

Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,375,023	4,332,175	833,925	595,619	500,900	1,112,405	5,516,645	1,858,378
Industry group **								
Agric., fish., forest.	139,993	112,142	16,201	4,860	3,671	3,119	130,325	9,668
Mining and manufacturing	288,687	152,780	41,626	43,092	24,739	26,451	219,673	69,014
Construction	610,164	467,775	79,134	42,384	11,322	9,549	573,824	36,340
Utilities and transp.	222,497	122,510	19,609	17,238	16,431	46,708	153,431	69,066
Wholesale trade	400,600	223,752	44,272	36,059	34,144	62,373	287,451	113,149
Fin. svcs. and real estate	858,818	432,951	44,644	52,112	94,432	234,679	503,741	355,077
Retail trade	1,078,292	522,959	104,404	74,419	73,541	302,969	667,470	410,822
Professional services	1,808,295	1,112,670	208,486	135,153	129,786	222,200	1,398,445	409,850
Other services	1,967,677	1,184,635	275,549	190,303	112,834	204,356	1,582,286	385,391
Ownership								
For profit, incorporated	5,066,543	2,814,795	581,222	416,565	322,425	931,536	3,644,043	1,422,500
For profit, unincorporated	1,681,907	1,193,079	178,533	104,358	83,246	122,691	1,438,133	243,774
Nonprofit	626,573	324,301	74,169	74,696	95,230	58,178	434,469	192,104
Age of firm								
Less than 5 years	1,245,193	1,055,896	114,678	61,212	11,729	1,679 *	1,212,970	32,223
5-9 years	1,032,117	775,686	147,647	73,210	28,457	7,117	968,530	63,587
10-19 years	1,659,055	1,178,901	230,183	137,623	70,068	42,281	1,494,896	164,160
20 or more years	3,438,658	1,321,692	341,418	323,575	390,646	1,061,327	1,840,249	1,598,409
Multi/single status								
2 or more locations	1,882,925	45,059	73,276	218,701	435,326	1,110,563	213,391	1,669,534
1 location only	5,492,098	4,287,115	760,649	376,918	65,574	1,842	5,303,254	188,844
Percent full-time employees								
Less than 25%	1,162,443	828,415	141,998	79,373	42,385	70,271	1,020,042	142,400
25-49 %	611,080	279,727	99,526	64,565	49,484	117,779	417,776	193,304
50-74 %	1,029,380	621,841	116,126	76,153	60,293	154,967	780,398	248,982
75% or more	4,572,119	2,602,192	476,275	375,527	348,737	769,388	3,298,429	1,273,691
Union presence								
No union employees	6,994,683	4,270,174	813,169	576,537	477,323	857,479	5,425,122	1,569,562
Has union employees	380,339	62,001	20,755	19,081	23,576	254,926	91,523	288,816
Percent low-wage employees								
50% or more low-wage	2,035,143	1,167,776	247,793	179,119	143,472	296,982	1,516,222	518,921
Less than 50% low-wage	5,339,880	3,164,398	586,132	416,500	357,427	815,423	4,000,423	1,339,457

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,540	20,444	15,117	9,263	5,632	13,184	16,143	14,164
Industry group **								
Agric., fish., forest.	10,533	10,077	2,714	1,025	683	801	10,447	1,347
Mining and manufacturing	12,893	11,804	3,799	2,666	1,920	1,669	12,541	3,037
Construction	22,093	21,095	5,672	3,132	1,381	1,712	21,912	2,881
Utilities and transp.	12,819	11,642	2,858	2,077	2,144	3,458	12,103	4,231
Wholesale trade	17,677	15,957	4,276	2,966	3,121	4,757	16,626	6,036
Fin. svcs. and real estate	25,524	21,719	4,383	4,083	5,490	10,958	22,304	12,437
Retail trade	28,144	23,796	7,079	4,849	5,349	11,565	24,901	13,172
Professional services	32,941	30,062	9,042	5,390	5,457	8,823	31,167	10,864
Other services	36,170	33,037	10,547	6,618	5,668	8,945	34,461	11,319
Ownership								
For profit, incorporated	38,391	34,940	13,865	8,816	7,293	14,334	35,218	16,524
For profit, unincorporated	33,049	30,853	8,357	4,693	4,956	7,025	31,835	9,005
Nonprofit	19,269	17,018	5,467	4,411	5,009	3,569	18,018	6,924
Age of firm								
Less than 5 years	32,443	31,546	7,489	3,997	1,475	574 *	32,348	2,674
5-9 years	28,676	27,395	7,714	4,304	2,757	1,196	28,419	3,996
10-19 years	33,304	31,554	9,659	5,393	4,182	3,082	32,776	6,246
20 or more years	36,331	31,863	10,894	8,263	6,594	13,908	33,313	15,267
Multi/single status								
2 or more locations	16,848	7,121	5,938	7,948	5,582	13,185	10,435	13,647
1 location only	18,287	21,314	14,769	6,228	2,063	171	18,427	4,681
Percent full-time employees								
Less than 25%	29,031	27,319	7,623	4,320	3,650	4,660	28,298	6,580
25-49 %	19,295	16,146	6,354	4,086	3,970	6,668	17,498	8,201
50-74 %	27,214	24,402	7,108	4,115	4,143	8,507	25,391	9,866
75% or more	40,002	36,307	12,829	8,608	6,806	14,032	37,129	15,903
Union presence								
No union employees	21,154	21,430	15,012	9,321	5,831	12,762	17,867	14,260
Has union employees	14,972	8,355	3,245	2,023	2,278	11,666	9,051	11,930
Percent low-wage employees								
50% or more low-wage	34,863	31,513	9,773	6,619	5,996	9,770	32,768	12,227
Less than 50% low-wage	37,321	34,150	13,781	8,463	6,684	14,204	34,314	15,916

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,375,023	58.7%	11.3%	8.1%	6.8%	15.1%	74.8%	25.2%
Industry group **								
Agric., fish., forest.	139,993	80.1%	11.6%	3.5%	2.6%	2.2%	93.1%	6.9%
Mining and manufacturing	288,687	52.9%	14.4%	14.9%	8.6%	9.2%	76.1%	23.9%
Construction	610,164	76.7%	13.0%	6.9%	1.9%	1.6%	94.0%	6.0%
Utilities and transp.	222,497	55.1%	8.8%	7.7%	7.4%	21.0%	69.0%	31.0%
Wholesale trade	400,600	55.9%	11.1%	9.0%	8.5%	15.6%	71.8%	28.2%
Fin. svcs. and real estate	858,818	50.4%	5.2%	6.1%	11.0%	27.3%	58.7%	41.3%
Retail trade	1,078,292	48.5%	9.7%	6.9%	6.8%	28.1%	61.9%	38.1%
Professional services	1,808,295	61.5%	11.5%	7.5%	7.2%	12.3%	77.3%	22.7%
Other services	1,967,677	60.2%	14.0%	9.7%	5.7%	10.4%	80.4%	19.6%
Ownership								
For profit, incorporated	5,066,543	55.6%	11.5%	8.2%	6.4%	18.4%	71.9%	28.1%
For profit, unincorporated	1,681,907	70.9%	10.6%	6.2%	4.9%	7.3%	85.5%	14.5%
Nonprofit	626,573	51.8%	11.8%	11.9%	15.2%	9.3%	69.3%	30.7%
Age of firm								
Less than 5 years	1,245,193	84.8%	9.2%	4.9%	0.9%	0.1% *	97.4%	2.6%
5-9 years	1,032,117	75.2%	14.3%	7.1%	2.8%	0.7%	93.8%	6.2%
10-19 years	1,659,055	71.1%	13.9%	8.3%	4.2%	2.5%	90.1%	9.9%
20 or more years	3,438,658	38.4%	9.9%	9.4%	11.4%	30.9%	53.5%	46.5%
Multi/single status								
2 or more locations	1,882,925	2.4%	3.9%	11.6%	23.1%	59.0%	11.3%	88.7%
1 location only	5,492,098	78.1%	13.8%	6.9%	1.2%	0.0%	96.6%	3.4%
Percent full-time employees								
Less than 25%	1,162,443	71.3%	12.2%	6.8%	3.6%	6.0%	87.7%	12.3%
25-49 %	611,080	45.8%	16.3%	10.6%	8.1%	19.3%	68.4%	31.6%
50-74 %	1,029,380	60.4%	11.3%	7.4%	5.9%	15.1%	75.8%	24.2%
75% or more	4,572,119	56.9%	10.4%	8.2%	7.6%	16.8%	72.1%	27.9%
Union presence								
No union employees	6,994,683	61.0%	11.6%	8.2%	6.8%	12.3%	77.6%	22.4%
Has union employees	380,339	16.3%	5.5%	5.0%	6.2%	67.0%	24.1%	75.9%
Percent low-wage employees								
50% or more low-wage	2,035,143	57.4%	12.2%	8.8%	7.0%	14.6%	74.5%	25.5%
Less than 50% low-wage	5,339,880	59.3%	11.0%	7.8%	6.7%	15.3%	74.9%	25.1%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,540	0.23%	0.21%	0.13%	0.08%	0.16%	0.16%	0.16%
Industry group **								
Agric., fish., forest.	10,533	2.28%	1.91%	0.75%	0.51%	0.58%	1.03%	1.03%
Mining and manufacturing	12,893	2.16%	1.29%	1.02%	0.72%	0.66%	1.31%	1.31%
Construction	22,093	1.18%	0.93%	0.54%	0.23%	0.28%	0.49%	0.49%
Utilities and transp.	12,819	2.70%	1.27%	0.97%	0.99%	1.69%	2.14%	2.14%
Wholesale trade	17,677	2.06%	1.07%	0.78%	0.80%	1.20%	1.60%	1.60%
Fin. svcs. and real estate	25,524	1.48%	0.51%	0.48%	0.66%	1.19%	1.37%	1.37%
Retail trade	28,144	1.33%	0.65%	0.46%	0.50%	1.02%	1.16%	1.16%
Professional services	32,941	0.82%	0.50%	0.31%	0.31%	0.48%	0.61%	0.61%
Other services	36,170	0.84%	0.54%	0.36%	0.29%	0.45%	0.58%	0.58%
Ownership								
For profit, incorporated	38,391	0.41%	0.28%	0.18%	0.15%	0.27%	0.31%	0.31%
For profit, unincorporated	33,049	0.77%	0.50%	0.29%	0.30%	0.41%	0.53%	0.53%
Nonprofit	19,269	1.52%	0.85%	0.72%	0.82%	0.59%	1.17%	1.17%
Age of firm								
Less than 5 years	32,443	0.71%	0.60%	0.33%	0.12%	0.05% *	0.22%	0.22%
5-9 years	28,676	0.95%	0.76%	0.44%	0.27%	0.12%	0.40%	0.40%
10-19 years	33,304	0.77%	0.58%	0.34%	0.26%	0.19%	0.39%	0.39%
20 or more years	36,331	0.62%	0.31%	0.25%	0.22%	0.42%	0.51%	0.51%
Multi/single status								
2 or more locations	16,848	0.37%	0.31%	0.40%	0.36%	0.50%	0.50%	0.50%
1 location only	18,287	0.27%	0.27%	0.11%	0.04%	0.00%	0.08%	0.08%
Percent full-time employees								
Less than 25%	29,031	0.94%	0.66%	0.39%	0.32%	0.41%	0.58%	0.58%
25-49 %	19,295	1.65%	1.01%	0.69%	0.65%	1.05%	1.29%	1.29%
50-74 %	27,214	1.20%	0.69%	0.42%	0.41%	0.80%	0.94%	0.94%
75% or more	40,002	0.44%	0.28%	0.19%	0.16%	0.29%	0.34%	0.34%
Union presence								
No union employees	21,154	0.24%	0.22%	0.13%	0.08%	0.16%	0.18%	0.18%
Has union employees	14,972	1.92%	0.83%	0.54%	0.62%	1.95%	1.96%	1.96%
Percent low-wage employees								
50% or more low-wage	34,863	0.81%	0.48%	0.34%	0.30%	0.48%	0.61%	0.61%
Less than 50% low-wage	37,321	0.37%	0.26%	0.16%	0.13%	0.25%	0.28%	0.28%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.9%	23.5%	49.2%	74.6%	96.3%	99.3%	30.2%	96.6%
Industry group **								
Agric., fish., forest.	22.9%	17.9%	21.2% *	47.7%	83.7%	100.0%	18.8%	77.8%
Mining and manufacturing	58.4%	35.5%	59.4%	90.0%	99.4%	99.5%	45.8%	98.6%
Construction	33.0%	20.7%	61.1%	83.5%	99.1%	99.9%	29.0%	96.2%
Utilities and transp.	49.8%	20.1%	47.0%	81.4%	98.4%	100.0%	28.0%	98.2%
Wholesale trade	60.5%	34.7%	78.5%	94.3%	98.6%	100.0%	45.5%	98.7%
Fin. svcs. and real estate	60.3%	26.1%	72.0%	86.6%	99.0%	99.7%	33.0%	99.0%
Retail trade	51.1%	15.2%	42.6%	74.1%	97.1%	99.1%	22.2%	98.0%
Professional services	49.8%	29.3%	56.5%	82.8%	96.3%	99.1%	36.1%	96.6%
Other services	37.3%	19.0%	34.6%	56.4%	92.1%	99.1%	24.0%	92.1%
Ownership								
For profit, incorporated	49.8%	24.5%	50.5%	74.2%	95.5%	99.3%	31.5%	96.7%
For profit, unincorporated	33.3%	18.2%	39.6%	66.1%	96.9%	99.9%	22.8%	95.3%
Nonprofit	59.7%	34.3%	61.7%	88.3%	98.7%	98.6%	43.1%	97.4%
Age of firm								
Less than 5 years	20.1%	15.5%	35.5%	56.7%	85.5%	98.9%	18.6%	76.9%
5-9 years	27.0%	18.9%	37.3%	59.3%	93.2%	98.6%	23.3%	83.6%
10-19 years	35.2%	22.9%	46.5%	69.5%	97.1%	99.9%	28.8%	93.3%
20 or more years	68.2%	33.0%	60.8%	83.6%	96.7%	99.3%	42.5%	97.8%
Multi/single status								
2 or more locations	94.3%	48.3%	63.4%	83.7%	96.7%	99.3%	66.1%	97.9%
1 location only	30.6%	23.2%	47.8%	69.3%	93.6%	97.7%	28.7%	85.0%
Percent full-time employees								
Less than 25%	18.4%	7.7%	14.2%	35.5%	83.9%	94.0%	9.5%	82.0%
25-49 %	48.5%	22.6%	33.8%	56.9%	93.3%	98.9%	27.4%	94.0%
50-74 %	44.1%	22.7%	40.2%	70.9%	95.3%	99.9%	27.4%	96.7%
75% or more	54.5%	28.7%	65.0%	86.6%	98.4%	99.8%	37.5%	98.6%
Union presence								
No union employees	44.6%	23.2%	48.6%	73.9%	96.3%	99.2%	29.8%	96.0%
Has union employees	88.4%	41.1%	72.1%	95.1%	97.5%	99.9%	53.2%	99.6%
Percent low-wage employees								
50% or more low-wage	33.5%	9.6%	20.0%	54.4%	91.7%	98.3%	13.4%	92.5%
Less than 50% low-wage	52.0%	28.6%	61.6%	83.2%	98.2%	99.7%	36.5%	98.2%

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

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Table I.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	0.69%	1.15%	0.87%	0.50%	0.17%	0.57%	0.22%
Industry group **								
Agric., fish., forest.	3.15%	3.73%	6.37% *	10.60%	7.38%	0.00%	3.31%	6.02%
Mining and manufacturing	2.34%	3.79%	4.52%	1.61%	0.43%	0.31%	2.86%	0.41%
Construction	1.68%	1.96%	3.45%	2.50%	0.92%	0.11%	1.75%	1.50%
Utilities and transp.	2.89%	3.55%	7.31%	4.12%	0.80%	0.01%	3.21%	0.65%
Wholesale trade	2.35%	3.42%	3.89%	1.51%	1.29%	0.00%	2.90%	0.52%
Fin. svcs. and real estate	1.58%	2.38%	4.36%	3.04%	0.63%	0.15%	2.14%	0.32%
Retail trade	1.34%	1.63%	3.43%	2.71%	1.17%	0.50%	1.47%	0.47%
Professional services	1.03%	1.48%	2.23%	1.42%	0.93%	0.30%	1.24%	0.44%
Other services	0.94%	1.25%	2.01%	1.84%	1.59%	0.38%	1.03%	0.72%
Ownership								
For profit, incorporated	0.55%	0.86%	1.39%	1.04%	0.73%	0.19%	0.72%	0.26%
For profit, unincorporated	0.99%	1.21%	2.40%	2.26%	0.92%	0.09%	1.06%	0.60%
Nonprofit	1.59%	2.73%	3.63%	1.75%	0.44%	0.83%	2.14%	0.61%
Age of firm								
Less than 5 years	1.16%	1.29%	3.35%	3.33%	5.78%	0.69%	1.18%	3.76%
5-9 years	1.28%	1.54%	2.66%	2.89%	1.99%	1.18%	1.32%	2.18%
10-19 years	1.04%	1.32%	2.22%	1.86%	0.76%	0.04%	1.12%	0.85%
20 or more years	0.64%	1.33%	1.70%	0.97%	0.58%	0.18%	1.03%	0.21%
Multi/single status								
2 or more locations	0.36%	7.99%	3.89%	1.33%	0.55%	0.17%	2.39%	0.21%
1 location only	0.56%	0.69%	1.19%	1.10%	1.16%	1.05%	0.58%	1.09%
Percent full-time employees								
Less than 25%	0.97%	1.14%	1.94%	2.83%	2.89%	1.95%	0.97%	1.72%
25-49 %	1.61%	2.61%	3.26%	3.18%	2.65%	0.84%	1.96%	1.06%
50-74 %	1.35%	1.82%	3.06%	2.35%	1.68%	0.05%	1.54%	0.56%
75% or more	0.60%	0.94%	1.42%	0.85%	0.39%	0.09%	0.79%	0.16%
Union presence								
No union employees	0.45%	0.69%	1.16%	0.89%	0.52%	0.22%	0.57%	0.26%
Has union employees	1.64%	6.61%	7.01%	1.67%	1.92%	0.05%	5.03%	0.18%
Percent low-wage employees								
50% or more low-wage	0.81%	1.01%	1.71%	1.94%	1.38%	0.57%	0.85%	0.65%
Less than 50% low-wage	0.55%	0.85%	1.32%	0.87%	0.41%	0.09%	0.70%	0.18%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	39.2%	16.4%	31.4%	75.9%	16.4%	60.2%
Industry group **						
Agric., fish., forest.	30.4%	21.1% *	44.1%	89.8%	20.8% *	61.8%
Mining and manufacturing	31.7%	15.0%	46.5%	86.7%	14.9%	56.5%
Construction	21.6%	17.9%	23.3%	77.3%	18.0%	38.8%
Utilities and transp.	48.7%	16.7%	38.6%	82.5%	16.9%	68.9%
Wholesale trade	36.4%	12.9%	36.1%	84.1%	12.3%	64.5%
Fin. svcs. and real estate	51.5%	16.1%	37.2%	80.8%	15.6%	68.5%
Retail trade	54.0%	13.5%	28.4%	80.0%	12.9%	69.1%
Professional services	31.4%	12.5%	29.0%	74.3%	12.3%	55.7%
Other services	35.2%	23.3%	24.6%	60.6%	24.5%	46.7%
Ownership						
For profit, incorporated	41.7%	15.0%	32.3%	77.7%	15.1%	63.8%
For profit, unincorporated	31.4%	16.1%	33.9%	68.2%	16.0%	53.1%
Nonprofit	33.9%	24.6%	26.6%	66.5%	25.5%	42.4%
Age of firm						
Less than 5 years	19.5%	19.0%	24.9%	41.6%	19.3%	21.2%
5-9 years	18.9%	16.9%	34.7%	31.8%	17.2%	26.3%
10-19 years	19.6%	14.3%	22.3%	61.2%	14.0%	35.5%
20 or more years	48.5%	16.6%	33.1%	77.1%	16.8%	64.4%
Multi/single status						
2 or more locations	60.3%	16.3%	32.5%	76.0%	14.4%	64.3%
1 location only	16.8%	16.4%	25.9%	44.7%	16.6%	18.4%
Percent full-time employees						
Less than 25%	36.0%	23.3%	21.1%	59.8%	24.8%	45.3%
25-49 %	37.6%	16.2%	17.5%	64.9%	17.0%	50.6%
50-74 %	39.1%	15.3%	21.3%	76.5%	15.2%	60.4%
75% or more	39.6%	16.0%	35.8%	78.8%	16.0%	62.9%
Union presence						
No union employees	35.1%	15.7%	31.0%	72.9%	15.7%	56.0%
Has union employees	76.4%	38.2%	39.3%	87.1%	41.5%	82.3%
Percent low-wage employees						
50% or more low-wage	42.9%	19.6%	23.3%	66.4%	21.2%	52.1%
Less than 50% low-wage	38.2%	15.9%	34.2%	79.4%	15.8%	63.2%

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

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** 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, 2017

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	0.81%	1.45%	0.78%	0.90%	0.67%
Industry group **						
Agric., fish., forest.	7.04%	8.38% *	10.85%	4.27%	8.76% *	7.32%
Mining and manufacturing	2.17%	2.63%	4.53%	1.60%	3.03%	2.27%
Construction	2.28%	2.40%	5.13%	6.74%	2.57%	4.06%
Utilities and transp.	3.06%	4.19%	7.40%	2.92%	4.55%	2.98%
Wholesale trade	2.18%	2.10%	5.48%	2.71%	2.28%	2.57%
Fin. svcs. and real estate	1.80%	2.82%	3.87%	1.70%	3.17%	1.69%
Retail trade	1.59%	2.02%	4.26%	1.53%	2.22%	1.56%
Professional services	1.17%	1.34%	2.54%	1.67%	1.45%	1.44%
Other services	1.46%	2.09%	3.31%	2.00%	2.32%	1.66%
Ownership						
For profit, incorporated	0.72%	0.94%	1.83%	0.87%	1.04%	0.79%
For profit, unincorporated	1.54%	1.74%	3.90%	2.26%	1.87%	1.96%
Nonprofit	1.89%	2.86%	3.12%	2.59%	3.31%	1.92%
Age of firm						
Less than 5 years	2.74%	2.86%	5.25%	12.02%	3.01%	3.55%
5-9 years	2.17%	2.39%	5.80%	5.94%	2.58%	3.16%
10-19 years	1.31%	1.48%	3.23%	3.04%	1.59%	2.00%
20 or more years	0.72%	1.10%	1.72%	0.80%	1.24%	0.73%
Multi/single status						
2 or more locations	0.72%	1.54%	1.70%	0.78%	2.04%	0.71%
1 location only	0.87%	0.91%	1.85%	4.49%	0.96%	1.14%
Percent full-time employees						
Less than 25%	2.75%	4.42%	6.19%	3.06%	5.02%	2.70%
25-49 %	1.97%	2.62%	3.73%	2.68%	2.97%	2.25%
50-74 %	1.79%	1.96%	3.40%	1.98%	2.15%	1.95%
75% or more	0.72%	0.94%	1.76%	0.91%	1.03%	0.81%
Union presence						
No union employees	0.62%	0.82%	1.50%	0.89%	0.90%	0.74%
Has union employees	1.71%	5.21%	5.95%	1.43%	6.13%	1.47%
Percent low-wage employees						
50% or more low-wage	1.38%	2.55%	2.65%	1.57%	3.14%	1.36%
Less than 50% low-wage	0.68%	0.85%	1.73%	0.88%	0.92%	0.79%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.8%	58.0%	42.0%	26.8%	12.3%	5.2%	49.9%	9.4%
Industry group **								
Agric., fish., forest.	57.2%	67.0%	--	--	39.0%	10.9% *	66.3%	27.5%
Mining and manufacturing	32.5%	58.0%	44.7%	20.6%	9.9%	7.3%	46.4%	12.0%
Construction	44.1%	57.8%	35.2%	31.9%	24.4%	17.2% *	48.3%	23.7%
Utilities and transp.	24.7%	48.8%	56.5%	23.5%	16.1%	9.0%	43.9%	12.5%
Wholesale trade	31.0%	58.5%	45.2%	29.3%	7.8%	2.4% *	51.0%	7.7%
Fin. svcs. and real estate	23.3%	52.9%	49.4%	27.9%	15.5%	7.6%	49.3%	11.0%
Retail trade	15.4%	58.0%	38.5%	18.3%	3.5% *	3.0%	46.3%	4.0%
Professional services	34.7%	61.2%	41.7%	30.1%	15.4%	5.2%	52.9%	11.6%
Other services	29.3%	55.9%	41.0%	26.9%	11.2%	4.8%	48.3%	9.0%
Ownership								
For profit, incorporated	27.0%	58.5%	40.8%	25.4%	11.2%	4.9%	49.5%	8.1%
For profit, unincorporated	29.7%	51.1%	38.7%	21.7%	11.2%	3.2%	44.8%	8.4%
Nonprofit	40.2%	67.9%	55.1%	38.3%	17.2%	14.8%	60.9%	19.6%
Age of firm								
Less than 5 years	40.0%	46.7%	34.4%	23.3%	16.6% *	4.1% *	42.3%	19.4%
5-9 years	37.8%	47.6%	39.5%	25.5%	8.3%	8.5% *	43.1%	15.5%
10-19 years	43.6%	63.1%	45.4%	24.6%	14.2%	4.0% *	54.2%	13.8%
20 or more years	22.9%	62.5%	42.4%	28.2%	12.2%	5.2%	51.6%	8.6%
Multi/single status								
2 or more locations	10.2%	58.2%	42.7%	23.9%	11.5%	5.2%	35.9%	8.0%
1 location only	48.5%	58.0%	41.9%	28.8%	18.2%	15.7%	51.2%	23.1%
Percent full-time employees								
Less than 25%	30.2%	59.6%	49.7%	38.7%	9.5%	3.1% *	54.3%	10.0%
25-49 %	25.1%	63.2%	42.2%	31.9%	7.6% *	4.3%	52.1%	8.1%
50-74 %	27.7%	60.8%	34.9%	23.1%	13.9%	2.1%	51.6%	6.5%
75% or more	29.4%	56.9%	42.6%	25.8%	13.0%	6.1%	49.0%	10.0%
Union presence								
No union employees	30.2%	57.9%	40.8%	25.6%	11.8%	5.2%	49.4%	9.6%
Has union employees	16.3%	62.0%	73.8%	54.2%	23.2%	5.1%	64.4%	8.2%
Percent low-wage employees								
50% or more low-wage	18.4%	59.8%	32.4%	23.5%	7.7%	3.2%	46.3%	6.6%
Less than 50% low-wage	31.4%	57.8%	43.3%	27.7%	14.1%	5.9%	50.4%	10.4%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	1.66%	1.68%	1.11%	0.81%	0.41%	1.14%	0.39%
Industry group **								
Agric., fish., forest.	7.68%	11.60%	--	--	10.10%	10.03% *	9.76%	7.25%
Mining and manufacturing	2.76%	6.52%	6.03%	2.85%	2.25%	1.34%	4.08%	1.52%
Construction	3.05%	5.22%	4.65%	4.01%	4.81%	8.15% *	3.53%	3.45%
Utilities and transp.	3.04%	9.58%	10.18%	5.68%	4.13%	1.91%	6.31%	1.87%
Wholesale trade	2.58%	5.74%	5.64%	4.07%	1.99%	1.10% *	3.91%	1.32%
Fin. svcs. and real estate	1.62%	5.39%	5.88%	3.67%	2.42%	1.32%	3.89%	1.16%
Retail trade	1.42%	5.45%	5.33%	3.36%	1.44% *	0.62%	3.68%	0.63%
Professional services	1.41%	2.92%	3.10%	2.23%	1.64%	0.78%	2.11%	0.86%
Other services	1.48%	3.68%	3.67%	2.27%	1.77%	0.77%	2.46%	0.82%
Ownership								
For profit, incorporated	0.76%	2.01%	2.01%	1.34%	0.97%	0.45%	1.37%	0.43%
For profit, unincorporated	1.79%	3.71%	3.91%	2.37%	2.12%	0.59%	2.68%	0.98%
Nonprofit	2.03%	4.73%	4.82%	3.17%	2.09%	2.65%	3.20%	1.59%
Age of firm								
Less than 5 years	3.16%	4.52%	6.07%	3.65%	5.47% *	2.69% *	3.48%	3.77%
5-9 years	2.71%	4.54%	4.58%	3.43%	2.02%	4.56% *	3.23%	2.41%
10-19 years	1.82%	3.02%	3.36%	2.34%	1.82%	1.25% *	2.21%	1.32%
20 or more years	0.71%	2.40%	2.26%	1.46%	0.96%	0.43%	1.56%	0.42%
Multi/single status								
2 or more locations	0.49%	12.09%	5.36%	1.89%	0.90%	0.41%	3.27%	0.40%
1 location only	1.11%	1.68%	1.77%	1.35%	1.62%	3.59%	1.21%	1.41%
Percent full-time employees								
Less than 25%	2.93%	7.85%	7.44%	5.14%	2.85%	1.08% *	5.44%	1.71%
25-49 %	2.19%	6.14%	6.05%	4.34%	2.33% *	0.91%	4.19%	1.16%
50-74 %	1.99%	4.30%	4.75%	2.90%	2.75%	0.47%	3.25%	0.88%
75% or more	0.77%	1.93%	1.94%	1.27%	0.97%	0.56%	1.31%	0.49%
Union presence								
No union employees	0.70%	1.68%	1.70%	1.13%	0.83%	0.45%	1.16%	0.43%
Has union employees	1.48%	10.42%	7.82%	5.61%	3.61%	0.96%	6.22%	0.98%
Percent low-wage employees								
50% or more low-wage	1.31%	5.68%	4.60%	2.44%	1.34%	0.56%	3.46%	0.65%
Less than 50% low-wage	0.75%	1.73%	1.80%	1.25%	1.00%	0.52%	1.21%	0.48%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.9%	18.1%	13.7%	9.3%	3.2%	0.9%	15.9%	2.3%
Industry group **								
Agric., fish., forest.	11.4%*	--	--	--	--	--	13.7%*	3.8%*
Mining and manufacturing	11.7%	--	--	--	--	--	17.6%	3.0%*
Construction	13.1%	--	--	--	--	--	14.7%	5.3%*
Utilities and transp.	6.0%*	--	--	--	--	--	14.7%*	0.5%*
Wholesale trade	10.6%	--	--	--	--	--	18.7%	1.2%*
Fin. svcs. and real estate	7.8%	--	--	--	--	--	19.1%	2.5%
Retail trade	5.6%	--	--	--	--	--	18.6%	0.9%
Professional services	10.3%	--	--	--	--	--	15.3%	4.0%
Other services	8.2%	--	--	--	--	--	13.9%	2.2%
Ownership								
For profit, incorporated	8.7%	--	--	--	--	--	16.8%	1.9%
For profit, unincorporated	9.5%	--	--	--	--	--	14.6%	2.4%
Nonprofit	9.2%	--	--	--	--	--	12.9%	5.5%
Age of firm								
Less than 5 years	13.7%	--	--	--	--	--	14.2%	9.0%*
5-9 years	11.2%	--	--	--	--	--	12.8%	4.4%
10-19 years	14.6%	--	--	--	--	--	18.0%	4.9%
20 or more years	6.7%	--	--	--	--	--	16.2%	1.9%
Multi/single status								
2 or more locations	2.7%	--	--	--	--	--	13.7%	1.7%
1 location only	15.4%	--	--	--	--	--	16.1%	8.4%
Percent full-time employees								
Less than 25%	7.0%	--	--	--	--	--	12.0%	2.9%*
25-49 %	8.7%	--	--	--	--	--	17.8%	2.9%
50-74 %	8.3%	--	--	--	--	--	15.9%	1.6%
75% or more	9.2%	--	--	--	--	--	16.1%	2.3%
Union presence								
No union employees	9.4%	--	--	--	--	--	15.9%	2.5%
Has union employees	3.6%	--	--	--	--	--	16.8%	1.4%
Percent low-wage employees								
50% or more low-wage	5.3%	--	--	--	--	--	13.9%	1.7%
Less than 50% low-wage	9.7%	--	--	--	--	--	16.2%	2.6%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	1.29%	1.23%	0.75%	0.44%	0.17%	0.86%	0.20%
Industry group **								
Agric., fish., forest.	4.98%*	--	--	--	--	--	6.46%*	2.66%*
Mining and manufacturing	2.22%	--	--	--	--	--	3.54%	0.95%*
Construction	2.12%	--	--	--	--	--	2.53%	1.71%*
Utilities and transp.	1.83%*	--	--	--	--	--	4.52%*	0.27%*
Wholesale trade	2.20%	--	--	--	--	--	3.81%	0.42%*
Fin. svcs. and real estate	1.10%	--	--	--	--	--	3.05%	0.59%
Retail trade	0.91%	--	--	--	--	--	3.06%	0.22%
Professional services	0.90%	--	--	--	--	--	1.53%	0.55%
Other services	0.84%	--	--	--	--	--	1.56%	0.44%
Ownership								
For profit, incorporated	0.51%	--	--	--	--	--	1.05%	0.22%
For profit, unincorporated	1.21%	--	--	--	--	--	1.98%	0.56%
Nonprofit	1.12%	--	--	--	--	--	2.08%	0.86%
Age of firm								
Less than 5 years	1.98%	--	--	--	--	--	2.18%	2.87%*
5-9 years	1.68%	--	--	--	--	--	2.05%	1.29%
10-19 years	1.43%	--	--	--	--	--	1.89%	0.92%
20 or more years	0.45%	--	--	--	--	--	1.22%	0.21%
Multi/single status								
2 or more locations	0.31%	--	--	--	--	--	2.91%	0.20%
1 location only	0.82%	--	--	--	--	--	0.90%	0.98%
Percent full-time employees								
Less than 25%	1.45%	--	--	--	--	--	3.00%	0.95%*
25-49 %	1.31%	--	--	--	--	--	3.14%	0.66%
50-74 %	1.29%	--	--	--	--	--	2.59%	0.45%
75% or more	0.52%	--	--	--	--	--	0.99%	0.25%
Union presence								
No union employees	0.47%	--	--	--	--	--	0.87%	0.23%
Has union employees	0.76%	--	--	--	--	--	4.59%	0.31%
Percent low-wage employees								
50% or more low-wage	0.78%	--	--	--	--	--	2.41%	0.33%
Less than 50% low-wage	0.51%	--	--	--	--	--	0.92%	0.25%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	32.3%	26.9%	16.6%	9.0%	4.2%	28.8%	6.9%
Industry group **								
Agric., fish., forest.	39.4%	42.9%	--	--	27.1% *	10.9% *	44.5%	22.7% *
Mining and manufacturing	17.1%	26.2%	22.9%	14.4%	7.9%	5.8%	23.1%	8.4%
Construction	28.0%	34.2%	25.8%	20.6%	18.0%	16.6% *	30.0%	18.7%
Utilities and transp.	14.9%	14.1% *	43.8%	17.5%	14.7%	8.8%	19.4%	12.0%
Wholesale trade	15.6%	25.0%	24.1%	18.4%	6.9%	2.4% *	24.0%	5.8%
Fin. svcs. and real estate	13.8%	23.3%	32.6%	20.3%	11.9%	6.1%	25.0%	8.5%
Retail trade	8.0%	25.7%	21.3%	13.4%	2.5% *	1.7%	22.7%	2.6%
Professional services	21.6%	37.1%	27.7%	16.6%	10.3%	4.4%	32.3%	7.9%
Other services	19.0%	36.2%	26.6%	15.1%	7.8%	4.0%	30.7%	6.4%
Ownership								
For profit, incorporated	15.9%	31.0%	26.3%	16.0%	8.5%	3.9%	27.8%	6.1%
For profit, unincorporated	17.4%	28.7%	24.9%	12.2%	7.5%	2.6%	25.7%	5.7%
Nonprofit	27.1%	46.8%	33.9%	23.7%	11.7%	12.9%	40.2%	14.1%
Age of firm								
Less than 5 years	24.2%	29.0%	22.5%	7.7%	13.5% *	4.1% *	25.8%	9.8%
5-9 years	24.2%	29.5%	27.2%	16.6%	5.4%	7.7% *	27.2%	11.4%
10-19 years	24.5%	32.4%	30.8%	15.2%	9.0%	3.2% *	30.0%	8.8%
20 or more years	14.1%	34.3%	25.7%	18.2%	9.1%	4.2%	29.4%	6.5%
Multi/single status								
2 or more locations	7.1%	17.3% *	21.2%	17.0%	8.4%	4.2%	18.9%	6.1%
1 location only	28.2%	32.6%	27.7%	16.2%	12.9%	12.0%	29.7%	14.7%
Percent full-time employees								
Less than 25%	18.1%	34.2%	30.7%	24.5%	6.5% *	2.1% *	32.0%	6.5%
25-49 %	12.9%	29.8%	24.6%	16.3%	4.7% *	2.5%	25.3%	5.1%
50-74 %	16.5%	36.9%	14.8%	14.0%	10.0%	1.6%	29.6%	4.8%
75% or more	18.0%	31.4%	28.8%	16.3%	9.6%	5.1%	28.7%	7.5%
Union presence								
No union employees	17.9%	32.0%	25.6%	15.6%	8.5%	4.1%	28.2%	6.9%
Has union employees	12.7%	41.6%	61.6%	39.6%	18.4%	4.5%	47.9%	6.8%
Percent low-wage employees								
50% or more low-wage	10.5%	33.7%	17.5%	12.9%	5.3%	2.0%	25.5%	4.2%
Less than 50% low-wage	19.1%	32.1%	28.2%	17.6%	10.3%	5.0%	29.2%	7.8%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	1.62%	1.53%	0.92%	0.70%	0.37%	1.08%	0.34%
Industry group **								
Agric., fish., forest.	7.88%	11.75%	--	--	9.41% *	10.03% *	9.92%	7.03% *
Mining and manufacturing	2.11%	5.75%	4.86%	2.39%	2.03%	1.24%	3.40%	1.24%
Construction	2.88%	5.28%	4.30%	3.14%	4.29%	8.17% *	3.40%	3.22%
Utilities and transp.	2.02%	5.23% *	10.79%	5.14%	4.00%	1.90%	4.36%	1.85%
Wholesale trade	1.88%	4.93%	4.88%	3.50%	1.89%	1.10% *	3.27%	1.12%
Fin. svcs. and real estate	1.29%	4.47%	5.37%	3.28%	2.12%	1.18%	3.27%	1.02%
Retail trade	1.02%	5.19%	4.56%	3.16%	1.29% *	0.49%	3.20%	0.54%
Professional services	1.30%	3.04%	2.93%	1.75%	1.38%	0.74%	2.12%	0.72%
Other services	1.35%	3.62%	3.34%	1.75%	1.46%	0.73%	2.37%	0.70%
Ownership								
For profit, incorporated	0.64%	1.93%	1.83%	1.12%	0.85%	0.40%	1.27%	0.37%
For profit, unincorporated	1.57%	3.54%	3.54%	1.81%	1.74%	0.55%	2.50%	0.80%
Nonprofit	1.96%	5.22%	4.56%	2.70%	1.76%	2.58%	3.42%	1.41%
Age of firm								
Less than 5 years	2.92%	4.18%	5.54%	2.01%	5.18% *	2.69% *	3.21%	2.73%
5-9 years	2.44%	4.18%	4.30%	2.88%	1.61%	4.54% *	2.95%	2.14%
10-19 years	1.66%	3.14%	3.18%	2.01%	1.37%	1.20% *	2.16%	1.05%
20 or more years	0.60%	2.47%	2.00%	1.22%	0.84%	0.39%	1.52%	0.37%
Multi/single status								
2 or more locations	0.39%	9.97% *	4.32%	1.67%	0.78%	0.37%	2.51%	0.35%
1 location only	1.06%	1.64%	1.63%	1.04%	1.43%	3.17%	1.16%	1.16%
Percent full-time employees								
Less than 25%	2.50%	7.27%	6.75%	4.50%	2.64% *	0.94% *	5.02%	1.42%
25-49 %	1.62%	6.04%	4.92%	3.46%	2.14% *	0.71%	3.69%	0.98%
50-74 %	1.78%	4.67%	3.76%	2.31%	2.45%	0.42%	3.34%	0.77%
75% or more	0.67%	1.85%	1.81%	1.06%	0.81%	0.51%	1.23%	0.42%
Union presence								
No union employees	0.62%	1.65%	1.53%	0.92%	0.72%	0.39%	1.10%	0.36%
Has union employees	1.34%	9.84%	8.69%	5.62%	3.35%	0.93%	6.21%	0.93%
Percent low-wage employees								
50% or more low-wage	1.09%	5.35%	3.62%	1.95%	1.18%	0.41%	3.19%	0.52%
Less than 50% low-wage	0.66%	1.70%	1.66%	1.04%	0.86%	0.48%	1.15%	0.42%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.3%	11.0%	4.3%	2.5%	1.0%	0.3% *	8.2%	0.7%
Industry group **								
Agric., fish., forest.	11.9% *	--	--	--	--	--	15.2% *	--
Mining and manufacturing	5.7% *	--	--	--	--	--	8.8% *	--
Construction	6.0%	--	--	--	--	--	6.7% *	--
Utilities and transp.	4.8% *	--	--	--	--	--	12.1% *	--
Wholesale trade	6.5%	--	--	--	--	--	10.8%	--
Fin. svcs. and real estate	3.3%	--	--	--	--	--	8.8%	--
Retail trade	2.2% *	--	--	--	--	--	6.6% *	--
Professional services	5.2%	--	--	--	--	--	8.8%	--
Other services	3.7%	--	--	--	--	--	6.4%	--
Ownership								
For profit, incorporated	4.0%	--	--	--	--	--	8.0%	--
For profit, unincorporated	4.8%	--	--	--	--	--	7.7%	--
Nonprofit	5.6%	--	--	--	--	--	10.1%	--
Age of firm								
Less than 5 years	4.7%	--	--	--	--	--	5.0%	--
5-9 years	4.5% *	--	--	--	--	--	5.3% *	--
10-19 years	7.3%	--	--	--	--	--	9.5%	--
20 or more years	3.5%	--	--	--	--	--	9.2%	--
Multi/single status								
2 or more locations	0.9%	--	--	--	--	--	5.0%	--
1 location only	7.9%	--	--	--	--	--	8.5%	--
Percent full-time employees								
Less than 25%	5.9% *	--	--	--	--	--	12.3% *	--
25-49 %	4.5% *	--	--	--	--	--	11.0% *	--
50-74 %	4.5%	--	--	--	--	--	9.0%	--
75% or more	4.1%	--	--	--	--	--	7.5%	--
Union presence								
No union employees	4.6%	--	--	--	--	--	8.3%	--
Has union employees	1.2% *	--	--	--	--	--	4.8% *	--
Percent low-wage employees								
50% or more low-wage	2.7%	--	--	--	--	--	7.3%	--
Less than 50% low-wage	4.7%	--	--	--	--	--	8.3%	--

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	1.09%	0.63%	0.36%	0.22%	0.09% *	0.69%	0.10%
Industry group **								
Agric., fish., forest.	4.16% *	--	--	--	--	--	5.54% *	--
Mining and manufacturing	1.79% *	--	--	--	--	--	2.93% *	--
Construction	1.69%	--	--	--	--	--	2.02% *	--
Utilities and transp.	2.34% *	--	--	--	--	--	5.69% *	--
Wholesale trade	1.29%	--	--	--	--	--	2.31%	--
Fin. svcs. and real estate	0.78%	--	--	--	--	--	2.29%	--
Retail trade	0.77% *	--	--	--	--	--	2.67% *	--
Professional services	0.78%	--	--	--	--	--	1.36%	--
Other services	0.62%	--	--	--	--	--	1.18%	--
Ownership								
For profit, incorporated	0.40%	--	--	--	--	--	0.85%	--
For profit, unincorporated	0.88%	--	--	--	--	--	1.48%	--
Nonprofit	1.10%	--	--	--	--	--	2.12%	--
Age of firm								
Less than 5 years	1.29%	--	--	--	--	--	1.42%	--
5-9 years	1.38% *	--	--	--	--	--	1.69% *	--
10-19 years	1.25%	--	--	--	--	--	1.67%	--
20 or more years	0.34%	--	--	--	--	--	0.96%	--
Multi/single status								
2 or more locations	0.14%	--	--	--	--	--	1.29%	--
1 location only	0.68%	--	--	--	--	--	0.75%	--
Percent full-time employees								
Less than 25%	1.92% *	--	--	--	--	--	4.05% *	--
25-49 %	1.53% *	--	--	--	--	--	3.74% *	--
50-74 %	0.88%	--	--	--	--	--	1.84%	--
75% or more	0.38%	--	--	--	--	--	0.74%	--
Union presence								
No union employees	0.38%	--	--	--	--	--	0.71%	--
Has union employees	0.37% *	--	--	--	--	--	2.22% *	--
Percent low-wage employees								
50% or more low-wage	0.49%	--	--	--	--	--	1.54%	--
Less than 50% low-wage	0.41%	--	--	--	--	--	0.76%	--

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.1%	31.8%	21.9%	9.9%	3.0%	1.5%	26.5%	2.6%
Industry group **								
Agric., fish., forest.	21.0%	26.6% *	--	--	--	--	24.3% *	--
Mining and manufacturing	15.2%	25.2%	23.0%	--	--	--	22.2%	--
Construction	28.3%	41.0%	18.5%	--	--	--	31.0%	--
Utilities and transp.	13.3%	27.4% *	22.9% *	--	--	--	23.6%	--
Wholesale trade	18.2%	44.9%	16.8%	--	--	--	31.8%	--
Fin. svcs. and real estate	7.9%	19.3%	33.3%	--	--	--	20.2%	--
Retail trade	7.2%	30.2%	21.1%	--	--	--	24.1%	--
Professional services	14.9%	30.3%	18.7%	--	--	--	25.1%	--
Other services	17.0%	35.0%	25.5%	--	--	--	30.0%	--
Ownership								
For profit, incorporated	13.3%	32.2%	20.6%	--	--	--	26.2%	--
For profit, unincorporated	15.2%	29.3%	20.5%	--	--	--	24.8%	--
Nonprofit	17.6%	34.4%	32.2%	--	--	--	31.4%	--
Age of firm								
Less than 5 years	21.5%	26.2%	20.1%	--	--	--	23.3%	--
5-9 years	23.0%	34.2%	15.6%	--	--	--	27.3%	--
10-19 years	23.6%	36.9%	22.4%	--	--	--	30.3%	--
20 or more years	9.9%	29.9%	23.6%	--	--	--	25.1%	--
Multi/single status								
2 or more locations	2.9%	30.6% *	16.8%	--	--	--	14.3%	--
1 location only	25.9%	31.8%	22.5%	--	--	--	27.6%	--
Percent full-time employees								
Less than 25%	15.9%	34.6%	30.7%	--	--	--	31.8%	--
25-49 %	12.2%	32.4%	27.2%	--	--	--	28.3%	--
50-74 %	15.2%	34.9%	25.6%	--	--	--	30.3%	--
75% or more	14.0%	30.9%	20.1%	--	--	--	25.3%	--
Union presence								
No union employees	14.5%	31.3%	20.6%	--	--	--	25.8%	--
Has union employees	10.1%	50.4%	56.2%	--	--	--	49.9%	--
Percent low-wage employees								
50% or more low-wage	8.0%	30.7%	20.5%	--	--	--	24.8%	--
Less than 50% low-wage	15.6%	32.0%	22.0%	--	--	--	26.7%	--

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	1.61%	1.41%	0.71%	0.39%	0.20%	1.07%	0.20%
Industry group **								
Agric., fish., forest.	5.83%	9.10% *	--	--	--	--	7.55% *	--
Mining and manufacturing	2.27%	6.03%	5.38%	--	--	--	3.60%	--
Construction	3.02%	5.45%	3.39%	--	--	--	3.54%	--
Utilities and transp.	2.72%	9.50% *	10.30% *	--	--	--	6.17%	--
Wholesale trade	2.53%	6.09%	3.79%	--	--	--	4.14%	--
Fin. svcs. and real estate	1.11%	4.25%	5.52%	--	--	--	3.11%	--
Retail trade	1.03%	5.56%	4.26%	--	--	--	3.34%	--
Professional services	1.16%	2.84%	2.64%	--	--	--	1.96%	--
Other services	1.28%	3.52%	3.21%	--	--	--	2.29%	--
Ownership								
For profit, incorporated	0.62%	1.94%	1.63%	--	--	--	1.26%	--
For profit, unincorporated	1.60%	3.62%	3.40%	--	--	--	2.56%	--
Nonprofit	1.73%	4.92%	4.56%	--	--	--	3.19%	--
Age of firm								
Less than 5 years	2.81%	4.03%	5.40%	--	--	--	3.10%	--
5-9 years	2.66%	4.53%	3.41%	--	--	--	3.18%	--
10-19 years	1.74%	3.29%	2.80%	--	--	--	2.26%	--
20 or more years	0.51%	2.28%	1.93%	--	--	--	1.40%	--
Multi/single status								
2 or more locations	0.29%	12.77% *	4.07%	--	--	--	2.72%	--
1 location only	1.04%	1.62%	1.50%	--	--	--	1.14%	--
Percent full-time employees								
Less than 25%	2.59%	7.46%	6.73%	--	--	--	5.17%	--
25-49 %	1.63%	6.21%	5.33%	--	--	--	3.84%	--
50-74 %	1.68%	4.52%	4.50%	--	--	--	3.21%	--
75% or more	0.65%	1.85%	1.57%	--	--	--	1.21%	--
Union presence								
No union employees	0.60%	1.63%	1.40%	--	--	--	1.08%	--
Has union employees	1.24%	10.25%	9.34%	--	--	--	6.25%	--
Percent low-wage employees								
50% or more low-wage	0.98%	5.06%	3.90%	--	--	--	3.01%	--
Less than 50% low-wage	0.64%	1.70%	1.51%	--	--	--	1.14%	--

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.0%	9.1%	5.7%	3.2%	0.9%	0.3% *	7.6%	0.7%
Industry group **								
Agric., fish., forest.	8.8% *	--	--	--	--	--	11.5% *	--
Mining and manufacturing	5.6%	--	--	--	--	--	8.3% *	--
Construction	6.3%	--	--	--	--	--	7.1%	--
Utilities and transp.	3.3% *	--	--	--	--	--	8.1% *	--
Wholesale trade	8.3%	--	--	--	--	--	15.0%	--
Fin. svcs. and real estate	2.6%	--	--	--	--	--	5.9%	--
Retail trade	3.5%	--	--	--	--	--	12.9%	--
Professional services	3.1%	--	--	--	--	--	5.1%	--
Other services	3.9%	--	--	--	--	--	6.7%	--
Ownership								
For profit, incorporated	4.0%	--	--	--	--	--	7.9%	--
For profit, unincorporated	4.8%	--	--	--	--	--	8.0%	--
Nonprofit	3.0%	--	--	--	--	--	4.6%	--
Age of firm								
Less than 5 years	4.9%	--	--	--	--	--	5.3%	--
5-9 years	4.8%	--	--	--	--	--	5.7% *	--
10-19 years	8.5%	--	--	--	--	--	11.1%	--
20 or more years	2.7%	--	--	--	--	--	6.8%	--
Multi/single status								
2 or more locations	0.8%	--	--	--	--	--	4.4% *	--
1 location only	7.4%	--	--	--	--	--	7.9%	--
Percent full-time employees								
Less than 25%	2.6% *	--	--	--	--	--	5.6% *	--
25-49 %	4.2%	--	--	--	--	--	9.9%	--
50-74 %	4.7%	--	--	--	--	--	9.3%	--
75% or more	4.0%	--	--	--	--	--	7.2%	--
Union presence								
No union employees	4.2%	--	--	--	--	--	7.5%	--
Has union employees	2.0%	--	--	--	--	--	9.9% *	--
Percent low-wage employees								
50% or more low-wage	1.2%	--	--	--	--	--	3.9%	--
Less than 50% low-wage	4.7%	--	--	--	--	--	8.1%	--

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	1.01%	0.77%	0.44%	0.27%	0.12%*	0.65%	0.12%
Industry group **								
Agric., fish., forest.	4.86%*	--	--	--	--	--	6.32%*	--
Mining and manufacturing	1.54%	--	--	--	--	--	2.50%*	--
Construction	1.70%	--	--	--	--	--	2.03%	--
Utilities and transp.	1.37%*	--	--	--	--	--	3.44%*	--
Wholesale trade	2.18%	--	--	--	--	--	3.82%	--
Fin. svcs. and real estate	0.63%	--	--	--	--	--	1.70%	--
Retail trade	0.84%	--	--	--	--	--	2.91%	--
Professional services	0.48%	--	--	--	--	--	0.85%	--
Other services	0.65%	--	--	--	--	--	1.20%	--
Ownership								
For profit, incorporated	0.36%	--	--	--	--	--	0.77%	--
For profit, unincorporated	1.04%	--	--	--	--	--	1.75%	--
Nonprofit	0.69%	--	--	--	--	--	1.32%	--
Age of firm								
Less than 5 years	1.22%	--	--	--	--	--	1.35%	--
5-9 years	1.40%	--	--	--	--	--	1.72%*	--
10-19 years	1.24%	--	--	--	--	--	1.66%	--
20 or more years	0.29%	--	--	--	--	--	0.82%	--
Multi/single status								
2 or more locations	0.19%	--	--	--	--	--	1.90%*	--
1 location only	0.63%	--	--	--	--	--	0.69%	--
Percent full-time employees								
Less than 25%	1.25%*	--	--	--	--	--	2.71%*	--
25-49 %	1.07%	--	--	--	--	--	2.66%	--
50-74 %	1.04%	--	--	--	--	--	2.13%	--
75% or more	0.37%	--	--	--	--	--	0.72%	--
Union presence								
No union employees	0.35%	--	--	--	--	--	0.66%	--
Has union employees	0.60%	--	--	--	--	--	3.79%*	--
Percent low-wage employees								
50% or more low-wage	0.29%	--	--	--	--	--	0.97%	--
Less than 50% low-wage	0.40%	--	--	--	--	--	0.73%	--

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

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-- 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.3%	17.6%	14.1%	6.4%	2.0%	1.2%	15.2%	1.9%
Industry group **								
Agric., fish., forest.	15.1%*	--	--	--	--	--	16.6%*	--
Mining and manufacturing	9.0%	--	--	--	--	--	12.7%	--
Construction	18.6%	--	--	--	--	--	19.9%	--
Utilities and transp.	6.3%	--	--	--	--	--	6.3%*	--
Wholesale trade	7.3%	--	--	--	--	--	11.8%	--
Fin. svcs. and real estate	4.4%	--	--	--	--	--	12.3%	--
Retail trade	3.1%	--	--	--	--	--	9.0%	--
Professional services	9.1%	--	--	--	--	--	15.1%	--
Other services	11.5%	--	--	--	--	--	19.9%	--
Ownership								
For profit, incorporated	7.7%	--	--	--	--	--	14.7%	--
For profit, unincorporated	8.6%	--	--	--	--	--	13.8%	--
Nonprofit	11.8%	--	--	--	--	--	21.1%	--
Age of firm								
Less than 5 years	14.2%	--	--	--	--	--	15.4%	--
5-9 years	15.2%	--	--	--	--	--	17.8%	--
10-19 years	12.7%	--	--	--	--	--	15.9%	--
20 or more years	5.8%	--	--	--	--	--	14.1%	--
Multi/single status								
2 or more locations	1.9%	--	--	--	--	--	8.0%	--
1 location only	15.1%	--	--	--	--	--	15.9%	--
Percent full-time employees								
Less than 25%	9.8%	--	--	--	--	--	19.0%	--
25-49 %	7.6%	--	--	--	--	--	17.2%	--
50-74 %	9.2%	--	--	--	--	--	18.2%	--
75% or more	8.1%	--	--	--	--	--	14.3%	--
Union presence								
No union employees	8.4%	--	--	--	--	--	14.7%	--
Has union employees	7.3%	--	--	--	--	--	34.1%	--
Percent low-wage employees								
50% or more low-wage	5.2%	--	--	--	--	--	15.7%	--
Less than 50% low-wage	9.1%	--	--	--	--	--	15.2%	--

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.32%	1.23%	0.57%	0.25%	0.17%	0.87%	0.16%
Industry group **								
Agric., fish., forest.	5.27%*	--	--	--	--	--	6.73%*	--
Mining and manufacturing	1.81%	--	--	--	--	--	2.93%	--
Construction	2.65%	--	--	--	--	--	3.13%	--
Utilities and transp.	1.30%	--	--	--	--	--	2.54%*	--
Wholesale trade	1.42%	--	--	--	--	--	2.55%	--
Fin. svcs. and real estate	0.89%	--	--	--	--	--	2.63%	--
Retail trade	0.62%	--	--	--	--	--	2.11%	--
Professional services	0.97%	--	--	--	--	--	1.67%	--
Other services	1.08%	--	--	--	--	--	1.99%	--
Ownership								
For profit, incorporated	0.49%	--	--	--	--	--	1.02%	--
For profit, unincorporated	1.27%	--	--	--	--	--	2.10%	--
Nonprofit	1.44%	--	--	--	--	--	2.75%	--
Age of firm								
Less than 5 years	2.50%	--	--	--	--	--	2.76%	--
5-9 years	2.23%	--	--	--	--	--	2.71%	--
10-19 years	1.36%	--	--	--	--	--	1.81%	--
20 or more years	0.39%	--	--	--	--	--	1.09%	--
Multi/single status								
2 or more locations	0.22%	--	--	--	--	--	2.07%	--
1 location only	0.85%	--	--	--	--	--	0.93%	--
Percent full-time employees								
Less than 25%	1.79%	--	--	--	--	--	3.83%	--
25-49 %	1.33%	--	--	--	--	--	3.24%	--
50-74 %	1.41%	--	--	--	--	--	2.81%	--
75% or more	0.51%	--	--	--	--	--	0.98%	--
Union presence								
No union employees	0.47%	--	--	--	--	--	0.88%	--
Has union employees	1.03%	--	--	--	--	--	5.80%	--
Percent low-wage employees								
50% or more low-wage	0.76%	--	--	--	--	--	2.44%	--
Less than 50% low-wage	0.51%	--	--	--	--	--	0.93%	--

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

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-- 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.4%	6.4%	2.8%	1.0%	0.2% *	0.0% *	4.8%	0.2% *
Industry group **								
Agric., fish., forest.	1.4% *	--	--	--	--	--	1.9% *	--
Mining and manufacturing	1.8% *	--	--	--	--	--	2.8% *	--
Construction	4.5% *	--	--	--	--	--	5.1% *	--
Utilities and transp.	3.7% *	--	--	--	--	--	9.2% *	--
Wholesale trade	2.7% *	--	--	--	--	--	5.0% *	--
Fin. svcs. and real estate	1.4% *	--	--	--	--	--	3.6% *	--
Retail trade	0.6% *	--	--	--	--	--	2.2% *	--
Professional services	3.5%	--	--	--	--	--	6.1%	--
Other services	2.5%	--	--	--	--	--	4.6%	--
Ownership								
For profit, incorporated	2.3%	--	--	--	--	--	4.9%	--
For profit, unincorporated	2.1%	--	--	--	--	--	3.5%	--
Nonprofit	3.5%	--	--	--	--	--	6.3% *	--
Age of firm								
Less than 5 years	3.0% *	--	--	--	--	--	3.3% *	--
5-9 years	3.4% *	--	--	--	--	--	4.1% *	--
10-19 years	4.1%	--	--	--	--	--	5.5%	--
20 or more years	1.8%	--	--	--	--	--	5.0%	--
Multi/single status								
2 or more locations	0.3%	--	--	--	--	--	2.5% *	--
1 location only	4.6%	--	--	--	--	--	5.0%	--
Percent full-time employees								
Less than 25%	4.3% *	--	--	--	--	--	9.0% *	--
25-49 %	1.1% *	--	--	--	--	--	2.9% *	--
50-74 %	1.7%	--	--	--	--	--	3.6%	--
75% or more	2.5%	--	--	--	--	--	4.8%	--
Union presence								
No union employees	2.5%	--	--	--	--	--	4.7%	--
Has union employees	1.1% *	--	--	--	--	--	6.2% *	--
Percent low-wage employees								
50% or more low-wage	1.6% *	--	--	--	--	--	5.3% *	--
Less than 50% low-wage	2.6%	--	--	--	--	--	4.7%	--

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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-- 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	0.89%	0.47%	0.22%	0.16% *	0.01% *	0.56%	0.05% *
Industry group **								
Agric., fish., forest.	0.85% *	--	--	--	--	--	1.13% *	--
Mining and manufacturing	0.90% *	--	--	--	--	--	1.50% *	--
Construction	1.51% *	--	--	--	--	--	1.81% *	--
Utilities and transp.	2.25% *	--	--	--	--	--	5.53% *	--
Wholesale trade	1.02% *	--	--	--	--	--	1.87% *	--
Fin. svcs. and real estate	0.43% *	--	--	--	--	--	1.25% *	--
Retail trade	0.20% *	--	--	--	--	--	0.76% *	--
Professional services	0.70%	--	--	--	--	--	1.22%	--
Other services	0.61%	--	--	--	--	--	1.15%	--
Ownership								
For profit, incorporated	0.32%	--	--	--	--	--	0.70%	--
For profit, unincorporated	0.56%	--	--	--	--	--	0.95%	--
Nonprofit	0.99%	--	--	--	--	--	1.92% *	--
Age of firm								
Less than 5 years	1.26% *	--	--	--	--	--	1.39% *	--
5-9 years	1.36% *	--	--	--	--	--	1.67% *	--
10-19 years	0.93%	--	--	--	--	--	1.25%	--
20 or more years	0.26%	--	--	--	--	--	0.75%	--
Multi/single status								
2 or more locations	0.08%	--	--	--	--	--	0.79% *	--
1 location only	0.55%	--	--	--	--	--	0.61%	--
Percent full-time employees								
Less than 25%	1.86% *	--	--	--	--	--	3.95% *	--
25-49 %	0.40% *	--	--	--	--	--	1.03% *	--
50-74 %	0.45%	--	--	--	--	--	0.96%	--
75% or more	0.33%	--	--	--	--	--	0.65%	--
Union presence								
No union employees	0.30%	--	--	--	--	--	0.57%	--
Has union employees	0.48% *	--	--	--	--	--	3.18% *	--
Percent low-wage employees								
50% or more low-wage	0.61% *	--	--	--	--	--	2.00% *	--
Less than 50% low-wage	0.31%	--	--	--	--	--	0.57%	--

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.8%	18.6%	30.7%	48.7%	64.8%	85.6%	25.1%	76.4%
Industry group **								
Agric., fish., forest.	20.0%	7.8% *	--	--	50.1%	39.4% *	12.7% *	44.0%
Mining and manufacturing	44.0%	23.4%	25.2%	49.8%	60.0%	80.3%	28.2%	67.2%
Construction	30.0%	17.7%	28.8%	41.8%	52.3%	90.7%	22.8%	64.3%
Utilities and transp.	50.1%	22.3% *	30.9% *	32.6%	57.6%	71.2%	26.2%	65.2%
Wholesale trade	43.2%	14.0%	29.3%	45.4%	57.6%	78.2%	23.1%	66.6%
Fin. svcs. and real estate	58.6%	16.6%	37.6%	53.2%	62.2%	81.3%	24.4%	74.8%
Retail trade	65.7%	13.2%	24.3%	44.3%	69.2%	88.8%	20.1%	82.5%
Professional services	50.8%	21.6%	34.9%	53.2%	68.2%	91.4%	27.7%	80.2%
Other services	49.9%	18.6%	29.0%	49.4%	66.5%	86.3%	25.5%	76.0%
Ownership								
For profit, incorporated	54.1%	18.5%	28.5%	47.1%	64.9%	87.3%	24.6%	78.7%
For profit, unincorporated	45.6%	21.3%	39.6%	56.1%	65.8%	72.9%	28.4%	69.8%
Nonprofit	45.5%	13.9%	30.8%	48.5%	63.5%	85.3%	22.6%	68.4%
Age of firm								
Less than 5 years	35.3%	26.8%	44.4%	53.7%	67.6%	71.1%	32.4%	62.1%
5-9 years	33.8%	18.6%	30.0%	58.9%	69.2%	92.4%	25.1%	70.6%
10-19 years	34.9%	15.8%	32.9%	50.8%	64.9%	77.7%	23.7%	66.4%
20 or more years	59.8%	17.3%	27.0%	45.7%	64.4%	85.9%	23.8%	77.9%
Multi/single status								
2 or more locations	74.6%	17.8% *	31.9%	46.8%	65.2%	85.6%	34.8%	78.0%
1 location only	27.7%	18.6%	30.5%	50.0%	62.1%	66.8%	24.2%	60.8%
Percent full-time employees								
Less than 25%	47.8%	20.0% *	17.3% *	35.7%	57.8%	83.9%	21.6%	69.7%
25-49 %	56.5%	12.7% *	29.6%	46.7%	66.4%	87.1%	21.5%	78.5%
50-74 %	52.5%	15.4%	20.2%	54.3%	68.0%	89.8%	20.1%	81.2%
75% or more	51.4%	19.6%	33.3%	49.1%	64.8%	84.7%	26.6%	75.9%
Union presence								
No union employees	49.2%	18.4%	30.6%	48.8%	64.8%	85.6%	24.9%	75.2%
Has union employees	75.4%	27.6% *	33.5%	46.4%	65.8%	85.6%	31.5%	82.9%
Percent low-wage employees								
50% or more low-wage	58.1%	7.9% *	18.7%	47.0%	62.5%	85.8%	17.3%	75.4%
Less than 50% low-wage	50.2%	19.9%	32.3%	49.2%	65.7%	85.5%	26.2%	76.8%

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.25%	1.57%	1.25%	1.24%	0.71%	0.91%	0.60%
Industry group **								
Agric., fish., forest.	5.26%	6.65% *	--	--	10.09%	12.02% *	6.12% *	7.68%
Mining and manufacturing	2.44%	5.23%	4.99%	3.42%	3.80%	2.49%	3.31%	2.08%
Construction	2.49%	3.87%	4.46%	4.14%	6.13%	4.27%	2.72%	3.67%
Utilities and transp.	3.08%	7.42% *	9.99% *	6.56%	6.53%	3.29%	5.19%	2.95%
Wholesale trade	2.33%	3.63%	4.92%	4.30%	4.71%	3.49%	2.84%	2.66%
Fin. svcs. and real estate	1.85%	3.71%	5.66%	4.12%	3.24%	2.18%	2.99%	1.74%
Retail trade	1.57%	3.76%	4.68%	3.91%	3.54%	1.15%	2.64%	1.23%
Professional services	1.35%	2.45%	3.10%	2.37%	2.26%	0.87%	1.82%	1.05%
Other services	1.48%	2.70%	3.34%	2.71%	2.54%	1.55%	1.96%	1.33%
Ownership								
For profit, incorporated	0.76%	1.55%	1.85%	1.53%	1.57%	0.73%	1.10%	0.67%
For profit, unincorporated	1.70%	2.86%	3.94%	2.85%	2.97%	2.95%	2.20%	1.92%
Nonprofit	1.88%	2.81%	4.48%	3.28%	2.85%	1.91%	2.34%	1.83%
Age of firm								
Less than 5 years	2.84%	3.72%	6.21%	4.44%	5.71%	15.90%	3.06%	4.59%
5-9 years	2.26%	3.00%	4.05%	4.06%	4.30%	3.41%	2.41%	3.13%
10-19 years	1.53%	2.32%	3.14%	2.60%	3.09%	3.28%	1.76%	1.97%
20 or more years	0.73%	1.89%	2.07%	1.62%	1.44%	0.73%	1.27%	0.65%
Multi/single status								
2 or more locations	0.67%	9.20% *	5.04%	2.20%	1.39%	0.71%	2.91%	0.64%
1 location only	0.89%	1.27%	1.66%	1.47%	1.96%	5.03%	0.96%	1.54%
Percent full-time employees								
Less than 25%	2.83%	6.43% *	5.49% *	4.92%	4.90%	2.30%	4.48%	2.46%
25-49 %	2.19%	3.83% *	5.70%	4.49%	3.70%	1.99%	3.01%	1.76%
50-74 %	1.91%	3.28%	4.08%	3.46%	3.45%	1.37%	2.45%	1.43%
75% or more	0.77%	1.45%	1.85%	1.46%	1.48%	0.92%	1.06%	0.75%
Union presence								
No union employees	0.67%	1.27%	1.60%	1.28%	1.28%	0.77%	0.92%	0.65%
Has union employees	1.85%	8.77% *	8.27%	5.57%	4.60%	1.71%	5.45%	1.60%
Percent low-wage employees								
50% or more low-wage	1.44%	2.62% *	3.58%	2.91%	2.41%	1.16%	2.13%	1.13%
Less than 50% low-wage	0.73%	1.36%	1.71%	1.38%	1.44%	0.88%	0.99%	0.72%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* 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, 2017

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	12.1%	92.7%	30.9%	74.5%
Firm size				
Less than 50 employees	15.1%	88.4%	35.1%	61.0%
50+ employees	9.4%	96.7%	27.1%	87.0%
Less than 10 employees	17.3%	86.1%	33.6%	58.4%
10-24 employees	11.6%	92.1%	36.4%	64.7%
25-99 employees	11.4%	93.1%	38.7%	68.9%
100-999 employees	11.4%	93.9%	32.2%	78.3%
1000+ employees	8.2%	98.4%	22.8%	93.5%
Industry group **				
Agric., fish., forest.	14.3% *	87.1%	29.9%	66.3%
Mining and manufacturing	12.0%	92.6%	34.2%	69.3%
Construction	12.5%	90.5%	38.2%	60.3%
Utilities and transp.	11.9%	90.9%	23.4%	76.9%
Wholesale trade	11.6%	91.3%	27.3%	70.9%
Fin. svcs. and real estate	7.9%	95.5%	27.3%	81.3%
Retail trade	10.0%	95.0%	26.5%	80.2%
Professional services	16.2%	91.0%	34.2%	73.0%
Other services	11.9%	92.9%	32.6%	73.5%
Ownership				
For profit, incorporated	12.1%	92.8%	30.0%	75.5%
For profit, unincorporated	12.4%	93.4%	33.3%	71.8%
Nonprofit	12.2%	91.3%	34.0%	71.5%
Age of firm				
Less than 5 years	12.3%	93.8%	38.2%	65.6%
5-9 years	14.3%	89.5%	32.1%	67.1%
10-19 years	14.5%	89.3%	36.0%	63.9%
20 or more years	11.3%	93.9%	28.8%	78.9%
Multi/single status				
2 or more locations	9.3%	96.4%	26.5%	86.4%
1 location only	15.1%	88.8%	35.6%	61.9%
Percent full-time employees				
Less than 25%	11.5%	91.9%	28.5%	76.4%
25-49 %	13.2%	93.2%	32.6%	73.9%
50-74 %	13.5%	92.7%	31.2%	72.4%
75% or more	11.8%	92.8%	30.9%	74.8%
Union presence				
No union employees	11.9%	92.2%	31.4%	73.0%
Has union employees	14.0%	97.5%	26.6%	88.0%
Percent low wage employees				
50% or more low-wage	12.9%	93.2%	29.5%	76.6%
Less than 50% low-wage	12.0%	92.6%	31.3%	74.0%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.47%	0.39%	0.62%	0.61%
Firm size				
Less than 50 employees	0.84%	0.77%	1.07%	1.13%
50+ employees	0.45%	0.23%	0.66%	0.48%
Less than 10 employees	1.29%	1.19%	1.59%	1.68%
10-24 employees	1.03%	0.81%	1.63%	1.61%
25-99 employees	0.79%	0.63%	1.21%	1.15%
100-999 employees	0.80%	0.63%	1.17%	1.09%
1000+ employees	0.60%	0.20%	0.87%	0.51%
Industry group **				
Agric., fish., forest.	4.34% *	4.24%	7.55%	7.43%
Mining and manufacturing	1.97%	1.70%	2.64%	2.77%
Construction	1.97%	1.83%	2.95%	3.00%
Utilities and transp.	2.73%	2.57%	2.77%	3.18%
Wholesale trade	1.59%	1.49%	2.45%	2.56%
Fin. svcs. and real estate	0.95%	0.72%	1.58%	1.45%
Retail trade	1.04%	0.85%	1.43%	1.39%
Professional services	1.12%	0.92%	1.27%	1.26%
Other services	0.95%	0.83%	1.40%	1.38%
Ownership				
For profit, incorporated	0.56%	0.48%	0.72%	0.72%
For profit, unincorporated	1.11%	0.81%	1.68%	1.66%
Nonprofit	1.32%	1.23%	1.76%	1.80%
Age of firm				
Less than 5 years	1.90%	1.46%	3.09%	3.05%
5-9 years	2.25%	2.20%	2.44%	2.69%
10-19 years	1.36%	1.25%	1.70%	1.77%
20 or more years	0.50%	0.38%	0.69%	0.64%
Multi/single status				
2 or more locations	0.46%	0.26%	0.70%	0.54%
1 location only	0.83%	0.75%	1.04%	1.09%
Percent full-time employees				
Less than 25%	2.01%	1.89%	2.60%	2.55%
25-49 %	1.70%	1.57%	1.94%	2.07%
50-74 %	1.26%	0.91%	1.78%	1.77%
75% or more	0.55%	0.46%	0.73%	0.73%
Union presence				
No union employees	0.49%	0.43%	0.65%	0.66%
Has union employees	1.63%	0.62%	1.93%	1.45%
Percent low wage employees				
50% or more low-wage	0.95%	0.78%	1.32%	1.32%
Less than 50% low-wage	0.54%	0.45%	0.70%	0.70%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.2%	50.5%	75.8%	86.6%	90.1%	83.6%	61.6%	85.9%
Industry group **								
Agric., fish., forest.	55.5%	37.3% *	--	--	93.7%	80.5%	45.1%	89.4%
Mining and manufacturing	76.2%	56.5%	89.3%	91.9%	90.9%	67.8%	72.2%	82.2%
Construction	74.7%	62.3%	80.2%	92.0%	91.6%	89.4%	71.3%	91.0%
Utilities and transp.	73.4%	57.8%	76.8%	90.7%	87.5%	71.0%	68.1%	76.8%
Wholesale trade	76.6%	62.9%	84.0%	92.5%	92.1%	72.6%	72.4%	81.6%
Fin. svcs. and real estate	76.1%	51.8%	75.3%	84.8%	86.9%	82.0%	59.5%	84.0%
Retail trade	87.4%	49.6%	85.9%	90.7%	98.6%	94.3%	67.6%	94.7%
Professional services	65.0%	45.2%	69.7%	83.3%	86.6%	70.4%	55.4%	77.3%
Other services	73.8%	47.3%	69.8%	82.3%	90.5%	92.2%	57.9%	90.8%
Ownership								
For profit, incorporated	75.7%	50.7%	77.6%	89.9%	91.7%	83.5%	63.1%	86.1%
For profit, unincorporated	75.0%	57.1%	81.2%	87.4%	91.7%	85.3%	65.9%	88.0%
Nonprofit	63.2%	35.8%	55.2%	70.4%	83.3%	81.8%	44.6%	81.9%
Age of firm								
Less than 5 years	59.5%	49.8%	66.6%	86.4%	89.6%	98.4%	56.5%	87.0%
5-9 years	62.9%	45.2%	76.0%	85.4%	88.9%	92.6%	57.2%	87.3%
10-19 years	67.5%	47.3%	76.3%	89.4%	91.8%	85.8%	59.5%	89.8%
20 or more years	78.8%	54.5%	77.2%	85.9%	89.8%	83.4%	65.4%	85.5%
Multi/single status								
2 or more locations	85.4%	70.8%	77.9%	88.1%	90.6%	83.6%	80.0%	85.9%
1 location only	62.4%	50.0%	75.5%	85.6%	86.5%	85.7%	59.9%	86.5%
Percent full-time employees								
Less than 25%	71.2%	43.6%	55.3%	78.8%	88.5%	90.3%	50.1%	88.8%
25-49 %	75.9%	27.7%	73.0%	82.2%	91.1%	94.8%	49.4%	92.5%
50-74 %	77.2%	49.1%	82.6%	88.5%	93.0%	91.3%	60.8%	91.7%
75% or more	73.7%	53.2%	76.3%	87.5%	89.6%	79.8%	63.7%	83.6%
Union presence								
No union employees	74.2%	50.2%	76.6%	87.0%	90.0%	86.2%	61.6%	87.8%
Has union employees	74.2%	61.7%	52.9%	77.6%	91.6%	74.8%	62.0%	76.2%
Percent low-wage employees								
50% or more low-wage	80.7%	22.8%	78.1%	88.3%	93.2%	95.1%	49.1%	94.0%
Less than 50% low-wage	72.6%	53.9%	75.4%	86.1%	88.9%	79.5%	63.3%	83.0%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	1.70%	1.48%	0.83%	0.82%	0.77%	1.16%	0.54%
Industry group **								
Agric., fish., forest.	7.92%	11.41% *	--	--	4.30%	10.14%	9.76%	4.75%
Mining and manufacturing	2.68%	6.81%	3.91%	1.95%	2.14%	2.95%	4.23%	1.59%
Construction	2.81%	5.19%	4.19%	2.24%	3.21%	4.91%	3.33%	2.17%
Utilities and transp.	3.10%	9.81%	8.54%	3.77%	3.72%	3.65%	6.46%	2.79%
Wholesale trade	2.29%	5.74%	4.57%	2.11%	2.65%	3.66%	3.72%	2.31%
Fin. svcs. and real estate	1.64%	5.36%	4.62%	3.17%	2.28%	1.70%	3.90%	1.29%
Retail trade	1.35%	5.78%	3.94%	2.59%	1.21%	1.00%	3.78%	0.84%
Professional services	1.42%	3.02%	2.93%	1.74%	1.70%	2.20%	2.17%	1.42%
Other services	1.51%	3.67%	3.43%	1.81%	1.87%	1.32%	2.49%	0.99%
Ownership								
For profit, incorporated	0.77%	2.05%	1.77%	0.90%	0.87%	0.86%	1.40%	0.63%
For profit, unincorporated	1.69%	3.70%	2.91%	1.94%	2.22%	2.05%	2.61%	1.37%
Nonprofit	2.04%	4.97%	4.83%	2.93%	2.36%	2.60%	3.33%	1.59%
Age of firm								
Less than 5 years	3.27%	4.54%	6.18%	2.87%	3.43%	1.07%	3.56%	3.07%
5-9 years	2.82%	4.44%	3.86%	2.64%	4.01%	2.99%	3.30%	2.56%
10-19 years	1.86%	3.26%	2.95%	1.39%	1.41%	3.16%	2.34%	1.23%
20 or more years	0.68%	2.51%	1.91%	1.14%	0.96%	0.80%	1.56%	0.60%
Multi/single status								
2 or more locations	0.58%	11.16%	4.76%	1.45%	0.91%	0.77%	2.70%	0.58%
1 location only	1.13%	1.71%	1.56%	0.99%	1.39%	3.02%	1.23%	1.09%
Percent full-time employees								
Less than 25%	2.93%	7.83%	7.29%	3.86%	3.93%	2.21%	5.45%	1.87%
25-49 %	2.29%	5.18%	5.68%	3.41%	2.61%	1.44%	4.20%	1.26%
50-74 %	1.89%	4.57%	4.13%	2.02%	1.96%	1.56%	3.36%	1.14%
75% or more	0.77%	1.96%	1.69%	0.96%	0.95%	1.01%	1.32%	0.69%
Union presence								
No union employees	0.70%	1.72%	1.49%	0.84%	0.85%	0.73%	1.18%	0.51%
Has union employees	1.96%	10.48%	9.34%	4.47%	2.17%	2.20%	6.36%	1.98%
Percent low-wage employees								
50% or more low-wage	1.50%	4.05%	4.20%	1.65%	1.33%	0.77%	3.40%	0.65%
Less than 50% low-wage	0.74%	1.78%	1.59%	0.96%	1.01%	0.99%	1.22%	0.69%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	10.8%	8.6%
Firm size		
Less than 50 employees	1.7%	2.4%
50+ employees	19.2%	14.5%
Less than 10 employees	1.6%	2.3%
10-24 employees	2.1%	2.7%
25-99 employees	1.9%	2.9%
100-999 employees	7.0%	5.7%
1000+ employees	27.6%	20.3%
Industry group **		
Agric., fish., forest.	2.3% *	6.5% *
Mining and manufacturing	6.9%	6.1%
Construction	0.9% *	2.4% *
Utilities and transp.	23.0%	18.8%
Wholesale trade	9.2%	8.4%
Fin. svcs. and real estate	22.0%	19.4%
Retail trade	11.3%	5.9%
Professional services	9.5%	6.7%
Other services	6.6%	6.5%
Ownership		
For profit, incorporated	12.4%	9.6%
For profit, unincorporated	4.5%	3.6%
Nonprofit	9.0%	9.3%
Age of firm		
Less than 5 years	1.1% *	1.1% *
5-9 years	2.8%	2.3% *
10-19 years	1.8%	2.4%
20 or more years	15.0%	11.7%
Multi/single status		
2 or more locations	19.3%	14.5%
1 location only	1.8%	2.5%
Percent full-time employees		
Less than 25%	4.7%	6.1%
25-49 %	6.1%	3.3%
50-74 %	6.9%	4.5%
75% or more	12.5%	10.2%
Union presence		
No union employees	8.1%	6.8%
Has union employees	35.4%	25.7%
Percent low wage employees		
50% or more low-wage	6.9%	5.4%
Less than 50% low-wage	11.7%	9.4%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.39%	0.37%
Firm size		
Less than 50 employees	0.28%	0.35%
50+ employees	0.67%	0.61%
Less than 10 employees	0.41%	0.52%
10-24 employees	0.48%	0.54%
25-99 employees	0.35%	0.42%
100-999 employees	0.69%	0.60%
1000+ employees	1.00%	0.92%
Industry group **		
Agric., fish., forest.	1.30% *	2.32% *
Mining and manufacturing	0.81%	0.80%
Construction	0.30% *	0.73% *
Utilities and transp.	2.36%	2.32%
Wholesale trade	1.08%	1.10%
Fin. svcs. and real estate	1.50%	1.43%
Retail trade	0.99%	0.67%
Professional services	0.75%	0.64%
Other services	0.80%	0.89%
Ownership		
For profit, incorporated	0.50%	0.45%
For profit, unincorporated	0.53%	0.52%
Nonprofit	0.97%	1.33%
Age of firm		
Less than 5 years	0.57% *	0.57% *
5-9 years	0.75%	0.76% *
10-19 years	0.33%	0.47%
20 or more years	0.55%	0.51%
Multi/single status		
2 or more locations	0.68%	0.62%
1 location only	0.28%	0.34%
Percent full-time employees		
Less than 25%	0.89%	1.68%
25-49 %	1.01%	0.59%
50-74 %	0.85%	0.67%
75% or more	0.50%	0.47%
Union presence		
No union employees	0.35%	0.34%
Has union employees	2.08%	1.93%
Percent low wage employees		
50% or more low-wage	0.66%	0.59%
Less than 50% low-wage	0.46%	0.44%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	125,415,757	14,008,120	10,766,705	17,645,813	23,563,744	59,431,375	33,412,777	92,002,980
Industry group **								
Agric., fish., forest.	1,396,816	317,163	191,945	165,263	427,165	295,280*	555,000	841,816
Mining and manufacturing	12,150,890	561,359	594,232	1,777,912	2,882,882	6,334,505	1,888,457	10,262,433
Construction	6,410,323	1,449,898	1,162,195	1,590,203	1,407,358	800,669	3,449,133	2,961,190
Utilities and transp.	5,391,833	345,628	281,414	489,642	785,640	3,489,509	925,101	4,466,732
Wholesale trade	6,015,302	720,609	533,518	995,447	1,355,105	2,410,623	1,703,179	4,312,123
Fin. svcs. and real estate	12,533,937	1,172,117	487,167	802,139	1,880,558	8,191,956	2,049,303	10,484,634
Retail trade	15,616,554	1,781,130	1,162,073	1,688,147	2,027,359	8,957,845	3,800,160	11,816,394
Professional services	33,644,463	3,409,837	2,638,387	4,216,785	7,135,544	16,243,909	7,999,968	25,644,494
Other services	32,255,640	4,250,378	3,715,774	5,920,275	5,662,133	12,707,079	11,042,476	21,213,164
Ownership								
For profit, incorporated	87,186,302	9,011,369	7,496,889	12,012,445	14,946,925	43,718,673	22,528,568	64,657,734
For profit, unincorporated	20,361,361	3,838,052	2,317,393	3,353,962	3,924,692	6,927,262	7,867,426	12,493,936
Nonprofit	17,868,093	1,158,698	952,423	2,279,405	4,692,127	8,785,440	3,016,783	14,851,310
Age of firm								
Less than 5 years	7,798,214	2,974,164	1,499,521	1,967,632	1,090,947	265,949	5,562,591	2,235,623
5-9 years	9,249,447	2,426,889	1,940,028	2,194,723	1,966,442	721,365	5,571,538	3,677,909
10-19 years	18,402,412	3,816,944	3,005,089	4,435,935	4,263,035	2,881,409	8,989,125	9,413,287
20 or more years	89,965,684	4,790,123	4,322,067	9,047,522	16,243,320	55,562,652	13,289,523	76,676,162
Multi/single status								
2 or more locations	74,526,423	169,583	532,734	3,404,686	12,800,845	57,618,575	1,922,869	72,603,553
1 location only	50,889,334	13,838,537	10,233,971	14,241,127	10,762,899	1,812,801	31,489,907	19,399,427
Percent full-time employees								
Less than 25%	11,351,003	2,465,256	1,766,318	2,232,110	1,761,871	3,125,449	5,400,581	5,950,422
25-49 %	11,548,103	1,279,677	1,358,881	2,070,779	2,470,642	4,368,124	3,671,200	7,876,903
50-74 %	17,079,724	2,372,485	1,378,445	2,369,717	2,809,035	8,150,043	4,860,499	12,219,225
75% or more	85,436,926	7,890,702	6,263,062	10,973,207	16,522,196	43,787,760	19,480,496	65,956,430
Union presence								
No union employees	106,434,931	13,787,063	10,477,478	16,796,532	21,172,091	44,201,767	32,625,343	73,809,588
Has union employees	18,980,826	221,057	289,227	849,281	2,391,653	15,229,608	787,434	18,193,392
Percent low-wage employees								
50% or more low-wage	29,291,650	3,748,305	3,169,743	5,089,114	5,646,760	11,637,728	9,342,707	19,948,943
Less than 50% low-wage	96,124,107	10,259,815	7,596,962	12,556,699	17,916,984	47,793,647	24,070,070	72,054,037

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	978,960	142,018	207,155	295,483	411,692	878,896	255,952	974,762
Industry group **								
Agric., fish., forest.	169,274	34,235	38,237	43,255	122,857	95,179*	54,410	160,311
Mining and manufacturing	395,891	41,908	55,282	118,978	193,864	320,849	92,700	385,531
Construction	265,171	69,849	97,828	123,935	172,929	105,718	142,084	225,067
Utilities and transp.	326,160	32,824	43,267	62,761	92,199	301,770	72,433	318,079
Wholesale trade	255,606	54,270	53,772	94,410	132,296	182,815	90,829	239,364
Fin. svcs. and real estate	618,389	64,093	52,234	76,390	156,471	588,154	96,009	610,977
Retail trade	480,457	83,649	81,625	122,665	165,220	419,744	136,846	461,014
Professional services	657,802	101,345	117,574	181,403	295,549	545,109	182,107	634,949
Other services	684,031	125,404	147,849	240,125	323,215	530,229	234,991	647,426
Ownership								
For profit, incorporated	1,005,299	140,970	190,662	274,144	397,537	885,268	265,557	982,842
For profit, unincorporated	515,260	112,102	115,817	172,171	262,474	380,836	187,034	482,351
Nonprofit	510,064	68,684	71,737	154,997	242,629	413,227	122,340	496,334
Age of firm								
Less than 5 years	277,044	98,843	108,164	146,044	174,043	72,093	169,959	220,330
5-9 years	312,481	92,197	110,774	142,574	213,733	113,445	173,028	262,060
10-19 years	443,646	113,467	129,670	194,090	256,326	262,145	199,097	401,038
20 or more years	988,093	121,940	142,910	251,823	380,508	889,037	227,074	969,304
Multi/single status								
2 or more locations	935,518	28,769	55,160	160,820	320,493	887,075	103,112	930,654
1 location only	544,552	141,996	206,492	277,654	384,285	238,205	262,041	517,954
Percent full-time employees								
Less than 25%	323,698	91,365	98,298	129,694	166,250	209,241	153,190	286,695
25-49 %	386,703	70,819	89,926	154,544	206,527	266,922	142,272	360,908
50-74 %	514,508	96,913	87,746	143,816	203,317	433,421	153,373	492,145
75% or more	979,828	137,694	181,415	272,169	395,037	858,826	262,270	955,888
Union presence								
No union employees	970,458	142,864	204,855	293,932	417,887	852,870	255,998	963,210
Has union employees	614,798	29,690	48,106	101,012	199,671	572,008	75,558	610,326
Percent low-wage employees								
50% or more low-wage	567,765	108,828	129,312	219,812	289,208	413,697	204,952	534,010
Less than 50% low-wage	994,639	148,092	191,167	270,192	393,691	880,416	265,794	973,868

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	125,415,757	11.2%	8.6%	14.1%	18.8%	47.4%	26.6%	73.4%
Industry group **								
Agric., fish., forest.	1,396,816	22.7%	13.7%	11.8%	30.6%	21.1%	39.7%	60.3%
Mining and manufacturing	12,150,890	4.6%	4.9%	14.6%	23.7%	52.1%	15.5%	84.5%
Construction	6,410,323	22.6%	18.1%	24.8%	22.0%	12.5%	53.8%	46.2%
Utilities and transp.	5,391,833	6.4%	5.2%	9.1%	14.6%	64.7%	17.2%	82.8%
Wholesale trade	6,015,302	12.0%	8.9%	16.5%	22.5%	40.1%	28.3%	71.7%
Fin. svcs. and real estate	12,533,937	9.4%	3.9%	6.4%	15.0%	65.4%	16.4%	83.6%
Retail trade	15,616,554	11.4%	7.4%	10.8%	13.0%	57.4%	24.3%	75.7%
Professional services	33,644,463	10.1%	7.8%	12.5%	21.2%	48.3%	23.8%	76.2%
Other services	32,255,640	13.2%	11.5%	18.4%	17.6%	39.4%	34.2%	65.8%
Ownership								
For profit, incorporated	87,186,302	10.3%	8.6%	13.8%	17.1%	50.1%	25.8%	74.2%
For profit, unincorporated	20,361,361	18.8%	11.4%	16.5%	19.3%	34.0%	38.6%	61.4%
Nonprofit	17,868,093	6.5%	5.3%	12.8%	26.3%	49.2%	16.9%	83.1%
Age of firm								
Less than 5 years	7,798,214	38.1%	19.2%	25.2%	14.0%	3.4%	71.3%	28.7%
5-9 years	9,249,447	26.2%	21.0%	23.7%	21.3%	7.8%	60.2%	39.8%
10-19 years	18,402,412	20.7%	16.3%	24.1%	23.2%	15.7%	48.8%	51.2%
20 or more years	89,965,684	5.3%	4.8%	10.1%	18.1%	61.8%	14.8%	85.2%
Multi/single status								
2 or more locations	74,526,423	0.2%	0.7%	4.6%	17.2%	77.3%	2.6%	97.4%
1 location only	50,889,334	27.2%	20.1%	28.0%	21.1%	3.6%	61.9%	38.1%
Percent full-time employees								
Less than 25%	11,351,003	21.7%	15.6%	19.7%	15.5%	27.5%	47.6%	52.4%
25-49 %	11,548,103	11.1%	11.8%	17.9%	21.4%	37.8%	31.8%	68.2%
50-74 %	17,079,724	13.9%	8.1%	13.9%	16.4%	47.7%	28.5%	71.5%
75% or more	85,436,926	9.2%	7.3%	12.8%	19.3%	51.3%	22.8%	77.2%
Union presence								
No union employees	106,434,931	13.0%	9.8%	15.8%	19.9%	41.5%	30.7%	69.3%
Has union employees	18,980,826	1.2%	1.5%	4.5%	12.6%	80.2%	4.1%	95.9%
Percent low-wage employees								
50% or more low-wage	29,291,650	12.8%	10.8%	17.4%	19.3%	39.7%	31.9%	68.1%
Less than 50% low-wage	96,124,107	10.7%	7.9%	13.1%	18.6%	49.7%	25.0%	75.0%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	978,960	0.14%	0.17%	0.24%	0.31%	0.42%	0.27%	0.27%
Industry group **								
Agric., fish., forest.	169,274	3.29%	2.87%	3.06%	6.62%	5.78%	5.13%	5.13%
Mining and manufacturing	395,891	0.36%	0.46%	0.96%	1.41%	1.63%	0.81%	0.81%
Construction	265,171	1.24%	1.44%	1.72%	2.22%	1.52%	2.16%	2.16%
Utilities and transp.	326,160	0.69%	0.82%	1.19%	1.69%	2.47%	1.50%	1.50%
Wholesale trade	255,606	0.94%	0.90%	1.47%	1.89%	2.18%	1.57%	1.57%
Fin. svcs. and real estate	618,389	0.65%	0.44%	0.65%	1.28%	1.91%	1.02%	1.02%
Retail trade	480,457	0.59%	0.54%	0.77%	1.00%	1.44%	0.98%	0.98%
Professional services	657,802	0.34%	0.36%	0.53%	0.79%	1.00%	0.61%	0.61%
Other services	684,031	0.44%	0.48%	0.72%	0.90%	1.14%	0.85%	0.85%
Ownership								
For profit, incorporated	1,005,299	0.19%	0.23%	0.32%	0.43%	0.59%	0.38%	0.38%
For profit, unincorporated	515,260	0.65%	0.58%	0.81%	1.13%	1.37%	1.08%	1.08%
Nonprofit	510,064	0.40%	0.41%	0.84%	1.21%	1.45%	0.74%	0.74%
Age of firm								
Less than 5 years	277,044	1.51%	1.30%	1.61%	1.96%	0.90%	2.12%	2.12%
5-9 years	312,481	1.13%	1.17%	1.39%	1.90%	1.16%	1.87%	1.87%
10-19 years	443,646	0.69%	0.71%	0.97%	1.17%	1.24%	1.21%	1.21%
20 or more years	988,093	0.14%	0.16%	0.28%	0.41%	0.51%	0.27%	0.27%
Multi/single status								
2 or more locations	935,518	0.04%	0.07%	0.21%	0.43%	0.47%	0.14%	0.14%
1 location only	544,552	0.37%	0.41%	0.50%	0.63%	0.45%	0.69%	0.69%
Percent full-time employees								
Less than 25%	323,698	0.87%	0.85%	1.06%	1.30%	1.47%	1.40%	1.40%
25-49 %	386,703	0.66%	0.79%	1.23%	1.53%	1.71%	1.31%	1.31%
50-74 %	514,508	0.64%	0.53%	0.83%	1.10%	1.54%	1.05%	1.05%
75% or more	979,828	0.18%	0.22%	0.32%	0.44%	0.58%	0.36%	0.36%
Union presence								
No union employees	970,458	0.17%	0.20%	0.28%	0.37%	0.52%	0.34%	0.34%
Has union employees	614,798	0.16%	0.25%	0.53%	1.00%	1.14%	0.40%	0.40%
Percent low-wage employees								
50% or more low-wage	567,765	0.41%	0.45%	0.70%	0.87%	1.01%	0.76%	0.76%
Less than 50% low-wage	994,639	0.18%	0.21%	0.28%	0.39%	0.54%	0.34%	0.34%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.5%	30.8%	52.8%	78.9%	97.5%	99.5%	48.3%	97.7%
Industry group **								
Agric., fish., forest.	62.2%	23.5%	25.6% *	60.3%	82.0%	100.0%	27.3%	85.2%
Mining and manufacturing	94.3%	43.4%	65.3%	92.9%	99.5%	99.6%	67.1%	99.3%
Construction	74.4%	29.1%	65.6%	87.6%	99.0%	99.9%	53.7%	98.5%
Utilities and transp.	91.0%	31.1%	49.7%	82.8%	97.3%	100.0%	52.6%	98.9%
Wholesale trade	90.8%	48.9%	79.8%	93.3%	99.4%	100.0%	70.4%	98.9%
Fin. svcs. and real estate	92.6%	37.6%	73.6%	92.7%	99.8%	99.9%	56.1%	99.7%
Retail trade	84.7%	21.9%	47.7%	79.8%	99.0%	99.7%	40.5%	98.9%
Professional services	87.6%	37.5%	61.8%	84.6%	97.4%	98.7%	56.1%	97.4%
Other services	75.2%	23.5%	37.0%	63.9%	95.6%	99.8%	36.3%	95.4%
Ownership								
For profit, incorporated	85.3%	31.9%	54.1%	78.0%	97.4%	99.5%	49.7%	97.6%
For profit, unincorporated	74.1%	24.6%	44.0%	73.7%	96.5%	99.0%	38.9%	96.2%
Nonprofit	92.8%	42.4%	63.6%	91.4%	98.6%	99.9%	62.0%	99.1%
Age of firm								
Less than 5 years	47.6%	19.2%	38.0%	64.1%	97.6%	91.2%	32.2%	85.8%
5-9 years	57.2%	24.2%	41.1%	65.0%	91.1%	95.8%	36.9%	88.0%
10-19 years	70.8%	29.9%	50.9%	76.2%	96.2%	99.7%	45.7%	94.8%
20 or more years	93.3%	42.0%	64.5%	86.8%	98.6%	99.6%	61.6%	98.8%
Multi/single status								
2 or more locations	98.5%	44.9%	63.6%	87.8%	98.9%	99.5%	73.4%	99.2%
1 location only	64.1%	30.6%	52.2%	76.8%	95.8%	98.1%	46.8%	92.1%
Percent full-time employees								
Less than 25%	53.7%	9.9%	17.5%	44.4%	86.8%	96.8%	17.1%	86.9%
25-49 %	76.7%	24.0%	39.2%	62.7%	95.5%	99.8%	37.6%	94.9%
50-74 %	81.6%	26.8%	43.6%	75.9%	98.2%	99.9%	40.6%	97.9%
75% or more	90.3%	39.6%	67.7%	89.6%	98.8%	99.6%	60.9%	98.9%
Union presence								
No union employees	82.0%	30.4%	52.3%	78.1%	97.3%	99.4%	47.6%	97.2%
Has union employees	98.5%	53.9%	70.3%	95.3%	98.9%	99.8%	74.9%	99.5%
Percent low-wage employees								
50% or more low-wage	71.8%	10.9%	23.0%	60.2%	93.6%	99.1%	24.2%	94.0%
Less than 50% low-wage	88.4%	38.0%	65.2%	86.4%	98.7%	99.6%	57.6%	98.7%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* 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 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	0.82%	1.20%	0.86%	0.41%	0.13%	0.62%	0.18%
Industry group **								
Agric., fish., forest.	5.21%	5.86%	9.11% *	11.85%	11.06%	0.00%	5.01%	6.20%
Mining and manufacturing	0.44%	3.86%	4.35%	1.27%	0.34%	0.25%	2.18%	0.22%
Construction	1.40%	2.49%	3.80%	2.14%	0.96%	0.10%	2.05%	0.62%
Utilities and transp.	0.98%	4.74%	7.73%	4.36%	1.98%	0.00%	3.88%	0.49%
Wholesale trade	0.82%	3.84%	3.97%	2.14%	0.46%	0.00%	2.29%	0.47%
Fin. svcs. and real estate	0.55%	2.91%	4.55%	2.35%	0.16%	0.08%	2.30%	0.13%
Retail trade	0.72%	2.16%	3.59%	2.52%	0.42%	0.17%	1.89%	0.24%
Professional services	0.47%	1.63%	2.16%	1.48%	0.76%	0.46%	1.19%	0.40%
Other services	0.71%	1.50%	2.14%	1.96%	1.01%	0.10%	1.21%	0.52%
Ownership								
For profit, incorporated	0.30%	1.01%	1.45%	1.07%	0.46%	0.17%	0.77%	0.22%
For profit, unincorporated	0.86%	1.53%	2.61%	2.11%	1.38%	0.40%	1.30%	0.59%
Nonprofit	0.47%	3.13%	3.52%	1.60%	0.91%	0.05%	1.90%	0.34%
Age of firm								
Less than 5 years	1.86%	1.61%	3.79%	3.76%	1.01%	5.55%	1.66%	3.37%
5-9 years	1.61%	1.83%	3.02%	2.90%	3.36%	2.48%	1.71%	2.14%
10-19 years	0.93%	1.56%	2.28%	1.73%	1.30%	0.25%	1.23%	0.80%
20 or more years	0.19%	1.46%	1.69%	0.88%	0.25%	0.14%	0.91%	0.13%
Multi/single status								
2 or more locations	0.13%	8.61%	4.96%	1.24%	0.20%	0.14%	2.29%	0.12%
1 location only	0.56%	0.82%	1.24%	1.02%	0.87%	0.93%	0.65%	0.74%
Percent full-time employees								
Less than 25%	1.39%	1.57%	2.46%	3.09%	2.98%	0.88%	1.32%	1.41%
25-49 %	1.15%	2.52%	3.50%	3.64%	1.43%	0.18%	2.07%	1.03%
50-74 %	0.79%	2.06%	3.26%	2.33%	0.68%	0.08%	1.68%	0.37%
75% or more	0.24%	1.10%	1.47%	0.74%	0.43%	0.17%	0.77%	0.17%
Union presence								
No union employees	0.28%	0.82%	1.22%	0.89%	0.46%	0.18%	0.63%	0.23%
Has union employees	0.24%	6.62%	7.84%	2.20%	0.64%	0.12%	3.82%	0.16%
Percent low-wage employees								
50% or more low-wage	0.74%	1.08%	1.99%	2.15%	1.33%	0.24%	1.19%	0.62%
Less than 50% low-wage	0.24%	0.99%	1.35%	0.80%	0.34%	0.16%	0.70%	0.16%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.8%	81.8%	77.3%	76.1%	76.7%	76.6%	78.3%	76.5%
Industry group **								
Agric., fish., forest.	73.7%	77.4%	--	--	82.7%	65.2%	71.5%	74.2%
Mining and manufacturing	95.4%	90.2%	89.2%	94.0%	95.5%	96.3%	91.2%	95.9%
Construction	84.8%	87.5%	89.1%	89.6%	85.0%	70.5%	88.8%	82.2%
Utilities and transp.	88.0%	86.4%	89.9%	85.0%	88.3%	88.2%	84.9%	88.3%
Wholesale trade	90.3%	91.4%	88.7%	91.1%	88.9%	90.8%	90.8%	90.1%
Fin. svcs. and real estate	92.1%	84.2%	88.2%	88.8%	91.9%	93.1%	86.8%	92.7%
Retail trade	57.6%	76.7%	72.2%	77.8%	73.3%	49.2%	74.7%	55.3%
Professional services	80.3%	84.5%	81.6%	77.3%	76.9%	82.0%	82.1%	80.0%
Other services	60.2%	71.5%	57.6%	54.5%	55.2%	63.4%	59.9%	60.2%
Ownership								
For profit, incorporated	78.3%	85.0%	81.2%	79.9%	79.5%	76.8%	81.5%	77.7%
For profit, unincorporated	73.1%	82.1%	71.7%	72.9%	74.1%	71.7%	75.9%	72.4%
Nonprofit	73.5%	62.9%	60.4%	62.8%	69.8%	79.6%	63.6%	74.8%
Age of firm								
Less than 5 years	76.0%	84.5%	78.1%	68.3%	78.7%	79.7%	76.9%	75.2%
5-9 years	76.4%	86.2%	77.4%	73.9%	73.7%	78.8%	78.5%	75.0%
10-19 years	76.6%	83.6%	74.7%	76.5%	81.0%	68.7%	78.3%	75.8%
20 or more years	76.9%	78.8%	78.6%	77.6%	75.8%	77.0%	78.6%	76.7%
Multi/single status								
2 or more locations	76.8%	92.1%	82.9%	78.0%	76.3%	76.8%	81.6%	76.7%
1 location only	76.8%	81.7%	76.9%	75.6%	77.1%	70.5%	78.0%	75.8%
Percent full-time employees								
Less than 25%	26.3%	54.1%	17.9%	29.5%	23.3%	25.4%	30.2%	25.6%
25-49 %	41.6%	47.1%	41.3%	39.5%	40.3%	42.6%	40.4%	41.8%
50-74 %	64.0%	66.4%	64.6%	63.4%	64.1%	63.8%	64.9%	63.8%
75% or more	87.2%	90.6%	87.9%	87.9%	89.1%	86.0%	88.8%	86.9%
Union presence								
No union employees	75.9%	81.8%	77.3%	75.9%	76.5%	74.8%	78.4%	75.3%
Has union employees	81.2%	84.1%	78.2%	80.0%	78.0%	81.8%	76.0%	81.4%
Percent low-wage employees								
50% or more low-wage	51.6%	61.8%	42.6%	50.0%	51.4%	52.4%	49.6%	51.9%
Less than 50% low-wage	83.0%	83.9%	82.4%	83.5%	84.2%	82.5%	83.0%	83.0%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	0.85%	1.07%	0.80%	0.74%	0.59%	0.58%	0.45%
Industry group **								
Agric., fish., forest.	3.26%	11.70%	--	--	3.63%	4.68%	8.83%	3.47%
Mining and manufacturing	0.33%	2.23%	2.74%	0.86%	0.77%	0.37%	1.15%	0.34%
Construction	1.44%	2.00%	2.04%	1.51%	3.36%	4.57%	1.16%	2.22%
Utilities and transp.	1.60%	4.20%	2.89%	3.57%	1.93%	2.17%	3.10%	1.75%
Wholesale trade	0.76%	1.81%	1.87%	1.25%	1.87%	1.19%	0.96%	0.93%
Fin. svcs. and real estate	0.64%	2.32%	1.93%	1.68%	0.99%	0.83%	1.29%	0.68%
Retail trade	1.03%	2.88%	3.10%	2.01%	1.90%	1.19%	1.68%	1.12%
Professional services	0.51%	1.33%	1.46%	1.40%	1.16%	0.68%	0.80%	0.59%
Other services	0.99%	2.11%	2.69%	1.78%	1.97%	1.57%	1.43%	1.15%
Ownership								
For profit, incorporated	0.49%	0.90%	1.19%	0.91%	0.95%	0.74%	0.67%	0.56%
For profit, unincorporated	0.95%	1.90%	2.57%	1.87%	1.84%	1.63%	1.32%	1.15%
Nonprofit	0.76%	2.97%	3.46%	2.16%	1.48%	0.93%	1.79%	0.82%
Age of firm								
Less than 5 years	1.75%	2.37%	3.69%	2.78%	4.17%	4.92%	1.92%	2.88%
5-9 years	1.49%	2.22%	3.34%	2.78%	3.04%	3.81%	1.87%	2.14%
10-19 years	1.07%	1.42%	2.28%	1.51%	1.57%	3.44%	1.17%	1.46%
20 or more years	0.44%	1.32%	1.30%	1.05%	0.88%	0.60%	0.76%	0.48%
Multi/single status								
2 or more locations	0.49%	3.82%	4.85%	1.72%	0.92%	0.59%	1.87%	0.50%
1 location only	0.60%	0.86%	1.10%	0.90%	1.21%	4.80%	0.61%	0.97%
Percent full-time employees								
Less than 25%	1.24%	5.77%	1.72%	3.59%	1.98%	1.82%	2.61%	1.38%
25-49 %	0.85%	3.37%	2.91%	2.08%	1.36%	1.36%	1.55%	0.96%
50-74 %	0.87%	1.68%	1.60%	1.11%	1.22%	1.40%	0.90%	1.01%
75% or more	0.38%	0.72%	0.90%	0.71%	0.56%	0.61%	0.49%	0.44%
Union presence								
No union employees	0.44%	0.86%	1.08%	0.81%	0.78%	0.73%	0.58%	0.52%
Has union employees	0.81%	4.59%	6.53%	4.01%	2.37%	0.90%	4.44%	0.83%
Percent low-wage employees								
50% or more low-wage	0.81%	3.56%	3.10%	1.93%	1.61%	1.15%	1.75%	0.89%
Less than 50% low-wage	0.40%	0.82%	0.97%	0.70%	0.67%	0.64%	0.54%	0.47%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.5%	74.0%	69.9%	69.0%	71.0%	75.9%	70.7%	74.1%
Industry group **								
Agric., fish., forest.	65.2%	60.3%	--	--	49.6%	84.0%	72.3%	63.8%
Mining and manufacturing	82.0%	79.7%	73.8%	75.1%	81.3%	84.7%	73.2%	83.1%
Construction	69.8%	71.5%	68.0%	68.6%	68.4%	76.5%	68.7%	70.6%
Utilities and transp.	80.0%	67.0%	69.4%	69.8%	76.7%	82.7%	68.1%	81.3%
Wholesale trade	79.7%	74.7%	79.1%	71.8%	78.0%	84.5%	76.3%	80.6%
Fin. svcs. and real estate	80.8%	73.6%	76.8%	78.4%	78.9%	81.9%	74.7%	81.4%
Retail trade	68.1%	72.6%	66.6%	67.2%	67.0%	68.5%	68.4%	68.0%
Professional services	74.2%	75.0%	67.3%	69.8%	72.8%	76.4%	70.8%	74.9%
Other services	61.0%	74.6%	68.4%	60.0%	54.7%	61.6%	67.9%	59.6%
Ownership								
For profit, incorporated	73.8%	73.6%	69.0%	69.0%	70.6%	76.4%	70.1%	74.4%
For profit, unincorporated	69.3%	73.2%	72.4%	65.0%	67.7%	70.6%	70.7%	68.9%
Nonprofit	76.3%	79.1%	73.6%	74.6%	75.1%	77.2%	75.0%	76.5%
Age of firm								
Less than 5 years	67.3%	77.1%	63.6%	63.3%	69.5%	60.2%	68.2%	66.5%
5-9 years	67.2%	72.6%	68.9%	66.8%	63.6%	69.6%	69.4%	65.7%
10-19 years	67.3%	75.5%	68.8%	66.6%	64.6%	68.0%	69.1%	66.4%
20 or more years	75.2%	72.6%	72.1%	71.3%	73.6%	76.4%	72.3%	75.5%
Multi/single status								
2 or more locations	75.7%	73.0%	75.5%	75.0%	74.0%	76.2%	74.4%	75.8%
1 location only	68.6%	74.0%	69.6%	67.3%	67.4%	66.7%	70.3%	67.1%
Percent full-time employees								
Less than 25%	53.2%	65.9%	63.2%	40.7%	57.4%	53.1%	61.9%	51.4%
25-49 %	58.0%	73.2%	57.1%	53.4%	55.9%	59.3%	61.2%	57.4%
50-74 %	65.5%	68.9%	62.1%	61.5%	61.2%	67.8%	65.3%	65.5%
75% or more	75.9%	75.2%	71.6%	71.9%	73.5%	78.3%	72.1%	76.7%
Union presence								
No union employees	72.3%	73.9%	69.4%	68.3%	70.5%	74.6%	70.2%	72.7%
Has union employees	79.0%	77.5%	84.1%	79.9%	75.6%	79.4%	83.1%	78.9%
Percent low-wage employees								
50% or more low-wage	57.1%	71.6%	55.8%	49.8%	52.8%	60.3%	58.3%	57.0%
Less than 50% low-wage	76.1%	74.2%	71.0%	72.3%	74.3%	78.3%	71.9%	76.9%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.98%	0.96%	0.73%	0.76%	0.45%	0.55%	0.37%
Industry group **								
Agric., fish., forest.	7.09%	14.98%	--	--	10.41%	6.59%	10.58%	8.20%
Mining and manufacturing	0.57%	4.08%	2.86%	1.40%	1.16%	0.74%	1.62%	0.60%
Construction	1.45%	3.31%	2.32%	2.18%	3.64%	3.60%	1.54%	2.22%
Utilities and transp.	1.46%	4.74%	5.41%	4.30%	3.26%	1.85%	3.72%	1.57%
Wholesale trade	0.98%	3.05%	2.28%	2.61%	1.95%	1.37%	1.48%	1.18%
Fin. svcs. and real estate	0.75%	3.25%	2.43%	1.90%	1.24%	0.94%	1.72%	0.79%
Retail trade	0.77%	2.86%	3.09%	2.06%	1.76%	1.05%	1.68%	0.86%
Professional services	0.53%	1.56%	1.94%	1.32%	1.10%	0.75%	1.03%	0.60%
Other services	0.93%	2.16%	2.46%	2.04%	2.41%	1.28%	1.41%	1.08%
Ownership								
For profit, incorporated	0.39%	1.09%	1.12%	0.87%	0.99%	0.52%	0.65%	0.45%
For profit, unincorporated	1.00%	2.58%	2.34%	1.89%	2.11%	1.67%	1.36%	1.22%
Nonprofit	0.62%	3.23%	3.08%	1.62%	1.02%	0.91%	1.66%	0.66%
Age of firm								
Less than 5 years	1.92%	2.90%	3.82%	2.78%	4.51%	9.48%	1.99%	3.26%
5-9 years	1.66%	2.29%	3.29%	2.80%	3.67%	4.34%	1.83%	2.47%
10-19 years	0.99%	1.79%	1.80%	1.51%	2.19%	2.35%	1.10%	1.37%
20 or more years	0.35%	1.51%	1.16%	0.88%	0.74%	0.45%	0.70%	0.38%
Multi/single status								
2 or more locations	0.37%	6.46%	2.90%	1.18%	0.70%	0.44%	1.53%	0.37%
1 location only	0.61%	0.99%	1.00%	0.85%	1.41%	4.01%	0.59%	1.00%
Percent full-time employees								
Less than 25%	2.17%	8.38%	5.55%	4.80%	4.52%	2.96%	4.82%	2.39%
25-49 %	1.48%	4.65%	4.90%	3.35%	3.19%	2.10%	2.74%	1.68%
50-74 %	0.90%	2.85%	2.96%	1.90%	2.22%	1.21%	1.67%	1.02%
75% or more	0.35%	1.03%	1.02%	0.76%	0.84%	0.48%	0.60%	0.40%
Union presence								
No union employees	0.37%	0.99%	0.98%	0.73%	0.80%	0.55%	0.56%	0.43%
Has union employees	0.71%	6.09%	3.92%	3.76%	2.38%	0.75%	2.48%	0.72%
Percent low-wage employees								
50% or more low-wage	0.95%	4.11%	4.24%	2.06%	1.94%	1.29%	2.35%	1.02%
Less than 50% low-wage	0.33%	1.01%	0.95%	0.69%	0.79%	0.46%	0.55%	0.38%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.5%	60.6%	54.1%	52.5%	54.4%	58.1%	55.4%	56.7%
Industry group **								
Agric., fish., forest.	48.1%	46.7%	--	--	41.0%	54.7%	51.7%	47.3%
Mining and manufacturing	78.3%	71.8%	65.8%	70.6%	77.6%	81.6%	66.7%	79.7%
Construction	59.2%	62.6%	60.6%	61.5%	58.2%	54.0%	61.1%	58.0%
Utilities and transp.	70.4%	57.9%	62.4%	59.3%	67.8%	73.0%	57.9%	71.8%
Wholesale trade	71.9%	68.2%	70.2%	65.4%	69.3%	76.7%	69.2%	72.7%
Fin. svcs. and real estate	74.4%	62.0%	67.7%	69.6%	72.5%	76.3%	64.9%	75.5%
Retail trade	39.2%	55.7%	48.1%	52.3%	49.1%	33.7%	51.1%	37.6%
Professional services	59.6%	63.4%	54.9%	54.0%	56.0%	62.7%	58.1%	59.9%
Other services	36.7%	53.3%	39.4%	32.7%	30.2%	39.0%	40.7%	35.9%
Ownership								
For profit, incorporated	57.7%	62.6%	56.0%	55.1%	56.2%	58.7%	57.1%	57.9%
For profit, unincorporated	50.6%	60.1%	51.9%	47.3%	50.1%	50.6%	53.6%	49.9%
Nonprofit	56.1%	49.8%	44.5%	46.9%	52.4%	61.4%	47.7%	57.2%
Age of firm								
Less than 5 years	51.2%	65.1%	49.7%	43.2%	54.6%	48.0%	52.4%	50.0%
5-9 years	51.3%	62.6%	53.3%	49.3%	46.9%	54.8%	54.4%	49.3%
10-19 years	51.6%	63.1%	51.3%	50.9%	52.4%	46.7%	54.2%	50.4%
20 or more years	57.8%	57.2%	56.6%	55.3%	55.8%	58.8%	56.8%	57.9%
Multi/single status								
2 or more locations	58.2%	67.3%	62.6%	58.5%	56.5%	58.5%	60.7%	58.1%
1 location only	52.7%	60.4%	53.5%	50.9%	51.9%	47.0%	54.9%	50.9%
Percent full-time employees								
Less than 25%	14.0%	35.7%	11.3%	12.0%	13.4%	13.5%	18.7%	13.1%
25-49 %	24.1%	34.5%	23.6%	21.1%	22.5%	25.3%	24.8%	24.0%
50-74 %	41.9%	45.7%	40.1%	39.0%	39.3%	43.2%	42.4%	41.8%
75% or more	66.2%	68.1%	63.0%	63.2%	65.5%	67.3%	64.0%	66.6%
Union presence								
No union employees	54.8%	60.4%	53.6%	51.8%	53.9%	55.8%	55.1%	54.8%
Has union employees	64.1%	65.2%	65.7%	63.9%	59.0%	64.9%	63.2%	64.2%
Percent low-wage employees								
50% or more low-wage	29.5%	44.2%	23.8%	24.9%	27.1%	31.6%	28.9%	29.5%
Less than 50% low-wage	63.2%	62.3%	58.5%	60.3%	62.6%	64.6%	59.7%	63.8%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	0.98%	1.06%	0.80%	0.83%	0.62%	0.60%	0.47%
Industry group **								
Agric., fish., forest.	5.07%	10.49%	--	--	9.36%	5.42%	8.26%	5.86%
Mining and manufacturing	0.63%	3.74%	3.28%	1.50%	1.30%	0.82%	1.65%	0.66%
Construction	1.50%	2.84%	2.57%	2.14%	3.52%	4.23%	1.54%	2.24%
Utilities and transp.	1.80%	3.91%	5.22%	4.35%	3.62%	2.35%	3.66%	1.96%
Wholesale trade	1.09%	2.88%	2.80%	2.54%	2.19%	1.66%	1.56%	1.32%
Fin. svcs. and real estate	0.98%	3.03%	3.11%	2.26%	1.42%	1.25%	1.82%	1.04%
Retail trade	0.82%	2.78%	2.82%	2.04%	1.94%	0.96%	1.58%	0.89%
Professional services	0.61%	1.61%	1.83%	1.39%	1.29%	0.86%	1.00%	0.70%
Other services	0.86%	2.29%	2.36%	1.58%	1.76%	1.33%	1.31%	0.99%
Ownership								
For profit, incorporated	0.52%	1.08%	1.23%	0.96%	1.09%	0.77%	0.71%	0.60%
For profit, unincorporated	1.07%	2.40%	2.71%	1.86%	2.26%	1.80%	1.47%	1.29%
Nonprofit	0.71%	3.06%	2.90%	1.96%	1.36%	0.94%	1.62%	0.77%
Age of firm								
Less than 5 years	2.09%	3.13%	3.98%	2.66%	5.30%	9.89%	2.06%	3.58%
5-9 years	1.73%	2.70%	3.53%	2.96%	3.58%	4.52%	2.09%	2.49%
10-19 years	1.04%	1.75%	2.09%	1.58%	2.16%	2.68%	1.17%	1.42%
20 or more years	0.47%	1.38%	1.31%	1.01%	0.89%	0.63%	0.76%	0.51%
Multi/single status								
2 or more locations	0.52%	5.59%	4.49%	1.67%	0.93%	0.62%	1.88%	0.52%
1 location only	0.62%	0.99%	1.09%	0.90%	1.44%	3.56%	0.63%	1.01%
Percent full-time employees								
Less than 25%	0.65%	4.32%	1.17%	1.22%	1.57%	0.84%	1.70%	0.69%
25-49 %	0.75%	2.67%	1.68%	1.24%	1.53%	1.16%	1.11%	0.87%
50-74 %	0.81%	2.13%	2.03%	1.30%	1.59%	1.22%	1.16%	0.92%
75% or more	0.45%	1.02%	1.10%	0.85%	0.88%	0.68%	0.64%	0.52%
Union presence								
No union employees	0.46%	0.99%	1.07%	0.80%	0.87%	0.75%	0.60%	0.54%
Has union employees	0.94%	5.93%	6.74%	4.21%	2.63%	1.04%	4.26%	0.96%
Percent low-wage employees								
50% or more low-wage	0.66%	3.48%	1.85%	1.10%	1.33%	0.97%	1.34%	0.73%
Less than 50% low-wage	0.44%	0.99%	1.05%	0.78%	0.86%	0.67%	0.59%	0.51%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.4%	15.6%	13.4%	15.6%	44.3%	81.7%	15.1%	67.2%
Industry group **								
Agric., fish., forest.	44.3%	16.5% *	--	19.0% *	47.7%	59.5% *	15.0% *	51.0%
Mining and manufacturing	67.9%	18.5% *	4.1% *	16.1%	60.9%	87.4%	11.8%	73.7%
Construction	33.4%	16.0%	23.3%	16.3%	36.4%	83.5%	19.3%	42.9%
Utilities and transp.	75.9%	13.8% *	13.2% *	9.4% *	55.3%	90.1%	13.0% *	81.5%
Wholesale trade	55.1%	12.7%	7.5% *	14.9%	51.4%	83.5%	11.8%	66.8%
Fin. svcs. and real estate	73.6%	12.1% *	9.6% *	21.9%	52.1%	87.8%	16.9%	79.0%
Retail trade	54.4%	8.6%	22.4%	12.3%	35.4%	76.5%	15.6%	61.3%
Professional services	58.6%	12.0%	10.2%	15.8%	38.5%	82.6%	12.0%	66.7%
Other services	46.1%	25.9%	15.0%	14.9%	30.4%	64.6%	20.2%	51.9%
Ownership								
For profit, incorporated	60.3%	14.5%	11.8%	14.2%	46.4%	81.7%	14.0%	68.5%
For profit, unincorporated	51.2%	13.6%	18.8%	20.0%	44.7%	76.3%	17.6%	60.4%
Nonprofit	61.9%	28.1%	16.8%	17.9%	36.7%	85.0%	19.2%	66.4%
Age of firm								
Less than 5 years	24.8%	18.2%	10.5% *	16.4%	39.3%	47.5% *	15.1%	34.3%
5-9 years	30.3%	17.7%	13.1% *	18.6%	38.7%	64.5%	17.3%	39.3%
10-19 years	28.8%	14.2%	12.9%	14.9%	33.3%	56.5%	13.7%	36.3%
20 or more years	66.6%	15.0%	14.3%	15.3%	47.8%	83.0%	15.3%	72.1%
Multi/single status								
2 or more locations	73.6%	14.0% *	12.2% *	18.7%	49.9%	82.0%	15.0%	74.8%
1 location only	24.2%	15.6%	13.5%	14.6%	36.8%	69.0%	15.2%	32.1%
Percent full-time employees								
Less than 25%	43.0%	23.4% *	16.1% *	11.9% *	26.7%	66.8%	19.2%	49.1%
25-49 %	44.7%	18.4%	16.2% *	8.7%	25.4%	68.7%	16.4%	50.1%
50-74 %	52.9%	15.6%	15.9%	17.7%	33.8%	71.4%	18.5%	58.7%
75% or more	61.0%	15.1%	13.0%	15.7%	46.6%	83.6%	14.6%	69.1%
Union presence								
No union employees	54.6%	14.8%	11.8%	14.5%	44.2%	79.6%	14.0%	63.4%
Has union employees	78.7%	39.9%	49.5%	30.2%	45.2%	86.7%	42.4%	79.8%
Percent low-wage employees								
50% or more low-wage	51.2%	23.1%	16.2%	15.8%	35.4%	67.8%	21.1%	54.7%
Less than 50% low-wage	60.4%	15.0%	13.2%	15.6%	45.5%	83.3%	14.7%	68.7%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	1.31%	1.40%	1.04%	1.42%	0.77%	0.80%	0.72%
Industry group **								
Agric., fish., forest.	8.60%	8.11% *	--	14.37% *	14.20%	20.52% *	6.00% *	10.87%
Mining and manufacturing	1.60%	5.74% *	1.71% *	2.84%	3.43%	1.69%	2.10%	1.65%
Construction	2.67%	3.89%	5.39%	3.46%	6.15%	4.68%	2.83%	3.95%
Utilities and transp.	2.37%	5.81% *	8.12% *	3.51% *	6.50%	2.03%	3.94% *	2.28%
Wholesale trade	2.40%	3.74%	2.47% *	3.14%	5.18%	3.19%	2.08%	2.77%
Fin. svcs. and real estate	1.99%	3.78% *	3.47% *	4.12%	4.33%	1.84%	2.95%	1.94%
Retail trade	1.90%	2.57%	6.33%	2.61%	4.53%	2.43%	2.87%	2.17%
Professional services	1.16%	2.10%	1.97%	1.97%	2.38%	1.16%	1.22%	1.23%
Other services	1.87%	3.70%	3.14%	2.65%	3.76%	2.62%	2.16%	2.16%
Ownership								
For profit, incorporated	0.82%	1.60%	1.61%	1.19%	1.81%	0.91%	0.94%	0.88%
For profit, unincorporated	1.92%	2.39%	3.73%	2.98%	4.00%	2.56%	1.94%	2.22%
Nonprofit	1.56%	5.00%	4.01%	2.78%	2.77%	1.71%	2.40%	1.65%
Age of firm								
Less than 5 years	3.43%	3.47%	3.87% *	4.34%	8.29%	16.95% *	2.39%	5.98%
5-9 years	2.89%	3.89%	4.07% *	3.81%	5.92%	9.26%	2.54%	4.37%
10-19 years	1.69%	2.64%	2.68%	2.20%	3.52%	5.08%	1.55%	2.38%
20 or more years	0.71%	1.86%	1.96%	1.27%	1.63%	0.76%	1.10%	0.74%
Multi/single status								
2 or more locations	0.73%	9.61% *	4.92% *	2.37%	1.66%	0.77%	2.74%	0.73%
1 location only	1.06%	1.32%	1.46%	1.14%	2.51%	6.67%	0.83%	1.79%
Percent full-time employees								
Less than 25%	3.22%	7.28% *	5.14% *	3.62% *	7.97%	4.22%	4.22%	3.71%
25-49 %	2.73%	4.71%	5.42% *	2.20%	4.86%	3.94%	2.78%	3.11%
50-74 %	1.99%	3.26%	4.53%	3.48%	4.04%	2.78%	2.93%	2.24%
75% or more	0.73%	1.50%	1.53%	1.15%	1.59%	0.81%	0.87%	0.78%
Union presence								
No union employees	0.78%	1.31%	1.28%	1.01%	1.51%	0.97%	0.77%	0.86%
Has union employees	1.32%	9.73%	11.28%	5.78%	4.39%	1.22%	6.02%	1.34%
Percent low-wage employees								
50% or more low-wage	1.69%	5.06%	4.56%	3.02%	3.32%	2.29%	3.34%	1.83%
Less than 50% low-wage	0.71%	1.36%	1.46%	1.10%	1.55%	0.80%	0.82%	0.77%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.4%	20.7%	33.0%	53.7%	64.4%	87.4%	34.9%	79.1%
Industry group **								
Agric., fish., forest.	36.4%	3.3% *	--	--	27.5% *	45.9% *	29.9% *	37.8%
Mining and manufacturing	70.2%	26.0%	27.7%	52.6%	58.8%	84.3%	37.2%	74.3%
Construction	50.4%	17.4%	37.2%	49.2%	48.4%	86.2%	32.5%	61.8%
Utilities and transp.	58.8%	26.9% *	32.6% *	42.5%	51.7%	64.3%	33.8%	61.6%
Wholesale trade	66.9%	15.8%	32.3%	51.8%	70.8%	84.1%	33.3%	76.3%
Fin. svcs. and real estate	79.0%	19.5%	46.8%	48.4%	61.6%	90.4%	36.5%	83.7%
Retail trade	78.9%	10.5% *	24.4%	56.4%	66.1%	91.5%	27.5%	85.6%
Professional services	74.8%	26.7%	33.7%	57.8%	69.5%	89.0%	36.9%	81.7%
Other services	73.4%	20.1%	31.4%	53.7%	68.0%	90.3%	36.3%	80.7%
Ownership								
For profit, incorporated	73.1%	20.2%	31.2%	52.7%	63.3%	88.3%	34.2%	80.1%
For profit, unincorporated	68.5%	25.6%	42.4%	58.7%	64.9%	83.7%	39.8%	75.8%
Nonprofit	72.6%	14.4%	29.8%	52.5%	67.7%	86.2%	31.2%	77.9%
Age of firm								
Less than 5 years	59.6%	36.5%	49.0%	60.7%	69.9%	87.4%	48.9%	69.5%
5-9 years	53.6%	22.4%	33.1%	61.6%	57.1%	78.1%	38.7%	63.1%
10-19 years	59.9%	20.1%	35.1%	56.9%	67.5%	81.5%	35.2%	71.2%
20 or more years	76.1%	16.2%	28.6%	49.8%	64.1%	87.9%	30.8%	81.0%
Multi/single status								
2 or more locations	82.2%	12.7% *	33.3%	51.0%	65.6%	87.9%	40.4%	83.0%
1 location only	50.3%	20.9%	33.0%	54.5%	63.0%	73.8%	34.4%	63.5%
Percent full-time employees								
Less than 25%	63.9%	22.2% *	17.2% *	35.4%	63.8%	81.4%	25.9%	70.7%
25-49 %	70.6%	14.8% *	35.3%	52.3%	60.7%	89.6%	35.1%	77.1%
50-74 %	75.7%	15.7%	20.4%	60.7%	70.0%	89.8%	31.0%	83.1%
75% or more	72.7%	22.3%	35.7%	54.5%	64.1%	87.2%	36.3%	79.3%
Union presence								
No union employees	70.4%	20.7%	32.7%	53.5%	64.1%	87.9%	34.6%	78.2%
Has union employees	81.6%	20.8% *	42.5%	56.7%	67.7%	86.1%	43.1%	82.9%
Percent low-wage employees								
50% or more low-wage	72.4%	12.9% *	23.1%	48.9%	63.2%	88.0%	31.7%	77.3%
Less than 50% low-wage	72.4%	21.6%	34.5%	55.1%	64.8%	87.3%	35.4%	79.6%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	1.42%	1.76%	1.34%	1.27%	0.61%	1.02%	0.56%
Industry group **								
Agric., fish., forest.	7.63%	2.47% *	--	--	10.81% *	15.48% *	12.09% *	9.06%
Mining and manufacturing	1.49%	5.54%	5.29%	3.60%	3.40%	1.66%	3.20%	1.57%
Construction	2.69%	4.52%	6.02%	4.41%	6.27%	4.86%	3.38%	3.77%
Utilities and transp.	3.36%	9.21% *	10.43% *	7.44%	5.98%	4.51%	6.09%	3.70%
Wholesale trade	2.03%	4.37%	5.54%	5.00%	4.33%	2.59%	3.24%	2.25%
Fin. svcs. and real estate	1.63%	4.30%	6.48%	5.04%	4.26%	1.52%	3.55%	1.64%
Retail trade	1.18%	3.64% *	5.05%	4.13%	3.92%	0.92%	3.08%	1.12%
Professional services	0.90%	2.78%	3.09%	2.49%	2.07%	0.99%	1.80%	0.95%
Other services	1.11%	3.08%	3.64%	2.89%	2.83%	1.14%	2.31%	1.18%
Ownership								
For profit, incorporated	0.62%	1.72%	2.10%	1.61%	1.63%	0.68%	1.25%	0.66%
For profit, unincorporated	1.47%	3.41%	4.25%	3.17%	3.27%	2.08%	2.31%	1.68%
Nonprofit	1.31%	3.11%	4.70%	3.68%	2.48%	1.62%	2.70%	1.37%
Age of firm								
Less than 5 years	3.07%	4.89%	6.92%	4.37%	7.55%	9.28%	3.41%	4.93%
5-9 years	2.69%	3.64%	4.98%	4.24%	5.88%	7.44%	3.31%	3.96%
10-19 years	1.60%	2.84%	3.33%	2.74%	3.11%	3.65%	1.94%	2.05%
20 or more years	0.55%	1.79%	2.22%	1.77%	1.41%	0.61%	1.32%	0.57%
Multi/single status								
2 or more locations	0.55%	6.28% *	6.34%	2.68%	1.40%	0.59%	3.36%	0.56%
1 location only	1.03%	1.44%	1.83%	1.54%	2.25%	6.04%	1.07%	1.61%
Percent full-time employees								
Less than 25%	2.20%	7.81% *	5.49% *	4.87%	4.70%	2.77%	3.84%	2.38%
25-49 %	1.83%	4.86% *	6.29%	4.87%	4.46%	1.52%	3.85%	2.00%
50-74 %	1.39%	3.40%	4.20%	3.50%	3.21%	1.71%	2.85%	1.45%
75% or more	0.61%	1.66%	2.06%	1.57%	1.52%	0.72%	1.18%	0.66%
Union presence								
No union employees	0.57%	1.45%	1.78%	1.37%	1.34%	0.64%	1.03%	0.62%
Has union employees	1.35%	6.91% *	9.89%	6.11%	4.03%	1.48%	5.96%	1.38%
Percent low-wage employees								
50% or more low-wage	1.12%	4.33% *	4.59%	3.23%	2.72%	1.06%	3.16%	1.18%
Less than 50% low-wage	0.59%	1.51%	1.89%	1.46%	1.43%	0.71%	1.07%	0.64%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	97,316,296	9,465,603	7,380,898	12,885,416	18,636,768	48,947,612	23,081,785	74,234,511
Industry group **								
Agric., fish., forest.	1,118,413	216,241	146,061	150,536	392,708 *	212,868	403,672	714,741
Mining and manufacturing	11,746,931	434,977	535,814	1,716,766	2,816,417	6,242,956	1,667,300	10,079,631
Construction	5,983,900	1,208,692	1,087,033	1,531,894	1,368,478	787,804	3,103,057	2,880,844
Utilities and transp.	4,903,155	249,082	244,497	422,998	720,307	3,266,272	749,548	4,153,607
Wholesale trade	5,579,773	592,799	492,972	923,176	1,248,720	2,322,106	1,511,729	4,068,044
Fin. svcs. and real estate	11,488,846	893,607	419,428	715,877	1,732,500	7,727,435	1,653,342	9,835,504
Retail trade	10,216,362	1,033,160	677,979	1,310,380	1,599,165	5,595,678	2,350,738	7,865,624
Professional services	26,665,501	2,450,812	1,945,601	3,107,208	5,487,776	13,674,104	5,857,903	20,807,598
Other services	19,613,414	2,386,233	1,831,513	3,006,582	3,270,698	9,118,388	5,784,496	13,828,918
Ownership								
For profit, incorporated	70,130,101	6,604,611	5,457,026	9,199,792	12,354,969	36,513,704	16,617,412	53,512,689
For profit, unincorporated	14,410,748	2,344,651	1,415,356	2,218,256	2,999,544	5,432,942	4,859,729	9,551,019
Nonprofit	12,775,447	516,341	508,516	1,467,368	3,282,255	7,000,967	1,604,645	11,170,802
Age of firm								
Less than 5 years	4,984,989	1,847,827	873,279	1,190,843	833,273	239,767	3,368,903	1,616,086
5-9 years	6,434,011	1,622,493	1,287,550	1,459,923	1,494,727	569,318	3,717,069	2,716,942
10-19 years	13,637,540	2,653,697	2,069,778	3,248,817	3,498,046	2,167,202	6,270,605	7,366,935
20 or more years	72,259,757	3,341,586	3,150,291	6,985,832	12,810,722	45,971,325	9,725,209	62,534,548
Multi/single status								
2 or more locations	60,787,007	140,720	363,194	2,701,030	10,047,768	47,534,295	1,474,205	59,312,803
1 location only	36,529,289	9,324,883	7,017,703	10,184,386	8,589,000	1,413,317	21,607,581	14,921,708
Percent full-time employees								
Less than 25%	1,195,354	90,380	137,419	268,324	224,648	474,582	367,146	828,207
25-49 %	4,145,888	422,117	483,764	735,041	917,997	1,586,968	1,265,910	2,879,978
50-74 %	10,494,598	1,388,051	835,300	1,454,599	1,731,442	5,085,206	2,906,447	7,588,151
75% or more	81,480,457	7,565,054	5,924,414	10,427,451	15,762,681	41,800,856	18,542,282	62,938,175
Union presence								
No union employees	81,047,950	9,297,664	7,146,309	12,140,984	16,583,135	35,879,858	22,444,492	58,603,458
Has union employees	16,268,346	167,938	234,589	744,432	2,053,633	13,067,754	637,294	15,631,053
Percent low-wage employees								
50% or more low-wage	15,324,913	1,792,874	1,344,872	2,501,276	3,049,080	6,636,811	4,290,754	11,034,159
Less than 50% low-wage	81,991,383	7,672,728	6,036,026	10,384,140	15,587,688	42,310,801	18,791,031	63,200,352

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	893,291	125,852	173,313	253,035	361,565	797,089	235,640	879,275
Industry group **								
Agric., fish., forest.	147,549	24,098	33,473	39,729	120,125*	63,745	44,393	140,730
Mining and manufacturing	386,317	35,222	51,560	115,950	187,448	315,317	86,062	377,224
Construction	257,971	62,336	93,226	121,158	170,047	104,310	134,555	221,213
Utilities and transp.	304,561	25,330	39,809	56,962	86,743	282,528	63,963	297,818
Wholesale trade	244,074	47,869	50,790	89,554	123,356	178,220	84,259	229,456
Fin. svcs. and real estate	587,037	53,224	46,857	70,234	148,244	559,702	82,962	581,220
Retail trade	357,617	57,193	54,590	105,829	139,780	302,561	97,984	344,301
Professional services	568,078	82,029	99,115	147,221	239,596	481,708	150,427	549,593
Other services	526,867	89,222	95,673	153,425	229,980	434,876	162,570	502,844
Ownership								
For profit, incorporated	911,526	118,840	161,684	235,342	350,395	806,771	233,226	889,787
For profit, unincorporated	426,109	84,854	85,513	131,208	219,093	322,115	138,766	404,062
Nonprofit	397,133	39,171	44,152	108,664	175,465	336,490	77,927	390,116
Age of firm								
Less than 5 years	220,297	73,202	83,235	97,340	150,408	69,116	126,258	181,199
5-9 years	262,956	73,282	89,019	112,979	184,165	100,884	141,528	222,559
10-19 years	371,731	89,231	101,818	159,030	222,340	218,627	159,035	338,913
20 or more years	882,624	95,471	116,343	211,536	319,005	803,315	186,268	868,014
Multi/single status								
2 or more locations	844,124	26,383	39,062	140,287	269,598	803,087	83,014	840,596
1 location only	477,584	124,921	172,819	231,616	335,756	201,742	236,846	439,083
Percent full-time employees								
Less than 25%	50,308	9,345	11,308	19,426	25,688	35,957	18,816	46,784
25-49 %	142,976	23,743	32,361	53,790	80,404	98,205	49,888	134,425
50-74 %	318,032	57,874	54,356	87,330	126,482	268,414	93,945	304,483
75% or more	935,148	131,362	173,667	260,844	379,472	818,132	250,943	912,040
Union presence								
No union employees	872,766	125,519	170,023	248,765	360,459	765,654	233,443	856,969
Has union employees	544,525	25,699	43,125	88,638	175,591	507,207	64,605	540,811
Percent low-wage employees								
50% or more low-wage	371,405	69,413	70,767	139,617	184,869	277,239	129,158	349,923
Less than 50% low-wage	910,700	126,951	169,040	241,029	360,312	806,541	236,848	890,883

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	97,316,296	9.7%	7.6%	13.2%	19.2%	50.3%	23.7%	76.3%
Industry group **								
Agric., fish., forest.	1,118,413	19.3%	13.1%	13.5%	35.1%	19.0%	36.1%	63.9%
Mining and manufacturing	11,746,931	3.7%	4.6%	14.6%	24.0%	53.1%	14.2%	85.8%
Construction	5,983,900	20.2%	18.2%	25.6%	22.9%	13.2%	51.9%	48.1%
Utilities and transp.	4,903,155	5.1%	5.0%	8.6%	14.7%	66.6%	15.3%	84.7%
Wholesale trade	5,579,773	10.6%	8.8%	16.5%	22.4%	41.6%	27.1%	72.9%
Fin. svcs. and real estate	11,488,846	7.8%	3.7%	6.2%	15.1%	67.3%	14.4%	85.6%
Retail trade	10,216,362	10.1%	6.6%	12.8%	15.7%	54.8%	23.0%	77.0%
Professional services	26,665,501	9.2%	7.3%	11.7%	20.6%	51.3%	22.0%	78.0%
Other services	19,613,414	12.2%	9.3%	15.3%	16.7%	46.5%	29.5%	70.5%
Ownership								
For profit, incorporated	70,130,101	9.4%	7.8%	13.1%	17.6%	52.1%	23.7%	76.3%
For profit, unincorporated	14,410,748	16.3%	9.8%	15.4%	20.8%	37.7%	33.7%	66.3%
Nonprofit	12,775,447	4.0%	4.0%	11.5%	25.7%	54.8%	12.6%	87.4%
Age of firm								
Less than 5 years	4,984,989	37.1%	17.5%	23.9%	16.7%	4.8%	67.6%	32.4%
5-9 years	6,434,011	25.2%	20.0%	22.7%	23.2%	8.8%	57.8%	42.2%
10-19 years	13,637,540	19.5%	15.2%	23.8%	25.7%	15.9%	46.0%	54.0%
20 or more years	72,259,757	4.6%	4.4%	9.7%	17.7%	63.6%	13.5%	86.5%
Multi/single status								
2 or more locations	60,787,007	0.2%	0.6%	4.4%	16.5%	78.2%	2.4%	97.6%
1 location only	36,529,289	25.5%	19.2%	27.9%	23.5%	3.9%	59.2%	40.8%
Percent full-time employees								
Less than 25%	1,195,354	7.6%	11.5%	22.4%	18.8%	39.7%	30.7%	69.3%
25-49 %	4,145,888	10.2%	11.7%	17.7%	22.1%	38.3%	30.5%	69.5%
50-74 %	10,494,598	13.2%	8.0%	13.9%	16.5%	48.5%	27.7%	72.3%
75% or more	81,480,457	9.3%	7.3%	12.8%	19.3%	51.3%	22.8%	77.2%
Union presence								
No union employees	81,047,950	11.5%	8.8%	15.0%	20.5%	44.3%	27.7%	72.3%
Has union employees	16,268,346	1.0%	1.4%	4.6%	12.6%	80.3%	3.9%	96.1%
Percent low-wage employees								
50% or more low-wage	15,324,913	11.7%	8.8%	16.3%	19.9%	43.3%	28.0%	72.0%
Less than 50% low-wage	81,991,383	9.4%	7.4%	12.7%	19.0%	51.6%	22.9%	77.1%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	893,291	0.15%	0.18%	0.26%	0.36%	0.48%	0.29%	0.29%
Industry group **								
Agric., fish., forest.	147,549	3.06%	3.10%	3.52%	7.47%	5.14%	5.20%	5.20%
Mining and manufacturing	386,317	0.31%	0.45%	0.96%	1.41%	1.64%	0.78%	0.78%
Construction	257,971	1.19%	1.48%	1.80%	2.32%	1.60%	2.21%	2.21%
Utilities and transp.	304,561	0.58%	0.83%	1.19%	1.74%	2.47%	1.44%	1.44%
Wholesale trade	244,074	0.89%	0.91%	1.50%	1.92%	2.25%	1.57%	1.57%
Fin. svcs. and real estate	587,037	0.58%	0.44%	0.66%	1.33%	1.91%	0.96%	0.96%
Retail trade	357,617	0.61%	0.55%	1.00%	1.26%	1.69%	1.07%	1.07%
Professional services	568,078	0.34%	0.38%	0.55%	0.82%	1.06%	0.64%	0.64%
Other services	526,867	0.52%	0.51%	0.77%	1.06%	1.39%	0.96%	0.96%
Ownership								
For profit, incorporated	911,526	0.20%	0.24%	0.34%	0.47%	0.65%	0.40%	0.40%
For profit, unincorporated	426,109	0.68%	0.61%	0.89%	1.32%	1.57%	1.15%	1.15%
Nonprofit	397,133	0.32%	0.35%	0.83%	1.26%	1.51%	0.66%	0.66%
Age of firm								
Less than 5 years	220,297	1.81%	1.56%	1.77%	2.57%	1.34%	2.59%	2.59%
5-9 years	262,956	1.31%	1.36%	1.61%	2.30%	1.47%	2.21%	2.21%
10-19 years	371,731	0.74%	0.76%	1.08%	1.34%	1.39%	1.31%	1.31%
20 or more years	882,624	0.14%	0.16%	0.29%	0.43%	0.54%	0.28%	0.28%
Multi/single status								
2 or more locations	844,124	0.04%	0.06%	0.23%	0.44%	0.49%	0.14%	0.14%
1 location only	477,584	0.43%	0.47%	0.59%	0.75%	0.53%	0.78%	0.78%
Percent full-time employees								
Less than 25%	50,308	0.79%	0.96%	1.54%	1.88%	2.16%	1.63%	1.63%
25-49 %	142,976	0.62%	0.80%	1.21%	1.64%	1.75%	1.30%	1.30%
50-74 %	318,032	0.62%	0.53%	0.83%	1.11%	1.54%	1.04%	1.04%
75% or more	935,148	0.18%	0.22%	0.32%	0.44%	0.58%	0.36%	0.36%
Union presence								
No union employees	872,766	0.19%	0.22%	0.31%	0.42%	0.59%	0.37%	0.37%
Has union employees	544,525	0.16%	0.27%	0.54%	1.03%	1.18%	0.40%	0.40%
Percent low-wage employees								
50% or more low-wage	371,405	0.49%	0.47%	0.85%	1.06%	1.25%	0.89%	0.89%
Less than 50% low-wage	910,700	0.18%	0.21%	0.30%	0.42%	0.56%	0.34%	0.34%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.7%	36.8%	63.0%	86.0%	98.6%	99.6%	56.8%	98.6%
Industry group **								
Agric., fish., forest.	65.0%	20.5%	30.7% *	59.2%	85.5%	100.0%	28.3%	85.7%
Mining and manufacturing	95.5%	49.7%	68.6%	93.4%	99.5%	99.7%	71.8%	99.4%
Construction	76.8%	31.5%	66.8%	87.8%	99.0%	99.9%	56.5%	98.6%
Utilities and transp.	92.9%	35.5%	50.9%	87.1%	98.4%	100.0%	56.9%	99.4%
Wholesale trade	92.5%	54.0%	80.9%	95.0%	99.4%	100.0%	74.1%	99.3%
Fin. svcs. and real estate	94.2%	40.1%	77.9%	94.7%	99.9%	100.0%	60.6%	99.8%
Retail trade	87.9%	28.5%	59.7%	83.9%	99.6%	99.9%	49.8%	99.3%
Professional services	90.8%	44.2%	71.2%	91.0%	98.3%	98.8%	64.0%	98.3%
Other services	81.9%	29.1%	47.7%	73.0%	98.0%	99.8%	44.6%	97.6%
Ownership								
For profit, incorporated	88.8%	36.9%	63.8%	85.4%	98.5%	99.6%	57.4%	98.6%
For profit, unincorporated	81.2%	32.1%	55.7%	83.2%	97.6%	99.1%	49.0%	97.5%
Nonprofit	96.5%	56.4%	75.3%	94.1%	99.6%	100.0%	74.0%	99.7%
Age of firm								
Less than 5 years	58.2%	25.6%	52.6%	78.4%	98.2%	90.6%	41.9%	92.2%
5-9 years	65.8%	30.9%	51.4%	75.3%	93.7%	99.8%	46.0%	92.8%
10-19 years	76.9%	35.6%	59.2%	83.6%	98.1%	100.0%	53.2%	97.0%
20 or more years	95.1%	46.7%	73.2%	90.7%	99.3%	99.6%	68.4%	99.2%
Multi/single status								
2 or more locations	99.0%	51.1%	75.4%	92.6%	99.4%	99.6%	80.4%	99.5%
1 location only	71.6%	36.5%	62.4%	84.3%	97.5%	98.4%	55.2%	95.2%
Percent full-time employees								
Less than 25%	74.3%	23.6%	29.4%	53.4%	94.8%	99.1%	32.5%	92.9%
25-49 %	78.0%	24.2%	40.0%	64.3%	96.1%	99.8%	38.7%	95.3%
50-74 %	82.3%	27.4%	44.4%	76.1%	98.3%	99.9%	41.6%	97.9%
75% or more	90.3%	39.3%	68.3%	89.8%	98.8%	99.5%	60.9%	98.9%
Union presence								
No union employees	86.6%	36.3%	62.4%	85.4%	98.4%	99.5%	56.0%	98.3%
Has union employees	99.1%	64.4%	82.7%	96.6%	99.7%	99.9%	83.6%	99.7%
Percent low-wage employees								
50% or more low-wage	77.5%	13.6%	29.3%	68.4%	95.8%	99.5%	29.7%	96.1%
Less than 50% low-wage	90.8%	42.2%	70.5%	90.3%	99.1%	99.6%	63.0%	99.1%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.21%	0.95%	1.29%	0.70%	0.39%	0.15%	0.67%	0.16%
Industry group **								
Agric., fish., forest.	5.54%	5.05%	11.00% *	12.11%	11.25%	0.00%	5.48%	6.69%
Mining and manufacturing	0.38%	4.10%	4.32%	1.21%	0.34%	0.21%	2.13%	0.20%
Construction	1.38%	2.70%	3.84%	2.15%	0.98%	0.10%	2.11%	0.63%
Utilities and transp.	0.85%	5.28%	8.19%	4.07%	0.98%	0.00%	4.11%	0.31%
Wholesale trade	0.73%	3.99%	3.98%	1.74%	0.42%	0.00%	2.23%	0.36%
Fin. svcs. and real estate	0.47%	3.16%	4.40%	2.13%	0.06%	0.00%	2.35%	0.11%
Retail trade	0.69%	2.74%	3.83%	2.41%	0.21%	0.05%	2.13%	0.20%
Professional services	0.45%	1.83%	2.14%	1.04%	0.87%	0.52%	1.22%	0.43%
Other services	0.68%	1.90%	2.74%	1.96%	0.48%	0.12%	1.53%	0.31%
Ownership								
For profit, incorporated	0.27%	1.13%	1.52%	0.85%	0.45%	0.19%	0.82%	0.19%
For profit, unincorporated	0.81%	1.95%	3.03%	1.80%	1.50%	0.47%	1.51%	0.59%
Nonprofit	0.27%	3.61%	3.41%	1.23%	0.23%	0.00%	1.88%	0.09%
Age of firm								
Less than 5 years	2.00%	2.07%	4.74%	2.90%	1.07%	5.97%	2.03%	1.88%
5-9 years	1.70%	2.28%	3.52%	2.78%	3.39%	0.11%	2.03%	2.06%
10-19 years	0.89%	1.81%	2.48%	1.53%	1.28%	0.00%	1.34%	0.72%
20 or more years	0.18%	1.59%	1.62%	0.75%	0.15%	0.16%	0.90%	0.13%
Multi/single status								
2 or more locations	0.13%	9.33%	4.14%	0.94%	0.12%	0.15%	2.00%	0.13%
1 location only	0.55%	0.95%	1.34%	0.84%	0.82%	1.01%	0.71%	0.60%
Percent full-time employees								
Less than 25%	1.47%	5.44%	4.02%	3.65%	1.20%	0.51%	2.59%	1.03%
25-49 %	1.09%	2.61%	3.54%	3.40%	1.24%	0.13%	2.11%	0.85%
50-74 %	0.77%	2.09%	3.33%	2.35%	0.62%	0.08%	1.71%	0.37%
75% or more	0.24%	1.10%	1.47%	0.73%	0.45%	0.18%	0.77%	0.18%
Union presence								
No union employees	0.26%	0.95%	1.31%	0.73%	0.43%	0.20%	0.68%	0.20%
Has union employees	0.19%	6.76%	7.33%	1.86%	0.20%	0.10%	3.39%	0.13%
Percent low-wage employees								
50% or more low-wage	0.78%	1.49%	2.66%	2.27%	1.59%	0.20%	1.69%	0.57%
Less than 50% low-wage	0.22%	1.07%	1.38%	0.68%	0.34%	0.17%	0.72%	0.16%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.8%	93.3%	90.7%	91.7%	92.3%	88.0%	91.9%	89.4%
Industry group **								
Agric., fish., forest.	83.6%	80.2%	--	--	85.7%	87.7%	73.8%	85.5%
Mining and manufacturing	96.6%	94.1%	93.0%	96.2%	96.8%	97.0%	94.4%	96.9%
Construction	86.7%	91.8%	91.3%	91.6%	86.7%	71.6%	91.6%	83.7%
Utilities and transp.	92.6%	93.4%	96.0%	91.1%	94.8%	92.2%	91.1%	92.8%
Wholesale trade	94.4%	95.7%	93.5%	95.6%	94.8%	93.7%	95.2%	94.2%
Fin. svcs. and real estate	95.8%	92.1%	94.3%	95.9%	97.6%	95.7%	94.0%	96.0%
Retail trade	80.4%	90.9%	92.1%	92.9%	89.6%	73.9%	91.6%	78.7%
Professional services	91.1%	93.3%	92.5%	92.7%	93.3%	89.6%	94.0%	90.6%
Other services	83.0%	94.9%	84.0%	84.4%	86.8%	80.3%	86.5%	82.3%
Ownership								
For profit, incorporated	90.0%	93.8%	90.8%	92.1%	92.7%	88.4%	91.7%	89.7%
For profit, unincorporated	88.1%	91.0%	89.8%	90.6%	91.2%	84.9%	91.3%	87.3%
Nonprofit	90.0%	94.8%	91.6%	91.1%	91.9%	88.7%	94.3%	89.6%
Age of firm								
Less than 5 years	91.3%	94.4%	91.1%	86.4%	96.1%	87.7%	91.3%	91.3%
5-9 years	91.0%	95.2%	89.8%	90.2%	90.4%	91.8%	90.8%	91.2%
10-19 years	90.3%	92.6%	89.5%	91.3%	93.6%	83.3%	91.5%	89.8%
20 or more years	89.5%	92.6%	91.5%	93.0%	91.9%	88.2%	92.5%	89.2%
Multi/single status								
2 or more locations	89.0%	95.5%	98.6%	91.0%	92.6%	88.1%	94.7%	88.9%
1 location only	91.5%	93.2%	90.2%	92.0%	92.0%	85.3%	91.6%	91.4%
Percent full-time employees								
Less than 25%	92.3%	87.5%	94.5%	93.5%	92.6%	91.8%	92.0%	92.3%
25-49 %	90.7%	93.6%	84.7%	91.5%	91.6%	90.4%	89.4%	90.9%
50-74 %	91.8%	93.4%	92.5%	94.8%	92.8%	90.7%	93.3%	91.6%
75% or more	89.5%	93.3%	90.8%	91.4%	92.3%	87.6%	91.8%	89.0%
Union presence								
No union employees	90.0%	93.4%	91.1%	91.9%	93.1%	87.5%	92.2%	89.5%
Has union employees	88.9%	89.4%	81.2%	89.0%	86.2%	89.4%	82.8%	89.1%
Percent low-wage employees								
50% or more low-wage	81.5%	87.9%	73.8%	78.9%	85.3%	80.8%	80.1%	81.7%
Less than 50% low-wage	91.1%	93.7%	92.3%	94.1%	93.6%	89.2%	93.1%	90.7%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	0.61%	0.84%	0.64%	0.49%	0.56%	0.45%	0.40%
Industry group **								
Agric., fish., forest.	3.17%	15.44%	--	--	3.38%	4.59%	10.54%	3.05%
Mining and manufacturing	0.30%	2.20%	2.60%	0.77%	0.70%	0.34%	1.10%	0.30%
Construction	1.44%	1.94%	2.04%	1.49%	3.30%	4.51%	1.14%	2.20%
Utilities and transp.	1.57%	3.34%	1.60%	3.30%	1.14%	2.14%	2.94%	1.71%
Wholesale trade	0.63%	1.20%	1.70%	1.24%	1.40%	1.05%	0.80%	0.78%
Fin. svcs. and real estate	0.52%	2.08%	1.44%	1.34%	0.57%	0.70%	1.06%	0.56%
Retail trade	1.67%	2.35%	2.19%	1.23%	1.75%	2.40%	1.25%	1.88%
Professional services	0.42%	1.09%	1.06%	1.52%	0.72%	0.60%	0.55%	0.48%
Other services	1.07%	0.96%	2.79%	1.91%	1.53%	1.69%	1.49%	1.24%
Ownership								
For profit, incorporated	0.43%	0.64%	1.01%	0.65%	0.62%	0.68%	0.55%	0.50%
For profit, unincorporated	0.90%	1.81%	1.81%	1.56%	1.29%	1.66%	0.97%	1.10%
Nonprofit	0.68%	1.77%	2.19%	2.91%	0.91%	0.93%	0.91%	0.74%
Age of firm								
Less than 5 years	1.32%	1.55%	3.02%	2.97%	1.32%	5.72%	1.72%	2.00%
5-9 years	1.08%	1.79%	3.15%	2.49%	1.85%	1.95%	1.81%	1.33%
10-19 years	1.04%	1.21%	1.80%	1.08%	0.89%	4.18%	0.86%	1.46%
20 or more years	0.39%	0.88%	0.86%	0.81%	0.62%	0.55%	0.49%	0.43%
Multi/single status								
2 or more locations	0.44%	2.84%	0.52%	1.75%	0.56%	0.54%	1.27%	0.45%
1 location only	0.51%	0.62%	0.88%	0.65%	0.84%	6.01%	0.48%	0.85%
Percent full-time employees								
Less than 25%	0.89%	10.92%	2.60%	1.51%	1.57%	1.33%	2.45%	0.95%
25-49 %	0.78%	2.95%	3.37%	1.65%	1.91%	0.95%	1.72%	0.86%
50-74 %	0.93%	1.34%	1.55%	1.05%	0.95%	1.51%	0.80%	1.07%
75% or more	0.39%	0.69%	0.94%	0.74%	0.55%	0.62%	0.51%	0.45%
Union presence								
No union employees	0.39%	0.62%	0.82%	0.65%	0.45%	0.70%	0.43%	0.46%
Has union employees	0.75%	4.63%	6.71%	3.25%	2.38%	0.82%	4.03%	0.76%
Percent low-wage employees								
50% or more low-wage	0.94%	3.71%	3.94%	2.59%	1.41%	1.37%	1.96%	1.02%
Less than 50% low-wage	0.37%	0.59%	0.81%	0.52%	0.50%	0.60%	0.43%	0.43%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.1%	75.8%	71.5%	70.9%	71.9%	77.7%	72.0%	75.7%
Industry group **								
Agric., fish., forest.	66.7%	81.5%	--	--	49.9%	84.0%	84.3%	63.8%
Mining and manufacturing	82.2%	81.4%	74.1%	75.3%	81.4%	84.8%	73.7%	83.2%
Construction	70.4%	71.7%	69.3%	69.2%	68.7%	76.6%	69.3%	71.1%
Utilities and transp.	80.6%	68.7%	70.3%	69.4%	76.8%	83.4%	68.3%	81.8%
Wholesale trade	79.8%	74.4%	79.2%	72.0%	77.9%	84.7%	76.3%	80.8%
Fin. svcs. and real estate	81.4%	76.1%	78.1%	78.9%	79.4%	82.5%	76.2%	82.0%
Retail trade	69.6%	74.9%	69.9%	68.2%	67.4%	70.3%	70.6%	69.4%
Professional services	76.0%	76.3%	68.5%	71.8%	74.6%	78.3%	71.9%	76.8%
Other services	64.3%	76.7%	71.4%	65.2%	55.6%	65.6%	70.5%	63.1%
Ownership								
For profit, incorporated	75.1%	74.9%	70.6%	70.5%	71.4%	77.9%	71.3%	75.8%
For profit, unincorporated	71.8%	76.6%	73.8%	68.2%	68.5%	74.0%	72.7%	71.6%
Nonprofit	78.4%	80.6%	75.0%	76.2%	77.1%	79.6%	76.4%	78.6%
Age of firm								
Less than 5 years	69.4%	78.5%	66.7%	65.3%	72.1%	60.4%	70.1%	68.8%
5-9 years	68.6%	74.4%	70.9%	69.9%	63.6%	70.4%	70.9%	67.0%
10-19 years	68.8%	76.8%	70.3%	68.1%	65.5%	71.0%	70.2%	68.2%
20 or more years	76.7%	74.8%	73.3%	72.9%	74.6%	78.2%	73.7%	77.1%
Multi/single status								
2 or more locations	77.3%	73.5%	77.3%	76.1%	74.9%	78.0%	75.2%	77.4%
1 location only	70.1%	75.8%	71.1%	69.4%	68.3%	68.4%	71.7%	68.8%
Percent full-time employees								
Less than 25%	66.3%	79.5%	75.6%	66.3%	60.6%	67.5%	73.9%	65.1%
25-49 %	64.1%	83.6%	70.6%	60.5%	58.1%	66.6%	69.0%	63.3%
50-74 %	67.7%	72.2%	66.0%	64.3%	63.7%	69.6%	68.6%	67.5%
75% or more	76.6%	75.9%	72.0%	72.3%	73.8%	79.3%	72.5%	77.4%
Union presence								
No union employees	73.9%	75.7%	71.0%	70.2%	71.4%	76.5%	71.6%	74.4%
Has union employees	80.4%	77.3%	84.4%	80.2%	76.7%	81.0%	83.2%	80.3%
Percent low-wage employees								
50% or more low-wage	60.5%	73.5%	58.5%	54.0%	53.7%	64.9%	59.8%	60.6%
Less than 50% low-wage	77.2%	75.9%	72.5%	73.4%	75.1%	79.5%	73.2%	78.0%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.96%	0.94%	0.69%	0.77%	0.44%	0.55%	0.37%
Industry group **								
Agric., fish., forest.	7.38%	5.31%	--	--	10.53%	6.80%	3.91%	8.33%
Mining and manufacturing	0.57%	3.93%	2.84%	1.40%	1.14%	0.74%	1.61%	0.59%
Construction	1.46%	3.36%	2.34%	2.16%	3.65%	3.62%	1.55%	2.23%
Utilities and transp.	1.55%	5.09%	5.32%	4.26%	3.27%	1.97%	3.75%	1.66%
Wholesale trade	0.98%	3.14%	2.27%	2.63%	1.98%	1.37%	1.49%	1.18%
Fin. svcs. and real estate	0.74%	3.23%	2.38%	1.87%	1.23%	0.93%	1.69%	0.78%
Retail trade	0.76%	3.04%	3.05%	2.05%	1.79%	1.00%	1.67%	0.84%
Professional services	0.54%	1.54%	1.96%	1.26%	1.12%	0.76%	1.04%	0.61%
Other services	0.95%	2.28%	2.21%	1.86%	2.50%	1.29%	1.41%	1.10%
Ownership								
For profit, incorporated	0.39%	1.11%	1.09%	0.83%	1.01%	0.51%	0.65%	0.45%
For profit, unincorporated	0.95%	2.21%	2.30%	1.66%	2.04%	1.59%	1.28%	1.16%
Nonprofit	0.63%	3.62%	3.18%	1.60%	1.07%	0.92%	1.72%	0.67%
Age of firm								
Less than 5 years	1.85%	2.98%	3.50%	2.77%	4.12%	9.61%	1.94%	3.11%
5-9 years	1.67%	2.32%	3.26%	2.40%	3.78%	4.33%	1.85%	2.48%
10-19 years	1.03%	1.83%	1.80%	1.48%	2.28%	2.49%	1.11%	1.43%
20 or more years	0.34%	1.40%	1.15%	0.83%	0.74%	0.44%	0.68%	0.37%
Multi/single status								
2 or more locations	0.36%	6.65%	2.89%	1.12%	0.71%	0.43%	1.53%	0.37%
1 location only	0.61%	0.97%	0.98%	0.81%	1.42%	3.97%	0.58%	1.00%
Percent full-time employees								
Less than 25%	1.62%	9.72%	5.18%	3.61%	3.27%	2.37%	3.47%	1.79%
25-49 %	1.41%	4.42%	3.94%	3.04%	3.68%	1.51%	2.50%	1.60%
50-74 %	0.89%	2.98%	3.03%	1.90%	2.27%	1.18%	1.69%	1.00%
75% or more	0.35%	1.03%	1.02%	0.76%	0.84%	0.48%	0.60%	0.40%
Union presence								
No union employees	0.36%	0.97%	0.95%	0.69%	0.80%	0.53%	0.56%	0.42%
Has union employees	0.74%	6.27%	3.73%	3.75%	2.50%	0.79%	2.48%	0.76%
Percent low-wage employees								
50% or more low-wage	0.97%	4.41%	4.59%	2.02%	1.99%	1.29%	2.50%	1.04%
Less than 50% low-wage	0.33%	0.97%	0.92%	0.67%	0.80%	0.45%	0.53%	0.38%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	67.4%	70.6%	64.9%	65.0%	66.4%	68.4%	66.2%	67.7%
Industry group **								
Agric., fish., forest.	55.8%	65.3%	--	--	42.7%	73.7%	62.2%	54.6%
Mining and manufacturing	79.5%	76.6%	69.0%	72.5%	78.8%	82.3%	69.6%	80.6%
Construction	61.0%	65.9%	63.2%	63.4%	59.6%	54.8%	63.4%	59.5%
Utilities and transp.	74.6%	64.2%	67.5%	63.2%	72.8%	76.9%	62.2%	75.9%
Wholesale trade	75.4%	71.2%	74.1%	68.8%	73.9%	79.4%	72.6%	76.1%
Fin. svcs. and real estate	78.0%	70.1%	73.6%	75.7%	77.4%	78.9%	71.6%	78.7%
Retail trade	55.9%	68.1%	64.4%	63.4%	60.4%	52.0%	64.7%	54.6%
Professional services	69.3%	71.2%	63.4%	66.6%	69.6%	70.1%	67.6%	69.6%
Other services	53.4%	72.7%	60.0%	55.0%	48.3%	52.6%	61.0%	51.9%
Ownership								
For profit, incorporated	67.6%	70.2%	64.1%	65.0%	66.1%	68.8%	65.4%	68.0%
For profit, unincorporated	63.3%	69.7%	66.3%	61.8%	62.5%	62.8%	66.4%	62.5%
Nonprofit	70.6%	76.4%	68.7%	69.4%	70.9%	70.5%	72.1%	70.4%
Age of firm								
Less than 5 years	63.4%	74.1%	60.7%	56.4%	69.3%	53.0%	64.0%	62.8%
5-9 years	62.4%	70.8%	63.6%	63.1%	57.5%	64.6%	64.4%	61.1%
10-19 years	62.2%	71.1%	62.9%	62.2%	61.3%	59.2%	64.2%	61.2%
20 or more years	68.7%	69.3%	67.1%	67.8%	68.6%	68.9%	68.1%	68.8%
Multi/single status								
2 or more locations	68.9%	70.2%	76.2%	69.2%	69.4%	68.7%	71.2%	68.8%
1 location only	64.2%	70.7%	64.2%	63.8%	62.9%	58.4%	65.7%	62.9%
Percent full-time employees								
Less than 25%	61.2%	69.6%	71.4%	62.0%	56.1%	62.0%	68.0%	60.1%
25-49 %	58.2%	78.2%	59.8%	55.4%	53.3%	60.2%	61.7%	57.5%
50-74 %	62.1%	67.5%	61.1%	61.0%	59.1%	63.1%	64.0%	61.8%
75% or more	68.5%	70.8%	65.4%	66.0%	68.1%	69.4%	66.6%	68.9%
Union presence								
No union employees	66.5%	70.7%	64.7%	64.6%	66.4%	66.9%	66.1%	66.6%
Has union employees	71.5%	69.1%	68.6%	71.3%	66.2%	72.4%	68.8%	71.6%
Percent low-wage employees								
50% or more low-wage	49.3%	64.6%	43.2%	42.6%	45.8%	52.4%	47.9%	49.5%
Less than 50% low-wage	70.3%	71.1%	66.9%	69.1%	70.3%	70.9%	68.1%	70.7%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.40%	0.95%	1.03%	0.79%	0.80%	0.61%	0.60%	0.46%
Industry group **								
Agric., fish., forest.	7.16%	12.67%	--	--	10.04%	9.00%	9.45%	8.24%
Mining and manufacturing	0.61%	3.93%	3.23%	1.48%	1.25%	0.79%	1.68%	0.64%
Construction	1.54%	2.97%	2.62%	2.16%	3.59%	4.24%	1.59%	2.26%
Utilities and transp.	1.90%	4.69%	5.21%	4.47%	3.40%	2.49%	3.85%	2.06%
Wholesale trade	1.08%	3.01%	2.62%	2.77%	2.06%	1.62%	1.53%	1.31%
Fin. svcs. and real estate	0.89%	3.07%	2.85%	2.16%	1.27%	1.15%	1.77%	0.95%
Retail trade	1.30%	3.00%	3.14%	1.97%	2.10%	1.82%	1.65%	1.45%
Professional services	0.59%	1.63%	1.96%	1.55%	1.13%	0.85%	1.04%	0.67%
Other services	1.04%	2.27%	2.67%	2.17%	2.30%	1.54%	1.69%	1.20%
Ownership								
For profit, incorporated	0.50%	1.09%	1.21%	0.92%	1.05%	0.74%	0.72%	0.58%
For profit, unincorporated	1.06%	2.32%	2.52%	1.80%	2.06%	1.85%	1.36%	1.28%
Nonprofit	0.73%	3.47%	3.12%	2.59%	1.18%	1.01%	1.70%	0.79%
Age of firm								
Less than 5 years	2.05%	3.05%	3.81%	3.04%	4.17%	11.30%	2.09%	3.48%
5-9 years	1.78%	2.62%	3.68%	3.12%	3.82%	4.05%	2.29%	2.55%
10-19 years	1.15%	1.81%	2.04%	1.55%	2.20%	3.51%	1.16%	1.59%
20 or more years	0.45%	1.33%	1.22%	0.96%	0.81%	0.61%	0.71%	0.49%
Multi/single status								
2 or more locations	0.50%	6.10%	2.91%	1.73%	0.80%	0.60%	1.74%	0.51%
1 location only	0.65%	0.96%	1.08%	0.88%	1.43%	5.11%	0.63%	1.07%
Percent full-time employees								
Less than 25%	1.58%	12.43%	5.06%	3.50%	3.50%	2.18%	3.69%	1.74%
25-49 %	1.30%	4.70%	3.97%	2.84%	3.29%	1.50%	2.37%	1.48%
50-74 %	1.00%	2.90%	3.06%	1.92%	2.14%	1.46%	1.69%	1.13%
75% or more	0.45%	1.03%	1.14%	0.89%	0.89%	0.69%	0.66%	0.52%
Union presence								
No union employees	0.45%	0.96%	1.04%	0.79%	0.83%	0.75%	0.60%	0.53%
Has union employees	0.91%	6.57%	6.83%	4.15%	2.72%	1.00%	4.02%	0.93%
Percent low-wage employees								
50% or more low-wage	0.99%	4.59%	3.32%	1.91%	1.90%	1.43%	2.27%	1.07%
Less than 50% low-wage	0.42%	0.96%	1.04%	0.74%	0.83%	0.65%	0.58%	0.49%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28,099,460	4,542,517	3,385,807	4,760,397	4,926,976	10,483,763	10,330,991	17,768,469
Industry group **								
Agric., fish., forest.	278,402	100,922	45,884	14,727 *	--	82,412 *	151,327	127,075 *
Mining and manufacturing	403,959	126,382	58,417	61,145	66,465	91,549	221,156	182,802
Construction	426,423	241,206	75,162	58,309	38,880 *	12,865 *	346,076	80,347
Utilities and transp.	488,677	96,546	36,918	66,644	65,333	223,237	175,553	313,125
Wholesale trade	435,529	127,811	40,546	72,271	106,385	88,517	191,450	244,079
Fin. svcs. and real estate	1,045,091	278,510	67,739	86,262	148,058	464,522	395,961	649,130
Retail trade	5,400,192	747,970	484,094	377,767	428,194	3,362,166	1,449,422	3,950,770
Professional services	6,978,961	959,025	692,786	1,109,577	1,647,769	2,569,804	2,142,065	4,836,896
Other services	12,642,226	1,864,145	1,884,261	2,913,693	2,391,436	3,588,691	5,257,980	7,384,246
Ownership								
For profit, incorporated	17,056,201	2,406,758	2,039,864	2,812,653	2,591,956	7,204,970	5,911,156	11,145,045
For profit, unincorporated	5,950,613	1,493,401	902,037	1,135,706	925,148	1,494,321	3,007,697	2,942,916
Nonprofit	5,092,646	642,358	443,906	812,037	1,409,872	1,784,473	1,412,138	3,680,508
Age of firm								
Less than 5 years	2,813,225	1,126,337	626,243	776,789	257,674	26,183 *	2,193,688	619,537
5-9 years	2,815,436	804,396	652,478	734,800	471,715	152,047	1,854,469	960,967
10-19 years	4,764,872	1,163,247	935,311	1,187,118	764,989	714,207	2,718,520	2,046,351
20 or more years	17,705,927	1,448,537	1,171,776	2,061,690	3,432,598	9,591,326	3,564,314	14,141,614
Multi/single status								
2 or more locations	13,739,415	28,863	169,539	703,656	2,753,077	10,084,280	448,665	13,290,751
1 location only	14,360,045	4,513,654	3,216,268	4,056,741	2,173,899	399,484	9,882,327	4,477,718
Percent full-time employees								
Less than 25%	10,155,649	2,374,876	1,628,898	1,963,786	1,537,223	2,650,867	5,033,434	5,122,215
25-49 %	7,402,215	857,560	875,116	1,335,739	1,552,644	2,781,155	2,405,290	4,996,925
50-74 %	6,585,127	984,434	543,145	915,117	1,077,594	3,064,837	1,954,053	4,631,074
75% or more	3,956,469	325,647	338,648	545,755	759,514	1,986,904	938,214	3,018,255
Union presence								
No union employees	25,386,981	4,489,398	3,331,169	4,655,548	4,588,956	8,321,909	10,180,851	15,206,130
Has union employees	2,712,480	53,119	54,638 *	104,849	338,019	2,161,854	150,140	2,562,339
Percent low-wage employees								
50% or more low-wage	13,966,736	1,955,430	1,824,871	2,587,838	2,597,680	5,000,917	5,051,952	8,914,784
Less than 50% low-wage	14,132,724	2,587,087	1,560,936	2,172,559	2,329,296	5,482,846	5,279,039	8,853,685

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	398,031	96,523	107,310	152,127	197,588	288,257	161,016	369,693
Industry group **								
Agric., fish., forest.	48,214	21,490	12,213	6,098 *	--	34,776 *	24,780	41,359 *
Mining and manufacturing	30,976	15,430	11,976	8,435	16,128	15,770	20,798	22,965
Construction	34,821	22,348	12,724	12,294	17,920 *	9,062 *	26,267	22,876
Utilities and transp.	55,615	16,051	9,480	15,582	17,206	46,985	22,229	50,994
Wholesale trade	39,411	17,814	7,561	14,879	25,451	17,629	19,707	34,145
Fin. svcs. and real estate	68,569	24,645	13,366	13,646	21,874	57,052	29,992	61,674
Retail trade	204,762	46,168	43,587	37,035	48,370	185,250	68,691	192,969
Professional services	196,440	47,730	45,456	69,963	115,293	128,831	75,954	181,887
Other services	308,595	72,836	91,122	139,131	162,548	194,816	138,784	278,418
Ownership								
For profit, incorporated	332,443	74,209	85,155	122,698	150,678	250,726	129,361	308,547
For profit, unincorporated	195,376	63,518	60,904	79,301	94,107	125,210	101,232	167,744
Nonprofit	186,765	43,292	43,174	73,361	112,125	116,046	70,413	173,310
Age of firm								
Less than 5 years	125,660	57,622	53,120	82,990	53,835	7,879 *	91,466	86,796
5-9 years	127,206	45,574	50,464	64,576	81,281	30,638	77,821	101,204
10-19 years	164,613	55,107	60,638	76,563	83,293	89,125	92,980	136,806
20 or more years	347,157	59,848	65,182	103,205	164,432	278,237	104,421	332,103
Multi/single status								
2 or more locations	316,965	6,977	31,812	52,700	135,323	283,397	42,527	314,220
1 location only	254,862	96,476	103,650	145,362	152,199	66,464	158,360	207,616
Percent full-time employees								
Less than 25%	282,410	86,642	90,923	113,325	144,718	177,220	140,920	246,136
25-49 %	248,335	47,603	58,462	102,771	127,817	172,177	93,849	230,796
50-74 %	203,699	40,392	34,766	58,608	79,630	170,952	61,717	194,499
75% or more	96,860	15,821	16,643	24,710	38,275	83,034	27,410	93,200
Union presence								
No union employees	379,527	96,381	106,424	150,286	194,505	264,497	159,533	350,011
Has union employees	151,832	10,629	16,889 *	30,403	52,429	137,893	28,917	149,107
Percent low-wage employees								
50% or more low-wage	319,597	71,823	88,663	130,630	169,559	213,239	131,876	293,269
Less than 50% low-wage	281,164	76,710	69,957	95,086	120,585	215,103	117,905	257,088

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28,099,460	16.2%	12.0%	16.9%	17.5%	37.3%	36.8%	63.2%
Industry group **								
Agric., fish., forest.	278,402	36.3%	16.5%	5.3% *	--	29.6% *	54.4%	45.6%
Mining and manufacturing	403,959	31.3%	14.5%	15.1%	16.5%	22.7%	54.7%	45.3%
Construction	426,423	56.6%	17.6%	13.7%	9.1% *	3.0% *	81.2%	18.8%
Utilities and transp.	488,677	19.8%	7.6%	13.6%	13.4%	45.7%	35.9%	64.1%
Wholesale trade	435,529	29.3%	9.3%	16.6%	24.4%	20.3%	44.0%	56.0%
Fin. svcs. and real estate	1,045,091	26.6%	6.5%	8.3%	14.2%	44.4%	37.9%	62.1%
Retail trade	5,400,192	13.9%	9.0%	7.0%	7.9%	62.3%	26.8%	73.2%
Professional services	6,978,961	13.7%	9.9%	15.9%	23.6%	36.8%	30.7%	69.3%
Other services	12,642,226	14.7%	14.9%	23.0%	18.9%	28.4%	41.6%	58.4%
Ownership								
For profit, incorporated	17,056,201	14.1%	12.0%	16.5%	15.2%	42.2%	34.7%	65.3%
For profit, unincorporated	5,950,613	25.1%	15.2%	19.1%	15.5%	25.1%	50.5%	49.5%
Nonprofit	5,092,646	12.6%	8.7%	15.9%	27.7%	35.0%	27.7%	72.3%
Age of firm								
Less than 5 years	2,813,225	40.0%	22.3%	27.6%	9.2%	0.9% *	78.0%	22.0%
5-9 years	2,815,436	28.6%	23.2%	26.1%	16.8%	5.4%	65.9%	34.1%
10-19 years	4,764,872	24.4%	19.6%	24.9%	16.1%	15.0%	57.1%	42.9%
20 or more years	17,705,927	8.2%	6.6%	11.6%	19.4%	54.2%	20.1%	79.9%
Multi/single status								
2 or more locations	13,739,415	0.2%	1.2%	5.1%	20.0%	73.4%	3.3%	96.7%
1 location only	14,360,045	31.4%	22.4%	28.3%	15.1%	2.8%	68.8%	31.2%
Percent full-time employees								
Less than 25%	10,155,649	23.4%	16.0%	19.3%	15.1%	26.1%	49.6%	50.4%
25-49 %	7,402,215	11.6%	11.8%	18.0%	21.0%	37.6%	32.5%	67.5%
50-74 %	6,585,127	14.9%	8.2%	13.9%	16.4%	46.5%	29.7%	70.3%
75% or more	3,956,469	8.2%	8.6%	13.8%	19.2%	50.2%	23.7%	76.3%
Union presence								
No union employees	25,386,981	17.7%	13.1%	18.3%	18.1%	32.8%	40.1%	59.9%
Has union employees	2,712,480	2.0%	2.0% *	3.9%	12.5%	79.7%	5.5%	94.5%
Percent low-wage employees								
50% or more low-wage	13,966,736	14.0%	13.1%	18.5%	18.6%	35.8%	36.2%	63.8%
Less than 50% low-wage	14,132,724	18.3%	11.0%	15.4%	16.5%	38.8%	37.4%	62.6%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	398,031	0.37%	0.38%	0.51%	0.63%	0.75%	0.61%	0.61%
Industry group **								
Agric., fish., forest.	48,214	7.47%	4.59%	2.26% *	--	9.48% *	9.04%	9.04%
Mining and manufacturing	30,976	3.35%	2.74%	2.10%	3.51%	3.37%	3.89%	3.89%
Construction	34,821	4.22%	2.80%	2.70%	3.87% *	2.07% *	4.51%	4.51%
Utilities and transp.	55,615	3.40%	1.98%	3.13%	3.38%	5.92%	4.75%	4.75%
Wholesale trade	39,411	3.74%	1.78%	3.17%	4.73%	3.62%	4.28%	4.28%
Fin. svcs. and real estate	68,569	2.38%	1.27%	1.31%	2.00%	3.44%	2.86%	2.86%
Retail trade	204,762	0.90%	0.81%	0.69%	0.88%	1.64%	1.34%	1.34%
Professional services	196,440	0.70%	0.65%	0.95%	1.38%	1.41%	1.10%	1.10%
Other services	308,595	0.61%	0.71%	0.99%	1.12%	1.23%	1.13%	1.13%
Ownership								
For profit, incorporated	332,443	0.46%	0.50%	0.68%	0.80%	1.01%	0.81%	0.81%
For profit, unincorporated	195,376	1.12%	0.99%	1.22%	1.41%	1.70%	1.66%	1.66%
Nonprofit	186,765	0.87%	0.84%	1.33%	1.79%	1.80%	1.38%	1.38%
Age of firm								
Less than 5 years	125,660	2.02%	1.73%	2.34%	1.78%	0.28% *	2.51%	2.51%
5-9 years	127,206	1.68%	1.69%	1.98%	2.47%	1.06%	2.56%	2.56%
10-19 years	164,613	1.19%	1.21%	1.43%	1.55%	1.65%	1.85%	1.85%
20 or more years	347,157	0.35%	0.37%	0.56%	0.83%	0.97%	0.61%	0.61%
Multi/single status								
2 or more locations	316,965	0.05%	0.23%	0.38%	0.90%	0.97%	0.31%	0.31%
1 location only	254,862	0.71%	0.69%	0.85%	0.93%	0.45%	1.07%	1.07%
Percent full-time employees								
Less than 25%	282,410	0.91%	0.87%	1.03%	1.26%	1.41%	1.40%	1.40%
25-49 %	248,335	0.69%	0.80%	1.27%	1.49%	1.72%	1.33%	1.33%
50-74 %	203,699	0.69%	0.55%	0.87%	1.12%	1.60%	1.10%	1.10%
75% or more	96,860	0.42%	0.44%	0.63%	0.90%	1.23%	0.77%	0.77%
Union presence								
No union employees	379,527	0.41%	0.42%	0.55%	0.68%	0.79%	0.68%	0.68%
Has union employees	151,832	0.40%	0.62% *	1.10%	1.82%	2.14%	1.05%	1.05%
Percent low-wage employees								
50% or more low-wage	319,597	0.54%	0.63%	0.86%	1.06%	1.16%	0.98%	0.98%
Less than 50% low-wage	281,164	0.57%	0.49%	0.64%	0.77%	1.06%	0.86%	0.86%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.0%	18.3%	30.4%	59.6%	93.5%	99.0%	29.3%	93.7%
Industry group **								
Agric., fish., forest.	51.0%	30.1% *	9.3% *	71.1%	--	100.0%	24.7% *	82.3%
Mining and manufacturing	59.7%	21.6%	35.1%	76.7%	98.8%	88.3%	32.2%	93.1%
Construction	41.1%	16.9%	47.3%	80.8%	100.0%	100.0%	28.2%	96.5%
Utilities and transp.	71.6%	19.8% *	41.2%	55.8%	84.4%	100.0%	34.4%	92.5%
Wholesale trade	69.9%	25.6%	65.9%	71.5%	98.8%	100.0%	41.7%	92.1%
Fin. svcs. and real estate	74.7%	29.5%	47.6%	76.8%	98.0%	97.9%	37.2%	97.5%
Retail trade	78.7%	12.6%	31.0%	65.7%	97.0%	99.4%	25.4%	98.2%
Professional services	75.4%	20.5%	35.6%	66.8%	94.7%	98.0%	34.4%	93.6%
Other services	64.7%	16.4%	26.5%	54.6%	92.2%	99.6%	27.2%	91.4%
Ownership								
For profit, incorporated	70.6%	18.2%	28.3%	53.7%	92.2%	98.9%	28.2%	93.1%
For profit, unincorporated	56.8%	12.9%	25.6%	55.1%	92.7%	98.7%	22.5%	91.9%
Nonprofit	83.7%	31.2%	50.2%	86.4%	96.3%	99.7%	48.3%	97.2%
Age of firm								
Less than 5 years	28.7%	8.8%	17.6%	42.0%	95.9%	95.8%	17.3%	69.0%
5-9 years	37.7%	10.6%	20.6%	44.6%	82.8%	80.8%	18.7%	74.4%
10-19 years	53.3%	16.8%	32.5%	56.0%	87.5%	99.0%	28.1%	86.8%
20 or more years	86.2%	31.1%	41.1%	73.7%	96.1%	99.3%	43.0%	97.1%
Multi/single status								
2 or more locations	96.2%	14.8% *	38.5%	69.7%	96.9%	99.1%	50.2%	97.7%
1 location only	45.0%	18.3%	30.0%	57.9%	89.1%	97.1%	28.3%	81.8%
Percent full-time employees								
Less than 25%	51.3%	9.4%	16.5%	43.1%	85.7%	96.4%	16.0%	86.0%
25-49 %	75.9%	23.9%	38.7%	61.8%	95.1%	99.7%	37.1%	94.6%
50-74 %	80.4%	25.9%	42.4%	75.6%	98.0%	99.9%	39.1%	97.9%
75% or more	89.8%	45.2%	56.8%	86.7%	99.5%	99.9%	59.9%	99.1%
Union presence								
No union employees	67.4%	18.2%	30.7%	59.0%	93.4%	98.9%	29.2%	93.0%
Has union employees	94.9%	20.6%	16.8% *	86.3%	94.2%	99.2%	38.4%	98.2%
Percent low-wage employees								
50% or more low-wage	65.5%	8.4%	18.3%	52.4%	90.9%	98.6%	19.6%	91.5%
Less than 50% low-wage	74.5%	25.8%	44.6%	68.2%	96.3%	99.3%	38.6%	96.0%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	1.03%	1.62%	1.75%	1.17%	0.26%	0.87%	0.56%
Industry group **								
Agric., fish., forest.	8.59%	13.01% *	7.35% *	13.76%	--	0.00%	9.59% *	13.84%
Mining and manufacturing	3.78%	4.96%	9.10%	8.17%	1.12%	7.49%	4.05%	3.96%
Construction	4.24%	3.15%	8.41%	6.52%	0.00%	0.00%	3.20%	2.37%
Utilities and transp.	4.34%	7.52% *	12.08%	11.83%	12.40%	0.00%	6.18%	3.87%
Wholesale trade	4.06%	5.69%	9.15%	12.61%	1.27%	0.00%	4.88%	4.75%
Fin. svcs. and real estate	2.31%	4.55%	9.83%	7.05%	1.41%	1.41%	3.83%	1.10%
Retail trade	1.19%	2.13%	4.22%	4.66%	1.35%	0.36%	2.16%	0.46%
Professional services	1.08%	2.05%	3.09%	3.23%	1.36%	0.80%	1.70%	0.94%
Other services	1.08%	1.66%	2.38%	2.49%	2.04%	0.20%	1.36%	1.10%
Ownership								
For profit, incorporated	0.79%	1.27%	1.96%	2.32%	1.31%	0.34%	1.10%	0.71%
For profit, unincorporated	1.55%	1.80%	3.15%	3.51%	2.80%	0.72%	1.58%	1.30%
Nonprofit	1.23%	3.43%	4.93%	3.12%	2.86%	0.25%	2.56%	1.26%
Age of firm								
Less than 5 years	2.18%	1.66%	3.23%	5.06%	2.13%	3.37%	1.72%	7.40%
5-9 years	2.39%	1.82%	3.15%	4.61%	8.01%	9.95%	1.74%	4.73%
10-19 years	1.71%	1.83%	3.37%	3.24%	3.74%	1.00%	1.71%	2.05%
20 or more years	0.51%	2.18%	2.81%	2.09%	0.80%	0.20%	1.55%	0.33%
Multi/single status								
2 or more locations	0.35%	7.03% *	9.30%	3.36%	0.66%	0.26%	4.80%	0.28%
1 location only	1.00%	1.04%	1.63%	1.96%	2.48%	1.94%	0.88%	1.92%
Percent full-time employees								
Less than 25%	1.40%	1.48%	2.37%	3.07%	3.28%	0.99%	1.26%	1.52%
25-49 %	1.20%	2.51%	3.53%	3.83%	1.55%	0.21%	2.07%	1.15%
50-74 %	0.84%	2.08%	3.26%	2.39%	0.79%	0.07%	1.68%	0.38%
75% or more	0.49%	2.52%	2.54%	1.64%	0.21%	0.04%	1.52%	0.17%
Union presence								
No union employees	0.66%	1.04%	1.64%	1.77%	1.24%	0.30%	0.87%	0.64%
Has union employees	0.94%	6.12%	7.31% *	6.40%	3.31%	0.49%	10.07%	0.64%
Percent low-wage employees								
50% or more low-wage	1.00%	1.12%	2.20%	2.64%	2.02%	0.46%	1.23%	0.98%
Less than 50% low-wage	0.74%	1.53%	2.34%	2.18%	1.03%	0.25%	1.21%	0.53%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.0%	34.0%	16.8%	15.0%	14.3%	23.1%	19.8%	20.0%
Industry group **								
Agric., fish., forest.	23.0%*	--	--	--	--	7.0%*	64.6%	8.1%*
Mining and manufacturing	38.1%	58.7%	20.1%*	18.7%	38.4%*	46.6%	36.7%	38.6%
Construction	34.7%	47.2%	44.5%	32.5%*	24.5%*	7.7%*	39.4%	28.9%*
Utilities and transp.	27.3%	--	--	24.6%*	5.3%*	30.0%	41.6%	24.3%
Wholesale trade	19.8%	48.9%	16.8%*	15.2%	18.2%*	14.6%*	29.7%	16.3%*
Fin. svcs. and real estate	41.1%	49.5%	26.1%	15.4%	24.9%	49.5%	37.8%	41.8%
Retail trade	9.3%	32.3%	18.5%	10.8%	10.8%*	8.0%	21.0%	8.3%
Professional services	30.9%	36.0%	20.2%	18.3%	20.3%	41.8%	21.8%	32.4%
Other services	15.3%	18.5%	11.3%	13.1%	9.2%	20.2%	11.7%	16.0%
Ownership								
For profit, incorporated	17.5%	36.3%	23.5%	16.3%	12.6%	17.8%	22.9%	16.7%
For profit, unincorporated	21.3%	47.1%	9.6%*	20.5%	15.7%	23.3%	21.8%	21.2%
Nonprofit	25.8%	16.6%	6.9%	7.2%	16.4%	43.8%	10.0%	28.8%
Age of firm								
Less than 5 years	21.2%	37.4%	24.1%*	16.6%	20.8%*	--	23.7%	19.0%
5-9 years	17.9%	33.2%	16.1%*	18.9%*	13.8%	19.0%*	17.9%	17.8%
10-19 years	20.0%	40.0%	14.7%	16.1%	16.4%	24.0%	21.0%	19.6%
20 or more years	20.0%	30.9%	16.6%	13.3%	13.5%	23.1%	18.6%	20.2%
Multi/single status								
2 or more locations	21.3%	--	16.8%*	11.8%	15.5%	23.3%	13.0%	21.4%
1 location only	17.4%	34.0%	16.8%	15.6%	12.6%	17.2%*	20.3%	15.1%
Percent full-time employees								
Less than 25%	15.0%	50.9%	6.4%	18.7%	12.0%	13.2%	21.0%	13.9%
25-49 %	13.4%	24.0%	16.4%	9.8%	9.7%	15.3%	13.6%	13.3%
50-74 %	18.5%	26.1%	19.7%	13.1%	18.0%	19.2%	20.0%	18.3%
75% or more	39.9%	36.2%	28.4%	20.2%	22.3%	52.6%	27.4%	42.2%
Union presence								
No union employees	18.1%	34.0%	16.8%	15.2%	13.5%	20.0%	19.9%	17.7%
Has union employees	32.7%	--	--	8.6%*	25.3%	34.9%	13.6%*	33.1%
Percent low-wage employees								
50% or more low-wage	12.8%	23.0%	5.8%	13.5%	9.3%	14.4%	10.4%	13.1%
Less than 50% low-wage	26.2%	36.7%	22.0%	16.3%	19.5%	30.9%	24.3%	26.6%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	2.79%	1.81%	1.56%	1.08%	1.05%	1.21%	0.76%
Industry group **								
Agric., fish., forest.	11.27%*	--	--	--	--	4.39%*	18.89%	3.95%*
Mining and manufacturing	4.98%	11.16%	8.11%*	3.66%	13.48%*	7.63%	6.90%	6.42%
Construction	5.83%	9.13%	11.58%	14.33%*	8.92%*	7.27%*	6.00%	10.65%*
Utilities and transp.	5.83%	--	--	15.82%*	2.44%*	8.06%	11.93%	6.51%
Wholesale trade	4.20%	10.31%	6.03%*	3.27%	10.47%*	4.40%*	5.74%	5.27%*
Fin. svcs. and real estate	3.61%	9.53%	5.79%	3.79%	5.47%	5.40%	6.42%	4.18%
Retail trade	0.88%	8.15%	4.80%	2.19%	4.10%*	0.90%	3.30%	0.90%
Professional services	1.22%	4.09%	3.66%	2.69%	1.80%	1.87%	2.00%	1.37%
Other services	1.13%	3.10%	2.49%	2.37%	1.32%	2.12%	1.39%	1.34%
Ownership								
For profit, incorporated	0.80%	3.19%	2.70%	2.10%	1.42%	1.12%	1.58%	0.89%
For profit, unincorporated	1.97%	7.34%	3.42%*	4.46%	3.10%	3.40%	3.35%	2.32%
Nonprofit	1.42%	3.06%	1.94%	1.14%	1.81%	2.38%	1.35%	1.65%
Age of firm								
Less than 5 years	2.98%	7.26%	8.54%*	3.83%	6.61%*	--	3.67%	4.55%
5-9 years	2.79%	7.39%	5.41%*	6.42%*	4.00%	6.26%*	3.29%	3.82%
10-19 years	1.73%	5.49%	2.53%	3.30%	2.90%	3.99%	2.37%	2.26%
20 or more years	0.78%	4.02%	2.44%	1.94%	1.21%	1.10%	1.70%	0.84%
Multi/single status								
2 or more locations	0.86%	--	7.11%*	2.30%	1.41%	1.06%	2.73%	0.88%
1 location only	1.03%	2.81%	1.87%	1.82%	1.68%	5.47%*	1.28%	1.52%
Percent full-time employees								
Less than 25%	1.49%	6.71%	1.87%	3.97%	2.42%	2.26%	3.15%	1.66%
25-49 %	1.23%	5.35%	4.02%	2.91%	1.62%	2.04%	2.17%	1.40%
50-74 %	1.10%	3.69%	3.68%	1.85%	2.24%	1.64%	1.94%	1.25%
75% or more	1.35%	3.41%	2.99%	1.76%	2.06%	1.97%	1.60%	1.55%
Union presence								
No union employees	0.69%	2.83%	1.83%	1.60%	1.11%	1.13%	1.22%	0.80%
Has union employees	2.14%	--	--	3.98%*	4.87%	2.40%	5.65%*	2.17%
Percent low-wage employees								
50% or more low-wage	0.96%	4.80%	1.63%	2.66%	1.40%	1.45%	1.51%	1.06%
Less than 50% low-wage	0.93%	3.19%	2.38%	1.76%	1.63%	1.52%	1.57%	1.10%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.3%	53.8%	31.2%	24.8%	46.8%	43.6%	43.3%	42.1%
Industry group **								
Agric., fish., forest.	38.1%*	--	--	--	--	--	--	--
Mining and manufacturing	59.2%	--	--	43.6%	69.8%	58.1%	51.3%	62.3%
Construction	35.4%	67.6%	--	20.2%*	--	--	46.6%	16.3%*
Utilities and transp.	56.1%	--	--	--	--	53.3%	--	52.7%
Wholesale trade	67.0%	--	--	46.4%	78.4%	44.4%*	75.0%	61.9%
Fin. svcs. and real estate	59.7%	53.4%	--	49.3%	56.4%	63.0%	50.4%	61.6%
Retail trade	40.3%	52.1%	22.2%*	28.6%	54.9%	39.5%	37.1%	41.1%
Professional services	50.0%	55.6%	35.7%	32.3%	44.2%	54.3%	44.9%	50.5%
Other services	25.4%	50.1%	29.8%	14.0%	42.8%	21.5%	34.1%	24.0%
Ownership								
For profit, incorporated	38.6%	54.8%	30.5%	24.0%	44.0%	38.9%	42.9%	37.6%
For profit, unincorporated	32.9%	47.0%	28.2%	22.3%	50.8%	26.4%	40.3%	30.9%
Nonprofit	55.6%	67.3%	41.6%	35.3%	48.3%	58.7%	51.7%	55.8%
Age of firm								
Less than 5 years	35.0%	60.2%	16.1%*	32.5%	28.7%*	--	40.9%	28.5%*
5-9 years	38.0%	43.7%	16.6%*	16.1%*	63.2%	51.0%*	30.3%	41.8%
10-19 years	39.3%	61.1%	31.1%	31.0%	40.4%	36.0%	49.6%	34.6%
20 or more years	43.4%	50.0%	40.3%	22.2%	48.5%	44.1%	43.3%	43.5%
Multi/single status								
2 or more locations	44.8%	--	--	33.2%	52.5%	43.8%	42.7%	44.8%
1 location only	35.9%	53.8%	31.1%	23.5%	37.3%	35.6%	43.3%	28.3%
Percent full-time employees								
Less than 25%	39.5%	63.6%	35.9%	19.0%	53.5%	34.6%	54.2%	35.4%
25-49 %	34.1%	53.1%	17.3%*	15.3%*	43.0%	34.8%	33.2%	34.3%
50-74 %	47.6%	51.0%	32.0%	28.4%	40.6%	53.6%	41.1%	48.8%
75% or more	44.5%	36.9%	43.1%	39.2%	50.8%	44.4%	41.3%	44.8%
Union presence								
No union employees	38.8%	53.4%	31.1%	24.3%	46.3%	38.2%	42.8%	37.9%
Has union employees	55.0%	--	--	--	50.5%	55.3%	78.9%	54.7%
Percent low-wage employees								
50% or more low-wage	28.8%	60.5%	14.4%*	18.5%	42.6%	26.0%	43.1%	27.5%
Less than 50% low-wage	48.0%	52.7%	33.3%	29.7%	48.9%	51.0%	43.3%	49.0%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.43%	4.50%	3.74%	3.00%	3.17%	1.94%	2.74%	1.61%
Industry group **								
Agric., fish., forest.	14.95%*	--	--	--	--	--	--	--
Mining and manufacturing	8.01%	--	--	8.24%	17.30%	9.97%	11.65%	9.77%
Construction	8.64%	11.65%	--	14.71%*	--	--	9.93%	8.24%*
Utilities and transp.	10.30%	--	--	--	--	12.96%	--	12.27%
Wholesale trade	8.46%	--	--	11.94%	15.90%	16.18%*	7.76%	14.22%
Fin. svcs. and real estate	4.19%	12.16%	--	11.42%	7.05%	5.02%	9.45%	4.47%
Retail trade	3.92%	13.96%	10.33%*	7.35%	5.85%	5.08%	8.55%	4.39%
Professional services	2.02%	7.51%	5.21%	5.17%	3.83%	2.56%	4.13%	2.19%
Other services	2.03%	6.97%	6.99%	2.80%	6.36%	2.38%	4.31%	2.24%
Ownership								
For profit, incorporated	1.75%	4.88%	4.49%	4.13%	4.01%	2.38%	3.37%	2.00%
For profit, unincorporated	3.66%	9.68%	6.46%	5.11%	11.30%	4.26%	6.06%	4.28%
Nonprofit	2.40%	8.33%	10.09%	5.18%	3.16%	3.12%	6.31%	2.53%
Age of firm								
Less than 5 years	6.51%	12.56%	8.39%*	7.65%	14.80%*	--	8.18%	10.12%*
5-9 years	7.16%	9.07%	6.86%*	7.41%*	10.43%	15.80%*	5.94%	10.29%
10-19 years	3.47%	7.82%	6.74%	8.20%	4.60%	6.58%	5.55%	4.13%
20 or more years	1.64%	6.53%	4.98%	2.97%	3.75%	2.05%	3.67%	1.77%
Multi/single status								
2 or more locations	1.73%	--	--	7.01%	3.37%	1.97%	6.86%	1.74%
1 location only	2.35%	4.52%	3.89%	3.25%	5.71%	10.37%	2.86%	3.40%
Percent full-time employees								
Less than 25%	3.61%	9.30%	10.25%	5.44%	9.18%	4.85%	6.84%	4.10%
25-49 %	4.06%	13.05%	5.99%*	5.87%*	5.18%	6.34%	7.15%	4.63%
50-74 %	2.62%	7.12%	6.64%	4.78%	4.73%	3.66%	4.38%	2.98%
75% or more	1.91%	5.16%	5.72%	3.80%	4.74%	2.39%	3.05%	2.11%
Union presence								
No union employees	1.50%	4.54%	3.75%	3.01%	3.49%	2.12%	2.77%	1.74%
Has union employees	3.20%	--	--	--	6.48%	3.51%	9.90%	3.23%
Percent low-wage employees								
50% or more low-wage	2.27%	10.87%	6.25%*	4.67%	6.39%	2.52%	7.28%	2.34%
Less than 50% low-wage	1.65%	4.85%	4.13%	3.74%	3.40%	2.26%	2.95%	1.89%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.4%	18.3%	5.2%	3.7%	6.7%	10.0%	8.5%	8.4%
Industry group **								
Agric., fish., forest.	8.8%*	--	--	--	--	5.8%*	19.7%*	4.9%*
Mining and manufacturing	22.5%	33.8%*	8.8%*	8.2%	26.8%*	27.1%	18.8%*	24.1%
Construction	12.3%	31.9%	7.3%*	6.6%*	7.1%*	0.9%*	18.3%	4.7%*
Utilities and transp.	15.3%	--	--	21.1%*	2.5%*	16.0%	27.4%*	12.8%
Wholesale trade	13.3%*	39.2%	12.2%*	7.1%*	14.3%*	6.5%*	22.2%	10.1%*
Fin. svcs. and real estate	24.5%	26.5%	7.5%*	7.6%*	14.0%	31.2%	19.1%	25.8%
Retail trade	3.8%	16.8%*	4.1%*	3.1%	5.9%*	3.2%	7.8%*	3.4%
Professional services	15.4%	20.0%	7.2%	5.9%	9.0%	22.7%	9.8%	16.3%
Other services	3.9%	9.2%	3.4%	1.8%	3.9%	4.4%	4.0%	3.8%
Ownership								
For profit, incorporated	6.8%	19.9%	7.2%	3.9%	5.5%	6.9%	9.8%	6.3%
For profit, unincorporated	7.0%	22.1%	2.7%*	4.6%	8.0%*	6.1%	8.8%	6.5%
Nonprofit	14.3%	11.2%	2.8%*	2.5%	7.9%	25.7%	5.2%	16.1%
Age of firm								
Less than 5 years	7.4%	22.5%	3.9%*	5.4%	6.0%*	--	9.7%	5.4%*
5-9 years	6.8%	14.5%	2.7%*	3.1%*	8.7%*	9.7%*	5.4%	7.5%
10-19 years	7.9%	24.4%	4.6%	5.0%	6.6%	8.7%	10.4%	6.8%
20 or more years	8.7%	15.4%	6.7%	3.0%	6.5%	10.2%	8.0%	8.8%
Multi/single status								
2 or more locations	9.5%	--	5.6%*	3.9%	8.1%	10.2%	5.5%	9.6%
1 location only	6.2%	18.3%	5.2%	3.7%	4.7%	6.1%	8.8%	4.3%
Percent full-time employees								
Less than 25%	5.9%	32.4%	2.3%*	3.5%*	6.4%	4.6%	11.4%	4.9%
25-49 %	4.6%	12.7%*	2.8%*	1.5%*	4.2%	5.3%	4.5%	4.6%
50-74 %	8.8%	13.3%	6.3%	3.7%	7.3%	10.3%	8.2%	8.9%
75% or more	17.7%	13.4%	12.2%	7.9%	11.3%	23.3%	11.3%	18.9%
Union presence								
No union employees	7.0%	18.2%	5.2%	3.7%	6.2%	7.6%	8.5%	6.7%
Has union employees	18.0%	--	--	4.6%*	12.8%	19.3%	10.8%*	18.1%
Percent low-wage employees								
50% or more low-wage	3.7%	13.9%*	0.8%*	2.5%	4.0%	3.7%	4.5%	3.6%
Less than 50% low-wage	12.6%	19.4%	7.3%	4.8%	9.6%	15.7%	10.5%	13.1%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	1.92%	0.70%	0.43%	0.71%	0.63%	0.70%	0.44%
Industry group **								
Agric., fish., forest.	3.00%*	--	--	--	--	3.54%*	5.98%*	2.68%*
Mining and manufacturing	5.37%	13.30%*	4.40%*	2.22%	15.34%*	7.32%	6.36%*	7.06%
Construction	3.04%	9.39%	3.45%*	3.10%*	2.51%*	0.93%*	4.77%	1.75%*
Utilities and transp.	3.65%	--	--	16.20%*	1.70%*	4.49%	10.97%*	3.51%
Wholesale trade	4.18%*	10.59%	5.32%*	2.53%*	10.54%*	3.78%*	5.64%	5.30%*
Fin. svcs. and real estate	3.26%	7.54%	4.03%*	2.98%*	3.99%	5.00%	4.84%	3.83%
Retail trade	0.57%	7.56%*	1.92%*	0.87%	2.34%*	0.59%	2.35%*	0.58%
Professional services	0.93%	3.46%	1.67%	0.88%	1.05%	1.59%	1.26%	1.05%
Other services	0.38%	1.89%	0.75%	0.38%	0.86%	0.62%	0.57%	0.44%
Ownership								
For profit, incorporated	0.43%	2.65%	1.08%	0.67%	0.85%	0.61%	1.01%	0.46%
For profit, unincorporated	0.89%	4.68%	1.26%*	0.94%	2.53%*	1.11%	1.65%	1.03%
Nonprofit	1.09%	2.70%	0.86%*	0.48%	1.02%	2.05%	0.95%	1.27%
Age of firm								
Less than 5 years	1.59%	6.46%	1.78%*	1.38%	3.62%*	--	2.22%	2.22%*
5-9 years	1.55%	4.28%	1.10%*	1.24%*	3.55%*	4.81%*	1.35%	2.20%
10-19 years	0.92%	4.87%	1.15%	1.32%	1.44%	2.17%	1.82%	1.06%
20 or more years	0.46%	2.19%	1.19%	0.38%	0.81%	0.66%	0.84%	0.50%
Multi/single status								
2 or more locations	0.53%	--	2.78%*	0.75%	1.02%	0.65%	1.40%	0.54%
1 location only	0.46%	1.92%	0.72%	0.50%	0.93%	1.63%	0.75%	0.56%
Percent full-time employees								
Less than 25%	0.69%	4.52%	0.90%*	1.08%*	1.76%	0.87%	1.84%	0.74%
25-49 %	0.72%	4.42%*	1.07%*	0.50%*	0.87%	1.32%	1.18%	0.83%
50-74 %	0.77%	2.77%	1.56%	0.72%	1.15%	1.23%	1.17%	0.88%
75% or more	0.95%	2.16%	2.04%	0.93%	1.83%	1.46%	1.04%	1.10%
Union presence								
No union employees	0.35%	1.94%	0.70%	0.44%	0.74%	0.56%	0.71%	0.40%
Has union employees	1.70%	--	--	2.08%*	2.96%	1.95%	4.65%*	1.73%
Percent low-wage employees								
50% or more low-wage	0.37%	4.24%*	0.34%*	0.67%	0.85%	0.48%	1.11%	0.39%
Less than 50% low-wage	0.64%	2.14%	0.99%	0.55%	1.12%	1.08%	0.88%	0.76%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,368	6,695	6,329	6,222	6,254	6,428	6,421	6,357
Industry group **								
Agric., fish., forest.	4,673	7,732	--	5,492	3,637	4,779	5,916	4,374
Mining and manufacturing	6,263	6,515	6,062	6,120	6,248	6,311	6,347	6,252
Construction	5,962	6,509	5,777	5,807	5,661	6,767	6,037	5,905
Utilities and transp.	6,418	6,429	5,639	5,913	6,100	6,581	5,697	6,491
Wholesale trade	6,240	7,002	6,559	5,958	6,313	6,146	6,566	6,136
Fin. svcs. and real estate	6,602	7,143	6,261	7,419	6,371	6,555	6,960	6,558
Retail trade	5,863	6,309	6,671	5,607	5,674	5,875	6,132	5,808
Professional services	6,815	6,903	6,443	6,459	6,744	6,974	6,530	6,875
Other services	6,001	6,298	6,565	6,282	5,990	5,805	6,509	5,875
Ownership								
For profit, incorporated	6,201	6,649	6,221	6,105	6,002	6,257	6,348	6,170
For profit, unincorporated	6,273	6,861	6,329	6,061	5,950	6,427	6,400	6,232
Nonprofit	7,198	6,622	7,192	6,993	7,236	7,259	6,985	7,224
Age of firm								
Less than 5 years	5,782	6,004	5,844	5,658	5,752	5,689	5,878	5,681
5-9 years	5,954	6,169	6,230	5,524	6,017	6,113	6,038	5,888
10-19 years	6,049	6,382	5,893	6,160	5,818	6,203	6,082	6,032
20 or more years	6,473	7,287	6,685	6,435	6,426	6,446	6,798	6,431
Multi/single status								
2 or more locations	6,443	7,823	6,570	6,402	6,469	6,436	6,904	6,431
1 location only	6,210	6,672	6,313	6,164	5,980	6,135	6,369	6,060
Percent full-time employees								
Less than 25%	5,991	6,985	6,861	5,635	5,894	5,902	6,436	5,879
25-49 %	6,227	6,633	6,071	6,095	6,386	6,168	6,219	6,229
50-74 %	6,387	7,329	6,493	6,357	6,237	6,350	6,729	6,320
75% or more	6,380	6,596	6,318	6,225	6,257	6,461	6,392	6,377
Union presence								
No union employees	6,250	6,659	6,288	6,135	6,160	6,280	6,368	6,220
Has union employees	6,913	8,435	7,976	7,902	7,125	6,813	8,223	6,875
Percent low-wage employees								
50% or more low-wage	5,966	6,845	6,206	5,858	5,778	6,019	6,252	5,929
Less than 50% low-wage	6,427	6,683	6,338	6,275	6,334	6,493	6,437	6,425

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.26	121.21	101.65	79.42	67.10	36.77	60.88	31.73
Industry group **								
Agric., fish., forest.	480.46	755.15	--	592.81	800.42	466.14	575.10	537.87
Mining and manufacturing	79.20	338.69	319.53	167.99	220.10	91.98	173.19	86.64
Construction	133.97	441.92	288.72	299.27	192.48	238.13	192.72	184.75
Utilities and transp.	176.52	429.41	366.59	319.03	233.32	240.70	269.82	191.94
Wholesale trade	95.84	385.71	271.11	197.72	254.77	128.38	174.82	112.57
Fin. svcs. and real estate	77.71	366.19	254.05	475.48	166.71	85.70	222.64	82.62
Retail trade	60.57	303.98	400.07	160.21	153.35	65.64	184.73	62.16
Professional services	47.39	231.02	181.79	127.13	100.36	64.20	109.75	52.48
Other services	69.75	276.90	232.28	211.70	189.60	83.66	148.89	79.08
Ownership								
For profit, incorporated	32.77	142.86	118.88	94.66	81.46	41.41	72.13	36.66
For profit, unincorporated	85.65	267.80	249.57	195.96	204.41	122.98	146.34	103.17
Nonprofit	67.61	420.18	296.90	223.83	106.85	97.08	175.01	72.73
Age of firm								
Less than 5 years	193.63	273.68	498.73	355.14	439.86	390.27	221.93	320.49
5-9 years	136.27	277.34	321.83	250.30	244.28	520.89	178.25	199.62
10-19 years	85.27	235.88	138.02	157.32	165.93	221.64	111.08	116.34
20 or more years	30.41	186.69	126.85	100.72	73.95	37.04	79.45	32.71
Multi/single status								
2 or more locations	31.50	552.46	193.05	126.72	70.36	36.92	163.99	32.00
1 location only	56.94	123.00	107.75	96.79	120.71	286.96	64.71	91.79
Percent full-time employees								
Less than 25%	152.39	423.97	548.76	269.67	462.53	156.78	305.85	175.29
25-49 %	120.69	521.12	295.57	197.57	250.78	190.41	215.66	137.61
50-74 %	82.81	320.90	326.77	173.63	191.73	114.92	174.34	92.49
75% or more	31.56	137.15	112.60	92.44	75.13	40.36	68.18	35.42
Union presence								
No union employees	29.73	121.70	98.72	77.20	69.95	39.31	60.07	34.07
Has union employees	78.28	933.48	1,245.21	579.11	209.77	83.65	547.66	78.72
Percent low-wage employees								
50% or more low-wage	73.74	460.77	377.29	170.12	203.38	79.93	228.64	77.70
Less than 50% low-wage	30.50	125.44	105.51	87.52	69.88	40.68	62.92	34.58

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,310	6,778	5,969	6,223	5,910	6,681	6,235	6,337
Industry group **								
Agric., fish., forest.	3,027	--	--	--	--	--	--	--
Mining and manufacturing	5,969	7,124	5,787	5,861	5,822	6,113	6,017	5,956
Construction	5,946	6,407	5,037	6,739	5,358	6,622	5,820	6,120
Utilities and transp.	6,538	--	--	5,990	5,582	7,484	5,445	6,812
Wholesale trade	6,242	7,089	5,893	5,877	6,217	6,780	6,244	6,240
Fin. svcs. and real estate	6,878	7,433	6,571	9,283	6,002	6,796	7,164	6,824
Retail trade	5,720	6,462	5,978	5,799	5,218	5,756	5,985	5,606
Professional services	6,730	6,932	6,535	6,177	6,573	7,087	6,549	6,775
Other services	6,009	6,571	6,008	6,072	5,563	6,149	6,258	5,904
Ownership								
For profit, incorporated	6,048	6,835	5,792	6,062	5,421	6,419	6,107	6,022
For profit, unincorporated	6,198	6,354	6,255	6,166	5,590	6,696	6,297	6,155
Nonprofit	7,152	7,605	7,063	6,917	7,157	7,224	7,121	7,156
Age of firm								
Less than 5 years	5,571	6,337	5,297	5,618	5,111	--	5,868	5,226
5-9 years	5,517	5,483	5,584	5,344	5,545	--	5,511	5,522
10-19 years	5,779	6,336	5,856	5,804	5,354	6,167	5,848	5,737
20 or more years	6,600	7,737	6,366	6,650	6,209	6,720	6,724	6,571
Multi/single status								
2 or more locations	6,606	--	6,533	6,319	6,382	6,729	6,826	6,596
1 location only	6,007	6,734	5,926	6,200	5,463	5,744	6,180	5,842
Percent full-time employees								
Less than 25%	6,132	--	--	5,923	6,369	5,872	6,179	6,106
25-49 %	6,140	--	5,682	6,033	6,543	5,792	6,018	6,172
50-74 %	6,484	7,837	6,227	6,291	5,902	6,713	6,793	6,382
75% or more	6,296	6,626	5,943	6,234	5,853	6,732	6,163	6,345
Union presence								
No union employees	6,165	6,705	5,998	6,073	5,768	6,551	6,197	6,151
Has union employees	7,092	--	--	9,137	6,874	6,963	7,404	7,074
Percent low-wage employees								
50% or more low-wage	5,819	6,983	6,117	5,483	5,590	6,019	6,168	5,749
Less than 50% low-wage	6,385	6,764	5,958	6,330	5,964	6,806	6,241	6,440

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.03	231.47	187.02	179.51	139.68	86.53	115.70	84.09
Industry group **								
Agric., fish., forest.	758.39	--	--	--	--	--	--	--
Mining and manufacturing	174.90	722.24	564.60	331.62	343.96	296.20	301.97	207.57
Construction	325.73	846.16	400.72	724.53	294.34	621.75	349.83	596.47
Utilities and transp.	284.23	--	--	955.83	348.53	301.83	640.21	291.84
Wholesale trade	266.92	821.00	425.91	216.40	900.76	381.08	307.58	415.85
Fin. svcs. and real estate	235.26	640.31	616.39	1,557.16	309.47	142.97	402.52	269.14
Retail trade	141.30	584.78	620.11	234.88	247.90	190.37	306.38	153.00
Professional services	100.67	402.41	350.08	239.13	210.26	133.05	219.31	113.38
Other services	173.99	552.30	341.58	450.43	189.92	293.46	274.52	219.50
Ownership								
For profit, incorporated	85.71	284.22	208.22	213.32	175.94	98.21	133.44	108.66
For profit, unincorporated	196.77	435.26	527.64	499.71	362.46	313.68	292.24	252.17
Nonprofit	121.62	810.28	343.35	433.91	166.46	171.38	323.43	130.80
Age of firm								
Less than 5 years	347.49	588.65	618.14	727.85	393.42	--	434.34	534.70
5-9 years	233.64	445.90	577.89	309.03	504.32	--	298.06	352.14
10-19 years	194.34	428.50	249.09	362.31	393.61	460.72	191.68	289.30
20 or more years	72.32	331.65	239.47	234.65	137.63	87.03	153.34	81.85
Multi/single status								
2 or more locations	68.98	--	282.32	221.75	136.69	85.38	284.44	70.98
1 location only	116.11	234.55	198.87	217.08	223.69	446.76	122.75	193.16
Percent full-time employees								
Less than 25%	279.97	--	--	288.84	650.97	632.63	358.52	386.96
25-49 %	165.00	--	289.39	289.41	338.44	258.21	243.52	196.56
50-74 %	193.30	694.67	581.84	332.55	444.12	274.26	375.03	223.94
75% or more	79.29	250.21	212.95	217.12	156.92	92.97	128.12	97.54
Union presence								
No union employees	74.45	230.03	189.09	172.57	148.08	102.43	115.09	94.50
Has union employees	164.57	--	--	1,178.21	316.52	159.75	951.01	165.55
Percent low-wage employees								
50% or more low-wage	214.76	745.89	429.03	331.76	577.72	213.12	426.81	241.80
Less than 50% low-wage	71.92	241.57	198.31	199.04	128.69	92.89	120.04	88.06

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,401	6,674	6,631	6,173	6,409	6,408	6,548	6,377
Industry group **								
Agric., fish., forest.	5,453	--	--	--	--	--	6,942	5,179
Mining and manufacturing	6,353	6,349	6,325	6,251	6,431	6,346	6,544	6,336
Construction	6,041	6,611	6,427	5,301	5,926	6,778	6,247	5,929
Utilities and transp.	6,409	--	5,303	5,813	6,278	6,514	5,580	6,467
Wholesale trade	6,238	7,249	6,899	6,029	6,384	6,079	6,782	6,120
Fin. svcs. and real estate	6,523	6,849	6,072	6,743	6,416	6,530	6,807	6,493
Retail trade	5,904	6,575	7,162	5,564	5,787	5,878	6,373	5,836
Professional services	6,883	6,896	6,720	6,562	6,848	6,974	6,607	6,932
Other services	6,015	6,087	6,863	6,280	6,183	5,824	6,607	5,905
Ownership								
For profit, incorporated	6,253	6,639	6,556	6,104	6,195	6,255	6,530	6,212
For profit, unincorporated	6,330	7,052	6,401	5,899	6,285	6,375	6,403	6,310
Nonprofit	7,209	6,003	7,603	6,920	7,236	7,284	6,948	7,238
Age of firm								
Less than 5 years	5,934	5,600	6,782	5,724	6,056	5,640	5,894	5,972
5-9 years	6,133	6,378	6,615	5,533	6,261	6,224	6,227	6,062
10-19 years	6,180	6,541	5,967	6,226	6,126	6,176	6,259	6,141
20 or more years	6,459	7,222	6,988	6,304	6,508	6,422	6,905	6,418
Multi/single status								
2 or more locations	6,426	--	6,680	6,346	6,521	6,409	6,906	6,417
1 location only	6,330	6,668	6,628	6,111	6,251	6,315	6,508	6,171
Percent full-time employees								
Less than 25%	5,994	7,767	7,072	5,422	5,891	5,926	6,559	5,893
25-49 %	6,343	7,093	6,288	6,061	6,236	6,397	6,372	6,338
50-74 %	6,362	7,069	6,904	6,378	6,362	6,289	6,734	6,315
75% or more	6,416	6,570	6,616	6,172	6,435	6,433	6,536	6,397
Union presence								
No union employees	6,295	6,659	6,544	6,134	6,339	6,261	6,483	6,258
Has union employees	6,861	--	10,194	6,939	7,161	6,801	8,794	6,820
Percent low-wage employees								
50% or more low-wage	6,038	7,131	6,867	5,937	5,735	6,096	6,352	6,011
Less than 50% low-wage	6,453	6,640	6,617	6,204	6,516	6,455	6,564	6,434

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.85	162.91	126.78	80.59	72.14	40.25	76.68	33.60
Industry group **								
Agric., fish., forest.	425.89	--	--	--	--	--	722.06	426.41
Mining and manufacturing	83.53	501.10	349.29	196.65	226.82	98.23	225.54	88.80
Construction	139.63	430.90	356.63	243.11	267.96	250.95	224.55	174.46
Utilities and transp.	203.02	--	415.12	264.21	287.10	259.93	280.44	215.96
Wholesale trade	102.51	418.04	349.27	297.57	239.10	130.49	220.23	113.08
Fin. svcs. and real estate	79.80	462.63	277.60	353.43	204.75	93.26	278.72	83.26
Retail trade	69.76	385.96	511.43	224.83	189.64	71.78	253.32	70.05
Professional services	53.22	315.53	234.13	138.50	105.23	72.07	133.83	57.87
Other services	73.49	369.79	330.88	204.05	237.35	79.07	200.02	79.03
Ownership								
For profit, incorporated	36.02	185.15	151.34	101.32	90.75	45.27	91.57	39.03
For profit, unincorporated	87.79	379.33	299.71	168.22	182.70	135.40	181.69	100.44
Nonprofit	78.22	492.75	352.22	189.65	133.06	112.07	212.33	83.50
Age of firm								
Less than 5 years	230.09	275.05	719.08	281.24	553.28	458.86	259.65	375.22
5-9 years	173.34	387.36	397.20	337.20	241.94	631.71	232.39	250.00
10-19 years	88.95	324.35	174.21	156.06	137.61	258.24	144.06	111.65
20 or more years	33.60	264.11	163.94	101.46	84.93	40.43	102.15	35.40
Multi/single status								
2 or more locations	35.19	--	276.17	161.09	80.54	40.35	223.89	35.58
1 location only	63.51	165.16	133.55	93.05	131.01	388.88	81.16	94.93
Percent full-time employees								
Less than 25%	188.27	730.39	520.50	370.73	636.25	167.45	532.32	203.20
25-49 %	136.15	615.80	499.76	288.81	308.44	180.77	316.16	149.35
50-74 %	88.64	341.79	409.17	203.83	192.29	118.14	186.12	96.59
75% or more	34.30	188.06	138.41	90.49	80.35	44.66	85.64	37.35
Union presence								
No union employees	31.53	164.90	119.79	79.13	74.51	41.46	74.84	34.74
Has union employees	91.12	--	1,571.34	588.52	268.90	97.80	731.82	91.31
Percent low-wage employees								
50% or more low-wage	67.24	657.45	518.97	191.44	167.84	75.87	282.62	68.54
Less than 50% low-wage	33.88	166.38	130.44	87.76	78.57	44.89	79.48	37.24

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,160	6,578	5,726	6,613	6,106	5,915	6,296	6,098
Industry group **								
Agric., fish., forest.	6,412	--	--	--	--	--	--	--
Mining and manufacturing	5,871	6,357	--	6,052	5,677	5,841	6,368	5,716
Construction	5,482	6,501	5,324	5,719	5,080	--	5,857	5,166
Utilities and transp.	6,126	--	--	--	--	5,639	6,858	5,565
Wholesale trade	6,259	6,401	--	--	5,876	7,181	6,505	6,094
Fin. svcs. and real estate	7,004	8,322	--	8,196	7,066	6,250	7,759	6,844
Retail trade	5,814	4,954	--	5,144	6,308	6,130	5,183	6,063
Professional services	6,423	6,868	5,116	6,932	6,602	6,445	6,080	6,586
Other services	5,833	6,588	6,580	7,120	5,784	4,544	6,716	5,415
Ownership								
For profit, incorporated	6,026	6,269	5,763	6,289	6,093	5,832	6,144	5,967
For profit, unincorporated	5,994	7,379	6,047	6,962	5,088	6,264	6,785	5,729
Nonprofit	7,341	7,865	4,987	8,173	7,666	6,403	6,800	7,557
Age of firm								
Less than 5 years	5,640	7,431	--	5,414	--	--	5,817	5,434
5-9 years	6,268	6,964	6,107	6,638	6,287	--	6,770	5,907
10-19 years	6,039	5,862	5,373	6,854	5,323	6,942	5,761	6,208
20 or more years	6,216	6,670	6,009	6,616	6,364	5,898	6,474	6,122
Multi/single status								
2 or more locations	6,168	--	--	7,103	6,280	5,913	7,072	6,100
1 location only	6,152	6,537	5,686	6,428	5,837	5,949	6,192	6,094
Percent full-time employees								
Less than 25%	5,608	--	--	6,234	4,776	5,604	6,757	5,259
25-49 %	5,562	--	--	6,574	6,927	4,374	6,081	5,382
50-74 %	6,252	7,018	5,435	6,480	6,485	5,480	6,533	6,030
75% or more	6,210	6,626	5,704	6,649	6,067	6,122	6,258	6,189
Union presence								
No union employees	6,021	6,549	5,723	6,421	5,904	5,683	6,256	5,893
Has union employees	7,074	--	--	--	8,010	6,459	--	7,025
Percent low-wage employees								
50% or more low-wage	5,706	5,835	4,279	6,447	6,534	4,433	6,120	5,553
Less than 50% low-wage	6,253	6,659	5,906	6,661	6,006	6,204	6,326	6,218

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	109.94	251.01	254.24	266.19	243.29	163.44	164.23	140.71
Industry group **								
Agric., fish., forest.	780.06	--	--	--	--	--	--	--
Mining and manufacturing	446.31	491.59	--	481.65	917.08	293.61	370.67	566.66
Construction	311.55	1,060.75	380.41	695.43	423.94	--	532.52	328.15
Utilities and transp.	366.74	--	--	--	--	825.25	585.79	424.87
Wholesale trade	350.68	739.45	--	--	697.42	249.47	573.09	431.93
Fin. svcs. and real estate	345.66	1,265.44	--	894.47	401.85	179.69	724.46	357.52
Retail trade	160.67	428.50	--	318.61	231.63	186.42	294.71	146.59
Professional services	166.69	530.67	401.53	629.86	329.85	177.76	321.52	191.76
Other services	312.27	438.01	556.29	357.77	710.66	500.02	278.90	411.81
Ownership								
For profit, incorporated	113.87	289.60	263.22	266.64	258.75	187.84	185.03	142.88
For profit, unincorporated	338.32	570.77	505.47	756.87	551.07	311.84	365.13	420.23
Nonprofit	362.77	666.26	1,255.86	875.62	467.89	584.51	659.55	427.27
Age of firm								
Less than 5 years	439.87	750.59	--	560.25	--	--	647.62	553.80
5-9 years	274.21	624.76	753.04	639.59	417.12	--	438.00	355.58
10-19 years	325.21	440.30	482.22	654.26	559.97	592.02	370.46	473.11
20 or more years	126.51	354.91	287.83	281.33	298.81	176.91	196.96	154.95
Multi/single status								
2 or more locations	153.44	--	--	372.64	324.53	170.63	402.62	159.75
1 location only	157.39	256.49	269.04	334.04	361.07	239.98	174.97	288.89
Percent full-time employees								
Less than 25%	489.08	--	--	650.01	826.01	315.18	466.27	524.16
25-49 %	617.97	--	--	613.89	784.02	1,038.01	717.62	776.74
50-74 %	284.85	509.80	556.55	408.33	723.87	611.81	316.20	431.72
75% or more	119.07	292.45	283.76	327.90	269.73	129.06	192.20	148.89
Union presence								
No union employees	114.79	253.00	259.21	251.09	230.04	219.28	165.30	150.67
Has union employees	307.81	--	--	--	988.01	120.64	--	318.94
Percent low-wage employees								
50% or more low-wage	353.44	949.19	885.54	484.11	596.58	596.55	581.54	428.16
Less than 50% low-wage	111.35	256.85	244.08	311.93	259.65	125.51	164.73	143.88

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,415	1,143	1,324	1,356	1,390	1,477	1,287	1,441
Industry group **								
Agric., fish., forest.	701	--	--	--	--	--	541 *	740
Mining and manufacturing	1,346	1,225	1,176	1,308	1,504	1,303	1,321	1,350
Construction	1,488	1,256	1,605	1,538	1,364	1,630	1,494	1,483
Utilities and transp.	1,391	1,427	738	1,593	1,233	1,428	1,168	1,414
Wholesale trade	1,366	1,402	948	1,211	1,435	1,477	1,167	1,430
Fin. svcs. and real estate	1,293	1,091	895	1,134	1,318	1,336	1,075	1,319
Retail trade	1,621	1,230	1,850	1,664	1,837	1,540	1,596	1,627
Professional services	1,371	983	1,259	1,219	1,305	1,495	1,142	1,420
Other services	1,560	1,180	1,457	1,448	1,342	1,743	1,408	1,598
Ownership								
For profit, incorporated	1,431	1,147	1,368	1,410	1,454	1,459	1,329	1,452
For profit, unincorporated	1,520	1,290	1,409	1,451	1,471	1,649	1,348	1,576
Nonprofit	1,253	736	807	972	1,137	1,447	872	1,300
Age of firm								
Less than 5 years	1,407	1,445	1,584	1,231	1,383	1,858	1,458	1,354
5-9 years	1,354	1,294	1,345	1,260	1,496	1,295	1,351	1,357
10-19 years	1,335	990	1,212	1,562	1,275	1,395	1,260	1,375
20 or more years	1,431	1,089	1,325	1,306	1,409	1,481	1,247	1,455
Multi/single status								
2 or more locations	1,460	967 *	1,131	1,301	1,440	1,480	1,306	1,464
1 location only	1,318	1,146	1,337	1,373	1,326	1,362	1,285	1,350
Percent full-time employees								
Less than 25%	1,496	1,663	1,637	1,280	1,531	1,510	1,581	1,475
25-49 %	1,609	1,068 *	1,419	1,717	1,655	1,623	1,409	1,647
50-74 %	1,503	1,089	1,493	1,497	1,253	1,634	1,380	1,526
75% or more	1,391	1,136	1,297	1,320	1,388	1,447	1,263	1,419
Union presence								
No union employees	1,419	1,145	1,338	1,358	1,420	1,488	1,290	1,453
Has union employees	1,393	1,014 *	767 *	1,316	1,112	1,447	1,189	1,399
Percent low-wage employees								
50% or more low-wage	1,605	901	1,499	1,574	1,468	1,713	1,394	1,632
Less than 50% low-wage	1,386	1,161	1,311	1,324	1,377	1,439	1,277	1,411

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.08	63.68	62.81	35.54	30.65	21.75	33.61	16.85
Industry group **								
Agric., fish., forest.	112.98	--	--	--	--	--	205.31 *	134.62
Mining and manufacturing	38.73	261.16	211.58	80.30	81.74	53.24	107.50	41.47
Construction	68.23	237.89	167.02	123.95	141.21	98.66	111.55	85.26
Utilities and transp.	77.88	312.37	194.78	245.05	138.99	100.02	155.84	84.21
Wholesale trade	46.31	318.56	140.11	111.26	75.38	62.05	117.02	47.46
Fin. svcs. and real estate	31.17	141.41	163.96	106.09	88.09	36.70	89.48	33.28
Retail trade	37.92	225.10	285.31	98.26	91.49	40.73	128.26	37.44
Professional services	29.99	107.45	97.97	61.22	51.14	47.61	53.32	34.40
Other services	42.55	140.49	158.64	99.34	85.86	59.41	85.66	48.61
Ownership								
For profit, incorporated	17.31	81.49	76.44	43.96	40.31	23.08	42.01	19.04
For profit, unincorporated	53.06	128.07	147.87	88.41	76.47	105.64	72.46	65.99
Nonprofit	33.11	159.31	114.69	70.35	57.50	48.38	77.76	35.70
Age of firm								
Less than 5 years	87.67	201.32	243.90	121.89	180.45	278.77	119.31	124.86
5-9 years	66.83	190.32	202.76	96.01	128.13	147.11	105.45	85.97
10-19 years	40.63	105.84	97.78	73.92	80.80	91.46	59.57	53.86
20 or more years	17.00	93.92	85.93	46.96	33.32	22.58	46.74	18.21
Multi/single status								
2 or more locations	18.17	420.03 *	153.76	67.57	34.78	21.91	104.30	18.45
1 location only	26.58	64.36	66.31	41.74	52.89	149.47	35.60	39.53
Percent full-time employees								
Less than 25%	71.12	439.47	332.19	200.39	141.09	66.24	251.79	62.71
25-49 %	62.61	386.04 *	199.76	214.19	102.47	86.12	148.52	69.29
50-74 %	42.91	173.94	167.97	104.58	101.98	54.14	104.35	47.19
75% or more	16.91	70.83	70.53	38.37	33.84	24.68	37.12	18.93
Union presence								
No union employees	16.09	64.48	63.80	35.51	32.46	24.43	33.63	18.32
Has union employees	41.63	463.68 *	289.60 *	228.23	91.41	46.59	281.22	42.03
Percent low-wage employees								
50% or more low-wage	41.55	206.72	139.42	95.05	80.49	57.58	114.51	44.51
Less than 50% low-wage	16.17	66.67	66.53	37.99	33.19	23.34	35.12	18.17

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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-- 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,469	1,234	1,426	1,340	1,408	1,667	1,343	1,514
Industry group **								
Agric., fish., forest.	507*	--	--	--	--	--	--	--
Mining and manufacturing	1,410	983*	1,015*	1,306	1,797	1,330	1,272	1,450
Construction	1,706	1,807	1,650	1,846	1,448	2,255	1,724	1,680
Utilities and transp.	1,887	--	--	2,251	1,516	2,122	1,223	2,053
Wholesale trade	1,231	1,072*	1,023	979	1,521	1,715	1,090	1,347
Fin. svcs. and real estate	1,263	632	1,553	1,261	1,138	1,392	1,115	1,291
Retail trade	1,603	1,088*	1,760	1,740	2,001	1,250	1,512	1,642
Professional services	1,418	1,068	1,599	978	1,268	1,743	1,208	1,470
Other services	1,644	1,553	1,218	1,484	1,450	2,126	1,440	1,730
Ownership								
For profit, incorporated	1,490	1,263	1,479	1,387	1,497	1,629	1,383	1,538
For profit, unincorporated	1,754	1,169	1,422	1,506	1,510	2,498	1,364	1,925
Nonprofit	1,206	1,139	919*	1,007	1,157	1,350	998	1,233
Age of firm								
Less than 5 years	1,346	1,840	1,572	886	1,452	--	1,504	1,163
5-9 years	1,308	809	1,280	1,421	1,423	--	1,216	1,389
10-19 years	1,338	1,148	1,540	1,493	1,146	1,490	1,408	1,295
20 or more years	1,531	1,234	1,363	1,354	1,489	1,679	1,302	1,584
Multi/single status								
2 or more locations	1,584	--	1,251	1,275	1,511	1,673	1,272	1,599
1 location only	1,351	1,267	1,439	1,356	1,311	1,551	1,350	1,352
Percent full-time employees								
Less than 25%	1,602	--	--	1,757	1,733	1,456	1,675	1,563
25-49 %	1,653	--	1,490	1,978	1,486	1,779	1,291	1,745
50-74 %	1,457	1,276	1,304	1,470	1,124	1,703	1,356	1,491
75% or more	1,456	1,261	1,427	1,266	1,433	1,657	1,335	1,501
Union presence								
No union employees	1,457	1,224	1,458	1,333	1,467	1,634	1,348	1,505
Has union employees	1,531	--	--	1,487	1,005	1,740	1,202	1,549
Percent low-wage employees								
50% or more low-wage	1,751	1,008*	1,618	1,586	1,385	2,190	1,396	1,823
Less than 50% low-wage	1,426	1,250	1,411	1,305	1,412	1,568	1,338	1,460

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40.02	120.58	114.52	66.57	64.48	84.56	61.28	49.68
Industry group **								
Agric., fish., forest.	192.74 *	--	--	--	--	--	--	--
Mining and manufacturing	89.73	510.26 *	318.80 *	148.91	174.29	145.60	194.43	99.99
Construction	152.38	435.77	289.86	199.96	410.56	354.41	174.51	271.09
Utilities and transp.	181.53	--	--	630.00	236.85	204.35	312.67	197.26
Wholesale trade	110.82	411.61 *	215.97	168.15	211.02	205.21	162.33	151.13
Fin. svcs. and real estate	84.58	181.60	437.27	308.74	159.87	112.97	195.58	93.60
Retail trade	91.46	334.61 *	397.86	189.92	120.33	108.13	198.59	99.84
Professional services	83.96	191.19	195.44	94.77	101.71	173.65	100.57	101.37
Other services	85.53	324.53	239.29	168.86	102.24	162.43	149.98	102.94
Ownership								
For profit, incorporated	43.69	152.59	134.59	83.45	98.48	69.34	74.32	53.95
For profit, unincorporated	167.51	211.85	266.92	207.92	105.49	440.65	139.47	226.32
Nonprofit	48.66	330.00	307.15 *	92.52	94.29	68.77	142.36	51.81
Age of firm								
Less than 5 years	151.09	430.29	338.08	184.88	182.11	--	221.85	184.48
5-9 years	139.66	214.49	372.85	151.59	312.34	--	171.43	212.49
10-19 years	80.40	190.94	168.62	157.57	149.86	152.29	107.08	110.69
20 or more years	49.98	178.22	161.68	86.09	68.39	90.62	82.54	58.14
Multi/single status								
2 or more locations	60.53	--	262.39	119.87	71.77	87.44	156.12	62.81
1 location only	50.28	122.41	121.39	77.50	103.80	268.09	65.27	76.16
Percent full-time employees								
Less than 25%	185.83	--	--	312.89	331.84	234.78	368.26	204.78
25-49 %	137.62	--	338.33	419.17	181.22	142.21	226.43	163.76
50-74 %	104.88	314.10	261.81	144.91	175.67	196.52	157.21	129.91
75% or more	45.81	136.45	132.40	71.60	72.55	99.24	69.79	57.01
Union presence								
No union employees	37.50	122.02	116.60	67.23	68.49	76.49	62.24	46.51
Has union employees	157.38	--	--	389.34	161.43	211.20	360.58	164.70
Percent low-wage employees								
50% or more low-wage	133.39	419.46 *	194.43	155.71	176.30	243.07	180.25	155.08
Less than 50% low-wage	41.28	125.17	122.45	72.46	69.47	86.63	64.74	51.46

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,401	1,132	1,261	1,335	1,364	1,453	1,241	1,426
Industry group **								
Agric., fish., forest.	757	--	--	--	--	--	658 *	776
Mining and manufacturing	1,339	1,353	1,332	1,310	1,439	1,307	1,342	1,338
Construction	1,387	761	1,642	1,309	1,344	1,586	1,310	1,429
Utilities and transp.	1,309	--	648 *	1,325	1,082	1,368	1,162	1,319
Wholesale trade	1,423	2,173	933	1,365	1,433	1,453	1,280	1,454
Fin. svcs. and real estate	1,304	1,401	716	1,125	1,307	1,340	1,084	1,328
Retail trade	1,629	1,481	1,965	1,601	1,752	1,580	1,701	1,619
Professional services	1,365	906	1,103	1,297	1,322	1,454	1,076	1,416
Other services	1,515	944	1,436	1,385	1,241	1,683	1,292	1,557
Ownership								
For profit, incorporated	1,415	1,116	1,292	1,382	1,416	1,446	1,270	1,437
For profit, unincorporated	1,456	1,391	1,389	1,448	1,466	1,474	1,357	1,484
Nonprofit	1,277	630 *	795	924	1,112	1,477	821	1,328
Age of firm								
Less than 5 years	1,436	1,314	1,601	1,508	1,283	1,835	1,445	1,427
5-9 years	1,392	1,577	1,415	1,091	1,608	1,346	1,414	1,376
10-19 years	1,315	931	1,027	1,586	1,279	1,366	1,166	1,388
20 or more years	1,411	1,036	1,296	1,256	1,369	1,456	1,193	1,431
Multi/single status								
2 or more locations	1,437	--	1,037	1,269	1,392	1,456	1,190	1,442
1 location only	1,297	1,113	1,275	1,358	1,324	1,299	1,246	1,341
Percent full-time employees								
Less than 25%	1,469	2,603	1,335	1,089	1,298	1,523	1,701	1,428
25-49 %	1,600	1,527 *	1,245	1,405	1,682	1,635	1,497	1,616
50-74 %	1,492	954	1,626	1,413	1,198	1,616	1,333	1,512
75% or more	1,379	1,093	1,228	1,329	1,368	1,422	1,211	1,406
Union presence								
No union employees	1,407	1,142	1,266	1,343	1,386	1,468	1,245	1,438
Has union employees	1,375	--	1,047 *	1,164	1,127	1,413	1,091 *	1,380
Percent low-wage employees								
50% or more low-wage	1,568	1,058	1,610	1,460	1,460	1,639	1,326	1,590
Less than 50% low-wage	1,377	1,138	1,239	1,318	1,349	1,425	1,234	1,401

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.90	83.68	81.74	41.63	34.68	20.78	42.84	17.11
Industry group **								
Agric., fish., forest.	115.41	--	--	--	--	--	302.92 *	126.79
Mining and manufacturing	44.63	336.16	284.82	98.52	99.26	58.23	131.13	47.23
Construction	75.07	191.49	223.88	162.02	129.70	105.02	154.76	79.58
Utilities and transp.	85.51	--	198.13 *	191.80	152.43	106.05	197.67	90.40
Wholesale trade	52.67	579.87	188.26	138.68	83.33	67.05	175.94	51.00
Fin. svcs. and real estate	30.14	199.14	160.73	108.53	72.77	35.52	104.06	31.24
Retail trade	42.98	358.51	417.03	125.96	113.50	43.69	186.52	41.13
Professional services	28.28	122.27	127.81	77.77	62.01	37.15	63.84	31.05
Other services	47.53	149.05	202.17	110.95	98.78	62.27	102.08	52.91
Ownership								
For profit, incorporated	18.63	105.97	101.84	51.48	41.51	23.75	54.14	19.80
For profit, unincorporated	44.92	176.53	188.68	91.10	108.96	62.64	89.84	51.93
Nonprofit	42.29	205.00 *	116.29	97.31	76.25	58.23	99.68	45.20
Age of firm								
Less than 5 years	116.76	212.22	383.95	133.35	235.52	309.51	146.33	179.67
5-9 years	81.03	295.32	269.35	111.65	117.45	155.84	147.42	89.20
10-19 years	47.31	138.36	121.71	83.39	88.05	108.35	74.97	60.46
20 or more years	17.39	116.11	110.54	54.99	38.46	21.38	58.27	18.19
Multi/single status								
2 or more locations	17.95	--	205.78	73.19	38.48	20.81	106.00	18.17
1 location only	32.85	83.97	85.91	50.12	62.66	179.16	46.20	46.89
Percent full-time employees								
Less than 25%	76.08	533.08	266.15	251.22	117.67	73.64	373.69	61.52
25-49 %	70.59	607.75 *	264.85	166.34	109.96	101.47	207.05	75.31
50-74 %	46.38	220.09	239.08	122.82	100.39	56.75	124.40	49.77
75% or more	17.67	89.89	90.13	46.07	38.70	23.17	46.92	19.05
Union presence								
No union employees	17.57	84.68	82.85	41.19	36.68	24.35	42.38	19.29
Has union employees	37.77	--	482.89 *	287.06	105.43	40.26	417.86 *	37.51
Percent low-wage employees								
50% or more low-wage	38.68	310.42	214.40	107.13	75.29	49.91	130.55	40.35
Less than 50% low-wage	17.30	86.96	85.51	44.93	38.29	22.67	45.08	18.71

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,392	966	1,356	1,595	1,551	1,294	1,368	1,403
Industry group **								
Agric., fish., forest.	1,294 *	--	--	--	--	--	--	--
Mining and manufacturing	1,223	--	--	--	--	--	1,372	1,177
Construction	1,452	--	--	--	--	--	1,489	1,422
Utilities and transp.	1,635	--	--	--	--	--	1,075 *	2,063
Wholesale trade	1,028	--	--	--	--	--	756 *	1,211
Fin. svcs. and real estate	1,197	--	--	--	--	--	872 *	1,265
Retail trade	1,583	--	--	--	--	--	1,260	1,710
Professional services	1,256	--	--	--	--	--	1,313	1,229
Other services	1,756	--	--	--	--	--	1,881	1,697
Ownership								
For profit, incorporated	1,434	--	--	--	--	--	1,468	1,417
For profit, unincorporated	1,349	--	--	--	--	--	1,213	1,395
Nonprofit	1,177	--	--	--	--	--	800	1,328
Age of firm								
Less than 5 years	1,484	--	--	--	--	--	1,337	1,654
5-9 years	1,263	--	--	--	--	--	1,443	1,133
10-19 years	1,473	--	--	--	--	--	1,342	1,554
20 or more years	1,380	--	--	--	--	--	1,369	1,384
Multi/single status								
2 or more locations	1,435	--	--	--	--	--	1,933	1,398
1 location only	1,343	--	--	--	--	--	1,293	1,416
Percent full-time employees								
Less than 25%	1,456	--	--	--	--	--	552 *	1,731
25-49 %	1,544	--	--	--	--	--	1,335 *	1,616
50-74 %	1,873	--	--	--	--	--	1,617	2,076
75% or more	1,321	--	--	--	--	--	1,346	1,311
Union presence								
No union employees	1,433	--	--	--	--	--	1,358	1,474
Has union employees	1,122	--	--	--	--	--	--	1,082
Percent low-wage employees								
50% or more low-wage	1,534	--	--	--	--	--	1,585	1,515
Less than 50% low-wage	1,363	--	--	--	--	--	1,331	1,378

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.54	172.40	157.53	143.27	121.98	158.41	110.71	89.58
Industry group **								
Agric., fish., forest.	441.10 *	--	--	--	--	--	--	--
Mining and manufacturing	124.18	--	--	--	--	--	357.00	118.71
Construction	162.31	--	--	--	--	--	267.43	194.13
Utilities and transp.	218.91	--	--	--	--	--	335.49 *	197.97
Wholesale trade	159.60	--	--	--	--	--	280.98 *	187.47
Fin. svcs. and real estate	221.70	--	--	--	--	--	349.64 *	265.86
Retail trade	137.96	--	--	--	--	--	251.00	157.40
Professional services	79.25	--	--	--	--	--	185.69	76.21
Other services	244.41	--	--	--	--	--	270.83	336.18
Ownership								
For profit, incorporated	93.78	--	--	--	--	--	134.21	123.22
For profit, unincorporated	97.31	--	--	--	--	--	214.55	108.39
Nonprofit	103.92	--	--	--	--	--	230.96	107.03
Age of firm								
Less than 5 years	187.00	--	--	--	--	--	249.75	255.47
5-9 years	141.13	--	--	--	--	--	229.06	165.16
10-19 years	158.64	--	--	--	--	--	203.49	223.26
20 or more years	91.07	--	--	--	--	--	163.36	109.17
Multi/single status								
2 or more locations	116.03	--	--	--	--	--	431.26	118.20
1 location only	73.41	--	--	--	--	--	103.40	101.46
Percent full-time employees								
Less than 25%	252.87	--	--	--	--	--	279.28 *	235.61
25-49 %	235.80	--	--	--	--	--	449.34 *	271.99
50-74 %	260.44	--	--	--	--	--	400.74	363.19
75% or more	76.52	--	--	--	--	--	112.65	98.26
Union presence								
No union employees	79.13	--	--	--	--	--	111.04	106.66
Has union employees	108.11	--	--	--	--	--	--	95.66
Percent low-wage employees								
50% or more low-wage	187.59	--	--	--	--	--	387.22	211.02
Less than 50% low-wage	75.58	--	--	--	--	--	108.10	99.00

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.2%	17.1%	20.9%	21.8%	22.2%	23.0%	20.0%	22.7%
Industry group **								
Agric., fish., forest.	15.0%	--	--	--	--	--	9.1% *	16.9%
Mining and manufacturing	21.5%	18.8%	19.4%	21.4%	24.1%	20.6%	20.8%	21.6%
Construction	25.0%	19.3%	27.8%	26.5%	24.1%	24.1%	24.7%	25.1%
Utilities and transp.	21.7%	22.2%	13.1%	26.9%	20.2%	21.7%	20.5%	21.8%
Wholesale trade	21.9%	20.0%	14.5%	20.3%	22.7%	24.0%	17.8%	23.3%
Fin. svcs. and real estate	19.6%	15.3%	14.3%	15.3%	20.7%	20.4%	15.4%	20.1%
Retail trade	27.7%	19.5%	27.7%	29.7%	32.4%	26.2%	26.0%	28.0%
Professional services	20.1%	14.2%	19.5%	18.9%	19.4%	21.4%	17.5%	20.6%
Other services	26.0%	18.7%	22.2%	23.0%	22.4%	30.0%	21.6%	27.2%
Ownership								
For profit, incorporated	23.1%	17.3%	22.0%	23.1%	24.2%	23.3%	20.9%	23.5%
For profit, unincorporated	24.2%	18.8%	22.3%	23.9%	24.7%	25.7%	21.1%	25.3%
Nonprofit	17.4%	11.1%	11.2%	13.9%	15.7%	19.9%	12.5%	18.0%
Age of firm								
Less than 5 years	24.3%	24.1%	27.1%	21.8%	24.0%	32.7%	24.8%	23.8%
5-9 years	22.7%	21.0%	21.6%	22.8%	24.9%	21.2%	22.4%	23.0%
10-19 years	22.1%	15.5%	20.6%	25.4%	21.9%	22.5%	20.7%	22.8%
20 or more years	22.1%	14.9%	19.8%	20.3%	21.9%	23.0%	18.3%	22.6%
Multi/single status								
2 or more locations	22.7%	12.4% *	17.2%	20.3%	22.3%	23.0%	18.9%	22.8%
1 location only	21.2%	17.2%	21.2%	22.3%	22.2%	22.2%	20.2%	22.3%
Percent full-time employees								
Less than 25%	25.0%	23.8%	23.9%	22.7%	26.0%	25.6%	24.6%	25.1%
25-49 %	25.8%	16.1% *	23.4%	28.2%	25.9%	26.3%	22.7%	26.4%
50-74 %	23.5%	14.9%	23.0%	23.5%	20.1%	25.7%	20.5%	24.2%
75% or more	21.8%	17.2%	20.5%	21.2%	22.2%	22.4%	19.8%	22.2%
Union presence								
No union employees	22.7%	17.2%	21.3%	22.1%	23.0%	23.7%	20.3%	23.4%
Has union employees	20.2%	12.0% *	9.6% *	16.7%	15.6%	21.2%	14.5%	20.3%
Percent low-wage employees								
50% or more low-wage	26.9%	13.2%	24.1%	26.9%	25.4%	28.5%	22.3%	27.5%
Less than 50% low-wage	21.6%	17.4%	20.7%	21.1%	21.7%	22.2%	19.8%	22.0%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	0.97%	1.00%	0.60%	0.51%	0.33%	0.53%	0.26%
Industry group **								
Agric., fish., forest.	1.70%	--	--	--	--	--	3.35% *	1.92%
Mining and manufacturing	0.62%	3.80%	3.20%	1.31%	1.29%	0.86%	1.60%	0.67%
Construction	1.25%	3.36%	3.35%	2.42%	2.70%	1.43%	1.90%	1.66%
Utilities and transp.	0.93%	5.37%	3.71%	3.25%	2.43%	1.08%	2.57%	0.98%
Wholesale trade	0.76%	4.43%	2.30%	1.91%	1.26%	1.05%	1.83%	0.79%
Fin. svcs. and real estate	0.49%	2.15%	2.37%	1.98%	1.27%	0.57%	1.32%	0.53%
Retail trade	0.64%	3.27%	3.97%	1.61%	1.57%	0.74%	1.92%	0.66%
Professional services	0.44%	1.66%	1.51%	0.96%	0.77%	0.69%	0.85%	0.50%
Other services	0.72%	2.26%	2.39%	1.59%	1.68%	0.94%	1.33%	0.84%
Ownership								
For profit, incorporated	0.27%	1.24%	1.23%	0.78%	0.64%	0.35%	0.67%	0.30%
For profit, unincorporated	0.88%	1.97%	2.38%	1.41%	1.72%	1.63%	1.15%	1.10%
Nonprofit	0.47%	2.37%	1.53%	0.95%	0.79%	0.71%	1.08%	0.51%
Age of firm								
Less than 5 years	1.80%	3.03%	5.03%	2.18%	4.40%	5.18%	2.16%	2.87%
5-9 years	1.12%	2.83%	3.26%	2.01%	2.20%	1.71%	1.73%	1.47%
10-19 years	0.65%	1.78%	1.61%	1.28%	1.27%	1.38%	0.98%	0.85%
20 or more years	0.26%	1.35%	1.23%	0.77%	0.53%	0.34%	0.69%	0.28%
Multi/single status								
2 or more locations	0.28%	5.68% *	2.30%	1.07%	0.52%	0.33%	1.63%	0.28%
1 location only	0.45%	0.98%	1.06%	0.72%	0.97%	2.13%	0.56%	0.70%
Percent full-time employees								
Less than 25%	1.25%	6.04%	4.81%	3.12%	3.20%	1.24%	3.46%	1.28%
25-49 %	1.14%	5.40% *	3.47%	3.63%	1.64%	1.78%	2.32%	1.30%
50-74 %	0.67%	2.52%	2.45%	1.69%	1.51%	0.87%	1.58%	0.74%
75% or more	0.26%	1.09%	1.12%	0.65%	0.57%	0.37%	0.59%	0.30%
Union presence								
No union employees	0.26%	0.98%	1.01%	0.61%	0.54%	0.39%	0.54%	0.30%
Has union employees	0.58%	6.11% *	4.02% *	3.11%	1.38%	0.64%	3.36%	0.59%
Percent low-wage employees								
50% or more low-wage	0.65%	3.32%	2.25%	1.55%	1.28%	0.87%	1.85%	0.68%
Less than 50% low-wage	0.25%	1.01%	1.06%	0.64%	0.55%	0.35%	0.55%	0.28%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.3%	18.2%	23.9%	21.5%	23.8%	25.0%	21.5%	23.9%
Industry group **								
Agric., fish., forest.	16.8%	--	--	--	--	--	--	--
Mining and manufacturing	23.6%	13.8% *	17.5%	22.3%	30.9%	21.8%	21.1%	24.3%
Construction	28.7%	28.2%	32.8%	27.4%	27.0%	34.0%	29.6%	27.4%
Utilities and transp.	28.9%	--	--	37.6%	27.2%	28.4%	22.5%	30.1%
Wholesale trade	19.7%	15.1% *	17.4%	16.7%	24.5%	25.3%	17.5%	21.6%
Fin. svcs. and real estate	18.4%	8.5% *	23.6%	13.6% *	19.0%	20.5%	15.6%	18.9%
Retail trade	28.0%	16.8%	29.4%	30.0%	38.3%	21.7%	25.3%	29.3%
Professional services	21.1%	15.4%	24.5%	15.8%	19.3%	24.6%	18.4%	21.7%
Other services	27.4%	23.6%	20.3%	24.4%	26.1%	34.6%	23.0%	29.3%
Ownership								
For profit, incorporated	24.6%	18.5%	25.5%	22.9%	27.6%	25.4%	22.6%	25.5%
For profit, unincorporated	28.3%	18.4%	22.7%	24.4%	27.0%	37.3%	21.7%	31.3%
Nonprofit	16.9%	15.0%	13.0% *	14.6%	16.2%	18.7%	14.0%	17.2%
Age of firm								
Less than 5 years	24.2%	29.0%	29.7%	15.8%	28.4%	--	25.6%	22.3%
5-9 years	23.7%	14.7%	22.9%	26.6%	25.7%	--	22.1%	25.1%
10-19 years	23.2%	18.1%	26.3%	25.7%	21.4%	24.2%	24.1%	22.6%
20 or more years	23.2%	16.0%	21.4%	20.4%	24.0%	25.0%	19.4%	24.1%
Multi/single status								
2 or more locations	24.0%	--	19.2%	20.2%	23.7%	24.9%	18.6%	24.2%
1 location only	22.5%	18.8%	24.3%	21.9%	24.0%	27.0%	21.8%	23.1%
Percent full-time employees								
Less than 25%	26.1%	--	--	29.7%	27.2%	24.8%	27.1%	25.6%
25-49 %	26.9%	--	26.2%	32.8%	22.7%	30.7%	21.5%	28.3%
50-74 %	22.5%	16.3%	20.9%	23.4%	19.0%	25.4%	20.0%	23.4%
75% or more	23.1%	19.0%	24.0%	20.3%	24.5%	24.6%	21.7%	23.7%
Union presence								
No union employees	23.6%	18.3%	24.3%	21.9%	25.4%	24.9%	21.7%	24.5%
Has union employees	21.6%	--	--	16.3% *	14.6%	25.0%	16.2%	21.9%
Percent low-wage employees								
50% or more low-wage	30.1%	14.4% *	26.4%	28.9%	24.8%	36.4%	22.6%	31.7%
Less than 50% low-wage	22.3%	18.5%	23.7%	20.6%	23.7%	23.0%	21.4%	22.7%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	1.81%	1.93%	1.18%	1.08%	1.22%	1.00%	0.77%
Industry group **								
Agric., fish., forest.	4.08%	--	--	--	--	--	--	--
Mining and manufacturing	1.36%	6.62% *	4.98%	2.48%	2.91%	1.87%	2.89%	1.53%
Construction	2.96%	5.47%	6.77%	4.39%	7.53%	5.68%	3.13%	5.38%
Utilities and transp.	2.32%	--	--	5.28%	4.59%	2.71%	5.31%	2.47%
Wholesale trade	1.68%	5.82% *	3.90%	2.76%	3.29%	2.06%	2.64%	2.13%
Fin. svcs. and real estate	1.43%	2.84% *	5.52%	5.21% *	2.62%	1.69%	2.85%	1.63%
Retail trade	1.61%	4.60%	4.71%	3.40%	2.25%	2.24%	2.73%	2.03%
Professional services	1.22%	3.08%	3.04%	1.55%	1.53%	2.43%	1.67%	1.46%
Other services	1.43%	4.89%	3.70%	2.92%	2.09%	2.77%	2.30%	1.79%
Ownership								
For profit, incorporated	0.70%	2.21%	2.33%	1.60%	1.53%	1.00%	1.23%	0.86%
For profit, unincorporated	2.53%	3.94%	4.01%	2.95%	2.53%	6.04%	2.25%	3.37%
Nonprofit	0.74%	3.20%	4.32% *	1.44%	1.44%	1.07%	1.92%	0.80%
Age of firm								
Less than 5 years	2.95%	5.59%	8.60%	3.30%	4.06%	--	4.32%	3.75%
5-9 years	2.38%	3.92%	5.41%	2.89%	5.46%	--	2.80%	3.71%
10-19 years	1.29%	3.32%	3.02%	3.03%	2.23%	2.26%	1.91%	1.70%
20 or more years	0.76%	2.42%	2.28%	1.47%	1.21%	1.31%	1.18%	0.90%
Multi/single status								
2 or more locations	0.89%	--	4.26%	1.95%	1.11%	1.26%	2.56%	0.92%
1 location only	0.87%	1.83%	2.05%	1.40%	1.91%	4.65%	1.06%	1.40%
Percent full-time employees								
Less than 25%	3.01%	--	--	5.35%	4.80%	6.24%	5.46%	3.54%
25-49 %	2.41%	--	6.11%	7.21%	3.33%	1.80%	4.04%	2.87%
50-74 %	1.58%	4.50%	3.84%	2.14%	2.34%	3.12%	2.34%	1.97%
75% or more	0.72%	2.06%	2.26%	1.28%	1.24%	1.41%	1.15%	0.88%
Union presence								
No union employees	0.60%	1.82%	1.96%	1.20%	1.09%	1.16%	1.02%	0.75%
Has union employees	2.20%	--	--	5.03% *	2.57%	2.90%	4.86%	2.31%
Percent low-wage employees								
50% or more low-wage	1.90%	7.13% *	3.31%	2.68%	1.86%	3.43%	2.99%	2.14%
Less than 50% low-wage	0.65%	1.85%	2.07%	1.26%	1.21%	1.23%	1.05%	0.80%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.9%	17.0%	19.0%	21.6%	21.3%	22.7%	18.9%	22.4%
Industry group **								
Agric., fish., forest.	13.9%	--	--	--	--	--	9.5% *	15.0%
Mining and manufacturing	21.1%	21.3%	21.1%	21.0%	22.4%	20.6%	20.5%	21.1%
Construction	23.0%	11.5%	25.5%	24.7%	22.7%	23.4%	21.0%	24.1%
Utilities and transp.	20.4%	--	12.2% *	22.8%	17.2%	21.0%	20.8%	20.4%
Wholesale trade	22.8%	30.0%	13.5%	22.6%	22.5%	23.9%	18.9%	23.8%
Fin. svcs. and real estate	20.0%	20.5%	11.8%	16.7%	20.4%	20.5%	15.9%	20.4%
Retail trade	27.6%	22.5%	27.4%	28.8%	30.3%	26.9%	26.7%	27.7%
Professional services	19.8%	13.1%	16.4%	19.8%	19.3%	20.9%	16.3%	20.4%
Other services	25.2%	15.5%	20.9%	22.1%	20.1%	28.9%	19.6%	26.4%
Ownership								
For profit, incorporated	22.6%	16.8%	19.7%	22.6%	22.9%	23.1%	19.4%	23.1%
For profit, unincorporated	23.0%	19.7%	21.7%	24.6%	23.3%	23.1%	21.2%	23.5%
Nonprofit	17.7%	10.5% *	10.4%	13.4%	15.4%	20.3%	11.8%	18.3%
Age of firm								
Less than 5 years	24.2%	23.5%	23.6%	26.3%	21.2%	32.5%	24.5%	23.9%
5-9 years	22.7%	24.7%	21.4%	19.7%	25.7%	21.6%	22.7%	22.7%
10-19 years	21.3%	14.2%	17.2%	25.5%	20.9%	22.1%	18.6%	22.6%
20 or more years	21.8%	14.3%	18.6%	19.9%	21.0%	22.7%	17.3%	22.3%
Multi/single status								
2 or more locations	22.4%	--	15.5%	20.0%	21.3%	22.7%	17.2%	22.5%
1 location only	20.5%	16.7%	19.2%	22.2%	21.2%	20.6%	19.2%	21.7%
Percent full-time employees								
Less than 25%	24.5%	33.5%	18.9%	20.1%	22.0%	25.7%	25.9%	24.2%
25-49 %	25.2%	21.5% *	19.8%	23.2%	27.0%	25.6%	23.5%	25.5%
50-74 %	23.5%	13.5%	23.6%	22.2%	18.8%	25.7%	19.8%	23.9%
75% or more	21.5%	16.6%	18.6%	21.5%	21.3%	22.1%	18.5%	22.0%
Union presence								
No union employees	22.3%	17.1%	19.3%	21.9%	21.9%	23.4%	19.2%	23.0%
Has union employees	20.0%	--	10.3% *	16.8%	15.7%	20.8%	12.4% *	20.2%
Percent low-wage employees								
50% or more low-wage	26.0%	14.8% *	23.5%	24.6%	25.5%	26.9%	20.9%	26.4%
Less than 50% low-wage	21.3%	17.1%	18.7%	21.2%	20.7%	22.1%	18.8%	21.8%

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.25%	1.28%	1.23%	0.69%	0.55%	0.32%	0.66%	0.27%
Industry group **								
Agric., fish., forest.	1.83%	--	--	--	--	--	4.45% *	1.98%
Mining and manufacturing	0.70%	4.79%	4.29%	1.58%	1.36%	0.96%	1.95%	0.74%
Construction	1.31%	2.80%	3.59%	3.09%	2.70%	1.50%	2.41%	1.52%
Utilities and transp.	1.00%	--	4.16% *	2.93%	2.56%	1.15%	3.21%	1.04%
Wholesale trade	0.89%	7.59%	2.89%	2.50%	1.42%	1.16%	2.69%	0.87%
Fin. svcs. and real estate	0.49%	2.96%	2.43%	1.81%	1.00%	0.59%	1.55%	0.51%
Retail trade	0.72%	5.13%	5.80%	1.84%	1.85%	0.78%	2.80%	0.70%
Professional services	0.43%	1.90%	1.86%	1.22%	0.91%	0.56%	1.00%	0.47%
Other services	0.79%	2.51%	3.12%	1.74%	1.88%	0.95%	1.63%	0.89%
Ownership								
For profit, incorporated	0.29%	1.63%	1.52%	0.88%	0.66%	0.36%	0.84%	0.31%
For profit, unincorporated	0.80%	2.49%	3.14%	1.48%	2.11%	1.11%	1.44%	0.95%
Nonprofit	0.59%	3.58% *	1.40%	1.26%	1.00%	0.84%	1.40%	0.63%
Age of firm								
Less than 5 years	2.34%	3.61%	5.81%	2.38%	5.10%	5.92%	2.42%	3.89%
5-9 years	1.36%	4.12%	4.47%	2.40%	2.09%	1.83%	2.44%	1.50%
10-19 years	0.75%	2.25%	1.90%	1.29%	1.44%	1.64%	1.17%	0.96%
20 or more years	0.27%	1.69%	1.57%	0.89%	0.58%	0.33%	0.86%	0.28%
Multi/single status								
2 or more locations	0.28%	--	2.94%	1.18%	0.56%	0.32%	1.74%	0.28%
1 location only	0.53%	1.28%	1.29%	0.83%	1.09%	2.29%	0.71%	0.80%
Percent full-time employees								
Less than 25%	1.28%	7.41%	3.92%	3.98%	2.91%	1.26%	4.65%	1.22%
25-49 %	1.36%	8.20% *	4.44%	2.77%	1.55%	2.11%	3.13%	1.50%
50-74 %	0.74%	3.25%	3.46%	2.17%	1.63%	0.88%	1.90%	0.80%
75% or more	0.27%	1.39%	1.35%	0.75%	0.61%	0.35%	0.73%	0.29%
Union presence								
No union employees	0.28%	1.30%	1.24%	0.68%	0.59%	0.39%	0.66%	0.31%
Has union employees	0.52%	--	5.45% *	4.26%	1.60%	0.54%	4.68% *	0.52%
Percent low-wage employees								
50% or more low-wage	0.65%	4.74% *	3.24%	1.89%	1.41%	0.80%	2.28%	0.67%
Less than 50% low-wage	0.27%	1.33%	1.29%	0.73%	0.60%	0.34%	0.69%	0.29%

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.6%	14.7%	23.7%	24.1%	25.4%	21.9%	21.7%	23.0%
Industry group **								
Agric., fish., forest.	20.2% *	--	--	--	--	--	--	--
Mining and manufacturing	20.8%	--	--	--	--	--	21.5%	20.6%
Construction	26.5%	--	--	--	--	--	25.4%	27.5%
Utilities and transp.	26.7%	--	--	--	--	--	15.7% *	37.1%
Wholesale trade	16.4%	--	--	--	--	--	11.6% *	19.9%
Fin. svcs. and real estate	17.1%	--	--	--	--	--	11.2% *	18.5%
Retail trade	27.2%	--	--	--	--	--	24.3%	28.2%
Professional services	19.6%	--	--	--	--	--	21.6%	18.7%
Other services	30.1%	--	--	--	--	--	28.0%	31.3%
Ownership								
For profit, incorporated	23.8%	--	--	--	--	--	23.9%	23.7%
For profit, unincorporated	22.5%	--	--	--	--	--	17.9%	24.3%
Nonprofit	16.0%	--	--	--	--	--	11.8%	17.6%
Age of firm								
Less than 5 years	26.3%	--	--	--	--	--	23.0%	30.4%
5-9 years	20.1%	--	--	--	--	--	21.3%	19.2%
10-19 years	24.4%	--	--	--	--	--	23.3%	25.0%
20 or more years	22.2%	--	--	--	--	--	21.1%	22.6%
Multi/single status								
2 or more locations	23.3%	--	--	--	--	--	27.3%	22.9%
1 location only	21.8%	--	--	--	--	--	20.9%	23.2%
Percent full-time employees								
Less than 25%	26.0%	--	--	--	--	--	8.2% *	32.9%
25-49 %	27.8%	--	--	--	--	--	22.0%	30.0%
50-74 %	30.0%	--	--	--	--	--	24.7%	34.4%
75% or more	21.3%	--	--	--	--	--	21.5%	21.2%
Union presence								
No union employees	23.8%	--	--	--	--	--	21.7%	25.0%
Has union employees	15.9%	--	--	--	--	--	--	15.4%
Percent low-wage employees								
50% or more low-wage	26.9%	--	--	--	--	--	25.9%	27.3%
Less than 50% low-wage	21.8%	--	--	--	--	--	21.0%	22.2%

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.19%	2.61%	2.48%	2.38%	2.07%	2.83%	1.69%	1.57%
Industry group **								
Agric., fish., forest.	6.70%*	--	--	--	--	--	--	--
Mining and manufacturing	2.76%	--	--	--	--	--	5.56%	3.16%
Construction	2.54%	--	--	--	--	--	4.31%	2.80%
Utilities and transp.	4.23%	--	--	--	--	--	5.57%*	3.54%
Wholesale trade	2.53%	--	--	--	--	--	4.17%*	3.08%
Fin. svcs. and real estate	3.08%	--	--	--	--	--	4.88%*	3.70%
Retail trade	2.38%	--	--	--	--	--	5.17%	2.64%
Professional services	1.20%	--	--	--	--	--	2.79%	1.18%
Other services	4.39%	--	--	--	--	--	4.00%	6.57%
Ownership								
For profit, incorporated	1.57%	--	--	--	--	--	2.07%	2.13%
For profit, unincorporated	2.24%	--	--	--	--	--	3.16%	2.90%
Nonprofit	1.54%	--	--	--	--	--	3.30%	1.73%
Age of firm								
Less than 5 years	4.22%	--	--	--	--	--	4.65%	7.06%
5-9 years	2.15%	--	--	--	--	--	3.34%	2.70%
10-19 years	2.56%	--	--	--	--	--	3.21%	3.58%
20 or more years	1.54%	--	--	--	--	--	2.46%	1.92%
Multi/single status								
2 or more locations	1.93%	--	--	--	--	--	6.11%	2.01%
1 location only	1.29%	--	--	--	--	--	1.63%	2.16%
Percent full-time employees								
Less than 25%	6.42%	--	--	--	--	--	4.00%*	7.27%
25-49 %	2.90%	--	--	--	--	--	6.03%	2.79%
50-74 %	3.58%	--	--	--	--	--	5.95%	4.63%
75% or more	1.32%	--	--	--	--	--	1.76%	1.74%
Union presence								
No union employees	1.36%	--	--	--	--	--	1.72%	1.92%
Has union employees	1.49%	--	--	--	--	--	--	1.38%
Percent low-wage employees								
50% or more low-wage	2.97%	--	--	--	--	--	5.18%	3.67%
Less than 50% low-wage	1.29%	--	--	--	--	--	1.71%	1.73%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.6%	62.2%	63.6%	63.8%	57.7%	50.1%	63.5%	53.0%
Industry group **								
Agric., fish., forest.	62.1%	53.8%	--	73.0%	74.7%	48.0%	64.1%	61.6%
Mining and manufacturing	48.8%	61.6%	63.1%	56.0%	48.2%	46.2%	60.1%	47.6%
Construction	56.9%	59.0%	61.8%	59.1%	54.1%	51.1%	60.9%	54.2%
Utilities and transp.	51.1%	63.4%	53.1%	61.6%	56.1%	48.7%	57.7%	50.5%
Wholesale trade	51.4%	54.1%	58.3%	63.5%	50.3%	46.5%	58.8%	49.4%
Fin. svcs. and real estate	51.1%	65.9%	61.5%	63.8%	55.5%	48.1%	64.7%	49.8%
Retail trade	63.0%	69.6%	72.4%	67.3%	66.5%	59.6%	70.3%	61.7%
Professional services	54.7%	63.5%	63.3%	65.4%	60.2%	49.1%	64.3%	53.1%
Other services	60.3%	61.5%	66.8%	69.9%	66.6%	55.0%	65.4%	59.1%
Ownership								
For profit, incorporated	54.0%	61.8%	62.9%	62.9%	56.5%	50.1%	63.1%	52.4%
For profit, unincorporated	56.8%	65.0%	64.9%	65.3%	56.7%	51.5%	64.8%	54.6%
Nonprofit	55.3%	59.6%	66.7%	67.0%	62.8%	49.0%	63.9%	54.4%
Age of firm								
Less than 5 years	63.9%	61.5%	67.6%	67.9%	60.8%	60.1%	65.9%	62.0%
5-9 years	61.3%	65.6%	65.6%	63.4%	59.7%	52.0%	65.3%	58.5%
10-19 years	60.8%	61.2%	65.4%	63.5%	60.7%	54.7%	63.6%	59.4%
20 or more years	53.0%	62.1%	61.4%	63.5%	56.6%	49.8%	62.5%	52.0%
Multi/single status								
2 or more locations	51.9%	63.7%	59.3%	65.1%	56.6%	50.1%	64.5%	51.6%
1 location only	61.3%	62.2%	63.9%	63.4%	59.2%	49.9%	63.4%	59.5%
Percent full-time employees								
Less than 25%	64.1%	53.5%	68.8%	74.8%	67.2%	61.3%	63.5%	64.2%
25-49 %	64.3%	55.1%	67.0%	72.8%	66.6%	61.6%	63.8%	64.3%
50-74 %	62.1%	66.0%	72.2%	71.6%	67.6%	57.5%	70.7%	60.7%
75% or more	53.2%	62.4%	62.6%	62.3%	56.1%	48.6%	62.7%	51.5%
Union presence								
No union employees	56.1%	62.9%	64.8%	65.3%	58.6%	50.7%	64.4%	54.3%
Has union employees	48.4%	42.3%	35.8%	44.3%	50.4%	48.5%	43.9%	48.5%
Percent low-wage employees								
50% or more low-wage	68.2%	64.5%	75.8%	77.6%	71.7%	64.6%	74.0%	67.5%
Less than 50% low-wage	53.0%	62.1%	62.8%	62.2%	55.9%	48.4%	62.7%	51.3%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.29%	1.24%	1.14%	0.73%	0.63%	0.36%	0.64%	0.31%
Industry group **								
Agric., fish., forest.	4.13%	9.49%	--	4.09%	7.34%	7.12%	5.90%	4.92%
Mining and manufacturing	0.74%	4.63%	3.47%	1.75%	1.25%	1.04%	1.79%	0.78%
Construction	1.55%	4.29%	3.98%	2.61%	3.52%	1.86%	2.18%	2.09%
Utilities and transp.	0.96%	7.27%	7.16%	5.61%	2.59%	1.01%	4.49%	0.97%
Wholesale trade	0.85%	3.81%	3.18%	1.87%	1.72%	1.02%	1.89%	0.91%
Fin. svcs. and real estate	0.83%	3.86%	3.61%	2.32%	1.87%	0.90%	2.04%	0.84%
Retail trade	0.73%	3.76%	3.37%	2.58%	1.74%	0.82%	2.12%	0.76%
Professional services	0.52%	2.18%	1.75%	1.24%	1.02%	0.65%	1.08%	0.56%
Other services	0.74%	2.94%	2.84%	1.79%	1.73%	0.88%	1.66%	0.80%
Ownership								
For profit, incorporated	0.34%	1.49%	1.37%	0.89%	0.80%	0.40%	0.78%	0.36%
For profit, unincorporated	0.98%	2.61%	2.35%	1.75%	1.69%	1.61%	1.38%	1.15%
Nonprofit	0.63%	4.40%	3.29%	1.83%	1.28%	0.73%	2.01%	0.66%
Age of firm								
Less than 5 years	1.79%	3.42%	4.02%	2.40%	4.37%	3.45%	2.04%	2.90%
5-9 years	1.38%	2.93%	3.60%	1.95%	2.90%	3.74%	1.83%	1.92%
10-19 years	0.86%	2.48%	1.92%	1.68%	1.68%	1.80%	1.27%	1.11%
20 or more years	0.31%	1.82%	1.55%	0.94%	0.68%	0.36%	0.89%	0.32%
Multi/single status								
2 or more locations	0.32%	7.01%	4.27%	1.41%	0.75%	0.36%	2.17%	0.32%
1 location only	0.53%	1.26%	1.17%	0.85%	1.07%	2.58%	0.67%	0.80%
Percent full-time employees								
Less than 25%	1.76%	5.87%	4.80%	3.14%	5.77%	1.56%	3.85%	1.98%
25-49 %	1.05%	6.91%	4.55%	2.75%	2.41%	1.21%	3.02%	1.12%
50-74 %	0.75%	3.76%	3.25%	2.02%	1.89%	0.85%	1.97%	0.79%
75% or more	0.31%	1.37%	1.25%	0.80%	0.68%	0.39%	0.70%	0.34%
Union presence								
No union employees	0.32%	1.24%	1.07%	0.69%	0.63%	0.42%	0.63%	0.35%
Has union employees	0.64%	8.61%	7.41%	3.77%	2.39%	0.67%	4.43%	0.65%
Percent low-wage employees								
50% or more low-wage	0.68%	5.06%	3.20%	1.58%	1.63%	0.78%	2.04%	0.71%
Less than 50% low-wage	0.30%	1.28%	1.18%	0.78%	0.66%	0.37%	0.67%	0.32%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.4%	52.3%	38.2%	23.1%	14.3%	3.9%	37.8%	8.2%
Industry group **								
Agric., fish., forest.	33.1%	--	--	--	--	--	68.8%	24.5%*
Mining and manufacturing	10.6%	51.1%	46.5%	20.3%	9.5%	4.2%	33.9%	7.6%
Construction	23.2%	49.8%	32.6%	20.3%	21.3%	2.8%*	34.2%	14.9%
Utilities and transp.	14.9%	40.8%	52.6%	24.9%	22.9%*	9.5%	40.2%	12.3%
Wholesale trade	15.6%	56.7%	45.3%	27.3%	9.9%*	1.3%*	43.8%	6.7%
Fin. svcs. and real estate	9.6%	47.4%	42.2%	30.6%	12.6%	2.7%	40.9%	5.8%
Retail trade	7.8%	48.5%	30.8%	12.5%	4.1%*	2.1%*	29.4%	3.5%
Professional services	14.7%	58.7%	37.8%	25.5%	16.0%	4.1%	40.8%	9.2%
Other services	14.4%	46.6%	35.6%	22.5%	17.4%	4.0%	35.8%	9.1%
Ownership								
For profit, incorporated	12.7%	53.3%	39.0%	22.7%	13.5%	3.4%	38.0%	7.4%
For profit, unincorporated	14.8%	46.6%	31.3%	20.7%	10.5%*	5.2%	32.8%	9.0%
Nonprofit	15.1%	58.8%	44.9%	28.1%	19.4%	5.0%	45.5%	11.4%
Age of firm								
Less than 5 years	24.6%	40.5%	27.4%	25.3%	15.7%*	6.8%*	30.3%	18.7%*
5-9 years	22.6%	44.8%	39.2%	22.9%	9.1%*	5.9%*	35.1%	12.8%
10-19 years	24.1%	56.6%	38.7%	16.4%	22.8%	7.9%*	39.0%	16.1%
20 or more years	10.5%	55.9%	39.8%	25.5%	12.6%	3.6%	39.5%	6.9%
Multi/single status								
2 or more locations	6.5%	67.3%	38.3%	22.7%	12.2%	3.7%	31.2%	5.9%
1 location only	27.7%	51.9%	38.2%	23.2%	17.1%	8.7%*	38.5%	17.5%
Percent full-time employees								
Less than 25%	16.3%	54.8%	40.9%	40.5%	9.3%*	2.1%*	46.9%	8.6%
25-49 %	12.4%	54.1%	40.1%	22.5%	7.9%	4.8%*	37.2%	7.7%
50-74 %	12.5%	56.3%	28.5%	21.5%	17.0%	3.1%	37.8%	7.6%
75% or more	13.5%	51.5%	39.1%	22.9%	14.5%	3.9%	37.6%	8.3%
Union presence								
No union employees	14.4%	52.0%	37.5%	22.3%	13.0%	3.9%	37.2%	8.5%
Has union employees	8.8%	66.6%	66.2%	39.4%	26.7%	3.8%	57.5%	7.4%
Percent low-wage employees								
50% or more low-wage	9.6%	63.3%	25.8%	17.4%	12.0%	3.1%	34.6%	6.4%
Less than 50% low-wage	13.9%	51.4%	39.1%	23.9%	14.7%	4.0%	38.1%	8.5%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	1.99%	2.07%	1.30%	1.19%	0.36%	1.13%	0.45%
Industry group **								
Agric., fish., forest.	9.77%	--	--	--	--	--	9.92%	11.43%*
Mining and manufacturing	1.05%	7.46%	7.27%	3.70%	2.20%	0.86%	3.66%	1.04%
Construction	2.26%	7.17%	5.84%	3.36%	5.44%	1.56%*	3.45%	2.95%
Utilities and transp.	2.32%	10.96%	11.85%	7.29%	7.01%*	2.50%	6.76%	2.41%
Wholesale trade	1.64%	6.84%	6.83%	4.96%	2.98%*	0.52%*	4.02%	1.41%
Fin. svcs. and real estate	1.04%	5.73%	7.40%	5.30%	3.35%	0.62%	3.90%	0.95%
Retail trade	0.96%	6.37%	6.30%	3.12%	2.37%*	0.68%*	3.33%	0.87%
Professional services	0.80%	3.39%	3.51%	2.48%	2.00%	0.70%	2.01%	0.83%
Other services	1.23%	4.73%	5.06%	3.10%	3.93%	0.96%	2.74%	1.35%
Ownership								
For profit, incorporated	0.50%	2.39%	2.46%	1.58%	1.48%	0.39%	1.37%	0.51%
For profit, unincorporated	1.32%	4.32%	4.83%	3.28%	3.46%*	1.34%	2.54%	1.54%
Nonprofit	1.07%	6.58%	6.06%	3.25%	2.37%	1.05%	3.33%	1.10%
Age of firm								
Less than 5 years	3.56%	5.34%	7.91%	5.83%	9.08%*	4.28%*	3.69%	6.30%*
5-9 years	2.31%	5.29%	6.09%	4.49%	3.71%*	3.47%*	3.35%	2.95%
10-19 years	1.65%	4.00%	4.03%	2.18%	3.81%	3.01%*	2.26%	2.23%
20 or more years	0.41%	2.92%	2.64%	1.71%	1.11%	0.35%	1.55%	0.40%
Multi/single status								
2 or more locations	0.38%	11.86%	6.63%	2.67%	1.12%	0.36%	3.65%	0.38%
1 location only	0.99%	2.01%	2.17%	1.50%	2.28%	3.91%*	1.19%	1.57%
Percent full-time employees								
Less than 25%	2.32%	11.49%	8.32%	8.19%	2.97%*	1.10%*	7.04%	1.66%
25-49 %	1.50%	9.14%	7.04%	5.50%	2.26%	1.75%*	4.53%	1.53%
50-74 %	1.30%	5.49%	5.09%	3.28%	4.58%	0.85%	3.28%	1.41%
75% or more	0.48%	2.25%	2.32%	1.47%	1.31%	0.41%	1.27%	0.50%
Union presence								
No union employees	0.49%	2.02%	2.10%	1.33%	1.21%	0.45%	1.15%	0.52%
Has union employees	0.90%	12.09%	10.09%	6.56%	4.69%	0.55%	6.05%	0.88%
Percent low-wage employees								
50% or more low-wage	1.04%	6.50%	4.72%	2.88%	3.18%	0.75%	3.59%	1.07%
Less than 50% low-wage	0.47%	2.09%	2.19%	1.43%	1.29%	0.40%	1.19%	0.49%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,687	17,789	17,741	17,597	18,400	19,064	17,649	18,839
Industry group **								
Agric., fish., forest.	15,427	--	--	--	--	--	14,932	15,531
Mining and manufacturing	18,312	17,262	17,410	17,646	17,507	18,828	17,450	18,385
Construction	16,461	18,524	16,760	16,104	14,933	18,157	16,946	16,167
Utilities and transp.	18,448	16,378	15,850	18,630	18,804	18,492	16,637	18,563
Wholesale trade	18,716	17,723	18,582	17,251	19,660	18,696	17,924	18,894
Fin. svcs. and real estate	19,260	20,287	17,852	19,604	19,347	19,240	18,922	19,281
Retail trade	17,380	19,616	16,402	16,910	16,839	17,512	17,677	17,336
Professional services	19,787	17,267	18,411	18,164	19,556	20,348	17,865	20,074
Other services	17,797	17,297	17,984	17,406	18,068	17,838	17,590	17,840
Ownership								
For profit, incorporated	18,306	17,606	17,654	17,225	17,999	18,638	17,517	18,420
For profit, unincorporated	18,931	18,771	17,240	18,872	17,649	19,750	18,108	19,120
Nonprofit	20,382	17,358	19,605	18,229	20,700	20,707	17,830	20,619
Age of firm								
Less than 5 years	18,196	17,530	17,457	17,801	19,049	19,213	17,629	18,774
5-9 years	17,832	16,921	19,456	16,554	19,049	16,505	17,856	17,816
10-19 years	17,891	17,325	17,222	17,904	17,796	18,599	17,148	18,253
20 or more years	18,836	18,491	17,545	17,627	18,438	19,109	17,848	18,921
Multi/single status								
2 or more locations	18,972	--	18,930	17,843	18,637	19,076	18,200	18,983
1 location only	17,820	17,827	17,653	17,530	18,043	18,593	17,600	18,017
Percent full-time employees								
Less than 25%	16,713	15,494	16,400	15,479	15,711	17,641	15,726	16,971
25-49 %	18,057	19,011	18,112	18,024	17,990	17,963	18,715	17,910
50-74 %	18,810	17,958	18,127	16,661	18,502	19,270	17,196	19,036
75% or more	18,724	17,809	17,709	17,693	18,447	19,093	17,683	18,872
Union presence								
No union employees	18,482	17,622	17,798	17,525	18,471	18,801	17,591	18,643
Has union employees	19,349	20,563	17,224	18,038	17,982	19,677	18,289	19,398
Percent low-wage employees								
50% or more low-wage	16,966	15,095	17,314	15,939	16,404	17,376	15,813	17,098
Less than 50% low-wage	18,816	17,992	17,760	17,704	18,561	19,193	17,759	18,972

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	104.65	373.22	329.94	222.69	263.81	135.90	192.09	116.37
Industry group **								
Agric., fish., forest.	776.84	--	--	--	--	--	1,690.84	871.47
Mining and manufacturing	281.16	1,313.59	970.63	483.21	674.85	339.80	535.86	300.73
Construction	526.18	1,276.43	699.73	711.15	1,265.47	674.65	594.71	739.92
Utilities and transp.	594.22	1,492.52	1,094.00	959.03	684.16	737.10	615.47	631.79
Wholesale trade	305.32	852.30	1,030.39	714.49	812.90	363.65	546.62	351.36
Fin. svcs. and real estate	237.73	1,830.21	1,074.38	1,013.92	411.80	286.62	792.99	247.72
Retail trade	226.22	1,472.82	712.46	717.86	565.63	272.89	634.70	241.46
Professional services	178.80	584.46	715.69	352.96	365.50	238.38	359.65	195.58
Other services	267.10	757.11	807.31	544.34	690.39	365.43	471.53	307.04
Ownership								
For profit, incorporated	123.31	424.23	388.98	260.34	310.74	160.31	227.62	137.11
For profit, unincorporated	333.67	983.20	755.52	601.00	817.84	426.93	461.29	390.65
Nonprofit	234.24	1,172.42	1,125.86	545.13	479.70	300.93	609.34	245.96
Age of firm								
Less than 5 years	556.47	1,162.19	1,210.27	860.71	1,183.28	1,395.56	706.37	845.14
5-9 years	503.71	948.75	1,192.48	769.69	1,075.63	1,019.17	731.47	687.72
10-19 years	249.16	676.33	639.73	492.07	496.52	524.82	363.35	326.49
20 or more years	117.95	547.28	387.60	275.68	321.38	140.81	241.07	126.28
Multi/single status								
2 or more locations	126.47	--	820.39	433.63	359.57	138.20	444.39	128.06
1 location only	172.13	377.39	349.67	259.58	389.66	749.88	205.87	270.43
Percent full-time employees								
Less than 25%	658.56	1,692.89	913.47	788.89	2,656.89	351.92	1,164.18	773.42
25-49 %	641.18	1,534.84	1,119.80	1,501.58	866.40	1,025.32	982.42	750.68
50-74 %	343.95	806.89	1,181.89	643.69	904.96	443.48	574.25	379.56
75% or more	112.68	430.89	359.77	241.83	284.21	145.49	209.57	124.99
Union presence								
No union employees	106.25	365.36	354.80	220.38	241.26	146.50	195.78	119.66
Has union employees	289.90	2,288.24	849.54	870.21	1,117.28	305.44	844.18	300.91
Percent low-wage employees								
50% or more low-wage	298.35	1,199.72	1,203.65	571.35	787.03	371.69	711.69	322.02
Less than 50% low-wage	109.67	387.05	340.21	234.06	278.42	142.51	198.28	122.23

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,607	19,514	16,808	17,039	18,083	19,546	17,516	18,915
Industry group **								
Agric., fish., forest.	13,105	--	--	--	--	--	--	--
Mining and manufacturing	17,115	--	16,989	16,400	18,993	16,584	16,317	17,285
Construction	16,644	--	16,003	17,050	15,118	--	16,261	17,217
Utilities and transp.	20,810	--	--	--	15,669	23,101	18,169	21,594
Wholesale trade	18,578	--	17,668	18,569	17,159	19,861	18,953	18,364
Fin. svcs. and real estate	20,148	--	--	19,829	19,252	20,237	21,942	19,960
Retail trade	18,657	21,862	16,558	16,072	15,527	21,185	18,500	18,721
Professional services	19,334	18,373	16,713	17,780	18,781	20,248	17,492	19,678
Other services	17,442	19,954	16,056	15,956	17,056	18,097	16,986	17,630
Ownership								
For profit, incorporated	18,320	19,022	17,261	16,697	18,024	19,209	17,414	18,623
For profit, unincorporated	17,607	21,458	14,559	18,174	14,636	18,618	18,725	17,068
Nonprofit	19,800	--	--	17,488	19,812	20,408	16,296	20,173
Age of firm								
Less than 5 years	17,565	20,125	--	17,737	15,751	--	18,713	16,427
5-9 years	16,770	--	16,580	15,049	18,886	--	16,106	17,466
10-19 years	17,140	18,563	16,740	16,504	17,721	15,953	17,072	17,188
20 or more years	19,028	20,302	16,831	17,534	18,262	19,762	17,850	19,246
Multi/single status								
2 or more locations	19,403	--	16,744	17,676	19,254	19,607	17,650	19,451
1 location only	17,348	19,531	16,813	16,877	16,597	18,220	17,506	17,171
Percent full-time employees								
Less than 25%	16,348	--	--	--	19,334	14,695	--	16,562
25-49 %	17,845	--	--	16,530	18,310	17,511	17,851	17,843
50-74 %	19,416	19,217	--	15,412	17,338	21,424	17,203	19,946
75% or more	18,542	19,602	16,604	17,335	18,141	19,321	17,561	18,821
Union presence								
No union employees	18,211	19,379	17,003	16,600	18,099	19,091	17,495	18,476
Has union employees	19,978	--	--	20,884	17,984	20,353	17,927	20,085
Percent low-wage employees								
50% or more low-wage	17,466	--	--	14,457	18,626	18,304	14,371	18,024
Less than 50% low-wage	18,687	19,775	16,821	17,219	18,045	19,643	17,667	18,984

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	200.80	618.18	575.53	406.83	395.25	323.55	369.49	234.52
Industry group **								
Agric., fish., forest.	1,123.15	--	--	--	--	--	--	--
Mining and manufacturing	541.85	--	1,130.33	886.23	1,459.49	726.37	656.94	645.26
Construction	785.05	--	793.82	1,775.01	1,264.30	--	1,115.01	973.35
Utilities and transp.	874.15	--	--	--	715.75	1,091.24	1,370.91	990.20
Wholesale trade	781.05	--	2,907.83	981.05	2,006.18	874.72	1,334.46	959.93
Fin. svcs. and real estate	391.12	--	--	639.20	752.93	436.34	1,856.57	368.10
Retail trade	716.77	1,846.96	1,125.86	671.18	740.03	1,022.35	1,208.08	878.19
Professional services	332.33	980.79	1,036.25	657.21	567.89	500.71	530.79	376.35
Other services	500.03	958.87	1,461.14	906.67	673.52	940.58	898.17	604.31
Ownership								
For profit, incorporated	232.82	641.74	710.58	493.87	501.89	383.15	431.51	276.37
For profit, unincorporated	555.11	1,614.31	923.90	755.46	1,099.64	843.01	958.35	662.37
Nonprofit	450.86	--	--	1,106.26	524.67	637.77	909.98	470.01
Age of firm								
Less than 5 years	1,090.26	2,848.04	--	1,653.35	1,221.53	--	1,630.01	1,219.95
5-9 years	1,044.33	--	974.42	1,584.85	1,693.89	--	1,353.34	1,399.54
10-19 years	453.17	924.60	1,510.07	745.33	676.91	1,140.64	702.57	596.74
20 or more years	227.27	841.19	692.57	477.26	478.93	320.06	439.57	255.67
Multi/single status								
2 or more locations	272.62	--	1,244.54	981.50	529.65	330.99	925.95	278.87
1 location only	275.95	621.04	610.81	448.64	512.33	1,591.88	392.12	388.16
Percent full-time employees								
Less than 25%	1,076.46	--	--	--	1,279.33	1,771.81	--	1,160.16
25-49 %	559.08	--	--	1,217.56	781.89	956.04	1,308.26	589.97
50-74 %	850.93	1,360.30	--	1,172.96	994.93	1,301.21	1,039.92	994.83
75% or more	202.23	717.34	629.46	453.21	448.08	302.85	413.08	231.78
Union presence								
No union employees	227.05	628.67	598.12	409.33	424.80	418.51	379.49	276.56
Has union employees	425.74	--	--	995.74	1,061.52	504.16	1,615.17	440.26
Percent low-wage employees								
50% or more low-wage	499.04	--	--	1,263.61	926.45	598.91	1,662.72	464.55
Less than 50% low-wage	211.86	625.91	592.94	423.70	417.87	345.51	375.99	249.94

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,794	17,442	18,302	17,706	18,643	19,045	17,851	18,897
Industry group **								
Agric., fish., forest.	15,878	--	--	--	--	--	--	15,802
Mining and manufacturing	18,689	17,270	18,323	18,238	17,740	19,151	18,063	18,726
Construction	16,331	17,904	16,935	15,637	14,860	18,298	16,906	16,071
Utilities and transp.	18,329	--	--	18,554	19,215	18,275	15,922	18,427
Wholesale trade	18,846	18,023	18,913	16,815	20,409	18,571	17,882	19,009
Fin. svcs. and real estate	19,045	17,445	16,945	18,287	19,283	19,127	17,529	19,125
Retail trade	17,139	17,845	16,465	17,573	17,105	17,097	17,518	17,100
Professional services	20,125	17,624	19,964	18,519	19,943	20,491	18,534	20,315
Other services	18,024	16,931	18,642	18,038	18,299	18,009	18,046	18,020
Ownership								
For profit, incorporated	18,387	17,447	17,937	17,423	18,116	18,622	17,702	18,459
For profit, unincorporated	19,305	16,938	18,431	18,543	18,646	19,962	17,874	19,561
Nonprofit	20,698	18,058	21,782	18,560	21,197	20,839	18,955	20,831
Age of firm								
Less than 5 years	18,356	16,677	17,727	17,310	20,113	--	17,124	19,658
5-9 years	18,102	17,344	20,007	17,151	19,107	15,713	18,576	17,820
10-19 years	18,118	16,341	17,842	18,050	17,914	19,102	17,201	18,486
20 or more years	18,903	18,668	18,048	17,670	18,680	19,070	18,156	18,949
Multi/single status								
2 or more locations	18,964	--	19,971	17,929	18,583	19,055	18,405	18,970
1 location only	18,140	17,499	18,193	17,640	18,738	18,570	17,799	18,405
Percent full-time employees								
Less than 25%	17,032	--	--	15,940	14,897	17,969	16,882	17,060
25-49 %	18,869	19,248	17,964	19,917	17,852	19,118	19,315	18,783
50-74 %	18,684	17,612	18,273	17,977	19,051	18,753	17,380	18,812
75% or more	18,827	17,304	18,351	17,667	18,700	19,084	17,836	18,932
Union presence								
No union employees	18,641	17,394	18,369	17,811	18,756	18,808	17,845	18,747
Has union employees	19,276	18,170	17,806	17,141	18,007	19,630	17,904	19,332
Percent low-wage employees								
50% or more low-wage	17,240	16,502	17,520	16,828	15,837	17,698	16,811	17,277
Less than 50% low-wage	18,910	17,505	18,339	17,755	18,875	19,147	17,912	19,020

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	120.74	453.31	430.70	263.85	310.88	150.28	239.92	131.04
Industry group **								
Agric., fish., forest.	912.24	--	--	--	--	--	--	982.14
Mining and manufacturing	294.52	1,953.02	1,489.64	541.41	632.75	361.51	773.62	307.80
Construction	661.45	1,831.87	955.69	776.12	1,618.75	731.95	708.57	878.12
Utilities and transp.	642.04	--	--	1,132.55	789.70	769.38	783.35	668.31
Wholesale trade	336.87	1,003.31	885.75	926.83	906.73	379.57	566.10	380.31
Fin. svcs. and real estate	273.35	1,966.89	1,071.98	585.28	501.43	323.82	742.43	283.63
Retail trade	227.69	1,817.12	1,012.54	1,003.42	721.86	242.78	742.73	238.12
Professional services	214.31	773.05	942.75	420.17	465.30	272.65	492.33	229.88
Other services	278.63	853.11	995.64	654.40	809.04	353.73	571.43	310.13
Ownership								
For profit, incorporated	142.78	556.67	503.76	323.21	373.82	176.00	284.34	154.75
For profit, unincorporated	347.94	1,041.43	948.92	536.15	706.84	468.37	559.06	384.61
Nonprofit	273.76	1,175.60	1,392.59	494.48	658.30	333.38	755.11	287.62
Age of firm								
Less than 5 years	584.95	1,107.25	1,591.80	822.61	1,083.24	--	768.40	823.43
5-9 years	624.98	1,039.36	1,562.05	679.19	1,329.99	1,011.08	879.24	851.91
10-19 years	276.62	852.41	614.90	482.21	599.82	485.74	411.83	347.21
20 or more years	134.92	688.08	525.03	363.17	377.59	156.00	316.51	141.78
Multi/single status								
2 or more locations	142.55	--	914.95	493.85	442.74	152.25	531.26	143.94
1 location only	201.00	461.66	456.01	309.58	396.81	927.17	258.01	296.23
Percent full-time employees								
Less than 25%	751.59	--	--	857.90	3,197.57	342.55	709.22	884.67
25-49 %	536.24	2,003.94	1,421.24	2,648.32	1,297.46	659.36	1,363.20	584.07
50-74 %	356.91	1,091.84	1,807.08	640.49	1,282.63	407.85	767.69	382.76
75% or more	131.61	520.79	466.24	280.41	327.86	165.13	258.70	142.66
Union presence								
No union employees	117.06	453.45	468.78	236.20	258.24	155.26	243.84	127.91
Has union employees	349.37	2,534.33	1,002.83	1,058.18	1,404.93	361.30	992.64	361.26
Percent low-wage employees								
50% or more low-wage	267.88	1,338.65	1,576.28	563.16	935.75	252.83	744.60	283.90
Less than 50% low-wage	127.65	475.71	444.40	277.45	327.80	159.78	250.03	138.75

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17,345	15,676	16,825	18,918	16,614	17,848	16,896	17,510
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	14,927	--	--	18,365	11,492	17,204	17,599	14,296
Construction	17,142	--	--	17,489	15,183	--	19,067	15,553
Utilities and transp.	16,926	--	--	--	--	--	--	16,841
Wholesale trade	16,663	--	--	--	16,284	20,256	14,726	17,705
Fin. svcs. and real estate	20,928	--	--	27,288	20,144	19,232	22,892	20,608
Retail trade	16,751	--	--	14,236	19,697	17,505	14,268	17,342
Professional services	17,805	14,888	15,792	17,006	18,562	18,822	15,977	18,520
Other services	15,683	--	--	19,604	18,712	13,911	16,344	15,426
Ownership								
For profit, incorporated	17,023	15,378	17,057	17,373	16,334	17,613	16,803	17,107
For profit, unincorporated	18,016	--	--	22,743	15,714	18,563	17,799	18,083
Nonprofit	18,664	--	--	20,134	19,523	19,530	16,260	19,579
Age of firm								
Less than 5 years	18,791	--	--	--	--	--	18,831	18,758
5-9 years	18,196	--	--	18,860	--	--	18,007	18,377
10-19 years	17,999	18,259	14,749	21,055	16,931	19,502	17,048	18,837
20 or more years	17,051	14,043	16,849	17,610	16,151	17,745	16,284	17,239
Multi/single status								
2 or more locations	17,700	--	--	17,538	17,557	17,724	18,301	17,676
1 location only	16,879	15,673	16,575	19,149	15,329	19,585	16,777	17,018
Percent full-time employees								
Less than 25%	13,744	--	--	--	--	14,930	--	15,920
25-49 %	11,545 *	--	--	--	--	7,202 *	--	10,477 *
50-74 %	17,213	--	--	14,796	18,067	18,661	16,079	17,741
75% or more	17,731	16,141	16,809	19,403	16,442	18,573	17,166	17,934
Union presence								
No union employees	17,040	14,803	16,672	18,902	16,518	17,655	16,486	17,289
Has union employees	18,506	--	--	--	17,522	18,209	--	18,172
Percent low-wage employees								
50% or more low-wage	12,612	--	--	15,421	17,214	8,838 *	14,344	11,966
Less than 50% low-wage	17,802	16,137	16,779	19,334	16,561	18,724	17,145	18,044

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

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* Figure does not meet standard of reliability or precision.

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	442.64	1,231.98	935.29	1,200.60	996.89	673.78	656.34	558.23
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	1,552.40	--	--	2,691.32	2,523.67	1,067.15	1,738.11	1,768.51
Construction	1,284.91	--	--	726.27	1,553.79	--	2,027.59	1,196.54
Utilities and transp.	853.49	--	--	--	--	--	--	1,235.40
Wholesale trade	889.17	--	--	--	1,311.48	650.15	1,422.73	1,039.99
Fin. svcs. and real estate	1,094.15	--	--	3,223.30	1,237.48	207.10	2,151.66	1,181.63
Retail trade	806.88	--	--	1,461.70	964.89	1,010.44	985.14	872.90
Professional services	406.42	1,341.68	1,782.23	1,592.27	915.08	502.98	1,013.28	426.39
Other services	1,964.30	--	--	1,337.02	2,230.16	3,503.05	1,714.12	2,629.94
Ownership								
For profit, incorporated	482.54	1,338.76	1,145.29	919.59	1,099.54	784.39	775.25	598.82
For profit, unincorporated	1,481.00	--	--	3,446.28	2,508.72	1,394.32	1,272.43	1,897.42
Nonprofit	826.30	--	--	1,488.77	1,049.65	1,091.37	2,253.04	735.88
Age of firm								
Less than 5 years	1,791.12	--	--	--	--	--	2,772.39	2,338.18
5-9 years	1,235.13	--	--	2,679.24	--	--	2,094.04	1,279.88
10-19 years	1,348.33	2,351.49	2,941.83	3,623.20	1,561.45	2,188.60	1,647.84	2,082.64
20 or more years	505.08	1,426.75	822.49	600.21	1,254.91	717.10	660.62	611.15
Multi/single status								
2 or more locations	563.73	--	--	838.35	1,062.02	703.41	1,483.38	581.93
1 location only	712.50	1,233.27	982.17	1,381.19	1,714.32	1,134.76	698.32	1,387.43
Percent full-time employees								
Less than 25%	2,494.42	--	--	--	--	931.50	--	897.44
25-49 %	3,468.76 *	--	--	--	--	3,327.88 *	--	3,795.30 *
50-74 %	765.59	--	--	1,988.26	1,520.68	1,270.22	1,076.10	994.25
75% or more	408.29	1,371.87	1,017.86	1,327.51	1,103.61	350.40	713.05	495.21
Union presence								
No union employees	531.33	966.54	1,027.67	1,373.72	1,080.70	984.01	631.35	719.37
Has union employees	580.93	--	--	--	1,693.50	553.91	--	513.79
Percent low-wage employees								
50% or more low-wage	2,025.92	--	--	1,402.26	1,083.53	2,975.15 *	1,599.44	2,601.88
Less than 50% low-wage	395.76	1,313.30	970.29	1,311.25	1,076.92	346.00	677.34	485.05

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,218	4,004	5,789	5,996	5,458	5,063	5,413	5,190
Industry group **								
Agric., fish., forest.	4,688	--	--	--	--	--	3,839	4,865
Mining and manufacturing	4,163	7,079	4,065	5,155	4,310	3,849	5,298	4,067
Construction	4,694	2,674	6,367	4,574	3,915	5,754	5,187	4,396
Utilities and transp.	4,783	4,281	5,496	4,300	4,497	4,847	4,793	4,782
Wholesale trade	5,127	4,027	6,351	6,287	4,955	4,910	5,775	4,981
Fin. svcs. and real estate	5,433	4,122	4,151	6,356	5,838	5,379	4,985	5,462
Retail trade	6,128	3,537	6,480	8,631	7,963	5,416	6,648	6,051
Professional services	5,461	4,239	6,503	6,871	6,137	5,080	5,900	5,395
Other services	5,790	3,584	4,978	5,328	6,237	6,066	4,478	6,063
Ownership								
For profit, incorporated	5,210	4,320	5,869	5,882	5,319	5,089	5,559	5,160
For profit, unincorporated	5,412	3,832	6,351	7,556	5,660	4,861	5,828	5,316
Nonprofit	5,105	2,012	3,852	4,840	5,858	5,067	3,620	5,243
Age of firm								
Less than 5 years	6,133	5,365	5,263	7,310	5,900	7,920	5,934	6,337
5-9 years	6,527	5,034	7,178	6,540	7,183	5,797	6,361	6,646
10-19 years	5,556	3,030	6,151	6,052	5,544	6,145	5,117	5,770
20 or more years	5,091	3,964	5,322	5,775	5,267	5,005	5,232	5,079
Multi/single status								
2 or more locations	5,142	--	7,028	6,419	5,354	5,050	6,413	5,124
1 location only	5,452	3,986	5,697	5,880	5,613	5,600	5,325	5,566
Percent full-time employees								
Less than 25%	4,949	2,053 *	2,013 *	4,608	4,718	5,988	2,350 *	5,629
25-49 %	5,331	1,818 *	4,729 *	5,645	6,171	5,493	3,843	5,664
50-74 %	5,727	4,424	4,193	6,876	6,639	5,544	4,947	5,836
75% or more	5,171	4,188	5,978	5,949	5,357	4,992	5,602	5,110
Union presence								
No union employees	5,542	4,159	5,885	6,510	5,797	5,352	5,545	5,541
Has union employees	4,175	1,443 *	4,920 *	2,849	3,454	4,390	3,952	4,185
Percent low-wage employees								
50% or more low-wage	6,048	2,851 *	5,731	6,912	6,349	6,052	4,460	6,231
Less than 50% low-wage	5,156	4,091	5,791	5,937	5,386	4,987	5,470	5,110

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64.34	294.58	325.22	233.39	159.21	77.85	188.33	68.39
Industry group **								
Agric., fish., forest.	452.91	--	--	--	--	--	1,077.71	499.54
Mining and manufacturing	145.83	1,338.01	626.69	454.42	263.78	186.19	432.53	151.95
Construction	407.24	633.07	1,102.41	715.12	849.02	335.84	624.11	507.31
Utilities and transp.	257.32	1,093.57	1,367.11	606.84	408.37	311.91	621.52	270.76
Wholesale trade	181.60	1,082.15	807.94	480.09	361.99	235.79	494.22	192.25
Fin. svcs. and real estate	132.22	1,041.83	797.33	666.98	275.38	155.94	578.64	135.08
Retail trade	199.91	917.15	913.12	1,046.17	360.27	176.18	962.09	176.58
Professional services	121.83	527.35	637.82	410.03	325.67	136.54	345.02	129.61
Other services	181.11	640.47	761.60	506.50	349.32	244.45	414.54	200.81
Ownership								
For profit, incorporated	72.37	364.71	386.41	294.03	186.11	84.08	231.15	75.69
For profit, unincorporated	237.91	643.32	806.53	537.56	246.00	368.91	438.10	271.04
Nonprofit	162.40	517.69	626.08	364.42	490.07	174.33	379.07	172.76
Age of firm								
Less than 5 years	409.09	878.67	1,015.63	683.53	692.83	2,082.86	586.95	579.68
5-9 years	440.61	785.68	1,221.65	573.99	1,078.35	433.94	606.93	616.95
10-19 years	204.06	446.06	566.88	521.90	374.82	336.64	358.94	249.34
20 or more years	68.25	481.32	388.78	302.43	163.41	80.11	256.47	70.78
Multi/single status								
2 or more locations	73.99	--	1,492.59	418.78	229.23	78.60	567.56	74.51
1 location only	129.70	296.50	329.34	273.85	196.32	520.87	198.23	172.21
Percent full-time employees								
Less than 25%	389.91	1,087.31 *	1,054.64 *	872.69	1,174.96	424.23	771.63 *	458.84
25-49 %	288.21	778.75 *	1,490.08 *	784.04	676.10	357.65	756.88	309.66
50-74 %	186.33	959.14	799.56	553.69	521.79	216.94	583.36	196.35
75% or more	70.42	333.84	350.93	257.13	170.28	85.47	207.82	74.66
Union presence								
No union employees	66.55	303.95	298.48	222.16	152.63	83.89	180.54	71.59
Has union employees	144.56	963.56 *	1,904.98 *	638.22	423.71	152.93	1,089.27	142.81
Percent low-wage employees								
50% or more low-wage	177.82	1,353.75 *	1,073.77	458.05	381.48	213.14	692.59	178.90
Less than 50% low-wage	67.69	299.19	336.08	245.76	168.42	81.98	195.27	72.05

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,558	4,476	5,715	5,945	6,520	5,109	5,363	5,614
Industry group **								
Agric., fish., forest.	3,584	--	--	--	--	--	--	--
Mining and manufacturing	4,788	--	4,288	4,817	6,092	3,846	6,371	4,451
Construction	5,443	--	5,419	5,808	5,900	--	5,125	5,918
Utilities and transp.	6,439	--	--	--	5,500*	6,731	6,180	6,516
Wholesale trade	5,132	--	3,562*	6,400	4,875	4,790	5,054	5,176
Fin. svcs. and real estate	5,662	--	--	6,809	5,360	6,182	2,816*	5,962
Retail trade	5,922	1,902*	6,170	9,370	8,566	3,924	4,368	6,551
Professional services	5,725	5,649	7,427	6,290	7,113	4,854	6,674	5,547
Other services	5,808	4,293*	5,242	4,762	6,574	6,534	4,220	6,461
Ownership								
For profit, incorporated	5,701	5,232	6,089	6,070	6,403	5,211	5,800	5,668
For profit, unincorporated	5,842	2,034*	5,455	7,062	5,979	6,492	4,335	6,570
Nonprofit	5,064	--	--	4,660	7,061	4,545	4,084	5,168
Age of firm								
Less than 5 years	5,598	4,219*	--	5,383	5,533*	--	5,434	5,761
5-9 years	8,604	--	7,593	6,981	12,349	--	7,019	10,265
10-19 years	5,560	3,073	5,591	6,610	5,839	6,161	4,744	6,134
20 or more years	5,359	5,033	5,258	5,584	6,205	5,041	5,286	5,372
Multi/single status								
2 or more locations	5,495	--	7,341	5,391	7,073	5,054	6,136	5,478
1 location only	5,659	4,487	5,595	6,086	5,819	6,323	5,302	6,057
Percent full-time employees								
Less than 25%	5,443	--	--	--	9,188	5,612	--	7,272
25-49 %	5,559	--	--	6,840	5,436	6,087	3,728	6,255
50-74 %	5,225	6,224*	--	5,943	7,191	4,239	5,832	5,080
75% or more	5,607	4,427	5,827	5,923	6,460	5,225	5,438	5,655
Union presence								
No union employees	5,938	4,622	6,005	6,316	6,829	5,471	5,564	6,076
Has union employees	4,244	--	--	2,700*	4,618	4,467	1,548*	4,384
Percent low-wage employees								
50% or more low-wage	6,638	--	--	6,717	7,219	6,243	5,949	6,763
Less than 50% low-wage	5,482	4,363	5,602	5,891	6,472	5,021	5,335	5,525

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	154.74	609.13	431.01	383.65	425.13	179.01	289.82	180.66
Industry group **								
Agric., fish., forest.	888.86	--	--	--	--	--	--	--
Mining and manufacturing	333.99	--	1,149.44	935.44	545.36	273.87	863.98	344.01
Construction	484.91	--	1,125.93	837.17	1,107.82	--	559.17	858.10
Utilities and transp.	566.28	--	--	--	1,927.12*	578.44	1,484.20	605.67
Wholesale trade	530.61	--	1,176.58*	1,234.23	821.76	464.69	1,107.39	541.51
Fin. svcs. and real estate	351.46	--	--	620.89	459.20	488.13	890.20*	358.14
Retail trade	513.42	815.08*	1,394.34	945.66	547.77	387.49	750.93	641.92
Professional services	312.03	1,050.99	798.96	725.41	935.96	303.25	614.73	353.30
Other services	318.85	1,328.58*	842.09	706.88	641.48	375.46	570.03	375.89
Ownership								
For profit, incorporated	161.68	726.23	507.73	474.45	348.15	199.46	330.42	185.12
For profit, unincorporated	467.75	822.47*	1,065.81	1,319.19	478.41	869.86	771.68	527.83
Nonprofit	417.55	--	--	587.67	1,361.83	304.78	701.78	454.03
Age of firm								
Less than 5 years	775.54	1,604.56*	--	769.62	1,738.33*	--	992.52	1,199.18
5-9 years	1,315.54	--	1,131.34	1,088.03	2,472.83	--	847.30	2,093.49
10-19 years	349.74	724.12	1,089.82	806.05	593.14	596.49	584.00	418.89
20 or more years	149.02	1,056.53	492.07	501.55	296.91	183.63	388.36	161.26
Multi/single status								
2 or more locations	209.13	--	1,603.26	905.11	664.94	179.95	729.16	213.89
1 location only	225.70	612.74	445.94	417.53	380.55	990.70	307.09	333.74
Percent full-time employees								
Less than 25%	1,032.18	--	--	--	2,021.62	1,023.80	--	964.49
25-49 %	434.52	--	--	867.54	808.31	336.77	954.03	439.37
50-74 %	447.21	1,982.53*	--	929.94	1,192.81	442.94	1,092.52	481.02
75% or more	171.38	657.24	465.54	436.04	478.86	195.39	309.07	201.58
Union presence								
No union employees	178.42	611.86	427.68	402.47	474.19	207.31	294.92	218.04
Has union employees	276.46	--	--	977.41*	547.05	324.67	598.14*	284.71
Percent low-wage employees								
50% or more low-wage	385.94	--	--	810.22	865.89	347.24	1,764.42	330.09
Less than 50% low-wage	163.10	583.63	442.84	404.68	452.02	190.22	290.44	192.71

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,170	4,246	6,001	5,910	5,138	5,086	5,625	5,120
Industry group **								
Agric., fish., forest.	4,666	--	--	--	--	--	--	4,793
Mining and manufacturing	4,053	5,636	4,293	5,328	4,038	3,855	4,675	4,017
Construction	4,525	2,178 *	6,816	4,183	3,262	5,747	5,591	4,042
Utilities and transp.	4,641	--	--	3,924	4,146	4,756	4,213	4,658
Wholesale trade	5,121	3,535 *	7,535	6,175	4,860	4,915	6,334	4,918
Fin. svcs. and real estate	5,431	6,514	4,692	6,703	6,025	5,287	6,006	5,401
Retail trade	6,197	5,934	6,975	8,229	7,616	5,658	8,241	5,992
Professional services	5,477	4,751	6,584	6,902	5,752	5,228	5,939	5,421
Other services	5,768	3,424	4,503	5,378	6,061	6,030	4,421	5,983
Ownership								
For profit, incorporated	5,158	4,364	5,980	5,694	5,010	5,120	5,662	5,105
For profit, unincorporated	5,295	5,365	6,990	7,662	5,552	4,597	6,673	5,048
Nonprofit	5,130	2,265	3,586	5,010	5,364	5,243	3,388	5,263
Age of firm								
Less than 5 years	6,282	5,815	4,427	7,450	6,308	--	5,811	6,780
5-9 years	6,105	5,042	7,541	6,185	5,842	5,742	6,605	5,809
10-19 years	5,645	3,357	6,856	5,941	5,290	6,162	5,706	5,620
20 or more years	5,057	3,956	5,348	5,741	4,989	5,030	5,295	5,043
Multi/single status								
2 or more locations	5,101	--	6,631 *	6,784	4,910	5,081	6,485	5,086
1 location only	5,435	4,213	5,959	5,655	5,499	5,311	5,544	5,350
Percent full-time employees								
Less than 25%	5,020	--	--	4,499	3,730	6,027	3,097 *	5,385
25-49 %	5,510	1,556 *	4,035 *	5,213	6,750	5,752	3,737	5,851
50-74 %	5,846	2,960 *	4,085	7,595	6,177	5,867	4,243	6,003
75% or more	5,104	4,715	6,283	5,836	5,046	4,983	5,892	5,020
Union presence								
No union employees	5,470	4,372	6,007	6,457	5,487	5,353	5,694	5,441
Has union employees	4,224	2,348 *	5,952 *	2,990	3,168	4,429	4,973	4,193
Percent low-wage employees								
50% or more low-wage	6,073	2,434 *	4,559	7,086	6,075	6,166	4,452	6,212
Less than 50% low-wage	5,103	4,367	6,067	5,843	5,060	5,004	5,693	5,038

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.16	389.86	461.11	298.32	165.91	85.70	263.27	74.55
Industry group **								
Agric., fish., forest.	413.85	--	--	--	--	--	--	438.58
Mining and manufacturing	162.87	1,377.47	1,013.18	448.39	285.23	210.96	476.51	169.35
Construction	528.90	996.61 *	1,532.15	929.13	940.70	372.71	973.55	570.56
Utilities and transp.	274.74	--	--	608.51	374.85	326.95	520.67	285.17
Wholesale trade	197.93	1,110.78 *	980.22	471.50	412.92	256.13	563.67	208.85
Fin. svcs. and real estate	143.16	1,487.17	957.17	829.95	344.38	164.53	713.74	146.45
Retail trade	222.44	1,747.10	1,288.05	1,572.30	432.41	182.37	1,374.92	181.69
Professional services	127.60	727.06	921.32	490.01	255.85	153.21	440.59	132.36
Other services	210.91	804.67	1,045.88	705.54	388.90	271.02	585.20	225.28
Ownership								
For profit, incorporated	81.01	488.35	557.72	370.74	213.10	89.84	330.16	82.40
For profit, unincorporated	285.70	931.88	1,044.24	556.65	309.84	392.90	530.39	309.88
Nonprofit	161.10	628.04	763.15	476.06	290.95	207.90	458.60	168.09
Age of firm								
Less than 5 years	458.89	1,067.39	1,151.40	528.31	616.73	--	678.43	623.14
5-9 years	396.07	824.90	1,581.67	659.83	489.69	615.40	842.23	361.33
10-19 years	253.00	677.18	689.88	643.45	461.74	379.83	489.89	294.87
20 or more years	77.33	596.77	575.66	392.17	190.44	87.95	371.17	78.84
Multi/single status								
2 or more locations	79.56	--	2,066.43 *	460.51	220.75	86.33	718.37	79.97
1 location only	167.99	392.50	471.32	358.20	232.14	651.74	279.39	204.69
Percent full-time employees								
Less than 25%	438.60	--	--	884.63	1,098.82	466.35	1,128.10 *	491.89
25-49 %	324.34	787.54 *	1,828.83 *	1,405.90	1,019.54	311.08	1,042.12	320.72
50-74 %	200.15	907.26 *	1,115.41	636.17	519.90	234.32	636.72	208.28
75% or more	78.68	452.16	499.68	321.98	175.32	93.91	290.21	81.02
Union presence								
No union employees	72.79	406.15	410.29	274.46	145.68	91.27	246.13	75.74
Has union employees	169.82	1,400.58 *	2,434.35 *	824.92	487.85	175.02	1,467.66	165.37
Percent low-wage employees								
50% or more low-wage	185.77	1,084.90 *	1,307.99	618.24	417.49	217.08	758.79	187.73
Less than 50% low-wage	75.93	405.44	477.16	312.07	174.29	90.28	274.42	78.43

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,881	2,141	4,817	7,041	5,961	4,380	4,396	5,060
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	4,160	--	--	--	--	--	5,405	3,866
Construction	4,527	--	--	--	--	--	3,069	5,731
Utilities and transp.	5,986	--	--	--	--	--	--	6,745
Wholesale trade	5,212	--	--	--	--	--	3,809 *	5,967
Fin. svcs. and real estate	4,802	--	--	--	--	--	1,986 *	5,261
Retail trade	5,688	--	--	--	--	--	6,387	5,521
Professional services	4,492	--	--	--	--	--	4,418	4,521
Other services	6,060	--	--	--	--	--	5,718	6,193
Ownership								
For profit, incorporated	4,696	--	--	--	--	--	4,436	4,795
For profit, unincorporated	5,659	--	--	--	--	--	4,768	5,932
Nonprofit	4,943	--	--	--	--	--	3,516 *	5,487
Age of firm								
Less than 5 years	6,525	--	--	--	--	--	8,856 *	4,597
5-9 years	5,234	--	--	--	--	--	4,112	6,316
10-19 years	4,689	--	--	--	--	--	2,653	6,483
20 or more years	4,797	--	--	--	--	--	4,774	4,803
Multi/single status								
2 or more locations	4,794	--	--	--	--	--	6,648	4,722
1 location only	4,997	--	--	--	--	--	4,204	6,064
Percent full-time employees								
Less than 25%	3,427 *	--	--	--	--	--	--	6,937
25-49 %	3,331 *	--	--	--	--	--	--	2,969 *
50-74 %	6,757	--	--	--	--	--	5,336	7,418
75% or more	4,879	--	--	--	--	--	4,444	5,036
Union presence								
No union employees	5,348	--	--	--	--	--	4,689	5,643
Has union employees	3,101	--	--	--	--	--	--	3,320
Percent low-wage employees								
50% or more low-wage	4,386	--	--	--	--	--	2,541 *	5,075
Less than 50% low-wage	4,929	--	--	--	--	--	4,577	5,059

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	231.69	482.93	710.55	839.82	404.10	350.55	476.23	264.91
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	508.25	--	--	--	--	--	1,185.51	580.82
Construction	724.21	--	--	--	--	--	915.42	940.16
Utilities and transp.	1,109.67	--	--	--	--	--	--	1,377.22
Wholesale trade	763.65	--	--	--	--	--	1,312.08 *	885.31
Fin. svcs. and real estate	470.75	--	--	--	--	--	725.30 *	415.32
Retail trade	726.39	--	--	--	--	--	1,856.87	763.70
Professional services	350.78	--	--	--	--	--	933.09	326.15
Other services	982.81	--	--	--	--	--	1,068.77	1,306.20
Ownership								
For profit, incorporated	288.17	--	--	--	--	--	569.98	334.28
For profit, unincorporated	435.31	--	--	--	--	--	1,136.57	461.02
Nonprofit	395.86	--	--	--	--	--	1,143.34 *	265.63
Age of firm								
Less than 5 years	1,777.76	--	--	--	--	--	3,114.03 *	1,240.89
5-9 years	734.73	--	--	--	--	--	1,111.25	671.55
10-19 years	582.63	--	--	--	--	--	592.66	856.05
20 or more years	266.49	--	--	--	--	--	615.87	295.66
Multi/single status								
2 or more locations	309.12	--	--	--	--	--	1,948.88	307.08
1 location only	347.76	--	--	--	--	--	472.40	469.69
Percent full-time employees								
Less than 25%	1,137.12 *	--	--	--	--	--	--	1,080.29
25-49 %	1,088.56 *	--	--	--	--	--	--	1,094.59 *
50-74 %	681.69	--	--	--	--	--	1,276.98	724.21
75% or more	242.95	--	--	--	--	--	528.56	269.91
Union presence								
No union employees	266.97	--	--	--	--	--	503.78	317.57
Has union employees	375.05	--	--	--	--	--	--	398.50
Percent low-wage employees								
50% or more low-wage	945.48	--	--	--	--	--	1,062.40 *	1,280.25
Less than 50% low-wage	234.37	--	--	--	--	--	500.25	263.01

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.9%	22.5%	32.6%	34.1%	29.7%	26.6%	30.7%	27.5%
Industry group **								
Agric., fish., forest.	30.4%	--	--	--	--	--	25.7%	31.3%
Mining and manufacturing	22.7%	41.0%	23.3%	29.2%	24.6%	20.4%	30.4%	22.1%
Construction	28.5%	14.4%	38.0%	28.4%	26.2%	31.7%	30.6%	27.2%
Utilities and transp.	25.9%	26.1%	34.7%	23.1%	23.9%	26.2%	28.8%	25.8%
Wholesale trade	27.4%	22.7%	34.2%	36.4%	25.2%	26.3%	32.2%	26.4%
Fin. svcs. and real estate	28.2%	20.3%	23.3%	32.4%	30.2%	28.0%	26.3%	28.3%
Retail trade	35.3%	18.0%	39.5%	51.0%	47.3%	30.9%	37.6%	34.9%
Professional services	27.6%	24.5%	35.3%	37.8%	31.4%	25.0%	33.0%	26.9%
Other services	32.5%	20.7%	27.7%	30.6%	34.5%	34.0%	25.5%	34.0%
Ownership								
For profit, incorporated	28.5%	24.5%	33.2%	34.1%	29.5%	27.3%	31.7%	28.0%
For profit, unincorporated	28.6%	20.4%	36.8%	40.0%	32.1%	24.6%	32.2%	27.8%
Nonprofit	25.0%	11.6%	19.6%	26.6%	28.3%	24.5%	20.3%	25.4%
Age of firm								
Less than 5 years	33.7%	30.6%	30.1%	41.1%	31.0%	41.2%	33.7%	33.8%
5-9 years	36.6%	29.7%	36.9%	39.5%	37.7%	35.1%	35.6%	37.3%
10-19 years	31.1%	17.5%	35.7%	33.8%	31.2%	33.0%	29.8%	31.6%
20 or more years	27.0%	21.4%	30.3%	32.8%	28.6%	26.2%	29.3%	26.8%
Multi/single status								
2 or more locations	27.1%	--	37.1%	36.0%	28.7%	26.5%	35.2%	27.0%
1 location only	30.6%	22.4%	32.3%	33.5%	31.1%	30.1%	30.3%	30.9%
Percent full-time employees								
Less than 25%	29.6%	13.2% *	12.3% *	29.8%	30.0%	33.9%	14.9% *	33.2%
25-49 %	29.5%	9.6% *	26.1% *	31.3%	34.3%	30.6%	20.5%	31.6%
50-74 %	30.4%	24.6%	23.1%	41.3%	35.9%	28.8%	28.8%	30.7%
75% or more	27.6%	23.5%	33.8%	33.6%	29.0%	26.1%	31.7%	27.1%
Union presence								
No union employees	30.0%	23.6%	33.1%	37.1%	31.4%	28.5%	31.5%	29.7%
Has union employees	21.6%	7.0% *	28.6% *	15.8%	19.2%	22.3%	21.6%	21.6%
Percent low-wage employees								
50% or more low-wage	35.7%	18.9% *	33.1%	43.4%	38.7%	34.8%	28.2%	36.4%
Less than 50% low-wage	27.4%	22.7%	32.6%	33.5%	29.0%	26.0%	30.8%	26.9%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	1.73%	2.02%	1.26%	0.82%	0.43%	1.11%	0.37%
Industry group **								
Agric., fish., forest.	3.00%	--	--	--	--	--	7.01%	3.32%
Mining and manufacturing	0.91%	7.02%	4.36%	2.51%	1.59%	1.14%	2.61%	0.94%
Construction	2.13%	4.18%	7.32%	3.98%	4.21%	1.84%	3.90%	2.38%
Utilities and transp.	1.00%	6.81%	8.46%	4.18%	2.20%	1.14%	3.81%	1.03%
Wholesale trade	1.03%	5.75%	4.97%	2.81%	2.04%	1.29%	2.80%	1.09%
Fin. svcs. and real estate	0.70%	5.83%	4.84%	4.34%	1.44%	0.81%	3.45%	0.71%
Retail trade	1.22%	5.18%	5.38%	5.01%	2.77%	1.17%	5.34%	1.13%
Professional services	0.66%	3.00%	3.97%	2.20%	1.73%	0.72%	2.00%	0.69%
Other services	1.06%	3.85%	4.38%	2.84%	2.30%	1.42%	2.40%	1.18%
Ownership								
For profit, incorporated	0.38%	2.14%	2.46%	1.58%	0.92%	0.44%	1.36%	0.39%
For profit, unincorporated	1.55%	3.80%	4.70%	3.34%	1.97%	2.24%	2.55%	1.77%
Nonprofit	0.83%	3.08%	3.57%	2.17%	2.46%	0.89%	2.24%	0.87%
Age of firm								
Less than 5 years	2.49%	5.80%	6.91%	3.84%	4.03%	8.63%	3.76%	3.31%
5-9 years	2.51%	4.24%	7.77%	3.40%	5.60%	2.47%	3.81%	3.33%
10-19 years	1.22%	2.73%	3.59%	3.00%	2.34%	2.00%	2.15%	1.49%
20 or more years	0.37%	2.64%	2.33%	1.55%	0.80%	0.44%	1.44%	0.38%
Multi/single status								
2 or more locations	0.39%	--	6.93%	2.12%	1.05%	0.43%	2.90%	0.40%
1 location only	0.77%	1.74%	2.10%	1.50%	1.32%	2.51%	1.17%	1.02%
Percent full-time employees								
Less than 25%	2.19%	6.46% *	6.23% *	5.43%	7.57%	2.34%	4.50% *	2.60%
25-49 %	1.70%	4.49% *	7.95% *	4.39%	4.34%	2.06%	4.13%	1.86%
50-74 %	1.19%	5.38%	4.31%	3.17%	3.57%	1.38%	3.36%	1.28%
75% or more	0.38%	1.97%	2.22%	1.38%	0.86%	0.46%	1.22%	0.40%
Union presence								
No union employees	0.38%	1.77%	1.88%	1.22%	0.88%	0.48%	1.07%	0.41%
Has union employees	0.71%	5.27% *	11.67% *	3.26%	1.70%	0.78%	6.07%	0.70%
Percent low-wage employees								
50% or more low-wage	1.00%	8.47% *	6.90%	2.72%	2.83%	1.09%	4.15%	1.01%
Less than 50% low-wage	0.37%	1.76%	2.09%	1.31%	0.85%	0.44%	1.14%	0.39%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.9%	22.9%	34.0%	34.9%	36.1%	26.1%	30.6%	29.7%
Industry group **								
Agric., fish., forest.	27.4%	--	--	--	--	--	--	--
Mining and manufacturing	28.0%	--	25.2%	29.4%	32.1%	23.2%	39.0%	25.7%
Construction	32.7%	--	33.9%	34.1%	39.0%	--	31.5%	34.4%
Utilities and transp.	30.9%	--	--	--	35.1%*	29.1%	34.0%	30.2%
Wholesale trade	27.6%	--	20.2%*	34.5%	28.4%	24.1%	26.7%	28.2%
Fin. svcs. and real estate	28.1%	--	--	34.3%	27.8%	30.5%	12.8%*	29.9%
Retail trade	31.7%	8.7%*	37.3%	58.3%	55.2%	18.5%	23.6%	35.0%
Professional services	29.6%	30.7%*	44.4%	35.4%	37.9%	24.0%	38.2%	28.2%
Other services	33.3%	21.5%*	32.6%	29.8%	38.5%	36.1%	24.8%	36.6%
Ownership								
For profit, incorporated	31.1%	27.5%	35.3%	36.4%	35.5%	27.1%	33.3%	30.4%
For profit, unincorporated	33.2%	9.5%*	37.5%	38.9%	40.9%	34.9%	23.1%	38.5%
Nonprofit	25.6%	--	--	26.6%	35.6%	22.3%	25.1%	25.6%
Age of firm								
Less than 5 years	31.9%	21.0%*	--	30.3%	35.1%	--	29.0%	35.1%
5-9 years	51.3%	--	45.8%	46.4%	65.4%	--	43.6%	58.8%
10-19 years	32.4%	16.6%	33.4%	40.0%	32.9%	38.6%	27.8%	35.7%
20 or more years	28.2%	24.8%	31.2%	31.8%	34.0%	25.5%	29.6%	27.9%
Multi/single status								
2 or more locations	28.3%	--	43.8%	30.5%	36.7%	25.8%	34.8%	28.2%
1 location only	32.6%	23.0%	33.3%	36.1%	35.1%	34.7%	30.3%	35.3%
Percent full-time employees								
Less than 25%	33.3%	--	--	--	47.5%	38.2%	--	43.9%
25-49 %	31.1%	--	--	41.4%	29.7%	34.8%	20.9%	35.1%
50-74 %	26.9%	32.4%*	--	38.6%	41.5%	19.8%	33.9%	25.5%
75% or more	30.2%	22.6%	35.1%	34.2%	35.6%	27.0%	31.0%	30.0%
Union presence								
No union employees	32.6%	23.9%	35.3%	38.0%	37.7%	28.7%	31.8%	32.9%
Has union employees	21.2%	--	--	12.9%*	25.7%	21.9%	8.6%*	21.8%
Percent low-wage employees								
50% or more low-wage	38.0%	--	--	46.5%	38.8%	34.1%	41.4%	37.5%
Less than 50% low-wage	29.3%	22.1%	33.3%	34.2%	35.9%	25.6%	30.2%	29.1%

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.86%	3.36%	2.82%	2.20%	2.17%	1.01%	1.82%	0.97%
Industry group **								
Agric., fish., forest.	6.03%	--	--	--	--	--	--	--
Mining and manufacturing	1.77%	--	7.11%	5.16%	2.92%	1.69%	4.71%	1.79%
Construction	3.16%	--	7.91%	5.21%	6.55%	--	4.25%	4.61%
Utilities and transp.	2.75%	--	--	--	11.68%*	1.96%	9.20%	2.35%
Wholesale trade	2.83%	--	8.66%*	7.11%	2.93%	2.25%	6.17%	2.60%
Fin. svcs. and real estate	1.86%	--	--	3.23%	2.87%	2.36%	4.85%*	1.81%
Retail trade	3.66%	4.09%*	7.79%	5.16%	4.63%	2.63%	4.92%	4.79%
Professional services	1.65%	5.90%*	4.42%	4.41%	4.51%	1.61%	3.50%	1.83%
Other services	2.02%	6.90%*	6.27%	4.18%	3.77%	2.91%	3.76%	2.31%
Ownership								
For profit, incorporated	0.90%	4.05%	3.43%	2.70%	1.83%	1.12%	2.11%	0.98%
For profit, unincorporated	2.60%	4.13%*	6.40%	7.05%	3.38%	3.81%	4.37%	2.58%
Nonprofit	2.19%	--	--	3.84%	6.59%	1.74%	4.42%	2.35%
Age of firm								
Less than 5 years	5.01%	10.16%*	--	5.15%	9.61%	--	7.05%	6.76%
5-9 years	5.97%	--	7.70%	6.46%	9.18%	--	5.19%	8.27%
10-19 years	2.39%	4.33%	7.46%	4.99%	3.41%	5.97%	3.78%	2.95%
20 or more years	0.81%	5.33%	3.05%	2.70%	1.62%	0.98%	2.28%	0.86%
Multi/single status								
2 or more locations	1.10%	--	10.36%	4.69%	3.20%	1.02%	4.88%	1.12%
1 location only	1.36%	3.38%	2.91%	2.47%	2.47%	3.76%	1.92%	1.92%
Percent full-time employees								
Less than 25%	6.49%	--	--	--	10.92%	5.82%	--	5.77%
25-49 %	2.77%	--	--	5.03%	4.71%	2.06%	6.08%	2.72%
50-74 %	2.86%	9.85%*	--	5.94%	6.58%	2.71%	5.84%	3.08%
75% or more	0.91%	3.67%	3.11%	2.44%	2.42%	1.02%	1.98%	1.03%
Union presence								
No union employees	1.01%	3.39%	2.89%	2.26%	2.41%	1.30%	1.86%	1.20%
Has union employees	1.37%	--	--	4.51%*	2.95%	1.57%	3.50%*	1.40%
Percent low-wage employees								
50% or more low-wage	2.22%	--	--	5.50%	5.33%	1.84%	10.07%	2.03%
Less than 50% low-wage	0.90%	3.21%	2.90%	2.28%	2.30%	1.06%	1.82%	1.03%

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

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* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.5%	24.3%	32.8%	33.4%	27.6%	26.7%	31.5%	27.1%
Industry group **								
Agric., fish., forest.	29.4%	--	--	--	--	--	--	30.3%
Mining and manufacturing	21.7%	32.6%	23.4%	29.2%	22.8%	20.1%	25.9%	21.4%
Construction	27.7%	12.2% *	40.2%	26.8%	22.0%	31.4%	33.1%	25.2%
Utilities and transp.	25.3%	--	--	21.1%	21.6%	26.0%	26.5%	25.3%
Wholesale trade	27.2%	19.6% *	39.8%	36.7%	23.8%	26.5%	35.4%	25.9%
Fin. svcs. and real estate	28.5%	37.3%	27.7%	36.7%	31.2%	27.6%	34.3%	28.2%
Retail trade	36.2%	33.3%	42.4%	46.8%	44.5%	33.1%	47.0%	35.0%
Professional services	27.2%	27.0%	33.0%	37.3%	28.8%	25.5%	32.0%	26.7%
Other services	32.0%	20.2%	24.2%	29.8%	33.1%	33.5%	24.5%	33.2%
Ownership								
For profit, incorporated	28.1%	25.0%	33.3%	32.7%	27.7%	27.5%	32.0%	27.7%
For profit, unincorporated	27.4%	31.7%	37.9%	41.3%	29.8%	23.0%	37.3%	25.8%
Nonprofit	24.8%	12.5%	16.5%	27.0%	25.3%	25.2%	17.9%	25.3%
Age of firm								
Less than 5 years	34.2%	34.9%	25.0% *	43.0%	31.4%	--	33.9%	34.5%
5-9 years	33.7%	29.1%	37.7%	36.1%	30.6%	36.5%	35.6%	32.6%
10-19 years	31.2%	20.5%	38.4%	32.9%	29.5%	32.3%	33.2%	30.4%
20 or more years	26.8%	21.2%	29.6%	32.5%	26.7%	26.4%	29.2%	26.6%
Multi/single status								
2 or more locations	26.9%	--	33.2%	37.8%	26.4%	26.7%	35.2%	26.8%
1 location only	30.0%	24.1%	32.8%	32.1%	29.3%	28.6%	31.1%	29.1%
Percent full-time employees								
Less than 25%	29.5%	--	--	28.2%	25.0% *	33.5%	18.3% *	31.6%
25-49 %	29.2%	8.1% *	22.5% *	26.2%	37.8%	30.1%	19.3%	31.2%
50-74 %	31.3%	16.8% *	22.4%	42.2%	32.4%	31.3%	24.4%	31.9%
75% or more	27.1%	27.2%	34.2%	33.0%	27.0%	26.1%	33.0%	26.5%
Union presence								
No union employees	29.3%	25.1%	32.7%	36.3%	29.3%	28.5%	31.9%	29.0%
Has union employees	21.9%	12.9% *	33.4% *	17.4%	17.6%	22.6%	27.8%	21.7%
Percent low-wage employees								
50% or more low-wage	35.2%	14.8% *	26.0% *	42.1%	38.4%	34.8%	26.5%	36.0%
Less than 50% low-wage	27.0%	24.9%	33.1%	32.9%	26.8%	26.1%	31.8%	26.5%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	2.30%	2.82%	1.55%	0.80%	0.47%	1.52%	0.40%
Industry group **								
Agric., fish., forest.	3.15%	--	--	--	--	--	--	3.36%
Mining and manufacturing	0.98%	7.30%	6.97%	2.58%	1.53%	1.26%	2.92%	1.01%
Construction	2.69%	6.59% *	10.23%	5.24%	4.54%	1.99%	5.91%	2.62%
Utilities and transp.	1.07%	--	--	4.28%	1.96%	1.21%	3.80%	1.10%
Wholesale trade	1.13%	6.15% *	5.51%	2.65%	2.29%	1.41%	3.13%	1.19%
Fin. svcs. and real estate	0.74%	6.48%	6.01%	4.94%	1.76%	0.84%	4.09%	0.75%
Retail trade	1.22%	8.76%	7.80%	7.23%	3.24%	1.08%	6.79%	1.04%
Professional services	0.71%	4.11%	5.40%	2.47%	1.49%	0.83%	2.60%	0.73%
Other services	1.21%	4.96%	5.68%	3.92%	2.25%	1.57%	3.26%	1.31%
Ownership								
For profit, incorporated	0.42%	2.89%	3.52%	1.93%	1.03%	0.47%	1.91%	0.42%
For profit, unincorporated	1.81%	5.36%	5.87%	3.34%	1.72%	2.39%	3.04%	1.93%
Nonprofit	0.79%	3.59%	4.16%	2.61%	1.59%	0.99%	2.60%	0.82%
Age of firm								
Less than 5 years	2.70%	6.65%	7.64% *	4.25%	3.37%	--	4.47%	3.17%
5-9 years	2.46%	4.38%	9.96%	3.78%	2.74%	3.43%	5.35%	2.14%
10-19 years	1.42%	4.14%	4.06%	3.48%	2.84%	1.97%	2.76%	1.65%
20 or more years	0.41%	3.34%	3.44%	1.95%	0.86%	0.48%	2.04%	0.42%
Multi/single status								
2 or more locations	0.42%	--	9.17%	2.29%	0.95%	0.47%	3.53%	0.43%
1 location only	0.95%	2.31%	2.95%	1.87%	1.39%	3.28%	1.62%	1.12%
Percent full-time employees								
Less than 25%	2.42%	--	--	5.70%	8.02% *	2.48%	6.13% *	2.74%
25-49 %	2.08%	4.48% *	9.96% *	6.08%	6.68%	2.31%	5.40%	2.24%
50-74 %	1.21%	5.63% *	5.87%	3.13%	3.93%	1.36%	3.89%	1.27%
75% or more	0.42%	2.62%	3.12%	1.67%	0.82%	0.51%	1.67%	0.43%
Union presence								
No union employees	0.41%	2.36%	2.54%	1.46%	0.84%	0.51%	1.43%	0.43%
Has union employees	0.84%	9.11% *	14.93% *	4.38%	1.88%	0.91%	8.26%	0.81%
Percent low-wage employees								
50% or more low-wage	1.12%	6.69% *	8.39% *	3.37%	3.11%	1.25%	4.62%	1.14%
Less than 50% low-wage	0.41%	2.39%	2.92%	1.61%	0.81%	0.49%	1.58%	0.41%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.1%	13.7%	28.6%	37.2%	35.9%	24.5%	26.0%	28.9%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	27.9%	--	--	--	--	--	30.7%	27.0%
Construction	26.4%	--	--	--	--	--	16.1% *	36.8%
Utilities and transp.	35.4%	--	--	--	--	--	--	40.0%
Wholesale trade	31.3%	--	--	--	--	--	25.9%	33.7%
Fin. svcs. and real estate	22.9%	--	--	--	--	--	8.7% *	25.5%
Retail trade	34.0%	--	--	--	--	--	44.8%	31.8%
Professional services	25.2%	--	--	--	--	--	27.7%	24.4%
Other services	38.6%	--	--	--	--	--	35.0%	40.1%
Ownership								
For profit, incorporated	27.6%	--	--	--	--	--	26.4%	28.0%
For profit, unincorporated	31.4%	--	--	--	--	--	26.8%	32.8%
Nonprofit	26.5%	--	--	--	--	--	21.6%	28.0%
Age of firm								
Less than 5 years	34.7%	--	--	--	--	--	47.0%	24.5% *
5-9 years	28.8%	--	--	--	--	--	22.8%	34.4%
10-19 years	26.0%	--	--	--	--	--	15.6%	34.4%
20 or more years	28.1%	--	--	--	--	--	29.3%	27.9%
Multi/single status								
2 or more locations	27.1%	--	--	--	--	--	36.3%	26.7%
1 location only	29.6%	--	--	--	--	--	25.1%	35.6%
Percent full-time employees								
Less than 25%	24.9%	--	--	--	--	--	--	43.6%
25-49 %	28.9%	--	--	--	--	--	--	28.3%
50-74 %	39.3%	--	--	--	--	--	33.2%	41.8%
75% or more	27.5%	--	--	--	--	--	25.9%	28.1%
Union presence								
No union employees	31.4%	--	--	--	--	--	28.4%	32.6%
Has union employees	16.8%	--	--	--	--	--	--	18.3%
Percent low-wage employees								
50% or more low-wage	34.8%	--	--	--	--	--	17.7% *	42.4%
Less than 50% low-wage	27.7%	--	--	--	--	--	26.7%	28.0%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.34%	3.24%	4.28%	5.14%	2.86%	1.72%	2.79%	1.53%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	4.61%	--	--	--	--	--	7.11%	5.64%
Construction	5.47%	--	--	--	--	--	5.84% *	7.16%
Utilities and transp.	6.49%	--	--	--	--	--	--	8.96%
Wholesale trade	3.78%	--	--	--	--	--	7.10%	4.43%
Fin. svcs. and real estate	3.09%	--	--	--	--	--	3.53% *	3.07%
Retail trade	4.92%	--	--	--	--	--	12.80%	4.93%
Professional services	1.80%	--	--	--	--	--	5.25%	1.56%
Other services	5.20%	--	--	--	--	--	5.09%	7.11%
Ownership								
For profit, incorporated	1.57%	--	--	--	--	--	3.37%	1.74%
For profit, unincorporated	4.02%	--	--	--	--	--	7.01%	4.89%
Nonprofit	1.88%	--	--	--	--	--	5.63%	1.64%
Age of firm								
Less than 5 years	8.86%	--	--	--	--	--	10.91%	8.25% *
5-9 years	3.82%	--	--	--	--	--	5.94%	4.27%
10-19 years	4.19%	--	--	--	--	--	4.37%	6.56%
20 or more years	1.50%	--	--	--	--	--	3.39%	1.66%
Multi/single status								
2 or more locations	1.51%	--	--	--	--	--	8.71%	1.51%
1 location only	2.43%	--	--	--	--	--	2.85%	4.30%
Percent full-time employees								
Less than 25%	6.50%	--	--	--	--	--	--	5.92%
25-49 %	4.12%	--	--	--	--	--	--	3.65%
50-74 %	3.78%	--	--	--	--	--	7.20%	4.22%
75% or more	1.45%	--	--	--	--	--	3.08%	1.63%
Union presence								
No union employees	1.58%	--	--	--	--	--	2.84%	1.92%
Has union employees	1.89%	--	--	--	--	--	--	1.84%
Percent low-wage employees								
50% or more low-wage	4.42%	--	--	--	--	--	6.09% *	4.52%
Less than 50% low-wage	1.40%	--	--	--	--	--	2.97%	1.57%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.5%	24.0%	23.0%	21.0%	23.9%	29.1%	22.6%	27.1%
Industry group **								
Agric., fish., forest.	22.0%	22.0% *	--	18.9%	13.6% *	30.4%	20.3%	22.4%
Mining and manufacturing	29.1%	24.8%	23.1%	24.0%	29.4%	30.6%	24.0%	29.6%
Construction	27.3%	27.0%	25.4%	26.9%	26.7%	31.5%	25.7%	28.4%
Utilities and transp.	31.6%	30.4%	24.7%	19.7%	26.2%	34.1%	23.0%	32.4%
Wholesale trade	29.1%	26.2%	27.1%	20.8%	30.7%	31.7%	25.2%	30.1%
Fin. svcs. and real estate	28.0%	17.4%	22.7%	20.7%	24.8%	30.0%	19.4%	28.8%
Retail trade	21.0%	18.7%	15.6%	17.7%	16.2%	24.0%	17.9%	21.6%
Professional services	26.2%	25.2%	23.8%	20.1%	22.7%	29.0%	23.0%	26.8%
Other services	22.8%	24.4%	20.6%	18.0%	18.1%	25.6%	21.4%	23.1%
Ownership								
For profit, incorporated	27.1%	25.2%	23.1%	21.5%	25.2%	29.4%	23.0%	27.8%
For profit, unincorporated	24.3%	19.7%	23.1%	19.4%	22.6%	27.7%	21.1%	25.1%
Nonprofit	25.3%	25.4%	21.2%	20.2%	20.5%	28.5%	22.4%	25.6%
Age of firm								
Less than 5 years	19.6%	23.6%	19.7%	14.6%	20.6%	24.1%	20.0%	19.2%
5-9 years	23.0%	21.9%	24.3%	21.4%	22.6%	26.4%	23.2%	22.9%
10-19 years	23.5%	27.3%	21.6%	21.2%	22.1%	27.8%	23.3%	23.6%
20 or more years	27.3%	22.8%	23.9%	21.7%	24.7%	29.2%	22.6%	27.8%
Multi/single status								
2 or more locations	27.9%	15.9% *	22.9%	18.8%	25.1%	29.0%	19.1%	28.1%
1 location only	22.8%	24.2%	23.0%	21.7%	22.2%	29.6%	22.9%	22.7%
Percent full-time employees								
Less than 25%	22.7%	30.3%	15.7%	15.3%	19.6%	25.5%	23.2%	22.6%
25-49 %	21.4%	30.1%	26.1%	14.3%	17.3%	23.7%	24.4%	20.8%
50-74 %	22.1%	24.5%	16.5%	16.6%	18.2%	24.6%	18.9%	22.7%
75% or more	27.2%	23.4%	23.5%	21.9%	24.9%	29.8%	22.9%	28.0%
Union presence								
No union employees	25.3%	23.3%	21.6%	19.4%	23.0%	28.5%	21.6%	26.1%
Has union employees	31.3%	45.9%	52.7%	41.7%	31.0%	30.3%	44.7%	30.8%
Percent low-wage employees								
50% or more low-wage	17.8%	24.3%	17.3%	12.2%	15.6%	19.5%	17.3%	17.8%
Less than 50% low-wage	27.5%	24.0%	23.3%	22.0%	25.0%	30.2%	23.0%	28.3%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	1.10%	1.01%	0.63%	0.55%	0.35%	0.56%	0.29%
Industry group **								
Agric., fish., forest.	2.97%	6.86% *	--	3.90%	4.40% *	6.95%	4.04%	3.57%
Mining and manufacturing	0.75%	4.14%	2.92%	1.45%	1.22%	1.13%	1.50%	0.81%
Construction	1.71%	4.25%	4.07%	2.81%	4.21%	2.38%	2.18%	2.44%
Utilities and transp.	1.16%	6.38%	5.73%	3.90%	2.45%	1.33%	2.75%	1.22%
Wholesale trade	0.82%	3.39%	2.61%	1.48%	2.03%	1.04%	1.56%	0.93%
Fin. svcs. and real estate	0.77%	2.87%	2.84%	1.93%	1.36%	0.96%	1.57%	0.82%
Retail trade	0.64%	3.18%	2.34%	2.17%	1.14%	0.80%	1.89%	0.67%
Professional services	0.43%	1.96%	1.46%	1.05%	0.80%	0.59%	0.94%	0.48%
Other services	0.61%	2.58%	2.46%	1.54%	1.29%	0.79%	1.45%	0.67%
Ownership								
For profit, incorporated	0.32%	1.34%	1.24%	0.79%	0.73%	0.41%	0.69%	0.35%
For profit, unincorporated	0.83%	2.12%	1.93%	1.34%	1.23%	1.48%	1.14%	0.99%
Nonprofit	0.52%	3.88%	2.78%	1.57%	1.03%	0.66%	1.73%	0.55%
Age of firm								
Less than 5 years	1.27%	3.02%	3.30%	1.67%	2.68%	3.35%	1.69%	1.88%
5-9 years	1.15%	2.86%	3.50%	1.51%	2.49%	2.37%	1.76%	1.52%
10-19 years	0.71%	2.20%	1.54%	1.48%	1.24%	1.63%	1.09%	0.91%
20 or more years	0.29%	1.54%	1.40%	0.83%	0.64%	0.37%	0.77%	0.31%
Multi/single status								
2 or more locations	0.31%	5.99% *	2.89%	1.01%	0.73%	0.36%	1.31%	0.32%
1 location only	0.44%	1.11%	1.06%	0.77%	0.80%	2.09%	0.60%	0.64%
Percent full-time employees								
Less than 25%	1.54%	7.16%	3.68%	2.34%	3.88%	1.91%	3.97%	1.65%
25-49 %	1.08%	6.31%	4.49%	2.35%	1.76%	1.54%	2.84%	1.17%
50-74 %	0.64%	3.54%	2.55%	1.62%	1.31%	0.81%	1.72%	0.68%
75% or more	0.29%	1.18%	1.11%	0.71%	0.61%	0.39%	0.61%	0.32%
Union presence								
No union employees	0.27%	1.08%	0.86%	0.55%	0.51%	0.41%	0.52%	0.31%
Has union employees	0.70%	8.55%	8.82%	4.12%	2.61%	0.71%	4.78%	0.70%
Percent low-wage employees								
50% or more low-wage	0.59%	4.96%	2.66%	1.07%	1.31%	0.77%	1.81%	0.62%
Less than 50% low-wage	0.28%	1.12%	1.05%	0.69%	0.59%	0.38%	0.59%	0.31%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.8%	52.0%	27.3%	19.5%	8.7%	3.1%	32.0%	5.4%
Industry group **								
Agric., fish., forest.	10.8%*	--	--	--	--	--	46.2%	3.4%*
Mining and manufacturing	8.6%	16.3%*	26.0%*	18.9%	9.0%*	5.7%*	18.4%	7.7%
Construction	31.8%	57.9%	19.2%	43.0%	36.4%*	2.4%*	32.8%	31.1%
Utilities and transp.	6.8%	35.5%*	25.7%*	3.2%*	16.3%*	4.4%	20.7%*	5.9%
Wholesale trade	7.8%	52.2%	24.6%	6.8%*	6.4%*	1.6%*	25.6%	3.8%*
Fin. svcs. and real estate	4.9%	54.5%	44.1%	18.1%*	3.6%*	2.0%*	40.1%	2.7%*
Retail trade	5.5%	60.7%	24.2%	14.7%*	0.4%*	0.9%*	30.0%	1.9%*
Professional services	7.7%	53.3%	27.2%	12.8%	5.8%	2.9%*	32.6%	4.0%
Other services	10.6%	55.4%	32.2%	22.2%	5.9%*	3.2%*	41.0%	4.3%*
Ownership								
For profit, incorporated	8.1%	49.7%	27.1%	21.0%	10.1%	1.8%	31.1%	4.7%
For profit, unincorporated	15.1%	53.0%	22.8%	13.8%*	4.3%*	14.7%*	29.8%	11.7%
Nonprofit	7.2%	67.0%	38.4%	17.6%	6.8%*	2.4%*	42.0%	3.9%
Age of firm								
Less than 5 years	15.3%	35.0%	34.1%*	4.0%*	3.1%*	0.0%	28.0%	2.3%*
5-9 years	13.2%	40.9%	26.9%*	9.8%*	3.1%*	0.9%*	26.0%	4.0%*
10-19 years	19.7%	61.1%	25.2%	23.9%	11.4%*	1.9%*	37.4%	11.1%
20 or more years	7.1%	54.2%	27.4%	20.7%	8.9%	3.2%	31.5%	5.0%
Multi/single status								
2 or more locations	4.4%	--	32.7%	12.8%*	9.6%	3.0%	19.7%	4.2%
1 location only	22.0%	52.0%	26.9%	21.3%	7.4%	6.4%*	33.1%	12.0%
Percent full-time employees								
Less than 25%	21.1%	76.4%	74.2%	41.8%	20.2%*	0.9%*	72.4%	7.6%*
25-49 %	14.1%	75.9%	56.1%	22.6%*	11.9%*	0.9%*	54.6%	5.1%*
50-74 %	6.3%	51.4%	43.2%	9.7%*	1.5%*	1.5%*	41.1%	1.4%*
75% or more	8.6%	49.2%	24.4%	20.0%	9.0%	3.4%	29.1%	5.7%
Union presence								
No union employees	7.6%	50.4%	27.1%	13.9%	5.5%	1.8%	30.5%	3.5%
Has union employees	12.5%	78.9%	29.4%*	54.0%	27.9%	6.1%	49.0%	10.8%
Percent low-wage employees								
50% or more low-wage	5.7%	75.4%	33.0%*	10.2%	2.1%*	0.9%*	45.1%	1.2%
Less than 50% low-wage	9.0%	50.2%	27.0%	20.1%	9.3%	3.3%	31.2%	5.7%

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

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* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	2.79%	2.56%	2.31%	1.75%	0.65%	1.59%	0.65%
Industry group **								
Agric., fish., forest.	3.48%*	--	--	--	--	--	12.87%	1.80%*
Mining and manufacturing	2.13%	7.53%*	9.49%*	5.55%	3.88%*	3.01%*	4.10%	2.30%
Construction	5.05%	9.14%	4.63%	7.74%	13.45%*	1.86%*	4.81%	7.63%
Utilities and transp.	1.25%	13.28%*	13.69%*	1.80%*	5.59%*	1.12%	6.43%*	1.24%
Wholesale trade	1.37%	8.10%	7.13%	3.29%*	3.37%*	0.90%*	4.15%	1.28%*
Fin. svcs. and real estate	1.01%	10.41%	8.92%	7.25%*	1.72%*	0.99%*	5.83%	0.92%*
Retail trade	1.17%	8.93%	6.92%	7.06%*	0.31%*	0.46%*	5.48%	1.01%*
Professional services	0.87%	4.74%	5.18%	3.56%	1.63%	0.99%*	2.92%	0.85%
Other services	1.49%	6.55%	6.71%	5.28%	2.44%*	1.79%*	4.23%	1.44%*
Ownership								
For profit, incorporated	0.65%	3.32%	3.01%	2.94%	2.40%	0.40%	1.89%	0.67%
For profit, unincorporated	2.74%	6.57%	5.91%	4.80%*	2.13%*	4.89%*	3.83%	3.37%
Nonprofit	1.01%	7.86%	8.50%	3.90%	2.31%*	0.98%*	4.81%	0.93%
Age of firm								
Less than 5 years	3.12%	7.90%	10.81%*	2.07%*	2.22%*	0.00%	5.25%	1.49%*
5-9 years	2.48%	7.93%	8.43%*	4.21%*	1.57%*	0.42%*	4.56%	1.88%*
10-19 years	2.18%	4.95%	4.57%	5.28%	4.68%*	1.34%*	3.31%	2.77%
20 or more years	0.66%	4.15%	3.28%	3.01%	2.11%	0.68%	2.16%	0.69%
Multi/single status								
2 or more locations	0.69%	--	9.10%	4.26%*	2.68%	0.65%	3.75%	0.70%
1 location only	1.24%	2.81%	2.67%	2.69%	1.58%	4.18%*	1.69%	1.76%
Percent full-time employees								
Less than 25%	4.48%	11.65%	10.14%	9.54%	14.77%*	0.92%*	8.13%	4.40%*
25-49 %	2.73%	8.70%	10.90%	8.57%*	6.94%*	0.45%*	7.14%	2.11%*
50-74 %	1.03%	8.68%	9.40%	3.93%*	0.80%*	0.72%*	5.45%	0.57%*
75% or more	0.68%	3.15%	2.69%	2.56%	1.92%	0.74%	1.72%	0.73%
Union presence								
No union employees	0.48%	2.83%	2.67%	1.88%	1.13%	0.44%	1.56%	0.47%
Has union employees	1.95%	11.46%	9.14%*	8.29%	8.26%	1.82%	8.27%	2.01%
Percent low-wage employees								
50% or more low-wage	1.03%	8.56%	10.56%*	2.61%	1.00%*	0.32%*	6.30%	0.33%
Less than 50% low-wage	0.65%	2.89%	2.63%	2.44%	1.88%	0.69%	1.64%	0.70%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12,789	13,211	12,364	12,059	12,763	12,915	12,558	12,818
Industry group **								
Agric., fish., forest.	11,000	--	--	--	--	--	12,507	10,662
Mining and manufacturing	12,740	13,012	13,378	12,050	12,659	12,885	12,680	12,745
Construction	11,669	13,049	11,809	11,327	11,146	12,515	12,135	11,431
Utilities and transp.	12,447	--	11,551	11,807	12,954	12,455	11,591	12,532
Wholesale trade	12,787	14,588	13,339	11,039	13,480	12,624	13,203	12,700
Fin. svcs. and real estate	12,982	13,528	13,729	13,714	13,027	12,892	13,662	12,935
Retail trade	11,272	12,238	9,852	11,563	11,582	11,144	11,226	11,278
Professional services	13,488	12,852	12,525	12,188	13,227	13,811	12,416	13,606
Other services	12,450	13,105	12,111	12,625	12,761	12,315	12,813	12,390
Ownership								
For profit, incorporated	12,468	12,830	12,230	11,718	12,605	12,543	12,305	12,488
For profit, unincorporated	13,005	13,463	12,062	12,314	12,169	13,659	12,651	13,073
Nonprofit	14,053	15,047	14,254	13,889	13,927	14,077	14,225	14,041
Age of firm								
Less than 5 years	12,108	13,088	9,415	10,969	13,688	11,052	11,735	12,384
5-9 years	12,214	12,041	13,816	10,976	12,748	12,124	12,628	12,034
10-19 years	12,148	12,493	12,036	11,937	12,029	12,501	11,918	12,236
20 or more years	12,908	13,901	12,698	12,448	12,867	12,943	12,973	12,903
Multi/single status								
2 or more locations	12,925	--	12,836	12,553	13,072	12,916	12,684	12,929
1 location only	12,357	13,264	12,316	11,890	12,358	12,860	12,542	12,230
Percent full-time employees								
Less than 25%	11,855	--	--	9,646	10,185	11,568	15,486	10,925
25-49 %	12,143	11,045	11,031	11,490	12,468	12,279	11,572	12,229
50-74 %	12,739	16,598	13,045	12,085	12,782	12,632	13,702	12,637
75% or more	12,824	12,823	12,327	12,106	12,808	12,970	12,442	12,871
Union presence								
No union employees	12,501	13,156	12,272	11,981	12,554	12,559	12,487	12,503
Has union employees	13,842	--	14,746	13,174	14,413	13,781	14,577	13,829
Percent low-wage employees								
50% or more low-wage	11,772	15,456	10,195	11,251	11,556	11,815	12,570	11,717
Less than 50% low-wage	12,874	13,078	12,429	12,120	12,867	13,011	12,558	12,914

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.94	430.00	274.59	154.11	184.90	86.51	170.07	75.79
Industry group **								
Agric., fish., forest.	786.29	--	--	--	--	--	1,218.54	865.76
Mining and manufacturing	205.87	996.23	1,292.31	332.70	484.58	261.19	460.15	218.27
Construction	316.57	1,960.02	506.88	463.25	594.80	474.35	571.51	369.97
Utilities and transp.	221.17	--	1,176.31	536.15	464.48	274.60	622.55	237.10
Wholesale trade	304.14	1,884.46	701.41	445.21	948.22	276.58	774.02	328.92
Fin. svcs. and real estate	193.45	1,154.81	878.53	381.08	282.95	237.99	555.06	201.09
Retail trade	158.27	1,014.14	729.05	391.21	402.40	191.75	474.94	167.75
Professional services	111.84	594.25	459.21	393.28	251.70	135.13	265.55	120.18
Other services	201.28	652.65	754.52	370.77	805.01	212.41	377.06	227.22
Ownership								
For profit, incorporated	71.39	424.97	315.27	185.68	195.57	86.56	178.53	77.20
For profit, unincorporated	314.03	1,276.65	647.92	331.16	714.14	430.66	544.07	358.60
Nonprofit	147.74	964.30	904.96	380.66	286.75	191.07	459.07	154.91
Age of firm								
Less than 5 years	694.36	1,068.90	767.44	769.12	1,470.71	823.89	568.81	1,112.60
5-9 years	312.70	659.96	743.86	405.43	632.06	815.22	388.03	417.51
10-19 years	197.82	1,268.21	437.81	331.31	305.45	419.64	431.13	219.87
20 or more years	76.04	534.05	393.78	179.24	213.62	89.10	212.49	80.27
Multi/single status								
2 or more locations	77.96	--	1,298.72	292.77	198.23	87.70	451.97	78.90
1 location only	156.38	439.72	272.70	180.57	338.88	561.75	182.71	231.51
Percent full-time employees								
Less than 25%	746.84	--	--	707.02	2,243.85	348.22	1,449.09	755.72
25-49 %	272.83	1,351.21	1,148.70	582.10	428.68	419.02	661.26	296.66
50-74 %	237.87	2,146.36	811.56	432.93	577.31	292.68	831.82	248.15
75% or more	75.51	441.37	296.43	169.02	200.99	93.53	175.68	82.13
Union presence								
No union employees	74.56	440.16	281.58	154.48	198.54	91.29	174.18	81.83
Has union employees	161.03	--	942.42	824.16	442.70	177.85	597.21	163.59
Percent low-wage employees								
50% or more low-wage	185.94	2,153.92	1,198.16	420.68	534.02	193.87	961.59	186.89
Less than 50% low-wage	74.30	433.47	279.56	162.78	195.50	92.87	172.04	80.98

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,531	2,965	4,050	4,253	3,835	3,319	3,760	3,503
Industry group **								
Agric., fish., forest.	3,140	--	--	--	--	--	1,145 *	3,587
Mining and manufacturing	2,990	3,935	4,494	3,612	3,323	2,667	3,886	2,925
Construction	3,983	1,347	4,380	5,131	3,715	3,698	3,761	4,097
Utilities and transp.	3,306	--	2,538	3,970	3,498	3,222	3,360	3,300
Wholesale trade	3,305	2,265	4,073	3,657	3,634	3,116	3,331	3,299
Fin. svcs. and real estate	3,494	4,696 *	3,801	4,741	3,985	3,275	4,514	3,422
Retail trade	3,935	3,916	3,219	5,431	5,210	3,221	3,863	3,944
Professional services	3,607	3,453	4,462	4,071	3,905	3,418	3,995	3,564
Other services	3,985	2,150	3,828	4,272	3,881	4,122	3,373	4,087
Ownership								
For profit, incorporated	3,496	2,789	4,021	4,270	3,835	3,279	3,738	3,466
For profit, unincorporated	3,938	4,005	4,627	4,604	4,119	3,606	4,346	3,860
Nonprofit	3,361	1,632	3,205	3,645	3,560	3,322	2,813	3,401
Age of firm								
Less than 5 years	3,882	4,169 *	4,093	3,331	3,942	5,087	4,131	3,697
5-9 years	4,020	3,296	3,935	4,011	4,506	3,600	3,790	4,120
10-19 years	3,834	2,528	3,728	4,395	3,903	3,603	3,527	3,951
20 or more years	3,464	2,702	4,206	4,372	3,754	3,302	3,782	3,439
Multi/single status								
2 or more locations	3,439	--	3,995	4,616	3,836	3,312	4,299	3,425
1 location only	3,822	2,909	4,056	4,130	3,834	3,605	3,692	3,911
Percent full-time employees								
Less than 25%	4,102	--	--	3,287	3,149	3,711	6,279 *	3,545
25-49 %	3,887	1,220 *	3,482	4,438	4,481	3,732	3,090	4,007
50-74 %	3,708	2,470	4,058	4,051	3,874	3,661	3,437	3,736
75% or more	3,497	2,849	4,071	4,275	3,814	3,272	3,758	3,465
Union presence								
No union employees	3,690	3,008	4,112	4,276	3,939	3,484	3,779	3,676
Has union employees	2,950	--	2,463 *	3,930	3,015	2,919	3,227	2,945
Percent low-wage employees								
50% or more low-wage	4,030	4,710 *	3,180	4,573	4,312	3,863	4,243	4,016
Less than 50% low-wage	3,489	2,861	4,077	4,229	3,794	3,272	3,737	3,458

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.94	307.18	223.49	120.45	79.86	47.86	129.90	40.61
Industry group **								
Agric., fish., forest.	350.66	--	--	--	--	--	497.13 *	293.31
Mining and manufacturing	83.98	1,071.73	1,345.28	217.77	159.53	102.01	425.71	83.70
Construction	227.20	404.05	437.98	374.37	489.46	194.67	345.54	296.70
Utilities and transp.	135.40	--	690.18	329.55	391.87	158.30	379.23	144.01
Wholesale trade	108.99	582.83	517.31	230.40	241.27	137.58	317.40	113.83
Fin. svcs. and real estate	105.95	1,617.40 *	523.77	413.19	167.04	110.13	673.93	99.77
Retail trade	134.86	877.83	812.19	425.83	289.81	126.51	451.06	140.68
Professional services	72.53	524.47	431.21	280.37	143.00	88.46	244.61	75.46
Other services	110.14	386.45	434.92	248.92	194.95	150.76	230.96	121.65
Ownership								
For profit, incorporated	44.61	298.96	271.61	145.85	105.55	52.08	141.57	46.80
For profit, unincorporated	134.94	927.67	424.52	321.86	175.15	202.07	408.01	139.67
Nonprofit	91.10	446.16	526.06	214.07	160.26	121.49	248.31	96.07
Age of firm								
Less than 5 years	306.13	1,348.27 *	407.60	458.73	236.57	779.22	594.89	284.30
5-9 years	213.80	668.66	698.99	329.40	450.13	292.19	354.18	265.16
10-19 years	119.66	447.03	281.29	286.27	175.32	246.16	241.90	137.55
20 or more years	41.96	320.10	351.60	141.35	94.16	49.27	160.93	43.38
Multi/single status								
2 or more locations	43.53	--	1,117.74	266.52	93.42	48.46	404.81	43.68
1 location only	83.78	309.29	218.77	133.81	138.06	282.51	136.68	106.30
Percent full-time employees								
Less than 25%	658.72	--	--	430.92	784.13	304.62	2,657.74 *	325.13
25-49 %	142.38	631.77 *	903.96	432.49	288.79	169.11	470.45	145.52
50-74 %	102.49	583.91	667.59	325.73	270.62	121.69	349.70	106.94
75% or more	42.10	269.46	240.96	132.70	86.18	52.29	128.78	44.41
Union presence								
No union employees	44.19	314.40	229.25	123.45	83.14	57.36	130.85	46.79
Has union employees	78.56	--	1,004.28 *	532.75	244.51	83.94	926.89	78.12
Percent low-wage employees								
50% or more low-wage	136.27	3,260.75 *	507.89	320.67	250.35	142.16	1,197.59	119.24
Less than 50% low-wage	40.46	252.41	229.65	127.28	83.90	50.31	122.85	42.74

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.6%	22.4%	32.8%	35.3%	30.1%	25.7%	29.9%	27.3%
Industry group **								
Agric., fish., forest.	28.5%	--	--	--	--	--	9.2% *	33.6%
Mining and manufacturing	23.5%	30.2%	33.6%	30.0%	26.2%	20.7%	30.6%	23.0%
Construction	34.1%	10.3% *	37.1%	45.3%	33.3%	29.5%	31.0%	35.8%
Utilities and transp.	26.6%	--	22.0% *	33.6%	27.0%	25.9%	29.0%	26.3%
Wholesale trade	25.8%	15.5% *	30.5%	33.1%	27.0%	24.7%	25.2%	26.0%
Fin. svcs. and real estate	26.9%	34.7%	27.7%	34.6%	30.6%	25.4%	33.0%	26.5%
Retail trade	34.9%	32.0%	32.7%	47.0%	45.0%	28.9%	34.4%	35.0%
Professional services	26.7%	26.9%	35.6%	33.4%	29.5%	24.8%	32.2%	26.2%
Other services	32.0%	16.4%	31.6%	33.8%	30.4%	33.5%	26.3%	33.0%
Ownership								
For profit, incorporated	28.0%	21.7%	32.9%	36.4%	30.4%	26.1%	30.4%	27.8%
For profit, unincorporated	30.3%	29.8%	38.4%	37.4%	33.8%	26.4%	34.3%	29.5%
Nonprofit	23.9%	10.8%	22.5%	26.2%	25.6%	23.6%	19.8%	24.2%
Age of firm								
Less than 5 years	32.1%	31.9%	43.5%	30.4%	28.8%	46.0%	35.2%	29.9%
5-9 years	32.9%	27.4%	28.5%	36.5%	35.3%	29.7%	30.0%	34.2%
10-19 years	31.6%	20.2%	31.0%	36.8%	32.4%	28.8%	29.6%	32.3%
20 or more years	26.8%	19.4%	33.1%	35.1%	29.2%	25.5%	29.1%	26.7%
Multi/single status								
2 or more locations	26.6%	--	31.1%	36.8%	29.3%	25.6%	33.9%	26.5%
1 location only	30.9%	21.9%	32.9%	34.7%	31.0%	28.0%	29.4%	32.0%
Percent full-time employees								
Less than 25%	34.6%	--	--	34.1%	30.9%	32.1%	40.5% *	32.4%
25-49 %	32.0%	11.0% *	31.6%	38.6%	35.9%	30.4%	26.7%	32.8%
50-74 %	29.1%	14.9%	31.1%	33.5%	30.3%	29.0%	25.1%	29.6%
75% or more	27.3%	22.2%	33.0%	35.3%	29.8%	25.2%	30.2%	26.9%
Union presence								
No union employees	29.5%	22.9%	33.5%	35.7%	31.4%	27.7%	30.3%	29.4%
Has union employees	21.3%	--	16.7% *	29.8%	20.9%	21.2%	22.1%	21.3%
Percent low-wage employees								
50% or more low-wage	34.2%	30.5% *	31.2%	40.6%	37.3%	32.7%	33.8%	34.3%
Less than 50% low-wage	27.1%	21.9%	32.8%	34.9%	29.5%	25.1%	29.8%	26.8%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	2.33%	1.63%	0.92%	0.71%	0.39%	1.01%	0.34%
Industry group **								
Agric., fish., forest.	4.52%	--	--	--	--	--	4.31% *	4.49%
Mining and manufacturing	0.78%	6.99%	7.53%	1.77%	1.44%	0.97%	2.74%	0.80%
Construction	1.83%	3.76% *	3.82%	2.62%	3.80%	1.45%	3.05%	2.26%
Utilities and transp.	1.12%	--	7.31% *	2.77%	3.09%	1.30%	3.59%	1.18%
Wholesale trade	1.02%	5.11% *	3.71%	1.96%	2.59%	1.08%	3.14%	1.03%
Fin. svcs. and real estate	0.73%	9.79%	3.60%	3.10%	1.19%	0.80%	4.19%	0.71%
Retail trade	1.24%	7.71%	6.61%	3.47%	2.44%	1.33%	3.72%	1.31%
Professional services	0.55%	3.92%	3.10%	1.94%	1.23%	0.64%	1.81%	0.57%
Other services	1.02%	3.05%	4.04%	2.01%	2.35%	1.36%	1.95%	1.15%
Ownership								
For profit, incorporated	0.36%	2.35%	1.94%	1.09%	0.88%	0.42%	1.09%	0.37%
For profit, unincorporated	1.40%	6.98%	3.25%	2.58%	2.12%	2.04%	3.25%	1.52%
Nonprofit	0.66%	2.91%	4.23%	1.77%	1.38%	0.84%	1.90%	0.69%
Age of firm								
Less than 5 years	2.73%	8.79%	4.92%	3.81%	3.65%	6.75%	4.34%	3.08%
5-9 years	1.77%	5.20%	4.49%	3.21%	3.58%	2.53%	2.61%	2.30%
10-19 years	1.09%	4.49%	2.46%	2.07%	1.75%	2.20%	2.25%	1.23%
20 or more years	0.34%	2.38%	2.38%	1.09%	0.80%	0.40%	1.20%	0.36%
Multi/single status								
2 or more locations	0.35%	--	6.17%	1.75%	0.79%	0.40%	2.53%	0.36%
1 location only	0.72%	2.33%	1.68%	1.08%	1.32%	2.47%	1.08%	0.98%
Percent full-time employees								
Less than 25%	4.48%	--	--	4.01%	5.56%	2.85%	14.18% *	2.48%
25-49 %	1.34%	5.96% *	7.87%	3.32%	2.27%	1.81%	4.17%	1.41%
50-74 %	0.99%	4.41%	4.87%	3.23%	2.92%	1.12%	3.14%	1.04%
75% or more	0.35%	2.20%	1.75%	0.99%	0.76%	0.43%	1.02%	0.37%
Union presence								
No union employees	0.35%	2.39%	1.67%	0.95%	0.75%	0.44%	1.03%	0.37%
Has union employees	0.65%	--	6.69% *	3.52%	1.77%	0.71%	5.99%	0.65%
Percent low-wage employees								
50% or more low-wage	1.15%	18.88% *	5.13%	2.76%	2.28%	1.26%	8.30%	1.07%
Less than 50% low-wage	0.33%	2.04%	1.66%	0.96%	0.74%	0.41%	0.97%	0.35%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.0%	13.7%	13.5%	15.2%	18.4%	20.8%	13.9%	19.8%
Industry group **								
Agric., fish., forest.	15.9%	24.2% *	--	8.2%	11.7%	21.5%	15.6% *	16.0%
Mining and manufacturing	22.2%	13.6%	13.8%	20.0%	22.4%	23.2%	15.9%	22.8%
Construction	15.8%	14.0%	12.7%	14.0%	19.2%	17.4%	13.3%	17.4%
Utilities and transp.	17.3%	6.2% *	22.1%	18.7%	17.7%	17.2%	19.3%	17.1%
Wholesale trade	19.5%	19.7%	14.6%	15.7%	19.0%	21.8%	16.0%	20.5%
Fin. svcs. and real estate	20.9%	16.8%	15.8%	15.5%	19.8%	22.0%	15.9%	21.4%
Retail trade	16.0%	11.7%	12.0%	15.0%	17.4%	16.4%	11.8%	16.7%
Professional services	19.1%	11.3%	13.0%	14.5%	17.2%	21.8%	12.7%	20.2%
Other services	16.9%	14.2%	12.5%	12.1%	15.3%	19.5%	13.2%	17.8%
Ownership								
For profit, incorporated	18.9%	13.1%	13.9%	15.6%	18.4%	20.5%	13.9%	19.7%
For profit, unincorporated	18.9%	15.3%	12.1%	15.3%	20.7%	20.8%	14.2%	20.2%
Nonprofit	19.4%	15.1%	12.1%	12.8%	16.7%	22.5%	13.7%	20.0%
Age of firm								
Less than 5 years	16.5%	14.9%	12.8%	17.5%	18.6%	15.9%	14.2%	18.8%
5-9 years	15.7%	12.5%	10.1%	15.2%	17.7%	21.5%	11.6%	18.6%
10-19 years	15.7%	11.5%	13.0%	15.3%	17.3%	17.5%	13.1%	17.0%
20 or more years	19.7%	15.2%	14.7%	14.9%	18.7%	21.0%	14.8%	20.2%
Multi/single status								
2 or more locations	20.2%	20.5% *	17.9%	16.2%	18.3%	20.9%	16.3%	20.3%
1 location only	15.8%	13.6%	13.1%	14.9%	18.6%	20.5%	13.7%	17.7%
Percent full-time employees								
Less than 25%	13.2%	16.3%	15.5%	9.9%	13.2%	13.3%	13.3%	13.2%
25-49 %	14.4%	14.8%	6.9%	12.9%	16.2%	14.7%	11.8%	14.9%
50-74 %	15.8%	9.5%	11.3%	11.8%	14.2%	17.8%	10.4%	16.6%
75% or more	19.6%	14.2%	13.9%	15.8%	19.0%	21.5%	14.4%	20.5%
Union presence								
No union employees	18.6%	13.8%	13.5%	15.3%	18.4%	20.7%	14.0%	19.6%
Has union employees	20.3%	11.8%	11.5%	14.0%	18.5%	21.1%	11.4%	20.6%
Percent low-wage employees								
50% or more low-wage	14.1%	11.2%	7.0%	10.2%	12.7%	15.9%	8.6%	14.7%
Less than 50% low-wage	19.5%	13.9%	13.8%	15.8%	19.1%	21.4%	14.3%	20.5%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	0.77%	0.57%	0.41%	0.37%	0.28%	0.37%	0.22%
Industry group **								
Agric., fish., forest.	2.15%	9.63% *	--	2.16%	3.51%	2.03%	4.79% *	2.41%
Mining and manufacturing	0.49%	2.58%	1.96%	1.04%	0.91%	0.70%	1.08%	0.53%
Construction	0.72%	2.52%	1.43%	1.07%	1.76%	1.24%	1.00%	0.99%
Utilities and transp.	1.02%	2.69% *	4.11%	4.09%	1.45%	1.28%	3.63%	1.06%
Wholesale trade	0.57%	2.78%	1.46%	1.08%	1.28%	0.83%	1.12%	0.66%
Fin. svcs. and real estate	0.76%	2.58%	2.14%	1.24%	1.04%	0.99%	1.32%	0.81%
Retail trade	0.50%	2.33%	2.62%	1.39%	1.24%	0.63%	1.26%	0.55%
Professional services	0.29%	1.38%	0.95%	0.80%	0.59%	0.37%	0.64%	0.31%
Other services	0.43%	1.62%	1.27%	0.76%	1.05%	0.56%	0.79%	0.48%
Ownership								
For profit, incorporated	0.25%	0.92%	0.68%	0.50%	0.46%	0.36%	0.44%	0.28%
For profit, unincorporated	0.44%	1.76%	1.20%	1.01%	0.99%	0.59%	0.88%	0.49%
Nonprofit	0.40%	2.32%	1.71%	0.83%	0.73%	0.53%	0.99%	0.42%
Age of firm								
Less than 5 years	1.15%	2.67%	1.78%	2.03%	2.28%	4.54%	1.37%	1.78%
5-9 years	0.75%	1.88%	1.46%	1.14%	1.49%	2.11%	0.93%	1.02%
10-19 years	0.48%	1.33%	0.94%	0.90%	0.93%	1.22%	0.72%	0.63%
20 or more years	0.22%	1.11%	0.84%	0.49%	0.41%	0.29%	0.50%	0.24%
Multi/single status								
2 or more locations	0.24%	6.17% *	3.22%	0.84%	0.42%	0.29%	1.56%	0.24%
1 location only	0.31%	0.78%	0.55%	0.46%	0.64%	1.73%	0.37%	0.47%
Percent full-time employees								
Less than 25%	0.96%	4.10%	3.52%	1.75%	2.15%	1.30%	2.41%	1.04%
25-49 %	0.63%	3.59%	1.60%	1.53%	1.31%	0.86%	1.44%	0.69%
50-74 %	0.45%	1.69%	1.51%	1.04%	0.99%	0.59%	0.92%	0.49%
75% or more	0.22%	0.89%	0.63%	0.46%	0.41%	0.32%	0.41%	0.25%
Union presence								
No union employees	0.21%	0.79%	0.58%	0.42%	0.38%	0.33%	0.38%	0.24%
Has union employees	0.51%	3.19%	2.97%	1.78%	1.25%	0.58%	1.77%	0.52%
Percent low-wage employees								
50% or more low-wage	0.47%	2.76%	1.44%	0.95%	0.83%	0.65%	1.01%	0.50%
Less than 50% low-wage	0.21%	0.80%	0.59%	0.44%	0.40%	0.31%	0.39%	0.24%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.3%	49.7%	22.4%	11.2%	5.5%	4.3%	27.2%	4.8%
Industry group **								
Agric., fish., forest.	14.1%*	--	--	--	--	--	62.5%	3.3%*
Mining and manufacturing	6.1%	41.5%	26.7%*	11.0%*	1.6%*	5.8%*	21.7%	5.0%
Construction	16.2%	63.1%	14.8%	7.1%	19.7%*	1.6%*	24.9%	11.7%*
Utilities and transp.	7.8%	--	28.5%*	7.3%*	15.6%*	5.3%	14.6%*	7.1%
Wholesale trade	9.0%	56.2%	16.6%*	8.7%*	4.9%*	4.5%*	29.0%	4.8%
Fin. svcs. and real estate	4.6%	50.6%	22.6%	14.2%*	1.9%*	2.5%*	31.2%	2.7%*
Retail trade	6.8%	36.4%*	29.5%*	8.4%*	2.3%*	5.0%	26.9%	4.3%
Professional services	7.2%	36.5%	23.7%	14.5%	6.0%	4.6%	25.4%	5.2%
Other services	8.4%	59.3%	23.7%	11.8%	5.6%*	3.6%*	33.1%	4.3%
Ownership								
For profit, incorporated	6.5%	49.8%	23.0%	10.8%	5.1%	3.2%	26.3%	4.0%
For profit, unincorporated	10.1%	44.1%	15.5%	12.0%*	2.5%*	9.1%*	26.6%	6.9%
Nonprofit	8.8%	62.3%	30.8%	12.9%	9.5%	5.9%	35.3%	6.9%
Age of firm								
Less than 5 years	15.2%	39.7%	6.7%*	20.1%*	3.7%*	1.1%*	22.6%	9.8%*
5-9 years	9.0%	41.2%	24.6%*	6.0%*	1.0%*	1.2%*	25.6%	1.8%*
10-19 years	12.8%	52.5%	22.2%	11.8%	5.1%*	8.0%*	29.1%	6.6%
20 or more years	6.3%	53.7%	24.6%	10.5%	6.1%	4.2%	27.7%	4.7%
Multi/single status								
2 or more locations	4.7%	--	41.9%*	10.1%*	4.2%	4.3%	23.4%	4.4%
1 location only	15.6%	50.1%	20.5%	11.6%	7.1%	4.0%*	27.7%	7.3%
Percent full-time employees								
Less than 25%	12.7%	--	--	14.1%*	12.8%*	2.2%*	40.0%	5.7%*
25-49 %	9.6%	73.2%	28.6%*	13.1%	6.0%*	3.5%*	40.6%	4.9%
50-74 %	6.5%	50.2%	24.8%*	16.1%*	2.7%*	3.5%	32.8%	3.8%
75% or more	7.2%	49.1%	21.6%	10.7%	5.5%	4.4%	26.0%	4.9%
Union presence								
No union employees	7.0%	49.2%	21.4%	11.2%	3.8%	3.4%	26.7%	4.0%
Has union employees	8.2%	--	49.3%	10.6%	18.7%	6.3%	43.9%	7.6%
Percent low-wage employees								
50% or more low-wage	4.2%	49.9%	27.1%*	7.1%	1.3%*	2.6%	31.3%	2.3%
Less than 50% low-wage	7.5%	49.7%	22.3%	11.5%	5.8%	4.4%	27.1%	5.1%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	3.38%	2.64%	1.51%	0.83%	0.51%	1.60%	0.43%
Industry group **								
Agric., fish., forest.	6.18%*	--	--	--	--	--	15.49%	1.72%*
Mining and manufacturing	1.23%	11.70%	9.14%*	3.75%*	0.82%*	1.81%*	4.09%	1.29%
Construction	2.98%	9.08%	4.24%	2.06%	7.09%*	1.16%*	4.16%	4.03%*
Utilities and transp.	1.72%	--	18.09%*	4.84%*	6.20%*	1.57%	8.60%*	1.69%
Wholesale trade	1.50%	9.81%	5.69%*	2.88%*	2.44%*	1.79%*	4.98%	1.35%
Fin. svcs. and real estate	0.91%	10.15%	6.70%	4.59%*	0.81%*	0.95%*	5.39%	0.81%*
Retail trade	1.20%	11.56%*	15.60%*	4.10%*	1.20%*	1.01%	7.20%	0.78%
Professional services	0.82%	6.54%	4.62%	4.21%	1.48%	0.93%	3.11%	0.83%
Other services	1.02%	6.17%	6.13%	2.11%	1.97%*	1.18%*	3.53%	0.97%
Ownership								
For profit, incorporated	0.44%	4.13%	3.20%	1.80%	1.05%	0.41%	1.85%	0.42%
For profit, unincorporated	1.74%	7.64%	4.41%	4.22%*	1.10%*	2.99%*	4.29%	1.89%
Nonprofit	1.16%	8.53%	8.21%	3.17%	2.31%	1.45%	4.36%	1.20%
Age of firm								
Less than 5 years	3.80%	10.22%	3.71%*	9.42%*	2.09%*	0.70%*	5.08%	5.39%*
5-9 years	1.91%	9.28%	9.56%*	2.61%*	0.59%*	0.80%*	5.00%	0.87%*
10-19 years	1.60%	6.60%	4.07%	3.23%	1.82%*	3.76%*	3.52%	1.60%
20 or more years	0.46%	4.46%	3.86%	1.62%	1.05%	0.52%	2.08%	0.46%
Multi/single status								
2 or more locations	0.46%	--	13.22%*	3.09%*	0.83%	0.51%	5.54%	0.45%
1 location only	1.05%	3.40%	2.45%	1.74%	1.57%	3.32%*	1.66%	1.25%
Percent full-time employees								
Less than 25%	3.09%	--	--	5.56%*	9.04%*	1.33%*	10.11%	2.96%*
25-49 %	1.65%	10.53%	12.55%*	3.82%	2.94%*	1.20%*	7.18%	1.28%
50-74 %	0.95%	9.61%	8.16%*	5.55%*	1.04%*	0.84%	5.32%	0.77%
75% or more	0.48%	3.79%	2.86%	1.64%	0.92%	0.57%	1.74%	0.48%
Union presence								
No union employees	0.44%	3.45%	2.69%	1.60%	0.69%	0.48%	1.64%	0.41%
Has union employees	1.22%	--	13.98%	3.18%	4.54%	1.29%	8.08%	1.23%
Percent low-wage employees								
50% or more low-wage	0.65%	13.32%	9.03%*	1.86%	0.50%*	0.71%	5.46%	0.52%
Less than 50% low-wage	0.47%	3.49%	2.71%	1.62%	0.90%	0.55%	1.66%	0.47%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.5%	80.7%	81.2%	84.2%	84.6%	90.3%	82.3%	88.4%
Industry group **								
Agric., fish., forest.	86.8%	83.7%	--	98.8%	76.3%	92.2%	89.9%	86.1%
Mining and manufacturing	89.9%	85.9%	83.7%	84.3%	90.1%	91.5%	84.8%	90.4%
Construction	88.9%	83.5%	86.5%	90.0%	87.0%	96.3%	85.8%	91.0%
Utilities and transp.	92.3%	78.7%	82.8%	87.8%	89.2%	94.0%	81.7%	93.2%
Wholesale trade	90.0%	87.5%	72.9%	86.9%	91.9%	93.1%	81.9%	92.1%
Fin. svcs. and real estate	89.3%	81.5%	83.3%	85.2%	84.7%	91.2%	84.6%	89.7%
Retail trade	90.9%	85.4%	78.9%	86.8%	88.6%	94.1%	84.1%	92.1%
Professional services	83.5%	79.0%	80.4%	82.1%	79.6%	85.8%	81.7%	83.8%
Other services	86.0%	74.7%	81.0%	78.7%	80.4%	91.4%	77.8%	87.8%
Ownership								
For profit, incorporated	89.6%	82.7%	80.9%	85.7%	86.1%	92.8%	82.9%	90.8%
For profit, unincorporated	86.1%	78.3%	81.6%	82.6%	87.3%	88.6%	81.9%	87.2%
Nonprofit	78.8%	71.4%	83.0%	78.1%	77.4%	79.7%	78.9%	78.8%
Age of firm								
Less than 5 years	82.4%	80.2%	82.7%	75.3%	88.8%	89.5%	82.0%	82.7%
5-9 years	85.6%	83.4%	80.2%	90.5%	84.7%	86.5%	84.3%	86.5%
10-19 years	79.7%	77.8%	81.8%	82.9%	75.4%	82.1%	80.6%	79.2%
20 or more years	88.9%	81.8%	80.9%	84.8%	86.5%	90.7%	82.8%	89.5%
Multi/single status								
2 or more locations	89.6%	84.1%	77.7%	85.6%	86.6%	90.5%	82.2%	89.7%
1 location only	82.4%	80.6%	81.5%	83.8%	81.9%	84.7%	82.4%	82.4%
Percent full-time employees								
Less than 25%	81.9%	61.4%	74.2%	82.2%	79.6%	88.0%	68.6%	85.3%
25-49 %	85.2%	67.9%	74.8%	73.4%	86.8%	90.2%	70.6%	88.0%
50-74 %	85.2%	76.8%	80.5%	80.3%	79.7%	88.9%	80.1%	86.1%
75% or more	87.9%	82.6%	81.7%	85.1%	85.1%	90.5%	83.4%	88.7%
Union presence								
No union employees	87.6%	80.8%	81.1%	84.4%	85.9%	90.8%	82.4%	88.8%
Has union employees	87.0%	75.8%	82.7%	81.3%	74.0%	89.2%	80.4%	87.2%
Percent low-wage employees								
50% or more low-wage	86.0%	82.7%	78.1%	82.1%	81.4%	89.2%	77.3%	87.1%
Less than 50% low-wage	87.7%	80.5%	81.4%	84.4%	85.0%	90.5%	82.7%	88.6%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	1.35%	1.40%	1.06%	0.93%	0.49%	0.77%	0.43%
Industry group **								
Agric., fish., forest.	6.31%	8.11%	--	1.03%	15.03%	5.95%	4.53%	7.68%
Mining and manufacturing	0.93%	4.24%	5.37%	2.65%	1.87%	1.21%	2.50%	0.99%
Construction	1.54%	3.79%	3.66%	2.47%	3.84%	1.83%	2.18%	2.11%
Utilities and transp.	1.18%	7.28%	7.29%	4.46%	4.49%	1.16%	4.42%	1.20%
Wholesale trade	1.28%	3.51%	5.08%	3.45%	2.48%	1.88%	2.54%	1.47%
Fin. svcs. and real estate	1.25%	4.54%	4.86%	3.93%	3.34%	1.45%	2.64%	1.34%
Retail trade	0.91%	4.00%	5.08%	3.69%	2.27%	0.87%	2.41%	0.97%
Professional services	0.80%	2.67%	2.48%	2.20%	1.88%	1.05%	1.47%	0.91%
Other services	0.94%	3.37%	3.23%	2.97%	2.78%	0.96%	2.04%	1.03%
Ownership								
For profit, incorporated	0.41%	1.56%	1.70%	1.25%	1.17%	0.46%	0.93%	0.45%
For profit, unincorporated	0.99%	3.30%	3.03%	2.70%	1.95%	1.46%	1.83%	1.15%
Nonprofit	1.31%	4.86%	3.99%	3.14%	2.43%	1.87%	2.44%	1.43%
Age of firm								
Less than 5 years	2.23%	4.00%	4.89%	5.17%	2.90%	5.31%	2.49%	3.67%
5-9 years	1.79%	3.68%	4.30%	2.35%	4.32%	4.00%	2.21%	2.63%
10-19 years	1.42%	2.79%	2.54%	2.22%	3.10%	3.51%	1.59%	1.97%
20 or more years	0.41%	1.90%	1.96%	1.38%	0.98%	0.49%	1.08%	0.44%
Multi/single status								
2 or more locations	0.44%	9.53%	5.40%	2.20%	1.04%	0.49%	2.77%	0.44%
1 location only	0.76%	1.37%	1.45%	1.22%	1.74%	3.92%	0.81%	1.26%
Percent full-time employees								
Less than 25%	2.60%	9.54%	8.14%	6.59%	6.54%	2.99%	6.38%	2.73%
25-49 %	1.47%	6.59%	5.75%	5.41%	2.88%	1.65%	3.63%	1.56%
50-74 %	1.27%	4.33%	4.63%	3.57%	3.57%	1.51%	2.82%	1.40%
75% or more	0.42%	1.48%	1.53%	1.15%	1.02%	0.54%	0.83%	0.47%
Union presence								
No union employees	0.42%	1.36%	1.44%	1.09%	0.93%	0.56%	0.79%	0.47%
Has union employees	0.98%	9.75%	6.42%	4.79%	3.83%	0.98%	4.37%	1.00%
Percent low-wage employees								
50% or more low-wage	1.10%	3.83%	4.39%	3.20%	3.12%	1.14%	3.25%	1.16%
Less than 50% low-wage	0.41%	1.43%	1.46%	1.12%	0.98%	0.53%	0.79%	0.46%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,808	2,193	2,059	2,271	2,045	1,540	2,136	1,743
Industry group **								
Agric., fish., forest.	2,271	--	--	2,619	2,765*	1,551	2,875	2,123
Mining and manufacturing	1,670	1,958	2,410	2,457	1,781	1,359	2,191	1,605
Construction	2,033	2,248	1,854	2,152	2,213	1,556	1,943	2,099
Utilities and transp.	1,901	2,614	2,786	2,342	2,309	1,714	2,598	1,841
Wholesale trade	1,861	1,990	1,955	2,594	1,748	1,586	2,083	1,797
Fin. svcs. and real estate	1,782	1,985	2,360	2,013	1,805	1,715	2,128	1,742
Retail trade	1,917	2,426	2,364	2,336	2,410	1,567	2,305	1,847
Professional services	1,730	2,125	1,941	2,261	2,023	1,408	2,122	1,650
Other services	1,867	2,356	1,947	2,092	2,243	1,610	2,101	1,814
Ownership								
For profit, incorporated	1,819	2,273	2,120	2,316	2,036	1,566	2,184	1,749
For profit, unincorporated	1,956	2,094	2,137	2,289	2,137	1,655	2,180	1,887
Nonprofit	1,614	1,763	1,430	2,012	2,000	1,304	1,707	1,603
Age of firm								
Less than 5 years	1,978	2,029	1,806	2,301	1,951	990	2,025	1,931
5-9 years	2,201	2,087	1,955	2,372	2,463	1,600	2,086	2,288
10-19 years	2,128	2,354	2,190	2,210	2,110	1,859	2,172	2,104
20 or more years	1,730	2,185	2,071	2,274	1,996	1,528	2,155	1,680
Multi/single status								
2 or more locations	1,649	1,548	2,125	2,266	1,934	1,542	2,101	1,639
1 location only	2,169	2,207	2,055	2,273	2,195	1,452	2,140	2,198
Percent full-time employees								
Less than 25%	2,069	2,383	1,970	1,969	2,510	1,842	2,112	2,061
25-49 %	1,872	2,093	1,924	2,364	2,304	1,516	2,044	1,847
50-74 %	1,820	2,275	2,043	2,217	2,190	1,556	2,161	1,760
75% or more	1,798	2,181	2,068	2,280	2,001	1,533	2,137	1,729
Union presence								
No union employees	1,876	2,208	2,077	2,291	2,083	1,569	2,154	1,809
Has union employees	1,490	1,328	1,349	1,884	1,611	1,461	1,521	1,490
Percent low-wage employees								
50% or more low-wage	1,994	2,485	1,952	2,250	2,483	1,718	2,242	1,966
Less than 50% low-wage	1,781	2,170	2,067	2,274	1,974	1,512	2,127	1,708

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.09	63.48	62.94	52.69	44.20	20.99	34.70	19.41
Industry group **								
Agric., fish., forest.	420.95	--	--	658.10	1,016.95*	149.21	484.81	509.89
Mining and manufacturing	42.58	216.23	335.45	124.47	86.85	44.89	134.71	44.49
Construction	77.29	214.82	163.97	127.40	184.22	108.71	102.05	108.26
Utilities and transp.	62.83	305.19	269.84	166.49	202.41	69.22	147.26	66.77
Wholesale trade	86.50	215.77	135.28	378.78	111.94	67.77	106.57	107.65
Fin. svcs. and real estate	48.54	143.13	225.80	111.83	92.21	66.57	106.78	53.74
Retail trade	42.81	204.34	175.10	137.78	112.84	37.44	107.12	46.51
Professional services	30.39	102.98	96.54	83.41	68.27	36.65	59.86	33.99
Other services	48.43	175.89	141.66	99.74	170.56	47.32	86.38	55.62
Ownership								
For profit, incorporated	20.16	75.58	78.02	67.24	53.49	24.29	42.13	22.80
For profit, unincorporated	52.97	137.10	134.48	100.77	145.50	67.46	77.72	64.87
Nonprofit	42.08	210.61	139.57	118.05	87.52	46.99	97.13	45.73
Age of firm								
Less than 5 years	148.56	178.33	233.96	160.81	401.23	202.45	115.17	277.19
5-9 years	98.74	172.49	137.66	166.60	235.56	182.35	96.23	155.39
10-19 years	48.87	130.03	134.00	86.21	106.93	93.78	71.77	64.79
20 or more years	18.26	89.08	82.29	74.46	42.23	21.64	46.94	19.69
Multi/single status								
2 or more locations	18.38	383.11	208.15	86.23	41.66	21.24	99.21	18.68
1 location only	38.12	64.18	65.73	64.26	89.00	144.15	37.07	65.58
Percent full-time employees								
Less than 25%	106.43	384.45	218.47	184.42	305.07	98.68	174.36	122.15
25-49 %	64.58	217.89	160.43	157.14	139.40	67.55	109.28	71.69
50-74 %	43.24	160.44	160.06	98.04	129.61	48.02	84.78	48.40
75% or more	19.57	72.03	70.67	60.84	50.39	24.19	39.17	22.32
Union presence								
No union employees	19.23	64.34	64.03	53.73	46.65	25.37	35.19	22.45
Has union employees	36.35	254.81	289.38	268.49	156.51	36.19	174.22	37.05
Percent low-wage employees								
50% or more low-wage	47.82	224.05	176.43	110.83	128.33	50.00	122.31	51.27
Less than 50% low-wage	18.37	65.97	66.14	58.04	46.26	23.12	36.13	21.07

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,396	4,776	4,271	4,269	3,518	3,104	4,447	3,254
Industry group **								
Agric., fish., forest.	3,510	--	--	--	2,835	2,872	6,149	2,901
Mining and manufacturing	2,962	5,000	4,472	4,322	3,123	2,575	4,481	2,844
Construction	3,671	4,400	3,291	3,947	3,588	3,291	3,675	3,669
Utilities and transp.	3,535	4,191	4,721 *	3,407	3,445	3,517	4,439	3,484
Wholesale trade	3,503	5,201	4,587	4,070	3,283	3,218	4,599	3,294
Fin. svcs. and real estate	3,643	4,058	4,277	4,065	3,684	3,588	4,164	3,612
Retail trade	3,706	5,511	5,299	5,309	4,073	3,186	5,542	3,437
Professional services	3,285	5,190	4,172	4,400	3,639	2,851	4,637	3,082
Other services	3,486	3,946	4,725	4,061	3,923	3,183	4,181	3,361
Ownership								
For profit, incorporated	3,458	4,873	4,394	4,366	3,425	3,208	4,520	3,317
For profit, unincorporated	3,441	5,187	4,265	4,396	3,985	2,722	4,669	3,181
Nonprofit	3,010	3,170	3,181	3,482	3,499	2,789	3,459	2,969
Age of firm								
Less than 5 years	3,832	4,236	4,296	4,747	3,298	1,967	4,339	3,363
5-9 years	3,666	4,761	3,033	4,051	3,554	2,994	3,895	3,503
10-19 years	3,993	5,473	4,370	3,963	3,620	3,558	4,650	3,664
20 or more years	3,309	4,471	4,568	4,391	3,508	3,092	4,508	3,214
Multi/single status								
2 or more locations	3,186	--	4,404	4,408	3,323	3,115	4,437	3,169
1 location only	4,093	4,765	4,261	4,230	3,827	2,642	4,447	3,778
Percent full-time employees								
Less than 25%	3,618	--	--	3,440	2,843	3,747	3,857	3,559
25-49 %	3,828	5,680	6,258	4,737	4,122	3,137	5,795	3,423
50-74 %	3,334	5,198	3,942	4,389	3,801	2,944	4,694	3,149
75% or more	3,385	4,684	4,176	4,259	3,487	3,112	4,372	3,255
Union presence								
No union employees	3,576	4,899	4,569	4,514	3,691	3,192	4,669	3,394
Has union employees	2,810	2,755 *	1,670	2,699	2,410	2,895	1,969	2,847
Percent low-wage employees								
50% or more low-wage	3,704	4,861	4,161	4,326	4,048	3,440	4,458	3,617
Less than 50% low-wage	3,374	4,769	4,276	4,265	3,478	3,078	4,446	3,227

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.76	208.83	232.34	150.61	101.61	62.33	126.33	51.58
Industry group **								
Agric., fish., forest.	423.97	--	--	--	471.51	372.25	1,311.49	307.72
Mining and manufacturing	115.22	611.75	826.67	293.99	211.22	139.00	322.18	118.64
Construction	248.94	699.71	669.40	568.43	415.43	333.89	389.05	321.53
Utilities and transp.	123.89	530.23	1,579.53*	593.27	400.17	133.66	591.92	128.50
Wholesale trade	154.82	675.83	474.12	392.14	420.63	173.04	305.45	175.01
Fin. svcs. and real estate	134.87	728.59	438.21	338.29	249.08	166.32	339.35	142.60
Retail trade	126.59	726.12	520.04	582.54	295.23	107.89	518.74	105.12
Professional services	83.40	334.49	358.03	199.98	148.87	103.74	194.34	87.75
Other services	149.83	558.56	609.91	384.92	438.58	183.00	349.08	163.97
Ownership								
For profit, incorporated	54.48	220.79	300.62	193.31	124.44	68.92	155.65	58.62
For profit, unincorporated	168.00	575.08	364.66	218.73	271.38	216.57	250.11	184.02
Nonprofit	116.99	867.33	382.48	317.86	197.51	156.47	356.17	123.40
Age of firm								
Less than 5 years	286.85	642.31	673.29	356.24	510.15	498.21	378.93	396.45
5-9 years	201.42	407.55	550.41	345.02	363.77	414.76	333.61	253.11
10-19 years	167.04	405.89	359.93	268.04	287.10	465.26	238.31	220.83
20 or more years	52.18	306.24	333.27	213.04	115.94	62.75	179.63	54.45
Multi/single status								
2 or more locations	54.72	--	599.90	243.69	102.48	63.57	267.59	55.34
1 location only	100.81	211.14	245.09	180.10	202.87	231.51	135.90	146.41
Percent full-time employees								
Less than 25%	326.37	--	--	438.05	639.44	471.59	448.91	392.73
25-49 %	215.62	566.16	1,335.46	426.87	407.52	199.32	649.33	183.68
50-74 %	114.90	809.68	658.44	434.10	312.27	120.25	450.04	111.15
75% or more	52.79	230.37	239.27	164.94	109.57	69.56	135.85	57.19
Union presence								
No union employees	53.78	203.86	212.75	132.03	108.34	76.16	119.34	59.53
Has union employees	94.52	1,357.49*	454.02	633.90	176.92	102.95	395.18	96.54
Percent low-wage employees								
50% or more low-wage	113.84	834.10	585.07	258.42	269.61	140.65	371.25	119.70
Less than 50% low-wage	50.59	216.01	241.63	159.84	106.91	66.23	132.35	54.72

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.2%	69.8%	72.4%	71.0%	66.8%	51.9%	71.5%	57.0%
Industry group **								
Agric., fish., forest.	55.5%	50.2%	--	78.4%	65.3%	38.4% *	62.5%	53.9%
Mining and manufacturing	61.2%	69.4%	72.6%	72.8%	69.6%	54.1%	72.1%	60.1%
Construction	68.8%	67.9%	77.8%	63.5%	76.6%	55.8%	74.3%	65.2%
Utilities and transp.	44.0%	63.4%	53.3%	66.9%	67.0%	36.4%	57.5%	42.8%
Wholesale trade	59.6%	75.8%	79.3%	66.5%	63.9%	49.9%	75.6%	55.3%
Fin. svcs. and real estate	47.5%	73.6%	65.9%	70.8%	63.8%	40.1%	71.4%	45.2%
Retail trade	58.4%	74.5%	72.0%	71.8%	63.6%	51.2%	73.1%	55.8%
Professional services	63.6%	67.1%	73.2%	70.0%	66.3%	60.2%	69.3%	62.7%
Other services	62.9%	70.6%	68.8%	78.5%	65.2%	56.8%	72.9%	60.7%
Ownership								
For profit, incorporated	56.2%	69.3%	73.2%	68.9%	66.1%	47.9%	71.2%	53.5%
For profit, unincorporated	65.2%	72.3%	68.9%	75.1%	68.7%	58.2%	72.5%	63.2%
Nonprofit	68.2%	68.1%	72.2%	77.7%	67.5%	66.6%	72.1%	67.8%
Age of firm								
Less than 5 years	72.9%	68.0%	81.2%	74.1%	72.1%	66.7%	73.5%	72.4%
5-9 years	73.7%	76.0%	79.5%	70.8%	77.2%	62.3%	75.3%	72.5%
10-19 years	68.7%	69.3%	69.7%	73.8%	66.1%	65.4%	70.9%	67.7%
20 or more years	56.5%	68.7%	70.2%	69.6%	65.6%	51.2%	70.5%	55.0%
Multi/single status								
2 or more locations	54.7%	73.1%	72.9%	70.7%	64.0%	51.7%	71.1%	54.3%
1 location only	70.4%	69.7%	72.3%	71.2%	70.5%	60.2%	71.6%	69.4%
Percent full-time employees								
Less than 25%	58.8%	63.1%	68.8%	68.6%	70.8%	48.1%	66.1%	56.9%
25-49 %	67.0%	61.1%	60.0%	73.4%	65.1%	67.7%	63.9%	67.6%
50-74 %	61.0%	65.8%	75.2%	74.9%	66.6%	55.2%	72.2%	59.2%
75% or more	58.6%	71.1%	72.8%	70.5%	66.8%	51.0%	71.9%	56.3%
Union presence								
No union employees	60.3%	70.2%	72.9%	71.7%	66.4%	51.9%	72.1%	57.7%
Has union employees	54.7%	55.7%	61.8%	62.4%	69.7%	52.0%	58.7%	54.5%
Percent low-wage employees								
50% or more low-wage	62.7%	66.6%	69.8%	73.0%	67.7%	58.1%	69.6%	61.9%
Less than 50% low-wage	58.8%	70.0%	72.5%	70.8%	66.7%	51.2%	71.7%	56.4%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.72%	1.51%	1.63%	1.19%	1.17%	1.08%	0.89%	0.82%
Industry group **								
Agric., fish., forest.	9.10%	10.87%	--	9.16%	14.58%	14.09% *	7.74%	10.85%
Mining and manufacturing	1.68%	5.98%	5.86%	3.07%	3.19%	2.43%	3.06%	1.82%
Construction	2.25%	5.18%	4.41%	4.39%	4.18%	5.41%	2.69%	3.28%
Utilities and transp.	3.00%	9.13%	11.23%	5.80%	5.48%	3.48%	5.51%	3.20%
Wholesale trade	2.17%	4.80%	4.61%	4.63%	4.59%	3.41%	2.77%	2.61%
Fin. svcs. and real estate	2.70%	4.49%	5.64%	4.35%	3.78%	3.20%	2.86%	2.85%
Retail trade	1.66%	4.76%	5.49%	3.79%	3.85%	2.30%	2.83%	1.89%
Professional services	1.09%	2.83%	2.84%	2.17%	1.89%	1.66%	1.66%	1.25%
Other services	1.50%	3.33%	3.93%	2.39%	3.25%	2.30%	2.10%	1.77%
Ownership								
For profit, incorporated	0.89%	1.86%	1.88%	1.49%	1.53%	1.26%	1.07%	1.01%
For profit, unincorporated	1.57%	3.16%	4.25%	2.73%	3.02%	2.79%	2.06%	1.93%
Nonprofit	1.42%	4.74%	4.97%	2.61%	2.24%	2.14%	2.60%	1.54%
Age of firm								
Less than 5 years	2.52%	4.30%	4.55%	3.96%	5.91%	12.03%	2.69%	4.25%
5-9 years	2.10%	3.71%	4.03%	4.15%	3.79%	7.36%	2.64%	3.07%
10-19 years	1.56%	3.05%	3.24%	2.53%	3.14%	4.28%	1.82%	2.15%
20 or more years	0.83%	2.22%	2.30%	1.54%	1.36%	1.12%	1.23%	0.90%
Multi/single status								
2 or more locations	0.92%	11.01%	6.14%	2.27%	1.42%	1.09%	2.72%	0.93%
1 location only	0.91%	1.52%	1.69%	1.40%	1.97%	6.54%	0.94%	1.51%
Percent full-time employees								
Less than 25%	2.82%	9.03%	7.92%	5.56%	6.28%	3.91%	5.45%	3.23%
25-49 %	1.94%	7.20%	6.64%	4.51%	4.32%	2.73%	3.79%	2.19%
50-74 %	1.77%	4.24%	4.55%	2.60%	3.48%	2.57%	2.43%	2.01%
75% or more	0.81%	1.68%	1.80%	1.36%	1.31%	1.21%	1.00%	0.93%
Union presence								
No union employees	0.80%	1.52%	1.64%	1.19%	1.25%	1.31%	0.90%	0.94%
Has union employees	1.65%	10.09%	9.81%	6.14%	3.48%	1.87%	5.35%	1.69%
Percent low-wage employees								
50% or more low-wage	1.47%	5.60%	5.22%	3.13%	3.00%	2.02%	3.26%	1.59%
Less than 50% low-wage	0.78%	1.57%	1.70%	1.29%	1.27%	1.18%	0.92%	0.90%

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

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* 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.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.50	28.04	28.13	27.84	26.23	25.88	28.21	26.12
Industry group **								
Agric., fish., forest.	28.49	--	--	--	26.85	30.52	27.06	28.88
Mining and manufacturing	26.51	28.59	28.29	27.84	26.62	25.84	28.14	26.31
Construction	28.56	29.64	30.49	27.75	28.46	26.97	29.26	28.03
Utilities and transp.	25.88	30.93	26.48	28.92	26.50	24.88	28.75	25.54
Wholesale trade	26.42	27.70	29.53	27.20	25.60	25.56	28.73	25.57
Fin. svcs. and real estate	26.34	28.23	27.43	28.80	24.70	26.33	28.69	25.99
Retail trade	27.87	28.25	28.63	28.29	28.15	27.48	29.41	27.51
Professional services	25.70	27.35	26.88	27.96	25.56	24.98	27.37	25.38
Other services	26.86	27.74	27.38	27.12	26.31	26.79	27.70	26.63
Ownership								
For profit, incorporated	26.94	28.05	28.55	28.12	26.45	26.47	28.35	26.61
For profit, unincorporated	27.30	29.59	27.72	27.52	27.21	26.72	29.02	26.76
Nonprofit	24.22	24.18	25.22	26.89	24.71	23.38	25.77	24.04
Age of firm								
Less than 5 years	28.83	29.01	34.10	28.45	26.64	26.36	30.55	27.11
5-9 years	27.37	27.74	27.76	28.37	27.16	24.84	28.09	26.84
10-19 years	26.36	28.66	26.66	28.44	25.50	23.26	28.55	25.23
20 or more years	26.34	27.45	27.72	27.42	26.27	26.03	27.59	26.17
Multi/single status								
2 or more locations	25.94	--	27.31	26.46	25.89	25.92	26.72	25.92
1 location only	27.58	28.17	28.19	28.27	26.64	24.48	28.37	26.85
Percent full-time employees								
Less than 25%	28.47	30.01	27.77	30.10	28.79	27.22	30.37	27.91
25-49 %	28.11	26.42	27.07	28.39	28.22	28.24	26.89	28.33
50-74 %	25.98	26.51	25.51	28.80	26.40	25.06	27.12	25.75
75% or more	26.45	28.24	28.42	27.66	26.06	25.85	28.34	26.03
Union presence								
No union employees	26.79	28.01	28.08	27.97	26.50	26.12	28.17	26.41
Has union employees	25.22	29.54	29.23	25.94	24.21	25.27	29.47	25.07
Percent low-wage employees								
50% or more low-wage	27.76	28.81	27.44	28.18	27.66	27.65	28.14	27.71
Less than 50% low-wage	26.34	27.99	28.17	27.80	26.04	25.64	28.22	25.91

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.13	0.45	0.52	0.33	0.25	0.20	0.27	0.15
Industry group **								
Agric., fish., forest.	1.18	--	--	--	2.01	2.23	1.44	1.44
Mining and manufacturing	0.30	1.26	1.46	0.70	0.63	0.40	0.76	0.32
Construction	0.66	1.26	2.03	0.90	1.32	0.92	1.06	0.82
Utilities and transp.	0.67	1.94	1.98	1.44	1.33	0.90	1.18	0.73
Wholesale trade	0.44	1.60	1.57	1.21	0.83	0.62	0.97	0.47
Fin. svcs. and real estate	0.42	1.33	1.16	1.09	0.54	0.61	0.82	0.46
Retail trade	0.37	1.63	1.51	1.09	0.81	0.47	0.84	0.41
Professional services	0.25	0.88	0.74	0.70	0.43	0.38	0.44	0.29
Other services	0.35	1.01	0.89	0.84	0.64	0.55	0.59	0.41
Ownership								
For profit, incorporated	0.16	0.48	0.65	0.40	0.32	0.24	0.33	0.18
For profit, unincorporated	0.34	1.17	0.81	0.77	0.65	0.59	0.58	0.41
Nonprofit	0.31	1.51	1.02	0.81	0.54	0.44	0.65	0.34
Age of firm								
Less than 5 years	0.94	1.16	2.51	1.68	1.58	1.24	1.16	1.34
5-9 years	0.53	1.18	1.48	1.08	0.99	0.95	0.76	0.73
10-19 years	0.35	0.92	0.67	0.72	0.57	0.77	0.53	0.43
20 or more years	0.15	0.66	0.54	0.38	0.29	0.21	0.33	0.17
Multi/single status								
2 or more locations	0.17	--	1.05	0.58	0.31	0.21	0.71	0.17
1 location only	0.22	0.46	0.55	0.39	0.41	0.88	0.29	0.33
Percent full-time employees								
Less than 25%	0.65	2.67	2.33	1.64	1.32	0.77	1.59	0.69
25-49 %	0.60	1.53	2.00	1.31	1.22	0.90	0.92	0.68
50-74 %	0.41	1.44	1.29	0.88	0.82	0.60	0.79	0.47
75% or more	0.15	0.50	0.57	0.37	0.27	0.22	0.30	0.17
Union presence								
No union employees	0.14	0.46	0.53	0.33	0.25	0.23	0.27	0.16
Has union employees	0.37	2.58	2.64	1.53	1.06	0.41	1.67	0.38
Percent low-wage employees								
50% or more low-wage	0.32	1.41	1.12	0.63	0.58	0.49	0.71	0.35
Less than 50% low-wage	0.14	0.47	0.54	0.36	0.27	0.22	0.29	0.16

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.1	21.7	22.3	22.2	20.0	19.8	22.2	19.9
Industry group **								
Agric., fish., forest.	23.8	--	--	--	--	20.5	30.5	20.8
Mining and manufacturing	19.8	21.5	22.1	23.8	18.8	19.4	23.1	19.6
Construction	21.0	20.8	19.8	21.4	22.2	20.4	21.0	21.0
Utilities and transp.	23.1	--	--	19.2	20.2	23.5	21.0	23.2
Wholesale trade	19.9	22.1	20.5	20.6	20.3	19.6	21.2	19.8
Fin. svcs. and real estate	18.3	22.5	20.9	19.7	19.7	18.0	20.8	18.2
Retail trade	21.2	22.6	24.3	22.9	20.4	21.0	22.5	21.1
Professional services	19.6	21.5	24.8	22.7	20.2	18.8	23.4	19.2
Other services	21.2	20.8	22.0	22.0	19.7	21.4	21.2	21.2
Ownership								
For profit, incorporated	20.0	22.1	22.8	22.7	19.6	19.7	22.7	19.8
For profit, unincorporated	21.2	21.0	21.7	20.7	20.9	21.5	21.3	21.2
Nonprofit	19.6	21.5	19.3	20.6	20.4	19.2	20.0	19.5
Age of firm								
Less than 5 years	20.8	19.5	23.9	22.4	20.4	--	21.3	20.5
5-9 years	23.0	21.5	28.8	23.2	20.3	21.9	25.0	21.6
10-19 years	20.6	22.1	22.3	20.4	20.4	19.8	21.9	20.1
20 or more years	20.0	22.4	20.5	22.7	19.8	19.8	22.0	19.8
Multi/single status								
2 or more locations	19.8	--	24.9	23.1	20.1	19.7	23.3	19.8
1 location only	21.4	21.8	22.2	21.9	19.7	22.3	22.1	20.7
Percent full-time employees								
Less than 25%	21.6	22.1	--	21.2	19.8	21.7	22.6	21.4
25-49 %	21.3	21.6	21.7	20.0	21.1	21.6	21.1	21.4
50-74 %	21.5	22.9	22.2	22.9	22.2	21.1	22.2	21.4
75% or more	19.9	21.6	22.3	22.2	19.7	19.6	22.3	19.7
Union presence								
No union employees	20.0	21.8	22.8	22.5	20.0	19.5	22.4	19.7
Has union employees	20.4	--	17.4	19.8	19.4	20.5	19.5	20.4
Percent low-wage employees								
50% or more low-wage	21.9	23.6	24.0	22.9	20.9	21.9	22.9	21.8
Less than 50% low-wage	19.9	21.6	22.3	22.1	19.9	19.5	22.2	19.7

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20	0.55	0.88	0.48	0.40	0.25	0.43	0.22
Industry group **								
Agric., fish., forest.	1.95	--	--	--	--	1.01	3.43	1.21
Mining and manufacturing	0.45	2.96	2.19	0.92	1.07	0.54	1.22	0.47
Construction	0.59	0.80	1.13	1.06	1.96	0.54	0.81	0.79
Utilities and transp.	0.73	--	--	1.16	1.23	0.81	1.90	0.76
Wholesale trade	0.61	1.17	1.75	0.94	2.29	0.58	0.83	0.68
Fin. svcs. and real estate	0.59	1.77	1.32	1.91	0.88	0.66	1.00	0.60
Retail trade	0.35	1.35	1.50	1.70	1.22	0.38	0.99	0.38
Professional services	0.31	1.01	2.46	1.11	0.50	0.37	1.04	0.31
Other services	0.34	1.09	1.20	0.88	1.10	0.40	0.69	0.37
Ownership								
For profit, incorporated	0.24	0.65	1.12	0.56	0.49	0.29	0.54	0.26
For profit, unincorporated	0.45	1.32	1.15	1.27	1.19	0.58	0.80	0.52
Nonprofit	0.43	0.98	0.75	1.02	0.72	0.57	0.67	0.45
Age of firm								
Less than 5 years	1.11	1.30	1.75	1.03	3.39	--	0.95	1.78
5-9 years	1.17	1.84	4.25	1.86	1.68	1.23	2.25	1.13
10-19 years	0.48	0.84	0.85	0.91	1.06	0.84	0.54	0.64
20 or more years	0.22	0.87	0.74	0.61	0.44	0.26	0.52	0.23
Multi/single status								
2 or more locations	0.23	--	2.28	1.01	0.48	0.25	1.42	0.23
1 location only	0.36	0.55	0.91	0.53	0.72	1.93	0.45	0.55
Percent full-time employees								
Less than 25%	0.50	2.84	--	0.79	0.85	0.51	2.24	0.42
25-49 %	0.82	1.05	1.40	1.24	1.06	1.29	0.80	0.95
50-74 %	0.39	1.25	1.68	1.23	1.39	0.45	0.81	0.42
75% or more	0.23	0.64	0.97	0.54	0.44	0.28	0.49	0.24
Union presence								
No union employees	0.23	0.57	0.93	0.49	0.44	0.29	0.44	0.25
Has union employees	0.42	--	1.21	1.62	0.97	0.46	1.22	0.43
Percent low-wage employees								
50% or more low-wage	0.41	1.58	2.26	0.88	1.09	0.48	0.91	0.43
Less than 50% low-wage	0.22	0.57	0.92	0.51	0.43	0.27	0.45	0.23

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.6%	21.9%	23.3%	21.5%	25.2%	48.0%	22.1%	40.3%
Industry group **								
Agric., fish., forest.	26.8%	50.9%	--	30.0% *	16.9% *	31.3% *	44.2%	22.8%
Mining and manufacturing	36.9%	30.6%	21.1%	23.4%	24.5%	46.2%	22.9%	38.3%
Construction	28.4%	20.4%	28.4%	31.1%	20.8%	42.1%	23.6%	31.6%
Utilities and transp.	54.5%	31.8%	34.1% *	23.8%	30.6%	63.5%	32.5%	56.4%
Wholesale trade	36.2%	13.4%	19.8%	20.5%	31.2%	49.5%	19.0%	40.9%
Fin. svcs. and real estate	51.4%	19.3%	25.2%	23.2%	29.6%	60.9%	20.5%	54.3%
Retail trade	36.7%	20.7%	17.7%	20.5%	22.4%	48.1%	21.1%	39.5%
Professional services	32.3%	23.3%	22.2%	20.9%	23.9%	39.3%	22.8%	33.9%
Other services	33.6%	20.4%	24.2%	13.5%	25.3%	43.8%	19.4%	36.8%
Ownership								
For profit, incorporated	40.8%	20.6%	23.8%	22.8%	25.8%	52.3%	22.4%	44.1%
For profit, unincorporated	31.4%	25.8%	23.7%	20.3%	27.4%	39.5%	22.3%	33.9%
Nonprofit	27.8%	23.0%	18.3%	16.0%	21.6%	33.4%	19.4%	28.7%
Age of firm								
Less than 5 years	24.0%	25.7%	19.3%	17.3%	22.9%	66.6%	20.9%	27.0%
5-9 years	20.6%	16.3%	23.4%	17.6%	16.7%	35.7%	19.9%	21.0%
10-19 years	23.0%	21.6%	21.5%	19.6%	25.0%	25.9%	21.6%	23.7%
20 or more years	41.1%	22.7%	24.8%	23.4%	26.2%	49.0%	23.1%	43.0%
Multi/single status								
2 or more locations	43.8%	15.8% *	12.0%	21.2%	28.9%	48.4%	20.1%	44.3%
1 location only	22.2%	22.0%	24.1%	21.6%	20.3%	31.5%	22.3%	22.0%
Percent full-time employees								
Less than 25%	35.7%	32.6%	23.8% *	20.7%	21.9%	48.6%	26.9%	37.9%
25-49 %	29.3%	28.4%	30.0%	18.1%	24.6%	34.4%	26.2%	29.9%
50-74 %	34.1%	22.6%	13.5%	21.3%	24.2%	42.1%	18.8%	36.7%
75% or more	38.4%	21.1%	23.8%	21.7%	25.4%	49.2%	22.2%	41.2%
Union presence								
No union employees	35.9%	21.6%	22.4%	20.8%	25.2%	48.0%	21.5%	39.0%
Has union employees	44.4%	33.1%	41.8%	31.0%	25.2%	47.9%	35.4%	44.7%
Percent low-wage employees								
50% or more low-wage	33.5%	24.0%	21.8%	18.2%	21.3%	42.5%	20.4%	35.0%
Less than 50% low-wage	38.1%	21.8%	23.4%	21.9%	25.8%	48.7%	22.2%	41.0%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.73%	1.28%	1.59%	1.08%	1.07%	1.08%	0.82%	0.83%
Industry group **								
Agric., fish., forest.	5.52%	10.84%	--	15.66% *	6.84% *	11.49% *	9.42%	5.65%
Mining and manufacturing	1.67%	6.03%	5.21%	3.00%	2.86%	2.44%	2.78%	1.82%
Construction	2.18%	4.33%	4.99%	4.21%	3.96%	5.59%	2.69%	3.16%
Utilities and transp.	3.07%	9.03%	10.63% *	4.74%	5.90%	3.53%	5.02%	3.25%
Wholesale trade	2.20%	3.68%	4.70%	3.19%	4.50%	3.56%	2.56%	2.66%
Fin. svcs. and real estate	2.72%	3.57%	5.59%	4.27%	3.53%	3.11%	2.59%	2.85%
Retail trade	1.64%	4.45%	4.00%	3.44%	3.30%	2.31%	2.68%	1.87%
Professional services	1.07%	2.28%	3.00%	1.90%	1.62%	1.65%	1.54%	1.22%
Other services	1.55%	2.87%	3.50%	1.82%	3.17%	2.36%	1.71%	1.83%
Ownership								
For profit, incorporated	0.91%	1.53%	1.90%	1.33%	1.37%	1.26%	1.00%	1.02%
For profit, unincorporated	1.52%	3.03%	3.94%	2.68%	3.06%	2.71%	1.91%	1.89%
Nonprofit	1.39%	4.00%	3.45%	2.24%	1.89%	2.14%	2.02%	1.51%
Age of firm								
Less than 5 years	2.85%	4.00%	4.74%	3.45%	6.43%	11.43%	2.44%	5.14%
5-9 years	1.90%	2.85%	5.07%	3.03%	3.14%	7.34%	2.49%	2.73%
10-19 years	1.27%	2.48%	2.99%	2.20%	2.72%	3.05%	1.62%	1.73%
20 or more years	0.85%	1.95%	2.18%	1.45%	1.24%	1.12%	1.15%	0.92%
Multi/single status								
2 or more locations	0.93%	6.57% *	3.12%	1.96%	1.38%	1.10%	2.27%	0.94%
1 location only	0.80%	1.30%	1.69%	1.28%	1.64%	5.95%	0.88%	1.30%
Percent full-time employees								
Less than 25%	2.71%	8.11%	7.54% *	4.34%	4.86%	4.15%	4.83%	3.16%
25-49 %	2.13%	6.85%	6.17%	3.53%	3.73%	3.31%	3.52%	2.43%
50-74 %	1.67%	3.56%	3.06%	2.65%	2.99%	2.48%	1.98%	1.92%
75% or more	0.82%	1.42%	1.78%	1.22%	1.20%	1.21%	0.93%	0.94%
Union presence								
No union employees	0.82%	1.29%	1.58%	1.08%	1.13%	1.32%	0.82%	0.96%
Has union employees	1.65%	9.25%	10.10%	5.57%	3.27%	1.86%	5.30%	1.69%
Percent low-wage employees								
50% or more low-wage	1.48%	4.83%	4.44%	2.65%	2.27%	2.08%	2.51%	1.62%
Less than 50% low-wage	0.80%	1.33%	1.67%	1.16%	1.17%	1.18%	0.87%	0.91%

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

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* 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 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	93.4%	85.4%	88.6%	92.1%	92.0%	95.7%	88.8%	94.4%
Industry group **								
Agric., fish., forest.	81.6%	85.5%	--	82.4%	66.5%	97.5%	94.6%	78.5%
Mining and manufacturing	93.7%	87.1%	87.3%	93.6%	91.7%	95.4%	90.7%	94.1%
Construction	92.6%	88.0%	92.8%	93.3%	90.3%	98.5%	91.0%	93.8%
Utilities and transp.	94.1%	84.8%	92.7%	96.9%	82.7%	96.7%	92.4%	94.2%
Wholesale trade	94.2%	89.5%	83.0%	94.9%	94.2%	96.9%	89.3%	95.7%
Fin. svcs. and real estate	92.7%	78.3%	87.8%	87.5%	94.4%	94.0%	85.8%	93.6%
Retail trade	94.4%	80.0%	85.3%	90.3%	96.6%	96.9%	84.1%	96.5%
Professional services	92.9%	87.3%	86.2%	91.9%	91.9%	95.0%	88.5%	93.8%
Other services	94.5%	85.5%	93.3%	91.8%	92.8%	97.3%	89.8%	95.7%
Ownership								
For profit, incorporated	93.5%	87.2%	87.8%	92.8%	90.5%	95.9%	89.1%	94.4%
For profit, unincorporated	94.3%	81.9%	91.6%	91.2%	95.8%	97.7%	88.1%	96.2%
Nonprofit	92.7%	80.2%	88.9%	90.1%	94.0%	93.5%	88.1%	93.2%
Age of firm								
Less than 5 years	89.8%	79.0%	95.3%	88.3%	93.7%	97.5%	86.4%	93.3%
5-9 years	91.9%	87.1%	91.3%	95.1%	94.4%	85.3%	90.6%	93.0%
10-19 years	90.8%	87.8%	89.1%	90.6%	88.9%	97.6%	89.2%	91.7%
20 or more years	94.1%	85.4%	86.2%	92.8%	92.4%	95.7%	88.7%	94.8%
Multi/single status								
2 or more locations	94.9%	98.7%	81.4%	94.3%	92.4%	95.7%	90.5%	95.0%
1 location only	90.3%	85.1%	89.1%	91.4%	91.4%	97.6%	88.6%	91.9%
Percent full-time employees								
Less than 25%	90.9%	65.2%	83.6%	86.6%	91.6%	97.6%	78.3%	94.1%
25-49 %	92.3%	73.3%	81.8%	90.2%	90.2%	96.9%	81.7%	94.2%
50-74 %	93.2%	90.7%	84.0%	93.6%	87.6%	96.1%	89.7%	93.8%
75% or more	93.6%	85.9%	89.5%	92.2%	92.6%	95.6%	89.3%	94.5%
Union presence								
No union employees	93.3%	85.4%	88.7%	92.2%	92.0%	96.1%	88.9%	94.4%
Has union employees	94.2%	85.1%	82.2%	91.7%	91.8%	94.8%	84.9%	94.4%
Percent low-wage employees								
50% or more low-wage	91.8%	78.2%	88.0%	89.2%	87.1%	95.4%	87.8%	92.3%
Less than 50% low-wage	93.7%	86.0%	88.6%	92.6%	92.8%	95.8%	88.9%	94.7%

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

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	1.38%	1.23%	0.77%	0.81%	0.42%	0.67%	0.36%
Industry group **								
Agric., fish., forest.	9.34%	6.80%	--	14.65%	18.37%	2.26%	2.76%	11.38%
Mining and manufacturing	0.82%	5.05%	4.48%	1.83%	2.07%	0.99%	2.03%	0.89%
Construction	1.24%	3.87%	2.37%	1.77%	3.44%	0.75%	1.65%	1.80%
Utilities and transp.	1.66%	7.94%	3.57%	1.72%	6.59%	1.60%	2.65%	1.81%
Wholesale trade	0.85%	3.64%	4.56%	1.83%	2.08%	0.85%	2.17%	0.86%
Fin. svcs. and real estate	1.26%	5.44%	4.52%	4.07%	1.63%	1.72%	2.77%	1.38%
Retail trade	0.65%	5.43%	4.70%	2.51%	0.99%	0.50%	2.68%	0.51%
Professional services	0.57%	2.08%	2.65%	1.72%	1.41%	0.67%	1.27%	0.64%
Other services	0.53%	3.13%	1.79%	1.52%	1.60%	0.46%	1.42%	0.55%
Ownership								
For profit, incorporated	0.40%	1.40%	1.49%	0.84%	1.18%	0.50%	0.78%	0.45%
For profit, unincorporated	0.59%	3.49%	2.12%	1.83%	1.01%	0.49%	1.61%	0.56%
Nonprofit	0.82%	6.06%	4.73%	2.86%	1.06%	1.18%	2.39%	0.87%
Age of firm								
Less than 5 years	1.64%	4.61%	1.64%	2.93%	2.92%	2.11%	2.29%	2.21%
5-9 years	1.53%	3.95%	3.22%	1.26%	1.87%	8.93%	1.92%	2.27%
10-19 years	1.16%	2.09%	2.08%	2.01%	2.93%	0.78%	1.19%	1.67%
20 or more years	0.34%	2.02%	1.95%	0.92%	0.83%	0.42%	0.97%	0.36%
Multi/single status								
2 or more locations	0.36%	1.06%	5.52%	1.10%	0.84%	0.43%	1.83%	0.37%
1 location only	0.64%	1.40%	1.26%	0.95%	1.51%	1.10%	0.72%	1.04%
Percent full-time employees								
Less than 25%	1.56%	11.16%	8.25%	3.99%	2.30%	0.91%	5.78%	1.17%
25-49 %	1.03%	7.24%	5.87%	3.47%	2.45%	0.66%	3.34%	1.01%
50-74 %	0.94%	2.29%	4.30%	1.37%	3.45%	0.87%	1.68%	1.07%
75% or more	0.36%	1.56%	1.32%	0.89%	0.87%	0.49%	0.75%	0.41%
Union presence								
No union employees	0.36%	1.40%	1.25%	0.79%	0.88%	0.49%	0.68%	0.42%
Has union employees	0.72%	8.24%	8.11%	3.25%	2.06%	0.79%	4.07%	0.73%
Percent low-wage employees								
50% or more low-wage	0.91%	5.09%	3.01%	2.11%	2.99%	0.63%	1.80%	1.01%
Less than 50% low-wage	0.34%	1.43%	1.30%	0.83%	0.80%	0.47%	0.72%	0.39%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	94.4%	81.3%	86.4%	93.3%	92.6%	96.5%	86.8%	95.5%
Industry group **								
Agric., fish., forest.	91.7%	--	--	--	91.9%	90.4%	91.7%	91.7%
Mining and manufacturing	92.2%	76.0%	81.4%	92.3%	90.9%	93.6%	85.8%	92.7%
Construction	92.5%	83.1%	92.4%	96.4%	87.1%	99.7%	90.5%	93.8%
Utilities and transp.	97.7%	90.4%	92.4%	97.4%	89.7%	99.3%	93.1%	98.0%
Wholesale trade	94.6%	74.0%	82.0%	93.0%	96.4%	97.9%	83.7%	97.0%
Fin. svcs. and real estate	95.8%	74.3%	89.2%	91.7%	93.6%	97.2%	84.9%	96.5%
Retail trade	95.0%	82.0%	85.7%	88.2%	94.8%	97.5%	82.4%	96.9%
Professional services	94.0%	82.5%	86.1%	94.7%	92.9%	95.6%	87.1%	95.0%
Other services	95.0%	83.6%	84.8%	91.9%	95.0%	97.6%	86.6%	96.7%
Ownership								
For profit, incorporated	94.5%	80.5%	86.5%	93.8%	92.1%	96.7%	86.7%	95.6%
For profit, unincorporated	94.9%	79.2%	85.5%	93.6%	95.9%	97.9%	85.3%	97.2%
Nonprofit	93.4%	91.0%	87.9%	90.4%	92.2%	94.5%	90.1%	93.7%
Age of firm								
Less than 5 years	88.7%	79.8%	88.7%	90.3%	92.6%	95.0%	84.2%	93.2%
5-9 years	94.0%	83.5%	93.1%	95.3%	97.8%	94.3%	90.1%	96.8%
10-19 years	90.6%	76.8%	86.1%	95.2%	88.2%	98.1%	84.3%	93.6%
20 or more years	95.0%	84.5%	84.4%	92.6%	93.1%	96.4%	87.6%	95.7%
Multi/single status								
2 or more locations	95.6%	--	81.6%	95.2%	91.8%	96.4%	91.5%	95.7%
1 location only	90.6%	81.1%	86.8%	92.8%	93.9%	98.1%	86.3%	94.5%
Percent full-time employees								
Less than 25%	93.3%	79.4%	89.8%	87.9%	96.1%	97.0%	80.4%	96.7%
25-49 %	93.4%	84.8%	85.5%	78.3%	89.2%	99.1%	82.3%	95.8%
50-74 %	92.9%	81.2%	90.1%	91.6%	88.8%	95.1%	87.1%	93.7%
75% or more	94.6%	81.2%	86.2%	94.0%	93.0%	96.5%	87.1%	95.6%
Union presence								
No union employees	94.4%	82.3%	87.1%	93.7%	93.3%	96.6%	87.3%	95.6%
Has union employees	94.5%	63.9%	80.6%	91.0%	89.0%	96.2%	81.2%	95.1%
Percent low-wage employees								
50% or more low-wage	93.3%	88.0%	77.3%	87.7%	90.8%	95.8%	84.6%	94.3%
Less than 50% low-wage	94.5%	80.8%	86.8%	93.7%	92.8%	96.5%	86.9%	95.6%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	2.31%	1.80%	0.82%	1.11%	0.46%	1.05%	0.42%
Industry group **								
Agric., fish., forest.	4.46%	--	--	--	4.46%	7.86%	6.03%	5.25%
Mining and manufacturing	1.69%	9.78%	6.76%	2.76%	3.74%	2.25%	3.26%	1.82%
Construction	2.03%	8.00%	3.41%	1.37%	6.23%	0.27%	2.69%	2.82%
Utilities and transp.	0.65%	6.81%	4.87%	1.72%	4.34%	0.33%	2.83%	0.66%
Wholesale trade	0.91%	7.96%	5.51%	2.45%	1.14%	0.90%	3.44%	0.72%
Fin. svcs. and real estate	0.71%	10.91%	5.42%	2.91%	2.34%	0.66%	4.58%	0.67%
Retail trade	0.74%	6.63%	5.79%	4.08%	1.76%	0.58%	4.19%	0.55%
Professional services	0.64%	3.56%	3.43%	1.17%	1.49%	0.80%	1.82%	0.67%
Other services	0.68%	5.00%	5.22%	2.12%	1.61%	0.59%	2.66%	0.58%
Ownership								
For profit, incorporated	0.48%	2.76%	2.13%	0.98%	1.48%	0.55%	1.25%	0.52%
For profit, unincorporated	0.70%	6.12%	4.04%	1.61%	1.12%	0.59%	2.66%	0.51%
Nonprofit	1.03%	3.67%	5.98%	2.63%	2.37%	1.30%	2.47%	1.10%
Age of firm								
Less than 5 years	2.30%	6.67%	5.14%	3.28%	3.12%	4.28%	3.74%	2.23%
5-9 years	1.17%	5.79%	3.00%	1.50%	0.95%	2.92%	2.40%	0.98%
10-19 years	1.64%	4.85%	3.39%	1.40%	4.55%	0.70%	2.39%	2.17%
20 or more years	0.41%	2.99%	2.73%	1.17%	1.10%	0.49%	1.35%	0.43%
Multi/single status								
2 or more locations	0.46%	--	6.81%	1.09%	1.62%	0.47%	2.29%	0.47%
1 location only	0.72%	2.34%	1.86%	1.01%	1.32%	0.99%	1.12%	0.90%
Percent full-time employees								
Less than 25%	2.05%	11.38%	6.50%	7.58%	1.84%	1.39%	8.14%	1.06%
25-49 %	1.59%	8.21%	7.24%	8.54%	5.02%	0.31%	4.92%	1.56%
50-74 %	1.44%	5.93%	3.37%	2.61%	3.70%	1.88%	2.99%	1.60%
75% or more	0.42%	2.66%	1.98%	0.85%	1.20%	0.49%	1.14%	0.45%
Union presence								
No union employees	0.46%	2.18%	1.75%	0.71%	1.13%	0.61%	1.01%	0.51%
Has union employees	0.74%	16.16%	9.45%	3.97%	3.85%	0.58%	6.03%	0.72%
Percent low-wage employees								
50% or more low-wage	0.85%	5.15%	8.49%	3.36%	2.42%	0.83%	3.64%	0.85%
Less than 50% low-wage	0.42%	2.45%	1.83%	0.85%	1.19%	0.49%	1.09%	0.45%

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

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 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,246	4,373	4,377	4,626	4,288	4,105	4,446	4,206
Industry group **								
Agric., fish., forest.	4,562	--	--	5,103	4,595	4,493	4,577	4,557
Mining and manufacturing	4,161	4,249	4,297	4,921	4,276	3,894	4,489	4,120
Construction	4,499	4,433	4,450	4,611	4,622	4,131	4,435	4,545
Utilities and transp.	4,228	5,212	4,684	4,903	4,427	4,063	4,880	4,163
Wholesale trade	4,235	3,835	4,045	4,608	4,170	4,194	4,166	4,255
Fin. svcs. and real estate	4,063	4,780	4,674	4,190	3,938	4,017	4,519	4,012
Retail trade	4,523	4,056	4,574	4,726	4,722	4,428	4,468	4,533
Professional services	4,214	4,377	4,365	4,622	4,235	4,072	4,498	4,158
Other services	4,273	4,470	4,259	4,456	4,256	4,204	4,365	4,251
Ownership								
For profit, incorporated	4,269	4,330	4,409	4,701	4,302	4,132	4,470	4,229
For profit, unincorporated	4,261	4,533	4,493	4,439	4,252	4,107	4,488	4,193
Nonprofit	4,130	4,321	3,894	4,466	4,274	3,972	4,198	4,122
Age of firm								
Less than 5 years	4,392	4,321	4,929	4,677	4,130	3,053	4,761	4,037
5-9 years	4,474	4,102	4,206	5,026	4,515	3,835	4,301	4,605
10-19 years	4,366	4,630	4,572	4,520	4,203	4,145	4,598	4,247
20 or more years	4,207	4,319	4,201	4,594	4,298	4,111	4,345	4,190
Multi/single status								
2 or more locations	4,169	3,209	4,135	4,684	4,269	4,113	4,363	4,164
1 location only	4,417	4,401	4,392	4,607	4,313	3,800	4,456	4,381
Percent full-time employees								
Less than 25%	4,329	3,881	4,366	4,787	4,756	4,017	4,451	4,303
25-49 %	4,438	4,015	4,584	4,607	4,636	4,308	4,418	4,442
50-74 %	4,454	4,549	4,073	4,600	4,299	4,491	4,513	4,443
75% or more	4,207	4,373	4,397	4,627	4,257	4,042	4,439	4,160
Union presence								
No union employees	4,259	4,383	4,395	4,630	4,336	4,059	4,460	4,210
Has union employees	4,188	3,905	3,566	4,555	3,849	4,226	3,952	4,194
Percent low-wage employees								
50% or more low-wage	4,504	4,974	4,164	4,652	4,786	4,355	4,642	4,486
Less than 50% low-wage	4,208	4,331	4,392	4,622	4,211	4,066	4,428	4,162

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.34	80.43	89.45	58.55	47.94	28.62	47.22	23.80
Industry group **								
Agric., fish., forest.	306.98	--	--	669.13	629.49	526.14	479.30	371.12
Mining and manufacturing	62.49	373.37	342.47	191.66	115.43	79.18	156.12	67.60
Construction	107.85	289.59	328.65	174.58	233.13	177.87	182.56	131.53
Utilities and transp.	98.60	289.23	438.29	275.09	227.99	118.24	251.98	103.87
Wholesale trade	81.70	296.23	220.52	196.43	190.75	115.52	145.14	96.66
Fin. svcs. and real estate	59.39	202.61	321.74	197.64	138.01	73.82	157.92	63.86
Retail trade	56.89	234.27	245.81	199.78	149.03	62.71	137.97	62.30
Professional services	40.31	128.11	125.41	99.84	82.34	59.01	75.63	45.78
Other services	49.64	187.85	206.63	129.35	131.73	61.83	110.13	55.45
Ownership								
For profit, incorporated	24.87	98.13	107.90	72.21	60.25	31.40	57.41	27.51
For profit, unincorporated	59.80	166.11	191.05	133.61	120.42	99.39	101.18	71.42
Nonprofit	59.53	233.04	262.20	141.52	108.27	87.28	137.27	64.57
Age of firm								
Less than 5 years	137.23	237.77	405.36	220.40	217.12	330.30	180.78	174.84
5-9 years	114.34	200.16	249.67	255.83	200.26	192.55	146.29	166.07
10-19 years	64.92	144.77	136.73	118.05	124.74	174.09	85.03	87.51
20 or more years	23.24	119.30	111.97	69.75	55.01	29.05	61.28	24.97
Multi/single status								
2 or more locations	25.04	516.93	315.55	132.53	55.49	28.56	135.11	25.44
1 location only	40.81	80.48	92.82	64.51	84.74	270.68	50.33	63.11
Percent full-time employees								
Less than 25%	125.42	430.78	424.12	353.37	280.47	132.22	349.71	132.23
25-49 %	86.22	354.90	333.15	198.86	191.35	116.63	186.57	95.61
50-74 %	57.66	224.01	226.86	141.46	154.10	74.42	121.62	64.60
75% or more	24.04	89.61	99.82	66.87	53.47	32.11	53.01	26.82
Union presence								
No union employees	23.09	81.34	90.51	60.16	48.66	32.70	48.06	26.23
Has union employees	55.83	557.68	517.27	246.40	197.49	59.22	230.76	56.95
Percent low-wage employees								
50% or more low-wage	50.16	283.69	242.78	141.49	108.24	62.43	147.52	53.18
Less than 50% low-wage	23.35	83.17	94.06	63.78	51.94	31.77	49.66	26.26

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,183	8,883	8,681	8,737	8,078	8,062	8,821	8,098
Industry group **								
Agric., fish., forest.	7,831	--	--	--	7,080	7,769	9,384	7,506
Mining and manufacturing	7,880	9,676	8,242	9,279	7,948	7,555	8,990	7,793
Construction	8,609	9,475	8,351	8,085	9,438	8,143	8,649	8,586
Utilities and transp.	8,038	8,299	9,070	6,659	7,896	8,102	8,488	8,011
Wholesale trade	8,101	8,202	8,651	8,350	8,232	7,915	8,501	8,023
Fin. svcs. and real estate	8,220	9,691	9,754	8,411	7,443	8,274	9,419	8,153
Retail trade	9,063	9,901	8,988	8,971	8,352	9,194	9,711	8,981
Professional services	8,149	9,056	8,725	8,915	8,065	7,981	8,824	8,057
Other services	8,104	7,802	8,528	9,188	8,038	7,934	8,505	8,029
Ownership								
For profit, incorporated	8,243	8,901	8,803	8,729	8,150	8,129	8,911	8,156
For profit, unincorporated	8,074	9,929	8,438	9,072	7,949	7,688	9,027	7,882
Nonprofit	7,969	7,119	8,085	8,389	7,898	7,969	7,839	7,981
Age of firm								
Less than 5 years	8,559	9,340	9,751	9,065	7,539	7,188	9,639	7,564
5-9 years	8,388	8,318	8,095	9,035	8,519	7,504	8,190	8,520
10-19 years	8,462	9,783	8,739	8,687	7,895	8,240	9,233	8,123
20 or more years	8,132	8,295	8,666	8,681	8,105	8,063	8,645	8,091
Multi/single status								
2 or more locations	8,106	--	7,648	8,963	8,120	8,077	8,782	8,097
1 location only	8,431	8,908	8,753	8,674	8,017	7,466	8,824	8,108
Percent full-time employees								
Less than 25%	7,770	--	--	8,142	7,385	8,093	7,207	7,892
25-49 %	8,605	9,247	9,246	9,255	8,619	8,388	9,185	8,494
50-74 %	8,687	9,583	8,620	8,453	7,844	8,835	8,845	8,666
75% or more	8,129	8,851	8,681	8,756	8,088	7,976	8,836	8,037
Union presence								
No union employees	8,244	8,931	8,642	8,864	8,060	8,114	8,801	8,152
Has union employees	7,986	7,839	9,060	7,935	8,194	7,941	9,058	7,943
Percent low-wage employees								
50% or more low-wage	8,669	8,740	7,862	8,508	8,956	8,626	8,397	8,697
Less than 50% low-wage	8,147	8,894	8,713	8,751	8,009	8,019	8,845	8,053

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.33	260.80	215.43	171.71	137.09	87.42	135.72	71.58
Industry group **								
Agric., fish., forest.	570.92	--	--	--	1,059.73	840.66	1,077.23	639.59
Mining and manufacturing	196.96	929.93	1,133.60	390.65	286.34	275.36	420.97	207.75
Construction	322.40	691.09	443.77	593.19	701.03	429.43	391.27	457.35
Utilities and transp.	244.54	609.27	851.38	753.23	626.56	283.59	390.02	257.83
Wholesale trade	180.59	751.99	573.09	509.95	425.45	228.91	340.46	204.96
Fin. svcs. and real estate	187.91	638.04	621.87	499.52	265.49	229.65	392.35	198.16
Retail trade	148.33	928.66	842.22	507.65	391.57	168.65	427.23	158.00
Professional services	106.01	483.27	342.59	249.25	226.04	139.71	227.62	115.72
Other services	186.78	621.62	658.97	461.65	443.53	240.25	426.66	204.85
Ownership								
For profit, incorporated	70.02	304.92	256.39	210.98	163.51	89.84	161.13	76.24
For profit, unincorporated	278.63	545.58	496.20	329.04	391.45	452.63	294.81	321.71
Nonprofit	159.07	747.57	610.57	489.58	308.18	207.93	438.85	168.76
Age of firm								
Less than 5 years	426.79	709.75	1,070.21	526.54	883.97	972.85	472.78	620.55
5-9 years	288.52	679.39	533.01	567.04	585.11	626.88	403.95	392.62
10-19 years	184.84	560.58	326.40	386.54	333.64	395.97	294.14	228.74
20 or more years	72.48	335.03	299.61	213.92	154.16	90.36	167.26	76.95
Multi/single status								
2 or more locations	78.28	--	604.38	360.51	175.08	88.97	316.21	79.19
1 location only	112.72	264.38	226.27	195.00	221.53	479.28	145.44	164.53
Percent full-time employees								
Less than 25%	394.21	--	--	651.36	793.73	532.06	838.18	441.21
25-49 %	306.91	615.29	1,067.88	713.96	711.26	416.20	533.32	348.14
50-74 %	157.20	612.17	596.77	596.35	457.88	181.09	427.90	168.75
75% or more	71.94	306.39	232.29	185.13	147.48	96.60	148.97	78.71
Union presence								
No union employees	66.06	263.88	217.45	157.68	130.19	93.78	133.76	73.73
Has union employees	174.77	1,472.41	949.86	730.84	560.02	192.42	714.22	178.54
Percent low-wage employees								
50% or more low-wage	170.39	932.45	752.14	461.56	414.97	208.96	480.17	181.22
Less than 50% low-wage	68.98	273.09	222.32	180.13	143.78	92.71	141.06	75.72

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	53.0%	54.8%	52.2%	58.4%	54.5%	50.7%	55.1%	52.5%
Industry group **								
Agric., fish., forest.	53.2%	57.7%	--	79.0%	37.6%*	64.7%	61.6%	51.1%
Mining and manufacturing	48.9%	50.6%	52.7%	65.2%	50.0%	43.6%	54.8%	48.1%
Construction	56.1%	52.9%	50.2%	57.5%	62.0%	50.8%	50.6%	60.2%
Utilities and transp.	64.0%	63.5%	66.4%	69.1%	59.9%	64.2%	66.3%	63.7%
Wholesale trade	55.0%	52.1%	50.9%	58.9%	52.7%	55.7%	54.8%	55.0%
Fin. svcs. and real estate	57.7%	55.7%	60.8%	57.8%	53.4%	58.7%	58.8%	57.6%
Retail trade	61.7%	66.2%	61.8%	63.5%	68.8%	58.3%	62.6%	61.6%
Professional services	47.2%	54.0%	51.1%	56.0%	51.4%	41.7%	55.5%	45.4%
Other services	52.1%	52.3%	46.5%	51.9%	55.9%	51.3%	50.0%	52.6%
Ownership								
For profit, incorporated	55.2%	58.3%	53.3%	60.6%	54.4%	54.1%	56.6%	55.0%
For profit, unincorporated	54.2%	49.1%	56.5%	57.2%	62.2%	48.6%	55.6%	53.7%
Nonprofit	41.7%	42.0%	35.7%	49.0%	49.4%	35.8%	43.3%	41.5%
Age of firm								
Less than 5 years	46.1%	49.0%	37.4%	50.2%	49.1%	23.0%*	48.7%	43.3%
5-9 years	59.2%	50.7%	52.1%	66.0%	64.9%	49.5%	55.4%	62.2%
10-19 years	53.4%	58.4%	56.9%	55.7%	47.4%	55.3%	55.9%	52.1%
20 or more years	52.8%	55.7%	52.8%	59.4%	55.7%	50.6%	56.0%	52.4%
Multi/single status								
2 or more locations	52.4%	36.4%*	48.7%	61.2%	56.4%	50.9%	55.2%	52.3%
1 location only	54.1%	55.2%	52.5%	57.6%	52.1%	43.2%	55.1%	53.2%
Percent full-time employees								
Less than 25%	54.6%	38.9%	44.2%	47.5%	63.7%	56.1%	42.6%	57.6%
25-49 %	53.6%	46.2%	49.7%	53.1%	62.3%	50.3%	46.7%	54.9%
50-74 %	52.8%	57.6%	49.9%	55.6%	54.8%	51.2%	54.9%	52.4%
75% or more	52.9%	55.3%	52.7%	59.3%	53.8%	50.6%	55.8%	52.3%
Union presence								
No union employees	54.7%	55.2%	52.7%	59.1%	56.4%	52.5%	55.6%	54.5%
Has union employees	44.9%	32.3%*	32.7%*	46.3%	37.1%	46.2%	37.9%	45.1%
Percent low-wage employees								
50% or more low-wage	55.2%	58.3%	42.6%	54.3%	60.0%	54.0%	49.3%	56.0%
Less than 50% low-wage	52.6%	54.5%	52.9%	59.0%	53.6%	50.2%	55.6%	52.0%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.91%	2.04%	1.36%	1.30%	0.99%	1.11%	0.74%
Industry group **								
Agric., fish., forest.	10.23%	13.14%	--	14.49%	15.90%*	17.18%	11.67%	12.44%
Mining and manufacturing	1.58%	7.82%	7.08%	3.42%	3.15%	2.24%	3.59%	1.72%
Construction	2.54%	6.10%	6.72%	4.39%	5.18%	5.09%	3.69%	3.34%
Utilities and transp.	2.85%	10.65%	10.73%	6.60%	6.41%	3.63%	6.48%	3.07%
Wholesale trade	2.13%	6.89%	6.79%	4.91%	4.38%	3.36%	3.85%	2.53%
Fin. svcs. and real estate	2.42%	5.59%	7.29%	4.99%	4.80%	3.21%	3.71%	2.68%
Retail trade	1.49%	5.73%	6.14%	4.51%	3.41%	1.88%	3.40%	1.65%
Professional services	1.04%	3.43%	3.46%	2.54%	2.22%	1.48%	1.95%	1.18%
Other services	1.54%	4.61%	4.72%	3.36%	3.75%	2.24%	2.74%	1.80%
Ownership								
For profit, incorporated	0.78%	2.26%	2.45%	1.65%	1.67%	1.16%	1.35%	0.90%
For profit, unincorporated	1.64%	4.31%	4.76%	3.40%	3.64%	2.69%	2.54%	2.01%
Nonprofit	1.46%	6.68%	5.83%	3.50%	2.65%	2.12%	3.32%	1.59%
Age of firm								
Less than 5 years	3.86%	5.45%	8.02%	5.27%	10.13%	10.90%*	3.99%	6.66%
5-9 years	2.52%	5.25%	5.69%	4.30%	5.34%	7.30%	3.27%	3.66%
10-19 years	1.74%	3.67%	3.83%	2.89%	3.36%	4.87%	2.19%	2.39%
20 or more years	0.73%	2.86%	2.58%	1.76%	1.40%	1.02%	1.51%	0.80%
Multi/single status								
2 or more locations	0.82%	13.19%*	6.69%	2.77%	1.46%	1.00%	3.66%	0.83%
1 location only	1.04%	1.93%	2.14%	1.58%	2.36%	7.02%	1.17%	1.69%
Percent full-time employees								
Less than 25%	2.78%	10.19%	8.84%	7.05%	5.86%	3.53%	6.47%	2.93%
25-49 %	2.24%	9.96%	7.35%	5.98%	4.50%	3.15%	4.52%	2.54%
50-74 %	1.69%	5.50%	6.04%	3.95%	3.92%	2.41%	3.36%	1.92%
75% or more	0.73%	2.15%	2.28%	1.52%	1.48%	1.14%	1.24%	0.85%
Union presence								
No union employees	0.70%	1.94%	2.08%	1.39%	1.37%	1.18%	1.13%	0.83%
Has union employees	1.58%	11.32%*	11.13%*	6.44%	4.13%	1.77%	5.92%	1.61%
Percent low-wage employees								
50% or more low-wage	1.40%	6.46%	5.40%	3.71%	3.15%	1.82%	3.89%	1.49%
Less than 50% low-wage	0.71%	2.00%	2.16%	1.46%	1.44%	1.12%	1.16%	0.83%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.8%	16.5%	17.3%	25.1%	42.2%	66.1%	19.7%	55.2%
Industry group **								
Agric., fish., forest.	11.2% *	5.4% *	--	4.8% *	12.4% *	15.1% *	7.8% *	12.2% *
Mining and manufacturing	49.0%	15.5% *	11.1% *	27.9%	48.6%	62.8%	22.6%	53.0%
Construction	25.1%	16.0% *	10.7% *	28.7%	24.7%	42.1%	20.8%	27.9%
Utilities and transp.	60.1%	1.8% *	23.4% *	19.6%	34.8%	74.1%	22.0%	64.2%
Wholesale trade	43.4%	14.5% *	8.2% *	31.6%	36.1%	63.5%	18.6%	51.3%
Fin. svcs. and real estate	67.3%	28.8%	33.0%	37.5%	54.5%	77.4%	32.1%	71.7%
Retail trade	43.2%	4.0% *	15.6% *	19.7%	36.4%	59.9%	11.0%	49.9%
Professional services	48.4%	22.2%	19.7%	26.4%	48.0%	63.9%	22.0%	55.3%
Other services	43.3%	11.7% *	18.4%	15.9%	35.7%	62.3%	13.6%	50.2%
Ownership								
For profit, incorporated	51.0%	16.8%	15.7%	24.8%	41.1%	69.2%	18.7%	58.0%
For profit, unincorporated	39.6%	14.8%	17.9%	25.9%	40.5%	55.8%	20.7%	46.0%
Nonprofit	45.5%	18.2% *	34.6%	26.0%	47.4%	53.0%	26.7%	47.9%
Age of firm								
Less than 5 years	23.2%	14.5%	16.2% *	18.5%	32.2%	71.2%	14.9%	32.8%
5-9 years	22.5%	16.5%	6.9% *	20.1%	29.9%	36.2%	12.8%	29.3%
10-19 years	31.1%	16.1%	21.6%	24.0%	37.6%	48.2%	20.6%	37.1%
20 or more years	54.6%	17.3%	18.0%	27.2%	45.2%	67.3%	21.9%	59.0%
Multi/single status								
2 or more locations	59.6%	38.1% *	23.9% *	27.9%	44.2%	66.6%	24.8%	60.5%
1 location only	26.7%	16.2%	16.9%	24.2%	39.4%	43.2%	19.2%	34.1%
Percent full-time employees								
Less than 25%	34.0%	23.3% *	12.5% *	9.0% *	16.8% *	55.2%	14.7% *	37.5%
25-49 %	40.9%	10.1% *	21.7% *	23.0%	37.9%	53.2%	15.5%	45.0%
50-74 %	45.6%	8.8% *	31.6%	29.1%	40.2%	57.3%	21.0%	50.7%
75% or more	49.9%	17.8%	15.8%	25.0%	43.4%	68.2%	19.8%	56.7%
Union presence								
No union employees	45.8%	16.7%	17.5%	24.4%	41.7%	65.0%	19.6%	52.7%
Has union employees	65.6%	1.9% *	8.3% *	43.0%	49.8%	69.3%	26.4% *	66.6%
Percent low-wage employees								
50% or more low-wage	40.7%	20.6% *	5.5% *	12.8%	31.0%	55.1%	15.5%	43.6%
Less than 50% low-wage	50.0%	16.2%	18.0%	26.8%	44.3%	68.0%	20.1%	57.2%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.91%	1.87%	1.90%	1.55%	1.70%	1.31%	1.10%	1.04%
Industry group **								
Agric., fish., forest.	4.29% *	5.37% *	--	3.20% *	7.81% *	11.69% *	4.63% *	5.61% *
Mining and manufacturing	2.35%	4.95% *	4.40% *	4.45%	4.48%	3.36%	3.61%	2.57%
Construction	2.94%	6.30% *	3.74% *	5.66%	6.20%	7.51%	3.44%	4.30%
Utilities and transp.	4.03%	1.51% *	11.75% *	5.38%	7.45%	4.37%	5.68%	4.23%
Wholesale trade	3.06%	5.13% *	3.12% *	6.62%	5.79%	4.67%	3.37%	3.70%
Fin. svcs. and real estate	2.86%	7.30%	8.56%	6.32%	4.69%	3.59%	4.68%	3.04%
Retail trade	2.18%	2.04% *	6.26% *	3.91%	5.35%	2.90%	2.76%	2.51%
Professional services	1.49%	3.70%	3.58%	2.90%	3.00%	2.19%	2.05%	1.74%
Other services	2.06%	3.74% *	5.02%	2.95%	4.58%	2.92%	2.28%	2.38%
Ownership								
For profit, incorporated	1.09%	2.22%	2.02%	1.87%	2.14%	1.44%	1.23%	1.22%
For profit, unincorporated	2.15%	3.57%	4.94%	3.68%	4.44%	3.94%	2.71%	2.69%
Nonprofit	2.27%	7.48% *	9.58%	4.43%	3.76%	3.73%	4.57%	2.50%
Age of firm								
Less than 5 years	3.38%	4.02%	5.78% *	4.09%	9.33%	15.79%	2.54%	7.00%
5-9 years	2.83%	4.66%	2.76% *	5.41%	6.06%	10.67%	2.41%	4.46%
10-19 years	2.11%	3.42%	4.17%	3.35%	4.00%	7.75%	2.35%	3.07%
20 or more years	1.02%	3.00%	2.68%	2.01%	1.95%	1.29%	1.60%	1.10%
Multi/single status								
2 or more locations	1.10%	22.01% *	8.42% *	3.16%	1.96%	1.29%	3.51%	1.12%
1 location only	1.23%	1.86%	1.94%	1.80%	3.00%	11.96%	1.16%	2.13%
Percent full-time employees								
Less than 25%	3.58%	12.54% *	5.80% *	3.64% *	5.16% *	4.76%	5.72% *	4.08%
25-49 %	2.90%	5.93% *	7.03% *	6.35%	5.48%	4.20%	3.68%	3.24%
50-74 %	2.45%	2.83% *	8.26%	4.25%	5.02%	3.75%	3.43%	2.85%
75% or more	1.03%	2.18%	1.97%	1.74%	1.94%	1.45%	1.21%	1.18%
Union presence								
No union employees	0.98%	1.89%	1.92%	1.54%	1.76%	1.54%	1.11%	1.15%
Has union employees	2.31%	2.00% *	7.80% *	10.19%	6.89%	2.46%	8.40% *	2.34%
Percent low-wage employees								
50% or more low-wage	2.00%	9.66% *	2.47% *	2.56%	3.74%	2.58%	3.92%	2.14%
Less than 50% low-wage	1.01%	1.85%	2.00%	1.72%	1.90%	1.46%	1.15%	1.16%

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.8%	9.1%	9.1%	14.7%	23.0%	33.5%	10.9%	29.0%
Industry group **								
Agric., fish., forest.	6.0%*	3.1%*	--	3.8%*	4.7%*	9.8%*	4.8%*	6.2%*
Mining and manufacturing	24.0%	7.9%*	5.9%*	18.2%	24.3%	27.4%	12.4%	25.5%
Construction	14.1%	8.4%*	5.4%*	16.5%	15.3%	21.4%	10.5%	16.8%
Utilities and transp.	38.5%	1.1%*	15.5%*	13.5%	20.9%	47.6%	14.6%	40.9%
Wholesale trade	23.9%	7.6%*	4.2%*	18.6%	19.0%	35.4%	10.2%	28.3%
Fin. svcs. and real estate	38.8%	16.1%	20.1%	21.7%	29.1%	45.5%	18.9%	41.3%
Retail trade	26.7%	2.6%*	9.7%*	12.5%	25.0%	34.9%	6.9%	30.7%
Professional services	22.8%	12.0%	10.1%	14.8%	24.7%	26.6%	12.2%	25.1%
Other services	22.5%	6.1%*	8.6%	8.2%	19.9%	31.9%	6.8%	26.4%
Ownership								
For profit, incorporated	28.2%	9.8%	8.4%	15.0%	22.4%	37.4%	10.6%	31.9%
For profit, unincorporated	21.5%	7.3%	10.1%	14.8%	25.2%	27.2%	11.5%	24.7%
Nonprofit	19.0%	7.6%*	12.3%*	12.7%	23.4%	19.0%	11.6%	19.9%
Age of firm								
Less than 5 years	10.7%	7.1%	6.0%*	9.3%	15.8%	16.4%*	7.3%	14.2%
5-9 years	13.3%	8.4%	3.6%*	13.3%	19.4%	17.9%	7.1%	18.2%
10-19 years	16.6%	9.4%	12.3%	13.4%	17.8%	26.7%	11.5%	19.3%
20 or more years	28.8%	9.7%	9.5%	16.1%	25.2%	34.1%	12.3%	30.9%
Multi/single status								
2 or more locations	31.2%	13.9%*	11.6%*	17.0%	25.0%	33.9%	13.7%	31.7%
1 location only	14.5%	9.0%	8.9%	13.9%	20.5%	18.7%	10.6%	18.2%
Percent full-time employees								
Less than 25%	18.5%	9.0%*	5.5%*	4.3%*	10.7%	31.0%	6.2%*	21.6%
25-49 %	21.9%	4.6%*	10.8%*	12.2%	23.6%	26.8%	7.2%	24.7%
50-74 %	24.1%	5.1%*	15.8%*	16.2%	22.0%	29.3%	11.5%	26.6%
75% or more	26.4%	9.8%	8.3%	14.8%	23.4%	34.5%	11.1%	29.7%
Union presence								
No union employees	25.1%	9.2%	9.2%	14.4%	23.5%	34.1%	10.9%	28.7%
Has union employees	29.4%	0.6%*	2.7%*	19.9%*	18.5%	32.0%	10.0%*	30.0%
Percent low-wage employees								
50% or more low-wage	22.5%	12.0%*	2.3%*	6.9%	18.6%	29.7%	7.6%	24.4%
Less than 50% low-wage	26.3%	8.8%	9.5%	15.8%	23.7%	34.1%	11.2%	29.7%

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	1.06%	1.05%	0.97%	1.05%	1.00%	0.63%	0.73%
Industry group **								
Agric., fish., forest.	1.85% *	3.11% *	--	2.24% *	2.49% *	5.62% *	2.59% *	2.24% *
Mining and manufacturing	1.45%	2.69% *	2.33% *	3.06%	2.80%	2.14%	2.12%	1.60%
Construction	1.74%	3.42% *	1.99% *	3.41%	4.06%	4.16%	1.90%	2.68%
Utilities and transp.	3.44%	0.93% *	8.33% *	3.90%	4.66%	4.31%	4.01%	3.69%
Wholesale trade	1.94%	2.76% *	1.56% *	4.33%	3.17%	3.40%	1.88%	2.42%
Fin. svcs. and real estate	2.58%	4.44%	5.85%	4.05%	3.70%	3.37%	2.98%	2.81%
Retail trade	1.45%	1.34% *	4.03% *	2.67%	3.76%	2.00%	1.77%	1.68%
Professional services	0.87%	2.14%	1.92%	1.75%	1.80%	1.33%	1.19%	1.01%
Other services	1.26%	1.98% *	2.45%	1.51%	2.87%	2.01%	1.17%	1.52%
Ownership								
For profit, incorporated	0.79%	1.34%	1.13%	1.19%	1.33%	1.21%	0.72%	0.92%
For profit, unincorporated	1.30%	1.79%	2.95%	2.26%	2.98%	2.27%	1.57%	1.64%
Nonprofit	1.10%	3.30% *	4.08% *	2.29%	2.07%	1.66%	2.17%	1.21%
Age of firm								
Less than 5 years	1.64%	1.98%	2.41% *	2.16%	4.59%	9.60% *	1.30%	3.12%
5-9 years	1.75%	2.45%	1.44% *	3.75%	4.11%	5.23%	1.34%	2.93%
10-19 years	1.22%	2.05%	2.54%	1.97%	2.23%	4.17%	1.39%	1.73%
20 or more years	0.74%	1.76%	1.47%	1.27%	1.25%	1.03%	0.94%	0.81%
Multi/single status								
2 or more locations	0.82%	10.61% *	4.49% *	2.06%	1.26%	1.01%	2.02%	0.84%
1 location only	0.72%	1.06%	1.07%	1.10%	1.77%	4.98%	0.67%	1.25%
Percent full-time employees								
Less than 25%	2.16%	5.53% *	2.56% *	1.84% *	3.10%	3.79%	2.63% *	2.56%
25-49 %	1.73%	2.54% *	3.63% *	3.46%	3.85%	2.59%	1.71%	2.02%
50-74 %	1.49%	1.68% *	4.87% *	2.72%	3.08%	2.22%	2.05%	1.72%
75% or more	0.71%	1.24%	1.09%	1.09%	1.19%	1.15%	0.71%	0.84%
Union presence								
No union employees	0.68%	1.08%	1.07%	0.96%	1.11%	1.19%	0.64%	0.82%
Has union employees	1.58%	0.62% *	2.49% *	6.22% *	3.24%	1.80%	3.58% *	1.62%
Percent low-wage employees								
50% or more low-wage	1.30%	6.05% *	1.09% *	1.45%	2.46%	1.86%	2.06%	1.42%
Less than 50% low-wage	0.69%	1.03%	1.12%	1.08%	1.16%	1.11%	0.67%	0.81%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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

Table I.F.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.1%	45.7%	43.2%	43.8%	31.5%	17.2%	44.2%	23.5%
Industry group **								
Agric., fish., forest.	47.2%	54.6%	--	75.2%	33.0%*	54.9%*	56.8%	44.9%
Mining and manufacturing	24.9%	42.8%	46.9%	47.0%	25.7%	16.2%	42.4%	22.6%
Construction	42.0%	44.5%	44.8%	41.0%	46.7%	29.4%	40.1%	43.4%
Utilities and transp.	25.5%	62.4%	50.9%	55.5%	39.0%	16.6%	51.7%	22.8%
Wholesale trade	31.1%	44.5%	46.7%	40.3%	33.7%	20.4%	44.6%	26.8%
Fin. svcs. and real estate	18.9%	39.7%	40.7%	36.1%	24.3%	13.3%	39.9%	16.3%
Retail trade	35.1%	63.6%	52.1%	51.0%	43.8%	23.4%	55.7%	30.9%
Professional services	24.3%	42.0%	41.0%	41.3%	26.8%	15.1%	43.3%	20.3%
Other services	29.5%	46.2%	37.9%	43.7%	36.0%	19.4%	43.2%	26.2%
Ownership								
For profit, incorporated	27.1%	48.5%	44.9%	45.6%	32.1%	16.7%	46.0%	23.1%
For profit, unincorporated	32.7%	41.8%	46.4%	42.4%	37.0%	21.5%	44.1%	29.0%
Nonprofit	22.7%	34.4%	23.3%	36.3%	26.0%	16.8%	31.8%	21.6%
Age of firm								
Less than 5 years	35.4%	41.9%	31.4%	40.9%	33.3%	6.6%*	41.4%	29.1%
5-9 years	45.8%	42.4%	48.5%	52.8%	45.5%	31.6%	48.3%	43.9%
10-19 years	36.8%	49.0%	44.6%	42.3%	29.5%	28.6%	44.3%	32.8%
20 or more years	24.0%	46.1%	43.2%	43.3%	30.5%	16.6%	43.7%	21.5%
Multi/single status								
2 or more locations	21.2%	22.5%*	37.1%	44.1%	31.5%	17.0%	41.5%	20.7%
1 location only	39.6%	46.2%	43.6%	43.7%	31.6%	24.6%*	44.5%	35.1%
Percent full-time employees								
Less than 25%	36.1%	29.8%*	38.7%	43.2%	53.0%	25.1%	36.3%	36.0%
25-49 %	31.7%	41.5%	39.0%	40.9%	38.7%	23.6%	39.5%	30.2%
50-74 %	28.7%	52.5%	34.2%	39.4%	32.8%	21.9%	43.4%	25.8%
75% or more	26.5%	45.5%	44.4%	44.5%	30.5%	16.1%	44.7%	22.6%
Union presence								
No union employees	29.7%	46.0%	43.5%	44.7%	32.9%	18.4%	44.7%	25.8%
Has union employees	15.4%	31.7%*	30.0%*	26.4%	18.6%	14.2%	27.9%	15.1%
Percent low-wage employees								
50% or more low-wage	32.7%	46.2%	40.3%	47.4%	41.3%	24.2%	41.7%	31.6%
Less than 50% low-wage	26.3%	45.7%	43.4%	43.2%	29.9%	16.1%	44.4%	22.2%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	1.94%	1.98%	1.38%	1.23%	0.70%	1.11%	0.60%
Industry group **								
Agric., fish., forest.	10.59%	13.10%	--	15.27%	15.73%*	21.24%*	12.25%	12.92%
Mining and manufacturing	1.33%	7.27%	7.04%	3.78%	2.67%	1.61%	3.46%	1.42%
Construction	2.57%	6.27%	6.35%	4.67%	5.47%	5.08%	3.41%	3.67%
Utilities and transp.	2.53%	10.72%	11.03%	6.56%	6.59%	2.75%	6.34%	2.67%
Wholesale trade	2.04%	6.72%	6.76%	4.90%	4.49%	2.86%	3.87%	2.36%
Fin. svcs. and real estate	1.65%	5.57%	6.93%	4.88%	3.25%	2.18%	3.75%	1.78%
Retail trade	1.64%	5.83%	6.30%	4.31%	4.45%	1.88%	3.48%	1.82%
Professional services	0.88%	3.34%	3.40%	2.49%	2.00%	1.04%	1.96%	0.96%
Other services	1.39%	4.66%	4.60%	3.49%	3.54%	1.75%	2.71%	1.57%
Ownership								
For profit, incorporated	0.64%	2.31%	2.38%	1.70%	1.54%	0.80%	1.33%	0.71%
For profit, unincorporated	1.57%	4.26%	4.72%	3.32%	3.69%	2.38%	2.57%	1.89%
Nonprofit	1.30%	6.47%	4.96%	3.49%	2.50%	1.74%	3.14%	1.40%
Age of firm								
Less than 5 years	3.61%	5.40%	7.26%	4.98%	9.50%	3.93%*	3.77%	6.16%
5-9 years	2.61%	5.15%	5.66%	4.73%	5.67%	7.93%	3.32%	3.86%
10-19 years	1.69%	3.77%	3.74%	2.92%	2.88%	5.63%	2.17%	2.33%
20 or more years	0.57%	2.86%	2.59%	1.79%	1.33%	0.68%	1.51%	0.61%
Multi/single status								
2 or more locations	0.61%	9.64%*	6.34%	2.82%	1.40%	0.69%	3.59%	0.62%
1 location only	1.01%	1.96%	2.07%	1.60%	2.18%	7.56%*	1.17%	1.63%
Percent full-time employees								
Less than 25%	2.70%	8.99%*	8.67%	6.66%	6.73%	2.62%	6.00%	3.02%
25-49 %	2.13%	10.31%	7.15%	6.08%	4.36%	2.67%	4.51%	2.36%
50-74 %	1.60%	5.35%	5.26%	3.49%	3.74%	2.29%	3.16%	1.82%
75% or more	0.60%	2.19%	2.22%	1.56%	1.39%	0.77%	1.24%	0.67%
Union presence								
No union employees	0.60%	1.97%	2.01%	1.42%	1.32%	0.85%	1.12%	0.69%
Has union employees	1.09%	11.31%*	11.11%*	4.89%	3.34%	1.18%	5.32%	1.10%
Percent low-wage employees								
50% or more low-wage	1.30%	6.77%	5.24%	3.58%	3.09%	1.48%	3.70%	1.39%
Less than 50% low-wage	0.58%	2.03%	2.09%	1.49%	1.34%	0.78%	1.16%	0.66%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.9%	55.5%	50.6%	56.4%	49.7%	51.8%	55.2%	51.4%
Industry group **								
Agric., fish., forest.	46.1%	--	--	--	35.0%	41.0%	74.3%	40.2%
Mining and manufacturing	46.4%	60.3%	56.3%	61.3%	47.7%	42.5%	59.3%	45.3%
Construction	46.4%	55.9%	37.9%	44.9%	45.2%	53.3%	43.9%	48.0%
Utilities and transp.	63.9%	46.6%	58.1% *	51.5%	49.0%	67.4%	61.8%	64.0%
Wholesale trade	54.1%	62.0%	39.4%	56.0%	50.1%	56.9%	53.4%	54.3%
Fin. svcs. and real estate	60.2%	53.8%	55.9%	60.0%	53.2%	61.7%	54.9%	60.5%
Retail trade	62.0%	76.7%	68.8%	71.9%	60.6%	59.4%	75.6%	59.9%
Professional services	46.1%	59.6%	51.7%	57.6%	48.7%	42.4%	58.8%	44.2%
Other services	51.6%	37.5%	55.6%	50.6%	52.0%	52.8%	46.9%	52.6%
Ownership								
For profit, incorporated	54.9%	58.3%	50.3%	57.4%	49.0%	56.2%	55.9%	54.7%
For profit, unincorporated	49.3%	56.4%	53.8%	62.7%	58.6%	40.5%	59.2%	47.0%
Nonprofit	39.5%	32.6%	46.5%	43.3%	45.1%	37.2%	43.2%	39.1%
Age of firm								
Less than 5 years	46.2%	43.5%	49.8%	55.4%	43.2%	34.6% *	48.7%	43.6%
5-9 years	52.8%	66.8%	35.6%	59.9%	54.3%	46.0%	53.8%	52.1%
10-19 years	52.4%	59.0%	55.5%	52.7%	47.3%	53.9%	57.1%	50.2%
20 or more years	52.0%	53.3%	52.6%	57.3%	50.2%	51.8%	55.8%	51.6%
Multi/single status								
2 or more locations	52.2%	--	51.1%	61.0%	51.2%	52.1%	63.4%	52.1%
1 location only	51.0%	55.4%	50.5%	55.1%	47.6%	37.8%	54.5%	47.9%
Percent full-time employees								
Less than 25%	46.5%	40.0% *	55.6%	45.3%	33.2% *	53.0%	43.5%	47.3%
25-49 %	55.7%	69.9%	70.0%	59.3%	54.7%	51.9%	66.8%	53.2%
50-74 %	50.6%	51.2%	49.6%	56.6%	47.9%	50.4%	53.8%	50.2%
75% or more	52.0%	56.0%	49.6%	56.4%	50.0%	51.9%	55.0%	51.6%
Union presence								
No union employees	54.5%	57.6%	53.7%	60.9%	53.1%	53.6%	58.2%	53.8%
Has union employees	43.6%	20.5% *	22.8% *	28.3%	30.2%	47.4%	22.4%	44.5%
Percent low-wage employees								
50% or more low-wage	56.5%	55.8%	51.4%	62.1%	51.7%	57.6%	56.7%	56.5%
Less than 50% low-wage	51.6%	55.4%	50.5%	56.0%	49.6%	51.3%	55.1%	51.1%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.93%	2.81%	2.96%	2.12%	1.75%	1.31%	1.66%	1.04%
Industry group **								
Agric., fish., forest.	7.41%	--	--	--	9.72%	11.65%	9.58%	8.23%
Mining and manufacturing	2.24%	10.43%	9.77%	4.87%	4.06%	3.04%	4.62%	2.38%
Construction	4.20%	9.50%	8.49%	6.80%	10.40%	7.02%	5.24%	6.01%
Utilities and transp.	3.46%	13.65%	19.30% *	13.20%	7.85%	3.79%	8.43%	3.64%
Wholesale trade	2.50%	7.92%	6.76%	5.53%	4.63%	3.87%	4.31%	2.90%
Fin. svcs. and real estate	2.96%	10.75%	8.81%	6.06%	4.62%	3.61%	5.54%	3.11%
Retail trade	2.17%	7.14%	7.66%	6.66%	5.24%	2.70%	4.26%	2.37%
Professional services	1.47%	4.68%	4.76%	3.61%	2.91%	1.98%	2.80%	1.61%
Other services	2.17%	6.09%	7.48%	5.42%	4.46%	3.04%	4.07%	2.49%
Ownership								
For profit, incorporated	1.10%	3.30%	3.64%	2.63%	2.18%	1.50%	2.03%	1.23%
For profit, unincorporated	2.67%	6.54%	5.56%	4.82%	4.02%	3.88%	3.55%	3.09%
Nonprofit	1.89%	8.56%	8.32%	5.09%	3.97%	2.45%	4.75%	2.02%
Age of firm								
Less than 5 years	3.82%	7.73%	9.46%	6.71%	6.78%	16.99% *	5.06%	5.64%
5-9 years	3.84%	7.17%	7.87%	5.88%	8.71%	7.63%	5.40%	5.36%
10-19 years	2.29%	5.21%	4.89%	4.76%	4.43%	4.98%	3.18%	3.02%
20 or more years	1.05%	4.19%	4.07%	2.75%	2.00%	1.36%	2.27%	1.13%
Multi/single status								
2 or more locations	1.15%	--	7.65%	3.77%	2.36%	1.33%	3.82%	1.16%
1 location only	1.35%	2.84%	3.12%	2.49%	2.60%	5.48%	1.76%	2.01%
Percent full-time employees								
Less than 25%	4.87%	13.32% *	13.13%	8.04%	10.27% *	6.08%	9.43%	5.63%
25-49 %	3.48%	10.57%	9.15%	8.62%	7.68%	4.80%	5.99%	3.94%
50-74 %	2.44%	8.61%	8.52%	6.25%	5.10%	3.24%	5.28%	2.68%
75% or more	1.02%	3.13%	3.20%	2.33%	1.91%	1.45%	1.82%	1.14%
Union presence								
No union employees	1.01%	2.82%	2.73%	1.97%	1.72%	1.56%	1.58%	1.16%
Has union employees	2.09%	12.52% *	11.48% *	6.99%	4.72%	2.36%	6.19%	2.15%
Percent low-wage employees								
50% or more low-wage	2.19%	12.03%	9.53%	4.79%	4.86%	2.80%	5.84%	2.34%
Less than 50% low-wage	0.98%	2.89%	3.06%	2.24%	1.86%	1.39%	1.72%	1.10%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.2%	25.7%	21.6%	35.8%	48.2%	67.9%	27.3%	61.9%
Industry group **								
Agric., fish., forest.	23.1%*	--	--	--	22.3%*	21.0%*	33.9%*	18.9%*
Mining and manufacturing	50.6%	24.5%*	11.7%*	33.2%	45.1%	60.6%	25.8%	53.4%
Construction	30.1%	14.4%*	14.8%*	27.2%	30.0%	52.3%	22.2%	34.5%
Utilities and transp.	70.1%	46.9%*	28.2%*	53.6%	40.3%	75.5%	50.0%	71.4%
Wholesale trade	49.9%	23.8%*	11.9%*	46.4%	43.0%	60.3%	29.5%	54.4%
Fin. svcs. and real estate	70.5%	21.0%*	49.4%	53.0%	66.7%	73.7%	35.2%	72.6%
Retail trade	47.8%	8.0%*	25.0%*	24.6%*	34.6%	60.0%	14.3%	54.1%
Professional services	57.7%	34.7%	18.6%	43.0%	51.2%	68.4%	31.5%	63.0%
Other services	57.5%	21.8%*	25.3%*	23.7%	54.0%	69.6%	20.7%	64.3%
Ownership								
For profit, incorporated	58.8%	24.5%	19.0%	35.2%	46.7%	69.9%	25.6%	63.7%
For profit, unincorporated	49.4%	24.4%	26.5%	38.4%	50.3%	60.9%	30.4%	55.0%
Nonprofit	53.9%	46.4%*	35.0%*	36.5%	52.6%	58.2%	36.9%	55.7%
Age of firm								
Less than 5 years	35.4%	22.4%*	21.8%*	25.5%	50.3%	91.6%	21.1%	51.8%
5-9 years	30.4%	29.9%*	10.0%*	18.1%	33.9%	63.5%	21.3%	37.1%
10-19 years	43.2%	29.3%	32.1%	35.4%	50.4%	56.0%	30.5%	50.3%
20 or more years	60.7%	22.1%	18.7%	39.8%	49.0%	68.4%	28.1%	63.7%
Multi/single status								
2 or more locations	64.5%	--	20.9%*	46.1%	49.2%	68.2%	42.6%	64.9%
1 location only	34.4%	25.6%	21.7%	32.7%	46.6%	50.6%	25.7%	43.3%
Percent full-time employees								
Less than 25%	47.3%	13.3%*	74.0%	18.5%*	16.5%*	64.0%	23.1%*	53.1%
25-49 %	47.0%	30.3%*	31.7%*	22.7%*	43.2%	57.9%	28.7%	52.1%
50-74 %	51.3%	36.4%	38.1%	29.5%	45.6%	57.7%	34.1%	53.9%
75% or more	58.2%	24.4%	19.3%	36.9%	48.9%	69.2%	26.7%	63.0%
Union presence								
No union employees	54.8%	25.4%	22.5%	35.3%	47.6%	67.2%	27.4%	60.2%
Has union employees	66.7%	--	2.8%*	43.1%*	54.4%	69.7%	26.0%*	67.6%
Percent low-wage employees								
50% or more low-wage	45.3%	42.0%*	28.7%*	22.1%	30.0%	53.7%	29.8%*	47.1%
Less than 50% low-wage	58.2%	24.5%	21.3%	36.8%	49.7%	69.1%	27.2%	63.1%

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.18%	3.47%	2.71%	2.54%	2.30%	1.49%	1.76%	1.27%
Industry group **								
Agric., fish., forest.	7.09%*	--	--	--	12.81%*	9.80%*	15.82%*	6.87%*
Mining and manufacturing	2.61%	11.82%*	5.74%*	6.05%	5.90%	3.05%	5.24%	2.79%
Construction	4.07%	7.58%*	5.57%*	6.47%	7.32%	10.19%	4.39%	5.70%
Utilities and transp.	4.68%	19.38%*	16.04%*	9.28%	9.04%	5.15%	8.96%	4.87%
Wholesale trade	3.87%	8.22%*	5.23%*	6.81%	7.41%	5.83%	4.78%	4.54%
Fin. svcs. and real estate	3.29%	12.32%*	10.45%	8.69%	5.42%	3.86%	6.64%	3.37%
Retail trade	2.96%	5.28%*	10.67%*	9.26%*	6.42%	3.50%	4.25%	3.19%
Professional services	1.88%	6.69%	4.15%	4.86%	4.14%	2.43%	3.43%	2.08%
Other services	2.80%	8.56%*	8.01%*	6.29%	6.23%	3.70%	4.36%	3.07%
Ownership								
For profit, incorporated	1.38%	4.03%	2.95%	3.01%	2.62%	1.67%	2.03%	1.47%
For profit, unincorporated	2.70%	6.86%	6.89%	6.12%	6.57%	3.41%	4.04%	3.23%
Nonprofit	3.08%	15.61%*	11.47%*	7.69%	6.13%	4.18%	6.80%	3.33%
Age of firm								
Less than 5 years	5.51%	9.25%*	10.07%*	6.10%	12.57%	5.71%	5.25%	9.14%
5-9 years	4.40%	10.53%*	4.34%*	4.74%	10.07%	10.79%	5.16%	7.04%
10-19 years	2.97%	6.93%	6.55%	5.80%	5.11%	8.26%	3.79%	4.11%
20 or more years	1.28%	4.21%	3.17%	3.32%	2.56%	1.51%	2.33%	1.33%
Multi/single status								
2 or more locations	1.35%	--	8.30%*	5.07%	2.85%	1.50%	5.26%	1.37%
1 location only	1.76%	3.50%	2.85%	2.92%	3.90%	9.04%	1.85%	2.88%
Percent full-time employees								
Less than 25%	6.56%	10.58%*	14.67%	9.30%*	5.99%*	7.31%	9.32%*	6.96%
25-49 %	4.19%	14.40%*	13.82%*	7.34%*	9.11%	5.39%	8.16%	4.57%
50-74 %	3.28%	10.63%	10.75%	5.38%	6.42%	4.37%	6.01%	3.62%
75% or more	1.29%	3.87%	2.81%	2.80%	2.50%	1.61%	1.91%	1.39%
Union presence								
No union employees	1.31%	3.47%	2.79%	2.53%	2.42%	1.74%	1.78%	1.44%
Has union employees	2.73%	--	2.00%*	13.67%*	7.00%	2.89%	10.19%*	2.75%
Percent low-wage employees								
50% or more low-wage	3.08%	17.66%*	16.73%*	5.11%	5.23%	3.86%	9.42%*	3.27%
Less than 50% low-wage	1.24%	3.40%	2.71%	2.69%	2.43%	1.57%	1.77%	1.34%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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

Table I.F.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.7%	14.3%	10.9%	20.2%	24.0%	35.1%	15.1%	31.8%
Industry group **								
Agric., fish., forest.	10.6%*	--	--	--	7.8%*	8.6%*	25.2%*	7.6%*
Mining and manufacturing	23.5%	14.8%*	6.6%*	20.4%	21.5%	25.8%	15.3%	24.2%
Construction	14.0%	8.1%*	5.6%*	12.2%	13.5%*	27.9%	9.7%	16.5%
Utilities and transp.	44.8%	21.9%*	16.4%*	27.6%*	19.8%	50.9%	30.9%	45.7%
Wholesale trade	27.0%	14.7%*	4.7%*	26.0%	21.5%	34.3%	15.8%	29.5%
Fin. svcs. and real estate	42.4%	11.3%*	27.6%	31.8%	35.5%	45.5%	19.3%	43.9%
Retail trade	29.6%	6.1%*	17.2%*	17.7%*	21.0%	35.6%	10.8%	32.4%
Professional services	26.6%	20.7%	9.6%	24.8%	24.9%	29.0%	18.5%	27.8%
Other services	29.7%	8.2%*	14.1%*	12.0%	28.1%	36.8%	9.7%	33.8%
Ownership								
For profit, incorporated	32.2%	14.3%	9.6%	20.2%	22.9%	39.3%	14.3%	34.8%
For profit, unincorporated	24.4%	13.8%	14.3%	24.0%	29.5%	24.7%	18.0%	25.8%
Nonprofit	21.3%	15.1%*	16.3%*	15.8%	23.7%	21.6%	16.0%	21.8%
Age of firm								
Less than 5 years	16.4%	9.8%*	10.9%*	14.1%	21.7%	31.7%*	10.3%	22.6%
5-9 years	16.1%	20.0%*	3.6%*	10.9%	18.4%	29.2%	11.5%	19.3%
10-19 years	22.7%	17.3%	17.8%	18.6%	23.9%	30.2%	17.4%	25.3%
20 or more years	31.5%	11.8%	9.9%	22.8%	24.6%	35.4%	15.7%	32.9%
Multi/single status								
2 or more locations	33.7%	--	10.7%*	28.1%	25.2%	35.6%	27.0%	33.8%
1 location only	17.6%	14.2%	10.9%	18.0%	22.2%	19.1%	14.0%	20.7%
Percent full-time employees								
Less than 25%	22.0%	5.3%*	41.2%*	8.4%*	5.5%*	33.9%	10.0%*	25.1%
25-49 %	26.2%	21.2%*	22.2%*	13.5%*	23.6%	30.1%	19.2%	27.7%
50-74 %	26.0%	18.7%*	18.9%*	16.7%	21.8%	29.1%	18.3%	27.0%
75% or more	30.3%	13.7%	9.6%	20.8%	24.4%	35.9%	14.7%	32.5%
Union presence								
No union employees	29.9%	14.6%	12.1%	21.5%	25.3%	36.1%	15.9%	32.4%
Has union employees	29.0%	8.4%*	0.6%*	12.2%*	16.4%	33.0%	5.8%*	30.1%
Percent low-wage employees								
50% or more low-wage	25.6%	23.5%*	14.7%*	13.7%	15.5%	30.9%	16.9%*	26.6%
Less than 50% low-wage	30.0%	13.6%	10.8%	20.6%	24.7%	35.5%	15.0%	32.2%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.91%	2.08%	1.47%	1.64%	1.41%	1.29%	1.06%	1.02%
Industry group **								
Agric., fish., forest.	3.33%*	--	--	--	4.64%*	3.61%*	12.39%*	2.60%*
Mining and manufacturing	1.71%	7.57%*	3.17%*	3.98%	3.23%	2.41%	3.29%	1.84%
Construction	2.34%	4.28%*	2.36%*	3.31%	4.64%*	7.57%	2.17%	3.55%
Utilities and transp.	4.37%	10.52%*	10.79%*	9.15%*	5.63%	4.98%	7.02%	4.59%
Wholesale trade	2.52%	5.28%*	2.12%*	5.02%	4.22%	4.05%	2.80%	3.00%
Fin. svcs. and real estate	3.33%	7.12%*	7.94%	6.43%	4.46%	4.04%	4.17%	3.46%
Retail trade	2.06%	4.04%*	7.85%*	6.83%*	4.20%	2.59%	3.17%	2.27%
Professional services	1.24%	4.55%	2.14%	3.45%	2.41%	1.72%	2.23%	1.38%
Other services	1.93%	3.62%*	4.77%*	3.53%	4.25%	2.78%	2.24%	2.25%
Ownership								
For profit, incorporated	1.13%	2.55%	1.57%	1.99%	1.68%	1.56%	1.23%	1.26%
For profit, unincorporated	1.83%	3.97%	4.12%	4.13%	3.98%	2.78%	2.61%	2.20%
Nonprofit	1.51%	6.91%*	6.24%*	4.05%	3.16%	1.97%	3.43%	1.62%
Age of firm								
Less than 5 years	2.66%	4.32%*	5.28%*	3.18%	5.36%	16.59%*	2.67%	4.39%
5-9 years	2.38%	7.85%*	1.69%*	2.96%	4.73%	7.49%	3.13%	3.43%
10-19 years	1.82%	4.52%	4.07%	3.63%	3.39%	4.41%	2.41%	2.45%
20 or more years	1.04%	2.33%	1.72%	2.21%	1.67%	1.34%	1.39%	1.11%
Multi/single status								
2 or more locations	1.13%	--	4.18%*	3.58%	1.80%	1.32%	3.76%	1.14%
1 location only	1.03%	2.10%	1.55%	1.83%	2.29%	3.73%	1.10%	1.67%
Percent full-time employees								
Less than 25%	4.42%	4.27%*	14.76%*	4.65%*	2.42%*	6.76%	4.22%*	5.34%
25-49 %	2.76%	9.86%*	10.03%*	4.44%*	6.32%	3.76%	5.58%	3.12%
50-74 %	2.16%	6.69%*	5.74%*	3.27%	3.81%	2.98%	3.67%	2.41%
75% or more	1.01%	2.33%	1.49%	1.83%	1.54%	1.43%	1.15%	1.12%
Union presence								
No union employees	1.02%	2.15%	1.59%	1.70%	1.51%	1.55%	1.11%	1.16%
Has union employees	2.01%	7.54%*	0.39%*	4.78%*	3.30%	2.34%	2.44%*	2.08%
Percent low-wage employees								
50% or more low-wage	2.17%	13.00%*	10.06%*	3.27%	2.85%	2.95%	6.22%*	2.31%
Less than 50% low-wage	0.96%	2.01%	1.47%	1.74%	1.51%	1.37%	1.06%	1.08%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.2%	41.2%	39.7%	36.2%	25.8%	16.6%	40.1%	19.6%
Industry group **								
Agric., fish., forest.	35.5%	--	--	--	27.2%*	32.4%*	49.1%	32.6%
Mining and manufacturing	22.9%	45.5%	49.7%	40.9%	26.2%	16.7%	44.0%	21.1%
Construction	32.5%	47.8%	32.3%	32.7%	31.7%	25.4%	34.1%	31.4%
Utilities and transp.	19.1%	24.8%*	41.7%*	23.9%	29.2%	16.5%	30.9%	18.3%
Wholesale trade	27.1%	47.3%	34.7%	30.0%	28.5%	22.6%	37.7%	24.7%
Fin. svcs. and real estate	17.7%	42.5%	28.2%	28.2%	17.7%	16.2%	35.6%	16.6%
Retail trade	32.4%	70.6%	51.6%	54.2%	39.6%	23.7%	64.8%	27.5%
Professional services	19.5%	39.0%	42.1%	32.8%	23.8%	13.4%	40.3%	16.4%
Other services	22.0%	29.3%	41.5%	38.6%	23.9%	16.1%	37.2%	18.8%
Ownership								
For profit, incorporated	22.6%	44.1%	40.7%	37.2%	26.1%	16.9%	41.6%	19.9%
For profit, unincorporated	24.9%	42.7%	39.6%	38.6%	29.1%	15.9%	41.2%	21.2%
Nonprofit	18.2%	17.5%*	30.2%	27.5%	21.4%	15.5%	27.3%	17.3%
Age of firm								
Less than 5 years	29.8%	33.7%	38.9%	41.2%	21.5%*	2.9%*	38.5%	21.0%
5-9 years	36.8%	46.8%	32.0%	49.0%	35.9%	16.8%*	42.4%	32.8%
10-19 years	29.8%	41.7%	37.7%	34.1%	23.4%	23.7%	39.7%	24.9%
20 or more years	20.4%	41.6%	42.7%	34.5%	25.6%	16.4%	40.1%	18.7%
Multi/single status								
2 or more locations	18.5%	--	40.5%	32.9%	26.0%	16.6%	36.4%	18.3%
1 location only	33.4%	41.2%	39.6%	37.1%	25.4%	18.7%	40.4%	27.2%
Percent full-time employees								
Less than 25%	24.5%	34.7%*	14.4%*	36.9%	27.7%*	19.1%	33.5%	22.2%
25-49 %	29.5%	48.7%	47.8%	45.8%	31.1%	21.9%	47.6%	25.5%
50-74 %	24.6%	32.6%	30.7%	39.9%	26.1%	21.3%	35.4%	23.1%
75% or more	21.7%	42.3%	40.0%	35.6%	25.5%	16.0%	40.3%	19.1%
Union presence								
No union employees	24.6%	42.9%	41.6%	39.5%	27.8%	17.6%	42.2%	21.4%
Has union employees	14.5%	12.1%*	22.2%*	16.1%*	13.8%	14.4%	16.6%*	14.4%
Percent low-wage employees								
50% or more low-wage	30.9%	32.4%	36.6%	48.3%	36.1%	26.7%	39.8%	29.9%
Less than 50% low-wage	21.6%	41.8%	39.8%	35.4%	24.9%	15.8%	40.1%	18.8%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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

Table I.F.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	2.79%	2.77%	1.94%	1.47%	0.80%	1.57%	0.68%
Industry group **								
Agric., fish., forest.	7.17%	--	--	--	9.41% *	11.63% *	13.00%	8.14%
Mining and manufacturing	1.59%	10.63%	9.88%	5.03%	3.73%	1.62%	4.71%	1.64%
Construction	3.39%	9.64%	7.72%	5.95%	7.88%	5.27%	4.65%	4.63%
Utilities and transp.	2.86%	12.16% *	16.71% *	7.14%	6.22%	3.38%	6.90%	3.00%
Wholesale trade	2.35%	8.22%	6.51%	4.32%	4.53%	3.66%	4.05%	2.74%
Fin. svcs. and real estate	1.87%	10.50%	6.60%	5.65%	3.11%	2.30%	5.06%	1.96%
Retail trade	2.20%	8.02%	8.66%	8.39%	5.33%	2.38%	5.28%	2.23%
Professional services	1.04%	4.61%	4.81%	3.14%	2.56%	1.19%	2.73%	1.09%
Other services	1.70%	5.41%	7.29%	5.00%	3.63%	2.22%	3.77%	1.86%
Ownership								
For profit, incorporated	0.76%	3.28%	3.43%	2.38%	1.69%	0.95%	1.91%	0.81%
For profit, unincorporated	1.94%	6.70%	5.25%	5.02%	4.68%	2.02%	3.47%	2.13%
Nonprofit	1.57%	6.31% *	7.34%	4.29%	3.61%	1.97%	4.19%	1.67%
Age of firm								
Less than 5 years	3.85%	7.34%	9.22%	6.98%	7.27% *	1.81% *	4.97%	5.30%
5-9 years	3.88%	7.56%	7.34%	5.77%	9.75%	5.26% *	4.78%	5.87%
10-19 years	2.05%	5.19%	4.71%	4.12%	3.15%	5.56%	3.01%	2.66%
20 or more years	0.68%	4.17%	3.95%	2.50%	1.58%	0.80%	2.18%	0.71%
Multi/single status								
2 or more locations	0.74%	--	8.15%	3.67%	1.95%	0.81%	3.93%	0.74%
1 location only	1.23%	2.82%	2.91%	2.27%	2.23%	4.94%	1.67%	1.75%
Percent full-time employees								
Less than 25%	3.23%	13.02% *	7.64% *	7.30%	9.07% *	3.32%	8.95%	3.18%
25-49 %	3.07%	13.73%	11.65%	8.58%	6.19%	3.60%	7.20%	3.14%
50-74 %	1.96%	7.09%	8.13%	5.77%	4.20%	2.52%	4.80%	2.11%
75% or more	0.70%	3.12%	3.00%	2.12%	1.60%	0.86%	1.72%	0.75%
Union presence								
No union employees	0.73%	2.85%	2.65%	1.97%	1.59%	0.96%	1.56%	0.80%
Has union employees	1.25%	10.90% *	11.42% *	5.69% *	3.04%	1.41%	5.61% *	1.28%
Percent low-wage employees								
50% or more low-wage	1.90%	9.07%	8.40%	5.07%	4.67%	2.31%	5.34%	2.03%
Less than 50% low-wage	0.67%	2.89%	2.87%	2.03%	1.54%	0.83%	1.63%	0.72%

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.7%	69.7%	73.0%	71.7%	67.1%	50.8%	71.8%	56.4%
Industry group **								
Agric., fish., forest.	60.1%	43.6%	--	78.4%	53.9%	62.8%	57.2%	60.7%
Mining and manufacturing	61.2%	73.5%	84.0%	73.8%	68.2%	53.7%	76.9%	59.6%
Construction	68.4%	68.1%	75.1%	66.6%	73.9%	54.4%	73.8%	64.8%
Utilities and transp.	42.2%	67.7%	50.4%	70.7%	66.1%	33.8%	59.2%	40.7%
Wholesale trade	59.1%	71.0%	77.6%	65.3%	67.2%	48.5%	72.4%	55.6%
Fin. svcs. and real estate	47.9%	73.5%	69.1%	71.2%	62.8%	40.8%	71.8%	45.7%
Retail trade	54.8%	72.7%	70.3%	71.8%	62.4%	45.6%	71.8%	51.7%
Professional services	62.9%	67.4%	71.7%	71.4%	68.1%	58.1%	70.0%	61.7%
Other services	63.8%	70.7%	72.6%	76.5%	67.3%	57.8%	73.0%	61.7%
Ownership								
For profit, incorporated	55.5%	69.2%	73.5%	69.6%	65.4%	47.0%	71.4%	52.8%
For profit, unincorporated	64.5%	71.2%	70.9%	75.9%	70.4%	55.3%	72.8%	62.2%
Nonprofit	68.7%	69.2%	72.3%	77.7%	70.0%	66.2%	72.6%	68.2%
Age of firm								
Less than 5 years	75.4%	69.8%	80.3%	73.8%	79.4%	68.8%	73.5%	77.2%
5-9 years	71.7%	72.9%	79.8%	70.2%	73.1%	61.4%	75.1%	69.4%
10-19 years	69.1%	66.0%	72.4%	73.6%	66.3%	67.5%	70.8%	68.3%
20 or more years	55.9%	70.9%	70.1%	70.8%	65.9%	50.0%	71.1%	54.3%
Multi/single status								
2 or more locations	53.7%	73.1%	74.8%	71.8%	64.0%	50.5%	71.4%	53.4%
1 location only	71.1%	69.6%	72.8%	71.6%	71.1%	66.4%	71.8%	70.5%
Percent full-time employees								
Less than 25%	59.8%	63.4%	77.5%	67.1%	75.0%	47.8%	67.4%	57.9%
25-49 %	63.7%	56.6%	65.4%	72.4%	66.8%	60.4%	64.2%	63.6%
50-74 %	60.7%	66.8%	71.5%	76.8%	67.3%	54.2%	72.3%	58.8%
75% or more	58.3%	71.0%	73.4%	71.1%	66.9%	50.1%	72.2%	55.9%
Union presence								
No union employees	60.0%	70.0%	73.4%	72.4%	66.5%	51.1%	72.3%	57.4%
Has union employees	53.5%	59.4%	62.0%	61.6%	71.8%	50.3%	60.6%	53.3%
Percent low-wage employees								
50% or more low-wage	59.7%	67.9%	70.1%	72.5%	64.8%	54.0%	69.0%	58.5%
Less than 50% low-wage	58.6%	69.8%	73.1%	71.6%	67.3%	50.5%	72.0%	56.2%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.51%	1.60%	1.18%	1.16%	1.01%	0.88%	0.77%
Industry group **								
Agric., fish., forest.	8.01%	10.54%	--	9.16%	14.77%	13.48%	8.33%	9.64%
Mining and manufacturing	1.62%	5.57%	3.82%	2.99%	3.22%	2.32%	2.66%	1.76%
Construction	2.26%	5.21%	4.56%	4.34%	4.44%	5.39%	2.71%	3.29%
Utilities and transp.	2.94%	9.01%	11.11%	5.49%	5.48%	3.29%	5.53%	3.11%
Wholesale trade	2.15%	5.22%	4.72%	4.66%	4.26%	3.35%	2.91%	2.58%
Fin. svcs. and real estate	2.50%	4.63%	5.55%	4.30%	3.82%	3.12%	2.92%	2.67%
Retail trade	1.59%	4.85%	5.64%	3.77%	3.91%	2.00%	2.90%	1.78%
Professional services	1.10%	2.82%	2.94%	2.11%	1.87%	1.68%	1.66%	1.26%
Other services	1.44%	3.34%	3.74%	2.51%	3.04%	2.24%	2.09%	1.70%
Ownership								
For profit, incorporated	0.83%	1.84%	1.86%	1.47%	1.53%	1.18%	1.07%	0.94%
For profit, unincorporated	1.57%	3.30%	4.09%	2.65%	2.74%	2.88%	2.03%	1.94%
Nonprofit	1.40%	4.77%	5.04%	2.60%	2.16%	2.13%	2.61%	1.52%
Age of firm								
Less than 5 years	2.14%	4.31%	4.76%	3.92%	3.79%	11.93%	2.70%	3.26%
5-9 years	2.19%	3.82%	4.02%	4.14%	4.38%	7.44%	2.63%	3.26%
10-19 years	1.50%	3.16%	3.16%	2.51%	3.14%	3.78%	1.82%	2.05%
20 or more years	0.78%	2.17%	2.27%	1.51%	1.35%	1.05%	1.21%	0.85%
Multi/single status								
2 or more locations	0.86%	11.01%	5.91%	2.24%	1.41%	1.03%	2.75%	0.87%
1 location only	0.88%	1.53%	1.66%	1.39%	1.95%	5.71%	0.93%	1.45%
Percent full-time employees								
Less than 25%	2.77%	9.02%	6.04%	5.30%	5.17%	3.94%	5.36%	3.18%
25-49 %	1.96%	7.23%	6.23%	4.35%	4.22%	2.87%	3.67%	2.22%
50-74 %	1.67%	4.18%	4.97%	2.57%	3.42%	2.40%	2.46%	1.89%
75% or more	0.76%	1.69%	1.77%	1.34%	1.30%	1.14%	0.99%	0.87%
Union presence								
No union employees	0.74%	1.53%	1.61%	1.18%	1.24%	1.21%	0.89%	0.87%
Has union employees	1.64%	9.89%	10.16%	6.04%	3.36%	1.85%	5.39%	1.68%
Percent low-wage employees								
50% or more low-wage	1.46%	5.42%	5.19%	3.06%	3.10%	1.96%	3.26%	1.58%
Less than 50% low-wage	0.74%	1.58%	1.67%	1.27%	1.25%	1.11%	0.92%	0.85%

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

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-- 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 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.97	45.89	46.56	45.02	40.64	40.70	46.27	41.01
Industry group **								
Agric., fish., forest.	40.19	--	--	--	42.18	36.29	37.86	40.69
Mining and manufacturing	40.87	48.02	46.22	45.33	40.67	38.84	46.17	40.16
Construction	45.18	49.59	47.96	45.25	43.28	42.40	46.76	43.98
Utilities and transp.	42.42	53.64	46.55	46.10	41.54	41.29	48.78	41.60
Wholesale trade	42.56	43.64	50.30	46.50	42.66	38.55	47.10	40.97
Fin. svcs. and real estate	41.84	44.79	45.40	48.15	38.12	41.71	46.86	41.10
Retail trade	43.70	45.92	48.58	44.29	43.32	42.74	47.80	42.69
Professional services	40.17	45.44	44.74	44.18	38.85	38.84	45.37	39.15
Other services	44.37	44.80	46.10	44.19	42.36	44.91	45.89	43.97
Ownership								
For profit, incorporated	42.65	45.93	46.79	45.78	40.83	41.61	46.34	41.78
For profit, unincorporated	43.06	48.82	48.50	43.22	42.70	40.98	48.31	41.39
Nonprofit	38.57	38.62	40.81	43.54	38.39	37.47	41.96	38.18
Age of firm								
Less than 5 years	46.19	49.00	54.77	44.56	42.29	43.41	50.38	42.29
5-9 years	43.38	42.87	44.05	45.29	42.76	40.55	44.24	42.72
10-19 years	41.55	47.82	45.92	44.69	39.45	34.43	46.75	38.89
20 or more years	41.72	44.76	45.96	45.17	40.57	41.03	45.69	41.16
Multi/single status								
2 or more locations	40.95	--	44.74	44.75	40.08	40.88	44.96	40.84
1 location only	43.87	46.09	46.70	45.11	41.30	34.98	46.40	41.59
Percent full-time employees								
Less than 25%	44.16	45.09	46.30	52.46	43.82	40.47	48.43	42.89
25-49 %	44.77	40.24	46.75	44.71	46.51	44.02	44.40	44.84
50-74 %	40.80	42.43	44.21	46.05	40.18	39.09	44.59	40.02
75% or more	41.94	46.59	46.76	44.78	40.32	40.76	46.48	40.92
Union presence								
No union employees	42.85	45.72	46.89	45.45	41.45	41.54	46.46	41.86
Has union employees	38.03	52.40	37.86	38.43	34.61	38.57	41.09	37.92
Percent low-wage employees								
50% or more low-wage	44.66	49.68	45.96	46.78	45.11	43.45	47.21	44.30
Less than 50% low-wage	41.65	45.61	46.59	44.81	40.08	40.35	46.20	40.59

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26	0.81	0.80	0.55	0.50	0.40	0.44	0.30
Industry group **								
Agric., fish., forest.	4.87	--	--	--	3.45	9.64	3.89	5.95
Mining and manufacturing	0.68	2.80	2.34	1.15	1.16	1.06	1.21	0.75
Construction	0.93	2.33	2.45	1.65	1.75	2.17	1.41	1.23
Utilities and transp.	1.30	5.13	2.65	2.42	2.38	1.89	2.52	1.42
Wholesale trade	1.10	3.43	2.98	1.98	2.91	1.36	1.80	1.35
Fin. svcs. and real estate	0.71	2.88	1.86	2.50	1.30	0.95	1.57	0.78
Retail trade	0.73	3.11	2.32	2.01	1.41	1.04	1.47	0.82
Professional services	0.46	1.37	1.47	0.93	0.83	0.70	0.81	0.52
Other services	0.70	1.61	1.81	1.62	1.38	1.12	0.97	0.84
Ownership								
For profit, incorporated	0.31	0.89	0.97	0.66	0.63	0.48	0.53	0.36
For profit, unincorporated	0.82	2.12	1.79	1.46	1.29	1.58	1.11	0.98
Nonprofit	0.58	1.77	1.59	1.42	1.06	0.83	1.02	0.64
Age of firm								
Less than 5 years	1.29	2.32	2.77	2.04	2.49	3.97	1.46	1.81
5-9 years	1.15	1.81	3.09	2.13	2.17	3.51	1.52	1.64
10-19 years	0.70	1.70	1.31	1.14	1.27	1.66	0.86	0.91
20 or more years	0.30	1.15	0.93	0.71	0.57	0.42	0.58	0.33
Multi/single status								
2 or more locations	0.34	--	2.51	1.14	0.66	0.41	1.37	0.34
1 location only	0.39	0.82	0.83	0.63	0.77	1.76	0.47	0.60
Percent full-time employees								
Less than 25%	1.43	2.62	4.45	2.93	3.26	1.94	2.21	1.69
25-49 %	1.24	3.68	4.17	2.85	1.88	2.07	2.05	1.42
50-74 %	0.78	1.66	2.41	1.42	1.79	1.13	1.19	0.90
75% or more	0.28	0.93	0.87	0.62	0.54	0.45	0.49	0.33
Union presence								
No union employees	0.27	0.82	0.80	0.57	0.53	0.44	0.45	0.32
Has union employees	0.71	5.21	4.04	2.11	1.37	0.86	2.37	0.73
Percent low-wage employees								
50% or more low-wage	0.70	2.80	2.01	1.07	1.18	1.13	1.28	0.77
Less than 50% low-wage	0.28	0.85	0.83	0.60	0.54	0.43	0.47	0.32

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.2	22.9	23.2	22.8	20.5	21.1	23.1	21.1
Industry group **								
Agric., fish., forest.	21.8	--	--	--	--	21.2	26.7	20.6
Mining and manufacturing	20.6	24.9	21.8	24.4	19.3	20.3	24.5	20.3
Construction	21.3	21.3	21.0	21.6	22.1	20.2	21.8	21.0
Utilities and transp.	24.2	--	--	19.8	21.9	24.5	22.9	24.2
Wholesale trade	21.2	22.8	21.2	22.1	20.9	21.0	22.3	21.0
Fin. svcs. and real estate	20.0	23.5	21.0	19.9	20.1	19.9	21.5	20.0
Retail trade	23.2	24.2	24.7	23.9	21.7	23.3	22.7	23.3
Professional services	20.4	22.5	24.6	23.3	20.4	19.8	23.8	20.0
Other services	22.1	22.2	23.7	23.0	20.9	22.2	23.0	22.0
Ownership								
For profit, incorporated	21.2	23.7	23.5	23.1	20.2	21.0	23.5	21.0
For profit, unincorporated	22.4	21.1	23.7	21.7	22.0	22.7	22.4	22.4
Nonprofit	20.5	22.6	19.8	21.6	20.4	20.3	20.8	20.4
Age of firm								
Less than 5 years	23.3	22.6	29.4	23.3	23.6	--	24.7	22.0
5-9 years	23.3	22.5	29.8	22.7	20.5	22.6	25.8	21.7
10-19 years	21.4	22.7	23.1	22.0	20.5	20.7	23.0	20.6
20 or more years	21.1	23.4	20.6	23.0	20.4	21.1	22.1	21.1
Multi/single status								
2 or more locations	21.1	--	25.8	24.4	20.6	21.1	24.5	21.0
1 location only	22.0	23.0	23.1	22.3	20.5	22.2	22.9	21.2
Percent full-time employees								
Less than 25%	22.5	22.7	--	24.7	20.3	22.6	22.0	22.6
25-49 %	22.9	22.2	23.3	21.0	22.5	23.3	22.3	23.0
50-74 %	23.1	23.0	23.4	23.7	23.8	22.9	23.4	23.0
75% or more	21.0	23.0	23.2	22.7	20.2	20.8	23.1	20.8
Union presence								
No union employees	21.2	23.1	23.6	23.2	20.7	20.9	23.3	21.0
Has union employees	21.2	--	--	19.4	19.2	21.5	19.0	21.3
Percent low-wage employees								
50% or more low-wage	23.0	25.8	25.9	23.5	21.8	23.1	25.0	22.9
Less than 50% low-wage	21.0	22.7	23.1	22.7	20.4	20.8	22.9	20.8

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

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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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16	0.59	0.94	0.49	0.41	0.20	0.44	0.17
Industry group **								
Agric., fish., forest.	0.96	--	--	--	--	1.28	1.88	1.04
Mining and manufacturing	0.47	3.17	2.05	1.07	1.07	0.57	1.48	0.48
Construction	0.61	0.82	1.54	1.09	1.77	0.56	0.92	0.79
Utilities and transp.	0.70	--	--	1.30	2.01	0.76	2.39	0.73
Wholesale trade	0.57	1.77	1.62	0.93	2.21	0.55	0.92	0.64
Fin. svcs. and real estate	0.29	1.61	1.42	1.89	0.87	0.32	1.04	0.30
Retail trade	0.36	1.50	1.48	1.87	1.36	0.38	0.97	0.39
Professional services	0.33	1.10	2.46	1.12	0.59	0.39	1.08	0.33
Other services	0.35	1.39	1.65	1.11	0.92	0.43	0.91	0.38
Ownership								
For profit, incorporated	0.19	0.70	1.19	0.57	0.51	0.22	0.55	0.20
For profit, unincorporated	0.43	1.23	1.67	1.36	1.02	0.57	0.90	0.48
Nonprofit	0.47	2.08	0.62	1.05	0.90	0.61	0.84	0.50
Age of firm								
Less than 5 years	0.95	1.53	3.39	1.09	2.73	--	1.27	1.36
5-9 years	1.14	1.67	4.19	1.85	1.63	1.27	2.16	1.10
10-19 years	0.51	0.90	1.11	1.06	1.08	0.79	0.69	0.65
20 or more years	0.17	1.00	0.74	0.62	0.46	0.20	0.51	0.18
Multi/single status								
2 or more locations	0.18	--	2.19	1.07	0.48	0.20	1.63	0.18
1 location only	0.37	0.59	0.98	0.53	0.76	2.01	0.46	0.57
Percent full-time employees								
Less than 25%	0.56	2.93	--	2.13	0.97	0.64	1.80	0.57
25-49 %	0.83	1.21	2.26	1.40	1.19	1.22	1.02	0.94
50-74 %	0.41	1.14	1.54	1.40	1.42	0.48	0.82	0.44
75% or more	0.18	0.71	1.04	0.54	0.44	0.21	0.51	0.19
Union presence								
No union employees	0.17	0.61	0.98	0.52	0.44	0.20	0.46	0.18
Has union employees	0.42	--	--	1.30	1.21	0.46	0.89	0.43
Percent low-wage employees								
50% or more low-wage	0.43	2.65	3.71	1.25	1.06	0.51	1.57	0.45
Less than 50% low-wage	0.17	0.59	0.97	0.52	0.44	0.21	0.46	0.18

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.1%	22.2%	23.1%	21.6%	26.2%	48.5%	22.3%	40.9%
Industry group **								
Agric., fish., forest.	26.2%	48.0%	--	10.8% *	15.6% *	38.5% *	28.4%	25.7%
Mining and manufacturing	36.1%	27.3%	15.9%	23.8%	25.5%	44.8%	21.9%	37.6%
Construction	28.9%	19.1%	29.2%	30.6%	23.3%	41.9%	23.7%	32.4%
Utilities and transp.	56.8%	29.3% *	37.0%	22.7%	31.6%	66.5%	33.3%	58.8%
Wholesale trade	38.3%	19.6%	20.3%	21.7%	31.6%	52.4%	22.1%	42.6%
Fin. svcs. and real estate	49.5%	18.7%	23.7%	23.2%	30.8%	58.1%	20.9%	52.2%
Retail trade	40.3%	21.8%	20.9%	21.3%	24.5%	52.9%	23.4%	43.3%
Professional services	33.6%	23.5%	23.1%	19.9%	24.8%	41.4%	22.4%	35.5%
Other services	32.8%	20.5%	21.8%	15.7%	25.0%	42.3%	19.1%	35.9%
Ownership								
For profit, incorporated	41.2%	21.5%	23.4%	22.6%	27.1%	52.5%	22.8%	44.5%
For profit, unincorporated	32.7%	25.0%	22.8%	21.3%	27.1%	42.4%	22.1%	35.7%
Nonprofit	28.1%	20.4%	21.0%	16.5%	22.1%	33.6%	19.0%	29.1%
Age of firm								
Less than 5 years	23.0%	25.2%	20.2%	19.7%	17.2%	67.3%	22.2%	23.8%
5-9 years	21.3%	18.5%	23.0%	18.9%	17.8%	34.6%	20.4%	22.0%
10-19 years	24.2%	24.6%	22.9%	19.9%	25.8%	27.7%	23.5%	24.6%
20 or more years	41.6%	20.8%	23.7%	23.0%	27.6%	49.5%	22.1%	43.6%
Multi/single status								
2 or more locations	44.5%	11.0% *	13.2%	21.3%	30.3%	49.0%	20.3%	45.0%
1 location only	22.2%	22.4%	23.8%	21.7%	20.6%	30.3%	22.5%	22.0%
Percent full-time employees								
Less than 25%	35.6%	30.7%	21.9%	24.6%	20.5%	48.5%	26.0%	38.0%
25-49 %	34.2%	36.7%	26.4%	17.9%	26.3%	42.8%	27.6%	35.5%
50-74 %	35.0%	21.3%	15.1%	20.8%	24.0%	43.7%	18.9%	37.7%
75% or more	38.7%	21.2%	23.6%	21.8%	26.5%	49.3%	22.3%	41.5%
Union presence								
No union employees	36.3%	21.9%	22.5%	20.5%	26.1%	48.4%	21.7%	39.5%
Has union employees	45.3%	29.7%	36.4%	35.7%	26.4%	48.7%	35.5%	45.6%
Percent low-wage employees								
50% or more low-wage	36.6%	21.7%	21.3%	18.7%	23.5%	47.1%	20.6%	38.5%
Less than 50% low-wage	38.3%	22.2%	23.2%	22.0%	26.5%	48.7%	22.4%	41.2%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.31%	1.56%	1.06%	1.07%	1.02%	0.82%	0.78%
Industry group **								
Agric., fish., forest.	5.38%	10.89%	--	5.40% *	6.53% *	13.85% *	7.97%	6.31%
Mining and manufacturing	1.62%	5.74%	3.92%	2.98%	2.89%	2.36%	2.59%	1.76%
Construction	2.19%	4.24%	4.94%	4.18%	4.17%	5.50%	2.70%	3.17%
Utilities and transp.	2.97%	8.99% *	10.71%	4.53%	5.87%	3.29%	5.06%	3.12%
Wholesale trade	2.16%	4.63%	4.70%	3.30%	4.50%	3.34%	2.75%	2.59%
Fin. svcs. and real estate	2.56%	3.68%	5.50%	4.28%	3.61%	3.16%	2.71%	2.73%
Retail trade	1.59%	4.51%	4.62%	3.44%	3.40%	2.01%	2.83%	1.78%
Professional services	1.09%	2.37%	3.08%	1.78%	1.65%	1.67%	1.55%	1.24%
Other services	1.47%	2.91%	3.22%	1.99%	2.82%	2.30%	1.65%	1.75%
Ownership								
For profit, incorporated	0.84%	1.59%	1.86%	1.31%	1.40%	1.19%	1.00%	0.95%
For profit, unincorporated	1.58%	3.09%	3.89%	2.65%	2.79%	2.89%	1.89%	1.97%
Nonprofit	1.38%	3.81%	3.78%	2.25%	1.94%	2.13%	2.02%	1.51%
Age of firm								
Less than 5 years	2.54%	4.11%	4.96%	3.53%	4.20%	11.30%	2.53%	4.40%
5-9 years	1.92%	3.02%	5.06%	3.11%	3.26%	7.32%	2.49%	2.77%
10-19 years	1.30%	2.71%	3.05%	2.15%	2.74%	3.32%	1.69%	1.76%
20 or more years	0.79%	1.89%	2.07%	1.43%	1.26%	1.05%	1.12%	0.86%
Multi/single status								
2 or more locations	0.87%	5.29% *	3.30%	1.95%	1.39%	1.04%	2.30%	0.88%
1 location only	0.79%	1.33%	1.65%	1.26%	1.61%	5.78%	0.87%	1.27%
Percent full-time employees								
Less than 25%	2.76%	8.04%	6.25%	5.11%	4.86%	4.16%	4.74%	3.24%
25-49 %	2.13%	7.00%	5.58%	3.44%	3.77%	3.11%	3.45%	2.43%
50-74 %	1.62%	3.47%	3.21%	2.63%	2.84%	2.37%	1.96%	1.86%
75% or more	0.77%	1.46%	1.75%	1.20%	1.21%	1.15%	0.92%	0.88%
Union presence								
No union employees	0.75%	1.32%	1.55%	1.05%	1.13%	1.22%	0.82%	0.88%
Has union employees	1.64%	8.84%	10.13%	5.76%	3.34%	1.85%	5.46%	1.68%
Percent low-wage employees								
50% or more low-wage	1.48%	4.53%	4.38%	2.52%	2.33%	2.00%	2.48%	1.61%
Less than 50% low-wage	0.74%	1.37%	1.63%	1.15%	1.17%	1.12%	0.86%	0.85%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.0%	10.9%	11.0%	9.7%	5.7%	2.8%	11.0%	3.9%
Industry group **								
Agric., fish., forest.	3.0%*	0.0%	--	5.8%*	3.3%*	0.1%*	9.8%*	1.5%*
Mining and manufacturing	3.8%	11.4%*	7.0%*	9.6%	4.8%*	1.7%*	11.2%	3.1%
Construction	6.3%	11.6%*	9.3%*	5.6%	6.4%*	1.2%*	8.8%	4.7%*
Utilities and transp.	2.4%	10.8%*	2.1%*	6.2%*	1.7%*	1.9%	4.8%*	2.1%
Wholesale trade	6.1%	12.1%*	14.3%	8.9%*	8.3%	1.9%*	11.4%	4.6%
Fin. svcs. and real estate	4.0%	10.4%	19.3%	6.0%*	4.9%	2.8%	11.5%	3.3%
Retail trade	4.4%	3.7%*	7.9%*	13.3%	4.5%	2.0%	8.9%	3.5%
Professional services	5.9%	11.3%	11.3%	11.3%	5.6%	4.0%	11.4%	4.9%
Other services	6.0%	13.4%	10.8%	10.7%	8.0%	2.8%	13.3%	4.4%
Ownership								
For profit, incorporated	4.6%	10.7%	11.9%	8.8%	5.8%	2.2%	11.0%	3.4%
For profit, unincorporated	5.8%	10.8%	7.1%*	12.1%	5.4%	2.8%	9.4%	4.8%
Nonprofit	6.4%	13.5%	10.7%	11.5%	5.5%	5.3%	13.4%	5.6%
Age of firm								
Less than 5 years	10.5%	9.8%	11.6%*	11.6%	5.5%*	30.0%*	10.8%	10.2%*
5-9 years	8.6%	10.3%	8.7%	13.5%	5.4%*	4.9%*	10.4%	7.3%
10-19 years	7.4%	12.3%	12.2%	7.2%	5.5%	5.5%	11.1%	5.6%
20 or more years	4.2%	10.7%	10.9%	9.8%	5.8%	2.5%	11.1%	3.5%
Multi/single status								
2 or more locations	3.4%	14.6%*	12.7%*	7.3%	5.8%	2.6%	10.2%	3.2%
1 location only	9.0%	10.9%	10.9%	10.4%	5.5%	9.8%*	11.0%	7.2%
Percent full-time employees								
Less than 25%	8.0%	8.0%*	14.9%*	5.1%*	6.8%*	8.9%*	7.4%*	8.2%
25-49 %	5.9%	13.7%	17.3%	9.6%	9.5%*	1.2%*	13.3%	4.5%
50-74 %	5.3%	9.9%*	3.1%*	11.4%	4.5%	4.1%	8.3%	4.8%
75% or more	4.9%	11.1%	11.4%	9.6%	5.6%	2.6%	11.2%	3.8%
Union presence								
No union employees	5.4%	11.0%	11.4%	9.7%	5.6%	2.9%	11.2%	4.2%
Has union employees	3.2%	8.5%*	1.6%*	9.6%*	6.6%*	2.4%	5.2%*	3.2%
Percent low-wage employees								
50% or more low-wage	4.8%	10.7%*	7.7%*	8.8%	5.0%	3.5%	9.9%	4.2%
Less than 50% low-wage	5.0%	11.0%	11.2%	9.8%	5.8%	2.7%	11.1%	3.9%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.22%	1.05%	1.11%	0.81%	0.55%	0.25%	0.63%	0.24%
Industry group **								
Agric., fish., forest.	1.27%*	0.00%	--	3.73%*	2.15%*	0.11%*	4.40%*	0.89%*
Mining and manufacturing	0.58%	3.85%*	2.57%*	1.85%	1.45%*	0.64%*	2.00%	0.60%
Construction	1.17%	3.76%*	3.11%*	1.52%	2.98%*	1.04%*	1.73%	1.57%*
Utilities and transp.	0.51%	5.37%*	2.13%*	3.08%*	1.08%*	0.56%	1.85%*	0.53%
Wholesale trade	1.00%	4.01%*	3.95%	3.80%*	2.32%	0.80%*	2.13%	1.13%
Fin. svcs. and real estate	0.56%	3.03%	5.61%	2.58%*	1.42%	0.62%	2.30%	0.57%
Retail trade	0.71%	1.84%*	2.73%*	3.94%	1.30%	0.46%	2.02%	0.75%
Professional services	0.46%	1.79%	1.89%	1.55%	0.90%	0.62%	1.15%	0.50%
Other services	0.57%	2.67%	2.82%	1.81%	1.88%	0.48%	1.68%	0.56%
Ownership								
For profit, incorporated	0.25%	1.24%	1.38%	0.94%	0.72%	0.24%	0.75%	0.26%
For profit, unincorporated	0.66%	2.38%	2.14%*	2.50%	1.42%	0.66%	1.44%	0.74%
Nonprofit	0.71%	3.47%	2.98%	1.93%	1.04%	1.05%	1.93%	0.75%
Age of firm								
Less than 5 years	2.10%	2.56%	3.84%*	3.18%	3.09%*	18.71%*	1.87%	3.73%*
5-9 years	1.23%	2.96%	2.55%	3.31%	1.75%*	1.87%*	1.82%	1.65%
10-19 years	0.69%	2.29%	2.40%	1.25%	1.20%	1.39%	1.29%	0.80%
20 or more years	0.24%	1.44%	1.54%	1.09%	0.66%	0.25%	0.88%	0.24%
Multi/single status								
2 or more locations	0.23%	8.57%*	4.37%*	1.43%	0.66%	0.24%	1.87%	0.23%
1 location only	0.53%	1.06%	1.15%	0.97%	0.94%	3.83%*	0.67%	0.81%
Percent full-time employees								
Less than 25%	1.69%	5.58%*	6.39%*	2.69%*	2.54%*	2.90%*	3.16%*	1.97%
25-49 %	1.03%	3.80%	5.13%	2.61%	3.35%*	0.36%*	2.48%	1.12%
50-74 %	0.81%	3.24%*	1.40%*	2.39%	1.18%	1.15%	1.65%	0.90%
75% or more	0.24%	1.17%	1.24%	0.91%	0.61%	0.26%	0.70%	0.25%
Union presence								
No union employees	0.25%	1.06%	1.16%	0.80%	0.56%	0.30%	0.64%	0.27%
Has union employees	0.51%	6.53%*	1.14%*	4.59%*	2.09%*	0.47%	2.20%*	0.52%
Percent low-wage employees								
50% or more low-wage	0.53%	3.29%*	3.01%*	1.75%	1.17%	0.63%	1.79%	0.55%
Less than 50% low-wage	0.24%	1.10%	1.16%	0.89%	0.60%	0.27%	0.66%	0.26%

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.9%	26.9%	27.4%	24.4%	22.1%	15.2%	26.5%	17.5%
Industry group **								
Agric., fish., forest.	15.4% *	17.6% *	--	0.6% *	21.8% *	15.0% *	10.8% *	16.5% *
Mining and manufacturing	18.3%	28.9%	32.5%	28.0%	19.7%	14.4%	30.7%	17.0%
Construction	22.5%	24.7%	23.2%	25.0%	26.3%	8.7% *	26.2%	20.1%
Utilities and transp.	13.9%	22.8% *	34.8% *	24.2%	21.3%	10.5%	29.3%	12.5%
Wholesale trade	17.5%	21.2%	33.2%	21.5%	20.4%	11.6%	23.9%	15.7%
Fin. svcs. and real estate	16.0%	26.0%	21.3%	25.7%	25.1%	12.5%	25.4%	15.1%
Retail trade	21.8%	32.6%	34.3%	24.7%	15.3%	21.4%	30.4%	20.3%
Professional services	20.7%	28.0%	24.9%	23.4%	23.6%	18.1%	25.0%	20.0%
Other services	18.5%	27.5%	28.1%	24.1%	22.5%	13.7%	27.3%	16.5%
Ownership								
For profit, incorporated	17.4%	25.2%	27.5%	23.9%	20.2%	13.7%	26.2%	15.8%
For profit, unincorporated	19.7%	31.0%	28.0%	22.2%	23.2%	13.7%	27.9%	17.4%
Nonprofit	25.2%	30.1%	25.0%	29.6%	27.6%	23.1%	26.4%	25.1%
Age of firm								
Less than 5 years	28.4%	29.3%	43.3%	28.4%	24.8% *	7.1% *	32.2%	24.7%
5-9 years	25.4%	32.0%	29.9%	23.3%	29.9%	7.9% *	28.5%	23.2%
10-19 years	24.4%	26.2%	21.4%	24.6%	27.9%	19.4%	23.9%	24.7%
20 or more years	17.4%	25.0%	26.8%	24.0%	19.8%	15.1%	26.1%	16.4%
Multi/single status								
2 or more locations	16.4%	38.1% *	29.3%	23.5%	20.2%	15.1%	27.6%	16.2%
1 location only	25.1%	26.7%	27.2%	24.7%	24.7%	17.4%	26.4%	23.9%
Percent full-time employees								
Less than 25%	12.9%	20.6% *	13.2% *	24.8%	15.2%	6.7%	23.4%	10.2%
25-49 %	26.6%	25.0%	36.2%	26.2%	17.6%	30.1%	28.9%	26.2%
50-74 %	21.8%	24.3%	32.0%	22.3%	20.3%	21.3%	25.9%	21.2%
75% or more	18.3%	27.6%	26.7%	24.6%	22.6%	14.0%	26.5%	16.9%
Union presence								
No union employees	18.4%	26.4%	27.6%	23.6%	20.9%	14.0%	26.3%	16.7%
Has union employees	20.6%	44.0%	21.1% *	35.4%	31.9%	18.1%	30.5%	20.3%
Percent low-wage employees								
50% or more low-wage	20.6%	24.3%	21.2%	19.6%	20.4%	20.6%	24.7%	20.1%
Less than 50% low-wage	18.7%	27.1%	27.7%	25.0%	22.3%	14.5%	26.7%	17.2%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.57%	1.78%	1.18%	1.17%	0.67%	0.95%	0.56%
Industry group **								
Agric., fish., forest.	4.71% *	7.84% *	--	0.48% *	10.39% *	7.38% *	4.65% *	5.74% *
Mining and manufacturing	1.28%	6.41%	6.72%	3.19%	2.70%	1.68%	3.20%	1.37%
Construction	2.27%	4.87%	6.34%	3.54%	5.37%	3.16% *	3.34%	3.04%
Utilities and transp.	2.01%	8.59% *	10.45% *	5.58%	5.50%	2.33%	5.60%	2.12%
Wholesale trade	1.61%	4.78%	5.40%	3.94%	3.78%	2.22%	2.84%	1.88%
Fin. svcs. and real estate	1.56%	5.35%	5.07%	4.34%	4.01%	1.77%	3.23%	1.65%
Retail trade	1.67%	5.73%	6.13%	3.80%	2.73%	2.47%	3.31%	1.88%
Professional services	0.90%	2.78%	2.86%	2.29%	1.95%	1.23%	1.62%	1.01%
Other services	1.23%	3.55%	3.87%	3.02%	3.91%	1.51%	2.19%	1.42%
Ownership								
For profit, incorporated	0.58%	1.82%	2.14%	1.41%	1.36%	0.75%	1.15%	0.64%
For profit, unincorporated	1.35%	3.68%	4.15%	2.65%	3.60%	1.65%	2.16%	1.62%
Nonprofit	1.41%	5.22%	4.64%	3.59%	2.62%	1.98%	2.74%	1.53%
Age of firm								
Less than 5 years	3.40%	4.78%	8.45%	4.46%	8.60% *	3.33% *	3.80%	5.67%
5-9 years	2.53%	4.41%	4.96%	3.71%	6.20%	3.77% *	2.74%	3.89%
10-19 years	1.57%	2.92%	2.86%	2.65%	3.21%	4.34%	1.75%	2.19%
20 or more years	0.54%	2.26%	2.21%	1.49%	1.15%	0.68%	1.26%	0.57%
Multi/single status								
2 or more locations	0.59%	13.54% *	6.29%	2.29%	1.34%	0.68%	2.95%	0.60%
1 location only	0.91%	1.58%	1.86%	1.38%	2.08%	4.49%	1.00%	1.46%
Percent full-time employees								
Less than 25%	1.85%	6.83% *	5.73% *	6.60%	4.56%	1.38%	5.55%	1.71%
25-49 %	2.39%	7.17%	6.68%	5.54%	3.35%	3.92%	3.88%	2.74%
50-74 %	1.63%	3.94%	5.03%	3.14%	3.20%	2.40%	2.54%	1.86%
75% or more	0.54%	1.80%	1.98%	1.32%	1.32%	0.70%	1.06%	0.61%
Union presence								
No union employees	0.54%	1.58%	1.83%	1.18%	1.19%	0.76%	0.96%	0.61%
Has union employees	1.30%	10.33%	6.99% *	5.94%	4.35%	1.37%	5.26%	1.33%
Percent low-wage employees								
50% or more low-wage	1.33%	5.39%	4.13%	2.49%	2.90%	1.85%	2.91%	1.45%
Less than 50% low-wage	0.54%	1.64%	1.87%	1.28%	1.27%	0.71%	1.00%	0.60%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	317.22	322.92	364.96	356.14	319.66	267.88	370.19	291.41
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	289.03	--	--	324.67	346.68	183.60	327.99	274.14
Construction	341.73	--	--	395.51	--	--	409.80	256.57
Utilities and transp.	307.28	--	--	--	--	245.94	--	316.01
Wholesale trade	310.94	--	--	344.58	271.03	--	396.45	254.30
Fin. svcs. and real estate	347.25	339.57	--	--	358.65 *	338.72	375.15	338.06
Retail trade	352.95	--	--	513.44 *	324.06	180.34	549.72 *	263.97
Professional services	296.26	339.74	356.03	322.85	321.44	243.53	355.06	272.42
Other services	339.93	322.00	360.98	344.52	312.01	361.95	333.27	344.47
Ownership								
For profit, incorporated	333.81	339.24	365.01	377.85	327.92	286.71	385.52	304.55
For profit, unincorporated	262.63	254.93	386.80	270.38	247.01	225.50	306.29	239.27
Nonprofit	303.20	354.13	336.34	376.77	346.57	245.27	361.81	288.43
Age of firm								
Less than 5 years	275.04	282.42	--	303.01	--	--	310.30	238.70
5-9 years	321.57	--	395.26	282.96	354.97	--	357.60	285.38
10-19 years	347.16	354.26	416.51	310.80	330.12	336.68	360.04	334.45
20 or more years	313.57	308.14	333.15	393.45	314.80	268.32	389.72	288.22
Multi/single status								
2 or more locations	316.95	--	--	562.63	325.67	277.85	633.47 *	296.50
1 location only	317.48	326.39	369.25	310.62	311.21	162.19	344.29	280.80
Percent full-time employees								
Less than 25%	230.28	--	--	--	388.24	154.10	--	229.65
25-49 %	264.41	300.30	--	307.36	222.68	257.80	278.08	256.71
50-74 %	344.55	--	--	304.67	469.16	330.29	275.57	364.41
75% or more	318.89	325.90	374.99	365.42	314.05	261.64	384.84	284.48
Union presence								
No union employees	331.06	326.23	366.40	361.15	341.84	279.35	371.93	307.16
Has union employees	224.25	--	--	--	170.27	233.43	--	221.06
Percent low-wage employees								
50% or more low-wage	289.07	--	--	339.39	283.98	275.22	265.29	295.66
Less than 50% low-wage	320.36	329.20	368.67	357.89	323.63	266.73	377.65	290.84

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.27	21.87	22.11	34.47	26.41	17.88	25.23	13.15
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	34.62	--	--	37.30	85.11	43.89	43.76	44.01
Construction	41.91	--	--	59.46	--	--	46.17	55.69
Utilities and transp.	53.16	--	--	--	--	51.43	--	62.08
Wholesale trade	31.83	--	--	91.09	65.87	--	43.23	39.95
Fin. svcs. and real estate	36.57	47.79	--	--	147.71 *	42.32	40.49	46.84
Retail trade	98.41	--	--	235.47 *	58.53	17.58	299.88 *	38.60
Professional services	14.95	36.67	38.46	29.36	40.40	21.01	22.66	18.28
Other services	23.71	49.90	71.49	31.68	43.90	62.18	30.79	34.00
Ownership								
For profit, incorporated	16.99	25.96	25.15	51.40	35.29	25.57	33.85	18.14
For profit, unincorporated	18.10	39.53	59.48	32.62	37.16	32.36	27.13	21.67
Nonprofit	21.54	81.96	67.57	35.98	52.31	26.66	38.40	24.44
Age of firm								
Less than 5 years	41.70	46.50	--	38.76	--	--	33.82	69.31
5-9 years	29.39	--	93.89	42.00	53.60	--	40.01	36.20
10-19 years	23.87	47.55	33.42	39.21	61.57	78.45	24.94	40.32
20 or more years	15.92	28.67	29.81	54.44	31.40	18.26	45.01	14.74
Multi/single status								
2 or more locations	21.24	--	--	163.94	32.89	18.40	235.63 *	15.75
1 location only	13.08	22.33	23.56	16.57	43.55	30.03	13.16	23.68
Percent full-time employees								
Less than 25%	29.67	--	--	--	50.09	14.00	--	33.14
25-49 %	24.96	44.09	--	52.83	38.81	40.95	35.99	32.71
50-74 %	31.82	--	--	46.73	79.57	52.98	38.08	39.85
75% or more	14.11	24.66	23.87	40.51	29.94	19.97	28.59	14.90
Union presence								
No union employees	13.44	22.11	22.21	36.58	28.76	21.28	25.68	14.90
Has union employees	20.37	--	--	--	26.19	29.01	--	20.80
Percent low-wage employees								
50% or more low-wage	26.61	--	--	36.64	34.20	53.80	28.02	33.09
Less than 50% low-wage	13.33	22.96	22.78	37.90	29.08	18.94	26.88	14.25

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	672.47	820.59	947.97	870.57	701.69	524.61	890.24	614.70
Industry group **								
Agric., fish., forest.	776.10 *	--	--	--	--	--	--	--
Mining and manufacturing	627.77	1,024.35	1,193.69 *	971.11	676.71	356.42	1,179.77	523.99
Construction	922.94	992.00	730.22	763.62	1,283.34	217.72	750.14	1,073.20
Utilities and transp.	747.28	--	--	2,193.79	776.13 *	358.47	1,666.00	556.66
Wholesale trade	617.46	854.05	1,121.33	801.73	529.82	293.52	1,011.93	456.48
Fin. svcs. and real estate	524.30	812.45	872.95	609.05	558.59	445.72	742.00	489.65
Retail trade	650.77	658.94	1,646.38	935.97	1,051.34	338.84	1,190.28	506.53
Professional services	578.35	856.03	724.05	771.79	582.93	475.50	744.45	542.13
Other services	964.60	690.23	724.80	835.10	735.88	1,258.31	731.43	1,050.89
Ownership								
For profit, incorporated	699.60	871.41	1,024.76	933.37	706.44	532.77	959.17	624.31
For profit, unincorporated	801.40	808.74	851.79	830.29	939.45	639.83	796.23	803.68
Nonprofit	503.98	537.24	445.98	638.55	534.00	457.79	582.88	495.19
Age of firm								
Less than 5 years	875.93	607.75	1,066.42	1,226.12	560.19	--	1,010.26	704.43
5-9 years	769.90	873.02	677.90	909.17	690.50	655.87 *	804.07	740.37
10-19 years	846.50	801.72	878.81	681.56	860.54	1,093.86	796.53	870.49
20 or more years	617.61	892.44	1,022.18	888.48	660.89	493.56	924.07	566.02
Multi/single status								
2 or more locations	563.60	--	723.63	916.22	596.73	523.87	835.96	554.07
1 location only	849.46	830.28	965.87	856.89	816.00	550.40	896.26	803.50
Percent full-time employees								
Less than 25%	666.33	--	--	800.53 *	534.52 *	714.24	565.14	725.25
25-49 %	568.66	634.28	882.52 *	844.02	797.48	396.30	890.34	500.93
50-74 %	585.78	688.56	1,015.84	1,054.88	774.20	379.26	973.92	506.28
75% or more	690.69	849.23	948.55	854.31	693.55	560.38	887.78	636.59
Union presence								
No union employees	745.11	836.39	961.18	926.22	733.58	599.23	911.87	687.90
Has union employees	412.94	--	--	383.90	535.37	381.03	460.92	410.63
Percent low-wage employees								
50% or more low-wage	645.28	1,337.08 *	768.15	1,222.37	686.92	467.90	1,376.45	539.01
Less than 50% low-wage	675.92	786.22	956.19	838.34	703.44	534.19	854.59	625.48

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

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* Figure does not meet standard of reliability or precision.

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.30	70.08	92.94	58.72	57.68	36.12	48.96	29.13
Industry group **								
Agric., fish., forest.	268.36 *	--	--	--	--	--	--	--
Mining and manufacturing	71.41	293.73	574.49 *	153.16	188.16	32.41	230.17	70.52
Construction	147.00	194.10	138.94	133.20	381.70	21.32	92.10	257.53
Utilities and transp.	141.64	--	--	549.77	284.79 *	88.66	461.56	121.57
Wholesale trade	62.28	206.88	169.91	183.61	107.19	45.57	114.80	64.89
Fin. svcs. and real estate	61.21	185.79	208.45	113.43	114.86	91.50	102.84	69.09
Retail trade	67.42	186.49	406.77	178.51	218.79	29.41	198.46	57.35
Professional services	29.88	154.85	111.78	110.11	69.97	29.78	76.24	31.97
Other services	94.43	108.07	148.33	146.81	107.90	187.59	80.33	124.28
Ownership								
For profit, incorporated	32.39	94.56	111.57	75.09	74.43	46.62	62.52	37.35
For profit, unincorporated	78.51	128.71	223.30	128.74	203.67	117.64	94.32	105.15
Nonprofit	39.71	73.92	94.56	110.44	65.05	61.01	83.26	43.14
Age of firm								
Less than 5 years	121.05	105.38	282.92	263.98	134.57	--	163.46	150.56
5-9 years	108.10	261.32	134.76	222.04	204.11	270.32 *	143.79	156.27
10-19 years	90.40	110.02	197.38	91.92	168.15	322.80	85.40	126.77
20 or more years	26.10	102.80	136.35	75.65	62.81	31.33	66.97	28.09
Multi/single status								
2 or more locations	30.17	--	170.20	142.17	53.35	36.88	159.14	30.70
1 location only	43.70	71.36	99.06	63.43	103.70	157.78	51.39	70.44
Percent full-time employees								
Less than 25%	108.07	--	--	285.83 *	173.96 *	147.73	140.74	146.54
25-49 %	56.95	149.22	311.85 *	222.42	161.46	41.33	201.75	48.57
50-74 %	60.98	128.24	203.57	196.72	140.48	70.98	114.70	66.67
75% or more	29.13	81.45	105.28	64.60	64.33	43.34	55.29	33.80
Union presence								
No union employees	30.97	73.08	95.67	63.64	65.90	51.83	51.03	37.62
Has union employees	29.10	--	--	71.57	97.17	30.49	74.86	30.30
Percent low-wage employees								
50% or more low-wage	53.78	582.57 *	224.79	240.25	94.85	46.45	267.49	40.22
Less than 50% low-wage	27.69	60.31	96.73	59.81	63.62	41.43	47.93	32.75

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5	22.1	22.5	22.4	20.4	19.9	22.5	20.2
Industry group **								
Agric., fish., forest.	22.7	27.0	--	20.4	21.3	23.8	27.3	21.6
Mining and manufacturing	19.8	22.9	21.6	22.5	19.7	19.3	22.6	19.6
Construction	21.6	22.0	21.9	21.9	22.5	19.6	22.1	21.4
Utilities and transp.	22.5	24.0	26.8	20.6	21.2	22.7	23.2	22.4
Wholesale trade	20.1	23.8	24.9	22.6	18.8	19.3	23.9	19.3
Fin. svcs. and real estate	19.5	21.8	20.6	22.5	19.8	19.2	21.6	19.4
Retail trade	22.1	23.8	23.4	23.2	20.8	22.1	22.9	22.0
Professional services	19.7	21.8	23.0	22.9	20.3	18.6	22.6	19.2
Other services	21.5	20.4	21.2	22.0	21.5	21.5	21.3	21.5
Ownership								
For profit, incorporated	20.6	22.3	22.9	22.8	20.4	20.1	22.8	20.3
For profit, unincorporated	20.9	22.1	22.3	21.5	20.6	20.6	22.0	20.6
Nonprofit	19.2	20.8	19.7	21.4	20.5	18.3	20.6	19.1
Age of firm								
Less than 5 years	23.2	21.6	26.6	25.7	21.6	19.8	23.9	22.5
5-9 years	22.1	19.7	24.8	23.4	20.9	21.4	22.7	21.7
10-19 years	20.9	23.8	21.9	21.6	19.7	19.8	22.4	20.2
20 or more years	20.3	22.0	21.4	22.3	20.4	19.9	22.1	20.1
Multi/single status								
2 or more locations	20.1	--	21.6	23.1	20.0	19.9	22.9	20.0
1 location only	21.8	22.1	22.6	22.2	21.0	20.8	22.4	21.3
Percent full-time employees								
Less than 25%	21.7	18.3	24.7	21.5	21.2	22.1	21.2	21.7
25-49 %	22.0	21.8	22.8	22.2	21.5	22.1	22.0	22.0
50-74 %	21.3	22.1	20.4	23.4	21.2	20.9	22.4	21.1
75% or more	20.3	22.3	22.6	22.4	20.3	19.7	22.5	20.0
Union presence								
No union employees	20.7	22.1	22.7	22.7	20.5	20.0	22.6	20.4
Has union employees	19.7	21.0	18.9	18.7	19.8	19.7	19.9	19.7
Percent low-wage employees								
50% or more low-wage	21.9	21.2	23.1	23.2	21.0	21.9	22.5	21.8
Less than 50% low-wage	20.3	22.2	22.5	22.4	20.3	19.7	22.5	20.0

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.12	0.35	0.44	0.29	0.20	0.16	0.22	0.13
Industry group **								
Agric., fish., forest.	1.47	1.47	--	5.21	0.82	2.51	2.39	1.83
Mining and manufacturing	0.26	1.50	0.84	0.53	0.42	0.37	0.55	0.28
Construction	0.41	1.06	1.15	0.68	0.98	0.49	0.66	0.53
Utilities and transp.	0.52	1.88	2.98	1.53	0.71	0.64	1.20	0.56
Wholesale trade	0.34	1.92	2.34	0.75	0.65	0.40	0.99	0.33
Fin. svcs. and real estate	0.32	0.97	1.08	1.07	0.44	0.40	0.63	0.34
Retail trade	0.26	1.19	0.96	0.91	0.50	0.33	0.73	0.28
Professional services	0.23	0.52	0.82	0.73	0.37	0.30	0.39	0.25
Other services	0.27	0.62	0.78	0.70	0.67	0.36	0.46	0.30
Ownership								
For profit, incorporated	0.14	0.36	0.55	0.36	0.24	0.19	0.27	0.15
For profit, unincorporated	0.32	1.06	0.70	0.70	0.59	0.51	0.46	0.38
Nonprofit	0.26	0.81	0.91	0.66	0.39	0.38	0.57	0.28
Age of firm								
Less than 5 years	0.83	1.00	1.44	2.04	1.55	1.48	0.73	1.39
5-9 years	0.49	0.79	1.99	0.93	0.64	0.97	0.94	0.54
10-19 years	0.29	0.82	0.52	0.59	0.51	0.70	0.37	0.38
20 or more years	0.13	0.42	0.42	0.33	0.21	0.17	0.26	0.14
Multi/single status								
2 or more locations	0.14	--	0.91	0.46	0.23	0.16	0.63	0.14
1 location only	0.20	0.35	0.46	0.36	0.35	1.33	0.23	0.30
Percent full-time employees								
Less than 25%	0.47	1.39	2.16	0.98	1.44	0.51	0.98	0.53
25-49 %	0.54	1.33	1.51	1.11	0.61	0.87	0.79	0.60
50-74 %	0.31	0.88	0.79	0.67	0.56	0.43	0.56	0.34
75% or more	0.13	0.40	0.49	0.33	0.22	0.18	0.25	0.14
Union presence								
No union employees	0.12	0.35	0.44	0.30	0.21	0.18	0.22	0.14
Has union employees	0.30	1.14	1.71	0.87	0.55	0.33	1.06	0.30
Percent low-wage employees								
50% or more low-wage	0.25	0.75	1.53	0.61	0.44	0.34	0.68	0.26
Less than 50% low-wage	0.12	0.37	0.45	0.32	0.22	0.17	0.23	0.14

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

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** 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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.7%	62.1%	65.5%	68.1%	74.9%	86.5%	64.2%	82.4%
Industry group **								
Agric., fish., forest.	79.8%	87.1%	--	93.6%	68.6%	83.1%	85.3%	78.6%
Mining and manufacturing	83.2%	69.7%	61.1%	69.2%	80.5%	89.1%	62.6%	85.4%
Construction	73.8%	63.0%	75.7%	67.1%	73.1%	93.0%	67.5%	78.0%
Utilities and transp.	86.4%	63.4%	59.4%	70.5%	79.1%	90.8%	66.0%	88.2%
Wholesale trade	79.7%	62.3%	57.2%	70.9%	80.4%	88.2%	65.1%	83.7%
Fin. svcs. and real estate	82.8%	62.0%	58.5%	69.1%	74.5%	87.7%	62.0%	84.8%
Retail trade	83.9%	60.4%	60.0%	72.1%	77.3%	92.6%	65.1%	87.2%
Professional services	75.0%	61.0%	68.9%	65.1%	70.7%	80.3%	64.5%	76.9%
Other services	78.9%	59.7%	64.1%	66.4%	73.4%	87.6%	61.2%	82.9%
Ownership								
For profit, incorporated	82.1%	62.9%	64.9%	69.7%	76.1%	89.5%	64.2%	85.3%
For profit, unincorporated	78.4%	61.0%	66.4%	65.4%	79.1%	87.0%	64.3%	82.2%
Nonprofit	69.4%	58.3%	69.0%	62.3%	67.9%	71.9%	64.5%	69.9%
Age of firm								
Less than 5 years	67.7%	58.9%	66.1%	55.7%	81.4%	87.7%	61.4%	73.9%
5-9 years	70.1%	59.2%	70.4%	66.5%	71.7%	83.2%	65.5%	73.3%
10-19 years	67.2%	60.2%	64.5%	65.4%	67.8%	73.6%	62.1%	69.6%
20 or more years	82.4%	65.2%	64.6%	70.9%	76.5%	87.0%	65.5%	84.2%
Multi/single status								
2 or more locations	84.3%	50.7%	57.9%	72.4%	77.0%	86.7%	61.2%	84.8%
1 location only	68.1%	62.3%	66.1%	66.7%	72.2%	76.3%	64.6%	71.3%
Percent full-time employees								
Less than 25%	75.5%	50.9%	67.0%	70.6%	73.0%	84.2%	57.1%	80.2%
25-49 %	75.9%	62.2%	56.7%	61.7%	71.9%	84.9%	59.5%	79.0%
50-74 %	76.9%	62.7%	59.8%	66.0%	70.9%	83.3%	62.4%	79.4%
75% or more	80.2%	62.4%	66.4%	68.5%	75.5%	86.9%	64.8%	82.9%
Union presence								
No union employees	79.3%	62.7%	64.8%	68.8%	76.2%	87.0%	64.3%	82.5%
Has union employees	81.3%	41.0%	80.5%	58.4%	64.7%	85.2%	63.5%	81.9%
Percent low-wage employees								
50% or more low-wage	79.1%	58.0%	71.4%	67.6%	73.4%	85.2%	61.3%	81.2%
Less than 50% low-wage	79.7%	62.4%	65.2%	68.1%	75.1%	86.6%	64.5%	82.5%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.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, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.66%	1.76%	1.26%	1.12%	0.61%	0.98%	0.53%
Industry group **								
Agric., fish., forest.	6.63%	7.07%	--	3.51%	14.69%	8.64%	4.40%	8.10%
Mining and manufacturing	1.17%	6.03%	6.80%	3.18%	2.49%	1.44%	3.26%	1.23%
Construction	2.24%	5.35%	4.30%	4.04%	5.37%	2.61%	3.03%	3.14%
Utilities and transp.	1.78%	9.46%	11.25%	6.94%	5.49%	1.84%	5.98%	1.83%
Wholesale trade	1.69%	5.76%	5.71%	4.69%	3.16%	2.37%	3.20%	1.93%
Fin. svcs. and real estate	1.45%	5.65%	6.50%	4.58%	4.00%	1.55%	3.57%	1.51%
Retail trade	1.17%	5.94%	6.30%	4.13%	3.47%	0.86%	3.38%	1.19%
Professional services	0.97%	3.00%	2.91%	2.47%	2.00%	1.33%	1.77%	1.09%
Other services	1.23%	3.81%	4.24%	3.19%	3.19%	1.51%	2.36%	1.36%
Ownership								
For profit, incorporated	0.53%	1.98%	2.11%	1.51%	1.42%	0.60%	1.18%	0.57%
For profit, unincorporated	1.22%	3.90%	4.11%	3.28%	2.57%	1.48%	2.33%	1.36%
Nonprofit	1.51%	5.38%	4.95%	3.50%	2.58%	2.22%	2.79%	1.65%
Age of firm								
Less than 5 years	2.93%	4.80%	7.04%	5.20%	4.90%	5.02%	3.42%	4.40%
5-9 years	2.43%	4.59%	4.75%	4.42%	5.43%	4.98%	2.94%	3.58%
10-19 years	1.62%	3.28%	3.37%	2.73%	3.14%	4.79%	1.98%	2.24%
20 or more years	0.51%	2.39%	2.40%	1.57%	1.21%	0.60%	1.33%	0.53%
Multi/single status								
2 or more locations	0.55%	13.47%	6.15%	2.30%	1.36%	0.61%	3.19%	0.56%
1 location only	0.90%	1.67%	1.83%	1.50%	1.91%	5.05%	1.03%	1.43%
Percent full-time employees								
Less than 25%	2.69%	8.49%	8.30%	6.62%	6.67%	3.12%	5.84%	2.84%
25-49 %	1.88%	7.52%	6.78%	5.53%	3.92%	2.11%	4.08%	2.01%
50-74 %	1.52%	4.58%	5.39%	3.42%	3.56%	2.04%	2.90%	1.70%
75% or more	0.53%	1.89%	1.93%	1.42%	1.25%	0.66%	1.09%	0.58%
Union presence								
No union employees	0.52%	1.68%	1.80%	1.28%	1.14%	0.70%	1.00%	0.59%
Has union employees	1.21%	9.62%	6.42%	6.13%	4.26%	1.20%	5.46%	1.23%
Percent low-wage employees								
50% or more low-wage	1.16%	6.03%	4.76%	3.10%	3.04%	1.26%	3.29%	1.22%
Less than 50% low-wage	0.52%	1.72%	1.84%	1.37%	1.21%	0.66%	1.02%	0.58%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2017

	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)	6,368	6,695	6,329	6,222	6,254	6,428	6,421	6,357
10th percentile	4,000	3,600	3,700	3,600	3,700	4,300	3,600	4,200
25th percentile	5,000	4,600	4,800	4,600	4,900	5,200	4,700	5,100
50th percentile (median)	6,200	6,300	6,000	5,900	6,100	6,300	6,000	6,200
75th percentile	7,400	8,400	7,400	7,300	7,300	7,400	7,700	7,400
90th percentile	8,900	11,000	9,500	9,200	8,700	8,700	9,600	8,800
Employee-plus-one coverage								
Average (mean)	12,789	13,211	12,364	12,059	12,763	12,915	12,558	12,818
10th percentile	8,100	6,000	6,300	6,900	7,700	9,000	6,600	8,400
25th percentile	10,000	9,300	9,000	9,200	10,000	11,000	9,300	10,000
50th percentile (median)	13,000	13,000	12,000	12,000	13,000	13,000	12,000	13,000
75th percentile	15,000	16,000	15,000	15,000	15,000	15,000	15,000	15,000
90th percentile	18,000	20,000	19,000	18,000	18,000	18,000	19,000	18,000
Family coverage								
Average (mean)	18,687	17,789	17,741	17,597	18,400	19,064	17,649	18,839
10th percentile	12,000	9,700	11,000	11,000	11,000	13,000	10,000	13,000
25th percentile	15,000	13,000	14,000	14,000	15,000	16,000	14,000	16,000
50th percentile (median)	18,000	18,000	17,000	17,000	18,000	19,000	17,000	19,000
75th percentile	22,000	22,000	21,000	20,000	22,000	22,000	21,000	22,000
90th percentile	26,000	26,000	25,000	25,000	26,000	26,000	25,000	26,000

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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, 2017

	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)	28.26	121.21	101.65	79.42	67.10	36.77	60.88	31.73
10th percentile	43.00	144.34	136.89	53.11	134.85	50.65	54.29	45.80
25th percentile	30.61	137.15	110.30	73.75	74.15	36.25	78.41	39.65
50th percentile (median)	29.45	147.28	62.08	63.12	60.66	40.67	36.70	30.37
75th percentile	36.35	270.38	153.06	77.29	78.38	43.65	103.77	35.65
90th percentile	41.72	330.56	207.59	188.80	101.74	75.21	113.48	58.42
Employee-plus-one coverage								
Average (mean)	69.94	430.00	274.59	154.11	184.90	86.51	170.07	75.79
10th percentile	142.50	543.03	372.21	214.97	405.19	125.80	278.41	132.00
25th percentile	91.06	413.70	339.85	231.22	166.42	81.27	168.44	92.27
50th percentile (median)	72.63	491.58	294.44	190.35	132.92	109.30	140.46	76.44
75th percentile	78.57	464.15	371.47	156.16	205.74	115.20	218.41	85.91
90th percentile	122.13	577.31	607.40	241.44	385.68	201.61	302.66	144.57
Family coverage								
Average (mean)	104.65	373.22	329.94	222.69	263.81	135.90	192.09	116.37
10th percentile	172.07	668.96	555.47	286.76	706.80	124.48	381.87	240.52
25th percentile	143.89	398.35	392.13	305.25	323.06	137.00	261.48	135.25
50th percentile (median)	122.48	339.13	359.63	317.59	230.14	168.59	269.20	153.92
75th percentile	132.49	758.55	658.44	328.57	288.88	176.61	334.78	139.39
90th percentile	229.81	946.43	675.73	473.91	441.17	285.41	409.76	237.46

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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, 2017

	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)	1,415	1,143	1,324	1,356	1,390	1,477	1,287	1,441
10th percentile	0	0	0	0	0	420	0	240
25th percentile	650	0	0	220 *	630	850	0	770
50th percentile (median)	1,200	0	810	1,200	1,300	1,300	860	1,300
75th percentile	1,900	1,800	2,200	2,000	1,900	1,800	2,100	1,800
90th percentile	2,800	3,500	3,500	3,000	2,700	2,600	3,200	2,700
Employee-plus-one coverage								
Average (mean)	3,531	2,965	4,050	4,253	3,835	3,319	3,760	3,503
10th percentile	730	0	0	0	840	1,100	0	1,000
25th percentile	1,900	0	1,100 *	2,100	2,200	2,000	0	2,000
50th percentile (median)	3,100	320 *	3,100	3,800	3,400	3,000	3,100	3,100
75th percentile	4,600	4,800	6,000	6,000	5,100	4,200	5,800	4,500
90th percentile	6,700	8,700	8,700	8,400	7,000	5,900	8,500	6,500
Family coverage								
Average (mean)	5,218	4,004	5,789	5,996	5,458	5,063	5,413	5,190
10th percentile	660 *	0	0	0	660 *	1,800	0	1,400
25th percentile	2,800	0	0	1,900	2,900	3,100	0	3,000
50th percentile (median)	4,600	0	4,800	5,100	4,800	4,500	4,300	4,600
75th percentile	6,700	7,200	9,400	8,900	7,200	6,200	8,800	6,600
90th percentile	10,000	12,000	13,000	13,000	11,000	8,800	13,000	9,600

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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, 2017

	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)	15.08	63.68	62.81	35.54	30.65	21.75	33.61	16.85
10th percentile	39.47	147.45	120.09	71.52	67.23	21.63	82.73	35.90
25th percentile	16.98	147.45	120.09	106.21 *	41.32	12.78	82.73	18.19
50th percentile (median)	18.33	147.45	120.21	30.78	28.97	17.00	53.30	15.37
75th percentile	19.58	124.59	124.34	56.68	38.07	21.64	64.12	18.61
90th percentile	39.83	135.84	169.45	70.07	60.30	67.18	94.63	46.36
Employee-plus-one coverage								
Average (mean)	38.94	307.18	223.49	120.45	79.86	47.86	129.90	40.61
10th percentile	60.96	445.43	365.96	216.08	142.21	66.16	279.06	70.95
25th percentile	41.25	445.43	490.51 *	137.20	105.41	53.07	279.06	43.21
50th percentile (median)	39.54	453.63 *	188.90	100.15	77.88	45.84	119.05	42.68
75th percentile	62.05	620.97	301.71	170.36	124.12	74.03	156.49	67.18
90th percentile	78.63	675.08	319.94	264.92	212.52	156.86	224.55	100.61
Family coverage								
Average (mean)	64.34	294.58	325.22	233.39	159.21	77.85	188.33	68.39
10th percentile	236.69 *	606.71	413.45	444.01	395.31 *	109.20	419.49	145.45
25th percentile	77.20	606.71	413.45	528.87	196.23	63.55	419.49	67.15
50th percentile (median)	62.31	606.71	389.11	235.83	123.10	82.46	242.47	66.64
75th percentile	98.14	463.48	585.44	324.55	229.47	130.79	314.50	99.45
90th percentile	125.03	890.42	893.55	432.22	295.85	157.14	527.67	197.36

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

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, 2017

	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)	4,953	5,552	5,006	4,866	4,865	4,952	5,135	4,915
10th percentile	2,400	1,800	1,800	2,100	2,200	2,800	1,900	2,500
25th percentile	3,600	3,300	3,100	3,200	3,400	3,800	3,200	3,700
50th percentile (median)	4,800	5,000	4,800	4,500	4,800	4,900	4,800	4,800
75th percentile	6,000	7,200	6,300	6,000	6,100	6,000	6,600	6,000
90th percentile	7,400	10,000	8,200	7,800	7,500	7,200	8,700	7,300
Employee-plus-one coverage								
Average (mean)	9,258	10,247	8,313	7,805	8,928	9,595	8,798	9,315
10th percentile	4,000	2,500	2,600	2,700	3,300	5,000	2,800	4,200
25th percentile	6,700	5,400	4,700	4,500	5,800	7,300	4,900	6,900
50th percentile (median)	9,100	9,600	7,700	7,300	8,700	9,400	8,200	9,200
75th percentile	12,000	14,000	11,000	10,000	12,000	12,000	12,000	12,000
90th percentile	14,000	18,000	15,000	13,000	15,000	14,000	16,000	14,000
Family coverage								
Average (mean)	13,469	13,785	11,952	11,601	12,942	14,000	12,236	13,649
10th percentile	5,500	3,300	2,700	3,400	4,100	7,700	3,000	6,200
25th percentile	9,700	7,500	6,000	6,100	8,400	11,000	6,100	10,000
50th percentile (median)	14,000	13,000	11,000	11,000	13,000	14,000	12,000	14,000
75th percentile	17,000	19,000	16,000	16,000	17,000	17,000	17,000	17,000
90th percentile	21,000	24,000	24,000	20,000	21,000	21,000	23,000	21,000

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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, 2017

	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)	29.19	131.18	110.91	82.84	68.60	37.72	65.44	32.55
10th percentile	39.96	151.67	203.28	99.43	113.75	82.57	76.55	51.36
25th percentile	26.58	155.94	133.96	77.16	85.67	42.70	85.09	30.76
50th percentile (median)	24.63	149.76	133.18	78.81	62.56	33.59	46.33	33.93
75th percentile	32.63	138.50	150.39	71.09	94.64	42.40	79.22	29.99
90th percentile	54.24	292.11	231.60	248.69	125.87	64.92	163.40	55.04
Employee-plus-one coverage								
Average (mean)	75.50	488.05	268.07	152.82	190.92	95.01	185.18	81.69
10th percentile	116.51	642.20	271.74	158.65	299.67	187.12	139.97	119.14
25th percentile	99.17	523.72	291.08	175.12	193.16	100.82	151.49	86.08
50th percentile (median)	92.70	574.07	344.86	201.74	157.75	106.85	222.60	95.03
75th percentile	86.80	462.88	473.86	269.36	208.79	108.40	259.52	89.26
90th percentile	109.36	802.51	696.22	274.03	544.55	159.39	389.08	145.11
Family coverage								
Average (mean)	113.08	480.03	500.12	267.32	256.75	147.11	263.57	123.12
10th percentile	148.96	646.12	491.90	224.03	307.43	247.83	257.99	261.71
25th percentile	78.26	542.99	392.37	390.57	385.63	162.75	286.26	154.41
50th percentile (median)	94.61	552.68	685.31	418.80	326.91	162.05	393.63	108.05
75th percentile	156.00	776.54	763.51	387.37	402.49	199.28	326.63	171.42
90th percentile	303.18	1,005.50	1,214.27	433.09	567.02	432.88	610.00	357.60

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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, 2017

	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)	1,808	2,193	2,059	2,271	2,045	1,540	2,136	1,743
10th percentile	480	480	480	480	480	460	480	480
25th percentile	860	930	950	970	960	750	960	750
50th percentile (median)	1,500	1,900	1,900	2,000	1,700	1,500	1,900	1,500
75th percentile	2,500	2,900	2,900	3,000	3,000	2,000	2,900	2,500
90th percentile	3,500	4,800	3,800	4,900	4,500	2,900	4,500	3,000
Family coverage								
Average (mean)	3,396	4,776	4,271	4,269	3,518	3,104	4,447	3,254
10th percentile	760	930	740	920	630	750	920	750
25th percentile	1,500	2,000	1,400	1,800	1,500	1,500	2,000	1,500
50th percentile (median)	3,000	3,900	3,700	3,500	3,000	2,900	3,800	3,000
75th percentile	4,500	6,000	5,900	5,800	4,900	4,000	6,000	4,500
90th percentile	6,000	10,000	9,600	9,500	7,200	5,800	10,000	6,000

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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, 2017

	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)	17.09	63.48	62.94	52.69	44.20	20.99	34.70	19.41
10th percentile	21.12	55.66	55.80	45.59	45.79	16.30	40.32	21.36
25th percentile	51.49	99.22	90.35	63.81	56.79	27.85	53.82	27.78
50th percentile (median)	45.48	114.96	109.66	109.94	109.38	43.79	109.02	45.81
75th percentile	60.01	122.64	117.80	107.61	100.86	56.14	101.01	60.85
90th percentile	120.18	232.71	335.92	234.68	223.95	52.38	241.42	63.64
Family coverage								
Average (mean)	47.76	208.83	232.34	150.61	101.61	62.33	126.33	51.58
10th percentile	39.64	126.11	154.14	112.32	116.60	43.02	99.13	49.34
25th percentile	52.31	250.54	238.03	126.33	123.89	52.17	144.31	52.23
50th percentile (median)	98.38	261.50	259.84	229.70	142.36	91.06	227.37	99.03
75th percentile	124.29	266.48	259.64	228.73	234.77	59.78	238.72	125.20
90th percentile	115.49	561.47	532.02	479.07	479.90	105.43	520.12	115.91

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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, 2017

	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)	4,246	4,373	4,377	4,626	4,288	4,105	4,446	4,206
10th percentile	2,000	1,800	1,500	2,000	2,000	2,000	2,000	2,000
25th percentile	3,000	2,900	2,900	3,000	2,900	3,000	2,900	3,000
50th percentile (median)	4,000	4,500	4,500	4,900	4,000	4,000	4,500	4,000
75th percentile	6,000	6,000	6,300	6,300	6,000	5,300	6,300	5,900
90th percentile	6,500	6,700	6,800	6,800	6,500	6,400	6,800	6,500
Family coverage								
Average (mean)	8,183	8,883	8,681	8,737	8,078	8,062	8,821	8,098
10th percentile	4,000	3,000	3,900	3,500	3,600	3,900	3,800	4,000
25th percentile	5,900	5,000	5,700	5,900	5,000	5,900	5,900	5,900
50th percentile (median)	7,800	8,800	8,200	8,900	7,500	7,500	8,900	7,500
75th percentile	11,000	13,000	12,000	12,000	11,000	10,000	13,000	11,000
90th percentile	13,000	13,000	14,000	13,000	13,000	13,000	14,000	13,000

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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, 2017

	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)	21.34	80.43	89.45	58.55	47.94	28.62	47.22	23.80
10th percentile	70.69	128.42	127.92	128.49	120.52	81.53	125.12	66.48
25th percentile	61.55	121.57	113.13	111.74	109.35	61.27	109.95	61.67
50th percentile (median)	66.82	247.47	140.57	120.44	121.68	74.76	126.11	73.46
75th percentile	117.24	249.98	96.43	84.39	134.86	122.41	85.63	118.67
90th percentile	9.57	72.49	25.62	54.47	20.83	33.81	20.79	14.73
Family coverage								
Average (mean)	65.33	260.80	215.43	171.71	137.09	87.42	135.72	71.58
10th percentile	247.51	305.56	289.70	282.59	255.36	252.53	249.51	248.93
25th percentile	115.13	305.87	264.55	246.45	234.13	116.93	250.46	104.94
50th percentile (median)	128.98	488.86	376.80	501.82	251.64	113.81	261.99	113.32
75th percentile	270.50	230.71	510.03	181.26	507.27	260.49	173.96	372.37
90th percentile	25.99	162.38	152.04	136.18	90.77	100.94	122.35	97.53

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.