%	--
Ownership								
For profit, incorporated	3.8%	--	--	--	--	--	7.8%	--
For profit, unincorporated	4.9%	--	--	--	--	--	7.4%	--
Nonprofit	6.0%	--	--	--	--	--	11.3%	--
Age of firm								
Less than 5 years	7.9%	--	--	--	--	--	8.6%	--
5-9 years	4.6%	--	--	--	--	--	5.3%	--
10-19 years	6.2%	--	--	--	--	--	8.0%	--
20 or more years	3.3%	--	--	--	--	--	8.9%	--
Multi/single status								
2 or more locations	0.8%	--	--	--	--	--	5.9%	--
1 location only	7.8%	--	--	--	--	--	8.3%	--
Percent full-time employees								
Less than 25%	3.4%	--	--	--	--	--	7.1%*	--
25-49 %	2.4%	--	--	--	--	--	6.8%	--
50-74 %	4.8%	--	--	--	--	--	9.5%	--
75% or more	4.3%	--	--	--	--	--	8.0%	--
Union presence								
No union employees	4.6%	--	--	--	--	--	8.2%	--
Has union employees	1.3%*	--	--	--	--	--	6.3%*	--
Percent low-wage employees								
50% or more low-wage	2.1%	--	--	--	--	--	6.2%	--
Less than 50% low-wage	4.7%	--	--	--	--	--	8.4%	--

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.A.2.b.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage 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	0.30%	0.97%	0.78%	0.40%	0.22%	0.04%	0.62%	0.09%
Industry group **								
Agric., fish., forest.	2.05% *	--	--	--	--	--	2.51% *	--
Mining and manufacturing	0.88%	--	--	--	--	--	1.53% *	--
Construction	0.90%	--	--	--	--	--	1.08%	--
Utilities and transp.	2.39% *	--	--	--	--	--	5.19% *	--
Wholesale trade	1.37%	--	--	--	--	--	2.62%	--
Fin. svcs. and real estate	0.85%	--	--	--	--	--	2.58%	--
Retail trade	0.39%	--	--	--	--	--	1.27%	--
Professional services	0.66%	--	--	--	--	--	1.14%	--
Other services	0.73%	--	--	--	--	--	1.43%	--
Ownership								
For profit, incorporated	0.33%	--	--	--	--	--	0.73%	--
For profit, unincorporated	0.81%	--	--	--	--	--	1.29%	--
Nonprofit	1.15%	--	--	--	--	--	2.25%	--
Age of firm								
Less than 5 years	1.78%	--	--	--	--	--	2.04%	--
5-9 years	0.96%	--	--	--	--	--	1.17%	--
10-19 years	0.92%	--	--	--	--	--	1.23%	--
20 or more years	0.31%	--	--	--	--	--	0.92%	--
Multi/single status								
2 or more locations	0.11%	--	--	--	--	--	1.31%	--
1 location only	0.60%	--	--	--	--	--	0.66%	--
Percent full-time employees								
Less than 25%	0.97%	--	--	--	--	--	2.33% *	--
25-49 %	0.63%	--	--	--	--	--	1.90%	--
50-74 %	0.91%	--	--	--	--	--	1.82%	--
75% or more	0.37%	--	--	--	--	--	0.72%	--
Union presence								
No union employees	0.34%	--	--	--	--	--	0.64%	--
Has union employees	0.46% *	--	--	--	--	--	2.56% *	--
Percent low-wage employees								
50% or more low-wage	0.42%	--	--	--	--	--	1.41%	--
Less than 50% low-wage	0.36%	--	--	--	--	--	0.68%	--

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.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	15.0%	33.7%	24.4%	10.6%	2.3%	2.0%	28.4%	2.7%
Industry group **								
Agric., fish., forest.	33.6%	41.9%	--	--	--	--	38.2%	--
Mining and manufacturing	19.2%	45.9%	23.2%	--	--	--	30.7%	--
Construction	33.7%	47.5%	28.6%	--	--	--	38.2%	--
Utilities and transp.	20.5%	44.8%	24.4% *	--	--	--	34.7%	--
Wholesale trade	14.8%	29.6%	26.4%	--	--	--	24.8%	--
Fin. svcs. and real estate	9.1%	27.6%	34.8%	--	--	--	27.2%	--
Retail trade	7.6%	27.1%	19.0%	--	--	--	22.0%	--
Professional services	16.6%	33.2%	20.3%	--	--	--	28.0%	--
Other services	15.7%	31.3%	25.6%	--	--	--	27.5%	--
Ownership								
For profit, incorporated	14.0%	34.2%	23.5%	--	--	--	28.3%	--
For profit, unincorporated	17.8%	31.7%	25.5%	--	--	--	27.6%	--
Nonprofit	17.5%	34.4%	29.0%	--	--	--	30.8%	--
Age of firm								
Less than 5 years	20.8%	26.6%	15.6%	--	--	--	23.2%	--
5-9 years	22.4%	31.5%	22.6%	--	--	--	26.3%	--
10-19 years	23.4%	37.4%	20.4%	--	--	--	30.7%	--
20 or more years	11.2%	34.3%	28.4%	--	--	--	29.1%	--
Multi/single status								
2 or more locations	3.2%	37.3% *	25.6%	--	--	--	18.2%	--
1 location only	27.4%	33.6%	24.3%	--	--	--	29.3%	--
Percent full-time employees								
Less than 25%	15.3%	36.9%	31.7%	--	--	--	33.5%	--
25-49 %	11.1%	40.7%	29.2%	--	--	--	30.5%	--
50-74 %	15.7%	33.4%	23.4%	--	--	--	29.0%	--
75% or more	15.2%	33.2%	23.8%	--	--	--	27.9%	--
Union presence								
No union employees	15.3%	32.8%	22.7%	--	--	--	27.4%	--
Has union employees	12.6%	54.8%	56.7%	--	--	--	53.1%	--
Percent low-wage employees								
50% or more low-wage	8.2%	30.9%	14.7%	--	--	--	23.1%	--
Less than 50% low-wage	16.7%	34.0%	25.7%	--	--	--	29.2%	--

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.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	0.54%	1.61%	1.47%	0.73%	0.34%	0.27%	1.06%	0.22%
Industry group **								
Agric., fish., forest.	7.14%	11.79%	--	--	--	--	8.61%	--
Mining and manufacturing	2.84%	8.12%	4.65%	--	--	--	4.53%	--
Construction	3.15%	5.42%	4.51%	--	--	--	3.60%	--
Utilities and transp.	3.39%	10.10%	8.00% *	--	--	--	6.70%	--
Wholesale trade	1.90%	5.97%	5.20%	--	--	--	3.46%	--
Fin. svcs. and real estate	1.23%	4.64%	6.44%	--	--	--	3.51%	--
Retail trade	1.03%	4.84%	3.75%	--	--	--	3.06%	--
Professional services	1.11%	2.68%	2.54%	--	--	--	1.84%	--
Other services	1.21%	3.45%	3.32%	--	--	--	2.25%	--
Ownership								
For profit, incorporated	0.63%	2.00%	1.74%	--	--	--	1.29%	--
For profit, unincorporated	1.54%	3.34%	3.48%	--	--	--	2.34%	--
Nonprofit	1.57%	4.69%	4.35%	--	--	--	2.97%	--
Age of firm								
Less than 5 years	2.72%	4.04%	4.48%	--	--	--	3.10%	--
5-9 years	2.40%	4.19%	4.13%	--	--	--	2.87%	--
10-19 years	1.66%	3.13%	2.55%	--	--	--	2.16%	--
20 or more years	0.54%	2.42%	2.13%	--	--	--	1.46%	--
Multi/single status								
2 or more locations	0.28%	13.70% *	4.78%	--	--	--	2.51%	--
1 location only	1.03%	1.62%	1.54%	--	--	--	1.13%	--
Percent full-time employees								
Less than 25%	2.30%	7.42%	7.49%	--	--	--	4.98%	--
25-49 %	1.49%	7.40%	5.51%	--	--	--	3.93%	--
50-74 %	1.51%	4.00%	3.72%	--	--	--	2.80%	--
75% or more	0.66%	1.86%	1.71%	--	--	--	1.22%	--
Union presence								
No union employees	0.59%	1.64%	1.48%	--	--	--	1.07%	--
Has union employees	1.40%	8.51%	7.42%	--	--	--	5.50%	--
Percent low-wage employees								
50% or more low-wage	1.02%	5.09%	3.01%	--	--	--	3.06%	--
Less than 50% low-wage	0.64%	1.70%	1.60%	--	--	--	1.13%	--

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.A.2.c.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage 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	5.3%	13.2%	7.9%	3.0%	0.3%	0.2%	10.6%	0.4%
Industry group **								
Agric., fish., forest.	8.4%*	--	--	--	--	--	10.4%*	--
Mining and manufacturing	8.3%	--	--	--	--	--	13.7%	--
Construction	12.9%	--	--	--	--	--	15.0%	--
Utilities and transp.	7.5%*	--	--	--	--	--	16.5%*	--
Wholesale trade	6.3%	--	--	--	--	--	12.0%	--
Fin. svcs. and real estate	3.0%	--	--	--	--	--	9.4%	--
Retail trade	2.3%	--	--	--	--	--	7.0%	--
Professional services	5.4%	--	--	--	--	--	9.2%	--
Other services	5.6%	--	--	--	--	--	10.6%	--
Ownership								
For profit, incorporated	5.1%	--	--	--	--	--	10.9%	--
For profit, unincorporated	6.3%	--	--	--	--	--	10.1%	--
Nonprofit	5.1%	--	--	--	--	--	9.6%	--
Age of firm								
Less than 5 years	9.3%	--	--	--	--	--	10.6%	--
5-9 years	7.9%	--	--	--	--	--	9.2%	--
10-19 years	9.0%	--	--	--	--	--	12.0%	--
20 or more years	3.6%	--	--	--	--	--	10.2%	--
Multi/single status								
2 or more locations	0.7%	--	--	--	--	--	7.3%	--
1 location only	10.0%	--	--	--	--	--	10.9%	--
Percent full-time employees								
Less than 25%	3.0%	--	--	--	--	--	6.4%*	--
25-49 %	4.3%	--	--	--	--	--	12.7%	--
50-74 %	5.7%	--	--	--	--	--	11.0%	--
75% or more	5.5%	--	--	--	--	--	10.6%	--
Union presence								
No union employees	5.6%	--	--	--	--	--	10.4%	--
Has union employees	3.0%	--	--	--	--	--	15.3%	--
Percent low-wage employees								
50% or more low-wage	2.4%*	--	--	--	--	--	7.3%*	--
Less than 50% low-wage	6.0%	--	--	--	--	--	11.0%	--

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.A.2.c.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage 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	0.39%	1.24%	0.98%	0.41%	0.10%	0.07%	0.79%	0.07%
Industry group **								
Agric., fish., forest.	3.59% *	--	--	--	--	--	4.46% *	--
Mining and manufacturing	2.31%	--	--	--	--	--	3.92%	--
Construction	2.74%	--	--	--	--	--	3.20%	--
Utilities and transp.	2.84% *	--	--	--	--	--	6.05% *	--
Wholesale trade	1.45%	--	--	--	--	--	2.76%	--
Fin. svcs. and real estate	0.72%	--	--	--	--	--	2.23%	--
Retail trade	0.62%	--	--	--	--	--	1.95%	--
Professional services	0.72%	--	--	--	--	--	1.24%	--
Other services	0.93%	--	--	--	--	--	1.81%	--
Ownership								
For profit, incorporated	0.45%	--	--	--	--	--	0.98%	--
For profit, unincorporated	1.08%	--	--	--	--	--	1.72%	--
Nonprofit	1.07%	--	--	--	--	--	2.10%	--
Age of firm								
Less than 5 years	2.18%	--	--	--	--	--	2.49%	--
5-9 years	1.71%	--	--	--	--	--	2.09%	--
10-19 years	1.31%	--	--	--	--	--	1.74%	--
20 or more years	0.35%	--	--	--	--	--	1.02%	--
Multi/single status								
2 or more locations	0.16%	--	--	--	--	--	1.98%	--
1 location only	0.77%	--	--	--	--	--	0.84%	--
Percent full-time employees								
Less than 25%	0.88%	--	--	--	--	--	2.14% *	--
25-49 %	1.08%	--	--	--	--	--	3.18%	--
50-74 %	1.10%	--	--	--	--	--	2.16%	--
75% or more	0.48%	--	--	--	--	--	0.93%	--
Union presence								
No union employees	0.43%	--	--	--	--	--	0.81%	--
Has union employees	0.72%	--	--	--	--	--	3.84%	--
Percent low-wage employees								
50% or more low-wage	0.72% *	--	--	--	--	--	2.38% *	--
Less than 50% low-wage	0.45%	--	--	--	--	--	0.84%	--

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.A.2.c.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage 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	8.3%	16.7%	14.8%	6.9%	2.0%	1.8%	15.0%	2.2%
Industry group **								
Agric., fish., forest.	19.7%*	--	--	--	--	--	21.0%*	--
Mining and manufacturing	11.3%	--	--	--	--	--	17.7%	--
Construction	20.2%	--	--	--	--	--	22.5%	--
Utilities and transp.	10.7%	--	--	--	--	--	13.6%*	--
Wholesale trade	7.4%	--	--	--	--	--	10.7%	--
Fin. svcs. and real estate	5.0%	--	--	--	--	--	14.3%	--
Retail trade	4.2%	--	--	--	--	--	11.4%	--
Professional services	8.7%	--	--	--	--	--	14.4%	--
Other services	9.2%	--	--	--	--	--	15.2%	--
Ownership								
For profit, incorporated	7.6%	--	--	--	--	--	14.6%	--
For profit, unincorporated	9.5%	--	--	--	--	--	14.3%	--
Nonprofit	11.4%	--	--	--	--	--	19.1%	--
Age of firm								
Less than 5 years	9.4%	--	--	--	--	--	10.2%	--
5-9 years	12.9%	--	--	--	--	--	15.1%	--
10-19 years	12.0%	--	--	--	--	--	15.4%	--
20 or more years	6.7%	--	--	--	--	--	16.1%	--
Multi/single status								
2 or more locations	2.4%	--	--	--	--	--	9.5%	--
1 location only	14.6%	--	--	--	--	--	15.5%	--
Percent full-time employees								
Less than 25%	10.9%	--	--	--	--	--	23.6%	--
25-49 %	6.4%	--	--	--	--	--	16.6%	--
50-74 %	8.5%	--	--	--	--	--	14.9%	--
75% or more	8.3%	--	--	--	--	--	14.4%	--
Union presence								
No union employees	8.2%	--	--	--	--	--	14.0%	--
Has union employees	9.7%	--	--	--	--	--	38.3%	--
Percent low-wage employees								
50% or more low-wage	5.4%	--	--	--	--	--	14.2%	--
Less than 50% low-wage	9.1%	--	--	--	--	--	15.2%	--

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.A.2.c.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage 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	0.41%	1.23%	1.20%	0.59%	0.33%	0.26%	0.81%	0.20%
Industry group **								
Agric., fish., forest.	6.24%*	--	--	--	--	--	7.50%*	--
Mining and manufacturing	2.16%	--	--	--	--	--	3.66%	--
Construction	2.62%	--	--	--	--	--	3.06%	--
Utilities and transp.	2.16%	--	--	--	--	--	4.35%*	--
Wholesale trade	1.30%	--	--	--	--	--	2.33%	--
Fin. svcs. and real estate	0.91%	--	--	--	--	--	2.72%	--
Retail trade	0.79%	--	--	--	--	--	2.40%	--
Professional services	0.84%	--	--	--	--	--	1.43%	--
Other services	0.87%	--	--	--	--	--	1.64%	--
Ownership								
For profit, incorporated	0.46%	--	--	--	--	--	0.97%	--
For profit, unincorporated	1.17%	--	--	--	--	--	1.85%	--
Nonprofit	1.24%	--	--	--	--	--	2.38%	--
Age of firm								
Less than 5 years	1.81%	--	--	--	--	--	2.07%	--
5-9 years	1.97%	--	--	--	--	--	2.39%	--
10-19 years	1.21%	--	--	--	--	--	1.61%	--
20 or more years	0.41%	--	--	--	--	--	1.14%	--
Multi/single status								
2 or more locations	0.23%	--	--	--	--	--	1.76%	--
1 location only	0.79%	--	--	--	--	--	0.87%	--
Percent full-time employees								
Less than 25%	2.14%	--	--	--	--	--	4.73%	--
25-49 %	1.11%	--	--	--	--	--	3.11%	--
50-74 %	1.08%	--	--	--	--	--	2.08%	--
75% or more	0.48%	--	--	--	--	--	0.92%	--
Union presence								
No union employees	0.43%	--	--	--	--	--	0.80%	--
Has union employees	1.24%	--	--	--	--	--	5.41%	--
Percent low-wage employees								
50% or more low-wage	0.75%	--	--	--	--	--	2.29%	--
Less than 50% low-wage	0.48%	--	--	--	--	--	0.87%	--

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.A.2.c.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage 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	1.9%	4.4%	3.8%	1.2%	0.1% *	0.1% *	3.8%	0.1%
Industry group **								
Agric., fish., forest.	5.5% *	--	--	--	--	--	6.8% *	--
Mining and manufacturing	0.9% *	--	--	--	--	--	1.1% *	--
Construction	2.2% *	--	--	--	--	--	2.5% *	--
Utilities and transp.	2.6% *	--	--	--	--	--	5.0% *	--
Wholesale trade	2.5% *	--	--	--	--	--	4.8% *	--
Fin. svcs. and real estate	1.6% *	--	--	--	--	--	5.2% *	--
Retail trade	1.1% *	--	--	--	--	--	3.6% *	--
Professional services	2.9%	--	--	--	--	--	5.0%	--
Other services	1.3%	--	--	--	--	--	2.5%	--
Ownership								
For profit, incorporated	1.8%	--	--	--	--	--	3.9%	--
For profit, unincorporated	2.6%	--	--	--	--	--	4.2%	--
Nonprofit	1.5% *	--	--	--	--	--	2.9% *	--
Age of firm								
Less than 5 years	2.2% *	--	--	--	--	--	2.5% *	--
5-9 years	2.8%	--	--	--	--	--	3.4%	--
10-19 years	2.8%	--	--	--	--	--	3.8%	--
20 or more years	1.5%	--	--	--	--	--	4.4%	--
Multi/single status								
2 or more locations	0.3% *	--	--	--	--	--	2.5% *	--
1 location only	3.7%	--	--	--	--	--	4.0%	--
Percent full-time employees								
Less than 25%	1.5% *	--	--	--	--	--	3.5% *	--
25-49 %	0.8% *	--	--	--	--	--	2.4% *	--
50-74 %	1.9%	--	--	--	--	--	3.9%	--
75% or more	2.1%	--	--	--	--	--	4.0%	--
Union presence								
No union employees	2.0%	--	--	--	--	--	3.8%	--
Has union employees	1.1% *	--	--	--	--	--	5.3% *	--
Percent low-wage employees								
50% or more low-wage	0.8%	--	--	--	--	--	2.6% *	--
Less than 50% low-wage	2.2%	--	--	--	--	--	4.0%	--

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.A.2.c.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage 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	0.20%	0.63%	0.67%	0.28%	0.04% *	0.03% *	0.42%	0.04%
Industry group **								
Agric., fish., forest.	3.75% *	--	--	--	--	--	4.61% *	--
Mining and manufacturing	0.29% *	--	--	--	--	--	0.48% *	--
Construction	0.68% *	--	--	--	--	--	0.81% *	--
Utilities and transp.	1.25% *	--	--	--	--	--	2.76% *	--
Wholesale trade	0.85% *	--	--	--	--	--	1.65% *	--
Fin. svcs. and real estate	0.62% *	--	--	--	--	--	1.92% *	--
Retail trade	0.37% *	--	--	--	--	--	1.20% *	--
Professional services	0.51%	--	--	--	--	--	0.89%	--
Other services	0.32%	--	--	--	--	--	0.64%	--
Ownership								
For profit, incorporated	0.23%	--	--	--	--	--	0.51%	--
For profit, unincorporated	0.63%	--	--	--	--	--	1.02%	--
Nonprofit	0.45% *	--	--	--	--	--	0.91% *	--
Age of firm								
Less than 5 years	0.74% *	--	--	--	--	--	0.86% *	--
5-9 years	0.78%	--	--	--	--	--	0.96%	--
10-19 years	0.59%	--	--	--	--	--	0.80%	--
20 or more years	0.23%	--	--	--	--	--	0.68%	--
Multi/single status								
2 or more locations	0.08% *	--	--	--	--	--	1.02% *	--
1 location only	0.40%	--	--	--	--	--	0.45%	--
Percent full-time employees								
Less than 25%	0.68% *	--	--	--	--	--	1.68% *	--
25-49 %	0.29% *	--	--	--	--	--	0.91% *	--
50-74 %	0.52%	--	--	--	--	--	1.05%	--
75% or more	0.25%	--	--	--	--	--	0.50%	--
Union presence								
No union employees	0.22%	--	--	--	--	--	0.43%	--
Has union employees	0.43% *	--	--	--	--	--	2.39% *	--
Percent low-wage employees								
50% or more low-wage	0.24%	--	--	--	--	--	0.82% *	--
Less than 50% low-wage	0.25%	--	--	--	--	--	0.46%	--

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.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	51.8%	17.3%	31.5%	48.0%	65.5%	85.7%	24.5%	76.8%
Industry group **								
Agric., fish., forest.	23.5%	6.0% *	--	44.5%	60.7%	79.1%	13.5% *	66.0%
Mining and manufacturing	42.1%	16.3%	29.3%	41.1%	59.1%	79.5%	25.8%	62.9%
Construction	29.6%	12.9%	38.0%	43.0%	62.7%	75.9%	23.3%	63.2%
Utilities and transp.	50.4%	19.2% *	23.2% *	45.2%	57.8%	77.9%	22.4%	72.3%
Wholesale trade	47.4%	18.5%	28.0%	44.6%	60.3%	79.6%	25.2%	70.3%
Fin. svcs. and real estate	61.2%	14.7%	27.0%	55.4%	70.2%	85.3%	20.6%	79.9%
Retail trade	66.3%	18.0%	32.8%	47.1%	63.0%	90.8%	25.4%	84.0%
Professional services	47.4%	19.9%	34.9%	52.1%	65.1%	84.3%	26.9%	73.8%
Other services	50.1%	17.1%	28.1%	46.8%	68.2%	84.8%	23.5%	75.9%
Ownership								
For profit, incorporated	54.8%	16.1%	31.6%	48.9%	66.4%	86.9%	23.9%	79.6%
For profit, unincorporated	43.5%	20.2%	32.8%	50.4%	66.0%	78.6%	26.6%	70.2%
Nonprofit	44.1%	18.9%	28.5%	41.6%	61.9%	78.6%	24.1%	63.6%
Age of firm								
Less than 5 years	29.7%	19.5%	32.1%	56.7%	59.0%	85.2%	23.8%	68.8%
5-9 years	36.7%	22.2%	39.5%	51.4%	70.3%	93.2%	29.3%	68.4%
10-19 years	36.1%	15.6%	32.3%	52.1%	75.3%	79.6%	23.4%	71.2%
20 or more years	60.1%	16.0%	28.8%	44.6%	63.4%	86.0%	23.8%	77.9%
Multi/single status								
2 or more locations	75.3%	12.3% *	30.6%	48.0%	65.5%	85.8%	35.1%	78.4%
1 location only	27.2%	17.4%	31.6%	48.0%	65.4%	76.3%	23.6%	60.7%
Percent full-time employees								
Less than 25%	52.0%	16.0% *	22.0%	31.6%	65.9%	88.7%	19.4%	74.0%
25-49 %	62.3%	9.9% *	31.6%	42.4%	62.2%	91.5%	22.7%	80.6%
50-74 %	52.4%	12.5%	28.0%	48.8%	71.5%	91.8%	20.0%	83.6%
75% or more	50.5%	18.8%	32.6%	49.9%	64.9%	83.2%	25.8%	75.1%
Union presence								
No union employees	48.9%	17.1%	30.8%	48.0%	65.4%	85.5%	24.1%	75.3%
Has union employees	74.9%	23.5%	44.1%	49.2%	67.6%	86.4%	32.8%	83.9%
Percent low-wage employees								
50% or more low-wage	61.1%	12.4%	31.8%	40.4%	65.4%	86.9%	21.5%	77.1%
Less than 50% low-wage	49.5%	18.0%	31.4%	49.8%	65.5%	85.3%	24.9%	76.7%

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.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans 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	0.63%	1.23%	1.58%	1.23%	1.23%	0.69%	0.90%	0.59%
Industry group **								
Agric., fish., forest.	5.13%	4.13% *	--	13.15%	12.05%	8.98%	4.99% *	8.85%
Mining and manufacturing	2.34%	4.55%	5.17%	3.47%	3.54%	2.35%	3.11%	2.16%
Construction	2.46%	3.56%	4.70%	4.28%	5.64%	5.86%	2.68%	3.92%
Utilities and transp.	3.49%	8.52% *	8.61% *	7.12%	8.09%	3.01%	5.67%	2.98%
Wholesale trade	2.43%	5.30%	5.17%	4.29%	4.79%	3.15%	3.33%	2.53%
Fin. svcs. and real estate	1.82%	3.27%	5.79%	4.19%	3.00%	1.78%	2.73%	1.49%
Retail trade	1.63%	4.54%	4.86%	3.76%	3.88%	0.98%	3.08%	1.15%
Professional services	1.27%	2.14%	2.99%	2.41%	2.27%	1.51%	1.65%	1.26%
Other services	1.47%	2.73%	3.40%	2.59%	2.54%	1.78%	1.95%	1.38%
Ownership								
For profit, incorporated	0.76%	1.44%	1.89%	1.51%	1.53%	0.73%	1.06%	0.66%
For profit, unincorporated	1.60%	2.80%	3.60%	2.93%	3.13%	2.81%	2.08%	1.90%
Nonprofit	1.82%	4.07%	4.61%	3.19%	2.74%	2.36%	2.75%	1.82%
Age of firm								
Less than 5 years	2.82%	3.76%	5.97%	4.85%	6.91%	7.54%	3.03%	4.69%
5-9 years	2.35%	3.58%	4.51%	3.71%	5.29%	3.31%	2.63%	3.49%
10-19 years	1.49%	2.06%	3.01%	2.58%	2.56%	3.09%	1.64%	1.82%
20 or more years	0.73%	1.81%	2.14%	1.58%	1.44%	0.71%	1.24%	0.64%
Multi/single status								
2 or more locations	0.64%	6.95% *	4.71%	2.23%	1.38%	0.69%	2.72%	0.63%
1 location only	0.88%	1.24%	1.67%	1.43%	1.97%	4.52%	0.94%	1.60%
Percent full-time employees								
Less than 25%	2.63%	5.46% *	6.10%	4.70%	4.16%	2.39%	3.81%	2.24%
25-49 %	1.99%	3.87% *	5.73%	4.16%	4.53%	1.26%	2.98%	1.70%
50-74 %	1.84%	2.87%	4.47%	3.66%	3.29%	1.13%	2.31%	1.30%
75% or more	0.77%	1.46%	1.83%	1.44%	1.46%	0.93%	1.06%	0.75%
Union presence								
No union employees	0.67%	1.25%	1.62%	1.27%	1.27%	0.74%	0.91%	0.64%
Has union employees	1.84%	6.63%	7.36%	5.41%	4.54%	1.64%	4.77%	1.53%
Percent low-wage employees								
50% or more low-wage	1.42%	3.35%	4.33%	2.79%	2.36%	1.12%	2.38%	1.11%
Less than 50% low-wage	0.72%	1.32%	1.69%	1.37%	1.45%	0.85%	0.97%	0.71%

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.A.2.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2016

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	10.6%	93.1%	30.9%	73.9%
Firm size				
Less than 50 employees	14.8%	88.4%	37.5%	58.5%
50+ employees	6.7%	97.4%	24.9%	88.0%
Less than 10 employees	15.7%	86.9%	38.3%	54.5%
10-24 employees	14.3%	90.1%	37.0%	63.2%
25-99 employees	11.7%	92.4%	35.9%	69.0%
100-999 employees	10.1%	95.3%	31.2%	79.1%
1000+ employees	4.4%	99.0%	20.1%	94.8%
Industry group **				
Agric., fish., forest.	12.1% *	88.2%	26.6%	65.0%
Mining and manufacturing	10.8%	93.0%	30.2%	71.1%
Construction	12.2%	90.7%	36.3%	62.9%
Utilities and transp.	10.3%	91.9%	29.4%	74.7%
Wholesale trade	10.7%	94.0%	28.7%	75.9%
Fin. svcs. and real estate	8.0%	94.3%	24.9%	79.9%
Retail trade	10.7%	94.8%	24.3%	79.3%
Professional services	11.5%	92.1%	35.9%	71.8%
Other services	10.5%	92.9%	34.2%	71.2%
Ownership				
For profit, incorporated	10.0%	93.6%	29.4%	75.6%
For profit, unincorporated	11.5%	91.9%	32.9%	70.7%
Nonprofit	12.7%	91.6%	38.0%	67.1%
Age of firm				
Less than 5 years	14.5%	87.6%	32.7%	63.8%
5-9 years	12.0%	92.2%	40.3%	62.8%
10-19 years	13.8%	90.2%	35.1%	64.2%
20 or more years	9.1%	94.6%	28.4%	78.9%
Multi/single status				
2 or more locations	6.6%	97.2%	24.0%	88.0%
1 location only	14.7%	88.8%	38.2%	59.1%
Percent full-time employees				
Less than 25%	11.5%	92.2%	27.1%	76.2%
25-49 %	10.6%	95.2%	31.0%	75.1%
50-74 %	11.1%	92.0%	30.9%	71.8%
75% or more	10.4%	93.2%	31.2%	74.0%
Union presence				
No union employees	10.9%	92.6%	31.2%	72.1%
Has union employees	7.9%	97.4%	28.3%	87.9%
Percent low wage employees				
50% or more low-wage	11.1%	94.4%	27.5%	76.9%
Less than 50% low-wage	10.4%	92.8%	31.8%	73.1%

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.

** 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.e Standard errors for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2016

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.41%	0.34%	0.64%	0.62%
Firm size				
Less than 50 employees	0.75%	0.68%	1.11%	1.12%
50+ employees	0.36%	0.19%	0.65%	0.46%
Less than 10 employees	1.13%	1.04%	1.68%	1.69%
10-24 employees	1.13%	0.93%	1.61%	1.60%
25-99 employees	0.76%	0.62%	1.19%	1.16%
100-999 employees	0.76%	0.50%	1.21%	1.10%
1000+ employees	0.42%	0.13%	0.83%	0.43%
Industry group **				
Agric., fish., forest.	4.50% *	4.50%	6.39%	7.02%
Mining and manufacturing	1.40%	1.24%	2.61%	2.65%
Construction	1.64%	1.51%	3.01%	2.96%
Utilities and transp.	2.49%	2.46%	3.54%	3.81%
Wholesale trade	1.55%	0.93%	2.31%	2.22%
Fin. svcs. and real estate	1.04%	0.94%	1.56%	1.58%
Retail trade	1.07%	0.68%	1.48%	1.46%
Professional services	0.81%	0.72%	1.29%	1.23%
Other services	0.87%	0.77%	1.49%	1.46%
Ownership				
For profit, incorporated	0.46%	0.38%	0.74%	0.72%
For profit, unincorporated	1.06%	0.93%	1.65%	1.62%
Nonprofit	1.37%	1.22%	1.93%	1.94%
Age of firm				
Less than 5 years	2.17%	2.09%	3.09%	3.16%
5-9 years	1.43%	1.07%	2.58%	2.54%
10-19 years	1.16%	0.97%	1.69%	1.72%
20 or more years	0.44%	0.36%	0.72%	0.67%
Multi/single status				
2 or more locations	0.37%	0.20%	0.67%	0.49%
1 location only	0.73%	0.66%	1.08%	1.09%
Percent full-time employees				
Less than 25%	1.87%	1.52%	2.24%	2.27%
25-49 %	1.23%	0.81%	1.94%	1.89%
50-74 %	1.18%	1.05%	1.80%	1.79%
75% or more	0.47%	0.40%	0.77%	0.75%
Union presence				
No union employees	0.44%	0.37%	0.68%	0.68%
Has union employees	1.06%	0.63%	1.83%	1.27%
Percent low wage employees				
50% or more low-wage	0.92%	0.62%	1.30%	1.31%
Less than 50% low-wage	0.45%	0.40%	0.73%	0.71%

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.

** 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

Table I.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for 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	74.9%	51.7%	77.7%	87.2%	91.4%	82.4%	63.2%	85.5%
Industry group **								
Agric., fish., forest.	56.0%	35.8% *	--	89.0%	99.1%	95.9%	48.2%	89.5%
Mining and manufacturing	79.2%	61.1%	87.6%	93.1%	92.0%	66.3%	76.7%	82.4%
Construction	75.2%	58.1%	92.6%	89.6%	95.8%	81.2%	72.3%	90.7%
Utilities and transp.	69.5%	56.3%	87.2%	87.0%	84.0%	64.3%	68.6%	70.2%
Wholesale trade	75.4%	55.1%	81.3%	91.2%	90.1%	73.4%	70.2%	80.7%
Fin. svcs. and real estate	77.0%	50.6%	61.2%	89.9%	90.7%	84.3%	56.7%	86.3%
Retail trade	85.9%	53.3%	82.6%	95.6%	96.8%	93.4%	67.1%	94.1%
Professional services	68.8%	50.4%	75.9%	83.1%	88.2%	72.8%	60.5%	79.6%
Other services	72.3%	48.4%	71.1%	82.0%	93.3%	81.5%	58.6%	85.6%
Ownership								
For profit, incorporated	76.6%	53.6%	81.4%	90.0%	91.6%	82.2%	66.0%	85.1%
For profit, unincorporated	74.0%	53.6%	80.5%	88.3%	93.6%	87.1%	64.0%	89.8%
Nonprofit	64.2%	35.6%	49.2%	73.7%	89.1%	77.8%	44.4%	83.4%
Age of firm								
Less than 5 years	61.2%	48.8%	81.9%	83.7%	85.7%	91.9%	57.1%	88.5%
5-9 years	69.0%	55.3%	74.3%	90.3%	87.5%	88.7%	64.3%	89.3%
10-19 years	70.0%	52.3%	78.4%	89.3%	90.4%	88.0%	62.9%	89.7%
20 or more years	78.2%	51.0%	77.5%	86.2%	92.1%	82.1%	64.7%	84.9%
Multi/single status								
2 or more locations	85.4%	85.2%	80.3%	89.1%	92.5%	82.4%	83.8%	85.5%
1 location only	63.8%	51.3%	77.3%	85.9%	83.9%	77.2%	61.5%	85.4%
Percent full-time employees								
Less than 25%	73.7%	30.7%	69.2%	78.0%	94.0%	93.7%	46.5%	92.0%
25-49 %	79.0%	34.8%	56.5%	84.3%	96.5%	89.3%	52.0%	91.5%
50-74 %	76.5%	49.4%	68.2%	89.2%	92.4%	95.1%	58.3%	93.9%
75% or more	74.2%	54.4%	81.7%	88.0%	90.2%	77.4%	66.0%	82.3%
Union presence								
No union employees	74.4%	51.6%	78.0%	87.4%	91.6%	82.9%	63.2%	86.3%
Has union employees	78.3%	53.7%	72.1%	82.1%	88.4%	81.0%	62.5%	81.7%
Percent low-wage employees								
50% or more low-wage	81.0%	35.3%	71.0%	86.4%	95.4%	91.2%	53.7%	92.1%
Less than 50% low-wage	73.3%	53.8%	78.5%	87.4%	89.7%	79.0%	64.5%	82.9%

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.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for 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	0.64%	1.69%	1.38%	0.78%	0.66%	0.81%	1.13%	0.55%
Industry group **								
Agric., fish., forest.	7.72%	11.45% *	--	9.50%	0.92%	3.00%	8.87%	8.03%
Mining and manufacturing	2.74%	8.36%	3.64%	1.87%	1.67%	3.55%	4.57%	1.83%
Construction	3.10%	5.48%	2.35%	2.61%	1.68%	5.39%	3.59%	2.05%
Utilities and transp.	3.32%	9.95%	5.86%	4.05%	7.04%	3.75%	6.42%	3.11%
Wholesale trade	2.30%	6.85%	4.24%	2.97%	2.48%	3.56%	3.86%	2.33%
Fin. svcs. and real estate	1.64%	5.19%	6.14%	2.08%	1.90%	1.68%	3.90%	1.26%
Retail trade	1.40%	5.61%	3.63%	1.64%	1.09%	0.98%	3.68%	0.80%
Professional services	1.30%	2.83%	2.52%	1.65%	1.35%	2.23%	1.99%	1.33%
Other services	1.49%	3.78%	3.39%	1.86%	1.10%	2.07%	2.53%	1.31%
Ownership								
For profit, incorporated	0.75%	2.11%	1.55%	0.86%	0.85%	0.90%	1.39%	0.66%
For profit, unincorporated	1.65%	3.43%	3.06%	1.87%	1.09%	1.89%	2.44%	1.09%
Nonprofit	1.93%	4.82%	4.90%	2.60%	1.60%	2.56%	3.21%	1.31%
Age of firm								
Less than 5 years	3.28%	4.70%	4.58%	3.58%	4.16%	5.45%	3.67%	2.98%
5-9 years	2.53%	4.34%	4.17%	1.86%	3.52%	4.15%	3.00%	2.10%
10-19 years	1.76%	3.18%	2.63%	1.52%	1.58%	2.47%	2.25%	1.14%
20 or more years	0.70%	2.58%	1.88%	1.04%	0.74%	0.84%	1.59%	0.62%
Multi/single status								
2 or more locations	0.56%	7.64%	3.35%	1.29%	0.71%	0.81%	1.88%	0.59%
1 location only	1.10%	1.70%	1.49%	0.98%	1.72%	5.00%	1.20%	1.18%
Percent full-time employees								
Less than 25%	2.66%	7.56%	6.51%	4.09%	1.87%	2.36%	5.14%	1.57%
25-49 %	1.81%	6.71%	6.01%	2.72%	1.09%	1.79%	4.01%	1.24%
50-74 %	1.77%	4.25%	4.53%	1.91%	1.80%	0.92%	3.06%	0.80%
75% or more	0.78%	1.97%	1.46%	0.90%	0.84%	1.09%	1.32%	0.73%
Union presence								
No union employees	0.69%	1.73%	1.41%	0.80%	0.68%	0.89%	1.16%	0.57%
Has union employees	1.72%	8.63%	6.67%	3.88%	2.75%	1.78%	5.60%	1.61%
Percent low-wage employees								
50% or more low-wage	1.39%	4.98%	4.25%	1.79%	0.80%	1.12%	3.41%	0.77%
Less than 50% low-wage	0.73%	1.78%	1.45%	0.87%	0.87%	1.02%	1.19%	0.69%

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.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2016

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	12.5%	10.5%
Firm size		
Less than 50 employees	2.1%	3.0%
50+ employees	22.1%	17.3%
Less than 10 employees	2.3%	3.4%
10-24 employees	1.7%	2.7%
25-99 employees	2.3%	2.6%
100-999 employees	6.2%	5.9%
1000+ employees	32.4%	24.8%
Industry group **		
Agric., fish., forest.	9.8% *	5.8% *
Mining and manufacturing	8.9%	5.3%
Construction	1.5%	3.7% *
Utilities and transp.	24.5%	15.9%
Wholesale trade	9.3%	9.5%
Fin. svcs. and real estate	24.7%	19.7%
Retail trade	16.5%	12.9%
Professional services	8.4%	7.1%
Other services	8.9%	8.9%
Ownership		
For profit, incorporated	14.6%	11.9%
For profit, unincorporated	5.7%	5.2%
Nonprofit	8.5%	8.7%
Age of firm		
Less than 5 years	2.9% *	2.4% *
5-9 years	2.0% *	1.3% *
10-19 years	3.2%	3.4%
20 or more years	17.3%	14.4%
Multi/single status		
2 or more locations	22.5%	17.6%
1 location only	2.1%	3.1%
Percent full-time employees		
Less than 25%	6.0%	6.8%
25-49 %	10.0%	9.2%
50-74 %	11.3%	10.0%
75% or more	13.6%	11.0%
Union presence		
No union employees	8.9%	7.8%
Has union employees	40.8%	31.7%
Percent low wage employees		
50% or more low-wage	8.7%	7.9%
Less than 50% low-wage	13.5%	11.2%

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.

** 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.A.2.h Standard errors for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2016

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.43%	0.42%
Firm size		
Less than 50 employees	0.36%	0.45%
50+ employees	0.71%	0.66%
Less than 10 employees	0.57%	0.71%
10-24 employees	0.39%	0.53%
25-99 employees	0.36%	0.39%
100-999 employees	0.68%	0.65%
1000+ employees	1.04%	0.98%
Industry group **		
Agric., fish., forest.	5.39% *	2.90% *
Mining and manufacturing	1.16%	0.78%
Construction	0.36%	1.28% *
Utilities and transp.	2.47%	2.08%
Wholesale trade	1.28%	1.26%
Fin. svcs. and real estate	1.57%	1.48%
Retail trade	1.18%	1.07%
Professional services	0.72%	0.68%
Other services	0.96%	0.98%
Ownership		
For profit, incorporated	0.54%	0.51%
For profit, unincorporated	0.82%	0.77%
Nonprofit	0.87%	1.22%
Age of firm		
Less than 5 years	1.37% *	1.35% *
5-9 years	0.66% *	0.55% *
10-19 years	0.66%	0.66%
20 or more years	0.59%	0.57%
Multi/single status		
2 or more locations	0.72%	0.67%
1 location only	0.35%	0.44%
Percent full-time employees		
Less than 25%	1.75%	1.55%
25-49 %	1.22%	1.27%
50-74 %	1.14%	1.20%
75% or more	0.52%	0.49%
Union presence		
No union employees	0.38%	0.38%
Has union employees	2.02%	1.93%
Percent low wage employees		
50% or more low-wage	0.78%	0.72%
Less than 50% low-wage	0.50%	0.49%

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.

** 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

Table I.B.1 Number of private-sector employees 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	123,213,270	14,116,783	10,774,311	17,426,770	23,716,542	57,178,864	33,523,930	89,689,340
Industry group **								
Agric., fish., forest.	1,373,928	420,834	191,545	254,731	218,714 *	288,104 *	760,486	613,442
Mining and manufacturing	12,337,525	529,074	688,239	1,686,642	3,119,498	6,314,072	1,974,001	10,363,525
Construction	6,236,074	1,507,797	1,184,030	1,569,791	1,363,311	611,145	3,458,751	2,777,324
Utilities and transp.	5,369,892	324,690	280,972	458,697	692,248	3,613,286	858,758	4,511,133
Wholesale trade	5,828,357	629,790	565,525	1,051,123	1,278,703	2,303,215	1,771,095	4,057,261
Fin. svcs. and real estate	11,753,591	1,130,918	477,524	757,735	1,660,440	7,726,974	1,947,929	9,805,662
Retail trade	15,427,958	1,869,978	1,168,255	1,600,637	1,653,309	9,135,779	3,868,552	11,559,406
Professional services	33,094,960	3,419,781	2,398,724	4,004,948	7,385,502	15,886,004	7,589,600	25,505,360
Other services	31,790,986	4,283,921	3,819,496	6,042,467	6,344,817	11,300,285	11,294,758	20,496,228
Ownership								
For profit, incorporated	83,878,088	8,908,584	7,363,790	11,695,709	14,232,170	41,677,834	22,224,690	61,653,398
For profit, unincorporated	20,468,662	4,181,602	2,451,647	3,480,787	4,491,391	5,863,235	8,405,227	12,063,436
Nonprofit	18,866,520	1,026,597	958,874	2,250,274	4,992,981	9,637,795	2,894,014	15,972,506
Age of firm								
Less than 5 years	7,888,251	3,050,506	1,339,471	1,849,370	1,322,019	326,886	5,360,096	2,528,156
5-9 years	9,438,425	2,599,041	1,758,428	2,545,435	1,839,380	696,142	5,738,447	3,699,978
10-19 years	17,976,494	3,911,002	3,019,906	4,340,540	4,078,087	2,626,959	9,071,455	8,905,039
20 or more years	87,910,099	4,556,234	4,656,507	8,691,425	16,477,056	53,528,877	13,353,932	74,556,167
Multi/single status								
2 or more locations	72,250,472	72,513	540,129	2,980,230	13,316,034	55,341,566	1,706,076	70,544,396
1 location only	50,962,798	14,044,270	10,234,182	14,446,540	10,400,507	1,837,298	31,817,854	19,144,944
Percent full-time employees								
Less than 25%	11,471,592	2,526,064	1,635,986	2,138,590	2,310,000	2,860,952	5,309,863	6,161,729
25-49 %	11,328,581	1,278,683	1,162,867	2,142,084	1,977,469	4,767,478	3,554,372	7,774,209
50-74 %	17,251,097	2,552,803	1,596,492	2,143,465	3,113,014	7,845,323	5,186,062	12,065,036
75% or more	83,162,000	7,759,233	6,378,965	11,002,632	16,316,059	41,705,111	19,473,633	63,688,367
Union presence								
No union employees	102,969,996	13,811,215	10,322,483	16,519,835	21,375,071	40,941,392	32,490,635	70,479,361
Has union employees	20,243,275	305,568	451,828	906,936	2,341,471	16,237,472	1,033,296	19,209,979
Percent low-wage employees								
50% or more low-wage	29,765,809	3,962,713	2,991,430	4,850,419	6,049,797	11,911,450	9,511,011	20,254,798
Less than 50% low-wage	93,447,461	10,154,070	7,782,881	12,576,352	17,666,744	45,267,414	24,012,919	69,434,542

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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1 Standard errors for number of private-sector employees 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	861,828	150,049	211,549	282,563	455,261	728,401	261,137	854,738
Industry group **								
Agric., fish., forest.	154,576	40,396	34,214	63,528	80,222 *	103,153 *	71,929	136,916
Mining and manufacturing	413,511	40,287	60,979	115,390	197,962	338,791	97,502	402,551
Construction	279,231	74,490	92,810	136,117	182,800	112,129	139,796	242,774
Utilities and transp.	331,721	34,431	44,214	56,247	98,150	306,911	67,337	324,853
Wholesale trade	260,538	51,790	58,553	89,985	126,677	194,550	98,185	241,667
Fin. svcs. and real estate	483,675	60,422	55,079	74,505	147,281	448,417	93,073	474,723
Retail trade	453,743	84,205	81,143	120,882	141,700	398,178	136,028	433,355
Professional services	643,563	97,155	107,424	173,877	321,221	520,687	167,816	623,700
Other services	643,629	135,343	158,218	226,695	378,264	434,931	243,044	601,575
Ownership								
For profit, incorporated	881,028	148,517	191,579	270,680	400,109	735,196	269,184	853,844
For profit, unincorporated	497,108	117,638	116,361	174,001	308,288	316,030	189,901	461,914
Nonprofit	542,858	59,207	78,721	138,656	255,876	452,162	121,214	530,054
Age of firm								
Less than 5 years	269,228	104,929	84,793	141,254	173,585	74,855	156,202	220,946
5-9 years	316,585	96,513	99,387	154,753	195,966	142,055	169,064	270,281
10-19 years	426,128	114,376	133,371	189,822	265,828	221,955	201,583	381,017
20 or more years	873,249	122,624	164,323	239,216	427,673	737,641	238,768	847,196
Multi/single status								
2 or more locations	808,298	14,164	44,187	136,317	353,872	741,089	88,174	804,267
1 location only	562,197	150,268	213,182	272,365	413,081	219,169	268,862	534,773
Percent full-time employees								
Less than 25%	367,504	95,758	93,336	138,202	237,796	207,874	156,475	334,118
25-49 %	370,928	77,999	82,575	139,522	176,753	274,229	139,942	344,777
50-74 %	483,291	102,482	93,845	132,417	228,391	383,102	157,339	457,684
75% or more	876,793	136,946	187,715	267,855	415,161	730,770	263,530	849,640
Union presence								
No union employees	860,021	150,227	206,317	278,332	445,998	714,387	260,787	849,296
Has union employees	604,683	39,497	64,399	107,565	215,824	551,849	87,438	598,590
Percent low-wage employees								
50% or more low-wage	588,694	122,702	137,259	196,038	319,206	426,586	217,987	550,643
Less than 50% low-wage	883,067	147,029	189,463	274,535	421,946	738,552	260,496	861,299

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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.1.a Percent of number of private-sector employees 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	123,213,270	11.5%	8.7%	14.1%	19.2%	46.4%	27.2%	72.8%
Industry group **								
Agric., fish., forest.	1,373,928	30.6%	13.9%	18.5%	15.9% *	21.0%	55.4%	44.6%
Mining and manufacturing	12,337,525	4.3%	5.6%	13.7%	25.3%	51.2%	16.0%	84.0%
Construction	6,236,074	24.2%	19.0%	25.2%	21.9%	9.8%	55.5%	44.5%
Utilities and transp.	5,369,892	6.0%	5.2%	8.5%	12.9%	67.3%	16.0%	84.0%
Wholesale trade	5,828,357	10.8%	9.7%	18.0%	21.9%	39.5%	30.4%	69.6%
Fin. svcs. and real estate	11,753,591	9.6%	4.1%	6.4%	14.1%	65.7%	16.6%	83.4%
Retail trade	15,427,958	12.1%	7.6%	10.4%	10.7%	59.2%	25.1%	74.9%
Professional services	33,094,960	10.3%	7.2%	12.1%	22.3%	48.0%	22.9%	77.1%
Other services	31,790,986	13.5%	12.0%	19.0%	20.0%	35.5%	35.5%	64.5%
Ownership								
For profit, incorporated	83,878,088	10.6%	8.8%	13.9%	17.0%	49.7%	26.5%	73.5%
For profit, unincorporated	20,468,662	20.4%	12.0%	17.0%	21.9%	28.6%	41.1%	58.9%
Nonprofit	18,866,520	5.4%	5.1%	11.9%	26.5%	51.1%	15.3%	84.7%
Age of firm								
Less than 5 years	7,888,251	38.7%	17.0%	23.4%	16.8%	4.1%	68.0%	32.0%
5-9 years	9,438,425	27.5%	18.6%	27.0%	19.5%	7.4%	60.8%	39.2%
10-19 years	17,976,494	21.8%	16.8%	24.1%	22.7%	14.6%	50.5%	49.5%
20 or more years	87,910,099	5.2%	5.3%	9.9%	18.7%	60.9%	15.2%	84.8%
Multi/single status								
2 or more locations	72,250,472	0.1%	0.7%	4.1%	18.4%	76.6%	2.4%	97.6%
1 location only	50,962,798	27.6%	20.1%	28.3%	20.4%	3.6%	62.4%	37.6%
Percent full-time employees								
Less than 25%	11,471,592	22.0%	14.3%	18.6%	20.1%	24.9%	46.3%	53.7%
25-49 %	11,328,581	11.3%	10.3%	18.9%	17.5%	42.1%	31.4%	68.6%
50-74 %	17,251,097	14.8%	9.3%	12.4%	18.0%	45.5%	30.1%	69.9%
75% or more	83,162,000	9.3%	7.7%	13.2%	19.6%	50.1%	23.4%	76.6%
Union presence								
No union employees	102,969,996	13.4%	10.0%	16.0%	20.8%	39.8%	31.6%	68.4%
Has union employees	20,243,275	1.5%	2.2%	4.5%	11.6%	80.2%	5.1%	94.9%
Percent low-wage employees								
50% or more low-wage	29,765,809	13.3%	10.0%	16.3%	20.3%	40.0%	32.0%	68.0%
Less than 50% low-wage	93,447,461	10.9%	8.3%	13.5%	18.9%	48.4%	25.7%	74.3%

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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.1.a Standard errors for percent of number of private-sector employees 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	861,828	0.14%	0.17%	0.23%	0.34%	0.39%	0.26%	0.26%
Industry group **								
Agric., fish., forest.	154,576	3.90%	2.64%	4.22%	5.14%*	6.19%	5.99%	5.99%
Mining and manufacturing	413,511	0.34%	0.50%	0.92%	1.42%	1.67%	0.85%	0.85%
Construction	279,231	1.39%	1.46%	1.91%	2.41%	1.67%	2.39%	2.39%
Utilities and transp.	331,721	0.71%	0.84%	1.09%	1.77%	2.45%	1.43%	1.43%
Wholesale trade	260,538	0.92%	1.00%	1.48%	1.90%	2.34%	1.72%	1.72%
Fin. svcs. and real estate	483,675	0.61%	0.48%	0.65%	1.21%	1.67%	0.94%	0.94%
Retail trade	453,743	0.60%	0.53%	0.76%	0.87%	1.35%	0.97%	0.97%
Professional services	643,563	0.33%	0.33%	0.52%	0.85%	1.00%	0.59%	0.59%
Other services	643,629	0.46%	0.50%	0.69%	1.01%	1.04%	0.84%	0.84%
Ownership								
For profit, incorporated	881,028	0.20%	0.23%	0.32%	0.44%	0.54%	0.37%	0.37%
For profit, unincorporated	497,108	0.67%	0.58%	0.81%	1.25%	1.23%	1.08%	1.08%
Nonprofit	542,858	0.34%	0.42%	0.73%	1.21%	1.44%	0.70%	0.70%
Age of firm								
Less than 5 years	269,228	1.48%	1.06%	1.54%	1.89%	0.92%	2.01%	2.01%
5-9 years	316,585	1.16%	1.05%	1.44%	1.75%	1.41%	1.89%	1.89%
10-19 years	426,128	0.71%	0.74%	0.96%	1.22%	1.10%	1.22%	1.22%
20 or more years	873,249	0.14%	0.19%	0.27%	0.44%	0.50%	0.28%	0.28%
Multi/single status								
2 or more locations	808,298	0.02%	0.06%	0.19%	0.46%	0.48%	0.12%	0.12%
1 location only	562,197	0.39%	0.42%	0.50%	0.67%	0.42%	0.71%	0.71%
Percent full-time employees								
Less than 25%	367,504	0.95%	0.83%	1.13%	1.73%	1.51%	1.54%	1.54%
25-49 %	370,928	0.71%	0.73%	1.15%	1.39%	1.69%	1.28%	1.28%
50-74 %	483,291	0.65%	0.56%	0.75%	1.18%	1.44%	1.02%	1.02%
75% or more	876,793	0.18%	0.23%	0.32%	0.46%	0.55%	0.35%	0.35%
Union presence								
No union employees	860,021	0.17%	0.21%	0.27%	0.39%	0.48%	0.33%	0.33%
Has union employees	604,683	0.20%	0.32%	0.52%	1.00%	1.14%	0.44%	0.44%
Percent low-wage employees								
50% or more low-wage	588,694	0.44%	0.46%	0.64%	0.93%	1.03%	0.78%	0.78%
Less than 50% low-wage	883,067	0.18%	0.21%	0.29%	0.41%	0.50%	0.32%	0.32%

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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.2 Percent of private-sector employees in 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	84.3%	28.4%	54.0%	80.1%	97.3%	99.6%	47.7%	97.9%
Industry group **								
Agric., fish., forest.	56.5%	10.9%	34.8%	69.0%	91.4%	100.0%	28.5%	91.3%
Mining and manufacturing	94.1%	34.2%	65.5%	93.1%	99.4%	100.0%	65.1%	99.7%
Construction	74.0%	26.7%	68.3%	91.0%	99.9%	100.0%	54.3%	98.4%
Utilities and transp.	91.7%	33.0%	63.2%	81.7%	94.6%	99.9%	55.8%	98.6%
Wholesale trade	89.8%	43.0%	81.3%	87.7%	100.0%	100.0%	69.1%	98.9%
Fin. svcs. and real estate	92.2%	34.8%	77.9%	92.5%	99.4%	99.9%	54.2%	99.8%
Retail trade	84.9%	23.3%	45.0%	87.0%	97.1%	100.0%	42.3%	99.1%
Professional services	88.3%	36.6%	68.5%	86.5%	96.2%	99.3%	56.7%	97.8%
Other services	73.9%	21.5%	34.5%	65.0%	96.4%	99.1%	34.7%	95.4%
Ownership								
For profit, incorporated	85.0%	29.9%	55.4%	79.2%	97.2%	99.5%	49.4%	97.9%
For profit, unincorporated	72.2%	21.6%	45.2%	75.3%	95.9%	99.5%	37.5%	96.3%
Nonprofit	93.9%	43.1%	66.0%	91.8%	98.9%	99.9%	64.0%	99.3%
Age of firm								
Less than 5 years	46.6%	16.3%	31.1%	71.6%	84.4%	98.6%	27.9%	86.3%
5-9 years	59.0%	22.6%	41.6%	73.3%	96.1%	88.1%	38.7%	90.4%
10-19 years	69.8%	28.8%	54.3%	74.6%	96.0%	99.7%	45.3%	94.6%
20 or more years	93.3%	39.4%	65.2%	86.6%	98.7%	99.8%	61.1%	99.1%
Multi/single status								
2 or more locations	98.7%	44.8%	69.5%	87.7%	98.4%	99.8%	77.2%	99.3%
1 location only	63.7%	28.3%	53.2%	78.5%	95.8%	95.2%	46.1%	93.0%
Percent full-time employees								
Less than 25%	54.5%	8.5%	16.4%	49.2%	82.1%	98.6%	16.5%	87.3%
25-49 %	76.4%	16.0%	36.5%	63.5%	98.3%	99.0%	34.6%	95.5%
50-74 %	80.2%	26.1%	43.1%	76.8%	98.6%	99.0%	39.1%	97.9%
75% or more	90.3%	37.7%	69.6%	89.9%	99.1%	99.9%	60.9%	99.2%
Union presence								
No union employees	81.5%	27.9%	52.8%	79.3%	97.2%	99.6%	46.9%	97.5%
Has union employees	98.2%	51.3%	83.0%	94.3%	98.3%	99.7%	73.3%	99.6%
Percent low-wage employees								
50% or more low-wage	72.1%	11.3%	23.6%	58.3%	94.0%	99.0%	24.4%	94.5%
Less than 50% low-wage	88.1%	35.1%	65.8%	88.5%	98.4%	99.8%	56.9%	98.9%

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.

** 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.B.2 Standard errors for percent of private-sector employees in 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	0.22%	0.80%	1.20%	0.79%	0.46%	0.08%	0.62%	0.16%
Industry group **								
Agric., fish., forest.	5.11%	2.73%	8.73%	9.53%	7.59%	0.00%	5.24%	3.91%
Mining and manufacturing	0.44%	3.77%	4.07%	1.24%	0.48%	0.04%	2.23%	0.16%
Construction	1.47%	2.49%	3.43%	1.81%	0.06%	0.01%	1.99%	0.75%
Utilities and transp.	0.91%	5.29%	6.87%	4.35%	2.72%	0.03%	3.78%	0.53%
Wholesale trade	0.92%	4.28%	3.66%	2.90%	0.01%	0.00%	2.37%	0.59%
Fin. svcs. and real estate	0.53%	2.77%	4.17%	2.31%	0.27%	0.04%	2.36%	0.07%
Retail trade	0.70%	2.15%	3.56%	1.87%	1.44%	0.00%	1.85%	0.25%
Professional services	0.46%	1.60%	2.04%	1.30%	1.25%	0.26%	1.16%	0.42%
Other services	0.71%	1.50%	2.28%	1.80%	0.68%	0.13%	1.21%	0.41%
Ownership								
For profit, incorporated	0.29%	1.04%	1.46%	1.00%	0.69%	0.10%	0.78%	0.21%
For profit, unincorporated	0.86%	1.35%	2.51%	1.95%	0.96%	0.27%	1.25%	0.51%
Nonprofit	0.39%	3.02%	3.96%	1.25%	0.43%	0.04%	1.96%	0.17%
Age of firm								
Less than 5 years	1.79%	1.46%	3.08%	2.94%	6.13%	1.41%	1.52%	3.49%
5-9 years	1.53%	1.77%	2.94%	2.44%	1.21%	2.96%	1.60%	1.34%
10-19 years	0.93%	1.51%	2.29%	1.81%	0.96%	0.24%	1.23%	0.72%
20 or more years	0.19%	1.53%	1.73%	0.92%	0.26%	0.08%	0.95%	0.11%
Multi/single status								
2 or more locations	0.10%	9.68%	3.60%	1.26%	0.28%	0.08%	1.99%	0.09%
1 location only	0.57%	0.81%	1.25%	0.92%	0.98%	0.93%	0.65%	0.69%
Percent full-time employees								
Less than 25%	1.55%	1.65%	2.38%	3.35%	3.89%	0.67%	1.41%	1.71%
25-49 %	1.09%	2.30%	3.70%	3.05%	0.59%	0.07%	2.04%	0.68%
50-74 %	0.79%	1.90%	3.05%	2.22%	0.58%	0.09%	1.61%	0.28%
75% or more	0.22%	1.11%	1.41%	0.72%	0.28%	0.09%	0.76%	0.12%
Union presence								
No union employees	0.27%	0.81%	1.23%	0.83%	0.49%	0.11%	0.63%	0.20%
Has union employees	0.24%	6.44%	5.07%	2.02%	1.17%	0.01%	3.43%	0.14%
Percent low-wage employees								
50% or more low-wage	0.72%	1.29%	2.50%	2.05%	1.00%	0.16%	1.27%	0.47%
Less than 50% low-wage	0.23%	0.96%	1.29%	0.71%	0.52%	0.09%	0.69%	0.16%

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.

** 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.B.2.a Percent of private-sector employees eligible for health insurance at 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	76.5%	80.6%	79.2%	76.6%	75.8%	76.2%	78.7%	76.1%
Industry group **								
Agric., fish., forest.	72.0%	89.5%	--	84.3%	71.0%	57.8%	87.2%	66.1%
Mining and manufacturing	91.6%	88.1%	90.0%	94.2%	93.1%	90.5%	91.9%	91.6%
Construction	85.6%	81.9%	85.9%	88.0%	86.8%	79.4%	85.2%	85.9%
Utilities and transp.	88.5%	91.1%	90.0%	82.5%	91.7%	88.3%	86.9%	88.6%
Wholesale trade	90.6%	85.7%	88.4%	91.3%	93.9%	89.7%	89.9%	90.9%
Fin. svcs. and real estate	90.6%	87.8%	86.6%	90.5%	92.0%	90.7%	88.5%	90.9%
Retail trade	63.3%	79.4%	75.1%	79.0%	71.5%	58.0%	76.7%	61.4%
Professional services	80.2%	80.5%	80.4%	78.1%	76.0%	82.5%	80.7%	80.1%
Other services	57.8%	73.2%	63.9%	56.4%	55.6%	57.4%	62.4%	56.8%
Ownership								
For profit, incorporated	77.6%	83.4%	82.8%	80.4%	78.9%	75.7%	82.0%	76.8%
For profit, unincorporated	72.0%	78.5%	76.9%	72.1%	70.8%	70.8%	76.1%	70.8%
Nonprofit	75.5%	68.1%	59.8%	65.1%	71.4%	81.3%	63.5%	76.9%
Age of firm								
Less than 5 years	74.9%	81.3%	75.4%	70.2%	77.7%	74.1%	74.1%	75.4%
5-9 years	74.0%	81.9%	79.9%	71.8%	74.0%	66.3%	77.5%	71.7%
10-19 years	76.2%	83.2%	81.1%	77.3%	72.4%	74.7%	81.2%	73.8%
20 or more years	76.7%	78.4%	78.5%	78.6%	76.7%	76.3%	78.7%	76.5%
Multi/single status								
2 or more locations	76.7%	78.3%	85.7%	80.8%	76.5%	76.4%	83.3%	76.5%
1 location only	76.0%	80.7%	78.7%	75.6%	74.8%	67.4%	78.3%	74.2%
Percent full-time employees								
Less than 25%	23.2%	34.6%	31.1%	20.5%	22.5%	23.1%	26.6%	22.7%
25-49 %	42.5%	43.5%	39.9%	40.2%	43.0%	43.1%	40.1%	42.9%
50-74 %	65.8%	65.6%	68.0%	64.1%	62.7%	67.3%	65.6%	65.9%
75% or more	86.8%	90.0%	87.5%	89.6%	88.5%	85.1%	88.8%	86.4%
Union presence								
No union employees	76.1%	80.8%	78.8%	76.4%	76.0%	75.2%	78.7%	75.5%
Has union employees	78.2%	77.3%	84.3%	80.0%	74.2%	78.5%	80.2%	78.1%
Percent low-wage employees								
50% or more low-wage	49.7%	61.8%	47.4%	47.1%	50.0%	49.8%	49.1%	49.7%
Less than 50% low-wage	83.5%	83.0%	83.5%	84.1%	84.2%	83.0%	83.8%	83.4%

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.

-- 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.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at 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	0.37%	1.09%	1.15%	0.81%	0.81%	0.54%	0.63%	0.42%
Industry group **								
Agric., fish., forest.	8.08%	4.24%	--	5.38%	6.60%	17.28%	3.02%	10.40%
Mining and manufacturing	0.85%	2.58%	1.68%	0.78%	1.03%	1.44%	0.89%	0.95%
Construction	1.42%	3.55%	2.00%	1.92%	3.24%	5.32%	1.50%	2.17%
Utilities and transp.	1.57%	3.09%	3.92%	2.88%	1.46%	2.09%	2.36%	1.73%
Wholesale trade	0.85%	3.07%	2.38%	1.46%	0.93%	1.64%	1.25%	1.03%
Fin. svcs. and real estate	0.72%	2.31%	3.36%	1.75%	0.94%	0.96%	1.55%	0.78%
Retail trade	1.05%	2.61%	2.73%	1.87%	2.10%	1.35%	1.59%	1.16%
Professional services	0.53%	1.51%	1.44%	1.41%	1.21%	0.70%	0.83%	0.60%
Other services	0.91%	3.23%	3.45%	1.86%	2.02%	1.34%	1.71%	1.04%
Ownership								
For profit, incorporated	0.45%	1.33%	1.37%	0.93%	0.94%	0.66%	0.77%	0.51%
For profit, unincorporated	1.08%	2.40%	2.51%	2.14%	2.47%	1.67%	1.41%	1.31%
Nonprofit	0.78%	3.02%	3.30%	1.94%	1.50%	1.01%	1.67%	0.84%
Age of firm								
Less than 5 years	1.80%	2.35%	4.19%	3.25%	2.95%	9.67%	2.30%	2.59%
5-9 years	1.85%	3.19%	3.19%	2.41%	3.29%	10.14%	1.80%	2.82%
10-19 years	0.94%	1.84%	1.63%	1.83%	2.08%	1.96%	1.03%	1.31%
20 or more years	0.42%	1.74%	1.76%	0.97%	0.96%	0.55%	0.91%	0.46%
Multi/single status								
2 or more locations	0.45%	6.29%	1.93%	1.65%	0.97%	0.53%	1.72%	0.46%
1 location only	0.64%	1.10%	1.22%	0.92%	1.39%	4.11%	0.67%	1.02%
Percent full-time employees								
Less than 25%	0.97%	5.97%	4.98%	1.57%	2.33%	1.17%	2.24%	1.06%
25-49 %	0.92%	2.68%	2.79%	1.96%	1.88%	1.35%	1.34%	1.04%
50-74 %	0.65%	1.70%	2.18%	1.36%	1.25%	0.97%	1.15%	0.74%
75% or more	0.35%	0.81%	1.26%	0.56%	0.59%	0.56%	0.59%	0.40%
Union presence								
No union employees	0.42%	1.09%	1.20%	0.84%	0.85%	0.67%	0.65%	0.49%
Has union employees	0.79%	7.60%	3.33%	2.96%	2.69%	0.87%	3.00%	0.82%
Percent low-wage employees								
50% or more low-wage	0.85%	4.83%	4.08%	1.98%	1.74%	1.16%	2.03%	0.92%
Less than 50% low-wage	0.34%	0.99%	0.84%	0.71%	0.68%	0.53%	0.51%	0.40%

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.

-- 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.B.2.a.(1) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at 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	73.3%	74.4%	70.1%	67.6%	71.9%	75.4%	70.4%	73.8%
Industry group **								
Agric., fish., forest.	76.4%	82.9%	--	74.4%	77.4%	80.4%	65.8%	81.8%
Mining and manufacturing	81.7%	78.7%	71.5%	70.5%	79.2%	86.7%	71.4%	83.0%
Construction	69.9%	73.2%	71.5%	66.2%	68.2%	78.9%	69.6%	70.1%
Utilities and transp.	81.5%	67.8%	64.6%	78.4%	78.4%	83.6%	71.6%	82.5%
Wholesale trade	79.4%	77.9%	74.4%	75.3%	75.4%	84.6%	75.9%	80.5%
Fin. svcs. and real estate	78.5%	79.1%	77.6%	80.6%	79.7%	78.1%	78.7%	78.5%
Retail trade	61.5%	71.2%	64.5%	59.4%	62.3%	61.0%	64.9%	60.9%
Professional services	75.9%	72.9%	70.5%	70.0%	74.4%	78.6%	71.4%	76.7%
Other services	61.4%	74.4%	66.5%	59.1%	60.3%	60.7%	66.6%	60.2%
Ownership								
For profit, incorporated	72.5%	72.7%	69.6%	66.9%	70.8%	74.7%	70.0%	72.9%
For profit, unincorporated	71.0%	76.1%	70.9%	67.4%	69.2%	73.1%	70.9%	71.0%
Nonprofit	78.4%	82.5%	72.4%	71.8%	77.8%	79.9%	73.3%	78.9%
Age of firm								
Less than 5 years	66.6%	70.3%	67.6%	62.7%	67.0%	72.5%	66.2%	66.8%
5-9 years	66.2%	73.2%	69.3%	63.2%	64.8%	67.5%	69.3%	64.0%
10-19 years	69.3%	76.4%	68.2%	66.4%	69.4%	70.1%	70.6%	68.5%
20 or more years	74.6%	74.5%	71.6%	69.9%	73.6%	75.8%	71.4%	75.0%
Multi/single status								
2 or more locations	75.0%	80.2%	71.3%	75.8%	73.7%	75.4%	75.4%	75.0%
1 location only	69.3%	74.3%	70.0%	65.6%	69.5%	78.6%	70.0%	68.7%
Percent full-time employees								
Less than 25%	57.0%	80.1%	75.7%	63.1%	50.0%	54.4%	73.6%	53.8%
25-49 %	58.2%	77.9%	66.2%	58.5%	60.6%	55.5%	64.9%	57.1%
50-74 %	63.5%	74.6%	64.1%	56.3%	64.0%	63.7%	66.4%	63.0%
75% or more	75.8%	74.0%	70.8%	69.6%	74.3%	78.7%	71.2%	76.8%
Union presence								
No union employees	72.1%	74.2%	69.0%	67.3%	71.7%	74.1%	70.0%	72.6%
Has union employees	78.1%	77.8%	84.9%	72.9%	73.7%	78.7%	80.2%	78.0%
Percent low-wage employees								
50% or more low-wage	55.4%	69.0%	61.8%	53.0%	54.5%	55.4%	57.5%	55.2%
Less than 50% low-wage	76.0%	74.9%	70.7%	69.7%	75.3%	78.6%	71.7%	76.9%

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.

-- 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.B.2.a.(1) Standard errors for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at 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	0.34%	0.99%	0.88%	0.77%	0.78%	0.49%	0.55%	0.39%
Industry group **								
Agric., fish., forest.	4.05%	4.08%	--	11.46%	7.45%	4.12%	7.08%	3.71%
Mining and manufacturing	0.68%	3.25%	3.08%	1.88%	1.61%	0.67%	1.59%	0.73%
Construction	1.59%	3.11%	2.25%	2.69%	3.31%	5.42%	1.74%	2.39%
Utilities and transp.	1.07%	4.34%	5.78%	3.02%	2.52%	1.25%	3.12%	1.11%
Wholesale trade	0.95%	4.23%	2.61%	2.40%	2.28%	1.13%	1.71%	1.12%
Fin. svcs. and real estate	1.41%	2.67%	3.82%	1.85%	1.60%	1.92%	1.88%	1.55%
Retail trade	0.85%	3.02%	3.02%	2.03%	2.10%	1.12%	1.63%	0.95%
Professional services	0.44%	1.83%	1.42%	1.27%	1.02%	0.56%	0.91%	0.48%
Other services	1.03%	2.30%	2.22%	1.96%	2.61%	1.49%	1.36%	1.23%
Ownership								
For profit, incorporated	0.44%	1.24%	1.07%	0.94%	1.07%	0.63%	0.66%	0.51%
For profit, unincorporated	0.83%	1.97%	1.96%	1.85%	1.82%	1.29%	1.29%	1.01%
Nonprofit	0.51%	2.30%	2.49%	1.83%	1.05%	0.63%	1.43%	0.54%
Age of firm								
Less than 5 years	1.84%	3.36%	3.68%	3.51%	3.76%	4.99%	2.29%	2.65%
5-9 years	1.68%	2.58%	2.78%	2.37%	3.76%	7.12%	1.68%	2.62%
10-19 years	0.98%	1.77%	1.59%	1.73%	2.11%	2.61%	1.00%	1.42%
20 or more years	0.38%	1.43%	1.19%	0.91%	0.82%	0.50%	0.73%	0.41%
Multi/single status								
2 or more locations	0.41%	10.58%	2.75%	1.20%	0.77%	0.50%	1.43%	0.42%
1 location only	0.60%	1.00%	0.93%	0.91%	1.48%	2.09%	0.59%	0.99%
Percent full-time employees								
Less than 25%	2.09%	5.37%	7.17%	3.94%	5.03%	2.35%	3.59%	2.31%
25-49 %	1.49%	4.85%	5.02%	2.70%	3.38%	2.12%	2.56%	1.68%
50-74 %	0.88%	2.72%	2.88%	2.64%	2.17%	1.13%	1.78%	0.99%
75% or more	0.38%	1.11%	0.94%	0.85%	0.85%	0.55%	0.60%	0.44%
Union presence								
No union employees	0.39%	1.01%	0.89%	0.79%	0.81%	0.63%	0.55%	0.46%
Has union employees	0.65%	5.34%	3.15%	3.81%	2.63%	0.66%	2.97%	0.67%
Percent low-wage employees								
50% or more low-wage	0.96%	4.46%	3.78%	2.49%	1.92%	1.33%	2.07%	1.05%
Less than 50% low-wage	0.35%	0.99%	0.90%	0.80%	0.82%	0.51%	0.55%	0.41%

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.

-- 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.B.2.b Percent of private-sector employees that are enrolled in health insurance at 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	56.0%	60.0%	55.5%	51.8%	54.5%	57.5%	55.5%	56.1%
Industry group **								
Agric., fish., forest.	55.0%	74.2%	--	62.6%	55.0%	46.5% *	57.4%	54.1%
Mining and manufacturing	74.9%	69.4%	64.4%	66.4%	73.8%	78.5%	65.6%	76.1%
Construction	59.8%	60.0%	61.5%	58.2%	59.2%	62.6%	59.3%	60.2%
Utilities and transp.	72.1%	61.8%	58.1%	64.7%	71.9%	73.9%	62.3%	73.2%
Wholesale trade	72.0%	66.7%	65.8%	68.7%	70.8%	75.9%	68.2%	73.2%
Fin. svcs. and real estate	71.2%	69.5%	67.2%	72.9%	73.4%	70.8%	69.6%	71.3%
Retail trade	38.9%	56.5%	48.5%	46.9%	44.5%	35.4%	49.8%	37.4%
Professional services	60.9%	58.7%	56.7%	54.7%	56.6%	64.9%	57.6%	61.5%
Other services	35.5%	54.5%	42.5%	33.3%	33.5%	34.9%	41.6%	34.2%
Ownership								
For profit, incorporated	56.3%	60.6%	57.6%	53.8%	55.9%	56.5%	57.4%	56.0%
For profit, unincorporated	51.1%	59.8%	54.6%	48.6%	49.0%	51.8%	54.0%	50.3%
Nonprofit	59.2%	56.2%	43.3%	46.7%	55.5%	64.9%	46.5%	60.7%
Age of firm								
Less than 5 years	49.9%	57.1%	51.0%	44.0%	52.1%	53.7%	49.1%	50.4%
5-9 years	49.0%	60.0%	55.4%	45.4%	47.9%	44.7%	53.7%	45.9%
10-19 years	52.8%	63.6%	55.3%	51.3%	50.2%	52.4%	57.3%	50.6%
20 or more years	57.3%	58.5%	56.2%	55.0%	56.4%	57.9%	56.2%	57.4%
Multi/single status								
2 or more locations	57.5%	62.8%	61.1%	61.3%	56.4%	57.6%	62.8%	57.4%
1 location only	52.7%	59.9%	55.1%	49.6%	52.0%	53.0%	54.8%	51.0%
Percent full-time employees								
Less than 25%	13.2%	27.7%	23.6%	12.9%	11.2%	12.6%	19.6%	12.2%
25-49 %	24.7%	33.9%	26.4%	23.5%	26.0%	24.0%	26.1%	24.5%
50-74 %	41.8%	48.9%	43.6%	36.1%	40.2%	42.9%	43.5%	41.5%
75% or more	65.8%	66.7%	62.0%	62.4%	65.7%	67.0%	63.2%	66.3%
Union presence								
No union employees	54.8%	59.9%	54.3%	51.4%	54.5%	55.7%	55.0%	54.8%
Has union employees	61.0%	60.1%	71.5%	58.3%	54.6%	61.8%	64.3%	60.9%
Percent low-wage employees								
50% or more low-wage	27.5%	42.6%	29.3%	24.9%	27.2%	27.6%	28.2%	27.4%
Less than 50% low-wage	63.4%	62.1%	59.1%	58.6%	63.4%	65.2%	60.1%	64.1%

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.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at 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	0.39%	1.06%	1.07%	0.81%	0.85%	0.57%	0.61%	0.44%
Industry group **								
Agric., fish., forest.	7.48%	3.86%	--	12.53%	9.14%	15.57% *	7.39%	9.91%
Mining and manufacturing	1.01%	3.28%	3.09%	1.84%	1.77%	1.55%	1.58%	1.12%
Construction	1.62%	3.56%	2.35%	2.59%	3.36%	6.34%	1.69%	2.47%
Utilities and transp.	1.84%	4.04%	5.58%	3.49%	2.88%	2.42%	3.02%	2.02%
Wholesale trade	1.10%	3.42%	2.56%	2.55%	2.16%	1.75%	1.64%	1.33%
Fin. svcs. and real estate	1.34%	2.73%	4.19%	2.47%	1.69%	1.81%	2.06%	1.47%
Retail trade	0.79%	2.68%	2.53%	1.81%	1.94%	0.99%	1.50%	0.87%
Professional services	0.57%	1.76%	1.54%	1.43%	1.33%	0.75%	0.93%	0.65%
Other services	0.83%	2.73%	2.72%	1.51%	1.85%	1.26%	1.38%	0.96%
Ownership								
For profit, incorporated	0.49%	1.32%	1.29%	0.97%	1.11%	0.70%	0.74%	0.56%
For profit, unincorporated	1.02%	2.33%	2.44%	2.11%	2.11%	1.71%	1.44%	1.24%
Nonprofit	0.77%	2.78%	2.79%	1.98%	1.55%	0.96%	1.47%	0.83%
Age of firm								
Less than 5 years	1.85%	3.20%	3.74%	3.46%	3.45%	7.87%	2.19%	2.72%
5-9 years	1.77%	2.96%	3.06%	2.25%	3.36%	9.61%	1.77%	2.68%
10-19 years	1.03%	1.91%	1.71%	1.83%	2.28%	2.41%	1.09%	1.44%
20 or more years	0.44%	1.56%	1.59%	0.97%	0.96%	0.58%	0.85%	0.48%
Multi/single status								
2 or more locations	0.48%	9.68%	2.92%	1.61%	0.98%	0.57%	1.76%	0.49%
1 location only	0.62%	1.07%	1.12%	0.92%	1.45%	3.44%	0.64%	1.00%
Percent full-time employees								
Less than 25%	0.65%	4.67%	5.01%	1.25%	1.11%	0.97%	1.98%	0.68%
25-49 %	0.85%	2.17%	2.00%	1.31%	2.23%	1.18%	1.08%	0.98%
50-74 %	0.69%	1.87%	2.11%	1.66%	1.51%	0.97%	1.20%	0.78%
75% or more	0.43%	1.13%	1.22%	0.86%	0.88%	0.65%	0.68%	0.49%
Union presence								
No union employees	0.43%	1.06%	1.06%	0.83%	0.89%	0.70%	0.61%	0.51%
Has union employees	0.87%	7.81%	4.60%	3.53%	2.80%	0.95%	3.52%	0.89%
Percent low-wage employees								
50% or more low-wage	0.67%	3.64%	3.06%	1.53%	1.30%	0.97%	1.34%	0.74%
Less than 50% low-wage	0.40%	1.03%	0.93%	0.83%	0.85%	0.60%	0.56%	0.46%

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.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at 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	57.8%	16.0%	15.0%	16.8%	38.7%	81.5%	15.7%	65.4%
Industry group **								
Agric., fish., forest.	44.0%	36.9% *	14.2% *	48.3% *	25.5% *	66.0%	25.9% *	51.4%
Mining and manufacturing	62.8%	21.1%	12.7%	14.6%	49.0%	83.3%	14.4%	68.0%
Construction	35.8%	18.2%	20.1%	19.2%	40.6%	92.8%	18.8%	47.2%
Utilities and transp.	77.7%	15.0% *	10.1% *	30.2%	57.4%	89.8%	18.0%	83.2%
Wholesale trade	54.4%	17.9% *	17.8%	14.2%	41.7%	85.7%	16.4%	65.2%
Fin. svcs. and real estate	69.9%	10.1%	14.7% *	11.9%	51.8%	84.9%	13.5%	75.9%
Retail trade	57.9%	16.2%	7.0% *	16.8%	26.1%	80.4%	11.6%	66.7%
Professional services	58.8%	13.7%	14.8%	15.3%	37.6%	82.4%	15.5%	65.8%
Other services	40.5%	18.2%	15.2%	17.5%	20.6%	65.2%	16.0%	46.5%
Ownership								
For profit, incorporated	58.5%	13.9%	13.4%	15.8%	39.3%	81.4%	14.3%	66.7%
For profit, unincorporated	46.5%	15.4%	17.7%	21.7%	38.0%	74.3%	16.5%	55.3%
Nonprofit	63.6%	31.0%	22.9%	15.6%	37.6%	85.5%	23.9%	67.2%
Age of firm								
Less than 5 years	33.2%	19.5%	19.7%	23.0%	39.5%	85.9%	21.1%	41.3%
5-9 years	23.5%	16.6%	16.2%	15.1%	27.7%	56.6%	16.3%	29.2%
10-19 years	32.2%	15.5%	13.2%	18.3%	26.1%	79.2%	15.3%	41.6%
20 or more years	64.4%	15.3%	15.1%	15.7%	42.4%	81.8%	14.9%	69.8%
Multi/single status								
2 or more locations	71.8%	8.6% *	12.8%	16.5%	42.9%	81.8%	13.2%	73.0%
1 location only	24.3%	16.1%	15.2%	16.9%	32.7%	71.8%	15.9%	31.6%
Percent full-time employees								
Less than 25%	43.3%	21.0%	19.2% *	13.5%	26.0%	73.2%	18.2% *	49.9%
25-49 %	49.9%	26.5% *	11.7%	14.2%	31.4%	73.6%	15.2%	56.1%
50-74 %	55.7%	14.9%	12.3%	12.8%	30.7%	80.5%	12.8%	63.4%
75% or more	58.7%	15.7%	15.4%	17.4%	40.3%	82.1%	16.0%	66.3%
Union presence								
No union employees	53.0%	15.0%	13.1%	15.4%	37.9%	80.6%	14.7%	61.5%
Has union employees	76.3%	39.7%	35.8%	35.7%	46.3%	83.5%	32.1%	78.1%
Percent low-wage employees								
50% or more low-wage	50.3%	23.7%	12.5%	18.4%	28.2%	71.7%	16.6%	54.5%
Less than 50% low-wage	58.7%	15.4%	15.2%	16.7%	40.2%	82.6%	15.6%	66.7%

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.

** 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.B.2.b.(1) Standard errors for percent of private-sector enrollees that are enrolled in self-insured plans at 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	0.56%	1.25%	1.37%	1.09%	1.24%	0.71%	0.78%	0.63%
Industry group **								
Agric., fish., forest.	8.39%	13.49% *	9.71% *	17.21% *	15.90% *	13.45%	8.26% *	11.09%
Mining and manufacturing	1.48%	5.71%	3.51%	2.83%	2.93%	1.84%	2.59%	1.57%
Construction	2.76%	4.39%	4.35%	3.77%	5.52%	2.20%	2.53%	3.99%
Utilities and transp.	1.83%	7.02% *	5.30% *	6.69%	6.34%	1.64%	4.39%	1.74%
Wholesale trade	2.14%	6.12% *	4.78%	3.25%	4.04%	2.09%	2.80%	2.34%
Fin. svcs. and real estate	1.43%	2.58%	4.43% *	2.59%	4.04%	1.44%	2.26%	1.43%
Retail trade	1.59%	3.84%	2.35% *	3.16%	4.08%	1.72%	1.92%	1.73%
Professional services	1.11%	1.94%	2.63%	1.82%	2.17%	1.37%	1.46%	1.23%
Other services	1.58%	3.00%	3.36%	2.61%	2.79%	2.60%	1.82%	1.90%
Ownership								
For profit, incorporated	0.66%	1.46%	1.55%	1.23%	1.60%	0.78%	0.90%	0.74%
For profit, unincorporated	1.66%	2.48%	3.41%	3.34%	3.07%	3.16%	1.84%	2.03%
Nonprofit	1.45%	5.13%	5.04%	2.46%	2.71%	1.58%	2.73%	1.51%
Age of firm								
Less than 5 years	3.03%	4.00%	5.00%	5.48%	6.28%	4.65%	3.04%	4.44%
5-9 years	2.29%	3.12%	4.54%	2.64%	4.61%	9.71%	2.28%	3.57%
10-19 years	1.56%	2.06%	2.60%	2.53%	2.77%	3.53%	1.53%	2.23%
20 or more years	0.63%	2.00%	1.82%	1.29%	1.47%	0.73%	1.04%	0.67%
Multi/single status								
2 or more locations	0.65%	6.17% *	3.68%	1.79%	1.57%	0.71%	1.85%	0.66%
1 location only	0.89%	1.26%	1.45%	1.31%	2.01%	5.06%	0.84%	1.48%
Percent full-time employees								
Less than 25%	2.66%	6.16%	14.40% *	3.81%	5.92%	3.01%	5.96% *	2.92%
25-49 %	2.31%	8.03% *	3.17%	3.54%	6.35%	2.40%	2.86%	2.54%
50-74 %	1.62%	3.11%	3.12%	2.61%	3.28%	1.67%	1.88%	1.76%
75% or more	0.63%	1.43%	1.53%	1.23%	1.39%	0.80%	0.88%	0.71%
Union presence								
No union employees	0.64%	1.21%	1.28%	1.06%	1.30%	0.87%	0.76%	0.73%
Has union employees	1.20%	9.76%	8.09%	6.08%	4.20%	1.23%	5.19%	1.21%
Percent low-wage employees								
50% or more low-wage	1.56%	4.73%	3.04%	4.22%	2.63%	1.97%	2.30%	1.69%
Less than 50% low-wage	0.61%	1.29%	1.45%	1.12%	1.36%	0.76%	0.82%	0.68%

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.

** 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.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	71.7%	21.0%	33.5%	50.6%	66.8%	86.3%	34.2%	78.5%
Industry group **								
Agric., fish., forest.	49.7%	10.8% *	--	61.2%	59.6% *	50.0% *	35.4% *	55.2%
Mining and manufacturing	64.1%	30.4%	28.8%	42.3%	55.3%	77.4%	35.4%	67.7%
Construction	54.8%	13.1% *	41.5%	52.0%	69.0%	74.6%	34.0%	69.0%
Utilities and transp.	74.9%	24.6% *	36.0% *	38.9%	67.5%	83.4%	30.9%	79.6%
Wholesale trade	65.7%	19.8%	29.2%	45.0%	69.8%	84.4%	30.5%	76.4%
Fin. svcs. and real estate	81.0%	17.6%	33.1%	59.0%	69.0%	91.1%	33.6%	86.1%
Retail trade	79.2%	19.2%	34.4%	55.2%	66.0%	90.6%	35.9%	85.3%
Professional services	73.4%	24.1%	34.3%	56.5%	67.1%	88.0%	36.4%	79.8%
Other services	69.4%	21.0%	31.2%	46.9%	70.9%	85.0%	32.4%	76.9%
Ownership								
For profit, incorporated	72.3%	19.6%	34.4%	51.3%	66.3%	86.0%	34.2%	79.2%
For profit, unincorporated	68.7%	23.9%	33.5%	53.3%	70.7%	87.8%	36.1%	77.6%
Nonprofit	71.7%	23.5%	28.4%	44.0%	64.6%	86.4%	30.9%	76.5%
Age of firm								
Less than 5 years	59.3%	23.8%	36.1%	60.1%	73.6%	91.5%	34.8%	76.1%
5-9 years	57.1%	27.8%	38.3%	54.0%	71.1%	76.9%	39.0%	69.2%
10-19 years	60.4%	20.2%	34.5%	52.6%	69.2%	90.3%	35.1%	72.7%
20 or more years	74.9%	18.4%	31.5%	47.2%	65.3%	86.2%	32.3%	79.6%
Multi/single status								
2 or more locations	80.9%	26.8% *	31.0%	47.6%	66.2%	86.3%	39.1%	81.6%
1 location only	51.5%	20.9%	33.7%	51.2%	67.5%	86.4%	33.8%	66.1%
Percent full-time employees								
Less than 25%	64.7%	18.4% *	25.2%	36.8%	62.0%	84.2%	27.4%	70.8%
25-49 %	72.7%	10.5% *	28.8%	46.5%	63.8%	90.5%	29.9%	79.8%
50-74 %	72.6%	14.1%	30.3%	51.8%	69.3%	87.1%	29.9%	79.9%
75% or more	72.0%	23.5%	35.0%	52.4%	67.2%	85.8%	35.9%	78.7%
Union presence								
No union employees	69.1%	20.7%	32.6%	50.5%	66.9%	85.7%	33.7%	77.0%
Has union employees	82.4%	27.3% *	47.6%	51.1%	66.0%	87.7%	43.6%	83.9%
Percent low-wage employees								
50% or more low-wage	70.9%	11.2%	36.6%	42.2%	63.6%	85.5%	32.5%	75.5%
Less than 50% low-wage	71.9%	22.2%	33.1%	52.7%	67.8%	86.5%	34.5%	79.3%

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.

Table I.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans 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	0.52%	1.45%	1.80%	1.35%	1.26%	0.65%	1.01%	0.57%
Industry group **								
Agric., fish., forest.	9.37%	7.56% *	--	14.70%	18.86% *	17.89% *	13.62% *	12.43%
Mining and manufacturing	1.74%	7.22%	5.11%	3.72%	3.34%	2.39%	3.28%	1.89%
Construction	2.85%	3.93% *	5.15%	4.69%	5.99%	8.39%	3.15%	3.94%
Utilities and transp.	2.47%	10.29% *	12.30% *	6.72%	6.64%	2.73%	6.14%	2.54%
Wholesale trade	2.14%	5.51%	5.46%	4.65%	4.17%	2.80%	3.36%	2.30%
Fin. svcs. and real estate	1.34%	3.82%	6.91%	4.98%	3.92%	1.26%	3.71%	1.30%
Retail trade	1.20%	4.54%	5.69%	4.16%	4.11%	1.16%	3.16%	1.21%
Professional services	0.97%	2.60%	2.91%	2.46%	2.18%	1.26%	1.75%	1.06%
Other services	1.20%	3.25%	4.58%	2.83%	2.66%	1.53%	2.30%	1.30%
Ownership								
For profit, incorporated	0.62%	1.72%	2.24%	1.65%	1.63%	0.75%	1.25%	0.68%
For profit, unincorporated	1.40%	3.22%	3.75%	3.21%	3.10%	1.60%	2.23%	1.57%
Nonprofit	1.37%	4.63%	4.53%	3.47%	2.52%	1.88%	2.68%	1.45%
Age of firm								
Less than 5 years	2.81%	4.43%	5.93%	4.64%	5.35%	4.92%	3.34%	3.46%
5-9 years	2.61%	4.36%	4.73%	3.91%	5.04%	12.18%	2.90%	3.80%
10-19 years	1.58%	2.62%	3.36%	2.87%	3.31%	1.83%	1.96%	1.98%
20 or more years	0.57%	2.03%	2.60%	1.76%	1.45%	0.67%	1.42%	0.60%
Multi/single status								
2 or more locations	0.59%	15.79% *	4.90%	2.63%	1.51%	0.65%	3.26%	0.60%
1 location only	1.03%	1.45%	1.89%	1.54%	2.10%	4.97%	1.07%	1.51%
Percent full-time employees								
Less than 25%	2.50%	6.97% *	6.95%	5.72%	5.40%	3.44%	4.43%	2.75%
25-49 %	1.70%	4.34% *	5.66%	4.61%	4.46%	1.37%	3.52%	1.75%
50-74 %	1.45%	3.13%	5.10%	3.87%	3.36%	1.84%	2.79%	1.57%
75% or more	0.61%	1.74%	2.10%	1.56%	1.46%	0.77%	1.18%	0.67%
Union presence								
No union employees	0.58%	1.47%	1.85%	1.37%	1.31%	0.78%	1.03%	0.65%
Has union employees	1.19%	8.45% *	7.94%	6.36%	4.50%	1.19%	5.16%	1.21%
Percent low-wage employees								
50% or more low-wage	1.20%	3.05%	7.03%	3.23%	2.69%	1.41%	3.31%	1.27%
Less than 50% low-wage	0.58%	1.57%	1.79%	1.48%	1.41%	0.73%	1.05%	0.64%

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.B.3 Number of full-time private-sector employees 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	95,570,335	9,481,254	7,560,924	12,808,984	18,499,278	47,219,896	23,256,522	72,313,814
Industry group **								
Agric., fish., forest.	1,010,043	278,309	156,725	212,003	166,336*	196,670	561,252	448,791
Mining and manufacturing	11,935,093	423,163	604,599	1,607,244	3,052,017	6,248,069	1,740,335	10,194,757
Construction	5,840,003	1,270,205	1,104,931	1,511,313	1,344,821	608,733	3,122,048	2,717,955
Utilities and transp.	4,963,704	258,904	215,487	391,950	627,792	3,469,571	695,063	4,268,641
Wholesale trade	5,468,969	529,955	512,980	977,520	1,220,035	2,228,480	1,579,143	3,889,826
Fin. svcs. and real estate	10,788,885	862,276	388,624	685,044	1,541,436	7,311,504	1,551,682	9,237,203
Retail trade	10,320,589	1,144,303	786,894	1,232,429	1,250,759	5,906,205	2,537,357	7,783,232
Professional services	26,361,892	2,386,391	1,760,002	3,046,759	5,594,503	13,574,237	5,519,014	20,842,878
Other services	18,881,157	2,327,749	2,030,681	3,144,722	3,701,578	7,676,427	5,950,626	12,930,530
Ownership								
For profit, incorporated	67,254,449	6,502,145	5,504,087	8,967,080	11,597,658	34,683,478	16,465,306	50,789,143
For profit, unincorporated	14,324,521	2,484,435	1,556,303	2,340,508	3,302,303	4,640,972	5,205,537	9,118,984
Nonprofit	13,991,365	494,674	500,533	1,501,396	3,599,317	7,895,445	1,585,679	12,405,686
Age of firm								
Less than 5 years	5,211,299	1,993,122	756,359	1,231,177	975,246	255,395	3,361,691	1,849,607
5-9 years	6,418,237	1,710,502	1,135,217	1,737,950	1,358,732	475,836	3,756,605	2,661,632
10-19 years	13,043,181	2,684,346	2,124,665	3,119,092	2,943,259	2,171,820	6,348,411	6,694,770
20 or more years	70,897,618	3,093,283	3,544,683	6,720,765	13,222,042	44,316,845	9,789,814	61,107,804
Multi/single status								
2 or more locations	59,332,036	60,618	430,373	2,351,094	10,538,332	45,951,620	1,382,049	57,949,987
1 location only	36,238,299	9,420,636	7,130,551	10,457,891	7,960,946	1,268,276	21,874,473	14,363,826
Percent full-time employees								
Less than 25%	1,269,918	102,227	146,656	259,820	296,735	464,480	384,417	885,501
25-49 %	4,092,383	435,386	420,148	787,201	721,889	1,727,758	1,256,212	2,836,170
50-74 %	10,634,906	1,486,381	976,363	1,310,724	1,917,696	4,943,741	3,091,882	7,543,024
75% or more	79,573,128	7,457,260	6,017,757	10,451,239	15,562,957	40,083,916	18,524,010	61,049,118
Union presence								
No union employees	78,568,858	9,234,608	7,174,227	12,019,333	16,494,340	33,646,350	22,395,899	56,172,959
Has union employees	17,001,477	246,646	386,697	789,651	2,004,938	13,573,545	860,623	16,140,854
Percent low-wage employees								
50% or more low-wage	15,344,210	1,762,281	1,316,080	2,223,031	3,088,164	6,954,653	4,241,653	11,102,556
Less than 50% low-wage	80,226,126	7,718,973	6,244,843	10,585,953	15,411,114	40,265,243	19,014,868	61,211,257

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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3 Standard errors for number of full-time private-sector employees 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	790,444	125,869	179,892	246,376	381,305	673,069	236,503	773,919
Industry group **								
Agric., fish., forest.	107,616	28,344	30,383	60,290	56,772*	54,872	62,460	87,750
Mining and manufacturing	407,235	35,025	56,337	111,565	193,134	336,471	90,655	397,658
Construction	272,866	68,142	87,820	132,643	180,732	111,694	132,731	239,424
Utilities and transp.	318,667	30,492	32,927	49,677	90,953	298,124	56,183	313,702
Wholesale trade	251,682	46,475	54,162	85,792	121,957	190,268	91,144	234,902
Fin. svcs. and real estate	463,285	51,118	47,831	69,661	141,519	431,034	81,199	456,189
Retail trade	336,357	59,160	61,733	101,846	119,141	285,909	101,874	320,919
Professional services	544,785	76,563	87,032	142,104	251,455	454,990	136,351	529,014
Other services	491,371	87,144	116,577	146,293	268,820	360,990	165,925	464,519
Ownership								
For profit, incorporated	795,360	119,502	165,284	231,697	350,961	670,676	231,380	770,549
For profit, unincorporated	401,049	83,163	88,460	134,702	229,871	278,611	142,050	376,526
Nonprofit	448,397	39,672	50,412	103,124	192,192	389,583	82,272	441,219
Age of firm								
Less than 5 years	202,939	77,398	56,183	111,447	131,346	54,487	111,546	170,464
5-9 years	242,869	70,939	73,131	121,503	154,101	103,842	127,439	208,308
10-19 years	346,507	88,840	106,989	151,668	202,856	198,588	161,560	310,160
20 or more years	790,300	93,578	143,476	202,256	364,484	678,070	201,166	769,046
Multi/single status								
2 or more locations	744,356	12,769	39,066	113,279	311,246	686,535	75,405	741,042
1 location only	459,518	125,887	179,803	236,356	329,913	145,129	238,684	419,989
Percent full-time employees								
Less than 25%	56,582	10,200	11,422	21,763	36,581	34,272	19,832	53,127
25-49 %	140,075	27,257	30,830	53,614	66,470	103,845	50,910	130,944
50-74 %	305,612	59,390	57,354	81,899	141,287	246,455	94,499	291,048
75% or more	843,675	131,145	179,603	256,051	398,721	703,789	252,316	817,682
Union presence								
No union employees	779,003	124,003	173,532	239,072	369,081	656,901	232,224	760,994
Has union employees	520,786	36,548	58,799	96,135	188,582	472,880	79,450	514,896
Percent low-wage employees								
50% or more low-wage	380,730	69,998	90,286	113,727	177,135	299,712	135,104	357,165
Less than 50% low-wage	816,255	125,779	166,927	247,643	384,727	686,290	233,745	795,222

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.

** 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.

Totals may not sum exactly because of rounding.

Table I.B.3.a Percent of number of full-time private-sector employees 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	95,570,335	9.9%	7.9%	13.4%	19.4%	49.4%	24.3%	75.7%
Industry group **								
Agric., fish., forest.	1,010,043	27.6%	15.5%	21.0%	16.5%	19.5%	55.6%	44.4%
Mining and manufacturing	11,935,093	3.5%	5.1%	13.5%	25.6%	52.4%	14.6%	85.4%
Construction	5,840,003	21.8%	18.9%	25.9%	23.0%	10.4%	53.5%	46.5%
Utilities and transp.	4,963,704	5.2%	4.3%	7.9%	12.6%	69.9%	14.0%	86.0%
Wholesale trade	5,468,969	9.7%	9.4%	17.9%	22.3%	40.7%	28.9%	71.1%
Fin. svcs. and real estate	10,788,885	8.0%	3.6%	6.3%	14.3%	67.8%	14.4%	85.6%
Retail trade	10,320,589	11.1%	7.6%	11.9%	12.1%	57.2%	24.6%	75.4%
Professional services	26,361,892	9.1%	6.7%	11.6%	21.2%	51.5%	20.9%	79.1%
Other services	18,881,157	12.3%	10.8%	16.7%	19.6%	40.7%	31.5%	68.5%
Ownership								
For profit, incorporated	67,254,449	9.7%	8.2%	13.3%	17.2%	51.6%	24.5%	75.5%
For profit, unincorporated	14,324,521	17.3%	10.9%	16.3%	23.1%	32.4%	36.3%	63.7%
Nonprofit	13,991,365	3.5%	3.6%	10.7%	25.7%	56.4%	11.3%	88.7%
Age of firm								
Less than 5 years	5,211,299	38.2%	14.5%	23.6%	18.7%	4.9%	64.5%	35.5%
5-9 years	6,418,237	26.7%	17.7%	27.1%	21.2%	7.4%	58.5%	41.5%
10-19 years	13,043,181	20.6%	16.3%	23.9%	22.6%	16.7%	48.7%	51.3%
20 or more years	70,897,618	4.4%	5.0%	9.5%	18.6%	62.5%	13.8%	86.2%
Multi/single status								
2 or more locations	59,332,036	0.1%	0.7%	4.0%	17.8%	77.4%	2.3%	97.7%
1 location only	36,238,299	26.0%	19.7%	28.9%	22.0%	3.5%	60.4%	39.6%
Percent full-time employees								
Less than 25%	1,269,918	8.0%	11.5%	20.5%	23.4%	36.6%	30.3%	69.7%
25-49 %	4,092,383	10.6%	10.3%	19.2%	17.6%	42.2%	30.7%	69.3%
50-74 %	10,634,906	14.0%	9.2%	12.3%	18.0%	46.5%	29.1%	70.9%
75% or more	79,573,128	9.4%	7.6%	13.1%	19.6%	50.4%	23.3%	76.7%
Union presence								
No union employees	78,568,858	11.8%	9.1%	15.3%	21.0%	42.8%	28.5%	71.5%
Has union employees	17,001,477	1.5%	2.3%	4.6%	11.8%	79.8%	5.1%	94.9%
Percent low-wage employees								
50% or more low-wage	15,344,210	11.5%	8.6%	14.5%	20.1%	45.3%	27.6%	72.4%
Less than 50% low-wage	80,226,126	9.6%	7.8%	13.2%	19.2%	50.2%	23.7%	76.3%

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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.a Standard errors for percent of number of full-time private-sector employees 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	790,444	0.15%	0.19%	0.26%	0.37%	0.44%	0.28%	0.28%
Industry group **								
Agric., fish., forest.	107,616	3.49%	3.00%	5.07%	4.93%	4.72%	5.56%	5.56%
Mining and manufacturing	407,235	0.31%	0.48%	0.92%	1.44%	1.69%	0.81%	0.81%
Construction	272,866	1.35%	1.49%	1.99%	2.52%	1.77%	2.44%	2.44%
Utilities and transp.	318,667	0.67%	0.69%	1.05%	1.78%	2.41%	1.32%	1.32%
Wholesale trade	251,682	0.88%	0.99%	1.50%	1.95%	2.40%	1.72%	1.72%
Fin. svcs. and real estate	463,285	0.55%	0.45%	0.66%	1.27%	1.68%	0.89%	0.89%
Retail trade	336,357	0.62%	0.61%	0.95%	1.08%	1.54%	1.07%	1.07%
Professional services	544,785	0.32%	0.34%	0.53%	0.86%	1.04%	0.59%	0.59%
Other services	491,371	0.52%	0.62%	0.77%	1.23%	1.35%	0.99%	0.99%
Ownership								
For profit, incorporated	795,360	0.20%	0.25%	0.34%	0.48%	0.60%	0.39%	0.39%
For profit, unincorporated	401,049	0.68%	0.63%	0.90%	1.35%	1.47%	1.15%	1.15%
Nonprofit	448,397	0.30%	0.37%	0.74%	1.27%	1.53%	0.63%	0.63%
Age of firm								
Less than 5 years	202,939	1.67%	1.08%	1.81%	2.13%	1.01%	2.25%	2.25%
5-9 years	242,869	1.27%	1.14%	1.65%	1.99%	1.52%	2.08%	2.08%
10-19 years	346,507	0.76%	0.81%	1.06%	1.31%	1.32%	1.33%	1.33%
20 or more years	790,300	0.14%	0.20%	0.28%	0.47%	0.54%	0.29%	0.29%
Multi/single status								
2 or more locations	744,356	0.02%	0.07%	0.19%	0.49%	0.52%	0.13%	0.13%
1 location only	459,518	0.43%	0.48%	0.59%	0.75%	0.39%	0.77%	0.77%
Percent full-time employees								
Less than 25%	56,582	0.82%	0.95%	1.61%	2.35%	2.15%	1.68%	1.68%
25-49 %	140,075	0.70%	0.76%	1.22%	1.44%	1.76%	1.31%	1.31%
50-74 %	305,612	0.62%	0.56%	0.76%	1.19%	1.48%	1.02%	1.02%
75% or more	843,675	0.18%	0.23%	0.32%	0.46%	0.55%	0.35%	0.35%
Union presence								
No union employees	779,003	0.19%	0.23%	0.31%	0.43%	0.55%	0.36%	0.36%
Has union employees	520,786	0.22%	0.35%	0.56%	1.04%	1.19%	0.47%	0.47%
Percent low-wage employees								
50% or more low-wage	380,730	0.49%	0.58%	0.73%	1.03%	1.28%	0.91%	0.91%
Less than 50% low-wage	816,255	0.17%	0.21%	0.30%	0.44%	0.53%	0.33%	0.33%

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.

** 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.

Percents may not add to 100% because of rounding.

Table I.B.3.b Percent of private-sector full-time employees at 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	88.5%	34.7%	63.9%	86.8%	98.8%	99.8%	56.3%	98.9%
Industry group **								
Agric., fish., forest.	61.5%	15.2%	40.9%	80.2%	89.1%	100.0%	36.6%	92.6%
Mining and manufacturing	95.3%	38.9%	69.3%	93.6%	99.4%	100.0%	69.3%	99.7%
Construction	76.5%	28.9%	69.1%	91.5%	100.0%	100.0%	57.2%	98.7%
Utilities and transp.	93.6%	36.6%	65.4%	85.9%	96.4%	100.0%	58.9%	99.2%
Wholesale trade	91.0%	45.9%	81.8%	88.8%	100.0%	100.0%	71.6%	98.9%
Fin. svcs. and real estate	94.1%	39.5%	83.2%	94.2%	99.7%	100.0%	60.0%	99.9%
Retail trade	87.4%	31.4%	52.6%	90.8%	97.6%	100.0%	51.2%	99.2%
Professional services	91.7%	42.5%	75.9%	90.9%	99.0%	99.5%	63.9%	99.0%
Other services	80.5%	28.5%	46.6%	73.8%	98.1%	99.4%	43.7%	97.4%
Ownership								
For profit, incorporated	88.6%	35.2%	64.4%	86.0%	99.0%	99.7%	57.0%	98.9%
For profit, unincorporated	79.9%	28.8%	57.3%	84.6%	97.8%	99.8%	47.8%	98.3%
Nonprofit	97.0%	58.4%	78.5%	94.7%	99.2%	99.9%	76.8%	99.5%
Age of firm								
Less than 5 years	55.4%	20.8%	41.4%	79.2%	95.5%	98.2%	34.1%	94.0%
5-9 years	66.8%	28.2%	51.2%	83.5%	98.1%	92.7%	46.9%	94.9%
10-19 years	76.2%	35.9%	64.9%	81.5%	98.3%	99.7%	54.4%	96.9%
20 or more years	95.2%	46.3%	72.1%	91.5%	99.3%	99.8%	68.8%	99.5%
Multi/single status								
2 or more locations	99.2%	46.6%	74.0%	92.8%	99.1%	99.8%	81.9%	99.6%
1 location only	71.1%	34.6%	63.2%	85.5%	98.4%	96.9%	54.7%	96.2%
Percent full-time employees								
Less than 25%	74.8%	22.7%	27.3%	61.6%	89.4%	99.4%	32.2%	93.4%
25-49 %	77.3%	16.9%	37.0%	64.9%	98.6%	99.1%	35.7%	95.7%
50-74 %	81.3%	27.0%	43.7%	77.7%	98.7%	99.2%	40.3%	98.1%
75% or more	90.3%	37.5%	69.9%	90.2%	99.0%	99.9%	60.9%	99.3%
Union presence								
No union employees	86.3%	34.0%	62.5%	86.1%	98.8%	99.7%	55.4%	98.7%
Has union employees	98.8%	60.0%	88.4%	97.3%	98.9%	99.9%	80.9%	99.8%
Percent low-wage employees								
50% or more low-wage	78.2%	15.3%	31.2%	63.9%	96.8%	99.4%	29.9%	96.7%
Less than 50% low-wage	90.5%	39.1%	70.7%	91.6%	99.2%	99.8%	62.2%	99.3%

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.

** 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.B.3.b Standard errors for percent of private-sector full-time employees at 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	0.19%	0.93%	1.25%	0.66%	0.26%	0.08%	0.66%	0.11%
Industry group **								
Agric., fish., forest.	4.53%	3.68%	9.76%	7.43%	9.56%	0.00%	6.25%	4.00%
Mining and manufacturing	0.40%	4.18%	4.06%	1.20%	0.47%	0.02%	2.22%	0.16%
Construction	1.44%	2.70%	3.45%	1.78%	0.01%	0.01%	2.04%	0.71%
Utilities and transp.	0.76%	5.92%	6.72%	3.72%	1.91%	0.02%	3.85%	0.31%
Wholesale trade	0.87%	4.54%	3.69%	2.87%	0.01%	0.00%	2.37%	0.57%
Fin. svcs. and real estate	0.44%	3.07%	3.50%	2.05%	0.19%	0.03%	2.44%	0.05%
Retail trade	0.68%	2.75%	3.93%	1.57%	1.68%	0.00%	2.04%	0.31%
Professional services	0.34%	1.77%	1.91%	1.05%	0.42%	0.29%	1.17%	0.23%
Other services	0.71%	1.87%	3.05%	1.81%	0.70%	0.06%	1.53%	0.33%
Ownership								
For profit, incorporated	0.25%	1.16%	1.48%	0.83%	0.31%	0.11%	0.81%	0.14%
For profit, unincorporated	0.78%	1.70%	2.84%	1.63%	0.76%	0.12%	1.46%	0.35%
Nonprofit	0.30%	3.86%	4.53%	0.92%	0.52%	0.04%	2.07%	0.17%
Age of firm								
Less than 5 years	1.86%	1.82%	3.78%	2.80%	2.38%	1.80%	1.77%	1.58%
5-9 years	1.49%	2.10%	3.29%	2.05%	1.03%	1.61%	1.80%	0.95%
10-19 years	0.87%	1.79%	2.33%	1.64%	0.75%	0.23%	1.33%	0.58%
20 or more years	0.16%	1.67%	1.76%	0.69%	0.25%	0.09%	0.95%	0.10%
Multi/single status								
2 or more locations	0.09%	10.39%	3.65%	0.82%	0.26%	0.09%	1.78%	0.08%
1 location only	0.53%	0.94%	1.31%	0.79%	0.49%	0.50%	0.70%	0.43%
Percent full-time employees								
Less than 25%	1.51%	4.50%	3.77%	3.71%	2.86%	0.32%	2.65%	1.09%
25-49 %	1.10%	2.57%	3.85%	3.09%	0.46%	0.07%	2.11%	0.65%
50-74 %	0.76%	1.94%	3.05%	2.19%	0.52%	0.10%	1.63%	0.28%
75% or more	0.22%	1.10%	1.42%	0.70%	0.30%	0.10%	0.76%	0.12%
Union presence								
No union employees	0.24%	0.93%	1.29%	0.70%	0.26%	0.12%	0.68%	0.14%
Has union employees	0.20%	6.94%	4.06%	1.02%	1.07%	0.00%	3.01%	0.13%
Percent low-wage employees								
50% or more low-wage	0.75%	1.81%	4.04%	2.36%	0.97%	0.06%	1.84%	0.40%
Less than 50% low-wage	0.20%	1.05%	1.29%	0.60%	0.24%	0.10%	0.70%	0.11%

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.

** 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.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at 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	89.2%	92.4%	91.1%	92.8%	91.1%	87.3%	91.9%	88.8%
Industry group **								
Agric., fish., forest.	88.1%	96.8%	--	86.7%	91.3%	83.0%	90.9%	86.6%
Mining and manufacturing	93.1%	95.0%	95.3%	97.1%	94.9%	91.0%	96.3%	92.7%
Construction	87.6%	85.6%	89.9%	90.3%	87.5%	79.6%	88.1%	87.2%
Utilities and transp.	91.9%	95.8%	97.8%	91.1%	97.6%	90.6%	94.2%	91.6%
Wholesale trade	93.8%	91.9%	93.2%	94.0%	97.1%	92.3%	94.7%	93.6%
Fin. svcs. and real estate	94.4%	95.3%	97.4%	96.5%	96.5%	93.5%	96.8%	94.1%
Retail trade	84.7%	90.5%	90.9%	95.7%	89.9%	80.7%	92.2%	83.4%
Professional services	90.7%	92.6%	93.1%	93.6%	91.9%	89.3%	93.2%	90.3%
Other services	81.5%	94.1%	82.9%	88.1%	83.1%	77.5%	87.0%	80.4%
Ownership								
For profit, incorporated	89.3%	92.0%	90.9%	93.6%	91.7%	87.1%	92.1%	88.7%
For profit, unincorporated	88.6%	92.3%	92.0%	91.4%	89.6%	85.6%	91.6%	87.8%
Nonprofit	89.7%	95.3%	90.8%	90.1%	90.7%	88.9%	90.3%	89.6%
Age of firm								
Less than 5 years	92.2%	92.3%	96.4%	93.1%	89.4%	93.5%	93.1%	91.6%
5-9 years	90.8%	94.2%	92.7%	88.5%	92.0%	88.4%	91.8%	90.0%
10-19 years	90.1%	91.3%	91.1%	93.6%	89.6%	85.7%	92.0%	89.1%
20 or more years	88.9%	92.5%	90.0%	93.4%	91.5%	87.3%	91.6%	88.6%
Multi/single status								
2 or more locations	88.4%	89.6%	96.6%	94.2%	91.9%	87.2%	94.0%	88.2%
1 location only	91.2%	92.4%	90.7%	92.4%	90.1%	89.4%	91.7%	90.9%
Percent full-time employees								
Less than 25%	88.9%	99.2%	93.5%	91.8%	86.3%	88.5%	94.3%	88.1%
25-49 %	89.1%	94.9%	85.6%	90.2%	88.1%	89.3%	90.0%	88.9%
50-74 %	90.8%	89.1%	94.4%	91.9%	89.7%	90.9%	91.0%	90.8%
75% or more	89.1%	92.7%	90.9%	93.0%	91.5%	86.7%	92.0%	88.5%
Union presence								
No union employees	89.6%	93.0%	91.3%	93.3%	92.2%	86.7%	92.3%	89.0%
Has union employees	87.7%	79.5%	88.1%	85.8%	82.7%	88.6%	83.5%	87.8%
Percent low-wage employees								
50% or more low-wage	80.1%	90.9%	71.7%	85.5%	84.0%	77.3%	81.4%	79.9%
Less than 50% low-wage	90.8%	92.5%	92.9%	93.8%	92.5%	89.0%	93.0%	90.3%

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.

-- 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.B.3.b.(1) Standard errors for percent of private-sector full-time employees eligible for health insurance at 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	0.32%	0.70%	1.19%	0.51%	0.55%	0.50%	0.54%	0.36%
Industry group **								
Agric., fish., forest.	2.72%	1.98%	--	5.45%	3.98%	6.37%	3.32%	3.83%
Mining and manufacturing	0.86%	1.48%	1.15%	0.57%	0.94%	1.45%	0.59%	0.95%
Construction	1.44%	3.74%	1.87%	1.88%	3.24%	5.32%	1.50%	2.18%
Utilities and transp.	1.62%	2.18%	0.90%	1.91%	0.72%	2.11%	1.41%	1.76%
Wholesale trade	0.77%	2.40%	2.23%	1.52%	0.78%	1.46%	1.04%	0.94%
Fin. svcs. and real estate	0.63%	1.14%	1.15%	1.48%	0.72%	0.85%	0.63%	0.69%
Retail trade	1.31%	2.12%	2.07%	0.67%	1.96%	1.88%	1.00%	1.51%
Professional services	0.43%	1.10%	1.15%	0.89%	0.75%	0.67%	0.62%	0.49%
Other services	0.92%	1.22%	4.93%	1.54%	1.77%	1.40%	2.10%	1.03%
Ownership								
For profit, incorporated	0.40%	0.91%	1.53%	0.57%	0.71%	0.61%	0.68%	0.46%
For profit, unincorporated	0.80%	1.23%	1.54%	1.26%	1.49%	1.52%	0.90%	0.99%
Nonprofit	0.66%	1.34%	2.85%	1.68%	0.93%	1.00%	1.65%	0.71%
Age of firm								
Less than 5 years	1.10%	1.73%	1.09%	1.26%	2.85%	2.77%	0.97%	1.70%
5-9 years	1.07%	1.09%	2.18%	1.95%	2.14%	3.70%	1.12%	1.64%
10-19 years	0.66%	1.77%	1.24%	0.97%	1.36%	1.86%	0.81%	0.92%
20 or more years	0.38%	0.87%	2.05%	0.64%	0.63%	0.52%	0.90%	0.41%
Multi/single status								
2 or more locations	0.42%	5.95%	1.01%	0.95%	0.64%	0.51%	1.31%	0.42%
1 location only	0.44%	0.70%	1.26%	0.59%	0.94%	2.05%	0.58%	0.64%
Percent full-time employees								
Less than 25%	1.67%	0.85%	3.11%	2.59%	4.35%	2.15%	1.72%	1.90%
25-49 %	1.27%	1.87%	4.54%	2.16%	3.30%	1.73%	1.99%	1.44%
50-74 %	0.60%	1.84%	1.36%	1.20%	1.40%	0.86%	0.98%	0.68%
75% or more	0.36%	0.78%	1.34%	0.57%	0.60%	0.57%	0.61%	0.42%
Union presence								
No union employees	0.36%	0.58%	1.26%	0.49%	0.48%	0.64%	0.54%	0.42%
Has union employees	0.70%	8.21%	3.20%	3.14%	2.92%	0.71%	3.16%	0.72%
Percent low-wage employees								
50% or more low-wage	1.11%	2.46%	9.08%	1.88%	1.57%	1.62%	3.61%	1.17%
Less than 50% low-wage	0.32%	0.73%	0.66%	0.50%	0.57%	0.50%	0.40%	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.

-- 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.B.3.b.(1).(a) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at 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	74.9%	75.1%	71.1%	68.8%	73.3%	77.4%	71.5%	75.5%
Industry group **								
Agric., fish., forest.	76.8%	83.0%	--	74.7%	76.4%	82.0%	66.1%	82.3%
Mining and manufacturing	81.9%	78.3%	72.1%	70.9%	79.3%	86.9%	71.8%	83.2%
Construction	70.0%	72.9%	71.9%	66.3%	68.5%	79.0%	69.7%	70.3%
Utilities and transp.	82.3%	70.7%	66.0%	78.7%	79.3%	84.2%	73.3%	83.1%
Wholesale trade	79.7%	77.7%	74.6%	75.5%	75.6%	84.9%	76.1%	80.7%
Fin. svcs. and real estate	79.4%	78.9%	78.1%	81.5%	80.9%	78.9%	79.2%	79.4%
Retail trade	64.0%	71.7%	66.1%	60.0%	63.0%	64.4%	65.9%	63.6%
Professional services	77.7%	74.1%	72.6%	71.3%	75.9%	80.6%	72.9%	78.5%
Other services	64.1%	75.8%	67.0%	61.5%	62.7%	64.2%	68.3%	63.2%
Ownership								
For profit, incorporated	74.0%	73.3%	70.6%	67.9%	72.1%	76.6%	70.9%	74.6%
For profit, unincorporated	72.2%	76.8%	71.6%	68.8%	70.1%	74.7%	72.0%	72.3%
Nonprofit	80.7%	84.8%	74.7%	73.4%	79.9%	82.6%	74.9%	81.3%
Age of firm								
Less than 5 years	67.3%	70.7%	69.3%	63.6%	67.5%	73.1%	67.0%	67.5%
5-9 years	67.2%	74.0%	72.3%	64.1%	65.1%	69.4%	71.0%	64.6%
10-19 years	71.1%	77.2%	68.7%	68.0%	72.5%	72.0%	71.4%	71.0%
20 or more years	76.2%	75.3%	72.4%	70.9%	74.7%	77.8%	72.4%	76.7%
Multi/single status								
2 or more locations	76.9%	80.4%	72.0%	76.7%	75.0%	77.4%	76.4%	76.9%
1 location only	70.4%	75.1%	71.0%	66.8%	70.9%	80.2%	71.0%	70.0%
Percent full-time employees								
Less than 25%	64.3%	81.7%	75.6%	68.5%	65.0%	60.4%	77.0%	62.3%
25-49 %	62.4%	84.9%	72.1%	62.0%	59.8%	61.6%	70.4%	61.0%
50-74 %	67.9%	77.6%	67.8%	60.5%	67.2%	68.9%	69.7%	67.6%
75% or more	76.4%	74.4%	71.4%	70.0%	74.7%	79.4%	71.6%	77.3%
Union presence								
No union employees	73.7%	75.0%	70.1%	68.4%	73.2%	76.2%	71.0%	74.4%
Has union employees	79.5%	77.1%	84.4%	74.0%	74.3%	80.4%	79.8%	79.5%
Percent low-wage employees								
50% or more low-wage	58.1%	70.0%	62.0%	55.4%	56.5%	58.8%	58.6%	58.1%
Less than 50% low-wage	77.3%	75.5%	71.8%	70.5%	76.2%	80.2%	72.7%	78.2%

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.

-- 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.B.3.b.(1).(a) Standard errors for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at 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	0.34%	1.01%	0.87%	0.77%	0.77%	0.49%	0.55%	0.39%
Industry group **								
Agric., fish., forest.	4.05%	4.10%	--	11.52%	7.15%	4.00%	7.20%	3.65%
Mining and manufacturing	0.68%	3.31%	3.11%	1.87%	1.61%	0.67%	1.60%	0.73%
Construction	1.60%	3.22%	2.26%	2.71%	3.31%	5.42%	1.77%	2.40%
Utilities and transp.	1.07%	4.53%	6.10%	3.02%	2.51%	1.26%	3.11%	1.11%
Wholesale trade	0.96%	4.34%	2.66%	2.46%	2.31%	1.13%	1.75%	1.13%
Fin. svcs. and real estate	1.45%	2.78%	3.77%	1.86%	1.61%	1.98%	1.90%	1.59%
Retail trade	0.82%	3.10%	2.79%	2.08%	2.08%	1.08%	1.61%	0.93%
Professional services	0.45%	1.86%	1.38%	1.28%	1.05%	0.57%	0.91%	0.50%
Other services	1.03%	2.30%	2.09%	1.95%	2.65%	1.50%	1.31%	1.23%
Ownership								
For profit, incorporated	0.44%	1.27%	1.04%	0.94%	1.04%	0.63%	0.66%	0.51%
For profit, unincorporated	0.84%	1.96%	2.01%	1.88%	1.85%	1.30%	1.31%	1.02%
Nonprofit	0.53%	2.11%	2.23%	1.83%	1.08%	0.66%	1.39%	0.56%
Age of firm								
Less than 5 years	1.87%	3.53%	3.37%	3.54%	3.88%	4.98%	2.31%	2.71%
5-9 years	1.72%	2.61%	2.43%	2.45%	3.84%	7.07%	1.68%	2.68%
10-19 years	0.92%	1.75%	1.60%	1.69%	1.82%	2.52%	1.01%	1.31%
20 or more years	0.38%	1.46%	1.20%	0.91%	0.84%	0.51%	0.72%	0.42%
Multi/single status								
2 or more locations	0.42%	10.66%	2.84%	1.21%	0.79%	0.50%	1.45%	0.42%
1 location only	0.58%	1.02%	0.91%	0.91%	1.44%	1.68%	0.58%	0.97%
Percent full-time employees								
Less than 25%	1.63%	7.06%	5.76%	3.88%	3.96%	1.96%	3.06%	1.83%
25-49 %	1.29%	3.91%	3.79%	2.82%	3.10%	1.75%	2.23%	1.45%
50-74 %	0.82%	2.73%	2.73%	2.47%	2.01%	1.04%	1.68%	0.92%
75% or more	0.39%	1.11%	0.95%	0.85%	0.86%	0.56%	0.60%	0.45%
Union presence								
No union employees	0.39%	1.03%	0.87%	0.78%	0.80%	0.64%	0.55%	0.46%
Has union employees	0.66%	5.61%	3.25%	3.98%	2.79%	0.66%	3.08%	0.68%
Percent low-wage employees								
50% or more low-wage	0.97%	4.89%	3.35%	2.47%	1.91%	1.36%	2.10%	1.06%
Less than 50% low-wage	0.36%	1.00%	0.89%	0.81%	0.81%	0.52%	0.55%	0.41%

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.

-- 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.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at 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	66.8%	69.4%	64.8%	63.8%	66.8%	67.6%	65.6%	67.0%
Industry group **								
Agric., fish., forest.	67.6%	80.4%	--	64.7%	69.8%	68.0%	60.1%	71.3%
Mining and manufacturing	76.3%	74.3%	68.6%	68.9%	75.2%	79.1%	69.2%	77.1%
Construction	61.3%	62.4%	64.6%	59.8%	59.9%	62.9%	61.4%	61.2%
Utilities and transp.	75.6%	67.7%	64.6%	71.6%	77.4%	76.3%	69.1%	76.2%
Wholesale trade	74.8%	71.4%	69.5%	71.0%	73.4%	78.3%	72.0%	75.6%
Fin. svcs. and real estate	74.9%	75.2%	76.1%	78.7%	78.0%	73.8%	76.6%	74.7%
Retail trade	54.2%	64.9%	60.1%	57.4%	56.6%	52.0%	60.8%	53.0%
Professional services	70.5%	68.6%	67.6%	66.8%	69.8%	72.0%	67.9%	70.9%
Other services	52.3%	71.4%	55.5%	54.2%	52.1%	49.7%	59.4%	50.8%
Ownership								
For profit, incorporated	66.1%	67.5%	64.2%	63.6%	66.1%	66.7%	65.3%	66.2%
For profit, unincorporated	64.0%	70.9%	65.8%	62.9%	62.9%	63.9%	65.9%	63.5%
Nonprofit	72.4%	80.8%	67.8%	66.1%	72.5%	73.4%	67.6%	72.9%
Age of firm								
Less than 5 years	62.0%	65.3%	66.8%	59.2%	60.3%	68.3%	62.4%	61.8%
5-9 years	61.0%	69.7%	67.0%	56.7%	59.9%	61.4%	65.1%	58.2%
10-19 years	64.1%	70.4%	62.6%	63.7%	64.9%	61.7%	65.7%	63.3%
20 or more years	67.8%	69.7%	65.2%	66.2%	68.3%	67.9%	66.3%	67.9%
Multi/single status								
2 or more locations	67.9%	72.0%	69.6%	72.3%	69.0%	67.5%	71.8%	67.8%
1 location only	64.3%	69.4%	64.4%	61.7%	63.8%	71.7%	65.1%	63.6%
Percent full-time employees								
Less than 25%	57.2%	81.1%	70.7%	62.9%	56.0%	53.5%	72.6%	54.9%
25-49 %	55.6%	80.6%	61.7%	56.0%	52.7%	55.0%	63.4%	54.3%
50-74 %	61.7%	69.2%	64.0%	55.6%	60.3%	62.6%	63.5%	61.3%
75% or more	68.0%	69.0%	64.9%	65.1%	68.4%	68.9%	65.9%	68.4%
Union presence								
No union employees	66.1%	69.8%	64.0%	63.8%	67.4%	66.1%	65.6%	66.2%
Has union employees	69.7%	61.3%	74.3%	63.4%	61.4%	71.2%	66.7%	69.8%
Percent low-wage employees								
50% or more low-wage	46.5%	63.6%	44.4%	47.4%	47.4%	45.4%	47.7%	46.4%
Less than 50% low-wage	70.2%	69.9%	66.6%	66.2%	70.5%	71.4%	67.6%	70.7%

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.

-- 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.B.3.b.(2) Standard errors for percent of private-sector full-time employees that are enrolled in health insurance at 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	0.39%	1.03%	1.17%	0.79%	0.80%	0.58%	0.63%	0.44%
Industry group **								
Agric., fish., forest.	4.66%	4.08%	--	13.09%	6.39%	7.16%	8.25%	4.87%
Mining and manufacturing	1.01%	3.14%	3.06%	1.88%	1.71%	1.56%	1.57%	1.12%
Construction	1.66%	3.85%	2.40%	2.63%	3.41%	6.35%	1.77%	2.50%
Utilities and transp.	1.87%	4.32%	5.87%	2.98%	2.53%	2.44%	2.99%	2.04%
Wholesale trade	1.08%	3.84%	2.52%	2.67%	2.26%	1.60%	1.69%	1.30%
Fin. svcs. and real estate	1.41%	2.72%	3.70%	2.45%	1.65%	1.88%	1.90%	1.54%
Retail trade	1.03%	2.79%	2.80%	1.98%	2.05%	1.42%	1.52%	1.17%
Professional services	0.53%	1.83%	1.59%	1.34%	1.16%	0.74%	0.97%	0.60%
Other services	1.01%	2.29%	3.81%	1.91%	2.38%	1.48%	1.85%	1.17%
Ownership								
For profit, incorporated	0.49%	1.28%	1.44%	0.94%	1.06%	0.72%	0.77%	0.56%
For profit, unincorporated	0.95%	1.95%	2.28%	1.98%	1.93%	1.64%	1.42%	1.15%
Nonprofit	0.73%	2.34%	3.08%	2.08%	1.28%	1.02%	1.73%	0.78%
Age of firm								
Less than 5 years	1.89%	3.39%	3.28%	3.51%	3.90%	5.25%	2.25%	2.76%
5-9 years	1.71%	2.43%	2.81%	2.50%	3.66%	7.64%	1.80%	2.63%
10-19 years	0.94%	2.05%	1.67%	1.67%	1.94%	2.48%	1.07%	1.32%
20 or more years	0.45%	1.41%	1.87%	0.95%	0.90%	0.60%	0.92%	0.49%
Multi/single status								
2 or more locations	0.49%	9.33%	2.92%	1.31%	0.88%	0.59%	1.63%	0.50%
1 location only	0.60%	1.03%	1.23%	0.92%	1.40%	2.11%	0.67%	0.96%
Percent full-time employees								
Less than 25%	1.85%	7.04%	5.89%	3.83%	4.82%	2.15%	3.23%	2.07%
25-49 %	1.34%	4.00%	4.73%	2.76%	3.33%	1.78%	2.47%	1.49%
50-74 %	0.85%	2.67%	2.89%	2.30%	2.07%	1.12%	1.69%	0.96%
75% or more	0.44%	1.13%	1.29%	0.88%	0.89%	0.67%	0.71%	0.51%
Union presence								
No union employees	0.44%	0.98%	1.18%	0.80%	0.81%	0.74%	0.64%	0.52%
Has union employees	0.81%	8.41%	4.69%	3.79%	3.02%	0.83%	3.77%	0.83%
Percent low-wage employees								
50% or more low-wage	1.03%	4.61%	6.37%	2.40%	1.79%	1.48%	2.74%	1.11%
Less than 50% low-wage	0.40%	1.03%	0.93%	0.82%	0.85%	0.61%	0.57%	0.47%

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.

-- 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.B.4 Number of part-time private-sector employees 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	27,642,935	4,635,529	3,213,387	4,617,786	5,217,264	9,958,968	10,267,408	17,375,526
Industry group **								
Agric., fish., forest.	363,885	142,525	34,820*	42,727*	--	--	199,234	164,651*
Mining and manufacturing	402,433	105,912	83,640	79,398	67,481	66,003	233,665	168,768
Construction	396,071	237,592	79,099	58,478	18,489	--	336,702	59,368
Utilities and transp.	406,188	65,786	65,484	66,747	64,455	143,715	163,695	242,493
Wholesale trade	359,387	99,835	52,546	73,603	58,668	74,735	191,953	167,435
Fin. svcs. and real estate	964,706	268,641	88,900	72,691	119,004	415,470	396,247	568,459
Retail trade	5,107,368	725,675	381,361	368,208	402,550	3,229,574	1,331,195	3,776,174
Professional services	6,733,068	1,033,390	638,723	958,189	1,790,999	2,311,767	2,070,586	4,662,481
Other services	12,909,829	1,956,173	1,788,815	2,897,745	2,643,239	3,623,858	5,344,132	7,565,698
Ownership								
For profit, incorporated	16,623,639	2,406,439	1,859,703	2,728,629	2,634,512	6,994,356	5,759,384	10,864,255
For profit, unincorporated	6,144,141	1,697,167	895,343	1,140,280	1,189,088	1,222,263	3,199,690	2,944,452
Nonprofit	4,875,155	531,923	458,341	748,877	1,393,664	1,742,350	1,308,335	3,566,820
Age of firm								
Less than 5 years	2,676,953	1,057,384	583,112	618,192	346,773	71,491*	1,998,405	678,548
5-9 years	3,020,188	888,538	623,210	807,485	480,648	220,306*	1,981,842	1,038,346
10-19 years	4,933,313	1,226,656	895,241	1,221,449	1,134,828	455,139	2,723,044	2,210,269
20 or more years	17,012,481	1,462,951	1,111,824	1,970,660	3,255,015	9,212,032	3,564,118	13,448,363
Multi/single status								
2 or more locations	12,918,436	11,895	109,756	629,137	2,777,702	9,389,946	324,028	12,594,408
1 location only	14,724,499	4,623,634	3,103,632	3,988,649	2,439,561	569,022	9,943,381	4,781,118
Percent full-time employees								
Less than 25%	10,201,674	2,423,837	1,489,331	1,878,769	2,013,264	2,396,472	4,925,446	5,276,227
25-49 %	7,236,198	843,296	742,719	1,354,883	1,255,580	3,039,720	2,298,159	4,938,039
50-74 %	6,616,191	1,066,422	620,129	832,740	1,195,317	2,901,582	2,094,180	4,522,012
75% or more	3,588,872	301,973	361,208	551,393	753,102	1,621,195	949,623	2,639,249
Union presence								
No union employees	24,401,138	4,576,607	3,148,257	4,500,502	4,880,730	7,295,042	10,094,736	14,306,402
Has union employees	3,241,797	58,923	65,130	117,284	336,533	2,663,927	172,673	3,069,125
Percent low-wage employees								
50% or more low-wage	14,421,600	2,200,432	1,675,350	2,627,387	2,961,633	4,956,797	5,269,358	9,152,242
Less than 50% low-wage	13,221,335	2,435,097	1,538,038	1,990,399	2,255,630	5,002,171	4,998,050	8,223,285

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.

Totals may not sum exactly because of rounding.

Table I.B.4 Standard errors for number of part-time private-sector employees 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	405,403	102,685	101,605	145,270	241,330	267,991	162,526	376,849
Industry group **								
Agric., fish., forest.	92,061	22,554	11,041 *	16,128 *	--	--	26,573	88,148 *
Mining and manufacturing	32,240	13,212	13,535	12,474	17,874	14,440	21,182	24,326
Construction	26,727	19,693	11,483	13,347	4,099	--	22,983	13,657
Utilities and transp.	43,632	11,471	17,390	16,141	14,726	31,509	22,521	37,381
Wholesale trade	32,743	13,446	11,661	14,868	10,772	20,494	20,239	25,753
Fin. svcs. and real estate	60,334	22,356	19,012	12,072	15,498	48,970	30,812	51,879
Retail trade	185,721	47,710	35,131	36,851	42,017	167,195	65,209	173,976
Professional services	207,473	46,242	41,667	66,677	141,678	123,286	68,695	196,294
Other services	316,554	83,472	86,496	131,764	200,606	174,418	144,468	284,320
Ownership								
For profit, incorporated	329,653	79,909	76,869	118,691	166,552	238,905	132,418	304,300
For profit, unincorporated	221,566	71,171	58,555	81,387	156,367	100,581	102,041	197,236
Nonprofit	176,757	34,445	46,625	62,321	107,143	112,946	65,899	164,389
Age of firm								
Less than 5 years	137,387	54,724	50,100	62,077	89,026	41,934 *	85,214	108,149
5-9 years	155,696	53,171	49,957	68,438	83,912	85,784 *	85,874	130,459
10-19 years	180,463	57,539	59,410	86,399	126,251	52,296	93,534	155,415
20 or more years	331,227	64,782	57,978	96,526	180,207	250,407	104,219	315,359
Multi/single status								
2 or more locations	284,775	3,188	11,807	55,467	137,738	245,625	29,206	283,403
1 location only	302,522	102,673	101,649	136,253	204,813	117,707	161,990	261,698
Percent full-time employees								
Less than 25%	320,449	89,655	85,223	119,571	206,686	178,107	142,527	288,446
25-49 %	234,449	51,471	52,728	87,530	111,602	173,028	90,578	217,045
50-74 %	184,066	44,489	38,015	52,410	90,533	140,867	65,295	172,394
75% or more	83,414	15,451	16,865	26,041	38,826	66,312	27,295	79,132
Union presence								
No union employees	381,027	102,637	100,464	144,108	236,884	232,952	161,487	350,635
Has union employees	171,751	10,444	17,409	25,863	55,141	159,558	26,430	169,726
Percent low-wage employees								
50% or more low-wage	344,399	84,374	83,446	125,884	208,932	217,998	140,789	316,356
Less than 50% low-wage	261,028	72,520	66,326	89,877	136,783	182,211	108,585	239,171

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.

Totals may not sum exactly because of rounding.

Table I.B.4.a Percent of number of part-time private-sector employees 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	27,642,935	16.8%	11.6%	16.7%	18.9%	36.0%	37.1%	62.9%
Industry group **								
Agric., fish., forest.	363,885	39.2%	9.6% *	11.7% *	--	--	54.8%	45.2% *
Mining and manufacturing	402,433	26.3%	20.8%	19.7%	16.8%	16.4%	58.1%	41.9%
Construction	396,071	60.0%	20.0%	14.8%	4.7%	--	85.0%	15.0%
Utilities and transp.	406,188	16.2%	16.1%	16.4%	15.9%	35.4%	40.3%	59.7%
Wholesale trade	359,387	27.8%	14.6%	20.5%	16.3%	20.8%	53.4%	46.6%
Fin. svcs. and real estate	964,706	27.8%	9.2%	7.5%	12.3%	43.1%	41.1%	58.9%
Retail trade	5,107,368	14.2%	7.5%	7.2%	7.9%	63.2%	26.1%	73.9%
Professional services	6,733,068	15.3%	9.5%	14.2%	26.6%	34.3%	30.8%	69.2%
Other services	12,909,829	15.2%	13.9%	22.4%	20.5%	28.1%	41.4%	58.6%
Ownership								
For profit, incorporated	16,623,639	14.5%	11.2%	16.4%	15.8%	42.1%	34.6%	65.4%
For profit, unincorporated	6,144,141	27.6%	14.6%	18.6%	19.4%	19.9%	52.1%	47.9%
Nonprofit	4,875,155	10.9%	9.4%	15.4%	28.6%	35.7%	26.8%	73.2%
Age of firm								
Less than 5 years	2,676,953	39.5%	21.8%	23.1%	13.0%	2.7% *	74.7%	25.3%
5-9 years	3,020,188	29.4%	20.6%	26.7%	15.9%	7.3% *	65.6%	34.4%
10-19 years	4,933,313	24.9%	18.1%	24.8%	23.0%	9.2%	55.2%	44.8%
20 or more years	17,012,481	8.6%	6.5%	11.6%	19.1%	54.1%	21.0%	79.0%
Multi/single status								
2 or more locations	12,918,436	0.1%	0.8%	4.9%	21.5%	72.7%	2.5%	97.5%
1 location only	14,724,499	31.4%	21.1%	27.1%	16.6%	3.9%	67.5%	32.5%
Percent full-time employees								
Less than 25%	10,201,674	23.8%	14.6%	18.4%	19.7%	23.5%	48.3%	51.7%
25-49 %	7,236,198	11.7%	10.3%	18.7%	17.4%	42.0%	31.8%	68.2%
50-74 %	6,616,191	16.1%	9.4%	12.6%	18.1%	43.9%	31.7%	68.3%
75% or more	3,588,872	8.4%	10.1%	15.4%	21.0%	45.2%	26.5%	73.5%
Union presence								
No union employees	24,401,138	18.8%	12.9%	18.4%	20.0%	29.9%	41.4%	58.6%
Has union employees	3,241,797	1.8%	2.0%	3.6%	10.4%	82.2%	5.3%	94.7%
Percent low-wage employees								
50% or more low-wage	14,421,600	15.3%	11.6%	18.2%	20.5%	34.4%	36.5%	63.5%
Less than 50% low-wage	13,221,335	18.4%	11.6%	15.1%	17.1%	37.8%	37.8%	62.2%

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.

Percents may not add to 100% because of rounding.

Table I.B.4.a Standard errors for percent of number of part-time private-sector employees 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	405,403	0.40%	0.37%	0.50%	0.75%	0.74%	0.64%	0.64%
Industry group **								
Agric., fish., forest.	92,061	10.32%	3.65% *	4.89% *	--	--	13.67%	13.67% *
Mining and manufacturing	32,240	3.09%	3.07%	2.89%	3.86%	3.22%	4.15%	4.15%
Construction	26,727	3.39%	2.62%	3.00%	1.03%	--	3.06%	3.06%
Utilities and transp.	43,632	2.90%	3.93%	3.70%	3.45%	5.66%	4.97%	4.97%
Wholesale trade	32,743	3.55%	3.04%	3.69%	2.88%	4.75%	4.64%	4.64%
Fin. svcs. and real estate	60,334	2.33%	1.87%	1.25%	1.59%	3.29%	2.90%	2.90%
Retail trade	185,721	0.95%	0.69%	0.72%	0.81%	1.57%	1.30%	1.30%
Professional services	207,473	0.74%	0.63%	0.95%	1.66%	1.48%	1.15%	1.15%
Other services	316,554	0.66%	0.67%	0.94%	1.30%	1.13%	1.13%	1.13%
Ownership								
For profit, incorporated	329,653	0.50%	0.47%	0.68%	0.89%	1.02%	0.83%	0.83%
For profit, unincorporated	221,566	1.27%	0.96%	1.25%	2.11%	1.46%	1.86%	1.86%
Nonprofit	176,757	0.74%	0.93%	1.20%	1.78%	1.80%	1.34%	1.34%
Age of firm								
Less than 5 years	137,387	2.25%	1.81%	2.08%	2.94%	1.53% *	3.13%	3.13%
5-9 years	155,696	1.90%	1.66%	2.08%	2.44%	2.65% *	3.00%	3.00%
10-19 years	180,463	1.24%	1.18%	1.55%	2.06%	1.02%	1.94%	1.94%
20 or more years	331,227	0.39%	0.34%	0.55%	0.92%	0.98%	0.62%	0.62%
Multi/single status								
2 or more locations	284,775	0.02%	0.09%	0.42%	0.94%	0.99%	0.23%	0.23%
1 location only	302,522	0.79%	0.70%	0.85%	1.19%	0.77%	1.27%	1.27%
Percent full-time employees								
Less than 25%	320,449	0.99%	0.85%	1.10%	1.70%	1.47%	1.55%	1.55%
25-49 %	234,449	0.73%	0.73%	1.14%	1.37%	1.67%	1.29%	1.29%
50-74 %	184,066	0.71%	0.58%	0.77%	1.21%	1.43%	1.07%	1.07%
75% or more	83,414	0.44%	0.48%	0.71%	0.97%	1.21%	0.81%	0.81%
Union presence								
No union employees	381,027	0.45%	0.42%	0.56%	0.82%	0.77%	0.72%	0.72%
Has union employees	171,751	0.33%	0.54%	0.79%	1.61%	1.85%	0.82%	0.82%
Percent low-wage employees								
50% or more low-wage	344,399	0.61%	0.58%	0.83%	1.22%	1.18%	1.02%	1.02%
Less than 50% low-wage	261,028	0.57%	0.50%	0.65%	0.91%	1.01%	0.86%	0.86%

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.

Percents may not add to 100% because of rounding.

Table I.B.4.b Percent of private-sector part-time employees at 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	69.4%	15.4%	30.9%	61.4%	91.8%	98.9%	28.2%	93.7%
Industry group **								
Agric., fish., forest.	42.7%*	2.6%*	7.5%*	13.7%*	--	--	5.5%*	87.7%
Mining and manufacturing	60.6%	15.2%	37.6%	82.1%	98.7%	98.0%	33.2%	98.6%
Construction	36.6%	14.6%	56.0%	78.5%	95.9%	--	28.0%	85.4%
Utilities and transp.	69.1%	19.0%*	56.1%	57.2%	77.6%	99.6%	42.8%	86.8%
Wholesale trade	71.1%	27.9%	77.0%	73.3%	100.0%	100.0%	48.3%	97.4%
Fin. svcs. and real estate	70.9%	19.6%	54.9%	76.1%	95.2%	99.6%	31.7%	98.2%
Retail trade	79.8%	10.3%	29.4%	74.1%	95.3%	100.0%	25.4%	98.9%
Professional services	75.3%	22.9%	48.0%	72.2%	87.4%	98.0%	37.5%	92.0%
Other services	64.1%	13.1%	20.7%	55.4%	93.9%	98.4%	24.6%	92.1%
Ownership								
For profit, incorporated	70.5%	15.5%	28.9%	56.9%	89.1%	98.7%	27.8%	93.1%
For profit, unincorporated	54.1%	11.1%	24.1%	56.0%	90.6%	98.5%	20.8%	90.3%
Nonprofit	85.0%	29.0%	52.4%	86.0%	98.0%	99.9%	48.4%	98.5%
Age of firm								
Less than 5 years	29.6%	7.8%	17.7%	56.6%	53.3%	100.0%	17.4%	65.5%
5-9 years	42.3%	12.0%	24.1%	51.3%	90.5%	78.3%	23.2%	78.7%
10-19 years	52.6%	13.2%	29.1%	56.9%	90.3%	99.6%	24.3%	87.6%
20 or more years	85.4%	24.9%	43.2%	69.8%	96.7%	99.4%	40.1%	97.3%
Multi/single status								
2 or more locations	96.7%	35.5%*	51.9%	69.0%	95.8%	99.4%	57.3%	97.7%
1 location only	45.5%	15.4%	30.2%	60.2%	87.3%	91.6%	27.3%	83.4%
Percent full-time employees								
Less than 25%	52.0%	7.9%	15.4%	47.5%	81.0%	98.4%	15.2%	86.3%
25-49 %	75.8%	15.5%	36.2%	62.6%	98.1%	99.0%	34.0%	95.3%
50-74 %	78.5%	24.9%	42.0%	75.4%	98.4%	98.7%	37.3%	97.6%
75% or more	89.2%	42.2%	65.4%	84.5%	99.7%	100.0%	61.6%	99.1%
Union presence								
No union employees	66.0%	15.4%	30.5%	61.1%	91.6%	98.9%	28.1%	92.7%
Has union employees	95.0%	14.8%*	50.9%	73.6%	94.4%	98.9%	35.2%	98.4%
Percent low-wage employees								
50% or more low-wage	65.6%	8.0%	17.6%	53.5%	91.2%	98.6%	20.0%	91.9%
Less than 50% low-wage	73.5%	22.1%	45.5%	71.8%	92.7%	99.2%	36.9%	95.8%

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.B.4.b Standard errors for percent of private-sector part-time employees at 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	0.63%	1.00%	1.58%	1.66%	1.67%	0.19%	0.86%	0.61%
Industry group **								
Agric., fish., forest.	14.16% *	1.47% *	3.60% *	7.09% *	--	--	1.72% *	9.72%
Mining and manufacturing	3.77%	4.37%	7.47%	6.72%	0.95%	2.01%	4.17%	0.88%
Construction	3.30%	3.18%	7.27%	11.22%	4.01%	--	3.09%	11.47%
Utilities and transp.	4.49%	6.33% *	12.38%	12.22%	12.16%	0.41%	7.21%	5.47%
Wholesale trade	3.78%	5.71%	7.48%	9.46%	0.00%	0.00%	5.27%	1.50%
Fin. svcs. and real estate	2.47%	3.87%	10.72%	9.10%	2.57%	0.33%	3.81%	0.65%
Retail trade	1.14%	1.84%	4.19%	3.89%	2.37%	0.00%	2.20%	0.32%
Professional services	1.37%	1.98%	3.33%	3.03%	4.29%	0.59%	1.66%	1.82%
Other services	1.06%	1.85%	2.13%	2.35%	1.18%	0.34%	1.35%	0.76%
Ownership								
For profit, incorporated	0.83%	1.43%	1.91%	2.24%	2.98%	0.17%	1.17%	0.87%
For profit, unincorporated	1.74%	1.52%	2.95%	3.51%	2.80%	1.15%	1.43%	1.57%
Nonprofit	1.01%	3.11%	5.16%	2.65%	0.61%	0.03%	2.56%	0.37%
Age of firm								
Less than 5 years	2.44%	1.31%	3.52%	4.79%	13.47%	0.00%	1.95%	8.91%
5-9 years	2.81%	2.41%	3.48%	4.31%	3.38%	9.62%	2.06%	3.79%
10-19 years	1.82%	1.37%	3.02%	3.46%	2.58%	0.34%	1.49%	1.88%
20 or more years	0.54%	2.25%	2.68%	2.34%	0.75%	0.14%	1.53%	0.32%
Multi/single status								
2 or more locations	0.28%	12.44% *	5.44%	3.73%	0.77%	0.13%	4.42%	0.26%
1 location only	1.13%	1.01%	1.63%	1.83%	3.37%	2.78%	0.87%	2.03%
Percent full-time employees								
Less than 25%	1.56%	1.54%	2.28%	3.33%	4.10%	0.76%	1.33%	1.84%
25-49 %	1.11%	2.19%	3.68%	3.07%	0.67%	0.08%	2.03%	0.70%
50-74 %	0.85%	1.88%	3.18%	2.34%	0.70%	0.09%	1.63%	0.30%
75% or more	0.51%	2.68%	2.27%	1.68%	0.13%	0.02%	1.47%	0.20%
Union presence								
No union employees	0.70%	1.01%	1.59%	1.68%	1.76%	0.25%	0.87%	0.73%
Has union employees	0.86%	5.29% *	13.36%	10.81%	4.95%	0.07%	7.11%	0.57%
Percent low-wage employees								
50% or more low-wage	1.00%	1.45%	2.10%	2.48%	1.59%	0.36%	1.30%	0.77%
Less than 50% low-wage	0.84%	1.39%	2.26%	2.09%	3.30%	0.10%	1.14%	0.98%

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.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at 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	20.1%	26.6%	21.4%	13.2%	17.2%	23.0%	19.4%	20.3%
Industry group **								
Agric., fish., forest.	7.9%*	--	--	--	--	--	17.2%*	7.2%*
Mining and manufacturing	25.0%	18.5%*	20.1%*	26.9%	11.9%*	40.7%	23.2%	25.9%
Construction	25.1%	43.2%	17.5%	18.0%*	27.4%*	--	28.8%	18.1%*
Utilities and transp.	32.0%	--	60.2%*	7.5%*	19.7%	33.4%	44.4%	27.8%
Wholesale trade	28.6%	31.4%	38.2%	47.3%	25.7%*	11.1%*	31.7%	26.9%
Fin. svcs. and real estate	35.0%	39.2%	15.0%*	19.9%	31.9%	39.8%	26.9%	36.9%
Retail trade	16.0%	25.9%	16.9%*	10.3%	13.1%	16.6%	17.3%	15.9%
Professional services	30.0%	28.4%	24.7%	15.9%	19.9%	42.3%	23.6%	31.2%
Other services	14.2%	19.1%	15.5%	10.5%	15.4%	14.5%	13.6%	14.3%
Ownership								
For profit, incorporated	18.5%	30.6%	29.5%	14.9%	16.4%	18.5%	22.8%	17.8%
For profit, unincorporated	14.6%	26.3%	14.6%	12.3%	14.5%	14.1%	18.3%	13.7%
Nonprofit	29.2%	17.1%	9.2%	9.8%	20.7%	46.8%	11.9%	32.3%
Age of firm								
Less than 5 years	11.9%	25.7%	11.9%*	6.2%*	18.8%	6.2%*	11.4%	12.3%
5-9 years	17.9%	26.4%	30.7%	13.3%	18.9%*	9.7%*	22.8%	15.1%
10-19 years	23.1%	35.0%	27.9%	17.6%	23.9%	22.4%	24.5%	22.6%
20 or more years	20.3%	23.0%	17.0%	12.7%	14.7%	23.4%	17.9%	20.5%
Multi/single status								
2 or more locations	21.5%	--	24.7%	13.6%	16.2%	23.4%	18.2%	21.6%
1 location only	17.6%	26.7%	21.2%	13.1%	18.4%	15.7%*	19.5%	16.3%
Percent full-time employees								
Less than 25%	11.4%	26.7%	20.2%*	7.7%	12.1%	10.3%	15.4%	10.8%
25-49 %	15.6%	14.7%	13.5%	10.1%	17.0%	16.9%	11.5%	16.3%
50-74 %	24.2%	30.0%	24.9%	18.9%	19.3%	26.8%	24.9%	24.1%
75% or more	35.6%	31.3%	27.7%	21.5%	25.4%	45.9%	27.7%	37.4%
Union presence								
No union employees	18.9%	26.4%	20.6%	12.7%	16.9%	21.6%	18.9%	18.9%
Has union employees	26.5%	--	45.7%*	28.6%	20.9%	26.8%	41.9%*	26.2%
Percent low-wage employees								
50% or more low-wage	11.1%	17.1%	13.6%*	8.3%	12.4%	10.9%	10.4%	11.2%
Less than 50% low-wage	28.9%	29.7%	24.7%	18.0%	23.3%	34.9%	24.6%	29.9%

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.B.4.b.(1) Standard errors for percent of private-sector part-time employees eligible for health insurance at 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	0.65%	2.47%	2.40%	1.22%	1.44%	0.95%	1.16%	0.74%
Industry group **								
Agric., fish., forest.	5.69%*	--	--	--	--	--	7.45%*	5.82%*
Mining and manufacturing	3.62%	8.72%*	7.32%*	6.60%	4.44%*	9.75%	5.12%	4.79%
Construction	4.05%	11.44%	5.04%	5.89%*	8.55%*	--	5.24%	5.61%*
Utilities and transp.	5.33%	--	18.59%*	4.05%*	5.62%	6.98%	13.30%	4.70%
Wholesale trade	4.66%	9.12%	11.36%	10.82%	7.83%*	5.22%*	6.14%	6.40%
Fin. svcs. and real estate	3.06%	9.83%	5.83%*	4.72%	6.61%	4.54%	5.37%	3.55%
Retail trade	1.31%	5.87%	5.34%*	2.54%	2.40%	1.59%	2.96%	1.40%
Professional services	1.30%	4.01%	3.50%	2.15%	2.16%	2.09%	2.02%	1.50%
Other services	0.97%	4.00%	4.14%	1.76%	2.37%	1.21%	1.65%	1.11%
Ownership								
For profit, incorporated	0.81%	3.80%	3.68%	1.94%	1.98%	1.06%	1.78%	0.90%
For profit, unincorporated	1.36%	4.82%	3.57%	2.17%	3.44%	1.51%	2.21%	1.60%
Nonprofit	1.49%	4.13%	2.45%	1.46%	2.55%	2.41%	1.58%	1.72%
Age of firm								
Less than 5 years	1.92%	7.14%	4.85%*	2.17%*	4.42%	4.63%*	2.56%	2.78%
5-9 years	2.88%	6.46%	7.02%	2.55%	6.56%*	5.87%*	3.25%	4.05%
10-19 years	2.24%	4.65%	5.55%	3.69%	4.23%	5.14%	2.71%	2.86%
20 or more years	0.70%	3.46%	2.92%	1.34%	1.32%	0.96%	1.54%	0.76%
Multi/single status								
2 or more locations	0.78%	--	4.60%	2.19%	1.47%	0.94%	2.76%	0.79%
1 location only	1.18%	2.49%	2.53%	1.39%	2.71%	5.59%*	1.23%	1.79%
Percent full-time employees								
Less than 25%	1.09%	6.73%	6.48%*	1.84%	2.58%	1.25%	2.71%	1.19%
25-49 %	1.33%	3.86%	3.65%	2.64%	3.46%	1.77%	1.71%	1.52%
50-74 %	1.28%	3.56%	5.35%	2.71%	2.54%	1.89%	2.47%	1.44%
75% or more	1.16%	3.84%	2.39%	1.76%	2.16%	1.88%	1.58%	1.37%
Union presence								
No union employees	0.70%	2.49%	2.31%	1.24%	1.52%	1.09%	1.14%	0.81%
Has union employees	1.71%	--	19.66%*	6.93%	3.85%	1.90%	12.61%*	1.72%
Percent low-wage employees								
50% or more low-wage	0.74%	4.54%	4.48%*	1.46%	1.81%	0.89%	1.67%	0.81%
Less than 50% low-wage	0.97%	2.76%	2.78%	1.87%	2.21%	1.50%	1.47%	1.15%

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.B.4.b.(1).(a) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at 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	42.0%	62.5%	48.1%	36.5%	44.8%	39.5%	48.7%	40.8%
Industry group **								
Agric., fish., forest.	59.4%*	--	--	--	--	--	--	--
Mining and manufacturing	45.4%	--	--	31.2%*	53.0%	48.3%	39.7%	47.8%
Construction	54.4%	--	43.6%	47.7%	--	--	64.0%	26.0%
Utilities and transp.	45.6%	--	--	--	25.5%*	47.1%	50.9%	42.8%
Wholesale trade	64.2%	--	69.6%	66.7%	66.8%	23.0%*	68.0%	61.7%
Fin. svcs. and real estate	45.6%	83.1%	--	30.4%	32.4%	44.5%	67.1%	42.1%
Retail trade	32.8%	--	32.9%*	35.7%*	47.1%	30.2%	44.1%	31.6%
Professional services	50.8%	56.2%	37.1%	39.0%	49.3%	53.3%	45.7%	51.5%
Other services	32.5%	56.7%	60.5%	30.8%	41.0%	21.4%	44.9%	30.3%
Ownership								
For profit, incorporated	34.4%	61.5%	48.6%	36.1%	36.0%	29.4%	48.1%	31.6%
For profit, unincorporated	44.8%	66.5%	55.0%	34.8%	51.9%	34.9%	50.3%	43.0%
Nonprofit	54.4%	59.3%	34.8%	40.2%	52.9%	56.4%	48.6%	54.8%
Age of firm								
Less than 5 years	46.1%	--	--	25.6%*	55.3%	--	45.4%	46.6%
5-9 years	48.1%	60.0%	34.3%*	44.2%	59.6%	--	43.1%	52.4%
10-19 years	41.4%	64.8%	60.6%	35.2%	36.3%	34.6%	56.3%	35.9%
20 or more years	41.5%	61.6%	48.0%	36.4%	45.9%	39.9%	46.6%	41.0%
Multi/single status								
2 or more locations	39.9%	--	55.3%	43.8%	44.1%	38.8%	43.1%	39.9%
1 location only	46.7%	62.5%	47.6%	35.1%	45.5%	57.2%	49.0%	44.8%
Percent full-time employees								
Less than 25%	46.8%	79.4%	75.9%	51.5%	32.7%	44.5%	70.3%	41.2%
25-49 %	44.3%	52.4%	44.4%*	39.7%	62.8%	37.2%	40.2%	44.8%
50-74 %	36.0%	61.0%	41.5%	23.0%	40.3%	33.7%	46.6%	34.1%
75% or more	44.1%	48.8%	37.2%	39.6%	43.0%	45.4%	40.4%	44.8%
Union presence								
No union employees	39.4%	61.8%	44.7%	35.9%	43.6%	34.7%	46.8%	37.8%
Has union employees	51.6%	--	--	44.9%*	58.6%	50.1%	89.1%	50.4%
Percent low-wage employees								
50% or more low-wage	30.8%	61.3%	60.8%	27.3%	39.4%	22.1%	46.5%	29.0%
Less than 50% low-wage	46.1%	62.7%	45.2%	40.7%	48.5%	44.9%	49.2%	45.6%

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.B.4.b.(1).(a) Standard errors for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at 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	1.40%	4.00%	5.42%	3.27%	3.83%	1.73%	2.78%	1.56%
Industry group **								
Agric., fish., forest.	23.15%*	--	--	--	--	--	--	--
Mining and manufacturing	6.26%	--	--	9.67%*	14.61%	10.27%	7.56%	8.23%
Construction	7.52%	--	12.09%	10.70%	--	--	8.12%	7.68%
Utilities and transp.	6.42%	--	--	--	12.20%*	8.47%	10.99%	7.10%
Wholesale trade	7.81%	--	14.35%	15.37%	10.85%	11.79%*	9.13%	11.66%
Fin. svcs. and real estate	3.38%	7.05%	--	8.32%	7.12%	3.97%	7.80%	3.58%
Retail trade	3.42%	--	12.06%*	12.43%*	8.57%	3.98%	8.31%	3.68%
Professional services	1.71%	7.03%	6.67%	4.41%	3.25%	2.28%	4.10%	1.85%
Other services	3.11%	8.30%	13.30%	4.94%	7.43%	2.94%	6.09%	3.49%
Ownership								
For profit, incorporated	1.76%	5.14%	6.63%	4.50%	4.84%	2.18%	3.68%	1.92%
For profit, unincorporated	4.55%	7.95%	11.24%	6.56%	11.37%	3.81%	5.61%	5.88%
Nonprofit	2.02%	10.05%	8.94%	6.12%	4.27%	2.47%	5.55%	2.11%
Age of firm								
Less than 5 years	7.03%	--	--	9.01%*	11.22%	--	10.35%	9.51%
5-9 years	8.38%	9.69%	12.29%*	8.39%	16.59%	--	6.56%	13.45%
10-19 years	4.00%	6.96%	9.89%	5.82%	7.54%	5.74%	5.64%	4.69%
20 or more years	1.47%	6.15%	5.07%	4.84%	3.35%	1.80%	3.51%	1.57%
Multi/single status								
2 or more locations	1.54%	--	9.74%	7.23%	3.38%	1.75%	6.16%	1.55%
1 location only	2.90%	4.00%	5.78%	3.62%	7.03%	8.70%	2.92%	4.69%
Percent full-time employees								
Less than 25%	3.89%	7.53%	11.30%	9.76%	5.55%	5.66%	6.59%	4.19%
25-49 %	3.91%	12.20%	13.34%*	5.76%	7.85%	4.82%	6.87%	4.28%
50-74 %	2.35%	6.25%	8.78%	5.13%	6.17%	3.11%	4.61%	2.63%
75% or more	1.44%	7.35%	4.33%	3.20%	3.71%	1.88%	2.95%	1.61%
Union presence								
No union employees	1.53%	4.06%	5.25%	3.36%	4.11%	1.83%	2.71%	1.76%
Has union employees	2.92%	--	--	13.95%*	7.22%	3.24%	7.43%	2.97%
Percent low-wage employees								
50% or more low-wage	2.55%	10.26%	16.83%	6.94%	5.49%	2.81%	8.05%	2.65%
Less than 50% low-wage	1.60%	4.32%	5.32%	3.36%	4.98%	1.99%	2.85%	1.82%

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.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at 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	8.4%	16.6%	10.3%	4.8%	7.7%	9.1%	9.4%	8.3%
Industry group **								
Agric., fish., forest.	4.7%*	--	--	--	--	--	5.5%*	4.6%*
Mining and manufacturing	11.4%	18.5%*	7.6%*	8.4%*	6.3%*	19.6%*	9.2%	12.4%
Construction	13.7%	34.1%*	7.6%*	8.6%*	3.3%*	--	18.5%	4.7%*
Utilities and transp.	14.6%	--	33.3%*	3.9%*	5.0%*	15.7%	22.6%*	11.9%
Wholesale trade	18.4%	25.9%*	26.6%*	31.5%*	17.1%*	2.6%*	21.5%	16.6%*
Fin. svcs. and real estate	16.0%	32.6%	8.0%*	6.0%*	10.3%	17.7%	18.0%	15.5%
Retail trade	5.3%	15.9%	5.6%	3.7%*	6.2%	5.0%	7.6%	5.0%
Professional services	15.3%	16.0%	9.2%	6.2%	9.8%	22.5%	10.8%	16.1%
Other services	4.6%	10.8%	9.4%*	3.2%	6.3%	3.1%	6.1%	4.3%
Ownership								
For profit, incorporated	6.4%	18.8%	14.4%	5.4%	5.9%	5.4%	11.0%	5.6%
For profit, unincorporated	6.5%	17.5%	8.1%*	4.3%	7.5%*	4.9%	9.2%	5.9%
Nonprofit	15.9%	10.1%	3.2%	3.9%	11.0%	26.4%	5.8%	17.7%
Age of firm								
Less than 5 years	5.5%	16.2%*	3.3%*	1.6%*	10.4%*	2.7%*	5.2%*	5.7%*
5-9 years	8.6%	15.9%	10.5%*	5.9%	11.3%*	2.2%*	9.8%	7.9%*
10-19 years	9.6%	22.7%	16.9%*	6.2%	8.7%	7.8%	13.8%	8.1%
20 or more years	8.4%	14.2%	8.2%	4.6%	6.7%	9.3%	8.3%	8.4%
Multi/single status								
2 or more locations	8.6%	--	13.7%	6.0%	7.2%	9.1%	7.9%	8.6%
1 location only	8.2%	16.7%	10.1%	4.6%	8.4%	9.0%*	9.5%	7.3%
Percent full-time employees								
Less than 25%	5.4%	21.2%	15.3%*	4.0%*	4.0%	4.6%	10.8%	4.4%
25-49 %	6.9%	7.7%*	6.0%*	4.0%*	10.7%	6.3%	4.6%	7.3%
50-74 %	8.7%	18.3%	10.3%*	4.3%	7.8%	9.0%	11.6%	8.2%
75% or more	15.7%	15.3%	10.3%	8.5%	10.9%	20.9%	11.2%	16.7%
Union presence								
No union employees	7.4%	16.3%	9.2%	4.6%	7.4%	7.5%	8.8%	7.2%
Has union employees	13.7%	--	42.8%*	12.8%*	12.2%	13.4%	37.3%*	13.2%
Percent low-wage employees								
50% or more low-wage	3.4%	10.5%	8.2%*	2.3%*	4.9%	2.4%	4.8%	3.3%
Less than 50% low-wage	13.3%	18.6%	11.2%	7.3%	11.3%	15.6%	12.1%	13.6%

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.B.4.b.(2) Standard errors for percent of private-sector part-time employees that are enrolled in health insurance at 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	0.41%	1.91%	1.87%	0.64%	0.96%	0.56%	0.84%	0.45%
Industry group **								
Agric., fish., forest.	4.60%*	--	--	--	--	--	3.29%*	4.92%*
Mining and manufacturing	2.27%	8.72%*	3.89%*	2.86%*	3.44%*	6.64%*	2.55%	3.15%
Construction	3.26%	10.99%*	3.09%*	3.07%*	1.67%*	--	4.71%	1.78%*
Utilities and transp.	3.54%	--	14.82%*	3.45%*	2.51%*	4.16%	9.99%*	2.64%
Wholesale trade	4.47%	8.43%*	12.62%*	12.94%*	7.17%*	1.10%*	6.31%	6.02%*
Fin. svcs. and real estate	1.94%	9.31%	3.97%*	1.83%*	2.72%	2.81%	4.71%	2.13%
Retail trade	0.71%	4.24%	1.57%	1.59%*	1.71%	0.85%	1.69%	0.76%
Professional services	0.91%	3.29%	2.20%	0.98%	1.44%	1.53%	1.41%	1.04%
Other services	0.57%	2.58%	3.72%*	0.81%	1.55%	0.46%	1.21%	0.63%
Ownership								
For profit, incorporated	0.41%	2.88%	3.04%	1.05%	0.87%	0.50%	1.31%	0.43%
For profit, unincorporated	1.08%	3.98%	3.17%*	1.08%	3.00%*	0.76%	1.61%	1.29%
Nonprofit	1.10%	2.73%	0.82%	0.70%	1.86%	1.86%	0.88%	1.28%
Age of firm								
Less than 5 years	1.24%	6.08%*	1.55%*	0.61%*	3.67%*	2.59%*	1.67%*	1.77%*
5-9 years	2.55%	4.52%	4.39%*	1.64%	6.73%*	1.96%*	1.93%	3.84%*
10-19 years	1.19%	3.82%	5.28%*	1.77%	2.07%	2.11%	2.40%	1.35%
20 or more years	0.43%	2.64%	1.95%	0.81%	0.84%	0.59%	1.00%	0.47%
Multi/single status								
2 or more locations	0.47%	--	3.69%	1.52%	0.97%	0.56%	1.51%	0.48%
1 location only	0.76%	1.92%	1.97%	0.71%	1.79%	3.46%*	0.89%	1.13%
Percent full-time employees								
Less than 25%	0.64%	5.62%	6.16%*	1.26%*	0.80%	0.97%	2.38%	0.63%
25-49 %	0.98%	2.48%*	2.40%*	1.41%*	3.09%	1.14%	1.00%	1.12%
50-74 %	0.72%	2.86%	3.40%*	0.98%	1.31%	1.09%	1.62%	0.80%
75% or more	0.70%	3.01%	1.44%	1.04%	1.55%	1.11%	1.04%	0.83%
Union presence								
No union employees	0.40%	1.91%	1.66%	0.64%	1.01%	0.51%	0.77%	0.46%
Has union employees	1.38%	--	19.87%*	5.66%*	2.91%	1.52%	12.80%*	1.36%
Percent low-wage employees								
50% or more low-wage	0.36%	2.83%	3.84%*	0.70%*	0.90%	0.36%	1.21%	0.38%
Less than 50% low-wage	0.68%	2.27%	2.10%	1.04%	1.80%	0.97%	1.09%	0.80%

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.C.1 Average total single premium (in dollars) per enrolled employee 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	6,101	6,340	6,100	5,786	6,084	6,174	6,070	6,108
Industry group **								
Agric., fish., forest.	4,931	--	--	--	--	--	5,411	4,764
Mining and manufacturing	5,924	6,550	6,067	5,723	5,892	5,963	5,962	5,919
Construction	5,772	6,051	5,914	5,442	5,323	7,066	5,808	5,746
Utilities and transp.	6,125	4,968	5,820	5,546	5,904	6,296	5,523	6,196
Wholesale trade	5,910	5,775	6,453	5,596	5,946	5,953	5,929	5,904
Fin. svcs. and real estate	6,494	7,111	7,381	6,774	6,700	6,314	7,196	6,404
Retail trade	5,660	6,603	5,717	5,764	5,709	5,530	6,136	5,554
Professional services	6,499	6,312	6,327	6,003	6,585	6,610	6,230	6,549
Other services	5,698	6,330	5,453	5,551	5,634	5,740	5,764	5,681
Ownership								
For profit, incorporated	5,925	6,186	6,044	5,680	5,771	6,010	5,990	5,911
For profit, unincorporated	5,829	6,294	5,981	5,433	5,999	5,759	5,886	5,810
Nonprofit	6,971	7,387	6,851	6,779	6,964	6,998	6,967	6,971
Age of firm								
Less than 5 years	5,568	6,556	5,829	5,181	5,476	5,430	5,928	5,339
5-9 years	5,464	5,465	5,804	5,335	5,326	5,845	5,514	5,421
10-19 years	5,724	6,184	5,515	5,441	5,583	6,250	5,766	5,699
20 or more years	6,227	6,689	6,517	6,110	6,315	6,178	6,395	6,206
Multi/single status								
2 or more locations	6,211	6,211	6,482	6,067	6,398	6,169	6,319	6,208
1 location only	5,877	6,341	6,071	5,705	5,667	6,363	6,044	5,723
Percent full-time employees								
Less than 25%	5,398	5,826	4,996	5,011	5,298	5,640	5,295	5,420
25-49 %	6,063	7,541	5,937	5,454	6,173	6,138	6,084	6,059
50-74 %	6,033	6,610	6,459	5,843	6,156	5,913	6,388	5,962
75% or more	6,126	6,265	6,086	5,820	6,088	6,219	6,044	6,143
Union presence								
No union employees	6,005	6,271	6,030	5,734	6,006	6,067	6,014	6,002
Has union employees	6,525	8,452	7,624	6,846	6,873	6,426	7,565	6,489
Percent low-wage employees								
50% or more low-wage	5,525	5,641	5,318	5,320	5,544	5,576	5,419	5,539
Less than 50% low-wage	6,183	6,403	6,161	5,847	6,183	6,258	6,129	6,195

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.

-- 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.C.1 Standard errors for average total single premium (in dollars) per enrolled employee 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	26.96	105.25	95.09	63.90	71.52	33.82	53.29	30.64
Industry group **								
Agric., fish., forest.	328.01	--	--	--	--	--	314.91	407.17
Mining and manufacturing	60.34	356.31	210.34	178.91	123.73	79.19	125.70	65.98
Construction	133.43	346.90	306.57	168.08	208.40	370.63	172.47	194.89
Utilities and transp.	97.25	406.82	511.35	263.73	302.56	109.41	271.78	102.84
Wholesale trade	87.58	248.19	396.78	223.24	213.00	84.49	193.49	96.46
Fin. svcs. and real estate	62.76	264.22	369.59	253.97	163.56	71.51	187.47	66.30
Retail trade	57.04	340.31	165.81	168.47	137.64	69.83	152.57	60.05
Professional services	57.86	173.00	184.97	121.27	161.43	69.07	97.05	66.24
Other services	68.02	278.80	166.90	154.81	163.81	91.52	126.07	79.26
Ownership								
For profit, incorporated	31.07	123.60	112.63	76.87	96.60	34.31	63.07	35.19
For profit, unincorporated	64.88	202.35	202.52	157.66	143.95	89.02	113.86	77.78
Nonprofit	66.42	381.91	321.44	147.71	108.39	99.94	172.30	71.23
Age of firm								
Less than 5 years	152.33	405.20	273.99	255.63	295.64	404.18	196.77	212.38
5-9 years	94.10	182.63	244.44	159.97	193.50	255.37	133.61	131.31
10-19 years	95.71	178.33	131.02	125.74	259.04	127.51	90.57	141.73
20 or more years	28.39	158.90	146.47	83.54	68.28	35.18	77.41	30.46
Multi/single status								
2 or more locations	30.21	834.40	224.60	139.12	76.50	33.86	191.86	30.59
1 location only	52.17	105.87	100.70	71.31	121.06	292.95	55.31	84.54
Percent full-time employees								
Less than 25%	131.72	430.49	680.32	457.00	193.44	150.79	303.22	145.87
25-49 %	112.61	597.45	349.68	196.48	255.18	161.74	214.40	127.98
50-74 %	69.87	239.99	212.15	202.15	201.36	77.99	144.22	78.30
75% or more	30.45	119.61	107.08	71.08	81.26	38.24	59.68	34.68
Union presence								
No union employees	29.19	99.61	91.31	64.42	75.95	37.07	51.84	34.19
Has union employees	63.29	1,084.35	752.92	365.43	162.91	69.52	452.09	63.53
Percent low-wage employees								
50% or more low-wage	63.09	462.92	261.87	155.39	154.38	69.05	165.99	68.02
Less than 50% low-wage	29.25	106.70	99.75	68.87	79.76	36.91	55.94	33.52

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.

-- 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.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee 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	6,021	6,158	6,110	5,689	5,828	6,284	5,936	6,050
Industry group **								
Agric., fish., forest.	4,341	--	--	--	--	--	--	4,148
Mining and manufacturing	5,910	6,815	6,335	6,006	5,605	5,895	5,988	5,885
Construction	5,294	5,752	5,034	5,515	4,776	--	5,353	5,229
Utilities and transp.	5,708	--	--	5,355	5,697	6,092	5,256	5,888
Wholesale trade	5,707	5,566	6,529	5,328	5,637	5,943	5,738	5,672
Fin. svcs. and real estate	6,543	6,675	6,579	6,516	7,126	6,260	6,616	6,519
Retail trade	5,663	6,492	5,946	5,623	5,596	5,434	6,079	5,478
Professional services	6,515	5,953	7,064	5,746	6,452	6,776	6,266	6,565
Other services	5,583	6,532	5,382	5,618	5,269	5,633	5,725	5,531
Ownership								
For profit, incorporated	5,646	5,998	5,983	5,491	5,345	5,781	5,809	5,580
For profit, unincorporated	5,826	5,826	6,102	5,599	5,787	6,003	5,676	5,910
Nonprofit	6,958	7,612	7,112	6,649	6,883	7,006	7,054	6,945
Age of firm								
Less than 5 years	5,243	5,690	5,209	5,126	5,195	--	5,441	5,127
5-9 years	5,169	5,434	5,536	5,166	4,813	5,229	5,250	5,097
10-19 years	5,571	6,178	5,322	5,506	5,202	6,296	5,701	5,438
20 or more years	6,241	6,480	6,713	5,962	6,140	6,298	6,307	6,227
Multi/single status								
2 or more locations	6,318	--	6,717	5,859	6,473	6,308	5,857	6,336
1 location only	5,702	6,157	6,077	5,655	5,241	5,824	5,943	5,472
Percent full-time employees								
Less than 25%	5,473	--	--	4,713	5,691	6,115	4,917	5,697
25-49 %	5,834	7,386	5,761	5,642	5,803	5,617	6,282	5,681
50-74 %	5,979	6,494	6,314	5,664	5,473	6,348	6,090	5,947
75% or more	6,048	6,030	6,130	5,722	5,902	6,306	5,916	6,094
Union presence								
No union employees	5,903	6,043	6,102	5,625	5,760	6,135	5,888	5,910
Has union employees	6,631	--	--	6,566	6,529	6,607	7,137	6,598
Percent low-wage employees								
50% or more low-wage	5,108	4,578	4,984	5,156	5,069	5,200	4,850	5,155
Less than 50% low-wage	6,166	6,303	6,184	5,768	5,999	6,460	6,033	6,216

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.

-- 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.C.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee 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	62.46	191.53	192.46	117.66	125.75	105.50	99.05	76.63
Industry group **								
Agric., fish., forest.	405.38	--	--	--	--	--	--	437.13
Mining and manufacturing	167.10	605.38	446.17	369.91	176.96	367.10	238.79	206.51
Construction	180.14	618.78	386.94	272.73	323.06	--	253.93	253.80
Utilities and transp.	210.72	--	--	455.81	483.19	264.06	434.37	229.91
Wholesale trade	221.93	400.45	845.37	294.82	377.59	205.10	332.36	283.40
Fin. svcs. and real estate	127.47	460.57	515.35	312.66	345.76	134.15	282.35	141.25
Retail trade	109.19	459.80	319.97	186.32	226.44	194.24	216.17	124.27
Professional services	114.18	282.46	508.29	262.98	198.49	170.81	213.62	129.52
Other services	120.27	537.91	291.31	282.98	222.89	152.83	241.87	137.55
Ownership								
For profit, incorporated	65.51	206.21	199.10	133.26	148.17	96.18	105.89	80.87
For profit, unincorporated	152.71	347.82	548.73	341.59	306.89	223.94	237.18	198.98
Nonprofit	126.35	729.50	730.00	275.20	214.93	182.16	339.02	136.07
Age of firm								
Less than 5 years	311.01	733.22	377.57	506.38	566.37	--	340.60	452.81
5-9 years	178.23	352.66	347.21	268.85	435.13	432.99	214.99	275.02
10-19 years	149.50	289.99	222.39	242.95	350.45	322.95	158.47	252.19
20 or more years	71.66	310.74	291.83	142.47	138.10	109.33	147.11	81.17
Multi/single status								
2 or more locations	83.97	--	421.97	257.10	161.39	105.90	300.18	86.18
1 location only	84.69	193.88	201.56	131.35	158.54	532.30	104.26	127.03
Percent full-time employees								
Less than 25%	234.46	--	--	396.20	538.48	321.80	285.06	302.22
25-49 %	198.41	943.47	542.08	231.69	243.13	482.08	378.11	231.14
50-74 %	160.32	368.97	444.06	305.26	394.53	148.94	249.05	192.82
75% or more	71.63	221.08	217.90	137.30	137.48	124.64	113.07	88.07
Union presence								
No union employees	60.63	166.91	196.13	115.42	134.35	97.72	95.64	76.07
Has union employees	192.70	--	--	673.73	230.10	237.25	816.08	198.77
Percent low-wage employees								
50% or more low-wage	142.18	401.65	320.77	179.26	313.89	220.44	206.90	164.25
Less than 50% low-wage	66.03	200.67	202.46	131.13	130.75	110.40	104.91	81.56

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.

-- 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.C.1.b Average total single premium (in dollars) for mixed-provider plans per enrolled employee 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	6,142	6,438	6,095	5,864	6,284	6,133	6,127	6,144
Industry group **								
Agric., fish., forest.	5,555	--	--	--	--	--	5,529	5,567
Mining and manufacturing	5,922	6,416	5,957	5,768	5,901	5,949	5,970	5,918
Construction	5,802	5,975	6,277	5,415	5,376	6,833	5,982	5,681
Utilities and transp.	6,211	--	5,884	5,700	6,124	6,299	5,840	6,240
Wholesale trade	5,939	5,916	6,387	5,471	6,093	5,968	5,831	5,965
Fin. svcs. and real estate	6,463	7,434	7,877	7,012	6,613	6,310	7,562	6,382
Retail trade	5,625	6,909	5,486	5,821	5,599	5,531	6,142	5,543
Professional services	6,550	6,613	6,161	6,164	6,808	6,551	6,274	6,595
Other services	5,822	5,970	5,543	5,517	6,298	5,717	5,762	5,835
Ownership								
For profit, incorporated	6,010	6,341	6,055	5,795	6,026	6,024	6,060	6,002
For profit, unincorporated	5,863	6,498	5,936	5,442	6,271	5,651	6,020	5,822
Nonprofit	6,977	6,953	6,848	6,846	7,012	6,987	6,885	6,985
Age of firm								
Less than 5 years	5,881	7,150	5,977	5,382	5,969	5,422	6,240	5,675
5-9 years	5,673	5,621	6,018	5,499	5,576	6,042	5,725	5,631
10-19 years	5,891	6,133	5,591	5,412	6,092	6,258	5,769	5,947
20 or more years	6,213	6,721	6,424	6,213	6,413	6,134	6,404	6,195
Multi/single status								
2 or more locations	6,188	--	6,454	6,122	6,486	6,122	6,383	6,184
1 location only	6,016	6,437	6,063	5,779	5,978	6,610	6,098	5,947
Percent full-time employees								
Less than 25%	5,359	5,445	5,009	5,161	5,169	5,557	5,369	5,357
25-49 %	6,154	7,848	6,046	5,364	6,380	6,247	5,951	6,184
50-74 %	6,054	6,721	6,441	6,170	6,536	5,794	6,601	5,974
75% or more	6,168	6,396	6,075	5,885	6,278	6,181	6,097	6,180
Union presence								
No union employees	6,059	6,423	5,979	5,813	6,213	6,034	6,067	6,057
Has union employees	6,483	6,927	8,458	7,108	6,979	6,378	7,726	6,451
Percent low-wage employees								
50% or more low-wage	5,703	6,739	5,582	5,432	5,903	5,631	5,794	5,694
Less than 50% low-wage	6,201	6,414	6,132	5,915	6,350	6,201	6,156	6,209

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.

-- 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.C.1.b Standard errors for average total single premium (in dollars) for mixed-provider plans per enrolled employee 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	27.94	136.32	118.92	77.97	68.63	35.10	67.31	30.57
Industry group **								
Agric., fish., forest.	352.22	--	--	--	--	--	470.18	465.98
Mining and manufacturing	65.59	418.24	275.60	165.13	145.14	83.85	161.31	70.01
Construction	140.94	409.88	416.01	236.67	243.09	305.40	238.02	172.02
Utilities and transp.	108.34	--	622.43	270.14	371.65	120.40	333.49	113.67
Wholesale trade	93.88	318.01	385.84	231.80	268.91	90.24	185.43	107.16
Fin. svcs. and real estate	72.93	352.53	504.90	362.30	196.33	80.02	261.99	75.36
Retail trade	66.97	550.15	218.13	231.26	153.62	76.14	222.73	68.02
Professional services	54.34	235.36	198.05	137.79	117.86	73.97	116.13	60.28
Other services	83.77	278.35	230.64	204.79	206.09	111.35	150.72	96.16
Ownership								
For profit, incorporated	31.27	170.61	153.69	93.82	90.61	35.91	83.22	33.75
For profit, unincorporated	70.26	276.32	175.99	181.50	140.19	99.75	133.03	81.28
Nonprofit	82.88	371.94	258.95	190.61	133.51	124.45	184.52	88.60
Age of firm								
Less than 5 years	162.68	525.88	391.43	265.62	271.27	409.25	261.75	205.79
5-9 years	115.52	223.90	341.27	213.49	206.03	290.61	183.89	146.37
10-19 years	85.61	244.68	173.84	160.18	192.24	140.35	118.59	112.13
20 or more years	30.97	188.98	180.80	100.97	79.63	36.48	94.76	32.70
Multi/single status								
2 or more locations	32.19	--	293.97	168.24	86.73	35.07	221.07	32.53
1 location only	55.97	136.72	126.53	87.13	108.21	327.38	70.50	84.43
Percent full-time employees								
Less than 25%	159.81	507.94	1,042.32	768.67	201.30	166.52	464.83	169.73
25-49 %	144.89	630.29	520.78	288.70	397.92	174.10	290.82	160.38
50-74 %	78.11	385.28	252.56	290.15	201.92	88.96	193.97	84.47
75% or more	30.92	150.37	133.34	83.21	75.54	39.28	74.10	33.86
Union presence								
No union employees	30.85	139.13	107.29	79.76	72.61	40.55	65.39	34.61
Has union employees	63.79	624.81	1,064.98	327.66	190.65	67.74	565.94	63.50
Percent low-wage employees								
50% or more low-wage	65.05	784.89	440.13	246.24	146.11	66.90	256.61	66.79
Less than 50% low-wage	30.41	131.95	122.86	81.69	76.36	38.69	69.67	33.53

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.

-- 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.C.1.c Average total single premium (in dollars) for any-provider plans per enrolled employee 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	5,920	6,491	6,101	5,605	5,357	6,686	6,172	5,813
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	5,978	--	5,935	4,172	6,469	6,309	5,854	6,010
Construction	6,537	7,126	5,883	5,377	--	--	6,042	6,818
Utilities and transp.	5,635	--	--	--	--	6,665	--	5,944
Wholesale trade	6,176	--	--	7,752	5,395	--	7,346	5,508
Fin. svcs. and real estate	6,932	7,284	8,156	5,719	6,324	7,130	7,489	6,488
Retail trade	6,168	5,724	6,211	5,908	6,529	6,108	6,281	6,101
Professional services	5,902	6,066	5,646	5,840	5,692	6,619	5,884	5,909
Other services	5,154	6,975	5,170	5,467	3,599	6,736	5,912	4,851
Ownership								
For profit, incorporated	5,755	6,100	6,159	5,565	5,047	6,557	6,142	5,582
For profit, unincorporated	5,549	6,925	5,856	4,761	4,499	6,748	5,837	5,391
Nonprofit	6,980	8,369	6,004	6,903	6,882	7,134	7,032	6,968
Age of firm								
Less than 5 years	4,634	6,105	6,162	4,208	--	--	5,678	3,167
5-9 years	4,993	4,784	5,192	4,886	5,010	--	5,087	4,875
10-19 years	4,861	6,361	5,719	5,479	3,455	5,653	5,982	4,054
20 or more years	6,366	7,235	6,412	5,987	6,063	6,721	6,612	6,296
Multi/single status								
2 or more locations	6,208	--	6,088	6,228	5,635	6,708	7,228	6,159
1 location only	5,616	6,495	6,102	5,390	4,960	--	6,081	5,017
Percent full-time employees								
Less than 25%	5,697	--	--	5,092	5,690	--	--	5,469
25-49 %	5,950	--	--	5,418	6,030	5,892	6,087	5,918
50-74 %	6,043	6,594	6,930	4,720	5,963	6,320	6,369	5,804
75% or more	5,909	6,429	6,011	5,726	5,244	6,750	6,143	5,812
Union presence								
No union employees	5,775	6,331	6,102	5,586	5,231	6,784	6,122	5,593
Has union employees	6,743	--	--	--	6,998	6,574	--	6,666
Percent low-wage employees								
50% or more low-wage	5,244	5,134	5,015	5,301	4,549	6,229	5,274	5,235
Less than 50% low-wage	6,033	6,654	6,259	5,659	5,494	6,773	6,283	5,922

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.

-- 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.C.1.c Standard errors for average total single premium (in dollars) for any-provider plans per enrolled employee 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	185.08	283.53	236.34	265.89	390.37	219.03	171.77	249.57
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	311.84	--	284.28	965.04	558.23	322.46	368.12	383.25
Construction	550.69	1,198.48	591.74	391.50	--	--	472.72	736.10
Utilities and transp.	418.00	--	--	--	--	225.20	--	436.77
Wholesale trade	480.76	--	--	1,323.06	343.15	--	989.08	213.95
Fin. svcs. and real estate	297.55	528.22	1,076.06	318.69	537.51	372.10	536.56	296.18
Retail trade	286.23	491.51	309.93	998.13	576.56	248.55	432.65	375.80
Professional services	468.07	515.62	316.35	311.58	936.50	310.55	233.70	627.20
Other services	290.34	715.73	322.92	302.09	350.36	410.30	343.11	366.36
Ownership								
For profit, incorporated	253.47	356.65	270.54	366.65	528.32	316.15	215.54	345.19
For profit, unincorporated	301.82	419.75	335.27	386.39	624.65	336.63	312.82	426.99
Nonprofit	214.41	777.28	1,189.98	320.59	352.32	335.19	521.15	234.85
Age of firm								
Less than 5 years	522.99	635.26	444.65	721.30	--	--	466.53	553.61
5-9 years	236.95	379.02	423.41	421.37	575.91	--	254.02	426.18
10-19 years	608.57	534.29	334.42	239.79	741.33	636.48	292.36	738.14
20 or more years	150.52	422.59	373.37	406.28	264.99	224.20	263.19	178.31
Multi/single status								
2 or more locations	188.80	--	369.91	563.89	296.16	220.52	924.41	191.46
1 location only	301.46	284.06	250.22	285.36	772.52	--	161.55	569.95
Percent full-time employees								
Less than 25%	513.07	--	--	652.00	1,094.77	--	--	601.44
25-49 %	293.23	--	--	467.46	515.42	184.01	502.34	346.21
50-74 %	253.66	544.69	681.18	489.68	397.88	595.91	382.28	327.94
75% or more	215.66	344.45	258.10	309.56	444.92	238.22	196.83	290.02
Union presence								
No union employees	198.56	261.51	245.13	268.91	403.74	199.75	170.86	278.30
Has union employees	363.49	--	--	--	1,035.01	418.14	--	374.50
Percent low-wage employees								
50% or more low-wage	308.90	537.56	320.47	455.70	623.71	383.12	292.08	389.65
Less than 50% low-wage	211.04	302.36	264.33	301.43	451.95	245.71	187.95	289.21

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.

-- 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.C.2 Average total employee contribution (in dollars) per enrolled employee for single 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	1,325	919	1,302	1,375	1,348	1,341	1,216	1,348
Industry group **								
Agric., fish., forest.	802	--	--	--	--	--	929	757
Mining and manufacturing	1,286	970	1,317	1,368	1,320	1,254	1,369	1,275
Construction	1,370	1,074	1,388	1,487	1,542	942	1,340	1,393
Utilities and transp.	1,337	763 *	2,535	1,287	1,660	1,234	1,507	1,317
Wholesale trade	1,341	1,058	1,482	1,085	1,360	1,473	1,164	1,405
Fin. svcs. and real estate	1,285	937	894	1,237	1,293	1,335	1,011	1,320
Retail trade	1,583	1,363	1,362	1,917	1,796	1,490	1,652	1,567
Professional services	1,210	739	1,250	1,184	1,205	1,254	1,055	1,238
Other services	1,453	805	1,200	1,511	1,446	1,571	1,138	1,537
Ownership								
For profit, incorporated	1,361	907	1,372	1,476	1,380	1,359	1,267	1,381
For profit, unincorporated	1,381	1,084	1,283	1,330	1,581	1,342	1,262	1,421
Nonprofit	1,150	626	743	931	1,094	1,272	781	1,190
Age of firm								
Less than 5 years	1,378	1,229	1,325	1,464	1,325	1,553	1,310	1,421
5-9 years	1,346	1,161	1,312	1,433	1,407	1,151	1,333	1,357
10-19 years	1,266	924	1,319	1,417	1,220	1,303	1,198	1,306
20 or more years	1,331	754	1,288	1,333	1,373	1,343	1,179	1,350
Multi/single status								
2 or more locations	1,358	546 *	1,389	1,411	1,427	1,337	1,358	1,358
1 location only	1,257	922	1,295	1,365	1,242	1,484	1,201	1,308
Percent full-time employees								
Less than 25%	1,368	837 *	745	1,343	1,380	1,524	1,091	1,427
25-49 %	1,500	938	1,307	1,338	1,505	1,618	1,240	1,550
50-74 %	1,364	914	1,587	1,533	1,276	1,391	1,381	1,361
75% or more	1,310	921	1,279	1,361	1,348	1,319	1,196	1,334
Union presence								
No union employees	1,349	924	1,335	1,380	1,325	1,406	1,234	1,378
Has union employees	1,222	773 *	576 *	1,277	1,579	1,187	711	1,240
Percent low-wage employees								
50% or more low-wage	1,450	715	1,399	1,389	1,397	1,544	1,314	1,467
Less than 50% low-wage	1,307	937	1,295	1,373	1,339	1,313	1,207	1,330

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.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single 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	13.19	57.49	55.63	40.28	31.45	16.14	31.86	14.54
Industry group **								
Agric., fish., forest.	154.00	--	--	--	--	--	229.50	189.01
Mining and manufacturing	27.64	213.31	135.48	76.78	63.21	33.47	76.97	29.55
Construction	72.21	234.98	154.73	100.01	108.98	238.68	97.93	103.46
Utilities and transp.	65.65	251.46 *	557.63	157.87	236.44	65.35	256.37	66.65
Wholesale trade	46.09	221.83	205.56	89.03	78.34	69.34	101.65	50.04
Fin. svcs. and real estate	33.19	183.55	166.03	232.37	73.87	33.27	110.04	34.54
Retail trade	37.56	203.44	156.66	153.79	72.70	39.64	131.74	35.25
Professional services	23.55	82.39	93.16	82.81	57.67	26.93	51.53	26.34
Other services	38.66	123.38	119.04	92.20	82.31	58.50	67.79	45.60
Ownership								
For profit, incorporated	16.11	67.40	67.19	54.32	40.25	18.80	39.14	17.74
For profit, unincorporated	40.88	138.12	125.29	62.94	94.27	63.75	70.88	49.33
Nonprofit	26.40	156.74	118.99	74.55	53.18	34.69	80.65	27.88
Age of firm								
Less than 5 years	66.74	199.60	182.85	95.16	128.47	245.09	103.04	87.26
5-9 years	62.22	175.76	114.24	93.61	146.01	122.25	79.33	93.47
10-19 years	46.19	94.71	101.73	97.00	102.31	64.24	56.27	66.21
20 or more years	14.18	82.01	83.36	54.42	32.30	16.77	47.89	14.81
Multi/single status								
2 or more locations	14.79	240.49 *	165.06	94.49	36.08	16.17	121.79	14.86
1 location only	26.36	57.91	58.52	44.20	53.56	131.34	32.85	41.06
Percent full-time employees								
Less than 25%	55.23	308.36 *	133.29	178.39	112.04	53.74	126.05	61.24
25-49 %	46.10	278.79	238.01	108.76	115.07	52.05	124.23	49.33
50-74 %	37.51	124.13	241.83	147.24	86.19	37.41	132.34	36.34
75% or more	14.85	66.12	57.44	44.73	35.67	18.48	33.53	16.59
Union presence								
No union employees	14.55	58.75	56.94	41.37	31.54	18.63	32.59	16.34
Has union employees	31.24	258.12 *	183.14 *	175.76	138.27	30.88	122.16	31.96
Percent low-wage employees								
50% or more low-wage	30.70	153.07	180.37	71.97	71.93	35.54	85.83	32.92
Less than 50% low-wage	14.43	61.13	58.24	44.69	34.85	17.65	33.95	15.99

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.C.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single 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	1,272	1,007	1,394	1,401	1,261	1,237	1,256	1,278
Industry group **								
Agric., fish., forest.	913*	--	--	--	--	--	--	874*
Mining and manufacturing	1,360	1,605*	1,324	1,473	1,266	1,321	1,384	1,353
Construction	1,238	810*	1,197	1,374	1,381	--	1,237	1,240
Utilities and transp.	1,258	--	--	906*	1,369	1,322	1,057	1,338
Wholesale trade	1,423	1,127	2,075	1,091	1,576	1,475	1,454	1,388
Fin. svcs. and real estate	1,133	859	695*	960	1,296	1,260	904	1,209
Retail trade	1,462	1,461	1,230	1,748	1,738	1,173	1,481	1,453
Professional services	1,159	779	1,516	1,293	1,125	1,143	1,193	1,152
Other services	1,424	1,152	1,509	1,584	1,359	1,427	1,269	1,480
Ownership								
For profit, incorporated	1,351	950	1,479	1,508	1,341	1,308	1,295	1,374
For profit, unincorporated	1,324	1,215	1,423	1,436	1,481	1,001	1,350	1,310
Nonprofit	1,069	879*	673	899	960	1,190	886	1,094
Age of firm								
Less than 5 years	1,454	1,137*	1,148*	1,528	1,582	--	1,282	1,555
5-9 years	1,288	1,107	1,467	1,415	1,258*	818	1,358	1,226
10-19 years	1,260	1,044	1,379	1,589	1,037	1,166	1,246	1,274
20 or more years	1,261	920	1,409	1,315	1,285	1,244	1,231	1,267
Multi/single status								
2 or more locations	1,278	--	1,842	1,346	1,361	1,240	1,374	1,275
1 location only	1,266	1,018	1,370	1,413	1,170	1,169	1,246	1,284
Percent full-time employees								
Less than 25%	1,267	--	--	1,419	1,339	1,319	1,010	1,370
25-49 %	1,329	975*	1,488	1,333	1,434	1,282	1,406	1,302
50-74 %	1,173	1,022	1,171	1,589	1,040	1,105	1,168	1,174
75% or more	1,286	1,011	1,424	1,377	1,291	1,256	1,265	1,293
Union presence								
No union employees	1,301	1,020	1,440	1,411	1,235	1,316	1,282	1,308
Has union employees	1,125	--	--	1,274	1,533	1,066	600*	1,159
Percent low-wage employees								
50% or more low-wage	1,326	914*	1,069	1,429	1,295	1,379	1,249	1,339
Less than 50% low-wage	1,264	1,016	1,416	1,397	1,253	1,213	1,256	1,266

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.C.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single 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	30.08	99.02	100.37	67.99	58.56	49.35	56.04	35.59
Industry group **								
Agric., fish., forest.	292.02 *	--	--	--	--	--	--	329.79 *
Mining and manufacturing	70.40	606.65 *	269.02	137.08	108.83	119.34	150.34	79.53
Construction	107.03	244.90 *	208.24	186.25	231.09	--	154.61	146.83
Utilities and transp.	128.83	--	--	272.42 *	257.74	185.53	270.73	143.34
Wholesale trade	114.82	287.02	343.31	157.48	196.44	128.06	176.79	137.84
Fin. svcs. and real estate	77.89	247.45	221.08 *	271.11	190.58	89.75	172.15	84.79
Retail trade	85.65	389.89	289.29	191.45	117.95	122.95	187.71	91.32
Professional services	45.48	122.42	233.14	126.33	108.30	57.06	116.12	49.28
Other services	83.16	249.04	197.46	187.42	108.04	183.70	120.64	105.12
Ownership								
For profit, incorporated	40.75	113.90	118.20	89.87	76.71	73.85	66.30	50.84
For profit, unincorporated	100.44	220.84	248.19	106.39	216.96	232.08	129.29	138.45
Nonprofit	40.89	320.15 *	182.33	147.64	74.15	50.71	171.48	40.28
Age of firm								
Less than 5 years	133.02	447.38 *	448.54 *	153.92	252.85	--	244.29	151.03
5-9 years	130.74	220.21	225.25	143.46	399.25 *	82.34	124.62	218.73
10-19 years	79.47	151.41	170.73	165.12	146.35	142.78	94.35	129.37
20 or more years	34.43	154.63	145.86	94.74	55.34	51.43	83.67	37.83
Multi/single status								
2 or more locations	39.37	--	367.33	133.55	58.13	51.37	156.09	40.41
1 location only	45.86	100.52	103.94	77.25	95.56	140.90	59.27	69.93
Percent full-time employees								
Less than 25%	78.38	--	--	175.04	140.41	103.92	123.27	94.41
25-49 %	93.88	458.07 *	337.24	186.40	168.88	140.74	226.26	99.08
50-74 %	75.67	218.80	226.57	183.48	168.63	84.86	138.41	88.97
75% or more	34.60	113.16	113.48	78.36	64.71	58.45	64.03	41.06
Union presence								
No union employees	33.13	101.24	101.38	69.53	55.29	66.19	57.20	40.50
Has union employees	69.38	--	--	301.18	322.74	55.71	186.77 *	72.53
Percent low-wage employees								
50% or more low-wage	67.47	304.46 *	232.93	93.13	165.01	66.91	149.82	75.20
Less than 50% low-wage	33.23	104.00	105.66	76.87	61.83	56.13	59.55	39.90

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.C.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single 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	1,346	923	1,269	1,375	1,353	1,369	1,220	1,367
Industry group **								
Agric., fish., forest.	584	--	--	--	--	--	533	608
Mining and manufacturing	1,267	768	1,224	1,364	1,282	1,253	1,371	1,258
Construction	1,440	1,303 *	1,358	1,532	1,518	1,262	1,334	1,511
Utilities and transp.	1,322	--	2,769	1,255	1,645	1,221	1,705	1,292
Wholesale trade	1,344	976 *	1,190	1,098	1,304	1,496	1,013	1,422
Fin. svcs. and real estate	1,329	1,125	1,202	1,352	1,278	1,349	1,202	1,339
Retail trade	1,593	1,306	1,429	1,972	1,768	1,523	1,733	1,571
Professional services	1,252	813	1,205	1,156	1,267	1,295	1,039	1,286
Other services	1,475	599	1,019	1,508	1,420	1,623	1,111	1,550
Ownership								
For profit, incorporated	1,376	955	1,349	1,472	1,396	1,376	1,282	1,391
For profit, unincorporated	1,364	1,014	1,170	1,303	1,491	1,389	1,216	1,403
Nonprofit	1,197	486	796	946	1,126	1,323	742	1,236
Age of firm								
Less than 5 years	1,429	1,308	1,369	1,516	1,366	1,556	1,371	1,462
5-9 years	1,365	1,325	1,262	1,505	1,334	1,252	1,381	1,353
10-19 years	1,301	932	1,193	1,357	1,378	1,326	1,168	1,361
20 or more years	1,349	664	1,302	1,338	1,349	1,371	1,179	1,365
Multi/single status								
2 or more locations	1,374	--	1,333	1,437	1,412	1,363	1,424	1,373
1 location only	1,270	921	1,263	1,354	1,264	1,618	1,197	1,332
Percent full-time employees								
Less than 25%	1,390	990 *	715	1,202	1,379	1,560	1,164	1,426
25-49 %	1,591	851 *	1,281	1,398	1,600	1,685	1,183	1,651
50-74 %	1,439	932	1,745	1,531	1,353	1,459	1,615	1,414
75% or more	1,322	921	1,219	1,363	1,340	1,339	1,179	1,345
Union presence								
No union employees	1,370	927	1,306	1,382	1,338	1,423	1,241	1,395
Has union employees	1,250	791 *	516 *	1,190	1,499	1,236	668	1,266
Percent low-wage employees								
50% or more low-wage	1,517	449 *	1,583	1,341	1,511	1,586	1,342	1,535
Less than 50% low-wage	1,323	960	1,246	1,379	1,326	1,340	1,210	1,342

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.C.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single 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	14.13	83.36	74.01	54.84	30.92	16.42	43.33	14.88
Industry group **								
Agric., fish., forest.	85.83	--	--	--	--	--	151.49	105.58
Mining and manufacturing	28.41	209.41	180.14	93.24	57.17	35.97	99.54	29.63
Construction	73.83	397.91 *	193.01	124.72	118.17	153.98	129.06	88.07
Utilities and transp.	75.19	--	718.90	190.84	298.40	71.31	392.44	74.18
Wholesale trade	52.56	360.26 *	234.07	119.78	88.46	72.16	131.13	54.64
Fin. svcs. and real estate	37.72	308.81	309.07	331.35	82.77	36.18	169.51	38.56
Retail trade	42.39	269.21	207.51	208.12	100.60	41.85	181.80	39.37
Professional services	25.98	128.77	108.80	119.88	54.15	29.74	61.46	28.44
Other services	40.36	113.09	144.48	105.37	84.82	57.50	92.26	44.85
Ownership								
For profit, incorporated	16.77	99.36	90.59	73.99	37.65	18.38	53.48	17.49
For profit, unincorporated	39.76	208.55	159.65	84.57	76.28	59.27	96.94	43.41
Nonprofit	35.21	95.50	168.37	89.55	73.23	45.48	81.12	37.47
Age of firm								
Less than 5 years	74.71	239.84	221.34	130.14	111.51	248.73	119.94	95.07
5-9 years	70.10	287.83	146.02	132.06	113.25	157.67	112.66	88.12
10-19 years	51.58	148.66	127.85	129.66	94.37	71.15	76.19	66.41
20 or more years	15.10	103.47	116.33	71.74	34.71	16.97	65.33	15.34
Multi/single status								
2 or more locations	15.30	--	205.41	132.41	38.22	16.24	176.68	15.20
1 location only	32.22	83.60	78.45	58.41	51.88	169.39	43.64	46.71
Percent full-time employees								
Less than 25%	68.17	438.06 *	184.17	253.94	141.95	60.92	194.65	72.56
25-49 %	54.70	259.17 *	373.69	144.04	160.03	56.57	166.03	57.21
50-74 %	42.53	194.53	353.30	247.66	84.55	38.85	225.45	35.51
75% or more	15.69	94.22	71.02	59.51	34.24	18.72	42.64	16.88
Union presence								
No union employees	15.71	85.27	76.25	56.51	31.09	18.69	44.42	16.68
Has union employees	32.58	341.31 *	198.91 *	192.82	134.39	33.64	150.59	33.05
Percent low-wage employees								
50% or more low-wage	34.28	174.51 *	294.20	110.96	69.29	41.73	123.70	35.60
Less than 50% low-wage	15.32	88.50	76.21	59.93	33.93	17.70	45.87	16.17

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.C.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single 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	1,267	650	1,210	1,277	1,523	1,150	1,070	1,351
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	1,386	--	--	--	--	--	1,321	1,403
Construction	1,252 *	--	--	--	--	--	1,666	1,018 *
Utilities and transp.	1,768	--	--	--	--	--	--	1,782
Wholesale trade	1,066	--	--	--	--	--	822	1,206
Fin. svcs. and real estate	1,043	--	--	--	--	--	657	1,350
Retail trade	1,882	--	--	--	--	--	1,736	1,969
Professional services	987	--	--	--	--	--	771	1,063
Other services	1,394	--	--	--	--	--	784	1,639
Ownership								
For profit, incorporated	1,199	--	--	--	--	--	1,098	1,244
For profit, unincorporated	1,689	--	--	--	--	--	1,230	1,941
Nonprofit	1,098	--	--	--	--	--	573	1,221
Age of firm								
Less than 5 years	833	--	--	--	--	--	1,127	421 *
5-9 years	1,426	--	--	--	--	--	956	2,018
10-19 years	1,010	--	--	--	--	--	1,199	874 *
20 or more years	1,351	--	--	--	--	--	1,025	1,444
Multi/single status								
2 or more locations	1,381	--	--	--	--	--	855	1,406
1 location only	1,147	--	--	--	--	--	1,089	1,223
Percent full-time employees								
Less than 25%	1,447	--	--	--	--	--	--	1,631
25-49 %	1,214	--	--	--	--	--	914	1,283
50-74 %	1,380	--	--	--	--	--	1,026	1,640
75% or more	1,256	--	--	--	--	--	1,086	1,327
Union presence								
No union employees	1,284	--	--	--	--	--	1,056	1,403
Has union employees	1,169	--	--	--	--	--	--	1,145
Percent low-wage employees								
50% or more low-wage	1,225	--	--	--	--	--	1,357	1,186
Less than 50% low-wage	1,274	--	--	--	--	--	1,035	1,382

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.C.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single 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	82.54	113.58	147.28	116.90	204.42	124.59	87.63	114.55
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	210.83	--	--	--	--	--	197.49	261.63
Construction	378.71 *	--	--	--	--	--	357.96	495.91 *
Utilities and transp.	197.02	--	--	--	--	--	--	218.84
Wholesale trade	142.00	--	--	--	--	--	199.92	209.40
Fin. svcs. and real estate	118.25	--	--	--	--	--	181.04	111.41
Retail trade	198.37	--	--	--	--	--	492.98	115.55
Professional services	136.23	--	--	--	--	--	104.54	188.62
Other services	199.20	--	--	--	--	--	124.70	265.24
Ownership								
For profit, incorporated	99.81	--	--	--	--	--	114.86	138.54
For profit, unincorporated	226.52	--	--	--	--	--	156.46	322.70
Nonprofit	106.78	--	--	--	--	--	139.12	124.10
Age of firm								
Less than 5 years	203.67	--	--	--	--	--	227.91	212.12 *
5-9 years	245.55	--	--	--	--	--	184.08	447.87
10-19 years	229.71	--	--	--	--	--	183.68	324.73 *
20 or more years	90.47	--	--	--	--	--	128.63	111.33
Multi/single status								
2 or more locations	114.67	--	--	--	--	--	134.04	120.53
1 location only	115.22	--	--	--	--	--	94.49	243.25
Percent full-time employees								
Less than 25%	279.73	--	--	--	--	--	--	350.57
25-49 %	124.82	--	--	--	--	--	246.21	150.37
50-74 %	162.67	--	--	--	--	--	177.64	235.40
75% or more	95.25	--	--	--	--	--	101.29	131.05
Union presence								
No union employees	85.45	--	--	--	--	--	88.74	125.40
Has union employees	253.05	--	--	--	--	--	--	260.19
Percent low-wage employees								
50% or more low-wage	116.09	--	--	--	--	--	169.86	137.89
Less than 50% low-wage	94.54	--	--	--	--	--	95.71	134.50

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.C.3 Percent of total premiums contributed by employees enrolled in single 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	21.7%	14.5%	21.3%	23.8%	22.2%	21.7%	20.0%	22.1%
Industry group **								
Agric., fish., forest.	16.3%	--	--	--	--	--	17.2%	15.9%
Mining and manufacturing	21.7%	14.8%	21.7%	23.9%	22.4%	21.0%	23.0%	21.5%
Construction	23.7%	17.7%	23.5%	27.3%	29.0%	13.3%	23.1%	24.2%
Utilities and transp.	21.8%	15.4% *	43.6%	23.2%	28.1%	19.6%	27.3%	21.3%
Wholesale trade	22.7%	18.3%	23.0%	19.4%	22.9%	24.7%	19.6%	23.8%
Fin. svcs. and real estate	19.8%	13.2%	12.1%	18.3%	19.3%	21.1%	14.1%	20.6%
Retail trade	28.0%	20.6%	23.8%	33.3%	31.5%	26.9%	26.9%	28.2%
Professional services	18.6%	11.7%	19.8%	19.7%	18.3%	19.0%	16.9%	18.9%
Other services	25.5%	12.7%	22.0%	27.2%	25.7%	27.4%	19.7%	27.0%
Ownership								
For profit, incorporated	23.0%	14.7%	22.7%	26.0%	23.9%	22.6%	21.1%	23.4%
For profit, unincorporated	23.7%	17.2%	21.5%	24.5%	26.4%	23.3%	21.4%	24.5%
Nonprofit	16.5%	8.5%	10.8%	13.7%	15.7%	18.2%	11.2%	17.1%
Age of firm								
Less than 5 years	24.7%	18.7%	22.7%	28.3%	24.2%	28.6%	22.1%	26.6%
5-9 years	24.6%	21.2%	22.6%	26.9%	26.4%	19.7%	24.2%	25.0%
10-19 years	22.1%	14.9%	23.9%	26.1%	21.9%	20.8%	20.8%	22.9%
20 or more years	21.4%	11.3%	19.8%	21.8%	21.7%	21.7%	18.4%	21.8%
Multi/single status								
2 or more locations	21.9%	8.8% *	21.4%	23.3%	22.3%	21.7%	21.5%	21.9%
1 location only	21.4%	14.5%	21.3%	23.9%	21.9%	23.3%	19.9%	22.9%
Percent full-time employees								
Less than 25%	25.3%	14.4% *	14.9%	26.8%	26.0%	27.0%	20.6%	26.3%
25-49 %	24.7%	12.4%	22.0%	24.5%	24.4%	26.4%	20.4%	25.6%
50-74 %	22.6%	13.8%	24.6%	26.2%	20.7%	23.5%	21.6%	22.8%
75% or more	21.4%	14.7%	21.0%	23.4%	22.1%	21.2%	19.8%	21.7%
Union presence								
No union employees	22.5%	14.7%	22.1%	24.1%	22.1%	23.2%	20.5%	23.0%
Has union employees	18.7%	9.1% *	7.6% *	18.7%	23.0%	18.5%	9.4%	19.1%
Percent low-wage employees								
50% or more low-wage	26.2%	12.7%	26.3%	26.1%	25.2%	27.7%	24.2%	26.5%
Less than 50% low-wage	21.1%	14.6%	21.0%	23.5%	21.6%	21.0%	19.7%	21.5%

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.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single 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	0.21%	0.91%	0.90%	0.66%	0.46%	0.27%	0.52%	0.23%
Industry group **								
Agric., fish., forest.	2.90%	--	--	--	--	--	4.49%	3.64%
Mining and manufacturing	0.47%	3.44%	2.23%	1.36%	1.05%	0.57%	1.35%	0.50%
Construction	1.49%	3.69%	2.82%	1.93%	2.25%	3.85%	1.70%	2.31%
Utilities and transp.	1.04%	4.93% *	8.35%	3.12%	3.13%	1.04%	4.48%	1.04%
Wholesale trade	0.69%	3.53%	2.83%	1.48%	1.09%	1.03%	1.56%	0.73%
Fin. svcs. and real estate	0.50%	2.53%	2.35%	3.05%	1.17%	0.52%	1.53%	0.52%
Retail trade	0.64%	3.29%	2.59%	2.37%	1.16%	0.70%	2.01%	0.62%
Professional services	0.33%	1.35%	1.40%	1.31%	0.68%	0.39%	0.82%	0.35%
Other services	0.66%	1.95%	2.03%	1.44%	1.52%	0.96%	1.15%	0.77%
Ownership								
For profit, incorporated	0.25%	1.11%	1.08%	0.86%	0.54%	0.31%	0.64%	0.28%
For profit, unincorporated	0.68%	2.06%	2.09%	1.25%	1.54%	1.06%	1.17%	0.83%
Nonprofit	0.39%	2.19%	1.80%	1.11%	0.78%	0.51%	1.18%	0.41%
Age of firm								
Less than 5 years	1.15%	3.03%	2.92%	2.34%	1.75%	3.15%	1.75%	1.51%
5-9 years	1.06%	3.00%	1.98%	1.72%	2.46%	1.81%	1.37%	1.59%
10-19 years	0.67%	1.55%	1.81%	1.62%	1.23%	1.00%	0.98%	0.90%
20 or more years	0.23%	1.24%	1.26%	0.82%	0.52%	0.28%	0.73%	0.24%
Multi/single status								
2 or more locations	0.24%	4.40% *	2.17%	1.41%	0.57%	0.27%	1.85%	0.24%
1 location only	0.41%	0.91%	0.96%	0.74%	0.79%	1.81%	0.54%	0.63%
Percent full-time employees								
Less than 25%	0.99%	5.85% *	3.01%	3.16%	2.17%	0.97%	2.52%	1.08%
25-49 %	0.85%	3.64%	3.77%	1.97%	2.09%	1.08%	2.05%	0.94%
50-74 %	0.59%	1.87%	3.75%	2.19%	1.23%	0.65%	1.97%	0.58%
75% or more	0.23%	1.06%	0.93%	0.73%	0.52%	0.30%	0.55%	0.26%
Union presence								
No union employees	0.23%	0.93%	0.91%	0.68%	0.47%	0.30%	0.52%	0.25%
Has union employees	0.50%	3.50% *	2.75% *	2.61%	1.91%	0.51%	1.86%	0.51%
Percent low-wage employees								
50% or more low-wage	0.50%	2.99%	2.90%	1.30%	1.01%	0.63%	1.66%	0.52%
Less than 50% low-wage	0.23%	0.95%	0.94%	0.72%	0.51%	0.29%	0.54%	0.25%

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.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single 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	21.1%	16.4%	22.8%	24.6%	21.6%	19.7%	21.2%	21.1%
Industry group **								
Agric., fish., forest.	21.0%	--	--	--	--	--	--	21.1%*
Mining and manufacturing	23.0%	23.6%*	20.9%	24.5%	22.6%	22.4%	23.1%	23.0%
Construction	23.4%	14.1%*	23.8%	24.9%	28.9%	--	23.1%	23.7%
Utilities and transp.	22.0%	--	--	16.9%*	24.0%	21.7%	20.1%	22.7%
Wholesale trade	24.9%	20.3%	31.8%	20.5%	28.0%	24.8%	25.3%	24.5%
Fin. svcs. and real estate	17.3%	12.9%	10.6%*	14.7%	18.2%	20.1%	13.7%	18.6%
Retail trade	25.8%	22.5%	20.7%	31.1%	31.1%	21.6%	24.4%	26.5%
Professional services	17.8%	13.1%	21.5%	22.5%	17.4%	16.9%	19.0%	17.5%
Other services	25.5%	17.6%	28.0%	28.2%	25.8%	25.3%	22.2%	26.8%
Ownership								
For profit, incorporated	23.9%	15.8%	24.7%	27.5%	25.1%	22.6%	22.3%	24.6%
For profit, unincorporated	22.7%	20.9%	23.3%	25.6%	25.6%	16.7%	23.8%	22.2%
Nonprofit	15.4%	11.5%*	9.5%*	13.5%	13.9%	17.0%	12.6%	15.7%
Age of firm								
Less than 5 years	27.7%	20.0%	22.0%*	29.8%	30.5%	--	23.6%	30.3%
5-9 years	24.9%	20.4%	26.5%	27.4%	26.1%	15.6%	25.9%	24.1%
10-19 years	22.6%	16.9%	25.9%	28.9%	19.9%	18.5%	21.9%	23.4%
20 or more years	20.2%	14.2%	21.0%	22.1%	20.9%	19.8%	19.5%	20.3%
Multi/single status								
2 or more locations	20.2%	--	27.4%	23.0%	21.0%	19.7%	23.5%	20.1%
1 location only	22.2%	16.5%	22.5%	25.0%	22.3%	20.1%	21.0%	23.5%
Percent full-time employees								
Less than 25%	23.1%	--	--	30.1%	23.5%	21.6%	20.5%	24.1%
25-49 %	22.8%	13.2%*	25.8%	23.6%	24.7%	22.8%	22.4%	22.9%
50-74 %	19.6%	15.7%	18.5%	28.1%	19.0%	17.4%	19.2%	19.7%
75% or more	21.3%	16.8%	23.2%	24.1%	21.9%	19.9%	21.4%	21.2%
Union presence								
No union employees	22.0%	16.9%	23.6%	25.1%	21.4%	21.4%	21.8%	22.1%
Has union employees	17.0%	--	--	19.4%	23.5%	16.1%	8.4%*	17.6%
Percent low-wage employees								
50% or more low-wage	25.9%	20.0%	21.4%	27.7%	25.5%	26.5%	25.7%	26.0%
Less than 50% low-wage	20.5%	16.1%	22.9%	24.2%	20.9%	18.8%	20.8%	20.4%

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.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single 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	0.49%	1.59%	1.58%	1.17%	0.85%	0.81%	0.93%	0.58%
Industry group **								
Agric., fish., forest.	5.51%	--	--	--	--	--	--	6.37%*
Mining and manufacturing	1.27%	8.72%*	4.64%	2.70%	1.94%	2.01%	2.65%	1.45%
Construction	2.09%	4.29%*	3.29%	3.88%	3.90%	--	2.75%	3.19%
Utilities and transp.	2.22%	--	--	6.14%*	3.32%	2.93%	5.43%	2.31%
Wholesale trade	1.60%	4.51%	3.65%	2.73%	2.77%	2.70%	2.33%	2.12%
Fin. svcs. and real estate	1.26%	3.66%	3.94%*	4.42%	2.65%	1.53%	2.75%	1.37%
Retail trade	1.55%	5.92%	4.71%	3.52%	2.04%	2.42%	3.09%	1.74%
Professional services	0.69%	2.15%	3.15%	2.13%	1.53%	0.84%	1.82%	0.74%
Other services	1.30%	3.87%	3.29%	2.74%	1.73%	2.88%	2.08%	1.61%
Ownership								
For profit, incorporated	0.65%	1.92%	1.72%	1.47%	1.13%	1.20%	1.08%	0.80%
For profit, unincorporated	1.61%	3.19%	4.19%	2.60%	3.12%	3.50%	2.17%	2.17%
Nonprofit	0.62%	4.49%*	3.15%*	2.22%	0.93%	0.87%	2.55%	0.61%
Age of firm								
Less than 5 years	2.26%	5.88%	7.88%*	3.84%	3.11%	--	3.58%	2.96%
5-9 years	2.21%	3.95%	3.87%	2.88%	6.70%	2.14%	2.27%	3.68%
10-19 years	1.28%	2.50%	3.04%	2.92%	2.05%	2.59%	1.70%	1.96%
20 or more years	0.55%	2.46%	2.10%	1.49%	0.82%	0.85%	1.32%	0.61%
Multi/single status								
2 or more locations	0.64%	--	4.51%	2.30%	0.87%	0.84%	3.02%	0.65%
1 location only	0.74%	1.62%	1.65%	1.33%	1.52%	2.73%	0.98%	1.14%
Percent full-time employees								
Less than 25%	1.45%	--	--	4.12%	2.16%	1.37%	3.10%	1.62%
25-49 %	1.58%	5.98%*	5.66%	3.46%	2.80%	2.27%	3.76%	1.66%
50-74 %	1.12%	3.38%	3.85%	2.76%	2.24%	1.45%	2.27%	1.29%
75% or more	0.57%	1.86%	1.77%	1.35%	0.97%	0.96%	1.06%	0.68%
Union presence								
No union employees	0.52%	1.60%	1.56%	1.20%	0.79%	1.03%	0.93%	0.63%
Has union employees	1.13%	--	--	4.48%	4.68%	0.97%	3.10%*	1.18%
Percent low-wage employees								
50% or more low-wage	1.05%	5.88%	4.15%	2.08%	2.19%	1.37%	2.91%	1.12%
Less than 50% low-wage	0.53%	1.65%	1.65%	1.29%	0.92%	0.88%	0.97%	0.64%

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.C.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in single 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	21.9%	14.3%	20.8%	23.4%	21.5%	22.3%	19.9%	22.2%
Industry group **								
Agric., fish., forest.	10.5%	--	--	--	--	--	9.6%	10.9%
Mining and manufacturing	21.4%	12.0% *	20.5%	23.6%	21.7%	21.1%	23.0%	21.3%
Construction	24.8%	21.8%	21.6%	28.3%	28.2%	18.5%	22.3%	26.6%
Utilities and transp.	21.3%	--	47.1%	22.0%	26.9%	19.4%	29.2%	20.7%
Wholesale trade	22.6%	16.5% *	18.6%	20.1%	21.4%	25.1%	17.4%	23.8%
Fin. svcs. and real estate	20.6%	15.1%	15.3%	19.3%	19.3%	21.4%	15.9%	21.0%
Retail trade	28.3%	18.9%	26.1%	33.9%	31.6%	27.5%	28.2%	28.3%
Professional services	19.1%	12.3%	19.6%	18.8%	18.6%	19.8%	16.6%	19.5%
Other services	25.3%	10.0%	18.4%	27.3%	22.5%	28.4%	19.3%	26.6%
Ownership								
For profit, incorporated	22.9%	15.1%	22.3%	25.4%	23.2%	22.8%	21.2%	23.2%
For profit, unincorporated	23.3%	15.6%	19.7%	24.0%	23.8%	24.6%	20.2%	24.1%
Nonprofit	17.2%	7.0%	11.6%	13.8%	16.1%	18.9%	10.8%	17.7%
Age of firm								
Less than 5 years	24.3%	18.3%	22.9%	28.2%	22.9%	28.7%	22.0%	25.8%
5-9 years	24.1%	23.6%	21.0%	27.4%	23.9%	20.7%	24.1%	24.0%
10-19 years	22.1%	15.2%	21.3%	25.1%	22.6%	21.2%	20.3%	22.9%
20 or more years	21.7%	9.9%	20.3%	21.5%	21.0%	22.3%	18.4%	22.0%
Multi/single status								
2 or more locations	22.2%	--	20.6%	23.5%	21.8%	22.3%	22.3%	22.2%
1 location only	21.1%	14.3%	20.8%	23.4%	21.1%	24.5%	19.6%	22.4%
Percent full-time employees								
Less than 25%	25.9%	18.2% *	14.3%	23.3%	26.7%	28.1%	21.7%	26.6%
25-49 %	25.9%	10.8% *	21.2%	26.1%	25.1%	27.0%	19.9%	26.7%
50-74 %	23.8%	13.9%	27.1%	24.8%	20.7%	25.2%	24.5%	23.7%
75% or more	21.4%	14.4%	20.1%	23.2%	21.3%	21.7%	19.3%	21.8%
Union presence								
No union employees	22.6%	14.4%	21.8%	23.8%	21.5%	23.6%	20.5%	23.0%
Has union employees	19.3%	11.4% *	6.1% *	16.7%	21.5%	19.4%	8.6%	19.6%
Percent low-wage employees								
50% or more low-wage	26.6%	6.7% *	28.4%	24.7%	25.6%	28.2%	23.2%	27.0%
Less than 50% low-wage	21.3%	15.0%	20.3%	23.3%	20.9%	21.6%	19.7%	21.6%

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.C.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in single 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	0.23%	1.29%	1.21%	0.86%	0.50%	0.26%	0.69%	0.24%
Industry group **								
Agric., fish., forest.	1.77%	--	--	--	--	--	2.85%	2.27%
Mining and manufacturing	0.49%	3.69% *	2.83%	1.67%	1.01%	0.61%	1.73%	0.51%
Construction	1.39%	6.13%	3.52%	2.29%	2.80%	1.92%	2.24%	1.77%
Utilities and transp.	1.16%	--	10.68%	3.53%	3.73%	1.13%	6.48%	1.13%
Wholesale trade	0.78%	5.74% *	3.66%	1.90%	1.17%	1.07%	2.12%	0.79%
Fin. svcs. and real estate	0.56%	3.97%	3.83%	4.03%	1.37%	0.56%	2.15%	0.58%
Retail trade	0.71%	4.25%	3.44%	3.14%	1.55%	0.72%	2.76%	0.68%
Professional services	0.37%	2.02%	1.69%	1.82%	0.75%	0.42%	0.98%	0.40%
Other services	0.71%	1.95%	2.44%	1.74%	1.53%	0.99%	1.55%	0.80%
Ownership								
For profit, incorporated	0.27%	1.60%	1.50%	1.15%	0.61%	0.30%	0.87%	0.28%
For profit, unincorporated	0.65%	3.06%	2.64%	1.48%	1.19%	1.01%	1.55%	0.72%
Nonprofit	0.51%	1.37%	2.32%	1.36%	1.09%	0.63%	1.16%	0.54%
Age of firm								
Less than 5 years	1.37%	3.86%	3.51%	3.12%	1.82%	3.20%	2.17%	1.74%
5-9 years	1.19%	4.69%	2.44%	2.29%	2.03%	2.25%	1.88%	1.51%
10-19 years	0.82%	2.43%	2.32%	2.15%	1.44%	1.08%	1.32%	1.03%
20 or more years	0.24%	1.51%	1.80%	1.05%	0.56%	0.27%	0.99%	0.24%
Multi/single status								
2 or more locations	0.24%	--	2.71%	1.89%	0.58%	0.26%	2.52%	0.24%
1 location only	0.53%	1.30%	1.30%	0.96%	0.90%	2.28%	0.71%	0.77%
Percent full-time employees								
Less than 25%	1.24%	8.98% *	4.12%	4.21%	2.86%	1.13%	3.69%	1.31%
25-49 %	1.06%	3.62% *	5.68%	2.53%	2.98%	1.26%	2.74%	1.16%
50-74 %	0.68%	2.77%	5.38%	3.53%	1.36%	0.64%	3.17%	0.60%
75% or more	0.25%	1.47%	1.18%	0.94%	0.54%	0.29%	0.70%	0.26%
Union presence								
No union employees	0.25%	1.33%	1.23%	0.89%	0.51%	0.30%	0.71%	0.27%
Has union employees	0.50%	5.03% *	2.66% *	2.98%	1.90%	0.52%	2.21%	0.50%
Percent low-wage employees								
50% or more low-wage	0.60%	3.00% *	4.45%	1.83%	1.19%	0.73%	2.37%	0.61%
Less than 50% low-wage	0.24%	1.36%	1.25%	0.94%	0.54%	0.28%	0.73%	0.25%

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.C.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in single 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	21.4%	10.0%	19.8%	22.8%	28.4%	17.2%	17.3%	23.2%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	23.2%	--	--	--	--	--	22.6%	23.3%
Construction	19.2%*	--	--	--	--	--	27.6%	14.9%*
Utilities and transp.	31.4%	--	--	--	--	--	--	30.0%
Wholesale trade	17.3%	--	--	--	--	--	11.2%	21.9%
Fin. svcs. and real estate	15.0%	--	--	--	--	--	8.8%	20.8%
Retail trade	30.5%	--	--	--	--	--	27.6%	32.3%
Professional services	16.7%	--	--	--	--	--	13.1%	18.0%
Other services	27.0%	--	--	--	--	--	13.3%	33.8%
Ownership								
For profit, incorporated	20.8%	--	--	--	--	--	17.9%	22.3%
For profit, unincorporated	30.4%	--	--	--	--	--	21.1%	36.0%
Nonprofit	15.7%	--	--	--	--	--	8.2%	17.5%
Age of firm								
Less than 5 years	18.0%	--	--	--	--	--	19.8%	13.3%*
5-9 years	28.6%	--	--	--	--	--	18.8%	41.4%
10-19 years	20.8%	--	--	--	--	--	20.0%	21.6%
20 or more years	21.2%	--	--	--	--	--	15.5%	22.9%
Multi/single status								
2 or more locations	22.2%	--	--	--	--	--	11.8%	22.8%
1 location only	20.4%	--	--	--	--	--	17.9%	24.4%
Percent full-time employees								
Less than 25%	25.4%	--	--	--	--	--	--	29.8%
25-49 %	20.4%	--	--	--	--	--	15.0%	21.7%
50-74 %	22.8%	--	--	--	--	--	16.1%	28.3%
75% or more	21.3%	--	--	--	--	--	17.7%	22.8%
Union presence								
No union employees	22.2%	--	--	--	--	--	17.3%	25.1%
Has union employees	17.3%	--	--	--	--	--	--	17.2%
Percent low-wage employees								
50% or more low-wage	23.4%	--	--	--	--	--	25.7%	22.7%
Less than 50% low-wage	21.1%	--	--	--	--	--	16.5%	23.3%

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.

Table I.C.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in single 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	1.30%	1.82%	2.43%	2.05%	2.78%	2.19%	1.43%	1.82%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	2.97%	--	--	--	--	--	3.75%	3.60%
Construction	6.96%*	--	--	--	--	--	5.55%	8.50%*
Utilities and transp.	3.79%	--	--	--	--	--	--	4.44%
Wholesale trade	2.38%	--	--	--	--	--	2.72%	3.38%
Fin. svcs. and real estate	1.93%	--	--	--	--	--	2.59%	1.89%
Retail trade	2.90%	--	--	--	--	--	6.85%	2.12%
Professional services	1.43%	--	--	--	--	--	1.77%	1.85%
Other services	4.04%	--	--	--	--	--	2.25%	5.61%
Ownership								
For profit, incorporated	1.53%	--	--	--	--	--	1.84%	2.18%
For profit, unincorporated	4.28%	--	--	--	--	--	3.07%	6.17%
Nonprofit	1.61%	--	--	--	--	--	1.82%	1.91%
Age of firm								
Less than 5 years	3.78%	--	--	--	--	--	4.68%	5.31%*
5-9 years	5.04%	--	--	--	--	--	3.55%	9.66%
10-19 years	2.56%	--	--	--	--	--	3.01%	4.32%
20 or more years	1.58%	--	--	--	--	--	1.92%	2.01%
Multi/single status								
2 or more locations	2.09%	--	--	--	--	--	1.77%	2.22%
1 location only	1.47%	--	--	--	--	--	1.55%	2.93%
Percent full-time employees								
Less than 25%	4.27%	--	--	--	--	--	--	5.01%
25-49 %	2.34%	--	--	--	--	--	3.91%	2.98%
50-74 %	3.03%	--	--	--	--	--	3.16%	4.53%
75% or more	1.50%	--	--	--	--	--	1.64%	2.07%
Union presence								
No union employees	1.23%	--	--	--	--	--	1.45%	1.72%
Has union employees	4.12%	--	--	--	--	--	--	4.31%
Percent low-wage employees								
50% or more low-wage	1.50%	--	--	--	--	--	3.02%	1.67%
Less than 50% low-wage	1.47%	--	--	--	--	--	1.52%	2.11%

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.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage 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	55.3%	63.7%	61.3%	63.4%	59.2%	50.8%	62.8%	54.0%
Industry group **								
Agric., fish., forest.	67.2%	58.8%	67.4%	65.9%	74.2%	64.4%	59.7%	70.2%
Mining and manufacturing	50.9%	55.4%	61.2%	58.9%	52.2%	47.8%	57.7%	50.1%
Construction	56.2%	64.0%	56.7%	56.3%	54.4%	54.2%	59.2%	54.1%
Utilities and transp.	50.5%	62.1%	61.0%	64.1%	56.6%	47.5%	63.0%	49.4%
Wholesale trade	51.3%	65.6%	55.2%	62.4%	53.3%	44.0%	61.9%	48.3%
Fin. svcs. and real estate	50.1%	64.2%	59.8%	58.6%	55.3%	47.0%	59.6%	49.1%
Retail trade	63.3%	71.9%	73.2%	72.1%	66.4%	59.5%	72.3%	61.6%
Professional services	55.6%	59.9%	61.2%	64.6%	62.0%	50.6%	62.0%	54.6%
Other services	62.2%	66.8%	63.6%	67.5%	65.7%	57.7%	66.4%	61.1%
Ownership								
For profit, incorporated	54.7%	61.9%	61.0%	62.7%	58.2%	50.8%	61.6%	53.4%
For profit, unincorporated	58.1%	68.1%	62.7%	65.1%	58.7%	51.9%	65.3%	56.0%
Nonprofit	55.6%	65.7%	60.7%	64.9%	62.6%	50.4%	66.4%	54.6%
Age of firm								
Less than 5 years	65.0%	61.1%	60.2%	68.7%	66.4%	60.1%	63.0%	66.3%
5-9 years	59.7%	63.3%	61.5%	61.9%	58.5%	48.6%	62.6%	57.3%
10-19 years	60.9%	65.5%	61.6%	63.5%	63.1%	51.7%	63.3%	59.6%
20 or more years	53.9%	63.4%	61.2%	62.9%	58.0%	50.7%	62.5%	53.0%
Multi/single status								
2 or more locations	52.6%	57.5%	60.5%	63.8%	57.4%	50.9%	61.5%	52.4%
1 location only	61.8%	63.8%	61.4%	63.3%	61.8%	49.1%	62.9%	60.8%
Percent full-time employees								
Less than 25%	64.9%	45.9%	50.8%	72.6%	71.4%	63.8%	54.3%	67.7%
25-49 %	63.6%	66.3%	65.6%	74.7%	68.8%	57.8%	69.2%	62.7%
50-74 %	60.7%	61.2%	66.2%	70.8%	67.8%	55.7%	66.4%	59.6%
75% or more	54.2%	64.6%	60.8%	61.9%	57.5%	49.8%	62.3%	52.7%
Union presence								
No union employees	56.9%	64.2%	63.9%	65.0%	59.9%	51.4%	64.1%	55.4%
Has union employees	49.1%	51.8%	32.4%	42.8%	52.7%	49.4%	40.7%	49.5%
Percent low-wage employees								
50% or more low-wage	68.0%	65.8%	69.1%	75.9%	75.0%	63.1%	70.9%	67.7%
Less than 50% low-wage	53.9%	63.5%	60.8%	62.1%	57.0%	49.5%	62.2%	52.3%

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.

** 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.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage 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	0.27%	1.15%	1.07%	0.68%	0.62%	0.34%	0.60%	0.30%
Industry group **								
Agric., fish., forest.	4.11%	7.90%	10.04%	7.29%	10.55%	5.26%	5.46%	4.98%
Mining and manufacturing	0.67%	4.58%	3.59%	1.49%	1.19%	0.95%	1.70%	0.72%
Construction	1.44%	3.21%	3.25%	2.66%	2.20%	5.73%	1.85%	2.09%
Utilities and transp.	0.91%	8.23%	5.39%	3.78%	2.47%	0.98%	3.49%	0.93%
Wholesale trade	1.06%	4.31%	3.18%	2.48%	1.65%	1.56%	2.01%	1.18%
Fin. svcs. and real estate	0.71%	3.38%	4.11%	1.86%	1.54%	0.86%	2.06%	0.75%
Retail trade	0.65%	3.49%	2.35%	1.51%	1.70%	0.78%	1.53%	0.70%
Professional services	0.50%	2.00%	1.63%	1.21%	1.12%	0.62%	1.04%	0.55%
Other services	0.73%	2.50%	3.08%	1.74%	1.94%	0.80%	1.55%	0.82%
Ownership								
For profit, incorporated	0.32%	1.42%	1.26%	0.81%	0.83%	0.39%	0.71%	0.35%
For profit, unincorporated	0.79%	2.24%	2.39%	1.71%	1.66%	1.10%	1.35%	0.91%
Nonprofit	0.68%	3.69%	3.82%	1.85%	1.05%	0.92%	1.87%	0.71%
Age of firm								
Less than 5 years	1.45%	3.31%	3.99%	2.56%	2.92%	2.91%	2.06%	1.96%
5-9 years	1.39%	3.02%	2.76%	2.16%	3.00%	3.84%	1.64%	2.07%
10-19 years	0.96%	1.97%	1.97%	1.41%	2.03%	2.31%	1.15%	1.36%
20 or more years	0.29%	1.79%	1.55%	0.88%	0.63%	0.35%	0.84%	0.30%
Multi/single status								
2 or more locations	0.30%	9.59%	2.99%	1.15%	0.66%	0.35%	1.58%	0.31%
1 location only	0.52%	1.15%	1.13%	0.82%	1.14%	1.77%	0.64%	0.80%
Percent full-time employees								
Less than 25%	1.54%	6.26%	10.28%	3.08%	3.05%	1.37%	4.70%	1.39%
25-49 %	1.41%	6.69%	3.51%	2.17%	4.76%	1.27%	2.30%	1.59%
50-74 %	0.70%	3.10%	2.90%	1.83%	1.81%	0.74%	1.78%	0.75%
75% or more	0.30%	1.27%	1.18%	0.76%	0.67%	0.39%	0.66%	0.33%
Union presence								
No union employees	0.30%	1.15%	0.96%	0.64%	0.66%	0.41%	0.57%	0.35%
Has union employees	0.60%	7.42%	4.87%	3.85%	1.76%	0.63%	3.62%	0.60%
Percent low-wage employees								
50% or more low-wage	0.67%	4.29%	2.91%	1.70%	1.29%	0.84%	1.77%	0.72%
Less than 50% low-wage	0.28%	1.19%	1.13%	0.72%	0.67%	0.36%	0.63%	0.31%

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.

** 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.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution 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	13.5%	57.9%	36.9%	22.9%	13.4%	4.1%	38.6%	8.3%
Industry group **								
Agric., fish., forest.	40.4%	--	--	--	--	--	46.2%	38.4%*
Mining and manufacturing	9.5%	53.5%	34.0%	17.9%	9.9%	4.0%	27.2%	7.3%
Construction	25.8%	59.8%	30.7%	20.0%	14.0%	32.2%*	34.3%	19.5%
Utilities and transp.	8.3%	61.0%	15.6%*	23.0%	11.2%*	3.8%*	28.4%	5.9%
Wholesale trade	15.8%	50.1%	36.2%	29.8%	9.9%	2.6%*	40.2%	6.9%
Fin. svcs. and real estate	11.3%	60.1%	47.5%	29.9%	12.1%	3.5%	47.1%	6.7%
Retail trade	8.6%	50.2%	32.6%	15.2%	5.2%*	1.7%*	32.3%	3.3%
Professional services	14.7%	59.9%	40.5%	28.0%	16.4%	4.1%	44.0%	9.3%
Other services	15.2%	60.7%	36.5%	19.4%	12.3%	5.2%*	39.5%	8.8%
Ownership								
For profit, incorporated	13.0%	58.4%	34.4%	22.8%	13.8%	3.8%	37.7%	7.7%
For profit, unincorporated	16.6%	56.7%	41.5%	16.1%	9.8%	6.9%*	38.5%	9.2%
Nonprofit	13.1%	57.8%	47.7%	32.3%	15.2%	4.0%	45.5%	9.6%
Age of firm								
Less than 5 years	21.2%	51.8%	33.4%	14.8%	15.6%*	0.6%*	35.3%	12.3%
5-9 years	24.6%	50.2%	31.5%	20.4%	19.8%	2.7%*	32.0%	18.3%
10-19 years	24.4%	54.6%	35.9%	22.1%	22.3%	2.5%*	38.3%	16.2%
20 or more years	10.7%	64.4%	39.2%	25.0%	10.6%	4.2%	41.1%	6.8%
Multi/single status								
2 or more locations	6.4%	69.3%	33.1%	22.8%	10.2%	4.1%	28.4%	5.9%
1 location only	28.0%	57.8%	37.2%	22.9%	17.7%	3.2%*	39.7%	17.3%
Percent full-time employees								
Less than 25%	15.2%	62.8%	36.4%*	30.8%	11.9%	1.9%*	38.3%	10.4%
25-49 %	11.4%	61.6%	45.6%	20.2%	10.0%*	1.7%*	40.6%	5.8%
50-74 %	12.0%	57.4%	31.4%	20.1%	15.3%	1.7%*	37.9%	6.8%
75% or more	13.8%	57.8%	37.2%	23.2%	13.4%	4.6%	38.7%	8.5%
Union presence								
No union employees	15.0%	57.8%	35.6%	22.6%	13.8%	4.1%	37.8%	9.1%
Has union employees	6.9%	63.2%	65.4%	28.7%	10.2%	4.0%	60.8%	5.1%
Percent low-wage employees								
50% or more low-wage	10.1%	63.8%	30.9%	18.6%	12.5%	1.9%	32.4%	7.2%
Less than 50% low-wage	14.0%	57.4%	37.4%	23.5%	13.6%	4.4%	39.2%	8.4%

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.C.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution 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	0.47%	1.95%	1.83%	1.19%	1.30%	0.53%	1.06%	0.53%
Industry group **								
Agric., fish., forest.	10.12%	--	--	--	--	--	9.95%	13.31%*
Mining and manufacturing	0.95%	8.00%	5.79%	3.03%	2.32%	0.82%	2.97%	0.99%
Construction	3.02%	5.89%	5.05%	3.35%	3.51%	16.00%*	3.12%	4.90%
Utilities and transp.	1.42%	11.66%	5.86%*	6.02%	5.42%*	1.24%*	5.35%	1.44%
Wholesale trade	1.57%	8.01%	5.90%	4.54%	2.65%	0.96%*	3.87%	1.29%
Fin. svcs. and real estate	1.04%	5.57%	7.42%	5.13%	3.02%	0.74%	3.91%	0.97%
Retail trade	1.02%	6.34%	5.50%	3.73%	1.68%*	0.89%*	3.29%	0.92%
Professional services	1.00%	3.15%	3.13%	2.31%	2.89%	1.02%	1.87%	1.15%
Other services	1.16%	4.57%	4.69%	2.46%	2.40%	1.65%*	2.56%	1.27%
Ownership								
For profit, incorporated	0.59%	2.37%	2.12%	1.46%	1.96%	0.56%	1.27%	0.66%
For profit, unincorporated	1.38%	3.79%	4.34%	2.55%	1.91%	2.99%*	2.38%	1.67%
Nonprofit	0.93%	6.78%	6.09%	3.23%	1.89%	0.91%	3.40%	0.92%
Age of firm								
Less than 5 years	2.57%	5.70%	6.71%	3.58%	5.53%*	0.51%*	3.61%	3.39%
5-9 years	2.11%	5.03%	4.45%	3.20%	4.92%	2.47%*	2.68%	3.22%
10-19 years	1.94%	3.41%	3.52%	2.54%	5.47%	1.09%*	2.07%	3.00%
20 or more years	0.46%	3.03%	2.58%	1.60%	0.99%	0.55%	1.51%	0.48%
Multi/single status								
2 or more locations	0.47%	11.84%	5.17%	2.20%	1.11%	0.54%	2.88%	0.48%
1 location only	1.00%	1.96%	1.93%	1.40%	2.57%	1.38%*	1.12%	1.67%
Percent full-time employees								
Less than 25%	2.24%	11.79%	10.94%*	7.96%	3.32%	0.84%*	5.85%	2.46%
25-49 %	1.30%	9.38%	7.02%	3.51%	3.16%*	0.63%*	4.29%	1.15%
50-74 %	1.28%	4.93%	4.57%	3.10%	4.26%	0.65%*	2.91%	1.43%
75% or more	0.54%	2.19%	2.06%	1.35%	1.46%	0.62%	1.19%	0.60%
Union presence								
No union employees	0.53%	1.98%	1.83%	1.22%	1.41%	0.59%	1.06%	0.61%
Has union employees	1.00%	10.19%	9.52%	5.78%	2.18%	1.09%	5.88%	0.98%
Percent low-wage employees								
50% or more low-wage	1.19%	6.55%	4.83%	3.10%	3.39%	0.52%	3.05%	1.29%
Less than 50% low-wage	0.51%	2.04%	1.93%	1.28%	1.41%	0.59%	1.12%	0.58%

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.1 Average total family premium (in dollars) per enrolled employee 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	17,710	16,148	16,736	16,310	17,600	18,121	16,471	17,893
Industry group **								
Agric., fish., forest.	15,771	--	--	--	--	--	13,945	17,166
Mining and manufacturing	17,100	17,307	16,849	16,007	16,547	17,507	16,677	17,139
Construction	16,376	16,275	13,863	15,168	16,526	22,203	14,554	17,522
Utilities and transp.	18,136	--	16,579	16,440	18,661	18,266	15,867	18,278
Wholesale trade	16,951	12,825	18,623	16,226	17,194	17,052	16,448	17,054
Fin. svcs. and real estate	18,415	17,527	21,340	19,374	18,301	18,316	19,589	18,323
Retail trade	16,446	19,040	17,016	15,707	16,192	16,411	17,510	16,312
Professional services	18,784	15,703	17,358	17,116	18,782	19,306	16,658	19,094
Other services	16,596	15,838	15,821	15,664	17,244	16,722	16,106	16,700
Ownership								
For profit, incorporated	17,327	15,848	16,416	16,157	17,194	17,697	16,254	17,496
For profit, unincorporated	16,927	16,444	18,142	16,089	17,276	16,814	16,978	16,916
Nonprofit	19,885	18,105	16,726	17,522	19,290	20,480	17,382	20,060
Age of firm								
Less than 5 years	16,043	15,563	15,720	15,634	16,652	16,724	15,883	16,171
5-9 years	15,671	14,934	17,323	15,305	15,642	15,373	15,964	15,466
10-19 years	17,344	16,894	15,851	16,214	17,981	18,849	16,360	17,908
20 or more years	17,903	16,234	17,191	16,627	17,763	18,128	16,759	18,001
Multi/single status								
2 or more locations	18,056	--	17,323	17,123	18,138	18,074	18,109	18,056
1 location only	16,670	16,142	16,696	16,106	16,740	19,674	16,316	16,986
Percent full-time employees								
Less than 25%	16,805	14,417	19,591	16,470	15,609	17,192	16,934	16,742
25-49 %	17,541	13,917	16,012	15,147	15,324	18,977	15,749	17,778
50-74 %	17,162	15,362	17,587	16,662	17,732	17,225	16,397	17,281
75% or more	17,781	16,486	16,578	16,326	17,701	18,192	16,487	17,968
Union presence								
No union employees	17,468	16,222	16,914	16,362	17,388	17,860	16,531	17,638
Has union employees	18,450	15,158	15,904	15,964	19,048	18,688	15,966	18,596
Percent low-wage employees								
50% or more low-wage	16,719	17,339	15,685	15,651	16,195	16,997	16,310	16,770
Less than 50% low-wage	17,781	16,031	16,785	16,347	17,700	18,205	16,481	17,976

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.

-- 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.1 Standard errors for average total family premium (in dollars) per enrolled employee 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	84.41	370.36	389.69	232.37	189.94	108.62	207.40	91.81
Industry group **								
Agric., fish., forest.	1,291.43	--	--	--	--	--	1,619.12	1,742.85
Mining and manufacturing	203.75	1,243.00	833.59	419.77	408.02	268.58	407.93	218.99
Construction	528.40	1,502.53	761.62	673.11	773.52	1,408.80	559.42	757.36
Utilities and transp.	243.17	--	1,175.29	1,185.63	894.92	263.38	848.00	250.64
Wholesale trade	263.80	1,221.93	1,345.12	605.21	587.40	335.24	749.28	281.32
Fin. svcs. and real estate	200.52	1,163.20	2,008.28	744.42	589.84	221.16	913.84	202.91
Retail trade	269.17	1,660.66	1,370.51	644.56	516.71	333.91	783.05	287.36
Professional services	157.97	569.57	501.38	445.35	266.80	219.39	321.90	174.00
Other services	257.84	687.48	1,058.69	622.86	662.32	341.49	521.05	293.38
Ownership								
For profit, incorporated	91.99	450.12	435.60	263.08	228.36	113.21	238.16	99.30
For profit, unincorporated	255.64	746.98	958.14	714.96	528.38	362.67	514.88	290.02
Nonprofit	228.43	1,190.20	1,490.78	597.20	362.00	299.76	731.29	237.41
Age of firm								
Less than 5 years	457.43	951.98	2,209.47	651.92	534.72	893.48	871.06	435.77
5-9 years	415.05	730.70	1,255.84	588.21	865.34	1,019.22	591.05	555.69
10-19 years	270.91	748.59	606.46	519.19	495.40	610.22	371.85	363.12
20 or more years	91.52	561.66	529.55	312.94	209.03	110.27	287.88	96.06
Multi/single status								
2 or more locations	95.02	--	1,007.82	425.23	226.35	107.44	634.07	95.98
1 location only	179.06	371.33	409.92	268.32	321.56	965.37	217.97	277.65
Percent full-time employees								
Less than 25%	566.20	1,579.79	1,538.03	873.87	1,119.96	558.78	1,413.52	467.08
25-49 %	748.19	1,723.98	1,002.22	942.34	1,399.82	878.71	751.24	843.73
50-74 %	205.42	985.57	756.02	941.13	541.97	234.62	613.96	216.01
75% or more	90.93	417.32	430.86	249.59	194.08	118.18	228.17	98.52
Union presence								
No union employees	93.41	384.61	387.36	228.62	201.88	127.52	208.21	103.63
Has union employees	188.99	1,378.42	1,233.98	893.25	501.95	203.17	862.87	191.90
Percent low-wage employees								
50% or more low-wage	248.18	1,809.00	1,276.27	431.01	434.85	318.02	905.78	255.43
Less than 50% low-wage	88.72	359.52	403.36	244.45	201.19	114.33	212.87	96.78

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.

-- 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.1.a Average total family premium (in dollars) for exclusive-provider plans per enrolled employee 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	17,822	16,181	17,195	15,997	17,549	18,692	16,575	18,136
Industry group **								
Agric., fish., forest.	21,389	--	--	--	--	--	--	--
Mining and manufacturing	16,774	--	16,447	14,335	16,966	18,439	16,770	16,775
Construction	17,577	17,928	13,649	16,119	19,879	--	15,514	19,394
Utilities and transp.	18,446	--	--	16,174	19,339	19,645	15,485	19,459
Wholesale trade	16,747	--	--	14,828	19,457	16,343	15,631	17,638
Fin. svcs. and real estate	18,798	--	--	17,721	18,663	18,434	21,226	18,389
Retail trade	16,890	--	18,111	15,783	16,062	17,396	16,509	17,005
Professional services	18,659	15,701	17,867	16,960	17,920	19,400	16,722	18,978
Other services	16,319	15,441	15,173	16,312	15,735	16,829	15,832	16,429
Ownership								
For profit, incorporated	17,062	16,068	16,478	15,439	17,289	17,850	16,202	17,351
For profit, unincorporated	17,500	14,455	19,500	18,013	17,290	17,402	17,253	17,579
Nonprofit	19,679	--	18,252	17,375	18,284	20,295	18,531	19,763
Age of firm								
Less than 5 years	14,439	--	--	15,046	14,017	--	14,579	14,319
5-9 years	14,737	14,010	16,598	14,408	14,348	--	14,629	14,848
10-19 years	17,052	18,260	16,132	17,523	16,218	17,536	17,149	16,942
20 or more years	18,217	15,772	18,179	15,837	18,123	18,763	16,928	18,407
Multi/single status								
2 or more locations	18,479	--	--	15,937	18,152	18,676	16,065	18,523
1 location only	16,670	16,171	17,233	16,008	16,772	19,041	16,606	16,739
Percent full-time employees								
Less than 25%	16,637	--	--	--	16,722	15,201	17,211	16,141
25-49 %	17,658	--	--	17,224	15,843	19,470	15,633	18,267
50-74 %	17,769	14,700	16,343	15,649	16,870	18,905	15,248	18,198
75% or more	17,848	16,472	17,349	15,977	17,717	18,644	16,736	18,135
Union presence								
No union employees	17,643	16,234	17,533	16,158	17,486	18,470	16,692	17,933
Has union employees	18,456	--	--	14,846	17,962	19,174	15,424	18,737
Percent low-wage employees								
50% or more low-wage	17,906	21,176	--	16,585	15,817	18,315	19,119	17,687
Less than 50% low-wage	17,816	15,663	17,181	15,966	17,654	18,721	16,443	18,169

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.

-- 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.1.a Standard errors for average total family premium (in dollars) for exclusive-provider plans per enrolled employee 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	186.28	694.24	752.89	396.17	326.82	279.48	389.12	210.29
Industry group **								
Agric., fish., forest.	3,806.82	--	--	--	--	--	--	--
Mining and manufacturing	455.38	--	852.16	794.02	777.29	711.28	582.17	568.46
Construction	1,485.16	3,876.11	990.91	939.70	3,622.90	--	1,439.88	2,263.97
Utilities and transp.	827.04	--	--	1,346.09	1,316.97	1,257.55	1,110.16	1,008.71
Wholesale trade	768.73	--	--	679.25	1,282.85	1,028.45	1,377.75	816.22
Fin. svcs. and real estate	444.31	--	--	917.16	957.57	350.61	2,086.73	349.62
Retail trade	517.70	--	2,671.92	903.21	863.38	668.12	1,414.62	516.04
Professional services	315.63	813.64	1,142.04	1,102.23	436.56	457.43	657.15	355.28
Other services	291.21	1,411.56	929.72	593.78	554.36	412.05	628.83	323.55
Ownership								
For profit, incorporated	213.53	826.23	798.74	356.50	481.60	309.98	423.83	244.71
For profit, unincorporated	556.51	1,276.27	2,199.75	1,820.64	569.71	814.32	1,317.12	613.05
Nonprofit	347.91	--	1,033.16	670.40	545.45	443.76	696.75	368.39
Age of firm								
Less than 5 years	788.95	--	--	1,443.39	744.72	--	1,308.98	936.20
5-9 years	448.39	892.09	1,149.86	704.95	877.61	--	639.54	631.83
10-19 years	489.15	1,539.83	1,205.07	1,142.74	415.70	762.51	688.78	690.66
20 or more years	212.72	870.94	1,186.29	402.32	395.61	288.20	587.88	227.31
Multi/single status								
2 or more locations	240.82	--	--	629.62	483.12	285.81	713.39	244.81
1 location only	282.12	698.80	782.98	454.43	421.86	1,329.35	410.19	383.95
Percent full-time employees								
Less than 25%	1,035.85	--	--	--	1,281.05	975.98	2,022.80	787.74
25-49 %	871.13	--	--	1,091.80	1,420.73	1,310.22	1,394.73	997.63
50-74 %	394.51	1,895.68	1,351.42	731.83	962.72	391.82	1,122.91	398.03
75% or more	211.92	776.02	845.67	441.72	359.10	325.52	431.74	241.37
Union presence								
No union employees	214.50	706.16	821.37	405.77	366.39	356.30	412.37	249.38
Has union employees	372.74	--	--	1,254.62	570.62	418.15	943.36	379.90
Percent low-wage employees								
50% or more low-wage	990.28	3,780.96	--	684.50	932.70	1,487.80	2,448.93	1,078.30
Less than 50% low-wage	186.89	571.81	777.15	415.10	341.20	278.27	383.56	211.62

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.

-- 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.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee 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	17,733	16,482	16,593	16,521	17,660	18,011	16,564	17,863
Industry group **								
Agric., fish., forest.	14,832	--	--	--	--	--	13,719	15,699
Mining and manufacturing	17,148	16,773	17,364	16,744	16,370	17,481	16,795	17,168
Construction	16,125	15,554	13,509	15,011	15,956	22,198	14,084	17,190
Utilities and transp.	18,163	--	18,089	16,420	19,241	18,126	16,875	18,205
Wholesale trade	16,946	13,385	18,251	16,454	16,802	17,073	16,530	17,000
Fin. svcs. and real estate	18,360	16,668	21,153	20,278	18,145	18,282	19,501	18,295
Retail trade	16,290	19,964	15,951	15,465	16,051	16,290	17,403	16,200
Professional services	18,957	16,613	17,225	17,524	19,178	19,262	17,068	19,184
Other services	16,771	16,155	16,528	15,615	18,180	16,530	16,508	16,821
Ownership								
For profit, incorporated	17,414	16,089	16,358	16,566	17,122	17,681	16,385	17,530
For profit, unincorporated	16,836	17,484	17,880	15,421	17,511	16,583	17,077	16,796
Nonprofit	20,038	17,161	16,171	17,641	19,923	20,533	17,108	20,221
Age of firm								
Less than 5 years	16,477	16,029	15,803	16,010	17,283	16,666	16,146	16,714
5-9 years	16,101	16,877	17,691	15,589	15,905	15,444	16,855	15,706
10-19 years	17,638	16,622	16,277	15,652	18,695	18,985	16,273	18,200
20 or more years	17,853	16,428	16,578	17,136	17,672	18,006	16,719	17,925
Multi/single status								
2 or more locations	17,983	--	16,735	17,801	18,189	17,957	18,535	17,976
1 location only	16,808	16,480	16,583	16,178	16,789	19,919	16,342	17,150
Percent full-time employees								
Less than 25%	16,922	--	--	17,072	15,505	17,362	16,971	16,902
25-49 %	17,586	--	15,838	14,131	14,882	19,089	15,806	17,745
50-74 %	17,053	15,754	18,069	17,395	18,490	16,808	16,986	17,061
75% or more	17,810	16,945	16,301	16,544	17,746	18,098	16,526	17,948
Union presence								
No union employees	17,484	16,593	16,850	16,577	17,403	17,732	16,664	17,594
Has union employees	18,462	--	15,451	16,205	19,395	18,630	15,809	18,589
Percent low-wage employees								
50% or more low-wage	16,617	16,173	17,227	15,492	16,205	16,831	16,330	16,645
Less than 50% low-wage	17,814	16,509	16,565	16,579	17,771	18,098	16,579	17,952

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.

-- 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.1.b Standard errors for average total family premium (in dollars) for mixed-provider plans per enrolled employee 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	99.58	468.05	513.61	317.19	235.53	122.10	277.59	106.18
Industry group **								
Agric., fish., forest.	1,133.04	--	--	--	--	--	1,897.58	1,246.96
Mining and manufacturing	233.08	1,573.57	1,067.76	455.08	475.93	291.76	502.27	244.59
Construction	592.36	1,197.59	940.08	877.82	727.61	1,292.03	644.74	806.78
Utilities and transp.	262.82	--	848.74	1,614.71	1,011.62	277.65	1,349.26	267.33
Wholesale trade	292.92	1,715.35	1,615.10	871.88	667.81	355.39	1,034.46	304.64
Fin. svcs. and real estate	225.07	1,686.04	2,439.75	926.52	723.40	243.50	1,180.50	227.29
Retail trade	314.41	1,377.27	726.65	852.13	655.42	372.86	703.27	335.84
Professional services	195.86	843.00	519.58	553.33	328.58	263.40	406.06	212.88
Other services	350.73	895.96	1,521.06	887.07	966.86	439.76	755.11	393.06
Ownership								
For profit, incorporated	105.88	581.62	578.65	376.16	270.57	124.39	321.23	111.88
For profit, unincorporated	309.61	862.79	1,021.44	822.10	657.56	432.80	609.29	345.81
Nonprofit	306.71	1,453.27	2,415.86	821.10	464.53	400.41	1,126.33	315.85
Age of firm								
Less than 5 years	550.60	1,158.49	3,243.98	776.70	572.48	923.70	1,125.90	481.41
5-9 years	580.82	978.21	1,740.79	870.88	1,083.89	1,170.04	885.96	711.15
10-19 years	338.70	1,006.37	699.64	616.79	625.80	678.46	489.72	426.76
20 or more years	106.33	688.64	637.92	454.35	255.26	123.86	365.33	110.50
Multi/single status								
2 or more locations	107.74	--	1,259.63	543.58	270.38	119.97	825.18	108.59
1 location only	243.64	468.50	542.26	366.98	417.66	1,164.30	292.22	364.55
Percent full-time employees								
Less than 25%	666.05	--	--	1,008.18	1,346.84	598.53	1,898.45	526.80
25-49 %	974.22	--	1,301.71	1,163.27	1,599.53	1,075.56	990.67	1,060.20
50-74 %	244.75	1,366.44	961.50	1,433.48	657.92	263.28	812.21	255.71
75% or more	106.00	500.53	559.42	338.63	235.36	131.39	303.46	112.55
Union presence								
No union employees	108.52	484.07	476.58	310.65	248.09	139.05	269.45	117.70
Has union employees	226.59	--	1,774.26	1,140.91	630.14	240.74	1,203.35	228.68
Percent low-wage employees								
50% or more low-wage	215.74	2,189.00	1,238.31	523.83	479.91	257.84	884.52	221.11
Less than 50% low-wage	105.57	474.83	533.26	334.55	251.29	129.55	289.88	112.74

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.

-- 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.1.c Average total family premium (in dollars) for any-provider plans per enrolled employee 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	16,968	14,888	16,376	15,710	17,116	18,468	15,817	17,521
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	17,023	--	--	17,152	17,949	16,973	16,050	17,293
Construction	15,942	--	--	14,194	--	--	15,459	16,837
Utilities and transp.	16,993	--	--	--	--	18,729	--	17,514
Wholesale trade	17,452	--	--	17,087	17,825	--	17,607	17,285
Fin. svcs. and real estate	18,494	--	--	14,423	19,158	19,950	17,171	19,227
Retail trade	17,461	--	--	17,788	16,820	15,601	20,727	16,085
Professional services	17,125	13,271	16,358	15,682	18,132	19,826	14,780	18,230
Other services	15,718	--	--	14,640	12,115	19,282	14,371	16,324
Ownership								
For profit, incorporated	16,690	14,656	16,588	15,383	17,691	17,631	15,743	17,209
For profit, unincorporated	16,447	15,545	15,610	16,508	13,925	18,382	16,131	16,629
Nonprofit	18,849	--	--	16,763	17,416	21,067	15,705	19,379
Age of firm								
Less than 5 years	14,934	--	--	--	--	--	16,282	--
5-9 years	14,462	--	--	15,669	--	--	14,814	13,518
10-19 years	15,311	15,224	12,317	17,167	14,549	--	14,862	15,986
20 or more years	17,599	16,497	17,714	15,396	17,688	18,446	16,586	17,883
Multi/single status								
2 or more locations	17,990	--	--	15,203	17,627	18,520	18,673	17,957
1 location only	15,654	14,880	15,892	15,878	16,031	--	15,566	15,841
Percent full-time employees								
Less than 25%	15,485	--	--	--	--	--	--	--
25-49 %	16,695	--	--	--	18,809	16,169	--	16,906
50-74 %	15,465	--	--	15,335	15,610	14,572	15,993	15,065
75% or more	17,118	14,932	16,150	15,757	17,199	18,835	15,789	17,738
Union presence								
No union employees	16,663	14,963	15,642	15,602	16,978	18,752	15,594	17,296
Has union employees	18,195	--	--	--	18,293	18,094	--	18,178
Percent low-wage employees								
50% or more low-wage	14,521	--	--	14,620	17,317	15,089	12,346	15,625
Less than 50% low-wage	17,160	14,985	17,006	15,774	17,107	18,792	16,101	17,667

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.

-- 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.1.c Standard errors for average total family premium (in dollars) for any-provider plans per enrolled employee 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	295.43	1,013.40	884.32	449.89	673.99	387.12	511.89	344.08
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	564.83	--	--	1,267.56	1,315.92	527.85	1,727.32	569.65
Construction	1,016.18	--	--	1,091.42	--	--	1,214.88	1,645.37
Utilities and transp.	897.24	--	--	--	--	591.99	--	862.66
Wholesale trade	842.32	--	--	540.58	1,009.55	--	1,460.37	712.47
Fin. svcs. and real estate	771.26	--	--	1,292.55	2,160.09	746.26	865.51	1,022.28
Retail trade	1,343.17	--	--	3,755.99	1,475.69	667.61	3,630.25	970.85
Professional services	584.30	903.16	1,065.38	672.29	1,143.42	701.27	699.63	659.92
Other services	999.93	--	--	1,130.37	1,571.07	1,215.37	828.84	1,307.99
Ownership								
For profit, incorporated	358.84	1,171.47	1,107.70	541.76	813.18	387.29	636.44	412.38
For profit, unincorporated	658.07	2,196.44	1,639.22	743.69	2,205.15	635.31	991.37	859.94
Nonprofit	700.01	--	--	1,019.44	929.94	808.24	919.21	755.45
Age of firm								
Less than 5 years	1,738.91	--	--	--	--	--	1,880.46	--
5-9 years	932.14	--	--	1,256.92	--	--	1,188.92	1,033.76
10-19 years	622.31	1,000.52	1,426.08	717.03	904.65	--	818.43	879.35
20 or more years	340.34	2,212.22	852.50	572.70	756.72	392.09	771.37	369.76
Multi/single status								
2 or more locations	363.78	--	--	984.14	799.57	389.07	1,586.91	373.40
1 location only	426.15	1,014.31	896.04	487.83	1,107.21	--	523.40	729.97
Percent full-time employees								
Less than 25%	1,132.59	--	--	--	--	--	--	--
25-49 %	872.83	--	--	--	2,731.37	705.79	--	978.39
50-74 %	744.31	--	--	2,848.21	814.12	1,394.80	1,528.01	673.64
75% or more	323.39	1,250.06	997.60	456.07	743.10	412.25	568.47	372.99
Union presence								
No union employees	354.45	1,057.21	902.72	460.31	731.65	579.62	516.53	442.61
Has union employees	433.79	--	--	--	1,820.83	422.37	--	454.13
Percent low-wage employees								
50% or more low-wage	941.21	--	--	1,688.06	3,001.72	1,076.24	1,605.67	1,045.32
Less than 50% low-wage	305.75	1,132.79	819.18	464.50	691.87	404.00	527.76	358.39

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.

-- 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.2 Average total employee contribution (in dollars) per enrolled employee for 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	4,956	3,452	4,371	5,706	5,726	4,744	4,510	5,022
Industry group **								
Agric., fish., forest.	3,590	--	--	--	--	--	2,304	4,571
Mining and manufacturing	4,161	2,623	4,485	5,060	4,355	3,963	4,565	4,125
Construction	5,188	3,210	3,145	5,168	7,339	4,821	3,778	6,076
Utilities and transp.	4,269	--	4,524 *	4,387	6,191	4,102	3,389	4,325
Wholesale trade	4,840	2,072	3,990	4,947	5,046	5,019	4,039	5,003
Fin. svcs. and real estate	4,974	3,949	3,038	6,739	5,631	4,854	4,556	5,006
Retail trade	5,870	5,791	6,010	8,198	8,757	5,142	6,644	5,772
Professional services	5,129	3,410	5,600	6,576	6,282	4,687	4,882	5,165
Other services	5,463	3,689	4,211	4,947	5,285	5,997	4,357	5,698
Ownership								
For profit, incorporated	4,919	3,367	4,271	5,817	5,635	4,739	4,552	4,977
For profit, unincorporated	5,317	4,014	5,872	5,566	5,726	5,081	5,117	5,360
Nonprofit	4,847	2,987	2,398	5,224	6,034	4,590	2,941	4,980
Age of firm								
Less than 5 years	5,645	4,867	3,348	7,387	5,584	5,820	4,733	6,371
5-9 years	5,010	4,665	4,712	5,420	5,437	4,061	4,823	5,142
10-19 years	5,309	3,192	5,818	5,750	5,966	4,813	4,981	5,497
20 or more years	4,893	2,795	3,672	5,545	5,717	4,745	4,140	4,957
Multi/single status								
2 or more locations	4,953	--	3,570	6,588	5,827	4,743	5,865	4,939
1 location only	4,963	3,448	4,426	5,484	5,565	4,765	4,381	5,482
Percent full-time employees								
Less than 25%	5,066	3,565 *	1,781 *	6,929	6,744	5,473	2,887	6,138
25-49 %	5,104	2,606 *	4,070	4,906	5,567	5,173	3,852	5,270
50-74 %	5,116	2,973	6,306	6,260	6,832	4,734	4,676	5,184
75% or more	4,933	3,576	4,312	5,680	5,629	4,724	4,567	4,986
Union presence								
No union employees	5,227	3,587	5,060	6,203	5,800	4,964	4,845	5,296
Has union employees	4,125	1,642 *	1,137 *	2,398	5,226	4,263	1,670	4,269
Percent low-wage employees								
50% or more low-wage	5,978	3,654	6,146	6,410	6,949	5,812	5,034	6,097
Less than 50% low-wage	4,882	3,432	4,289	5,667	5,639	4,663	4,477	4,943

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.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for 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	56.41	249.56	259.73	209.00	125.87	70.55	146.06	61.09
Industry group **								
Agric., fish., forest.	455.00	--	--	--	--	--	504.51	648.13
Mining and manufacturing	99.07	775.92	593.44	361.86	175.46	129.32	360.21	102.86
Construction	391.12	768.25	543.29	789.79	804.82	581.83	379.71	587.41
Utilities and transp.	209.69	--	1,459.44 *	634.42	603.53	232.21	680.06	218.68
Wholesale trade	257.82	586.89	698.36	556.40	318.61	411.80	420.10	292.06
Fin. svcs. and real estate	114.17	720.27	607.21	645.19	328.89	128.06	504.57	116.48
Retail trade	175.70	1,269.60	1,020.57	542.90	512.59	190.26	621.02	181.10
Professional services	104.55	416.65	495.67	386.90	213.87	124.22	277.68	113.19
Other services	192.38	596.70	693.00	450.84	319.67	290.70	374.17	217.86
Ownership								
For profit, incorporated	63.85	313.81	284.70	257.16	163.17	75.57	168.41	68.90
For profit, unincorporated	235.43	438.54	758.19	455.96	298.66	426.21	410.20	273.00
Nonprofit	109.33	654.46	406.26	587.17	251.11	114.49	292.37	115.22
Age of firm								
Less than 5 years	358.84	757.86	591.03	788.83	572.40	414.26	472.45	503.74
5-9 years	255.57	609.67	741.49	570.24	481.97	437.88	416.64	328.10
10-19 years	179.97	427.25	613.23	452.12	290.51	283.72	321.81	219.60
20 or more years	62.14	371.73	286.55	267.71	148.52	73.24	182.80	65.50
Multi/single status								
2 or more locations	64.19	--	679.93	334.17	145.47	72.21	523.94	64.65
1 location only	118.21	250.05	273.93	243.39	229.79	281.83	151.20	180.75
Percent full-time employees								
Less than 25%	456.12	1,156.23 *	989.50 *	973.91	805.16	269.08	807.36	316.46
25-49 %	237.65	1,147.89 *	940.58	647.86	879.46	245.73	576.89	266.59
50-74 %	155.14	623.52	1,135.81	602.00	295.34	170.65	566.24	156.90
75% or more	62.11	286.65	267.65	227.46	134.35	78.53	155.73	67.47
Union presence								
No union employees	65.09	259.60	265.02	195.63	127.87	89.57	148.93	72.17
Has union employees	111.86	738.45 *	391.15 *	458.47	468.11	111.34	332.23	114.41
Percent low-wage employees								
50% or more low-wage	163.20	990.93	1,034.84	546.71	349.93	195.92	593.38	166.70
Less than 50% low-wage	59.12	256.45	266.58	218.16	131.92	74.12	150.81	64.15

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.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for 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	5,147	3,108	5,431	5,852	6,074	4,790	4,799	5,234
Industry group **								
Agric., fish., forest.	5,701	--	--	--	--	--	--	--
Mining and manufacturing	4,484	--	4,325	4,984	4,346	4,465	4,654	4,432
Construction	5,240	1,386 *	4,892	5,044	8,728	--	4,195	6,160
Utilities and transp.	4,220	--	--	3,617	6,328	4,776	1,835 *	5,036
Wholesale trade	5,616	--	--	6,863	7,357	4,478	4,757	6,302
Fin. svcs. and real estate	4,738	--	--	5,213	4,279	4,792	5,332	4,637
Retail trade	6,034	--	5,840 *	7,637	8,613	4,892	6,057	6,027
Professional services	4,850	3,207	6,247	6,563	6,830	4,031	5,093	4,810
Other services	6,202	3,759	6,275	5,632	5,341	6,944	5,143	6,442
Ownership								
For profit, incorporated	5,459	2,944	5,538	6,021	5,976	5,447	4,863	5,659
For profit, unincorporated	4,588	3,999	6,493	5,332	6,261	2,936 *	5,472	4,304
Nonprofit	4,708	--	2,440 *	5,331	6,184	4,357	3,143	4,823
Age of firm								
Less than 5 years	5,056	--	--	6,205	5,860	--	4,325	5,684
5-9 years	4,965	4,973	3,113	4,992	7,047	--	4,701	5,236
10-19 years	5,921	2,606	9,130	5,798	5,623	6,347	5,737	6,132
20 or more years	5,054	2,764	4,264	6,003	6,093	4,761	4,332	5,160
Multi/single status								
2 or more locations	5,082	--	--	6,186	6,260	4,774	5,768	5,069
1 location only	5,261	3,120	5,529	5,791	5,834	5,168	4,740	5,831
Percent full-time employees								
Less than 25%	6,971	--	--	--	7,730	6,048	6,824	7,097
25-49 %	4,817	--	--	3,690 *	5,613	5,151	3,423	5,237
50-74 %	4,388	1,006 *	6,397 *	5,498	6,371	3,782	3,470	4,545
75% or more	5,250	3,355	5,343	5,963	6,027	4,936	4,946	5,328
Union presence								
No union employees	5,378	3,169	6,003	6,154	6,202	4,958	5,035	5,483
Has union employees	4,326	--	--	3,691	5,232	4,425	2,488	4,496
Percent low-wage employees								
50% or more low-wage	6,736	3,727 *	--	7,507	6,643	7,056	4,961	7,056
Less than 50% low-wage	5,037	3,044	5,373	5,765	6,039	4,611	4,790	5,100

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.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for 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	173.38	419.89	560.15	279.98	299.88	277.77	290.79	206.00
Industry group **								
Agric., fish., forest.	1,265.07	--	--	--	--	--	--	--
Mining and manufacturing	274.39	--	1,125.10	718.19	399.05	360.51	730.36	277.12
Construction	650.86	844.03*	897.75	938.96	2,150.84	--	584.70	1,056.31
Utilities and transp.	777.61	--	--	1,023.57	711.33	1,271.24	852.14*	1,045.24
Wholesale trade	447.58	--	--	640.16	862.09	303.76	760.98	485.85
Fin. svcs. and real estate	317.51	--	--	1,081.89	903.54	295.33	1,040.20	323.93
Retail trade	578.17	--	1,800.43*	669.88	827.90	865.70	1,042.33	684.05
Professional services	288.94	618.02	1,147.76	417.47	490.21	337.68	606.66	318.59
Other services	488.10	984.02	1,503.68	687.49	577.86	794.42	795.07	565.29
Ownership								
For profit, incorporated	196.01	492.09	589.77	336.80	355.14	348.07	314.79	238.13
For profit, unincorporated	797.33	958.77	1,668.37	655.60	1,115.06	1,094.29*	971.39	943.84
Nonprofit	210.04	--	888.00*	715.18	521.72	212.52	568.93	224.52
Age of firm								
Less than 5 years	632.92	--	--	1,399.75	816.33	--	772.16	974.61
5-9 years	474.50	1,180.62	772.23	932.54	904.54	--	655.23	690.60
10-19 years	409.19	635.67	1,004.94	582.09	580.57	754.26	684.58	423.96
20 or more years	200.53	636.49	484.55	337.38	360.45	286.55	315.37	226.95
Multi/single status								
2 or more locations	245.18	--	--	460.35	425.09	289.09	808.36	248.94
1 location only	202.88	422.62	579.59	319.34	408.64	332.84	304.23	275.72
Percent full-time employees								
Less than 25%	929.37	--	--	--	1,905.59	1,124.98	1,638.28	1,005.08
25-49 %	377.60	--	--	1,147.83*	856.74	344.68	1,025.27	360.32
50-74 %	341.72	544.83*	2,263.48*	631.81	350.77	434.53	977.72	372.51
75% or more	200.23	493.98	603.88	307.02	351.47	326.71	317.96	239.92
Union presence								
No union employees	209.82	427.24	612.66	288.75	331.67	376.10	311.54	259.83
Has union employees	288.76	--	--	766.78	625.11	362.25	404.13	311.67
Percent low-wage employees								
50% or more low-wage	437.37	1,635.88*	--	1,233.12	760.53	588.29	1,115.24	462.63
Less than 50% low-wage	180.87	433.38	577.04	286.76	314.23	289.71	300.67	215.13

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.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for 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	4,926	3,906	4,089	5,739	5,572	4,745	4,601	4,962
Industry group **								
Agric., fish., forest.	3,191	--	--	--	--	--	2,299	3,885
Mining and manufacturing	4,124	2,385 *	4,916	5,242	4,301	3,952	4,693	4,092
Construction	5,137	3,644 *	2,698	5,057	7,127	4,820	3,479	6,003
Utilities and transp.	4,273	--	7,906	4,382	6,216	4,034	5,056	4,247
Wholesale trade	4,781	2,764 *	3,552	4,878	4,613	5,009	4,152	4,862
Fin. svcs. and real estate	5,007	3,482	3,001	7,323	5,851	4,857	4,646	5,028
Retail trade	5,764	5,823	6,997	8,577	8,710	5,183	7,188	5,648
Professional services	5,243	4,302	5,381	6,687	6,099	4,904	5,113	5,259
Other services	5,309	4,178	3,574	4,836	5,248	5,744	4,389	5,484
Ownership								
For profit, incorporated	4,827	3,996	3,893	5,720	5,480	4,664	4,588	4,854
For profit, unincorporated	5,579	4,146	5,745	6,175	5,577	5,553	5,513	5,590
Nonprofit	4,897	2,925	2,641	5,306	5,921	4,686	2,941	5,019
Age of firm								
Less than 5 years	5,831	5,494	3,354	7,601	5,542	5,801	4,990	6,434
5-9 years	5,188	5,346	4,852	6,606	5,009	4,112	5,441	5,055
10-19 years	5,168	3,929	4,575	5,475	6,075	4,651	4,705	5,359
20 or more years	4,864	2,809	3,711	5,447	5,538	4,752	4,251	4,903
Multi/single status								
2 or more locations	4,912	--	4,470	6,474	5,648	4,747	6,073	4,897
1 location only	4,979	3,893	4,063	5,543	5,446	4,686	4,435	5,378
Percent full-time employees								
Less than 25%	4,790	--	--	6,857	6,534	5,441	1,826 *	5,992
25-49 %	5,065	--	3,543 *	5,241	4,939	5,196	4,225	5,140
50-74 %	5,372	3,965	6,628	6,612	7,130	5,000	5,514	5,354
75% or more	4,883	4,052	4,014	5,688	5,483	4,700	4,623	4,911
Union presence								
No union employees	5,204	4,131	4,857	6,423	5,614	4,964	5,021	5,228
Has union employees	4,114	--	673 *	1,842	5,288	4,260	1,419 *	4,243
Percent low-wage employees								
50% or more low-wage	5,833	3,583 *	5,914	5,766	6,931	5,632	5,079	5,905
Less than 50% low-wage	4,861	3,934	4,009	5,738	5,468	4,680	4,572	4,893

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.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for 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	60.32	343.13	306.25	287.80	146.94	69.82	184.22	63.77
Industry group **								
Agric., fish., forest.	418.70	--	--	--	--	--	559.14	583.30
Mining and manufacturing	110.55	1,165.52 *	707.42	450.66	196.14	139.88	450.13	113.77
Construction	490.38	1,102.02 *	658.24	1,050.04	915.93	675.03	498.38	696.36
Utilities and transp.	223.45	--	1,412.62	808.53	751.27	237.66	888.50	228.59
Wholesale trade	294.63	992.23 *	737.56	645.32	337.19	436.76	501.07	323.04
Fin. svcs. and real estate	124.29	732.52	779.65	801.91	309.16	139.36	656.70	125.87
Retail trade	176.99	1,488.32	1,126.08	786.53	711.17	183.58	757.46	180.30
Professional services	101.14	644.76	508.40	555.48	247.22	109.81	321.49	106.55
Other services	203.31	819.41	707.45	595.12	401.68	279.29	465.52	225.07
Ownership								
For profit, incorporated	68.45	445.57	344.42	361.50	194.07	74.19	217.29	72.07
For profit, unincorporated	221.83	579.85	831.42	535.97	297.62	376.19	451.70	247.64
Nonprofit	131.74	809.77	542.35	795.27	305.14	134.92	384.20	136.99
Age of firm								
Less than 5 years	427.23	944.23	616.45	950.69	670.52	430.10	586.88	582.55
5-9 years	316.46	801.91	981.01	639.25	494.83	517.02	549.84	375.42
10-19 years	206.84	667.64	600.58	583.14	336.48	297.71	356.92	255.11
20 or more years	65.37	451.02	410.91	380.81	174.03	72.32	250.64	67.50
Multi/single status								
2 or more locations	64.16	--	839.37	425.99	157.60	71.12	643.95	64.43
1 location only	155.62	343.16	321.75	341.43	288.50	350.88	189.18	233.11
Percent full-time employees								
Less than 25%	512.36	--	--	1,191.49	918.87	279.02	726.40 *	337.37
25-49 %	281.37	--	1,156.57 *	747.91	836.19	293.37	764.54	304.58
50-74 %	168.93	856.44	1,508.74	900.15	405.69	167.44	766.80	163.02
75% or more	65.88	392.82	299.78	311.97	154.09	77.32	191.18	69.97
Union presence								
No union employees	67.44	359.09	287.80	261.55	143.87	85.05	179.11	72.65
Has union employees	126.62	--	474.26 *	465.61	603.43	119.27	442.34 *	127.86
Percent low-wage employees								
50% or more low-wage	180.25	1,560.14 *	1,580.04	637.00	386.69	208.99	830.46	180.27
Less than 50% low-wage	63.23	347.28	309.91	302.15	154.51	73.29	188.97	67.00

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.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for 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	4,752	2,492	3,269	5,146	6,389	4,438	3,468	5,370
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	4,090	--	--	--	--	--	3,913	4,139
Construction	5,614	--	--	--	--	--	4,730	7,250
Utilities and transp.	4,320	--	--	--	--	--	--	4,504
Wholesale trade	4,184	--	--	--	--	--	2,360 *	6,154
Fin. svcs. and real estate	4,934	--	--	--	--	--	2,796 *	6,119
Retail trade	7,033	--	--	--	--	--	5,987 *	7,474
Professional services	4,905	--	--	--	--	--	3,484	5,574
Other services	4,191	--	--	--	--	--	2,233	5,073
Ownership								
For profit, incorporated	4,791	--	--	--	--	--	3,706	5,385
For profit, unincorporated	4,438	--	--	--	--	--	2,954	5,292
Nonprofit	4,947	--	--	--	--	--	2,350	5,386
Age of firm								
Less than 5 years	4,889	--	--	--	--	--	3,511 *	--
5-9 years	3,720	--	--	--	--	--	2,719 *	6,402
10-19 years	4,998	--	--	--	--	--	4,442	5,834
20 or more years	4,804	--	--	--	--	--	3,209	5,250
Multi/single status								
2 or more locations	5,340	--	--	--	--	--	4,790 *	5,366
1 location only	3,997	--	--	--	--	--	3,352	5,381
Percent full-time employees								
Less than 25%	4,406 *	--	--	--	--	--	--	--
25-49 %	6,363	--	--	--	--	--	--	7,084
50-74 %	4,972	--	--	--	--	--	3,233 *	6,289
75% or more	4,668	--	--	--	--	--	3,508	5,209
Union presence								
No union employees	5,046	--	--	--	--	--	3,655	5,871
Has union employees	3,569	--	--	--	--	--	--	3,908
Percent low-wage employees								
50% or more low-wage	5,701	--	--	--	--	--	4,970	6,072
Less than 50% low-wage	4,678	--	--	--	--	--	3,345	5,315

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.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for 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	220.04	645.17	533.12	608.96	417.32	272.52	395.98	235.80
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	350.19	--	--	--	--	--	790.78	383.91
Construction	826.99	--	--	--	--	--	992.22	840.44
Utilities and transp.	802.97	--	--	--	--	--	--	832.21
Wholesale trade	1,049.73	--	--	--	--	--	976.59 *	1,237.82
Fin. svcs. and real estate	619.28	--	--	--	--	--	872.57 *	682.79
Retail trade	946.86	--	--	--	--	--	2,395.76 *	872.68
Professional services	421.96	--	--	--	--	--	800.87	448.79
Other services	460.25	--	--	--	--	--	613.30	488.46
Ownership								
For profit, incorporated	283.37	--	--	--	--	--	485.45	319.81
For profit, unincorporated	500.65	--	--	--	--	--	786.20	492.95
Nonprofit	390.53	--	--	--	--	--	628.21	416.58
Age of firm								
Less than 5 years	1,436.76	--	--	--	--	--	1,360.40 *	--
5-9 years	851.59	--	--	--	--	--	831.85 *	1,255.79
10-19 years	655.70	--	--	--	--	--	946.55	831.55
20 or more years	238.74	--	--	--	--	--	469.99	253.32
Multi/single status								
2 or more locations	270.36	--	--	--	--	--	1,767.40 *	268.93
1 location only	335.61	--	--	--	--	--	401.52	487.53
Percent full-time employees								
Less than 25%	1,344.59 *	--	--	--	--	--	--	--
25-49 %	1,167.49	--	--	--	--	--	--	1,443.85
50-74 %	824.69	--	--	--	--	--	1,186.22 *	902.48
75% or more	235.40	--	--	--	--	--	438.85	248.80
Union presence								
No union employees	263.21	--	--	--	--	--	425.22	293.59
Has union employees	238.60	--	--	--	--	--	--	206.50
Percent low-wage employees								
50% or more low-wage	663.57	--	--	--	--	--	1,148.32	794.14
Less than 50% low-wage	230.97	--	--	--	--	--	412.20	246.28

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 Percent of total premiums 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	28.0%	21.4%	26.1%	35.0%	32.5%	26.2%	27.4%	28.1%
Industry group **								
Agric., fish., forest.	22.8%	--	--	--	--	--	16.5%	26.6%
Mining and manufacturing	24.3%	15.2%	26.6%	31.6%	26.3%	22.6%	27.4%	24.1%
Construction	31.7%	19.7%	22.7%	34.1%	44.4%	21.7%	26.0%	34.7%
Utilities and transp.	23.5%	--	27.3% *	26.7%	33.2%	22.5%	21.4%	23.7%
Wholesale trade	28.6%	16.2%	21.4%	30.5%	29.3%	29.4%	24.6%	29.3%
Fin. svcs. and real estate	27.0%	22.5%	14.2%	34.8%	30.8%	26.5%	23.3%	27.3%
Retail trade	35.7%	30.4%	35.3%	52.2%	54.1%	31.3%	37.9%	35.4%
Professional services	27.3%	21.7%	32.3%	38.4%	33.4%	24.3%	29.3%	27.0%
Other services	32.9%	23.3%	26.6%	31.6%	30.6%	35.9%	27.1%	34.1%
Ownership								
For profit, incorporated	28.4%	21.2%	26.0%	36.0%	32.8%	26.8%	28.0%	28.4%
For profit, unincorporated	31.4%	24.4%	32.4%	34.6%	33.1%	30.2%	30.1%	31.7%
Nonprofit	24.4%	16.5%	14.3%	29.8%	31.3%	22.4%	16.9%	24.8%
Age of firm								
Less than 5 years	35.2%	31.3%	21.3%	47.3%	33.5%	34.8%	29.8%	39.4%
5-9 years	32.0%	31.2%	27.2%	35.4%	34.8%	26.4%	30.2%	33.2%
10-19 years	30.6%	18.9%	36.7%	35.5%	33.2%	25.5%	30.4%	30.7%
20 or more years	27.3%	17.2%	21.4%	33.3%	32.2%	26.2%	24.7%	27.5%
Multi/single status								
2 or more locations	27.4%	--	20.6%	38.5%	32.1%	26.2%	32.4%	27.4%
1 location only	29.8%	21.4%	26.5%	34.1%	33.2%	24.2%	26.9%	32.3%
Percent full-time employees								
Less than 25%	30.1%	24.7% *	9.1% *	42.1%	43.2%	31.8%	17.0% *	36.7%
25-49 %	29.1%	18.7% *	25.4%	32.4%	36.3%	27.3%	24.5%	29.6%
50-74 %	29.8%	19.4%	35.9%	37.6%	38.5%	27.5%	28.5%	30.0%
75% or more	27.7%	21.7%	26.0%	34.8%	31.8%	26.0%	27.7%	27.8%
Union presence								
No union employees	29.9%	22.1%	29.9%	37.9%	33.4%	27.8%	29.3%	30.0%
Has union employees	22.4%	10.8% *	7.1% *	15.0%	27.4%	22.8%	10.5%	23.0%
Percent low-wage employees								
50% or more low-wage	35.8%	21.1%	39.2%	41.0%	42.9%	34.2%	30.9%	36.4%
Less than 50% low-wage	27.5%	21.4%	25.6%	34.7%	31.9%	25.6%	27.2%	27.5%

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 Standard errors for percent of total premiums 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	0.31%	1.51%	1.59%	1.20%	0.67%	0.39%	0.90%	0.34%
Industry group **								
Agric., fish., forest.	2.14%	--	--	--	--	--	3.84%	2.37%
Mining and manufacturing	0.63%	4.39%	3.56%	2.10%	1.03%	0.83%	2.20%	0.66%
Construction	2.24%	5.37%	3.79%	4.73%	3.58%	3.02%	2.59%	3.15%
Utilities and transp.	1.10%	--	8.57% *	4.50%	2.72%	1.22%	4.15%	1.14%
Wholesale trade	1.60%	4.31%	4.15%	3.51%	1.90%	2.56%	2.85%	1.80%
Fin. svcs. and real estate	0.58%	4.52%	3.43%	3.43%	1.76%	0.62%	2.88%	0.57%
Retail trade	1.09%	5.33%	7.31%	2.83%	2.76%	1.16%	3.31%	1.14%
Professional services	0.53%	2.54%	2.73%	2.19%	1.16%	0.59%	1.58%	0.56%
Other services	1.10%	3.75%	5.05%	3.05%	1.69%	1.56%	2.58%	1.19%
Ownership								
For profit, incorporated	0.36%	1.93%	1.80%	1.44%	0.87%	0.42%	1.05%	0.38%
For profit, unincorporated	1.35%	2.75%	4.33%	2.95%	1.62%	2.47%	2.44%	1.56%
Nonprofit	0.57%	3.42%	2.95%	3.60%	1.36%	0.55%	1.82%	0.59%
Age of firm								
Less than 5 years	2.41%	5.01%	5.00%	5.18%	3.47%	2.10%	3.32%	3.27%
5-9 years	1.60%	3.79%	4.89%	4.06%	2.37%	2.43%	2.87%	1.81%
10-19 years	1.10%	2.66%	3.98%	2.79%	1.67%	1.74%	2.03%	1.31%
20 or more years	0.34%	2.08%	1.64%	1.39%	0.79%	0.40%	1.05%	0.36%
Multi/single status								
2 or more locations	0.35%	--	4.42%	2.00%	0.78%	0.40%	3.00%	0.36%
1 location only	0.69%	1.52%	1.68%	1.42%	1.24%	1.64%	0.94%	1.01%
Percent full-time employees								
Less than 25%	3.19%	7.59% *	5.57% *	5.86%	3.20%	1.89%	5.62% *	1.76%
25-49 %	1.74%	7.55% *	6.36%	4.95%	3.47%	2.19%	3.81%	1.93%
50-74 %	0.91%	3.94%	5.99%	3.35%	1.86%	1.03%	3.18%	0.93%
75% or more	0.34%	1.71%	1.64%	1.31%	0.72%	0.43%	0.96%	0.37%
Union presence								
No union employees	0.37%	1.58%	1.65%	1.20%	0.70%	0.50%	0.92%	0.41%
Has union employees	0.57%	4.50% *	2.52% *	2.48%	2.16%	0.58%	2.11%	0.57%
Percent low-wage employees								
50% or more low-wage	0.95%	6.22%	6.48%	3.62%	2.03%	1.04%	4.10%	0.92%
Less than 50% low-wage	0.33%	1.53%	1.63%	1.25%	0.69%	0.41%	0.92%	0.35%

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 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.

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.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	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	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. svcs. 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.

Table I.D.3.b Standard errors for 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	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	0.34%	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. svcs. 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.

Table I.D.3.c Percent of total premiums for any-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	28.0%	16.7%	20.0%	32.8%	37.3%	24.0%	21.9%	30.6%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	24.0%	--	--	--	--	--	24.4%	23.9%
Construction	35.2%	--	--	--	--	--	30.6%	43.1%
Utilities and transp.	25.4%	--	--	--	--	--	--	25.7%
Wholesale trade	24.0%	--	--	--	--	--	13.4% *	35.6%
Fin. svcs. and real estate	26.7%	--	--	--	--	--	16.3% *	31.8%
Retail trade	40.3%	--	--	--	--	--	28.9%	46.5%
Professional services	28.6%	--	--	--	--	--	23.6%	30.6%
Other services	26.7%	--	--	--	--	--	15.5%	31.1%
Ownership								
For profit, incorporated	28.7%	--	--	--	--	--	23.5%	31.3%
For profit, unincorporated	27.0%	--	--	--	--	--	18.3%	31.8%
Nonprofit	26.2%	--	--	--	--	--	15.0%	27.8%
Age of firm								
Less than 5 years	32.7% *	--	--	--	--	--	21.6% *	--
5-9 years	25.7%	--	--	--	--	--	18.4% *	47.4%
10-19 years	32.6%	--	--	--	--	--	29.9%	36.5%
20 or more years	27.3%	--	--	--	--	--	19.3%	29.4%
Multi/single status								
2 or more locations	29.7%	--	--	--	--	--	25.7% *	29.9%
1 location only	25.5%	--	--	--	--	--	21.5%	34.0%
Percent full-time employees								
Less than 25%	28.5% *	--	--	--	--	--	--	--
25-49 %	38.1%	--	--	--	--	--	--	41.9%
50-74 %	32.1%	--	--	--	--	--	20.2% *	41.7%
75% or more	27.3%	--	--	--	--	--	22.2%	29.4%
Union presence								
No union employees	30.3%	--	--	--	--	--	23.4%	33.9%
Has union employees	19.6%	--	--	--	--	--	--	21.5%
Percent low-wage employees								
50% or more low-wage	39.3%	--	--	--	--	--	40.3%	38.9%
Less than 50% low-wage	27.3%	--	--	--	--	--	20.8%	30.1%

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.c Standard errors for percent of total premiums for any-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	1.25%	3.63%	3.65%	4.03%	2.48%	1.45%	2.45%	1.36%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	2.05%	--	--	--	--	--	6.17%	2.04%
Construction	5.55%	--	--	--	--	--	7.59%	4.40%
Utilities and transp.	4.71%	--	--	--	--	--	--	4.95%
Wholesale trade	6.41%	--	--	--	--	--	5.84% *	7.55%
Fin. svcs. and real estate	3.40%	--	--	--	--	--	5.01% *	4.14%
Retail trade	3.75%	--	--	--	--	--	7.62%	3.59%
Professional services	2.22%	--	--	--	--	--	4.95%	2.42%
Other services	2.99%	--	--	--	--	--	4.48%	3.80%
Ownership								
For profit, incorporated	1.59%	--	--	--	--	--	2.93%	1.79%
For profit, unincorporated	3.27%	--	--	--	--	--	5.27%	3.42%
Nonprofit	2.11%	--	--	--	--	--	4.00%	2.32%
Age of firm								
Less than 5 years	12.36% *	--	--	--	--	--	10.11% *	--
5-9 years	6.71%	--	--	--	--	--	6.45% *	8.31%
10-19 years	3.89%	--	--	--	--	--	5.68% *	5.28%
20 or more years	1.29%	--	--	--	--	--	2.59%	1.41%
Multi/single status								
2 or more locations	1.55%	--	--	--	--	--	10.80% *	1.52%
1 location only	2.04%	--	--	--	--	--	2.47%	2.88%
Percent full-time employees								
Less than 25%	9.01% *	--	--	--	--	--	--	--
25-49 %	6.50%	--	--	--	--	--	--	8.04%
50-74 %	5.30%	--	--	--	--	--	6.84% *	6.80%
75% or more	1.32%	--	--	--	--	--	2.73%	1.39%
Union presence								
No union employees	1.50%	--	--	--	--	--	2.60%	1.75%
Has union employees	1.47%	--	--	--	--	--	--	1.27%
Percent low-wage employees								
50% or more low-wage	3.91%	--	--	--	--	--	7.71%	4.52%
Less than 50% low-wage	1.29%	--	--	--	--	--	2.48%	1.40%

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.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage 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	26.8%	23.3%	24.5%	20.5%	23.5%	30.0%	22.7%	27.6%
Industry group **								
Agric., fish., forest.	18.0%	29.4%	17.4% *	18.7% *	8.8% *	22.2%	26.8%	14.4%
Mining and manufacturing	28.7%	26.8%	25.2%	21.8%	28.3%	30.7%	24.7%	29.2%
Construction	27.8%	22.8%	31.8%	26.7%	27.4%	28.6%	26.6%	28.6%
Utilities and transp.	32.0%	31.1%	25.2%	17.5%	23.1%	35.2%	22.5%	32.9%
Wholesale trade	30.7%	21.6%	28.4%	23.3%	27.5%	36.4%	23.5%	32.7%
Fin. svcs. and real estate	30.4%	23.2%	22.7%	21.5%	24.9%	33.2%	23.3%	31.2%
Retail trade	22.1%	18.0%	13.5%	15.1%	17.8%	25.4%	15.5%	23.3%
Professional services	25.9%	26.9%	23.6%	19.5%	21.7%	28.9%	23.7%	26.2%
Other services	22.7%	19.1%	23.4%	18.4%	20.6%	25.6%	20.3%	23.3%
Ownership								
For profit, incorporated	27.6%	25.4%	24.9%	21.4%	24.3%	30.4%	23.9%	28.3%
For profit, unincorporated	25.3%	18.8%	22.2%	18.2%	25.0%	30.3%	19.9%	26.8%
Nonprofit	25.1%	19.1%	26.3%	18.4%	20.2%	28.5%	19.9%	25.6%
Age of firm								
Less than 5 years	20.0%	22.9%	25.8%	17.5%	19.1%	19.6%	22.1%	18.5%
5-9 years	24.6%	25.1%	24.5%	19.9%	24.8%	37.7%	23.1%	25.7%
10-19 years	22.7%	23.4%	24.1%	21.1%	20.6%	26.1%	23.2%	22.4%
20 or more years	27.8%	22.7%	24.6%	20.7%	24.3%	30.2%	22.5%	28.4%
Multi/single status								
2 or more locations	28.5%	7.4% *	22.1%	18.6%	24.6%	30.0%	21.1%	28.7%
1 location only	22.8%	23.4%	24.7%	21.0%	22.0%	30.9%	22.9%	22.8%
Percent full-time employees								
Less than 25%	20.7%	39.1%	40.4% *	15.4%	14.3%	19.9%	32.9%	17.5%
25-49 %	22.3%	22.1%	17.2%	14.5%	20.1%	26.0%	17.4%	23.2%
50-74 %	23.3%	27.8%	19.4%	14.0%	17.5%	26.9%	20.5%	23.7%
75% or more	27.6%	22.1%	25.0%	21.5%	24.6%	30.7%	23.0%	28.4%
Union presence								
No union employees	25.6%	22.5%	22.0%	19.1%	22.8%	29.7%	21.5%	26.5%
Has union employees	31.6%	41.4%	51.8%	38.6%	30.1%	30.8%	43.7%	31.1%
Percent low-wage employees								
50% or more low-wage	17.7%	26.2%	17.0%	11.0%	12.7%	21.1%	17.8%	17.7%
Less than 50% low-wage	27.9%	23.0%	25.0%	21.5%	25.0%	31.0%	23.1%	28.8%

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.

** 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.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage 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	0.26%	1.00%	0.99%	0.61%	0.53%	0.36%	0.53%	0.29%
Industry group **								
Agric., fish., forest.	2.97%	7.77%	5.79% *	7.33% *	3.66% *	3.86%	5.09%	3.06%
Mining and manufacturing	0.62%	4.15%	2.76%	1.29%	1.10%	0.90%	1.45%	0.67%
Construction	1.50%	3.02%	3.42%	2.93%	2.26%	5.48%	1.87%	2.18%
Utilities and transp.	1.12%	8.40%	4.56%	2.31%	2.20%	1.31%	2.84%	1.19%
Wholesale trade	1.13%	3.62%	3.32%	2.41%	1.68%	1.82%	1.85%	1.32%
Fin. svcs. and real estate	0.69%	2.60%	3.26%	1.66%	1.43%	0.86%	1.61%	0.74%
Retail trade	0.63%	2.65%	1.88%	1.16%	1.41%	0.81%	1.14%	0.70%
Professional services	0.45%	1.89%	1.50%	0.92%	0.82%	0.64%	0.92%	0.51%
Other services	0.74%	2.02%	2.59%	1.45%	1.82%	1.06%	1.33%	0.86%
Ownership								
For profit, incorporated	0.31%	1.30%	1.19%	0.77%	0.66%	0.41%	0.64%	0.34%
For profit, unincorporated	0.83%	1.70%	2.00%	1.28%	1.61%	1.41%	1.11%	1.00%
Nonprofit	0.61%	2.74%	3.36%	1.45%	0.86%	0.87%	1.51%	0.65%
Age of firm								
Less than 5 years	1.17%	2.66%	4.33%	2.01%	2.17%	2.09%	1.80%	1.52%
5-9 years	1.40%	2.68%	2.49%	1.69%	3.22%	4.85%	1.47%	2.19%
10-19 years	0.77%	1.78%	1.83%	1.29%	1.52%	1.93%	1.02%	1.05%
20 or more years	0.29%	1.54%	1.39%	0.82%	0.54%	0.37%	0.73%	0.31%
Multi/single status								
2 or more locations	0.31%	3.38% *	2.66%	0.89%	0.60%	0.37%	1.28%	0.32%
1 location only	0.45%	1.01%	1.05%	0.74%	0.93%	1.79%	0.57%	0.69%
Percent full-time employees								
Less than 25%	1.52%	6.41%	12.70% *	2.24%	2.20%	1.17%	5.63%	1.02%
25-49 %	1.46%	4.90%	2.96%	1.71%	5.31%	1.20%	1.82%	1.67%
50-74 %	0.63%	3.03%	2.18%	1.17%	1.36%	0.82%	1.48%	0.69%
75% or more	0.29%	1.07%	1.08%	0.70%	0.55%	0.41%	0.57%	0.32%
Union presence								
No union employees	0.29%	0.98%	0.85%	0.52%	0.55%	0.45%	0.49%	0.34%
Has union employees	0.59%	7.67%	5.43%	4.57%	1.64%	0.61%	3.69%	0.59%
Percent low-wage employees								
50% or more low-wage	0.53%	4.03%	2.62%	1.04%	0.84%	0.75%	1.61%	0.57%
Less than 50% low-wage	0.28%	1.03%	1.04%	0.66%	0.58%	0.39%	0.55%	0.31%

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.

** 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.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	8.3%	52.9%	35.8%	18.6%	5.8%	2.7%	34.6%	4.4%
Industry group **								
Agric., fish., forest.	18.1%	--	--	--	--	--	31.3%*	7.9%*
Mining and manufacturing	6.5%	55.8%	20.5%	13.4%	5.4%*	4.1%*	22.1%	5.0%
Construction	27.4%	61.2%	49.9%	30.6%*	11.7%*	3.0%*	43.5%	17.2%*
Utilities and transp.	7.5%	--	46.4%*	18.7%*	0.9%*	5.0%*	46.1%	5.1%
Wholesale trade	9.3%	48.9%	42.6%	17.5%*	7.5%*	1.2%*	35.7%	3.9%*
Fin. svcs. and real estate	4.1%	45.1%	47.0%	13.9%*	1.4%*	1.2%*	35.9%	1.6%*
Retail trade	4.3%	41.8%	35.8%	2.5%*	3.5%*	1.3%*	26.2%	1.5%*
Professional services	7.0%	51.7%	20.9%	13.2%	4.8%*	2.9%*	30.9%	3.5%*
Other services	12.9%	55.6%	39.0%	30.3%	9.1%*	2.8%*	40.9%	7.0%
Ownership								
For profit, incorporated	8.3%	55.0%	35.6%	17.0%	6.4%	2.5%	33.9%	4.2%
For profit, unincorporated	11.8%	41.2%	31.0%	19.2%	4.6%*	8.1%*	31.5%	7.6%*
Nonprofit	5.6%	60.3%	46.4%	27.1%	4.6%*	0.7%*	47.1%	2.7%
Age of firm								
Less than 5 years	15.2%	35.6%	24.1%*	11.2%*	6.8%*	1.5%*	26.5%	6.3%*
5-9 years	18.7%	32.6%	29.4%	24.8%	10.1%*	4.3%*	29.2%	11.4%
10-19 years	16.4%	57.2%	28.2%	19.3%	4.5%*	0.8%*	33.9%	6.4%*
20 or more years	6.6%	62.2%	42.8%	18.0%	5.5%	2.8%	37.7%	3.9%
Multi/single status								
2 or more locations	3.4%	--	43.3%	7.6%	4.5%	2.8%	20.9%	3.1%
1 location only	23.0%	52.9%	35.3%	21.4%	7.8%	0.1%*	35.9%	11.5%
Percent full-time employees								
Less than 25%	24.2%	55.6%	79.0%	20.4%*	6.3%*	3.0%*	64.6%	4.4%*
25-49 %	8.5%	75.1%	43.7%	29.8%	5.2%*	0.5%*	51.3%	2.9%*
50-74 %	6.5%	57.8%	31.7%	10.5%	0.6%*	0.8%*	43.0%	0.9%*
75% or more	8.2%	51.0%	34.3%	18.7%	6.2%	3.0%	32.2%	4.8%
Union presence								
No union employees	8.0%	51.9%	28.3%	14.1%	5.4%	2.4%*	31.2%	3.8%
Has union employees	9.2%	66.7%	70.7%	48.2%	8.5%*	3.3%	63.2%	6.0%
Percent low-wage employees								
50% or more low-wage	6.1%	65.8%	22.6%*	17.9%	3.6%*	0.3%*	42.8%	1.5%*
Less than 50% low-wage	8.4%	51.7%	36.4%	18.6%	5.9%	2.9%	34.1%	4.6%

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.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	0.53%	2.71%	2.93%	2.25%	0.92%	0.63%	1.59%	0.56%
Industry group **								
Agric., fish., forest.	5.08%	--	--	--	--	--	10.85%*	4.16%*
Mining and manufacturing	1.18%	10.42%	6.09%	3.80%	1.89%*	1.61%*	3.84%	1.24%
Construction	3.96%	8.17%	8.07%	9.35%*	5.10%*	1.89%*	5.08%	5.67%*
Utilities and transp.	1.52%	--	14.18%*	7.83%*	0.68%*	1.55%*	8.46%	1.40%
Wholesale trade	1.74%	10.02%	9.01%	7.59%*	3.55%*	0.50%*	5.86%	1.35%*
Fin. svcs. and real estate	0.66%	7.86%	9.71%	5.34%*	0.87%*	0.51%*	5.03%	0.50%*
Retail trade	0.97%	8.29%	8.72%	1.04%*	3.36%*	0.97%*	4.23%	0.91%*
Professional services	1.19%	4.76%	3.42%	2.45%	1.50%*	1.76%*	2.60%	1.33%*
Other services	1.55%	6.16%	7.77%	5.56%	3.12%*	1.34%*	4.14%	1.54%
Ownership								
For profit, incorporated	0.56%	3.24%	3.57%	2.81%	1.27%	0.49%	1.88%	0.55%
For profit, unincorporated	2.67%	5.72%	5.76%	5.14%	1.81%*	5.33%*	3.76%	3.22%*
Nonprofit	0.71%	7.88%	8.70%	5.04%	1.51%*	0.30%*	4.76%	0.57%
Age of firm								
Less than 5 years	3.00%	6.63%	9.95%*	5.52%*	5.52%*	1.53%*	4.92%	3.48%*
5-9 years	2.89%	6.48%	7.82%	6.52%	4.07%*	4.07%*	4.62%	3.17%
10-19 years	1.85%	4.82%	5.47%	4.95%	2.75%*	0.34%*	3.02%	2.25%*
20 or more years	0.58%	3.97%	4.10%	2.97%	1.01%	0.66%	2.24%	0.59%
Multi/single status								
2 or more locations	0.56%	--	9.05%	1.97%	1.06%	0.65%	4.14%	0.56%
1 location only	1.26%	2.72%	3.07%	2.71%	1.68%	0.07%*	1.70%	1.80%
Percent full-time employees								
Less than 25%	5.90%	12.52%	11.28%	6.95%*	3.53%*	1.55%*	9.33%	1.43%*
25-49 %	1.70%	9.00%	10.50%	8.17%	4.46%*	0.33%*	6.31%	1.34%*
50-74 %	0.88%	7.33%	6.94%	2.89%	0.34%*	0.31%*	4.68%	0.26%*
75% or more	0.60%	3.07%	3.14%	2.48%	1.02%	0.72%	1.72%	0.63%
Union presence								
No union employees	0.60%	2.74%	2.51%	1.68%	0.98%	0.86%*	1.48%	0.65%
Has union employees	1.16%	12.00%	9.63%	9.39%	2.59%*	0.73%	6.95%	1.06%
Percent low-wage employees								
50% or more low-wage	0.99%	8.42%	8.83%*	4.42%	2.26%*	0.14%*	5.44%	0.54%*
Less than 50% low-wage	0.57%	2.84%	3.03%	2.37%	0.97%	0.68%	1.66%	0.59%

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.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee 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	12,124	12,155	11,971	11,444	12,291	12,203	11,833	12,166
Industry group **								
Agric., fish., forest.	9,382	--	--	--	--	--	10,800	8,873
Mining and manufacturing	11,985	11,690	12,573	11,604	11,976	12,044	11,870	11,995
Construction	11,600	10,635	11,944	11,396	11,234	13,018	11,877	11,446
Utilities and transp.	11,955	--	12,753	11,844	12,842	11,767	11,875	11,961
Wholesale trade	11,636	12,059	12,550	11,469	11,449	11,615	11,812	11,598
Fin. svcs. and real estate	12,570	13,636	15,605	12,765	13,243	12,246	14,203	12,420
Retail trade	11,246	12,656	11,702	10,578	11,696	11,153	11,772	11,165
Professional services	12,701	11,801	11,382	11,094	12,833	13,020	11,262	12,875
Other services	11,472	12,700	10,187	11,586	12,106	11,177	11,441	11,478
Ownership								
For profit, incorporated	11,831	11,883	12,010	11,526	11,867	11,859	11,836	11,830
For profit, unincorporated	11,481	11,434	11,838	10,459	12,287	11,314	11,189	11,553
Nonprofit	13,552	14,982	11,950	12,342	13,512	13,717	13,179	13,575
Age of firm								
Less than 5 years	11,224	11,298	9,250	10,887	12,412	10,720	10,832	11,478
5-9 years	10,522	9,604	11,361	9,671	11,002	11,940	10,262	10,692
10-19 years	11,619	11,488	11,036	11,491	11,902	11,712	11,351	11,730
20 or more years	12,298	13,490	12,955	11,897	12,474	12,238	12,601	12,271
Multi/single status								
2 or more locations	12,267	--	11,614	11,815	12,666	12,205	12,471	12,263
1 location only	11,704	12,146	12,005	11,326	11,699	12,125	11,752	11,667
Percent full-time employees								
Less than 25%	11,263	--	--	12,007	10,723	11,741	10,032	11,540
25-49 %	12,092	--	11,349	10,455	12,255	12,170	12,382	12,044
50-74 %	12,166	14,072	11,368	10,402	12,324	12,332	11,605	12,246
75% or more	12,132	11,739	12,138	11,560	12,314	12,195	11,871	12,169
Union presence								
No union employees	11,962	12,128	11,790	11,236	12,209	12,036	11,684	12,011
Has union employees	12,683	--	13,751	13,856	13,040	12,564	14,197	12,633
Percent low-wage employees								
50% or more low-wage	11,175	14,528	9,964	10,601	11,432	11,150	11,089	11,184
Less than 50% low-wage	12,208	12,033	12,105	11,516	12,375	12,297	11,878	12,256

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.

-- 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.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee 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	60.14	314.93	273.42	163.25	129.91	79.15	155.93	65.00
Industry group **								
Agric., fish., forest.	972.19	--	--	--	--	--	954.59	1,168.60
Mining and manufacturing	142.71	798.22	894.03	267.77	266.87	199.23	352.04	152.35
Construction	249.92	819.60	562.50	471.53	430.07	635.84	427.18	303.24
Utilities and transp.	317.76	--	1,886.30	702.19	1,107.34	337.26	831.05	335.89
Wholesale trade	165.11	875.67	877.02	318.00	324.76	227.14	443.35	175.66
Fin. svcs. and real estate	137.73	804.09	777.61	538.13	281.98	161.81	543.69	139.50
Retail trade	155.18	1,262.11	736.84	429.05	528.74	167.87	458.99	164.46
Professional services	112.51	521.69	360.54	391.83	205.72	145.53	285.62	119.59
Other services	174.31	861.73	832.28	464.90	369.77	223.71	438.63	189.82
Ownership								
For profit, incorporated	66.34	375.98	324.16	158.18	161.25	85.01	174.99	71.62
For profit, unincorporated	163.89	517.62	644.17	480.04	243.20	241.51	394.66	179.60
Nonprofit	154.31	1,054.13	767.25	567.48	279.39	197.97	528.05	160.49
Age of firm								
Less than 5 years	271.72	512.01	701.37	500.92	478.60	659.04	360.83	381.92
5-9 years	259.21	561.38	846.37	437.98	312.20	1,128.67	466.59	298.05
10-19 years	191.11	602.89	470.68	378.49	429.58	314.13	298.85	240.93
20 or more years	65.87	503.39	365.75	193.77	146.20	81.82	205.83	69.32
Multi/single status								
2 or more locations	69.66	--	777.21	312.53	153.91	80.46	455.76	70.45
1 location only	117.76	320.56	289.61	191.41	226.73	437.30	165.85	164.77
Percent full-time employees								
Less than 25%	447.72	--	--	708.47	924.10	528.65	1,236.80	461.65
25-49 %	356.70	--	1,189.65	490.39	581.18	502.13	949.87	385.63
50-74 %	184.47	1,192.39	545.58	772.28	425.65	200.60	751.39	178.82
75% or more	65.22	304.59	300.12	168.84	140.64	86.83	156.06	71.08
Union presence								
No union employees	65.90	319.85	270.61	158.12	134.57	92.43	154.76	72.50
Has union employees	140.28	--	1,130.11	669.70	476.05	150.83	730.78	142.23
Percent low-wage employees								
50% or more low-wage	147.70	1,904.53	1,139.73	433.64	371.18	151.63	704.01	147.05
Less than 50% low-wage	63.96	310.61	278.14	172.14	137.65	84.97	159.68	69.46

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.

-- 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.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	3,376	2,637	3,611	3,986	3,942	3,087	3,479	3,362
Industry group **								
Agric., fish., forest.	1,929	--	--	--	--	--	1,862 *	1,952
Mining and manufacturing	2,906	1,896	3,652	3,478	3,200	2,668	3,300	2,870
Construction	4,262	2,449	4,640	4,167	5,108	3,137	4,048	4,381
Utilities and transp.	3,314	--	4,851 *	3,498	4,198	3,062	3,969	3,265
Wholesale trade	3,409	1,495	3,781	4,513	3,433	3,181	3,617	3,364
Fin. svcs. and real estate	3,331	3,956	3,912	3,986	3,909	3,097	3,879	3,280
Retail trade	3,837	3,478	4,111	4,667	5,855	3,225	4,176	3,784
Professional services	3,432	2,635	3,656	3,938	4,067	3,182	3,343	3,442
Other services	3,453	2,455	2,104	4,128	3,873	3,339	2,800	3,588
Ownership								
For profit, incorporated	3,388	2,764	3,726	4,145	4,062	3,050	3,675	3,346
For profit, unincorporated	3,438	2,469	3,520	3,843	3,737	3,201	3,238	3,488
Nonprofit	3,297	2,270	2,774	3,399	3,745	3,167	2,461	3,348
Age of firm								
Less than 5 years	3,870	3,022	3,349	4,286	4,057	4,008	3,277	4,256
5-9 years	3,777	2,786	3,843	3,744	4,127	3,580	3,491	3,965
10-19 years	3,694	3,075	3,608	4,064	3,932	3,331	3,553	3,752
20 or more years	3,300	2,240	3,591	3,977	3,921	3,066	3,473	3,285
Multi/single status								
2 or more locations	3,268	--	3,447	3,989	3,991	3,078	3,728	3,260
1 location only	3,695	2,659	3,627	3,985	3,863	3,401	3,447	3,884
Percent full-time employees								
Less than 25%	3,507	--	--	4,035	4,347	3,379	2,411	3,754
25-49 %	3,522	--	2,231	3,870	4,862	3,311	2,385	3,711
50-74 %	3,525	2,331	4,055	3,393	4,600	3,244	3,167	3,575
75% or more	3,355	2,775	3,660	4,041	3,846	3,060	3,575	3,324
Union presence								
No union employees	3,517	2,641	3,753	4,134	3,923	3,217	3,565	3,508
Has union employees	2,893	--	2,210	2,279	4,110	2,806	2,098	2,920
Percent low-wage employees								
50% or more low-wage	3,849	1,651 *	3,454	3,854	4,826	3,572	3,428	3,889
Less than 50% low-wage	3,335	2,688	3,622	3,998	3,856	3,044	3,482	3,313

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.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one 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	35.96	226.72	169.00	96.97	84.16	44.83	100.92	38.50
Industry group **								
Agric., fish., forest.	449.11	--	--	--	--	--	680.12 *	564.07
Mining and manufacturing	70.24	501.07	407.23	165.37	106.02	101.47	206.00	74.38
Construction	220.20	468.15	498.02	410.86	417.13	403.71	368.57	272.89
Utilities and transp.	162.35	--	1,531.86 *	452.39	422.13	185.56	627.71	166.64
Wholesale trade	97.17	397.35	398.66	254.48	169.52	140.33	245.16	105.25
Fin. svcs. and real estate	70.54	1,058.75	573.80	255.60	189.75	75.15	393.64	67.98
Retail trade	135.89	871.14	641.32	321.22	421.26	125.38	370.33	146.23
Professional services	64.32	339.83	283.52	198.84	159.27	78.23	171.06	69.05
Other services	140.72	566.08	298.38	254.04	249.72	223.51	246.60	165.28
Ownership								
For profit, incorporated	44.12	310.30	198.33	113.50	114.85	52.52	124.08	47.14
For profit, unincorporated	86.52	342.71	358.67	240.53	150.87	126.37	198.29	96.23
Nonprofit	85.88	543.23	679.59	292.89	168.65	109.02	296.88	89.24
Age of firm								
Less than 5 years	227.21	822.32	483.26	472.81	272.78	373.24	402.28	253.44
5-9 years	161.53	483.94	505.88	266.92	271.91	604.34	253.52	208.99
10-19 years	132.03	440.95	331.01	219.99	325.85	206.04	201.47	166.79
20 or more years	38.63	302.84	231.79	119.34	89.21	46.13	138.53	40.20
Multi/single status								
2 or more locations	40.74	--	392.94	155.42	98.02	45.85	229.77	41.27
1 location only	75.29	230.30	181.34	118.41	152.99	169.91	109.91	103.21
Percent full-time employees								
Less than 25%	195.54	--	--	452.72	406.67	213.39	594.42	191.19
25-49 %	155.85	--	451.39	444.55	398.56	168.36	338.83	171.77
50-74 %	105.67	505.92	696.39	313.08	264.97	108.35	358.53	108.49
75% or more	39.47	258.59	179.54	104.90	89.91	49.91	109.36	42.27
Union presence								
No union employees	41.84	230.14	178.97	99.43	86.38	57.30	103.87	45.70
Has union employees	68.74	--	429.26	248.58	316.89	68.39	337.65	69.97
Percent low-wage employees								
50% or more low-wage	110.46	661.33 *	571.68	289.29	278.70	119.86	325.51	116.79
Less than 50% low-wage	37.80	235.32	176.23	102.31	86.84	47.54	105.36	40.49

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.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one 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	27.8%	21.7%	30.2%	34.8%	32.1%	25.3%	29.4%	27.6%
Industry group **								
Agric., fish., forest.	20.6%	--	--	--	--	--	17.2% *	22.0%
Mining and manufacturing	24.2%	16.2%	29.0%	30.0%	26.7%	22.2%	27.8%	23.9%
Construction	36.7%	23.0%	38.9%	36.6%	45.5%	24.1%	34.1%	38.3%
Utilities and transp.	27.7%	--	38.0%	29.5%	32.7%	26.0%	33.4%	27.3%
Wholesale trade	29.3%	12.4% *	30.1%	39.3%	30.0%	27.4%	30.6%	29.0%
Fin. svcs. and real estate	26.5%	29.0%	25.1%	31.2%	29.5%	25.3%	27.3%	26.4%
Retail trade	34.1%	27.5%	35.1%	44.1%	50.1%	28.9%	35.5%	33.9%
Professional services	27.0%	22.3%	32.1%	35.5%	31.7%	24.4%	29.7%	26.7%
Other services	30.1%	19.3%	20.7%	35.6%	32.0%	29.9%	24.5%	31.3%
Ownership								
For profit, incorporated	28.6%	23.3%	31.0%	36.0%	34.2%	25.7%	31.0%	28.3%
For profit, unincorporated	30.0%	21.6%	29.7%	36.7%	30.4%	28.3%	28.9%	30.2%
Nonprofit	24.3%	15.1%	23.2%	27.5%	27.7%	23.1%	18.7%	24.7%
Age of firm								
Less than 5 years	34.5%	26.7%	36.2%	39.4%	32.7%	37.4%	30.3%	37.1%
5-9 years	35.9%	29.0%	33.8%	38.7%	37.5%	30.0%	34.0%	37.1%
10-19 years	31.8%	26.8%	32.7%	35.4%	33.0%	28.4%	31.3%	32.0%
20 or more years	26.8%	16.6%	27.7%	33.4%	31.4%	25.1%	27.6%	26.8%
Multi/single status								
2 or more locations	26.6%	--	29.7%	33.8%	31.5%	25.2%	29.9%	26.6%
1 location only	31.6%	21.9%	30.2%	35.2%	33.0%	28.0%	29.3%	33.3%
Percent full-time employees								
Less than 25%	31.1%	--	--	33.6%	40.5%	28.8%	24.0%	32.5%
25-49 %	29.1%	--	19.7%	37.0%	39.7%	27.2%	19.3%	30.8%
50-74 %	29.0%	16.6%	35.7%	32.6%	37.3%	26.3%	27.3%	29.2%
75% or more	27.7%	23.6%	30.2%	35.0%	31.2%	25.1%	30.1%	27.3%
Union presence								
No union employees	29.4%	21.8%	31.8%	36.8%	32.1%	26.7%	30.5%	29.2%
Has union employees	22.8%	--	16.1%	16.4%	31.5%	22.3%	14.8%	23.1%
Percent low-wage employees								
50% or more low-wage	34.4%	11.4% *	34.7%	36.3%	42.2%	32.0%	30.9%	34.8%
Less than 50% low-wage	27.3%	22.3%	29.9%	34.7%	31.2%	24.8%	29.3%	27.0%

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.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one 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	0.29%	1.90%	1.43%	0.92%	0.70%	0.35%	0.89%	0.31%
Industry group **								
Agric., fish., forest.	3.53%	--	--	--	--	--	6.76% *	4.19%
Mining and manufacturing	0.60%	4.14%	4.22%	1.51%	1.01%	0.83%	1.89%	0.63%
Construction	1.96%	5.04%	3.77%	4.12%	3.48%	2.60%	3.33%	2.37%
Utilities and transp.	1.24%	--	10.47%	4.51%	4.15%	1.35%	5.28%	1.26%
Wholesale trade	0.80%	3.78% *	3.11%	2.39%	1.35%	1.13%	2.21%	0.84%
Fin. svcs. and real estate	0.54%	6.95%	3.37%	2.30%	1.41%	0.59%	2.65%	0.53%
Retail trade	1.31%	7.11%	6.38%	2.72%	3.76%	1.32%	3.41%	1.42%
Professional services	0.49%	3.13%	2.40%	1.58%	1.14%	0.57%	1.54%	0.51%
Other services	1.24%	4.57%	3.72%	2.95%	2.52%	1.86%	2.34%	1.44%
Ownership								
For profit, incorporated	0.36%	2.61%	1.71%	1.04%	0.90%	0.41%	1.10%	0.38%
For profit, unincorporated	0.71%	3.04%	2.85%	2.34%	1.29%	0.92%	1.68%	0.79%
Nonprofit	0.66%	3.91%	5.52%	2.89%	1.43%	0.78%	2.38%	0.68%
Age of firm								
Less than 5 years	2.07%	7.05%	5.01%	4.95%	2.04%	2.43%	3.72%	2.36%
5-9 years	1.46%	5.26%	4.32%	2.69%	2.46%	2.91%	2.31%	1.88%
10-19 years	1.12%	3.97%	3.26%	2.04%	2.67%	1.67%	1.93%	1.37%
20 or more years	0.31%	2.25%	1.74%	1.11%	0.74%	0.36%	1.14%	0.32%
Multi/single status								
2 or more locations	0.32%	--	3.41%	1.42%	0.79%	0.35%	2.11%	0.32%
1 location only	0.67%	1.93%	1.53%	1.14%	1.33%	1.53%	0.96%	0.92%
Percent full-time employees								
Less than 25%	1.91%	--	--	4.57%	4.42%	2.14%	5.51%	2.03%
25-49 %	1.70%	--	4.31%	4.41%	2.50%	2.12%	3.49%	1.91%
50-74 %	0.96%	4.20%	5.70%	2.16%	2.48%	1.01%	3.17%	1.01%
75% or more	0.32%	2.17%	1.52%	1.01%	0.73%	0.38%	0.96%	0.33%
Union presence								
No union employees	0.34%	1.93%	1.50%	0.88%	0.72%	0.45%	0.90%	0.37%
Has union employees	0.53%	--	2.88%	2.19%	2.43%	0.53%	2.51%	0.54%
Percent low-wage employees								
50% or more low-wage	1.03%	5.18% *	5.07%	2.39%	2.34%	1.18%	3.61%	1.07%
Less than 50% low-wage	0.30%	1.97%	1.48%	0.98%	0.71%	0.36%	0.91%	0.32%

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.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage 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	17.8%	13.0%	14.2%	16.1%	17.3%	19.2%	14.5%	18.5%
Industry group **								
Agric., fish., forest.	14.9%	11.8% *	15.1% *	15.4%	17.0% *	13.4%	13.5%	15.4%
Mining and manufacturing	20.4%	17.8%	13.6%	19.3%	19.5%	21.5%	17.6%	20.7%
Construction	16.1%	13.2%	11.5%	17.0%	18.1%	17.2%	14.2%	17.3%
Utilities and transp.	17.5%	6.8% *	13.8%	18.4%	20.3%	17.3%	14.6%	17.7%
Wholesale trade	18.0%	12.8%	16.4%	14.3%	19.2%	19.6%	14.6%	19.0%
Fin. svcs. and real estate	19.5%	12.7%	17.5%	20.0%	19.8%	19.8%	17.1%	19.7%
Retail trade	14.6%	10.1%	13.3%	12.8%	15.9%	15.1%	12.2%	15.0%
Professional services	18.5%	13.2%	15.1%	15.8%	16.3%	20.5%	14.3%	19.2%
Other services	15.1%	14.1%	13.0%	14.2%	13.7%	16.7%	13.3%	15.6%
Ownership								
For profit, incorporated	17.7%	12.6%	14.1%	15.9%	17.5%	18.8%	14.5%	18.3%
For profit, unincorporated	16.7%	13.1%	15.1%	16.7%	16.3%	17.8%	14.7%	17.2%
Nonprofit	19.3%	15.2%	13.0%	16.7%	17.2%	21.1%	13.6%	19.8%
Age of firm								
Less than 5 years	15.0%	16.0%	14.1%	13.8%	14.6%	20.3%	14.8%	15.2%
5-9 years	15.8%	11.5%	14.0%	18.2%	16.7%	13.7%	14.2%	17.0%
10-19 years	16.4%	11.1%	14.3%	15.3%	16.3%	22.1%	13.5%	18.1%
20 or more years	18.3%	14.0%	14.2%	16.3%	17.7%	19.1%	15.0%	18.6%
Multi/single status								
2 or more locations	18.9%	35.1%	17.4%	17.6%	18.0%	19.2%	17.4%	18.9%
1 location only	15.4%	12.8%	13.9%	15.7%	16.2%	19.9%	14.2%	16.4%
Percent full-time employees								
Less than 25%	14.4%	15.0%	8.8% *	11.9%	14.3%	16.3%	12.8%	14.8%
25-49 %	14.1%	11.6% *	17.2%	10.8%	11.0%	16.2%	13.4%	14.2%
50-74 %	16.1%	11.0%	14.4%	15.2%	14.7%	17.4%	13.1%	16.6%
75% or more	18.3%	13.3%	14.2%	16.6%	17.9%	19.5%	14.7%	18.9%
Union presence								
No union employees	17.5%	13.3%	14.0%	15.9%	17.3%	18.9%	14.4%	18.2%
Has union employees	19.3%	6.8% *	15.7%	18.6%	17.1%	19.8%	15.6%	19.4%
Percent low-wage employees								
50% or more low-wage	14.3%	8.0%	13.9%	13.0%	12.4%	15.9%	11.3%	14.7%
Less than 50% low-wage	18.3%	13.4%	14.2%	16.5%	17.9%	19.5%	14.7%	18.9%

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.

** 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.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage 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	0.18%	0.71%	0.58%	0.42%	0.36%	0.25%	0.35%	0.20%
Industry group **								
Agric., fish., forest.	2.61%	5.73% *	5.18% *	1.73%	8.89% *	3.22%	2.48%	3.54%
Mining and manufacturing	0.44%	3.36%	1.70%	0.87%	0.84%	0.63%	0.97%	0.48%
Construction	0.75%	1.95%	1.12%	1.45%	1.51%	2.27%	1.00%	1.06%
Utilities and transp.	0.81%	2.74% *	2.50%	3.02%	2.41%	0.93%	2.57%	0.85%
Wholesale trade	0.57%	2.34%	2.05%	1.21%	1.08%	0.89%	1.12%	0.66%
Fin. svcs. and real estate	0.45%	2.37%	3.26%	1.35%	0.84%	0.55%	1.54%	0.47%
Retail trade	0.45%	1.99%	1.84%	0.92%	1.67%	0.53%	0.98%	0.50%
Professional services	0.33%	1.27%	0.86%	0.87%	0.59%	0.48%	0.63%	0.37%
Other services	0.51%	1.75%	1.65%	1.05%	0.87%	0.85%	0.88%	0.60%
Ownership								
For profit, incorporated	0.20%	0.87%	0.66%	0.44%	0.46%	0.28%	0.42%	0.23%
For profit, unincorporated	0.52%	1.44%	1.48%	1.22%	0.88%	0.96%	0.88%	0.62%
Nonprofit	0.44%	2.43%	1.79%	1.35%	0.76%	0.59%	1.04%	0.46%
Age of firm								
Less than 5 years	0.81%	2.53%	1.96%	1.43%	1.46%	1.72%	1.27%	1.05%
5-9 years	0.75%	1.75%	1.36%	1.65%	1.33%	1.69%	1.00%	1.09%
10-19 years	0.59%	1.25%	1.06%	0.69%	1.16%	1.66%	0.63%	0.84%
20 or more years	0.19%	1.06%	0.85%	0.54%	0.39%	0.25%	0.51%	0.21%
Multi/single status								
2 or more locations	0.21%	10.36%	2.06%	0.79%	0.43%	0.25%	0.96%	0.22%
1 location only	0.29%	0.71%	0.60%	0.48%	0.61%	1.45%	0.38%	0.45%
Percent full-time employees								
Less than 25%	0.90%	4.08%	3.72% *	1.75%	2.24%	1.05%	2.13%	0.99%
25-49 %	0.65%	4.57% *	2.65%	1.02%	1.16%	0.93%	1.51%	0.72%
50-74 %	0.49%	1.85%	1.65%	1.53%	1.11%	0.63%	1.25%	0.53%
75% or more	0.20%	0.80%	0.64%	0.46%	0.40%	0.28%	0.38%	0.22%
Union presence								
No union employees	0.20%	0.74%	0.55%	0.41%	0.38%	0.31%	0.35%	0.23%
Has union employees	0.39%	2.20% *	3.45%	2.53%	1.08%	0.42%	2.41%	0.39%
Percent low-wage employees								
50% or more low-wage	0.45%	2.16%	2.01%	1.48%	0.91%	0.56%	1.05%	0.48%
Less than 50% low-wage	0.19%	0.75%	0.60%	0.43%	0.39%	0.27%	0.37%	0.21%

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.

** 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.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution 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	7.4%	48.2%	21.8%	10.1%	5.0%	4.6%	24.9%	4.9%
Industry group **								
Agric., fish., forest.	36.7%*	--	--	--	--	--	46.9%	33.1%*
Mining and manufacturing	6.2%	47.9%	8.6%*	8.4%	2.8%*	6.2%	14.6%	5.4%
Construction	13.6%	46.3%	16.5%	14.8%*	5.4%*	10.7%*	24.5%	7.5%*
Utilities and transp.	6.8%	--	24.8%*	9.5%*	0.4%*	7.0%	12.7%*	6.3%
Wholesale trade	5.3%	53.5%	17.0%*	4.5%*	1.8%*	2.2%*	19.4%	2.2%*
Fin. svcs. and real estate	3.3%	45.5%	20.6%*	6.3%*	1.5%*	1.3%*	23.7%	1.4%
Retail trade	6.3%	44.1%	26.8%	7.1%*	0.5%*	4.2%*	24.3%	3.6%*
Professional services	5.7%	45.8%	18.5%	10.5%	4.7%*	2.7%	25.1%	3.4%
Other services	16.5%	52.3%	36.4%	13.6%	13.0%*	12.8%*	36.9%	12.3%
Ownership								
For profit, incorporated	7.4%	47.2%	20.9%	10.1%	4.4%	5.0%	23.4%	5.1%
For profit, unincorporated	8.6%	46.3%	21.6%	4.7%	4.9%	5.4%*	23.4%	4.9%
Nonprofit	6.3%	56.9%	30.5%	17.2%	6.7%*	2.8%*	40.1%	4.2%
Age of firm								
Less than 5 years	13.2%	44.0%	12.4%*	10.3%*	5.1%*	0.4%*	27.8%	3.8%*
5-9 years	10.5%	33.4%	14.0%*	10.3%	5.5%*	0.4%*	17.3%	6.1%*
10-19 years	12.4%	40.6%	23.0%	9.1%	9.0%*	6.6%*	23.9%	7.6%*
20 or more years	6.4%	57.7%	24.2%	10.4%	4.1%	4.5%	26.9%	4.6%
Multi/single status								
2 or more locations	4.7%	--	16.7%*	8.2%	3.3%	4.7%	17.3%	4.5%
1 location only	15.2%	47.7%	22.3%	10.7%	7.7%	0.5%*	25.9%	6.9%
Percent full-time employees								
Less than 25%	13.4%	--	--	20.2%*	4.7%*	5.0%*	47.9%	5.7%
25-49 %	8.4%	--	41.7%	17.1%*	0.1%*	2.2%*	43.6%	2.5%*
50-74 %	5.7%	53.8%	24.4%	10.9%*	1.3%*	1.8%	30.0%	2.2%
75% or more	7.4%	45.1%	20.5%	9.6%	5.5%	5.0%	23.2%	5.2%
Union presence								
No union employees	7.8%	48.0%	21.3%	9.2%	5.1%	4.4%	24.3%	4.9%
Has union employees	5.9%	--	27.3%*	19.8%*	3.7%*	4.9%	35.8%	4.9%
Percent low-wage employees								
50% or more low-wage	6.5%	68.7%	17.0%*	9.0%	3.6%*	4.7%*	26.4%	4.6%
Less than 50% low-wage	7.4%	47.1%	22.1%	10.2%	5.1%	4.6%	24.8%	4.9%

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.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution 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	0.51%	3.19%	2.14%	1.09%	0.96%	0.72%	1.40%	0.55%
Industry group **								
Agric., fish., forest.	12.52%*	--	--	--	--	--	12.81%	16.93%*
Mining and manufacturing	1.17%	11.49%	3.78%*	2.16%	0.94%*	1.81%	3.21%	1.24%
Construction	2.48%	8.99%	4.48%	4.96%*	3.61%*	7.55%*	4.55%	2.76%*
Utilities and transp.	1.63%	--	12.66%*	5.02%*	0.43%*	2.07%	5.54%*	1.71%
Wholesale trade	0.91%	10.32%	5.46%*	1.74%*	0.86%*	1.00%*	3.72%	0.69%*
Fin. svcs. and real estate	0.57%	11.31%	6.89%*	2.97%*	0.62%*	0.41%*	5.01%	0.35%
Retail trade	1.15%	11.41%	7.44%	2.96%*	0.26%*	1.39%*	4.42%	1.10%*
Professional services	0.60%	5.69%	3.26%	2.07%	1.48%*	0.62%	2.56%	0.57%
Other services	2.80%	7.06%	7.56%	2.73%	4.42%*	5.04%*	3.91%	3.39%
Ownership								
For profit, incorporated	0.67%	4.01%	2.55%	1.39%	1.18%	0.95%	1.68%	0.74%
For profit, unincorporated	1.14%	6.71%	4.48%	1.26%	1.40%	2.03%*	2.98%	1.20%
Nonprofit	0.93%	8.54%	7.95%	3.46%	2.61%*	0.83%*	4.71%	0.90%
Age of firm								
Less than 5 years	2.72%	9.50%	4.70%*	4.94%*	2.85%*	0.30%*	5.56%	1.59%*
5-9 years	1.61%	7.80%	4.33%*	2.65%	2.46%*	0.27%*	2.88%	1.84%*
10-19 years	1.88%	6.69%	4.82%	1.98%	4.54%*	3.25%*	2.97%	2.34%*
20 or more years	0.56%	4.38%	2.89%	1.51%	0.85%	0.75%	1.93%	0.59%
Multi/single status								
2 or more locations	0.60%	--	5.33%*	1.86%	0.85%	0.74%	3.26%	0.61%
1 location only	0.98%	3.23%	2.29%	1.31%	2.05%	0.36%*	1.52%	1.26%
Percent full-time employees								
Less than 25%	2.58%	--	--	7.04%*	3.11%*	1.92%*	9.91%	1.70%
25-49 %	1.59%	--	9.85%	5.62%*	0.11%*	0.78%*	7.15%	0.87%*
50-74 %	0.80%	8.99%	6.40%	3.47%*	0.61%*	0.48%	4.81%	0.49%
75% or more	0.58%	3.55%	2.35%	1.18%	1.09%	0.82%	1.51%	0.63%
Union presence								
No union employees	0.60%	3.24%	2.17%	1.00%	1.06%	0.93%	1.37%	0.67%
Has union employees	0.98%	--	9.88%*	6.99%*	1.20%*	1.07%	9.11%	0.95%
Percent low-wage employees								
50% or more low-wage	1.19%	12.87%	5.75%*	2.39%	1.47%*	1.68%*	4.90%	1.20%
Less than 50% low-wage	0.55%	3.27%	2.25%	1.16%	1.04%	0.77%	1.45%	0.59%

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.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	84.5%	79.4%	82.1%	82.8%	82.8%	86.1%	81.7%	85.0%
Industry group **								
Agric., fish., forest.	77.0%	84.9%	79.8%	88.3%	47.1%*	89.5%	79.4%	76.1%
Mining and manufacturing	90.3%	83.5%	76.5%	88.2%	89.5%	92.1%	84.0%	91.0%
Construction	87.2%	84.9%	85.4%	84.7%	88.7%	93.3%	85.1%	88.6%
Utilities and transp.	89.7%	63.4%	88.1%	84.4%	85.6%	91.6%	84.4%	90.2%
Wholesale trade	88.5%	75.4%	82.2%	84.6%	89.8%	91.6%	81.6%	90.4%
Fin. svcs. and real estate	85.1%	72.5%	75.1%	77.2%	83.3%	87.3%	76.0%	86.0%
Retail trade	89.9%	83.8%	83.9%	88.5%	80.6%	93.1%	84.8%	90.8%
Professional services	80.2%	81.5%	83.6%	82.6%	79.7%	79.5%	82.4%	79.8%
Other services	79.1%	77.5%	80.7%	75.2%	77.6%	81.2%	77.8%	79.4%
Ownership								
For profit, incorporated	87.0%	80.4%	81.8%	83.5%	84.1%	89.7%	82.0%	87.9%
For profit, unincorporated	83.4%	80.7%	84.9%	84.5%	83.3%	83.3%	84.2%	83.2%
Nonprofit	75.6%	70.0%	78.5%	76.8%	78.8%	74.1%	74.8%	75.6%
Age of firm								
Less than 5 years	85.0%	82.2%	85.4%	83.8%	83.2%	99.7%	84.3%	85.6%
5-9 years	80.7%	78.4%	78.5%	82.8%	81.7%	77.0%	79.6%	81.5%
10-19 years	82.2%	79.1%	83.9%	86.2%	76.1%	86.4%	81.4%	82.6%
20 or more years	85.0%	79.2%	81.5%	81.3%	84.3%	86.1%	82.0%	85.3%
Multi/single status								
2 or more locations	86.0%	77.1%	85.9%	86.6%	84.0%	86.5%	83.9%	86.1%
1 location only	80.7%	79.4%	81.8%	81.7%	81.1%	72.9%	81.5%	80.0%
Percent full-time employees								
Less than 25%	87.5%	83.7%	84.4%	79.6%	86.1%	92.6%	85.2%	88.1%
25-49 %	80.5%	64.1%	71.4%	81.8%	77.2%	83.5%	78.4%	80.8%
50-74 %	83.7%	73.5%	85.3%	75.8%	75.0%	89.2%	78.3%	84.7%
75% or more	84.7%	80.8%	82.1%	83.6%	83.9%	85.8%	82.2%	85.1%
Union presence								
No union employees	84.6%	79.7%	82.3%	83.6%	83.2%	86.5%	82.2%	85.2%
Has union employees	83.8%	72.4%	79.2%	71.2%	78.9%	85.3%	73.9%	84.2%
Percent low-wage employees								
50% or more low-wage	85.5%	83.0%	87.0%	81.9%	79.9%	89.0%	85.5%	85.5%
Less than 50% low-wage	84.4%	79.1%	81.7%	82.9%	83.2%	85.8%	81.4%	84.9%

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.

** 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.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible 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	0.51%	1.39%	1.39%	1.01%	1.09%	0.75%	0.79%	0.58%
Industry group **								
Agric., fish., forest.	7.87%	9.01%	14.51%	8.65%	19.05%*	6.01%	8.47%	10.51%
Mining and manufacturing	0.85%	4.81%	4.73%	2.39%	1.82%	1.08%	2.36%	0.91%
Construction	1.70%	3.80%	3.92%	3.59%	3.13%	3.02%	2.34%	2.36%
Utilities and transp.	1.60%	10.58%	5.58%	5.42%	5.98%	1.72%	4.15%	1.71%
Wholesale trade	1.55%	5.24%	5.37%	2.97%	2.88%	2.60%	2.79%	1.83%
Fin. svcs. and real estate	1.35%	5.35%	5.78%	4.53%	4.28%	1.53%	3.26%	1.45%
Retail trade	0.95%	4.17%	3.78%	2.73%	3.82%	0.96%	2.32%	1.04%
Professional services	1.15%	2.28%	2.44%	1.78%	2.18%	1.75%	1.43%	1.31%
Other services	1.49%	3.26%	3.30%	2.75%	2.79%	2.63%	1.99%	1.79%
Ownership								
For profit, incorporated	0.53%	1.67%	1.71%	1.19%	1.44%	0.69%	0.97%	0.60%
For profit, unincorporated	1.54%	2.97%	2.79%	2.48%	2.32%	3.24%	1.70%	1.93%
Nonprofit	1.60%	5.10%	4.20%	3.03%	2.45%	2.40%	2.55%	1.73%
Age of firm								
Less than 5 years	2.30%	3.81%	3.97%	4.23%	5.26%	0.21%	2.45%	3.46%
5-9 years	1.87%	3.78%	4.61%	3.17%	3.63%	7.40%	2.48%	2.70%
10-19 years	1.53%	2.58%	2.18%	1.75%	3.89%	3.45%	1.47%	2.23%
20 or more years	0.58%	2.20%	2.04%	1.37%	1.14%	0.78%	1.13%	0.63%
Multi/single status								
2 or more locations	0.64%	10.33%	3.63%	1.67%	1.28%	0.76%	2.48%	0.65%
1 location only	0.83%	1.40%	1.47%	1.21%	1.93%	5.16%	0.84%	1.37%
Percent full-time employees								
Less than 25%	1.69%	5.56%	7.24%	6.23%	3.38%	1.49%	3.55%	1.92%
25-49 %	1.97%	9.54%	6.61%	4.62%	4.79%	2.58%	3.64%	2.23%
50-74 %	1.51%	4.27%	3.21%	3.69%	3.61%	2.08%	2.44%	1.73%
75% or more	0.57%	1.51%	1.56%	1.09%	1.21%	0.84%	0.88%	0.65%
Union presence								
No union employees	0.55%	1.42%	1.37%	1.02%	1.17%	0.87%	0.79%	0.65%
Has union employees	1.29%	8.17%	7.22%	5.17%	3.07%	1.49%	4.85%	1.33%
Percent low-wage employees								
50% or more low-wage	1.28%	4.06%	3.08%	2.98%	3.06%	1.61%	2.16%	1.41%
Less than 50% low-wage	0.55%	1.47%	1.47%	1.07%	1.17%	0.82%	0.84%	0.63%

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.

** 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.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments 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	1,696	2,082	2,071	2,164	1,963	1,386	2,105	1,615
Industry group **								
Agric., fish., forest.	1,924	2,083	--	1,400	2,078	2,101 *	2,100	1,858
Mining and manufacturing	1,565	2,069	1,907	2,375	1,784	1,224	2,157	1,497
Construction	2,079	2,258	2,239	2,300	2,197	1,100	2,269	1,945
Utilities and transp.	1,627	1,961	2,245	2,262	2,150	1,416	2,134	1,573
Wholesale trade	1,772	2,526	1,935	2,246	1,865	1,373	2,064	1,677
Fin. svcs. and real estate	1,615	2,084	1,985	1,897	1,960	1,455	1,960	1,576
Retail trade	1,751	2,184	2,414	2,151	2,425	1,420	2,231	1,651
Professional services	1,614	1,915	1,982	1,981	1,874	1,330	1,994	1,543
Other services	1,868	2,019	1,989	2,305	2,058	1,572	2,133	1,801
Ownership								
For profit, incorporated	1,696	2,136	2,104	2,214	1,964	1,400	2,134	1,608
For profit, unincorporated	1,894	2,138	2,097	2,214	2,157	1,419	2,148	1,807
Nonprofit	1,533	1,532	1,704	1,813	1,812	1,304	1,781	1,507
Age of firm								
Less than 5 years	2,123	2,026	1,984	2,276	2,238	1,562	2,031	2,181
5-9 years	2,046	2,056	1,945	2,112	2,191	1,384	2,038	2,053
10-19 years	1,983	2,058	2,196	2,116	2,033	1,508	2,181	1,868
20 or more years	1,612	2,122	2,043	2,177	1,910	1,379	2,095	1,553
Multi/single status								
2 or more locations	1,537	--	2,001	2,144	1,957	1,387	2,043	1,525
1 location only	2,048	2,080	2,076	2,170	1,971	1,347	2,111	1,989
Percent full-time employees								
Less than 25%	2,117	2,250	2,510	2,080	2,395	1,888	2,360	2,068
25-49 %	1,832	1,708	2,094	2,275	2,281	1,448	1,995	1,802
50-74 %	1,701	2,022	1,978	2,281	2,043	1,411	2,082	1,632
75% or more	1,680	2,097	2,072	2,147	1,926	1,371	2,107	1,594
Union presence								
No union employees	1,785	2,101	2,123	2,180	1,983	1,445	2,136	1,698
Has union employees	1,307	1,390	989	1,710	1,754	1,244	1,161	1,311
Percent low-wage employees								
50% or more low-wage	1,936	2,128	2,335	2,289	2,357	1,602	2,298	1,888
Less than 50% low-wage	1,662	2,077	2,048	2,147	1,894	1,355	2,086	1,572

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.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments 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	15.59	67.41	53.54	43.99	38.11	18.38	34.29	17.15
Industry group **								
Agric., fish., forest.	308.54	382.44	--	223.98	233.67	694.08 *	280.64	411.47
Mining and manufacturing	40.71	223.58	202.99	118.97	93.50	38.01	116.15	42.69
Construction	90.37	176.84	161.32	112.82	168.64	168.10	90.93	135.81
Utilities and transp.	56.54	306.46	280.26	196.23	137.74	59.10	172.02	58.66
Wholesale trade	71.92	364.04	140.70	165.41	142.29	98.25	123.59	85.72
Fin. svcs. and real estate	42.79	183.55	263.95	107.70	113.70	49.65	118.29	45.39
Retail trade	42.70	204.63	169.82	117.45	150.28	42.61	99.26	46.75
Professional services	26.57	94.24	81.55	72.35	59.07	33.77	51.27	29.55
Other services	46.49	165.18	120.48	141.53	120.42	50.79	103.51	50.85
Ownership								
For profit, incorporated	18.46	87.10	60.30	50.47	50.88	20.90	38.38	20.44
For profit, unincorporated	43.34	113.37	135.89	115.00	94.37	52.88	76.03	51.34
Nonprofit	40.53	191.51	200.90	134.05	71.50	51.61	159.25	41.25
Age of firm								
Less than 5 years	87.74	159.43	193.90	161.96	189.17	170.84	98.04	129.20
5-9 years	69.32	125.24	149.50	115.09	151.28	188.43	82.29	107.49
10-19 years	45.05	113.40	100.49	94.83	94.16	75.17	61.70	60.66
20 or more years	17.33	119.69	74.46	58.28	44.59	19.07	52.17	18.13
Multi/single status								
2 or more locations	17.42	--	142.05	72.69	46.87	18.57	83.72	17.67
1 location only	30.85	67.77	56.68	53.12	65.10	126.77	36.88	48.52
Percent full-time employees								
Less than 25%	85.40	474.06	349.23	215.73	201.00	85.90	191.60	94.12
25-49 %	63.45	247.39	172.75	192.20	152.31	51.18	108.94	72.90
50-74 %	42.70	155.17	166.05	192.44	98.35	45.73	144.82	42.08
75% or more	17.56	76.28	59.15	46.79	42.92	20.98	36.34	19.47
Union presence								
No union employees	17.68	67.96	52.71	44.88	40.37	22.56	34.47	20.01
Has union employees	30.97	328.65	182.18	225.14	120.44	30.71	135.59	31.61
Percent low-wage employees								
50% or more low-wage	45.28	184.93	188.70	135.43	82.22	58.61	102.47	49.15
Less than 50% low-wage	16.64	71.67	55.73	46.78	41.90	19.21	36.30	18.32

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.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments 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	3,069	4,288	3,616	3,926	3,422	2,730	3,940	2,944
Industry group **								
Agric., fish., forest.	2,769	--	--	1,815	4,188	2,109	2,922	2,655
Mining and manufacturing	2,825	5,303	3,834	3,967	2,961	2,515	4,352	2,701
Construction	3,632	5,549	3,004	3,709	3,941	2,716	3,882	3,481
Utilities and transp.	2,995	--	5,069	4,460	3,416	2,815	4,356	2,914
Wholesale trade	3,092	3,876	3,808	3,587	3,258	2,781	3,776	2,963
Fin. svcs. and real estate	3,028	4,302	2,747	4,113	3,418	2,883	3,649	2,986
Retail trade	3,208	3,872	5,040	3,674	4,982	2,821	4,148	3,096
Professional services	3,094	4,208	3,808	4,340	3,605	2,648	4,091	2,940
Other services	3,130	3,737	3,429	3,788	3,173	2,854	3,621	3,024
Ownership								
For profit, incorporated	3,064	4,391	3,681	3,932	3,362	2,747	4,019	2,924
For profit, unincorporated	3,306	4,528	3,580	4,170	3,624	2,683	3,935	3,156
Nonprofit	2,915	2,844	3,158	3,534	3,447	2,671	3,244	2,891
Age of firm								
Less than 5 years	3,866	4,616	2,520	4,436	3,882	3,111	3,780	3,933
5-9 years	3,520	4,112	3,514	4,071	3,362	2,370	3,777	3,348
10-19 years	3,587	4,202	4,005	4,101	3,311	2,840	4,202	3,240
20 or more years	2,967	4,323	3,581	3,763	3,422	2,728	3,872	2,890
Multi/single status								
2 or more locations	2,874	--	3,567	4,100	3,378	2,739	3,784	2,861
1 location only	3,679	4,290	3,619	3,882	3,494	2,337	3,954	3,428
Percent full-time employees								
Less than 25%	3,702	5,917	2,194 *	5,056	3,054	3,306	4,476	3,333
25-49 %	3,075	5,004	3,999	4,045	3,076	2,771	4,328	2,902
50-74 %	3,133	3,538	4,383	4,235	3,593	2,833	4,039	2,999
75% or more	3,054	4,317	3,592	3,886	3,427	2,712	3,899	2,936
Union presence								
No union employees	3,242	4,354	4,025	4,125	3,470	2,836	4,146	3,083
Has union employees	2,531	--	1,618	2,586	3,076	2,495	2,117	2,554
Percent low-wage employees								
50% or more low-wage	3,519	5,883	4,757	4,267	3,870	3,119	5,272	3,306
Less than 50% low-wage	3,036	4,123	3,570	3,908	3,390	2,700	3,858	2,917

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.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments 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	37.13	207.45	154.57	116.63	90.90	44.80	98.49	39.61
Industry group **								
Agric., fish., forest.	313.97	--	--	413.34	839.62	258.54	585.57	338.96
Mining and manufacturing	91.06	1,182.81	669.51	265.56	187.49	106.42	381.04	91.70
Construction	213.69	943.19	354.00	404.58	444.49	255.24	321.15	281.09
Utilities and transp.	124.52	--	662.96	826.23	300.34	135.04	422.12	128.11
Wholesale trade	128.11	884.38	352.89	379.89	252.70	182.03	269.77	142.71
Fin. svcs. and real estate	102.33	691.26	376.76	310.37	235.06	118.40	310.43	106.59
Retail trade	110.46	531.98	525.66	245.09	505.17	105.14	281.34	116.87
Professional services	69.64	273.08	211.04	192.68	159.76	86.58	152.72	75.10
Other services	110.01	399.86	465.50	263.28	259.49	141.96	252.88	120.89
Ownership								
For profit, incorporated	42.63	248.83	192.63	145.36	114.29	49.25	118.76	45.10
For profit, unincorporated	99.82	453.02	303.96	261.71	246.79	116.29	222.82	109.97
Nonprofit	108.25	475.39	410.03	258.42	184.87	142.53	247.59	114.46
Age of firm								
Less than 5 years	223.07	483.95	358.21	419.26	489.72	294.46	324.18	305.56
5-9 years	191.54	524.54	403.96	309.95	347.53	331.52	269.68	250.14
10-19 years	119.24	320.36	309.59	197.94	256.63	201.00	187.92	147.21
20 or more years	40.60	356.57	218.20	162.93	103.90	46.35	139.21	42.18
Multi/single status								
2 or more locations	41.85	--	307.18	190.45	113.68	45.65	193.49	42.29
1 location only	77.99	208.10	164.36	137.27	151.85	195.98	106.24	111.12
Percent full-time employees								
Less than 25%	339.82	1,113.27	1,133.99*	709.72	424.36	178.28	1,073.00	192.86
25-49 %	156.69	945.92	646.15	299.05	445.35	173.12	366.53	158.10
50-74 %	97.15	398.03	473.96	352.67	309.94	108.44	272.77	101.49
75% or more	40.86	243.14	158.69	125.71	97.41	49.71	105.32	43.74
Union presence								
No union employees	42.23	211.16	140.38	99.75	95.59	53.39	95.61	45.58
Has union employees	78.70	--	276.90	457.44	297.58	83.20	301.09	81.12
Percent low-wage employees								
50% or more low-wage	116.09	697.08	572.70	339.44	206.05	142.47	378.44	117.63
Less than 50% low-wage	38.81	215.19	158.22	121.16	96.16	46.84	100.75	41.55

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.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician 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	60.6%	67.8%	70.1%	69.7%	64.9%	55.4%	69.5%	59.0%
Industry group **								
Agric., fish., forest.	63.4%	45.3%	75.4%	62.0%	47.2%*	79.0%	62.3%	63.9%
Mining and manufacturing	58.9%	73.5%	75.4%	66.4%	68.0%	51.7%	71.0%	57.6%
Construction	63.8%	62.4%	64.9%	71.7%	60.3%	53.5%	67.2%	61.5%
Utilities and transp.	49.9%	86.1%	60.4%	67.1%	57.9%	45.6%	68.9%	48.1%
Wholesale trade	62.0%	63.0%	71.4%	72.4%	65.3%	54.8%	69.8%	59.8%
Fin. svcs. and real estate	53.8%	70.5%	68.1%	67.8%	60.2%	49.5%	68.5%	52.2%
Retail trade	55.5%	66.1%	79.3%	71.6%	62.9%	47.9%	73.0%	52.2%
Professional services	64.4%	66.0%	70.8%	69.1%	63.4%	63.2%	69.4%	63.6%
Other services	66.5%	71.7%	68.4%	71.6%	72.0%	60.9%	69.9%	65.7%
Ownership								
For profit, incorporated	57.6%	67.0%	69.7%	70.2%	63.1%	51.3%	69.3%	55.5%
For profit, unincorporated	60.8%	66.7%	69.3%	66.0%	61.6%	55.2%	68.0%	58.7%
Nonprofit	71.8%	75.2%	75.1%	72.0%	72.6%	71.1%	74.6%	71.5%
Age of firm								
Less than 5 years	65.8%	63.3%	75.4%	67.8%	68.7%	41.6%	67.2%	64.9%
5-9 years	67.9%	65.4%	70.9%	69.9%	66.0%	66.1%	68.4%	67.4%
10-19 years	68.1%	69.7%	71.9%	70.5%	63.5%	68.6%	70.7%	66.7%
20 or more years	58.9%	68.4%	68.4%	69.6%	64.9%	54.8%	69.6%	57.7%
Multi/single status								
2 or more locations	57.3%	64.2%	77.4%	69.8%	63.3%	55.1%	69.9%	57.1%
1 location only	68.5%	67.8%	69.6%	69.7%	67.2%	65.9%	69.5%	67.5%
Percent full-time employees								
Less than 25%	56.6%	56.2%	61.1%	69.8%	63.3%	46.8%	63.2%	54.9%
25-49 %	61.2%	73.1%	60.5%	69.0%	65.4%	56.5%	65.3%	60.5%
50-74 %	59.6%	70.8%	71.9%	69.9%	68.6%	52.2%	71.6%	57.4%
75% or more	60.7%	67.4%	70.5%	69.7%	64.5%	55.9%	69.6%	59.2%
Union presence								
No union employees	61.7%	68.3%	70.6%	69.6%	65.2%	55.7%	69.7%	59.9%
Has union employees	56.5%	54.7%	64.9%	71.5%	62.2%	54.8%	67.3%	56.1%
Percent low-wage employees								
50% or more low-wage	58.8%	53.4%	70.8%	69.9%	67.4%	51.9%	64.7%	58.1%
Less than 50% low-wage	60.8%	69.0%	70.1%	69.7%	64.6%	55.8%	69.9%	59.1%

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.

** 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.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician 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	0.61%	1.60%	1.57%	1.21%	1.25%	0.93%	0.91%	0.70%
Industry group **								
Agric., fish., forest.	7.79%	12.84%	12.89%	15.00%	19.61% *	8.14%	8.82%	10.36%
Mining and manufacturing	1.57%	5.82%	4.65%	3.44%	2.63%	2.34%	3.01%	1.71%
Construction	2.77%	5.34%	4.68%	3.88%	6.01%	9.63%	2.81%	4.17%
Utilities and transp.	2.77%	5.06%	10.42%	6.49%	6.91%	3.43%	5.42%	2.99%
Wholesale trade	2.23%	6.75%	4.80%	3.74%	3.94%	3.92%	3.09%	2.71%
Fin. svcs. and real estate	1.79%	4.68%	6.09%	4.07%	3.85%	2.31%	3.23%	1.95%
Retail trade	1.66%	5.27%	4.41%	3.79%	4.47%	2.19%	2.79%	1.88%
Professional services	1.15%	2.87%	2.75%	2.23%	2.33%	1.71%	1.65%	1.31%
Other services	1.40%	3.35%	3.90%	3.02%	2.82%	2.33%	2.18%	1.66%
Ownership								
For profit, incorporated	0.72%	1.98%	1.87%	1.44%	1.69%	1.04%	1.10%	0.83%
For profit, unincorporated	1.60%	3.31%	3.69%	3.28%	3.02%	3.02%	2.14%	1.97%
Nonprofit	1.44%	4.66%	4.72%	2.93%	2.09%	2.18%	2.58%	1.56%
Age of firm								
Less than 5 years	2.73%	4.63%	4.75%	4.94%	5.31%	10.41%	3.17%	4.05%
5-9 years	2.25%	4.19%	4.16%	3.53%	4.69%	10.00%	2.53%	3.47%
10-19 years	1.60%	2.80%	3.04%	2.69%	3.80%	3.29%	1.77%	2.27%
20 or more years	0.71%	2.52%	2.23%	1.54%	1.40%	0.96%	1.28%	0.77%
Multi/single status								
2 or more locations	0.78%	12.19%	4.01%	2.13%	1.49%	0.94%	2.76%	0.79%
1 location only	0.94%	1.61%	1.66%	1.44%	2.18%	5.45%	0.97%	1.55%
Percent full-time employees								
Less than 25%	2.65%	9.28%	13.45%	6.18%	5.45%	3.71%	6.37%	2.92%
25-49 %	2.28%	6.65%	6.31%	4.58%	5.77%	3.19%	3.68%	2.61%
50-74 %	1.70%	3.95%	4.71%	3.32%	3.38%	2.49%	2.54%	1.94%
75% or more	0.68%	1.82%	1.73%	1.36%	1.40%	1.04%	1.02%	0.79%
Union presence								
No union employees	0.66%	1.61%	1.57%	1.23%	1.32%	1.09%	0.93%	0.78%
Has union employees	1.53%	9.76%	7.75%	5.83%	4.03%	1.76%	4.95%	1.58%
Percent low-wage employees								
50% or more low-wage	1.53%	5.83%	4.27%	3.37%	2.88%	2.26%	2.88%	1.68%
Less than 50% low-wage	0.66%	1.66%	1.66%	1.29%	1.37%	1.00%	0.96%	0.76%

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.

** 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.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments 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	25.89	27.66	27.58	27.77	26.29	24.83	27.82	25.49
Industry group **								
Agric., fish., forest.	25.40	--	--	29.41	--	27.42	30.00	23.57
Mining and manufacturing	26.26	28.64	27.57	28.24	26.45	25.41	28.21	26.00
Construction	27.79	26.69	27.74	28.76	27.42	26.75	28.12	27.55
Utilities and transp.	25.20	27.03	31.61	25.27	26.79	24.42	28.43	24.78
Wholesale trade	26.52	27.85	27.14	27.24	25.99	26.22	27.05	26.35
Fin. svcs. and real estate	24.87	25.68	25.41	28.86	27.40	23.59	26.74	24.61
Retail trade	27.39	31.07	28.96	27.72	28.06	26.50	29.03	26.95
Professional services	25.29	27.66	28.17	27.48	25.76	24.19	27.86	24.84
Other services	26.19	27.28	26.34	27.37	26.01	25.64	27.35	25.89
Ownership								
For profit, incorporated	26.44	28.20	27.64	28.05	26.80	25.50	28.11	26.05
For profit, unincorporated	26.31	28.00	28.53	28.57	25.95	24.53	28.32	25.63
Nonprofit	23.96	23.89	25.19	25.35	25.24	23.12	24.98	23.87
Age of firm								
Less than 5 years	28.85	28.85	27.89	28.44	29.58	29.26	28.08	29.38
5-9 years	26.69	28.79	27.59	27.64	25.71	22.52	27.79	25.82
10-19 years	26.76	26.54	29.17	28.17	25.29	25.38	28.15	25.94
20 or more years	25.57	27.78	26.65	27.53	26.33	24.81	27.62	25.30
Multi/single status								
2 or more locations	25.37	--	28.26	27.71	26.64	24.86	28.03	25.31
1 location only	26.94	27.67	27.53	27.78	25.81	24.10	27.80	26.16
Percent full-time employees								
Less than 25%	26.78	23.30	26.39	28.10	26.77	26.83	26.19	26.96
25-49 %	26.02	30.65	27.41	27.29	27.02	24.55	29.69	25.32
50-74 %	25.19	27.39	26.09	28.26	24.74	24.28	27.61	24.65
75% or more	25.96	27.70	27.78	27.73	26.43	24.88	27.81	25.57
Union presence								
No union employees	26.40	27.84	27.89	27.86	26.56	25.34	28.04	25.97
Has union employees	23.82	22.03	23.95	26.56	23.72	23.66	23.85	23.81
Percent low-wage employees								
50% or more low-wage	27.99	30.90	31.32	28.62	28.37	27.11	30.74	27.61
Less than 50% low-wage	25.67	27.44	27.33	27.67	25.98	24.60	27.61	25.24

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.

-- 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.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments 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	0.12	0.44	0.38	0.27	0.26	0.17	0.23	0.14
Industry group **								
Agric., fish., forest.	2.00	--	--	3.49	--	1.27	2.92	2.37
Mining and manufacturing	0.29	1.41	1.25	0.68	0.52	0.42	0.66	0.31
Construction	0.45	1.38	1.12	0.76	0.85	1.23	0.71	0.58
Utilities and transp.	0.47	1.66	2.66	1.72	1.34	0.52	1.43	0.49
Wholesale trade	0.42	1.37	1.21	0.86	0.79	0.75	0.72	0.51
Fin. svcs. and real estate	0.43	1.78	1.36	1.20	1.30	0.47	1.02	0.46
Retail trade	0.38	1.65	1.33	0.76	0.87	0.55	0.79	0.43
Professional services	0.22	0.78	0.62	0.48	0.45	0.31	0.39	0.25
Other services	0.29	0.80	0.91	0.71	0.62	0.43	0.48	0.34
Ownership								
For profit, incorporated	0.15	0.57	0.44	0.32	0.35	0.20	0.28	0.17
For profit, unincorporated	0.35	0.82	0.97	0.77	0.71	0.54	0.53	0.42
Nonprofit	0.28	1.08	1.16	0.66	0.46	0.39	0.59	0.30
Age of firm								
Less than 5 years	0.83	1.50	1.37	0.89	2.10	2.91	0.85	1.26
5-9 years	0.51	1.07	0.93	1.06	0.85	1.39	0.61	0.76
10-19 years	0.32	0.81	0.78	0.57	0.60	0.78	0.48	0.42
20 or more years	0.14	0.65	0.51	0.33	0.29	0.18	0.30	0.15
Multi/single status								
2 or more locations	0.15	--	1.20	0.50	0.34	0.18	0.74	0.16
1 location only	0.19	0.44	0.40	0.32	0.41	0.93	0.24	0.30
Percent full-time employees								
Less than 25%	0.56	1.49	2.42	1.67	1.00	0.70	1.18	0.63
25-49 %	0.53	1.60	1.70	1.12	1.13	0.74	0.92	0.60
50-74 %	0.38	1.19	1.06	1.02	0.65	0.58	0.66	0.43
75% or more	0.13	0.50	0.42	0.29	0.30	0.19	0.25	0.15
Union presence								
No union employees	0.13	0.45	0.40	0.27	0.28	0.20	0.23	0.15
Has union employees	0.30	1.69	1.41	1.45	0.78	0.34	0.94	0.31
Percent low-wage employees								
50% or more low-wage	0.32	1.89	1.42	0.88	0.66	0.43	0.88	0.35
Less than 50% low-wage	0.13	0.45	0.40	0.28	0.28	0.18	0.23	0.15

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.

-- 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.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments 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	20.5	21.9	22.2	22.3	20.3	20.2	22.2	20.3
Industry group **								
Agric., fish., forest.	18.5	--	--	--	--	20.8	19.0	18.3
Mining and manufacturing	20.0	24.4	22.3	22.9	20.1	19.5	22.6	19.8
Construction	21.0	20.6	24.4	20.7	21.1	19.0	22.7	20.4
Utilities and transp.	20.8	--	--	21.0	18.2	21.1	18.6	20.9
Wholesale trade	19.8	19.9	22.1	22.6	21.2	18.8	21.8	19.5
Fin. svcs. and real estate	19.3	21.1	17.8	21.3	17.7	19.4	20.5	19.3
Retail trade	23.1	20.7	27.5	26.2	22.7	22.8	25.7	22.9
Professional services	19.6	24.6	21.0	22.1	19.6	19.0	22.5	19.3
Other services	22.1	20.4	21.0	21.8	22.7	22.2	21.2	22.3
Ownership								
For profit, incorporated	20.6	21.5	22.7	22.5	20.0	20.4	22.2	20.4
For profit, unincorporated	21.3	23.0	21.2	23.5	21.9	20.5	22.6	21.1
Nonprofit	19.0	21.9	19.4	19.9	19.3	18.8	21.1	18.9
Age of firm								
Less than 5 years	21.6	22.4	22.8	23.8	20.9	18.7	22.8	20.9
5-9 years	20.9	23.3	22.3	23.2	19.9	15.3	23.4	19.4
10-19 years	21.4	22.4	23.7	22.5	20.7	20.1	22.6	20.9
20 or more years	20.3	20.8	21.4	21.9	20.2	20.2	21.5	20.3
Multi/single status								
2 or more locations	20.3	--	21.7	22.4	20.4	20.2	22.8	20.3
1 location only	21.2	21.8	22.2	22.3	20.1	18.2	22.1	20.5
Percent full-time employees								
Less than 25%	21.4	--	--	22.6	22.6	20.9	21.8	21.3
25-49 %	21.4	20.6	20.0	20.3	23.7	20.9	21.1	21.4
50-74 %	22.3	21.4	22.9	22.6	19.8	22.7	22.8	22.3
75% or more	20.2	22.0	22.2	22.4	20.1	19.8	22.1	20.0
Union presence								
No union employees	20.6	22.1	22.6	22.6	20.5	20.1	22.4	20.4
Has union employees	20.1	--	18.4	18.1	18.5	20.3	18.8	20.1
Percent low-wage employees								
50% or more low-wage	21.7	21.0	24.1	23.1	22.4	21.3	23.6	21.5
Less than 50% low-wage	20.3	22.1	22.0	22.2	20.0	20.1	22.0	20.2

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.

-- 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.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments 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	0.14	0.60	0.68	0.46	0.38	0.17	0.37	0.15
Industry group **								
Agric., fish., forest.	1.26	--	--	--	--	1.37	1.62	1.64
Mining and manufacturing	0.31	3.45	1.59	1.02	0.66	0.38	0.98	0.32
Construction	0.62	1.47	2.14	1.56	0.99	0.68	1.30	0.67
Utilities and transp.	0.43	--	--	1.72	0.95	0.48	2.01	0.44
Wholesale trade	0.56	2.53	1.27	0.90	0.81	0.78	0.99	0.63
Fin. svcs. and real estate	0.36	1.37	1.56	1.20	0.89	0.41	0.95	0.37
Retail trade	0.41	2.33	1.94	1.60	0.80	0.46	1.59	0.43
Professional services	0.25	1.06	0.95	0.85	0.49	0.32	0.60	0.27
Other services	0.56	1.06	1.44	1.18	1.80	0.65	0.85	0.63
Ownership								
For profit, incorporated	0.16	0.73	0.85	0.57	0.37	0.19	0.45	0.17
For profit, unincorporated	0.48	1.22	1.28	1.11	1.39	0.52	0.82	0.54
Nonprofit	0.38	1.73	1.06	0.85	0.56	0.51	0.87	0.40
Age of firm								
Less than 5 years	0.83	1.78	2.22	2.24	1.30	1.38	1.30	1.06
5-9 years	0.93	1.09	1.91	1.36	1.86	2.04	1.01	1.35
10-19 years	0.39	1.09	1.74	0.97	0.64	0.51	0.80	0.44
20 or more years	0.16	0.97	0.75	0.57	0.48	0.18	0.46	0.16
Multi/single status								
2 or more locations	0.16	--	1.07	0.82	0.54	0.17	1.30	0.17
1 location only	0.29	0.60	0.72	0.55	0.52	0.77	0.38	0.41
Percent full-time employees								
Less than 25%	0.70	--	--	1.65	2.51	0.76	1.11	0.81
25-49 %	0.60	2.35	0.93	1.23	2.00	0.45	0.98	0.65
50-74 %	0.43	1.45	1.94	1.36	1.01	0.51	1.14	0.45
75% or more	0.16	0.70	0.78	0.51	0.41	0.19	0.41	0.17
Union presence								
No union employees	0.17	0.63	0.74	0.47	0.42	0.21	0.39	0.18
Has union employees	0.28	--	1.19	1.27	0.67	0.31	0.87	0.29
Percent low-wage employees								
50% or more low-wage	0.46	1.67	1.67	1.41	0.92	0.59	1.36	0.48
Less than 50% low-wage	0.15	0.64	0.72	0.49	0.42	0.18	0.38	0.16

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.

-- 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.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician 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	34.9%	21.5%	20.5%	20.8%	26.3%	43.8%	20.6%	37.5%
Industry group **								
Agric., fish., forest.	24.0%	46.4%	5.1% *	33.6% *	19.8% *	19.4% *	25.2% *	23.5%
Mining and manufacturing	37.1%	18.7%	17.6%	21.7%	28.3%	46.1%	19.4%	39.0%
Construction	29.6%	21.9%	26.1%	16.6%	39.1%	47.0%	21.3%	35.2%
Utilities and transp.	46.1%	15.7% *	31.2% *	25.1%	32.2%	51.8%	25.0%	48.0%
Wholesale trade	31.2%	26.5%	20.6%	15.3%	25.3%	42.4%	21.5%	34.0%
Fin. svcs. and real estate	41.5%	18.0%	9.2%	22.1%	24.9%	49.6%	15.6%	44.2%
Retail trade	44.9%	15.9%	18.5%	26.0%	19.3%	58.6%	19.4%	49.7%
Professional services	30.4%	23.6%	18.3%	22.5%	25.0%	35.5%	21.0%	31.9%
Other services	29.4%	20.6%	26.0%	18.0%	24.5%	37.5%	21.2%	31.4%
Ownership								
For profit, incorporated	37.9%	21.3%	20.9%	21.0%	28.0%	47.6%	20.6%	41.1%
For profit, unincorporated	33.7%	25.5%	20.3%	20.6%	30.6%	45.5%	21.6%	37.2%
Nonprofit	24.5%	13.6%	18.1%	20.4%	18.3%	28.6%	18.5%	25.1%
Age of firm								
Less than 5 years	25.4%	25.2%	18.0%	20.2%	25.5%	51.5%	22.6%	27.2%
5-9 years	23.1%	24.1%	23.5%	18.7%	23.7%	32.6% *	19.8%	25.6%
10-19 years	24.1%	21.7%	18.3%	20.1%	28.6%	27.4%	21.1%	25.7%
20 or more years	37.5%	19.4%	21.4%	21.6%	26.1%	44.5%	20.2%	39.4%
Multi/single status								
2 or more locations	40.0%	42.5%	19.0%	23.4%	26.6%	44.2%	23.1%	40.4%
1 location only	22.7%	21.3%	20.7%	20.1%	26.0%	30.3%	20.3%	24.8%
Percent full-time employees								
Less than 25%	37.8%	34.5%	32.2% *	16.9%	29.9%	52.1%	29.9%	39.9%
25-49 %	33.1%	20.8%	19.9%	15.6%	31.0%	41.0%	18.3%	35.7%
50-74 %	40.1%	18.9%	28.9%	15.9%	23.0%	53.8%	22.3%	43.3%
75% or more	34.4%	21.5%	19.4%	21.6%	26.4%	42.6%	20.3%	36.9%
Union presence								
No union employees	33.4%	21.1%	20.0%	21.1%	25.7%	43.8%	20.4%	36.2%
Has union employees	40.9%	30.7%	26.2%	17.5%	31.5%	43.7%	23.2%	41.6%
Percent low-wage employees								
50% or more low-wage	36.5%	38.7%	22.1%	22.9%	25.2%	45.5%	28.1%	37.5%
Less than 50% low-wage	34.8%	20.0%	20.4%	20.6%	26.5%	43.6%	20.0%	37.5%

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.

** 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.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician 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	0.60%	1.41%	1.41%	1.05%	1.18%	0.93%	0.80%	0.70%
Industry group **								
Agric., fish., forest.	5.45%	13.08%	3.57% *	14.32% *	9.91% *	7.85% *	7.72% *	6.95%
Mining and manufacturing	1.56%	5.12%	3.92%	2.88%	2.55%	2.33%	2.54%	1.70%
Construction	2.78%	4.22%	4.30%	3.33%	6.02%	9.61%	2.43%	4.19%
Utilities and transp.	2.75%	5.99% *	10.39% *	6.12%	6.77%	3.42%	5.09%	2.97%
Wholesale trade	2.18%	6.79%	4.71%	2.64%	3.42%	3.92%	2.89%	2.66%
Fin. svcs. and real estate	1.79%	3.59%	2.32%	3.42%	3.18%	2.30%	2.17%	1.95%
Retail trade	1.66%	4.08%	4.27%	3.79%	3.14%	2.14%	2.41%	1.88%
Professional services	1.12%	2.63%	2.34%	1.99%	2.24%	1.71%	1.48%	1.28%
Other services	1.39%	3.01%	3.89%	2.44%	2.90%	2.35%	1.91%	1.67%
Ownership								
For profit, incorporated	0.71%	1.74%	1.70%	1.27%	1.59%	1.04%	0.97%	0.82%
For profit, unincorporated	1.61%	3.07%	3.02%	2.72%	2.94%	3.09%	1.76%	2.00%
Nonprofit	1.46%	3.49%	4.48%	2.51%	1.88%	2.27%	2.38%	1.58%
Age of firm								
Less than 5 years	2.48%	4.13%	4.07%	4.09%	4.89%	10.61%	2.77%	3.72%
5-9 years	2.08%	3.77%	3.76%	2.94%	4.38%	10.01% *	1.97%	3.34%
10-19 years	1.51%	2.58%	2.68%	2.25%	3.82%	3.07%	1.62%	2.16%
20 or more years	0.70%	2.14%	2.02%	1.37%	1.29%	0.97%	1.12%	0.77%
Multi/single status								
2 or more locations	0.78%	12.74%	4.72%	1.95%	1.37%	0.95%	2.61%	0.79%
1 location only	0.88%	1.42%	1.48%	1.23%	2.10%	5.32%	0.84%	1.47%
Percent full-time employees								
Less than 25%	2.63%	9.00%	13.64% *	4.37%	5.47%	3.68%	6.36%	2.90%
25-49 %	2.17%	5.74%	5.29%	2.67%	5.91%	3.01%	2.73%	2.50%
50-74 %	1.70%	2.94%	4.84%	2.26%	2.85%	2.47%	2.28%	1.94%
75% or more	0.67%	1.63%	1.51%	1.19%	1.31%	1.04%	0.89%	0.78%
Union presence								
No union employees	0.65%	1.42%	1.40%	1.06%	1.22%	1.09%	0.81%	0.77%
Has union employees	1.52%	9.10%	7.09%	5.04%	4.06%	1.75%	4.44%	1.57%
Percent low-wage employees								
50% or more low-wage	1.48%	5.78%	3.80%	3.02%	2.45%	2.24%	2.80%	1.63%
Less than 50% low-wage	0.65%	1.43%	1.49%	1.12%	1.30%	1.00%	0.83%	0.75%

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.

** 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 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, 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	93.5%	85.2%	87.9%	92.2%	92.5%	95.7%	88.6%	94.5%
Industry group **								
Agric., fish., forest.	70.4%	84.9%	--	56.7% *	60.5% *	79.9%	90.0%	63.5%
Mining and manufacturing	94.8%	81.9%	85.0%	93.0%	95.5%	96.0%	88.9%	95.5%
Construction	89.1%	88.2%	85.4%	94.2%	92.0%	76.8%	88.5%	89.5%
Utilities and transp.	95.5%	79.1%	95.9%	99.6%	98.2%	95.0%	93.8%	95.7%
Wholesale trade	94.4%	85.6%	86.2%	92.1%	95.9%	97.7%	89.0%	96.3%
Fin. svcs. and real estate	96.0%	84.9%	88.7%	96.3%	95.6%	97.2%	88.6%	96.9%
Retail trade	95.1%	83.9%	93.2%	92.7%	91.5%	97.8%	89.1%	96.4%
Professional services	93.6%	85.0%	88.2%	92.5%	91.1%	96.3%	89.0%	94.4%
Other services	90.9%	86.2%	86.3%	90.5%	91.1%	92.5%	86.5%	92.1%
Ownership								
For profit, incorporated	93.5%	85.3%	88.1%	92.4%	92.3%	95.6%	88.8%	94.5%
For profit, unincorporated	91.3%	84.3%	88.0%	90.6%	92.4%	93.3%	88.1%	92.4%
Nonprofit	95.1%	86.6%	86.1%	93.7%	93.3%	97.3%	88.4%	95.8%
Age of firm								
Less than 5 years	87.0%	84.8%	78.2%	84.8%	90.4%	97.5%	86.6%	87.3%
5-9 years	90.1%	87.7%	87.8%	89.7%	92.1%	92.7%	86.7%	93.0%
10-19 years	89.7%	81.8%	88.4%	94.6%	85.4%	96.4%	87.9%	90.8%
20 or more years	94.6%	86.8%	88.8%	93.0%	94.4%	95.7%	89.8%	95.2%
Multi/single status								
2 or more locations	95.4%	71.1%	89.5%	94.4%	93.8%	95.9%	91.0%	95.5%
1 location only	89.6%	85.3%	87.8%	91.6%	90.8%	88.1%	88.4%	90.8%
Percent full-time employees								
Less than 25%	90.7%	79.6%	85.9%	82.7%	90.1%	96.7%	85.1%	91.9%
25-49 %	93.3%	88.3%	90.7%	91.1%	89.8%	96.5%	91.9%	93.5%
50-74 %	92.7%	81.2%	88.7%	90.6%	85.2%	98.2%	85.9%	94.1%
75% or more	93.7%	85.9%	87.7%	92.8%	93.7%	95.3%	88.9%	94.7%
Union presence								
No union employees	93.2%	85.8%	87.5%	92.2%	92.9%	95.7%	88.7%	94.4%
Has union employees	94.6%	67.9%	95.0%	94.0%	89.2%	95.6%	87.4%	94.9%
Percent low-wage employees								
50% or more low-wage	89.5%	86.0%	83.5%	85.8%	86.6%	92.7%	88.4%	89.6%
Less than 50% low-wage	94.1%	85.1%	88.2%	93.1%	93.6%	96.1%	88.6%	95.3%

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.

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, 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	0.41%	1.32%	1.22%	0.88%	1.16%	0.52%	0.68%	0.48%
Industry group **								
Agric., fish., forest.	11.51%	9.33%	--	21.43% *	26.16% *	16.68%	4.36%	14.37%
Mining and manufacturing	0.75%	6.16%	3.79%	2.36%	1.08%	1.08%	1.89%	0.81%
Construction	3.08%	3.53%	4.02%	1.65%	3.82%	17.68%	2.08%	5.16%
Utilities and transp.	1.10%	8.75%	2.52%	0.33%	1.03%	1.50%	2.21%	1.20%
Wholesale trade	0.85%	4.89%	3.50%	2.77%	1.45%	0.65%	2.08%	0.87%
Fin. svcs. and real estate	0.59%	3.72%	4.17%	1.47%	1.54%	0.67%	2.21%	0.59%
Retail trade	0.69%	4.27%	2.64%	2.00%	2.58%	0.67%	2.01%	0.71%
Professional services	0.86%	2.35%	2.44%	1.43%	2.83%	0.72%	1.23%	1.00%
Other services	1.11%	2.94%	3.02%	1.93%	2.01%	2.03%	1.87%	1.31%
Ownership								
For profit, incorporated	0.54%	1.57%	1.43%	0.92%	1.80%	0.65%	0.79%	0.64%
For profit, unincorporated	1.00%	2.97%	2.82%	3.24%	1.61%	1.45%	1.72%	1.20%
Nonprofit	0.69%	3.62%	4.25%	1.27%	1.34%	0.97%	1.90%	0.74%
Age of firm								
Less than 5 years	2.87%	4.15%	5.83%	6.32%	5.10%	2.50%	2.48%	4.42%
5-9 years	1.49%	2.96%	4.43%	2.63%	2.74%	4.70%	2.40%	1.79%
10-19 years	1.89%	2.69%	2.23%	1.07%	5.60%	0.95%	1.34%	2.92%
20 or more years	0.39%	1.79%	1.51%	0.93%	0.68%	0.54%	0.82%	0.42%
Multi/single status								
2 or more locations	0.42%	14.24%	2.48%	1.10%	0.86%	0.50%	1.84%	0.42%
1 location only	0.90%	1.32%	1.30%	1.09%	2.42%	6.08%	0.72%	1.62%
Percent full-time employees								
Less than 25%	1.97%	7.83%	6.34%	7.66%	3.60%	1.15%	3.68%	2.27%
25-49 %	1.08%	5.24%	4.05%	3.05%	2.59%	1.28%	2.11%	1.22%
50-74 %	1.13%	3.50%	3.41%	2.23%	4.09%	0.35%	2.06%	1.30%
75% or more	0.47%	1.47%	1.37%	0.99%	1.28%	0.61%	0.75%	0.55%
Union presence								
No union employees	0.44%	1.31%	1.27%	0.92%	1.24%	0.53%	0.69%	0.53%
Has union employees	1.07%	10.65%	2.27%	2.50%	3.16%	1.21%	3.43%	1.10%
Percent low-wage employees								
50% or more low-wage	1.46%	4.03%	3.90%	4.56%	3.22%	1.77%	1.84%	1.63%
Less than 50% low-wage	0.42%	1.39%	1.28%	0.77%	1.24%	0.53%	0.72%	0.49%

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.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, 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	94.0%	84.1%	84.2%	92.4%	93.5%	95.8%	86.7%	95.1%
Industry group **								
Agric., fish., forest.	92.1%	--	--	96.8%	100.0%	92.6%	88.4%	95.0%
Mining and manufacturing	94.1%	97.2%	76.2%	95.0%	93.7%	94.9%	88.1%	94.6%
Construction	93.1%	83.4%	82.5%	96.2%	96.6%	100.0%	85.1%	98.2%
Utilities and transp.	96.0%	--	92.4%	95.9%	97.2%	96.6%	87.9%	96.6%
Wholesale trade	91.9%	80.1%	80.6%	91.5%	91.3%	94.4%	83.6%	93.6%
Fin. svcs. and real estate	96.1%	77.5%	94.6%	95.9%	94.3%	97.1%	89.3%	96.6%
Retail trade	94.6%	71.3%	92.1%	86.8%	86.3%	98.1%	83.1%	96.0%
Professional services	94.4%	86.7%	87.9%	91.3%	93.1%	96.1%	89.0%	95.2%
Other services	90.8%	90.8%	77.8%	88.3%	94.0%	91.8%	84.7%	92.1%
Ownership								
For profit, incorporated	94.2%	84.3%	82.8%	92.6%	93.3%	96.2%	86.1%	95.5%
For profit, unincorporated	91.9%	82.3%	87.9%	93.4%	96.2%	90.7%	88.8%	92.6%
Nonprofit	94.8%	85.9%	88.3%	89.9%	91.5%	96.8%	88.1%	95.2%
Age of firm								
Less than 5 years	94.1%	91.8%	92.1%	94.9%	94.5%	98.5%	93.6%	94.6%
5-9 years	89.1%	78.5%	81.8%	88.8%	94.4%	95.1%	81.0%	94.9%
10-19 years	91.0%	79.9%	79.9%	92.5%	95.5%	96.4%	83.7%	95.2%
20 or more years	94.6%	87.0%	85.9%	92.7%	93.0%	95.8%	88.7%	95.1%
Multi/single status								
2 or more locations	95.3%	--	71.6%	95.1%	92.6%	96.0%	89.9%	95.4%
1 location only	90.2%	84.1%	85.1%	91.7%	94.9%	90.3%	86.4%	93.6%
Percent full-time employees								
Less than 25%	85.6%	90.0%	49.8% *	89.7%	81.0%	97.8%	71.8%	92.4%
25-49 %	92.5%	69.4%	91.8%	88.8%	91.5%	94.7%	86.1%	93.3%
50-74 %	93.2%	74.3%	79.7%	89.0%	86.3%	98.0%	78.6%	95.5%
75% or more	94.3%	86.3%	85.6%	92.8%	94.3%	95.6%	88.1%	95.2%
Union presence								
No union employees	94.1%	84.6%	85.7%	92.5%	94.6%	95.9%	87.5%	95.3%
Has union employees	93.7%	77.6%	77.1%	91.8%	86.3%	95.7%	79.9%	94.5%
Percent low-wage employees								
50% or more low-wage	90.8%	81.9%	71.6%	85.0%	88.8%	93.6%	80.4%	92.1%
Less than 50% low-wage	94.3%	84.3%	84.8%	92.8%	93.8%	96.0%	87.1%	95.3%

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.

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, 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	0.39%	1.92%	2.24%	0.95%	0.91%	0.49%	1.11%	0.41%
Industry group **								
Agric., fish., forest.	3.85%	--	--	2.56%	0.00%	6.89%	6.58%	4.69%
Mining and manufacturing	1.01%	2.27%	7.19%	1.51%	1.47%	1.49%	2.87%	1.07%
Construction	1.51%	6.62%	5.95%	1.18%	1.50%	0.00%	3.50%	0.72%
Utilities and transp.	1.50%	--	7.32%	3.17%	1.56%	1.77%	5.10%	1.56%
Wholesale trade	1.75%	8.48%	6.99%	3.53%	3.26%	2.56%	4.06%	1.93%
Fin. svcs. and real estate	0.80%	6.68%	3.44%	3.04%	3.55%	0.77%	2.94%	0.83%
Retail trade	0.80%	7.08%	2.76%	3.65%	4.55%	0.44%	3.15%	0.79%
Professional services	0.63%	3.22%	3.12%	1.80%	1.71%	0.74%	1.68%	0.68%
Other services	1.57%	2.76%	7.60%	3.50%	3.12%	2.25%	3.58%	1.73%
Ownership								
For profit, incorporated	0.44%	2.31%	2.82%	1.05%	1.06%	0.53%	1.38%	0.45%
For profit, unincorporated	1.42%	4.33%	4.01%	1.92%	1.40%	2.68%	2.15%	1.66%
Nonprofit	0.93%	5.14%	4.36%	3.85%	2.91%	0.90%	2.55%	0.98%
Age of firm								
Less than 5 years	1.64%	3.53%	5.13%	3.30%	3.06%	1.54%	2.27%	2.34%
5-9 years	1.94%	6.11%	5.85%	3.46%	2.97%	3.45%	3.49%	1.87%
10-19 years	1.22%	3.68%	5.22%	1.84%	1.72%	1.80%	2.51%	1.16%
20 or more years	0.43%	2.65%	2.80%	1.21%	1.11%	0.51%	1.39%	0.45%
Multi/single status								
2 or more locations	0.45%	--	9.60%	1.47%	1.32%	0.49%	3.46%	0.46%
1 location only	0.76%	1.92%	2.28%	1.13%	1.03%	3.98%	1.18%	0.95%
Percent full-time employees								
Less than 25%	6.02%	5.96%	23.09% *	4.91%	11.30%	0.83%	14.61%	3.44%
25-49 %	1.65%	13.54%	3.76%	5.48%	5.04%	1.61%	4.82%	1.73%
50-74 %	1.24%	6.24%	6.47%	3.80%	5.86%	0.57%	3.85%	1.30%
75% or more	0.42%	2.01%	2.13%	1.00%	0.86%	0.55%	1.09%	0.45%
Union presence								
No union employees	0.40%	1.89%	1.88%	0.92%	0.84%	0.55%	0.98%	0.44%
Has union employees	0.98%	10.78%	9.04%	3.83%	4.01%	0.97%	6.30%	0.95%
Percent low-wage employees								
50% or more low-wage	1.41%	5.80%	8.55%	4.27%	3.31%	1.76%	4.02%	1.50%
Less than 50% low-wage	0.40%	2.03%	2.31%	0.97%	0.94%	0.51%	1.16%	0.43%

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.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments 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	4,099	4,247	4,375	4,516	4,217	3,895	4,420	4,036
Industry group **								
Agric., fish., forest.	4,675	2,839	--	5,718	5,037	4,038	4,275	4,872
Mining and manufacturing	4,091	3,951	4,185	4,643	4,246	3,871	4,377	4,058
Construction	4,522	4,401	4,850	4,782	4,413	3,686	4,809	4,312
Utilities and transp.	3,638	4,247	4,205	4,260	4,155	3,401	4,078	3,588
Wholesale trade	4,250	4,703	3,861	4,584	4,215	4,124	4,465	4,178
Fin. svcs. and real estate	3,910	3,868	3,995	4,443	3,934	3,840	4,039	3,895
Retail trade	4,277	3,955	4,164	4,677	4,171	4,245	4,317	4,269
Professional services	4,043	4,595	4,356	4,302	4,248	3,817	4,390	3,982
Other services	4,210	4,049	4,614	4,476	4,213	4,069	4,510	4,136
Ownership								
For profit, incorporated	4,129	4,386	4,372	4,602	4,246	3,920	4,480	4,058
For profit, unincorporated	4,370	4,300	4,602	4,504	4,456	4,196	4,489	4,331
Nonprofit	3,792	3,295	3,873	4,105	3,971	3,658	3,877	3,784
Age of firm								
Less than 5 years	4,387	4,307	4,265	4,574	4,281	4,359	4,295	4,444
5-9 years	4,463	4,494	4,390	4,667	4,481	3,705	4,497	4,436
10-19 years	4,351	4,281	4,422	4,553	4,341	4,060	4,450	4,295
20 or more years	4,026	4,125	4,358	4,463	4,163	3,886	4,405	3,981
Multi/single status								
2 or more locations	3,982	--	4,070	4,480	4,186	3,898	4,350	3,973
1 location only	4,353	4,247	4,399	4,526	4,260	3,780	4,427	4,287
Percent full-time employees								
Less than 25%	4,306	4,683	4,982	4,035	4,100	4,413	4,605	4,248
25-49 %	4,293	4,538	4,145	4,427	4,558	4,116	4,447	4,264
50-74 %	4,175	4,172	4,517	4,245	4,135	4,144	4,355	4,143
75% or more	4,075	4,238	4,357	4,561	4,211	3,841	4,423	4,006
Union presence								
No union employees	4,169	4,269	4,370	4,547	4,222	3,963	4,420	4,109
Has union employees	3,794	3,380	4,480	3,893	4,165	3,734	4,416	3,774
Percent low-wage employees								
50% or more low-wage	4,268	4,376	4,674	4,486	4,394	4,118	4,636	4,221
Less than 50% low-wage	4,076	4,235	4,353	4,519	4,187	3,864	4,400	4,009

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.

-- 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.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments 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	23.80	104.43	95.20	56.70	52.88	32.54	52.71	26.49
Industry group **								
Agric., fish., forest.	411.88	520.42	--	1,186.27	260.75	463.60	784.51	466.86
Mining and manufacturing	62.02	333.61	269.46	158.61	135.24	78.47	172.24	66.16
Construction	118.98	429.14	334.05	169.64	234.96	264.93	188.47	152.62
Utilities and transp.	90.73	415.52	543.80	275.66	242.88	104.51	259.51	96.62
Wholesale trade	85.31	370.29	268.88	220.00	168.41	118.95	193.52	93.28
Fin. svcs. and real estate	66.37	206.84	384.65	228.16	140.27	84.23	169.33	71.33
Retail trade	56.58	280.35	192.05	174.62	149.89	69.31	136.73	62.16
Professional services	46.65	167.56	164.97	95.37	100.44	66.25	89.70	52.36
Other services	61.59	246.76	180.60	127.33	134.75	92.08	115.30	71.31
Ownership								
For profit, incorporated	27.41	122.47	114.53	70.88	65.76	35.41	63.64	30.29
For profit, unincorporated	67.73	222.22	208.70	123.50	148.09	111.93	113.65	81.87
Nonprofit	60.78	266.34	240.00	140.34	105.22	88.18	151.07	65.12
Age of firm								
Less than 5 years	156.07	293.05	306.04	240.68	357.56	284.43	163.92	231.98
5-9 years	92.30	346.22	202.74	158.53	149.53	262.59	146.66	117.81
10-19 years	72.32	174.44	210.55	111.72	143.82	197.18	110.10	94.77
20 or more years	26.35	147.18	126.17	75.02	60.19	33.14	71.00	28.20
Multi/single status								
2 or more locations	28.45	--	214.17	106.32	64.50	33.05	143.04	28.90
1 location only	43.13	104.94	101.01	66.45	90.37	186.53	56.29	64.61
Percent full-time employees								
Less than 25%	99.55	454.65	415.49	246.56	223.42	117.10	220.16	109.87
25-49 %	85.20	485.89	289.73	232.31	219.94	93.82	188.21	94.91
50-74 %	57.36	266.79	269.16	154.32	128.04	75.19	151.81	61.69
75% or more	27.20	117.10	106.77	63.70	60.15	37.44	59.01	30.37
Union presence								
No union employees	26.59	105.75	97.58	57.54	55.59	39.76	53.60	30.35
Has union employees	52.50	517.85	420.23	316.74	175.52	55.45	286.76	53.23
Percent low-wage employees								
50% or more low-wage	60.14	404.26	264.16	154.32	117.55	81.13	169.36	63.73
Less than 50% low-wage	25.85	107.65	100.36	60.86	58.93	35.36	55.41	28.98

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.

-- 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.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments 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	7,881	8,283	7,948	8,567	7,906	7,749	8,330	7,820
Industry group **								
Agric., fish., forest.	8,458	--	--	--	9,446	7,659	8,286	8,581
Mining and manufacturing	7,975	8,654	9,920	8,347	7,866	7,875	8,806	7,905
Construction	7,804	7,812	5,775	8,899	7,802	8,083	7,486	7,978
Utilities and transp.	6,655	--	7,370	7,874	8,064	6,419	7,414	6,612
Wholesale trade	8,139	8,700	8,068	7,956	8,023	8,203	8,366	8,097
Fin. svcs. and real estate	7,837	7,024	5,873	9,040	7,453	7,910	7,297	7,876
Retail trade	8,718	8,698	8,516	9,430	8,616	8,665	8,980	8,689
Professional services	7,876	8,830	8,498	8,651	8,112	7,616	8,597	7,778
Other services	7,929	8,111	9,568	8,157	7,581	7,828	8,776	7,764
Ownership								
For profit, incorporated	7,862	8,316	7,599	8,569	7,835	7,762	8,287	7,801
For profit, unincorporated	8,548	8,790	8,675	8,803	7,977	8,788	8,552	8,547
Nonprofit	7,492	6,969	9,264	8,233	8,081	7,198	8,259	7,443
Age of firm								
Less than 5 years	8,872	8,380	8,279	9,382	8,894	9,106	8,264	9,352
5-9 years	8,185	7,825	8,101	8,889	8,067	7,680	8,134	8,216
10-19 years	7,969	8,466	8,866	8,254	7,774	7,276	8,550	7,676
20 or more years	7,829	8,290	7,424	8,535	7,865	7,763	8,279	7,793
Multi/single status								
2 or more locations	7,814	--	7,963	8,703	7,987	7,754	8,299	7,807
1 location only	8,092	8,274	7,948	8,532	7,779	7,580	8,333	7,893
Percent full-time employees								
Less than 25%	8,065	7,890	8,365	8,061	7,667	8,206	8,298	7,976
25-49 %	8,172	9,921	7,599	7,952	7,276	8,474	8,408	8,143
50-74 %	8,434	9,834	9,255	8,245	7,965	8,399	9,468	8,301
75% or more	7,815	7,977	7,847	8,615	7,928	7,651	8,222	7,760
Union presence								
No union employees	7,986	8,501	8,297	8,832	7,898	7,801	8,531	7,895
Has union employees	7,557	--	6,129	6,789	7,964	7,635	6,474	7,611
Percent low-wage employees								
50% or more low-wage	8,414	9,919	8,044	8,560	8,194	8,377	9,463	8,299
Less than 50% low-wage	7,844	8,127	7,945	8,568	7,886	7,703	8,266	7,786

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.

-- 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.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments 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	67.11	248.41	284.39	185.16	126.13	91.01	155.24	73.17
Industry group **								
Agric., fish., forest.	500.23	--	--	--	1,052.18	744.92	845.26	617.64
Mining and manufacturing	161.68	762.44	807.16	386.50	298.68	219.17	454.21	170.36
Construction	338.51	807.92	620.64	728.83	484.53	988.96	491.48	444.68
Utilities and transp.	205.29	--	586.75	659.06	485.51	231.01	561.59	214.35
Wholesale trade	221.34	806.75	866.95	566.15	429.92	313.75	576.03	240.20
Fin. svcs. and real estate	177.76	735.26	662.92	489.62	357.91	215.29	433.27	188.20
Retail trade	166.77	780.49	529.08	356.49	433.53	204.52	345.94	180.76
Professional services	141.23	443.45	464.24	333.09	214.07	198.63	276.27	155.68
Other services	167.50	518.75	582.91	446.22	359.78	228.88	359.26	184.60
Ownership								
For profit, incorporated	73.53	304.87	343.97	202.09	158.26	95.81	186.97	79.60
For profit, unincorporated	205.38	475.85	505.97	508.76	335.19	329.48	343.75	237.47
Nonprofit	190.33	645.45	724.00	695.56	243.55	247.94	421.40	199.84
Age of firm								
Less than 5 years	418.17	532.69	950.67	1,138.02	645.72	760.07	442.02	657.88
5-9 years	278.74	590.71	553.99	670.80	517.04	562.39	407.16	373.41
10-19 years	221.05	502.28	485.94	386.54	357.47	579.13	293.80	291.68
20 or more years	73.75	383.98	411.93	198.54	143.66	92.93	224.73	77.57
Multi/single status								
2 or more locations	80.11	--	808.52	262.46	160.36	92.53	354.11	81.08
1 location only	118.40	248.84	297.71	222.84	202.56	515.84	167.02	165.11
Percent full-time employees								
Less than 25%	306.27	1,110.05	2,000.21	617.04	679.31	285.64	866.27	267.58
25-49 %	326.63	962.42	1,068.92	435.28	706.71	376.83	564.15	359.00
50-74 %	167.61	469.38	654.89	431.52	375.21	213.95	338.74	181.05
75% or more	74.09	281.83	310.99	203.44	134.64	101.23	171.75	80.77
Union presence								
No union employees	76.87	247.30	255.18	190.35	134.12	112.32	148.71	85.87
Has union employees	139.25	--	1,044.66	422.24	368.14	155.80	705.01	141.26
Percent low-wage employees								
50% or more low-wage	157.70	502.16	992.90	616.62	306.09	199.00	522.79	163.34
Less than 50% low-wage	70.88	262.80	293.01	191.87	133.00	96.55	160.59	77.46

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.

-- 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.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan 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	47.1%	48.9%	54.7%	57.1%	50.4%	41.8%	54.9%	45.5%
Industry group **								
Agric., fish., forest.	37.4%	47.4%	--	37.3% *	27.9% *	41.3% *	43.9%	35.2% *
Mining and manufacturing	46.8%	52.1%	43.9%	63.2%	50.0%	40.9%	57.6%	45.4%
Construction	59.1%	54.6%	56.1%	67.5%	64.6%	36.1%	61.2%	57.6%
Utilities and transp.	54.0%	40.5%	71.4%	59.5%	63.1%	51.0%	57.4%	53.6%
Wholesale trade	51.2%	54.5%	51.5%	61.7%	51.1%	45.3%	56.0%	49.5%
Fin. svcs. and real estate	46.1%	50.9%	43.9%	49.7%	51.9%	43.9%	49.2%	45.7%
Retail trade	54.7%	58.8%	66.1%	63.1%	59.9%	49.9%	62.6%	53.0%
Professional services	42.2%	45.4%	58.6%	54.8%	48.4%	34.1%	54.2%	40.0%
Other services	46.0%	43.0%	50.5%	48.8%	44.5%	45.6%	48.7%	45.3%
Ownership								
For profit, incorporated	49.5%	50.8%	55.5%	60.6%	50.4%	45.3%	57.0%	47.8%
For profit, unincorporated	50.8%	54.5%	57.7%	53.8%	57.5%	41.3%	56.6%	48.8%
Nonprofit	35.6%	24.6%	40.9%	43.6%	45.5%	28.9%	37.3%	35.4%
Age of firm								
Less than 5 years	59.6%	56.1%	51.2%	64.5%	59.2%	58.3%	55.5%	62.2%
5-9 years	52.4%	51.1%	50.3%	54.1%	56.2%	37.6%	53.1%	51.8%
10-19 years	51.8%	46.6%	58.8%	58.2%	46.7%	49.1%	56.6%	49.0%
20 or more years	45.5%	47.8%	54.0%	56.1%	50.1%	41.4%	54.3%	44.3%
Multi/single status								
2 or more locations	44.7%	46.8%	55.4%	60.7%	50.2%	42.1%	57.2%	44.4%
1 location only	52.2%	48.9%	54.6%	56.0%	50.7%	32.7%	54.7%	49.9%
Percent full-time employees								
Less than 25%	60.8%	52.7%	67.6%	50.1%	61.4%	65.0%	64.5%	60.0%
25-49 %	46.2%	36.5%	50.6%	57.0%	50.1%	40.4%	54.5%	44.6%
50-74 %	47.5%	44.7%	58.4%	52.6%	46.3%	46.1%	51.5%	46.7%
75% or more	46.9%	49.9%	54.2%	57.7%	50.8%	41.0%	55.1%	45.1%
Union presence								
No union employees	48.9%	49.6%	56.0%	58.1%	50.8%	43.1%	55.9%	47.1%
Has union employees	39.2%	25.4% *	25.7%	35.0%	46.4%	38.8%	27.1%	39.7%
Percent low-wage employees								
50% or more low-wage	51.9%	56.2%	67.6%	55.5%	56.8%	46.9%	64.3%	50.3%
Less than 50% low-wage	46.4%	48.2%	53.7%	57.3%	49.3%	41.1%	54.0%	44.8%

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.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan 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	0.63%	1.95%	1.85%	1.37%	1.42%	0.92%	1.07%	0.73%
Industry group **								
Agric., fish., forest.	8.63%	13.33%	--	16.78% *	15.59% *	16.23% *	9.51%	10.97% *
Mining and manufacturing	1.69%	7.84%	5.77%	3.68%	3.17%	2.45%	3.36%	1.85%
Construction	3.06%	6.04%	5.38%	4.24%	5.32%	10.33%	3.25%	4.72%
Utilities and transp.	2.84%	11.70%	8.54%	7.55%	6.85%	3.51%	6.48%	3.07%
Wholesale trade	2.30%	7.80%	6.17%	4.60%	4.38%	4.02%	3.84%	2.80%
Fin. svcs. and real estate	1.74%	5.89%	7.13%	4.96%	4.07%	2.24%	3.87%	1.89%
Retail trade	1.64%	6.31%	5.23%	4.21%	4.27%	2.19%	3.28%	1.86%
Professional services	1.17%	3.22%	3.10%	2.48%	2.55%	1.65%	1.85%	1.32%
Other services	1.61%	4.44%	4.73%	3.21%	3.64%	2.49%	2.62%	1.90%
Ownership								
For profit, incorporated	0.76%	2.43%	2.18%	1.61%	1.95%	1.05%	1.28%	0.87%
For profit, unincorporated	1.63%	3.83%	4.23%	3.68%	3.16%	2.82%	2.42%	2.01%
Nonprofit	1.51%	4.95%	6.18%	3.43%	2.60%	2.14%	3.27%	1.64%
Age of firm								
Less than 5 years	3.27%	5.76%	6.59%	5.95%	6.71%	10.84%	3.71%	4.84%
5-9 years	2.39%	5.07%	5.04%	4.08%	5.02%	8.76%	2.99%	3.62%
10-19 years	1.83%	3.42%	3.47%	2.93%	4.20%	4.03%	2.06%	2.58%
20 or more years	0.72%	3.14%	2.59%	1.74%	1.59%	0.95%	1.52%	0.78%
Multi/single status								
2 or more locations	0.78%	13.74%	5.87%	2.48%	1.60%	0.93%	3.28%	0.79%
1 location only	1.08%	1.97%	1.94%	1.62%	2.57%	5.37%	1.13%	1.78%
Percent full-time employees								
Less than 25%	2.68%	11.70%	10.08%	7.10%	5.12%	3.56%	5.60%	3.00%
25-49 %	2.17%	9.02%	7.02%	5.09%	5.50%	2.61%	4.31%	2.45%
50-74 %	1.67%	4.88%	5.11%	3.85%	3.77%	2.37%	3.08%	1.90%
75% or more	0.72%	2.21%	2.06%	1.55%	1.62%	1.04%	1.20%	0.83%
Union presence								
No union employees	0.68%	1.98%	1.86%	1.40%	1.50%	1.06%	1.08%	0.81%
Has union employees	1.62%	8.37% *	7.39%	6.36%	4.62%	1.81%	4.75%	1.67%
Percent low-wage employees								
50% or more low-wage	1.65%	6.88%	4.80%	4.31%	3.32%	2.28%	3.15%	1.80%
Less than 50% low-wage	0.68%	2.03%	1.95%	1.45%	1.57%	1.00%	1.13%	0.79%

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.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA 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	47.5%	18.4%	22.0%	29.2%	40.3%	65.3%	23.0%	53.6%
Industry group **								
Agric., fish., forest.	19.8% *	18.7% *	--	5.0% *	49.9% *	14.0% *	14.5% *	22.1% *
Mining and manufacturing	48.4%	17.8% *	8.5% *	30.9%	40.3%	64.8%	17.6%	53.2%
Construction	25.8%	13.2% *	23.6%	24.3%	24.2% *	56.8%	20.0%	30.3%
Utilities and transp.	56.3%	7.6% *	8.3% *	25.4%	29.0% *	72.4%	16.8% *	61.2%
Wholesale trade	47.0%	10.2% *	18.6% *	42.0%	48.1%	63.6%	23.8%	56.6%
Fin. svcs. and real estate	61.6%	26.5%	42.6%	31.2%	60.2%	69.9%	33.6%	65.5%
Retail trade	45.3%	5.7% *	8.9% *	16.8%	29.7%	67.7%	10.3%	54.5%
Professional services	52.0%	26.4%	30.4%	33.1%	47.6%	69.2%	30.3%	57.4%
Other services	35.9%	19.5%	18.3%	28.1%	26.6%	50.0%	22.6%	39.7%
Ownership								
For profit, incorporated	48.1%	13.6%	20.7%	26.7%	39.3%	66.6%	20.6%	55.2%
For profit, unincorporated	37.2%	27.0%	29.0%	30.7%	34.5%	50.5%	28.1%	40.7%
Nonprofit	55.2%	35.7% *	15.2% *	44.2%	48.6%	67.9%	32.8%	57.7%
Age of firm								
Less than 5 years	22.4%	17.9%	25.4% *	23.1%	21.4%	26.6% *	18.0%	24.8%
5-9 years	28.6%	19.8%	19.1%	25.9%	36.4%	45.2% *	19.6%	36.5%
10-19 years	32.7%	15.5%	22.4%	29.0%	39.5%	48.4%	22.8%	39.4%
20 or more years	53.1%	20.0%	22.1%	31.0%	42.6%	66.7%	24.8%	57.5%
Multi/single status								
2 or more locations	58.6%	--	24.0%	33.2%	44.5%	65.7%	34.2%	59.3%
1 location only	28.0%	18.2%	21.9%	27.9%	34.8%	44.7%	21.8%	34.2%
Percent full-time employees								
Less than 25%	34.9%	51.5% *	17.8% *	21.6% *	14.6% *	53.1%	28.9%	36.2%
25-49 %	36.8%	25.8% *	19.9% *	16.6%	33.7%	52.4%	19.4%	40.9%
50-74 %	52.7%	14.1% *	13.0%	31.3%	40.9%	72.9%	20.9%	59.7%
75% or more	47.6%	18.0%	23.4%	29.9%	41.4%	65.0%	23.3%	53.9%
Union presence								
No union employees	43.4%	18.3%	22.1%	28.9%	40.2%	61.1%	23.0%	49.7%
Has union employees	69.6%	22.8% *	19.2% *	38.9%	42.2%	76.1%	21.4% *	70.7%
Percent low-wage employees								
50% or more low-wage	34.7%	12.7% *	14.3% *	22.9%	24.7%	48.8%	16.3%	37.8%
Less than 50% low-wage	49.5%	19.0%	22.8%	30.0%	43.7%	67.9%	23.7%	56.4%

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.

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

Table I.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA 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	0.81%	2.03%	2.01%	1.59%	1.67%	1.21%	1.21%	0.95%
Industry group **								
Agric., fish., forest.	6.72% *	14.94% *	--	3.54% *	22.67% *	8.75% *	7.53% *	9.41% *
Mining and manufacturing	2.35%	8.01% *	4.60% *	4.40%	4.22%	3.25%	3.38%	2.59%
Construction	3.25%	6.32% *	5.57%	4.57%	7.46% *	11.88%	3.26%	5.15%
Utilities and transp.	3.60%	5.66% *	4.12% *	7.48%	9.13% *	4.06%	6.02% *	3.86%
Wholesale trade	3.07%	4.84% *	5.92% *	6.05%	5.97%	4.84%	4.28%	3.56%
Fin. svcs. and real estate	2.22%	6.59%	10.03%	5.89%	4.35%	2.89%	5.00%	2.38%
Retail trade	2.28%	3.05% *	5.78% *	3.73%	5.41%	3.17%	2.88%	2.67%
Professional services	1.51%	4.37%	3.74%	3.10%	2.89%	2.28%	2.36%	1.75%
Other services	1.93%	4.84%	4.85%	3.81%	3.95%	3.18%	3.02%	2.30%
Ownership								
For profit, incorporated	0.96%	1.95%	2.16%	1.81%	2.10%	1.34%	1.31%	1.12%
For profit, unincorporated	2.01%	4.87%	5.61%	3.88%	4.01%	3.96%	3.02%	2.53%
Nonprofit	2.22%	10.78% *	4.93% *	5.23%	3.60%	3.46%	5.35%	2.37%
Age of firm								
Less than 5 years	3.08%	5.35%	10.50% *	5.32%	5.54%	11.87% *	3.84%	4.33%
5-9 years	2.92%	5.51%	5.59%	4.72%	6.14%	14.42% *	3.14%	4.64%
10-19 years	1.94%	3.73%	3.57%	3.35%	4.34%	5.37%	2.35%	2.80%
20 or more years	0.95%	3.14%	2.74%	2.10%	1.98%	1.24%	1.72%	1.04%
Multi/single status								
2 or more locations	1.02%	--	6.23%	3.01%	2.04%	1.22%	4.19%	1.04%
1 location only	1.21%	2.04%	2.11%	1.87%	2.79%	9.32%	1.26%	2.04%
Percent full-time employees								
Less than 25%	3.05%	16.83% *	11.60% *	7.30% *	4.46% *	4.05%	7.76%	3.29%
25-49 %	3.16%	11.45% *	8.05% *	4.07%	8.87%	3.59%	4.36%	3.65%
50-74 %	2.16%	5.18% *	3.75%	4.81%	4.47%	2.66%	3.70%	2.36%
75% or more	0.93%	2.22%	2.29%	1.79%	1.89%	1.41%	1.34%	1.09%
Union presence								
No union employees	0.85%	2.06%	2.04%	1.60%	1.71%	1.42%	1.22%	1.03%
Has union employees	2.21%	11.05% *	8.49% *	11.23%	7.33%	2.14%	7.21% *	2.24%
Percent low-wage employees								
50% or more low-wage	1.87%	5.46% *	4.65% *	4.46%	3.50%	2.82%	3.54%	2.08%
Less than 50% low-wage	0.89%	2.16%	2.15%	1.70%	1.89%	1.32%	1.28%	1.05%

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.

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

Table I.F.13 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA 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	22.4%	9.0%	12.1%	16.7%	20.4%	27.3%	12.6%	24.4%
Industry group **								
Agric., fish., forest.	7.4%*	8.9%*	--	1.9%*	13.9%*	5.8%*	6.4%*	7.8%*
Mining and manufacturing	22.7%	9.3%*	3.7%*	19.5%	20.1%	26.5%	10.1%	24.2%
Construction	15.2%	7.2%*	13.3%	16.4%	15.6%*	20.5%*	12.2%	17.5%
Utilities and transp.	30.4%	3.1%*	5.9%*	15.1%*	18.3%*	36.9%	9.7%*	32.8%
Wholesale trade	24.1%	5.5%*	9.6%*	25.9%	24.6%	28.8%	13.3%	28.0%
Fin. svcs. and real estate	28.4%	13.5%	18.7%	15.5%	31.2%	30.7%	16.5%	29.9%
Retail trade	24.8%	3.4%*	5.9%*	10.6%	17.8%	33.8%	6.4%	28.9%
Professional services	21.9%	12.0%	17.8%	18.1%	23.1%	23.6%	16.4%	22.9%
Other services	16.5%	8.4%	9.2%	13.7%	11.8%	22.8%	11.0%	18.0%
Ownership								
For profit, incorporated	23.8%	6.9%	11.5%	16.2%	19.8%	30.2%	11.7%	26.4%
For profit, unincorporated	18.9%	14.7%	16.7%	16.5%	19.8%	20.9%	15.9%	19.9%
Nonprofit	19.6%	8.8%*	6.2%*	19.3%	22.1%	19.6%	12.2%	20.4%
Age of firm								
Less than 5 years	13.3%	10.1%*	13.0%*	14.9%	12.6%	15.5%*	10.0%	15.4%
5-9 years	15.0%	10.1%	9.6%*	14.0%	20.4%	17.0%*	10.4%	18.9%
10-19 years	16.9%	7.2%	13.1%	16.9%	18.5%	23.8%	12.9%	19.3%
20 or more years	24.1%	9.5%	12.0%	17.4%	21.3%	27.6%	13.5%	25.5%
Multi/single status								
2 or more locations	26.2%	18.4%*	13.3%	20.1%	22.4%	27.7%	19.5%	26.3%
1 location only	14.6%	8.9%	12.0%	15.7%	17.7%	14.6%	11.9%	17.1%
Percent full-time employees								
Less than 25%	21.2%	27.1%*	12.0%*	10.8%*	8.9%*	34.5%	18.6%	21.7%
25-49 %	17.0%	9.4%*	10.1%*	9.5%	16.9%*	21.1%	10.6%	18.3%
50-74 %	25.0%	6.3%*	7.6%	16.4%	19.0%	33.6%	10.8%	27.9%
75% or more	22.3%	9.0%	12.7%	17.3%	21.0%	26.6%	12.8%	24.3%
Union presence								
No union employees	21.2%	9.1%	12.4%	16.8%	20.4%	26.4%	12.9%	23.4%
Has union employees	27.3%	5.8%*	4.9%*	13.6%*	19.6%	29.5%	5.8%*	28.1%
Percent low-wage employees								
50% or more low-wage	18.0%	7.1%*	9.6%*	12.7%	14.0%	22.9%	10.5%	19.0%
Less than 50% low-wage	23.0%	9.1%	12.2%	17.2%	21.5%	27.9%	12.8%	25.2%

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.

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

Table I.F.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA 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	0.50%	1.03%	1.16%	0.99%	1.02%	0.80%	0.70%	0.59%
Industry group **								
Agric., fish., forest.	2.59% *	7.62% *	--	1.34% *	8.92% *	2.74% *	3.49% *	3.31% *
Mining and manufacturing	1.44%	4.26% *	2.07% *	3.07%	2.34%	2.25%	2.03%	1.59%
Construction	2.09%	3.60% *	3.30%	3.19%	5.07% *	7.51% *	2.07%	3.30%
Utilities and transp.	2.57%	2.28% *	2.79% *	4.82% *	6.21% *	3.30%	3.60% *	2.82%
Wholesale trade	2.05%	2.55% *	3.25% *	4.38%	3.84%	3.77%	2.54%	2.60%
Fin. svcs. and real estate	1.51%	3.62%	5.57%	3.18%	3.47%	2.01%	2.79%	1.67%
Retail trade	1.46%	1.81% *	3.91% *	2.43%	3.54%	2.08%	1.85%	1.71%
Professional services	0.93%	2.17%	2.35%	1.87%	1.89%	1.44%	1.40%	1.07%
Other services	1.07%	2.21%	2.51%	2.10%	2.04%	1.88%	1.57%	1.29%
Ownership								
For profit, incorporated	0.62%	1.00%	1.25%	1.17%	1.28%	0.96%	0.78%	0.73%
For profit, unincorporated	1.19%	2.89%	3.59%	2.43%	2.57%	2.03%	1.88%	1.46%
Nonprofit	1.22%	3.43% *	1.89% *	2.90%	2.21%	1.81%	2.33%	1.34%
Age of firm								
Less than 5 years	1.95%	3.13% *	6.07% *	3.67%	3.44%	7.21% *	2.25%	2.87%
5-9 years	1.70%	2.99%	3.02% *	2.86%	3.81%	6.82% *	1.78%	2.75%
10-19 years	1.17%	1.83%	2.17%	2.14%	2.67%	3.02%	1.40%	1.70%
20 or more years	0.60%	1.56%	1.56%	1.29%	1.20%	0.84%	1.00%	0.66%
Multi/single status								
2 or more locations	0.67%	10.04% *	3.76%	1.95%	1.26%	0.82%	2.59%	0.68%
1 location only	0.70%	1.04%	1.21%	1.15%	1.67%	3.95%	0.73%	1.18%
Percent full-time employees								
Less than 25%	2.09%	11.85% *	7.82% *	4.13% *	2.82% *	3.41%	5.25%	2.28%
25-49 %	1.82%	4.82% *	4.41% *	2.40%	5.50% *	2.13%	2.54%	2.11%
50-74 %	1.45%	2.45% *	2.17%	2.91%	2.66%	2.27%	2.06%	1.69%
75% or more	0.57%	1.15%	1.32%	1.13%	1.15%	0.90%	0.78%	0.67%
Union presence								
No union employees	0.52%	1.06%	1.20%	1.01%	1.06%	0.90%	0.72%	0.63%
Has union employees	1.45%	3.03% *	2.30% *	5.08% *	3.66%	1.66%	2.19% *	1.50%
Percent low-wage employees								
50% or more low-wage	1.15%	3.09% *	3.17% *	2.78%	2.21%	1.71%	2.37%	1.27%
Less than 50% low-wage	0.55%	1.09%	1.22%	1.06%	1.14%	0.88%	0.73%	0.66%

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.

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

Table I.F.14 Among private-sector enrollees with single coverage: Percent enrolled 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, 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	24.8%	39.9%	42.6%	40.4%	30.1%	14.5%	42.3%	21.1%
Industry group **								
Agric., fish., forest.	30.0%	38.5% *	--	35.5% *	14.0% *	35.5% *	37.6%	27.4% *
Mining and manufacturing	24.1%	42.8%	40.2%	43.6%	29.9%	14.4%	47.4%	21.2%
Construction	43.9%	47.4%	42.8%	51.1%	49.0%	15.6% *	49.0%	40.1%
Utilities and transp.	23.6%	37.4% *	65.5%	44.4%	44.8%	14.1%	47.7%	20.8%
Wholesale trade	27.1%	48.9%	41.9%	35.8%	26.5%	16.5%	42.7%	21.5%
Fin. svcs. and real estate	17.7%	37.4%	25.2%	34.2%	20.6%	13.2%	32.7%	15.8%
Retail trade	29.9%	55.4%	60.2%	52.5%	42.1%	16.1%	56.2%	24.1%
Professional services	20.2%	33.4%	40.8%	36.7%	25.4%	10.5%	37.8%	17.0%
Other services	29.5%	34.6%	41.3%	35.1%	32.7%	22.8%	37.7%	27.3%
Ownership								
For profit, incorporated	25.7%	43.8%	44.0%	44.5%	30.6%	15.2%	45.2%	21.5%
For profit, unincorporated	31.9%	39.8%	41.0%	37.3%	37.7%	20.4%	40.7%	28.9%
Nonprofit	16.0%	15.8%	34.7%	24.3%	23.4%	9.3%	25.1%	15.0%
Age of firm								
Less than 5 years	46.3%	46.0%	38.2%	49.6%	46.5%	42.8%	45.6%	46.7%
5-9 years	37.4%	40.9%	40.7%	40.1%	35.8%	20.6% *	42.7%	32.9%
10-19 years	34.9%	39.4%	45.6%	41.4%	28.2%	25.3%	43.7%	29.7%
20 or more years	21.3%	38.2%	42.0%	38.7%	28.8%	13.8%	40.9%	18.8%
Multi/single status								
2 or more locations	18.5%	28.5% *	42.1%	40.5%	27.8%	14.4%	37.6%	18.0%
1 location only	37.5%	40.0%	42.7%	40.4%	33.1%	18.1%	42.7%	32.8%
Percent full-time employees								
Less than 25%	39.6%	25.5% *	55.6%	39.3%	52.4%	30.5%	45.9%	38.3%
25-49 %	29.2%	27.1%	40.6%	47.6%	33.3%	19.2%	44.0%	26.3%
50-74 %	22.5%	38.4%	50.8%	36.1%	27.4%	12.5%	40.8%	18.8%
75% or more	24.5%	40.9%	41.5%	40.5%	29.7%	14.3%	42.3%	20.8%
Union presence								
No union employees	27.7%	40.5%	43.6%	41.3%	30.4%	16.8%	43.0%	23.7%
Has union employees	11.9%	19.6% *	20.8% *	21.4%	26.8%	9.3%	21.3%	11.6%
Percent low-wage employees								
50% or more low-wage	33.9%	49.1%	57.9%	42.8%	42.7%	24.0%	53.8%	31.3%
Less than 50% low-wage	23.5%	39.1%	41.5%	40.1%	27.8%	13.2%	41.2%	19.5%

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.

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

Table I.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled 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, 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	0.49%	1.93%	1.84%	1.33%	1.20%	0.59%	1.07%	0.54%
Industry group **								
Agric., fish., forest.	8.03%	12.65% *	--	16.39% *	11.03% *	16.53% *	9.00%	10.23% *
Mining and manufacturing	1.33%	8.04%	5.69%	3.65%	2.99%	1.44%	3.39%	1.40%
Construction	2.95%	6.04%	5.32%	4.58%	6.08%	5.96% *	3.36%	4.40%
Utilities and transp.	2.26%	11.50% *	9.22%	7.23%	7.29%	2.27%	6.46%	2.37%
Wholesale trade	1.83%	8.09%	5.90%	4.35%	3.66%	2.31%	3.82%	1.93%
Fin. svcs. and real estate	1.20%	5.63%	5.74%	4.70%	2.66%	1.44%	3.55%	1.25%
Retail trade	1.53%	6.33%	5.68%	4.29%	4.32%	1.79%	3.38%	1.68%
Professional services	0.80%	3.06%	3.14%	2.40%	1.89%	0.89%	1.80%	0.86%
Other services	1.35%	4.22%	4.78%	2.90%	3.14%	1.94%	2.54%	1.55%
Ownership								
For profit, incorporated	0.60%	2.44%	2.18%	1.63%	1.62%	0.69%	1.29%	0.66%
For profit, unincorporated	1.45%	3.77%	4.16%	3.20%	3.08%	2.28%	2.36%	1.75%
Nonprofit	0.97%	3.77%	6.26%	2.79%	1.96%	1.19%	2.86%	1.02%
Age of firm								
Less than 5 years	3.20%	5.73%	6.17%	5.79%	6.48%	11.08%	3.66%	4.68%
5-9 years	2.24%	4.95%	4.83%	3.76%	4.83%	7.12% *	2.89%	3.32%
10-19 years	1.59%	3.35%	3.57%	2.83%	3.19%	3.61%	2.10%	2.09%
20 or more years	0.53%	3.08%	2.57%	1.69%	1.35%	0.59%	1.50%	0.55%
Multi/single status								
2 or more locations	0.54%	11.63% *	5.59%	2.55%	1.34%	0.59%	3.32%	0.54%
1 location only	0.99%	1.95%	1.94%	1.55%	2.20%	4.17%	1.13%	1.54%
Percent full-time employees								
Less than 25%	2.53%	9.31% *	12.13%	6.29%	5.20%	2.96%	6.41%	2.72%
25-49 %	1.76%	7.84%	6.67%	5.02%	4.39%	1.77%	4.17%	1.90%
50-74 %	1.19%	4.66%	5.28%	3.48%	2.94%	1.29%	2.97%	1.25%
75% or more	0.56%	2.19%	2.04%	1.51%	1.38%	0.67%	1.20%	0.61%
Union presence								
No union employees	0.56%	1.97%	1.87%	1.37%	1.24%	0.73%	1.09%	0.62%
Has union employees	0.98%	7.59% *	6.85% *	4.90%	4.64%	0.91%	4.24%	1.00%
Percent low-wage employees								
50% or more low-wage	1.42%	7.06%	5.35%	3.88%	3.06%	1.78%	3.35%	1.51%
Less than 50% low-wage	0.52%	2.00%	1.93%	1.42%	1.30%	0.62%	1.12%	0.57%

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.

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

Table I.F.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan 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	44.4%	50.1%	47.0%	53.8%	45.0%	42.2%	49.8%	43.6%
Industry group **								
Agric., fish., forest.	34.9%	--	--	19.1% *	66.2%	15.7% *	41.7% *	29.7%
Mining and manufacturing	42.0%	52.7%	35.3%	53.9%	41.2%	40.6%	45.7%	41.7%
Construction	51.5%	64.3%	36.1%	59.8%	51.6%	49.9%	50.6%	52.0%
Utilities and transp.	51.1%	--	74.5%	54.7%	50.2%	51.0%	55.1%	50.8%
Wholesale trade	46.3%	36.8%	58.1%	48.3%	46.1%	44.9%	50.1%	45.5%
Fin. svcs. and real estate	44.6%	43.0%	29.1%	50.9%	47.7%	44.3%	43.1%	44.8%
Retail trade	55.4%	49.8%	66.5%	56.0%	55.4%	55.1%	54.7%	55.5%
Professional services	41.8%	56.8%	57.5%	58.4%	46.9%	36.0%	55.6%	39.7%
Other services	39.5%	41.3%	37.9%	47.9%	36.1%	39.0%	42.5%	38.9%
Ownership								
For profit, incorporated	46.8%	52.0%	46.0%	53.8%	44.5%	46.1%	50.3%	46.2%
For profit, unincorporated	44.0%	52.5%	50.6%	57.3%	47.9%	36.5%	50.6%	42.6%
Nonprofit	34.6%	28.4%	48.9%	49.5%	43.9%	29.8%	43.9%	34.0%
Age of firm								
Less than 5 years	55.5%	59.1%	29.3% *	63.2%	58.4%	58.8%	45.7%	63.4%
5-9 years	46.9%	47.9%	41.9%	55.7%	45.5%	39.5% *	45.5%	47.9%
10-19 years	47.9%	49.2%	55.5%	57.7%	38.9%	43.3%	53.1%	44.9%
20 or more years	43.6%	49.1%	46.1%	50.8%	45.4%	42.2%	49.8%	43.0%
Multi/single status								
2 or more locations	43.2%	--	53.2%	56.7%	43.6%	42.7%	54.1%	43.1%
1 location only	47.9%	50.1%	46.6%	53.1%	47.4%	28.0%	49.4%	46.6%
Percent full-time employees								
Less than 25%	51.4%	70.8%	22.3% *	63.4%	38.1%	57.8%	50.7%	51.8%
25-49 %	37.5%	51.2%	43.6%	56.6%	32.3% *	35.1%	55.9%	35.0%
50-74 %	51.7%	48.3%	60.2%	54.8%	45.3%	52.7%	55.2%	51.1%
75% or more	43.8%	49.3%	46.9%	53.5%	45.6%	41.3%	49.0%	43.1%
Union presence								
No union employees	46.9%	51.0%	54.9%	57.5%	45.8%	44.1%	53.4%	45.7%
Has union employees	36.8%	37.6% *	9.8% *	29.3%	39.5%	38.1%	19.7%	37.8%
Percent low-wage employees								
50% or more low-wage	49.8%	66.3%	48.3%	49.7%	55.6%	47.0%	60.5%	48.4%
Less than 50% low-wage	44.0%	48.5%	47.0%	54.1%	44.3%	41.9%	49.1%	43.2%

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.F.15 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan 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	0.83%	2.71%	2.83%	2.08%	1.64%	1.14%	1.59%	0.92%
Industry group **								
Agric., fish., forest.	7.31%	--	--	10.19% *	12.53%	6.26% *	13.23% *	7.78%
Mining and manufacturing	1.93%	10.76%	8.31%	4.58%	3.45%	2.67%	4.72%	2.06%
Construction	3.87%	8.30%	6.59%	8.01%	7.13%	11.35%	4.97%	5.47%
Utilities and transp.	3.47%	--	10.47%	8.82%	6.81%	4.07%	8.27%	3.65%
Wholesale trade	3.26%	9.40%	8.31%	6.94%	5.06%	5.24%	5.35%	3.78%
Fin. svcs. and real estate	2.24%	7.71%	8.08%	6.04%	5.24%	2.71%	5.00%	2.39%
Retail trade	2.38%	8.34%	7.39%	5.51%	5.87%	3.01%	4.57%	2.62%
Professional services	1.55%	4.72%	4.56%	3.38%	2.82%	2.09%	2.76%	1.70%
Other services	2.18%	5.97%	6.52%	5.24%	4.76%	3.12%	3.90%	2.50%
Ownership								
For profit, incorporated	0.95%	3.25%	3.35%	2.53%	2.02%	1.28%	1.89%	1.06%
For profit, unincorporated	2.61%	5.85%	6.24%	4.97%	4.71%	4.31%	3.78%	3.04%
Nonprofit	2.01%	6.85%	8.67%	5.21%	3.34%	2.61%	4.70%	2.12%
Age of firm								
Less than 5 years	4.05%	6.88%	10.77% *	7.44%	8.43%	11.12%	5.30%	5.81%
5-9 years	4.05%	6.91%	7.45%	5.83%	8.49%	14.19% *	4.31%	6.23%
10-19 years	2.31%	4.95%	5.45%	4.27%	4.04%	5.68%	3.10%	3.15%
20 or more years	0.92%	4.26%	3.91%	2.68%	1.85%	1.17%	2.24%	0.98%
Multi/single status								
2 or more locations	1.00%	--	8.55%	3.48%	2.00%	1.16%	4.59%	1.02%
1 location only	1.38%	2.71%	2.95%	2.44%	2.84%	5.33%	1.69%	2.14%
Percent full-time employees								
Less than 25%	4.97%	11.24%	12.56% *	7.95%	9.56%	4.86%	12.01%	4.42%
25-49 %	4.09%	12.75%	10.32%	8.04%	11.04% *	4.68%	6.43%	4.39%
50-74 %	2.29%	7.52%	7.31%	5.73%	5.06%	3.01%	4.63%	2.54%
75% or more	0.91%	3.03%	3.06%	2.26%	1.72%	1.25%	1.74%	1.00%
Union presence								
No union employees	0.95%	2.72%	2.66%	1.92%	1.76%	1.42%	1.56%	1.09%
Has union employees	1.68%	13.11% *	3.92% *	7.64%	4.86%	1.90%	4.50%	1.75%
Percent low-wage employees								
50% or more low-wage	2.11%	8.08%	8.90%	5.04%	4.09%	2.80%	5.10%	2.28%
Less than 50% low-wage	0.87%	2.83%	2.93%	2.18%	1.73%	1.21%	1.66%	0.97%

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.F.15.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA 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	55.2%	25.8%	30.0%	36.3%	48.3%	65.3%	29.7%	59.6%
Industry group **								
Agric., fish., forest.	35.9%	--	--	--	37.2% *	52.2%	34.7% *	37.2%
Mining and manufacturing	54.1%	3.8% *	16.9% *	33.1%	46.7%	64.3%	20.9%	57.3%
Construction	30.0%	9.9% *	32.4%	33.0%	29.2% *	34.5% *	24.7%	33.2%
Utilities and transp.	68.5%	--	31.5% *	45.5%	25.5% *	76.6%	26.1% *	71.4%
Wholesale trade	53.6%	28.1% *	11.9% *	36.0%	47.3%	69.1%	22.2%	60.7%
Fin. svcs. and real estate	64.5%	29.2% *	20.8% *	33.1%	66.5%	68.5%	33.5%	66.9%
Retail trade	45.6%	9.5% *	4.2% *	28.3%	32.3%	53.6%	14.5%	49.5%
Professional services	59.3%	30.7%	48.5%	41.1%	55.0%	69.0%	39.0%	63.4%
Other services	46.2%	37.4%	21.8%	39.0%	47.2%	51.9%	30.1%	49.9%
Ownership								
For profit, incorporated	55.6%	22.8%	27.7%	34.9%	48.0%	65.6%	27.7%	60.4%
For profit, unincorporated	47.4%	30.5%	36.7%	39.0%	47.7%	55.4%	33.6%	50.9%
Nonprofit	60.1%	54.5%	34.3% *	41.1%	50.1%	69.7%	40.7%	61.9%
Age of firm								
Less than 5 years	24.2%	20.1% *	10.1% *	21.9% *	29.7%	33.3% *	15.4% *	29.3%
5-9 years	42.5%	24.4% *	15.1% *	31.5%	58.9%	75.9%	21.3%	56.6%
10-19 years	43.2%	24.2%	38.5% *	45.5%	44.3%	53.0%	32.2%	50.7%
20 or more years	58.5%	29.3%	29.5%	35.1%	49.1%	65.9%	32.3%	61.2%
Multi/single status								
2 or more locations	62.1%	--	8.7% *	38.4%	50.5%	65.7%	32.5%	62.7%
1 location only	36.5%	25.8%	31.7%	35.7%	45.1%	44.4%	29.4%	43.3%
Percent full-time employees								
Less than 25%	45.9%	51.5% *	24.3% *	17.4% *	14.0% *	65.0%	37.5%	50.0%
25-49 %	40.3%	5.6% *	18.3% *	20.2% *	39.1%	50.3%	18.1% *	45.0%
50-74 %	47.9%	24.1% *	22.1% *	44.4%	52.0%	51.4%	27.3%	51.3%
75% or more	56.7%	24.9%	31.3%	36.7%	48.6%	67.6%	30.1%	61.0%
Union presence								
No union employees	51.0%	26.7%	29.3%	34.3%	47.9%	61.1%	29.9%	55.4%
Has union employees	71.8%	9.6% *	47.1% *	61.5%	51.5%	75.9%	23.3% *	73.3%
Percent low-wage employees								
50% or more low-wage	41.1%	22.2% *	20.5% *	18.1%	28.7%	51.0%	19.5% *	44.4%
Less than 50% low-wage	56.4%	26.3%	30.5%	37.2%	50.1%	66.5%	30.4%	60.8%

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.

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

Table I.F.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA 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	1.08%	3.54%	3.58%	2.55%	2.13%	1.48%	1.92%	1.20%
Industry group **								
Agric., fish., forest.	10.40%	--	--	--	15.51% *	15.18%	17.73% *	10.39%
Mining and manufacturing	2.67%	2.61% *	8.30% *	5.22%	5.23%	3.55%	4.52%	2.84%
Construction	4.64%	4.69% *	7.66%	8.80%	9.35% *	14.35% *	4.50%	6.94%
Utilities and transp.	4.13%	--	17.52% *	12.17%	8.27% *	4.55%	10.23% *	4.29%
Wholesale trade	4.76%	11.99% *	5.37% *	6.43%	6.04%	6.15%	4.67%	5.02%
Fin. svcs. and real estate	2.95%	9.46% *	8.82% *	7.62%	5.75%	3.64%	6.72%	3.12%
Retail trade	2.77%	7.19% *	3.32% *	6.85%	7.09%	3.38%	4.13%	3.02%
Professional services	1.90%	6.66%	6.75%	4.41%	3.57%	2.69%	3.90%	2.13%
Other services	2.90%	8.77%	5.89%	8.03%	5.97%	4.28%	4.66%	3.35%
Ownership								
For profit, incorporated	1.24%	4.13%	3.74%	3.10%	2.70%	1.65%	2.12%	1.38%
For profit, unincorporated	3.48%	7.34%	10.65%	6.00%	5.06%	6.45%	5.34%	4.02%
Nonprofit	2.96%	12.37%	11.78% *	7.17%	4.70%	3.98%	6.91%	3.13%
Age of firm								
Less than 5 years	4.02%	7.87% *	7.46% *	6.71% *	8.30%	12.41% *	4.67% *	5.74%
5-9 years	5.15%	8.50% *	5.50% *	6.80%	6.90%	12.77%	4.33%	6.73%
10-19 years	3.09%	6.35%	7.11%	6.47%	5.45%	8.27%	3.95%	4.40%
20 or more years	1.20%	5.82%	4.59%	2.65%	2.50%	1.50%	2.64%	1.28%
Multi/single status								
2 or more locations	1.30%	--	5.00% *	4.09%	2.65%	1.50%	5.18%	1.31%
1 location only	1.73%	3.55%	3.77%	3.05%	3.49%	9.49%	2.05%	2.71%
Percent full-time employees								
Less than 25%	4.83%	15.87% *	17.74% *	7.61% *	5.42% *	5.52%	10.47%	5.03%
25-49 %	4.69%	4.66% *	9.90% *	6.68% *	8.50%	6.72%	5.59% *	5.34%
50-74 %	2.90%	11.88% *	9.53% *	7.19%	6.13%	3.84%	6.44%	3.24%
75% or more	1.19%	3.71%	3.96%	2.79%	2.32%	1.63%	2.11%	1.31%
Union presence								
No union employees	1.21%	3.65%	3.61%	2.40%	2.16%	1.83%	1.96%	1.38%
Has union employees	2.22%	8.62% *	19.38% *	11.94%	8.13%	2.29%	9.65% *	2.23%
Percent low-wage employees								
50% or more low-wage	2.73%	12.01% *	7.98% *	4.39%	4.55%	3.77%	6.23% *	2.99%
Less than 50% low-wage	1.14%	3.69%	3.72%	2.65%	2.27%	1.57%	2.01%	1.27%

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.

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

Table I.F.16 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA 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	24.5%	12.9%	14.1%	19.5%	21.8%	27.6%	14.8%	26.0%
Industry group **								
Agric., fish., forest.	12.5%*	--	--	0.6%*	24.6%*	8.2%*	14.5%*	11.1%*
Mining and manufacturing	22.7%	2.0%*	6.0%*	17.8%	19.3%	26.1%	9.5%	23.9%
Construction	15.4%	6.3%*	11.7%*	19.8%*	15.1%*	17.2%*	12.5%	17.3%
Utilities and transp.	35.0%	--	23.5%*	24.9%*	12.8%*	39.0%	14.4%*	36.3%
Wholesale trade	24.8%	10.3%*	6.9%*	17.4%	21.8%	31.0%	11.1%	27.6%
Fin. svcs. and real estate	28.8%	12.5%*	6.1%*	16.8%	31.7%	30.3%	14.5%	29.9%
Retail trade	25.2%	4.7%*	2.8%*	15.8%	17.9%	29.5%	7.9%	27.4%
Professional services	24.8%	17.4%	27.8%	24.0%	25.8%	24.8%	21.7%	25.2%
Other services	18.3%	15.5%	8.3%	18.7%	17.0%	20.2%	12.8%	19.4%
Ownership								
For profit, incorporated	26.0%	11.8%	12.8%	18.8%	21.4%	30.2%	13.9%	27.9%
For profit, unincorporated	20.9%	16.0%	18.6%*	22.3%	22.9%	20.2%	17.0%	21.7%
Nonprofit	20.8%	15.5%*	16.8%*	20.3%	22.0%	20.8%	17.9%	21.0%
Age of firm								
Less than 5 years	13.5%	11.9%*	3.0%*	13.8%*	17.4%*	19.6%*	7.0%*	18.5%
5-9 years	19.9%	11.7%*	6.3%*	17.5%	26.8%	30.0%*	9.7%	27.1%
10-19 years	20.7%	11.9%	21.4%	26.2%	17.2%	22.9%	17.1%	22.8%
20 or more years	25.5%	14.4%	13.6%	17.8%	22.3%	27.8%	16.1%	26.3%
Multi/single status								
2 or more locations	26.9%	--	4.6%*	21.7%	22.0%	28.1%	17.6%	27.0%
1 location only	17.5%	12.9%	14.8%	19.0%	21.4%	12.4%	14.5%	20.2%
Percent full-time employees								
Less than 25%	23.6%	36.5%*	5.4%*	11.0%*	5.3%*	37.6%	19.0%*	25.9%
25-49 %	15.1%	2.9%*	8.0%*	11.5%*	12.6%*	17.6%	10.1%*	15.8%
50-74 %	24.7%	11.6%*	13.3%*	24.3%	23.5%	27.1%	15.1%	26.2%
75% or more	24.8%	12.3%	14.7%	19.6%	22.2%	27.9%	14.7%	26.3%
Union presence								
No union employees	23.9%	13.6%	16.1%	19.7%	22.0%	27.0%	16.0%	25.3%
Has union employees	26.4%	3.6%*	4.6%*	18.0%*	20.3%	28.9%	4.6%*	27.7%
Percent low-wage employees								
50% or more low-wage	20.4%	14.7%*	9.9%*	9.0%	15.9%	24.0%	11.8%*	21.5%
Less than 50% low-wage	24.8%	12.7%	14.3%	20.1%	22.2%	27.9%	15.0%	26.3%

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.

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

Table I.F.16 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA 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	0.71%	1.95%	1.97%	1.66%	1.27%	1.01%	1.10%	0.80%
Industry group **								
Agric., fish., forest.	4.72% *	--	--	0.59% *	11.15% *	4.34% *	9.33% *	4.20% *
Mining and manufacturing	1.60%	1.29% *	3.13% *	3.29%	2.69%	2.31%	2.22%	1.73%
Construction	2.70%	3.00% *	3.55% *	6.32% *	5.52% *	5.70% *	2.63%	4.06%
Utilities and transp.	3.35%	--	13.97% *	7.83% *	4.39% *	3.96%	6.24% *	3.53%
Wholesale trade	3.41%	4.59% *	3.09% *	3.98%	3.85%	5.59%	2.40%	3.98%
Fin. svcs. and real estate	1.90%	4.49% *	2.46% *	4.43%	4.72%	2.31%	3.27%	2.03%
Retail trade	1.90%	3.69% *	2.20% *	4.24%	4.18%	2.48%	2.34%	2.13%
Professional services	1.31%	4.24%	5.12%	2.98%	2.29%	1.83%	2.61%	1.45%
Other services	1.58%	4.32%	2.34%	4.89%	3.38%	2.29%	2.28%	1.86%
Ownership								
For profit, incorporated	0.82%	2.34%	1.97%	2.03%	1.56%	1.15%	1.21%	0.93%
For profit, unincorporated	2.28%	4.23%	6.74% *	4.15%	3.56%	4.04%	3.24%	2.69%
Nonprofit	1.67%	5.85% *	6.24% *	3.61%	2.58%	2.29%	3.41%	1.77%
Age of firm								
Less than 5 years	2.32%	4.85% *	1.98% *	4.23% *	5.30% *	7.68% *	2.19% *	3.79%
5-9 years	3.27%	4.32% *	2.22% *	4.06%	6.26%	14.57% *	2.07%	5.33%
10-19 years	1.86%	3.40%	4.84%	4.87%	2.91%	3.74%	2.44%	2.58%
20 or more years	0.80%	3.27%	2.53%	1.66%	1.47%	1.04%	1.57%	0.85%
Multi/single status								
2 or more locations	0.88%	--	2.60% *	2.71%	1.61%	1.03%	2.90%	0.89%
1 location only	1.01%	1.95%	2.09%	1.96%	2.06%	3.59%	1.17%	1.60%
Percent full-time employees								
Less than 25%	3.39%	12.61% *	4.91% *	5.01% *	2.16% *	4.69%	7.09% *	3.46%
25-49 %	2.55%	2.38% *	4.74% *	3.89% *	5.24% *	3.53%	3.26% *	2.87%
50-74 %	1.82%	6.49% *	6.12% *	4.79%	3.80%	2.44%	3.97%	2.02%
75% or more	0.78%	1.98%	2.18%	1.81%	1.37%	1.12%	1.19%	0.88%
Union presence								
No union employees	0.79%	2.06%	2.22%	1.58%	1.32%	1.22%	1.18%	0.91%
Has union employees	1.55%	3.15% *	3.17% *	7.23% *	4.17%	1.78%	2.20% *	1.63%
Percent low-wage employees								
50% or more low-wage	1.64%	8.44% *	4.28% *	2.27%	2.76%	2.27%	4.00% *	1.78%
Less than 50% low-wage	0.75%	1.97%	2.05%	1.74%	1.35%	1.07%	1.14%	0.84%

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.

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

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, 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	19.9%	37.2%	32.9%	34.3%	23.3%	14.7%	35.0%	17.6%
Industry group **								
Agric., fish., forest.	22.4%	--	--	18.6% *	41.6% *	7.5% *	27.2% *	18.7% *
Mining and manufacturing	19.3%	50.6%	29.3%	36.0%	22.0%	14.5%	36.1%	17.8%
Construction	36.0%	58.0%	24.4%	40.1%	36.5%	32.7% *	38.1%	34.8%
Utilities and transp.	16.1%	--	51.1%	29.8%	37.4%	11.9%	40.7%	14.5%
Wholesale trade	21.5%	26.4% *	51.2%	30.9%	24.3%	13.9%	39.0%	17.9%
Fin. svcs. and real estate	15.8%	30.5%	23.1% *	34.0%	16.0%	14.0%	28.7%	14.8%
Retail trade	30.1%	45.1%	63.6%	40.2%	37.5%	25.6%	46.8%	28.0%
Professional services	17.0%	39.3%	29.6%	34.4%	21.1%	11.2%	33.9%	14.5%
Other services	21.3%	25.9%	29.6%	29.2%	19.0%	18.8%	29.7%	19.5%
Ownership								
For profit, incorporated	20.8%	40.2%	33.2%	35.0%	23.2%	15.8%	36.4%	18.3%
For profit, unincorporated	23.2%	36.5%	32.0%	35.0%	25.1%	16.3%	33.6%	20.9%
Nonprofit	13.8%	12.9% *	32.1%	29.2%	21.9%	9.0%	26.0%	13.0%
Age of firm								
Less than 5 years	42.1%	47.2%	26.3% *	49.3%	41.1%	39.2%	38.6%	44.8%
5-9 years	27.0%	36.2%	35.6%	38.1%	18.7%	9.5% *	35.8%	20.8%
10-19 years	27.2%	37.3%	34.1%	31.5%	21.7%	20.4%	36.0%	22.2%
20 or more years	18.1%	34.7%	32.5%	32.9%	23.1%	14.4%	33.7%	16.7%
Multi/single status								
2 or more locations	16.4%	--	48.6%	34.9%	21.5%	14.6%	36.5%	16.1%
1 location only	30.4%	37.2%	31.8%	34.2%	26.0%	15.6%	34.9%	26.4%
Percent full-time employees								
Less than 25%	27.8%	34.4% *	16.9% *	52.3%	32.8%	20.2%	31.7%	25.9%
25-49 %	22.4%	48.3%	35.6%	45.2%	19.7% *	17.5%	45.8%	19.2%
50-74 %	27.0%	36.7%	46.9%	30.5%	21.8%	25.6%	40.2%	24.9%
75% or more	19.0%	37.0%	32.3%	33.9%	23.4%	13.4%	34.3%	16.8%
Union presence								
No union employees	23.0%	37.4%	38.8%	37.8%	23.9%	17.2%	37.4%	20.4%
Has union employees	10.4%	34.0% *	5.2% *	11.3%	19.1%	9.2%	15.1%	10.1%
Percent low-wage employees								
50% or more low-wage	29.3%	51.6%	38.4%	40.7%	39.7%	23.0%	48.7%	26.9%
Less than 50% low-wage	19.2%	35.8%	32.7%	34.0%	22.1%	14.0%	34.2%	17.0%

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.

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, 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	0.57%	2.59%	2.45%	1.76%	1.26%	0.71%	1.42%	0.61%
Industry group **								
Agric., fish., forest.	5.58%	--	--	10.06% *	13.11% *	3.52% *	10.39% *	5.83% *
Mining and manufacturing	1.37%	10.90%	7.75%	4.01%	2.84%	1.67%	4.40%	1.42%
Construction	3.53%	8.47%	5.16%	6.78%	6.48%	13.10% *	4.30%	5.10%
Utilities and transp.	2.26%	--	13.85%	8.14%	6.78%	2.48%	7.88%	2.34%
Wholesale trade	1.99%	8.87% *	8.49%	5.42%	3.66%	2.36%	5.17%	2.00%
Fin. svcs. and real estate	1.58%	7.06%	7.78% *	5.49%	3.05%	1.91%	4.52%	1.66%
Retail trade	1.98%	8.25%	7.61%	5.31%	5.87%	2.32%	4.56%	2.12%
Professional services	0.93%	4.63%	3.73%	3.19%	2.09%	1.10%	2.45%	0.98%
Other services	1.58%	5.12%	6.05%	4.16%	3.00%	2.28%	3.42%	1.74%
Ownership								
For profit, incorporated	0.69%	3.14%	2.93%	2.11%	1.59%	0.87%	1.69%	0.74%
For profit, unincorporated	1.67%	5.63%	5.06%	4.29%	3.17%	2.27%	3.23%	1.84%
Nonprofit	1.23%	3.94% *	8.45%	5.29%	2.73%	1.35%	4.33%	1.27%
Age of firm								
Less than 5 years	4.02%	7.20%	10.79% *	7.82%	7.91%	11.13%	5.20%	5.87%
5-9 years	2.94%	6.77%	7.39%	5.73%	4.35%	3.84% *	4.12%	3.66%
10-19 years	1.88%	4.75%	4.61%	3.49%	2.93%	5.20%	2.77%	2.48%
20 or more years	0.61%	3.87%	3.26%	2.17%	1.46%	0.72%	1.90%	0.64%
Multi/single status								
2 or more locations	0.64%	--	8.79%	3.11%	1.44%	0.73%	4.56%	0.65%
1 location only	1.15%	2.59%	2.50%	2.07%	2.31%	3.94%	1.49%	1.70%
Percent full-time employees								
Less than 25%	3.64%	12.52% *	10.44% *	8.14%	8.97%	3.48%	9.04%	3.36%
25-49 %	2.83%	12.64%	9.39%	7.92%	7.12% *	3.10%	6.30%	2.88%
50-74 %	1.96%	6.83%	7.66%	4.94%	3.71%	2.61%	4.46%	2.15%
75% or more	0.61%	2.92%	2.64%	1.91%	1.35%	0.76%	1.54%	0.65%
Union presence								
No union employees	0.69%	2.60%	2.57%	1.80%	1.33%	0.95%	1.45%	0.76%
Has union employees	0.88%	13.10% *	2.13% *	3.11%	3.88%	0.93%	3.88%	0.90%
Percent low-wage employees								
50% or more low-wage	1.81%	9.33%	8.02%	4.87%	3.92%	2.25%	5.25%	1.90%
Less than 50% low-wage	0.59%	2.68%	2.53%	1.84%	1.31%	0.75%	1.46%	0.64%

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.

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

Table I.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician 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	60.8%	68.6%	69.6%	69.8%	64.3%	56.1%	69.2%	59.3%
Industry group **								
Agric., fish., forest.	52.7%	47.9%	79.0%	62.6%	29.5%*	57.0%	55.2%	51.6%
Mining and manufacturing	56.5%	64.0%	76.7%	66.3%	64.3%	49.4%	70.0%	55.0%
Construction	65.1%	62.5%	64.5%	68.4%	65.9%	58.5%	65.7%	64.7%
Utilities and transp.	50.0%	67.8%	63.3%	66.5%	59.3%	45.9%	65.7%	48.5%
Wholesale trade	61.8%	68.2%	73.1%	73.7%	62.3%	54.6%	70.3%	59.4%
Fin. svcs. and real estate	55.7%	72.9%	70.0%	74.1%	62.6%	51.0%	71.5%	54.0%
Retail trade	57.5%	66.6%	73.9%	72.0%	60.9%	51.9%	69.4%	55.3%
Professional services	64.5%	67.6%	67.4%	67.2%	63.3%	64.0%	68.6%	63.9%
Other services	67.5%	74.3%	70.9%	73.6%	71.4%	62.0%	72.1%	66.4%
Ownership								
For profit, incorporated	57.8%	67.1%	68.8%	70.2%	62.4%	52.0%	68.6%	55.8%
For profit, unincorporated	62.4%	70.3%	70.6%	65.9%	63.3%	57.2%	69.3%	60.4%
Nonprofit	71.2%	74.5%	74.9%	72.6%	70.3%	71.0%	73.1%	71.0%
Age of firm								
Less than 5 years	67.9%	64.5%	78.3%	67.2%	73.8%	43.2%	68.7%	67.4%
5-9 years	68.2%	64.9%	72.9%	70.9%	64.9%	67.1%	69.1%	67.5%
10-19 years	68.4%	70.8%	72.9%	71.0%	63.9%	67.4%	71.8%	66.5%
20 or more years	59.1%	69.4%	66.1%	69.4%	63.7%	55.6%	68.0%	58.1%
Multi/single status								
2 or more locations	57.8%	67.7%	77.8%	69.6%	63.1%	55.9%	70.4%	57.6%
1 location only	68.0%	68.6%	69.0%	69.8%	66.0%	63.8%	69.1%	67.1%
Percent full-time employees								
Less than 25%	57.9%	53.4%	57.9%	75.7%	64.1%	48.1%	61.4%	57.0%
25-49 %	61.6%	69.9%	62.1%	72.1%	63.3%	57.3%	66.9%	60.7%
50-74 %	60.6%	75.1%	69.3%	68.0%	66.7%	54.7%	71.6%	58.6%
75% or more	60.9%	67.9%	70.2%	69.7%	64.0%	56.3%	69.2%	59.4%
Union presence								
No union employees	62.0%	69.3%	70.3%	69.7%	64.3%	56.8%	69.5%	60.3%
Has union employees	56.4%	51.9%	62.7%	70.5%	64.1%	54.6%	63.7%	56.1%
Percent low-wage employees								
50% or more low-wage	59.4%	59.5%	71.8%	70.7%	66.3%	52.9%	67.5%	58.4%
Less than 50% low-wage	61.0%	69.4%	69.5%	69.7%	64.0%	56.5%	69.3%	59.4%

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.

** 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.18 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician 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	0.61%	1.55%	1.62%	1.20%	1.24%	0.92%	0.92%	0.70%
Industry group **								
Agric., fish., forest.	8.40%	12.91%	12.62%	14.77%	16.30%*	15.42%	9.53%	11.15%
Mining and manufacturing	1.60%	6.49%	4.47%	3.44%	2.81%	2.35%	3.03%	1.74%
Construction	2.70%	5.31%	4.96%	4.03%	5.67%	9.91%	2.95%	4.06%
Utilities and transp.	2.76%	9.39%	10.42%	6.58%	6.93%	3.41%	5.59%	2.97%
Wholesale trade	2.24%	6.53%	4.71%	3.68%	4.09%	3.92%	3.11%	2.72%
Fin. svcs. and real estate	1.78%	4.43%	5.82%	3.71%	3.77%	2.30%	3.07%	1.94%
Retail trade	1.65%	5.06%	4.76%	3.41%	4.45%	2.20%	2.82%	1.88%
Professional services	1.13%	2.71%	2.94%	2.27%	2.29%	1.68%	1.67%	1.29%
Other services	1.38%	3.23%	3.86%	2.85%	2.91%	2.29%	2.12%	1.64%
Ownership								
For profit, incorporated	0.72%	1.92%	1.95%	1.41%	1.65%	1.04%	1.11%	0.83%
For profit, unincorporated	1.59%	3.17%	3.64%	3.29%	2.99%	3.00%	2.12%	1.96%
Nonprofit	1.45%	4.70%	4.64%	2.88%	2.25%	2.16%	2.62%	1.56%
Age of firm								
Less than 5 years	2.68%	4.61%	4.44%	4.97%	4.98%	10.45%	3.14%	3.95%
5-9 years	2.27%	4.19%	4.50%	3.53%	4.72%	10.00%	2.59%	3.48%
10-19 years	1.58%	2.66%	3.00%	2.62%	3.72%	3.48%	1.74%	2.24%
20 or more years	0.70%	2.42%	2.33%	1.52%	1.41%	0.96%	1.31%	0.77%
Multi/single status								
2 or more locations	0.78%	11.22%	3.89%	2.14%	1.48%	0.94%	2.75%	0.79%
1 location only	0.94%	1.56%	1.72%	1.42%	2.19%	5.60%	0.98%	1.55%
Percent full-time employees								
Less than 25%	2.61%	9.27%	13.29%	4.30%	5.42%	3.71%	6.29%	2.86%
25-49 %	2.25%	6.94%	6.22%	4.37%	5.77%	3.12%	3.51%	2.57%
50-74 %	1.70%	3.47%	4.76%	3.40%	3.47%	2.48%	2.49%	1.94%
75% or more	0.68%	1.78%	1.78%	1.35%	1.38%	1.03%	1.04%	0.78%
Union presence								
No union employees	0.65%	1.55%	1.60%	1.22%	1.30%	1.08%	0.93%	0.77%
Has union employees	1.54%	9.68%	8.23%	5.83%	4.01%	1.76%	5.28%	1.59%
Percent low-wage employees								
50% or more low-wage	1.52%	5.52%	4.11%	3.24%	2.90%	2.25%	2.71%	1.68%
Less than 50% low-wage	0.65%	1.61%	1.71%	1.28%	1.35%	1.00%	0.97%	0.76%

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.

** 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.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments 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	40.29	43.90	42.86	44.24	40.08	38.66	44.11	39.49
Industry group **								
Agric., fish., forest.	43.79	--	--	53.77	--	38.97	48.80	41.59
Mining and manufacturing	40.39	45.03	41.29	45.21	40.98	38.43	43.86	39.91
Construction	45.51	45.29	43.09	48.92	45.78	39.83	46.06	45.13
Utilities and transp.	38.78	47.97	45.98	41.78	39.82	37.43	44.46	38.07
Wholesale trade	40.30	43.99	41.53	43.20	39.00	38.88	42.93	39.41
Fin. svcs. and real estate	39.43	42.32	41.44	44.30	41.92	37.76	43.03	38.93
Retail trade	42.81	47.75	47.09	43.98	42.24	41.66	46.43	41.94
Professional services	38.69	44.19	42.94	43.77	38.07	37.12	44.23	37.73
Other services	41.49	41.57	42.24	41.73	39.53	42.44	42.49	41.23
Ownership								
For profit, incorporated	40.98	44.70	42.70	44.51	40.70	39.52	44.42	40.19
For profit, unincorporated	41.95	44.23	44.62	45.73	41.32	39.43	44.68	41.03
Nonprofit	37.10	38.58	40.44	41.11	37.66	36.00	40.94	36.74
Age of firm								
Less than 5 years	44.54	41.39	41.12	48.62	43.28	45.63	42.69	45.79
5-9 years	43.56	49.75	44.30	45.80	40.92	35.28	46.16	41.49
10-19 years	42.47	42.15	43.91	44.63	40.61	41.40	44.03	41.54
20 or more years	39.53	43.92	42.12	43.15	39.65	38.52	43.85	38.98
Multi/single status								
2 or more locations	39.29	--	40.98	42.77	40.46	38.75	43.09	39.20
1 location only	42.33	43.92	43.02	44.65	39.56	36.10	44.22	40.60
Percent full-time employees								
Less than 25%	41.67	45.16	44.15	41.46	43.08	39.48	44.29	40.93
25-49 %	39.77	44.58	44.16	42.82	42.69	36.42	45.76	38.61
50-74 %	39.19	41.83	42.31	43.91	36.65	38.59	43.25	38.30
75% or more	40.42	44.23	42.85	44.41	40.31	38.75	44.15	39.64
Union presence								
No union employees	41.22	44.28	43.32	44.51	40.66	39.62	44.51	40.38
Has union employees	36.42	31.70	37.14	40.63	34.86	36.40	36.65	36.41
Percent low-wage employees								
50% or more low-wage	43.03	45.65	45.75	43.90	43.11	42.33	47.92	42.33
Less than 50% low-wage	39.99	43.78	42.65	44.27	39.64	38.28	43.82	39.16

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.

-- 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.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments 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	0.23	0.76	0.67	0.58	0.50	0.33	0.42	0.26
Industry group **								
Agric., fish., forest.	4.55	--	--	14.56	--	3.74	7.62	5.42
Mining and manufacturing	0.58	2.78	2.09	1.45	1.02	0.86	1.35	0.63
Construction	1.14	2.38	1.94	2.40	2.17	2.37	1.53	1.60
Utilities and transp.	0.72	5.93	5.80	2.71	1.65	0.80	2.71	0.72
Wholesale trade	0.74	2.97	1.76	1.43	1.39	1.28	1.18	0.89
Fin. svcs. and real estate	0.73	1.93	2.71	1.94	2.42	0.84	1.44	0.81
Retail trade	0.71	3.17	2.67	1.24	1.66	1.01	1.44	0.80
Professional services	0.41	1.39	1.09	0.85	0.87	0.59	0.71	0.46
Other services	0.59	1.36	1.44	1.49	1.19	0.93	0.84	0.72
Ownership								
For profit, incorporated	0.27	0.93	0.82	0.65	0.65	0.37	0.52	0.31
For profit, unincorporated	0.68	1.58	1.38	1.82	1.55	0.98	0.91	0.86
Nonprofit	0.55	2.03	1.91	1.60	0.85	0.79	1.09	0.59
Age of firm								
Less than 5 years	1.81	1.57	2.57	3.02	3.99	8.15	1.37	2.88
5-9 years	1.01	2.13	1.87	2.11	1.83	1.65	1.28	1.49
10-19 years	0.56	1.43	1.15	1.28	1.06	1.20	0.81	0.75
20 or more years	0.26	1.13	0.96	0.64	0.56	0.35	0.58	0.28
Multi/single status								
2 or more locations	0.29	--	2.01	0.93	0.64	0.34	1.32	0.29
1 location only	0.39	0.76	0.70	0.70	0.82	1.69	0.44	0.62
Percent full-time employees								
Less than 25%	1.15	4.39	7.29	1.95	2.09	1.66	3.00	1.21
25-49 %	1.06	2.47	2.65	1.85	2.40	1.44	1.48	1.22
50-74 %	0.64	1.74	1.69	1.63	1.15	0.99	1.10	0.73
75% or more	0.26	0.88	0.74	0.65	0.57	0.37	0.47	0.29
Union presence								
No union employees	0.24	0.76	0.68	0.57	0.53	0.36	0.42	0.28
Has union employees	0.61	2.75	2.37	3.44	1.46	0.70	1.71	0.64
Percent low-wage employees								
50% or more low-wage	0.58	2.49	2.64	1.91	1.21	0.69	1.81	0.60
Less than 50% low-wage	0.25	0.79	0.69	0.61	0.55	0.36	0.43	0.29

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.

-- 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.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments 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	20.7	24.5	23.8	23.4	20.5	20.2	23.9	20.4
Industry group **								
Agric., fish., forest.	20.8	--	--	--	--	20.6	22.0	20.2
Mining and manufacturing	20.2	23.1	22.9	22.8	19.4	20.0	23.3	20.0
Construction	22.3	25.2	27.4	24.3	19.3	19.5	26.3	20.2
Utilities and transp.	20.7	--	--	21.4	18.3	20.9	20.0	20.7
Wholesale trade	20.0	18.4	23.6	23.1	21.1	18.9	22.2	19.6
Fin. svcs. and real estate	20.1	25.2	19.0	22.6	18.3	20.1	23.0	20.0
Retail trade	21.9	30.1	28.4	25.7	23.5	20.9	28.5	21.3
Professional services	20.3	26.5	22.7	23.3	20.2	19.5	23.9	19.9
Other services	22.1	22.7	21.7	22.9	24.1	21.3	22.3	22.0
Ownership								
For profit, incorporated	20.8	24.7	24.8	23.6	19.9	20.4	24.4	20.4
For profit, unincorporated	21.6	24.9	21.3	24.3	21.7	20.7	23.4	21.3
Nonprofit	19.5	22.1	20.1	20.8	21.3	18.7	21.5	19.3
Age of firm								
Less than 5 years	21.8	26.0	21.2	23.7	19.5	18.9	24.1	20.4
5-9 years	22.2	26.1	22.9	24.0	21.4	16.4	24.6	20.8
10-19 years	22.2	24.3	24.2	24.9	20.5	20.2	23.8	21.5
20 or more years	20.5	23.6	24.2	22.7	20.4	20.2	23.8	20.3
Multi/single status								
2 or more locations	20.4	--	23.7	22.9	20.8	20.2	23.6	20.3
1 location only	22.2	24.4	23.8	23.5	19.9	19.2	23.9	20.8
Percent full-time employees								
Less than 25%	21.5	--	25.4	22.0	24.1	19.7	24.3	20.9
25-49 %	22.2	26.6	20.5	23.7	24.3	21.2	23.4	22.0
50-74 %	21.2	22.3	23.3	22.9	21.2	21.0	22.9	21.0
75% or more	20.6	24.9	24.0	23.4	20.1	20.0	24.0	20.2
Union presence								
No union employees	20.9	24.6	24.2	23.6	20.8	20.1	24.0	20.5
Has union employees	20.2	--	21.1	19.3	18.3	20.3	22.3	20.1
Percent low-wage employees								
50% or more low-wage	22.3	23.2	24.3	25.2	24.3	21.2	25.0	22.0
Less than 50% low-wage	20.5	24.7	23.8	23.2	20.0	20.1	23.8	20.2

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.

-- 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.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments 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	0.15	0.83	0.85	0.50	0.40	0.18	0.44	0.16
Industry group **								
Agric., fish., forest.	0.77	--	--	--	--	0.64	1.78	0.55
Mining and manufacturing	0.32	2.66	1.12	0.97	0.66	0.40	1.01	0.33
Construction	1.00	2.73	3.00	2.77	1.19	0.76	1.83	1.00
Utilities and transp.	0.41	--	--	1.70	0.98	0.45	2.20	0.42
Wholesale trade	0.52	2.19	2.39	1.00	0.80	0.70	1.24	0.56
Fin. svcs. and real estate	0.33	2.26	1.13	1.04	0.79	0.37	1.18	0.34
Retail trade	0.35	5.37	2.04	1.40	0.93	0.35	1.67	0.32
Professional services	0.26	1.23	1.07	0.93	0.66	0.30	0.64	0.28
Other services	0.72	1.24	1.67	1.14	1.76	1.00	0.93	0.82
Ownership								
For profit, incorporated	0.17	1.09	1.09	0.63	0.36	0.21	0.56	0.18
For profit, unincorporated	0.48	1.46	1.11	1.07	1.44	0.52	0.81	0.55
Nonprofit	0.39	1.25	0.65	0.98	1.00	0.46	0.95	0.41
Age of firm								
Less than 5 years	0.85	2.28	1.18	2.07	1.10	1.43	1.37	1.02
5-9 years	0.92	1.39	1.66	1.34	1.68	2.33	0.96	1.32
10-19 years	0.53	1.72	1.84	1.36	0.81	0.58	0.91	0.63
20 or more years	0.16	1.31	1.22	0.54	0.48	0.19	0.64	0.17
Multi/single status								
2 or more locations	0.17	--	1.46	0.72	0.54	0.18	1.26	0.17
1 location only	0.34	0.84	0.90	0.61	0.57	0.82	0.47	0.46
Percent full-time employees								
Less than 25%	0.82	--	5.56	1.13	2.67	0.76	2.57	0.82
25-49 %	0.62	3.78	1.18	1.65	1.91	0.49	1.34	0.67
50-74 %	0.44	1.40	1.74	1.26	1.14	0.54	1.04	0.47
75% or more	0.17	0.98	0.98	0.55	0.43	0.20	0.50	0.18
Union presence								
No union employees	0.17	0.85	0.93	0.50	0.44	0.19	0.46	0.18
Has union employees	0.36	--	1.99	1.68	0.73	0.39	1.53	0.36
Percent low-wage employees								
50% or more low-wage	0.47	1.50	1.73	1.71	0.95	0.60	1.33	0.50
Less than 50% low-wage	0.16	0.92	0.89	0.51	0.43	0.19	0.47	0.17

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.

-- 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.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician 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	35.5%	21.2%	23.0%	22.4%	27.6%	43.8%	22.3%	37.9%
Industry group **								
Agric., fish., forest.	31.7%	44.5%	18.9% *	31.8% *	19.8% *	41.8% *	37.4%	29.3% *
Mining and manufacturing	40.4%	29.3%	20.1%	22.1%	31.3%	50.0%	22.8%	42.3%
Construction	28.9%	23.1%	29.8%	20.1%	32.3%	43.0%	24.5%	31.8%
Utilities and transp.	47.2%	19.2% *	30.3% *	26.6%	32.5%	53.0%	25.6%	49.2%
Wholesale trade	32.4%	24.6%	20.4%	15.0%	30.1%	42.8%	21.1%	35.6%
Fin. svcs. and real estate	41.1%	17.2%	11.3%	20.5%	25.3%	49.1%	16.0%	43.8%
Retail trade	39.3%	13.9%	23.2%	27.2%	23.2%	48.5%	22.2%	42.5%
Professional services	31.7%	23.9%	21.8%	25.5%	26.9%	36.1%	22.7%	33.1%
Other services	30.1%	17.6%	26.0%	20.1%	24.1%	38.8%	21.8%	32.1%
Ownership								
For profit, incorporated	38.2%	21.3%	23.6%	22.4%	29.5%	47.1%	22.5%	41.2%
For profit, unincorporated	34.0%	24.2%	21.7%	23.0%	30.4%	45.3%	22.3%	37.4%
Nonprofit	26.3%	14.0%	21.1%	21.6%	20.3%	30.4%	20.7%	26.8%
Age of firm								
Less than 5 years	24.3%	25.5%	19.4%	21.6%	20.8%	49.1%	23.0%	25.2%
5-9 years	24.4%	23.4%	25.2%	19.1%	27.5%	31.9% *	20.7%	27.4%
10-19 years	24.1%	19.9%	18.7%	22.0%	26.9%	28.4%	20.8%	26.0%
20 or more years	38.2%	20.2%	25.2%	23.4%	28.2%	44.5%	23.5%	39.8%
Multi/single status								
2 or more locations	40.4%	33.9% *	20.4%	24.6%	28.4%	44.1%	24.0%	40.7%
1 location only	24.0%	21.1%	23.2%	21.8%	26.6%	32.6%	22.2%	25.6%
Percent full-time employees								
Less than 25%	38.7%	34.4%	40.0% *	21.7%	30.5%	50.6%	32.6%	40.3%
25-49 %	32.0%	21.7%	19.8%	14.3%	30.7%	39.5%	18.9%	34.4%
50-74 %	35.8%	17.1%	31.2%	17.3%	23.5%	45.9%	22.8%	38.2%
75% or more	35.6%	21.5%	21.9%	23.3%	27.9%	43.6%	22.2%	38.0%
Union presence								
No union employees	33.5%	20.8%	22.1%	22.6%	27.3%	42.6%	21.9%	36.1%
Has union employees	43.3%	32.0%	33.2%	19.3%	31.0%	46.4%	29.5%	43.9%
Percent low-wage employees								
50% or more low-wage	36.3%	32.8%	20.7%	24.9%	26.9%	44.4%	26.3%	37.5%
Less than 50% low-wage	35.5%	20.2%	23.2%	22.1%	27.7%	43.7%	22.0%	38.0%

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.

** 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.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician 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	0.60%	1.36%	1.50%	1.07%	1.16%	0.93%	0.84%	0.69%
Industry group **								
Agric., fish., forest.	7.44%	13.10%	12.56% *	13.89% *	9.91% *	15.54% *	9.68%	9.58% *
Mining and manufacturing	1.61%	6.11%	4.16%	2.88%	2.64%	2.35%	2.67%	1.75%
Construction	2.70%	4.32%	4.85%	3.57%	5.66%	9.83%	2.73%	4.07%
Utilities and transp.	2.75%	6.30% *	10.37% *	6.31%	6.77%	3.40%	5.17%	2.96%
Wholesale trade	2.20%	6.45%	4.70%	2.70%	3.77%	3.91%	2.87%	2.68%
Fin. svcs. and real estate	1.78%	3.55%	2.69%	3.31%	3.19%	2.30%	2.23%	1.94%
Retail trade	1.64%	3.40%	4.56%	3.47%	3.54%	2.20%	2.48%	1.87%
Professional services	1.13%	2.51%	2.51%	2.11%	2.22%	1.72%	1.51%	1.29%
Other services	1.39%	2.84%	3.91%	2.58%	2.85%	2.38%	1.99%	1.68%
Ownership								
For profit, incorporated	0.71%	1.66%	1.82%	1.29%	1.55%	1.04%	1.02%	0.82%
For profit, unincorporated	1.62%	3.00%	3.12%	2.83%	2.92%	3.10%	1.81%	2.00%
Nonprofit	1.50%	3.48%	4.62%	2.59%	2.01%	2.32%	2.46%	1.62%
Age of firm								
Less than 5 years	2.42%	4.20%	4.21%	4.23%	4.35%	10.68%	2.79%	3.58%
5-9 years	2.11%	3.65%	3.84%	2.98%	4.49%	10.01% *	2.02%	3.37%
10-19 years	1.46%	2.33%	2.71%	2.32%	3.57%	3.25%	1.59%	2.08%
20 or more years	0.70%	2.10%	2.21%	1.39%	1.32%	0.97%	1.22%	0.77%
Multi/single status								
2 or more locations	0.78%	11.91% *	4.69%	1.98%	1.38%	0.95%	2.64%	0.79%
1 location only	0.87%	1.37%	1.58%	1.26%	2.05%	5.38%	0.88%	1.45%
Percent full-time employees								
Less than 25%	2.61%	8.97%	13.29% *	4.40%	5.46%	3.70%	6.26%	2.87%
25-49 %	2.12%	5.94%	5.21%	2.48%	5.92%	2.92%	2.75%	2.45%
50-74 %	1.68%	2.77%	4.87%	2.48%	2.85%	2.49%	2.29%	1.92%
75% or more	0.67%	1.57%	1.62%	1.22%	1.30%	1.04%	0.94%	0.78%
Union presence								
No union employees	0.64%	1.36%	1.45%	1.09%	1.21%	1.09%	0.83%	0.76%
Has union employees	1.54%	9.13%	8.15%	5.12%	4.04%	1.77%	5.14%	1.60%
Percent low-wage employees								
50% or more low-wage	1.47%	5.31%	3.48%	3.12%	2.50%	2.23%	2.62%	1.63%
Less than 50% low-wage	0.65%	1.40%	1.59%	1.14%	1.28%	1.00%	0.88%	0.75%

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.

** 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.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day 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	5.4%	11.7%	11.5%	8.9%	5.9%	3.4%	10.8%	4.5%
Industry group **								
Agric., fish., forest.	3.9%*	2.3%*	18.6%*	4.2%*	3.4%*	0.2%*	6.5%*	2.8%*
Mining and manufacturing	3.7%	9.6%*	9.1%*	9.3%	3.0%	2.4%*	8.6%	3.2%
Construction	8.2%	12.0%	9.8%*	10.3%	7.4%*	0.8%*	11.6%	5.9%*
Utilities and transp.	2.3%	4.5%*	6.6%*	10.8%*	4.3%*	0.9%*	10.9%*	1.5%
Wholesale trade	4.9%	13.0%*	11.4%*	7.3%	6.1%	1.5%*	10.4%	3.4%
Fin. svcs. and real estate	3.9%	4.8%*	6.9%*	13.4%	8.6%*	1.8%*	6.5%	3.6%
Retail trade	4.5%	15.7%	12.2%*	8.6%*	5.9%	2.0%	12.4%	3.0%
Professional services	6.1%	13.2%	13.1%	7.5%	5.8%	4.8%	12.3%	5.1%
Other services	8.4%	12.9%	13.6%	9.1%	7.2%	7.5%*	10.8%	7.8%
Ownership								
For profit, incorporated	4.8%	11.6%	11.9%	9.3%	5.3%	2.6%	11.1%	3.7%
For profit, unincorporated	5.2%	10.8%	7.8%	4.4%	4.7%	4.4%*	7.6%	4.5%
Nonprofit	7.8%	14.7%	15.6%	12.9%	8.4%	6.1%	15.2%	7.1%
Age of firm								
Less than 5 years	9.2%	6.4%*	16.1%*	11.4%*	8.6%*	0.0%*	9.0%	9.3%*
5-9 years	6.1%	13.7%	8.0%*	6.9%	3.3%*	0.0%	10.0%	3.1%*
10-19 years	7.3%	11.7%	10.3%	9.1%	5.9%	2.7%*	10.9%	5.3%
20 or more years	5.0%	12.5%	12.3%	8.9%	5.9%	3.5%	11.2%	4.3%
Multi/single status								
2 or more locations	4.1%	0.0%	11.2%*	6.3%	6.2%	3.4%	6.7%	4.0%
1 location only	8.6%	11.8%	11.5%	9.7%	5.4%	2.7%*	11.2%	6.3%
Percent full-time employees								
Less than 25%	6.5%	5.3%*	4.0%*	7.2%*	4.9%*	7.9%*	5.8%*	6.7%
25-49 %	7.2%	32.9%	21.7%	7.8%*	11.8%*	1.9%*	16.7%	5.5%
50-74 %	4.6%	12.9%	9.1%	10.5%	6.5%	1.7%	11.4%	3.4%
75% or more	5.4%	11.0%	11.5%	8.9%	5.5%	3.6%	10.6%	4.5%
Union presence								
No union employees	5.8%	11.8%	11.4%	8.4%	6.0%	3.5%	10.7%	4.7%
Has union employees	4.1%	9.1%*	11.8%*	16.3%	4.1%	3.2%	13.2%*	3.7%
Percent low-wage employees								
50% or more low-wage	5.8%	13.7%*	13.9%	8.2%	6.5%	4.0%*	11.3%	5.1%
Less than 50% low-wage	5.4%	11.6%	11.3%	9.0%	5.8%	3.4%	10.8%	4.4%

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.

** 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.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day 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	0.33%	1.12%	1.15%	0.73%	0.63%	0.49%	0.61%	0.37%
Industry group **								
Agric., fish., forest.	2.06% *	2.31% *	14.43% *	3.89% *	3.58% *	0.20% *	5.11% *	1.91% *
Mining and manufacturing	0.71%	3.66% *	3.23% *	1.90%	0.79%	1.10% *	1.67%	0.76%
Construction	1.41%	3.43%	3.72% *	2.90%	2.68% *	0.81% *	2.12%	1.86% *
Utilities and transp.	0.50%	4.36% *	4.07% *	4.21% *	1.60% *	0.39% *	3.70% *	0.40%
Wholesale trade	0.72%	3.95% *	3.57% *	1.93%	1.79%	0.63% *	1.94%	0.72%
Fin. svcs. and real estate	0.81%	1.86% *	2.98% *	3.14%	3.98% *	0.59% *	1.49%	0.89%
Retail trade	0.64%	4.59%	4.28% *	2.69% *	1.70%	0.54%	2.38%	0.59%
Professional services	0.65%	2.05%	2.06%	1.04%	0.89%	1.03%	1.14%	0.73%
Other services	1.28%	2.89%	2.82%	1.92%	1.73%	2.45% *	1.48%	1.56%
Ownership								
For profit, incorporated	0.33%	1.39%	1.41%	0.86%	0.59%	0.47%	0.75%	0.36%
For profit, unincorporated	0.87%	1.99%	2.16%	1.08%	1.17%	1.88% *	1.10%	1.08%
Nonprofit	1.15%	4.32%	4.02%	2.78%	2.13%	1.61%	2.30%	1.24%
Age of firm								
Less than 5 years	1.92%	2.79% *	5.25% *	4.09% *	3.66% *	0.02% *	2.07%	2.88% *
5-9 years	0.91%	3.21%	2.45% *	1.68%	1.51% *	0.00%	1.59%	1.00% *
10-19 years	0.75%	1.95%	1.95%	1.42%	1.52%	1.59% *	1.16%	0.96%
20 or more years	0.38%	1.83%	1.70%	0.93%	0.75%	0.51%	0.91%	0.41%
Multi/single status								
2 or more locations	0.42%	0.00%	3.58% *	1.18%	0.88%	0.50%	1.60%	0.43%
1 location only	0.48%	1.13%	1.21%	0.88%	0.87%	1.38% *	0.66%	0.69%
Percent full-time employees								
Less than 25%	1.34%	2.17% *	2.30% *	2.75% *	1.48% *	2.71% *	1.79% *	1.63%
25-49 %	1.27%	8.63%	6.02%	2.96% *	4.24% *	0.62% *	3.12%	1.39%
50-74 %	0.58%	3.41%	2.52%	2.88%	1.61%	0.41%	1.89%	0.58%
75% or more	0.37%	1.22%	1.29%	0.79%	0.69%	0.57%	0.68%	0.43%
Union presence								
No union employees	0.35%	1.15%	1.12%	0.72%	0.69%	0.57%	0.61%	0.41%
Has union employees	0.82%	5.86% *	6.10% *	4.17%	1.09%	0.94%	3.97% *	0.83%
Percent low-wage employees								
50% or more low-wage	0.88%	4.62% *	4.13%	1.80%	1.51%	1.32% *	2.08%	0.95%
Less than 50% low-wage	0.35%	1.16%	1.19%	0.79%	0.69%	0.52%	0.64%	0.40%

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.

** 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.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay 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	19.2%	23.8%	21.6%	20.4%	19.7%	18.2%	22.0%	18.7%
Industry group **								
Agric., fish., forest.	15.0%	25.8% *	9.0% *	18.0% *	6.1% *	18.7% *	25.4% *	10.7% *
Mining and manufacturing	14.8%	17.2%	25.5%	16.7%	18.9%	11.9%	22.8%	14.0%
Construction	16.6%	15.2%	22.6%	17.6%	16.2%	8.6% *	20.8%	13.8%
Utilities and transp.	13.2%	40.6%	18.1% *	30.3%	13.8% *	10.7%	18.6%	12.7%
Wholesale trade	18.3%	24.1%	18.2%	25.9%	20.1%	14.0%	21.3%	17.5%
Fin. svcs. and real estate	17.7%	32.4%	33.1%	22.2%	15.9%	16.3%	30.9%	16.4%
Retail trade	19.1%	28.4%	21.3%	11.1%	23.8%	18.7%	20.7%	18.8%
Professional services	22.4%	21.6%	19.8%	19.4%	19.6%	24.4%	20.0%	22.8%
Other services	22.6%	23.3%	20.4%	26.5%	24.9%	20.3%	22.8%	22.6%
Ownership								
For profit, incorporated	17.5%	23.9%	21.3%	19.8%	19.2%	15.7%	21.8%	16.7%
For profit, unincorporated	21.3%	22.6%	22.1%	22.2%	19.4%	21.8%	21.9%	21.1%
Nonprofit	24.4%	25.8%	23.3%	21.7%	21.3%	26.1%	23.9%	24.4%
Age of firm								
Less than 5 years	16.2%	19.2%	17.1%	13.1%	17.3%	17.6% *	19.2%	14.3%
5-9 years	22.6%	18.0%	25.3%	23.8%	19.6%	29.7%	22.3%	22.7%
10-19 years	20.5%	28.0%	20.8%	17.4%	17.7%	24.2%	22.1%	19.7%
20 or more years	19.0%	24.1%	21.8%	22.0%	20.3%	17.9%	22.3%	18.6%
Multi/single status								
2 or more locations	18.3%	16.1% *	22.8%	21.3%	18.8%	17.9%	22.9%	18.2%
1 location only	21.6%	23.8%	21.6%	20.2%	20.9%	28.4%	21.9%	21.3%
Percent full-time employees								
Less than 25%	16.2%	40.5%	26.4% *	16.4%	16.4%	10.1%	28.1%	13.1%
25-49 %	22.7%	16.1% *	11.9% *	19.6%	15.6%	28.2%	17.1%	23.7%
50-74 %	19.7%	22.9%	18.5%	20.3%	20.0%	19.2%	20.8%	19.5%
75% or more	19.1%	23.7%	22.3%	20.6%	19.9%	17.8%	22.2%	18.5%
Union presence								
No union employees	19.2%	24.0%	21.7%	20.1%	19.8%	17.9%	22.1%	18.6%
Has union employees	19.3%	17.4% *	20.7% *	24.9%	19.0%	19.0%	20.7%	19.2%
Percent low-wage employees								
50% or more low-wage	18.5%	24.7%	19.6%	21.1%	17.3%	18.0%	24.1%	17.8%
Less than 50% low-wage	19.3%	23.7%	21.8%	20.4%	20.0%	18.3%	21.8%	18.9%

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.

** 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.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay 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	0.52%	1.51%	1.52%	1.06%	1.08%	0.77%	0.86%	0.60%
Industry group **								
Agric., fish., forest.	4.13%	11.73% *	8.25% *	9.92% *	4.19% *	8.47% *	8.38% *	4.14% *
Mining and manufacturing	1.08%	4.56%	4.88%	2.45%	2.33%	1.42%	2.69%	1.15%
Construction	1.77%	4.19%	4.32%	3.08%	3.76%	3.29% *	2.64%	2.31%
Utilities and transp.	1.62%	10.60%	6.68% *	7.07%	4.38% *	1.79%	4.59%	1.71%
Wholesale trade	1.80%	5.97%	5.29%	3.97%	3.64%	2.83%	3.09%	2.13%
Fin. svcs. and real estate	1.31%	5.53%	6.59%	4.43%	2.91%	1.62%	3.63%	1.39%
Retail trade	1.34%	5.01%	4.43%	2.49%	3.89%	1.79%	2.50%	1.53%
Professional services	1.12%	2.38%	2.57%	1.87%	1.72%	1.76%	1.43%	1.28%
Other services	1.52%	3.54%	3.74%	2.82%	3.76%	2.28%	2.10%	1.82%
Ownership								
For profit, incorporated	0.56%	1.84%	1.80%	1.25%	1.44%	0.75%	1.03%	0.63%
For profit, unincorporated	1.56%	3.22%	3.50%	2.91%	2.63%	3.07%	2.01%	1.93%
Nonprofit	1.57%	5.27%	4.77%	2.65%	2.13%	2.40%	2.69%	1.69%
Age of firm								
Less than 5 years	2.11%	3.80%	4.23%	3.00%	4.76%	8.20% *	2.65%	3.02%
5-9 years	1.89%	3.16%	4.74%	3.37%	3.44%	8.15%	2.49%	2.75%
10-19 years	1.32%	2.93%	2.67%	2.17%	2.51%	3.81%	1.64%	1.84%
20 or more years	0.60%	2.44%	2.16%	1.41%	1.31%	0.80%	1.23%	0.66%
Multi/single status								
2 or more locations	0.65%	9.35% *	5.35%	2.09%	1.22%	0.78%	2.96%	0.66%
1 location only	0.85%	1.52%	1.58%	1.23%	1.97%	5.22%	0.90%	1.38%
Percent full-time employees								
Less than 25%	1.74%	8.92%	9.47% *	4.41%	3.79%	1.68%	4.97%	1.76%
25-49 %	2.04%	8.02% *	4.47% *	4.42%	3.42%	3.12%	3.29%	2.33%
50-74 %	1.38%	3.77%	3.66%	3.12%	2.90%	2.01%	2.28%	1.58%
75% or more	0.59%	1.73%	1.71%	1.18%	1.23%	0.87%	0.97%	0.67%
Union presence								
No union employees	0.58%	1.55%	1.54%	1.08%	1.16%	0.95%	0.88%	0.69%
Has union employees	1.17%	6.46% *	6.66% *	4.93%	2.93%	1.33%	4.34%	1.20%
Percent low-wage employees								
50% or more low-wage	1.29%	5.39%	4.44%	3.21%	2.23%	1.91%	2.85%	1.40%
Less than 50% low-wage	0.56%	1.57%	1.59%	1.12%	1.20%	0.83%	0.91%	0.65%

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.

** 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.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments 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	351.53	334.47	343.17	367.86	321.05	369.20	347.95	353.10
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	269.21	--	--	266.81	238.40	267.07	282.18	265.47
Construction	345.75	--	--	344.94	--	--	291.09	418.78
Utilities and transp.	313.20	--	--	--	--	--	--	292.96
Wholesale trade	361.72	--	--	418.40	347.04	--	389.98	337.29
Fin. svcs. and real estate	407.50	--	--	374.64	303.54	525.32*	417.36	405.64
Retail trade	329.06	--	--	338.25	368.46	298.10	335.11	324.36
Professional services	335.93	372.52	334.21	388.54	279.34	340.82	360.26	326.41
Other services	401.97	322.93	313.46	438.12	370.49	443.75	359.06	416.34
Ownership								
For profit, incorporated	360.44	324.47	345.98	346.06	345.81	399.00	341.64	370.97
For profit, unincorporated	312.18	368.96	338.55	333.21	286.63	288.25	348.93	294.32
Nonprofit	349.35	330.60	329.87	464.87	292.15	350.19	380.54	343.37
Age of firm								
Less than 5 years	392.98	--	--	429.53	--	--	306.82	448.27
5-9 years	386.08	364.60	--	374.81	--	--	372.48	420.21
10-19 years	370.66	296.68	403.53	343.48	253.28	--	336.46	409.88
20 or more years	342.12	359.69	322.10	365.64	314.07	349.85	353.24	338.97
Multi/single status								
2 or more locations	352.33	--	--	360.65	307.15	371.31	403.12	350.58
1 location only	350.64	334.47	345.62	369.19	343.61	--	344.54	360.25
Percent full-time employees								
Less than 25%	250.04	--	--	--	321.28	182.85	364.59	224.24
25-49 %	359.21	--	--	434.30	344.48	220.16	396.41	339.29
50-74 %	358.69	333.67	322.15	521.64	319.58	268.97	406.89	329.52
75% or more	352.42	320.93	345.87	347.59	318.85	383.03	336.98	358.93
Union presence								
No union employees	349.86	339.79	348.74	366.98	327.27	361.06	351.91	348.81
Has union employees	360.48	--	--	373.91	238.82	389.15	292.84	370.52
Percent low-wage employees								
50% or more low-wage	362.48	--	288.39	329.07	397.58	381.59	276.28	386.22
Less than 50% low-wage	350.20	339.27	347.79	371.66	308.89	367.59	353.94	348.48

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.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments 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	15.56	21.31	17.92	17.52	18.02	39.24	12.23	21.67
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	18.07	--	--	23.84	26.22	38.93	35.70	20.45
Construction	40.25	--	--	69.75	--	--	28.51	71.32
Utilities and transp.	37.91	--	--	--	--	--	--	52.19
Wholesale trade	24.38	--	--	53.41	50.26	--	37.31	30.91
Fin. svcs. and real estate	78.96	--	--	50.05	29.19	217.48*	55.05	93.31
Retail trade	32.40	--	--	68.23	45.28	80.09	38.68	48.81
Professional services	28.28	35.48	26.69	23.08	21.56	59.91	17.62	39.23
Other services	32.57	44.86	45.86	45.08	59.83	59.95	38.07	40.28
Ownership								
For profit, incorporated	18.97	29.28	21.57	17.17	25.86	52.19	13.99	28.10
For profit, unincorporated	25.96	32.54	48.56	60.58	49.99	52.44	27.44	34.65
Nonprofit	37.23	43.47	37.23	45.32	24.83	75.15	40.09	44.01
Age of firm								
Less than 5 years	52.44	--	--	77.16	--	--	42.62	71.11
5-9 years	35.23	53.83	--	44.66	--	--	33.76	85.42
10-19 years	52.08	32.86	28.74	31.82	35.78	--	20.09	107.16
20 or more years	17.54	29.42	25.20	21.53	15.93	35.26	17.80	22.04
Multi/single status								
2 or more locations	27.21	--	--	28.43	17.79	39.97	45.38	28.15
1 location only	12.08	21.31	18.73	20.09	37.38	--	12.63	23.75
Percent full-time employees								
Less than 25%	38.18	--	--	--	54.68	48.14	63.46	39.85
25-49 %	25.97	--	--	76.28	30.38	18.58	41.88	31.53
50-74 %	28.09	27.24	33.31	59.22	49.55	52.71	47.31	33.86
75% or more	17.99	26.53	20.04	18.12	21.45	42.46	12.92	24.80
Union presence								
No union employees	15.43	21.63	18.75	19.35	18.98	45.04	12.78	22.36
Has union employees	54.49	--	--	37.08	43.70	78.01	30.72	61.09
Percent low-wage employees								
50% or more low-wage	31.60	--	57.65	51.19	55.33	56.90	41.60	35.69
Less than 50% low-wage	17.02	21.06	18.85	18.58	18.13	43.75	12.71	24.19

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.F.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments 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	427.06	584.02	586.58	558.38	491.70	334.05	569.18	397.02
Industry group **								
Agric., fish., forest.	470.83	--	--	--	--	--	--	321.71
Mining and manufacturing	410.62	--	590.53	668.71	404.24	315.73	613.87	375.05
Construction	528.60	534.64 *	598.51	374.22	669.72	--	510.49	547.14
Utilities and transp.	400.63	--	--	--	311.39	407.48	494.15	388.13
Wholesale trade	420.74	909.39	460.40 *	609.92	343.20	256.08	582.05	364.78
Fin. svcs. and real estate	392.09	558.92	537.73	533.85	433.97	334.97	528.01	365.03
Retail trade	387.79	605.29 *	773.30	717.75	388.02	288.28	642.30	334.45
Professional services	433.36	540.96	640.15	498.24	581.50	355.15	549.96	416.80
Other services	453.31	566.27	469.16	646.56	512.31	312.32	600.92	417.07
Ownership								
For profit, incorporated	421.10	646.19	580.45	559.13	479.69	315.22	575.48	383.60
For profit, unincorporated	503.38	483.79	556.99	684.70	538.85	396.03	577.09	481.11
Nonprofit	395.49	401.46	696.52	384.09	489.09	351.46	512.80	385.20
Age of firm								
Less than 5 years	458.70	507.31	707.58	467.15	403.94	--	557.33	370.00
5-9 years	576.21	521.06	652.27	716.66	455.67	421.95	625.70	538.34
10-19 years	458.87	556.52	517.49	439.85	534.02	303.96	515.06	423.98
20 or more years	410.86	638.22	591.72	568.67	491.74	335.11	583.59	388.46
Multi/single status								
2 or more locations	378.40	--	494.36	624.67	486.41	336.39	520.24	374.73
1 location only	525.66	586.45	594.03	538.45	498.50	283.39	574.42	481.21
Percent full-time employees								
Less than 25%	479.30	531.53	--	496.95	425.42 *	402.96	534.75	448.35
25-49 %	454.18	--	--	427.14	450.95	435.59	575.24	438.76
50-74 %	379.15	546.60	599.05	571.02	453.86	275.19	566.65	343.16
75% or more	430.69	587.02	580.22	564.74	498.75	334.58	570.25	400.75
Union presence								
No union employees	443.06	588.99	550.92	558.88	497.06	337.84	560.62	411.97
Has union employees	366.46	--	999.28	552.89	441.65	325.94	726.50	350.25
Percent low-wage employees								
50% or more low-wage	438.03	380.63	789.96	597.99	512.30	344.06	581.56	413.68
Less than 50% low-wage	425.87	602.31	574.10	553.95	489.19	332.95	568.08	395.15

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.F.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments 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	10.50	48.84	44.27	34.42	27.54	10.00	27.64	11.00
Industry group **								
Agric., fish., forest.	124.61	--	--	--	--	--	--	81.29
Mining and manufacturing	29.40	--	71.49	90.05	51.96	37.54	69.18	31.17
Construction	61.14	174.28*	135.35	47.37	159.99	--	76.69	96.51
Utilities and transp.	38.24	--	--	--	31.82	49.32	112.31	40.77
Wholesale trade	42.54	206.95	163.74*	100.62	61.12	23.17	97.76	43.84
Fin. svcs. and real estate	24.10	105.12	139.93	90.35	60.72	26.00	71.71	24.14
Retail trade	30.89	203.41*	134.71	194.63	42.89	25.48	102.60	28.13
Professional services	17.75	82.98	102.85	45.75	58.05	15.39	49.84	18.82
Other services	30.94	97.01	41.24	97.77	63.97	26.37	77.19	31.78
Ownership								
For profit, incorporated	12.35	65.52	51.49	36.61	32.12	11.48	30.59	12.93
For profit, unincorporated	34.31	77.51	97.57	115.46	88.14	21.58	82.34	36.66
Nonprofit	21.08	67.30	171.14	44.14	54.72	23.10	68.36	21.94
Age of firm								
Less than 5 years	46.03	136.97	172.17	70.42	68.46	--	79.09	50.63
5-9 years	62.65	83.08	151.39	149.05	75.61	56.28	115.24	66.39
10-19 years	27.17	74.64	57.82	55.39	58.81	37.69	38.87	36.31
20 or more years	11.45	84.74	63.68	38.40	33.99	10.51	36.56	11.78
Multi/single status								
2 or more locations	10.70	--	84.15	70.50	31.61	10.24	65.05	10.82
1 location only	22.68	49.10	47.22	39.48	48.10	41.49	29.77	32.91
Percent full-time employees								
Less than 25%	60.03	94.73	--	135.47	173.55*	60.70	77.86	82.92
25-49 %	38.61	--	--	57.67	93.87	51.15	97.89	41.80
50-74 %	29.23	116.20	106.63	54.07	86.34	27.62	61.28	31.74
75% or more	11.74	57.10	49.12	39.45	30.39	10.78	31.45	12.22
Union presence								
No union employees	12.31	50.17	40.28	34.75	29.56	12.99	27.63	13.40
Has union employees	19.06	--	215.41	155.47	70.57	14.67	155.44	17.68
Percent low-wage employees								
50% or more low-wage	28.03	55.38	130.53	78.10	56.45	32.56	73.06	29.65
Less than 50% low-wage	11.24	52.47	46.25	37.29	30.09	10.53	29.38	11.79

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.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments 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	20.1	21.7	22.1	22.4	20.2	19.4	22.0	19.8
Industry group **								
Agric., fish., forest.	19.7	20.7	--	17.7	20.2	19.2	20.8	19.0
Mining and manufacturing	19.9	23.9	20.3	22.8	19.5	19.5	21.8	19.8
Construction	21.4	21.5	23.5	23.0	19.7	19.6	22.9	20.5
Utilities and transp.	20.0	20.2	20.9	22.3	20.0	19.9	21.2	19.9
Wholesale trade	20.1	20.0	23.9	22.9	20.6	18.8	22.1	19.7
Fin. svcs. and real estate	19.4	20.7	19.3	20.9	19.5	19.2	20.3	19.3
Retail trade	21.5	23.3	25.1	24.2	23.0	20.5	23.9	21.2
Professional services	19.5	22.2	21.9	21.9	19.8	18.5	22.0	19.1
Other services	21.1	21.3	21.1	22.0	21.5	20.7	21.5	21.1
Ownership								
For profit, incorporated	20.4	22.1	22.4	22.7	20.2	19.8	22.3	20.1
For profit, unincorporated	20.4	21.5	21.8	22.2	20.7	19.1	21.7	20.0
Nonprofit	18.8	19.7	20.8	20.9	19.9	17.9	21.1	18.6
Age of firm								
Less than 5 years	21.6	23.1	21.5	22.3	21.0	20.0	22.4	21.1
5-9 years	20.7	22.1	21.6	22.1	20.0	15.8	22.1	19.7
10-19 years	21.0	21.5	22.8	22.0	20.3	19.5	22.2	20.4
20 or more years	19.9	21.4	21.9	22.6	20.2	19.4	21.9	19.7
Multi/single status								
2 or more locations	19.7	24.1	22.7	22.0	20.3	19.4	21.8	19.7
1 location only	21.3	21.7	22.1	22.5	20.2	18.5	22.1	20.8
Percent full-time employees								
Less than 25%	21.5	21.9	23.0	22.2	21.8	20.9	22.6	21.3
25-49 %	20.8	19.0	23.1	22.6	21.4	20.0	23.1	20.5
50-74 %	20.1	21.4	21.5	22.7	19.9	19.6	21.8	19.9
75% or more	20.1	21.9	22.1	22.4	20.2	19.4	22.0	19.8
Union presence								
No union employees	20.4	21.8	22.4	22.5	20.4	19.6	22.2	20.1
Has union employees	19.0	19.6	18.6	20.5	19.0	18.9	18.9	19.0
Percent low-wage employees								
50% or more low-wage	21.3	20.8	23.2	22.6	21.3	21.0	22.8	21.2
Less than 50% low-wage	20.0	21.8	22.0	22.4	20.1	19.2	22.0	19.7

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.

-- 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.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments 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	0.10	0.38	0.34	0.23	0.20	0.13	0.20	0.11
Industry group **								
Agric., fish., forest.	0.97	2.20	--	2.96	1.14	1.12	2.08	0.96
Mining and manufacturing	0.21	1.65	1.50	0.55	0.36	0.27	0.72	0.21
Construction	0.45	1.01	0.82	1.00	0.80	1.18	0.56	0.63
Utilities and transp.	0.35	1.98	2.33	1.07	0.63	0.41	1.21	0.36
Wholesale trade	0.38	1.20	1.40	0.77	0.54	0.57	0.65	0.43
Fin. svcs. and real estate	0.24	1.02	0.83	0.76	0.54	0.30	0.59	0.26
Retail trade	0.31	1.47	1.06	0.81	0.68	0.38	0.73	0.33
Professional services	0.19	0.66	0.52	0.35	0.33	0.28	0.32	0.21
Other services	0.31	0.87	0.79	0.54	0.77	0.43	0.48	0.36
Ownership								
For profit, incorporated	0.11	0.50	0.43	0.29	0.23	0.14	0.25	0.12
For profit, unincorporated	0.27	0.64	0.65	0.51	0.65	0.40	0.40	0.33
Nonprofit	0.28	0.83	0.76	0.52	0.36	0.42	0.52	0.30
Age of firm								
Less than 5 years	0.50	1.10	0.99	1.04	0.92	1.31	0.63	0.70
5-9 years	0.45	0.89	0.87	0.70	0.80	1.50	0.59	0.63
10-19 years	0.24	0.74	0.56	0.47	0.41	0.57	0.37	0.31
20 or more years	0.11	0.56	0.53	0.30	0.24	0.14	0.28	0.12
Multi/single status								
2 or more locations	0.12	2.84	1.33	0.43	0.27	0.14	0.64	0.12
1 location only	0.16	0.38	0.35	0.28	0.29	0.73	0.21	0.23
Percent full-time employees								
Less than 25%	0.44	1.51	1.84	0.72	1.14	0.56	0.94	0.49
25-49 %	0.36	0.98	1.07	0.70	0.79	0.49	0.71	0.39
50-74 %	0.30	1.31	0.96	0.52	0.47	0.43	0.62	0.33
75% or more	0.11	0.41	0.38	0.27	0.22	0.15	0.22	0.12
Union presence								
No union employees	0.11	0.39	0.33	0.24	0.21	0.16	0.20	0.12
Has union employees	0.23	1.07	1.65	0.91	0.51	0.26	0.97	0.23
Percent low-wage employees								
50% or more low-wage	0.28	1.09	0.94	0.78	0.46	0.40	0.82	0.30
Less than 50% low-wage	0.10	0.40	0.36	0.25	0.22	0.14	0.20	0.11

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.

-- 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.27 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission 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	76.2%	63.6%	63.5%	66.5%	72.3%	82.0%	64.6%	78.3%
Industry group **								
Agric., fish., forest.	65.9%	89.0%	68.8%	62.3%	46.4%*	78.1%	80.8%	59.8%
Mining and manufacturing	82.5%	69.2%	60.1%	67.0%	76.5%	90.1%	64.3%	84.4%
Construction	73.9%	70.6%	71.9%	63.4%	77.1%	94.6%	66.9%	78.6%
Utilities and transp.	83.9%	55.0%	67.4%	54.6%	86.4%	87.5%	60.6%	86.1%
Wholesale trade	80.3%	65.8%	56.1%	67.5%	79.6%	91.0%	66.4%	84.3%
Fin. svcs. and real estate	78.5%	53.9%	57.2%	61.2%	69.5%	84.3%	56.8%	80.8%
Retail trade	82.0%	57.2%	62.8%	78.6%	70.0%	88.8%	65.3%	85.2%
Professional services	71.0%	66.0%	64.0%	70.8%	69.7%	72.5%	65.5%	71.9%
Other services	71.0%	62.3%	63.2%	59.9%	68.0%	78.6%	63.3%	72.9%
Ownership								
For profit, incorporated	79.2%	63.5%	62.5%	66.7%	73.1%	86.6%	64.0%	82.0%
For profit, unincorporated	73.7%	66.3%	71.2%	68.8%	75.3%	76.5%	70.0%	74.8%
Nonprofit	66.4%	58.3%	55.7%	62.3%	67.6%	67.3%	57.9%	67.2%
Age of firm								
Less than 5 years	68.8%	65.4%	70.9%	59.9%	74.0%	84.1%	65.8%	70.7%
5-9 years	68.7%	66.2%	63.6%	70.8%	69.3%	71.4%	66.4%	70.6%
10-19 years	72.4%	62.1%	68.7%	68.7%	73.0%	82.6%	66.7%	75.5%
20 or more years	77.4%	63.3%	59.9%	65.2%	72.3%	82.0%	62.8%	79.0%
Multi/single status								
2 or more locations	80.1%	79.2%	61.7%	69.6%	73.5%	82.3%	66.9%	80.4%
1 location only	66.7%	63.4%	63.7%	65.6%	70.6%	69.7%	64.3%	68.8%
Percent full-time employees								
Less than 25%	78.4%	56.6%	68.6%	67.2%	77.3%	88.7%	66.0%	81.6%
25-49 %	71.0%	49.6%	60.6%	66.8%	70.3%	74.8%	61.9%	72.6%
50-74 %	77.6%	60.5%	73.0%	60.5%	70.0%	85.6%	65.3%	79.8%
75% or more	76.2%	64.8%	62.5%	67.0%	72.5%	81.8%	64.6%	78.3%
Union presence								
No union employees	75.9%	63.2%	63.9%	67.2%	72.5%	83.1%	64.8%	78.4%
Has union employees	77.1%	71.9%	59.1%	57.2%	70.1%	79.5%	59.8%	77.8%
Percent low-wage employees								
50% or more low-wage	75.6%	59.2%	64.1%	60.6%	71.5%	82.5%	64.7%	77.0%
Less than 50% low-wage	76.2%	64.0%	63.5%	67.1%	72.4%	81.9%	64.6%	78.4%

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.

** 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.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission 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	0.55%	1.66%	1.71%	1.23%	1.25%	0.78%	0.96%	0.63%
Industry group **								
Agric., fish., forest.	8.69%	5.60%	15.09%	18.52%	18.92%*	9.47%	6.94%	11.42%
Mining and manufacturing	1.09%	5.97%	5.78%	3.28%	2.56%	1.13%	3.14%	1.14%
Construction	2.20%	4.99%	4.65%	4.22%	4.45%	2.55%	2.96%	3.02%
Utilities and transp.	1.72%	10.52%	8.64%	6.91%	3.21%	1.99%	5.81%	1.76%
Wholesale trade	1.66%	5.98%	5.96%	4.05%	3.40%	2.23%	3.29%	1.88%
Fin. svcs. and real estate	1.46%	5.43%	6.70%	4.72%	4.43%	1.60%	3.64%	1.55%
Retail trade	1.15%	5.64%	5.38%	3.31%	4.06%	1.16%	3.05%	1.20%
Professional services	1.18%	2.71%	2.98%	2.06%	2.23%	1.78%	1.66%	1.34%
Other services	1.63%	3.90%	4.20%	3.08%	3.66%	2.62%	2.33%	1.96%
Ownership								
For profit, incorporated	0.60%	2.03%	2.04%	1.45%	1.70%	0.73%	1.16%	0.67%
For profit, unincorporated	1.60%	3.43%	3.72%	3.35%	2.61%	3.15%	2.12%	1.98%
Nonprofit	1.65%	5.65%	5.50%	3.35%	2.55%	2.46%	3.03%	1.78%
Age of firm								
Less than 5 years	2.91%	4.66%	5.75%	5.72%	5.60%	8.11%	3.28%	4.34%
5-9 years	2.10%	4.09%	4.91%	3.43%	4.29%	7.96%	2.61%	3.13%
10-19 years	1.59%	3.00%	2.99%	2.49%	3.87%	3.65%	1.80%	2.29%
20 or more years	0.62%	2.66%	2.45%	1.58%	1.42%	0.80%	1.38%	0.67%
Multi/single status								
2 or more locations	0.67%	9.79%	5.40%	2.24%	1.43%	0.78%	3.06%	0.68%
1 location only	0.95%	1.67%	1.80%	1.45%	2.24%	5.28%	1.02%	1.57%
Percent full-time employees								
Less than 25%	2.00%	8.97%	10.15%	6.38%	3.72%	1.90%	5.27%	2.13%
25-49 %	2.19%	8.74%	6.59%	4.90%	4.99%	3.09%	3.93%	2.48%
50-74 %	1.41%	4.41%	4.10%	3.90%	3.53%	1.74%	2.72%	1.58%
75% or more	0.62%	1.87%	1.92%	1.36%	1.41%	0.88%	1.08%	0.71%
Union presence								
No union employees	0.60%	1.70%	1.71%	1.26%	1.34%	0.90%	0.97%	0.70%
Has union employees	1.35%	7.67%	8.35%	5.75%	3.69%	1.52%	5.36%	1.39%
Percent low-wage employees								
50% or more low-wage	1.52%	5.98%	5.23%	4.15%	2.99%	2.09%	2.95%	1.67%
Less than 50% low-wage	0.59%	1.72%	1.79%	1.29%	1.37%	0.83%	1.01%	0.67%

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.

** 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.G.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	6,101	6,340	6,100	5,786	6,084	6,174	6,070	6,108
10th percentile	3,700	3,300	3,600	3,400	3,400	4,200	3,600	3,900
25th percentile	4,800	4,500	4,500	4,300	4,700	5,100	4,500	4,900
50th percentile (median)	6,000	6,000	5,800	5,500	6,000	6,000	5,700	6,000
75th percentile	7,200	7,800	7,200	6,900	7,300	7,100	7,200	7,100
90th percentile	8,500	9,900	9,000	8,400	8,900	8,400	9,100	8,400
Employee-plus-one coverage								
Average (mean)	12,124	12,155	11,971	11,444	12,291	12,203	11,833	12,166
10th percentile	7,700	6,500	6,500	6,500	7,600	8,200	6,500	7,800
25th percentile	9,600	8,600	8,300	8,600	9,700	10,000	8,400	9,800
50th percentile (median)	12,000	12,000	11,000	11,000	12,000	12,000	11,000	12,000
75th percentile	14,000	15,000	15,000	14,000	15,000	14,000	14,000	14,000
90th percentile	17,000	19,000	18,000	17,000	17,000	17,000	18,000	17,000
Family coverage								
Average (mean)	17,710	16,148	16,736	16,310	17,600	18,121	16,471	17,893
10th percentile	11,000	8,100	9,600	9,600	11,000	13,000	9,200	12,000
25th percentile	14,000	12,000	12,000	13,000	14,000	15,000	12,000	15,000
50th percentile (median)	18,000	16,000	16,000	16,000	17,000	18,000	16,000	18,000
75th percentile	21,000	20,000	20,000	20,000	21,000	21,000	20,000	21,000
90th percentile	24,000	24,000	25,000	23,000	25,000	24,000	24,000	24,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.1 Standard errors for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	26.96	105.25	95.09	63.90	71.52	33.82	53.29	30.64
10th percentile	54.74	150.46	98.28	72.46	162.36	50.59	57.31	70.62
25th percentile	21.52	130.85	88.34	61.50	89.04	38.52	56.66	34.09
50th percentile (median)	18.46	91.90	122.07	58.53	72.63	32.56	77.32	20.25
75th percentile	32.12	134.70	86.36	91.37	70.07	50.85	55.42	40.35
90th percentile	73.53	309.47	290.10	199.13	132.59	69.99	167.22	63.97
Employee-plus-one coverage								
Average (mean)	60.14	314.93	273.42	163.25	129.91	79.15	155.93	65.00
10th percentile	68.14	333.77	304.12	274.84	257.17	104.37	201.68	85.82
25th percentile	78.58	254.58	236.54	140.03	156.53	105.06	132.47	74.06
50th percentile (median)	49.97	304.54	321.21	199.35	125.86	82.04	196.28	61.42
75th percentile	91.14	472.08	560.93	231.07	197.78	126.06	297.64	96.58
90th percentile	167.92	979.64	561.85	420.55	306.00	159.43	281.97	163.53
Family coverage								
Average (mean)	84.41	370.36	389.69	232.37	189.94	108.62	207.40	91.81
10th percentile	128.14	478.52	333.92	403.45	265.77	135.06	312.59	128.48
25th percentile	80.89	362.54	363.91	338.74	303.98	143.64	152.26	122.08
50th percentile (median)	112.16	468.67	391.47	239.88	197.86	126.04	275.41	96.09
75th percentile	96.99	598.35	615.16	315.98	240.32	120.72	308.49	97.15
90th percentile	184.98	518.29	798.07	413.96	411.74	293.69	398.09	214.05

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.

Table I.G.2 Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	1,325	919	1,302	1,375	1,348	1,341	1,216	1,348
10th percentile	0	0	0	0	0	360	0	170
25th percentile	600	0	0	200*	600	780	0	710
50th percentile (median)	1,200	0	890	1,200	1,200	1,200	810	1,200
75th percentile	1,800	1,500	2,100	2,000	1,800	1,700	2,000	1,800
90th percentile	2,600	2,900	3,300	2,900	2,600	2,400	3,000	2,500
Employee-plus-one coverage								
Average (mean)	3,376	2,637	3,611	3,986	3,942	3,087	3,479	3,362
10th percentile	750	0	0	0	1,200	1,100	0	1,100
25th percentile	1,900	0	600*	2,000	2,300	1,900	40*	2,000
50th percentile (median)	3,000	990*	3,000	3,600	3,500	2,800	3,000	2,900
75th percentile	4,400	4,200	5,500	5,600	5,100	3,800	5,200	4,300
90th percentile	6,200	7,500	7,900	7,700	7,100	5,200	7,600	6,000
Family coverage								
Average (mean)	4,956	3,452	4,371	5,706	5,726	4,744	4,510	5,022
10th percentile	890	0	0	0	1,600	1,600	0	1,600
25th percentile	2,700	0	0	2,000	3,200	2,900	0	2,900
50th percentile (median)	4,400	0	3,100	4,900	4,900	4,300	3,300	4,400
75th percentile	6,400	6,000	7,300	8,500	7,300	5,900	7,200	6,300
90th percentile	9,500	10,000	12,000	13,000	11,000	8,000	12,000	9,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.2 Standard errors for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	13.19	57.49	55.63	40.28	31.45	16.14	31.86	14.54
10th percentile	24.63	121.97	105.12	58.57	62.11	22.11	60.61	44.38
25th percentile	16.05	121.97	105.12	84.47*	39.13	22.56	60.61	14.31
50th percentile (median)	15.16	121.97	73.55	30.73	30.84	14.89	47.16	10.87
75th percentile	16.26	109.66	102.89	50.79	40.14	19.80	50.49	18.38
90th percentile	27.87	96.87	160.49	73.61	69.06	36.81	47.44	33.68
Employee-plus-one coverage								
Average (mean)	35.96	226.72	169.00	96.97	84.16	44.83	100.92	38.50
10th percentile	92.42	418.70	209.92	152.92	123.25	75.32	153.48	69.50
25th percentile	41.32	418.70	299.51*	129.05	63.93	46.89	153.87*	35.63
50th percentile (median)	31.30	528.03*	258.39	114.21	89.15	27.05	154.46	32.83
75th percentile	58.58	289.07	302.76	155.96	110.88	40.85	154.63	70.37
90th percentile	101.86	739.18	438.59	191.40	237.55	97.37	218.87	92.41
Family coverage								
Average (mean)	56.41	249.56	259.73	209.00	125.87	70.55	146.06	61.09
10th percentile	158.09	556.60	497.95	399.37	213.27	84.45	340.18	89.84
25th percentile	61.33	556.60	497.95	332.74	113.51	72.19	340.18	71.55
50th percentile (median)	45.80	556.60	314.58	188.96	103.23	59.31	176.59	48.71
75th percentile	85.21	413.83	443.42	316.01	189.33	96.46	248.47	90.79
90th percentile	165.81	718.11	761.76	345.43	343.29	172.59	310.73	197.04

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.

Table I.G.3 Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	4,776	5,421	4,798	4,411	4,736	4,833	4,854	4,760
10th percentile	2,400	2,100	2,000	1,900	2,100	2,800	2,000	2,400
25th percentile	3,500	3,300	3,000	2,900	3,200	3,800	3,000	3,600
50th percentile (median)	4,700	5,000	4,500	4,200	4,600	4,800	4,500	4,700
75th percentile	5,900	7,000	6,000	5,700	6,000	5,800	6,200	5,800
90th percentile	7,200	9,400	7,800	7,300	7,600	7,000	8,000	7,200
Employee-plus-one coverage								
Average (mean)	8,748	9,518	8,359	7,458	8,350	9,115	8,354	8,803
10th percentile	3,800	2,900	2,500	2,300	3,100	5,100	2,500	4,200
25th percentile	6,200	5,000	4,500	4,200	5,400	6,900	4,500	6,400
50th percentile (median)	8,600	9,100	7,200	6,900	8,400	9,000	7,400	8,800
75th percentile	11,000	12,000	12,000	9,700	11,000	11,000	11,000	11,000
90th percentile	14,000	17,000	15,000	13,000	13,000	13,000	16,000	13,000
Family coverage								
Average (mean)	12,754	12,696	12,365	10,604	11,874	13,377	11,962	12,871
10th percentile	5,000	3,300	3,600	2,800	4,000	7,400	3,400	5,900
25th percentile	9,300	7,000	6,900	5,500	7,600	10,000	6,300	9,600
50th percentile (median)	13,000	12,000	11,000	10,000	12,000	14,000	11,000	13,000
75th percentile	16,000	18,000	17,000	15,000	16,000	16,000	17,000	16,000
90th percentile	19,000	23,000	22,000	19,000	19,000	19,000	22,000	19,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.3 Standard errors for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	26.37	113.33	99.21	63.08	64.07	34.71	56.06	29.67
10th percentile	42.10	142.30	92.92	51.05	48.41	40.17	48.11	45.85
25th percentile	33.48	151.04	90.37	84.16	80.82	33.74	33.17	34.16
50th percentile (median)	28.97	135.15	109.11	70.36	89.78	33.11	69.26	31.99
75th percentile	36.64	118.15	139.22	111.13	76.25	42.13	113.97	35.51
90th percentile	52.38	363.94	213.79	117.16	139.29	84.14	110.50	40.28
Employee-plus-one coverage								
Average (mean)	61.27	372.16	287.56	177.56	138.75	76.62	173.37	65.48
10th percentile	104.68	338.59	296.04	135.67	241.76	138.84	161.87	119.49
25th percentile	54.35	408.34	231.58	170.49	169.44	88.96	125.57	63.17
50th percentile (median)	77.61	452.78	376.36	196.97	214.44	106.93	188.41	66.31
75th percentile	86.13	402.11	530.24	244.85	190.75	91.40	275.59	94.28
90th percentile	143.22	1,048.76	920.26	658.75	264.73	154.04	576.52	145.75
Family coverage								
Average (mean)	89.70	397.28	439.74	253.54	184.20	116.72	234.13	96.94
10th percentile	207.85	399.28	342.38	184.51	183.15	240.84	164.11	235.89
25th percentile	75.38	653.95	415.87	290.05	231.49	120.66	230.49	123.61
50th percentile (median)	109.59	465.82	597.83	324.45	190.84	144.02	346.84	108.21
75th percentile	110.54	448.25	650.89	499.27	292.60	129.22	406.02	117.50
90th percentile	166.63	612.02	1,022.19	566.13	243.72	235.71	614.78	201.52

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.

Table I.G.4 Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	1,696	2,082	2,071	2,164	1,963	1,386	2,105	1,615
10th percentile	450	470	480	480	460	380	480	400
25th percentile	750	970	930	970	950	570	980	750
50th percentile (median)	1,500	2,000	1,900	1,900	1,500	1,200	2,000	1,500
75th percentile	2,500	2,900	2,900	2,900	2,900	1,800	2,900	2,000
90th percentile	3,200	4,800	3,900	4,900	3,900	2,600	4,000	3,000
Family coverage								
Average (mean)	3,069	4,288	3,616	3,926	3,422	2,730	3,940	2,944
10th percentile	730	1,000	750	910	750	660	1,000	700
25th percentile	1,200	1,500	1,500	1,800	1,100	1,200	1,600	1,200
50th percentile (median)	2,600	3,000	2,900	3,000	2,900	2,400	3,000	2,600
75th percentile	4,000	5,900	4,900	4,900	4,900	3,600	5,000	3,900
90th percentile	6,000	9,000	7,600	7,900	6,900	5,200	8,000	6,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.4 Standard errors for deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	15.59	67.41	53.54	43.99	38.11	18.38	34.29	17.15
10th percentile	14.36	50.46	62.50	53.41	29.76	13.72	53.29	13.02
25th percentile	38.10	118.12	87.58	106.02	60.76	23.17	92.58	38.17
50th percentile (median)	40.57	124.96	114.32	108.67	73.26	61.98	117.88	40.71
75th percentile	55.63	122.37	106.58	111.13	99.15	63.85	109.46	58.62
90th percentile	122.41	270.83	214.44	232.54	126.71	21.23	117.96	80.76
Family coverage								
Average (mean)	37.13	207.45	154.57	116.63	90.90	44.80	98.49	39.61
10th percentile	31.33	127.77	153.97	97.35	55.60	30.03	104.20	34.71
25th percentile	60.67	122.90	122.43	132.56	123.26	53.50	122.20	50.37
50th percentile (median)	50.34	252.02	231.90	235.51	123.86	141.48	128.54	54.85
75th percentile	98.93	275.58	258.60	231.16	241.83	81.38	226.13	103.17
90th percentile	143.98	433.11	282.02	242.08	331.88	61.24	238.45	143.73

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.

Table I.G.5 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	4,099	4,247	4,375	4,516	4,217	3,895	4,420	4,036
10th percentile	1,800	1,400	1,500	1,900	1,800	1,800	1,500	1,900
25th percentile	2,500	2,400	2,500	3,000	2,600	2,500	2,500	2,500
50th percentile (median)	4,000	3,900	4,000	4,500	4,000	3,500	4,200	4,000
75th percentile	5,900	6,000	6,000	6,300	6,000	5,000	6,200	5,500
90th percentile	6,500	6,600	6,600	6,600	6,600	6,300	6,600	6,400
Family coverage								
Average (mean)	7,881	8,283	7,948	8,567	7,906	7,749	8,330	7,820
10th percentile	3,000	2,700	1,900	3,400	3,000	3,100	2,800	3,200
25th percentile	5,000	4,900	4,900	5,700	5,000	5,000	4,900	5,000
50th percentile (median)	7,000	8,000	7,000	8,000	6,900	7,000	8,000	7,000
75th percentile	11,000	12,000	12,000	12,000	11,000	10,000	12,000	10,000
90th percentile	13,000	13,000	13,000	13,000	13,000	13,000	13,000	13,000

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.

Dollar amounts have been rounded for confidentiality reasons.

Table I.G.5 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2016

	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
Single coverage								
Average (mean)	23.80	104.43	95.20	56.70	52.88	32.54	52.71	26.49
10th percentile	100.76	111.92	107.43	117.30	118.49	92.35	64.13	78.78
25th percentile	65.92	114.80	124.82	122.79	126.97	68.42	120.36	66.61
50th percentile (median)	122.35	124.57	134.94	134.99	127.78	48.16	127.74	122.58
75th percentile	116.30	253.19	245.86	31.47	132.11	121.29	62.32	115.28
90th percentile	14.38	75.43	30.54	22.41	26.40	83.71	23.05	23.09
Family coverage								
Average (mean)	67.11	248.41	284.39	185.16	126.13	91.01	155.24	73.17
10th percentile	140.06	258.61	222.85	262.29	186.46	123.41	241.78	103.02
25th percentile	127.53	286.12	489.60	272.42	245.23	144.81	236.01	128.49
50th percentile (median)	39.11	286.92	437.63	256.01	190.55	68.68	258.42	41.70
75th percentile	286.12	512.25	623.28	466.46	399.14	251.22	296.22	242.01
90th percentile	42.19	131.76	245.61	65.77	109.86	56.00	67.09	46.27

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.