

Table I.F.15.c Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.9%	4.8%	6.3%	3.4%	3.7%	2.2%	5.0%	2.6%
Industry group **								
Agric., fish., forest.	1.9%*	--	--	--	0.0%	5.6%*	0.0%	2.3%*
Mining and manufacturing	3.4%	0.8%*	2.9%*	1.4%*	4.4%*	3.4%	2.7%*	3.5%
Construction	3.8%	4.7%*	8.3%*	4.2%	2.5%*	1.6%*	6.1%*	2.5%
Utilities and transp.	2.1%	--	6.9%*	5.5%*	4.8%*	1.2%*	2.6%*	2.1%
Wholesale trade	3.0%	0.0%	10.8%*	3.2%*	3.0%*	2.3%*	6.0%*	2.5%
Fin. svcs. and real estate	1.6%	7.6%*	3.7%*	1.5%*	1.0%*	1.4%	4.5%*	1.3%
Retail trade	2.7%	6.4%*	1.3%*	4.9%*	9.3%*	1.1%	5.8%*	2.3%
Professional services	3.3%	3.8%*	5.4%*	3.7%	4.1%	2.8%	4.5%	3.1%
Other services	3.0%	7.8%*	8.5%*	4.5%	4.1%*	1.2%*	6.9%	2.2%
Ownership								
For profit, incorporated	2.6%	3.7%*	7.0%*	3.0%	3.3%	1.9%	5.0%	2.2%
For profit, unincorporated	3.6%	3.1%*	2.5%*	4.2%	4.8%*	3.0%	3.2%	3.7%
Nonprofit	3.7%	17.6%*	7.2%*	5.0%*	4.2%*	2.8%	9.1%	3.3%
Age of firm								
Less than 5 years	4.7%	7.1%*	3.9%*	4.3%*	4.5%*	0.3%*	4.8%*	4.6%*
5-9 years	7.8%*	6.3%*	13.1%*	5.9%	8.8%*	6.0%*	7.8%*	7.8%*
10-19 years	4.1%	4.7%*	3.3%*	5.0%	1.9%*	7.1%*	4.7%	3.8%
20 or more years	2.5%	3.2%*	7.1%*	2.4%	3.6%	2.0%	4.6%	2.3%
Multi/single status								
2 or more locations	2.5%	--	4.7%*	3.9%	3.5%	2.2%	4.0%*	2.5%
1 location only	4.2%	4.8%	6.4%	3.3%	4.0%*	1.3%*	5.1%	3.3%
Percent full-time employees								
Less than 25%	2.2%*	--	5.9%*	1.9%*	4.6%*	1.3%*	3.3%*	1.9%*
25-49 %	6.8%	13.9%*	12.2%*	12.1%*	2.4%*	6.6%*	11.6%*	5.8%*
50-74 %	2.5%	9.0%*	6.1%*	4.9%*	3.6%*	1.0%*	7.5%*	1.7%
75% or more	2.8%	4.0%*	6.0%*	3.1%	3.8%	2.2%	4.6%	2.6%
Union presence								
No union employees	3.0%	5.0%	5.3%	3.5%	3.1%	2.4%	4.9%	2.6%
Has union employees	2.7%	2.2%*	21.0%*	3.0%*	7.6%*	1.8%	7.2%*	2.5%
Percent low-wage employees								
50% or more low-wage	4.2%	8.4%*	3.2%*	11.2%	3.5%*	3.4%*	7.5%*	3.8%
Less than 50% low-wage	2.8%	4.4%	6.5%	3.0%	3.7%	2.1%	4.9%	2.5%
Percent women employees								
Less than 25%	3.6%	2.7%*	7.1%*	3.4%	4.2%*	2.8%	4.7%	3.3%
25-49 %	2.3%	7.4%*	7.2%*	2.6%*	2.5%*	1.7%	6.6%*	1.9%
50-74 %	2.4%	7.0%*	4.2%*	4.4%*	3.2%	1.8%	5.4%	2.1%
75% or more	3.5%	2.9%*	4.4%*	3.3%*	5.3%	2.9%	3.5%	3.5%
Percent age 50 or older employees								
Less than 25%	3.1%	5.1%*	5.7%*	4.8%	2.8%	2.1%	5.4%	2.5%
25-49 %	2.8%	5.9%*	8.8%*	2.2%	4.8%	2.1%	5.8%*	2.6%
50-74 %	2.9%	5.5%*	3.8%*	3.0%*	2.5%*	2.7%*	4.1%	2.7%
75% or more	2.6%*	0.0%	4.6%*	2.4%*	4.1%*	3.1%*	1.1%*	3.4%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.15.c Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	1.23%	1.65%	0.45%	0.64%	0.22%	0.74%	0.22%
Industry group **								
Agric., fish., forest.	1.85%*	--	--	--	0.00%	5.23%*	0.00%	2.25%*
Mining and manufacturing	0.74%	0.84%*	1.29%*	0.76%*	2.31%*	0.67%	1.10%*	0.78%
Construction	1.01%	2.46%*	5.76%*	1.22%	1.03%*	1.06%*	2.46%*	0.70%
Utilities and transp.	0.54%	--	5.08%*	3.48%*	2.25%*	0.45%*	1.90%*	0.56%
Wholesale trade	0.80%	0.00%	8.16%*	1.16%*	1.38%*	0.80%*	3.61%*	0.64%
Fin. svcs. and real estate	0.35%	5.70%*	3.02%*	0.74%*	0.53%*	0.37%	2.52%*	0.31%
Retail trade	0.66%	4.27%*	0.75%*	2.70%*	3.88%*	0.27%	2.55%*	0.66%
Professional services	0.40%	1.71%*	2.85%*	0.81%	0.97%	0.50%	1.17%	0.43%
Other services	0.53%	3.57%*	3.50%*	1.13%	1.53%*	0.41%*	1.84%	0.50%
Ownership								
For profit, incorporated	0.22%	1.40%*	2.15%*	0.51%	0.56%	0.24%	0.96%	0.21%
For profit, unincorporated	0.85%	1.43%*	1.33%*	1.01%	3.02%*	0.69%	0.77%	1.05%
Nonprofit	0.56%	7.55%*	3.24%*	1.74%*	1.26%*	0.64%	2.67%	0.56%
Age of firm								
Less than 5 years	1.30%	3.01%*	2.52%*	1.80%*	3.01%*	0.33%*	1.60%*	2.11%*
5-9 years	2.77%*	5.00%*	8.18%*	1.44%	6.88%*	3.69%*	2.86%*	4.31%*
10-19 years	0.75%	2.68%*	1.08%*	1.42%	0.85%*	2.55%*	1.22%	0.94%
20 or more years	0.20%	1.07%*	2.58%*	0.45%	0.54%	0.21%	1.06%	0.20%
Multi/single status								
2 or more locations	0.21%	--	2.04%*	0.99%	0.60%	0.22%	1.21%*	0.21%
1 location only	0.59%	1.25%	1.77%	0.50%	1.33%*	1.11%*	0.80%	0.84%
Percent full-time employees								
Less than 25%	0.77%*	--	4.89%*	1.84%*	2.45%*	0.84%*	2.17%*	0.80%*
25-49 %	1.62%	8.49%*	5.95%*	4.19%*	1.16%*	2.72%*	3.86%*	1.78%*
50-74 %	0.51%	4.91%*	3.60%*	1.97%*	1.27%*	0.36%*	2.61%*	0.41%
75% or more	0.23%	1.24%*	1.87%*	0.46%	0.71%	0.24%	0.81%	0.24%
Union presence								
No union employees	0.22%	1.33%	1.49%	0.46%	0.47%	0.29%	0.72%	0.23%
Has union employees	0.52%	2.19%*	13.00%*	1.62%*	3.42%*	0.33%	4.33%*	0.51%
Percent low-wage employees								
50% or more low-wage	0.87%	5.31%*	1.86%*	3.26%	1.18%*	1.18%*	2.61%*	0.92%
Less than 50% low-wage	0.22%	1.26%	1.74%	0.44%	0.68%	0.22%	0.77%	0.22%
Percent women employees								
Less than 25%	0.51%	1.05%*	2.73%*	0.61%	1.44%*	0.53%	1.11%	0.58%
25-49 %	0.31%	3.85%*	3.87%*	0.85%*	0.78%*	0.29%	2.05%*	0.27%
50-74 %	0.36%	3.07%*	1.97%*	1.39%*	0.94%	0.40%	1.62%	0.36%
75% or more	0.52%	2.22%*	1.64%*	1.05%*	1.40%	0.65%	1.00%	0.57%
Percent age 50 or older employees								
Less than 25%	0.32%	1.87%*	2.05%*	0.86%	0.52%	0.40%	1.04%	0.31%
25-49 %	0.31%	3.31%*	3.97%*	0.46%	1.21%	0.27%	1.75%*	0.31%
50-74 %	0.56%	2.37%*	1.67%*	1.05%*	1.24%*	0.81%*	1.11%	0.63%
75% or more	1.51%*	0.00%	3.97%*	2.04%*	3.89%*	2.83%*	0.93%*	2.17%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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