Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,469,926	4,339,041	870,733	623,761	485,727	1,150,664	5,592,933	1,876,992
Industry group **								
Agric., fish., forest.	125,703	105,799	9,448	5,938	2,731	1,787	119,481	6,223
Mining and manufacturing	281,114	138,678	44,840	40,818	27,393	29,385	205,731	75,382
Construction	584,662	435,587	78,402	45,423	15,567	9,684	547,329	37,333
Utilities and transp.	260,065	137,619	26,642	22,165	17,560	56,080	177,299	82,766
Wholesale trade	366,266	189,373	46,432	39,140	35,582	55,739	259,693	106,573
Fin. svs. and real estate	879,403	479,837	47,546	45,050	81,797	225,172	549,535	329,867
Retail trade	1,172,614	604,189	115,911	88,711	69,797	294,007	772,648	399,966
Professional services	1,787,916	1,090,606	206,345	145,640	125,901	219,424	1,384,770	403,147
Other services	2,012,182	1,157,353	295,166	190,878	109,401	259,385	1,576,447	435,735
Ownership								
For profit, incorporated	5,192,809	2,877,290	608,003	437,708	312,851	956,956	3,760,631	1,432,178
For profit, unincorporated	1,672,324	1,161,624	185,316	116,328	79,914	129,142	1,415,855	256,468
Nonprofit	604,793	300,127	77,413	69,726	92,962	64,566	416,447	188,346
Age of firm								
Less than 5 years	1,216,813	1,033,377	117,812	53,084	10,704	1,837 *	1,187,817	28,996
5-9 years	990,995	760,114	130,119	69,341	25,117	6,304	933,898	57,097
10-19 years	1,537,277	1,096,828	210,173	124,421	51,191	54,663	1,394,016	143,261
20 or more years	3,724,841	1,448,723	412,628	376,915	398,715	1,087,860	2,077,203	1,647,638
Multi/single status								
2 or more locations	1,968,154	42,381	102,148	253,799	421,159	1,148,668	270,828	1,697,326
1 location only	5,501,772	4,296,660	768,584	369,962	64,569	1,996	5,322,106	179,666
Percent full-time employees								
Less than 25%	1,184,987	833,131	146,566	73,504	43,536	88,251	1,030,812	154,175
25-49 %	653,249	295,719	93,244	73,872	47,084	143,331	432,854	220,396
50-74 %	1,050,555	636,449	132,037	82,671	65,261	134,138	817,694	232,861
75% or more	4,581,134	2,573,742	498,886	393,715	329,848	784,944	3,311,573	1,269,561
Union presence								
No union employees	7,026,086	4,230,388	849,219	600,723	458,719	887,037	5,447,178	1,578,908
Has union employees	443,839	108,653	21,513	23,038	27,009	263,626	145,755	298,084
Percent low-wage employees								
50% or more low-wage	1,838,073	1,034,141	199,905	154,328	127,445	322,254	1,328,831	509,242
Less than 50% low-wage	5,631,853	3,304,900	670,827	469,434	358,282	828,410	4,264,102	1,367,750
Percent women employees								
Less than 25%	2,493,256	1,736,704	253,315	191,020	112,851	199,367	2,108,999	384,257
25-49 %	1,110,208	464,823	155,022	109,419	88,088	292,857	684,293	425,915
50-74 %	1,849,758	930,472	206,720	156,469	139,441	416,656	1,232,539	617,219
75% or more	2,016,704	1,207,043	255,675	166,853	145,348	241,785	1,567,103	449,601
Percent age 50 or older employees								
Less than 25%	3,559,787	2,022,307	475,124	341,404	236,405	484,548	2,718,255	841,532
25-49 %	1,657,675	582,488	225,399	164,270	159,281	526,237	903,147	754,528
50-74 %	1,063,239	664,294	120,450	83,096	70,378	125,021	830,863	232,376
75% or more	1,189,224	1,069,952	49,759	34,991	19,664	14,857	1,140,668	48,556

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27,490	27,785	17,692	9,737	5,482	14,590	24,750	15,522
Industry group **								
Agric., fish., forest.	9,219	8,953	1,728	1,149	622	454	9,170	947
Mining and manufacturing	14,063	12,925	4,158	2,584	1,939	1,993	13,681	3,307
Construction	24,261	23,157	6,199	3,297	1,903	1,757	24,072	3,077
Utilities and transp.	17,503	15,944	3,554	2,616	2,465	5,189	16,459	5,963
Wholesale trade	17,937	15,971	4,904	3,185	2,956	5,046	16,879	6,094
Fin. svs. and real estate	28,883	25,405	5,080	3,733	4,681	11,591	26,010	12,599
Retail trade	35,121	30,382	8,494	5,722	4,813	14,055	31,702	15,186
Professional services	35,319	32,515	9,468	5,840	4,728	9,151	33,706	10,845
Other services	40,749	36,889	12,863	6,665	5,084	11,306	38,722	13,010
Ownership								
For profit, incorporated	45,252	41,447	16,069	9,346	6,764	16,294	42,120	17,879
For profit, unincorporated	38,038	35,776	9,537	5,408	4,227	7,779	36,888	9,546
Nonprofit	20,179	17,757	6,277	3,839	4,482	4,742	18,963	6,974
Age of firm								
Less than 5 years	35,245	34,194	8,649	3,903	1,381	811 *	35,146	2,838
5-9 years	32,574	31,329	8,072	4,234	2,356	1,274	32,373	3,791
10-19 years	36,870	34,906	10,355	5,527	3,527	5,332	36,242	6,989
20 or more years	42,856	38,294	13,426	8,972	6,191	15,543	39,971	16,601
Multi/single status								
2 or more locations	19,381	8,306	8,053	8,651	5,407	14,590	13,082	15,013
1 location only	26,398	28,332	16,706	6,387	2,298	201	26,501	4,915
Percent full-time employees								
Less than 25%	33,080	30,914	9,342	4,300	3,200	6,741	32,165	7,802
25-49 %	22,968	19,051	6,980	4,490	3,773	9,429	20,440	10,535
50-74 %	31,104	28,152	8,410	4,719	4,201	8,860	29,410	10,225
75% or more	45,573	41,821	14,415	8,934	6,286	15,040	42,899	16,596
Union presence								
No union employees	29,719	29,066	17,561	9,730	5,747	15,056	26,578	16,401
Has union employees	20,615	15,494	3,460	2,433	2,558	12,714	16,003	13,001
Percent low-wage employees								
50% or more low-wage	38,195	34,121	9,482	6,071	5,528	13,157	35,357	14,671
Less than 50% low-wage	41,120	38,360	16,726	9,302	5,923	15,061	38,387	16,558
Percent women employees								
Less than 25%	43,139	40,355	10,739	6,819	5,028	9,900	41,597	11,784
25-49 %	29,165	24,093	9,013	5,286	4,225	12,708	25,793	13,730
50-74 %	38,281	33,460	10,515	6,095	5,604	14,408	34,974	15,776
75% or more	38,684	35,331	11,400	6,634	5,564	10,375	36,792	12,326
Percent age 50 or older employees								
Less than 25%	45,761	41,754	14,363	8,289	6,649	14,272	43,095	16,300
25-49 %	31,724	25,297	10,544	6,254	5,526	15,054	27,308	16,362
50-74 %	31,769	29,067	8,271	4,718	3,977	8,580	30,217	9,896
75% or more	34,968	34,279	5,435	3,653	2,447	2,375	34,752	3,930

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.a Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,469,926	58.1%	11.7%	8.4%	6.5%	15.4%	74.9%	25.1%
Industry group **								
Agric., fish., forest.	125,703	84.2%	7.5%	4.7%	2.2%	1.4%	95.0%	5.0%
Mining and manufacturing	281,114	49.3%	16.0%	14.5%	9.7%	10.5%	73.2%	26.8%
Construction	584,662	74.5%	13.4%	7.8%	2.7%	1.7%	93.6%	6.4%
Utilities and transp.	260,065	52.9%	10.2%	8.5%	6.8%	21.6%	68.2%	31.8%
Wholesale trade	366,266	51.7%	12.7%	10.7%	9.7%	15.2%	70.9%	29.1%
Fin. svs. and real estate	879,403	54.6%	5.4%	5.1%	9.3%	25.6%	62.5%	37.5%
Retail trade	1,172,614	51.5%	9.9%	7.6%	6.0%	25.1%	65.9%	34.1%
Professional services	1,787,916	61.0%	11.5%	8.1%	7.0%	12.3%	77.5%	22.5%
Other services	2,012,182	57.5%	14.7%	9.5%	5.4%	12.9%	78.3%	21.7%
Ownership								
For profit, incorporated	5,192,809	55.4%	11.7%	8.4%	6.0%	18.4%	72.4%	27.6%
For profit, unincorporated	1,672,324	69.5%	11.1%	7.0%	4.8%	7.7%	84.7%	15.3%
Nonprofit	604,793	49.6%	12.8%	11.5%	15.4%	10.7%	68.9%	31.1%
Age of firm								
Less than 5 years	1,216,813	84.9%	9.7%	4.4%	0.9%	0.2% *	97.6%	2.4%
5-9 years	990,995	76.7%	13.1%	7.0%	2.5%	0.6%	94.2%	5.8%
10-19 years	1,537,277	71.3%	13.7%	8.1%	3.3%	3.6%	90.7%	9.3%
20 or more years	3,724,841	38.9%	11.1%	10.1%	10.7%	29.2%	55.8%	44.2%
Multi/single status								
2 or more locations	1,968,154	2.2%	5.2%	12.9%	21.4%	58.4%	13.8%	86.2%
1 location only	5,501,772	78.1%	14.0%	6.7%	1.2%	0.0%	96.7%	3.3%
Percent full-time employees								
Less than 25%	1,184,987	70.3%	12.4%	6.2%	3.7%	7.4%	87.0%	13.0%
25-49 %	653,249	45.3%	14.3%	11.3%	7.2%	21.9%	66.3%	33.7%
50-74 %	1,050,555	60.6%	12.6%	7.9%	6.2%	12.8%	77.8%	22.2%
75% or more	4,581,134	56.2%	10.9%	8.6%	7.2%	17.1%	72.3%	27.7%
Union presence								
No union employees	7,026,086	60.2%	12.1%	8.5%	6.5%	12.6%	77.5%	22.5%
Has union employees	443,839	24.5%	4.8%	5.2%	6.1%	59.4%	32.8%	67.2%
Percent low-wage employees								
50% or more low-wage	1,838,073	56.3%	10.9%	8.4%	6.9%	17.5%	72.3%	27.7%
Less than 50% low-wage	5,631,853	58.7%	11.9%	8.3%	6.4%	14.7%	75.7%	24.3%
Percent women employees								
Less than 25%	2,493,256	69.7%	10.2%	7.7%	4.5%	8.0%	84.6%	15.4%
25-49 %	1,110,208	41.9%	14.0%	9.9%	7.9%	26.4%	61.6%	38.4%
50-74 %	1,849,758	50.3%	11.2%	8.5%	7.5%	22.5%	66.6%	33.4%
75% or more	2,016,704	59.9%	12.7%	8.3%	7.2%	12.0%	77.7%	22.3%
Percent age 50 or older employees								
Less than 25%	3,559,787	56.8%	13.3%	9.6%	6.6%	13.6%	76.4%	23.6%
25-49 %	1,657,675	35.1%	13.6%	9.9%	9.6%	31.7%	54.5%	45.5%
50-74 %	1,063,239	62.5%	11.3%	7.8%	6.6%	11.8%	78.1%	21.9%
75% or more	1,189,224	90.0%	4.2%	2.9%	1.7%	1.2%	95.9%	4.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.A.1.a Standard errors for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27,490	0.27%	0.24%	0.13%	0.08%	0.18%	0.19%	0.19%
Industry group **								
Agric., fish., forest.	9,219	1.86%	1.38%	0.94%	0.51%	0.37%	0.80%	0.80%
Mining and manufacturing	14,063	2.53%	1.46%	1.06%	0.79%	0.82%	1.57%	1.57%
Construction	24,261	1.39%	1.07%	0.61%	0.34%	0.30%	0.56%	0.56%
Utilities and transp.	17,503	3.24%	1.40%	1.08%	0.99%	2.09%	2.55%	2.55%
Wholesale trade	17,937	2.41%	1.32%	0.93%	0.87%	1.37%	1.79%	1.79%
Fin. svs. and real estate	28,883	1.57%	0.58%	0.44%	0.57%	1.25%	1.43%	1.43%
Retail trade	35,121	1.49%	0.72%	0.51%	0.43%	1.13%	1.26%	1.26%
Professional services	35,319	0.88%	0.53%	0.34%	0.28%	0.51%	0.64%	0.64%
Other services	40,749	0.96%	0.63%	0.36%	0.26%	0.55%	0.66%	0.66%
Ownership								
For profit, incorporated	45,252	0.46%	0.31%	0.19%	0.14%	0.30%	0.34%	0.34%
For profit, unincorporated	38,038	0.88%	0.57%	0.34%	0.26%	0.46%	0.59%	0.59%
Nonprofit	20,179	1.69%	1.00%	0.68%	0.80%	0.78%	1.26%	1.26%
Age of firm								
Less than 5 years	35,245	0.80%	0.71%	0.33%	0.12%	0.07% *	0.24%	0.24%
5-9 years	32,574	1.04%	0.83%	0.46%	0.25%	0.13%	0.41%	0.41%
10-19 years	36,870	0.91%	0.68%	0.39%	0.24%	0.35%	0.47%	0.47%
20 or more years	42,856	0.68%	0.36%	0.25%	0.20%	0.44%	0.54%	0.54%
Multi/single status								
2 or more locations	19,381	0.41%	0.39%	0.41%	0.35%	0.55%	0.59%	0.59%
1 location only	26,398	0.31%	0.30%	0.12%	0.04%	0.00%	0.09%	0.09%
Percent full-time employees								
Less than 25%	33,080	1.09%	0.78%	0.38%	0.28%	0.56%	0.67%	0.67%
25-49 %	22,968	1.84%	1.04%	0.73%	0.59%	1.33%	1.50%	1.50%
50-74 %	31,104	1.32%	0.80%	0.48%	0.42%	0.82%	0.98%	0.98%
75% or more	45,573	0.50%	0.31%	0.20%	0.15%	0.32%	0.37%	0.37%
Union presence								
No union employees	29,719	0.29%	0.25%	0.14%	0.09%	0.19%	0.21%	0.21%
Has union employees	20,615	2.74%	0.78%	0.57%	0.61%	2.47%	2.61%	2.61%
Percent low-wage employees								
50% or more low-wage	38,195	0.99%	0.52%	0.35%	0.32%	0.68%	0.79%	0.79%
Less than 50% low-wage	41,120	0.40%	0.30%	0.17%	0.11%	0.25%	0.28%	0.28%
Percent women employees								
Less than 25%	43,139	0.68%	0.43%	0.29%	0.21%	0.39%	0.48%	0.48%
25-49 %	29,165	1.42%	0.79%	0.50%	0.41%	1.05%	1.18%	1.18%
50-74 %	38,281	1.05%	0.56%	0.35%	0.32%	0.74%	0.85%	0.85%
75% or more	38,684	0.88%	0.56%	0.34%	0.29%	0.50%	0.63%	0.63%
Percent age 50 or older employees								
Less than 25%	45,761	0.63%	0.41%	0.25%	0.20%	0.39%	0.46%	0.46%
25-49 %	31,724	1.08%	0.62%	0.39%	0.36%	0.82%	0.93%	0.93%
50-74 %	31,769	1.30%	0.77%	0.47%	0.40%	0.79%	0.96%	0.96%
75% or more	34,968	0.63%	0.46%	0.31%	0.21%	0.20%	0.34%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.A.2 Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.4%	23.0%	52.0%	76.3%	96.5%	99.6%	30.8%	97.1%
Industry group **								
Agric., fish., forest.	22.0%	15.1%	50.1%	46.0%	88.5%	100.0%	18.8%	83.2%
Mining and manufacturing	59.0%	31.0%	70.4%	85.7%	98.8%	99.3%	44.6%	98.2%
Construction	33.6%	19.1%	63.2%	85.4%	98.9%	100.0%	29.3%	97.5%
Utilities and transp.	53.7%	23.1%	57.7%	86.3%	99.3%	99.8%	32.4%	99.3%
Wholesale trade	62.2%	34.8%	75.5%	91.3%	99.8%	99.9%	46.9%	99.4%
Fin. svs. and real estate	58.9%	28.6%	70.4%	95.2%	97.7%	99.9%	34.7%	99.3%
Retail trade	50.1%	16.9%	49.0%	76.7%	97.2%	99.4%	25.1%	98.4%
Professional services	50.5%	28.7%	62.6%	83.8%	95.7%	99.7%	37.0%	96.9%
Other services	38.6%	17.9%	32.8%	58.6%	93.6%	99.2%	23.4%	93.3%
Ownership								
For profit, incorporated	49.7%	23.2%	53.6%	76.5%	96.5%	99.5%	31.6%	97.4%
For profit, unincorporated	36.1%	20.6%	41.6%	70.9%	95.4%	99.7%	25.5%	94.8%
Nonprofit	58.8%	30.8%	64.1%	84.3%	97.3%	99.9%	41.2%	97.7%
Age of firm								
Less than 5 years	21.8%	16.9%	38.7%	64.1%	89.8%	91.3%	20.3%	83.3%
5-9 years	27.1%	18.3%	42.2%	66.2%	91.2%	98.4%	23.5%	87.3%
10-19 years	35.6%	23.7%	45.3%	71.4%	93.7%	99.6%	29.7%	92.9%
20 or more years	66.1%	29.4%	62.2%	81.5%	97.3%	99.6%	40.8%	98.0%
Multi/single status								
2 or more locations	94.0%	61.8%	60.9%	82.9%	96.7%	99.6%	68.2%	98.1%
1 location only	30.8%	22.7%	50.8%	71.8%	95.0%	94.8%	28.9%	87.3%
Percent full-time employees								
Less than 25%	18.2%	5.1%	16.1%	37.2%	82.4%	98.0%	7.9%	87.0%
25-49 %	48.6%	17.5%	32.9%	62.1%	99.2%	99.5%	24.7%	95.7%
50-74 %	46.0%	25.4%	49.5%	73.5%	94.6%	99.8%	31.7%	96.2%
75% or more	55.1%	28.9%	66.8%	86.9%	98.3%	99.7%	38.4%	98.7%
Union presence								
No union employees	45.4%	22.9%	51.7%	75.9%	96.6%	99.5%	30.5%	96.7%
Has union employees	80.1%	29.8%	65.1%	87.2%	94.4%	99.9%	40.9%	99.2%
Percent low-wage employees								
50% or more low-wage	36.4%	10.0%	21.7%	52.5%	94.4%	99.3%	13.9%	94.9%
Less than 50% low-wage	51.0%	27.1%	61.0%	84.2%	97.2%	99.7%	36.0%	97.9%
Percent women employees								
Less than 25%	38.8%	19.9%	60.5%	84.2%	97.4%	98.7%	28.1%	97.1%
25-49 %	65.3%	36.4%	58.2%	79.2%	97.7%	99.9%	44.9%	97.9%
50-74 %	54.5%	27.3%	49.4%	66.7%	95.9%	99.6%	33.4%	96.8%
75% or more	41.8%	19.1%	41.9%	74.4%	95.5%	99.8%	26.0%	96.6%
Percent age 50 or older employees								
Less than 25%	45.0%	21.6%	45.8%	69.7%	95.9%	99.4%	29.2%	95.7%
25-49 %	69.5%	32.7%	63.3%	83.9%	98.0%	99.9%	45.2%	98.6%
50-74 %	48.3%	26.8%	58.3%	88.9%	96.1%	99.6%	34.5%	97.8%
75% or more	23.2%	18.2%	45.0%	75.7%	92.6%	94.3%	20.2%	92.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.47%	0.77%	1.25%	0.87%	0.41%	0.12%	0.63%	0.20%
Industry group **								
Agric., fish., forest.	2.91%	3.19%	9.14%	9.55%	8.94%	0.00%	2.99%	6.14%
Mining and manufacturing	2.61%	4.72%	4.39%	2.40%	0.56%	0.47%	3.35%	0.56%
Construction	1.89%	2.21%	3.74%	2.55%	0.97%	0.00%	1.96%	1.11%
Utilities and transp.	3.44%	5.34%	6.50%	3.91%	0.63%	0.15%	4.34%	0.33%
Wholesale trade	2.58%	4.15%	4.38%	2.26%	0.18%	0.09%	3.29%	0.34%
Fin. svs. and real estate	1.74%	2.61%	5.09%	1.54%	1.04%	0.07%	2.35%	0.27%
Retail trade	1.53%	1.89%	3.72%	2.66%	1.00%	0.38%	1.70%	0.42%
Professional services	1.11%	1.61%	2.28%	1.57%	0.81%	0.12%	1.34%	0.46%
Other services	1.01%	1.35%	2.21%	1.83%	1.16%	0.25%	1.10%	0.59%
Ownership								
For profit, incorporated	0.61%	0.95%	1.52%	1.05%	0.51%	0.14%	0.78%	0.21%
For profit, unincorporated	1.17%	1.50%	2.70%	2.20%	1.06%	0.17%	1.29%	0.77%
Nonprofit	1.76%	2.88%	3.81%	1.92%	0.97%	0.05%	2.29%	0.55%
Age of firm								
Less than 5 years	1.40%	1.56%	3.78%	3.46%	3.89%	8.55%	1.42%	3.37%
5-9 years	1.44%	1.69%	3.21%	2.92%	2.75%	0.91%	1.49%	2.10%
10-19 years	1.24%	1.56%	2.56%	2.00%	1.69%	0.27%	1.31%	0.98%
20 or more years	0.70%	1.39%	1.71%	1.05%	0.40%	0.12%	1.07%	0.19%
Multi/single status								
2 or more locations	0.40%	9.21%	3.98%	1.34%	0.46%	0.12%	2.36%	0.18%
1 location only	0.63%	0.77%	1.32%	1.12%	0.85%	2.40%	0.65%	1.16%
Percent full-time employees								
Less than 25%	0.96%	0.93%	2.50%	3.00%	2.88%	1.21%	0.86%	1.46%
25-49 %	1.78%	2.44%	3.44%	2.95%	0.44%	0.32%	1.92%	0.66%
50-74 %	1.52%	2.09%	3.26%	2.40%	1.48%	0.15%	1.75%	0.62%
75% or more	0.67%	1.08%	1.48%	0.91%	0.33%	0.08%	0.88%	0.17%
Union presence								
No union employees	0.50%	0.77%	1.27%	0.90%	0.42%	0.15%	0.63%	0.23%
Has union employees	2.51%	6.50%	7.40%	3.09%	2.38%	0.08%	5.26%	0.25%
Percent low-wage employees								
50% or more low-wage	0.98%	1.18%	1.99%	2.07%	0.91%	0.34%	0.99%	0.49%
Less than 50% low-wage	0.59%	0.92%	1.41%	0.88%	0.46%	0.09%	0.76%	0.21%
Percent women employees								
Less than 25%	0.94%	1.17%	2.17%	1.47%	0.66%	0.58%	1.03%	0.51%
25-49 %	1.38%	2.67%	2.92%	1.99%	0.72%	0.10%	1.97%	0.37%
50-74 %	1.13%	1.82%	2.68%	1.93%	0.88%	0.13%	1.47%	0.36%
75% or more	1.00%	1.31%	2.30%	1.64%	0.87%	0.08%	1.11%	0.40%
Percent age 50 or older employees								
Less than 25%	0.76%	1.11%	1.69%	1.28%	0.64%	0.23%	0.90%	0.37%
25-49 %	1.02%	2.24%	2.27%	1.40%	0.51%	0.06%	1.61%	0.20%
50-74 %	1.55%	2.03%	3.52%	1.57%	1.28%	0.37%	1.76%	0.50%
75% or more	1.40%	1.50%	5.39%	4.36%	2.58%	3.11%	1.44%	1.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	39.4%	14.8%	28.7%	79.9%	14.5%	63.0%
Industry group **						
Agric., fish., forest.	19.9%	15.0% *	28.2% *	61.4%	14.4% *	44.2%
Mining and manufacturing	32.2%	15.5%	37.5%	81.0%	15.1%	53.3%
Construction	19.7%	15.4%	25.0%	77.7%	15.8%	37.2%
Utilities and transp.	43.4%	12.3% *	37.2%	79.0%	12.1% *	65.3%
Wholesale trade	36.6%	12.0%	37.4%	89.2%	9.3%	68.1%
Fin. svs. and real estate	47.0%	11.0%	37.4%	80.6%	10.7%	68.2%
Retail trade	53.6%	15.1%	29.8%	85.3%	14.4%	72.9%
Professional services	33.1%	14.6%	23.5%	79.2%	14.5%	57.6%
Other services	38.2%	17.8%	21.0%	72.4%	17.8%	56.8%
Ownership						
For profit, incorporated	42.2%	13.9%	31.3%	81.0%	13.7%	66.4%
For profit, unincorporated	30.4%	13.7%	26.5%	76.8%	12.7%	56.7%
Nonprofit	34.7%	23.2%	21.9%	72.3%	23.7%	45.0%
Age of firm						
Less than 5 years	17.8%	16.9%	27.4%	82.8%	16.3%	33.0%
5-9 years	14.8%	13.6%	14.5%	49.0%	12.9%	23.2%
10-19 years	21.0%	13.7%	20.2%	72.0%	13.4%	44.6%
20 or more years	48.5%	15.1%	30.9%	80.6%	14.9%	66.1%
Multi/single status						
2 or more locations	61.7%	15.4%	29.8%	80.1%	14.7%	66.9%
1 location only	15.1%	14.7%	23.0%	48.6%	14.5%	21.4%
Percent full-time employees						
Less than 25%	41.5%	18.6%	21.9%	68.2%	20.0%	54.5%
25-49 %	47.7%	17.9%	18.7%	78.7%	17.3%	63.1%
50-74 %	35.8%	15.5%	24.8%	78.7%	15.5%	59.4%
75% or more	38.9%	14.1%	31.5%	81.7%	13.7%	64.5%
Union presence						
No union employees	35.6%	14.6%	28.6%	77.4%	14.3%	58.9%
Has union employees	73.4%	21.4%	30.0%	89.3%	20.5%	84.1%
Percent low-wage employees						
50% or more low-wage	50.1%	21.7%	23.9%	74.5%	22.4%	60.6%
Less than 50% low-wage	36.9%	13.9%	30.2%	82.0%	13.5%	63.8%
Percent women employees						
Less than 25%	33.1%	15.4%	36.4%	84.7%	14.9%	62.1%
25-49 %	45.1%	13.4%	29.3%	83.4%	12.8%	68.9%
50-74 %	44.7%	14.8%	27.0%	78.6%	14.8%	65.2%
75% or more	35.5%	15.0%	23.6%	74.3%	14.8%	54.9%
Percent age 50 or older employees						
Less than 25%	36.7%	15.4%	22.5%	76.2%	15.1%	57.9%
25-49 %	51.1%	17.1%	33.2%	83.3%	17.0%	69.8%
50-74 %	33.5%	11.3%	38.4%	82.1%	10.7%	62.3%
75% or more	17.4%	12.9%	30.2%	69.4%	12.4%	43.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	0.76%	1.27%	0.74%	0.83%	0.66%
Industry group **						
Agric., fish., forest.	4.66%	5.02% *	11.81% *	10.98%	5.15% *	8.03%
Mining and manufacturing	2.27%	2.42%	4.18%	2.52%	2.80%	2.26%
Construction	2.36%	2.53%	5.07%	6.24%	2.69%	4.08%
Utilities and transp.	3.74%	3.88% *	8.25%	3.25%	4.37% *	3.30%
Wholesale trade	2.43%	1.84%	4.73%	2.19%	1.81%	2.48%
Fin. svs. and real estate	1.97%	2.16%	3.81%	1.92%	2.39%	1.80%
Retail trade	1.81%	2.49%	3.89%	1.58%	2.82%	1.63%
Professional services	1.25%	1.49%	2.01%	1.43%	1.62%	1.40%
Other services	1.44%	1.66%	2.39%	1.63%	1.83%	1.58%
Ownership						
For profit, incorporated	0.76%	0.90%	1.69%	0.84%	0.99%	0.79%
For profit, unincorporated	1.56%	1.54%	2.76%	1.97%	1.64%	1.90%
Nonprofit	1.87%	2.70%	2.55%	2.52%	3.11%	2.01%
Age of firm						
Less than 5 years	2.58%	2.66%	6.41%	7.85%	2.76%	5.46%
5-9 years	1.95%	2.13%	3.23%	8.18%	2.28%	2.95%
10-19 years	1.60%	1.69%	3.41%	3.50%	1.79%	2.71%
20 or more years	0.73%	0.93%	1.47%	0.76%	1.06%	0.70%
Multi/single status						
2 or more locations	0.72%	1.44%	1.47%	0.74%	2.00%	0.69%
1 location only	0.83%	0.86%	1.99%	5.05%	0.90%	1.37%
Percent full-time employees						
Less than 25%	2.70%	3.68%	4.66%	2.96%	4.17%	2.77%
25-49 %	2.21%	2.73%	3.63%	2.44%	3.14%	2.33%
50-74 %	1.90%	1.99%	3.51%	2.11%	2.17%	2.16%
75% or more	0.76%	0.88%	1.53%	0.86%	0.96%	0.79%
Union presence						
No union employees	0.65%	0.77%	1.32%	0.87%	0.85%	0.74%
Has union employees	2.18%	4.46%	4.93%	1.16%	4.85%	1.29%
Percent low-wage employees						
50% or more low-wage	1.57%	2.53%	2.48%	1.63%	3.02%	1.50%
Less than 50% low-wage	0.69%	0.79%	1.45%	0.80%	0.85%	0.75%
Percent women employees						
Less than 25%	1.25%	1.28%	2.73%	1.41%	1.39%	1.49%
25-49 %	1.55%	1.65%	2.80%	1.55%	1.82%	1.48%
50-74 %	1.34%	1.74%	2.44%	1.25%	1.92%	1.25%
75% or more	1.28%	1.45%	2.26%	1.70%	1.59%	1.50%
Percent age 50 or older employees						
Less than 25%	0.97%	1.12%	1.68%	1.26%	1.23%	1.11%
25-49 %	1.14%	1.60%	2.26%	0.97%	1.81%	1.01%
50-74 %	1.72%	1.56%	3.65%	2.08%	1.71%	2.00%
75% or more	2.17%	2.24%	6.97%	6.55%	2.33%	4.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.4%	54.7%	36.7%	26.2%	12.7%	6.6%	46.0%	9.9%
Industry group **								
Agric., fish., forest.	49.4%	64.1%	40.6% *	31.2% *	12.8% *	18.0% *	56.9%	16.6% *
Mining and manufacturing	29.6%	60.3%	36.9%	23.9%	6.4%	4.8% *	45.3%	10.2%
Construction	46.1%	65.6%	34.9%	35.4%	21.7%	17.7% *	51.4%	22.9%
Utilities and transp.	27.7%	58.4%	26.6% *	31.2%	18.3%	12.4%	45.4%	15.3%
Wholesale trade	31.2%	60.6%	37.1%	35.2%	10.1%	3.7% *	51.0%	8.5%
Fin. svs. and real estate	28.0%	64.8%	42.2%	27.5%	13.4%	8.7%	57.7%	10.6%
Retail trade	15.3%	44.5%	25.6%	21.0%	8.2%	3.5%	35.2%	5.5%
Professional services	30.9%	52.8%	39.2%	26.1%	14.4%	6.4%	45.7%	11.4%
Other services	25.1%	47.1%	39.9%	22.8%	13.6%	7.4%	41.4%	10.2%
Ownership								
For profit, incorporated	25.8%	54.4%	35.9%	26.1%	11.4%	6.8%	45.4%	9.1%
For profit, unincorporated	29.6%	52.1%	32.3%	22.6%	10.0%	2.0%	44.3%	7.7%
Nonprofit	35.6%	62.7%	48.4%	32.0%	19.6%	12.8%	53.7%	18.8%
Age of firm								
Less than 5 years	42.6%	52.3%	27.2%	23.3%	15.2% *	0.6% *	45.4%	14.5%
5-9 years	42.2%	57.9%	31.3%	26.8%	10.8%	14.8% *	47.1%	20.6%
10-19 years	34.9%	52.0%	33.7%	18.4%	10.3%	3.3% *	43.1%	9.3%
20 or more years	22.5%	56.1%	40.6%	28.7%	13.1%	6.7%	47.3%	9.6%
Multi/single status								
2 or more locations	11.7%	48.4%	46.3%	25.0%	11.7%	6.6%	39.7%	8.6%
1 location only	44.6%	54.8%	35.1%	27.2%	19.8%	14.0%	46.7%	24.0%
Percent full-time employees								
Less than 25%	20.2%	42.1%	45.2%	23.6%	7.4% *	6.9% *	40.1%	8.2%
25-49 %	19.7%	53.7%	43.1%	30.6%	7.9%	2.7% *	46.9%	6.0%
50-74 %	28.4%	52.4%	37.7%	24.9%	11.0%	4.3% *	45.2%	8.9%
75% or more	28.8%	55.9%	35.3%	26.1%	14.4%	7.6%	46.4%	11.0%
Union presence								
No union employees	28.7%	54.7%	36.4%	25.2%	12.1%	6.5%	45.7%	10.1%
Has union employees	16.2%	54.5%	45.7%	48.3%	23.9%	6.7%	52.8%	8.8%
Percent low-wage employees								
50% or more low-wage	14.6%	46.8%	30.4%	17.2%	7.2%	4.1%	36.6%	6.1%
Less than 50% low-wage	30.4%	55.6%	37.3%	28.1%	14.6%	7.5%	47.1%	11.3%
Percent women employees								
Less than 25%	31.8%	51.8%	33.8%	29.4%	11.5%	8.4%	44.1%	12.3%
25-49 %	25.2%	55.8%	40.3%	23.1%	12.7%	7.1%	46.7%	9.3%
50-74 %	25.7%	58.2%	40.3%	27.2%	14.3%	5.6%	49.8%	9.1%
75% or more	26.4%	54.1%	34.3%	23.4%	12.2%	6.2%	44.3%	9.6%
Percent age 50 or older employees								
Less than 25%	26.3%	52.5%	34.2%	25.9%	11.9%	6.0%	43.3%	9.5%
25-49 %	20.7%	50.5%	38.7%	25.5%	13.7%	6.0%	42.3%	8.9%
50-74 %	34.8%	61.1%	38.9%	26.8%	12.6%	11.5%	51.4%	13.7%
75% or more	48.4%	57.7%	40.7%	31.6%	15.7% *	5.1% *	55.1%	14.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.71%	1.92%	1.73%	1.11%	0.79%	0.54%	1.25%	0.43%
Industry group **								
Agric., fish., forest.	7.31%	11.44%	14.00% *	11.05% *	7.27% *	11.89% *	8.66%	6.06% *
Mining and manufacturing	3.47%	8.67%	5.42%	3.09%	1.69%	1.68% *	5.20%	1.48%
Construction	3.29%	5.57%	4.90%	3.73%	4.18%	6.20% *	3.78%	3.12%
Utilities and transp.	4.37%	12.77%	8.89% *	6.38%	5.09%	2.56%	8.38%	2.28%
Wholesale trade	2.98%	6.96%	6.02%	4.44%	2.25%	1.36% *	4.52%	1.27%
Fin. svs. and real estate	2.01%	5.37%	6.13%	4.15%	2.16%	1.59%	4.10%	1.26%
Retail trade	1.45%	6.02%	4.30%	3.59%	1.58%	0.89%	3.63%	0.80%
Professional services	1.43%	3.38%	3.16%	2.09%	1.66%	0.88%	2.26%	0.85%
Other services	1.49%	4.13%	4.23%	2.08%	1.82%	1.30%	2.65%	1.00%
Ownership								
For profit, incorporated	0.82%	2.34%	2.00%	1.38%	0.90%	0.62%	1.49%	0.50%
For profit, unincorporated	2.03%	4.10%	4.26%	2.43%	1.63%	0.46%	2.99%	0.82%
Nonprofit	2.05%	5.58%	5.38%	2.93%	2.36%	2.23%	3.49%	1.57%
Age of firm								
Less than 5 years	3.78%	5.15%	5.81%	4.48%	5.43% *	0.63% *	4.07%	3.74%
5-9 years	3.05%	4.90%	4.65%	3.49%	2.67%	7.88% *	3.57%	2.95%
10-19 years	2.06%	3.82%	3.55%	2.20%	2.01%	1.21% *	2.60%	1.26%
20 or more years	0.73%	2.79%	2.30%	1.43%	0.90%	0.56%	1.64%	0.46%
Multi/single status								
2 or more locations	0.54%	13.12%	5.03%	1.92%	0.86%	0.54%	3.05%	0.45%
1 location only	1.24%	1.93%	1.81%	1.31%	1.93%	3.37%	1.35%	1.50%
Percent full-time employees								
Less than 25%	2.38%	8.79%	8.68%	4.22%	2.54% *	2.68% *	5.35%	1.91%
25-49 %	1.89%	7.54%	6.08%	4.03%	1.81%	1.13% *	4.28%	1.00%
50-74 %	2.05%	4.84%	4.95%	3.30%	2.22%	1.29% *	3.33%	1.19%
75% or more	0.87%	2.22%	1.95%	1.29%	0.99%	0.66%	1.47%	0.53%
Union presence								
No union employees	0.75%	1.94%	1.75%	1.13%	0.77%	0.59%	1.27%	0.46%
Has union employees	2.13%	12.22%	10.22%	5.87%	5.06%	1.25%	7.40%	1.24%
Percent low-wage employees								
50% or more low-wage	1.24%	6.19%	4.30%	2.14%	1.16%	0.97%	3.65%	0.75%
Less than 50% low-wage	0.82%	2.00%	1.85%	1.26%	0.98%	0.65%	1.32%	0.52%
Percent women employees								
Less than 25%	1.47%	3.30%	2.73%	1.91%	1.33%	1.27%	2.14%	0.93%
25-49 %	1.60%	4.64%	4.00%	2.42%	1.54%	1.27%	2.97%	0.99%
50-74 %	1.35%	3.95%	3.93%	2.33%	1.79%	0.86%	2.69%	0.78%
75% or more	1.42%	3.76%	3.54%	2.39%	1.48%	0.97%	2.45%	0.82%
Percent age 50 or older employees								
Less than 25%	1.06%	2.92%	2.43%	1.53%	1.18%	0.84%	1.82%	0.66%
25-49 %	1.08%	4.33%	3.19%	2.08%	1.33%	0.64%	2.42%	0.59%
50-74 %	1.95%	4.40%	4.43%	2.80%	1.82%	2.51%	2.99%	1.58%
75% or more	3.45%	4.48%	7.35%	6.25%	5.44% *	2.07% *	3.92%	2.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.A.2.b.(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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.3%	19.3%	12.2%	8.5%	4.5%	1.7%	16.1%	2.9%
Industry group **								
Agric., fish., forest.	17.2% *	--	--	--	--	--	20.7% *	1.8% *
Mining and manufacturing	12.1%	--	--	--	--	--	18.8%	3.8%
Construction	14.5%	--	--	--	--	--	16.2%	6.8%
Utilities and transp.	13.7% *	--	--	--	--	--	29.8% *	2.5% *
Wholesale trade	12.5%	--	--	--	--	--	21.8%	1.9% *
Fin. svs. and real estate	8.9%	--	--	--	--	--	16.6%	4.5%
Retail trade	4.6%	--	--	--	--	--	11.6%	1.2%
Professional services	10.2%	--	--	--	--	--	15.3%	3.5%
Other services	8.1%	--	--	--	--	--	14.2%	2.7%
Ownership								
For profit, incorporated	9.2%	--	--	--	--	--	16.7%	2.7%
For profit, unincorporated	9.1%	--	--	--	--	--	14.1%	1.7%
Nonprofit	10.6%	--	--	--	--	--	15.5%	6.0%
Age of firm								
Less than 5 years	15.5%	--	--	--	--	--	16.5%	4.8% *
5-9 years	15.3%	--	--	--	--	--	17.5%	5.9%
10-19 years	11.8%	--	--	--	--	--	14.7%	2.8%
20 or more years	7.4%	--	--	--	--	--	16.2%	2.8%
Multi/single status								
2 or more locations	3.5%	--	--	--	--	--	12.5%	2.5%
1 location only	15.7%	--	--	--	--	--	16.5%	7.8%
Percent full-time employees								
Less than 25%	6.0%	--	--	--	--	--	13.0%	1.8% *
25-49 %	5.8%	--	--	--	--	--	12.9%	2.2%
50-74 %	9.1%	--	--	--	--	--	14.9%	2.3%
75% or more	10.1%	--	--	--	--	--	16.8%	3.3%
Union presence								
No union employees	9.7%	--	--	--	--	--	16.2%	2.7%
Has union employees	5.5%	--	--	--	--	--	13.4%	3.9%
Percent low-wage employees								
50% or more low-wage	5.6%	--	--	--	--	--	15.5%	1.8%
Less than 50% low-wage	10.2%	--	--	--	--	--	16.1%	3.3%
Percent women employees								
Less than 25%	11.1%	--	--	--	--	--	16.3%	2.9%
25-49 %	7.3%	--	--	--	--	--	13.0%	3.1%
50-74 %	8.8%	--	--	--	--	--	17.8%	2.6%
75% or more	9.6%	--	--	--	--	--	16.4%	3.2%
Percent age 50 or older employees								
Less than 25%	8.9%	--	--	--	--	--	15.3%	2.5%
25-49 %	6.6%	--	--	--	--	--	14.4%	2.3%
50-74 %	13.0%	--	--	--	--	--	18.5%	6.0%
75% or more	16.4%	--	--	--	--	--	18.5%	5.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.A.2.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	1.63%	1.20%	0.76%	0.55%	0.33%	1.02%	0.27%
Industry group **								
Agric., fish., forest.	6.73% *	--	--	--	--	--	8.11% *	1.07% *
Mining and manufacturing	2.98%	--	--	--	--	--	5.07%	0.95%
Construction	2.51%	--	--	--	--	--	3.03%	1.83%
Utilities and transp.	4.40% *	--	--	--	--	--	9.06% *	1.02% *
Wholesale trade	2.66%	--	--	--	--	--	4.59%	0.61% *
Fin. svs. and real estate	1.45%	--	--	--	--	--	3.40%	1.03%
Retail trade	0.82%	--	--	--	--	--	2.35%	0.30%
Professional services	1.10%	--	--	--	--	--	1.84%	0.54%
Other services	0.88%	--	--	--	--	--	1.74%	0.52%
Ownership								
For profit, incorporated	0.60%	--	--	--	--	--	1.22%	0.32%
For profit, unincorporated	1.53%	--	--	--	--	--	2.48%	0.41%
Nonprofit	1.43%	--	--	--	--	--	2.71%	1.00%
Age of firm								
Less than 5 years	3.49%	--	--	--	--	--	3.80%	2.18% *
5-9 years	2.60%	--	--	--	--	--	3.14%	1.65%
10-19 years	1.40%	--	--	--	--	--	1.83%	0.82%
20 or more years	0.50%	--	--	--	--	--	1.30%	0.29%
Multi/single status								
2 or more locations	0.34%	--	--	--	--	--	2.19%	0.28%
1 location only	1.02%	--	--	--	--	--	1.11%	0.98%
Percent full-time employees								
Less than 25%	1.33%	--	--	--	--	--	3.32%	0.69% *
25-49 %	1.03%	--	--	--	--	--	2.71%	0.66%
50-74 %	1.47%	--	--	--	--	--	2.60%	0.61%
75% or more	0.67%	--	--	--	--	--	1.24%	0.35%
Union presence								
No union employees	0.58%	--	--	--	--	--	1.05%	0.25%
Has union employees	1.02%	--	--	--	--	--	3.47%	1.04%
Percent low-wage employees								
50% or more low-wage	0.91%	--	--	--	--	--	3.00%	0.34%
Less than 50% low-wage	0.62%	--	--	--	--	--	1.09%	0.34%
Percent women employees								
Less than 25%	1.14%	--	--	--	--	--	1.78%	0.44%
25-49 %	0.90%	--	--	--	--	--	1.85%	0.77%
50-74 %	1.02%	--	--	--	--	--	2.30%	0.42%
75% or more	1.12%	--	--	--	--	--	2.14%	0.50%
Percent age 50 or older employees								
Less than 25%	0.76%	--	--	--	--	--	1.45%	0.33%
25-49 %	0.82%	--	--	--	--	--	2.12%	0.33%
50-74 %	1.51%	--	--	--	--	--	2.45%	1.36%
75% or more	2.73%	--	--	--	--	--	3.22%	2.15% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.A.2.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.6%	29.3%	21.2%	16.2%	8.1%	4.3%	25.4%	6.4%
Industry group **								
Agric., fish., forest.	25.3%	25.7% *	36.8% *	22.9% *	12.1% *	13.6% *	27.8%	14.8% *
Mining and manufacturing	12.3%	12.2% *	24.7%	13.6%	5.4% *	4.2% *	17.6%	5.9%
Construction	26.3%	33.7%	24.1%	22.4%	13.6%	10.0% *	28.9%	14.8%
Utilities and transp.	12.4%	13.9% *	7.7% *	20.8%	16.6% *	8.6%	12.7% *	12.1%
Wholesale trade	17.6%	30.8%	20.8%	22.3%	7.3%	3.2% *	27.4%	6.2%
Fin. svs. and real estate	16.7%	39.9%	26.9%	14.5%	7.9%	4.6%	35.1%	6.0%
Retail trade	9.5%	26.1%	13.1%	14.1%	4.2%	3.1%	20.4%	4.1%
Professional services	17.5%	29.5%	20.4%	17.1%	8.5%	4.0%	25.5%	7.0%
Other services	15.0%	27.7%	23.9%	12.8%	8.9%	4.8%	24.6%	6.3%
Ownership								
For profit, incorporated	14.3%	27.9%	21.1%	15.8%	6.9%	4.4%	24.4%	5.8%
For profit, unincorporated	17.0%	29.0%	17.9%	15.1%	6.3%	1.7%	24.7%	5.5%
Nonprofit	22.6%	40.5%	27.1%	19.7%	13.4%	8.8%	33.8%	12.1%
Age of firm								
Less than 5 years	24.7%	28.9%	20.4%	15.4%	6.4% *	0.0%	26.2%	9.6% *
5-9 years	21.1%	27.4%	17.9%	14.7%	5.4% *	14.1% *	23.0%	12.7%
10-19 years	19.0%	26.9%	20.1%	11.4%	5.9%	2.9% *	23.3%	5.4%
20 or more years	13.3%	31.6%	22.4%	17.9%	8.5%	4.4%	26.9%	6.2%
Multi/single status								
2 or more locations	7.5%	31.4% *	29.3%	14.7%	7.7%	4.3%	24.3%	5.6%
1 location only	24.5%	29.3%	19.9%	17.3%	10.4%	7.6% *	25.6%	14.3%
Percent full-time employees								
Less than 25%	9.7%	21.3% *	20.9% *	14.4%	3.1% *	2.3% *	20.2%	3.4%
25-49 %	11.4%	36.0%	25.2%	12.4%	4.4%	1.4% *	28.3%	2.8%
50-74 %	15.5%	27.5%	22.4%	12.1%	5.8%	3.6% *	24.0%	5.6%
75% or more	16.7%	29.7%	20.6%	17.6%	9.6%	5.2%	25.8%	7.4%
Union presence								
No union employees	16.2%	28.8%	20.8%	15.7%	7.8%	4.5%	24.9%	6.6%
Has union employees	10.6%	45.9%	32.2%	26.2%	13.6% *	3.7%	39.2%	4.9%
Percent low-wage employees								
50% or more low-wage	7.2%	22.2%	15.4%	9.3%	3.8%	2.0% *	17.9%	3.2%
Less than 50% low-wage	17.6%	30.1%	21.8%	17.6%	9.5%	5.2%	26.3%	7.5%
Percent women employees								
Less than 25%	17.2%	24.7%	18.8%	18.6%	7.8%	6.7%	22.3%	9.0%
25-49 %	16.7%	37.4%	27.7%	15.9%	9.3%	3.8%	31.7%	5.7%
50-74 %	14.9%	32.4%	22.2%	16.6%	9.5%	3.6%	28.1%	5.8%
75% or more	13.8%	27.0%	18.1%	12.8%	6.1%	4.2%	22.6%	5.5%
Percent age 50 or older employees								
Less than 25%	14.1%	26.0%	17.3%	16.4%	7.7%	3.9%	22.3%	6.0%
25-49 %	13.1%	29.8%	24.6%	15.1%	9.0%	4.5%	25.4%	6.3%
50-74 %	20.2%	34.9%	26.0%	16.3%	7.1%	5.5%	30.2%	7.5%
75% or more	26.4%	31.3%	22.3%	19.1% *	8.6% *	3.0% *	30.2%	7.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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) 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	1.78%	1.48%	0.93%	0.64%	0.40%	1.13%	0.33%
Industry group **								
Agric., fish., forest.	6.13%	9.27% *	14.26% *	9.03% *	7.24% *	11.95% *	7.45%	6.00% *
Mining and manufacturing	1.78%	5.21% *	4.76%	2.43%	1.64% *	1.67% *	3.14%	1.12%
Construction	3.25%	6.67%	4.56%	3.13%	3.09%	5.13% *	3.88%	2.47%
Utilities and transp.	2.40%	8.70% *	3.62% *	5.12%	5.01% *	2.10%	5.04% *	2.04%
Wholesale trade	2.28%	6.68%	5.01%	3.91%	1.93%	1.30% *	4.02%	1.10%
Fin. svs. and real estate	1.77%	5.45%	5.55%	2.91%	1.71%	0.98%	4.11%	0.84%
Retail trade	1.23%	5.45%	3.12%	3.21%	1.05%	0.87%	3.21%	0.73%
Professional services	1.19%	3.01%	2.64%	1.83%	1.18%	0.63%	1.98%	0.64%
Other services	1.32%	3.95%	3.90%	1.63%	1.62%	0.90%	2.50%	0.74%
Ownership								
For profit, incorporated	0.67%	2.16%	1.70%	1.16%	0.69%	0.46%	1.33%	0.38%
For profit, unincorporated	1.67%	3.77%	3.83%	1.97%	1.31%	0.44%	2.66%	0.71%
Nonprofit	1.86%	5.64%	4.80%	2.45%	2.04%	1.81%	3.43%	1.30%
Age of firm								
Less than 5 years	3.40%	4.86%	5.44%	4.08%	3.20% *	0.00%	3.71%	3.18% *
5-9 years	2.53%	4.50%	3.71%	2.83%	1.79% *	7.87% *	3.04%	2.51%
10-19 years	1.72%	3.31%	3.10%	1.64%	1.31%	1.18% *	2.23%	0.88%
20 or more years	0.61%	2.69%	1.99%	1.21%	0.74%	0.41%	1.53%	0.36%
Multi/single status								
2 or more locations	0.43%	11.32% *	4.96%	1.58%	0.70%	0.40%	2.74%	0.34%
1 location only	1.12%	1.80%	1.51%	1.12%	1.33%	2.45% *	1.22%	1.23%
Percent full-time employees								
Less than 25%	1.65%	6.42% *	7.50% *	3.29%	1.30% *	1.12% *	4.07%	0.90%
25-49 %	1.67%	7.44%	5.26%	3.51%	1.24%	0.82% *	4.20%	0.67%
50-74 %	1.63%	4.12%	4.48%	2.18%	1.52%	1.25% *	2.82%	1.00%
75% or more	0.73%	2.11%	1.66%	1.12%	0.84%	0.51%	1.34%	0.42%
Union presence								
No union employees	0.62%	1.75%	1.50%	0.95%	0.62%	0.47%	1.12%	0.37%
Has union employees	2.01%	13.41%	9.43%	4.67%	4.31% *	0.73%	8.33%	0.78%
Percent low-wage employees								
50% or more low-wage	0.86%	4.67%	3.07%	1.53%	0.81%	0.63% *	2.73%	0.50%
Less than 50% low-wage	0.70%	1.90%	1.60%	1.07%	0.81%	0.50%	1.22%	0.42%
Percent women employees								
Less than 25%	1.18%	2.88%	2.26%	1.60%	1.11%	1.19%	1.82%	0.84%
25-49 %	1.49%	4.86%	3.74%	2.15%	1.31%	0.79%	3.01%	0.67%
50-74 %	1.07%	3.57%	3.26%	1.93%	1.52%	0.60%	2.38%	0.58%
75% or more	1.12%	3.37%	3.00%	1.94%	1.01%	0.82%	2.13%	0.63%
Percent age 50 or older employees								
Less than 25%	0.83%	2.57%	1.86%	1.30%	1.00%	0.64%	1.54%	0.53%
25-49 %	0.88%	3.97%	2.98%	1.65%	1.02%	0.56%	2.18%	0.49%
50-74 %	1.65%	4.09%	4.01%	2.17%	1.24%	1.32%	2.75%	0.95%
75% or more	3.40%	4.58%	5.97%	6.02% *	3.80% *	1.56% *	3.97%	2.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.(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, 2019

Characteristics	Total	Less than 10 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%	8.5%	5.3%	3.7%	1.3%	0.8%	7.0%	1.2%
Industry group **								
Agric., fish., forest.	7.4% *	--	--	--	--	--	9.1% *	--
Mining and manufacturing	5.8% *	--	--	--	--	--	9.6% *	--
Construction	7.0%	--	--	--	--	--	7.9%	--
Utilities and transp.	2.5% *	--	--	--	--	--	3.4% *	--
Wholesale trade	2.8% *	--	--	--	--	--	4.4% *	--
Fin. svs. and real estate	4.6%	--	--	--	--	--	10.7%	--
Retail trade	1.8%	--	--	--	--	--	4.6%	--
Professional services	5.4%	--	--	--	--	--	8.4%	--
Other services	3.2%	--	--	--	--	--	4.6%	--
Ownership								
For profit, incorporated	3.8%	--	--	--	--	--	6.8%	--
For profit, unincorporated	4.9%	--	--	--	--	--	7.6%	--
Nonprofit	4.1%	--	--	--	--	--	6.8%	--
Age of firm								
Less than 5 years	4.7%	--	--	--	--	--	5.0% *	--
5-9 years	7.4%	--	--	--	--	--	8.5%	--
10-19 years	6.5%	--	--	--	--	--	8.1%	--
20 or more years	3.0%	--	--	--	--	--	6.6%	--
Multi/single status								
2 or more locations	1.4%	--	--	--	--	--	5.0%	--
1 location only	6.9%	--	--	--	--	--	7.2%	--
Percent full-time employees								
Less than 25%	4.9% *	--	--	--	--	--	7.9% *	--
25-49 %	3.0%	--	--	--	--	--	6.8%	--
50-74 %	4.2%	--	--	--	--	--	6.9%	--
75% or more	4.0%	--	--	--	--	--	6.9%	--
Union presence								
No union employees	4.3%	--	--	--	--	--	7.1%	--
Has union employees	1.2%	--	--	--	--	--	3.7% *	--
Percent low-wage employees								
50% or more low-wage	2.1%	--	--	--	--	--	4.2%	--
Less than 50% low-wage	4.5%	--	--	--	--	--	7.3%	--
Percent women employees								
Less than 25%	5.8%	--	--	--	--	--	8.6%	--
25-49 %	2.5%	--	--	--	--	--	4.5%	--
50-74 %	3.3%	--	--	--	--	--	6.1%	--
75% or more	4.2%	--	--	--	--	--	7.3%	--
Percent age 50 or older employees								
Less than 25%	4.8%	--	--	--	--	--	8.2%	--
25-49 %	2.6%	--	--	--	--	--	5.4%	--
50-74 %	3.4%	--	--	--	--	--	5.1%	--
75% or more	6.9%	--	--	--	--	--	7.8%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.A.2.b.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	1.05%	0.74%	0.43%	0.23%	0.22%	0.65%	0.17%
Industry group **								
Agric., fish., forest.	3.40% *	--	--	--	--	--	4.21% *	--
Mining and manufacturing	2.63% *	--	--	--	--	--	4.59% *	--
Construction	1.69%	--	--	--	--	--	2.05%	--
Utilities and transp.	0.89% *	--	--	--	--	--	1.80% *	--
Wholesale trade	1.02% *	--	--	--	--	--	1.86% *	--
Fin. svs. and real estate	1.00%	--	--	--	--	--	2.60%	--
Retail trade	0.43%	--	--	--	--	--	1.26%	--
Professional services	0.76%	--	--	--	--	--	1.31%	--
Other services	0.52%	--	--	--	--	--	0.88%	--
Ownership								
For profit, incorporated	0.38%	--	--	--	--	--	0.79%	--
For profit, unincorporated	0.90%	--	--	--	--	--	1.49%	--
Nonprofit	0.74%	--	--	--	--	--	1.49%	--
Age of firm								
Less than 5 years	1.36%	--	--	--	--	--	1.50% *	--
5-9 years	1.71%	--	--	--	--	--	2.09%	--
10-19 years	1.22%	--	--	--	--	--	1.59%	--
20 or more years	0.30%	--	--	--	--	--	0.80%	--
Multi/single status								
2 or more locations	0.22%	--	--	--	--	--	1.46%	--
1 location only	0.64%	--	--	--	--	--	0.70%	--
Percent full-time employees								
Less than 25%	1.54% *	--	--	--	--	--	3.08% *	--
25-49 %	0.56%	--	--	--	--	--	1.51%	--
50-74 %	0.88%	--	--	--	--	--	1.60%	--
75% or more	0.40%	--	--	--	--	--	0.78%	--
Union presence								
No union employees	0.36%	--	--	--	--	--	0.67%	--
Has union employees	0.28%	--	--	--	--	--	1.46% *	--
Percent low-wage employees								
50% or more low-wage	0.46%	--	--	--	--	--	1.09%	--
Less than 50% low-wage	0.39%	--	--	--	--	--	0.71%	--
Percent women employees								
Less than 25%	0.85%	--	--	--	--	--	1.36%	--
25-49 %	0.47%	--	--	--	--	--	1.06%	--
50-74 %	0.48%	--	--	--	--	--	1.04%	--
75% or more	0.66%	--	--	--	--	--	1.31%	--
Percent age 50 or older employees								
Less than 25%	0.58%	--	--	--	--	--	1.11%	--
25-49 %	0.33%	--	--	--	--	--	0.85%	--
50-74 %	0.74%	--	--	--	--	--	1.30%	--
75% or more	1.61%	--	--	--	--	--	1.91%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019

Characteristics	Total	Less than 10 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%	31.5%	22.1%	9.1%	2.8%	2.5%	25.8%	3.1%
Industry group **								
Agric., fish., forest.	31.9%	40.1%	40.9% *	--	--	--	37.9%	--
Mining and manufacturing	12.9%	28.9% *	15.6%	--	--	--	20.0%	--
Construction	22.1%	23.3%	24.1%	--	--	--	23.4%	--
Utilities and transp.	14.5%	31.1% *	18.7% *	--	--	--	23.4% *	--
Wholesale trade	16.0%	36.5%	26.3%	--	--	--	29.5%	--
Fin. svs. and real estate	13.8%	39.9%	18.4%	--	--	--	32.6%	--
Retail trade	9.4%	31.3%	23.5%	--	--	--	24.3%	--
Professional services	14.2%	27.9%	19.2%	--	--	--	23.0%	--
Other services	14.9%	33.0%	25.8%	--	--	--	27.9%	--
Ownership								
For profit, incorporated	13.6%	31.8%	22.3%	--	--	--	25.7%	--
For profit, unincorporated	15.8%	30.7%	19.6%	--	--	--	25.5%	--
Nonprofit	15.5%	31.7%	25.2%	--	--	--	27.8%	--
Age of firm								
Less than 5 years	24.6%	33.4%	9.5% *	--	--	--	26.6%	--
5-9 years	21.8%	29.9%	21.3%	--	--	--	25.4%	--
10-19 years	18.2%	25.5%	25.6%	--	--	--	23.2%	--
20 or more years	11.3%	34.9%	23.3%	--	--	--	27.0%	--
Multi/single status								
2 or more locations	4.0%	30.9% *	23.3%	--	--	--	17.2%	--
1 location only	25.2%	31.5%	22.0%	--	--	--	26.9%	--
Percent full-time employees								
Less than 25%	12.6%	31.0%	29.5%	--	--	--	28.5%	--
25-49 %	9.4%	29.8%	19.8%	--	--	--	23.5%	--
50-74 %	16.0%	36.1%	19.7%	--	--	--	28.4%	--
75% or more	14.5%	30.6%	22.3%	--	--	--	25.3%	--
Union presence								
No union employees	14.5%	30.6%	22.1%	--	--	--	25.1%	--
Has union employees	10.5%	59.4%	24.4% *	--	--	--	45.6%	--
Percent low-wage employees								
50% or more low-wage	7.1%	23.9%	21.9%	--	--	--	21.0%	--
Less than 50% low-wage	15.8%	32.4%	22.2%	--	--	--	26.4%	--
Percent women employees								
Less than 25%	19.3%	34.4%	25.2%	--	--	--	28.6%	--
25-49 %	13.3%	31.4%	25.6%	--	--	--	26.2%	--
50-74 %	12.5%	33.3%	19.6%	--	--	--	27.1%	--
75% or more	10.9%	25.2%	17.2%	--	--	--	20.2%	--
Percent age 50 or older employees								
Less than 25%	12.7%	26.9%	21.4%	--	--	--	22.6%	--
25-49 %	11.5%	35.6%	24.0%	--	--	--	26.8%	--
50-74 %	16.2%	31.7%	20.9%	--	--	--	26.4%	--
75% or more	29.8%	37.5%	21.8%	--	--	--	34.4%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	1.84%	1.51%	0.70%	0.35%	0.33%	1.17%	0.25%
Industry group **								
Agric., fish., forest.	7.27%	11.35%	14.19% *	--	--	--	8.70%	--
Mining and manufacturing	2.93%	9.58% *	4.42%	--	--	--	4.97%	--
Construction	2.39%	4.65%	4.51%	--	--	--	2.88%	--
Utilities and transp.	4.23%	15.03% *	8.40% *	--	--	--	9.19% *	--
Wholesale trade	2.77%	7.59%	6.14%	--	--	--	4.65%	--
Fin. svs. and real estate	1.80%	5.51%	4.78%	--	--	--	4.17%	--
Retail trade	1.26%	5.63%	4.87%	--	--	--	3.37%	--
Professional services	1.16%	3.01%	2.45%	--	--	--	1.96%	--
Other services	1.35%	4.05%	3.61%	--	--	--	2.54%	--
Ownership								
For profit, incorporated	0.70%	2.24%	1.79%	--	--	--	1.38%	--
For profit, unincorporated	1.80%	4.02%	3.38%	--	--	--	2.83%	--
Nonprofit	1.67%	5.25%	4.80%	--	--	--	3.21%	--
Age of firm								
Less than 5 years	3.68%	5.22%	3.18% *	--	--	--	3.99%	--
5-9 years	2.59%	4.60%	4.11%	--	--	--	3.13%	--
10-19 years	1.69%	3.20%	3.50%	--	--	--	2.20%	--
20 or more years	0.63%	2.77%	2.03%	--	--	--	1.58%	--
Multi/single status								
2 or more locations	0.34%	11.34% *	4.29%	--	--	--	2.42%	--
1 location only	1.16%	1.86%	1.61%	--	--	--	1.27%	--
Percent full-time employees								
Less than 25%	2.14%	7.99%	7.93%	--	--	--	4.90%	--
25-49 %	1.41%	6.85%	4.50%	--	--	--	3.70%	--
50-74 %	1.78%	4.60%	3.71%	--	--	--	3.09%	--
75% or more	0.75%	2.16%	1.78%	--	--	--	1.38%	--
Union presence								
No union employees	0.65%	1.83%	1.53%	--	--	--	1.16%	--
Has union employees	1.97%	11.73%	8.92% *	--	--	--	7.86%	--
Percent low-wage employees								
50% or more low-wage	0.90%	4.78%	3.92%	--	--	--	2.90%	--
Less than 50% low-wage	0.72%	1.96%	1.62%	--	--	--	1.25%	--
Percent women employees								
Less than 25%	1.36%	3.24%	2.68%	--	--	--	2.07%	--
25-49 %	1.40%	4.72%	3.91%	--	--	--	2.91%	--
50-74 %	1.11%	3.73%	2.93%	--	--	--	2.46%	--
75% or more	1.04%	3.29%	2.49%	--	--	--	2.02%	--
Percent age 50 or older employees								
Less than 25%	0.85%	2.62%	2.11%	--	--	--	1.58%	--
25-49 %	1.00%	4.47%	2.77%	--	--	--	2.43%	--
50-74 %	1.55%	3.92%	4.02%	--	--	--	2.63%	--
75% or more	3.43%	4.61%	6.28%	--	--	--	3.99%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.(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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.4%	10.8%	5.7%	2.4%	0.7%	0.7%	8.3%	0.8%
Industry group **								
Agric., fish., forest.	10.6% *	--	--	--	--	--	12.5% *	--
Mining and manufacturing	1.7% *	--	--	--	--	--	2.1% *	--
Construction	6.3%	--	--	--	--	--	7.1%	--
Utilities and transp.	8.4% *	--	--	--	--	--	18.1% *	--
Wholesale trade	7.7% *	--	--	--	--	--	14.2% *	--
Fin. svs. and real estate	4.2%	--	--	--	--	--	8.8% *	--
Retail trade	2.7%	--	--	--	--	--	7.8%	--
Professional services	4.4%	--	--	--	--	--	7.2%	--
Other services	4.1%	--	--	--	--	--	8.1%	--
Ownership								
For profit, incorporated	4.3%	--	--	--	--	--	8.4%	--
For profit, unincorporated	5.8%	--	--	--	--	--	9.6%	--
Nonprofit	2.6%	--	--	--	--	--	4.8%	--
Age of firm								
Less than 5 years	11.6%	--	--	--	--	--	12.8%	--
5-9 years	7.4%	--	--	--	--	--	8.7%	--
10-19 years	5.0%	--	--	--	--	--	6.3%	--
20 or more years	3.2%	--	--	--	--	--	7.8%	--
Multi/single status								
2 or more locations	0.9%	--	--	--	--	--	4.2% *	--
1 location only	8.2%	--	--	--	--	--	8.8%	--
Percent full-time employees								
Less than 25%	3.4%	--	--	--	--	--	8.9%	--
25-49 %	2.5% *	--	--	--	--	--	5.1% *	--
50-74 %	5.3%	--	--	--	--	--	9.8%	--
75% or more	4.6%	--	--	--	--	--	8.2%	--
Union presence								
No union employees	4.7%	--	--	--	--	--	8.3%	--
Has union employees	1.8%	--	--	--	--	--	7.0% *	--
Percent low-wage employees								
50% or more low-wage	2.5%	--	--	--	--	--	8.4%	--
Less than 50% low-wage	4.8%	--	--	--	--	--	8.3%	--
Percent women employees								
Less than 25%	6.7%	--	--	--	--	--	10.2%	--
25-49 %	3.2%	--	--	--	--	--	5.9%	--
50-74 %	4.3%	--	--	--	--	--	10.1%	--
75% or more	2.9%	--	--	--	--	--	5.5%	--
Percent age 50 or older employees								
Less than 25%	3.5%	--	--	--	--	--	6.4%	--
25-49 %	3.8%	--	--	--	--	--	9.2%	--
50-74 %	4.2%	--	--	--	--	--	6.7%	--
75% or more	12.9%	--	--	--	--	--	15.1%	--

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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) 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	1.37%	0.83%	0.39%	0.17%	0.18%	0.84%	0.13%
Industry group **								
Agric., fish., forest.	6.20% *	--	--	--	--	--	7.52% *	--
Mining and manufacturing	0.67% *	--	--	--	--	--	1.15% *	--
Construction	1.37%	--	--	--	--	--	1.67%	--
Utilities and transp.	4.27% *	--	--	--	--	--	9.39% *	--
Wholesale trade	2.50% *	--	--	--	--	--	4.43% *	--
Fin. svs. and real estate	1.18%	--	--	--	--	--	2.98% *	--
Retail trade	0.63%	--	--	--	--	--	1.86%	--
Professional services	0.85%	--	--	--	--	--	1.46%	--
Other services	0.72%	--	--	--	--	--	1.48%	--
Ownership								
For profit, incorporated	0.46%	--	--	--	--	--	0.96%	--
For profit, unincorporated	1.44%	--	--	--	--	--	2.34%	--
Nonprofit	0.66%	--	--	--	--	--	1.34%	--
Age of firm								
Less than 5 years	3.40%	--	--	--	--	--	3.71%	--
5-9 years	1.90%	--	--	--	--	--	2.31%	--
10-19 years	0.92%	--	--	--	--	--	1.20%	--
20 or more years	0.37%	--	--	--	--	--	1.01%	--
Multi/single status								
2 or more locations	0.17%	--	--	--	--	--	1.28% *	--
1 location only	0.84%	--	--	--	--	--	0.92%	--
Percent full-time employees								
Less than 25%	0.98%	--	--	--	--	--	2.60%	--
25-49 %	0.78% *	--	--	--	--	--	2.01% *	--
50-74 %	1.25%	--	--	--	--	--	2.27%	--
75% or more	0.52%	--	--	--	--	--	1.01%	--
Union presence								
No union employees	0.46%	--	--	--	--	--	0.86%	--
Has union employees	0.45%	--	--	--	--	--	2.39% *	--
Percent low-wage employees								
50% or more low-wage	0.61%	--	--	--	--	--	2.12%	--
Less than 50% low-wage	0.50%	--	--	--	--	--	0.90%	--
Percent women employees								
Less than 25%	1.03%	--	--	--	--	--	1.62%	--
25-49 %	0.64%	--	--	--	--	--	1.38%	--
50-74 %	0.81%	--	--	--	--	--	1.92%	--
75% or more	0.70%	--	--	--	--	--	1.41%	--
Percent age 50 or older employees								
Less than 25%	0.52%	--	--	--	--	--	1.01%	--
25-49 %	0.78%	--	--	--	--	--	2.07%	--
50-74 %	0.96%	--	--	--	--	--	1.68%	--
75% or more	2.52%	--	--	--	--	--	2.99%	--

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.9%	16.4%	13.4%	5.8%	1.8%	1.7%	14.1%	2.1%
Industry group **								
Agric., fish., forest.	16.6% *	--	--	--	--	--	19.6% *	--
Mining and manufacturing	6.6%	--	--	--	--	--	10.0%	--
Construction	12.4%	--	--	--	--	--	12.5%	--
Utilities and transp.	5.2%	--	--	--	--	--	--	--
Wholesale trade	7.6%	--	--	--	--	--	14.0%	--
Fin. svs. and real estate	7.6%	--	--	--	--	--	17.5%	--
Retail trade	5.9%	--	--	--	--	--	14.6%	--
Professional services	7.8%	--	--	--	--	--	12.3%	--
Other services	9.1%	--	--	--	--	--	17.3%	--
Ownership								
For profit, incorporated	7.3%	--	--	--	--	--	13.4%	--
For profit, unincorporated	8.1%	--	--	--	--	--	13.0%	--
Nonprofit	11.8%	--	--	--	--	--	21.1%	--
Age of firm								
Less than 5 years	10.1%	--	--	--	--	--	10.7%	--
5-9 years	10.6%	--	--	--	--	--	12.1%	--
10-19 years	10.1%	--	--	--	--	--	12.9%	--
20 or more years	6.9%	--	--	--	--	--	16.2%	--
Multi/single status								
2 or more locations	2.7%	--	--	--	--	--	10.9%	--
1 location only	13.6%	--	--	--	--	--	14.5%	--
Percent full-time employees								
Less than 25%	6.5%	--	--	--	--	--	15.8%	--
25-49 %	6.0%	--	--	--	--	--	15.8%	--
50-74 %	8.1%	--	--	--	--	--	14.3%	--
75% or more	8.2%	--	--	--	--	--	13.8%	--
Union presence								
No union employees	7.9%	--	--	--	--	--	13.4%	--
Has union employees	7.8%	--	--	--	--	--	34.8%	--
Percent low-wage employees								
50% or more low-wage	3.5%	--	--	--	--	--	10.6%	--
Less than 50% low-wage	8.9%	--	--	--	--	--	14.5%	--
Percent women employees								
Less than 25%	9.8%	--	--	--	--	--	13.7%	--
25-49 %	9.5%	--	--	--	--	--	19.0%	--
50-74 %	6.6%	--	--	--	--	--	14.2%	--
75% or more	5.9%	--	--	--	--	--	10.8%	--
Percent age 50 or older employees								
Less than 25%	6.8%	--	--	--	--	--	11.7%	--
25-49 %	6.7%	--	--	--	--	--	15.1%	--
50-74 %	11.0%	--	--	--	--	--	18.1%	--
75% or more	13.6%	--	--	--	--	--	15.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	1.41%	1.26%	0.57%	0.28%	0.24%	0.89%	0.19%
Industry group **								
Agric., fish., forest.	5.28% *	--	--	--	--	--	6.48% *	--
Mining and manufacturing	1.67%	--	--	--	--	--	2.95%	--
Construction	1.82%	--	--	--	--	--	2.15%	--
Utilities and transp.	1.31%	--	--	--	--	--	--	--
Wholesale trade	1.62%	--	--	--	--	--	2.97%	--
Fin. svs. and real estate	1.31%	--	--	--	--	--	3.29%	--
Retail trade	1.09%	--	--	--	--	--	3.01%	--
Professional services	0.80%	--	--	--	--	--	1.38%	--
Other services	1.16%	--	--	--	--	--	2.30%	--
Ownership								
For profit, incorporated	0.51%	--	--	--	--	--	1.06%	--
For profit, unincorporated	1.19%	--	--	--	--	--	1.96%	--
Nonprofit	1.56%	--	--	--	--	--	3.03%	--
Age of firm								
Less than 5 years	2.12%	--	--	--	--	--	2.32%	--
5-9 years	1.81%	--	--	--	--	--	2.20%	--
10-19 years	1.27%	--	--	--	--	--	1.66%	--
20 or more years	0.51%	--	--	--	--	--	1.36%	--
Multi/single status								
2 or more locations	0.27%	--	--	--	--	--	1.97%	--
1 location only	0.89%	--	--	--	--	--	0.97%	--
Percent full-time employees								
Less than 25%	1.52%	--	--	--	--	--	3.85%	--
25-49 %	1.19%	--	--	--	--	--	3.30%	--
50-74 %	1.30%	--	--	--	--	--	2.34%	--
75% or more	0.55%	--	--	--	--	--	1.05%	--
Union presence								
No union employees	0.46%	--	--	--	--	--	0.84%	--
Has union employees	1.94%	--	--	--	--	--	8.55%	--
Percent low-wage employees								
50% or more low-wage	0.58%	--	--	--	--	--	2.00%	--
Less than 50% low-wage	0.54%	--	--	--	--	--	0.97%	--
Percent women employees								
Less than 25%	0.89%	--	--	--	--	--	1.41%	--
25-49 %	1.31%	--	--	--	--	--	2.80%	--
50-74 %	0.78%	--	--	--	--	--	1.82%	--
75% or more	0.67%	--	--	--	--	--	1.35%	--
Percent age 50 or older employees								
Less than 25%	0.58%	--	--	--	--	--	1.12%	--
25-49 %	0.68%	--	--	--	--	--	1.78%	--
50-74 %	1.29%	--	--	--	--	--	2.23%	--
75% or more	2.90%	--	--	--	--	--	3.42%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.(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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.3%	5.1%	3.4%	1.4%	0.5%	0.4% *	4.1%	0.5%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	5.8% *	--
Mining and manufacturing	--	--	--	--	--	--	7.9% *	--
Construction	4.6%	--	--	--	--	--	4.9%	--
Utilities and transp.	1.0% *	--	--	--	--	--	0.8% *	--
Wholesale trade	1.0% *	--	--	--	--	--	1.7% *	--
Fin. svs. and real estate	2.9% *	--	--	--	--	--	7.4% *	--
Retail trade	0.8% *	--	--	--	--	--	1.8% *	--
Professional services	2.4%	--	--	--	--	--	4.1%	--
Other services	2.2%	--	--	--	--	--	3.7%	--
Ownership								
For profit, incorporated	2.3%	--	--	--	--	--	4.4%	--
For profit, unincorporated	2.2%	--	--	--	--	--	3.5% *	--
Nonprofit	1.8%	--	--	--	--	--	3.4%	--
Age of firm								
Less than 5 years	3.0% *	--	--	--	--	--	3.3% *	--
5-9 years	4.7%	--	--	--	--	--	5.6%	--
10-19 years	3.8%	--	--	--	--	--	4.7%	--
20 or more years	1.6%	--	--	--	--	--	3.7%	--
Multi/single status								
2 or more locations	0.6%	--	--	--	--	--	2.5% *	--
1 location only	4.1%	--	--	--	--	--	4.3%	--
Percent full-time employees								
Less than 25%	3.0% *	--	--	--	--	--	--	--
25-49 %	1.1%	--	--	--	--	--	3.0% *	--
50-74 %	2.7%	--	--	--	--	--	4.6%	--
75% or more	2.2%	--	--	--	--	--	4.1%	--
Union presence								
No union employees	2.4%	--	--	--	--	--	4.1%	--
Has union employees	1.4%	--	--	--	--	--	5.8% *	--
Percent low-wage employees								
50% or more low-wage	1.3% *	--	--	--	--	--	2.7% *	--
Less than 50% low-wage	2.5%	--	--	--	--	--	4.3%	--
Percent women employees								
Less than 25%	3.3%	--	--	--	--	--	5.2%	--
25-49 %	1.5%	--	--	--	--	--	2.8%	--
50-74 %	1.8%	--	--	--	--	--	3.4%	--
75% or more	2.2%	--	--	--	--	--	4.3%	--
Percent age 50 or older employees								
Less than 25%	2.7%	--	--	--	--	--	5.0%	--
25-49 %	1.4%	--	--	--	--	--	3.3%	--
50-74 %	1.7%	--	--	--	--	--	2.6% *	--
75% or more	4.2%	--	--	--	--	--	4.8%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.(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, 2019

Characteristics	Total	Less than 10 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%	0.82%	0.64%	0.26%	0.15%	0.18% *	0.51%	0.13%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	3.38% *	--
Mining and manufacturing	--	--	--	--	--	--	4.53% *	--
Construction	1.17%	--	--	--	--	--	1.41%	--
Utilities and transp.	0.39% *	--	--	--	--	--	0.55% *	--
Wholesale trade	0.34% *	--	--	--	--	--	0.64% *	--
Fin. svs. and real estate	0.88% *	--	--	--	--	--	2.33% *	--
Retail trade	0.33% *	--	--	--	--	--	0.93% *	--
Professional services	0.49%	--	--	--	--	--	0.86%	--
Other services	0.46%	--	--	--	--	--	0.81%	--
Ownership								
For profit, incorporated	0.31%	--	--	--	--	--	0.65%	--
For profit, unincorporated	0.65%	--	--	--	--	--	1.07% *	--
Nonprofit	0.45%	--	--	--	--	--	0.92%	--
Age of firm								
Less than 5 years	1.14% *	--	--	--	--	--	1.26% *	--
5-9 years	1.29%	--	--	--	--	--	1.57%	--
10-19 years	1.00%	--	--	--	--	--	1.31%	--
20 or more years	0.23%	--	--	--	--	--	0.61%	--
Multi/single status								
2 or more locations	0.16%	--	--	--	--	--	1.06% *	--
1 location only	0.51%	--	--	--	--	--	0.56%	--
Percent full-time employees								
Less than 25%	1.39% *	--	--	--	--	--	--	--
25-49 %	0.31%	--	--	--	--	--	0.90% *	--
50-74 %	0.69%	--	--	--	--	--	1.27%	--
75% or more	0.31%	--	--	--	--	--	0.61%	--
Union presence								
No union employees	0.28%	--	--	--	--	--	0.52%	--
Has union employees	0.41%	--	--	--	--	--	2.33% *	--
Percent low-wage employees								
50% or more low-wage	0.41% *	--	--	--	--	--	0.97% *	--
Less than 50% low-wage	0.30%	--	--	--	--	--	0.56%	--
Percent women employees								
Less than 25%	0.69%	--	--	--	--	--	1.11%	--
25-49 %	0.36%	--	--	--	--	--	0.83%	--
50-74 %	0.36%	--	--	--	--	--	0.72%	--
75% or more	0.51%	--	--	--	--	--	1.04%	--
Percent age 50 or older employees								
Less than 25%	0.49%	--	--	--	--	--	0.93%	--
25-49 %	0.25%	--	--	--	--	--	0.69%	--
50-74 %	0.45%	--	--	--	--	--	0.78% *	--
75% or more	1.07%	--	--	--	--	--	1.28%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.0%	27.1%	35.8%	52.6%	69.5%	88.2%	32.9%	79.8%
Industry group **								
Agric., fish., forest.	23.0%	5.5% *	31.0% *	45.5%	65.8%	65.8%	15.0% *	57.6%
Mining and manufacturing	45.2%	18.8% *	26.7%	44.8%	66.3%	85.1%	25.9%	69.1%
Construction	35.8%	25.4%	32.0%	47.0%	48.2%	80.1%	31.4%	55.3%
Utilities and transp.	55.5%	8.4% *	49.3%	41.4%	69.0%	84.7%	21.6%	79.3%
Wholesale trade	52.1%	23.2%	37.8%	54.4%	66.1%	84.6%	33.2%	73.7%
Fin. svs. and real estate	65.4%	32.2%	34.3%	47.7%	71.9%	91.3%	33.4%	84.0%
Retail trade	63.4%	26.0%	25.6%	58.0%	67.3%	84.1%	31.2%	79.2%
Professional services	56.0%	30.2%	40.6%	57.3%	73.4%	91.6%	36.0%	82.3%
Other services	58.6%	27.7%	38.0%	51.9%	70.1%	89.7%	34.4%	80.7%
Ownership								
For profit, incorporated	59.2%	27.9%	36.1%	51.6%	69.1%	88.6%	33.5%	81.0%
For profit, unincorporated	51.1%	27.9%	33.9%	61.0%	71.1%	86.2%	33.1%	77.7%
Nonprofit	51.4%	19.5%	36.2%	46.4%	69.7%	87.5%	28.1%	73.1%
Age of firm								
Less than 5 years	38.7%	31.4%	35.7%	65.2%	81.0%	94.1%	35.1%	74.4%
5-9 years	43.5%	30.9%	44.7%	59.1%	77.8%	75.7%	36.7%	73.5%
10-19 years	42.5%	29.3%	39.2%	52.9%	69.3%	70.4%	34.7%	66.5%
20 or more years	63.7%	22.7%	32.6%	50.1%	68.8%	89.2%	30.4%	81.2%
Multi/single status								
2 or more locations	77.2%	25.6% *	31.8%	52.2%	69.3%	88.2%	39.9%	81.3%
1 location only	35.0%	27.1%	36.4%	52.8%	71.4%	82.0%	32.0%	63.6%
Percent full-time employees								
Less than 25%	58.5%	18.8% *	26.2%	43.4%	65.3%	88.8%	25.1%	78.8%
25-49 %	63.2%	19.1% *	41.8%	45.5%	66.8%	88.4%	30.8%	79.6%
50-74 %	50.8%	17.8%	31.3%	52.1%	69.6%	91.1%	25.0%	80.7%
75% or more	57.3%	30.1%	36.8%	54.3%	70.4%	87.7%	35.2%	79.8%
Union presence								
No union employees	54.1%	26.3%	35.3%	52.9%	69.4%	86.8%	32.4%	77.7%
Has union employees	83.2%	49.9%	49.3%	45.3%	72.7%	92.9%	47.2%	90.4%
Percent low-wage employees								
50% or more low-wage	63.9%	18.3%	34.5%	42.9%	64.8%	87.7%	27.8%	77.8%
Less than 50% low-wage	55.4%	28.1%	35.9%	54.5%	71.2%	88.5%	33.5%	80.5%
Percent women employees								
Less than 25%	48.5%	25.9%	32.6%	51.0%	62.9%	90.5%	31.1%	76.2%
25-49 %	61.8%	29.0%	38.8%	56.5%	69.6%	87.2%	35.4%	81.3%
50-74 %	62.9%	26.7%	37.5%	54.5%	75.7%	89.3%	33.3%	83.3%
75% or more	55.6%	27.9%	36.2%	50.3%	68.9%	85.9%	33.3%	76.6%
Percent age 50 or older employees								
Less than 25%	55.9%	28.5%	33.3%	50.8%	68.6%	87.6%	33.2%	78.4%
25-49 %	66.7%	29.4%	38.2%	53.4%	71.1%	90.2%	36.7%	83.2%
50-74 %	52.2%	27.3%	37.5%	58.5%	68.4%	83.4%	33.7%	75.6%
75% or more	31.6%	21.4%	38.7%	48.1%	71.5%	79.3%	24.3%	69.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.70%	1.81%	1.70%	1.22%	1.12%	0.73%	1.17%	0.59%
Industry group **								
Agric., fish., forest.	4.98%	4.55% *	14.57% *	12.62%	10.99%	12.06%	5.34% *	8.27%
Mining and manufacturing	2.84%	8.53% *	4.68%	3.50%	3.45%	2.25%	4.37%	2.08%
Construction	2.99%	5.90%	4.79%	4.02%	6.12%	6.62%	3.51%	4.22%
Utilities and transp.	4.15%	5.38% *	9.33%	6.15%	6.77%	3.34%	5.08%	2.92%
Wholesale trade	2.83%	5.94%	6.16%	4.33%	4.07%	3.94%	4.00%	2.64%
Fin. svs. and real estate	2.04%	5.10%	5.83%	4.31%	2.80%	1.31%	3.87%	1.29%
Retail trade	1.81%	5.71%	4.84%	3.68%	3.44%	1.96%	3.51%	1.64%
Professional services	1.43%	3.32%	3.14%	2.29%	1.82%	0.94%	2.20%	0.94%
Other services	1.53%	4.10%	4.06%	2.60%	2.47%	1.38%	2.58%	1.24%
Ownership								
For profit, incorporated	0.82%	2.29%	2.00%	1.50%	1.42%	0.82%	1.43%	0.69%
For profit, unincorporated	1.93%	3.51%	4.13%	2.81%	2.72%	2.07%	2.59%	1.58%
Nonprofit	2.00%	4.48%	5.17%	3.11%	2.45%	1.90%	3.00%	1.65%
Age of firm								
Less than 5 years	3.43%	4.71%	6.12%	4.49%	5.75%	4.11%	3.67%	4.53%
5-9 years	2.90%	4.89%	5.21%	3.89%	3.73%	9.40%	3.41%	3.04%
10-19 years	2.03%	3.66%	3.70%	2.89%	3.42%	4.82%	2.51%	2.55%
20 or more years	0.75%	2.61%	2.15%	1.52%	1.26%	0.72%	1.51%	0.62%
Multi/single status								
2 or more locations	0.69%	10.12% *	4.58%	2.07%	1.25%	0.73%	2.89%	0.63%
1 location only	1.16%	1.83%	1.83%	1.45%	2.09%	4.50%	1.27%	1.64%
Percent full-time employees								
Less than 25%	2.86%	6.73% *	6.58%	5.33%	4.13%	2.22%	4.36%	2.10%
25-49 %	2.18%	5.90% *	6.15%	4.15%	4.16%	2.21%	3.80%	1.96%
50-74 %	2.08%	3.39%	4.57%	3.59%	3.27%	1.71%	2.58%	1.63%
75% or more	0.85%	2.20%	1.98%	1.42%	1.28%	0.91%	1.41%	0.72%
Union presence								
No union employees	0.75%	1.79%	1.71%	1.25%	1.16%	0.87%	1.17%	0.67%
Has union employees	1.55%	12.88%	10.42%	5.71%	4.12%	1.16%	7.82%	1.14%
Percent low-wage employees								
50% or more low-wage	1.61%	4.57%	5.04%	3.03%	2.45%	1.57%	3.10%	1.32%
Less than 50% low-wage	0.80%	1.93%	1.80%	1.34%	1.24%	0.81%	1.25%	0.66%
Percent women employees								
Less than 25%	1.43%	2.95%	2.75%	2.06%	2.49%	1.45%	1.92%	1.30%
25-49 %	1.57%	4.91%	4.01%	2.86%	2.32%	1.65%	2.95%	1.32%
50-74 %	1.40%	3.72%	3.80%	2.56%	1.97%	1.14%	2.52%	0.99%
75% or more	1.43%	3.45%	3.45%	2.56%	2.15%	1.64%	2.25%	1.26%
Percent age 50 or older employees								
Less than 25%	1.07%	2.69%	2.38%	1.72%	1.67%	1.14%	1.67%	0.92%
25-49 %	1.14%	4.15%	3.15%	2.25%	1.89%	0.98%	2.30%	0.88%
50-74 %	1.95%	4.32%	4.29%	3.05%	2.94%	2.75%	2.92%	1.88%
75% or more	3.19%	4.23%	7.80%	6.17%	5.33%	6.93%	3.69%	3.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2019

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	15.7%	91.2%	33.4%	70.8%
Firm size				
Less than 50 employees	17.7%	88.1%	37.5%	59.9%
50+ employees	13.8%	94.1%	29.6%	81.2%
Less than 10 employees	18.7%	86.5%	37.4%	57.8%
10-24 employees	17.5%	88.7%	36.1%	60.6%
25-99 employees	14.6%	92.9%	37.4%	68.6%
100-999 employees	13.8%	93.9%	37.2%	73.9%
1000+ employees	13.6%	94.5%	25.7%	85.9%
Industry group **				
Agric., fish., forest.	12.4% *	89.1%	40.4%	56.9%
Mining and manufacturing	15.7%	87.8%	31.1%	65.1%
Construction	19.0%	87.1%	36.2%	61.7%
Utilities and transp.	11.1%	94.7%	39.0%	67.6%
Wholesale trade	12.7%	92.2%	32.7%	70.6%
Fin. svs. and real estate	14.7%	91.1%	29.2%	76.9%
Retail trade	15.7%	92.3%	26.0%	76.4%
Professional services	18.4%	89.9%	37.8%	67.8%
Other services	14.3%	92.9%	35.5%	70.9%
Ownership				
For profit, incorporated	15.9%	91.3%	32.2%	72.2%
For profit, unincorporated	16.0%	89.7%	36.9%	66.1%
Nonprofit	13.6%	93.0%	36.6%	68.8%
Age of firm				
Less than 5 years	15.9%	90.4%	42.2%	60.7%
5-9 years	19.7%	88.9%	38.3%	62.8%
10-19 years	18.2%	88.4%	34.9%	63.1%
20 or more years	14.7%	92.2%	31.6%	74.5%
Multi/single status				
2 or more locations	14.0%	93.7%	29.1%	80.4%
1 location only	17.5%	88.4%	38.1%	60.4%
Percent full-time employees				
Less than 25%	15.4%	93.5%	32.2%	71.6%
25-49 %	16.3%	90.2%	29.1%	73.8%
50-74 %	17.5%	89.4%	33.2%	66.1%
75% or more	15.3%	91.5%	34.1%	71.3%
Union presence				
No union employees	16.1%	90.9%	33.7%	69.5%
Has union employees	11.6%	94.0%	30.8%	82.8%
Percent low wage employees **				
50% or more low-wage	16.9%	91.9%	30.5%	72.8%
Less than 50% low-wage	15.4%	91.0%	34.1%	70.4%
Percent women employees				
Less than 25%	17.3%	89.2%	34.9%	66.2%
25-49 %	13.9%	92.6%	29.8%	76.3%
50-74 %	14.9%	92.1%	32.3%	73.1%
75% or more	16.3%	91.1%	36.1%	68.7%
Percent age 50 or older employees				
Less than 25%	17.3%	90.5%	33.7%	69.4%
25-49 %	13.8%	92.4%	31.0%	76.5%
50-74 %	15.0%	91.3%	37.1%	67.3%
75% or more	15.7%	89.6%	35.2%	61.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.56%	0.45%	0.70%	0.69%
Firm size				
Less than 50 employees	0.98%	0.84%	1.21%	1.23%
50+ employees	0.56%	0.39%	0.72%	0.60%
Less than 10 employees	1.56%	1.34%	1.89%	1.91%
10-24 employees	1.29%	1.03%	1.72%	1.75%
25-99 employees	0.84%	0.58%	1.19%	1.17%
100-999 employees	0.83%	0.57%	1.12%	1.12%
1000+ employees	0.79%	0.54%	0.99%	0.77%
Industry group **				
Agric., fish., forest.	3.92% *	3.81%	7.53%	7.47%
Mining and manufacturing	2.73%	2.74%	2.91%	3.27%
Construction	2.41%	1.98%	3.13%	3.10%
Utilities and transp.	1.91%	1.45%	4.25%	4.41%
Wholesale trade	1.66%	1.50%	2.77%	2.79%
Fin. svs. and real estate	1.72%	1.56%	1.87%	1.89%
Retail trade	1.41%	0.95%	1.70%	1.61%
Professional services	1.21%	0.96%	1.41%	1.38%
Other services	0.97%	0.74%	1.45%	1.39%
Ownership				
For profit, incorporated	0.66%	0.51%	0.81%	0.78%
For profit, unincorporated	1.52%	1.40%	1.92%	1.97%
Nonprofit	1.27%	1.07%	1.89%	1.92%
Age of firm				
Less than 5 years	2.33%	1.84%	3.71%	3.65%
5-9 years	2.33%	1.84%	2.94%	2.89%
10-19 years	1.90%	1.60%	1.95%	2.07%
20 or more years	0.58%	0.47%	0.74%	0.71%
Multi/single status				
2 or more locations	0.61%	0.46%	0.75%	0.67%
1 location only	0.96%	0.81%	1.20%	1.21%
Percent full-time employees				
Less than 25%	2.25%	1.43%	2.56%	2.57%
25-49 %	1.56%	1.37%	2.00%	1.92%
50-74 %	1.74%	1.60%	1.97%	2.11%
75% or more	0.66%	0.52%	0.85%	0.82%
Union presence				
No union employees	0.60%	0.49%	0.74%	0.74%
Has union employees	1.41%	1.14%	2.06%	1.62%
Percent low wage employees **				
50% or more low-wage	1.38%	1.15%	1.48%	1.56%
Less than 50% low-wage	0.61%	0.49%	0.79%	0.77%
Percent women employees				
Less than 25%	1.18%	1.03%	1.42%	1.44%
25-49 %	1.15%	0.84%	1.46%	1.36%
50-74 %	1.05%	0.85%	1.34%	1.33%
75% or more	1.07%	0.83%	1.40%	1.36%
Percent age 50 or older employees				
Less than 25%	0.87%	0.71%	1.03%	1.03%
25-49 %	0.80%	0.69%	1.13%	1.07%
50-74 %	1.70%	1.30%	1.92%	1.93%
75% or more	2.25%	1.78%	3.29%	3.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.3%	57.9%	81.2%	87.1%	91.5%	82.8%	68.4%	85.7%
Industry group **								
Agric., fish., forest.	51.6%	25.0% *	82.8%	87.0%	91.1%	99.1%	41.9%	93.8%
Mining and manufacturing	75.7%	44.2%	84.0%	93.0%	90.0%	79.4%	67.2%	86.3%
Construction	81.0%	73.7%	82.2%	85.7%	97.4%	92.6%	78.3%	93.1%
Utilities and transp.	77.7%	69.8%	86.6%	91.9%	93.6%	69.9%	78.0%	77.5%
Wholesale trade	77.0%	58.3%	85.4%	89.9%	93.1%	75.2%	71.7%	83.1%
Fin. svs. and real estate	76.1%	59.7%	86.0%	90.2%	91.3%	76.5%	67.4%	81.2%
Retail trade	86.5%	59.6%	86.8%	93.3%	97.9%	91.7%	73.3%	93.1%
Professional services	70.2%	53.7%	79.6%	82.9%	85.3%	72.7%	64.0%	78.3%
Other services	79.8%	59.3%	74.3%	83.7%	93.2%	91.3%	67.4%	91.0%
Ownership								
For profit, incorporated	78.8%	59.0%	83.9%	88.8%	92.5%	83.1%	70.5%	85.8%
For profit, unincorporated	75.2%	57.6%	83.1%	92.0%	93.3%	81.7%	67.2%	87.0%
Nonprofit	70.1%	50.8%	60.4%	70.5%	86.5%	82.1%	55.9%	83.4%
Age of firm								
Less than 5 years	63.8%	51.8%	87.0%	85.6%	87.9%	95.7%	61.2%	89.6%
5-9 years	69.8%	53.2%	86.2%	86.2%	94.4%	84.8%	65.4%	89.2%
10-19 years	73.9%	62.0%	82.0%	87.4%	91.0%	79.8%	70.2%	85.5%
20 or more years	80.3%	59.5%	78.8%	87.3%	91.4%	83.0%	70.3%	85.6%
Multi/single status								
2 or more locations	85.5%	83.7%	80.9%	88.8%	92.0%	82.9%	84.1%	85.6%
1 location only	68.4%	57.2%	81.2%	85.7%	87.8%	77.5%	66.5%	86.6%
Percent full-time employees								
Less than 25%	76.9%	28.8%	66.1%	82.2%	97.0%	93.4%	49.0%	93.9%
25-49 %	84.4%	50.5%	78.3%	84.3%	95.1%	94.6%	66.1%	93.7%
50-74 %	77.1%	51.5%	80.6%	88.9%	91.1%	94.7%	63.2%	93.2%
75% or more	76.5%	61.5%	82.6%	87.5%	90.4%	77.5%	70.9%	82.2%
Union presence								
No union employees	77.9%	57.8%	81.7%	87.6%	91.5%	86.4%	68.5%	88.2%
Has union employees	71.8%	61.9%	66.3%	75.7%	91.6%	71.0%	66.3%	72.9%
Percent low-wage employees								
50% or more low-wage	85.7%	47.5%	76.4%	88.8%	94.8%	95.1%	62.5%	94.5%
Less than 50% low-wage	75.4%	59.1%	81.7%	86.7%	90.3%	78.1%	69.1%	82.6%
Percent women employees								
Less than 25%	75.6%	59.9%	81.2%	89.6%	92.9%	77.8%	70.1%	84.4%
25-49 %	75.4%	60.3%	82.9%	89.0%	90.0%	73.5%	71.5%	78.3%
50-74 %	77.6%	50.4%	78.4%	85.8%	91.8%	87.3%	61.7%	88.5%
75% or more	80.6%	61.3%	82.3%	83.7%	90.9%	90.7%	70.3%	90.2%
Percent age 50 or older employees								
Less than 25%	81.2%	61.1%	81.8%	88.4%	93.5%	89.8%	71.4%	90.9%
25-49 %	78.5%	65.5%	79.6%	85.3%	89.5%	77.9%	73.9%	81.0%
50-74 %	73.9%	57.2%	82.2%	85.9%	88.8%	78.0%	66.8%	82.9%
75% or more	55.9%	43.9%	82.0%	88.2%	92.7%	73.5%	50.2%	85.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.70%	1.93%	1.36%	0.77%	0.61%	0.89%	1.24%	0.59%
Industry group **								
Agric., fish., forest.	7.36%	9.23% *	8.61%	9.29%	6.03%	0.89%	8.22%	3.29%
Mining and manufacturing	3.54%	9.06%	3.73%	1.79%	1.93%	2.54%	5.76%	1.40%
Construction	2.62%	5.48%	4.14%	2.81%	0.98%	3.56%	3.17%	1.71%
Utilities and transp.	3.16%	11.07%	6.59%	3.14%	3.74%	4.25%	6.25%	3.11%
Wholesale trade	2.83%	7.63%	4.06%	2.44%	1.84%	4.04%	4.72%	2.34%
Fin. svs. and real estate	2.00%	5.62%	4.11%	2.17%	1.75%	2.37%	4.31%	1.71%
Retail trade	1.50%	6.03%	3.90%	1.88%	0.95%	1.48%	3.62%	1.13%
Professional services	1.46%	3.40%	2.34%	1.75%	1.51%	2.25%	2.28%	1.41%
Other services	1.45%	4.14%	3.71%	1.70%	1.09%	1.53%	2.63%	1.05%
Ownership								
For profit, incorporated	0.81%	2.37%	1.50%	0.92%	0.68%	0.98%	1.49%	0.70%
For profit, unincorporated	1.92%	4.10%	3.28%	1.32%	1.20%	2.93%	2.91%	1.68%
Nonprofit	1.90%	5.71%	5.19%	2.72%	1.94%	2.75%	3.48%	1.47%
Age of firm								
Less than 5 years	3.71%	5.20%	3.70%	3.73%	4.33%	3.03%	4.03%	2.93%
5-9 years	3.02%	5.11%	3.81%	2.51%	1.54%	7.29%	3.58%	2.07%
10-19 years	1.98%	3.72%	2.67%	1.77%	1.83%	4.59%	2.50%	2.14%
20 or more years	0.73%	2.83%	1.90%	0.93%	0.69%	0.91%	1.63%	0.64%
Multi/single status								
2 or more locations	0.61%	7.71%	3.81%	1.22%	0.67%	0.89%	2.02%	0.64%
1 location only	1.24%	1.96%	1.46%	0.99%	1.43%	4.51%	1.35%	1.13%
Percent full-time employees								
Less than 25%	2.85%	8.36%	8.49%	3.58%	0.93%	1.89%	5.61%	1.30%
25-49 %	1.79%	7.56%	4.50%	2.62%	1.47%	1.33%	4.27%	1.05%
50-74 %	2.10%	4.86%	3.70%	1.89%	2.06%	1.22%	3.42%	0.99%
75% or more	0.84%	2.24%	1.52%	0.92%	0.76%	1.20%	1.43%	0.80%
Union presence								
No union employees	0.73%	1.95%	1.37%	0.78%	0.63%	0.85%	1.25%	0.54%
Has union employees	2.36%	14.02%	9.85%	4.69%	2.62%	2.46%	8.37%	2.22%
Percent low-wage employees								
50% or more low-wage	1.39%	6.24%	4.43%	1.74%	1.10%	0.83%	3.92%	0.65%
Less than 50% low-wage	0.80%	2.03%	1.43%	0.86%	0.73%	1.15%	1.30%	0.76%
Percent women employees								
Less than 25%	1.43%	3.31%	2.27%	1.14%	1.10%	2.38%	2.11%	1.36%
25-49 %	1.56%	4.74%	3.39%	1.68%	1.38%	2.17%	2.94%	1.59%
50-74 %	1.32%	3.99%	3.05%	1.62%	0.97%	1.26%	2.69%	0.92%
75% or more	1.33%	3.83%	2.52%	1.83%	1.37%	1.25%	2.42%	0.88%
Percent age 50 or older employees								
Less than 25%	1.02%	2.95%	1.89%	1.01%	0.70%	1.15%	1.80%	0.74%
25-49 %	1.04%	4.07%	2.59%	1.58%	1.23%	1.44%	2.16%	1.07%
50-74 %	1.87%	4.38%	3.51%	2.05%	1.93%	2.96%	2.95%	1.78%
75% or more	3.51%	4.55%	5.12%	2.99%	2.67%	7.67%	4.02%	3.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2019

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	9.7%	8.6%
Firm size		
Less than 50 employees	2.7%	2.7%
50+ employees	16.4%	14.1%
Less than 10 employees	3.3%	2.6%
10-24 employees	1.8%	3.3%
25-99 employees	2.7%	2.0%
100-999 employees	4.2%	4.7%
1000+ employees	23.7%	20.1%
Industry group **		
Agric., fish., forest.	3.1% *	9.3% *
Mining and manufacturing	6.3%	7.4% *
Construction	3.3%	1.9%
Utilities and transp.	19.0%	10.7%
Wholesale trade	10.8%	6.3%
Fin. svs. and real estate	19.9%	14.3%
Retail trade	10.3%	10.5%
Professional services	7.5%	7.1%
Other services	5.7%	7.2%
Ownership		
For profit, incorporated	10.8%	9.6%
For profit, unincorporated	6.7%	5.6%
Nonprofit	7.4%	5.9%
Age of firm		
Less than 5 years	4.0% *	2.1% *
5-9 years	3.3% *	2.7% *
10-19 years	1.5% *	2.0% *
20 or more years	12.9%	11.3%
Multi/single status		
2 or more locations	16.0%	14.0%
1 location only	2.9%	2.6%
Percent full-time employees		
Less than 25%	5.9%	6.5%
25-49 %	6.1%	6.8%
50-74 %	2.5%	5.3%
75% or more	11.9%	9.6%
Union presence		
No union employees	7.4%	6.3%
Has union employees	31.0%	28.7%
Percent low wage employees **		
50% or more low-wage	6.5%	9.4%
Less than 50% low-wage	10.5%	8.4%
Percent women employees		
Less than 25%	9.2%	7.6%
25-49 %	14.0%	12.9%
50-74 %	9.9%	9.4%
75% or more	6.5%	4.9%
Percent age 50 or older employees		
Less than 25%	6.8%	6.4%
25-49 %	17.1%	14.0%
50-74 %	6.2%	6.2%
75% or more	2.7% *	2.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.42%	0.42%
Firm size		
Less than 50 employees	0.43%	0.44%
50+ employees	0.69%	0.68%
Less than 10 employees	0.70%	0.68%
10-24 employees	0.47%	0.65%
25-99 employees	0.39%	0.34%
100-999 employees	0.46%	0.50%
1000+ employees	1.04%	1.03%
Industry group **		
Agric., fish., forest.	1.81% *	5.62% *
Mining and manufacturing	0.83%	2.35% *
Construction	0.90%	0.46%
Utilities and transp.	2.62%	2.02%
Wholesale trade	1.70%	1.12%
Fin. svs. and real estate	1.68%	1.52%
Retail trade	1.05%	1.08%
Professional services	0.74%	0.72%
Other services	0.75%	0.87%
Ownership		
For profit, incorporated	0.52%	0.52%
For profit, unincorporated	0.98%	0.85%
Nonprofit	1.05%	0.98%
Age of firm		
Less than 5 years	1.46% *	0.98% *
5-9 years	0.98% *	1.05% *
10-19 years	0.52% *	0.79% *
20 or more years	0.56%	0.55%
Multi/single status		
2 or more locations	0.68%	0.68%
1 location only	0.43%	0.43%
Percent full-time employees		
Less than 25%	1.31%	1.37%
25-49 %	1.04%	1.15%
50-74 %	0.52%	0.94%
75% or more	0.55%	0.53%
Union presence		
No union employees	0.39%	0.38%
Has union employees	2.15%	2.18%
Percent low wage employees **		
50% or more low-wage	0.71%	0.95%
Less than 50% low-wage	0.49%	0.47%
Percent women employees		
Less than 25%	0.82%	0.82%
25-49 %	1.09%	1.10%
50-74 %	0.83%	0.86%
75% or more	0.71%	0.57%
Percent age 50 or older employees		
Less than 25%	0.55%	0.56%
25-49 %	0.95%	0.92%
50-74 %	0.78%	0.84%
75% or more	0.94% *	0.90% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.i Percent of private-sector establishments that offer health insurance that use a private exchange by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.2%	29.9%	33.1%	29.8%	21.2%	14.6%	30.9%	17.9%
Industry group **								
Agric., fish., forest.	37.2%	40.8%	37.8% *	22.4% *	34.8% *	29.2% *	38.5%	31.4%
Mining and manufacturing	22.6%	16.8% *	17.5%	32.5%	25.4%	22.1%	19.8%	26.0%
Construction	30.6%	30.4%	36.1%	33.4%	20.2%	9.5% *	33.2%	19.3%
Utilities and transp.	27.4%	49.0%	25.6%	39.2%	15.5% *	15.2%	41.0%	17.8%
Wholesale trade	25.6%	36.4%	33.8%	21.8%	17.6%	15.4%	34.0%	16.1%
Fin. svs. and real estate	19.0%	27.6%	31.0%	24.6%	17.7%	11.3%	28.1%	13.6%
Retail trade	22.9%	31.5%	27.9%	31.7%	25.0%	16.5%	29.4%	19.7%
Professional services	25.0%	26.8%	38.9%	28.6%	18.4%	15.9%	30.2%	18.2%
Other services	24.9%	32.0%	33.2%	31.1%	25.7%	13.1%	32.7%	17.8%
Ownership								
For profit, incorporated	23.7%	30.3%	31.8%	30.6%	20.6%	14.9%	31.1%	17.5%
For profit, unincorporated	26.7%	31.0%	36.3%	28.6%	22.7%	14.3%	31.7%	19.3%
Nonprofit	23.3%	24.4%	36.5%	27.3%	21.9%	9.8%	27.8%	19.0%
Age of firm								
Less than 5 years	34.1%	33.8%	39.9%	27.9%	30.1%	61.1% *	34.0%	35.3%
5-9 years	28.4%	23.4%	36.8%	33.0%	29.6%	28.8% *	28.0%	30.4%
10-19 years	29.1%	29.0%	29.7%	36.0%	31.0%	16.1%	30.2%	26.0%
20 or more years	21.5%	31.0%	32.3%	27.8%	19.3%	14.3%	31.1%	16.6%
Multi/single status								
2 or more locations	18.2%	23.9% *	32.2%	29.5%	20.0%	14.6%	30.1%	16.9%
1 location only	30.7%	30.0%	33.2%	30.1%	29.1%	12.3%	31.0%	28.4%
Percent full-time employees								
Less than 25%	22.8%	27.3% *	35.4%	33.1%	20.9%	14.7%	31.7%	17.4%
25-49 %	25.5%	27.9%	45.1%	29.6%	27.1%	18.6%	32.8%	21.8%
50-74 %	24.0%	30.7%	33.5%	27.5%	20.1%	11.6%	30.4%	16.6%
75% or more	24.2%	30.0%	31.7%	30.0%	20.6%	14.3%	30.7%	17.5%
Union presence								
No union employees	25.1%	30.8%	33.3%	29.8%	21.2%	14.4%	31.5%	18.2%
Has union employees	15.7%	2.5% *	26.2% *	30.6%	20.7%	15.2%	13.6%	16.2%
Percent low-wage employees								
50% or more low-wage	22.0%	31.1%	34.9%	31.0%	22.4%	14.9%	31.6%	18.4%
Less than 50% low-wage	24.7%	29.7%	32.9%	29.6%	20.8%	14.4%	30.8%	17.7%
Percent women employees								
Less than 25%	28.4%	34.8%	30.0%	34.1%	21.6%	14.8%	33.8%	19.7%
25-49 %	23.8%	30.1%	28.7%	24.0%	26.0%	17.8%	28.9%	20.0%
50-74 %	21.2%	24.3%	42.8%	29.3%	20.8%	12.2%	29.5%	15.5%
75% or more	23.3%	28.5%	31.9%	28.9%	18.2%	14.6%	29.5%	17.5%
Percent age 50 or older employees								
Less than 25%	26.4%	33.6%	33.5%	32.1%	23.0%	15.4%	33.6%	19.3%
25-49 %	21.2%	29.2%	31.8%	31.4%	18.8%	13.4%	30.4%	16.2%
50-74 %	24.1%	26.6%	36.2%	23.4%	20.4%	16.3%	29.0%	18.0%
75% or more	23.9%	25.1%	26.6%	19.5%	22.3%	13.6% *	24.9%	19.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	1.83%	1.65%	1.16%	0.94%	0.80%	1.18%	0.59%
Industry group **								
Agric., fish., forest.	6.96%	11.15%	12.31% *	9.54% *	11.84% *	13.72% *	8.38%	7.94%
Mining and manufacturing	2.12%	6.13% *	4.06%	3.41%	3.29%	2.95%	3.37%	2.10%
Construction	3.08%	6.25%	5.09%	3.90%	4.77%	3.99% *	3.69%	3.04%
Utilities and transp.	4.37%	13.67%	7.62%	6.25%	4.71% *	3.58%	8.59%	2.86%
Wholesale trade	2.51%	6.96%	6.01%	3.66%	2.77%	3.61%	4.23%	2.18%
Fin. svs. and real estate	1.76%	5.27%	5.64%	4.18%	2.33%	1.74%	3.98%	1.38%
Retail trade	1.59%	5.81%	4.82%	3.58%	3.11%	1.91%	3.50%	1.60%
Professional services	1.32%	3.15%	3.15%	2.15%	1.65%	1.73%	2.12%	1.17%
Other services	1.32%	3.85%	3.69%	2.41%	2.15%	1.40%	2.44%	1.14%
Ownership								
For profit, incorporated	0.76%	2.23%	1.89%	1.43%	1.16%	0.91%	1.39%	0.71%
For profit, unincorporated	1.84%	4.02%	4.38%	2.65%	2.28%	1.97%	2.86%	1.45%
Nonprofit	1.67%	4.76%	5.05%	2.72%	2.37%	1.94%	3.04%	1.53%
Age of firm								
Less than 5 years	3.68%	5.25%	6.37%	4.74%	6.24%	20.22% *	4.01%	5.55%
5-9 years	2.73%	4.72%	4.99%	3.73%	4.40%	10.20% *	3.27%	3.32%
10-19 years	1.89%	3.51%	3.38%	2.80%	3.33%	3.32%	2.39%	2.18%
20 or more years	0.67%	2.60%	2.11%	1.40%	1.01%	0.82%	1.51%	0.63%
Multi/single status								
2 or more locations	0.63%	10.13% *	4.58%	1.95%	1.04%	0.80%	2.70%	0.63%
1 location only	1.17%	1.86%	1.77%	1.38%	2.12%	3.42%	1.28%	1.56%
Percent full-time employees								
Less than 25%	2.52%	9.44% *	8.26%	4.90%	3.35%	2.58%	5.55%	1.99%
25-49 %	1.91%	6.18%	6.17%	3.62%	3.59%	2.91%	3.75%	2.20%
50-74 %	1.78%	4.43%	4.35%	3.18%	2.50%	1.88%	3.01%	1.51%
75% or more	0.79%	2.16%	1.90%	1.37%	1.12%	0.94%	1.39%	0.70%
Union presence								
No union employees	0.71%	1.87%	1.68%	1.19%	0.97%	0.88%	1.20%	0.63%
Has union employees	1.50%	1.99% *	8.19% *	5.09%	3.90%	1.82%	3.18%	1.67%
Percent low-wage employees								
50% or more low-wage	1.35%	5.84%	4.85%	2.83%	2.02%	1.60%	3.55%	1.23%
Less than 50% low-wage	0.75%	1.93%	1.75%	1.27%	1.06%	0.92%	1.25%	0.67%
Percent women employees								
Less than 25%	1.43%	3.34%	2.63%	1.99%	1.89%	2.10%	2.11%	1.35%
25-49 %	1.38%	4.22%	3.52%	2.47%	2.30%	1.86%	2.59%	1.43%
50-74 %	1.13%	3.39%	3.99%	2.39%	1.79%	1.10%	2.38%	0.93%
75% or more	1.28%	3.62%	3.27%	2.43%	1.73%	1.59%	2.29%	1.14%
Percent age 50 or older employees								
Less than 25%	1.01%	2.88%	2.39%	1.67%	1.48%	1.24%	1.76%	0.91%
25-49 %	1.02%	4.24%	2.92%	2.13%	1.50%	1.11%	2.28%	0.89%
50-74 %	1.74%	4.03%	4.27%	2.67%	2.22%	2.84%	2.76%	1.77%
75% or more	2.82%	3.80%	7.35%	4.43%	5.30%	6.30% *	3.30%	3.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.j Percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance,Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2019

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	32.2%	20.4%	15.2%
Firm size			
Less than 50 employees	13.5%	5.2%	3.8%
50+ employees	87.8%	65.9%	49.1%
Less than 10 employees	7.4%	3.2%	2.1%
10-24 employees	28.4%	9.9%	7.1%
25-99 employees	56.2%	21.5%	18.2%
100-999 employees	83.8%	49.9%	40.1%
1000+ employees	93.9%	80.3%	58.5%
Industry group **			
Agric., fish., forest.	7.3%	3.6%	2.7% *
Mining and manufacturing	37.4%	20.0%	15.3%
Construction	15.3%	6.0%	4.9%
Utilities and transp.	37.4%	23.5%	14.7%
Wholesale trade	42.1%	23.3%	20.5%
Fin. svs. and real estate	44.2%	34.1%	24.8%
Retail trade	38.2%	24.4%	20.4%
Professional services	34.2%	23.1%	16.1%
Other services	25.0%	14.2%	10.1%
Ownership			
For profit, incorporated	34.5%	22.0%	16.5%
For profit, unincorporated	22.5%	12.0%	9.6%
Nonprofit	39.6%	30.8%	19.9%
Age of firm			
Less than 5 years	10.8%	4.0%	3.4%
5-9 years	14.0%	6.4%	4.2%
10-19 years	19.2%	8.3%	7.0%
20 or more years	49.4%	34.6%	25.4%
Multi/single status			
2 or more locations	83.2%	62.4%	46.6%
1 location only	14.0%	5.4%	4.0%
Percent full-time employees			
Less than 25%	12.1%	7.4%	5.5%
25-49 %	36.1%	20.7%	17.5%
50-74 %	27.9%	16.1%	13.0%
75% or more	37.8%	24.8%	17.9%
Union presence			
No union employees	29.9%	17.9%	13.5%
Has union employees	69.3%	61.1%	41.7%
Percent low wage employees **			
50% or more low-wage	26.5%	15.6%	12.4%
Less than 50% low-wage	34.0%	22.0%	16.1%
Percent women employees			
Less than 25%	23.5%	13.0%	8.9%
25-49 %	48.2%	31.7%	24.6%
50-74 %	38.4%	26.2%	19.5%
75% or more	28.5%	18.1%	13.8%
Percent age 50 or older employees			
Less than 25%	30.0%	17.2%	13.0%
25-49 %	54.7%	38.8%	28.6%
50-74 %	30.2%	18.7%	14.8%
75% or more	9.0%	6.1%	3.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.j Standard errors for percent of private-sector establishments that offer tax-advantaged benefits for contributions to health insurance,Flexible Spending Accounts (FSA) and Flexible Benefits Plans by selected characteristics: United States, 2019

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.35%	0.30%	0.28%
Firm size			
Less than 50 employees	0.42%	0.28%	0.23%
50+ employees	0.46%	0.68%	0.78%
Less than 10 employees	0.47%	0.32%	0.26%
10-24 employees	1.13%	0.75%	0.60%
25-99 employees	1.05%	0.86%	0.81%
100-999 employees	0.92%	1.18%	1.16%
1000+ employees	0.51%	0.85%	1.11%
Industry group **			
Agric., fish., forest.	1.48%	0.92%	1.04% *
Mining and manufacturing	2.06%	1.31%	1.14%
Construction	1.15%	0.84%	0.75%
Utilities and transp.	2.86%	2.20%	1.64%
Wholesale trade	2.27%	1.62%	1.59%
Fin. svs. and real estate	1.60%	1.42%	1.29%
Retail trade	1.37%	1.15%	1.07%
Professional services	0.94%	0.78%	0.62%
Other services	0.80%	0.62%	0.52%
Ownership			
For profit, incorporated	0.49%	0.41%	0.37%
For profit, unincorporated	0.84%	0.61%	0.55%
Nonprofit	1.55%	1.38%	1.09%
Age of firm			
Less than 5 years	0.95%	0.56%	0.51%
5-9 years	0.95%	0.78%	0.49%
10-19 years	0.90%	0.64%	0.57%
20 or more years	0.64%	0.55%	0.51%
Multi/single status			
2 or more locations	0.63%	0.75%	0.80%
1 location only	0.41%	0.28%	0.23%
Percent full-time employees			
Less than 25%	0.78%	0.60%	0.51%
25-49 %	1.60%	1.30%	1.22%
50-74 %	1.18%	0.90%	0.86%
75% or more	0.55%	0.46%	0.41%
Union presence			
No union employees	0.37%	0.31%	0.28%
Has union employees	2.61%	2.51%	2.23%
Percent low wage employees **			
50% or more low-wage	0.82%	0.66%	0.62%
Less than 50% low-wage	0.46%	0.38%	0.34%
Percent women employees			
Less than 25%	0.68%	0.52%	0.39%
25-49 %	1.34%	1.15%	1.09%
50-74 %	0.99%	0.87%	0.75%
75% or more	0.81%	0.62%	0.58%
Percent age 50 or older employees			
Less than 25%	0.61%	0.48%	0.41%
25-49 %	1.03%	0.93%	0.85%
50-74 %	1.21%	0.93%	0.91%
75% or more	0.81%	0.69%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.k Among small firms, percent of private-sector establishments that offer health insurance that use a third party to help purchase the insurance plans by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	83.5%	77.9%	90.3%	91.7%	91.3%
Industry group **					
Agric., fish., forest.	72.7%	66.5%	81.5%	95.5%	100.0%
Mining and manufacturing	75.9%	56.4%	90.0%	95.2%	90.6%
Construction	83.0%	78.8%	88.5%	84.9%	98.4%
Utilities and transp.	86.9%	82.8%	89.1%	96.0%	--
Wholesale trade	89.0%	82.8%	95.0%	97.2%	100.0%
Fin. svs. and real estate	81.3%	79.2%	86.5%	86.7%	80.3%
Retail trade	86.8%	80.1%	93.0%	95.6%	88.8%
Professional services	84.4%	78.6%	92.5%	92.9%	96.1%
Other services	82.2%	77.6%	86.9%	89.3%	86.6%
Ownership					
For profit, incorporated	84.0%	78.0%	91.1%	91.7%	92.7%
For profit, unincorporated	86.5%	83.2%	91.9%	93.9%	91.3%
Nonprofit	73.8%	63.8%	82.3%	88.6%	84.7%
Age of firm					
Less than 5 years	84.2%	79.4%	96.8%	93.7%	100.0%
5-9 years	81.4%	73.5%	94.8%	95.0%	85.4%
10-19 years	86.6%	84.4%	88.8%	92.2%	94.6%
20 or more years	82.3%	74.8%	88.7%	90.8%	90.4%
Multi/single status					
2 or more locations	90.3%	90.5%	87.4%	92.4%	89.2%
1 location only	82.6%	77.6%	90.7%	91.3%	92.9%
Percent full-time employees					
Less than 25%	68.0%	57.0%	76.6%	83.4%	--
25-49 %	83.1%	79.0%	88.6%	85.1%	81.5%
50-74 %	79.8%	73.1%	88.3%	93.9%	92.2%
75% or more	85.3%	80.1%	91.8%	92.8%	93.8%
Union presence					
No union employees	83.7%	78.0%	90.5%	92.3%	91.3%
Has union employees	78.3%	74.7%	83.8%	79.1%	92.7%
Percent low-wage employees					
50% or more low-wage	76.5%	66.6%	91.5%	88.3%	--
Less than 50% low-wage	84.3%	79.2%	90.1%	92.3%	94.8%
Percent women employees					
Less than 25%	83.2%	77.9%	89.3%	90.3%	98.6%
25-49 %	89.6%	87.3%	93.0%	92.1%	85.3%
50-74 %	80.8%	73.5%	91.0%	92.5%	94.8%
75% or more	82.2%	75.9%	88.8%	92.6%	81.8%
Percent age 50 or older employees					
Less than 25%	83.4%	76.4%	91.0%	91.4%	94.9%
25-49 %	86.8%	82.1%	90.5%	91.9%	84.9%
50-74 %	88.6%	87.7%	88.3%	93.7%	85.0%
75% or more	71.5%	68.1%	87.9%	88.3%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.A.2.k Standard errors among small firms for percent of private-sector establishments that offer health insurance that use a third party to help purchase the insurance plans by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	0.97%	1.61%	0.97%	0.84%	2.92%
Industry group **					
Agric., fish., forest.	8.33%	11.32%	10.16%	4.52%	0.00%
Mining and manufacturing	5.65%	10.11%	3.44%	1.48%	7.14%
Construction	2.59%	4.57%	3.25%	3.70%	1.59%
Utilities and transp.	4.33%	7.57%	6.85%	1.80%	--
Wholesale trade	3.93%	6.99%	1.76%	1.67%	0.00%
Fin. svs. and real estate	3.17%	4.30%	4.23%	3.82%	13.03%
Retail trade	2.38%	4.41%	2.33%	1.42%	8.03%
Professional services	1.90%	3.03%	1.35%	1.61%	2.87%
Other services	1.90%	3.16%	2.69%	2.00%	9.31%
Ownership					
For profit, incorporated	1.17%	2.00%	1.07%	1.01%	3.81%
For profit, unincorporated	2.01%	3.00%	2.01%	2.07%	5.92%
Nonprofit	3.31%	5.63%	4.25%	2.34%	6.60%
Age of firm					
Less than 5 years	2.97%	4.11%	1.35%	2.13%	0.00%
5-9 years	3.00%	4.61%	2.08%	1.84%	9.60%
10-19 years	1.90%	2.91%	2.26%	1.99%	5.21%
20 or more years	1.31%	2.46%	1.39%	1.13%	4.01%
Multi/single status					
2 or more locations	1.35%	4.78%	2.79%	1.43%	5.56%
1 location only	1.08%	1.65%	1.04%	1.04%	2.98%
Percent full-time employees					
Less than 25%	5.43%	9.27%	7.66%	5.41%	--
25-49 %	2.98%	5.75%	3.15%	3.54%	13.43%
50-74 %	2.68%	4.19%	2.79%	1.80%	7.35%
75% or more	1.11%	1.85%	1.01%	0.93%	2.40%
Union presence					
No union employees	0.99%	1.64%	0.98%	0.84%	3.06%
Has union employees	4.87%	8.85%	6.19%	5.66%	7.04%
Percent low-wage employees					
50% or more low-wage	3.44%	5.89%	2.31%	2.61%	--
Less than 50% low-wage	1.00%	1.66%	1.05%	0.89%	1.83%
Percent women employees					
Less than 25%	1.60%	2.65%	1.71%	1.55%	1.18%
25-49 %	1.69%	2.86%	2.13%	2.41%	7.48%
50-74 %	2.26%	3.58%	2.02%	1.60%	3.71%
75% or more	2.12%	3.55%	2.00%	1.35%	9.89%
Percent age 50 or older employees					
Less than 25%	1.39%	2.44%	1.35%	1.21%	3.85%
25-49 %	1.81%	3.67%	1.53%	1.62%	5.96%
50-74 %	1.67%	2.43%	3.05%	1.75%	9.23%
75% or more	3.75%	4.40%	5.02%	4.31%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.1 Number of private-sector employees by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	131,332,886	14,254,930	11,243,120	18,580,862	26,024,391	61,229,584	35,112,561	96,220,325
Industry group **								
Agric., fish., forest.	1,318,757	290,428	112,609	160,797	411,696 *	343,227 *	502,232	816,525
Mining and manufacturing	12,479,098	507,043	674,642	1,661,095	3,682,190	5,954,128	1,864,275	10,614,823
Construction	6,951,701	1,362,203	1,114,323	1,827,982	1,594,939	1,052,254	3,607,269	3,344,432
Utilities and transp.	5,982,437	462,131	367,642	653,071	949,061	3,550,533	1,155,989	4,826,449
Wholesale trade	5,961,864	588,169	670,915	1,072,540	1,330,253	2,299,988	1,805,525	4,156,340
Fin. svs. and real estate	12,171,520	1,336,682	488,100	765,623	2,086,159	7,494,956	2,167,770	10,003,749
Retail trade	16,191,267	2,212,423	1,288,562	2,151,949	1,957,895	8,580,438	4,499,633	11,691,634
Professional services	36,078,082	3,368,879	2,769,903	4,286,511	7,756,065	17,896,725	8,243,865	27,834,218
Other services	34,198,159	4,126,973	3,756,424	6,001,293	6,256,133	14,057,335	11,266,004	22,932,156
Ownership								
For profit, incorporated	90,624,568	9,114,160	7,799,557	12,641,325	16,354,520	44,715,006	23,670,596	66,953,971
For profit, unincorporated	21,540,028	4,052,824	2,413,091	3,900,384	4,708,813	6,464,916	8,327,817	13,212,211
Nonprofit	19,168,291	1,087,946	1,030,472	2,039,153	4,961,058	10,049,662	3,114,148	16,054,143
Age of firm								
Less than 5 years	8,440,929	3,173,652	1,619,365	1,910,859	1,432,389	304,665 *	5,932,985	2,507,944
5-9 years	9,257,589	2,264,994	1,673,852	2,416,959	2,049,030	852,754	5,111,776	4,145,814
10-19 years	16,481,603	3,513,061	2,659,729	3,840,689	3,805,664	2,662,461	8,397,975	8,083,627
20 or more years	97,152,765	5,303,223	5,290,174	10,412,355	18,737,308	57,409,705	15,669,825	81,482,940
Multi/single status								
2 or more locations	78,213,367	180,236	760,111	3,808,071	14,605,259	58,859,690	2,449,658	75,763,709
1 location only	53,119,520	14,074,694	10,483,009	14,772,791	11,419,131	2,369,895	32,662,903	20,456,616
Percent full-time employees								
Less than 25%	12,232,432	2,357,434	1,846,742	2,124,951	2,136,855	3,766,451	5,584,792	6,647,640
25-49 %	14,004,397	1,439,803	1,209,017	2,321,551	2,586,298	6,447,728	3,796,302	10,208,094
50-74 %	16,162,630	2,475,655	1,624,190	2,390,980	3,206,755	6,465,050	5,223,920	10,938,709
75% or more	88,933,428	7,982,037	6,563,171	11,743,380	18,094,484	44,550,355	20,507,546	68,425,881
Union presence								
No union employees	110,417,599	13,920,377	10,894,642	17,812,627	23,025,636	44,764,317	34,013,756	76,403,843
Has union employees	20,915,287	334,553	348,478	768,235	2,998,754	16,465,268	1,098,805	19,816,482
Percent low-wage employees								
50% or more low-wage	29,519,821	3,407,427	2,594,635	4,492,164	5,733,163	13,292,432	8,532,006	20,987,815
Less than 50% low-wage	101,813,065	10,847,502	8,648,485	14,088,698	20,291,227	47,937,152	26,580,555	75,232,510
Percent women employees								
Less than 25%	30,846,396	4,900,761	3,344,047	6,142,834	6,034,631	10,424,122	11,394,982	19,451,414
25-49 %	31,420,247	2,175,476	2,104,467	3,830,826	6,716,438	16,593,040	6,169,814	25,250,433
50-74 %	39,939,428	3,341,670	2,590,842	4,596,957	7,540,104	21,869,854	8,376,507	31,562,921
75% or more	29,126,815	3,837,022	3,203,762	4,010,245	5,733,218	12,342,568	9,171,257	19,955,558
Percent age 50 or older employees								
Less than 25%	55,599,528	6,556,722	6,314,103	10,395,087	10,913,804	21,419,812	18,682,162	36,917,366
25-49 %	56,332,285	2,906,264	3,041,995	5,563,237	11,093,275	33,727,514	8,543,636	47,788,650
50-74 %	15,125,928	2,501,489	1,413,603	2,169,672	3,480,802	5,560,362	4,885,375	10,240,553
75% or more	4,275,145	2,290,454	473,418	452,865	536,511	521,896	3,001,388	1,273,757

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,185,708	188,254	243,836	311,677	490,616	1,078,558	321,935	1,170,149
Industry group **								
Agric., fish., forest.	188,675	32,168	23,376	33,067	123,917 *	133,994 *	47,353	182,660
Mining and manufacturing	433,012	45,584	64,789	113,739	258,411	321,758	99,151	422,179
Construction	305,588	80,199	88,956	147,484	190,996	147,352	163,183	259,836
Utilities and transp.	368,535	64,819	51,807	83,195	134,891	322,835	97,849	355,370
Wholesale trade	279,048	51,204	96,679	94,164	120,099	207,250	125,830	249,376
Fin. svs. and real estate	501,868	86,587	56,411	77,794	207,767	439,264	114,392	488,778
Retail trade	589,228	118,473	98,433	164,897	170,265	519,079	176,615	562,801
Professional services	827,189	118,810	137,703	189,507	363,846	703,958	208,230	802,899
Other services	890,020	146,494	163,115	241,048	350,340	762,563	269,965	852,068
Ownership								
For profit, incorporated	1,167,938	172,486	209,339	292,537	474,446	1,036,535	309,699	1,139,968
For profit, unincorporated	555,411	154,524	139,661	201,651	292,979	379,506	238,348	505,248
Nonprofit	647,143	66,927	97,443	135,313	298,586	547,636	144,217	631,390
Age of firm								
Less than 5 years	371,823	132,808	138,271	164,382	256,201	105,326 *	223,158	299,353
5-9 years	362,876	109,078	106,642	167,052	214,248	189,468	177,218	318,882
10-19 years	506,028	125,523	130,078	178,688	274,079	348,757	213,200	462,552
20 or more years	1,169,002	153,889	179,029	273,771	447,675	1,062,405	282,520	1,142,116
Multi/single status								
2 or more locations	1,108,753	38,779	62,568	169,747	359,061	1,061,306	133,050	1,101,816
1 location only	690,438	187,382	243,189	296,345	479,199	358,362	322,766	647,898
Percent full-time employees								
Less than 25%	404,943	102,322	118,085	149,114	194,689	286,189	194,125	356,330
25-49 %	542,876	89,308	88,469	147,357	217,214	462,437	151,754	522,219
50-74 %	548,623	115,118	103,654	151,661	260,018	435,031	173,933	521,423
75% or more	1,152,863	179,100	210,567	292,627	471,223	1,011,914	318,351	1,120,377
Union presence								
No union employees	1,113,538	188,791	237,857	311,373	459,606	994,136	319,987	1,094,520
Has union employees	773,019	45,447	67,057	83,705	277,873	714,640	100,815	766,589
Percent low-wage employees								
50% or more low-wage	731,356	128,563	127,026	206,829	303,690	614,225	227,728	697,683
Less than 50% low-wage	1,158,932	187,598	231,345	298,466	478,066	1,024,002	323,452	1,130,823
Percent women employees								
Less than 25%	751,880	151,539	148,169	233,029	316,830	612,974	252,154	712,939
25-49 %	834,686	111,532	135,872	220,329	366,300	703,821	229,733	804,638
50-74 %	905,508	132,693	135,591	197,139	357,042	795,893	226,453	878,944
75% or more	661,938	127,318	150,017	173,542	307,541	534,598	215,862	628,340
Percent age 50 or older employees								
Less than 25%	919,019	165,811	205,101	280,860	409,277	752,362	307,956	877,510
25-49 %	1,070,033	135,837	149,299	232,024	423,739	949,561	246,746	1,044,274
50-74 %	501,824	113,583	99,667	138,344	259,908	385,335	167,324	474,132
75% or more	189,854	91,375	51,888	59,747	101,964	106,385	110,635	154,431

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	131,332,886	10.9%	8.6%	14.1%	19.8%	46.6%	26.7%	73.3%
Industry group **								
Agric., fish., forest.	1,318,757	22.0%	8.5%	12.2%	31.2%	26.0% *	38.1%	61.9%
Mining and manufacturing	12,479,098	4.1%	5.4%	13.3%	29.5%	47.7%	14.9%	85.1%
Construction	6,951,701	19.6%	16.0%	26.3%	22.9%	15.1%	51.9%	48.1%
Utilities and transp.	5,982,437	7.7%	6.1%	10.9%	15.9%	59.3%	19.3%	80.7%
Wholesale trade	5,961,864	9.9%	11.3%	18.0%	22.3%	38.6%	30.3%	69.7%
Fin. svs. and real estate	12,171,520	11.0%	4.0%	6.3%	17.1%	61.6%	17.8%	82.2%
Retail trade	16,191,267	13.7%	8.0%	13.3%	12.1%	53.0%	27.8%	72.2%
Professional services	36,078,082	9.3%	7.7%	11.9%	21.5%	49.6%	22.9%	77.1%
Other services	34,198,159	12.1%	11.0%	17.5%	18.3%	41.1%	32.9%	67.1%
Ownership								
For profit, incorporated	90,624,568	10.1%	8.6%	13.9%	18.0%	49.3%	26.1%	73.9%
For profit, unincorporated	21,540,028	18.8%	11.2%	18.1%	21.9%	30.0%	38.7%	61.3%
Nonprofit	19,168,291	5.7%	5.4%	10.6%	25.9%	52.4%	16.2%	83.8%
Age of firm								
Less than 5 years	8,440,929	37.6%	19.2%	22.6%	17.0%	3.6% *	70.3%	29.7%
5-9 years	9,257,589	24.5%	18.1%	26.1%	22.1%	9.2%	55.2%	44.8%
10-19 years	16,481,603	21.3%	16.1%	23.3%	23.1%	16.2%	51.0%	49.0%
20 or more years	97,152,765	5.5%	5.4%	10.7%	19.3%	59.1%	16.1%	83.9%
Multi/single status								
2 or more locations	78,213,367	0.2%	1.0%	4.9%	18.7%	75.3%	3.1%	96.9%
1 location only	53,119,520	26.5%	19.7%	27.8%	21.5%	4.5%	61.5%	38.5%
Percent full-time employees								
Less than 25%	12,232,432	19.3%	15.1%	17.4%	17.5%	30.8%	45.7%	54.3%
25-49 %	14,004,397	10.3%	8.6%	16.6%	18.5%	46.0%	27.1%	72.9%
50-74 %	16,162,630	15.3%	10.0%	14.8%	19.8%	40.0%	32.3%	67.7%
75% or more	88,933,428	9.0%	7.4%	13.2%	20.3%	50.1%	23.1%	76.9%
Union presence								
No union employees	110,417,599	12.6%	9.9%	16.1%	20.9%	40.5%	30.8%	69.2%
Has union employees	20,915,287	1.6%	1.7%	3.7%	14.3%	78.7%	5.3%	94.7%
Percent low-wage employees								
50% or more low-wage	29,519,821	11.5%	8.8%	15.2%	19.4%	45.0%	28.9%	71.1%
Less than 50% low-wage	101,813,065	10.7%	8.5%	13.8%	19.9%	47.1%	26.1%	73.9%
Percent women employees								
Less than 25%	30,846,396	15.9%	10.8%	19.9%	19.6%	33.8%	36.9%	63.1%
25-49 %	31,420,247	6.9%	6.7%	12.2%	21.4%	52.8%	19.6%	80.4%
50-74 %	39,939,428	8.4%	6.5%	11.5%	18.9%	54.8%	21.0%	79.0%
75% or more	29,126,815	13.2%	11.0%	13.8%	19.7%	42.4%	31.5%	68.5%
Percent age 50 or older employees								
Less than 25%	55,599,528	11.8%	11.4%	18.7%	19.6%	38.5%	33.6%	66.4%
25-49 %	56,332,285	5.2%	5.4%	9.9%	19.7%	59.9%	15.2%	84.8%
50-74 %	15,125,928	16.5%	9.3%	14.3%	23.0%	36.8%	32.3%	67.7%
75% or more	4,275,145	53.6%	11.1%	10.6%	12.5%	12.2%	70.2%	29.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.1.a Standard errors for percent of number of private-sector employees by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,185,708	0.17%	0.19%	0.25%	0.36%	0.50%	0.31%	0.31%
Industry group **								
Agric., fish., forest.	188,675	3.64%	2.03%	2.80%	7.33%	7.99% *	5.73%	5.73%
Mining and manufacturing	433,012	0.38%	0.53%	0.91%	1.69%	1.76%	0.85%	0.85%
Construction	305,588	1.25%	1.27%	1.87%	2.26%	1.89%	2.25%	2.25%
Utilities and transp.	368,535	1.10%	0.90%	1.40%	2.11%	2.83%	1.75%	1.75%
Wholesale trade	279,048	0.90%	1.52%	1.52%	1.83%	2.46%	1.94%	1.94%
Fin. svs. and real estate	501,868	0.78%	0.47%	0.65%	1.56%	1.86%	1.05%	1.05%
Retail trade	589,228	0.80%	0.63%	1.00%	1.02%	1.77%	1.25%	1.25%
Professional services	827,189	0.37%	0.40%	0.54%	0.92%	1.16%	0.68%	0.68%
Other services	890,020	0.49%	0.51%	0.74%	0.95%	1.44%	0.98%	0.98%
Ownership								
For profit, incorporated	1,167,938	0.22%	0.24%	0.34%	0.49%	0.67%	0.42%	0.42%
For profit, unincorporated	555,411	0.75%	0.65%	0.89%	1.17%	1.36%	1.14%	1.14%
Nonprofit	647,143	0.38%	0.51%	0.72%	1.40%	1.66%	0.83%	0.83%
Age of firm								
Less than 5 years	371,823	1.85%	1.55%	1.76%	2.58%	1.21% *	2.62%	2.62%
5-9 years	362,876	1.28%	1.17%	1.62%	1.93%	1.88%	2.10%	2.10%
10-19 years	506,028	0.88%	0.83%	1.08%	1.42%	1.81%	1.57%	1.57%
20 or more years	1,169,002	0.16%	0.19%	0.29%	0.45%	0.57%	0.31%	0.31%
Multi/single status								
2 or more locations	1,108,753	0.05%	0.08%	0.22%	0.47%	0.52%	0.17%	0.17%
1 location only	690,438	0.45%	0.47%	0.55%	0.75%	0.65%	0.81%	0.81%
Percent full-time employees								
Less than 25%	404,943	0.92%	0.96%	1.15%	1.41%	1.78%	1.59%	1.59%
25-49 %	542,876	0.70%	0.67%	1.08%	1.43%	2.03%	1.29%	1.29%
50-74 %	548,623	0.79%	0.67%	0.94%	1.42%	1.82%	1.28%	1.28%
75% or more	1,152,863	0.22%	0.24%	0.34%	0.50%	0.67%	0.41%	0.41%
Union presence								
No union employees	1,113,538	0.20%	0.23%	0.30%	0.40%	0.59%	0.38%	0.38%
Has union employees	773,019	0.22%	0.32%	0.41%	1.25%	1.35%	0.50%	0.50%
Percent low-wage employees								
50% or more low-wage	731,356	0.48%	0.45%	0.70%	0.95%	1.30%	0.88%	0.88%
Less than 50% low-wage	1,158,932	0.21%	0.23%	0.30%	0.45%	0.61%	0.38%	0.38%
Percent women employees								
Less than 25%	751,880	0.56%	0.51%	0.77%	0.94%	1.40%	1.01%	1.01%
25-49 %	834,686	0.38%	0.44%	0.69%	1.06%	1.31%	0.78%	0.78%
50-74 %	905,508	0.36%	0.35%	0.51%	0.83%	1.10%	0.65%	0.65%
75% or more	661,938	0.48%	0.52%	0.60%	0.94%	1.21%	0.85%	0.85%
Percent age 50 or older employees								
Less than 25%	919,019	0.33%	0.38%	0.52%	0.67%	0.92%	0.66%	0.66%
25-49 %	1,070,033	0.25%	0.27%	0.42%	0.71%	0.88%	0.47%	0.47%
50-74 %	501,824	0.83%	0.67%	0.91%	1.49%	1.81%	1.26%	1.26%
75% or more	189,854	2.32%	1.18%	1.33%	2.14%	2.23%	2.65%	2.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.3%	31.2%	56.7%	80.1%	97.5%	99.6%	50.7%	98.0%
Industry group **								
Agric., fish., forest.	72.5%	18.8%	59.1%	54.2%	98.1%	100.0%	33.7%	96.3%
Mining and manufacturing	94.3%	32.3%	74.8%	90.2%	99.5%	99.7%	65.1%	99.4%
Construction	77.6%	26.4%	69.0%	89.4%	98.8%	100.0%	58.2%	98.4%
Utilities and transp.	91.3%	40.0%	63.4%	89.7%	99.0%	99.0%	60.1%	98.7%
Wholesale trade	91.4%	48.2%	80.8%	93.0%	99.9%	100.0%	72.0%	99.9%
Fin. svs. and real estate	92.6%	44.0%	77.5%	97.7%	99.5%	99.9%	59.8%	99.8%
Retail trade	83.7%	23.5%	55.0%	85.0%	99.3%	99.7%	43.6%	99.2%
Professional services	89.6%	39.3%	68.0%	87.5%	97.2%	99.7%	60.1%	98.3%
Other services	75.6%	23.4%	34.2%	62.5%	94.3%	99.4%	36.6%	94.8%
Ownership								
For profit, incorporated	86.0%	31.4%	58.4%	79.9%	97.0%	99.6%	52.2%	97.9%
For profit, unincorporated	75.8%	28.8%	46.9%	77.4%	97.5%	99.1%	42.8%	96.5%
Nonprofit	93.0%	38.4%	66.8%	86.2%	99.1%	99.9%	60.3%	99.3%
Age of firm								
Less than 5 years	53.2%	22.2%	46.7%	71.2%	95.9%	96.7%	37.2%	91.1%
5-9 years	63.3%	26.5%	44.9%	74.3%	91.1%	99.2%	41.3%	90.5%
10-19 years	70.5%	32.2%	49.8%	75.1%	95.6%	99.2%	47.9%	94.0%
20 or more years	92.7%	37.9%	66.9%	84.9%	98.7%	99.6%	60.4%	98.9%
Multi/single status								
2 or more locations	98.4%	65.9%	68.9%	86.6%	98.6%	99.7%	74.6%	99.2%
1 location only	66.0%	30.7%	55.8%	78.4%	96.1%	98.4%	48.9%	93.3%
Percent full-time employees								
Less than 25%	57.6%	8.3%	19.4%	43.8%	85.7%	98.9%	19.0%	89.9%
25-49 %	81.1%	19.5%	38.2%	70.2%	98.5%	99.8%	38.5%	96.9%
50-74 %	80.4%	30.5%	53.7%	75.6%	97.1%	99.6%	44.9%	97.3%
75% or more	90.7%	40.3%	71.3%	89.5%	98.8%	99.6%	63.1%	99.0%
Union presence								
No union employees	83.0%	31.0%	56.2%	79.7%	97.5%	99.5%	50.2%	97.6%
Has union employees	97.6%	38.6%	71.7%	89.5%	97.1%	99.8%	67.8%	99.3%
Percent low-wage employees								
50% or more low-wage	75.0%	11.7%	23.3%	57.1%	93.5%	99.5%	25.4%	95.2%
Less than 50% low-wage	88.3%	37.3%	66.7%	87.4%	98.6%	99.6%	58.8%	98.7%
Percent women employees								
Less than 25%	82.5%	29.8%	67.7%	88.7%	98.8%	98.9%	55.4%	98.4%
25-49 %	91.3%	42.3%	61.1%	84.6%	98.9%	100.0%	60.6%	98.8%
50-74 %	86.6%	33.1%	50.2%	68.7%	96.2%	99.6%	46.3%	97.3%
75% or more	80.1%	24.9%	47.5%	75.6%	96.1%	99.8%	42.3%	97.5%
Percent age 50 or older employees								
Less than 25%	80.1%	29.2%	49.6%	73.8%	96.7%	99.3%	47.7%	96.5%
25-49 %	93.3%	36.0%	68.0%	87.9%	98.2%	99.8%	61.5%	98.9%
50-74 %	84.2%	34.6%	63.9%	91.0%	98.6%	99.9%	53.2%	99.0%
75% or more	52.6%	27.0%	56.3%	76.5%	92.8%	99.5%	34.7%	94.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	0.98%	1.28%	0.84%	0.37%	0.10%	0.69%	0.16%
Industry group **								
Agric., fish., forest.	4.39%	5.35%	9.49%	10.41%	1.31%	0.00%	4.76%	1.65%
Mining and manufacturing	0.51%	4.25%	4.10%	1.80%	0.26%	0.31%	2.52%	0.23%
Construction	1.39%	2.72%	3.47%	2.06%	1.21%	0.00%	2.16%	0.80%
Utilities and transp.	1.08%	7.58%	6.49%	3.14%	0.73%	0.93%	3.92%	0.75%
Wholesale trade	0.83%	4.45%	4.24%	1.90%	0.09%	0.00%	2.64%	0.09%
Fin. svs. and real estate	0.54%	3.46%	4.50%	0.87%	0.25%	0.11%	2.47%	0.10%
Retail trade	0.88%	2.56%	3.77%	2.33%	0.25%	0.20%	2.05%	0.33%
Professional services	0.41%	1.99%	2.28%	1.26%	0.69%	0.17%	1.27%	0.26%
Other services	0.81%	1.65%	2.31%	1.98%	1.19%	0.22%	1.34%	0.54%
Ownership								
For profit, incorporated	0.31%	1.17%	1.50%	1.03%	0.53%	0.11%	0.83%	0.20%
For profit, unincorporated	0.86%	2.11%	3.05%	1.99%	0.70%	0.51%	1.58%	0.55%
Nonprofit	0.45%	3.17%	4.06%	1.83%	0.45%	0.05%	2.18%	0.19%
Age of firm								
Less than 5 years	2.15%	2.19%	4.45%	3.53%	1.80%	3.25%	2.12%	2.34%
5-9 years	1.68%	2.54%	3.29%	2.70%	2.82%	0.54%	1.85%	1.81%
10-19 years	1.13%	1.92%	2.56%	1.95%	1.21%	0.70%	1.38%	0.94%
20 or more years	0.21%	1.61%	1.64%	0.96%	0.29%	0.10%	0.98%	0.12%
Multi/single status								
2 or more locations	0.12%	9.09%	3.67%	1.32%	0.25%	0.09%	2.12%	0.10%
1 location only	0.62%	0.98%	1.35%	1.00%	0.78%	1.04%	0.72%	0.67%
Percent full-time employees								
Less than 25%	1.53%	1.50%	3.00%	3.73%	2.93%	0.55%	1.87%	1.29%
25-49 %	1.04%	2.47%	3.63%	2.67%	1.26%	0.11%	2.04%	0.55%
50-74 %	0.94%	2.32%	3.23%	2.48%	1.11%	0.28%	1.76%	0.52%
75% or more	0.25%	1.38%	1.45%	0.84%	0.28%	0.12%	0.84%	0.15%
Union presence								
No union employees	0.29%	0.99%	1.29%	0.87%	0.38%	0.13%	0.70%	0.19%
Has union employees	0.31%	7.25%	7.22%	2.91%	1.32%	0.11%	3.75%	0.24%
Percent low-wage employees								
50% or more low-wage	0.81%	1.42%	2.24%	2.32%	1.25%	0.20%	1.43%	0.51%
Less than 50% low-wage	0.25%	1.16%	1.35%	0.79%	0.31%	0.12%	0.75%	0.15%
Percent women employees								
Less than 25%	0.63%	1.66%	2.06%	1.15%	0.42%	0.44%	1.17%	0.31%
25-49 %	0.44%	2.75%	3.06%	1.73%	0.48%	0.03%	1.76%	0.24%
50-74 %	0.51%	2.17%	2.74%	2.06%	0.90%	0.16%	1.48%	0.34%
75% or more	0.66%	1.62%	2.47%	1.74%	0.92%	0.17%	1.30%	0.35%
Percent age 50 or older employees								
Less than 25%	0.50%	1.41%	1.80%	1.28%	0.65%	0.24%	0.99%	0.35%
25-49 %	0.29%	2.50%	2.18%	1.19%	0.49%	0.10%	1.41%	0.16%
50-74 %	0.81%	2.36%	3.43%	1.49%	0.37%	0.05%	1.77%	0.24%
75% or more	2.19%	2.21%	5.37%	4.93%	5.83%	0.36%	2.03%	2.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.7%	81.4%	77.7%	77.3%	76.5%	78.0%	78.1%	77.6%
Industry group **								
Agric., fish., forest.	59.8%	77.9%	63.8%	77.1%	54.2%	58.4% *	72.6%	57.0%
Mining and manufacturing	94.7%	86.6%	85.5%	93.8%	95.3%	95.5%	89.6%	95.2%
Construction	84.7%	87.9%	85.2%	86.8%	80.8%	85.6%	85.6%	84.0%
Utilities and transp.	91.3%	92.3%	86.9%	88.8%	91.7%	91.8%	89.2%	91.6%
Wholesale trade	91.4%	85.0%	90.5%	93.6%	92.6%	90.9%	89.8%	91.9%
Fin. svs. and real estate	92.7%	88.6%	89.4%	90.8%	91.3%	93.7%	89.4%	93.1%
Retail trade	67.5%	73.3%	70.1%	79.0%	75.6%	62.6%	73.9%	66.4%
Professional services	80.7%	83.7%	81.2%	82.0%	74.2%	82.9%	82.1%	80.4%
Other services	58.4%	71.7%	59.5%	52.3%	57.1%	59.7%	59.3%	58.3%
Ownership								
For profit, incorporated	78.8%	83.4%	79.9%	80.4%	78.4%	78.1%	80.4%	78.5%
For profit, unincorporated	74.3%	83.2%	75.6%	71.9%	73.5%	74.3%	77.3%	73.5%
Nonprofit	75.9%	62.5%	67.0%	68.8%	73.0%	79.7%	64.6%	77.2%
Age of firm								
Less than 5 years	76.2%	82.0%	78.6%	69.4%	76.1%	88.2%	78.0%	74.5%
5-9 years	70.1%	83.5%	76.0%	73.8%	70.9%	45.8%	77.3%	66.1%
10-19 years	76.1%	83.4%	80.6%	77.3%	72.5%	74.4%	79.9%	74.1%
20 or more years	78.4%	79.3%	76.8%	79.3%	77.8%	78.6%	77.6%	78.5%
Multi/single status								
2 or more locations	78.8%	84.4%	83.8%	79.4%	79.0%	78.6%	79.4%	78.8%
1 location only	75.2%	81.3%	77.2%	76.7%	73.2%	61.5%	78.0%	73.0%
Percent full-time employees								
Less than 25%	31.7%	41.0%	25.4%	22.8%	27.6%	36.1%	26.3%	32.7%
25-49 %	42.7%	43.3%	37.8%	41.8%	40.5%	44.1%	41.7%	42.8%
50-74 %	66.1%	69.7%	62.4%	63.7%	64.7%	67.5%	64.3%	66.5%
75% or more	88.5%	89.8%	88.5%	90.0%	88.7%	87.9%	89.0%	88.4%
Union presence								
No union employees	77.2%	81.1%	77.8%	77.6%	77.1%	76.6%	78.2%	76.9%
Has union employees	79.9%	91.0%	75.2%	71.1%	71.3%	81.8%	76.2%	80.0%
Percent low-wage employees								
50% or more low-wage	55.4%	65.4%	49.5%	49.0%	50.9%	58.4%	51.5%	55.8%
Less than 50% low-wage	83.2%	82.9%	80.7%	83.2%	83.3%	83.4%	81.8%	83.5%
Percent women employees								
Less than 25%	88.8%	84.0%	85.3%	87.3%	87.7%	91.7%	84.9%	90.1%
25-49 %	79.5%	84.0%	79.4%	77.5%	80.0%	79.5%	79.5%	79.5%
50-74 %	70.1%	80.8%	71.1%	66.5%	69.0%	70.3%	72.1%	69.8%
75% or more	74.5%	75.4%	70.6%	70.6%	70.0%	78.0%	71.7%	75.1%
Percent age 50 or older employees								
Less than 25%	72.6%	81.8%	75.6%	72.4%	71.3%	72.0%	75.5%	71.9%
25-49 %	81.4%	82.7%	80.0%	81.8%	80.7%	81.6%	81.5%	81.3%
50-74 %	80.6%	79.5%	79.2%	84.9%	80.4%	79.6%	79.8%	80.8%
75% or more	75.7%	80.3%	79.9%	79.6%	67.3%	73.4%	78.9%	72.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019

Characteristics	Total	Less than 10 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%	0.99%	1.00%	0.84%	0.82%	0.68%	0.65%	0.50%
Industry group **								
Agric., fish., forest.	8.98%	10.99%	8.78%	7.60%	12.22%	19.00% *	5.93%	10.46%
Mining and manufacturing	0.66%	3.32%	2.24%	0.99%	0.59%	1.22%	1.18%	0.73%
Construction	1.37%	2.30%	2.45%	1.94%	3.46%	2.88%	1.44%	2.04%
Utilities and transp.	1.11%	3.39%	5.40%	3.12%	2.02%	1.49%	2.37%	1.22%
Wholesale trade	0.97%	3.33%	1.44%	1.09%	1.35%	2.04%	1.17%	1.22%
Fin. svs. and real estate	0.54%	2.00%	1.72%	1.64%	1.21%	0.70%	1.17%	0.59%
Retail trade	1.01%	3.44%	3.37%	2.15%	2.15%	1.34%	1.86%	1.13%
Professional services	0.60%	1.65%	1.42%	1.11%	1.35%	0.82%	0.86%	0.69%
Other services	1.27%	2.50%	2.72%	1.88%	2.09%	2.08%	1.69%	1.47%
Ownership								
For profit, incorporated	0.56%	1.13%	1.16%	0.99%	1.09%	0.86%	0.76%	0.65%
For profit, unincorporated	1.01%	2.01%	2.38%	1.96%	1.83%	1.91%	1.39%	1.23%
Nonprofit	0.83%	3.70%	3.47%	2.28%	1.52%	1.17%	2.12%	0.89%
Age of firm								
Less than 5 years	2.07%	3.04%	3.04%	3.56%	4.99%	5.55%	1.95%	3.66%
5-9 years	2.37%	2.47%	2.77%	2.61%	3.91%	8.26%	1.73%	3.44%
10-19 years	1.44%	1.87%	1.96%	1.58%	2.73%	4.54%	1.14%	2.11%
20 or more years	0.47%	1.42%	1.37%	1.06%	0.82%	0.66%	0.94%	0.51%
Multi/single status								
2 or more locations	0.53%	5.64%	2.12%	1.83%	0.77%	0.66%	2.85%	0.54%
1 location only	0.73%	1.01%	1.07%	0.94%	1.57%	4.69%	0.64%	1.21%
Percent full-time employees								
Less than 25%	1.77%	7.12%	3.29%	2.54%	2.95%	2.82%	2.63%	2.01%
25-49 %	1.11%	2.64%	2.28%	1.82%	1.49%	1.84%	1.64%	1.26%
50-74 %	0.72%	2.00%	1.14%	1.36%	1.37%	1.21%	1.05%	0.84%
75% or more	0.39%	0.84%	0.75%	0.59%	0.78%	0.62%	0.46%	0.46%
Union presence								
No union employees	0.48%	1.01%	1.02%	0.86%	0.81%	0.84%	0.66%	0.57%
Has union employees	1.04%	3.44%	5.36%	3.98%	3.24%	1.13%	3.25%	1.07%
Percent low-wage employees								
50% or more low-wage	1.00%	3.77%	2.81%	2.21%	1.84%	1.40%	2.31%	1.08%
Less than 50% low-wage	0.44%	1.00%	1.01%	0.72%	0.79%	0.73%	0.57%	0.52%
Percent women employees								
Less than 25%	0.58%	1.78%	1.31%	0.93%	1.24%	1.02%	0.82%	0.71%
25-49 %	1.05%	1.86%	2.22%	2.31%	1.74%	1.59%	1.78%	1.17%
50-74 %	0.82%	2.06%	2.58%	1.91%	1.63%	1.13%	1.55%	0.90%
75% or more	0.72%	2.10%	2.02%	1.53%	1.61%	0.98%	1.14%	0.83%
Percent age 50 or older employees								
Less than 25%	0.68%	1.60%	1.49%	1.30%	1.26%	1.17%	1.04%	0.82%
25-49 %	0.66%	1.77%	1.67%	1.25%	1.23%	0.93%	0.98%	0.73%
50-74 %	1.09%	2.22%	2.58%	1.46%	2.22%	1.97%	1.36%	1.33%
75% or more	3.19%	2.71%	3.82%	4.34%	9.69%	8.24%	2.16%	5.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.(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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.9%	74.4%	67.9%	67.7%	70.1%	73.8%	69.0%	72.4%
Industry group **								
Agric., fish., forest.	60.6%	82.7%	58.9%	56.9%	47.9%	71.5%	64.3%	59.6%
Mining and manufacturing	78.2%	71.2%	67.0%	75.7%	74.9%	81.9%	69.6%	79.2%
Construction	71.6%	72.3%	66.4%	67.5%	74.8%	77.3%	67.9%	74.1%
Utilities and transp.	77.7%	61.2%	64.9%	70.1%	73.5%	81.7%	64.0%	79.6%
Wholesale trade	75.0%	82.1%	73.4%	74.3%	74.2%	75.4%	75.9%	74.8%
Fin. svs. and real estate	79.4%	82.4%	77.1%	73.5%	80.2%	79.6%	77.5%	79.6%
Retail trade	66.9%	73.9%	63.3%	63.9%	65.5%	68.0%	64.7%	67.4%
Professional services	73.8%	70.3%	68.4%	69.1%	70.7%	76.8%	69.3%	74.7%
Other services	59.0%	76.7%	65.2%	57.4%	57.9%	57.8%	65.7%	57.7%
Ownership								
For profit, incorporated	71.4%	72.8%	67.9%	68.0%	69.6%	73.1%	68.6%	72.0%
For profit, unincorporated	70.1%	76.6%	66.1%	63.9%	69.2%	73.0%	68.3%	70.7%
Nonprofit	75.4%	81.0%	70.7%	73.0%	72.9%	77.0%	73.9%	75.6%
Age of firm								
Less than 5 years	66.6%	71.4%	65.5%	62.9%	69.6%	59.4%	66.6%	66.5%
5-9 years	64.5%	76.3%	69.1%	61.7%	62.8%	58.2%	68.9%	61.7%
10-19 years	69.0%	73.8%	68.3%	64.0%	66.6%	75.8%	67.9%	69.6%
20 or more years	72.9%	75.2%	68.0%	70.7%	71.5%	73.9%	70.1%	73.2%
Multi/single status								
2 or more locations	73.3%	74.3%	72.5%	70.8%	70.9%	74.0%	72.1%	73.3%
1 location only	68.5%	74.4%	67.4%	66.8%	69.1%	64.9%	68.6%	68.4%
Percent full-time employees								
Less than 25%	45.5%	66.9%	61.4%	63.0%	52.3%	37.9%	64.7%	42.8%
25-49 %	54.9%	71.7%	58.4%	50.7%	53.6%	55.4%	58.3%	54.4%
50-74 %	61.9%	70.7%	67.3%	56.2%	58.7%	63.1%	66.4%	60.9%
75% or more	75.0%	75.4%	68.5%	70.5%	73.2%	77.5%	70.0%	76.0%
Union presence								
No union employees	71.0%	74.3%	67.4%	67.5%	69.5%	72.9%	68.7%	71.5%
Has union employees	75.7%	76.2%	78.5%	72.6%	75.3%	75.9%	75.2%	75.8%
Percent low-wage employees								
50% or more low-wage	53.5%	73.8%	53.5%	49.5%	51.8%	54.1%	56.4%	53.2%
Less than 50% low-wage	74.9%	74.4%	68.8%	70.0%	73.1%	77.6%	70.1%	75.8%
Percent women employees								
Less than 25%	74.2%	72.7%	68.4%	70.7%	72.4%	78.4%	69.1%	75.8%
25-49 %	75.5%	75.7%	70.4%	69.6%	72.9%	78.0%	70.5%	76.2%
50-74 %	69.0%	77.7%	72.3%	65.2%	69.4%	68.7%	72.2%	68.6%
75% or more	68.0%	71.8%	60.7%	61.6%	64.3%	71.4%	63.9%	68.8%
Percent age 50 or older employees								
Less than 25%	68.5%	74.3%	66.6%	65.8%	68.9%	68.9%	68.2%	68.5%
25-49 %	74.0%	71.0%	69.3%	69.8%	70.6%	76.0%	68.8%	74.6%
50-74 %	73.7%	73.4%	69.3%	69.2%	73.2%	76.4%	69.5%	74.7%
75% or more	72.1%	81.9%	66.0%	68.0%	59.9%	76.3%	75.1%	69.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.B.2.a.(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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	1.20%	0.97%	0.71%	0.73%	0.56%	0.60%	0.43%
Industry group **								
Agric., fish., forest.	4.95%	5.68%	6.72%	6.79%	9.97%	3.18%	4.47%	6.13%
Mining and manufacturing	0.79%	4.75%	2.69%	1.68%	1.77%	0.95%	1.62%	0.85%
Construction	1.24%	3.85%	2.86%	2.03%	2.91%	2.17%	1.70%	1.70%
Utilities and transp.	1.37%	8.47%	6.41%	3.77%	2.97%	1.57%	3.76%	1.39%
Wholesale trade	1.61%	3.32%	2.86%	2.13%	1.99%	3.46%	1.84%	2.03%
Fin. svs. and real estate	0.68%	2.57%	2.93%	2.88%	2.01%	0.76%	2.17%	0.72%
Retail trade	1.04%	3.69%	3.23%	2.25%	2.46%	1.46%	1.92%	1.17%
Professional services	0.54%	2.05%	1.60%	1.25%	1.11%	0.72%	1.01%	0.60%
Other services	1.49%	2.56%	2.50%	1.79%	1.88%	2.57%	1.50%	1.78%
Ownership								
For profit, incorporated	0.49%	1.45%	1.11%	0.85%	0.99%	0.73%	0.70%	0.56%
For profit, unincorporated	0.87%	2.57%	2.65%	1.73%	1.65%	1.50%	1.51%	1.03%
Nonprofit	0.61%	3.22%	2.83%	1.79%	1.24%	0.79%	1.73%	0.65%
Age of firm								
Less than 5 years	2.56%	4.21%	4.09%	3.03%	5.41%	17.04%	2.40%	4.55%
5-9 years	1.65%	2.92%	2.60%	2.58%	3.65%	5.67%	1.75%	2.46%
10-19 years	1.31%	2.21%	2.05%	1.73%	2.03%	3.81%	1.23%	1.90%
20 or more years	0.40%	1.57%	1.18%	0.80%	0.76%	0.55%	0.74%	0.44%
Multi/single status								
2 or more locations	0.45%	7.26%	1.99%	1.36%	0.78%	0.55%	1.54%	0.46%
1 location only	0.63%	1.22%	1.04%	0.82%	1.40%	4.82%	0.64%	1.04%
Percent full-time employees								
Less than 25%	2.77%	11.31%	6.76%	5.43%	5.25%	3.28%	5.10%	2.98%
25-49 %	1.41%	4.31%	4.32%	2.82%	2.71%	2.05%	2.64%	1.57%
50-74 %	0.95%	2.75%	2.33%	2.45%	2.15%	1.38%	1.60%	1.10%
75% or more	0.39%	1.37%	1.08%	0.74%	0.82%	0.58%	0.66%	0.45%
Union presence								
No union employees	0.41%	1.18%	0.98%	0.72%	0.76%	0.69%	0.60%	0.49%
Has union employees	0.88%	11.18%	6.55%	3.64%	2.54%	0.98%	4.10%	0.90%
Percent low-wage employees								
50% or more low-wage	1.08%	4.34%	3.54%	2.30%	2.13%	1.49%	2.21%	1.17%
Less than 50% low-wage	0.37%	1.25%	0.99%	0.72%	0.76%	0.54%	0.62%	0.42%
Percent women employees								
Less than 25%	0.79%	2.33%	1.60%	1.06%	1.50%	1.42%	0.96%	0.97%
25-49 %	0.67%	2.72%	2.08%	1.57%	1.50%	0.91%	1.41%	0.74%
50-74 %	0.70%	2.06%	2.34%	1.81%	1.20%	0.99%	1.38%	0.77%
75% or more	0.77%	2.27%	1.60%	1.48%	1.53%	1.10%	1.11%	0.88%
Percent age 50 or older employees								
Less than 25%	0.66%	1.78%	1.52%	1.06%	1.17%	1.18%	0.88%	0.80%
25-49 %	0.53%	2.67%	1.67%	1.16%	1.08%	0.69%	1.12%	0.57%
50-74 %	0.91%	2.61%	1.93%	1.80%	2.01%	1.44%	1.36%	1.08%
75% or more	2.17%	2.76%	3.18%	4.60%	7.09%	3.08%	2.29%	3.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.B.2.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.8%	60.5%	52.7%	52.4%	53.6%	57.5%	53.9%	56.2%
Industry group **								
Agric., fish., forest.	36.3%	64.4%	37.6%	43.9%	25.9% *	41.7% *	46.7%	34.0%
Mining and manufacturing	74.1%	61.7%	57.2%	71.1%	71.4%	78.2%	62.4%	75.4%
Construction	60.6%	63.6%	56.6%	58.5%	60.4%	66.2%	58.2%	62.2%
Utilities and transp.	70.9%	56.5%	56.4%	62.3%	67.4%	75.0%	57.1%	72.9%
Wholesale trade	68.6%	69.8%	66.4%	69.6%	68.7%	68.5%	68.1%	68.8%
Fin. svs. and real estate	73.6%	73.0%	69.0%	66.7%	73.2%	74.6%	69.2%	74.1%
Retail trade	45.2%	54.2%	44.4%	50.5%	49.6%	42.5%	47.8%	44.7%
Professional services	59.6%	58.9%	55.5%	56.7%	52.5%	63.7%	56.9%	60.1%
Other services	34.5%	55.0%	38.8%	30.0%	33.0%	34.5%	38.9%	33.6%
Ownership								
For profit, incorporated	56.3%	60.7%	54.2%	54.7%	54.6%	57.1%	55.2%	56.5%
For profit, unincorporated	52.1%	63.7%	49.9%	46.0%	50.9%	54.2%	52.7%	52.0%
Nonprofit	57.2%	50.6%	47.4%	50.2%	53.2%	61.4%	47.8%	58.3%
Age of firm								
Less than 5 years	50.7%	58.6%	51.5%	43.6%	53.0%	52.3%	52.0%	49.6%
5-9 years	45.3%	63.7%	52.5%	45.6%	44.5%	26.7%	53.3%	40.8%
10-19 years	52.5%	61.5%	55.0%	49.4%	48.3%	56.4%	54.2%	51.6%
20 or more years	57.2%	59.7%	52.2%	56.1%	55.7%	58.1%	54.4%	57.5%
Multi/single status								
2 or more locations	57.7%	62.8%	60.8%	56.3%	56.0%	58.2%	57.3%	57.8%
1 location only	51.6%	60.5%	52.0%	51.3%	50.6%	39.9%	53.5%	49.9%
Percent full-time employees								
Less than 25%	14.4%	27.4%	15.6%	14.4%	14.4%	13.7%	17.0%	14.0%
25-49 %	23.4%	31.0%	22.1%	21.2%	21.7%	24.4%	24.3%	23.3%
50-74 %	40.9%	49.3%	42.0%	35.8%	38.0%	42.6%	42.7%	40.5%
75% or more	66.4%	67.7%	60.6%	63.4%	64.9%	68.2%	62.3%	67.2%
Union presence								
No union employees	54.8%	60.2%	52.5%	52.4%	53.6%	55.9%	53.8%	55.0%
Has union employees	60.5%	69.4%	59.0%	51.6%	53.7%	62.1%	57.3%	60.6%
Percent low-wage employees								
50% or more low-wage	29.6%	48.3%	26.4%	24.2%	26.4%	31.6%	29.0%	29.7%
Less than 50% low-wage	62.3%	61.7%	55.5%	58.2%	60.9%	64.7%	57.4%	63.3%
Percent women employees								
Less than 25%	65.9%	61.0%	58.4%	61.7%	63.5%	71.9%	58.7%	68.3%
25-49 %	60.0%	63.6%	55.9%	54.0%	58.3%	62.0%	56.0%	60.6%
50-74 %	48.3%	62.8%	51.4%	43.3%	47.8%	48.3%	52.1%	47.9%
75% or more	50.7%	54.2%	42.9%	43.4%	45.0%	55.7%	45.8%	51.6%
Percent age 50 or older employees								
Less than 25%	49.7%	60.8%	50.4%	47.7%	49.2%	49.6%	51.5%	49.2%
25-49 %	60.2%	58.7%	55.4%	57.1%	57.0%	62.0%	56.1%	60.6%
50-74 %	59.4%	58.3%	54.9%	58.8%	58.8%	60.8%	55.5%	60.4%
75% or more	54.5%	65.7%	52.7%	54.1%	40.3%	56.0%	59.3%	50.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.b 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, 2019

Characteristics	Total	Less than 10 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%	1.18%	1.02%	0.82%	0.87%	0.76%	0.64%	0.56%
Industry group **								
Agric., fish., forest.	6.38%	7.68%	5.96%	7.14%	7.96% *	14.28% *	4.28%	7.36%
Mining and manufacturing	0.92%	4.09%	2.42%	1.79%	1.83%	1.33%	1.57%	1.01%
Construction	1.47%	4.03%	2.99%	2.24%	3.70%	2.82%	1.84%	2.11%
Utilities and transp.	1.63%	8.10%	6.17%	4.20%	3.15%	2.08%	3.53%	1.74%
Wholesale trade	1.58%	4.27%	2.61%	2.18%	2.04%	3.34%	1.87%	2.00%
Fin. svs. and real estate	0.84%	3.23%	2.67%	2.95%	2.43%	0.98%	2.22%	0.89%
Retail trade	1.07%	3.45%	2.74%	2.29%	2.48%	1.46%	1.64%	1.22%
Professional services	0.71%	1.88%	1.70%	1.36%	1.37%	1.02%	1.01%	0.82%
Other services	1.35%	2.69%	2.33%	1.40%	1.65%	2.34%	1.38%	1.59%
Ownership								
For profit, incorporated	0.63%	1.44%	1.16%	1.01%	1.19%	0.97%	0.75%	0.73%
For profit, unincorporated	1.05%	2.46%	2.81%	1.81%	1.93%	1.98%	1.54%	1.28%
Nonprofit	0.84%	3.53%	3.09%	2.11%	1.39%	1.27%	1.86%	0.92%
Age of firm								
Less than 5 years	2.53%	3.76%	4.04%	3.26%	6.19%	14.02%	2.33%	4.47%
5-9 years	1.95%	3.15%	2.72%	2.79%	3.71%	4.86%	1.86%	2.71%
10-19 years	1.64%	2.26%	2.23%	1.73%	2.57%	5.57%	1.26%	2.43%
20 or more years	0.52%	1.60%	1.27%	1.00%	0.88%	0.75%	0.85%	0.57%
Multi/single status								
2 or more locations	0.60%	9.82%	2.49%	1.68%	0.86%	0.76%	2.33%	0.61%
1 location only	0.72%	1.19%	1.09%	0.94%	1.64%	3.81%	0.66%	1.20%
Percent full-time employees								
Less than 25%	0.93%	4.06%	1.74%	2.19%	2.64%	1.01%	2.01%	1.04%
25-49 %	0.90%	1.47%	1.71%	1.28%	1.57%	1.42%	0.94%	1.02%
50-74 %	0.83%	2.42%	1.53%	1.60%	1.69%	1.36%	1.16%	0.97%
75% or more	0.51%	1.33%	1.10%	0.80%	0.95%	0.80%	0.67%	0.59%
Union presence								
No union employees	0.53%	1.17%	1.03%	0.84%	0.89%	0.92%	0.64%	0.63%
Has union employees	1.19%	10.34%	6.56%	3.75%	3.13%	1.36%	3.93%	1.23%
Percent low-wage employees								
50% or more low-wage	0.81%	3.76%	2.06%	1.46%	1.54%	1.15%	1.63%	0.88%
Less than 50% low-wage	0.51%	1.23%	1.06%	0.81%	0.91%	0.83%	0.63%	0.60%
Percent women employees								
Less than 25%	0.91%	2.22%	1.62%	1.15%	1.60%	1.73%	0.98%	1.14%
25-49 %	1.06%	2.70%	2.44%	2.14%	1.99%	1.58%	1.69%	1.19%
50-74 %	0.81%	2.34%	2.56%	1.76%	1.42%	1.14%	1.51%	0.89%
75% or more	0.87%	2.01%	1.52%	1.43%	1.63%	1.31%	0.99%	1.02%
Percent age 50 or older employees								
Less than 25%	0.75%	1.85%	1.54%	1.19%	1.40%	1.32%	0.97%	0.91%
25-49 %	0.73%	2.22%	1.82%	1.32%	1.23%	1.04%	1.10%	0.80%
50-74 %	1.25%	2.56%	2.38%	1.98%	2.60%	2.26%	1.40%	1.54%
75% or more	2.92%	3.41%	2.94%	4.98%	6.92%	7.86%	2.49%	4.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.b.(1) 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.5%	13.0%	11.9%	17.3%	39.5%	83.0%	13.7%	66.6%
Industry group **								
Agric., fish., forest.	46.8%	--	25.9% *	36.7% *	16.0% *	86.0%	16.3% *	55.8%
Mining and manufacturing	62.4%	20.4% *	18.0%	17.0%	51.7%	82.5%	16.1%	66.8%
Construction	32.0%	15.8% *	15.5%	14.7%	31.9%	71.5%	17.4%	40.7%
Utilities and transp.	67.5%	10.3% *	1.7% *	9.3% *	45.7%	86.3%	7.0% *	74.4%
Wholesale trade	53.7%	3.9% *	7.5% *	25.1%	41.5%	90.0%	11.3%	66.8%
Fin. svs. and real estate	64.9%	11.9% *	10.4% *	17.3%	38.6%	83.0%	12.7%	71.3%
Retail trade	61.5%	13.0% *	6.0% *	13.9%	34.1%	89.3%	10.8%	70.6%
Professional services	59.5%	11.5%	13.6%	17.1%	38.9%	82.2%	12.7%	67.5%
Other services	52.9%	18.2%	11.0%	20.4%	29.6%	78.1%	16.5%	60.9%
Ownership								
For profit, incorporated	58.6%	12.0%	10.4%	15.9%	39.6%	82.1%	12.5%	67.0%
For profit, unincorporated	50.7%	11.8%	13.1%	19.0%	41.9%	83.8%	13.5%	61.3%
Nonprofit	64.8%	25.6%	21.2% *	23.3%	37.0%	86.2%	23.3%	68.8%
Age of firm								
Less than 5 years	30.0%	16.8%	10.8% *	23.7%	38.9%	95.5%	16.7%	43.4%
5-9 years	23.5%	15.7% *	7.0% *	17.3%	31.6%	58.0%	12.1%	31.8%
10-19 years	34.4%	8.5%	13.0%	17.3%	28.5%	80.4%	12.4%	46.7%
20 or more years	64.4%	13.5%	12.7%	16.6%	42.0%	83.2%	13.9%	70.0%
Multi/single status								
2 or more locations	72.7%	5.7% *	12.8% *	15.5%	44.9%	83.1%	12.5%	74.1%
1 location only	23.6%	13.2%	11.8%	17.9%	31.6%	80.3%	13.8%	32.4%
Percent full-time employees								
Less than 25%	44.2%	18.6% *	22.6% *	11.6% *	12.3% *	74.4%	16.5%	50.2%
25-49 %	57.0%	16.0% *	13.9%	19.7%	33.0%	78.7%	14.1%	63.6%
50-74 %	53.6%	18.1%	8.1%	16.4%	38.7%	79.7%	14.7%	62.7%
75% or more	59.3%	11.9%	12.1%	17.4%	40.5%	83.7%	13.5%	67.5%
Union presence								
No union employees	53.5%	12.9%	10.9%	16.5%	38.9%	81.4%	12.9%	62.6%
Has union employees	78.8%	15.8% *	33.7% *	34.9%	44.3%	86.8%	30.6%	80.5%
Percent low-wage employees								
50% or more low-wage	61.1%	22.6%	13.1%	22.2%	30.2%	81.0%	19.6%	65.5%
Less than 50% low-wage	58.2%	12.3%	11.8%	16.9%	40.6%	83.3%	13.3%	66.8%
Percent women employees								
Less than 25%	51.9%	13.8%	13.9%	18.1%	42.5%	83.4%	13.9%	62.7%
25-49 %	63.1%	11.9%	9.2%	16.6%	39.2%	86.7%	13.1%	70.0%
50-74 %	60.0%	12.8%	12.8%	15.7%	38.4%	79.0%	14.3%	66.3%
75% or more	59.0%	13.4%	9.8%	18.0%	36.9%	83.1%	13.2%	67.1%
Percent age 50 or older employees								
Less than 25%	50.5%	14.7%	10.5%	16.4%	33.7%	80.4%	13.5%	60.1%
25-49 %	66.6%	14.7%	16.8%	18.6%	44.4%	83.8%	17.3%	71.6%
50-74 %	51.9%	8.3%	6.8%	14.7%	39.0%	85.6%	8.7%	62.1%
75% or more	36.2%	11.7%	5.0% *	32.1% *	42.4%	84.0%	9.4%	63.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.B.2.b.(1) 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, 2019

Characteristics	Total	Less than 10 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%	1.47%	1.36%	1.16%	1.52%	0.93%	0.83%	0.82%
Industry group **								
Agric., fish., forest.	7.84%	--	11.94% *	15.02% *	7.63% *	7.30%	5.83% *	9.46%
Mining and manufacturing	1.85%	7.74% *	4.56%	3.02%	3.88%	1.91%	2.55%	1.98%
Construction	2.76%	5.04% *	3.77%	3.24%	5.98%	6.72%	2.72%	4.15%
Utilities and transp.	2.94%	5.43% *	1.09% *	3.79% *	7.80%	2.41%	2.95% *	2.90%
Wholesale trade	2.57%	1.59% *	2.76% *	4.56%	4.47%	2.57%	2.45%	2.73%
Fin. svs. and real estate	2.37%	5.36% *	3.57% *	4.16%	5.27%	2.65%	3.24%	2.63%
Retail trade	2.15%	5.40% *	1.92% *	2.89%	5.19%	1.64%	2.22%	2.29%
Professional services	1.31%	2.06%	3.21%	2.35%	2.61%	1.95%	1.55%	1.49%
Other services	2.72%	3.25%	2.84%	3.12%	4.27%	2.72%	1.97%	2.89%
Ownership								
For profit, incorporated	0.92%	1.85%	1.26%	1.34%	1.97%	1.17%	0.92%	1.04%
For profit, unincorporated	2.04%	2.77%	3.86%	2.77%	3.86%	2.06%	1.92%	2.32%
Nonprofit	1.68%	4.95%	7.16% *	3.96%	3.22%	1.89%	3.62%	1.76%
Age of firm								
Less than 5 years	4.47%	4.68%	5.23% *	4.93%	11.65%	2.55%	3.24%	8.45%
5-9 years	2.84%	5.89% *	2.36% *	3.97%	6.53%	8.80%	2.80%	4.34%
10-19 years	3.35%	1.82%	2.74%	2.77%	3.95%	4.46%	1.56%	4.44%
20 or more years	0.78%	1.86%	1.84%	1.37%	1.64%	0.96%	1.03%	0.84%
Multi/single status								
2 or more locations	0.83%	5.48% *	4.21% *	1.75%	1.69%	0.94%	1.99%	0.85%
1 location only	1.15%	1.50%	1.44%	1.42%	2.77%	4.67%	0.90%	1.98%
Percent full-time employees								
Less than 25%	3.91%	6.48% *	7.91% *	4.44% *	3.82% *	3.71%	4.02%	4.66%
25-49 %	2.69%	5.36% *	3.83%	4.76%	6.09%	3.28%	2.48%	2.92%
50-74 %	2.21%	3.48%	2.25%	3.68%	5.60%	2.86%	2.21%	2.51%
75% or more	0.82%	1.69%	1.57%	1.28%	1.68%	1.03%	0.94%	0.91%
Union presence								
No union employees	0.84%	1.49%	1.21%	1.16%	1.59%	1.17%	0.79%	0.96%
Has union employees	1.58%	9.00% *	13.30% *	6.83%	5.44%	1.41%	6.89%	1.60%
Percent low-wage employees								
50% or more low-wage	1.98%	5.11%	3.22%	3.77%	3.53%	1.95%	2.81%	2.09%
Less than 50% low-wage	0.79%	1.54%	1.42%	1.22%	1.64%	1.02%	0.87%	0.89%
Percent women employees								
Less than 25%	1.56%	2.34%	2.20%	1.90%	2.85%	2.60%	1.28%	1.84%
25-49 %	1.48%	3.47%	2.32%	2.45%	3.14%	1.20%	1.91%	1.58%
50-74 %	1.48%	3.36%	3.79%	2.41%	3.01%	1.86%	2.08%	1.60%
75% or more	1.65%	2.48%	2.61%	2.63%	3.45%	1.80%	1.57%	1.76%
Percent age 50 or older employees								
Less than 25%	1.40%	2.34%	1.54%	1.62%	2.50%	1.60%	1.15%	1.60%
25-49 %	1.05%	3.77%	3.13%	2.03%	2.27%	1.31%	1.83%	1.12%
50-74 %	2.01%	2.09%	1.92%	2.73%	3.81%	1.93%	1.31%	2.30%
75% or more	4.25%	2.95%	2.59% *	9.97% *	9.35%	6.19%	2.05%	5.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.a Among self-insured plans, percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.8%	46.6%	62.8%	66.4%	84.1%	82.8%	53.6%	82.9%
Industry group **								
Agric., fish., forest.	84.3%	--	--	93.7%	100.0%	82.9%	--	85.3%
Mining and manufacturing	85.4%	--	62.6%	86.7%	84.0%	86.5%	61.8%	86.0%
Construction	81.9%	74.5%	41.6%	60.4%	82.9%	93.3%	51.4%	89.6%
Utilities and transp.	78.4%	--	--	63.9% *	79.2%	78.7%	--	78.9%
Wholesale trade	82.9%	--	72.4%	59.1%	75.7%	88.2%	40.8%	85.1%
Fin. svs. and real estate	77.7%	--	--	73.7%	87.4%	77.1%	59.2%	78.1%
Retail trade	89.2%	--	49.2% *	72.0%	91.0%	90.4%	47.1%	90.3%
Professional services	81.1%	40.5%	77.6%	59.3%	85.4%	81.6%	55.8%	81.9%
Other services	79.7%	44.2%	64.1%	63.5%	82.1%	81.5%	55.0%	81.2%
Ownership								
For profit, incorporated	81.9%	40.5%	53.2%	64.8%	83.8%	83.1%	46.4%	83.2%
For profit, unincorporated	81.0%	54.0%	78.1%	66.4%	81.7%	83.0%	58.9%	82.4%
Nonprofit	81.9%	58.5%	81.8%	72.9%	87.6%	81.4%	76.3%	82.1%
Age of firm								
Less than 5 years	74.4%	62.6%	78.4%	67.8%	86.6%	61.9%	68.5%	76.7%
5-9 years	59.6%	53.6% *	57.4%	55.5%	60.1%	66.4%	51.4%	61.9%
10-19 years	74.9%	45.7%	45.0%	58.5%	73.4%	82.8%	43.5%	79.6%
20 or more years	82.8%	37.5%	67.8%	70.4%	86.7%	83.0%	53.8%	83.5%
Multi/single status								
2 or more locations	83.0%	--	70.7%	76.4%	83.4%	83.0%	61.1%	83.1%
1 location only	73.3%	47.2%	61.9%	63.6%	85.6%	75.6%	52.7%	81.1%
Percent full-time employees								
Less than 25%	75.0%	--	--	60.4%	80.5%	77.4%	35.4%	77.9%
25-49 %	79.2%	--	66.0%	58.2%	85.2%	80.0%	50.8%	80.2%
50-74 %	81.8%	28.1% *	65.9%	78.1%	73.1%	85.7%	57.3%	83.1%
75% or more	82.1%	51.3%	63.7%	65.8%	85.2%	82.8%	53.7%	83.1%
Union presence								
No union employees	80.4%	47.2%	60.3%	67.0%	85.6%	80.9%	53.9%	81.6%
Has union employees	85.9%	--	80.4%	60.0%	74.4%	87.2%	50.8%	86.3%
Percent low-wage employees								
50% or more low-wage	81.8%	29.3% *	42.5%	57.8%	79.4%	84.0%	43.4%	83.0%
Less than 50% low-wage	81.8%	49.1%	63.9%	67.3%	84.5%	82.7%	54.6%	82.9%
Percent women employees								
Less than 25%	78.3%	44.7%	49.4%	69.6%	82.9%	79.5%	44.6%	80.4%
25-49 %	85.9%	42.1% *	69.9%	70.1%	84.8%	87.1%	60.0%	86.6%
50-74 %	80.3%	52.4%	80.5%	62.2%	84.9%	80.4%	64.0%	80.8%
75% or more	82.0%	47.1%	70.2%	57.3%	84.1%	83.3%	53.0%	83.1%
Percent age 50 or older employees								
Less than 25%	78.1%	44.3%	45.3%	52.7%	87.1%	79.3%	42.8%	80.2%
25-49 %	84.2%	55.3%	77.7%	76.7%	81.7%	85.0%	67.1%	84.6%
50-74 %	80.6%	60.6%	64.0%	82.3%	85.8%	79.6%	62.0%	81.2%
75% or more	75.1%	26.3% *	--	68.1%	85.3%	83.1%	32.6%	81.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.a Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.82%	5.94%	5.21%	3.17%	1.59%	0.98%	3.23%	0.85%
Industry group **								
Agric., fish., forest.	7.25%	--	--	6.64%	0.00%	9.37%	--	7.67%
Mining and manufacturing	1.52%	--	12.49%	5.03%	3.75%	1.64%	8.11%	1.53%
Construction	3.59%	12.23%	11.83%	12.23%	8.11%	2.93%	9.26%	3.56%
Utilities and transp.	4.17%	--	--	22.26% *	10.15%	4.60%	--	4.21%
Wholesale trade	2.47%	--	13.81%	10.20%	5.22%	2.92%	10.47%	2.47%
Fin. svs. and real estate	2.18%	--	--	9.16%	3.27%	2.48%	12.72%	2.21%
Retail trade	1.65%	--	15.09% *	8.63%	3.12%	1.82%	10.95%	1.65%
Professional services	1.58%	9.02%	7.57%	6.24%	2.39%	1.87%	6.29%	1.62%
Other services	2.64%	7.82%	10.99%	7.85%	5.34%	3.21%	6.00%	2.80%
Ownership								
For profit, incorporated	0.96%	8.41%	6.12%	3.99%	1.99%	1.12%	3.97%	0.99%
For profit, unincorporated	2.16%	11.97%	8.65%	7.05%	4.40%	2.69%	7.12%	2.23%
Nonprofit	2.24%	9.92%	10.61%	7.78%	2.86%	2.70%	5.82%	2.30%
Age of firm								
Less than 5 years	6.07%	13.42%	13.79%	11.33%	5.94%	17.32%	9.15%	7.61%
5-9 years	6.24%	20.32% *	16.48%	10.90%	11.30%	11.97%	12.25%	7.34%
10-19 years	4.23%	10.83%	11.12%	8.19%	7.92%	5.00%	6.61%	4.29%
20 or more years	0.86%	6.19%	6.01%	3.73%	1.39%	1.00%	3.89%	0.88%
Multi/single status								
2 or more locations	0.90%	--	12.77%	4.05%	1.78%	0.99%	7.37%	0.90%
1 location only	2.12%	5.94%	5.61%	3.88%	3.20%	6.09%	3.49%	2.50%
Percent full-time employees								
Less than 25%	4.43%	--	--	16.86%	8.17%	5.07%	10.59%	4.63%
25-49 %	4.16%	--	10.00%	12.70%	5.80%	4.99%	8.56%	4.31%
50-74 %	2.02%	9.39% *	11.69%	8.95%	7.64%	1.98%	7.49%	2.07%
75% or more	0.91%	7.32%	5.85%	3.51%	1.67%	1.08%	3.73%	0.93%
Union presence								
No union employees	0.97%	6.06%	5.28%	3.23%	1.50%	1.22%	3.22%	1.01%
Has union employees	1.54%	--	12.95%	12.99%	6.36%	1.59%	14.27%	1.55%
Percent low-wage employees								
50% or more low-wage	1.86%	10.68% *	10.47%	9.72%	4.84%	2.03%	7.38%	1.88%
Less than 50% low-wage	0.90%	6.48%	5.41%	3.33%	1.68%	1.08%	3.46%	0.92%
Percent women employees								
Less than 25%	1.94%	8.43%	8.43%	4.72%	3.33%	2.58%	4.82%	2.09%
25-49 %	1.19%	15.72% *	10.61%	6.84%	2.98%	1.33%	7.53%	1.20%
50-74 %	1.71%	13.63%	7.84%	8.04%	2.93%	1.99%	6.88%	1.75%
75% or more	1.61%	9.52%	9.91%	7.20%	3.26%	1.84%	6.14%	1.63%
Percent age 50 or older employees								
Less than 25%	1.65%	8.38%	7.21%	5.14%	2.10%	2.09%	4.37%	1.75%
25-49 %	1.01%	13.01%	6.71%	4.35%	2.57%	1.13%	4.98%	1.03%
50-74 %	2.28%	12.30%	11.66%	6.31%	3.36%	2.91%	7.48%	2.34%
75% or more	4.66%	10.20% *	--	7.73%	9.52%	5.77%	9.70%	4.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.4%	16.4%	39.8%	54.4%	86.0%	63.0%	37.8%	66.4%
Industry group **								
Agric., fish., forest.	66.5%	--	--	--	88.2%	68.5%	--	66.5%
Mining and manufacturing	70.6%	--	54.3%	69.5%	90.7%	64.0%	60.1%	70.8%
Construction	71.4%	18.6% *	19.7% *	57.0%	78.1%	82.1%	33.7% *	80.9%
Utilities and transp.	54.4%	0.0%	--	28.1% *	84.6%	51.2%	--	54.8%
Wholesale trade	82.5%	--	58.9%	61.7%	90.0%	83.8%	44.5%	84.5%
Fin. svs. and real estate	52.4%	--	--	61.0%	89.7%	48.2%	37.4% *	52.7%
Retail trade	51.2%	--	51.7%	56.2%	93.7%	47.2%	33.7%	51.7%
Professional services	67.5%	19.3% *	42.0% *	48.0%	84.3%	66.4%	35.9%	68.5%
Other services	77.6%	18.9% *	38.8% *	46.8%	73.5%	82.1%	33.6%	80.2%
Ownership								
For profit, incorporated	62.4%	13.8%	29.4%	56.8%	85.9%	59.6%	33.4%	63.4%
For profit, unincorporated	66.9%	16.1% *	56.4%	50.6%	88.1%	63.0%	42.4%	68.4%
Nonprofit	76.0%	27.0% *	60.4%	49.0%	84.2%	76.2%	49.9%	76.8%
Age of firm								
Less than 5 years	62.9%	7.8% *	76.1%	42.4% *	79.4%	73.2%	44.8%	70.0%
5-9 years	47.4%	7.2% *	40.2% *	35.7% *	54.1%	67.0%	33.8% *	51.3%
10-19 years	82.1%	30.8% *	22.7% *	47.2%	81.3%	96.9%	27.9%	90.2%
20 or more years	64.7%	18.3%	40.2%	61.8%	88.9%	61.4%	40.4%	65.2%
Multi/single status								
2 or more locations	65.3%	--	26.4% *	55.5%	89.1%	62.4%	38.3%	65.4%
1 location only	66.0%	16.6%	41.4%	54.1%	79.6%	86.1%	37.7%	76.9%
Percent full-time employees								
Less than 25%	78.2%	0.0%	--	10.9% *	77.0%	85.7%	6.9% *	83.3%
25-49 %	71.7%	--	10.8% *	36.5% *	87.2%	72.6%	24.9% *	73.3%
50-74 %	66.4%	13.8% *	33.0% *	41.6%	78.0%	67.2%	26.7%	68.5%
75% or more	64.8%	17.4%	43.0%	57.2%	86.8%	61.8%	40.7%	65.6%
Union presence								
No union employees	70.5%	15.9%	34.7%	53.0%	87.2%	69.3%	35.7%	72.1%
Has union employees	51.1%	--	75.6%	67.7%	77.8%	48.6%	56.5%	51.0%
Percent low-wage employees								
50% or more low-wage	57.9%	1.9% *	20.5% *	46.4%	81.4%	56.4%	30.3%	58.8%
Less than 50% low-wage	66.3%	18.5%	40.9%	55.3%	86.4%	63.9%	38.5%	67.3%
Percent women employees								
Less than 25%	70.6%	11.1% *	37.4%	59.1%	86.4%	69.8%	33.8%	72.9%
25-49 %	56.0%	18.5% *	54.8%	58.8%	87.9%	50.8%	51.5%	56.1%
50-74 %	64.8%	18.9% *	49.3% *	49.8%	85.9%	62.5%	42.1%	65.5%
75% or more	74.1%	20.6% *	18.8% *	40.9%	82.3%	75.4%	25.2%	75.8%
Percent age 50 or older employees								
Less than 25%	68.6%	8.9% *	24.6%	42.8%	84.3%	69.2%	29.3%	70.9%
25-49 %	62.2%	11.6% *	56.9%	61.3%	84.7%	59.0%	47.7%	62.5%
50-74 %	72.7%	48.8%	23.0% *	66.5%	93.5%	68.3%	45.0%	73.6%
75% or more	69.2%	23.7% *	--	75.8%	94.5%	69.2%	25.5% *	75.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.B.2.b.1.b Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.11%	3.35%	6.33%	3.63%	1.51%	1.34%	3.27%	1.14%
Industry group **								
Agric., fish., forest.	7.14%	--	--	--	11.70%	8.26%	--	7.61%
Mining and manufacturing	2.54%	--	13.83%	9.97%	2.38%	3.22%	8.35%	2.59%
Construction	4.44%	10.10% *	11.43% *	11.82%	8.73%	6.59%	10.38% *	5.07%
Utilities and transp.	4.95%	0.00%	--	15.86% *	9.94%	5.42%	--	5.01%
Wholesale trade	3.24%	--	15.43%	10.06%	3.56%	4.33%	10.80%	3.37%
Fin. svs. and real estate	2.83%	--	--	12.83%	2.80%	3.07%	13.06% *	2.89%
Retail trade	3.34%	--	15.44%	10.66%	2.51%	3.55%	9.19%	3.43%
Professional services	1.82%	7.65% *	13.60% *	7.26%	2.86%	2.13%	6.76%	1.87%
Other services	2.62%	6.19% *	14.03% *	8.77%	5.04%	2.81%	5.62%	2.59%
Ownership								
For profit, incorporated	1.39%	4.01%	5.62%	4.53%	1.92%	1.64%	3.80%	1.43%
For profit, unincorporated	3.00%	6.39% *	14.33%	7.57%	3.70%	4.01%	7.04%	3.18%
Nonprofit	1.92%	9.86% *	16.84%	9.38%	3.12%	2.25%	9.23%	1.95%
Age of firm								
Less than 5 years	5.87%	4.56% *	14.90%	13.56% *	7.44%	14.32%	11.42%	6.68%
5-9 years	6.23%	4.71% *	16.52% *	11.31% *	11.10%	10.15%	10.95% *	7.36%
10-19 years	3.19%	10.19% *	9.47% *	8.86%	6.35%	1.24%	5.33%	2.56%
20 or more years	1.16%	4.78%	8.23%	4.17%	1.24%	1.34%	4.02%	1.19%
Multi/single status								
2 or more locations	1.22%	--	11.93% *	6.00%	1.33%	1.36%	7.47%	1.22%
1 location only	2.29%	3.40%	6.75%	4.32%	3.57%	4.42%	3.54%	2.64%
Percent full-time employees								
Less than 25%	3.28%	0.00%	--	10.21% *	7.64%	3.10%	5.50% *	3.08%
25-49 %	4.05%	--	5.76% *	15.80% *	5.34%	4.78%	7.86% *	4.19%
50-74 %	3.17%	7.48% *	13.53% *	12.13%	6.35%	3.73%	6.32%	3.30%
75% or more	1.23%	4.06%	7.06%	3.94%	1.60%	1.49%	3.78%	1.27%
Union presence								
No union employees	1.18%	3.38%	5.78%	3.80%	1.46%	1.49%	3.12%	1.23%
Has union employees	2.27%	--	15.09%	11.31%	5.87%	2.41%	13.43%	2.29%
Percent low-wage employees								
50% or more low-wage	3.11%	1.70% *	7.56% *	9.70%	3.77%	3.55%	6.84%	3.23%
Less than 50% low-wage	1.18%	3.86%	6.60%	3.88%	1.61%	1.43%	3.52%	1.21%
Percent women employees								
Less than 25%	1.94%	3.84% *	9.12%	5.63%	3.18%	2.53%	4.88%	2.01%
25-49 %	2.26%	7.86% *	12.09%	8.06%	2.77%	2.54%	8.07%	2.31%
50-74 %	2.02%	8.21% *	16.06% *	7.97%	2.53%	2.34%	7.55%	2.06%
75% or more	1.93%	8.44% *	7.49% *	7.80%	3.42%	2.21%	4.79%	1.94%
Percent age 50 or older employees								
Less than 25%	1.86%	2.84% *	6.35%	5.23%	2.69%	2.30%	4.07%	1.93%
25-49 %	1.54%	5.76% *	9.87%	5.84%	2.28%	1.78%	6.14%	1.58%
50-74 %	2.53%	12.72%	11.23% *	9.29%	1.71%	3.25%	7.42%	2.59%
75% or more	5.93%	10.22% *	--	12.12%	3.90%	9.28%	8.92% *	6.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.8%	28.1%	39.5%	55.4%	73.6%	89.0%	41.4%	82.3%
Industry group **								
Agric., fish., forest.	66.7%	6.0% *	25.2% *	48.8%	69.4%	85.8%	28.7%	74.9%
Mining and manufacturing	71.4%	16.1% *	31.3%	45.8%	68.0%	84.8%	34.6%	75.6%
Construction	55.9%	29.7%	38.7%	52.5%	55.4%	83.5%	44.5%	63.2%
Utilities and transp.	75.5%	7.9% *	53.7%	47.4%	73.3%	85.7%	31.8%	81.8%
Wholesale trade	72.4%	24.3%	48.6%	57.4%	78.0%	87.1%	45.1%	80.9%
Fin. svs. and real estate	82.7%	31.8%	39.3%	60.6%	79.6%	92.0%	39.9%	88.3%
Retail trade	75.9%	25.7%	31.9%	61.4%	71.1%	86.8%	40.4%	81.9%
Professional services	78.7%	32.6%	40.7%	63.1%	77.7%	89.8%	43.7%	85.0%
Other services	76.6%	28.7%	40.0%	49.6%	74.8%	91.3%	41.1%	83.4%
Ownership								
For profit, incorporated	76.3%	27.7%	39.8%	54.2%	72.1%	89.6%	41.1%	82.9%
For profit, unincorporated	72.1%	32.0%	40.3%	62.7%	75.0%	87.3%	46.0%	79.4%
Nonprofit	77.3%	20.3%	36.2%	49.8%	77.1%	87.5%	34.8%	82.4%
Age of firm								
Less than 5 years	66.9%	32.3%	42.6%	68.5%	90.2%	96.8%	48.4%	84.8%
5-9 years	67.8%	35.9%	46.9%	67.3%	76.2%	91.7%	46.4%	79.9%
10-19 years	62.5%	30.7%	41.6%	53.9%	67.8%	88.6%	42.1%	73.3%
20 or more years	78.5%	22.9%	36.5%	51.4%	73.3%	89.0%	38.4%	83.2%
Multi/single status								
2 or more locations	84.0%	20.3% *	39.0%	54.7%	72.6%	88.9%	46.2%	84.9%
1 location only	58.0%	28.3%	39.6%	55.6%	75.0%	91.0%	40.9%	72.3%
Percent full-time employees								
Less than 25%	71.5%	23.9% *	22.2%	40.5%	65.7%	89.4%	28.3%	79.2%
25-49 %	74.1%	23.1%	41.5%	45.5%	74.7%	85.7%	37.5%	79.5%
50-74 %	73.3%	18.3%	34.0%	51.8%	77.7%	89.1%	32.8%	82.3%
75% or more	76.9%	31.1%	41.7%	58.9%	73.6%	89.5%	44.5%	83.0%
Union presence								
No union employees	73.5%	27.6%	38.9%	55.6%	73.8%	88.2%	41.2%	80.9%
Has union employees	86.4%	45.7% *	55.7%	50.1%	72.2%	91.2%	46.6%	87.9%
Percent low-wage employees								
50% or more low-wage	74.7%	19.6%	38.1%	43.1%	66.0%	87.8%	37.0%	78.8%
Less than 50% low-wage	76.1%	29.0%	39.7%	57.9%	75.7%	89.4%	42.0%	83.3%
Percent women employees								
Less than 25%	68.3%	27.1%	37.7%	52.6%	70.2%	88.1%	40.5%	77.5%
25-49 %	78.0%	30.7%	42.0%	60.9%	74.2%	88.2%	43.2%	83.2%
50-74 %	79.9%	27.4%	39.3%	55.2%	75.9%	89.8%	43.0%	84.5%
75% or more	75.4%	28.1%	40.3%	54.6%	73.6%	89.4%	39.6%	82.6%
Percent age 50 or older employees								
Less than 25%	72.9%	29.7%	37.4%	54.6%	72.6%	88.8%	41.0%	80.9%
25-49 %	79.8%	30.4%	41.1%	53.8%	75.5%	88.9%	44.4%	83.7%
50-74 %	73.7%	24.0%	42.9%	60.5%	73.7%	91.3%	40.6%	82.2%
75% or more	52.8%	25.3%	40.7%	65.1%	54.2%	82.1%	32.2%	70.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.B.2.c 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, 2019

Characteristics	Total	Less than 10 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%	1.91%	1.92%	1.35%	1.15%	0.63%	1.11%	0.56%
Industry group **								
Agric., fish., forest.	7.95%	5.43% *	15.72% *	13.09%	14.09%	7.17%	8.59%	8.72%
Mining and manufacturing	1.62%	5.10% *	5.51%	3.80%	3.53%	1.78%	3.36%	1.73%
Construction	2.68%	6.04%	5.13%	4.40%	6.09%	4.39%	3.45%	3.78%
Utilities and transp.	2.57%	6.02% *	9.37%	6.84%	5.67%	2.95%	5.39%	2.60%
Wholesale trade	1.95%	6.04%	8.73%	4.62%	3.24%	2.45%	4.72%	1.98%
Fin. svs. and real estate	1.31%	5.35%	6.89%	4.84%	2.90%	1.40%	3.84%	1.23%
Retail trade	1.67%	6.09%	5.55%	4.10%	3.76%	2.10%	3.42%	1.78%
Professional services	0.93%	3.69%	3.29%	2.38%	1.93%	1.18%	1.95%	0.98%
Other services	1.18%	4.08%	4.49%	2.99%	2.39%	1.23%	2.49%	1.19%
Ownership								
For profit, incorporated	0.63%	2.22%	2.12%	1.63%	1.52%	0.70%	1.29%	0.66%
For profit, unincorporated	1.38%	4.49%	5.41%	3.10%	2.61%	1.93%	2.76%	1.51%
Nonprofit	1.36%	4.41%	6.44%	3.79%	2.22%	1.84%	3.33%	1.40%
Age of firm								
Less than 5 years	3.06%	5.28%	7.92%	4.71%	3.29%	2.07%	4.11%	3.22%
5-9 years	2.41%	6.41%	5.15%	3.84%	4.70%	4.41%	3.20%	2.94%
10-19 years	1.91%	3.49%	3.83%	2.99%	3.79%	2.63%	2.20%	2.46%
20 or more years	0.57%	2.55%	2.41%	1.69%	1.23%	0.66%	1.41%	0.58%
Multi/single status								
2 or more locations	0.57%	9.35% *	5.46%	2.58%	1.22%	0.64%	3.42%	0.57%
1 location only	1.08%	1.94%	2.04%	1.57%	2.15%	3.04%	1.18%	1.57%
Percent full-time employees								
Less than 25%	2.32%	8.97% *	6.39%	6.09%	5.01%	2.18%	4.69%	2.31%
25-49 %	1.93%	6.47%	6.07%	4.20%	3.31%	2.77%	3.42%	2.10%
50-74 %	1.53%	3.30%	4.81%	3.97%	2.79%	1.84%	2.71%	1.56%
75% or more	0.60%	2.35%	2.30%	1.54%	1.39%	0.68%	1.31%	0.63%
Union presence								
No union employees	0.59%	1.91%	1.92%	1.38%	1.17%	0.78%	1.12%	0.64%
Has union employees	1.10%	13.79% *	11.85%	5.96%	4.30%	0.99%	6.31%	1.10%
Percent low-wage employees								
50% or more low-wage	1.33%	4.69%	5.70%	3.52%	2.78%	1.54%	3.25%	1.37%
Less than 50% low-wage	0.57%	2.03%	2.04%	1.43%	1.25%	0.68%	1.17%	0.60%
Percent women employees								
Less than 25%	1.19%	2.96%	3.00%	2.21%	2.40%	1.42%	1.76%	1.31%
25-49 %	1.11%	4.68%	4.83%	3.26%	2.49%	1.32%	2.86%	1.15%
50-74 %	0.94%	4.31%	4.07%	2.86%	2.01%	1.08%	2.39%	0.96%
75% or more	1.05%	3.56%	4.01%	2.73%	2.42%	1.18%	2.19%	1.11%
Percent age 50 or older employees								
Less than 25%	0.85%	2.74%	2.85%	1.90%	1.70%	1.06%	1.57%	0.90%
25-49 %	0.78%	4.57%	3.39%	2.44%	1.86%	0.87%	2.19%	0.81%
50-74 %	1.42%	3.91%	4.68%	3.33%	2.87%	1.48%	2.61%	1.45%
75% or more	3.81%	5.05%	8.14%	6.70%	9.99%	10.25%	4.02%	6.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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* 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.d Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2019

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	1.9%	3.8%	94.3%
Firm size			
Less than 50 employees	2.4%	8.4%	89.2%
50+ employees	1.8%	3.0%	95.2%
Less than 10 employees	2.7% *	9.1%	88.3%
10-24 employees	2.1% *	8.5%	89.4%
25-99 employees	1.7%	7.7%	90.7%
100-999 employees	2.7%	4.8%	92.5%
1000+ employees	1.6%	1.7%	96.7%
Industry group **			
Agric., fish., forest.	0.1% *	4.9% *	95.0%
Mining and manufacturing	3.5%	3.0%	93.6%
Construction	9.6%	6.2%	84.2%
Utilities and transp.	1.4% *	2.3% *	96.3%
Wholesale trade	1.2% *	4.2%	94.6%
Fin. svs. and real estate	1.0% *	3.8%	95.1%
Retail trade	0.8% *	5.6%	93.5%
Professional services	1.2%	3.8%	95.0%
Other services	1.2%	3.0%	95.8%
Ownership			
For profit, incorporated	2.1%	3.5%	94.4%
For profit, unincorporated	1.4% *	5.1%	93.5%
Nonprofit	1.6%	4.0%	94.4%
Age of firm			
Less than 5 years	0.5% *	6.7%	92.8%
5-9 years	1.2% *	5.6%	93.2%
10-19 years	2.8% *	6.0%	91.2%
20 or more years	1.9%	3.3%	94.8%
Multi/single status			
2 or more locations	1.5%	2.5%	96.0%
1 location only	2.9%	7.1%	90.0%
Percent full-time employees			
Less than 25%	1.0% *	9.6% *	89.4%
25-49 %	1.7% *	3.4%	94.8%
50-74 %	1.6% *	5.7%	92.7%
75% or more	2.0%	3.5%	94.5%
Union presence			
No union employees	0.3%	4.1%	95.6%
Has union employees	8.3%	2.7%	89.0%
Percent low wage employees **			
50% or more low-wage	0.3% *	3.6%	96.1%
Less than 50% low-wage	2.1%	3.8%	94.1%
Percent women employees			
Less than 25%	2.9%	4.6%	92.5%
25-49 %	2.1%	3.0%	94.9%
50-74 %	1.1%	3.8%	95.1%
75% or more	1.4%	3.8%	94.8%
Percent age 50 or older employees			
Less than 25%	2.2%	4.5%	93.3%
25-49 %	1.4%	2.9%	95.8%
50-74 %	2.8% *	5.5%	91.8%
75% or more	4.9% *	5.4%	89.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.d Standard errors for Percent of private-sector employees that are enrolled in plans offered through a union (multi-employer health plan (MEHP)) or a trade or business association (AHP)) or neither by selected characteristics: United States, 2019

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.22%	0.23%	0.31%
Firm size			
Less than 50 employees	0.46%	0.64%	0.76%
50+ employees	0.24%	0.24%	0.34%
Less than 10 employees	1.00% *	1.14%	1.46%
10-24 employees	0.81% *	1.23%	1.42%
25-99 employees	0.35%	0.71%	0.79%
100-999 employees	0.78%	0.63%	0.97%
1000+ employees	0.20%	0.23%	0.31%
Industry group **			
Agric., fish., forest.	0.11% *	2.37% *	2.38%
Mining and manufacturing	0.74%	0.52%	0.89%
Construction	2.64%	1.18%	2.74%
Utilities and transp.	0.55% *	0.73% *	0.92%
Wholesale trade	0.49% *	0.99%	1.09%
Fin. svs. and real estate	0.37% *	0.57%	0.68%
Retail trade	0.52% *	1.00%	1.11%
Professional services	0.24%	0.44%	0.50%
Other services	0.36%	0.43%	0.57%
Ownership			
For profit, incorporated	0.28%	0.25%	0.37%
For profit, unincorporated	0.59% *	0.72%	0.92%
Nonprofit	0.34%	0.64%	0.73%
Age of firm			
Less than 5 years	0.28% *	1.73%	1.76%
5-9 years	0.55% *	1.04%	1.16%
10-19 years	1.37% *	0.92%	1.59%
20 or more years	0.21%	0.24%	0.31%
Multi/single status			
2 or more locations	0.19%	0.21%	0.29%
1 location only	0.58%	0.58%	0.80%
Percent full-time employees			
Less than 25%	0.47% *	3.86% *	3.85%
25-49 %	1.18% *	0.79%	1.39%
50-74 %	0.53% *	0.73%	0.89%
75% or more	0.24%	0.24%	0.34%
Union presence			
No union employees	0.08%	0.24%	0.26%
Has union employees	1.02%	0.60%	1.15%
Percent low wage employees **			
50% or more low-wage	0.18% *	0.78%	0.80%
Less than 50% low-wage	0.24%	0.24%	0.34%
Percent women employees			
Less than 25%	0.56%	0.47%	0.72%
25-49 %	0.45%	0.36%	0.57%
50-74 %	0.30%	0.51%	0.58%
75% or more	0.31%	0.49%	0.58%
Percent age 50 or older employees			
Less than 25%	0.44%	0.41%	0.60%
25-49 %	0.20%	0.28%	0.34%
50-74 %	0.84% *	0.84%	1.15%
75% or more	2.16% *	1.45%	2.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 Number of full-time private-sector employees by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	101,217,452	9,687,439	7,773,714	13,744,938	20,578,987	49,432,374	24,354,099	76,863,352
Industry group **								
Agric., fish., forest.	1,129,846	201,729	87,823	125,193	376,839 *	338,262 *	373,698	756,148
Mining and manufacturing	12,004,467	383,415	597,603	1,569,741	3,603,107	5,850,601	1,614,463	10,390,004
Construction	6,511,544	1,126,050	1,054,967	1,751,557	1,554,339	1,024,632	3,254,273	3,257,272
Utilities and transp.	5,452,223	363,737	322,180	580,487	867,481	3,318,339	973,444	4,478,779
Wholesale trade	5,563,939	491,067	615,943	995,218	1,266,835	2,194,876	1,611,316	3,952,623
Fin. svs. and real estate	11,174,015	1,078,962	428,726	689,485	1,876,616	7,100,226	1,816,968	9,357,047
Retail trade	10,562,371	1,303,252	842,876	1,660,415	1,418,719	5,337,110	2,883,026	7,679,345
Professional services	28,588,914	2,387,095	2,063,249	3,329,985	5,822,154	14,986,430	6,063,291	22,525,623
Other services	20,230,133	2,352,132	1,760,347	3,042,856	3,792,897	9,281,899	5,763,622	14,466,511
Ownership								
For profit, incorporated	71,812,930	6,576,497	5,713,273	9,786,454	13,313,370	36,423,336	17,370,541	54,442,389
For profit, unincorporated	15,485,082	2,607,600	1,482,706	2,660,696	3,637,030	5,097,049	5,323,987	10,161,095
Nonprofit	13,919,439	503,341	577,734	1,297,788	3,628,587	7,911,989	1,659,571	12,259,869
Age of firm								
Less than 5 years	5,720,896	2,037,572	1,024,986	1,298,543	1,079,178	280,617 *	3,844,103	1,876,793
5-9 years	6,409,204	1,543,509	1,039,062	1,677,322	1,492,916	656,395	3,363,436	3,045,768
10-19 years	12,257,469	2,490,252	1,906,530	2,761,915	2,955,067	2,143,706	5,978,699	6,278,770
20 or more years	76,829,883	3,616,106	3,803,136	8,007,158	15,051,827	46,351,656	11,167,862	65,662,022
Multi/single status								
2 or more locations	63,098,660	138,908	586,375	2,923,572	11,754,517	47,695,288	1,841,775	61,256,885
1 location only	38,118,792	9,548,531	7,187,339	10,821,366	8,824,470	1,737,086	22,512,325	15,606,467
Percent full-time employees								
Less than 25%	1,414,898	80,887	161,863	246,868	311,157	614,123	388,831	1,026,067
25-49 %	5,118,746	489,760	432,411	848,645	948,338	2,399,592	1,333,197	3,785,549
50-74 %	10,006,567	1,446,400	993,802	1,478,852	2,011,228	4,076,285	3,128,542	6,878,025
75% or more	84,677,240	7,670,391	6,185,638	11,170,573	17,308,265	42,342,373	19,503,529	65,173,711
Union presence								
No union employees	83,554,911	9,437,864	7,489,808	13,078,648	18,093,545	35,455,046	23,448,640	60,106,271
Has union employees	17,662,541	249,575	283,905	666,290	2,485,442	13,977,328	905,459	16,757,082
Percent low-wage employees								
50% or more low-wage	15,468,925	1,595,647	1,111,541	2,042,856	3,013,359	7,705,521	3,786,959	11,681,966
Less than 50% low-wage	85,748,526	8,091,792	6,662,172	11,702,081	17,565,628	41,726,853	20,567,140	65,181,386
Percent women employees								
Less than 25%	27,878,263	3,861,754	2,923,523	5,544,404	5,644,361	9,904,221	9,586,717	18,291,546
25-49 %	25,189,446	1,579,202	1,469,004	2,844,083	5,723,570	13,573,587	4,422,454	20,766,992
50-74 %	28,074,036	2,163,897	1,518,937	2,766,836	5,306,542	16,317,825	5,044,660	23,029,376
75% or more	20,075,706	2,082,587	1,862,250	2,589,614	3,904,515	9,636,740	5,300,269	14,775,438
Percent age 50 or older employees								
Less than 25%	39,283,210	4,409,571	4,106,991	7,151,635	8,025,201	15,589,813	12,390,977	26,892,233
25-49 %	46,876,962	2,024,810	2,343,979	4,460,848	9,278,078	28,769,247	6,465,661	40,411,300
50-74 %	12,043,096	1,693,257	995,673	1,795,530	2,863,564	4,695,072	3,459,561	8,583,535
75% or more	3,014,184	1,559,801	327,071	336,925	412,145	378,243	2,037,900	976,284

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,060,694	166,731	202,843	269,348	433,915	949,807	288,636	1,038,908
Industry group **								
Agric., fish., forest.	183,259	28,544	18,900	28,181	118,928 *	133,549 *	41,789	178,443
Mining and manufacturing	421,209	37,581	58,241	109,325	253,477	313,545	89,425	412,204
Construction	294,695	65,931	84,733	143,295	187,644	142,885	151,576	254,137
Utilities and transp.	346,021	57,362	48,167	77,730	127,097	303,618	89,270	334,353
Wholesale trade	268,760	46,275	92,899	89,085	115,780	201,036	119,361	241,077
Fin. svs. and real estate	481,300	75,633	51,604	71,361	197,421	424,313	102,485	470,356
Retail trade	430,948	84,688	72,267	139,559	128,190	372,058	133,083	410,419
Professional services	730,095	97,634	113,576	160,789	275,947	645,014	173,745	710,788
Other services	693,439	107,602	102,208	149,595	275,147	605,335	175,870	672,221
Ownership								
For profit, incorporated	1,039,550	143,575	170,036	252,883	424,434	918,555	261,454	1,015,492
For profit, unincorporated	466,252	124,317	111,580	156,567	249,935	324,091	190,196	427,768
Nonprofit	515,715	40,747	75,341	95,318	218,991	450,504	100,065	506,171
Age of firm								
Less than 5 years	323,008	99,513	113,148	135,101	231,777	103,106 *	181,389	268,350
5-9 years	292,021	87,635	75,025	132,597	167,357	163,936	135,871	259,825
10-19 years	434,311	101,161	106,821	142,361	235,722	306,998	172,110	401,155
20 or more years	1,019,839	125,472	144,337	227,923	384,727	927,062	227,367	999,455
Multi/single status								
2 or more locations	992,737	29,876	50,876	134,283	325,434	946,432	96,394	988,762
1 location only	576,869	165,805	201,068	256,379	405,655	259,757	288,526	525,354
Percent full-time employees								
Less than 25%	68,314	8,266	15,618	21,091	34,175	52,644	23,703	64,144
25-49 %	205,640	31,183	32,661	54,886	82,785	175,764	54,464	198,632
50-74 %	344,573	68,303	64,729	94,159	172,115	269,212	105,933	328,533
75% or more	1,100,418	171,784	201,010	280,474	455,692	962,646	304,352	1,069,237
Union presence								
No union employees	989,775	165,149	195,577	267,271	404,327	871,144	282,514	965,870
Has union employees	671,081	41,075	61,129	73,513	240,012	620,031	91,921	664,905
Percent low-wage employees								
50% or more low-wage	502,393	79,486	71,129	111,245	191,860	441,000	125,777	487,281
Less than 50% low-wage	1,053,327	166,061	199,020	272,257	437,415	922,446	293,783	1,024,999
Percent women employees								
Less than 25%	724,165	131,887	135,017	216,164	304,906	597,566	228,137	691,221
25-49 %	695,508	92,670	111,767	173,952	333,702	573,906	183,511	672,401
50-74 %	733,399	104,163	98,822	138,090	285,949	651,367	165,107	715,589
75% or more	541,735	81,280	104,886	130,587	217,558	464,912	151,211	521,622
Percent age 50 or older employees								
Less than 25%	770,462	129,843	161,592	221,693	339,220	635,875	241,874	738,260
25-49 %	949,527	112,700	127,853	200,184	370,621	846,765	212,293	927,850
50-74 %	411,160	87,482	76,061	120,915	223,938	304,886	132,444	390,035
75% or more	155,717	75,087	38,953	51,305	89,677	80,636	88,622	128,129

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	101,217,452	9.6%	7.7%	13.6%	20.3%	48.8%	24.1%	75.9%
Industry group **								
Agric., fish., forest.	1,129,846	17.9%	7.8%	11.1%	33.4%	29.9%	33.1%	66.9%
Mining and manufacturing	12,004,467	3.2%	5.0%	13.1%	30.0%	48.7%	13.4%	86.6%
Construction	6,511,544	17.3%	16.2%	26.9%	23.9%	15.7%	50.0%	50.0%
Utilities and transp.	5,452,223	6.7%	5.9%	10.6%	15.9%	60.9%	17.9%	82.1%
Wholesale trade	5,563,939	8.8%	11.1%	17.9%	22.8%	39.4%	29.0%	71.0%
Fin. svs. and real estate	11,174,015	9.7%	3.8%	6.2%	16.8%	63.5%	16.3%	83.7%
Retail trade	10,562,371	12.3%	8.0%	15.7%	13.4%	50.5%	27.3%	72.7%
Professional services	28,588,914	8.3%	7.2%	11.6%	20.4%	52.4%	21.2%	78.8%
Other services	20,230,133	11.6%	8.7%	15.0%	18.7%	45.9%	28.5%	71.5%
Ownership								
For profit, incorporated	71,812,930	9.2%	8.0%	13.6%	18.5%	50.7%	24.2%	75.8%
For profit, unincorporated	15,485,082	16.8%	9.6%	17.2%	23.5%	32.9%	34.4%	65.6%
Nonprofit	13,919,439	3.6%	4.2%	9.3%	26.1%	56.8%	11.9%	88.1%
Age of firm								
Less than 5 years	5,720,896	35.6%	17.9%	22.7%	18.9%	4.9% *	67.2%	32.8%
5-9 years	6,409,204	24.1%	16.2%	26.2%	23.3%	10.2%	52.5%	47.5%
10-19 years	12,257,469	20.3%	15.6%	22.5%	24.1%	17.5%	48.8%	51.2%
20 or more years	76,829,883	4.7%	5.0%	10.4%	19.6%	60.3%	14.5%	85.5%
Multi/single status								
2 or more locations	63,098,660	0.2%	0.9%	4.6%	18.6%	75.6%	2.9%	97.1%
1 location only	38,118,792	25.0%	18.9%	28.4%	23.1%	4.6%	59.1%	40.9%
Percent full-time employees								
Less than 25%	1,414,898	5.7%	11.4%	17.4%	22.0%	43.4%	27.5%	72.5%
25-49 %	5,118,746	9.6%	8.4%	16.6%	18.5%	46.9%	26.0%	74.0%
50-74 %	10,006,567	14.5%	9.9%	14.8%	20.1%	40.7%	31.3%	68.7%
75% or more	84,677,240	9.1%	7.3%	13.2%	20.4%	50.0%	23.0%	77.0%
Union presence								
No union employees	83,554,911	11.3%	9.0%	15.7%	21.7%	42.4%	28.1%	71.9%
Has union employees	17,662,541	1.4%	1.6%	3.8%	14.1%	79.1%	5.1%	94.9%
Percent low-wage employees								
50% or more low-wage	15,468,925	10.3%	7.2%	13.2%	19.5%	49.8%	24.5%	75.5%
Less than 50% low-wage	85,748,526	9.4%	7.8%	13.6%	20.5%	48.7%	24.0%	76.0%
Percent women employees								
Less than 25%	27,878,263	13.9%	10.5%	19.9%	20.2%	35.5%	34.4%	65.6%
25-49 %	25,189,446	6.3%	5.8%	11.3%	22.7%	53.9%	17.6%	82.4%
50-74 %	28,074,036	7.7%	5.4%	9.9%	18.9%	58.1%	18.0%	82.0%
75% or more	20,075,706	10.4%	9.3%	12.9%	19.4%	48.0%	26.4%	73.6%
Percent age 50 or older employees								
Less than 25%	39,283,210	11.2%	10.5%	18.2%	20.4%	39.7%	31.5%	68.5%
25-49 %	46,876,962	4.3%	5.0%	9.5%	19.8%	61.4%	13.8%	86.2%
50-74 %	12,043,096	14.1%	8.3%	14.9%	23.8%	39.0%	28.7%	71.3%
75% or more	3,014,184	51.7%	10.9%	11.2%	13.7%	12.5%	67.6%	32.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.3.a Standard errors for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,060,694	0.18%	0.21%	0.28%	0.41%	0.56%	0.34%	0.34%
Industry group **								
Agric., fish., forest.	183,259	3.53%	1.99%	2.85%	8.19%	8.96%	5.78%	5.78%
Mining and manufacturing	421,209	0.32%	0.49%	0.91%	1.71%	1.77%	0.80%	0.80%
Construction	294,695	1.14%	1.30%	1.94%	2.35%	1.95%	2.28%	2.28%
Utilities and transp.	346,021	1.07%	0.91%	1.43%	2.18%	2.87%	1.73%	1.73%
Wholesale trade	268,760	0.87%	1.57%	1.55%	1.89%	2.53%	1.98%	1.98%
Fin. svs. and real estate	481,300	0.74%	0.47%	0.65%	1.61%	1.90%	1.03%	1.03%
Retail trade	430,948	0.86%	0.71%	1.27%	1.18%	2.03%	1.40%	1.40%
Professional services	730,095	0.38%	0.41%	0.58%	0.91%	1.25%	0.72%	0.72%
Other services	693,439	0.61%	0.55%	0.81%	1.26%	1.80%	1.14%	1.14%
Ownership								
For profit, incorporated	1,039,550	0.23%	0.25%	0.37%	0.55%	0.74%	0.45%	0.45%
For profit, unincorporated	466,252	0.83%	0.71%	0.97%	1.38%	1.58%	1.25%	1.25%
Nonprofit	515,715	0.31%	0.54%	0.71%	1.46%	1.74%	0.77%	0.77%
Age of firm								
Less than 5 years	323,008	2.23%	1.89%	2.17%	3.37%	1.73% *	3.32%	3.32%
5-9 years	292,021	1.48%	1.22%	1.87%	2.18%	2.33%	2.36%	2.36%
10-19 years	434,311	0.97%	0.92%	1.19%	1.63%	2.11%	1.76%	1.76%
20 or more years	1,019,839	0.17%	0.19%	0.30%	0.49%	0.62%	0.32%	0.32%
Multi/single status								
2 or more locations	992,737	0.05%	0.08%	0.22%	0.52%	0.57%	0.16%	0.16%
1 location only	576,869	0.51%	0.53%	0.65%	0.87%	0.65%	0.90%	0.90%
Percent full-time employees								
Less than 25%	68,314	0.62%	1.12%	1.47%	2.10%	2.50%	1.74%	1.74%
25-49 %	205,640	0.67%	0.68%	1.10%	1.49%	2.09%	1.28%	1.28%
50-74 %	344,573	0.76%	0.68%	0.94%	1.50%	1.82%	1.26%	1.26%
75% or more	1,100,418	0.22%	0.24%	0.34%	0.51%	0.67%	0.41%	0.41%
Union presence								
No union employees	989,775	0.22%	0.24%	0.33%	0.46%	0.66%	0.42%	0.42%
Has union employees	671,081	0.24%	0.35%	0.43%	1.27%	1.38%	0.53%	0.53%
Percent low-wage employees								
50% or more low-wage	502,393	0.57%	0.49%	0.75%	1.16%	1.64%	0.99%	0.99%
Less than 50% low-wage	1,053,327	0.21%	0.24%	0.33%	0.48%	0.64%	0.40%	0.40%
Percent women employees								
Less than 25%	724,165	0.54%	0.51%	0.80%	1.00%	1.48%	1.02%	1.02%
25-49 %	695,508	0.39%	0.45%	0.69%	1.17%	1.36%	0.76%	0.76%
50-74 %	733,399	0.40%	0.36%	0.51%	0.95%	1.21%	0.67%	0.67%
75% or more	541,735	0.46%	0.54%	0.66%	1.00%	1.39%	0.89%	0.89%
Percent age 50 or older employees								
Less than 25%	770,462	0.37%	0.43%	0.58%	0.78%	1.08%	0.74%	0.74%
25-49 %	949,527	0.25%	0.28%	0.43%	0.75%	0.92%	0.48%	0.48%
50-74 %	411,160	0.78%	0.64%	0.99%	1.58%	1.79%	1.22%	1.22%
75% or more	155,717	2.64%	1.28%	1.61%	2.63%	2.40%	3.03%	3.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.2%	37.7%	66.8%	86.5%	98.6%	99.6%	59.2%	98.7%
Industry group **								
Agric., fish., forest.	76.6%	23.0% *	55.8%	49.1%	98.2%	100.0%	35.9%	96.6%
Mining and manufacturing	95.4%	37.7%	75.9%	91.8%	99.5%	99.7%	69.4%	99.5%
Construction	79.6%	28.8%	68.9%	89.8%	98.7%	100.0%	60.8%	98.5%
Utilities and transp.	92.9%	46.0%	67.3%	92.6%	99.3%	99.0%	66.0%	98.8%
Wholesale trade	92.7%	51.0%	82.9%	94.2%	99.9%	100.0%	75.0%	100.0%
Fin. svs. and real estate	93.9%	48.2%	80.2%	97.9%	99.6%	99.9%	63.9%	99.8%
Retail trade	86.5%	29.2%	63.7%	88.5%	99.6%	99.9%	52.2%	99.4%
Professional services	92.2%	45.9%	74.5%	92.0%	98.4%	99.7%	66.9%	99.0%
Other services	81.8%	30.8%	46.5%	70.1%	96.4%	99.3%	45.3%	96.4%
Ownership								
For profit, incorporated	89.2%	36.8%	67.0%	86.2%	98.2%	99.7%	59.6%	98.7%
For profit, unincorporated	82.5%	37.6%	60.2%	85.2%	99.0%	98.9%	53.4%	97.8%
Nonprofit	96.4%	49.7%	81.4%	91.4%	99.3%	99.9%	73.1%	99.5%
Age of firm								
Less than 5 years	61.8%	27.7%	60.6%	78.7%	98.1%	96.6%	46.4%	93.4%
5-9 years	71.1%	33.6%	57.6%	82.1%	94.6%	99.2%	50.5%	93.9%
10-19 years	76.4%	38.5%	58.8%	81.9%	97.9%	99.1%	55.3%	96.4%
20 or more years	94.8%	44.5%	75.0%	90.3%	99.1%	99.7%	68.3%	99.3%
Multi/single status								
2 or more locations	98.9%	72.8%	75.9%	90.9%	99.1%	99.7%	80.1%	99.4%
1 location only	73.1%	37.2%	66.1%	85.4%	97.8%	98.4%	57.5%	95.7%
Percent full-time employees								
Less than 25%	78.0%	28.2%	32.8%	54.0%	91.4%	99.3%	37.6%	93.3%
25-49 %	82.0%	20.0%	37.6%	71.0%	99.0%	99.8%	39.3%	97.1%
50-74 %	81.5%	31.4%	55.4%	76.4%	97.5%	99.7%	46.4%	97.5%
75% or more	90.7%	40.1%	71.6%	89.8%	98.8%	99.6%	63.0%	99.0%
Union presence								
No union employees	87.3%	37.5%	66.4%	86.3%	98.8%	99.5%	58.6%	98.5%
Has union employees	98.2%	47.1%	78.5%	91.2%	97.2%	100.0%	74.5%	99.4%
Percent low-wage employees								
50% or more low-wage	80.0%	15.6%	30.5%	62.9%	94.4%	99.4%	30.0%	96.3%
Less than 50% low-wage	90.8%	42.1%	72.9%	90.6%	99.3%	99.7%	64.6%	99.1%
Percent women employees								
Less than 25%	85.1%	33.0%	70.6%	90.4%	98.9%	99.0%	59.6%	98.5%
25-49 %	93.7%	49.3%	71.5%	89.4%	98.9%	100.0%	67.9%	99.2%
50-74 %	90.8%	40.8%	64.2%	78.9%	98.0%	99.6%	56.8%	98.3%
75% or more	86.8%	34.4%	59.3%	83.2%	98.2%	99.8%	53.4%	98.8%
Percent age 50 or older employees								
Less than 25%	84.6%	36.3%	60.9%	81.3%	98.2%	99.2%	56.6%	97.6%
25-49 %	95.1%	42.8%	74.4%	92.2%	98.6%	99.8%	68.9%	99.3%
50-74 %	88.3%	40.0%	73.0%	93.9%	99.7%	99.9%	60.8%	99.4%
75% or more	59.4%	32.7%	67.3%	84.0%	97.4%	99.7%	41.3%	97.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 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%	1.17%	1.29%	0.75%	0.26%	0.11%	0.73%	0.13%
Industry group **								
Agric., fish., forest.	4.40%	7.16% *	10.34%	11.21%	1.29%	0.00%	5.53%	1.56%
Mining and manufacturing	0.45%	4.79%	4.10%	1.61%	0.26%	0.32%	2.51%	0.22%
Construction	1.31%	2.91%	3.50%	2.04%	1.24%	0.00%	2.14%	0.79%
Utilities and transp.	1.01%	8.23%	6.55%	2.82%	0.50%	1.00%	3.89%	0.79%
Wholesale trade	0.79%	4.75%	4.17%	1.84%	0.09%	0.00%	2.64%	0.03%
Fin. svs. and real estate	0.48%	3.63%	4.35%	0.92%	0.25%	0.12%	2.49%	0.11%
Retail trade	0.91%	3.18%	3.89%	2.51%	0.16%	0.05%	2.33%	0.43%
Professional services	0.36%	2.24%	2.15%	0.96%	0.49%	0.19%	1.28%	0.19%
Other services	0.83%	2.28%	3.06%	2.17%	0.99%	0.29%	1.64%	0.50%
Ownership								
For profit, incorporated	0.28%	1.34%	1.46%	0.89%	0.37%	0.12%	0.85%	0.16%
For profit, unincorporated	0.81%	2.63%	3.41%	1.92%	0.36%	0.63%	1.81%	0.51%
Nonprofit	0.30%	4.12%	3.42%	1.42%	0.33%	0.07%	2.21%	0.13%
Age of firm								
Less than 5 years	2.34%	2.76%	4.84%	3.78%	1.06%	3.53%	2.52%	2.36%
5-9 years	1.62%	3.14%	3.53%	2.49%	1.91%	0.67%	2.08%	1.32%
10-19 years	1.09%	2.21%	2.79%	1.80%	0.69%	0.87%	1.49%	0.73%
20 or more years	0.19%	1.88%	1.51%	0.78%	0.25%	0.11%	0.99%	0.11%
Multi/single status								
2 or more locations	0.11%	8.49%	3.34%	1.13%	0.20%	0.11%	1.94%	0.10%
1 location only	0.59%	1.17%	1.37%	0.90%	0.53%	1.24%	0.78%	0.54%
Percent full-time employees								
Less than 25%	1.48%	5.08%	5.00%	4.20%	2.53%	0.43%	3.30%	1.12%
25-49 %	1.02%	2.61%	3.70%	2.70%	0.87%	0.10%	2.08%	0.52%
50-74 %	0.90%	2.40%	3.25%	2.42%	0.93%	0.24%	1.79%	0.48%
75% or more	0.25%	1.38%	1.45%	0.82%	0.28%	0.13%	0.84%	0.15%
Union presence								
No union employees	0.27%	1.17%	1.31%	0.77%	0.22%	0.15%	0.74%	0.16%
Has union employees	0.27%	8.47%	6.27%	2.64%	1.34%	0.02%	3.57%	0.21%
Percent low-wage employees								
50% or more low-wage	0.89%	2.09%	3.26%	2.64%	1.39%	0.25%	1.71%	0.54%
Less than 50% low-wage	0.23%	1.29%	1.30%	0.71%	0.17%	0.12%	0.77%	0.13%
Percent women employees								
Less than 25%	0.59%	1.84%	2.04%	1.07%	0.43%	0.44%	1.21%	0.31%
25-49 %	0.37%	3.06%	2.93%	1.45%	0.51%	0.00%	1.72%	0.21%
50-74 %	0.44%	2.63%	2.95%	2.08%	0.54%	0.17%	1.65%	0.29%
75% or more	0.55%	2.07%	2.69%	1.62%	0.58%	0.19%	1.49%	0.23%
Percent age 50 or older employees								
Less than 25%	0.48%	1.67%	1.93%	1.24%	0.40%	0.32%	1.07%	0.32%
25-49 %	0.24%	2.96%	2.08%	0.88%	0.44%	0.08%	1.42%	0.13%
50-74 %	0.69%	2.69%	3.19%	1.32%	0.12%	0.06%	1.86%	0.20%
75% or more	2.29%	2.68%	5.17%	4.58%	2.05%	0.19%	2.35%	1.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.0%	92.6%	91.6%	92.8%	91.4%	90.2%	92.2%	90.8%
Industry group **								
Agric., fish., forest.	63.3%	77.8%	86.4%	88.3%	59.0%	58.1% *	85.9%	59.2%
Mining and manufacturing	96.1%	97.2%	91.1%	96.8%	96.8%	95.8%	94.8%	96.2%
Construction	87.1%	91.7%	88.8%	89.3%	82.7%	87.6%	89.1%	85.8%
Utilities and transp.	95.3%	96.3%	91.9%	95.8%	94.8%	95.6%	94.0%	95.5%
Wholesale trade	95.5%	92.4%	94.5%	98.0%	95.7%	94.8%	95.0%	95.6%
Fin. svs. and real estate	96.8%	96.9%	96.2%	98.8%	97.5%	96.4%	97.3%	96.7%
Retail trade	91.2%	90.0%	88.8%	94.2%	94.9%	89.7%	90.0%	91.4%
Professional services	92.2%	93.4%	94.2%	94.7%	92.6%	91.2%	94.5%	91.8%
Other services	81.9%	89.1%	88.0%	84.0%	84.5%	79.2%	87.2%	80.9%
Ownership								
For profit, incorporated	91.0%	92.4%	92.0%	93.1%	91.3%	90.2%	92.3%	90.8%
For profit, unincorporated	89.8%	92.3%	90.6%	90.6%	89.1%	89.3%	91.4%	89.3%
Nonprofit	92.2%	95.0%	90.7%	95.0%	94.1%	90.9%	93.1%	92.1%
Age of firm								
Less than 5 years	90.3%	93.6%	89.9%	87.6%	90.0%	95.1%	90.9%	89.6%
5-9 years	85.8%	91.7%	92.2%	91.5%	90.1%	54.0%	92.3%	82.0%
10-19 years	90.1%	92.4%	92.2%	93.0%	86.7%	89.4%	92.3%	88.8%
20 or more years	91.5%	92.6%	91.6%	93.7%	92.6%	90.8%	92.3%	91.4%
Multi/single status								
2 or more locations	91.4%	99.1%	95.7%	95.2%	93.4%	90.6%	95.4%	91.3%
1 location only	90.2%	92.4%	91.2%	92.1%	88.7%	80.0%	91.8%	88.8%
Percent full-time employees								
Less than 25%	92.9%	97.2%	93.9%	94.1%	89.9%	93.9%	95.4%	92.6%
25-49 %	87.5%	89.9%	91.0%	87.1%	91.8%	85.5%	90.1%	87.1%
50-74 %	91.4%	93.8%	90.5%	90.8%	91.5%	91.4%	91.2%	91.5%
75% or more	91.1%	92.4%	91.8%	93.3%	91.4%	90.3%	92.3%	90.9%
Union presence								
No union employees	91.8%	92.5%	92.0%	93.6%	93.0%	90.4%	92.7%	91.5%
Has union employees	87.9%	93.7%	83.6%	77.3%	79.6%	89.8%	81.9%	88.2%
Percent low-wage employees								
50% or more low-wage	83.6%	90.7%	80.5%	86.3%	85.0%	82.5%	86.5%	83.3%
Less than 50% low-wage	92.2%	92.7%	92.4%	93.6%	92.5%	91.7%	92.7%	92.1%
Percent women employees								
Less than 25%	93.6%	91.4%	91.3%	93.5%	92.7%	94.8%	91.5%	94.2%
25-49 %	91.8%	93.3%	94.5%	94.3%	90.8%	91.4%	94.5%	91.4%
50-74 %	87.9%	94.4%	90.2%	90.3%	89.4%	86.6%	91.5%	87.4%
75% or more	91.2%	91.5%	90.8%	91.9%	93.3%	90.1%	91.8%	91.0%
Percent age 50 or older employees								
Less than 25%	90.0%	92.3%	90.9%	90.9%	90.5%	89.1%	91.4%	89.7%
25-49 %	91.5%	93.9%	92.0%	94.1%	92.3%	90.8%	92.9%	91.3%
50-74 %	92.0%	91.6%	93.0%	95.6%	92.7%	90.3%	92.7%	91.9%
75% or more	91.4%	92.7%	92.5%	94.9%	81.6%	96.7%	93.1%	89.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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) 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.72%	0.69%	0.52%	0.69%	0.54%	0.41%	0.40%
Industry group **								
Agric., fish., forest.	10.37%	12.57%	4.01%	6.88%	14.19%	19.22% *	5.28%	11.60%
Mining and manufacturing	0.67%	1.37%	1.92%	0.58%	0.55%	1.24%	0.90%	0.73%
Construction	1.38%	2.22%	2.43%	1.94%	3.48%	2.77%	1.42%	2.04%
Utilities and transp.	0.66%	2.86%	5.42%	1.31%	1.82%	0.79%	2.13%	0.69%
Wholesale trade	0.90%	2.44%	1.31%	0.57%	1.29%	1.91%	0.86%	1.14%
Fin. svs. and real estate	0.37%	0.95%	1.47%	0.41%	0.47%	0.53%	0.63%	0.41%
Retail trade	0.85%	2.73%	2.53%	1.28%	0.88%	1.31%	1.51%	0.98%
Professional services	0.45%	1.09%	0.88%	0.73%	0.93%	0.68%	0.49%	0.52%
Other services	1.22%	2.10%	1.97%	1.86%	2.09%	1.98%	1.29%	1.43%
Ownership								
For profit, incorporated	0.44%	0.88%	0.79%	0.61%	0.95%	0.68%	0.49%	0.52%
For profit, unincorporated	0.76%	1.54%	1.70%	1.41%	1.62%	1.36%	0.95%	0.95%
Nonprofit	0.57%	1.64%	2.23%	1.04%	0.78%	0.85%	1.13%	0.61%
Age of firm								
Less than 5 years	1.47%	1.85%	2.31%	2.88%	3.55%	3.39%	1.37%	2.64%
5-9 years	2.77%	2.11%	1.77%	1.60%	2.74%	11.31%	1.07%	4.21%
10-19 years	1.23%	1.52%	1.44%	1.03%	3.05%	2.98%	0.79%	1.85%
20 or more years	0.34%	1.00%	0.91%	0.61%	0.61%	0.49%	0.57%	0.38%
Multi/single status								
2 or more locations	0.39%	0.60%	1.26%	0.69%	0.51%	0.49%	0.95%	0.40%
1 location only	0.69%	0.74%	0.74%	0.64%	1.45%	6.75%	0.44%	1.22%
Percent full-time employees								
Less than 25%	1.32%	2.76%	2.97%	2.05%	3.21%	1.78%	1.45%	1.51%
25-49 %	1.54%	3.37%	2.42%	2.31%	1.58%	2.50%	1.53%	1.74%
50-74 %	0.83%	1.36%	1.69%	1.49%	1.39%	1.45%	1.07%	0.99%
75% or more	0.38%	0.83%	0.77%	0.58%	0.80%	0.59%	0.46%	0.45%
Union presence								
No union employees	0.34%	0.74%	0.68%	0.48%	0.59%	0.61%	0.40%	0.41%
Has union employees	1.04%	3.02%	4.46%	4.35%	3.40%	1.11%	3.19%	1.07%
Percent low-wage employees								
50% or more low-wage	1.22%	4.08%	3.38%	1.80%	2.33%	1.73%	1.82%	1.33%
Less than 50% low-wage	0.34%	0.72%	0.68%	0.54%	0.70%	0.53%	0.42%	0.40%
Percent women employees								
Less than 25%	0.45%	1.47%	1.20%	0.74%	1.06%	0.75%	0.71%	0.55%
25-49 %	0.74%	1.54%	1.19%	1.11%	1.69%	1.04%	0.72%	0.84%
50-74 %	0.81%	1.10%	1.77%	1.53%	1.49%	1.14%	1.10%	0.90%
75% or more	0.52%	1.44%	1.29%	1.07%	0.87%	0.82%	0.71%	0.60%
Percent age 50 or older employees								
Less than 25%	0.56%	1.21%	1.07%	0.88%	0.86%	1.05%	0.65%	0.69%
25-49 %	0.49%	1.12%	1.11%	0.73%	1.00%	0.68%	0.67%	0.54%
50-74 %	0.95%	1.75%	1.52%	0.84%	2.20%	1.60%	0.97%	1.15%
75% or more	3.28%	1.79%	3.00%	3.30%	12.77%	1.35%	1.35%	6.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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).(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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.7%	75.9%	69.1%	69.3%	71.2%	76.2%	70.3%	74.4%
Industry group **								
Agric., fish., forest.	61.2%	85.3%	59.2%	57.3%	47.9%	72.9%	64.7%	60.2%
Mining and manufacturing	78.6%	71.7%	68.6%	75.9%	75.0%	82.5%	70.5%	79.5%
Construction	71.8%	71.6%	66.6%	67.9%	74.9%	77.6%	68.0%	74.3%
Utilities and transp.	78.6%	64.4%	64.8%	70.5%	75.1%	82.4%	65.1%	80.5%
Wholesale trade	75.3%	82.9%	74.0%	74.6%	74.6%	75.5%	76.4%	75.0%
Fin. svs. and real estate	80.2%	82.7%	77.4%	74.1%	80.7%	80.6%	77.7%	80.5%
Retail trade	69.2%	76.8%	63.4%	65.6%	66.6%	71.0%	66.6%	69.7%
Professional services	75.5%	72.0%	70.8%	71.2%	72.0%	78.6%	71.1%	76.4%
Other services	63.3%	78.9%	66.9%	60.4%	60.0%	63.7%	67.9%	62.4%
Ownership								
For profit, incorporated	73.3%	74.4%	68.9%	69.1%	70.6%	75.6%	69.8%	74.0%
For profit, unincorporated	71.7%	77.3%	67.7%	66.2%	70.1%	75.1%	69.6%	72.4%
Nonprofit	77.8%	84.0%	73.6%	75.7%	74.5%	79.6%	76.5%	77.9%
Age of firm								
Less than 5 years	68.1%	72.1%	67.7%	64.7%	71.8%	59.6%	67.8%	68.5%
5-9 years	66.0%	77.3%	69.5%	63.5%	63.7%	62.1%	69.7%	63.4%
10-19 years	70.3%	75.6%	69.0%	65.3%	67.6%	77.8%	69.0%	71.1%
20 or more years	74.9%	76.9%	69.4%	72.2%	72.6%	76.4%	71.6%	75.3%
Multi/single status								
2 or more locations	75.5%	74.3%	74.1%	71.8%	72.1%	76.6%	73.4%	75.5%
1 location only	69.8%	75.9%	68.6%	68.5%	70.0%	65.3%	70.0%	69.6%
Percent full-time employees								
Less than 25%	59.2%	92.6%	80.6%	67.4%	57.0%	55.2%	76.4%	56.5%
25-49 %	61.2%	85.0%	64.7%	58.5%	55.9%	62.9%	67.7%	60.3%
50-74 %	64.9%	73.7%	70.8%	60.4%	60.8%	66.4%	69.5%	63.9%
75% or more	75.5%	75.8%	69.0%	70.9%	73.5%	78.2%	70.4%	76.5%
Union presence								
No union employees	72.8%	75.8%	68.7%	69.0%	70.6%	75.5%	70.1%	73.5%
Has union employees	77.7%	78.9%	78.7%	75.0%	76.4%	78.0%	76.3%	77.8%
Percent low-wage employees								
50% or more low-wage	58.6%	74.7%	56.0%	51.9%	53.9%	61.1%	57.9%	58.7%
Less than 50% low-wage	75.9%	75.9%	69.9%	71.2%	73.8%	78.7%	71.3%	76.9%
Percent women employees								
Less than 25%	74.6%	73.8%	68.9%	71.2%	72.7%	78.7%	69.8%	76.1%
25-49 %	77.3%	77.2%	71.0%	71.5%	73.8%	80.3%	72.1%	78.0%
50-74 %	71.8%	79.0%	73.7%	66.8%	70.6%	72.3%	73.6%	71.5%
75% or more	70.5%	74.2%	63.6%	64.6%	66.2%	74.2%	66.2%	71.3%
Percent age 50 or older employees								
Less than 25%	71.1%	75.4%	68.0%	67.6%	70.3%	72.9%	69.7%	71.5%
25-49 %	75.4%	72.3%	70.3%	70.9%	71.5%	77.7%	69.8%	76.0%
50-74 %	75.1%	77.3%	70.6%	70.7%	74.1%	77.9%	71.5%	76.1%
75% or more	72.6%	81.7%	67.6%	69.0%	60.3%	77.4%	75.6%	70.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.B.3.b.(1).(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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.21%	0.98%	0.68%	0.75%	0.54%	0.59%	0.41%
Industry group **								
Agric., fish., forest.	5.21%	6.31%	6.75%	8.09%	10.00%	3.49%	4.66%	6.43%
Mining and manufacturing	0.76%	4.73%	2.52%	1.68%	1.78%	0.85%	1.57%	0.82%
Construction	1.24%	4.00%	2.86%	2.02%	2.90%	2.19%	1.72%	1.69%
Utilities and transp.	1.39%	9.75%	6.45%	3.78%	3.11%	1.58%	3.94%	1.40%
Wholesale trade	1.63%	3.32%	2.83%	2.14%	2.01%	3.48%	1.85%	2.05%
Fin. svs. and real estate	0.67%	2.57%	3.01%	2.93%	1.99%	0.74%	2.20%	0.70%
Retail trade	1.00%	3.02%	3.31%	2.24%	2.15%	1.43%	1.82%	1.13%
Professional services	0.54%	2.12%	1.60%	1.17%	1.14%	0.74%	1.01%	0.61%
Other services	1.48%	2.44%	2.61%	1.70%	2.03%	2.52%	1.47%	1.77%
Ownership								
For profit, incorporated	0.47%	1.45%	1.13%	0.83%	1.00%	0.68%	0.69%	0.54%
For profit, unincorporated	0.84%	2.64%	2.63%	1.62%	1.73%	1.38%	1.49%	0.99%
Nonprofit	0.66%	2.90%	3.07%	1.68%	1.30%	0.89%	1.77%	0.70%
Age of firm								
Less than 5 years	2.67%	4.42%	4.15%	3.02%	5.63%	17.22%	2.47%	4.79%
5-9 years	1.70%	2.91%	2.65%	2.67%	3.82%	5.69%	1.78%	2.56%
10-19 years	1.29%	2.27%	2.07%	1.58%	2.03%	3.64%	1.19%	1.88%
20 or more years	0.38%	1.49%	1.20%	0.77%	0.78%	0.52%	0.73%	0.42%
Multi/single status								
2 or more locations	0.43%	7.26%	2.15%	1.37%	0.80%	0.52%	1.59%	0.44%
1 location only	0.63%	1.23%	1.05%	0.79%	1.42%	4.98%	0.64%	1.05%
Percent full-time employees								
Less than 25%	1.73%	4.72%	5.13%	3.76%	3.89%	2.19%	3.39%	1.86%
25-49 %	1.33%	3.10%	3.75%	2.50%	2.82%	1.92%	2.11%	1.50%
50-74 %	0.97%	2.70%	2.47%	2.39%	2.27%	1.44%	1.56%	1.13%
75% or more	0.40%	1.37%	1.09%	0.74%	0.83%	0.58%	0.67%	0.45%
Union presence								
No union employees	0.41%	1.19%	0.99%	0.70%	0.77%	0.66%	0.59%	0.48%
Has union employees	0.84%	11.65%	6.61%	3.60%	2.65%	0.91%	4.18%	0.85%
Percent low-wage employees								
50% or more low-wage	1.06%	4.58%	3.67%	2.16%	2.12%	1.45%	2.12%	1.15%
Less than 50% low-wage	0.37%	1.25%	1.00%	0.70%	0.77%	0.54%	0.61%	0.42%
Percent women employees								
Less than 25%	0.79%	2.30%	1.59%	1.07%	1.51%	1.42%	0.96%	0.97%
25-49 %	0.65%	2.86%	2.10%	1.50%	1.49%	0.86%	1.37%	0.71%
50-74 %	0.65%	2.08%	2.43%	1.71%	1.25%	0.89%	1.39%	0.71%
75% or more	0.79%	2.20%	1.69%	1.39%	1.60%	1.13%	1.13%	0.91%
Percent age 50 or older employees								
Less than 25%	0.64%	1.80%	1.52%	1.01%	1.17%	1.14%	0.86%	0.78%
25-49 %	0.51%	2.82%	1.68%	1.15%	1.11%	0.66%	1.14%	0.55%
50-74 %	0.89%	2.28%	2.08%	1.73%	2.09%	1.37%	1.35%	1.06%
75% or more	2.24%	2.87%	3.11%	4.68%	7.26%	3.23%	2.33%	3.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.B.3.b.(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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	67.1%	70.2%	63.3%	64.3%	65.1%	68.8%	64.8%	67.6%
Industry group **								
Agric., fish., forest.	38.7%	66.4%	51.1%	50.6%	28.3% *	42.3% *	55.6%	35.6%
Mining and manufacturing	75.6%	69.7%	62.5%	73.5%	72.6%	79.1%	66.8%	76.5%
Construction	62.6%	65.7%	59.2%	60.6%	61.9%	67.9%	60.6%	63.8%
Utilities and transp.	74.9%	62.0%	59.6%	67.6%	71.2%	78.8%	61.2%	76.9%
Wholesale trade	71.9%	76.6%	69.9%	73.1%	71.4%	71.6%	72.6%	71.7%
Fin. svs. and real estate	77.6%	80.1%	74.4%	73.2%	78.7%	77.6%	75.6%	77.8%
Retail trade	63.1%	69.1%	56.3%	61.8%	63.1%	63.7%	60.0%	63.7%
Professional services	69.7%	67.2%	66.7%	67.4%	66.7%	71.7%	67.2%	70.1%
Other services	51.8%	70.3%	58.9%	50.7%	50.7%	50.5%	59.2%	50.5%
Ownership								
For profit, incorporated	66.7%	68.8%	63.4%	64.3%	64.5%	68.2%	64.4%	67.1%
For profit, unincorporated	64.4%	71.4%	61.4%	60.0%	62.4%	67.0%	63.7%	64.6%
Nonprofit	71.7%	79.9%	66.8%	71.9%	70.1%	72.4%	71.2%	71.7%
Age of firm								
Less than 5 years	61.5%	67.5%	60.8%	56.7%	64.6%	56.7%	61.7%	61.3%
5-9 years	56.6%	70.8%	64.1%	58.1%	57.4%	33.5%	64.4%	52.0%
10-19 years	63.3%	69.8%	63.6%	60.7%	58.6%	69.6%	63.7%	63.2%
20 or more years	68.5%	71.2%	63.6%	67.6%	67.2%	69.3%	66.1%	68.8%
Multi/single status								
2 or more locations	69.0%	73.7%	70.9%	68.4%	67.3%	69.4%	70.0%	68.9%
1 location only	63.0%	70.1%	62.6%	63.1%	62.1%	52.3%	64.2%	61.9%
Percent full-time employees								
Less than 25%	55.0%	90.0%	75.7%	63.4%	51.2%	51.9%	72.9%	52.3%
25-49 %	53.6%	76.5%	58.9%	51.0%	51.3%	53.8%	61.0%	52.5%
50-74 %	59.3%	69.2%	64.1%	54.8%	55.6%	60.7%	63.4%	58.5%
75% or more	68.9%	70.0%	63.3%	66.1%	67.2%	70.7%	65.0%	69.6%
Union presence								
No union employees	66.8%	70.1%	63.2%	64.6%	65.7%	68.3%	64.9%	67.3%
Has union employees	68.3%	73.9%	65.7%	58.0%	60.8%	70.1%	62.5%	68.6%
Percent low-wage employees								
50% or more low-wage	49.0%	67.8%	45.0%	44.8%	45.8%	50.4%	50.1%	48.9%
Less than 50% low-wage	70.0%	70.4%	64.6%	66.6%	68.3%	72.2%	66.1%	70.8%
Percent women employees								
Less than 25%	69.8%	67.4%	62.9%	66.5%	67.4%	74.6%	63.8%	71.7%
25-49 %	70.9%	72.0%	67.1%	67.4%	67.0%	73.4%	68.1%	71.3%
50-74 %	63.1%	74.5%	66.5%	60.3%	63.1%	62.6%	67.3%	62.5%
75% or more	64.3%	67.9%	57.8%	59.4%	61.7%	66.8%	60.8%	64.9%
Percent age 50 or older employees								
Less than 25%	64.0%	69.5%	61.8%	61.5%	63.7%	65.0%	63.7%	64.1%
25-49 %	69.0%	67.8%	64.7%	66.7%	66.0%	70.5%	64.9%	69.4%
50-74 %	69.2%	70.8%	65.6%	67.6%	68.7%	70.3%	66.3%	69.9%
75% or more	66.4%	75.8%	62.5%	65.5%	49.3%	74.9%	70.4%	62.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.(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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	1.20%	1.01%	0.74%	0.86%	0.70%	0.61%	0.52%
Industry group **								
Agric., fish., forest.	7.29%	8.87%	6.06%	8.31%	8.98% *	14.68% *	4.32%	8.08%
Mining and manufacturing	0.91%	4.62%	2.47%	1.68%	1.87%	1.29%	1.59%	1.00%
Construction	1.47%	3.97%	3.04%	2.26%	3.69%	2.63%	1.86%	2.09%
Utilities and transp.	1.46%	9.51%	6.71%	3.80%	3.25%	1.70%	3.87%	1.49%
Wholesale trade	1.66%	3.84%	2.62%	2.13%	2.12%	3.50%	1.82%	2.09%
Fin. svs. and real estate	0.76%	2.71%	2.69%	2.93%	2.08%	0.90%	2.17%	0.81%
Retail trade	1.24%	2.99%	3.29%	2.26%	2.13%	1.93%	1.81%	1.45%
Professional services	0.65%	2.04%	1.59%	1.24%	1.21%	0.96%	1.00%	0.74%
Other services	1.62%	2.66%	2.78%	1.83%	2.08%	2.76%	1.54%	1.92%
Ownership								
For profit, incorporated	0.59%	1.46%	1.15%	0.89%	1.18%	0.90%	0.71%	0.69%
For profit, unincorporated	0.96%	2.55%	2.67%	1.77%	1.89%	1.68%	1.49%	1.15%
Nonprofit	0.74%	3.07%	3.63%	1.82%	1.30%	1.04%	2.00%	0.79%
Age of firm								
Less than 5 years	2.57%	4.02%	3.94%	3.35%	5.75%	15.65%	2.37%	4.60%
5-9 years	2.31%	3.12%	2.76%	2.71%	3.81%	7.25%	1.80%	3.34%
10-19 years	1.58%	2.34%	2.16%	1.64%	2.85%	4.63%	1.22%	2.36%
20 or more years	0.48%	1.55%	1.28%	0.85%	0.87%	0.67%	0.78%	0.52%
Multi/single status								
2 or more locations	0.55%	7.20%	2.22%	1.38%	0.83%	0.68%	1.64%	0.56%
1 location only	0.75%	1.22%	1.08%	0.86%	1.69%	5.44%	0.66%	1.28%
Percent full-time employees								
Less than 25%	1.71%	5.20%	4.94%	3.85%	3.94%	2.12%	3.38%	1.83%
25-49 %	1.53%	3.72%	3.64%	2.50%	2.79%	2.36%	2.12%	1.72%
50-74 %	1.01%	2.65%	2.26%	2.37%	2.34%	1.53%	1.52%	1.19%
75% or more	0.50%	1.37%	1.14%	0.81%	0.98%	0.78%	0.69%	0.58%
Union presence								
No union employees	0.48%	1.18%	1.01%	0.74%	0.87%	0.83%	0.61%	0.57%
Has union employees	1.21%	11.03%	7.14%	4.17%	3.27%	1.37%	4.23%	1.24%
Percent low-wage employees								
50% or more low-wage	1.17%	4.75%	3.00%	2.05%	2.02%	1.69%	1.96%	1.27%
Less than 50% low-wage	0.46%	1.24%	1.04%	0.76%	0.91%	0.72%	0.63%	0.53%
Percent women employees								
Less than 25%	0.86%	2.22%	1.67%	1.13%	1.61%	1.57%	0.99%	1.06%
25-49 %	0.90%	2.75%	2.14%	1.63%	1.99%	1.27%	1.35%	1.01%
50-74 %	0.87%	2.23%	2.64%	1.88%	1.46%	1.24%	1.51%	0.96%
75% or more	0.86%	2.20%	1.62%	1.46%	1.62%	1.31%	1.10%	1.00%
Percent age 50 or older employees								
Less than 25%	0.75%	1.84%	1.54%	1.11%	1.33%	1.36%	0.89%	0.92%
25-49 %	0.66%	2.60%	1.79%	1.20%	1.21%	0.91%	1.15%	0.72%
50-74 %	1.13%	2.29%	2.19%	1.73%	2.71%	1.78%	1.37%	1.36%
75% or more	3.14%	3.25%	3.46%	5.18%	9.40%	3.35%	2.50%	5.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.4 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30,115,435	4,567,491	3,469,406	4,835,924	5,445,403	11,797,210	10,758,462	19,356,973
Industry group **								
Agric., fish., forest.	188,911	88,700	24,786 *	35,604 *	34,856 *	--	128,534	60,377 *
Mining and manufacturing	474,631	123,628	77,039	91,354	79,083	103,527 *	249,812	224,819
Construction	440,157	236,152	59,356	76,425	40,600 *	27,623 *	352,996	87,160
Utilities and transp.	530,214	98,394	45,462	72,584	81,580 *	232,194	182,545	347,670
Wholesale trade	397,926	97,102	54,972	77,322	63,418	105,113	194,209	203,717
Fin. svs. and real estate	997,504	257,720	59,373	76,138	209,543	394,730	350,802	646,702
Retail trade	5,628,896	909,171	445,686	491,535	539,176	3,243,328	1,616,607	4,012,289
Professional services	7,489,169	981,783	706,654	956,526	1,933,911	2,910,294	2,180,574	5,308,595
Other services	13,968,027	1,774,841	1,996,077	2,958,437	2,463,236	4,775,436	5,502,382	8,465,645
Ownership								
For profit, incorporated	18,811,637	2,537,662	2,086,284	2,854,871	3,041,150	8,291,669	6,300,055	12,511,582
For profit, unincorporated	6,054,946	1,445,224	930,385	1,239,688	1,071,783	1,367,868	3,003,830	3,051,116
Nonprofit	5,248,851	584,605	452,737	741,365	1,332,471	2,137,673	1,454,577	3,794,274
Age of firm								
Less than 5 years	2,720,034	1,136,080	594,379	612,316	353,211	--	2,088,883	631,151
5-9 years	2,848,385	721,484	634,790	739,638	556,114	196,359	1,748,339	1,100,046
10-19 years	4,224,134	1,022,809	753,199	1,078,774	850,597	518,754	2,419,277	1,804,857
20 or more years	20,322,882	1,687,118	1,487,038	2,405,197	3,685,481	11,058,048	4,501,963	15,820,919
Multi/single status								
2 or more locations	15,114,707	41,328 *	173,736	884,499	2,850,743	11,164,401	607,883	14,506,824
1 location only	15,000,728	4,526,163	3,295,670	3,951,425	2,594,661	632,809	10,150,579	4,850,149
Percent full-time employees								
Less than 25%	10,817,534	2,276,547	1,684,879	1,878,083	1,825,698	3,152,328	5,195,961	5,621,573
25-49 %	8,885,651	950,043	776,606	1,472,906	1,637,960	4,048,136	2,463,105	6,422,546
50-74 %	6,156,062	1,029,255	630,388	912,128	1,195,527	2,388,765	2,095,378	4,060,685
75% or more	4,256,188	311,646	377,534	572,807	786,219	2,207,982	1,004,018	3,252,170
Union presence								
No union employees	26,862,688	4,482,513	3,404,833	4,733,979	4,932,091	9,309,271	10,565,116	16,297,572
Has union employees	3,252,747	84,978	64,573 *	101,945	513,312	2,487,939	193,346	3,059,401
Percent low-wage employees								
50% or more low-wage	14,050,896	1,811,780	1,483,093	2,449,307	2,719,804	5,586,911	4,745,047	9,305,849
Less than 50% low-wage	16,064,539	2,755,711	1,986,313	2,386,617	2,725,599	6,210,300	6,013,415	10,051,124
Percent women employees								
Less than 25%	2,968,133	1,039,008	420,525	598,430	390,270	519,901	1,808,265	1,159,868
25-49 %	6,230,801	596,274	635,464	986,742	992,868	3,019,453	1,747,360	4,483,440
50-74 %	11,865,392	1,177,774	1,071,905	1,830,121	2,233,563	5,552,029	3,331,848	8,533,544
75% or more	9,051,109	1,754,435	1,341,512	1,420,631	1,828,703	2,705,828	3,870,989	5,180,120
Percent age 50 or older employees								
Less than 25%	16,316,318	2,147,151	2,207,112	3,243,452	2,888,603	5,830,000	6,291,185	10,025,133
25-49 %	9,455,324	881,455	698,016	1,102,389	1,815,197	4,958,267	2,077,975	7,377,349
50-74 %	3,082,832	808,232	417,930	374,142	617,238	865,290	1,425,814	1,657,018
75% or more	1,260,961	730,654	146,347	115,941	124,366	143,653 *	963,488	297,473

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	498,666	113,788	121,433	160,303	219,693	400,000	195,144	463,416
Industry group **								
Agric., fish., forest.	27,274	12,259	10,390 *	13,409 *	17,359 *	--	17,365	21,058 *
Mining and manufacturing	47,355	16,453	15,778	18,033	13,678	34,838 *	25,741	39,768
Construction	40,696	30,542	10,049	12,682	15,276 *	15,162 *	34,126	22,180
Utilities and transp.	70,507	18,876	11,235	20,108	29,791 *	56,594	24,754	66,025
Wholesale trade	37,719	13,720	10,270	15,068	17,242	24,618	20,190	31,867
Fin. svs. and real estate	63,067	24,312	9,959	14,366	33,553	44,274	27,375	56,823
Retail trade	238,498	61,518	46,470	52,165	70,946	208,234	82,367	223,922
Professional services	229,892	52,622	50,839	63,862	148,365	148,529	83,626	214,534
Other services	407,112	86,351	104,482	145,281	157,134	324,408	172,299	370,803
Ownership								
For profit, incorporated	429,071	89,634	98,986	129,945	177,060	351,285	162,820	398,923
For profit, unincorporated	210,910	74,532	64,942	88,673	93,096	136,830	112,667	179,176
Nonprofit	224,671	43,066	47,427	66,212	119,105	167,400	80,291	210,046
Age of firm								
Less than 5 years	135,553	71,147	59,871	68,435	71,574	--	100,966	90,898
5-9 years	149,150	49,184	59,004	69,107	98,465	45,033	87,860	121,041
10-19 years	180,002	57,060	55,072	74,220	97,162	107,110	95,604	153,142
20 or more years	450,693	74,726	81,569	122,607	172,717	388,540	144,869	427,839
Multi/single status								
2 or more locations	400,216	13,587 *	21,919	78,931	116,728	377,464	71,815	393,897
1 location only	316,372	113,414	120,492	143,443	193,417	140,573	185,616	261,886
Percent full-time employees								
Less than 25%	345,156	98,841	106,700	130,965	163,463	236,855	177,540	296,879
25-49 %	342,771	58,824	56,709	94,080	137,528	290,810	98,732	328,885
50-74 %	211,595	48,157	40,268	59,473	91,871	171,098	70,408	199,976
75% or more	118,731	19,488	19,402	26,932	40,411	105,530	33,061	114,304
Union presence								
No union employees	473,451	113,511	120,313	159,567	201,676	377,192	194,500	436,262
Has union employees	191,176	14,883	20,049 *	21,942	95,171	162,966	27,491	189,194
Percent low-wage employees								
50% or more low-wage	374,926	83,084	86,343	137,249	176,187	280,910	159,209	340,955
Less than 50% low-wage	370,500	89,972	92,797	99,225	144,775	307,211	138,410	345,476
Percent women employees								
Less than 25%	135,716	57,789	36,056	55,447	54,470	88,789	79,887	109,961
25-49 %	299,599	42,880	58,548	99,544	92,574	257,676	104,461	281,096
50-74 %	356,159	60,694	73,795	105,272	152,176	291,700	122,263	335,394
75% or more	244,539	85,685	81,032	78,434	141,857	143,915	125,884	210,507
Percent age 50 or older employees								
Less than 25%	367,492	89,018	102,425	142,650	165,851	269,481	172,423	327,289
25-49 %	335,032	53,368	54,684	80,639	140,938	284,251	87,324	323,755
50-74 %	170,918	57,824	48,352	39,243	76,607	131,915	78,480	151,971
75% or more	85,318	44,319	22,851	19,573	36,262	55,796 *	52,845	67,020

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Totals may not sum exactly because of rounding.

Table I.B.4.a Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30,115,435	15.2%	11.5%	16.1%	18.1%	39.2%	35.7%	64.3%
Industry group **								
Agric., fish., forest.	188,911	47.0%	13.1% *	18.8% *	18.5% *	2.6% *	68.0%	32.0%
Mining and manufacturing	474,631	26.0%	16.2%	19.2%	16.7%	21.8%	52.6%	47.4%
Construction	440,157	53.7%	13.5%	17.4%	9.2% *	6.3% *	80.2%	19.8%
Utilities and transp.	530,214	18.6%	8.6%	13.7%	15.4% *	43.8%	34.4%	65.6%
Wholesale trade	397,926	24.4%	13.8%	19.4%	15.9%	26.4%	48.8%	51.2%
Fin. svs. and real estate	997,504	25.8%	6.0%	7.6%	21.0%	39.6%	35.2%	64.8%
Retail trade	5,628,896	16.2%	7.9%	8.7%	9.6%	57.6%	28.7%	71.3%
Professional services	7,489,169	13.1%	9.4%	12.8%	25.8%	38.9%	29.1%	70.9%
Other services	13,968,027	12.7%	14.3%	21.2%	17.6%	34.2%	39.4%	60.6%
Ownership								
For profit, incorporated	18,811,637	13.5%	11.1%	15.2%	16.2%	44.1%	33.5%	66.5%
For profit, unincorporated	6,054,946	23.9%	15.4%	20.5%	17.7%	22.6%	49.6%	50.4%
Nonprofit	5,248,851	11.1%	8.6%	14.1%	25.4%	40.7%	27.7%	72.3%
Age of firm								
Less than 5 years	2,720,034	41.8%	21.9%	22.5%	13.0%	0.9% *	76.8%	23.2%
5-9 years	2,848,385	25.3%	22.3%	26.0%	19.5%	6.9%	61.4%	38.6%
10-19 years	4,224,134	24.2%	17.8%	25.5%	20.1%	12.3%	57.3%	42.7%
20 or more years	20,322,882	8.3%	7.3%	11.8%	18.1%	54.4%	22.2%	77.8%
Multi/single status								
2 or more locations	15,114,707	0.3% *	1.1%	5.9%	18.9%	73.9%	4.0%	96.0%
1 location only	15,000,728	30.2%	22.0%	26.3%	17.3%	4.2%	67.7%	32.3%
Percent full-time employees								
Less than 25%	10,817,534	21.0%	15.6%	17.4%	16.9%	29.1%	48.0%	52.0%
25-49 %	8,885,651	10.7%	8.7%	16.6%	18.4%	45.6%	27.7%	72.3%
50-74 %	6,156,062	16.7%	10.2%	14.8%	19.4%	38.8%	34.0%	66.0%
75% or more	4,256,188	7.3%	8.9%	13.5%	18.5%	51.9%	23.6%	76.4%
Union presence								
No union employees	26,862,688	16.7%	12.7%	17.6%	18.4%	34.7%	39.3%	60.7%
Has union employees	3,252,747	2.6%	2.0% *	3.1%	15.8%	76.5%	5.9%	94.1%
Percent low-wage employees								
50% or more low-wage	14,050,896	12.9%	10.6%	17.4%	19.4%	39.8%	33.8%	66.2%
Less than 50% low-wage	16,064,539	17.2%	12.4%	14.9%	17.0%	38.7%	37.4%	62.6%
Percent women employees								
Less than 25%	2,968,133	35.0%	14.2%	20.2%	13.1%	17.5%	60.9%	39.1%
25-49 %	6,230,801	9.6%	10.2%	15.8%	15.9%	48.5%	28.0%	72.0%
50-74 %	11,865,392	9.9%	9.0%	15.4%	18.8%	46.8%	28.1%	71.9%
75% or more	9,051,109	19.4%	14.8%	15.7%	20.2%	29.9%	42.8%	57.2%
Percent age 50 or older employees								
Less than 25%	16,316,318	13.2%	13.5%	19.9%	17.7%	35.7%	38.6%	61.4%
25-49 %	9,455,324	9.3%	7.4%	11.7%	19.2%	52.4%	22.0%	78.0%
50-74 %	3,082,832	26.2%	13.6%	12.1%	20.0%	28.1%	46.3%	53.7%
75% or more	1,260,961	57.9%	11.6%	9.2%	9.9%	11.4% *	76.4%	23.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.4.a Standard errors for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	498,666	0.41%	0.41%	0.52%	0.67%	0.91%	0.70%	0.70%
Industry group **								
Agric., fish., forest.	27,274	6.97%	5.09% *	6.24% *	7.77% *	1.34% *	8.14%	8.14%
Mining and manufacturing	47,355	3.54%	3.18%	3.55%	2.88%	5.93%	5.11%	5.11%
Construction	40,696	4.60%	2.32%	2.83%	3.25% *	3.27% *	4.32%	4.32%
Utilities and transp.	70,507	3.75%	2.24%	3.71%	5.11% *	6.94%	5.27%	5.27%
Wholesale trade	37,719	3.38%	2.56%	3.49%	3.88%	4.93%	4.69%	4.69%
Fin. svs. and real estate	63,067	2.35%	1.01%	1.41%	2.89%	3.22%	2.68%	2.68%
Retail trade	238,498	1.13%	0.83%	0.92%	1.20%	1.97%	1.55%	1.55%
Professional services	229,892	0.73%	0.68%	0.84%	1.60%	1.52%	1.15%	1.15%
Other services	407,112	0.65%	0.77%	1.01%	1.05%	1.65%	1.29%	1.29%
Ownership								
For profit, incorporated	429,071	0.51%	0.53%	0.68%	0.87%	1.21%	0.92%	0.92%
For profit, unincorporated	210,910	1.22%	1.05%	1.34%	1.38%	1.85%	1.75%	1.75%
Nonprofit	224,671	0.87%	0.90%	1.23%	1.93%	2.22%	1.57%	1.57%
Age of firm								
Less than 5 years	135,553	2.36%	1.99%	2.18%	2.36%	0.50% *	2.71%	2.71%
5-9 years	149,150	1.80%	1.94%	2.17%	2.89%	1.51%	2.87%	2.87%
10-19 years	180,002	1.42%	1.30%	1.65%	1.98%	2.26%	2.30%	2.30%
20 or more years	450,693	0.38%	0.41%	0.59%	0.80%	1.09%	0.73%	0.73%
Multi/single status								
2 or more locations	400,216	0.09% *	0.15%	0.52%	0.80%	0.96%	0.47%	0.47%
1 location only	316,372	0.82%	0.78%	0.88%	1.11%	0.90%	1.26%	1.26%
Percent full-time employees								
Less than 25%	345,156	0.97%	0.97%	1.13%	1.35%	1.70%	1.57%	1.57%
25-49 %	342,771	0.72%	0.67%	1.08%	1.43%	2.03%	1.31%	1.31%
50-74 %	211,595	0.86%	0.68%	0.96%	1.35%	1.88%	1.34%	1.34%
75% or more	118,731	0.47%	0.48%	0.66%	0.92%	1.37%	0.87%	0.87%
Union presence								
No union employees	473,451	0.46%	0.46%	0.58%	0.69%	1.00%	0.78%	0.78%
Has union employees	191,176	0.47%	0.62% *	0.68%	2.60%	2.65%	0.87%	0.87%
Percent low-wage employees								
50% or more low-wage	374,926	0.62%	0.62%	0.92%	1.12%	1.40%	1.12%	1.12%
Less than 50% low-wage	370,500	0.61%	0.58%	0.63%	0.84%	1.29%	0.97%	0.97%
Percent women employees								
Less than 25%	135,716	1.93%	1.22%	1.72%	1.69%	2.54%	2.49%	2.49%
25-49 %	299,599	0.77%	0.97%	1.53%	1.45%	2.44%	1.75%	1.75%
50-74 %	356,159	0.55%	0.63%	0.87%	1.17%	1.55%	1.09%	1.09%
75% or more	244,539	0.91%	0.86%	0.84%	1.33%	1.29%	1.28%	1.28%
Percent age 50 or older employees								
Less than 25%	367,492	0.56%	0.63%	0.82%	0.92%	1.20%	1.02%	1.02%
25-49 %	335,032	0.61%	0.60%	0.86%	1.36%	1.74%	1.04%	1.04%
50-74 %	170,918	1.95%	1.54%	1.30%	2.28%	3.29%	2.66%	2.66%
75% or more	85,318	3.67%	1.77%	1.54%	2.66%	3.96% *	4.18%	4.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table I.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.3%	17.4%	34.0%	61.8%	93.4%	99.5%	31.6%	95.0%
Industry group **								
Agric., fish., forest.	47.9%	9.2% *	70.9%	72.2%	97.8%	100.0%	27.2%	92.0%
Mining and manufacturing	65.3%	15.6% *	66.5%	62.9%	99.5%	100.0%	36.7%	97.1%
Construction	47.0%	14.8%	71.2%	80.4%	100.0%	100.0%	34.6%	97.4%
Utilities and transp.	74.1%	18.0% *	35.9% *	66.5%	95.9%	100.0%	28.7%	97.9%
Wholesale trade	73.7%	34.1%	56.9%	77.9%	100.0%	100.0%	47.8%	98.3%
Fin. svs. and real estate	78.1%	26.8%	58.2%	96.2%	98.7%	100.0%	38.6%	99.5%
Retail trade	78.6%	15.3%	38.6%	73.4%	98.6%	99.3%	28.3%	98.9%
Professional services	79.7%	23.4%	48.8%	71.7%	93.4%	99.6%	41.2%	95.5%
Other services	66.7%	13.6%	23.4%	54.6%	91.1%	99.5%	27.4%	92.2%
Ownership								
For profit, incorporated	73.6%	17.3%	34.6%	58.3%	91.4%	99.3%	31.9%	94.6%
For profit, unincorporated	58.4%	13.0%	25.6%	60.7%	92.5%	99.9%	24.0%	92.2%
Nonprofit	84.0%	28.7%	48.2%	77.1%	98.6%	100.0%	45.7%	98.7%
Age of firm								
Less than 5 years	35.1%	12.4%	22.9%	55.2%	89.3%	98.2%	20.3%	84.1%
5-9 years	45.7%	11.4%	24.1%	56.4%	81.8%	99.3%	23.4%	81.1%
10-19 years	53.5%	16.7%	27.0%	57.6%	87.8%	100.0%	29.5%	85.8%
20 or more years	84.9%	23.6%	46.1%	66.9%	96.8%	99.5%	41.0%	97.4%
Multi/single status								
2 or more locations	96.6%	42.6% *	45.0%	72.5%	96.4%	99.6%	58.1%	98.2%
1 location only	47.9%	17.1%	33.4%	59.4%	90.1%	98.3%	30.0%	85.3%
Percent full-time employees								
Less than 25%	54.9%	7.5%	18.1%	42.5%	84.8%	98.8%	17.7%	89.3%
25-49 %	80.6%	19.2%	38.5%	69.7%	98.3%	99.8%	38.0%	96.9%
50-74 %	78.4%	29.2%	50.9%	74.2%	96.4%	99.5%	42.7%	96.9%
75% or more	90.7%	44.5%	67.1%	84.7%	98.5%	100.0%	64.6%	98.7%
Union presence								
No union employees	69.6%	17.4%	33.8%	61.4%	93.0%	99.6%	31.5%	94.3%
Has union employees	94.7%	13.6% *	41.9% *	78.3%	96.8%	99.1%	36.2%	98.4%
Percent low-wage employees								
50% or more low-wage	69.6%	8.3%	18.0%	52.3%	92.5%	99.5%	21.8%	93.9%
Less than 50% low-wage	74.8%	23.3%	45.9%	71.5%	94.2%	99.5%	39.3%	96.0%
Percent women employees								
Less than 25%	57.7%	18.0%	47.8%	72.8%	97.6%	97.7%	33.3%	95.8%
25-49 %	81.4%	23.9%	37.0%	70.8%	98.6%	99.8%	41.9%	96.7%
50-74 %	76.6%	18.9%	30.3%	53.4%	91.7%	99.4%	30.4%	94.7%
75% or more	65.3%	13.7%	31.1%	61.7%	91.7%	99.6%	27.1%	93.8%
Percent age 50 or older employees								
Less than 25%	69.2%	14.7%	28.6%	57.4%	92.5%	99.6%	30.2%	93.6%
25-49 %	84.0%	20.4%	46.3%	70.5%	95.8%	99.3%	38.5%	96.8%
50-74 %	68.0%	23.4%	42.1%	76.6%	93.7%	100.0%	34.8%	96.5%
75% or more	36.3%	15.0%	31.7%	54.6%	77.8%	98.9%	20.6%	87.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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* 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.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, 2019

Characteristics	Total	Less than 10 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%	1.05%	1.77%	1.72%	1.18%	0.17%	1.01%	0.46%
Industry group **								
Agric., fish., forest.	7.40%	3.83% *	13.78%	14.24%	1.93%	0.00%	7.27%	5.71%
Mining and manufacturing	4.25%	4.72% *	9.08%	9.98%	0.32%	0.02%	4.98%	1.95%
Construction	4.61%	3.74%	7.21%	6.61%	0.00%	0.00%	4.21%	2.14%
Utilities and transp.	4.49%	6.78% *	12.21% *	12.03%	3.85%	0.00%	5.94%	1.46%
Wholesale trade	3.64%	6.96%	9.86%	8.03%	0.00%	0.00%	5.20%	1.56%
Fin. svs. and real estate	2.08%	4.68%	8.22%	1.71%	0.74%	0.00%	3.95%	0.26%
Retail trade	1.31%	2.68%	5.27%	4.18%	0.59%	0.46%	2.42%	0.42%
Professional services	1.03%	2.45%	3.66%	3.11%	1.82%	0.30%	1.95%	0.82%
Other services	1.19%	1.50%	2.36%	2.51%	2.14%	0.22%	1.63%	0.90%
Ownership								
For profit, incorporated	0.84%	1.37%	2.33%	2.32%	1.85%	0.24%	1.37%	0.61%
For profit, unincorporated	1.64%	1.73%	3.06%	3.45%	2.54%	0.06%	1.72%	1.40%
Nonprofit	1.15%	3.49%	5.28%	3.42%	0.82%	0.01%	2.84%	0.48%
Age of firm								
Less than 5 years	2.64%	2.18%	4.12%	5.47%	5.84%	1.41%	2.00%	4.66%
5-9 years	2.71%	1.86%	3.74%	4.58%	7.02%	0.60%	2.17%	4.16%
10-19 years	2.09%	2.12%	3.23%	3.43%	3.80%	0.05%	1.96%	2.51%
20 or more years	0.59%	1.89%	2.83%	2.38%	0.80%	0.18%	1.71%	0.32%
Multi/single status								
2 or more locations	0.30%	17.00% *	6.18%	3.33%	0.75%	0.16%	5.37%	0.24%
1 location only	1.15%	1.04%	1.84%	1.94%	2.31%	1.39%	0.98%	1.66%
Percent full-time employees								
Less than 25%	1.54%	1.39%	2.83%	3.72%	3.04%	0.57%	1.76%	1.35%
25-49 %	1.06%	2.43%	3.64%	2.71%	1.49%	0.12%	2.04%	0.58%
50-74 %	1.04%	2.26%	3.27%	2.66%	1.43%	0.33%	1.76%	0.62%
75% or more	0.53%	3.26%	2.46%	1.95%	0.73%	0.04%	1.60%	0.34%
Union presence								
No union employees	0.71%	1.07%	1.78%	1.75%	1.27%	0.14%	1.03%	0.53%
Has union employees	0.96%	4.82% *	14.76% *	8.01%	2.46%	0.63%	6.66%	0.69%
Percent low-wage employees								
50% or more low-wage	1.05%	1.21%	2.14%	2.86%	1.68%	0.21%	1.73%	0.70%
Less than 50% low-wage	0.83%	1.51%	2.46%	2.04%	1.66%	0.26%	1.24%	0.61%
Percent women employees								
Less than 25%	2.16%	2.31%	4.32%	4.76%	1.29%	1.62%	2.08%	1.17%
25-49 %	1.29%	2.97%	4.44%	3.89%	0.63%	0.16%	3.18%	0.68%
50-74 %	1.02%	2.11%	3.28%	2.95%	2.26%	0.28%	1.87%	0.79%
75% or more	1.22%	1.60%	2.78%	2.73%	2.04%	0.32%	1.44%	0.91%
Percent age 50 or older employees								
Less than 25%	0.94%	1.49%	2.15%	2.25%	1.77%	0.17%	1.45%	0.72%
25-49 %	0.92%	2.31%	3.99%	3.29%	1.53%	0.35%	2.10%	0.59%
50-74 %	2.22%	3.00%	5.65%	4.11%	1.92%	0.00%	2.59%	0.85%
75% or more	3.73%	2.35%	6.98%	8.40%	16.13%	0.97%	2.37%	7.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.4%	29.7%	16.4%	15.8%	16.8%	26.6%	18.6%	23.1%
Industry group **								
Agric., fish., forest.	26.2% *	78.2%	0.9% *	--	1.2% *	76.5%	21.4% *	29.2% *
Mining and manufacturing	42.4%	7.1% *	36.1% *	18.9%	27.2%	76.7%	25.9% *	49.3%
Construction	23.8%	52.2%	23.2% *	22.2%	10.5% *	11.9% *	29.0%	16.4% *
Utilities and transp.	38.8%	--	20.1% *	11.1% *	58.2%	38.2%	29.8% *	40.2%
Wholesale trade	20.7%	28.9% *	25.0%	25.0% *	30.8% *	8.2% *	22.6%	19.8% *
Fin. svs. and real estate	37.4%	26.4%	21.8%	17.2%	34.8%	45.8%	22.1%	40.6%
Retail trade	18.5%	27.6% *	11.7% *	17.1%	24.4% *	17.7%	20.9%	18.2%
Professional services	29.8%	37.9%	23.2%	25.2%	15.9%	39.7%	26.4%	30.4%
Other services	16.8%	19.3%	9.7%	10.3%	12.3%	21.8%	10.9%	18.0%
Ownership								
For profit, incorporated	22.1%	33.3%	15.6%	16.3%	17.6%	24.8%	19.4%	22.6%
For profit, unincorporated	18.5%	35.3%	19.2%	15.6%	16.9%	18.9%	21.6%	17.7%
Nonprofit	26.2%	14.0% *	15.8%	14.5%	15.2%	38.1%	12.7%	28.6%
Age of firm								
Less than 5 years	24.2%	35.8%	27.0% *	14.6% *	29.2%	--	23.8%	24.5%
5-9 years	15.2%	32.1%	12.4% *	15.6%	11.2% *	18.6%	15.1%	15.2%
10-19 years	18.4%	32.7%	16.6%	20.3%	17.7%	13.0%	22.1%	16.7%
20 or more years	23.3%	25.8%	15.1%	14.3%	16.3%	27.4%	16.8%	24.1%
Multi/single status								
2 or more locations	24.9%	0.0%	16.2% *	14.3%	17.7%	27.4%	12.7%	25.2%
1 location only	17.1%	30.4%	16.4%	16.2%	15.8%	10.7%	19.3%	15.6%
Percent full-time employees								
Less than 25%	20.3%	33.6%	13.5% *	10.9%	16.1%	24.8%	15.3%	21.3%
25-49 %	16.4%	18.1%	8.9% *	15.1%	10.6%	19.6%	14.6%	16.7%
50-74 %	23.3%	33.4%	14.0%	18.5%	19.0%	26.7%	20.5%	23.9%
75% or more	35.4%	32.3%	31.5%	21.3%	27.9%	41.7%	26.4%	37.2%
Union presence								
No union employees	20.3%	29.2%	16.6%	15.5%	15.3%	24.0%	18.5%	20.7%
Has union employees	34.9%	--	--	23.9%	31.0%	36.2%	20.9% *	35.2%
Percent low-wage employees								
50% or more low-wage	19.6%	23.6%	10.1%	11.4%	12.4%	25.2%	13.0%	20.4%
Less than 50% low-wage	24.6%	31.2%	18.2%	19.0%	21.2%	27.8%	21.0%	25.5%
Percent women employees								
Less than 25%	23.1%	33.6%	24.3%	16.2%	14.2%	31.5%	22.8%	23.3%
25-49 %	22.5%	33.0%	12.4%	16.2%	17.6%	25.9%	18.1%	23.3%
50-74 %	20.1%	26.7%	13.5%	13.2%	17.2%	22.5%	17.3%	20.4%
75% or more	25.6%	27.5%	17.0%	18.1%	16.5%	34.7%	17.7%	27.3%
Percent age 50 or older employees								
Less than 25%	21.2%	28.9%	15.0%	14.6%	14.7%	26.6%	17.1%	22.1%
25-49 %	24.5%	28.9%	15.1%	16.5%	19.7%	27.8%	18.0%	25.2%
50-74 %	22.4%	36.0%	22.6%	22.2%	19.5%	21.4%	25.1%	21.6%
75% or more	14.1%	22.4%	20.0% *	11.5% *	7.8% *	11.3% *	18.5%	10.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.80%	2.73%	1.76%	1.41%	1.46%	1.29%	1.27%	0.92%
Industry group **								
Agric., fish., forest.	11.17% *	13.52%	0.86% *	--	1.12% *	14.53%	10.37% *	16.75% *
Mining and manufacturing	7.15%	5.67% *	13.73% *	3.37%	7.18%	8.65%	8.56% *	8.68%
Construction	4.24%	9.69%	6.99% *	6.54%	4.37% *	9.67% *	5.06%	6.27% *
Utilities and transp.	6.89%	--	7.16% *	5.15% *	16.64%	8.06%	9.54% *	7.85%
Wholesale trade	4.95%	9.55% *	5.89%	10.84% *	15.98% *	2.50% *	4.43%	6.98% *
Fin. svs. and real estate	3.23%	7.86%	5.96%	3.73%	7.28%	4.81%	4.50%	3.74%
Retail trade	1.61%	9.20% *	3.81% *	3.98%	7.42% *	1.66%	4.16%	1.73%
Professional services	1.34%	4.74%	3.83%	3.40%	1.83%	2.10%	2.68%	1.52%
Other services	1.35%	3.90%	1.88%	1.63%	1.68%	2.47%	1.48%	1.59%
Ownership								
For profit, incorporated	1.09%	3.71%	2.08%	1.93%	2.26%	1.61%	1.70%	1.25%
For profit, unincorporated	1.71%	6.15%	4.82%	2.99%	2.84%	3.32%	3.07%	1.99%
Nonprofit	1.53%	4.23% *	3.73%	2.64%	2.04%	3.02%	2.05%	1.81%
Age of firm								
Less than 5 years	3.59%	7.19%	8.96% *	4.60% *	8.23%	--	4.06%	5.61%
5-9 years	2.07%	7.20%	3.97% *	3.38%	4.03% *	4.20%	2.56%	2.78%
10-19 years	1.96%	5.73%	2.69%	3.94%	3.68%	3.52%	3.33%	2.36%
20 or more years	0.95%	3.90%	2.02%	1.62%	1.71%	1.36%	1.56%	1.04%
Multi/single status								
2 or more locations	1.05%	0.00%	5.09% *	2.24%	1.51%	1.33%	3.08%	1.07%
1 location only	1.15%	2.77%	1.85%	1.67%	2.60%	3.08%	1.35%	1.72%
Percent full-time employees								
Less than 25%	2.07%	7.85%	4.27% *	3.10%	3.44%	3.33%	3.14%	2.36%
25-49 %	1.26%	4.36%	2.93% *	2.55%	1.93%	2.00%	2.40%	1.40%
50-74 %	1.40%	4.20%	3.20%	2.73%	2.89%	2.30%	2.07%	1.66%
75% or more	1.12%	5.09%	2.84%	1.75%	2.49%	1.72%	1.80%	1.31%
Union presence								
No union employees	0.82%	2.75%	1.80%	1.43%	1.25%	1.44%	1.29%	0.95%
Has union employees	2.55%	--	--	6.63%	8.69%	2.64%	6.51% *	2.60%
Percent low-wage employees								
50% or more low-wage	1.36%	5.61%	2.86%	2.12%	2.11%	2.08%	2.39%	1.49%
Less than 50% low-wage	0.97%	3.08%	2.12%	1.80%	1.98%	1.62%	1.45%	1.16%
Percent women employees								
Less than 25%	2.77%	6.83%	5.07%	2.57%	3.47%	7.80%	2.96%	3.96%
25-49 %	1.67%	6.17%	3.42%	3.32%	3.21%	2.55%	3.15%	1.88%
50-74 %	1.41%	4.89%	2.65%	2.66%	2.81%	2.01%	2.51%	1.56%
75% or more	1.21%	4.15%	3.07%	2.35%	1.88%	2.04%	1.78%	1.43%
Percent age 50 or older employees								
Less than 25%	1.15%	4.08%	2.57%	1.90%	2.09%	1.89%	1.87%	1.33%
25-49 %	1.34%	4.83%	2.62%	2.44%	2.44%	1.96%	1.88%	1.48%
50-74 %	2.40%	6.98%	5.12%	3.99%	4.20%	4.51%	3.53%	2.92%
75% or more	2.65%	5.43%	7.37% *	4.10% *	3.18% *	5.52% *	3.60%	3.30% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	40.1%	53.1%	36.6%	32.2%	46.3%	38.8%	41.0%	39.9%
Industry group **								
Agric., fish., forest.	48.6%	--	--	--	--	0.0%	--	--
Mining and manufacturing	43.8%	--	30.5%	54.3%	63.1%	40.6% *	30.8%	46.7%
Construction	53.3%	83.7%	--	23.3% *	52.5%	--	64.0%	26.1% *
Utilities and transp.	48.8%	--	--	--	44.1%	56.1%	22.8% *	51.8%
Wholesale trade	53.1%	--	36.9% *	60.0% *	52.1%	46.9%	45.1%	57.4%
Fin. svs. and real estate	52.7%	73.7%	--	42.1%	67.4%	44.9%	66.4%	51.1%
Retail trade	43.9%	48.6% *	61.6%	26.9%	55.1%	42.2%	37.5%	44.7%
Professional services	50.7%	51.5%	24.5%	34.8%	46.8%	55.8%	41.3%	52.1%
Other services	21.5%	45.8%	38.9%	25.9%	34.7%	15.4%	34.7%	19.9%
Ownership								
For profit, incorporated	35.8%	47.6%	36.9%	34.7%	44.5%	33.0%	39.7%	35.3%
For profit, unincorporated	41.8%	66.3%	37.1%	23.8%	52.6%	37.7%	45.2%	40.8%
Nonprofit	50.3%	--	34.8%	36.3%	45.4%	53.6%	38.7%	51.2%
Age of firm								
Less than 5 years	44.8%	63.7%	32.7% *	30.0% *	47.7%	--	46.9%	43.1%
5-9 years	36.5%	57.9%	55.0%	28.0%	41.0%	20.4% *	47.9%	31.3%
10-19 years	41.3%	46.0%	47.2%	41.1%	48.7%	20.3% *	46.7%	38.0%
20 or more years	39.9%	50.6%	31.1%	29.1%	46.0%	39.4%	34.7%	40.3%
Multi/single status								
2 or more locations	39.1%	--	19.7% *	42.8%	43.5%	38.4%	32.3%	39.2%
1 location only	42.9%	53.1%	37.7%	29.7%	49.9%	56.1%	41.6%	44.0%
Percent full-time employees								
Less than 25%	33.9%	57.0%	38.2%	56.8%	47.4%	25.0%	53.0%	31.4%
25-49 %	35.0%	36.0%	23.7% *	24.1%	42.2%	36.0%	25.5%	36.3%
50-74 %	42.0%	57.7%	29.5%	22.3%	42.1%	44.2%	43.8%	41.6%
75% or more	48.3%	50.4%	44.0%	35.9%	52.3%	49.0%	40.3%	49.4%
Union presence								
No union employees	38.0%	53.7%	36.4%	33.0%	43.0%	36.0%	41.1%	37.4%
Has union employees	47.4%	--	--	13.4% *	61.2%	45.8%	34.1% *	47.6%
Percent low-wage employees								
50% or more low-wage	26.2%	67.9%	28.2% *	31.5% *	35.4%	22.5%	45.3%	24.7%
Less than 50% low-wage	49.1%	50.5%	37.9%	32.6%	52.5%	52.1%	39.8%	51.0%
Percent women employees								
Less than 25%	52.3%	51.9%	47.8%	37.3%	42.9%	63.6%	44.5%	56.4%
25-49 %	42.0%	52.4%	49.0%	30.9%	44.5%	42.2%	36.2%	42.8%
50-74 %	35.0%	60.3%	44.0%	41.0%	52.3%	28.0%	52.3%	33.2%
75% or more	41.5%	48.3%	19.1%	23.9%	40.3%	46.0%	31.0%	43.0%
Percent age 50 or older employees								
Less than 25%	35.2%	57.3%	33.5%	30.3%	43.7%	32.6%	39.6%	34.5%
25-49 %	45.0%	50.8%	35.4%	37.4%	47.6%	45.1%	39.8%	45.4%
50-74 %	42.5%	37.8%	46.9%	30.5%	51.5%	41.9%	38.5%	43.9%
75% or more	57.1%	85.0%	--	30.1% *	39.6% *	50.6%	65.4%	46.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.49%	5.30%	4.05%	4.05%	3.38%	1.94%	3.27%	1.64%
Industry group **								
Agric., fish., forest.	11.24%	--	--	--	--	0.00%	--	--
Mining and manufacturing	10.88%	--	8.49%	12.45%	13.12%	16.10% *	7.20%	13.56%
Construction	8.75%	9.97%	--	9.91% *	13.49%	--	8.64%	10.19% *
Utilities and transp.	4.16%	--	--	--	5.19%	5.68%	10.40% *	4.13%
Wholesale trade	7.28%	--	11.19% *	21.90% *	5.93%	10.91%	9.33%	9.06%
Fin. svs. and real estate	5.01%	10.71%	--	11.37%	12.97%	5.76%	9.09%	5.48%
Retail trade	4.08%	20.28% *	9.56%	8.04%	13.71%	4.13%	9.76%	4.37%
Professional services	1.92%	7.04%	6.39%	8.39%	3.20%	2.33%	6.10%	2.01%
Other services	1.89%	10.12%	6.93%	4.54%	4.98%	1.88%	4.90%	1.98%
Ownership								
For profit, incorporated	2.13%	6.74%	5.38%	6.06%	5.34%	2.64%	4.48%	2.35%
For profit, unincorporated	3.57%	8.44%	8.57%	5.17%	6.69%	5.73%	6.16%	4.25%
Nonprofit	1.66%	--	8.67%	7.40%	3.11%	1.91%	6.55%	1.70%
Age of firm								
Less than 5 years	6.44%	10.93%	12.12% *	11.59% *	11.46%	--	8.51%	9.33%
5-9 years	4.21%	11.62%	9.51%	5.38%	8.33%	7.42% *	6.72%	5.02%
10-19 years	4.82%	8.97%	7.25%	10.95%	8.95%	6.28% *	8.32%	5.72%
20 or more years	1.68%	8.70%	4.83%	4.26%	4.11%	2.01%	3.65%	1.79%
Multi/single status								
2 or more locations	1.71%	--	8.13% *	5.35%	2.78%	1.97%	5.85%	1.73%
1 location only	2.95%	5.30%	4.28%	4.90%	6.66%	8.47%	3.48%	4.62%
Percent full-time employees								
Less than 25%	4.09%	15.29%	10.29%	12.07%	8.98%	4.11%	9.70%	4.33%
25-49 %	3.23%	8.58%	9.50% *	5.69%	6.14%	4.35%	5.04%	3.54%
50-74 %	2.60%	7.23%	8.77%	4.95%	5.63%	3.61%	5.32%	2.93%
75% or more	1.40%	9.63%	4.95%	4.48%	3.08%	1.75%	3.70%	1.51%
Union presence								
No union employees	1.55%	5.42%	4.07%	4.19%	2.89%	2.21%	3.33%	1.73%
Has union employees	3.91%	--	--	5.01% *	9.99%	4.05%	13.19% *	3.96%
Percent low-wage employees								
50% or more low-wage	2.52%	11.78%	11.13% *	9.80% *	8.46%	2.34%	9.27%	2.56%
Less than 50% low-wage	1.56%	5.84%	4.39%	3.92%	3.10%	2.14%	3.20%	1.73%
Percent women employees								
Less than 25%	6.49%	13.15%	8.28%	8.93%	11.97%	12.05%	6.50%	8.72%
25-49 %	2.84%	10.61%	9.37%	6.02%	6.63%	3.67%	6.37%	3.09%
50-74 %	2.77%	8.59%	6.88%	10.80%	5.96%	2.75%	7.24%	2.89%
75% or more	1.69%	8.72%	4.81%	4.37%	4.00%	2.12%	4.41%	1.82%
Percent age 50 or older employees								
Less than 25%	2.33%	7.64%	6.08%	6.04%	6.42%	2.84%	5.36%	2.56%
25-49 %	2.32%	9.49%	6.31%	6.50%	3.78%	3.06%	4.53%	2.48%
50-74 %	3.89%	10.27%	8.44%	7.27%	6.88%	6.76%	6.49%	4.77%
75% or more	5.80%	6.28%	--	11.19% *	14.28% *	9.56%	7.99%	7.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.0%	15.8%	6.0%	5.1%	7.8%	10.3%	7.6%	9.2%
Industry group **								
Agric., fish., forest.	12.7% *	--	0.0%	--	0.1% *	0.0%	12.5% *	12.9% *
Mining and manufacturing	18.6%	1.8% *	11.0%	10.2%	17.1% *	31.1% *	8.0%	23.0%
Construction	12.7%	43.7%	11.7% *	5.2% *	5.5% *	2.1% *	18.6%	4.3% *
Utilities and transp.	19.0%	--	13.9% *	3.3% *	25.7% *	21.4%	6.8% *	20.8%
Wholesale trade	11.0% *	18.3% *	9.2% *	15.0% *	16.0% *	3.9% *	10.2%	11.4% *
Fin. svs. and real estate	19.7%	19.4% *	14.5% *	7.2% *	23.4%	20.5%	14.7%	20.8%
Retail trade	8.1%	13.4% *	7.2% *	4.6% *	13.5% *	7.5%	7.8%	8.2%
Professional services	15.1%	19.5%	5.7%	8.8% *	7.4%	22.1%	10.9%	15.8%
Other services	3.6%	8.8% *	3.8%	2.7%	4.3%	3.3%	3.8%	3.6%
Ownership								
For profit, incorporated	7.9%	15.9%	5.8%	5.6%	7.8%	8.2%	7.7%	8.0%
For profit, unincorporated	7.8%	23.4%	7.1% *	3.7%	8.9%	7.1%	9.8%	7.2%
Nonprofit	13.2%	7.0% *	5.5% *	5.3%	6.9%	20.4%	4.9%	14.7%
Age of firm								
Less than 5 years	10.8%	22.8%	8.8% *	4.4% *	13.9% *	2.2% *	11.2%	10.6% *
5-9 years	5.5%	18.6% *	6.8% *	4.4%	4.6% *	3.8% *	7.2%	4.8%
10-19 years	7.6%	15.0%	7.8%	8.4% *	8.6%	2.6% *	10.3%	6.3%
20 or more years	9.3%	13.1%	4.7%	4.2%	7.5%	10.8%	5.8%	9.7%
Multi/single status								
2 or more locations	9.8%	0.0%	3.2% *	6.1%	7.7%	10.5%	4.1%	9.9%
1 location only	7.3%	16.1%	6.2%	4.8%	7.9%	6.0% *	8.0%	6.9%
Percent full-time employees								
Less than 25%	6.9%	19.1%	5.2% *	6.2% *	7.7% *	6.2%	8.1%	6.7%
25-49 %	5.8%	6.5% *	2.1% *	3.6%	4.5%	7.0%	3.7%	6.1%
50-74 %	9.8%	19.3%	4.1% *	4.1%	8.0%	11.8%	9.0%	10.0%
75% or more	17.1%	16.3%	13.9%	7.6%	14.6%	20.4%	10.6%	18.4%
Union presence								
No union employees	7.7%	15.7%	6.0%	5.1%	6.6%	8.6%	7.6%	7.7%
Has union employees	16.5%	--	--	3.2% *	19.0% *	16.6%	7.1% *	16.7%
Percent low-wage employees								
50% or more low-wage	5.1%	16.0%	2.8% *	3.6% *	4.4% *	5.7%	5.9% *	5.1%
Less than 50% low-wage	12.1%	15.7%	6.9%	6.2%	11.1%	14.5%	8.4%	13.0%
Percent women employees								
Less than 25%	12.1%	17.5%	11.6%	6.0% *	6.1% *	20.0% *	10.1%	13.2%
25-49 %	9.5%	17.3%	6.1% *	5.0%	7.8%	10.9%	6.5%	10.0%
50-74 %	7.0%	16.1%	6.0%	5.4% *	9.0%	6.3%	9.1%	6.8%
75% or more	10.6%	13.3%	3.3%	4.3%	6.7%	16.0%	5.5%	11.7%
Percent age 50 or older employees								
Less than 25%	7.5%	16.6%	5.0%	4.4%	6.4%	8.7%	6.8%	7.6%
25-49 %	11.0%	14.7%	5.3%	6.2%	9.4%	12.6%	7.2%	11.4%
50-74 %	9.5%	13.6%	10.6% *	6.8%	10.0%	9.0%	9.7%	9.5%
75% or more	8.1%	19.0%	6.0% *	3.5% *	3.1% *	5.7% *	12.1%	5.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 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%	1.97%	0.84%	0.81%	1.02%	0.65%	0.80%	0.50%
Industry group **								
Agric., fish., forest.	7.42% *	--	0.00%	--	0.07% *	0.00%	7.38% *	11.15% *
Mining and manufacturing	3.96%	1.86% *	3.17%	2.68%	7.26% *	10.99% *	2.02%	5.53%
Construction	3.26%	11.21%	4.65% *	1.98% *	3.09% *	1.44% *	4.87%	1.67% *
Utilities and transp.	3.84%	--	4.62% *	1.99% *	9.05% *	5.40%	2.44% *	4.46%
Wholesale trade	3.60% *	7.58% *	3.33% *	11.32% *	9.84% *	1.55% *	3.00%	5.06% *
Fin. svs. and real estate	2.75%	7.56% *	5.81% *	2.65% *	6.99%	3.61%	4.23%	3.20%
Retail trade	1.24%	5.75% *	2.95% *	1.38% *	6.66% *	1.19%	2.12%	1.36%
Professional services	0.99%	3.46%	1.65%	2.71% *	1.00%	1.70%	2.22%	1.11%
Other services	0.35%	2.66% *	1.02%	0.51%	0.91%	0.47%	0.66%	0.40%
Ownership								
For profit, incorporated	0.60%	2.38%	0.95%	1.34%	1.64%	0.79%	1.14%	0.68%
For profit, unincorporated	0.87%	5.52%	2.44% *	0.80%	2.06%	1.31%	1.80%	0.99%
Nonprofit	0.89%	2.69% *	1.81% *	1.13%	1.00%	1.80%	1.02%	1.06%
Age of firm								
Less than 5 years	2.24%	6.49%	4.02% *	2.17% *	5.28% *	1.71% *	2.73%	3.38% *
5-9 years	0.95%	5.76% *	2.78% *	0.99%	1.99% *	1.21% *	1.67%	1.14%
10-19 years	1.27%	3.84%	1.87%	3.07% *	2.41%	1.06% *	2.69%	1.35%
20 or more years	0.51%	2.36%	0.85%	0.69%	1.26%	0.69%	0.69%	0.57%
Multi/single status								
2 or more locations	0.54%	0.00%	1.34% *	1.15%	0.90%	0.67%	1.16%	0.55%
1 location only	0.78%	2.01%	0.90%	0.98%	1.94%	2.00% *	0.87%	1.19%
Percent full-time employees								
Less than 25%	0.98%	4.89%	2.04% *	2.52% *	2.70% *	1.06%	2.32%	1.08%
25-49 %	0.76%	2.11% *	0.89% *	0.97%	1.18%	1.23%	0.76%	0.86%
50-74 %	0.89%	3.67%	1.45% *	0.89%	1.56%	1.54%	1.44%	1.04%
75% or more	0.77%	4.09%	1.98%	1.24%	1.81%	1.15%	1.24%	0.90%
Union presence								
No union employees	0.41%	1.99%	0.86%	0.83%	0.73%	0.69%	0.82%	0.47%
Has union employees	1.77%	--	--	1.06% *	7.26% *	1.63%	3.13% *	1.81%
Percent low-wage employees								
50% or more low-wage	0.59%	4.39%	1.50% *	1.48% *	1.60% *	0.65%	1.93% *	0.62%
Less than 50% low-wage	0.65%	2.21%	1.00%	0.87%	1.27%	1.11%	0.78%	0.79%
Percent women employees								
Less than 25%	2.50%	4.33%	2.66%	2.02% *	2.75% *	7.44% *	1.65%	3.73%
25-49 %	0.93%	4.96%	2.42% *	1.25%	1.86%	1.40%	1.45%	1.06%
50-74 %	0.68%	3.95%	1.50%	1.97% *	2.14%	0.66%	2.07%	0.72%
75% or more	0.63%	3.04%	0.75%	0.83%	0.98%	1.12%	0.87%	0.75%
Percent age 50 or older employees								
Less than 25%	0.67%	3.58%	1.08%	1.09%	1.62%	0.97%	1.24%	0.76%
25-49 %	0.71%	3.66%	1.13%	1.51%	1.37%	1.02%	1.08%	0.78%
50-74 %	1.17%	3.55%	3.29% *	1.73%	2.85%	1.72%	1.81%	1.42%
75% or more	1.73%	5.01%	3.43% *	1.63% *	1.44% *	2.95% *	2.88%	1.68% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,972	7,528	6,892	6,569	6,985	7,033	6,920	6,983
Industry group **								
Agric., fish., forest.	6,994	6,715	6,841	4,465	5,858	8,620	6,249	7,210
Mining and manufacturing	6,701	6,909	6,808	6,334	6,611	6,848	6,602	6,713
Construction	6,378	6,901	6,277	5,941	6,671	6,530	6,323	6,415
Utilities and transp.	7,271	7,642	6,378	7,298	7,324	7,289	6,609	7,373
Wholesale trade	6,637	8,451	6,959	6,437	6,768	6,289	7,067	6,479
Fin. svs. and real estate	7,155	7,674	6,974	7,812	7,078	7,065	7,625	7,088
Retail trade	6,545	7,386	6,752	6,064	7,254	6,391	6,744	6,504
Professional services	7,420	7,607	7,188	6,833	7,356	7,587	7,108	7,481
Other services	6,692	7,500	6,980	6,661	6,652	6,597	6,975	6,628
Ownership								
For profit, incorporated	6,811	7,349	6,865	6,479	6,849	6,832	6,821	6,809
For profit, unincorporated	6,722	7,834	6,319	6,275	6,712	6,744	6,875	6,672
Nonprofit	7,884	7,994	8,027	7,554	7,628	8,065	7,781	7,895
Age of firm								
Less than 5 years	6,429	7,572	6,067	5,849	6,340	6,952	6,638	6,197
5-9 years	6,475	6,993	6,380	6,219	6,445	6,799	6,430	6,509
10-19 years	6,392	7,111	6,337	6,079	6,525	6,224	6,462	6,349
20 or more years	7,101	7,962	7,367	6,856	7,146	7,076	7,284	7,077
Multi/single status								
2 or more locations	7,054	7,217	7,018	6,878	7,170	7,035	6,743	7,063
1 location only	6,793	7,536	6,879	6,473	6,719	6,933	6,942	6,650
Percent full-time employees								
Less than 25%	6,854	9,001	7,710	6,786	7,236	6,313	7,710	6,683
25-49 %	6,666	8,348	6,526	6,353	6,801	6,618	6,863	6,635
50-74 %	7,165	7,916	6,990	6,629	6,890	7,365	7,197	7,157
75% or more	6,971	7,402	6,874	6,570	6,999	7,039	6,870	6,992
Union presence								
No union employees	6,932	7,544	6,827	6,510	6,933	7,021	6,873	6,947
Has union employees	7,166	6,910	8,410	8,166	7,478	7,064	8,130	7,128
Percent low-wage employees								
50% or more low-wage	6,684	7,506	6,769	6,260	6,802	6,672	6,686	6,684
Less than 50% low-wage	7,014	7,530	6,899	6,600	7,012	7,095	6,938	7,031
Percent women employees								
Less than 25%	6,623	7,243	6,571	6,278	6,650	6,721	6,614	6,626
25-49 %	6,808	7,462	6,825	6,520	6,784	6,831	6,890	6,795
50-74 %	7,200	7,978	7,088	6,904	7,264	7,177	7,178	7,203
75% or more	7,324	7,530	7,343	6,965	7,321	7,386	7,264	7,337
Percent age 50 or older employees								
Less than 25%	6,592	7,060	6,411	6,102	6,576	6,771	6,481	6,625
25-49 %	7,091	7,147	6,931	6,743	7,139	7,139	6,832	7,122
50-74 %	7,516	8,154	7,699	7,565	7,604	7,285	7,782	7,442
75% or more	7,978	8,941	9,013	7,722	7,310	6,855	8,886	7,079

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.C.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	34.68	155.41	123.88	70.97	78.42	49.83	72.81	39.12
Industry group **								
Agric., fish., forest.	467.11	1,079.56	588.71	675.19	765.59	519.57	504.71	569.73
Mining and manufacturing	90.62	390.49	314.34	152.79	229.73	102.00	162.75	99.54
Construction	119.34	387.69	223.80	174.07	333.84	174.63	148.53	172.51
Utilities and transp.	149.83	1,061.78	632.80	546.63	399.56	167.65	430.85	158.35
Wholesale trade	129.91	749.24	552.78	213.61	229.83	197.05	320.82	133.24
Fin. svs. and real estate	96.53	458.65	398.63	433.61	244.80	110.03	331.73	99.25
Retail trade	99.56	529.53	303.82	150.57	325.87	118.16	227.33	110.49
Professional services	61.85	240.71	244.47	111.56	117.35	95.17	125.54	70.23
Other services	94.08	320.94	294.03	179.46	180.91	142.98	162.59	107.34
Ownership								
For profit, incorporated	40.60	191.85	133.09	86.28	101.06	55.87	83.45	45.94
For profit, unincorporated	87.14	308.93	247.62	141.86	185.38	141.16	170.68	101.30
Nonprofit	81.75	439.81	511.69	204.62	159.40	106.51	269.51	85.74
Age of firm								
Less than 5 years	210.60	450.37	386.84	237.22	493.37	422.64	256.47	344.58
5-9 years	148.73	451.27	258.83	236.36	326.92	392.01	225.96	197.87
10-19 years	105.41	277.86	198.55	128.54	175.82	293.07	126.87	149.01
20 or more years	37.34	219.08	166.67	92.64	86.92	48.09	97.44	40.20
Multi/single status								
2 or more locations	41.36	851.79	296.12	153.09	78.25	50.34	181.55	42.27
1 location only	64.67	157.48	133.51	79.80	156.45	327.46	78.78	102.33
Percent full-time employees								
Less than 25%	283.60	992.34	481.97	387.79	831.57	138.92	365.18	339.74
25-49 %	86.47	759.21	310.07	192.73	210.92	107.86	243.68	91.98
50-74 %	96.50	372.06	377.98	169.87	193.58	143.23	213.66	108.13
75% or more	39.02	175.88	138.51	81.22	86.29	56.58	81.61	44.07
Union presence								
No union employees	37.99	158.86	118.33	70.20	79.76	60.71	71.79	44.08
Has union employees	84.65	377.75	893.49	605.23	318.59	85.16	557.34	84.84
Percent low-wage employees								
50% or more low-wage	81.92	448.55	351.55	171.77	220.96	96.62	181.81	88.53
Less than 50% low-wage	38.02	163.48	129.49	76.49	83.89	56.30	77.16	43.30
Percent women employees								
Less than 25%	61.06	285.72	160.62	118.72	138.29	99.85	113.86	72.12
25-49 %	66.45	334.85	318.93	153.32	166.73	82.44	177.01	71.74
50-74 %	64.47	356.44	309.32	152.69	157.21	80.24	169.97	69.56
75% or more	87.01	259.57	255.11	136.44	143.22	144.93	137.54	101.58
Percent age 50 or older employees								
Less than 25%	55.25	232.99	163.41	90.16	127.71	86.33	99.37	65.30
25-49 %	51.11	271.80	239.32	109.70	113.88	67.81	125.89	55.36
50-74 %	96.84	353.08	271.32	234.13	169.43	160.70	195.36	110.66
75% or more	189.13	444.56	374.62	303.67	274.14	246.33	300.72	156.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.C.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,866	7,337	6,388	6,482	6,920	7,022	6,640	6,936
Industry group **								
Agric., fish., forest.	7,158	--	--	--	--	--	8,477	6,636
Mining and manufacturing	6,429	6,409	6,635	6,531	5,561	6,998	6,377	6,438
Construction	5,912	6,301	6,082	5,428	6,245	5,930	5,840	5,950
Utilities and transp.	6,587	--	5,069	5,750	7,593	6,763	5,418	7,080
Wholesale trade	5,927	5,773	6,111	6,434	5,411	5,777	6,146	5,781
Fin. svs. and real estate	7,565	7,264	6,935	8,553	7,508	7,505	7,806	7,511
Retail trade	6,830	8,024	6,143	5,950	7,789	6,543	6,565	6,916
Professional services	7,457	7,974	6,623	7,079	7,510	7,597	7,119	7,544
Other services	6,507	7,249	6,554	6,287	6,726	6,233	6,685	6,445
Ownership								
For profit, incorporated	6,705	7,235	6,506	6,442	6,541	6,893	6,621	6,734
For profit, unincorporated	6,671	7,253	5,887	6,207	6,857	6,826	6,485	6,751
Nonprofit	7,567	8,495	6,459	7,133	7,893	7,474	7,134	7,622
Age of firm								
Less than 5 years	6,232	6,749	5,698	6,082	6,139	--	6,217	6,253
5-9 years	6,436	7,501	5,827	5,884	6,557	7,341	6,267	6,577
10-19 years	6,192	6,976	6,234	5,555	6,345	6,133	6,172	6,210
20 or more years	7,047	7,718	6,719	6,937	7,105	7,036	7,036	7,049
Multi/single status								
2 or more locations	7,092	--	6,715	6,770	7,320	7,036	6,675	7,109
1 location only	6,570	7,346	6,361	6,406	6,456	6,688	6,637	6,505
Percent full-time employees								
Less than 25%	7,168	9,938	6,677	5,743	7,907	6,047	7,317	7,130
25-49 %	6,409	8,096	6,196	6,152	6,329	6,461	6,464	6,397
50-74 %	7,020	8,067	6,527	6,780	6,849	7,128	6,991	7,029
75% or more	6,861	7,142	6,366	6,484	6,913	7,058	6,585	6,949
Union presence								
No union employees	6,813	7,357	6,393	6,473	6,799	7,040	6,646	6,878
Has union employees	7,127	5,937	6,159	6,798	7,716	6,982	6,424	7,154
Percent low-wage employees								
50% or more low-wage	6,745	7,826	7,303	5,940	6,919	6,716	6,813	6,733
Less than 50% low-wage	6,881	7,295	6,354	6,537	6,920	7,064	6,628	6,965
Percent women employees								
Less than 25%	6,406	6,784	6,519	6,226	6,477	6,341	6,433	6,391
25-49 %	6,618	6,889	5,747	6,449	6,485	6,881	6,271	6,713
50-74 %	7,175	8,375	6,359	6,629	7,289	7,228	6,903	7,230
75% or more	7,338	7,603	6,894	7,049	7,419	7,382	7,232	7,366
Percent age 50 or older employees								
Less than 25%	6,456	6,908	5,836	5,932	6,607	6,736	6,123	6,587
25-49 %	7,000	7,182	6,094	6,679	6,978	7,202	6,423	7,114
50-74 %	7,520	7,951	7,787	7,547	7,663	7,046	7,933	7,347
75% or more	7,487	8,344	8,428	8,297	6,526	6,523	8,441	6,695

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.C.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.11	227.51	207.83	132.52	168.20	103.44	128.07	84.08
Industry group **								
Agric., fish., forest.	605.34	--	--	--	--	--	1,069.64	684.19
Mining and manufacturing	190.43	491.65	658.12	266.38	395.87	218.59	298.74	217.73
Construction	219.48	664.17	382.17	184.63	648.30	223.67	222.47	315.24
Utilities and transp.	332.35	--	1,126.04	465.20	924.04	317.25	500.93	381.64
Wholesale trade	260.49	743.13	862.85	381.19	451.48	435.33	484.84	289.93
Fin. svs. and real estate	253.87	367.94	1,027.07	995.59	412.83	390.80	701.38	266.78
Retail trade	280.68	895.06	370.94	225.55	733.69	300.89	353.02	350.31
Professional services	111.42	326.96	308.91	224.56	248.79	171.63	197.45	130.82
Other services	146.06	550.25	415.65	312.04	283.16	235.97	274.26	171.40
Ownership								
For profit, incorporated	84.16	285.36	224.92	161.25	218.95	118.82	150.27	100.70
For profit, unincorporated	233.12	461.32	496.75	318.06	449.73	540.69	314.12	303.51
Nonprofit	137.69	538.88	697.90	265.58	299.80	155.73	357.37	148.07
Age of firm								
Less than 5 years	354.43	418.90	693.64	533.42	830.64	--	408.36	624.72
5-9 years	297.66	615.27	453.85	332.48	801.89	1,125.02	367.30	453.87
10-19 years	168.62	440.13	433.47	186.74	365.93	541.16	222.21	250.61
20 or more years	80.89	340.71	255.38	173.25	194.26	105.39	175.64	90.38
Multi/single status								
2 or more locations	87.49	--	482.39	237.35	188.65	105.89	347.21	90.01
1 location only	117.34	229.24	220.31	155.11	292.96	467.03	136.87	190.57
Percent full-time employees								
Less than 25%	793.09	1,900.55	361.35	518.26	1,392.03	333.77	685.59	984.81
25-49 %	192.66	1,163.09	764.55	332.35	372.98	295.30	471.57	210.40
50-74 %	167.05	537.08	476.41	286.71	384.64	263.47	293.89	199.18
75% or more	78.80	253.78	239.42	152.56	180.56	118.42	145.93	92.72
Union presence								
No union employees	73.84	230.31	212.51	134.87	161.22	122.34	130.52	88.92
Has union employees	209.13	279.88	683.64	729.26	648.23	189.00	586.18	215.54
Percent low-wage employees								
50% or more low-wage	253.07	829.04	847.90	255.34	594.10	259.17	403.52	288.38
Less than 50% low-wage	73.63	236.84	211.95	143.34	170.01	111.98	134.35	87.21
Percent women employees								
Less than 25%	132.20	355.79	312.68	230.71	344.46	179.67	212.43	168.11
25-49 %	143.73	627.47	537.83	246.82	274.39	229.34	312.50	160.30
50-74 %	157.99	504.09	357.24	287.81	390.16	182.75	267.07	181.65
75% or more	118.49	317.01	338.43	258.69	237.31	194.43	193.64	141.22
Percent age 50 or older employees								
Less than 25%	117.95	303.79	288.63	133.27	302.20	174.87	150.91	151.94
25-49 %	102.67	541.74	275.34	224.93	225.05	144.13	216.75	114.66
50-74 %	184.64	538.27	499.01	435.60	373.86	273.15	372.04	207.87
75% or more	281.99	509.92	669.76	651.08	473.81	436.61	382.34	304.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.C.1.b Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,030	7,758	7,125	6,627	7,066	7,048	7,080	7,021
Industry group **								
Agric., fish., forest.	7,074	--	--	--	--	--	5,721	7,415
Mining and manufacturing	6,790	7,604	7,018	6,168	6,892	6,833	6,788	6,790
Construction	6,654	7,357	6,313	6,144	7,039	6,925	6,479	6,775
Utilities and transp.	7,494	--	7,682	7,640	7,579	7,379	7,626	7,481
Wholesale trade	6,914	9,112	7,966	6,434	7,275	6,390	7,744	6,682
Fin. svs. and real estate	7,099	8,151	6,800	7,720	7,077	6,987	7,677	7,030
Retail trade	6,406	7,296	7,267	6,122	6,813	6,289	6,899	6,322
Professional services	7,508	7,473	7,261	6,787	7,417	7,710	7,086	7,576
Other services	6,696	7,452	7,203	6,945	6,552	6,587	7,071	6,629
Ownership								
For profit, incorporated	6,853	7,556	6,970	6,510	7,024	6,821	6,925	6,841
For profit, unincorporated	6,759	8,210	6,580	6,339	6,643	6,740	7,103	6,665
Nonprofit	8,091	7,663	8,928	7,729	7,600	8,328	8,092	8,091
Age of firm								
Less than 5 years	6,669	8,077	6,236	5,695	6,867	6,226	6,949	6,374
5-9 years	6,434	6,704	6,574	6,267	6,421	6,533	6,408	6,451
10-19 years	6,502	7,282	6,487	6,512	6,588	6,190	6,757	6,383
20 or more years	7,137	8,220	7,636	6,833	7,212	7,103	7,378	7,112
Multi/single status								
2 or more locations	7,072	9,451	7,113	6,981	7,173	7,050	6,818	7,078
1 location only	6,913	7,728	7,127	6,507	6,884	6,954	7,116	6,725
Percent full-time employees								
Less than 25%	6,761	8,295	8,368	7,458	6,539	6,422	7,985	6,546
25-49 %	6,752	8,536	6,343	6,423	7,049	6,683	6,938	6,729
50-74 %	7,193	8,296	6,702	6,706	7,200	7,262	7,278	7,175
75% or more	7,035	7,643	7,184	6,614	7,064	7,065	7,045	7,033
Union presence								
No union employees	6,998	7,779	7,008	6,554	7,040	7,039	7,009	6,996
Has union employees	7,168	7,177	8,960	8,777	7,348	7,072	8,637	7,116
Percent low-wage employees								
50% or more low-wage	6,666	7,388	6,564	6,565	6,794	6,632	6,646	6,668
Less than 50% low-wage	7,084	7,778	7,166	6,633	7,102	7,124	7,113	7,079
Percent women employees								
Less than 25%	6,725	7,674	6,670	6,269	6,701	6,853	6,738	6,722
25-49 %	6,898	7,811	7,385	6,567	7,026	6,820	7,237	6,853
50-74 %	7,212	8,171	7,353	7,150	7,264	7,145	7,371	7,193
75% or more	7,348	7,260	7,510	6,952	7,345	7,420	7,228	7,369
Percent age 50 or older employees								
Less than 25%	6,672	7,269	6,527	6,191	6,671	6,793	6,640	6,680
25-49 %	7,129	7,104	7,462	6,739	7,206	7,143	7,022	7,139
50-74 %	7,537	8,576	7,503	7,715	7,576	7,317	7,840	7,474
75% or more	8,248	9,393	9,276	7,642	7,413	7,131	9,170	7,237

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.49	231.49	157.60	90.22	84.31	58.34	97.05	45.63
Industry group **								
Agric., fish., forest.	599.13	--	--	--	--	--	395.37	710.50
Mining and manufacturing	109.89	665.79	376.87	193.95	263.74	120.10	214.54	118.80
Construction	148.82	455.51	288.79	259.02	401.85	214.68	191.40	213.95
Utilities and transp.	171.52	--	443.14	772.96	441.85	188.61	605.74	178.56
Wholesale trade	148.84	875.57	543.73	252.98	196.10	226.32	398.27	148.34
Fin. svs. and real estate	99.34	730.51	366.50	458.85	203.14	116.09	420.94	99.46
Retail trade	104.10	747.08	477.30	191.47	206.76	135.70	321.62	107.66
Professional services	70.61	395.23	350.37	134.42	121.35	100.67	173.58	76.85
Other services	121.07	377.67	413.41	233.76	231.78	172.20	211.46	134.25
Ownership								
For profit, incorporated	48.98	291.20	164.45	109.21	113.79	64.97	109.53	54.08
For profit, unincorporated	89.07	439.95	246.74	158.57	171.88	129.16	220.28	94.43
Nonprofit	99.30	644.18	625.74	289.92	156.92	131.93	373.71	102.39
Age of firm								
Less than 5 years	257.75	616.89	440.88	259.49	550.33	266.42	344.44	402.86
5-9 years	181.40	703.71	372.82	315.32	320.89	333.41	336.02	204.76
10-19 years	151.48	418.67	241.92	173.32	211.55	334.86	175.34	196.11
20 or more years	43.14	313.93	215.24	117.48	93.54	54.77	124.67	45.78
Multi/single status								
2 or more locations	48.71	1,109.47	359.77	204.94	83.67	58.79	222.30	49.61
1 location only	80.36	234.73	171.72	98.02	181.33	448.53	105.85	121.33
Percent full-time employees								
Less than 25%	144.33	948.14	835.60	501.82	216.00	160.13	447.16	142.50
25-49 %	98.56	1,179.09	275.42	268.03	231.98	117.08	339.71	101.98
50-74 %	110.26	590.43	457.56	224.01	184.85	160.38	304.59	116.99
75% or more	47.14	257.86	176.27	102.18	96.73	66.36	107.64	52.01
Union presence								
No union employees	46.62	238.47	141.63	87.86	89.08	72.12	94.27	52.73
Has union employees	91.16	484.62	962.26	794.41	270.42	95.31	679.39	89.65
Percent low-wage employees								
50% or more low-wage	77.60	661.27	385.95	223.85	155.38	98.69	210.02	82.24
Less than 50% low-wage	46.27	241.10	166.68	96.97	92.85	66.77	103.04	51.37
Percent women employees								
Less than 25%	74.35	451.37	207.14	149.17	131.49	121.05	149.93	85.25
25-49 %	76.64	415.30	315.86	203.77	195.27	90.90	224.03	81.53
50-74 %	72.41	524.45	476.84	179.31	143.31	93.24	238.42	75.97
75% or more	119.97	407.63	333.00	179.30	168.78	189.09	188.83	137.79
Percent age 50 or older employees								
Less than 25%	64.88	363.83	153.98	123.81	115.42	102.62	135.17	73.72
25-49 %	61.01	357.60	359.64	132.59	137.17	77.80	172.77	64.86
50-74 %	121.43	513.78	318.86	289.60	185.15	196.26	242.36	137.13
75% or more	255.23	644.83	463.02	418.27	296.26	263.72	412.97	168.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,817	6,986	7,174	6,453	6,649	6,918	6,914	6,790
Industry group **								
Agric., fish., forest.	5,694	--	--	--	--	--	--	6,328
Mining and manufacturing	6,629	6,218	5,949	6,656	6,890	6,590	6,222	6,715
Construction	6,493	6,716	6,441	6,620	6,672	5,110	6,773	6,177
Utilities and transp.	6,687	--	6,175	8,866	4,989	7,026	6,334	6,772
Wholesale trade	6,636	7,967	5,762	6,469	7,327	6,305	6,936	6,536
Fin. svs. and real estate	6,750	6,567	8,485	5,833	5,976	7,227	6,872	6,727
Retail trade	6,927	6,385	6,394	5,884	7,461	7,055	6,362	7,047
Professional services	6,808	7,106	7,973	6,379	6,523	6,760	7,172	6,712
Other services	7,206	9,161	7,222	5,917	7,215	7,408	7,467	7,135
Ownership								
For profit, incorporated	6,748	6,787	7,274	6,396	6,555	6,823	6,875	6,709
For profit, unincorporated	6,589	7,391	6,421	6,008	6,675	6,584	6,825	6,484
Nonprofit	7,344	8,063	7,764	7,674	6,892	7,546	7,941	7,302
Age of firm								
Less than 5 years	5,543	5,750	6,573	6,287	4,838	7,829	6,104	5,115
5-9 years	6,871	6,698	7,210	7,098	5,890	6,885	6,984	6,731
10-19 years	6,187	6,811	6,002	5,128	6,875	6,889	5,981	6,468
20 or more years	6,955	7,445	7,848	6,767	6,846	6,919	7,482	6,867
Multi/single status								
2 or more locations	6,814	--	7,145	6,421	6,630	6,899	6,515	6,827
1 location only	6,823	7,141	7,177	6,463	6,669	7,263	6,967	6,671
Percent full-time employees								
Less than 25%	6,324	--	9,325	5,586	6,278	6,023	7,737	6,066
25-49 %	6,622	8,196	7,469	6,499	6,854	6,247	7,281	6,407
50-74 %	7,317	6,824	9,478	5,881	5,652	8,198	7,347	7,309
75% or more	6,748	6,923	6,813	6,551	6,815	6,742	6,795	6,735
Union presence								
No union employees	6,759	6,991	7,171	6,327	6,636	6,844	6,851	6,730
Has union employees	7,283	--	--	7,991	6,912	7,246	--	7,184
Percent low-wage employees								
50% or more low-wage	6,686	7,141	7,090	5,209	6,495	6,969	6,540	6,707
Less than 50% low-wage	6,837	6,965	7,177	6,575	6,677	6,909	6,944	6,805
Percent women employees								
Less than 25%	6,482	6,657	6,236	6,493	6,852	6,309	6,549	6,456
25-49 %	6,485	6,688	7,417	6,479	5,632	6,836	6,962	6,391
50-74 %	7,169	6,349	8,206	5,809	7,115	7,332	6,890	7,225
75% or more	7,139	8,192	7,472	6,833	6,994	7,062	7,477	7,033
Percent age 50 or older employees								
Less than 25%	6,408	6,514	7,168	6,067	5,987	6,637	6,667	6,304
25-49 %	6,997	7,255	6,600	6,998	7,114	6,978	7,019	6,994
50-74 %	7,326	6,752	8,118	6,547	7,570	7,492	7,024	7,466
75% or more	7,859	8,333	8,558	7,207	8,762	6,148	8,399	7,355

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.C.1.c Standard errors for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	112.83	313.56	369.33	213.90	254.23	175.48	202.57	131.95
Industry group **								
Agric., fish., forest.	725.49	--	--	--	--	--	--	862.97
Mining and manufacturing	188.61	1,012.36	839.42	401.59	318.00	298.42	400.18	210.80
Construction	349.11	628.98	682.12	730.74	555.83	200.50	532.18	462.84
Utilities and transp.	461.84	--	415.87	908.85	367.47	567.40	511.39	561.27
Wholesale trade	281.12	936.17	470.12	1,028.09	548.11	181.05	783.13	271.65
Fin. svs. and real estate	391.13	642.64	829.41	462.42	829.83	342.06	548.43	450.59
Retail trade	249.78	793.24	466.80	587.24	654.28	269.92	501.21	276.17
Professional services	206.92	359.21	715.43	339.56	369.98	308.98	392.67	228.92
Other services	336.99	1,632.87	960.77	495.00	615.51	517.69	571.40	400.41
Ownership								
For profit, incorporated	128.61	388.14	446.05	262.29	314.10	189.98	247.44	147.77
For profit, unincorporated	237.14	512.87	527.63	449.10	647.12	352.29	330.05	309.39
Nonprofit	338.24	850.76	783.53	282.14	587.66	434.24	489.25	360.62
Age of firm								
Less than 5 years	496.62	570.65	859.02	522.54	407.87	467.58	405.20	548.64
5-9 years	330.61	729.25	556.15	621.16	714.72	906.89	393.83	554.41
10-19 years	219.08	389.78	435.91	394.44	378.47	664.69	280.13	340.20
20 or more years	129.79	556.44	596.65	275.77	245.62	182.72	326.58	137.91
Multi/single status								
2 or more locations	137.78	--	1,338.14	405.78	195.46	179.87	640.24	141.50
1 location only	194.04	319.15	383.46	250.51	478.97	615.49	211.61	323.11
Percent full-time employees								
Less than 25%	449.05	--	1,190.94	472.40	1,288.84	536.25	734.91	479.60
25-49 %	233.15	1,427.64	726.76	486.56	608.79	295.10	486.65	261.88
50-74 %	389.16	372.84	1,520.37	443.63	420.79	498.14	653.72	462.87
75% or more	120.35	416.20	355.00	253.41	290.12	175.96	220.77	140.53
Union presence								
No union employees	119.98	316.68	369.72	202.26	261.18	198.88	198.92	143.55
Has union employees	295.61	--	--	1,649.03	972.80	303.07	--	281.76
Percent low-wage employees								
50% or more low-wage	330.52	745.14	1,078.23	505.34	363.32	540.82	431.26	371.96
Less than 50% low-wage	120.65	340.73	381.75	228.28	294.55	182.30	216.09	141.52
Percent women employees								
Less than 25%	148.12	407.77	365.47	353.55	362.18	148.14	280.00	171.28
25-49 %	239.29	616.56	769.36	536.73	429.21	240.24	412.56	268.21
50-74 %	205.54	461.27	852.16	502.45	405.24	262.63	469.33	225.80
75% or more	254.78	810.37	838.96	266.70	474.47	437.07	477.95	295.44
Percent age 50 or older employees								
Less than 25%	185.28	354.68	620.39	310.11	321.91	306.60	311.20	226.11
25-49 %	172.05	481.84	408.63	350.73	289.55	249.00	290.49	191.63
50-74 %	288.64	611.23	623.51	585.00	334.70	527.71	411.92	371.25
75% or more	532.03	1,383.60	1,083.18	445.01	364.33	792.67	995.13	456.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,489	1,234	1,620	1,517	1,458	1,504	1,454	1,497
Industry group **								
Agric., fish., forest.	1,858	--	--	--	--	--	1,366	2,001
Mining and manufacturing	1,366	842	1,446	1,244	1,289	1,458	1,316	1,372
Construction	1,469	1,082	1,668	1,597	1,379	1,407	1,482	1,460
Utilities and transp.	1,458	809 *	2,329	1,866	1,444	1,371	1,558	1,443
Wholesale trade	1,446	1,377	1,659	1,312	1,697	1,299	1,383	1,469
Fin. svs. and real estate	1,368	842	1,269	1,290	1,355	1,436	1,059	1,412
Retail trade	1,645	1,551	1,890	1,679	1,654	1,617	1,752	1,624
Professional services	1,405	1,308	1,466	1,472	1,408	1,390	1,392	1,407
Other services	1,750	1,427	1,752	1,711	1,659	1,835	1,626	1,778
Ownership								
For profit, incorporated	1,531	1,200	1,758	1,541	1,528	1,531	1,496	1,538
For profit, unincorporated	1,513	1,415	1,392	1,595	1,496	1,535	1,473	1,526
Nonprofit	1,289	834 *	1,017	1,248	1,213	1,372	1,092	1,310
Age of firm								
Less than 5 years	1,661	1,308	1,896	1,736	1,732	1,389	1,587	1,743
5-9 years	1,564	1,442	1,961	1,360	1,562	1,874	1,660	1,492
10-19 years	1,561	1,315	1,459	1,583	1,657	1,610	1,438	1,637
20 or more years	1,468	1,084	1,560	1,498	1,399	1,496	1,389	1,478
Multi/single status								
2 or more locations	1,502	704 *	1,485	1,490	1,504	1,503	1,344	1,506
1 location only	1,463	1,247	1,634	1,525	1,391	1,530	1,468	1,457
Percent full-time employees								
Less than 25%	1,756	2,795 *	1,863	1,689	1,434	1,859	2,050	1,698
25-49 %	1,727	1,740 *	1,470	1,576	1,784	1,761	1,570	1,752
50-74 %	1,660	1,045	2,015	1,613	1,592	1,737	1,569	1,682
75% or more	1,450	1,213	1,564	1,499	1,425	1,457	1,421	1,456
Union presence								
No union employees	1,519	1,249	1,647	1,527	1,492	1,545	1,473	1,531
Has union employees	1,347	647 *	982	1,233	1,134	1,395	966	1,362
Percent low-wage employees								
50% or more low-wage	1,756	1,263	1,558	1,713	1,821	1,768	1,542	1,779
Less than 50% low-wage	1,451	1,232	1,623	1,497	1,405	1,458	1,448	1,452
Percent women employees								
Less than 25%	1,459	1,374	1,602	1,502	1,549	1,367	1,487	1,450
25-49 %	1,437	1,142	1,531	1,496	1,307	1,493	1,392	1,444
50-74 %	1,527	1,007	1,610	1,349	1,524	1,584	1,290	1,561
75% or more	1,546	1,368	1,738	1,737	1,460	1,532	1,616	1,531
Percent age 50 or older employees								
Less than 25%	1,527	1,278	1,686	1,474	1,476	1,582	1,473	1,543
25-49 %	1,439	1,346	1,440	1,482	1,408	1,445	1,434	1,439
50-74 %	1,591	1,111	1,861	1,683	1,559	1,617	1,485	1,621
75% or more	1,408	1,067	1,499	1,943	1,535	1,395	1,318	1,498

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.38	90.09	84.42	44.35	35.37	26.39	43.33	20.34
Industry group **								
Agric., fish., forest.	354.82	--	--	--	--	--	266.35	435.23
Mining and manufacturing	39.31	235.15	200.21	85.85	82.72	48.68	104.72	42.28
Construction	73.12	305.14	195.32	128.96	159.45	115.02	111.09	96.66
Utilities and transp.	84.27	382.01 *	419.14	249.06	185.91	101.98	216.29	90.87
Wholesale trade	58.10	296.83	277.35	115.45	99.57	80.36	145.78	58.58
Fin. svs. and real estate	40.05	176.43	191.11	107.29	88.41	51.83	113.15	42.91
Retail trade	50.20	364.46	229.91	110.50	118.16	64.52	146.51	52.48
Professional services	35.72	184.55	129.50	101.98	54.96	52.41	78.65	39.88
Other services	53.20	162.44	315.90	120.52	105.87	78.68	127.37	59.06
Ownership								
For profit, incorporated	23.77	98.34	108.29	47.48	48.00	34.46	51.98	26.70
For profit, unincorporated	40.91	208.41	123.20	94.17	82.03	51.65	98.45	43.90
Nonprofit	35.40	292.66 *	141.44	199.27	58.31	39.63	118.70	37.04
Age of firm								
Less than 5 years	123.33	204.01	342.16	155.47	288.31	204.83	143.21	204.87
5-9 years	101.97	344.96	397.84	106.45	146.52	250.30	190.75	103.78
10-19 years	47.29	159.70	133.45	75.70	101.23	99.52	76.16	62.20
20 or more years	20.11	119.04	93.37	60.81	35.60	27.48	52.50	21.72
Multi/single status								
2 or more locations	21.38	270.57 *	193.75	74.05	33.62	26.78	91.13	21.86
1 location only	35.43	91.79	91.17	53.50	70.38	149.43	47.48	52.36
Percent full-time employees								
Less than 25%	113.74	1,322.28 *	360.39	253.57	181.15	109.29	432.82	102.19
25-49 %	64.30	562.80 *	203.05	123.62	96.06	97.45	155.81	70.39
50-74 %	58.23	163.20	393.67	136.98	95.19	76.22	177.03	58.33
75% or more	20.21	100.92	82.08	49.84	40.00	28.96	45.08	22.58
Union presence								
No union employees	20.85	91.82	86.87	45.39	38.37	32.77	44.38	23.67
Has union employees	37.73	270.15 *	266.29	196.66	75.35	43.26	171.80	38.50
Percent low-wage employees								
50% or more low-wage	44.11	278.26	239.79	142.04	79.35	58.78	125.39	46.94
Less than 50% low-wage	19.83	94.85	88.15	46.64	38.60	28.62	45.74	22.01
Percent women employees								
Less than 25%	43.52	143.04	115.27	68.19	64.23	83.31	62.14	54.00
25-49 %	35.05	186.79	171.61	87.22	73.09	46.39	91.29	37.99
50-74 %	31.24	229.72	272.01	71.12	71.07	35.75	123.97	31.05
75% or more	33.57	171.96	159.43	134.41	61.03	40.18	90.19	35.84
Percent age 50 or older employees								
Less than 25%	28.53	109.60	140.58	57.28	54.55	43.73	62.93	32.05
25-49 %	28.01	244.05	127.13	82.28	56.75	36.44	77.79	29.96
50-74 %	44.58	231.06	164.40	129.21	79.02	59.13	114.98	47.04
75% or more	95.23	217.09	325.96	192.65	182.13	104.03	167.52	90.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.C.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,515	1,220	1,689	1,560	1,393	1,601	1,466	1,531
Industry group **								
Agric., fish., forest.	1,677	--	--	--	--	--	--	1,483
Mining and manufacturing	1,334	--	1,524	1,188	1,186	1,587	1,306	1,339
Construction	1,500	490 *	2,224	1,679	1,521	1,294	1,514	1,492
Utilities and transp.	1,513	--	1,524 *	1,849	984	1,979	1,178	1,655
Wholesale trade	1,374	--	1,219	1,352	1,409	1,565	1,035	1,600
Fin. svs. and real estate	1,426	830 *	1,266	1,251	1,367	1,658	996	1,522
Retail trade	1,660	2,180 *	1,911	1,609	1,696	1,496	1,854	1,596
Professional services	1,478	1,595	1,626	1,703	1,313	1,460	1,572	1,453
Other services	1,727	1,255	2,024 *	1,645	1,524	1,973	1,593	1,774
Ownership								
For profit, incorporated	1,577	1,111	1,901	1,457	1,499	1,696	1,495	1,606
For profit, unincorporated	1,658	1,841	1,453	1,969	1,455	1,689	1,700	1,639
Nonprofit	1,191	156 *	674	1,588 *	1,086	1,292	726	1,250
Age of firm								
Less than 5 years	1,790	1,304	2,658 *	1,942	1,366	--	2,009	1,486
5-9 years	1,712	1,991 *	2,524 *	1,271	1,297	2,720	2,030	1,449
10-19 years	1,554	1,273	1,296	1,596	1,702	1,806	1,318	1,765
20 or more years	1,475	849	1,421	1,553	1,347	1,583	1,280	1,513
Multi/single status								
2 or more locations	1,539	--	1,050	1,385	1,447	1,602	1,223	1,552
1 location only	1,485	1,224	1,741	1,606	1,330	1,580	1,491	1,479
Percent full-time employees								
Less than 25%	1,598	--	893 *	1,538	1,048	2,057	2,336 *	1,411
25-49 %	1,599	--	1,323	1,837	1,641	1,578	1,294	1,666
50-74 %	1,639	1,098	2,912 *	1,625	1,493	1,550	1,886	1,561
75% or more	1,492	1,148	1,550	1,538	1,384	1,599	1,397	1,523
Union presence								
No union employees	1,550	1,236	1,690	1,577	1,456	1,659	1,477	1,579
Has union employees	1,340	--	1,654	949 *	976	1,474	1,061	1,351
Percent low-wage employees								
50% or more low-wage	1,795	1,185 *	1,060 *	1,574	1,737	2,042	1,435	1,856
Less than 50% low-wage	1,480	1,222	1,712	1,559	1,336	1,540	1,468	1,484
Percent women employees								
Less than 25%	1,507	1,120	1,795	1,447	1,615	1,437	1,487	1,518
25-49 %	1,452	913 *	1,084	1,486	1,335	1,639	1,166	1,530
50-74 %	1,502	1,302 *	1,811 *	1,514	1,243	1,652	1,523	1,497
75% or more	1,611	1,496	2,021	2,019	1,382	1,605	1,714	1,583
Percent age 50 or older employees								
Less than 25%	1,574	1,040	1,995	1,540	1,340	1,840	1,511	1,599
25-49 %	1,455	1,560 *	1,325	1,507	1,391	1,484	1,383	1,469
50-74 %	1,555	1,471 *	1,683	1,642	1,540	1,477	1,549	1,557
75% or more	1,372	868 *	--	2,399	1,417	1,501	1,222	1,496

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.60	194.29	192.73	93.49	55.09	54.42	93.16	39.89
Industry group **								
Agric., fish., forest.	354.02	--	--	--	--	--	--	322.99
Mining and manufacturing	74.84	--	292.32	155.52	104.37	117.37	168.33	83.00
Construction	127.67	321.02 *	403.22	188.29	308.64	138.28	210.48	159.77
Utilities and transp.	159.51	--	707.27 *	258.93	239.81	170.85	324.01	176.51
Wholesale trade	99.87	--	211.36	246.74	130.81	177.06	152.45	114.34
Fin. svs. and real estate	84.09	316.74 *	375.35	251.94	101.71	143.13	214.93	86.74
Retail trade	125.96	919.81 *	335.29	192.87	211.75	210.05	300.70	132.35
Professional services	63.66	408.05	318.15	276.56	75.16	57.02	184.91	63.91
Other services	126.57	235.39	817.56 *	154.85	169.23	210.43	296.48	135.66
Ownership								
For profit, incorporated	47.78	201.09	254.33	74.03	75.46	76.39	113.85	50.89
For profit, unincorporated	87.84	486.59	227.29	158.37	130.13	99.45	211.39	85.63
Nonprofit	78.46	85.55 *	174.58	584.74 *	91.45	54.91	112.64	86.37
Age of firm								
Less than 5 years	188.36	305.91	902.45 *	192.85	116.97	--	308.19	118.55
5-9 years	252.02	742.98 *	993.65 *	121.98	190.77	809.18	491.44	172.10
10-19 years	91.56	291.59	252.06	136.71	153.16	308.84	137.63	118.61
20 or more years	40.05	233.81	130.06	139.66	64.70	55.06	86.27	44.62
Multi/single status								
2 or more locations	41.76	--	275.99	124.44	63.79	56.15	157.08	42.88
1 location only	67.35	195.77	206.13	112.88	92.02	183.68	101.42	88.69
Percent full-time employees								
Less than 25%	299.58	--	334.38 *	298.20	233.40	349.29	963.61 *	247.09
25-49 %	90.80	--	328.24	261.36	132.58	133.75	206.65	101.80
50-74 %	159.80	265.90	954.49 *	241.81	224.21	212.87	463.69	145.79
75% or more	39.44	212.90	158.74	106.39	59.38	57.92	88.42	43.68
Union presence								
No union employees	40.09	196.66	197.52	95.47	60.40	50.71	95.29	41.78
Has union employees	103.49	--	301.35	338.04 *	99.97	132.81	285.58	106.77
Percent low-wage employees								
50% or more low-wage	107.75	458.98 *	334.37 *	213.64	186.57	164.54	193.78	121.41
Less than 50% low-wage	40.06	207.43	199.22	100.69	56.51	56.71	99.04	42.02
Percent women employees								
Less than 25%	64.69	282.37	217.94	113.73	141.88	85.11	118.84	76.45
25-49 %	74.23	379.48 *	152.69	130.11	79.88	140.09	134.05	85.92
50-74 %	81.00	698.74 *	640.41 *	164.42	103.06	82.26	354.31	66.23
75% or more	80.74	271.01	457.80	395.37	88.01	90.47	189.91	88.90
Percent age 50 or older employees								
Less than 25%	65.28	163.29	379.16	91.43	80.77	124.34	143.00	71.58
25-49 %	52.99	610.81 *	206.14	240.23	79.03	51.54	166.14	54.33
50-74 %	93.83	514.55 *	260.22	156.27	174.94	139.23	209.24	100.23
75% or more	166.80	350.05 *	--	350.75	422.96	158.90	299.69	176.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.C.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,481	1,227	1,529	1,501	1,490	1,486	1,425	1,490
Industry group **								
Agric., fish., forest.	1,964	--	--	--	--	--	1,177	2,162
Mining and manufacturing	1,355	1,206	1,339	1,219	1,293	1,426	1,274	1,363
Construction	1,432	1,355 *	1,328	1,612	1,290	1,427	1,402	1,452
Utilities and transp.	1,437	--	3,088	1,674	1,642	1,305	1,839	1,398
Wholesale trade	1,422	1,502	2,104	1,217	1,676	1,230	1,564	1,383
Fin. svs. and real estate	1,377	866	1,159	1,392	1,449	1,403	1,093	1,410
Retail trade	1,598	972 *	2,043	1,720	1,649	1,568	1,648	1,590
Professional services	1,417	1,229	1,261	1,380	1,449	1,436	1,307	1,434
Other services	1,735	1,505	1,576	1,789	1,744	1,753	1,604	1,759
Ownership								
For profit, incorporated	1,516	1,233	1,644	1,579	1,552	1,499	1,466	1,525
For profit, unincorporated	1,459	1,194	1,278	1,469	1,480	1,522	1,349	1,489
Nonprofit	1,333	1,313 *	1,170	1,115	1,286	1,402	1,295	1,337
Age of firm								
Less than 5 years	1,664	1,248	1,223	1,697	2,236	1,288	1,301	2,046
5-9 years	1,468	1,013	1,633	1,404	1,678	1,326	1,451	1,480
10-19 years	1,571	1,460	1,418	1,602	1,623	1,593	1,509	1,600
20 or more years	1,463	1,151	1,606	1,465	1,406	1,481	1,412	1,468
Multi/single status								
2 or more locations	1,495	--	1,751	1,493	1,517	1,488	1,392	1,497
1 location only	1,441	1,230	1,501	1,503	1,444	1,375	1,429	1,451
Percent full-time employees								
Less than 25%	1,872	--	2,606	1,743	1,857	1,870	1,939	1,860
25-49 %	1,756	1,960 *	1,305	1,498	1,858	1,788	1,630	1,772
50-74 %	1,637	961	1,368	1,617	1,737	1,708	1,343	1,698
75% or more	1,441	1,237	1,536	1,484	1,437	1,439	1,415	1,446
Union presence								
No union employees	1,517	1,247	1,575	1,504	1,513	1,540	1,449	1,530
Has union employees	1,320	--	811 *	1,401	1,243	1,341	905	1,335
Percent low-wage employees								
50% or more low-wage	1,726	1,091	1,762	1,864	1,845	1,689	1,615	1,735
Less than 50% low-wage	1,444	1,235	1,512	1,464	1,443	1,449	1,411	1,450
Percent women employees								
Less than 25%	1,459	1,398	1,510	1,491	1,531	1,410	1,443	1,463
25-49 %	1,434	1,200	1,754	1,567	1,307	1,455	1,503	1,424
50-74 %	1,528	992	1,437	1,283	1,655	1,554	1,199	1,567
75% or more	1,508	1,307	1,436	1,659	1,488	1,502	1,532	1,503
Percent age 50 or older employees								
Less than 25%	1,515	1,367	1,488	1,464	1,587	1,520	1,423	1,537
25-49 %	1,439	1,182	1,443	1,466	1,393	1,456	1,425	1,441
50-74 %	1,569	1,014	1,890	1,700	1,566	1,570	1,447	1,595
75% or more	1,394	1,130	1,660	1,653	1,478	1,348	1,390	1,398

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.C.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.11	104.03	94.27	51.69	47.20	23.83	50.34	20.69
Industry group **								
Agric., fish., forest.	456.52	--	--	--	--	--	186.29	540.29
Mining and manufacturing	48.44	322.17	265.77	96.75	106.91	56.49	137.40	51.56
Construction	101.39	476.67 *	228.57	187.62	206.65	181.97	141.69	140.57
Utilities and transp.	101.24	--	419.26	322.95	239.02	113.54	310.04	104.93
Wholesale trade	75.44	367.95	494.09	122.90	126.25	99.58	230.82	71.45
Fin. svs. and real estate	45.76	219.71	234.14	118.79	85.61	58.35	136.72	48.61
Retail trade	52.05	305.54 *	342.95	124.49	122.35	64.29	169.09	53.71
Professional services	29.06	190.26	127.81	92.30	75.66	33.32	85.41	30.80
Other services	60.41	221.80	196.34	170.56	137.81	82.69	121.43	68.62
Ownership								
For profit, incorporated	23.76	120.91	119.40	62.38	62.57	29.22	60.07	25.88
For profit, unincorporated	47.73	205.91	160.75	111.75	103.80	65.82	108.35	53.29
Nonprofit	39.40	437.47 *	199.56	142.24	82.82	47.12	166.93	39.81
Age of firm								
Less than 5 years	160.04	273.30	263.89	213.92	320.21	217.53	152.60	241.35
5-9 years	92.48	242.24	186.49	147.37	194.75	111.20	119.97	131.47
10-19 years	60.37	207.67	163.97	101.08	144.07	106.19	100.83	76.32
20 or more years	20.25	148.01	138.76	67.03	44.21	24.77	71.05	21.12
Multi/single status								
2 or more locations	20.44	--	246.03	94.38	41.55	23.99	115.32	20.75
1 location only	44.57	105.55	101.26	61.44	104.49	187.39	55.03	69.06
Percent full-time employees								
Less than 25%	92.27	--	426.04	379.36	132.64	112.61	392.02	83.73
25-49 %	85.03	788.20 *	223.32	136.86	123.64	121.23	205.63	92.21
50-74 %	53.41	215.67	200.91	186.78	99.03	67.96	126.51	57.96
75% or more	21.01	117.19	108.12	56.96	53.33	25.61	56.48	22.64
Union presence								
No union employees	21.74	106.20	96.95	52.90	50.70	28.81	51.39	24.04
Has union employees	37.37	--	303.87 *	236.01	108.29	40.77	215.05	37.88
Percent low-wage employees								
50% or more low-wage	50.30	270.10	306.54	200.73	85.42	62.77	165.63	52.74
Less than 50% low-wage	20.45	108.88	98.45	52.87	51.78	25.38	52.73	22.21
Percent women employees								
Less than 25%	36.97	169.04	150.83	88.79	66.40	53.38	77.34	42.10
25-49 %	40.75	215.57	263.17	114.81	95.77	48.93	124.46	43.03
50-74 %	35.17	195.62	202.66	79.98	93.17	41.19	97.39	37.33
75% or more	36.81	253.24	146.15	121.60	83.99	45.41	108.49	38.78
Percent age 50 or older employees								
Less than 25%	32.27	148.31	122.78	76.68	73.87	44.97	68.00	36.74
25-49 %	27.20	215.10	181.19	67.13	76.08	31.36	92.36	28.47
50-74 %	49.16	249.80	223.13	188.33	78.79	58.10	144.63	51.13
75% or more	128.96	321.25	428.76	221.46	168.83	122.47	231.77	92.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.C.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,488	1,309	1,831	1,482	1,451	1,471	1,568	1,466
Industry group **								
Agric., fish., forest.	1,229	--	--	--	--	--	--	1,488
Mining and manufacturing	1,577	--	--	--	--	--	1,572	1,578
Construction	1,566	--	--	--	--	--	1,746	1,363
Utilities and transp.	1,539	--	--	--	--	--	1,659	1,510
Wholesale trade	1,834	--	--	--	--	--	1,828	1,836
Fin. svs. and real estate	1,165	--	--	--	--	--	1,025 *	1,192
Retail trade	1,967	--	--	--	--	--	2,065	1,946
Professional services	1,164	--	--	--	--	--	1,322	1,122
Other services	1,946	--	--	--	--	--	1,879	1,964
Ownership								
For profit, incorporated	1,533	--	--	--	--	--	1,636	1,502
For profit, unincorporated	1,491	--	--	--	--	--	1,451	1,508
Nonprofit	1,270	--	--	--	--	--	875	1,298
Age of firm								
Less than 5 years	1,236 *	--	--	--	--	--	1,935	703 *
5-9 years	1,676	--	--	--	--	--	1,592	1,781
10-19 years	1,505	--	--	--	--	--	1,450	1,580
20 or more years	1,488	--	--	--	--	--	1,567	1,474
Multi/single status								
2 or more locations	1,474	--	--	--	--	--	1,378	1,478
1 location only	1,512	--	--	--	--	--	1,594	1,425
Percent full-time employees								
Less than 25%	1,515	--	--	--	--	--	1,391	1,538
25-49 %	1,808	--	--	--	--	--	1,829	1,801
50-74 %	1,798	--	--	--	--	--	1,685	1,830
75% or more	1,410	--	--	--	--	--	1,531	1,377
Union presence								
No union employees	1,461	--	--	--	--	--	1,585	1,423
Has union employees	1,703	--	--	--	--	--	--	1,748
Percent low-wage employees								
50% or more low-wage	1,898	--	--	--	--	--	1,481 *	1,957
Less than 50% low-wage	1,427	--	--	--	--	--	1,575	1,382
Percent women employees								
Less than 25%	1,357	--	--	--	--	--	1,684	1,229
25-49 %	1,415	--	--	--	--	--	1,529	1,392
50-74 %	1,577	--	--	--	--	--	1,167	1,659
75% or more	1,623	--	--	--	--	--	1,733	1,589
Percent age 50 or older employees								
Less than 25%	1,486	--	--	--	--	--	1,608	1,436
25-49 %	1,394	--	--	--	--	--	1,650	1,359
50-74 %	1,902	--	--	--	--	--	1,445	2,113
75% or more	1,567	--	--	--	--	--	1,157	1,949

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	104.95	233.59	173.41	127.91	132.24	196.58	110.37	129.12
Industry group **								
Agric., fish., forest.	255.01	--	--	--	--	--	--	235.37
Mining and manufacturing	114.45	--	--	--	--	--	321.00	121.07
Construction	218.07	--	--	--	--	--	318.06	294.03
Utilities and transp.	246.82	--	--	--	--	--	352.48	291.46
Wholesale trade	212.94	--	--	--	--	--	383.88	253.63
Fin. svs. and real estate	158.30	--	--	--	--	--	455.32 *	170.98
Retail trade	218.74	--	--	--	--	--	488.22	244.07
Professional services	202.90	--	--	--	--	--	162.49	244.81
Other services	148.97	--	--	--	--	--	300.60	170.50
Ownership								
For profit, incorporated	144.28	--	--	--	--	--	126.81	181.13
For profit, unincorporated	152.11	--	--	--	--	--	269.63	183.64
Nonprofit	118.64	--	--	--	--	--	246.85	124.69
Age of firm								
Less than 5 years	381.24 *	--	--	--	--	--	239.27	275.20 *
5-9 years	245.08	--	--	--	--	--	377.82	269.19
10-19 years	129.56	--	--	--	--	--	182.30	177.32
20 or more years	125.20	--	--	--	--	--	160.03	142.71
Multi/single status								
2 or more locations	154.10	--	--	--	--	--	332.50	160.40
1 location only	107.38	--	--	--	--	--	115.60	180.11
Percent full-time employees								
Less than 25%	174.22	--	--	--	--	--	381.09	194.62
25-49 %	148.18	--	--	--	--	--	511.75	103.19
50-74 %	163.11	--	--	--	--	--	330.59	187.23
75% or more	123.53	--	--	--	--	--	120.58	151.33
Union presence								
No union employees	114.32	--	--	--	--	--	108.44	142.73
Has union employees	174.83	--	--	--	--	--	--	169.59
Percent low-wage employees								
50% or more low-wage	155.28	--	--	--	--	--	453.93 *	161.74
Less than 50% low-wage	114.07	--	--	--	--	--	113.67	140.83
Percent women employees								
Less than 25%	286.46	--	--	--	--	--	182.48	358.79
25-49 %	128.13	--	--	--	--	--	306.90	139.24
50-74 %	92.93	--	--	--	--	--	190.09	102.70
75% or more	99.21	--	--	--	--	--	225.64	109.64
Percent age 50 or older employees								
Less than 25%	89.55	--	--	--	--	--	166.55	104.61
25-49 %	193.62	--	--	--	--	--	180.85	214.29
50-74 %	188.72	--	--	--	--	--	288.66	222.95
75% or more	221.33	--	--	--	--	--	307.44	277.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.4%	16.4%	23.5%	23.1%	20.9%	21.4%	21.0%	21.4%
Industry group **								
Agric., fish., forest.	26.6%	--	--	--	--	--	21.9%	27.7%
Mining and manufacturing	20.4%	12.2%	21.2%	19.6%	19.5%	21.3%	19.9%	20.4%
Construction	23.0%	15.7%	26.6%	26.9%	20.7%	21.5%	23.4%	22.8%
Utilities and transp.	20.1%	10.6% *	36.5%	25.6%	19.7%	18.8%	23.6%	19.6%
Wholesale trade	21.8%	16.3%	23.8%	20.4%	25.1%	20.7%	19.6%	22.7%
Fin. svs. and real estate	19.1%	11.0%	18.2%	16.5%	19.1%	20.3%	13.9%	19.9%
Retail trade	25.1%	21.0%	28.0%	27.7%	22.8%	25.3%	26.0%	25.0%
Professional services	18.9%	17.2%	20.4%	21.5%	19.1%	18.3%	19.6%	18.8%
Other services	26.2%	19.0%	25.1%	25.7%	24.9%	27.8%	23.3%	26.8%
Ownership								
For profit, incorporated	22.5%	16.3%	25.6%	23.8%	22.3%	22.4%	21.9%	22.6%
For profit, unincorporated	22.5%	18.1%	22.0%	25.4%	22.3%	22.8%	21.4%	22.9%
Nonprofit	16.3%	10.4% *	12.7%	16.5%	15.9%	17.0%	14.0%	16.6%
Age of firm								
Less than 5 years	25.8%	17.3%	31.2%	29.7%	27.3%	20.0%	23.9%	28.1%
5-9 years	24.2%	20.6%	30.7%	21.9%	24.2%	27.6%	25.8%	22.9%
10-19 years	24.4%	18.5%	23.0%	26.0%	25.4%	25.9%	22.3%	25.8%
20 or more years	20.7%	13.6%	21.2%	21.8%	19.6%	21.1%	19.1%	20.9%
Multi/single status								
2 or more locations	21.3%	9.8% *	21.2%	21.7%	21.0%	21.4%	19.9%	21.3%
1 location only	21.5%	16.5%	23.8%	23.6%	20.7%	22.1%	21.1%	21.9%
Percent full-time employees								
Less than 25%	25.6%	31.1% *	24.2%	24.9%	19.8%	29.4%	26.6%	25.4%
25-49 %	25.9%	20.8% *	22.5%	24.8%	26.2%	26.6%	22.9%	26.4%
50-74 %	23.2%	13.2%	28.8%	24.3%	23.1%	23.6%	21.8%	23.5%
75% or more	20.8%	16.4%	22.8%	22.8%	20.4%	20.7%	20.7%	20.8%
Union presence								
No union employees	21.9%	16.6%	24.1%	23.5%	21.5%	22.0%	21.4%	22.0%
Has union employees	18.8%	9.4% *	11.7% *	15.1%	15.2%	19.8%	11.9%	19.1%
Percent low-wage employees								
50% or more low-wage	26.3%	16.8%	23.0%	27.4%	26.8%	26.5%	23.1%	26.6%
Less than 50% low-wage	20.7%	16.4%	23.5%	22.7%	20.0%	20.6%	20.9%	20.6%
Percent women employees								
Less than 25%	22.0%	19.0%	24.4%	23.9%	23.3%	20.3%	22.5%	21.9%
25-49 %	21.1%	15.3%	22.4%	22.9%	19.3%	21.9%	20.2%	21.3%
50-74 %	21.2%	12.6%	22.7%	19.5%	21.0%	22.1%	18.0%	21.7%
75% or more	21.1%	18.2%	23.7%	24.9%	19.9%	20.7%	22.2%	20.9%
Percent age 50 or older employees								
Less than 25%	23.2%	18.1%	26.3%	24.2%	22.4%	23.4%	22.7%	23.3%
25-49 %	20.3%	18.8%	20.8%	22.0%	19.7%	20.2%	21.0%	20.2%
50-74 %	21.2%	13.6%	24.2%	22.3%	20.5%	22.2%	19.1%	21.8%
75% or more	17.7%	11.9%	16.6%	25.2%	21.0%	20.3%	14.8%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	1.17%	1.17%	0.67%	0.55%	0.37%	0.62%	0.30%
Industry group **								
Agric., fish., forest.	4.10%	--	--	--	--	--	3.70%	4.89%
Mining and manufacturing	0.68%	3.18%	2.69%	1.38%	1.67%	0.71%	1.50%	0.74%
Construction	1.21%	4.29%	2.95%	2.36%	2.52%	1.76%	1.74%	1.63%
Utilities and transp.	1.17%	3.99% *	4.61%	2.82%	2.55%	1.47%	3.07%	1.25%
Wholesale trade	0.84%	3.75%	3.08%	1.71%	1.48%	1.29%	1.88%	0.91%
Fin. svs. and real estate	0.60%	2.26%	2.76%	1.71%	1.13%	0.82%	1.55%	0.65%
Retail trade	0.82%	4.68%	2.94%	1.82%	2.26%	1.01%	2.08%	0.90%
Professional services	0.45%	2.40%	1.89%	1.42%	0.76%	0.61%	1.10%	0.49%
Other services	0.74%	2.30%	4.28%	1.72%	1.54%	1.04%	1.77%	0.82%
Ownership								
For profit, incorporated	0.35%	1.26%	1.46%	0.73%	0.78%	0.49%	0.73%	0.39%
For profit, unincorporated	0.66%	2.73%	1.91%	1.52%	1.31%	0.93%	1.48%	0.73%
Nonprofit	0.47%	3.94% *	1.96%	2.58%	0.81%	0.54%	1.57%	0.49%
Age of firm								
Less than 5 years	1.71%	3.18%	4.69%	2.65%	3.12%	2.77%	2.36%	2.38%
5-9 years	1.56%	4.59%	5.76%	1.82%	2.56%	3.43%	2.79%	1.69%
10-19 years	0.68%	2.09%	1.87%	1.24%	1.49%	1.16%	1.08%	0.86%
20 or more years	0.29%	1.43%	1.26%	0.87%	0.58%	0.39%	0.71%	0.31%
Multi/single status								
2 or more locations	0.30%	3.11% *	2.62%	1.04%	0.48%	0.38%	1.32%	0.31%
1 location only	0.54%	1.20%	1.27%	0.83%	1.17%	2.05%	0.67%	0.85%
Percent full-time employees								
Less than 25%	2.13%	11.97% *	4.37%	3.48%	4.15%	1.42%	4.83%	2.35%
25-49 %	0.99%	6.83% *	3.14%	1.94%	1.30%	1.53%	2.34%	1.08%
50-74 %	0.77%	2.34%	5.36%	1.94%	1.35%	0.92%	2.49%	0.74%
75% or more	0.30%	1.32%	1.14%	0.76%	0.62%	0.41%	0.65%	0.33%
Union presence								
No union employees	0.30%	1.19%	1.18%	0.70%	0.59%	0.46%	0.63%	0.34%
Has union employees	0.57%	3.88% *	3.79% *	1.97%	1.25%	0.65%	2.08%	0.58%
Percent low-wage employees								
50% or more low-wage	0.66%	3.56%	3.17%	2.02%	1.60%	0.80%	1.77%	0.71%
Less than 50% low-wage	0.29%	1.24%	1.22%	0.71%	0.59%	0.40%	0.65%	0.32%
Percent women employees								
Less than 25%	0.64%	2.01%	1.59%	1.11%	1.05%	1.16%	0.96%	0.79%
25-49 %	0.55%	2.32%	2.14%	1.28%	1.25%	0.72%	1.22%	0.61%
50-74 %	0.48%	2.85%	3.97%	1.08%	1.03%	0.58%	1.74%	0.49%
75% or more	0.45%	2.28%	2.07%	1.84%	0.85%	0.55%	1.20%	0.49%
Percent age 50 or older employees								
Less than 25%	0.45%	1.63%	2.05%	0.96%	0.89%	0.68%	0.96%	0.51%
25-49 %	0.39%	3.15%	1.75%	1.20%	0.87%	0.49%	1.08%	0.42%
50-74 %	0.62%	2.75%	2.13%	1.68%	1.15%	0.88%	1.49%	0.67%
75% or more	1.21%	2.38%	3.53%	2.78%	2.09%	1.41%	1.88%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.1%	16.6%	26.4%	24.1%	20.1%	22.8%	22.1%	22.1%
Industry group **								
Agric., fish., forest.	23.4%	--	--	--	--	--	--	22.4% *
Mining and manufacturing	20.8%	1.2% *	23.0%	18.2%	21.3%	22.7%	20.5%	20.8%
Construction	25.4%	7.8% *	36.6%	30.9%	24.4%	21.8%	25.9%	25.1%
Utilities and transp.	23.0%	--	30.1% *	32.2%	13.0%	29.3%	21.7%	23.4%
Wholesale trade	23.2%	--	20.0%	21.0%	26.0%	27.1%	16.8%	27.7%
Fin. svs. and real estate	18.9%	11.4% *	18.3% *	14.6%	18.2%	22.1%	12.8%	20.3%
Retail trade	24.3%	27.2% *	31.1%	27.0%	21.8%	22.9%	28.2%	23.1%
Professional services	19.8%	20.0%	24.5%	24.1%	17.5%	19.2%	22.1%	19.3%
Other services	26.5%	17.3%	30.9% *	26.2%	22.7%	31.6%	23.8%	27.5%
Ownership								
For profit, incorporated	23.5%	15.4%	29.2%	22.6%	22.9%	24.6%	22.6%	23.8%
For profit, unincorporated	24.9%	25.4%	24.7%	31.7%	21.2%	24.7%	26.2%	24.3%
Nonprofit	15.7%	1.8% *	10.4%	22.3% *	13.8%	17.3%	10.2%	16.4%
Age of firm								
Less than 5 years	28.7%	19.3%	46.6%	31.9%	22.2%	--	32.3%	23.8%
5-9 years	26.6%	26.5% *	43.3% *	21.6%	19.8%	37.0%	32.4%	22.0%
10-19 years	25.1%	18.2%	20.8%	28.7%	26.8%	29.4%	21.3%	28.4%
20 or more years	20.9%	11.0%	21.1%	22.4%	19.0%	22.5%	18.2%	21.5%
Multi/single status								
2 or more locations	21.7%	--	15.6% *	20.5%	19.8%	22.8%	18.3%	21.8%
1 location only	22.6%	16.7%	27.4%	25.1%	20.6%	23.6%	22.5%	22.7%
Percent full-time employees								
Less than 25%	22.3%	--	13.4% *	26.8%	13.2% *	34.0%	31.9% *	19.8%
25-49 %	25.0%	--	21.4%	29.9%	25.9%	24.4%	20.0%	26.0%
50-74 %	23.3%	13.6%	44.6%	24.0%	21.8%	21.7%	27.0%	22.2%
75% or more	21.7%	16.1%	24.3%	23.7%	20.0%	22.7%	21.2%	21.9%
Union presence								
No union employees	22.8%	16.8%	26.4%	24.4%	21.4%	23.6%	22.2%	23.0%
Has union employees	18.8%	1.3% *	--	14.0% *	12.6%	21.1%	16.5%	18.9%
Percent low-wage employees								
50% or more low-wage	26.6%	15.1% *	14.5%	26.5%	25.1%	30.4%	21.1%	27.6%
Less than 50% low-wage	21.5%	16.8%	26.9%	23.8%	19.3%	21.8%	22.1%	21.3%
Percent women employees								
Less than 25%	23.5%	16.5%	27.5%	23.2%	24.9%	22.7%	23.1%	23.8%
25-49 %	21.9%	13.3% *	18.9%	23.0%	20.6%	23.8%	18.6%	22.8%
50-74 %	20.9%	15.5% *	28.5% *	22.8%	17.1%	22.9%	22.1%	20.7%
75% or more	22.0%	19.7%	29.3%	28.6%	18.6%	21.7%	23.7%	21.5%
Percent age 50 or older employees								
Less than 25%	24.4%	15.1%	34.2%	26.0%	20.3%	27.3%	24.7%	24.3%
25-49 %	20.8%	21.7% *	21.7%	22.6%	19.9%	20.6%	21.5%	20.7%
50-74 %	20.7%	18.5% *	21.6%	21.8%	20.1%	21.0%	19.5%	21.2%
75% or more	18.3%	10.4% *	--	28.9%	21.7%	23.0%	14.5%	22.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	2.52%	2.80%	1.48%	0.95%	0.80%	1.38%	0.62%
Industry group **								
Agric., fish., forest.	5.38%	--	--	--	--	--	--	6.76% *
Mining and manufacturing	1.08%	0.76% *	4.04%	2.55%	1.60%	1.65%	2.56%	1.19%
Construction	2.24%	5.42% *	5.77%	3.46%	5.07%	2.18%	3.75%	2.76%
Utilities and transp.	2.60%	--	11.30% *	3.88%	3.55%	2.49%	5.80%	2.89%
Wholesale trade	1.76%	--	2.71%	3.73%	2.90%	4.08%	2.36%	2.20%
Fin. svs. and real estate	1.24%	4.29% *	6.79% *	4.34%	1.94%	1.53%	3.38%	1.19%
Retail trade	2.10%	9.29% *	4.78%	3.32%	4.37%	2.71%	3.75%	2.37%
Professional services	0.86%	5.00%	4.50%	3.70%	1.13%	0.84%	2.49%	0.87%
Other services	2.00%	3.85%	11.42% *	2.50%	2.72%	3.48%	4.31%	2.24%
Ownership								
For profit, incorporated	0.73%	2.61%	3.62%	1.32%	1.34%	1.10%	1.69%	0.79%
For profit, unincorporated	1.56%	6.26%	3.27%	2.68%	2.42%	2.92%	3.03%	1.78%
Nonprofit	1.04%	0.96% *	2.92%	7.74% *	1.33%	0.65%	1.61%	1.14%
Age of firm								
Less than 5 years	3.01%	4.75%	10.79%	4.75%	2.70%	--	4.56%	2.41%
5-9 years	3.78%	9.23% *	14.45% *	2.15%	4.03%	9.36%	7.07%	2.91%
10-19 years	1.39%	3.76%	3.25%	2.22%	2.57%	4.47%	1.92%	1.95%
20 or more years	0.60%	2.93%	1.99%	2.03%	1.06%	0.82%	1.30%	0.67%
Multi/single status								
2 or more locations	0.61%	--	4.71% *	1.96%	0.89%	0.82%	2.59%	0.62%
1 location only	1.08%	2.53%	2.97%	1.80%	1.87%	3.99%	1.49%	1.56%
Percent full-time employees								
Less than 25%	5.39%	--	5.41% *	4.94%	4.23% *	4.65%	10.77% *	5.28%
25-49 %	1.40%	--	4.76%	3.83%	2.25%	1.84%	3.34%	1.52%
50-74 %	2.17%	3.57%	13.25%	3.27%	3.49%	2.54%	6.49%	1.92%
75% or more	0.60%	2.83%	2.27%	1.70%	0.98%	0.89%	1.33%	0.67%
Union presence								
No union employees	0.59%	2.54%	2.86%	1.52%	1.00%	0.69%	1.41%	0.62%
Has union employees	1.65%	0.61% *	--	4.46% *	1.84%	2.07%	4.22%	1.70%
Percent low-wage employees								
50% or more low-wage	1.93%	5.69% *	4.13%	3.59%	4.07%	1.98%	2.80%	2.24%
Less than 50% low-wage	0.60%	2.70%	2.90%	1.59%	0.92%	0.85%	1.46%	0.64%
Percent women employees								
Less than 25%	1.07%	3.97%	3.01%	2.21%	2.27%	1.46%	1.98%	1.25%
25-49 %	1.21%	4.94% *	2.98%	2.17%	1.61%	2.28%	2.01%	1.44%
50-74 %	1.19%	8.18% *	9.51% *	2.41%	1.86%	1.04%	4.92%	1.05%
75% or more	1.05%	3.66%	6.05%	5.14%	1.17%	1.14%	2.57%	1.15%
Percent age 50 or older employees								
Less than 25%	1.08%	2.56%	5.61%	1.69%	1.62%	1.87%	2.30%	1.21%
25-49 %	0.74%	7.71% *	2.99%	3.38%	1.21%	0.74%	2.34%	0.77%
50-74 %	1.35%	5.78% *	3.57%	2.84%	2.64%	2.01%	2.70%	1.54%
75% or more	2.14%	4.06% *	--	4.93%	5.45%	1.99%	3.44%	2.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.1%	15.8%	21.5%	22.6%	21.1%	21.1%	20.1%	21.2%
Industry group **								
Agric., fish., forest.	27.8%	--	--	--	--	--	20.6%	29.2%
Mining and manufacturing	20.0%	15.9%	19.1%	19.8%	18.8%	20.9%	18.8%	20.1%
Construction	21.5%	18.4% *	21.0%	26.2%	18.3%	20.6%	21.6%	21.4%
Utilities and transp.	19.2%	--	40.2%	21.9%	21.7%	17.7%	24.1%	18.7%
Wholesale trade	20.6%	16.5%	26.4%	18.9%	23.0%	19.2%	20.2%	20.7%
Fin. svs. and real estate	19.4%	10.6%	17.0%	18.0%	20.5%	20.1%	14.2%	20.1%
Retail trade	24.9%	13.3% *	28.1%	28.1%	24.2%	24.9%	23.9%	25.1%
Professional services	18.9%	16.4%	17.4%	20.3%	19.5%	18.6%	18.5%	18.9%
Other services	25.9%	20.2%	21.9%	25.8%	26.6%	26.6%	22.7%	26.5%
Ownership								
For profit, incorporated	22.1%	16.3%	23.6%	24.2%	22.1%	22.0%	21.2%	22.3%
For profit, unincorporated	21.6%	14.5%	19.4%	23.2%	22.3%	22.6%	19.0%	22.3%
Nonprofit	16.5%	17.1% *	13.1%	14.4%	16.9%	16.8%	16.0%	16.5%
Age of firm								
Less than 5 years	25.0%	15.5%	19.6%	29.8%	32.6%	20.7%	18.7%	32.1%
5-9 years	22.8%	15.1%	24.8%	22.4%	26.1%	20.3%	22.6%	22.9%
10-19 years	24.2%	20.0%	21.9%	24.6%	24.6%	25.7%	22.3%	25.1%
20 or more years	20.5%	14.0%	21.0%	21.4%	19.5%	20.9%	19.1%	20.6%
Multi/single status								
2 or more locations	21.1%	--	24.6%	21.4%	21.1%	21.1%	20.4%	21.2%
1 location only	20.8%	15.9%	21.1%	23.1%	21.0%	19.8%	20.1%	21.6%
Percent full-time employees								
Less than 25%	27.7%	--	31.1%	23.4%	28.4%	29.1%	24.3%	28.4%
25-49 %	26.0%	23.0% *	20.6%	23.3%	26.4%	26.7%	23.5%	26.3%
50-74 %	22.8%	11.6%	20.4%	24.1%	24.1%	23.5%	18.5%	23.7%
75% or more	20.5%	16.2%	21.4%	22.4%	20.3%	20.4%	20.1%	20.6%
Union presence								
No union employees	21.7%	16.0%	22.5%	22.9%	21.5%	21.9%	20.7%	21.9%
Has union employees	18.4%	--	9.0% *	16.0%	16.9%	19.0%	10.5%	18.8%
Percent low-wage employees								
50% or more low-wage	25.9%	14.8%	26.8%	28.4%	27.2%	25.5%	24.3%	26.0%
Less than 50% low-wage	20.4%	15.9%	21.1%	22.1%	20.3%	20.3%	19.8%	20.5%
Percent women employees								
Less than 25%	21.7%	18.2%	22.6%	23.8%	22.9%	20.6%	21.4%	21.8%
25-49 %	20.8%	15.4%	23.7%	23.9%	18.6%	21.3%	20.8%	20.8%
50-74 %	21.2%	12.1%	19.5%	17.9%	22.8%	21.8%	16.3%	21.8%
75% or more	20.5%	18.0%	19.1%	23.9%	20.3%	20.2%	21.2%	20.4%
Percent age 50 or older employees								
Less than 25%	22.7%	18.8%	22.8%	23.6%	23.8%	22.4%	21.4%	23.0%
25-49 %	20.2%	16.6%	19.3%	21.8%	19.3%	20.4%	20.3%	20.2%
50-74 %	20.8%	11.8%	25.2%	22.0%	20.7%	21.5%	18.5%	21.3%
75% or more	16.9%	12.0%	17.9%	21.6%	19.9%	18.9%	15.2%	19.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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Characteristics	Total	Less than 10 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%	1.37%	1.28%	0.76%	0.71%	0.36%	0.71%	0.31%
Industry group **								
Agric., fish., forest.	5.05%	--	--	--	--	--	3.95%	5.72%
Mining and manufacturing	0.85%	4.01%	3.52%	1.46%	2.05%	0.82%	1.92%	0.91%
Construction	1.56%	6.06% *	3.44%	3.48%	2.85%	2.47%	2.07%	2.21%
Utilities and transp.	1.34%	--	4.29%	3.23%	3.11%	1.58%	4.04%	1.39%
Wholesale trade	1.01%	4.39%	4.96%	1.85%	1.65%	1.41%	2.76%	1.00%
Fin. svs. and real estate	0.73%	2.70%	3.04%	1.52%	1.21%	0.97%	1.75%	0.79%
Retail trade	0.84%	4.32% *	4.07%	1.99%	1.61%	1.07%	2.54%	0.87%
Professional services	0.41%	2.72%	2.10%	1.31%	1.00%	0.48%	1.28%	0.43%
Other services	0.78%	3.09%	2.54%	2.34%	1.78%	1.04%	1.65%	0.88%
Ownership								
For profit, incorporated	0.36%	1.53%	1.52%	0.90%	0.99%	0.44%	0.82%	0.40%
For profit, unincorporated	0.74%	2.73%	2.54%	1.77%	1.53%	1.04%	1.68%	0.82%
Nonprofit	0.53%	6.46% *	2.61%	1.83%	1.06%	0.65%	2.19%	0.53%
Age of firm								
Less than 5 years	2.20%	3.95%	3.99%	3.39%	2.70%	3.68%	2.52%	2.42%
5-9 years	1.49%	3.75%	2.80%	2.55%	3.07%	1.83%	1.97%	2.09%
10-19 years	0.83%	2.75%	2.43%	1.54%	1.95%	1.24%	1.43%	1.01%
20 or more years	0.30%	1.72%	1.78%	0.95%	0.71%	0.37%	0.93%	0.32%
Multi/single status								
2 or more locations	0.30%	--	2.95%	1.26%	0.58%	0.36%	1.60%	0.31%
1 location only	0.67%	1.40%	1.38%	0.94%	1.65%	2.31%	0.77%	1.10%
Percent full-time employees								
Less than 25%	1.19%	--	4.72%	4.65%	2.29%	1.37%	4.37%	1.10%
25-49 %	1.30%	9.68% *	3.65%	2.19%	1.50%	1.90%	3.13%	1.41%
50-74 %	0.75%	3.08%	2.93%	2.67%	1.32%	0.91%	2.02%	0.77%
75% or more	0.31%	1.54%	1.45%	0.85%	0.80%	0.39%	0.79%	0.34%
Union presence								
No union employees	0.33%	1.40%	1.25%	0.79%	0.77%	0.44%	0.72%	0.37%
Has union employees	0.54%	--	3.74% *	2.44%	1.49%	0.59%	2.52%	0.55%
Percent low-wage employees								
50% or more low-wage	0.69%	3.79%	3.95%	2.65%	1.23%	0.86%	2.32%	0.72%
Less than 50% low-wage	0.31%	1.44%	1.33%	0.79%	0.77%	0.39%	0.74%	0.34%
Percent women employees								
Less than 25%	0.54%	2.45%	2.06%	1.37%	1.03%	0.74%	1.16%	0.61%
25-49 %	0.63%	2.65%	2.97%	1.60%	1.61%	0.74%	1.58%	0.69%
50-74 %	0.55%	2.49%	3.29%	1.18%	1.12%	0.71%	1.43%	0.58%
75% or more	0.52%	3.48%	2.03%	1.75%	1.20%	0.64%	1.49%	0.55%
Percent age 50 or older employees								
Less than 25%	0.51%	2.20%	1.75%	1.25%	1.11%	0.70%	1.01%	0.58%
25-49 %	0.41%	2.82%	2.36%	1.06%	1.13%	0.47%	1.29%	0.43%
50-74 %	0.68%	3.05%	2.75%	2.08%	1.08%	0.97%	1.88%	0.72%
75% or more	1.61%	3.40%	4.51%	3.39%	1.83%	1.78%	2.56%	1.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.C.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.8%	18.7%	25.5%	23.0%	21.8%	21.3%	22.7%	21.6%
Industry group **								
Agric., fish., forest.	21.6%	--	--	--	--	--	--	--
Mining and manufacturing	23.8%	--	--	--	--	--	25.3%	23.5%
Construction	24.1%	--	--	--	--	--	25.8%	22.1%
Utilities and transp.	23.0%	--	--	--	--	--	26.2%	22.3%
Wholesale trade	27.6%	--	--	--	--	--	26.4%	28.1%
Fin. svs. and real estate	17.3%	--	--	--	--	--	14.9% *	17.7%
Retail trade	28.4%	--	--	--	--	--	32.5%	27.6%
Professional services	17.1%	--	--	--	--	--	18.4%	16.7%
Other services	27.0%	--	--	--	--	--	25.2%	27.5%
Ownership								
For profit, incorporated	22.7%	--	--	--	--	--	23.8%	22.4%
For profit, unincorporated	22.6%	--	--	--	--	--	21.3%	23.3%
Nonprofit	17.3%	--	--	--	--	--	11.0%	17.8%
Age of firm								
Less than 5 years	22.3%	--	--	--	--	--	31.7%	13.7%
5-9 years	24.4%	--	--	--	--	--	22.8%	26.5%
10-19 years	24.3%	--	--	--	--	--	24.2%	24.4%
20 or more years	21.4%	--	--	--	--	--	20.9%	21.5%
Multi/single status								
2 or more locations	21.6%	--	--	--	--	--	21.1%	21.7%
1 location only	22.2%	--	--	--	--	--	22.9%	21.4%
Percent full-time employees								
Less than 25%	24.0%	--	--	--	--	--	18.0% *	25.3%
25-49 %	27.3%	--	--	--	--	--	25.1%	28.1%
50-74 %	24.6%	--	--	--	--	--	22.9%	25.0%
75% or more	20.9%	--	--	--	--	--	22.5%	20.4%
Union presence								
No union employees	21.6%	--	--	--	--	--	23.1%	21.1%
Has union employees	23.4%	--	--	--	--	--	--	24.3%
Percent low-wage employees								
50% or more low-wage	28.4%	--	--	--	--	--	22.6%	29.2%
Less than 50% low-wage	20.9%	--	--	--	--	--	22.7%	20.3%
Percent women employees								
Less than 25%	20.9%	--	--	--	--	--	25.7%	19.0%
25-49 %	21.8%	--	--	--	--	--	22.0%	21.8%
50-74 %	22.0%	--	--	--	--	--	16.9%	23.0%
75% or more	22.7%	--	--	--	--	--	23.2%	22.6%
Percent age 50 or older employees								
Less than 25%	23.2%	--	--	--	--	--	24.1%	22.8%
25-49 %	19.9%	--	--	--	--	--	23.5%	19.4%
50-74 %	26.0%	--	--	--	--	--	20.6%	28.3%
75% or more	19.9%	--	--	--	--	--	13.8%	26.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.C.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.40%	3.02%	2.35%	1.74%	1.79%	2.55%	1.43%	1.73%
Industry group **								
Agric., fish., forest.	4.89%	--	--	--	--	--	--	--
Mining and manufacturing	1.79%	--	--	--	--	--	4.55%	1.95%
Construction	3.48%	--	--	--	--	--	3.99%	5.83%
Utilities and transp.	3.10%	--	--	--	--	--	5.15%	3.55%
Wholesale trade	2.66%	--	--	--	--	--	4.99%	3.17%
Fin. svs. and real estate	1.62%	--	--	--	--	--	5.77% *	1.63%
Retail trade	3.43%	--	--	--	--	--	6.54%	3.85%
Professional services	2.71%	--	--	--	--	--	2.03%	3.36%
Other services	1.90%	--	--	--	--	--	3.87%	2.17%
Ownership								
For profit, incorporated	1.94%	--	--	--	--	--	1.66%	2.47%
For profit, unincorporated	2.11%	--	--	--	--	--	3.47%	2.63%
Nonprofit	1.61%	--	--	--	--	--	3.27%	1.70%
Age of firm								
Less than 5 years	5.20%	--	--	--	--	--	3.88%	4.12%
5-9 years	3.06%	--	--	--	--	--	4.53%	3.61%
10-19 years	1.95%	--	--	--	--	--	2.84%	2.58%
20 or more years	1.62%	--	--	--	--	--	1.91%	1.89%
Multi/single status								
2 or more locations	2.06%	--	--	--	--	--	4.52%	2.14%
1 location only	1.38%	--	--	--	--	--	1.50%	2.37%
Percent full-time employees								
Less than 25%	3.09%	--	--	--	--	--	5.70% *	3.52%
25-49 %	2.19%	--	--	--	--	--	6.89%	1.64%
50-74 %	1.68%	--	--	--	--	--	3.54%	1.90%
75% or more	1.69%	--	--	--	--	--	1.63%	2.08%
Union presence								
No union employees	1.55%	--	--	--	--	--	1.45%	1.94%
Has union employees	2.19%	--	--	--	--	--	--	2.24%
Percent low-wage employees								
50% or more low-wage	2.36%	--	--	--	--	--	6.44%	2.52%
Less than 50% low-wage	1.51%	--	--	--	--	--	1.47%	1.88%
Percent women employees								
Less than 25%	4.22%	--	--	--	--	--	2.39%	5.35%
25-49 %	1.54%	--	--	--	--	--	4.13%	1.64%
50-74 %	1.28%	--	--	--	--	--	2.91%	1.41%
75% or more	1.26%	--	--	--	--	--	2.43%	1.47%
Percent age 50 or older employees								
Less than 25%	1.28%	--	--	--	--	--	2.25%	1.55%
25-49 %	2.47%	--	--	--	--	--	2.46%	2.74%
50-74 %	2.08%	--	--	--	--	--	3.52%	2.34%
75% or more	2.63%	--	--	--	--	--	3.05%	3.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.6%	61.8%	61.7%	62.5%	58.0%	52.0%	62.5%	54.3%
Industry group **								
Agric., fish., forest.	57.6%	50.2%	56.8%	64.6%	56.2%	58.7%	56.7%	57.8%
Mining and manufacturing	50.2%	66.7%	57.7%	57.8%	51.9%	46.6%	62.5%	49.0%
Construction	57.3%	63.1%	58.2%	60.8%	51.5%	57.7%	61.4%	54.8%
Utilities and transp.	51.4%	71.0%	64.2%	59.6%	56.9%	47.5%	66.7%	49.7%
Wholesale trade	50.4%	53.9%	56.7%	58.2%	52.4%	44.1%	57.1%	48.4%
Fin. svs. and real estate	50.6%	58.4%	55.6%	60.5%	55.2%	47.6%	58.1%	49.7%
Retail trade	64.1%	68.4%	70.3%	72.0%	66.2%	60.7%	70.9%	62.9%
Professional services	55.8%	64.2%	61.3%	61.8%	60.7%	51.9%	62.2%	54.7%
Other services	62.5%	58.1%	68.7%	66.5%	65.5%	60.2%	63.6%	62.2%
Ownership								
For profit, incorporated	55.4%	62.7%	61.0%	61.7%	56.7%	52.6%	62.5%	54.1%
For profit, unincorporated	57.0%	62.1%	62.3%	64.1%	58.5%	51.1%	63.1%	55.2%
Nonprofit	55.2%	54.2%	65.4%	65.2%	62.1%	50.3%	61.6%	54.6%
Age of firm								
Less than 5 years	57.4%	63.7%	55.2%	62.0%	56.3%	33.6%	59.9%	54.8%
5-9 years	61.3%	64.3%	61.2%	64.5%	57.0%	61.1%	62.1%	60.8%
10-19 years	59.6%	64.3%	62.0%	62.8%	55.2%	58.3%	63.8%	57.2%
20 or more years	54.7%	59.0%	63.0%	62.2%	58.7%	51.8%	62.6%	53.9%
Multi/single status								
2 or more locations	53.7%	51.1%	63.4%	62.3%	57.9%	52.1%	63.9%	53.4%
1 location only	60.3%	62.1%	61.5%	62.6%	58.2%	49.6%	62.3%	58.5%
Percent full-time employees								
Less than 25%	64.3%	56.8%	72.4%	59.5%	73.0%	61.0%	60.2%	65.2%
25-49 %	63.4%	55.8%	70.0%	69.0%	66.7%	61.0%	66.1%	63.0%
50-74 %	61.6%	60.6%	66.4%	69.5%	63.4%	58.5%	64.1%	61.1%
75% or more	54.4%	62.4%	60.5%	61.6%	56.7%	50.8%	62.2%	53.1%
Union presence								
No union employees	57.3%	62.4%	61.8%	63.2%	59.3%	53.4%	63.0%	56.0%
Has union employees	48.7%	46.2%	57.8%	48.2%	48.3%	48.6%	52.4%	48.5%
Percent low-wage employees								
50% or more low-wage	66.6%	59.7%	69.6%	72.1%	71.1%	64.5%	66.4%	66.6%
Less than 50% low-wage	54.3%	62.0%	61.3%	61.7%	56.5%	50.3%	62.2%	52.8%
Percent women employees								
Less than 25%	53.8%	57.7%	60.7%	59.9%	53.7%	49.4%	61.0%	51.8%
25-49 %	53.3%	66.2%	57.4%	64.0%	56.1%	49.4%	62.5%	52.0%
50-74 %	56.2%	55.0%	59.4%	62.3%	60.1%	53.9%	58.1%	55.9%
75% or more	60.6%	73.2%	70.7%	67.5%	64.8%	55.9%	70.6%	58.8%
Percent age 50 or older employees								
Less than 25%	58.8%	65.5%	61.5%	65.1%	59.9%	55.0%	64.1%	57.4%
25-49 %	53.5%	60.4%	61.6%	60.4%	57.4%	50.7%	61.4%	52.7%
50-74 %	54.8%	63.3%	61.4%	61.1%	55.0%	50.3%	62.7%	53.0%
75% or more	56.2%	51.8%	65.1%	51.2%	58.3%	59.7%	55.5%	56.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	1.42%	1.17%	0.80%	0.69%	0.42%	0.70%	0.34%
Industry group **								
Agric., fish., forest.	3.38%	10.60%	7.62%	10.00%	7.93%	3.98%	5.41%	4.08%
Mining and manufacturing	0.89%	5.48%	2.87%	1.88%	1.58%	1.26%	1.71%	0.95%
Construction	1.81%	4.93%	3.44%	2.55%	4.73%	2.12%	2.19%	2.51%
Utilities and transp.	1.13%	10.63%	4.89%	5.74%	2.63%	1.10%	3.88%	1.11%
Wholesale trade	1.05%	5.82%	2.93%	2.24%	2.16%	1.42%	2.17%	1.16%
Fin. svs. and real estate	0.76%	3.95%	5.36%	2.40%	2.25%	0.85%	2.67%	0.78%
Retail trade	0.79%	4.64%	2.49%	1.72%	1.90%	0.96%	1.86%	0.85%
Professional services	0.53%	2.19%	2.34%	1.57%	0.89%	0.75%	1.30%	0.58%
Other services	0.68%	2.82%	2.46%	2.01%	1.42%	0.96%	1.61%	0.75%
Ownership								
For profit, incorporated	0.37%	1.67%	1.42%	0.96%	0.90%	0.49%	0.82%	0.41%
For profit, unincorporated	0.94%	3.05%	2.55%	1.97%	1.55%	1.54%	1.71%	1.07%
Nonprofit	0.68%	5.12%	3.26%	2.08%	1.21%	0.83%	2.02%	0.71%
Age of firm								
Less than 5 years	2.33%	4.22%	5.48%	4.00%	4.36%	6.24%	2.95%	3.38%
5-9 years	1.34%	3.25%	3.35%	2.42%	2.43%	2.73%	1.90%	1.86%
10-19 years	1.17%	2.81%	2.36%	1.87%	2.82%	2.20%	1.48%	1.64%
20 or more years	0.32%	2.04%	1.27%	0.95%	0.65%	0.41%	0.83%	0.34%
Multi/single status								
2 or more locations	0.35%	10.49%	3.05%	1.35%	0.68%	0.42%	1.83%	0.35%
1 location only	0.63%	1.42%	1.25%	0.96%	1.36%	2.51%	0.75%	0.97%
Percent full-time employees								
Less than 25%	1.88%	9.23%	5.79%	8.70%	2.75%	1.95%	6.88%	1.65%
25-49 %	1.05%	5.03%	4.45%	2.29%	3.02%	1.25%	2.38%	1.15%
50-74 %	0.83%	4.35%	2.92%	2.13%	1.81%	1.02%	2.13%	0.88%
75% or more	0.34%	1.57%	1.31%	0.88%	0.76%	0.47%	0.77%	0.38%
Union presence								
No union employees	0.32%	1.46%	1.21%	0.82%	0.62%	0.49%	0.72%	0.36%
Has union employees	0.74%	4.71%	4.86%	3.69%	3.10%	0.74%	3.07%	0.76%
Percent low-wage employees								
50% or more low-wage	0.80%	6.41%	3.02%	3.07%	1.17%	1.03%	3.12%	0.82%
Less than 50% low-wage	0.32%	1.45%	1.22%	0.83%	0.74%	0.45%	0.72%	0.36%
Percent women employees								
Less than 25%	0.62%	2.45%	1.70%	1.29%	1.54%	1.05%	1.09%	0.75%
25-49 %	0.63%	3.19%	2.30%	1.69%	1.36%	0.78%	1.51%	0.67%
50-74 %	0.53%	2.89%	3.52%	1.72%	1.02%	0.66%	1.74%	0.55%
75% or more	0.61%	2.31%	2.18%	1.82%	1.15%	0.92%	1.35%	0.69%
Percent age 50 or older employees								
Less than 25%	0.55%	2.26%	1.87%	1.18%	1.40%	0.71%	1.08%	0.62%
25-49 %	0.43%	2.75%	1.94%	1.32%	0.80%	0.58%	1.21%	0.46%
50-74 %	0.77%	3.08%	2.41%	1.81%	1.60%	1.11%	1.58%	0.85%
75% or more	1.90%	3.35%	3.49%	6.42%	3.23%	3.07%	2.49%	2.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.5%	52.0%	31.7%	22.8%	13.0%	5.7%	34.9%	9.1%
Industry group **								
Agric., fish., forest.	15.2%	--	--	--	--	--	26.3%	12.0% *
Mining and manufacturing	10.3%	56.3%	36.3%	22.7%	9.7% *	3.8%	33.2%	7.6%
Construction	24.8%	58.0%	33.5%	24.2%	21.7%	11.8% *	34.0%	18.6%
Utilities and transp.	16.6%	55.9%	14.3% *	23.9%	18.3% *	12.6% *	29.4%	14.6%
Wholesale trade	14.8%	49.8%	24.1%	30.3%	8.9%	1.9% *	35.5%	7.3%
Fin. svs. and real estate	11.7%	65.5%	39.8%	23.5%	12.1%	3.6%	51.2%	6.0%
Retail trade	10.1%	51.7%	25.1%	14.5%	11.3% *	3.3% *	29.3%	6.2%
Professional services	14.5%	51.9%	33.0%	25.0%	13.7%	7.4% *	36.1%	10.3%
Other services	12.6%	38.2%	35.7%	20.8%	13.0%	4.8%	31.1%	8.4%
Ownership								
For profit, incorporated	13.6%	54.1%	31.8%	22.6%	12.8%	6.2%	35.4%	9.0%
For profit, unincorporated	13.8%	44.7%	27.0%	16.6%	10.7%	4.0%	30.5%	8.3%
Nonprofit	13.1%	61.3%	38.4%	33.4%	15.4%	4.6%	40.6%	10.1%
Age of firm								
Less than 5 years	21.1%	48.6%	22.8% *	12.7% *	12.6% *	0.3% *	29.8%	11.3% *
5-9 years	24.0%	53.0%	26.8%	22.1%	14.1% *	8.3% *	32.5%	17.6%
10-19 years	16.4%	45.3%	30.1%	16.8%	8.0%	3.5% *	31.9%	6.8%
20 or more years	12.2%	57.1%	34.9%	25.8%	13.7%	5.8%	37.8%	8.9%
Multi/single status								
2 or more locations	7.5%	49.6% *	38.1%	24.4%	9.3%	5.5%	33.0%	6.8%
1 location only	26.6%	52.0%	31.0%	22.3%	18.3%	13.0% *	35.1%	18.5%
Percent full-time employees								
Less than 25%	12.0%	31.0% *	34.2%	21.8%	13.1% *	4.1% *	31.6%	8.1% *
25-49 %	9.1%	53.1%	35.1%	25.3%	6.2% *	2.0% *	36.8%	4.6%
50-74 %	13.4%	53.4%	29.7%	21.1%	11.7%	4.0% *	35.5%	8.1%
75% or more	13.8%	52.2%	31.8%	22.8%	13.5%	6.2%	34.8%	9.5%
Union presence								
No union employees	14.4%	52.0%	31.0%	22.1%	13.0%	5.3%	34.3%	9.3%
Has union employees	9.6%	51.3% *	48.4%	40.2%	13.2%	7.0%	50.1%	8.1%
Percent low-wage employees								
50% or more low-wage	6.3%	50.1%	30.9%	18.2%	5.2%	1.9%	29.6%	3.9%
Less than 50% low-wage	14.6%	52.1%	31.7%	23.2%	14.1%	6.4%	35.3%	9.9%
Percent women employees								
Less than 25%	18.0%	41.9%	33.4%	24.5%	13.0%	10.5% *	32.1%	13.3%
25-49 %	12.8%	55.3%	29.9%	19.6%	17.0%	4.8%	35.3%	9.0%
50-74 %	11.0%	58.4%	34.7%	25.5%	10.7%	4.0%	40.3%	6.8%
75% or more	12.2%	55.9%	27.6%	20.2%	10.4%	4.9%	34.4%	7.5%
Percent age 50 or older employees								
Less than 25%	15.4%	47.3%	29.4%	23.8%	14.4%	5.9%	32.7%	10.3%
25-49 %	11.2%	51.9%	35.5%	22.6%	12.7%	5.8%	34.2%	8.4%
50-74 %	15.1%	61.1%	26.9%	20.6%	10.0%	5.3%	38.7%	8.5%
75% or more	27.3%	55.2%	41.5%	18.1%	10.8% *	2.0% *	47.6%	7.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.C.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	2.43%	2.05%	1.26%	1.24%	1.04%	1.21%	0.75%
Industry group **								
Agric., fish., forest.	4.50%	--	--	--	--	--	7.48%	5.34% *
Mining and manufacturing	1.63%	9.50%	6.05%	3.64%	4.53% *	1.05%	3.72%	1.78%
Construction	2.31%	9.14%	5.12%	4.03%	4.75%	4.81% *	3.63%	2.97%
Utilities and transp.	3.32%	16.17%	6.43% *	6.04%	6.51% *	4.76% *	6.77%	3.71%
Wholesale trade	1.65%	8.45%	6.19%	4.76%	2.55%	0.79% *	4.70%	1.30%
Fin. svs. and real estate	1.16%	5.85%	6.61%	5.04%	3.14%	0.76%	4.12%	0.99%
Retail trade	1.23%	7.78%	5.51%	3.07%	3.85% *	1.07% *	3.74%	1.20%
Professional services	1.58%	4.18%	3.68%	2.59%	1.96%	2.85% *	2.12%	1.91%
Other services	1.17%	5.11%	5.96%	2.70%	2.66%	0.97%	2.91%	1.11%
Ownership								
For profit, incorporated	0.86%	2.87%	2.35%	1.50%	1.67%	1.39%	1.43%	1.02%
For profit, unincorporated	1.22%	4.86%	4.47%	2.58%	2.86%	1.06%	2.74%	1.32%
Nonprofit	1.05%	8.88%	7.37%	4.22%	2.24%	0.79%	3.96%	1.03%
Age of firm								
Less than 5 years	2.97%	6.60%	7.26% *	4.06% *	5.56% *	0.33% *	4.34%	4.09% *
5-9 years	2.38%	7.04%	5.27%	4.02%	4.36% *	3.49% *	3.59%	3.19%
10-19 years	1.51%	4.75%	4.61%	2.46%	1.91%	1.69% *	2.49%	1.24%
20 or more years	0.75%	3.31%	2.59%	1.65%	1.50%	1.10%	1.58%	0.84%
Multi/single status								
2 or more locations	0.81%	15.97% *	5.75%	2.52%	0.89%	1.06%	3.34%	0.83%
1 location only	1.08%	2.46%	2.17%	1.46%	2.64%	5.42% *	1.30%	1.74%
Percent full-time employees								
Less than 25%	2.63%	9.39% *	9.79%	6.40%	7.42% *	1.83% *	5.78%	2.89% *
25-49 %	1.13%	8.25%	7.22%	3.99%	2.73% *	0.88% *	3.96%	1.05%
50-74 %	1.39%	6.09%	4.80%	4.05%	3.34%	1.46% *	3.29%	1.47%
75% or more	0.75%	2.76%	2.34%	1.41%	1.40%	1.22%	1.38%	0.87%
Union presence								
No union employees	0.73%	2.45%	2.02%	1.27%	1.33%	1.32%	1.21%	0.88%
Has union employees	1.32%	17.72% *	13.74%	7.50%	2.81%	1.47%	7.75%	1.31%
Percent low-wage employees								
50% or more low-wage	0.64%	7.93%	5.85%	3.44%	1.29%	0.39%	3.39%	0.56%
Less than 50% low-wage	0.72%	2.55%	2.13%	1.34%	1.40%	1.21%	1.28%	0.86%
Percent women employees								
Less than 25%	1.91%	4.01%	3.49%	2.14%	2.08%	4.60% *	2.00%	2.55%
25-49 %	1.08%	5.78%	4.41%	2.52%	3.35%	0.84%	2.92%	1.17%
50-74 %	0.75%	5.03%	4.86%	2.83%	1.84%	0.62%	2.75%	0.69%
75% or more	0.88%	4.55%	3.48%	2.74%	1.66%	0.95%	2.28%	0.87%
Percent age 50 or older employees								
Less than 25%	0.81%	3.72%	2.86%	1.87%	1.89%	0.85%	1.75%	0.86%
25-49 %	1.16%	5.31%	3.81%	2.19%	2.10%	1.71%	2.32%	1.29%
50-74 %	1.20%	5.38%	4.39%	3.01%	2.04%	1.58%	2.92%	1.19%
75% or more	3.31%	6.22%	8.74%	4.26%	4.74% *	1.08% *	4.70%	2.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20,486	19,744	19,672	19,446	19,862	20,976	19,417	20,645
Industry group **								
Agric., fish., forest.	19,610	--	--	--	--	--	19,583	19,620
Mining and manufacturing	20,206	13,633	19,063	18,921	19,618	20,835	18,209	20,334
Construction	17,690	18,732	16,630	18,476	16,991	18,155	18,285	17,387
Utilities and transp.	21,377	16,174	19,415	21,209	19,237	21,918	18,057	21,573
Wholesale trade	19,498	23,217	19,338	19,674	19,509	19,124	19,982	19,375
Fin. svs. and real estate	20,861	22,861	22,850	20,655	19,854	20,913	22,108	20,730
Retail trade	18,680	19,309	16,888	18,048	17,390	19,103	17,904	18,787
Professional services	21,517	19,037	20,540	19,502	21,125	22,120	19,778	21,767
Other services	20,150	18,491	20,987	20,192	21,099	19,936	18,938	20,414
Ownership								
For profit, incorporated	20,157	18,894	19,889	19,334	19,375	20,629	19,207	20,301
For profit, unincorporated	19,878	21,566	17,432	19,547	19,833	20,039	19,671	19,926
Nonprofit	22,331	20,140	21,981	20,053	21,669	22,845	20,429	22,487
Age of firm								
Less than 5 years	19,293	21,103	21,470	18,048	16,954	22,949	20,347	18,418
5-9 years	18,493	17,889	17,598	18,437	18,829	19,951	18,260	18,669
10-19 years	18,917	19,339	17,665	19,536	18,974	18,776	18,407	19,154
20 or more years	20,799	20,125	20,570	19,760	20,376	21,053	19,895	20,879
Multi/single status								
2 or more locations	20,891	22,346	19,365	20,040	20,844	20,944	19,759	20,911
1 location only	19,331	19,668	19,701	19,258	18,496	21,989	19,379	19,292
Percent full-time employees								
Less than 25%	19,153	19,204	19,735	18,648	18,410	19,497	17,932	19,399
25-49 %	19,324	20,373	18,459	18,719	19,256	19,468	19,125	19,358
50-74 %	20,719	21,469	18,574	19,422	19,786	21,366	19,883	20,892
75% or more	20,531	19,384	19,817	19,496	19,915	21,020	19,407	20,691
Union presence								
No union employees	20,413	19,907	19,639	19,260	20,051	20,949	19,355	20,612
Has union employees	20,722	16,779	20,203	21,869	18,861	21,035	20,310	20,737
Percent low-wage employees								
50% or more low-wage	18,844	20,045	20,254	18,175	18,649	18,849	19,078	18,819
Less than 50% low-wage	20,619	19,716	19,651	19,517	19,947	21,171	19,437	20,799
Percent women employees								
Less than 25%	19,791	19,893	17,800	19,055	18,445	20,925	18,777	20,023
25-49 %	20,282	19,402	19,914	19,979	19,647	20,564	19,230	20,391
50-74 %	20,977	19,415	22,770	20,753	20,997	20,970	20,942	20,982
75% or more	21,273	20,552	19,058	18,259	21,481	21,833	18,925	21,578
Percent age 50 or older employees								
Less than 25%	19,497	19,343	19,279	18,405	18,460	20,290	19,071	19,593
25-49 %	20,875	19,262	19,969	19,773	20,527	21,151	19,259	21,011
50-74 %	21,507	21,117	19,685	21,549	21,327	21,818	20,409	21,705
75% or more	20,824	19,958	22,110	20,866	20,744	21,719	20,520	21,130

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	125.26	473.74	627.40	300.71	305.57	155.99	302.84	136.83
Industry group **								
Agric., fish., forest.	1,446.13	--	--	--	--	--	1,236.92	1,890.21
Mining and manufacturing	361.10	1,192.54	1,029.71	683.78	440.09	536.17	687.68	378.53
Construction	617.93	1,256.14	1,400.20	600.59	1,557.76	460.58	740.24	827.27
Utilities and transp.	471.60	436.33	1,384.77	1,365.12	1,900.56	426.29	762.64	496.33
Wholesale trade	486.30	1,417.51	2,456.97	1,396.92	497.92	725.66	1,234.45	524.01
Fin. svs. and real estate	335.81	1,480.30	1,706.80	894.86	1,223.14	308.71	932.21	353.48
Retail trade	344.37	1,350.69	773.71	535.14	1,140.10	423.00	602.56	383.97
Professional services	196.49	747.97	1,180.79	560.05	332.71	257.28	615.33	207.84
Other services	347.27	873.45	1,112.70	916.26	697.16	505.62	579.96	396.73
Ownership								
For profit, incorporated	151.26	500.50	772.19	345.04	390.65	184.56	363.68	165.76
For profit, unincorporated	402.00	1,104.21	1,145.90	853.15	784.59	636.38	718.48	465.54
Nonprofit	220.88	1,500.70	1,485.06	824.46	430.24	264.65	818.66	227.60
Age of firm								
Less than 5 years	1,051.18	1,413.83	2,331.12	1,064.19	1,599.29	2,598.17	1,161.18	1,520.62
5-9 years	713.74	1,202.74	1,352.82	1,116.16	1,611.02	1,092.72	849.22	1,080.12
10-19 years	480.05	1,095.19	691.44	928.51	1,090.77	872.90	520.67	669.28
20 or more years	124.21	576.93	845.67	319.42	245.81	157.08	387.30	130.55
Multi/single status								
2 or more locations	132.93	2,328.74	765.35	519.07	230.52	157.86	619.72	134.79
1 location only	280.39	485.66	683.63	361.01	584.83	930.75	330.06	430.80
Percent full-time employees								
Less than 25%	603.59	1,628.33	2,171.55	2,784.62	1,496.08	563.75	1,910.73	594.59
25-49 %	497.51	1,326.52	2,372.00	585.40	1,975.85	430.15	888.57	563.23
50-74 %	361.13	1,101.30	1,093.81	845.44	579.77	533.44	727.57	408.62
75% or more	137.26	553.48	703.12	330.53	336.53	169.35	342.61	149.24
Union presence								
No union employees	136.59	483.22	639.46	315.26	267.51	192.92	310.84	151.43
Has union employees	295.00	1,644.98	3,152.71	980.55	1,217.23	265.32	1,345.52	301.83
Percent low-wage employees								
50% or more low-wage	264.82	1,189.50	2,091.13	1,025.75	609.71	316.42	982.56	273.40
Less than 50% low-wage	133.42	504.21	645.77	311.85	327.37	165.82	315.36	146.26
Percent women employees								
Less than 25%	271.39	764.25	600.81	484.83	568.09	399.96	383.75	321.42
25-49 %	225.35	1,019.23	916.64	502.18	592.50	264.22	491.50	243.31
50-74 %	231.13	992.78	1,751.70	845.36	463.96	277.24	879.86	233.99
75% or more	253.59	894.25	1,101.13	603.64	561.73	330.21	567.56	276.16
Percent age 50 or older employees								
Less than 25%	234.49	612.75	1,024.60	418.44	526.35	304.93	478.18	267.32
25-49 %	163.79	897.43	1,109.73	546.12	352.09	198.76	538.64	170.66
50-74 %	321.22	1,041.09	713.03	641.00	753.45	453.13	526.33	366.46
75% or more	670.09	1,664.07	1,023.75	679.50	1,098.58	874.70	1,207.91	563.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20,041	18,974	18,500	18,076	20,368	20,709	18,704	20,334
Industry group **								
Agric., fish., forest.	19,653	--	--	--	--	--	20,707	17,713
Mining and manufacturing	19,706	--	17,453	19,205	20,355	19,595	19,759	19,701
Construction	18,541	14,939	18,611	17,928	20,847	17,536	19,114	18,266
Utilities and transp.	19,946	--	23,255	16,539	20,288	20,210	18,246	20,192
Wholesale trade	17,498	24,192	15,493	17,096	17,909	16,785	17,851	17,319
Fin. svs. and real estate	20,630	16,900	18,083	20,294	21,080	20,826	18,024	20,865
Retail trade	17,890	20,261	14,838	17,112	16,535	18,790	17,659	17,950
Professional services	21,489	18,194	20,323	18,878	21,457	22,315	19,708	21,806
Other services	19,399	17,862	19,616	16,404	20,684	19,953	17,455	20,070
Ownership								
For profit, incorporated	19,531	18,333	19,103	17,969	19,837	20,110	18,599	19,771
For profit, unincorporated	19,371	20,317	14,675	18,535	20,392	19,480	18,817	19,546
Nonprofit	22,040	19,094	20,812	18,103	21,876	22,476	19,458	22,202
Age of firm								
Less than 5 years	19,262	23,420	16,501	15,576	15,211	--	18,686	19,722
5-9 years	19,944	18,216	16,093	19,288	22,511	18,242	19,074	20,619
10-19 years	18,049	18,695	17,035	16,527	20,107	16,190	17,233	18,539
20 or more years	20,352	17,655	19,955	18,779	20,401	20,735	19,198	20,506
Multi/single status								
2 or more locations	20,578	--	19,266	17,974	21,011	20,631	18,729	20,628
1 location only	19,038	18,882	18,439	18,104	19,573	21,934	18,702	19,331
Percent full-time employees								
Less than 25%	17,630	21,609	--	--	20,000	18,678	14,726	19,064
25-49 %	18,192	--	15,827	18,564	16,031	19,273	19,621	17,842
50-74 %	21,200	21,171	16,122	19,483	19,997	22,249	19,638	21,557
75% or more	20,037	18,172	18,818	18,122	20,585	20,608	18,696	20,323
Union presence								
No union employees	19,844	19,043	18,473	17,903	20,160	20,868	18,601	20,216
Has union employees	20,631	--	--	24,330	21,328	20,460	21,350	20,611
Percent low-wage employees								
50% or more low-wage	17,528	21,084	17,629	15,634	18,469	16,726	17,589	17,513
Less than 50% low-wage	20,183	18,765	18,531	18,202	20,522	20,891	18,774	20,489
Percent women employees								
Less than 25%	19,021	18,588	18,325	17,715	19,699	19,609	18,665	19,144
25-49 %	19,703	16,292	18,650	17,992	20,021	20,187	17,779	20,058
50-74 %	20,670	20,145	18,415	20,140	21,039	20,887	19,925	20,818
75% or more	21,021	19,296	19,051	16,760	21,042	22,080	18,052	21,440
Percent age 50 or older employees								
Less than 25%	19,014	19,078	18,199	17,905	19,108	19,760	19,058	18,999
25-49 %	20,265	16,495	18,685	16,895	20,412	20,915	17,113	20,670
50-74 %	21,423	18,165	18,167	21,460	22,542	21,560	19,309	21,898
75% or more	21,657	21,506	22,313	20,245	20,889	24,090	21,687	21,604

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	236.25	912.07	989.40	526.22	438.60	345.98	543.76	260.55
Industry group **								
Agric., fish., forest.	1,306.78	--	--	--	--	--	1,227.60	2,082.42
Mining and manufacturing	559.01	--	1,193.87	1,391.46	1,263.23	602.76	1,449.97	595.39
Construction	697.45	1,865.39	2,155.94	1,042.80	1,419.02	1,029.11	1,317.46	797.95
Utilities and transp.	942.79	--	3,300.38	1,507.82	1,332.01	1,191.04	2,017.31	1,047.28
Wholesale trade	646.27	1,932.42	1,965.04	1,031.81	1,127.85	778.33	1,550.09	576.26
Fin. svs. and real estate	744.94	2,086.84	1,796.42	1,070.45	985.96	1,150.37	1,200.05	808.18
Retail trade	785.62	1,844.40	1,258.68	801.04	1,823.52	1,139.17	932.85	957.34
Professional services	413.69	1,528.72	2,322.84	1,266.58	794.33	510.58	1,225.76	433.28
Other services	794.68	1,661.74	1,494.71	1,582.98	683.36	1,528.38	1,200.48	918.52
Ownership								
For profit, incorporated	275.44	842.41	1,181.28	517.56	555.42	419.45	593.21	310.80
For profit, unincorporated	770.79	2,333.18	808.37	2,072.12	1,281.52	1,272.87	1,571.01	881.57
Nonprofit	417.83	1,341.37	2,182.12	775.27	684.31	534.55	929.34	434.74
Age of firm								
Less than 5 years	1,787.99	1,893.05	2,201.87	1,778.66	1,172.58	--	1,875.64	2,769.63
5-9 years	1,426.44	1,781.87	2,274.61	2,402.97	2,539.11	2,336.11	1,689.55	2,085.49
10-19 years	629.05	1,354.16	1,533.65	1,127.01	915.15	1,847.41	977.66	807.84
20 or more years	238.59	1,117.56	1,381.14	522.69	427.22	327.73	684.53	254.92
Multi/single status								
2 or more locations	274.85	--	2,106.14	674.11	524.12	333.56	1,008.86	280.73
1 location only	448.38	920.63	1,054.88	644.06	752.14	2,254.27	591.52	653.63
Percent full-time employees								
Less than 25%	1,875.07	1,443.39	--	--	3,818.22	1,032.35	3,018.01	2,000.41
25-49 %	961.74	--	2,569.36	1,254.02	2,117.83	1,121.58	1,871.34	1,085.88
50-74 %	967.43	1,505.63	1,802.16	1,150.25	1,325.34	1,537.47	1,113.85	1,153.24
75% or more	247.72	1,095.96	1,089.43	569.73	458.10	354.74	606.88	269.72
Union presence								
No union employees	269.63	952.43	1,013.68	527.51	410.84	461.51	558.17	304.98
Has union employees	484.24	--	--	2,275.31	1,512.65	504.54	2,087.02	494.20
Percent low-wage employees								
50% or more low-wage	791.80	1,778.20	2,488.74	2,446.56	1,504.47	936.83	2,114.51	839.33
Less than 50% low-wage	244.22	983.96	1,020.40	535.44	456.74	355.72	560.71	269.60
Percent women employees								
Less than 25%	344.31	1,253.09	1,008.12	698.73	676.52	582.07	696.71	396.19
25-49 %	372.70	1,428.90	1,425.48	655.07	666.01	557.75	729.87	416.43
50-74 %	538.03	1,857.02	3,272.33	1,803.85	1,010.77	708.77	1,540.67	565.51
75% or more	607.98	1,601.09	1,505.07	1,269.08	1,238.05	785.29	1,249.30	657.56
Percent age 50 or older employees								
Less than 25%	345.92	1,148.74	1,923.17	769.57	646.72	444.33	936.06	344.77
25-49 %	344.97	1,529.52	1,047.70	764.95	628.29	466.63	736.25	370.37
50-74 %	671.73	1,428.97	1,406.33	878.03	1,274.98	1,137.74	896.54	776.24
75% or more	1,103.09	1,953.04	2,765.34	2,789.32	1,015.76	1,465.63	1,660.52	897.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.D.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20,667	19,672	20,664	19,880	19,871	21,057	19,735	20,780
Industry group **								
Agric., fish., forest.	19,622	--	--	--	--	--	17,542	19,858
Mining and manufacturing	20,421	14,773	20,501	19,111	19,397	21,114	18,497	20,517
Construction	17,445	19,088	17,392	18,615	15,829	18,512	18,237	17,100
Utilities and transp.	21,573	--	18,394	20,612	19,313	22,222	18,253	21,712
Wholesale trade	20,098	22,997	21,466	20,241	20,249	19,569	21,008	19,916
Fin. svs. and real estate	21,189	23,307	23,849	20,890	21,309	20,993	22,449	21,066
Retail trade	18,789	16,778	17,650	18,499	17,423	19,156	17,488	18,925
Professional services	21,697	19,594	21,157	19,842	21,225	22,186	20,100	21,891
Other services	20,064	18,182	21,301	21,550	20,660	19,755	19,160	20,225
Ownership								
For profit, incorporated	20,388	19,016	20,551	19,808	19,592	20,727	19,522	20,491
For profit, unincorporated	20,010	21,661	19,471	19,585	19,249	20,338	19,970	20,017
Nonprofit	22,526	19,346	23,059	20,756	21,628	23,060	20,709	22,682
Age of firm								
Less than 5 years	20,717	20,589	23,044	19,979	19,585	19,858	21,585	19,693
5-9 years	17,700	16,851	19,340	17,355	17,049	20,554	17,688	17,708
10-19 years	19,205	19,650	18,209	20,934	18,589	18,993	19,119	19,237
20 or more years	20,928	20,120	21,057	19,971	20,415	21,149	19,960	20,996
Multi/single status								
2 or more locations	21,017	--	19,702	20,691	21,002	21,039	19,811	21,036
1 location only	19,402	19,591	20,775	19,606	18,045	22,014	19,726	19,146
Percent full-time employees								
Less than 25%	19,454	17,404	21,386	21,779	17,447	19,683	20,260	19,342
25-49 %	19,458	20,080	16,696	18,294	20,419	19,467	18,272	19,627
50-74 %	20,580	21,909	17,583	19,622	20,154	21,033	19,368	20,791
75% or more	20,738	19,387	21,097	19,931	19,864	21,138	19,830	20,843
Union presence								
No union employees	20,676	19,955	20,481	19,739	20,327	21,032	19,691	20,825
Has union employees	20,641	--	23,261	21,381	17,544	21,113	20,306	20,652
Percent low-wage employees								
50% or more low-wage	18,987	15,444	18,217	18,966	18,148	19,221	17,817	19,058
Less than 50% low-wage	20,815	19,836	20,756	19,937	19,978	21,251	19,821	20,940
Percent women employees								
Less than 25%	19,992	19,801	18,391	19,309	18,118	21,142	18,739	20,215
25-49 %	20,566	19,067	20,393	20,778	20,289	20,669	19,571	20,651
50-74 %	21,037	19,480	24,869	20,972	20,957	20,919	21,703	20,962
75% or more	21,477	20,739	19,651	18,828	21,328	21,936	19,397	21,706
Percent age 50 or older employees								
Less than 25%	19,735	18,667	20,381	18,357	18,857	20,338	18,967	19,875
25-49 %	21,045	20,414	21,209	20,468	20,406	21,253	20,377	21,092
50-74 %	21,538	21,945	20,024	21,985	20,674	21,932	20,751	21,656
75% or more	20,475	18,829	21,619	21,266	19,420	21,671	19,830	20,997

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.D.1.b Standard errors for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	148.31	612.99	880.18	364.29	361.04	180.79	406.76	158.95
Industry group **								
Agric., fish., forest.	1,953.01	--	--	--	--	--	2,027.68	2,174.12
Mining and manufacturing	457.51	1,561.65	1,367.55	836.68	441.95	669.27	804.90	475.65
Construction	896.13	1,614.64	2,207.99	768.88	1,872.17	520.12	1,017.05	1,165.69
Utilities and transp.	567.65	--	1,205.48	722.46	2,264.98	479.10	710.16	590.54
Wholesale trade	643.60	1,829.38	3,591.14	1,995.98	655.98	926.36	1,813.06	685.03
Fin. svs. and real estate	268.67	2,462.27	1,869.04	1,124.95	727.49	289.80	1,240.84	266.47
Retail trade	384.86	1,154.44	1,007.62	677.57	1,200.19	479.93	621.25	420.53
Professional services	232.11	903.60	1,731.23	573.35	363.57	307.03	796.49	244.59
Other services	404.59	987.46	1,355.44	1,138.51	871.53	558.65	695.06	456.87
Ownership								
For profit, incorporated	178.14	653.91	1,116.50	435.32	461.13	212.52	507.59	190.34
For profit, unincorporated	504.29	1,547.75	1,589.02	854.08	929.02	766.07	816.56	575.67
Nonprofit	250.46	1,807.75	1,817.77	1,112.53	486.80	296.51	1,106.26	253.89
Age of firm								
Less than 5 years	1,024.82	1,830.86	2,511.41	1,258.17	1,842.18	1,662.18	1,446.91	1,331.43
5-9 years	801.45	1,753.30	1,815.65	988.06	1,597.47	1,513.19	883.67	1,186.36
10-19 years	666.43	1,406.00	809.03	1,260.17	1,417.37	1,019.82	633.18	885.95
20 or more years	147.97	735.84	1,205.55	374.27	289.84	182.80	533.76	153.57
Multi/single status								
2 or more locations	156.12	--	878.45	630.79	273.06	183.57	676.33	158.08
1 location only	363.07	632.67	971.24	439.09	723.34	872.23	449.45	535.68
Percent full-time employees								
Less than 25%	528.85	2,676.82	2,798.95	1,089.90	1,287.19	642.23	1,562.74	564.91
25-49 %	519.19	1,075.74	804.12	566.90	2,197.48	492.34	598.41	591.58
50-74 %	387.06	2,195.91	915.11	1,205.56	629.26	542.27	1,069.41	412.98
75% or more	163.08	669.59	992.94	398.79	398.97	197.02	458.97	174.22
Union presence								
No union employees	158.53	621.80	914.31	385.04	258.15	223.70	418.01	171.15
Has union employees	359.92	--	3,002.55	1,165.50	1,398.44	305.02	1,722.03	367.49
Percent low-wage employees								
50% or more low-wage	271.61	1,017.93	1,283.02	946.57	631.76	322.73	664.67	285.09
Less than 50% low-wage	158.90	631.50	908.14	382.26	383.58	194.66	422.67	171.00
Percent women employees								
Less than 25%	357.76	993.56	854.59	604.66	749.46	487.34	481.47	412.43
25-49 %	244.25	1,186.52	1,188.49	646.27	501.54	310.78	636.53	258.48
50-74 %	257.19	1,335.40	2,125.23	945.73	511.39	292.95	1,181.80	251.58
75% or more	281.54	1,249.82	1,390.33	751.79	501.26	369.71	716.27	304.17
Percent age 50 or older employees								
Less than 25%	282.94	658.58	1,323.44	460.94	674.58	361.14	612.83	317.22
25-49 %	194.40	1,009.47	1,761.73	663.38	432.33	229.24	784.10	200.34
50-74 %	364.70	1,441.23	777.59	852.19	834.38	500.04	697.76	405.99
75% or more	900.40	2,735.60	1,063.62	683.41	1,529.54	890.24	1,819.72	641.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20,019	21,288	17,645	20,503	18,659	20,750	19,470	20,151
Industry group **								
Agric., fish., forest.	19,238	--	--	--	--	--	19,030	19,584
Mining and manufacturing	19,361	--	15,277	17,348	19,619	20,619	14,761	20,019
Construction	16,970	21,861	12,722	20,004	17,333	--	17,220	16,635
Utilities and transp.	21,954	16,753	15,225	28,342	17,441	22,058	16,713	22,386
Wholesale trade	19,905	--	18,219	23,529	18,415	19,714	23,274	19,316
Fin. svs. and real estate	18,867	24,279	--	19,437	15,158	20,125	23,553	18,004
Retail trade	19,597	28,250	16,693	16,714	19,938	19,081	21,017	19,273
Professional services	20,250	17,878	19,240	19,194	19,532	21,018	18,604	20,652
Other services	22,996	22,485	--	22,313	25,479	22,219	21,938	23,315
Ownership								
For profit, incorporated	19,477	19,470	18,582	20,282	17,033	20,574	19,070	19,575
For profit, unincorporated	20,162	23,041	15,049	22,522	23,561	18,558	20,189	20,148
Nonprofit	21,802	23,369	16,620	19,180	21,430	22,353	20,442	21,949
Age of firm								
Less than 5 years	14,721	--	16,119	16,351	14,346	24,104	15,536	14,535
5-9 years	19,094	--	15,302	24,252	19,720	19,193	18,754	19,799
10-19 years	18,838	--	17,143	18,811	19,189	20,605	17,671	20,038
20 or more years	20,677	22,628	19,458	20,949	20,048	20,776	21,005	20,627
Multi/single status								
2 or more locations	20,316	--	16,983	20,823	18,745	20,631	22,042	20,271
1 location only	19,585	21,249	17,682	20,404	18,599	22,022	19,256	19,847
Percent full-time employees								
Less than 25%	20,900	--	--	27,991	20,228	18,316	19,940	21,066
25-49 %	20,534	16,754	--	20,029	19,715	19,858	22,214	20,129
50-74 %	20,573	21,092	23,394	17,817	17,883	21,531	21,560	20,231
75% or more	19,913	21,578	16,389	20,578	18,711	20,712	18,956	20,132
Union presence								
No union employees	19,624	21,118	18,278	20,254	18,161	20,302	19,474	19,665
Has union employees	21,955	--	--	22,639	24,253	22,059	19,438	22,251
Percent low-wage employees								
50% or more low-wage	19,705	21,961	--	19,871	20,976	16,159	23,085	18,411
Less than 50% low-wage	20,044	21,046	17,113	20,525	18,411	21,029	19,044	20,276
Percent women employees								
Less than 25%	19,796	21,550	14,841	20,848	18,032	21,084	19,090	20,108
25-49 %	18,920	25,141	20,721	20,010	15,129	20,201	21,883	18,600
50-74 %	21,230	16,545	21,272	21,200	21,259	21,526	19,576	21,514
75% or more	20,289	22,149	17,807	19,194	22,719	18,655	18,545	20,787
Percent age 50 or older employees								
Less than 25%	18,894	21,695	16,901	20,327	15,768	20,853	19,492	18,689
25-49 %	20,689	19,026	17,024	21,606	21,876	20,620	18,169	20,997
50-74 %	21,500	23,808	22,167	18,688	23,085	21,429	21,469	21,511
75% or more	20,864	19,788	--	19,583	25,027	17,247	20,573	21,156

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	501.20	1,175.46	1,048.83	974.02	1,270.37	559.66	747.92	597.90
Industry group **								
Agric., fish., forest.	1,213.41	--	--	--	--	--	1,261.46	2,475.92
Mining and manufacturing	646.87	--	2,930.01	1,542.34	865.83	882.16	1,538.79	667.37
Construction	1,109.63	1,730.81	1,306.16	1,894.00	1,721.73	--	1,699.32	1,262.77
Utilities and transp.	1,162.69	659.74	640.29	1,399.33	2,945.28	741.64	621.44	1,189.34
Wholesale trade	924.83	--	2,461.03	3,300.91	1,403.76	703.85	3,902.65	656.91
Fin. svs. and real estate	1,580.31	1,704.35	--	880.90	1,213.19	1,046.85	1,467.62	1,545.77
Retail trade	918.84	604.60	1,763.47	1,656.10	2,053.28	991.63	2,808.24	853.94
Professional services	853.85	1,382.22	1,487.83	1,509.59	1,046.73	1,255.83	1,162.92	973.71
Other services	1,123.61	3,157.88	--	1,312.68	2,661.72	1,386.42	1,884.96	1,307.24
Ownership								
For profit, incorporated	566.24	1,547.21	1,284.59	1,208.46	1,110.45	503.37	853.58	677.81
For profit, unincorporated	1,078.10	1,817.49	1,681.31	2,008.10	3,400.33	1,147.80	1,849.42	1,326.96
Nonprofit	1,109.08	2,829.39	1,720.44	1,818.58	1,975.08	1,411.41	1,896.55	1,192.49
Age of firm								
Less than 5 years	771.19	--	1,534.49	2,395.16	619.21	1,317.93	1,226.26	753.91
5-9 years	1,625.39	--	1,921.25	3,192.83	1,071.98	1,029.85	2,335.76	796.63
10-19 years	946.81	--	1,644.52	1,153.77	854.60	2,272.60	1,611.63	1,047.93
20 or more years	435.80	1,006.33	1,767.39	1,316.62	919.42	582.02	904.43	484.39
Multi/single status								
2 or more locations	497.78	--	1,500.27	1,958.29	656.88	584.46	3,067.43	505.50
1 location only	941.47	1,194.49	1,106.04	1,125.06	2,084.31	1,898.07	757.83	1,621.61
Percent full-time employees								
Less than 25%	2,001.58	--	--	706.83	3,761.09	1,849.23	935.74	2,319.80
25-49 %	1,133.05	1,011.13	--	1,567.18	1,226.93	1,115.69	4,932.09	744.70
50-74 %	1,027.72	1,333.56	3,517.44	1,830.72	1,486.43	1,323.26	1,418.76	1,296.35
75% or more	574.55	1,595.96	886.91	1,121.07	1,485.30	629.80	847.90	683.43
Union presence								
No union employees	570.01	1,223.33	997.97	1,074.81	1,235.60	723.87	755.80	695.72
Has union employees	828.78	--	--	1,916.17	2,263.19	838.22	3,259.37	800.57
Percent low-wage employees								
50% or more low-wage	1,236.80	1,491.17	--	2,217.86	1,744.64	1,663.45	1,964.13	1,366.81
Less than 50% low-wage	532.31	1,508.84	964.75	1,004.17	1,342.97	554.98	786.38	633.67
Percent women employees								
Less than 25%	651.37	1,844.27	1,122.78	1,708.37	737.90	958.95	1,174.12	771.40
25-49 %	1,104.91	1,622.28	2,286.95	1,181.05	930.28	749.47	1,441.35	1,150.82
50-74 %	850.10	1,457.00	2,288.19	2,076.43	1,903.26	1,089.85	1,511.57	919.99
75% or more	915.16	1,915.11	2,536.84	1,259.91	2,156.92	922.08	1,666.66	1,069.28
Percent age 50 or older employees								
Less than 25%	975.89	1,665.06	1,701.51	1,428.36	871.77	1,295.10	1,227.46	1,231.27
25-49 %	475.69	1,748.62	778.04	1,824.10	1,255.56	554.85	676.93	515.50
50-74 %	1,160.48	2,392.12	2,973.07	1,055.04	1,982.52	2,043.73	1,517.68	1,486.15
75% or more	1,514.71	3,182.21	--	2,122.72	1,757.43	1,889.16	2,369.96	1,849.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,726	4,964	6,438	7,485	6,432	5,185	6,341	5,635
Industry group **								
Agric., fish., forest.	7,958	--	--	--	--	--	5,178 *	8,898
Mining and manufacturing	4,635	2,651 *	6,577	5,130	5,420	4,135	5,792	4,561
Construction	6,117	4,189	7,712	7,031	5,245	5,775	6,848	5,745
Utilities and transp.	4,910	--	6,449	8,397	6,713	4,131	5,855	4,854
Wholesale trade	5,685	5,081 *	5,290	6,676	6,615	5,049	5,694	5,683
Fin. svs. and real estate	5,396	3,916 *	6,552	7,843	5,689	5,191	5,781	5,356
Retail trade	5,810	3,784	5,488	9,962	7,149	5,061	6,253	5,749
Professional services	5,900	5,900	6,800	8,059	7,034	5,193	6,998	5,742
Other services	7,222	5,635	5,529	7,899	7,879	7,184	5,947	7,499
Ownership								
For profit, incorporated	5,743	4,559	6,941	7,524	6,394	5,200	6,537	5,623
For profit, unincorporated	5,789	5,534	5,713	8,591	6,550	4,705	6,504	5,624
Nonprofit	5,607	5,974 *	3,755	5,431	6,466	5,407	4,617	5,688
Age of firm								
Less than 5 years	7,314	4,863	7,384	7,564	6,723	10,944 *	6,517	7,975
5-9 years	6,655	6,448	5,867	7,541	6,210	7,564	6,892	6,476
10-19 years	6,175	4,727	5,655	7,779	6,322	5,468	6,017	6,249
20 or more years	5,566	4,664	6,666	7,381	6,450	5,117	6,302	5,501
Multi/single status								
2 or more locations	5,433	--	5,119	7,897	6,456	5,128	6,866	5,407
1 location only	6,563	4,948	6,565	7,355	6,399	7,024	6,283	6,791
Percent full-time employees								
Less than 25%	5,835	--	--	6,944 *	7,691	5,289	3,984	6,209
25-49 %	6,280	4,590	6,941 *	8,104	6,415	5,911	6,687	6,211
50-74 %	6,794	4,322	6,752	9,229	8,297	6,205	5,663	7,028
75% or more	5,615	5,137	6,443	7,344	6,251	5,079	6,452	5,496
Union presence								
No union employees	6,146	5,124	6,554	7,741	6,926	5,501	6,537	6,072
Has union employees	4,381	--	4,541	4,157	3,817	4,504	3,528	4,412
Percent low-wage employees								
50% or more low-wage	6,433	5,945	5,860 *	9,736	7,841	5,763	6,747	6,399
Less than 50% low-wage	5,669	4,872	6,458	7,359	6,333	5,132	6,317	5,571
Percent women employees								
Less than 25%	5,730	5,225	6,166	7,225	6,064	5,072	6,248	5,611
25-49 %	5,051	6,601	5,863	7,148	5,738	4,491	6,574	4,894
50-74 %	5,981	3,161	6,880	7,399	6,924	5,677	5,607	6,031
75% or more	6,567	6,063	7,429	8,847	7,837	5,832	7,498	6,446
Percent age 50 or older employees								
Less than 25%	6,168	5,814	6,894	8,028	6,499	5,464	6,892	6,005
25-49 %	5,392	6,150	5,895	6,930	6,356	4,951	6,445	5,303
50-74 %	6,022	4,259 *	6,195	7,422	6,259	5,728	5,671	6,085
75% or more	5,334	2,106	6,551	6,579	8,952	6,466	3,397	7,281

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	82.47	472.66	361.35	230.80	209.53	101.25	208.96	89.07
Industry group **								
Agric., fish., forest.	1,522.91	--	--	--	--	--	1,587.21 *	1,939.39
Mining and manufacturing	172.37	860.44 *	1,005.23	349.75	286.70	230.44	519.48	178.67
Construction	525.43	1,102.37	1,246.88	555.73	1,233.61	385.93	621.44	692.76
Utilities and transp.	329.58	--	1,085.55	2,213.04	954.59	261.07	645.37	345.76
Wholesale trade	257.30	1,840.50 *	800.38	560.24	384.58	398.93	615.82	282.17
Fin. svs. and real estate	157.92	1,187.09 *	1,251.85	582.56	506.64	159.99	715.08	155.64
Retail trade	224.75	913.73	800.50	482.41	865.08	233.53	535.06	242.95
Professional services	135.01	859.99	687.77	395.21	314.37	153.14	399.70	141.36
Other services	321.47	1,218.52	791.20	770.98	786.74	435.28	560.03	364.60
Ownership								
For profit, incorporated	97.44	511.56	454.66	283.47	289.10	110.95	249.12	104.91
For profit, unincorporated	233.55	893.56	487.98	530.41	425.16	307.97	427.64	263.38
Nonprofit	227.18	2,387.36 *	639.01	417.17	440.08	291.15	749.72	237.70
Age of firm								
Less than 5 years	903.79	1,116.27	888.66	756.47	1,832.76	3,392.45 *	563.85	1,633.09
5-9 years	394.47	1,059.46	526.60	586.92	831.49	710.67	480.40	579.73
10-19 years	326.14	768.01	587.49	598.00	854.87	303.41	410.00	441.91
20 or more years	83.89	790.64	583.86	292.83	179.42	98.54	313.20	86.71
Multi/single status								
2 or more locations	83.80	--	643.55	358.15	168.28	96.26	564.25	84.57
1 location only	212.37	480.22	389.23	282.05	448.06	1,156.55	223.81	343.39
Percent full-time employees								
Less than 25%	428.38	--	--	2,176.74 *	884.61	425.90	993.60	464.96
25-49 %	331.77	1,259.23	2,193.92 *	1,120.47	1,059.60	289.33	980.71	348.02
50-74 %	320.77	1,264.62	1,122.26	951.63	828.72	388.10	667.83	360.95
75% or more	88.91	542.38	392.23	245.23	225.37	108.78	229.52	95.54
Union presence								
No union employees	91.09	489.51	372.63	241.68	199.12	121.33	217.30	100.03
Has union employees	158.19	--	1,164.75	535.65	501.06	169.21	569.89	163.13
Percent low-wage employees								
50% or more low-wage	251.39	1,563.73	1,935.97 *	1,366.10	670.17	226.75	827.65	262.51
Less than 50% low-wage	86.71	484.87	367.60	228.84	217.18	108.71	214.94	93.95
Percent women employees								
Less than 25%	175.31	735.31	459.60	407.29	447.37	246.75	305.35	203.27
25-49 %	135.10	1,425.58	753.35	369.52	310.40	153.77	482.73	136.62
50-74 %	158.75	632.29	969.70	485.03	398.35	187.95	480.42	168.26
75% or more	192.74	1,292.88	761.12	501.35	489.63	223.27	482.33	207.99
Percent age 50 or older employees								
Less than 25%	162.83	638.77	554.25	310.57	445.00	212.24	301.88	185.46
25-49 %	100.93	1,071.50	598.74	417.00	254.66	110.24	369.85	104.19
50-74 %	271.48	1,394.70 *	714.48	653.30	411.60	435.01	575.54	302.81
75% or more	626.18	533.56	1,592.92	580.13	2,262.53	795.51	574.30	911.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,177	3,768	7,946	7,321	6,915	5,533	6,503	6,105
Industry group **								
Agric., fish., forest.	6,908	--	--	--	--	--	--	--
Mining and manufacturing	4,432	--	9,153	4,494	4,615	3,909	7,752	4,133
Construction	7,927	--	12,107	7,403	8,849	6,235	8,425	7,688
Utilities and transp.	6,184	--	--	6,539	6,018	6,126	5,969	6,215
Wholesale trade	5,800	--	5,379	7,044	7,455	5,144	4,724	6,347
Fin. svs. and real estate	6,295	--	--	8,645	7,114	5,636	6,916	6,239
Retail trade	5,773	--	3,482	9,697	7,985	4,132	5,847	5,754
Professional services	5,984	4,628 *	8,748	8,641	6,357	5,212	7,467	5,720
Other services	8,107	3,125 *	6,547	5,621	9,372	9,385	4,803	9,248
Ownership								
For profit, incorporated	6,322	3,184	8,622	7,164	7,101	5,626	6,753	6,210
For profit, unincorporated	6,354	5,559 *	5,455	8,862	6,829	5,328	6,297	6,371
Nonprofit	5,619	--	5,887	5,514	6,460	5,422	4,522	5,688
Age of firm								
Less than 5 years	8,734	--	--	8,036	6,369	--	6,004	10,911
5-9 years	7,361	6,661	6,277	8,282	7,190	9,439	7,729	7,076
10-19 years	6,750	4,440	5,978	7,265	7,478	6,588	5,584	7,451
20 or more years	5,845	2,584	8,787	7,027	6,789	5,220	6,669	5,735
Multi/single status								
2 or more locations	5,628	--	4,194	7,299	6,630	5,277	5,807	5,623
1 location only	7,202	3,815	8,243	7,327	7,268	9,581	6,575	7,749
Percent full-time employees								
Less than 25%	6,347	--	--	--	9,253	6,717	3,002 *	7,999
25-49 %	5,429	--	7,508	8,572	5,762	4,021	7,151	5,007
50-74 %	6,373	1,451 *	5,888	9,249	8,879	6,011	3,532	7,022
75% or more	6,182	4,535	8,149	7,231	6,762	5,518	6,886	6,032
Union presence								
No union employees	6,793	3,744	7,991	7,410	7,373	6,362	6,597	6,852
Has union employees	4,341	--	--	4,103	4,813	4,235	4,104 *	4,348
Percent low-wage employees								
50% or more low-wage	7,116	--	--	7,076	9,201	6,461	4,514	7,755
Less than 50% low-wage	6,124	3,769	8,103	7,334	6,731	5,491	6,626	6,015
Percent women employees								
Less than 25%	6,322	4,540	7,156	6,837	7,663	5,112	6,466	6,272
25-49 %	5,566	4,686	8,150	6,879	5,918	4,891	7,088	5,285
50-74 %	6,260	2,777 *	8,628	7,693	6,830	5,967	5,936	6,324
75% or more	6,725	3,764 *	8,948	8,761	7,387	6,129	6,684	6,731
Percent age 50 or older employees								
Less than 25%	6,934	4,513	7,907	7,857	7,615	6,051	7,082	6,887
25-49 %	5,526	5,154 *	8,683	6,241	6,440	4,925	6,916	5,348
50-74 %	6,525	3,778 *	6,800	7,581	5,890	6,982	6,016	6,639
75% or more	6,495 *	1,670 *	--	--	14,285	14,342	2,478 *	13,428

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	189.58	722.22	943.24	368.72	328.71	288.64	440.57	209.81
Industry group **								
Agric., fish., forest.	1,881.44	--	--	--	--	--	--	--
Mining and manufacturing	246.02	--	1,974.66	726.55	301.85	295.50	1,231.85	213.48
Construction	663.61	--	3,068.63	612.78	1,253.83	331.29	1,657.63	550.61
Utilities and transp.	778.22	--	--	962.10	1,122.92	995.84	929.29	882.18
Wholesale trade	397.91	--	930.11	947.86	612.06	554.68	815.52	378.03
Fin. svs. and real estate	340.65	--	--	1,479.37	604.71	378.33	1,316.39	350.24
Retail trade	562.24	--	708.50	673.93	1,255.44	599.72	823.39	672.23
Professional services	255.17	1,545.33 *	1,954.42	789.02	418.38	288.23	893.29	246.67
Other services	961.46	1,181.84 *	1,173.46	1,024.46	1,382.64	1,790.17	769.80	1,166.22
Ownership								
For profit, incorporated	217.55	577.71	1,141.88	408.38	458.54	289.50	539.94	233.94
For profit, unincorporated	382.58	1,852.68 *	971.13	1,050.88	777.19	398.18	929.61	409.62
Nonprofit	561.81	--	1,107.16	721.83	460.28	804.01	717.89	593.62
Age of firm								
Less than 5 years	1,853.43	--	--	1,422.65	675.76	--	1,390.86	2,675.49
5-9 years	972.14	1,713.63	1,202.54	1,583.14	2,056.72	1,638.56	1,006.76	1,519.58
10-19 years	405.73	1,112.41	952.94	970.99	677.03	885.21	605.06	529.37
20 or more years	168.88	659.89	1,434.41	372.59	337.78	197.46	658.60	167.68
Multi/single status								
2 or more locations	164.17	--	542.20	592.61	286.79	198.27	751.08	167.33
1 location only	424.88	729.45	1,003.87	440.70	641.38	2,838.93	479.24	664.25
Percent full-time employees								
Less than 25%	1,036.01	--	--	--	1,728.96	1,708.74	935.41 *	1,146.29
25-49 %	655.36	--	1,152.16	1,386.46	1,505.97	602.98	1,481.04	671.45
50-74 %	768.79	647.81 *	1,373.73	1,633.49	888.58	1,203.27	733.95	930.40
75% or more	202.73	881.15	1,044.33	385.93	358.42	303.84	494.14	221.76
Union presence								
No union employees	226.73	739.29	965.03	376.72	355.34	413.09	453.11	261.36
Has union employees	241.33	--	--	1,134.06	608.90	268.61	1,418.43 *	244.97
Percent low-wage employees								
50% or more low-wage	835.14	--	--	2,077.34	1,895.42	659.13	1,147.52	959.47
Less than 50% low-wage	194.26	763.95	967.96	372.24	305.28	300.71	460.54	213.86
Percent women employees								
Less than 25%	340.33	1,011.54	1,163.94	517.78	863.19	439.52	577.46	411.73
25-49 %	281.62	1,388.76	1,843.76	624.29	438.88	364.28	883.70	279.62
50-74 %	470.39	1,564.61 *	2,580.13	806.52	526.11	735.50	1,153.05	514.81
75% or more	357.04	1,219.88 *	1,203.75	1,184.14	471.99	488.16	952.69	384.69
Percent age 50 or older employees								
Less than 25%	293.43	961.84	1,624.46	523.57	549.86	428.02	704.86	315.01
25-49 %	194.13	2,025.37 *	1,444.18	577.92	373.38	223.33	778.96	188.60
50-74 %	780.79	1,190.67 *	1,356.29	807.15	580.74	1,611.32	740.16	937.84
75% or more	2,053.96 *	985.50 *	--	--	2,836.81	2,545.25	993.27 *	2,213.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,536	4,976	5,967	7,394	6,185	5,087	6,240	5,451
Industry group **								
Agric., fish., forest.	8,492	--	--	--	--	--	4,003	9,000
Mining and manufacturing	4,681	--	5,539	5,271	5,688	4,159	5,253	4,653
Construction	5,176	3,494 *	6,167	6,958	3,741 *	5,534	6,258	4,704
Utilities and transp.	4,467	--	7,500	5,703	6,713	3,801	5,864	4,409
Wholesale trade	5,597	7,728	5,175	6,524	6,234	4,978	6,181	5,480
Fin. svs. and real estate	5,261	2,676 *	6,653	7,650	5,806	5,068	5,722	5,216
Retail trade	5,620	2,910 *	5,998	10,030	6,447	5,030	6,256	5,554
Professional services	5,846	6,404	6,482	7,850	6,820	5,262	7,013	5,704
Other services	6,781	5,436	4,793	8,591	7,426	6,581	5,829	6,951
Ownership								
For profit, incorporated	5,552	4,877	6,460	7,557	6,249	5,068	6,514	5,438
For profit, unincorporated	5,554	5,499	5,722	8,099	6,338	4,596	6,639	5,361
Nonprofit	5,449	4,453 *	3,100	5,363	5,774	5,493	3,864	5,584
Age of firm								
Less than 5 years	7,457	6,006	6,795	7,460	9,396	4,687	6,619	8,447
5-9 years	6,334	7,222	6,187	6,761	5,775	6,610	6,865	5,995
10-19 years	5,965	5,288	5,955	7,774	5,755	5,252	6,533	5,753
20 or more years	5,399	3,981	5,650	7,379	6,124	5,074	5,874	5,366
Multi/single status								
2 or more locations	5,354	--	5,437	7,940	6,296	5,085	7,023	5,328
1 location only	6,196	4,947	6,027	7,209	6,006	5,154	6,144	6,236
Percent full-time employees								
Less than 25%	5,284	--	--	5,948	6,813	4,950	4,663 *	5,371
25-49 %	6,108	--	3,652	6,419	6,638	6,139	5,193	6,239
50-74 %	6,465	4,174 *	5,328	9,606	6,827	6,164	5,349	6,659
75% or more	5,450	5,094	6,179	7,292	6,105	4,978	6,409	5,339
Union presence								
No union employees	5,923	5,181	6,113	7,702	6,732	5,341	6,468	5,840
Has union employees	4,328	--	3,883 *	4,113	3,392	4,513	3,282	4,362
Percent low-wage employees								
50% or more low-wage	6,030	3,215 *	3,820	10,955	6,835	5,576	6,249	6,017
Less than 50% low-wage	5,493	5,044	6,047	7,175	6,145	5,035	6,239	5,399
Percent women employees								
Less than 25%	5,498	5,075	6,061	7,062	5,507	5,055	6,205	5,372
25-49 %	4,878	5,465	5,197	7,182	5,857	4,352	6,047	4,779
50-74 %	5,884	3,107	6,274	7,259	6,985	5,579	5,391	5,940
75% or more	6,357	8,352	6,573	8,917	7,187	5,795	8,090	6,167
Percent age 50 or older employees								
Less than 25%	5,905	6,004	6,429	8,063	6,029	5,382	6,767	5,747
25-49 %	5,318	6,232	5,231	6,752	6,299	4,944	6,377	5,244
50-74 %	5,599	2,895 *	5,782	7,521	6,251	5,088	5,074	5,678
75% or more	5,041	2,370	7,921	6,696	5,493	5,432	4,171	5,745

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	93.61	564.44	364.81	267.00	257.89	111.76	246.40	100.27
Industry group **								
Agric., fish., forest.	1,994.24	--	--	--	--	--	1,076.83	2,208.39
Mining and manufacturing	219.85	--	1,082.31	399.75	369.80	287.28	587.43	228.22
Construction	667.42	1,170.73 *	1,049.01	894.00	1,284.99 *	469.59	653.45	852.71
Utilities and transp.	277.39	--	1,505.23	621.82	1,130.38	240.97	994.77	284.33
Wholesale trade	340.68	2,222.39	1,166.93	669.14	500.09	521.57	858.28	368.88
Fin. svs. and real estate	165.30	805.07 *	1,479.07	690.84	373.23	179.66	821.81	161.15
Retail trade	240.29	1,084.24 *	1,159.81	646.51	869.67	244.42	773.81	251.14
Professional services	150.77	1,176.69	557.52	475.97	282.09	185.81	468.87	157.50
Other services	339.18	1,212.19	755.87	1,140.59	1,063.00	400.67	641.32	376.93
Ownership								
For profit, incorporated	111.45	744.53	446.74	322.08	356.69	125.37	306.27	118.81
For profit, unincorporated	293.78	887.41	656.26	691.12	527.04	389.85	500.84	324.25
Nonprofit	207.83	1,911.47 *	759.61	523.98	334.58	276.48	645.51	217.92
Age of firm								
Less than 5 years	903.41	1,325.36	881.33	1,119.24	2,463.50	715.48	652.72	1,734.02
5-9 years	396.78	1,461.33	705.57	592.98	667.25	808.72	594.43	495.27
10-19 years	431.11	1,073.62	933.63	767.18	1,069.25	307.62	594.12	533.02
20 or more years	95.49	878.02	470.35	320.93	190.06	116.59	338.41	99.37
Multi/single status								
2 or more locations	99.63	--	898.31	473.32	208.49	113.55	775.42	100.34
1 location only	244.70	572.48	391.84	317.84	580.39	419.02	259.31	388.98
Percent full-time employees								
Less than 25%	364.14	--	--	1,174.93	606.08	408.36	1,602.72 *	351.26
25-49 %	306.65	--	909.86	1,160.29	1,079.35	323.57	860.95	330.44
50-74 %	274.16	1,356.42 *	890.80	1,306.60	513.29	353.59	675.73	297.36
75% or more	102.41	648.94	409.36	282.43	285.96	121.62	274.65	109.23
Union presence								
No union employees	98.85	587.61	369.06	282.25	219.78	127.30	256.27	106.99
Has union employees	197.88	--	1,453.12 *	601.71	609.66	209.37	693.26	203.70
Percent low-wage employees								
50% or more low-wage	251.86	1,121.12 *	784.16	1,632.39	466.19	240.32	675.94	263.66
Less than 50% low-wage	99.47	584.37	377.19	253.05	271.73	121.16	255.82	106.87
Percent women employees								
Less than 25%	211.78	991.59	518.23	434.85	529.94	300.18	406.44	238.61
25-49 %	151.22	1,317.79	630.82	471.97	328.47	171.68	490.17	156.64
50-74 %	158.76	583.89	950.60	633.42	535.15	151.27	502.62	167.49
75% or more	216.21	1,924.52	720.35	638.26	449.31	261.06	672.59	225.54
Percent age 50 or older employees								
Less than 25%	191.21	782.34	498.70	407.61	510.49	252.95	334.69	216.33
25-49 %	118.48	1,470.85	596.26	378.31	333.34	130.67	487.40	121.64
50-74 %	227.64	962.39 *	901.62	903.00	487.56	257.81	566.89	247.29
75% or more	456.82	680.56	2,141.18	725.68	941.97	518.99	822.98	376.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,254	6,883	5,786	8,514	6,983	5,407	6,462	6,204
Industry group **								
Agric., fish., forest.	5,034	--	--	--	--	--	--	--
Mining and manufacturing	4,679	--	--	--	--	--	4,649	4,683
Construction	7,160	--	--	--	--	--	6,436	8,132
Utilities and transp.	6,625 *	--	--	--	--	--	--	6,715 *
Wholesale trade	6,077	--	--	--	--	--	7,011 *	5,914
Fin. svs. and real estate	5,188	--	--	--	--	--	5,237 *	5,179
Retail trade	8,028	--	--	--	--	--	7,450	8,160
Professional services	6,096	--	--	--	--	--	6,034	6,111
Other services	9,103	--	--	--	--	--	10,094 *	8,804
Ownership								
For profit, incorporated	6,185	--	--	--	--	--	6,157	6,191
For profit, unincorporated	6,125	--	--	--	--	--	6,423	5,976
Nonprofit	6,590	--	--	--	--	--	8,666 *	6,365
Age of firm								
Less than 5 years	4,376	--	--	--	--	--	7,688	3,620
5-9 years	6,518	--	--	--	--	--	5,260	9,125
10-19 years	6,367	--	--	--	--	--	4,791	7,988
20 or more years	6,391	--	--	--	--	--	7,426	6,233
Multi/single status								
2 or more locations	5,799	--	--	--	--	--	8,563	5,727
1 location only	6,919	--	--	--	--	--	6,287	7,420
Percent full-time employees								
Less than 25%	10,758	--	--	--	--	--	--	11,763
25-49 %	9,215	--	--	--	--	--	12,902 *	8,325
50-74 %	9,024	--	--	--	--	--	9,043	9,018
75% or more	5,706	--	--	--	--	--	5,709	5,706
Union presence								
No union employees	6,484	--	--	--	--	--	6,721	6,420
Has union employees	5,125	--	--	--	--	--	--	5,269
Percent low-wage employees								
50% or more low-wage	8,875	--	--	--	--	--	10,218	8,361
Less than 50% low-wage	6,044	--	--	--	--	--	6,020	6,050
Percent women employees								
Less than 25%	6,277	--	--	--	--	--	6,052	6,376
25-49 %	5,507	--	--	--	--	--	8,680 *	5,164
50-74 %	6,076	--	--	--	--	--	5,889	6,108
75% or more	7,865	--	--	--	--	--	6,580	8,231
Percent age 50 or older employees								
Less than 25%	6,416	--	--	--	--	--	7,040	6,202
25-49 %	5,780	--	--	--	--	--	5,681	5,792
50-74 %	8,428	--	--	--	--	--	7,710 *	8,693
75% or more	4,459	--	--	--	--	--	2,370 *	6,557

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	351.10	1,590.60	814.29	1,195.66	1,041.43	328.63	656.48	403.90
Industry group **								
Agric., fish., forest.	1,457.30	--	--	--	--	--	--	--
Mining and manufacturing	468.52	--	--	--	--	--	873.31	520.79
Construction	616.14	--	--	--	--	--	789.01	922.19
Utilities and transp.	2,128.65 *	--	--	--	--	--	--	2,298.68 *
Wholesale trade	541.26	--	--	--	--	--	2,780.77 *	367.69
Fin. svs. and real estate	667.70	--	--	--	--	--	2,291.29 *	664.68
Retail trade	629.59	--	--	--	--	--	933.64	743.55
Professional services	673.32	--	--	--	--	--	916.22	808.15
Other services	1,013.15	--	--	--	--	--	3,248.60 *	853.67
Ownership								
For profit, incorporated	382.18	--	--	--	--	--	609.47	451.14
For profit, unincorporated	708.51	--	--	--	--	--	1,365.77	795.59
Nonprofit	1,143.99	--	--	--	--	--	3,872.75 *	1,173.58
Age of firm								
Less than 5 years	834.60	--	--	--	--	--	1,525.50	262.24
5-9 years	935.98	--	--	--	--	--	1,094.92	1,063.60
10-19 years	832.94	--	--	--	--	--	821.80	1,375.31
20 or more years	384.96	--	--	--	--	--	1,011.25	410.15
Multi/single status								
2 or more locations	293.95	--	--	--	--	--	1,470.85	293.39
1 location only	753.35	--	--	--	--	--	696.97	1,289.35
Percent full-time employees								
Less than 25%	3,146.49	--	--	--	--	--	--	3,475.63
25-49 %	1,408.54	--	--	--	--	--	4,647.40 *	1,292.40
50-74 %	1,110.64	--	--	--	--	--	1,477.47	1,406.32
75% or more	325.69	--	--	--	--	--	680.89	368.78
Union presence								
No union employees	414.80	--	--	--	--	--	708.57	487.39
Has union employees	510.37	--	--	--	--	--	--	558.96
Percent low-wage employees								
50% or more low-wage	763.47	--	--	--	--	--	1,686.74	758.57
Less than 50% low-wage	364.23	--	--	--	--	--	657.73	422.28
Percent women employees								
Less than 25%	583.88	--	--	--	--	--	794.82	768.18
25-49 %	614.08	--	--	--	--	--	2,842.07 *	525.25
50-74 %	562.30	--	--	--	--	--	1,198.81	628.38
75% or more	991.30	--	--	--	--	--	1,338.59	1,178.06
Percent age 50 or older employees								
Less than 25%	655.89	--	--	--	--	--	829.28	804.60
25-49 %	415.13	--	--	--	--	--	759.21	456.70
50-74 %	1,030.38	--	--	--	--	--	3,135.78 *	810.13
75% or more	844.66	--	--	--	--	--	1,005.39 *	790.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.0%	25.1%	32.7%	38.5%	32.4%	24.7%	32.7%	27.3%
Industry group **								
Agric., fish., forest.	40.6%	--	--	--	--	--	26.4%	45.4%
Mining and manufacturing	22.9%	19.4% *	34.5%	27.1%	27.6%	19.8%	31.8%	22.4%
Construction	34.6%	22.4%	46.4%	38.1%	30.9%	31.8%	37.5%	33.0%
Utilities and transp.	23.0%	--	33.2%	39.6%	34.9%	18.8%	32.4%	22.5%
Wholesale trade	29.2%	21.9% *	27.4%	33.9%	33.9%	26.4%	28.5%	29.3%
Fin. svs. and real estate	25.9%	17.1% *	28.7%	38.0%	28.7%	24.8%	26.1%	25.8%
Retail trade	31.1%	19.6%	32.5%	55.2%	41.1%	26.5%	34.9%	30.6%
Professional services	27.4%	31.0%	33.1%	41.3%	33.3%	23.5%	35.4%	26.4%
Other services	35.8%	30.5%	26.3%	39.1%	37.3%	36.0%	31.4%	36.7%
Ownership								
For profit, incorporated	28.5%	24.1%	34.9%	38.9%	33.0%	25.2%	34.0%	27.7%
For profit, unincorporated	29.1%	25.7%	32.8%	43.9%	33.0%	23.5%	33.1%	28.2%
Nonprofit	25.1%	29.7% *	17.1%	27.1%	29.8%	23.7%	22.6%	25.3%
Age of firm								
Less than 5 years	37.9%	23.0%	34.4%	41.9%	39.7%	47.7%	32.0%	43.3%
5-9 years	36.0%	36.0%	33.3%	40.9%	33.0%	37.9%	37.7%	34.7%
10-19 years	32.6%	24.4%	32.0%	39.8%	33.3%	29.1%	32.7%	32.6%
20 or more years	26.8%	23.2%	32.4%	37.4%	31.7%	24.3%	31.7%	26.3%
Multi/single status								
2 or more locations	26.0%	--	26.4%	39.4%	31.0%	24.5%	34.8%	25.9%
1 location only	34.0%	25.2%	33.3%	38.2%	34.6%	31.9%	32.4%	35.2%
Percent full-time employees								
Less than 25%	30.5%	--	--	37.2%	41.8%	27.1%	22.2%	32.0%
25-49 %	32.5%	22.5% *	37.6%	43.3%	33.3%	30.4%	35.0%	32.1%
50-74 %	32.8%	20.1%	36.3%	47.5%	41.9%	29.0%	28.5%	33.6%
75% or more	27.3%	26.5%	32.5%	37.7%	31.4%	24.2%	33.2%	26.6%
Union presence								
No union employees	30.1%	25.7%	33.4%	40.2%	34.5%	26.3%	33.8%	29.5%
Has union employees	21.1%	--	22.5% *	19.0%	20.2%	21.4%	17.4%	21.3%
Percent low-wage employees								
50% or more low-wage	34.1%	29.7%	28.9%	53.6%	42.0%	30.6%	35.4%	34.0%
Less than 50% low-wage	27.5%	24.7%	32.9%	37.7%	31.7%	24.2%	32.5%	26.8%
Percent women employees								
Less than 25%	29.0%	26.3%	34.6%	37.9%	32.9%	24.2%	33.3%	28.0%
25-49 %	24.9%	34.0%	29.4%	35.8%	29.2%	21.8%	34.2%	24.0%
50-74 %	28.5%	16.3%	30.2%	35.7%	33.0%	27.1%	26.8%	28.7%
75% or more	30.9%	29.5%	39.0%	48.5%	36.5%	26.7%	39.6%	29.9%
Percent age 50 or older employees								
Less than 25%	31.6%	30.1%	35.8%	43.6%	35.2%	26.9%	36.1%	30.7%
25-49 %	25.8%	31.9%	29.5%	35.0%	31.0%	23.4%	33.5%	25.2%
50-74 %	28.0%	20.2% *	31.5%	34.4%	29.3%	26.3%	27.8%	28.0%
75% or more	25.6%	10.6%	29.6%	31.5%	43.2%	29.8%	16.6%	34.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 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%	2.41%	1.88%	1.18%	0.87%	0.49%	1.08%	0.42%
Industry group **								
Agric., fish., forest.	6.26%	--	--	--	--	--	7.92%	7.39%
Mining and manufacturing	1.00%	6.32% *	5.35%	1.86%	1.53%	1.27%	2.84%	1.02%
Construction	2.17%	6.05%	6.28%	2.92%	4.98%	1.80%	3.14%	2.80%
Utilities and transp.	1.51%	--	6.07%	8.39%	3.37%	1.22%	3.79%	1.56%
Wholesale trade	1.50%	8.45% *	5.92%	3.89%	1.98%	2.21%	3.62%	1.63%
Fin. svs. and real estate	0.72%	5.47% *	4.61%	3.08%	1.72%	0.80%	3.31%	0.71%
Retail trade	1.14%	4.06%	5.00%	2.75%	3.11%	1.18%	2.94%	1.21%
Professional services	0.64%	4.54%	3.45%	2.02%	1.61%	0.67%	2.04%	0.66%
Other services	1.35%	6.07%	3.52%	3.88%	3.46%	1.69%	2.77%	1.50%
Ownership								
For profit, incorporated	0.45%	2.59%	2.28%	1.41%	1.11%	0.52%	1.25%	0.47%
For profit, unincorporated	1.51%	4.99%	3.79%	3.16%	2.32%	2.11%	2.64%	1.72%
Nonprofit	1.00%	10.59% *	3.59%	2.37%	2.24%	1.21%	3.60%	1.04%
Age of firm								
Less than 5 years	3.53%	6.06%	5.26%	4.76%	7.43%	9.69%	3.24%	5.70%
5-9 years	2.18%	6.45%	4.17%	2.62%	4.51%	3.61%	2.81%	3.10%
10-19 years	1.38%	4.35%	3.38%	3.55%	3.05%	1.26%	2.22%	1.74%
20 or more years	0.41%	3.67%	2.83%	1.39%	0.88%	0.48%	1.51%	0.43%
Multi/single status								
2 or more locations	0.41%	--	3.29%	1.87%	0.78%	0.47%	2.52%	0.42%
1 location only	0.95%	2.45%	2.04%	1.45%	1.91%	4.45%	1.17%	1.43%
Percent full-time employees								
Less than 25%	2.19%	--	--	8.46%	3.21%	2.58%	4.97%	2.45%
25-49 %	1.37%	6.76% *	8.24%	5.34%	3.35%	1.37%	4.46%	1.40%
50-74 %	1.47%	6.01%	5.06%	3.82%	4.71%	1.46%	3.22%	1.64%
75% or more	0.43%	2.82%	2.07%	1.28%	0.91%	0.53%	1.21%	0.46%
Union presence								
No union employees	0.44%	2.49%	1.89%	1.25%	0.89%	0.56%	1.12%	0.47%
Has union employees	0.77%	--	8.29% *	2.43%	1.90%	0.88%	3.18%	0.79%
Percent low-wage employees								
50% or more low-wage	1.27%	7.07%	7.22%	5.47%	3.23%	1.22%	3.42%	1.35%
Less than 50% low-wage	0.41%	2.50%	1.94%	1.19%	0.89%	0.52%	1.13%	0.44%
Percent women employees								
Less than 25%	0.81%	3.80%	2.47%	2.00%	1.76%	1.16%	1.59%	0.92%
25-49 %	0.72%	6.19%	3.81%	2.02%	1.23%	0.85%	2.39%	0.73%
50-74 %	0.74%	3.67%	4.50%	2.31%	1.88%	0.86%	2.29%	0.79%
75% or more	0.90%	6.04%	3.58%	2.88%	2.70%	0.93%	2.47%	0.95%
Percent age 50 or older employees								
Less than 25%	0.78%	3.39%	2.77%	1.58%	1.83%	1.04%	1.55%	0.88%
25-49 %	0.51%	5.56%	3.45%	2.08%	1.18%	0.55%	2.06%	0.51%
50-74 %	1.14%	6.26% *	3.74%	3.13%	1.60%	1.79%	2.75%	1.25%
75% or more	3.03%	2.92%	6.91%	3.02%	10.27%	3.37%	3.00%	4.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.8%	19.9%	43.0%	40.5%	34.0%	26.7%	34.8%	30.0%
Industry group **								
Agric., fish., forest.	35.1%	--	--	--	--	--	--	--
Mining and manufacturing	22.5%	--	52.4%	23.4%	22.7%	19.9%	39.2%	21.0%
Construction	42.8%	--	65.1%	41.3%	42.4%	35.6%	44.1%	42.1%
Utilities and transp.	31.0%	--	--	39.5%	29.7%	30.3%	32.7%	30.8%
Wholesale trade	33.1%	--	34.7%	41.2%	41.6%	30.6%	26.5%	36.6%
Fin. svs. and real estate	30.5%	--	--	42.6%	33.7%	27.1%	38.4%	29.9%
Retail trade	32.3%	--	23.5%	56.7%	48.3%	22.0%	33.1%	32.1%
Professional services	27.8%	25.4% *	43.0%	45.8%	29.6%	23.4%	37.9%	26.2%
Other services	41.8%	17.5% *	33.4%	34.3%	45.3%	47.0%	27.5%	46.1%
Ownership								
For profit, incorporated	32.4%	17.4%	45.1%	39.9%	35.8%	28.0%	36.3%	31.4%
For profit, unincorporated	32.8%	27.4% *	37.2%	47.8%	33.5%	27.4%	33.5%	32.6%
Nonprofit	25.5%	2.0% *	28.3%	30.5%	29.5%	24.1%	23.2%	25.6%
Age of firm								
Less than 5 years	45.3%	--	--	51.6%	41.9%	--	32.1%	55.3%
5-9 years	36.9%	36.6% *	39.0%	42.9%	31.9% *	--	40.5%	34.3%
10-19 years	37.4%	23.7%	35.1%	44.0%	37.2%	40.7%	32.4%	40.2%
20 or more years	28.7%	14.6%	44.0%	37.4%	33.3%	25.2%	34.7%	28.0%
Multi/single status								
2 or more locations	27.3%	--	21.8%	40.6%	31.6%	25.6%	31.0%	27.3%
1 location only	37.8%	20.2%	44.7%	40.5%	37.1%	43.7%	35.2%	40.1%
Percent full-time employees								
Less than 25%	36.0%	--	--	--	46.3%	36.0%	20.4%	42.0%
25-49 %	29.8%	1.9% *	47.4%	46.2%	35.9%	20.9%	36.4%	28.1%
50-74 %	30.1%	6.9% *	36.5%	47.5%	44.4%	27.0%	18.0%	32.6%
75% or more	30.9%	25.0%	43.3%	39.9%	32.8%	26.8%	36.8%	29.7%
Union presence								
No union employees	34.2%	19.7%	43.3%	41.4%	36.6%	30.5%	35.5%	33.9%
Has union employees	21.0%	--	--	16.9% *	22.6%	20.7%	19.2% *	21.1%
Percent low-wage employees								
50% or more low-wage	40.6%	--	--	45.3%	49.8%	38.6%	25.7%	44.3%
Less than 50% low-wage	30.3%	20.1%	43.7%	40.3%	32.8%	26.3%	35.3%	29.4%
Percent women employees								
Less than 25%	33.2%	24.4%	39.1%	38.6%	38.9%	26.1%	34.6%	32.8%
25-49 %	28.2%	28.8%	43.7%	38.2%	29.6%	24.2%	39.9%	26.3%
50-74 %	30.3%	13.8% *	46.9%	38.2%	32.5%	28.6%	29.8%	30.4%
75% or more	32.0%	19.5% *	47.0%	52.3%	35.1%	27.8%	37.0%	31.4%
Percent age 50 or older employees								
Less than 25%	36.5%	23.7%	43.4%	43.9%	39.9%	30.6%	37.2%	36.2%
25-49 %	27.3%	31.2% *	46.5%	36.9%	31.6%	23.5%	40.4%	25.9%
50-74 %	30.5%	20.8%	37.4%	35.3%	26.1%	32.4%	31.2%	30.3%
75% or more	30.0% *	7.8% *	--	34.7%	68.4%	--	11.4% *	62.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.88%	4.36%	3.71%	1.91%	1.72%	1.24%	2.14%	0.96%
Industry group **								
Agric., fish., forest.	9.82%	--	--	--	--	--	--	--
Mining and manufacturing	1.48%	--	10.16%	3.16%	2.42%	1.77%	7.04%	1.34%
Construction	3.37%	--	10.16%	4.13%	6.65%	2.52%	7.54%	3.31%
Utilities and transp.	2.99%	--	--	4.61%	4.88%	3.68%	6.41%	3.27%
Wholesale trade	2.61%	--	5.69%	4.87%	3.30%	2.77%	5.73%	2.00%
Fin. svs. and real estate	1.65%	--	--	6.04%	3.50%	1.78%	6.80%	1.68%
Retail trade	3.56%	--	4.51%	3.77%	4.77%	3.87%	4.91%	4.26%
Professional services	1.13%	10.12% *	5.70%	3.98%	2.07%	1.13%	3.60%	1.10%
Other services	3.74%	7.05% *	6.14%	4.78%	6.08%	6.04%	4.12%	4.25%
Ownership								
For profit, incorporated	1.02%	3.28%	4.30%	2.03%	2.20%	1.30%	2.42%	1.10%
For profit, unincorporated	2.55%	12.00% *	6.35%	5.92%	5.21%	2.58%	5.69%	2.84%
Nonprofit	2.27%	1.28% *	4.79%	3.76%	2.18%	3.20%	3.43%	2.38%
Age of firm								
Less than 5 years	7.13%	--	--	9.41%	4.85%	--	8.22%	7.45%
5-9 years	5.64%	12.28% *	6.92%	5.44%	10.45% *	--	5.63%	8.43%
10-19 years	2.25%	6.69%	4.77%	4.30%	4.14%	3.62%	3.22%	3.04%
20 or more years	0.78%	3.68%	5.21%	2.05%	1.59%	0.89%	2.83%	0.79%
Multi/single status								
2 or more locations	0.77%	--	4.08%	2.94%	1.39%	0.91%	3.85%	0.78%
1 location only	1.96%	4.43%	3.83%	2.29%	3.59%	8.95%	2.33%	2.99%
Percent full-time employees								
Less than 25%	4.05%	--	--	--	5.68%	8.05%	5.47%	4.61%
25-49 %	3.35%	1.80% *	6.19%	6.71%	6.01%	3.35%	7.82%	3.50%
50-74 %	2.90%	3.29% *	7.79%	6.88%	4.58%	3.97%	4.22%	3.35%
75% or more	0.96%	5.72%	4.03%	2.06%	1.88%	1.34%	2.36%	1.04%
Union presence								
No union employees	1.01%	4.49%	3.77%	1.92%	1.74%	1.66%	2.20%	1.14%
Has union employees	1.24%	--	--	6.02% *	3.54%	1.35%	7.06% *	1.27%
Percent low-wage employees								
50% or more low-wage	4.12%	--	--	8.42%	9.29%	3.23%	5.49%	4.72%
Less than 50% low-wage	0.89%	4.73%	3.77%	1.95%	1.61%	1.28%	2.24%	0.97%
Percent women employees								
Less than 25%	1.73%	5.61%	5.94%	2.70%	4.06%	2.29%	3.00%	2.07%
25-49 %	1.45%	7.93%	8.00%	3.30%	2.32%	1.85%	4.10%	1.45%
50-74 %	2.05%	8.80% *	6.72%	3.26%	3.49%	3.02%	5.25%	2.23%
75% or more	1.53%	7.04% *	5.01%	6.11%	2.43%	1.73%	4.42%	1.63%
Percent age 50 or older employees								
Less than 25%	1.42%	5.95%	5.40%	2.88%	2.75%	2.02%	2.93%	1.63%
25-49 %	0.95%	14.05% *	6.57%	2.72%	2.30%	0.96%	3.99%	0.89%
50-74 %	3.16%	5.95%	7.94%	3.80%	2.41%	6.31%	3.85%	3.71%
75% or more	9.81% *	4.87% *	--	3.78%	10.59%	--	4.91% *	9.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.8%	25.3%	28.9%	37.2%	31.1%	24.2%	31.6%	26.2%
Industry group **								
Agric., fish., forest.	43.3%	--	--	--	--	--	22.8% *	45.3%
Mining and manufacturing	22.9%	--	27.0%	27.6%	29.3%	19.7%	28.4%	22.7%
Construction	29.7%	18.3% *	35.5%	37.4%	23.6%	29.9%	34.3%	27.5%
Utilities and transp.	20.7%	--	40.8%	27.7%	34.8%	17.1%	32.1%	20.3%
Wholesale trade	27.8%	33.6% *	24.1% *	32.2%	30.8%	25.4%	29.4%	27.5%
Fin. svs. and real estate	24.8%	11.5% *	27.9%	36.6%	27.2%	24.1%	25.5%	24.8%
Retail trade	29.9%	17.3% *	34.0%	54.2%	37.0%	26.3%	35.8%	29.3%
Professional services	26.9%	32.7%	30.6%	39.6%	32.1%	23.7%	34.9%	26.1%
Other services	33.8%	29.9%	22.5%	39.9%	35.9%	33.3%	30.4%	34.4%
Ownership								
For profit, incorporated	27.2%	25.6%	31.4%	38.2%	31.9%	24.5%	33.4%	26.5%
For profit, unincorporated	27.8%	25.4%	29.4%	41.4%	32.9%	22.6%	33.2%	26.8%
Nonprofit	24.2%	23.0% *	13.4%	25.8%	26.7%	23.8%	18.7%	24.6%
Age of firm								
Less than 5 years	36.0%	29.2%	29.5%	37.3%	48.0%	23.6%	30.7%	42.9%
5-9 years	35.8%	42.9%	32.0%	39.0%	33.9%	32.2%	38.8%	33.9%
10-19 years	31.1%	26.9%	32.7%	37.1%	31.0%	27.7%	34.2%	29.9%
20 or more years	25.8%	19.8%	26.8%	36.9%	30.0%	24.0%	29.4%	25.6%
Multi/single status								
2 or more locations	25.5%	--	27.6%	38.4%	30.0%	24.2%	35.5%	25.3%
1 location only	31.9%	25.3%	29.0%	36.8%	33.3%	23.4%	31.1%	32.6%
Percent full-time employees								
Less than 25%	27.2%	--	--	27.3%	39.0%	25.1%	23.0% *	27.8%
25-49 %	31.4%	--	21.9%	35.1%	32.5%	31.5%	28.4%	31.8%
50-74 %	31.4%	19.0% *	30.3%	49.0%	33.9%	29.3%	27.6%	32.0%
75% or more	26.3%	26.3%	29.3%	36.6%	30.7%	23.6%	32.3%	25.6%
Union presence								
No union employees	28.6%	26.0%	29.8%	39.0%	33.1%	25.4%	32.8%	28.0%
Has union employees	21.0%	--	16.7% *	19.2%	19.3%	21.4%	16.2%	21.1%
Percent low-wage employees								
50% or more low-wage	31.8%	20.8% *	21.0%	57.8%	37.7%	29.0%	35.1%	31.6%
Less than 50% low-wage	26.4%	25.4%	29.1%	36.0%	30.8%	23.7%	31.5%	25.8%
Percent women employees								
Less than 25%	27.5%	25.6%	33.0%	36.6%	30.4%	23.9%	33.1%	26.6%
25-49 %	23.7%	28.7%	25.5%	34.6%	28.9%	21.1%	30.9%	23.1%
50-74 %	28.0%	15.9%	25.2%	34.6%	33.3%	26.7%	24.8%	28.3%
75% or more	29.6%	40.3%	33.4%	47.4%	33.7%	26.4%	41.7%	28.4%
Percent age 50 or older employees								
Less than 25%	29.9%	32.2%	31.5%	43.9%	32.0%	26.5%	35.7%	28.9%
25-49 %	25.3%	30.5%	24.7%	33.0%	30.9%	23.3%	31.3%	24.9%
50-74 %	26.0%	13.2% *	28.9%	34.2%	30.2%	23.2%	24.5%	26.2%
75% or more	24.6%	12.6% *	36.6%	31.5%	28.3%	25.1%	21.0%	27.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	2.81%	2.06%	1.46%	1.01%	0.54%	1.34%	0.47%
Industry group **								
Agric., fish., forest.	7.72%	--	--	--	--	--	7.09% *	8.26%
Mining and manufacturing	1.26%	--	5.34%	2.32%	1.84%	1.57%	3.15%	1.30%
Construction	2.65%	7.11% *	6.05%	4.30%	5.69%	1.96%	3.45%	3.39%
Utilities and transp.	1.32%	--	6.79%	3.30%	3.88%	1.15%	5.44%	1.34%
Wholesale trade	1.89%	10.42% *	7.53% *	5.30%	2.24%	2.78%	5.07%	2.02%
Fin. svs. and real estate	0.80%	3.61% *	5.23%	4.06%	2.10%	0.88%	3.61%	0.80%
Retail trade	1.18%	5.79% *	7.01%	3.57%	3.50%	1.16%	4.28%	1.21%
Professional services	0.68%	5.41%	4.20%	2.34%	1.33%	0.79%	2.75%	0.69%
Other services	1.45%	6.33%	3.60%	5.43%	4.44%	1.61%	3.20%	1.58%
Ownership								
For profit, incorporated	0.51%	3.69%	2.57%	1.76%	1.35%	0.58%	1.65%	0.53%
For profit, unincorporated	1.90%	5.04%	4.44%	3.86%	2.56%	2.63%	3.09%	2.11%
Nonprofit	0.89%	9.29% *	3.87%	2.88%	1.54%	1.14%	3.27%	0.93%
Age of firm								
Less than 5 years	3.98%	7.30%	4.41%	4.78%	9.01%	4.02%	3.39%	6.63%
5-9 years	1.88%	6.44%	5.22%	3.58%	2.86%	3.23%	3.52%	2.03%
10-19 years	1.69%	5.62%	5.32%	4.53%	3.78%	1.24%	2.98%	1.98%
20 or more years	0.47%	4.17%	2.83%	1.66%	0.88%	0.56%	1.84%	0.49%
Multi/single status								
2 or more locations	0.49%	--	4.34%	2.50%	0.94%	0.55%	3.55%	0.49%
1 location only	1.09%	2.85%	2.24%	1.76%	2.35%	2.00%	1.43%	1.59%
Percent full-time employees								
Less than 25%	2.14%	--	--	5.06%	3.98%	2.57%	7.56% *	2.21%
25-49 %	1.31%	--	5.80%	5.80%	3.73%	1.44%	4.59%	1.35%
50-74 %	1.26%	6.28% *	5.59%	5.05%	2.71%	1.53%	3.47%	1.35%
75% or more	0.49%	3.27%	2.30%	1.56%	1.12%	0.59%	1.51%	0.51%
Union presence								
No union employees	0.47%	2.91%	2.09%	1.57%	0.99%	0.59%	1.39%	0.50%
Has union employees	0.96%	--	7.38% *	2.73%	2.42%	1.09%	3.67%	0.99%
Percent low-wage employees								
50% or more low-wage	1.28%	7.90% *	4.83%	6.52%	2.43%	1.23%	3.87%	1.33%
Less than 50% low-wage	0.47%	2.89%	2.14%	1.41%	1.06%	0.58%	1.38%	0.50%
Percent women employees								
Less than 25%	0.94%	5.10%	2.63%	2.41%	1.99%	1.37%	2.07%	1.04%
25-49 %	0.82%	5.93%	3.33%	2.51%	1.50%	0.95%	2.57%	0.85%
50-74 %	0.75%	3.23%	4.80%	3.28%	2.33%	0.71%	2.55%	0.78%
75% or more	0.95%	8.16%	4.25%	3.28%	2.24%	1.10%	3.42%	0.98%
Percent age 50 or older employees								
Less than 25%	0.87%	4.04%	2.90%	2.05%	1.91%	1.19%	2.00%	0.97%
25-49 %	0.59%	6.76%	3.70%	2.17%	1.44%	0.65%	2.58%	0.60%
50-74 %	1.01%	4.37% *	4.35%	4.26%	2.04%	1.13%	2.82%	1.08%
75% or more	2.23%	4.03% *	9.30%	3.53%	4.40%	2.00%	4.32%	1.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.2%	32.3%	32.8%	41.5%	37.4%	26.1%	33.2%	30.8%
Industry group **								
Agric., fish., forest.	26.2%	--	--	--	--	--	--	--
Mining and manufacturing	24.2%	--	--	--	--	--	31.5%	23.4%
Construction	42.2%	--	--	--	--	--	37.4%	48.9%
Utilities and transp.	30.2%	--	--	--	--	--	--	30.0% *
Wholesale trade	30.5%	--	--	--	--	--	30.1%	30.6%
Fin. svs. and real estate	27.5%	--	--	--	--	--	22.2% *	28.8%
Retail trade	41.0%	--	--	--	--	--	35.5%	42.3%
Professional services	30.1%	--	--	--	--	--	32.4%	29.6%
Other services	39.6%	--	--	--	--	--	46.0%	37.8%
Ownership								
For profit, incorporated	31.8%	--	--	--	--	--	32.3%	31.6%
For profit, unincorporated	30.4%	--	--	--	--	--	31.8%	29.7%
Nonprofit	30.2%	--	--	--	--	--	42.4% *	29.0%
Age of firm								
Less than 5 years	29.7%	--	--	--	--	--	49.5%	24.9%
5-9 years	34.1%	--	--	--	--	--	28.0%	46.1%
10-19 years	33.8%	--	--	--	--	--	27.1%	39.9%
20 or more years	30.9%	--	--	--	--	--	35.4%	30.2%
Multi/single status								
2 or more locations	28.5%	--	--	--	--	--	38.8%	28.3%
1 location only	35.3%	--	--	--	--	--	32.7%	37.4%
Percent full-time employees								
Less than 25%	51.5%	--	--	--	--	--	--	55.8%
25-49 %	44.9%	--	--	--	--	--	58.1%	41.4%
50-74 %	43.9%	--	--	--	--	--	41.9%	44.6%
75% or more	28.7%	--	--	--	--	--	30.1%	28.3%
Union presence								
No union employees	33.0%	--	--	--	--	--	34.5%	32.6%
Has union employees	23.3%	--	--	--	--	--	--	23.7%
Percent low-wage employees								
50% or more low-wage	45.0%	--	--	--	--	--	44.3%	45.4%
Less than 50% low-wage	30.2%	--	--	--	--	--	31.6%	29.8%
Percent women employees								
Less than 25%	31.7%	--	--	--	--	--	31.7%	31.7%
25-49 %	29.1%	--	--	--	--	--	39.7%	27.8%
50-74 %	28.6%	--	--	--	--	--	30.1%	28.4%
75% or more	38.8%	--	--	--	--	--	35.5%	39.6%
Percent age 50 or older employees								
Less than 25%	34.0%	--	--	--	--	--	36.1%	33.2%
25-49 %	27.9%	--	--	--	--	--	31.3%	27.6%
50-74 %	39.2%	--	--	--	--	--	35.9% *	40.4%
75% or more	21.4%	--	--	--	--	--	11.5% *	31.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.77%	7.47%	4.13%	4.62%	4.57%	1.87%	3.13%	2.03%
Industry group **								
Agric., fish., forest.	7.29%	--	--	--	--	--	--	--
Mining and manufacturing	2.30%	--	--	--	--	--	4.43%	2.46%
Construction	4.12%	--	--	--	--	--	5.34%	6.02%
Utilities and transp.	8.82%	--	--	--	--	--	--	9.36% *
Wholesale trade	2.15%	--	--	--	--	--	7.99%	1.99%
Fin. svs. and real estate	2.40%	--	--	--	--	--	10.78% *	1.84%
Retail trade	3.10%	--	--	--	--	--	5.28%	3.42%
Professional services	4.12%	--	--	--	--	--	4.37%	4.87%
Other services	4.68%	--	--	--	--	--	11.81%	4.60%
Ownership								
For profit, incorporated	1.63%	--	--	--	--	--	2.64%	1.91%
For profit, unincorporated	3.88%	--	--	--	--	--	7.69%	4.28%
Nonprofit	6.16%	--	--	--	--	--	15.99% *	6.38%
Age of firm								
Less than 5 years	4.38%	--	--	--	--	--	8.30%	0.86%
5-9 years	5.36%	--	--	--	--	--	6.89%	4.89%
10-19 years	4.63%	--	--	--	--	--	6.12%	5.93%
20 or more years	2.05%	--	--	--	--	--	4.04%	2.24%
Multi/single status								
2 or more locations	1.83%	--	--	--	--	--	3.38%	1.85%
1 location only	3.17%	--	--	--	--	--	3.41%	5.00%
Percent full-time employees								
Less than 25%	12.03%	--	--	--	--	--	--	12.80%
25-49 %	5.84%	--	--	--	--	--	11.34%	6.34%
50-74 %	6.14%	--	--	--	--	--	6.15%	8.06%
75% or more	1.66%	--	--	--	--	--	3.46%	1.85%
Union presence								
No union employees	2.12%	--	--	--	--	--	3.32%	2.52%
Has union employees	2.47%	--	--	--	--	--	--	2.60%
Percent low-wage employees								
50% or more low-wage	3.42%	--	--	--	--	--	5.88%	4.23%
Less than 50% low-wage	1.83%	--	--	--	--	--	3.31%	2.10%
Percent women employees								
Less than 25%	3.01%	--	--	--	--	--	4.33%	3.86%
25-49 %	2.44%	--	--	--	--	--	11.46%	2.09%
50-74 %	3.18%	--	--	--	--	--	4.92%	3.56%
75% or more	5.60%	--	--	--	--	--	6.04%	6.82%
Percent age 50 or older employees								
Less than 25%	3.72%	--	--	--	--	--	4.09%	4.73%
25-49 %	1.99%	--	--	--	--	--	3.95%	2.15%
50-74 %	3.89%	--	--	--	--	--	13.06% *	2.43%
75% or more	4.12%	--	--	--	--	--	5.16% *	4.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	21.5%	23.0%	21.2%	24.2%	28.1%	21.8%	26.6%
Industry group **								
Agric., fish., forest.	25.9%	30.5% *	33.7%	19.0% *	24.4% *	26.3%	28.7%	25.0%
Mining and manufacturing	28.4%	23.2%	22.8%	21.2%	26.4%	31.7%	19.6%	29.3%
Construction	25.5%	19.5%	25.2%	24.2%	29.0%	24.9%	23.1%	27.0%
Utilities and transp.	27.8%	5.0% *	17.5%	22.3%	25.6%	30.4%	15.1%	29.2%
Wholesale trade	29.5%	24.6%	26.7%	25.2%	27.5%	33.9%	25.3%	30.8%
Fin. svs. and real estate	28.7%	23.4%	27.2%	24.3%	26.5%	30.2%	25.2%	29.2%
Retail trade	19.7%	17.5%	16.7%	13.5%	16.6%	22.6%	15.6%	20.5%
Professional services	26.1%	20.6%	24.5%	21.8%	23.4%	28.4%	22.5%	26.7%
Other services	21.8%	25.3%	18.2%	19.8%	20.2%	23.0%	21.7%	21.9%
Ownership								
For profit, incorporated	25.7%	20.9%	23.1%	21.7%	25.0%	27.4%	21.7%	26.5%
For profit, unincorporated	25.4%	21.1%	23.0%	20.2%	22.9%	30.4%	21.6%	26.5%
Nonprofit	26.7%	26.8%	22.1%	19.7%	22.6%	29.6%	22.9%	27.0%
Age of firm								
Less than 5 years	26.0%	18.6%	27.2%	22.6%	27.6%	47.5%	23.4%	28.5%
5-9 years	23.2%	21.8%	23.9%	20.4%	26.9%	21.0%	23.6%	23.0%
10-19 years	23.9%	19.8%	24.1%	21.2%	26.7%	24.9%	21.2%	25.3%
20 or more years	26.2%	23.3%	21.5%	21.2%	23.3%	28.2%	21.3%	26.7%
Multi/single status								
2 or more locations	26.9%	22.0%	21.4%	21.4%	23.8%	28.0%	20.0%	27.1%
1 location only	23.2%	21.4%	23.2%	21.1%	24.8%	31.9%	22.0%	24.3%
Percent full-time employees								
Less than 25%	21.3%	21.6%	20.2%	20.0%	17.7%	23.5%	20.1%	21.5%
25-49 %	20.1%	24.1%	22.4%	19.3%	19.9%	20.0%	21.9%	19.8%
50-74 %	22.3%	24.4%	17.7%	15.8%	21.1%	24.6%	20.3%	22.7%
75% or more	26.5%	20.8%	23.8%	21.8%	24.8%	28.9%	22.0%	27.4%
Union presence								
No union employees	24.5%	21.0%	22.7%	20.6%	23.0%	27.1%	21.3%	25.3%
Has union employees	31.1%	33.6%	30.2%	33.3%	33.4%	30.6%	31.8%	31.0%
Percent low-wage employees								
50% or more low-wage	18.4%	25.7%	16.5%	14.1%	15.3%	19.8%	18.5%	18.4%
Less than 50% low-wage	26.7%	21.1%	23.3%	21.8%	25.2%	29.2%	22.0%	27.6%
Percent women employees								
Less than 25%	26.8%	25.9%	22.8%	21.7%	27.3%	29.7%	22.6%	28.0%
25-49 %	28.1%	17.8%	25.1%	21.7%	25.4%	30.9%	21.6%	29.0%
50-74 %	25.3%	24.7%	28.2%	21.3%	22.9%	26.5%	24.9%	25.4%
75% or more	21.8%	13.7%	15.9%	19.1%	19.3%	24.5%	16.7%	22.8%
Percent age 50 or older employees								
Less than 25%	24.5%	21.4%	23.5%	20.3%	24.1%	26.7%	21.7%	25.3%
25-49 %	26.9%	20.4%	23.6%	22.2%	24.4%	28.7%	22.4%	27.4%
50-74 %	25.4%	20.0%	21.2%	20.6%	23.9%	29.3%	20.4%	26.5%
75% or more	23.2%	24.9%	18.7%	26.3%	22.5%	21.4%	23.1%	23.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.18%	1.08%	0.62%	0.65%	0.38%	0.59%	0.31%
Industry group **								
Agric., fish., forest.	3.50%	11.45% *	6.27%	7.56% *	9.00% *	4.05%	5.78%	4.20%
Mining and manufacturing	0.76%	5.28%	2.37%	1.34%	1.28%	1.10%	1.39%	0.81%
Construction	1.63%	3.83%	3.19%	2.07%	4.44%	2.13%	1.73%	2.35%
Utilities and transp.	0.97%	2.46% *	3.54%	3.42%	3.03%	1.06%	2.12%	1.02%
Wholesale trade	0.98%	4.88%	3.23%	1.99%	1.59%	1.54%	1.98%	1.09%
Fin. svs. and real estate	0.85%	3.86%	5.62%	2.21%	2.87%	0.92%	2.67%	0.90%
Retail trade	0.74%	3.14%	2.14%	1.16%	2.00%	0.95%	1.29%	0.82%
Professional services	0.48%	1.87%	2.18%	1.23%	0.78%	0.71%	1.09%	0.54%
Other services	0.69%	2.42%	1.73%	1.70%	1.35%	1.04%	1.32%	0.78%
Ownership								
For profit, incorporated	0.34%	1.31%	1.29%	0.71%	0.90%	0.45%	0.67%	0.38%
For profit, unincorporated	0.82%	2.70%	2.74%	1.68%	1.32%	1.33%	1.58%	0.93%
Nonprofit	0.62%	4.26%	2.34%	1.84%	1.05%	0.83%	1.63%	0.66%
Age of firm								
Less than 5 years	2.47%	2.86%	5.68%	3.06%	5.38%	9.18%	2.60%	3.97%
5-9 years	1.33%	3.14%	2.84%	2.02%	2.93%	2.07%	1.73%	1.92%
10-19 years	1.02%	2.19%	2.02%	1.42%	2.43%	2.28%	1.12%	1.47%
20 or more years	0.29%	1.85%	1.13%	0.74%	0.57%	0.38%	0.70%	0.31%
Multi/single status								
2 or more locations	0.32%	5.84%	2.44%	1.19%	0.59%	0.39%	1.27%	0.32%
1 location only	0.57%	1.20%	1.16%	0.73%	1.35%	2.72%	0.64%	0.92%
Percent full-time employees								
Less than 25%	1.30%	5.96%	4.93%	2.99%	2.53%	2.01%	2.55%	1.48%
25-49 %	1.00%	4.87%	4.01%	2.07%	2.92%	1.22%	2.16%	1.11%
50-74 %	0.72%	3.99%	1.83%	1.62%	1.52%	0.95%	1.81%	0.78%
75% or more	0.31%	1.26%	1.24%	0.70%	0.73%	0.43%	0.65%	0.35%
Union presence								
No union employees	0.30%	1.20%	1.10%	0.63%	0.61%	0.46%	0.60%	0.34%
Has union employees	0.66%	5.35%	4.88%	3.40%	2.76%	0.66%	2.74%	0.68%
Percent low-wage employees								
50% or more low-wage	0.67%	6.55%	2.27%	1.34%	1.17%	0.89%	2.30%	0.70%
Less than 50% low-wage	0.30%	1.16%	1.12%	0.66%	0.71%	0.42%	0.61%	0.34%
Percent women employees								
Less than 25%	0.58%	2.32%	1.54%	0.95%	1.47%	0.97%	0.91%	0.70%
25-49 %	0.57%	2.23%	2.07%	1.37%	1.42%	0.70%	1.17%	0.62%
50-74 %	0.48%	2.47%	3.41%	1.45%	0.91%	0.61%	1.58%	0.50%
75% or more	0.54%	1.73%	1.44%	1.48%	0.91%	0.82%	1.06%	0.61%
Percent age 50 or older employees								
Less than 25%	0.50%	1.86%	1.76%	0.90%	1.34%	0.67%	0.89%	0.58%
25-49 %	0.39%	2.23%	1.78%	1.00%	0.78%	0.53%	1.04%	0.42%
50-74 %	0.69%	2.63%	1.96%	1.50%	1.33%	1.05%	1.29%	0.78%
75% or more	1.82%	3.14%	2.59%	6.81%	4.14%	2.84%	2.19%	2.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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

Table I.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.7%	48.7%	22.1%	10.0%	5.9% *	4.4%	26.1%	5.0%
Industry group **								
Agric., fish., forest.	11.3% *	--	--	--	--	--	44.2% *	0.2% *
Mining and manufacturing	6.8% *	50.8%	19.3% *	10.6% *	2.7% *	6.9% *	20.1%	6.0% *
Construction	23.7%	52.5%	15.9%	20.3%	35.0% *	7.9% *	23.8%	23.7% *
Utilities and transp.	12.4%	0.0%	16.3% *	8.4% *	1.5% *	15.0%	16.2% *	12.2%
Wholesale trade	5.9%	46.8%	28.9% *	6.2% *	1.6% *	0.0%	27.1%	0.5% *
Fin. svs. and real estate	4.7%	56.6%	18.3% *	4.0% *	2.1% *	1.7% *	32.4%	1.8%
Retail trade	7.6%	52.1%	31.2%	2.9% *	2.6% *	5.1% *	30.1%	4.5% *
Professional services	5.7%	45.4%	19.3%	8.2%	3.4% *	3.0% *	22.7%	3.3%
Other services	9.3%	45.1%	30.1%	13.4%	7.1%	3.2% *	31.0%	4.5%
Ownership								
For profit, incorporated	8.1%	52.4%	21.5%	10.6%	6.6% *	4.7%	26.0%	5.4%
For profit, unincorporated	9.2%	39.4%	17.0% *	4.8% *	4.0% *	7.6% *	22.5%	6.2% *
Nonprofit	4.9%	50.1%	35.9%	14.2%	4.9%	1.4%	34.5%	2.5%
Age of firm								
Less than 5 years	10.0%	54.1%	4.5% *	9.1% *	0.0% *	0.9% *	21.6%	0.4% *
5-9 years	10.2%	36.2%	16.6%	4.9% *	2.9% *	5.2% *	19.1%	3.5% *
10-19 years	15.3%	48.0%	28.7%	7.7%	17.2% *	0.5% *	29.1%	8.9% *
20 or more years	6.7%	51.3%	25.2%	11.5%	4.4%	4.6%	27.7%	4.8%
Multi/single status								
2 or more locations	4.6%	--	30.4%	6.2%	3.4%	4.5%	20.0%	4.3%
1 location only	16.7%	48.4%	21.3%	11.2%	9.3% *	2.9% *	26.8%	8.4% *
Percent full-time employees								
Less than 25%	8.9%	69.3%	--	8.9% *	1.2% *	2.8% *	40.8%	2.5% *
25-49 %	7.0%	45.4%	35.4%	20.8% *	0.5% *	1.7% *	36.5%	2.0% *
50-74 %	7.2%	59.4%	24.3%	6.8% *	1.1% *	0.8% *	36.3%	1.2% *
75% or more	7.8%	46.1%	21.1%	9.7%	6.6% *	4.8%	24.2%	5.4%
Union presence								
No union employees	6.8%	47.4%	21.7%	8.4%	3.2%	3.0%	25.0%	3.3%
Has union employees	10.7%	72.2%	28.8% *	30.8%	20.2% *	7.5%	42.1%	9.6%
Percent low-wage employees								
50% or more low-wage	4.6%	34.9% *	40.0%	9.1%	1.6% *	2.0% *	26.6%	2.3%
Less than 50% low-wage	8.0%	50.0%	21.5%	10.0%	6.2% *	4.7%	26.1%	5.2%
Percent women employees								
Less than 25%	10.7%	45.7%	22.0%	10.8%	11.9% *	4.9%	25.8%	7.3%
25-49 %	8.6%	38.3%	25.3%	8.6%	4.6%	8.0%	23.0%	7.2%
50-74 %	5.6%	57.0%	23.3%	10.9%	2.4% *	1.6%	31.9%	2.1%
75% or more	4.3%	53.5%	14.9%	8.6%	1.6% *	1.7% *	22.3%	2.0%
Percent age 50 or older employees								
Less than 25%	9.4%	37.1%	18.7%	8.7%	9.5% *	5.9%	21.1%	6.8%
25-49 %	5.8%	42.4%	25.1%	9.7%	3.7%	4.2%	22.4%	4.4%
50-74 %	8.4%	63.3%	24.9%	14.3%	3.8% *	1.8% *	36.1%	3.3%
75% or more	30.1%	70.2%	28.9% *	10.8% *	--	0.3% *	58.3%	1.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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 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, 2019

Characteristics	Total	Less than 10 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%	3.44%	2.42%	1.16%	1.80% *	0.83%	1.50%	0.72%
Industry group **								
Agric., fish., forest.	4.69% *	--	--	--	--	--	13.26% *	0.17% *
Mining and manufacturing	2.24% *	13.91%	6.01% *	3.37% *	1.04% *	3.67% *	3.88%	2.38% *
Construction	5.87%	10.51%	4.47%	4.75%	14.58% *	3.97% *	3.87%	8.63% *
Utilities and transp.	2.97%	0.00%	7.76% *	4.41% *	0.84% *	3.81%	5.98% *	3.13%
Wholesale trade	1.39%	13.61%	9.04% *	2.46% *	1.42% *	0.00%	5.57%	0.41% *
Fin. svs. and real estate	0.78%	10.80%	8.45% *	2.25% *	1.24% *	0.58% *	5.93%	0.51%
Retail trade	2.05%	10.33%	7.97%	1.16% *	1.80% *	2.83% *	5.00%	2.22% *
Professional services	0.89%	5.87%	4.49%	1.99%	1.07% *	1.23% *	2.59%	0.95%
Other services	1.12%	6.83%	5.50%	3.50%	2.09%	0.97% *	3.72%	0.91%
Ownership								
For profit, incorporated	0.77%	3.86%	2.68%	1.45%	2.65% *	0.85%	1.70%	0.86%
For profit, unincorporated	2.58%	7.98%	5.27% *	1.60% *	1.77% *	5.03% *	3.84%	3.13% *
Nonprofit	0.64%	9.30%	10.00%	3.66%	1.36%	0.42%	5.07%	0.48%
Age of firm								
Less than 5 years	2.72%	9.08%	2.22% *	4.75% *	0.04% *	0.97% *	5.23%	0.24% *
5-9 years	1.84%	8.97%	4.88%	1.93% *	1.98% *	4.86% *	3.58%	1.52% *
10-19 years	3.66%	6.23%	5.78%	2.14%	10.37% *	0.27% *	3.31%	5.38% *
20 or more years	0.65%	5.16%	3.19%	1.57%	0.88%	0.87%	1.94%	0.69%
Multi/single status								
2 or more locations	0.69%	--	7.54%	1.57%	0.66%	0.85%	3.70%	0.70%
1 location only	1.53%	3.50%	2.53%	1.44%	4.08% *	1.55% *	1.63%	2.53% *
Percent full-time employees								
Less than 25%	2.02%	12.44%	--	4.05% *	0.83% *	1.84% *	9.70%	1.29% *
25-49 %	1.44%	12.43%	9.26%	6.82% *	0.30% *	1.21% *	6.30%	0.90% *
50-74 %	1.12%	11.07%	6.32%	2.57% *	0.59% *	0.73% *	5.21%	0.56% *
75% or more	0.73%	3.80%	2.67%	1.26%	2.04% *	0.92%	1.64%	0.81%
Union presence								
No union employees	0.50%	3.51%	2.37%	1.09%	0.59%	0.73%	1.50%	0.52%
Has union employees	2.16%	12.99%	15.32% *	7.27%	9.41% *	2.02%	7.54%	2.23%
Percent low-wage employees								
50% or more low-wage	0.71%	12.52% *	9.16%	2.49%	0.83% *	0.69% *	5.35%	0.58%
Less than 50% low-wage	0.70%	3.40%	2.48%	1.21%	1.92% *	0.90%	1.55%	0.78%
Percent women employees								
Less than 25%	1.50%	5.66%	3.30%	1.88%	5.23% *	1.44%	2.25%	1.80%
25-49 %	1.52%	7.46%	5.58%	2.38%	1.18%	2.22%	3.25%	1.66%
50-74 %	0.61%	6.65%	6.18%	2.72%	0.92% *	0.42%	3.82%	0.40%
75% or more	0.62%	6.85%	3.50%	2.34%	0.77% *	0.71% *	2.93%	0.57%
Percent age 50 or older employees								
Less than 25%	1.42%	5.02%	3.04%	1.47%	4.45% *	1.76%	1.96%	1.70%
25-49 %	0.80%	6.77%	4.71%	1.99%	0.82%	1.07%	2.62%	0.84%
50-74 %	1.04%	7.12%	5.70%	3.87%	1.46% *	0.71% *	3.85%	0.81%
75% or more	4.89%	6.66%	10.13% *	5.78% *	--	0.27% *	5.83%	0.97% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13,989	14,525	13,582	13,100	13,857	14,192	13,619	14,044
Industry group **								
Agric., fish., forest.	12,818	--	--	--	--	--	11,867	13,058
Mining and manufacturing	13,715	17,250	13,031	13,149	13,437	13,999	13,504	13,731
Construction	12,930	13,754	12,017	12,401	13,149	13,497	12,837	12,977
Utilities and transp.	14,799	10,851	15,109	14,988	14,799	14,934	12,716	15,004
Wholesale trade	13,317	14,377	14,201	13,503	13,555	12,848	13,709	13,214
Fin. svs. and real estate	14,107	18,145	16,097	14,587	13,755	13,830	16,889	13,841
Retail trade	13,357	12,350	14,171	12,239	13,998	13,441	13,080	13,398
Professional services	14,520	13,865	13,038	12,590	14,366	14,998	13,100	14,721
Other services	13,696	14,480	13,864	13,868	14,087	13,430	13,776	13,680
Ownership								
For profit, incorporated	13,706	13,371	13,868	13,231	13,661	13,812	13,356	13,758
For profit, unincorporated	13,792	16,729	11,895	12,290	13,477	14,190	14,121	13,715
Nonprofit	15,412	15,878	14,267	13,529	15,048	15,755	14,628	15,476
Age of firm								
Less than 5 years	13,170	14,853	12,668	12,497	12,864	13,466	13,907	12,422
5-9 years	12,755	13,203	12,269	12,326	12,593	14,728	12,271	13,070
10-19 years	12,781	15,823	13,377	12,415	12,627	11,720	13,706	12,338
20 or more years	14,196	14,064	14,143	13,473	14,223	14,284	13,780	14,234
Multi/single status								
2 or more locations	14,204	15,795	13,944	13,441	14,374	14,199	13,563	14,217
1 location only	13,362	14,466	13,545	12,994	13,048	13,911	13,626	13,147
Percent full-time employees								
Less than 25%	13,203	15,809	15,556	10,957	13,053	13,524	12,727	13,357
25-49 %	13,329	13,416	12,262	12,164	14,022	13,337	12,313	13,437
50-74 %	13,909	16,954	12,176	12,909	13,083	14,294	14,113	13,863
75% or more	14,035	14,168	13,771	13,204	13,927	14,234	13,626	14,094
Union presence								
No union employees	13,873	14,570	13,581	12,959	13,873	14,067	13,569	13,930
Has union employees	14,411	13,453	13,617	15,690	13,743	14,477	14,673	14,404
Percent low-wage employees								
50% or more low-wage	13,524	13,386	13,114	13,107	12,941	13,770	12,167	13,670
Less than 50% low-wage	14,032	14,602	13,603	13,100	13,936	14,235	13,717	14,080
Percent women employees								
Less than 25%	13,642	14,373	13,431	12,821	13,550	13,974	13,309	13,718
25-49 %	13,923	14,244	14,067	13,586	13,673	14,029	13,865	13,930
50-74 %	14,170	15,762	13,869	13,621	14,118	14,148	14,340	14,149
75% or more	14,364	12,681	12,993	12,730	14,364	14,752	12,989	14,531
Percent age 50 or older employees								
Less than 25%	13,142	13,099	12,853	11,590	12,726	13,783	12,433	13,294
25-49 %	14,225	13,531	13,718	13,508	14,337	14,315	13,558	14,280
50-74 %	14,757	14,809	14,590	15,733	14,698	14,509	14,983	14,713
75% or more	16,003	17,805	16,319	14,225	14,805	14,973	17,183	14,722

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	83.08	627.00	383.38	212.54	168.86	108.19	247.78	88.04
Industry group **								
Agric., fish., forest.	1,108.08	--	--	--	--	--	1,153.57	1,382.62
Mining and manufacturing	235.43	1,891.59	782.59	367.98	375.66	361.28	447.27	251.27
Construction	300.33	1,367.45	964.18	438.31	646.49	417.44	523.69	367.22
Utilities and transp.	285.19	1,454.62	1,095.92	1,319.10	905.54	288.32	861.72	287.85
Wholesale trade	265.02	813.99	1,850.54	634.10	381.95	340.38	806.58	255.85
Fin. svs. and real estate	269.03	2,719.90	1,508.75	761.73	437.99	290.17	1,537.11	244.65
Retail trade	227.17	1,332.87	815.61	416.00	823.64	250.19	592.55	245.38
Professional services	131.69	617.12	576.91	314.59	250.12	173.80	327.95	141.63
Other services	267.09	735.83	707.76	945.58	642.71	341.54	447.91	308.12
Ownership								
For profit, incorporated	90.92	433.76	458.68	257.19	206.07	117.02	233.46	98.48
For profit, unincorporated	330.32	1,898.04	791.36	396.75	474.97	535.79	920.36	345.76
Nonprofit	179.97	1,079.02	743.97	698.09	327.41	223.15	496.59	189.80
Age of firm								
Less than 5 years	739.88	2,328.24	1,044.68	655.34	1,648.91	903.74	1,014.61	1,085.70
5-9 years	338.77	1,152.91	1,052.42	565.87	554.34	899.68	571.48	416.40
10-19 years	348.33	1,636.45	890.69	510.34	543.10	569.39	696.94	368.06
20 or more years	84.37	489.59	515.47	268.72	165.27	107.42	245.50	89.23
Multi/single status								
2 or more locations	92.33	896.70	756.93	345.35	172.94	109.96	448.64	93.71
1 location only	181.83	654.72	416.50	258.35	339.17	535.56	273.44	243.21
Percent full-time employees								
Less than 25%	505.65	1,868.18	1,129.34	1,200.37	737.50	327.97	1,718.18	291.18
25-49 %	248.29	1,123.44	1,919.90	745.78	736.87	276.50	802.52	260.28
50-74 %	296.58	3,093.73	836.39	835.21	385.76	283.88	1,220.93	237.73
75% or more	90.40	594.23	429.00	224.04	186.06	119.97	245.23	97.19
Union presence								
No union employees	89.05	651.86	394.53	220.86	171.15	119.55	257.57	94.14
Has union employees	208.29	878.23	1,320.38	684.42	635.80	226.92	677.12	213.29
Percent low-wage employees								
50% or more low-wage	196.60	1,361.22	981.81	1,449.71	400.68	181.70	699.41	197.16
Less than 50% low-wage	88.92	661.66	398.11	202.02	181.15	117.77	257.57	94.70
Percent women employees								
Less than 25%	151.21	1,249.73	567.58	340.47	292.06	203.76	397.08	161.66
25-49 %	154.99	773.03	1,049.95	357.63	291.48	204.04	487.48	163.46
50-74 %	184.67	1,379.60	730.08	514.99	444.80	218.04	658.10	190.93
75% or more	181.57	675.65	530.07	531.24	296.68	254.76	358.01	200.36
Percent age 50 or older employees								
Less than 25%	128.44	545.26	552.41	236.43	234.44	179.43	281.01	142.52
25-49 %	120.07	889.33	736.97	359.23	238.92	151.50	372.24	126.12
50-74 %	222.15	748.31	855.89	528.32	521.40	280.20	426.01	251.76
75% or more	910.95	2,234.39	880.80	691.22	639.62	497.61	1,648.05	385.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,881	3,253	4,407	5,054	4,425	3,480	4,244	3,827
Industry group **								
Agric., fish., forest.	5,177	--	--	--	--	--	2,314 *	5,901
Mining and manufacturing	3,136	2,931 *	4,188	3,746	3,373	2,811	4,230	3,051
Construction	4,149	1,773 *	5,012	4,837	3,896	3,986	4,266	4,090
Utilities and transp.	3,542	--	5,767	7,203 *	5,020	2,838	3,802	3,517
Wholesale trade	3,748	2,984	3,475	4,684	4,102	3,392	3,773	3,742
Fin. svs. and real estate	3,593	3,019	3,810 *	4,917	4,253	3,391	3,639	3,589
Retail trade	4,516	3,660 *	5,096	6,781	5,369	3,797	5,443	4,379
Professional services	3,898	3,988	4,442	4,763	4,762	3,480	4,421	3,824
Other services	4,841	3,702	4,246	5,770	5,807	4,504	4,189	4,973
Ownership								
For profit, incorporated	3,873	3,290	4,494	5,168	4,417	3,455	4,336	3,803
For profit, unincorporated	4,078	3,153	4,649	5,192	4,312	3,650	4,293	4,027
Nonprofit	3,756	3,306	3,079	4,037	4,580	3,496	3,418	3,783
Age of firm								
Less than 5 years	4,827	2,621 *	5,181	4,924	6,345	3,118	4,156	5,507
5-9 years	4,844	6,104	4,037	5,004	4,213	5,970	4,943	4,780
10-19 years	4,054	2,491	3,755	5,160	4,353	3,480	3,883	4,136
20 or more years	3,786	3,159	4,530	5,046	4,331	3,466	4,270	3,742
Multi/single status								
2 or more locations	3,657	--	5,494	4,777	4,276	3,466	4,441	3,642
1 location only	4,530	3,333	4,295	5,140	4,659	4,017	4,219	4,784
Percent full-time employees								
Less than 25%	4,347	--	--	4,109	5,162	4,098	4,447	4,314
25-49 %	4,273	2,593 *	4,496 *	3,926	5,206	4,181	3,450	4,361
50-74 %	4,432	2,670	4,047	5,502	5,641	3,993	3,935	4,544
75% or more	3,811	3,323	4,453	5,080	4,285	3,399	4,302	3,741
Union presence								
No union employees	4,089	3,312	4,466	5,160	4,617	3,621	4,311	4,047
Has union employees	3,123	--	2,753	3,096	2,994	3,155	2,794	3,132
Percent low-wage employees								
50% or more low-wage	4,510	2,785 *	4,264	7,008	5,095	4,093	4,523	4,508
Less than 50% low-wage	3,823	3,285	4,414	4,912	4,368	3,416	4,225	3,761
Percent women employees								
Less than 25%	3,985	2,269	4,852	5,142	4,200	3,462	4,145	3,948
25-49 %	3,533	3,663	3,582	5,112	3,935	3,186	4,234	3,451
50-74 %	3,907	3,671	4,071	4,557	4,649	3,634	4,104	3,883
75% or more	4,216	3,937	4,797	5,292	5,390	3,707	4,736	4,153
Percent age 50 or older employees								
Less than 25%	4,009	3,064	4,204	4,990	4,551	3,559	4,203	3,967
25-49 %	3,733	3,293	4,427	4,833	4,420	3,413	4,310	3,685
50-74 %	4,267	4,865	5,153	5,855	4,206	3,634	5,120	4,101
75% or more	3,342	2,070 *	3,530	4,368	4,307	3,990	2,575	4,174

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.49	347.94	239.19	215.36	140.02	55.27	148.98	58.54
Industry group **								
Agric., fish., forest.	1,007.88	--	--	--	--	--	951.72 *	1,194.09
Mining and manufacturing	88.47	1,298.99 *	490.69	247.60	147.05	122.24	349.30	90.23
Construction	244.57	652.36 *	484.77	420.91	515.10	390.68	333.53	325.97
Utilities and transp.	334.16	--	1,530.26	2,306.86 *	466.43	194.03	950.59	355.00
Wholesale trade	149.07	752.39	517.80	338.04	211.46	239.27	371.88	160.98
Fin. svs. and real estate	93.84	761.73	1,274.27 *	280.40	245.08	88.18	578.73	86.77
Retail trade	166.54	1,175.73 *	658.11	341.20	420.93	189.37	505.17	173.76
Professional services	94.03	798.95	380.48	179.47	314.82	92.10	275.66	99.68
Other services	241.86	817.87	649.27	923.57	759.63	213.53	381.86	280.19
Ownership								
For profit, incorporated	68.22	450.08	295.00	288.75	184.73	64.97	177.62	73.66
For profit, unincorporated	136.69	660.75	476.69	235.45	243.49	196.45	381.21	143.17
Nonprofit	140.17	868.91	387.23	240.49	465.07	124.52	326.35	149.10
Age of firm								
Less than 5 years	653.99	795.72 *	698.48	309.59	1,738.47	363.13	496.95	1,155.99
5-9 years	264.89	1,231.36	491.81	372.69	359.99	645.59	495.03	294.13
10-19 years	161.50	467.87	486.06	297.07	330.36	214.25	268.38	202.92
20 or more years	57.36	482.68	326.79	314.58	139.09	57.01	196.23	59.92
Multi/single status								
2 or more locations	49.19	--	905.46	196.52	105.32	56.01	440.82	49.31
1 location only	153.90	357.37	239.69	274.84	320.53	318.06	157.68	245.27
Percent full-time employees								
Less than 25%	268.52	--	--	448.74	492.02	262.80	861.83	224.35
25-49 %	221.34	786.21 *	2,000.76 *	516.07	442.92	286.64	613.39	235.70
50-74 %	250.81	645.04	585.83	364.71	862.65	195.69	410.40	290.38
75% or more	58.80	408.13	263.51	243.31	145.89	58.80	166.68	62.82
Union presence								
No union employees	61.96	359.75	245.19	224.90	148.67	59.37	154.38	67.69
Has union employees	106.29	--	819.23	333.71	291.14	118.16	444.98	108.54
Percent low-wage employees								
50% or more low-wage	204.39	889.48 *	763.36	1,556.59	266.55	173.86	468.15	220.68
Less than 50% low-wage	56.40	366.54	247.47	197.02	150.44	58.18	155.78	60.50
Percent women employees								
Less than 25%	116.68	411.95	367.72	415.75	191.21	118.47	217.66	134.64
25-49 %	91.34	693.32	501.68	251.20	166.81	116.09	325.22	94.19
50-74 %	113.07	801.72	348.63	213.32	414.31	94.85	357.49	119.05
75% or more	124.67	763.56	531.67	225.67	434.39	105.88	345.05	133.08
Percent age 50 or older employees								
Less than 25%	100.68	489.65	353.78	178.92	272.58	124.85	205.16	114.18
25-49 %	76.77	779.11	414.04	429.90	236.36	66.09	268.65	79.97
50-74 %	156.38	796.04	576.01	696.23	251.31	135.81	369.28	171.46
75% or more	344.76	703.33 *	963.42	375.06	536.22	408.80	561.20	264.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.7%	22.4%	32.4%	38.6%	31.9%	24.5%	31.2%	27.2%
Industry group **								
Agric., fish., forest.	40.4%	--	--	--	--	--	19.5% *	45.2%
Mining and manufacturing	22.9%	17.0% *	32.1%	28.5%	25.1%	20.1%	31.3%	22.2%
Construction	32.1%	12.9% *	41.7%	39.0%	29.6%	29.5%	33.2%	31.5%
Utilities and transp.	23.9%	--	38.2%	48.1%	33.9%	19.0%	29.9%	23.4%
Wholesale trade	28.1%	20.8%	24.5%	34.7%	30.3%	26.4%	27.5%	28.3%
Fin. svs. and real estate	25.5%	16.6% *	23.7% *	33.7%	30.9%	24.5%	21.5%	25.9%
Retail trade	33.8%	29.6%	36.0%	55.4%	38.4%	28.2%	41.6%	32.7%
Professional services	26.8%	28.8%	34.1%	37.8%	33.1%	23.2%	33.8%	26.0%
Other services	35.3%	25.6%	30.6%	41.6%	41.2%	33.5%	30.4%	36.4%
Ownership								
For profit, incorporated	28.3%	24.6%	32.4%	39.1%	32.3%	25.0%	32.5%	27.6%
For profit, unincorporated	29.6%	18.8%	39.1%	42.2%	32.0%	25.7%	30.4%	29.4%
Nonprofit	24.4%	20.8%	21.6%	29.8%	30.4%	22.2%	23.4%	24.4%
Age of firm								
Less than 5 years	36.6%	17.6% *	40.9%	39.4%	49.3%	23.2%	29.9%	44.3%
5-9 years	38.0%	46.2%	32.9%	40.6%	33.5%	40.5%	40.3%	36.6%
10-19 years	31.7%	15.7%	28.1%	41.6%	34.5%	29.7%	28.3%	33.5%
20 or more years	26.7%	22.5%	32.0%	37.5%	30.5%	24.3%	31.0%	26.3%
Multi/single status								
2 or more locations	25.7%	--	39.4%	35.5%	29.7%	24.4%	32.7%	25.6%
1 location only	33.9%	23.0%	31.7%	39.6%	35.7%	28.9%	31.0%	36.4%
Percent full-time employees								
Less than 25%	32.9%	--	--	37.5%	39.5%	30.3%	34.9%	32.3%
25-49 %	32.1%	19.3% *	36.7% *	32.3%	37.1%	31.3%	28.0%	32.5%
50-74 %	31.9%	15.8% *	33.2%	42.6%	43.1%	27.9%	27.9%	32.8%
75% or more	27.2%	23.5%	32.3%	38.5%	30.8%	23.9%	31.6%	26.5%
Union presence								
No union employees	29.5%	22.7%	32.9%	39.8%	33.3%	25.7%	31.8%	29.1%
Has union employees	21.7%	--	20.2%	19.7%	21.8%	21.8%	19.0%	21.7%
Percent low-wage employees								
50% or more low-wage	33.3%	20.8% *	32.5%	53.5%	39.4%	29.7%	37.2%	33.0%
Less than 50% low-wage	27.2%	22.5%	32.4%	37.5%	31.3%	24.0%	30.8%	26.7%
Percent women employees								
Less than 25%	29.2%	15.8%	36.1%	40.1%	31.0%	24.8%	31.1%	28.8%
25-49 %	25.4%	25.7%	25.5%	37.6%	28.8%	22.7%	30.5%	24.8%
50-74 %	27.6%	23.3%	29.4%	33.5%	32.9%	25.7%	28.6%	27.4%
75% or more	29.4%	31.0%	36.9%	41.6%	37.5%	25.1%	36.5%	28.6%
Percent age 50 or older employees								
Less than 25%	30.5%	23.4%	32.7%	43.1%	35.8%	25.8%	33.8%	29.8%
25-49 %	26.2%	24.3%	32.3%	35.8%	30.8%	23.8%	31.8%	25.8%
50-74 %	28.9%	32.9%	35.3%	37.2%	28.6%	25.0%	34.2%	27.9%
75% or more	20.9%	11.6% *	21.6%	30.7%	29.1%	26.6%	15.0%	28.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 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%	2.59%	2.00%	1.36%	0.95%	0.43%	1.22%	0.43%
Industry group **								
Agric., fish., forest.	6.35%	--	--	--	--	--	8.31% *	6.68%
Mining and manufacturing	0.79%	8.20% *	3.55%	1.80%	1.18%	1.11%	2.54%	0.81%
Construction	1.83%	4.56% *	3.56%	3.27%	3.64%	2.99%	2.45%	2.44%
Utilities and transp.	2.16%	--	11.40%	11.46%	2.56%	1.36%	6.87%	2.26%
Wholesale trade	1.16%	5.47%	5.34%	2.56%	1.49%	1.76%	3.27%	1.16%
Fin. svs. and real estate	0.80%	5.76% *	8.86% *	2.07%	1.63%	0.72%	4.57%	0.68%
Retail trade	1.18%	7.51%	4.31%	2.47%	3.13%	1.32%	3.18%	1.25%
Professional services	0.69%	5.40%	3.07%	1.42%	2.28%	0.67%	2.02%	0.73%
Other services	1.53%	5.75%	4.20%	5.12%	4.09%	1.56%	2.78%	1.74%
Ownership								
For profit, incorporated	0.48%	3.30%	2.48%	1.76%	1.19%	0.48%	1.39%	0.51%
For profit, unincorporated	1.38%	4.67%	3.20%	2.03%	1.83%	2.13%	3.59%	1.47%
Nonprofit	0.98%	5.19%	2.56%	2.48%	3.27%	0.85%	2.10%	1.04%
Age of firm								
Less than 5 years	4.34%	6.44% *	4.73%	2.88%	7.99%	3.43%	4.45%	6.14%
5-9 years	2.00%	7.51%	3.81%	3.17%	3.13%	4.69%	3.56%	2.31%
10-19 years	1.42%	3.51%	5.02%	2.52%	2.67%	1.65%	2.65%	1.59%
20 or more years	0.42%	3.36%	2.56%	1.89%	0.99%	0.44%	1.44%	0.44%
Multi/single status								
2 or more locations	0.38%	--	7.22%	1.48%	0.72%	0.43%	3.38%	0.38%
1 location only	1.09%	2.68%	2.02%	1.71%	2.19%	2.53%	1.31%	1.62%
Percent full-time employees								
Less than 25%	1.98%	--	--	4.14%	3.57%	2.03%	6.06%	1.73%
25-49 %	1.67%	6.54% *	12.22% *	3.62%	3.28%	2.20%	4.61%	1.78%
50-74 %	1.92%	5.52% *	3.91%	3.29%	6.57%	1.26%	4.11%	2.11%
75% or more	0.43%	2.99%	2.22%	1.52%	0.94%	0.46%	1.33%	0.45%
Union presence								
No union employees	0.45%	2.67%	2.06%	1.41%	1.01%	0.45%	1.28%	0.48%
Has union employees	0.81%	--	5.53%	2.00%	2.12%	0.91%	3.00%	0.83%
Percent low-wage employees								
50% or more low-wage	1.32%	7.10% *	4.92%	6.54%	2.30%	1.19%	3.97%	1.40%
Less than 50% low-wage	0.42%	2.71%	2.07%	1.31%	1.01%	0.45%	1.27%	0.44%
Percent women employees								
Less than 25%	0.81%	3.29%	2.60%	2.52%	1.26%	0.84%	1.84%	0.90%
25-49 %	0.75%	4.77%	4.56%	1.91%	1.31%	0.95%	2.67%	0.78%
50-74 %	0.80%	5.42%	2.80%	1.87%	2.46%	0.75%	2.77%	0.83%
75% or more	0.90%	6.37%	4.62%	1.82%	3.18%	0.74%	2.76%	0.94%
Percent age 50 or older employees								
Less than 25%	0.83%	3.65%	3.22%	1.43%	2.08%	0.99%	1.77%	0.93%
25-49 %	0.54%	5.40%	3.62%	2.69%	1.46%	0.51%	2.00%	0.56%
50-74 %	0.98%	5.02%	3.97%	3.62%	1.56%	1.02%	2.34%	1.07%
75% or more	2.77%	4.56% *	5.98%	3.27%	3.25%	2.47%	3.93%	1.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.6%	16.7%	15.3%	16.3%	17.8%	19.9%	15.7%	19.1%
Industry group **								
Agric., fish., forest.	16.5%	19.3% *	9.5% *	16.3%	19.4% *	15.1%	14.6%	17.1%
Mining and manufacturing	21.4%	10.1%	19.5%	21.0%	21.7%	21.7%	17.9%	21.7%
Construction	17.2%	17.4%	16.6%	15.0%	19.5%	17.4%	15.5%	18.2%
Utilities and transp.	20.8%	23.9% *	18.2%	18.1%	17.4%	22.0%	18.2%	21.1%
Wholesale trade	20.0%	21.4%	16.7%	16.6%	20.1%	22.1%	17.6%	20.8%
Fin. svs. and real estate	20.7%	18.2%	17.2%	15.3%	18.4%	22.1%	16.7%	21.2%
Retail trade	16.1%	14.1%	12.9%	14.5%	17.2%	16.7%	13.5%	16.6%
Professional services	18.1%	15.3%	14.3%	16.4%	15.9%	19.7%	15.3%	18.6%
Other services	15.7%	16.6%	13.1%	13.8%	14.3%	16.8%	14.6%	15.9%
Ownership								
For profit, incorporated	18.9%	16.4%	15.9%	16.6%	18.3%	20.0%	15.8%	19.4%
For profit, unincorporated	17.7%	16.7%	14.7%	15.7%	18.6%	18.5%	15.3%	18.3%
Nonprofit	18.2%	19.0%	12.5%	15.1%	15.3%	20.1%	15.4%	18.4%
Age of firm								
Less than 5 years	16.7%	17.7%	17.5%	15.4%	16.1%	18.9%	16.7%	16.6%
5-9 years	15.4%	13.8%	14.9%	15.1%	16.1%	17.9%	14.3%	16.2%
10-19 years	16.5%	15.9%	14.0%	16.0%	18.1%	16.8%	15.0%	17.4%
20 or more years	19.1%	17.7%	15.5%	16.7%	18.0%	20.0%	16.1%	19.4%
Multi/single status								
2 or more locations	19.5%	27.0%	15.2%	16.3%	18.3%	19.9%	16.1%	19.5%
1 location only	16.5%	16.4%	15.4%	16.3%	17.0%	18.5%	15.7%	17.2%
Percent full-time employees								
Less than 25%	14.4%	21.6% *	7.4% *	20.4% *	9.2%	15.5%	19.7%	13.2%
25-49 %	16.5%	20.1%	7.6%	11.8%	13.4%	19.0%	11.9%	17.2%
50-74 %	16.1%	15.0%	15.9%	14.7%	15.5%	16.9%	15.6%	16.2%
75% or more	19.0%	16.7%	15.7%	16.6%	18.4%	20.3%	15.8%	19.6%
Union presence								
No union employees	18.2%	16.6%	15.5%	16.2%	17.7%	19.5%	15.7%	18.7%
Has union employees	20.3%	20.1%	12.0%	18.5%	18.3%	20.7%	15.8%	20.4%
Percent low-wage employees								
50% or more low-wage	15.0%	14.6%	13.9%	13.8%	13.6%	15.7%	15.2%	15.0%
Less than 50% low-wage	19.0%	16.9%	15.4%	16.5%	18.3%	20.4%	15.7%	19.6%
Percent women employees								
Less than 25%	19.4%	16.4%	16.6%	18.4%	19.1%	20.9%	16.3%	20.3%
25-49 %	18.6%	16.1%	17.5%	14.3%	18.4%	19.6%	16.0%	19.0%
50-74 %	18.5%	20.3%	12.4%	16.4%	17.0%	19.5%	17.0%	18.7%
75% or more	17.5%	13.1%	13.4%	13.4%	15.9%	19.6%	12.7%	18.4%
Percent age 50 or older employees								
Less than 25%	16.6%	13.1%	15.0%	14.5%	15.9%	18.4%	14.2%	17.3%
25-49 %	19.6%	19.2%	14.8%	17.4%	18.2%	20.6%	16.2%	19.9%
50-74 %	19.8%	16.7%	17.4%	18.2%	21.1%	20.4%	17.0%	20.5%
75% or more	20.6%	23.3%	16.2%	22.5%	19.1%	18.9%	21.3%	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	1.06%	0.74%	0.45%	0.35%	0.21%	0.46%	0.17%
Industry group **								
Agric., fish., forest.	2.38%	6.63% *	4.01% *	4.88%	6.71% *	1.81%	3.39%	2.90%
Mining and manufacturing	0.42%	2.93%	2.07%	1.04%	0.89%	0.54%	1.16%	0.45%
Construction	0.67%	3.65%	1.80%	1.21%	1.23%	1.09%	1.16%	0.80%
Utilities and transp.	0.72%	10.35% *	4.76%	3.80%	1.61%	0.64%	3.35%	0.70%
Wholesale trade	0.69%	4.13%	2.29%	1.19%	1.50%	1.05%	1.49%	0.77%
Fin. svs. and real estate	0.52%	2.73%	4.27%	1.18%	1.30%	0.57%	1.88%	0.53%
Retail trade	0.45%	3.11%	1.79%	1.12%	1.46%	0.52%	1.31%	0.48%
Professional services	0.28%	1.71%	1.37%	0.90%	0.49%	0.36%	0.88%	0.29%
Other services	0.38%	2.04%	1.37%	1.10%	0.78%	0.52%	0.95%	0.42%
Ownership								
For profit, incorporated	0.19%	1.21%	0.91%	0.54%	0.44%	0.24%	0.54%	0.21%
For profit, unincorporated	0.48%	2.41%	1.51%	1.08%	0.99%	0.66%	1.15%	0.53%
Nonprofit	0.40%	3.04%	2.02%	1.10%	0.64%	0.54%	1.18%	0.42%
Age of firm								
Less than 5 years	1.11%	3.62%	2.59%	1.74%	1.81%	3.42%	1.73%	1.40%
5-9 years	0.76%	2.76%	1.94%	1.12%	1.35%	2.05%	1.27%	0.93%
10-19 years	0.52%	1.80%	1.67%	1.10%	0.87%	0.91%	0.99%	0.59%
20 or more years	0.18%	1.43%	0.96%	0.56%	0.40%	0.21%	0.57%	0.18%
Multi/single status								
2 or more locations	0.19%	8.08%	2.86%	0.80%	0.43%	0.21%	1.30%	0.19%
1 location only	0.33%	1.07%	0.76%	0.53%	0.58%	1.50%	0.49%	0.44%
Percent full-time employees								
Less than 25%	1.41%	7.39% *	2.36% *	7.03% *	1.61%	1.06%	5.72%	1.00%
25-49 %	0.67%	4.48%	2.02%	1.30%	1.22%	0.90%	1.63%	0.72%
50-74 %	0.49%	2.45%	2.09%	1.52%	1.08%	0.60%	1.30%	0.52%
75% or more	0.18%	1.21%	0.82%	0.47%	0.38%	0.23%	0.50%	0.19%
Union presence								
No union employees	0.18%	1.09%	0.76%	0.46%	0.35%	0.24%	0.47%	0.19%
Has union employees	0.40%	4.30%	3.14%	1.83%	1.41%	0.42%	1.86%	0.41%
Percent low-wage employees								
50% or more low-wage	0.45%	3.32%	2.03%	2.21%	0.81%	0.54%	2.15%	0.45%
Less than 50% low-wage	0.17%	1.11%	0.77%	0.45%	0.37%	0.23%	0.47%	0.19%
Percent women employees								
Less than 25%	0.32%	1.93%	1.16%	0.73%	0.67%	0.48%	0.73%	0.36%
25-49 %	0.31%	2.13%	1.73%	0.80%	0.72%	0.38%	0.97%	0.33%
50-74 %	0.33%	2.34%	1.42%	1.14%	0.68%	0.41%	1.16%	0.34%
75% or more	0.34%	1.71%	1.75%	0.93%	0.72%	0.45%	0.89%	0.36%
Percent age 50 or older employees								
Less than 25%	0.26%	1.30%	1.10%	0.65%	0.57%	0.35%	0.64%	0.29%
25-49 %	0.23%	2.57%	1.30%	0.76%	0.47%	0.28%	0.84%	0.24%
50-74 %	0.49%	2.16%	1.83%	1.08%	1.06%	0.70%	1.08%	0.55%
75% or more	1.23%	3.05%	2.15%	2.12%	2.31%	1.12%	2.15%	1.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.5%	48.2%	19.1%	7.5%	6.0%	6.2%	24.0%	6.2%
Industry group **								
Agric., fish., forest.	9.7% *	--	--	--	--	--	47.3%	0.2% *
Mining and manufacturing	7.6%	58.7%	14.6% *	8.9% *	4.0% *	8.4%	13.9%	7.1%
Construction	19.3%	60.0%	9.4% *	11.8%	22.3% *	16.0% *	21.5%	18.1%
Utilities and transp.	15.4%	--	30.8% *	10.1% *	3.3% *	15.5%	35.2% *	13.4%
Wholesale trade	6.9%	45.2%	22.3% *	5.8% *	2.7% *	2.3% *	23.0%	2.7% *
Fin. svs. and real estate	4.8%	43.1%	38.2% *	3.2% *	3.3% *	1.7% *	34.9%	2.0% *
Retail trade	9.1%	43.8% *	20.6%	1.7% *	6.6% *	8.4%	20.6%	7.4%
Professional services	7.5%	45.1%	12.2%	6.5%	5.5%	5.9%	19.7%	5.8%
Other services	8.7%	47.1%	28.9%	11.3%	6.4% *	3.1%	30.5%	4.3%
Ownership								
For profit, incorporated	8.6%	46.5%	19.9%	7.7%	6.6%	6.5%	22.1%	6.6%
For profit, unincorporated	9.6%	51.8%	12.4% *	4.0% *	3.7% *	6.9% *	28.1%	5.2% *
Nonprofit	6.9%	48.8%	25.2% *	12.0%	6.2%	4.5%	29.5%	5.0%
Age of firm								
Less than 5 years	13.4% *	59.8%	5.4% *	2.9% *	0.4% *	0.0%	26.2%	0.3% *
5-9 years	9.0%	27.7%	21.0%	3.0% *	4.4% *	0.1% *	18.5%	2.7% *
10-19 years	13.7%	55.1%	21.7% *	3.9%	11.1% *	4.2% *	27.4%	7.1% *
20 or more years	7.7%	45.7%	21.1%	9.7%	5.6%	6.3%	23.1%	6.3%
Multi/single status								
2 or more locations	6.3%	--	22.5% *	7.8%	4.3%	6.3%	21.2%	6.0%
1 location only	14.9%	47.0%	18.8%	7.4%	8.8%	0.7% *	24.3%	7.3%
Percent full-time employees								
Less than 25%	9.2%	--	--	--	1.9% *	4.5% *	24.7% *	4.2% *
25-49 %	10.3%	50.7%	37.4% *	23.8% *	0.8% *	7.7% *	42.8%	6.8% *
50-74 %	7.4%	54.7%	19.1% *	6.5% *	2.5% *	2.4% *	28.7%	2.7%
75% or more	8.5%	46.8%	18.7%	7.1%	6.5%	6.4%	22.7%	6.4%
Union presence								
No union employees	7.8%	47.9%	18.9%	6.5%	4.7%	4.8%	23.5%	4.9%
Has union employees	10.9%	--	26.1% *	25.5%	15.9% *	9.2%	34.1%	10.2%
Percent low-wage employees								
50% or more low-wage	6.7%	59.2%	20.6% *	3.8% *	1.4% *	5.9%	22.8%	5.0%
Less than 50% low-wage	8.6%	47.5%	19.1%	7.8%	6.4%	6.2%	24.0%	6.3%
Percent women employees								
Less than 25%	9.4%	51.9%	16.4%	7.1%	8.2% *	5.9%	21.2%	6.7%
25-49 %	9.9%	44.6%	26.6% *	7.2%	6.5%	8.7%	25.4%	8.0%
50-74 %	7.8%	50.0%	21.6%	10.7%	4.9%	4.9%	29.7%	5.1%
75% or more	5.9%	41.6%	12.8%	5.2%	2.7% *	4.7%	20.4%	4.1%
Percent age 50 or older employees								
Less than 25%	9.9%	42.6%	19.6%	5.6%	6.1% *	9.0%	20.2%	7.7%
25-49 %	7.0%	49.9%	21.6%	9.2%	6.3%	5.2%	23.0%	5.7%
50-74 %	7.5%	32.9%	10.3%	8.5%	5.4% *	4.9%	18.4%	5.3%
75% or more	29.7%	68.6%	29.8% *	6.2% *	0.9% *	1.0% *	56.5%	0.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	3.94%	2.69%	0.97%	1.09%	0.74%	1.79%	0.58%
Industry group **								
Agric., fish., forest.	4.38% *	--	--	--	--	--	13.87%	0.15% *
Mining and manufacturing	1.47%	14.28%	6.16% *	3.42% *	1.51% *	2.40%	3.70%	1.56%
Construction	3.85%	11.32%	3.65% *	2.95%	9.39% *	6.76% *	4.44%	5.39%
Utilities and transp.	3.50%	--	12.19% *	6.06% *	1.85% *	4.40%	12.19% *	3.61%
Wholesale trade	1.57%	12.87%	10.07% *	2.41% *	1.68% *	1.13% *	6.00%	0.92% *
Fin. svs. and real estate	1.14%	11.42%	16.42% *	1.60% *	2.13% *	0.60% *	8.22%	0.61% *
Retail trade	1.84%	13.50% *	5.93%	0.78% *	4.65% *	2.44%	5.35%	1.95%
Professional services	0.92%	6.76%	2.80%	1.42%	1.32%	1.26%	2.66%	0.97%
Other services	1.10%	8.16%	5.83%	3.28%	2.03% *	0.73%	4.06%	0.79%
Ownership								
For profit, incorporated	0.68%	4.68%	3.31%	1.19%	1.55%	0.88%	1.97%	0.72%
For profit, unincorporated	1.95%	8.74%	4.01% *	1.66% *	1.51% *	3.47% *	5.35%	1.96% *
Nonprofit	0.86%	9.80%	7.90% *	3.29%	1.69%	0.96%	4.37%	0.83%
Age of firm								
Less than 5 years	4.25% *	11.04%	2.32% *	1.78% *	0.36% *	0.00%	7.46%	0.22% *
5-9 years	1.62%	7.44%	6.26%	1.11% *	2.34% *	0.08% *	3.47%	1.32% *
10-19 years	2.44%	6.75%	8.82% *	1.06%	5.73% *	2.13% *	4.15%	2.90% *
20 or more years	0.59%	5.58%	3.14%	1.43%	0.98%	0.77%	2.12%	0.61%
Multi/single status								
2 or more locations	0.62%	--	7.30% *	1.97%	0.77%	0.76%	4.93%	0.62%
1 location only	1.24%	4.00%	2.88%	1.12%	2.49%	0.36% *	1.92%	1.55%
Percent full-time employees								
Less than 25%	2.67%	--	--	--	0.98% *	1.95% *	12.23% *	1.45% *
25-49 %	2.53%	13.47%	15.43% *	7.91% *	0.40% *	3.36% *	7.89%	2.60% *
50-74 %	1.23%	9.63%	5.78% *	2.25% *	1.35% *	0.82% *	5.06%	0.69%
75% or more	0.62%	4.57%	3.00%	1.04%	1.23%	0.82%	1.99%	0.65%
Union presence								
No union employees	0.54%	4.02%	2.75%	0.97%	0.79%	0.70%	1.83%	0.51%
Has union employees	1.71%	--	12.21% *	5.97%	6.63% *	1.78%	8.29%	1.74%
Percent low-wage employees								
50% or more low-wage	1.28%	12.61%	7.30% *	1.42% *	0.53% *	1.76%	5.63%	1.32%
Less than 50% low-wage	0.60%	4.14%	2.79%	1.03%	1.18%	0.79%	1.87%	0.62%
Percent women employees								
Less than 25%	1.21%	7.21%	2.86%	1.50%	2.90% *	1.72%	2.83%	1.32%
25-49 %	1.21%	8.44%	8.19% *	1.98%	1.76%	1.63%	4.28%	1.24%
50-74 %	0.99%	7.42%	4.80%	2.69%	1.45%	1.18%	4.00%	0.95%
75% or more	0.84%	8.07%	3.82%	1.28%	0.94% *	1.09%	3.41%	0.83%
Percent age 50 or older employees								
Less than 25%	1.12%	5.99%	4.63%	0.97%	2.37% *	1.67%	2.50%	1.25%
25-49 %	0.74%	8.28%	4.38%	2.05%	1.37%	0.91%	3.19%	0.75%
50-74 %	1.04%	7.87%	2.92%	2.29%	2.08% *	1.24%	3.35%	1.03%
75% or more	5.30%	8.05%	9.55% *	3.74% *	0.60% *	0.44% *	7.05%	0.28% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86.6%	80.3%	85.0%	86.9%	86.6%	87.2%	84.1%	87.1%
Industry group **								
Agric., fish., forest.	86.0%	69.7%	82.1%	92.9%	97.1%	80.7%	80.6%	87.6%
Mining and manufacturing	88.0%	91.3%	87.0%	88.3%	88.8%	87.5%	88.7%	87.9%
Construction	83.4%	83.1%	86.6%	83.7%	91.4%	70.0%	84.4%	82.8%
Utilities and transp.	88.6%	83.2%	79.1%	83.5%	85.2%	90.8%	86.2%	88.9%
Wholesale trade	90.1%	81.9%	90.1%	89.2%	88.6%	92.3%	87.8%	90.8%
Fin. svs. and real estate	89.4%	77.6%	85.8%	90.1%	90.8%	90.1%	83.6%	90.1%
Retail trade	90.5%	77.2%	87.9%	92.1%	83.7%	93.1%	86.6%	91.2%
Professional services	84.0%	79.3%	84.5%	84.3%	85.3%	83.7%	82.0%	84.3%
Other services	84.7%	81.6%	79.1%	86.8%	81.2%	86.6%	81.6%	85.4%
Ownership								
For profit, incorporated	87.6%	79.8%	85.5%	85.7%	88.0%	88.6%	84.0%	88.3%
For profit, unincorporated	87.6%	80.7%	85.2%	90.4%	85.9%	89.5%	85.0%	88.3%
Nonprofit	81.7%	82.6%	80.3%	88.8%	82.8%	80.3%	82.7%	81.6%
Age of firm								
Less than 5 years	85.6%	76.1%	90.2%	86.8%	88.8%	79.6%	83.1%	88.1%
5-9 years	83.3%	81.6%	84.1%	81.2%	82.8%	94.2%	83.8%	82.9%
10-19 years	86.3%	80.5%	82.2%	86.0%	87.0%	90.7%	81.5%	89.0%
20 or more years	86.9%	81.1%	85.2%	88.1%	86.7%	87.1%	85.4%	87.1%
Multi/single status								
2 or more locations	87.8%	93.9%	89.2%	88.8%	88.3%	87.7%	89.8%	87.8%
1 location only	83.7%	79.9%	84.5%	86.3%	84.2%	72.3%	83.4%	84.0%
Percent full-time employees								
Less than 25%	79.1%	88.6%	84.5%	85.7%	73.3%	78.8%	87.8%	77.2%
25-49 %	86.8%	88.4%	82.1%	84.2%	82.4%	89.1%	85.2%	87.0%
50-74 %	85.4%	81.7%	90.8%	89.0%	85.0%	84.5%	85.0%	85.5%
75% or more	86.9%	79.5%	84.3%	86.8%	87.3%	87.5%	83.8%	87.4%
Union presence								
No union employees	87.3%	81.4%	85.4%	87.2%	87.8%	87.9%	84.8%	87.8%
Has union employees	84.0%	46.1% *	75.1%	80.7%	77.5%	85.6%	68.1%	84.6%
Percent low-wage employees								
50% or more low-wage	87.7%	82.9%	85.6%	88.5%	85.4%	88.7%	86.5%	87.8%
Less than 50% low-wage	86.5%	80.1%	84.9%	86.7%	86.8%	87.1%	83.9%	87.0%
Percent women employees								
Less than 25%	87.5%	81.5%	84.9%	87.4%	90.2%	87.4%	84.4%	88.4%
25-49 %	87.7%	77.9%	82.3%	84.2%	87.7%	89.3%	82.4%	88.5%
50-74 %	84.9%	79.9%	87.2%	87.8%	83.4%	85.2%	85.7%	84.8%
75% or more	86.3%	81.3%	85.7%	88.0%	84.0%	87.2%	83.5%	86.8%
Percent age 50 or older employees								
Less than 25%	86.0%	82.5%	87.4%	87.0%	87.3%	85.2%	85.4%	86.2%
25-49 %	87.7%	80.5%	82.5%	87.1%	85.5%	88.9%	84.4%	88.1%
50-74 %	85.6%	83.8%	84.1%	84.9%	88.9%	84.3%	83.4%	86.1%
75% or more	76.6%	69.1%	80.2%	92.7%	79.6%	72.8%	74.3%	78.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	1.91%	1.43%	1.01%	1.00%	0.65%	0.89%	0.52%
Industry group **								
Agric., fish., forest.	4.38%	14.04%	10.40%	5.66%	1.85%	9.16%	7.44%	5.18%
Mining and manufacturing	1.34%	3.79%	3.51%	3.12%	3.26%	1.55%	2.19%	1.45%
Construction	2.12%	5.08%	3.69%	3.53%	2.76%	6.21%	2.67%	3.00%
Utilities and transp.	1.92%	11.98%	9.08%	8.23%	6.46%	1.82%	4.75%	2.07%
Wholesale trade	1.24%	5.52%	3.92%	3.21%	2.59%	1.73%	2.55%	1.41%
Fin. svs. and real estate	1.12%	6.57%	4.04%	2.89%	2.18%	1.40%	3.60%	1.16%
Retail trade	1.23%	5.44%	4.01%	2.63%	4.43%	1.35%	2.31%	1.39%
Professional services	0.91%	3.02%	2.38%	1.94%	1.56%	1.36%	1.62%	1.02%
Other services	1.42%	4.82%	5.18%	1.97%	2.76%	2.13%	2.56%	1.62%
Ownership								
For profit, incorporated	0.53%	2.38%	1.65%	1.32%	1.32%	0.69%	1.07%	0.59%
For profit, unincorporated	1.17%	3.93%	3.11%	1.77%	2.70%	1.83%	2.01%	1.39%
Nonprofit	1.39%	5.22%	5.72%	2.13%	2.08%	2.07%	2.81%	1.50%
Age of firm								
Less than 5 years	2.51%	6.34%	3.22%	4.13%	4.57%	13.06%	3.27%	3.60%
5-9 years	2.22%	4.88%	3.92%	3.93%	4.98%	2.32%	2.59%	3.34%
10-19 years	1.26%	3.10%	3.72%	2.11%	2.20%	2.62%	1.94%	1.51%
20 or more years	0.52%	2.91%	1.85%	1.27%	1.20%	0.68%	1.15%	0.56%
Multi/single status								
2 or more locations	0.53%	3.73%	3.35%	1.63%	0.92%	0.65%	1.75%	0.54%
1 location only	0.91%	1.95%	1.54%	1.23%	2.08%	5.77%	0.97%	1.49%
Percent full-time employees								
Less than 25%	4.01%	4.31%	6.32%	4.78%	11.21%	4.62%	3.19%	4.71%
25-49 %	1.97%	4.13%	4.99%	4.43%	4.82%	2.63%	2.45%	2.25%
50-74 %	1.55%	3.88%	2.44%	2.19%	3.00%	2.56%	2.07%	1.85%
75% or more	0.50%	2.24%	1.65%	1.14%	1.10%	0.70%	1.02%	0.56%
Union presence								
No union employees	0.49%	1.81%	1.39%	1.04%	1.02%	0.74%	0.86%	0.56%
Has union employees	1.25%	15.32% *	11.35%	5.25%	3.77%	1.35%	6.97%	1.26%
Percent low-wage employees								
50% or more low-wage	1.18%	5.76%	3.87%	2.36%	3.00%	1.46%	2.34%	1.28%
Less than 50% low-wage	0.50%	2.00%	1.49%	1.08%	1.08%	0.72%	0.94%	0.56%
Percent women employees								
Less than 25%	0.89%	3.37%	2.53%	1.72%	1.70%	1.53%	1.52%	1.05%
25-49 %	0.89%	5.01%	3.10%	2.52%	2.39%	1.02%	2.17%	0.96%
50-74 %	0.92%	3.49%	2.42%	1.98%	1.99%	1.24%	1.68%	1.02%
75% or more	1.10%	3.74%	3.24%	1.71%	2.09%	1.64%	1.92%	1.24%
Percent age 50 or older employees								
Less than 25%	0.76%	2.43%	1.73%	1.36%	1.44%	1.30%	1.17%	0.91%
25-49 %	0.67%	3.98%	3.02%	2.02%	1.78%	0.78%	1.75%	0.71%
50-74 %	1.31%	3.43%	3.43%	2.60%	1.96%	2.41%	2.01%	1.55%
75% or more	3.79%	7.05%	6.08%	2.08%	8.02%	9.80%	5.12%	5.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,931	2,312	2,390	2,437	2,190	1,603	2,386	1,839
Industry group **								
Agric., fish., forest.	2,460	3,770	2,688	2,742	2,851	1,734	2,921	2,328
Mining and manufacturing	1,911	2,249	2,618	2,606	2,077	1,543	2,665	1,817
Construction	2,343	2,415	2,580	2,773	2,255	1,490	2,609	2,156
Utilities and transp.	1,882	2,364	2,444	2,662	2,472	1,533	2,331	1,817
Wholesale trade	2,072	2,553	2,799	2,482	2,126	1,533	2,548	1,904
Fin. svs. and real estate	1,848	2,278	2,322	2,092	2,049	1,698	2,254	1,795
Retail trade	1,980	2,303	2,383	2,557	2,512	1,612	2,422	1,894
Professional services	1,858	2,275	2,199	2,265	2,103	1,592	2,248	1,784
Other services	1,929	2,181	2,217	2,274	2,310	1,628	2,258	1,858
Ownership								
For profit, incorporated	1,953	2,323	2,384	2,509	2,265	1,630	2,410	1,861
For profit, unincorporated	2,066	2,344	2,704	2,475	2,066	1,671	2,500	1,929
Nonprofit	1,703	2,084	1,886	1,960	2,063	1,429	1,940	1,677
Age of firm								
Less than 5 years	2,452	2,239	2,607	2,637	2,428	1,672	2,433	2,472
5-9 years	2,383	2,415	2,157	2,511	2,363	2,311	2,385	2,381
10-19 years	2,115	2,323	2,647	2,221	2,131	1,661	2,434	1,935
20 or more years	1,858	2,297	2,299	2,462	2,170	1,593	2,356	1,795
Multi/single status								
2 or more locations	1,764	2,198	2,312	2,526	2,147	1,605	2,434	1,744
1 location only	2,316	2,315	2,398	2,408	2,258	1,515	2,379	2,255
Percent full-time employees								
Less than 25%	2,060	2,040	2,422	2,187	2,382	1,805	2,189	2,031
25-49 %	2,090	2,223	2,373	2,353	2,786	1,756	2,286	2,059
50-74 %	2,042	2,313	2,142	2,437	2,526	1,650	2,291	1,980
75% or more	1,907	2,322	2,428	2,446	2,117	1,584	2,407	1,807
Union presence								
No union employees	2,012	2,323	2,398	2,450	2,233	1,649	2,395	1,919
Has union employees	1,525	--	2,151	1,994	1,716	1,476	2,070	1,509
Percent low-wage employees								
50% or more low-wage	2,127	2,265	2,505	2,652	2,560	1,866	2,514	2,087
Less than 50% low-wage	1,902	2,316	2,383	2,415	2,137	1,556	2,376	1,799
Percent women employees								
Less than 25%	2,156	2,529	2,438	2,618	2,272	1,723	2,535	2,035
25-49 %	1,816	2,389	2,612	2,318	2,099	1,498	2,436	1,719
50-74 %	1,849	2,194	2,136	2,314	2,167	1,622	2,222	1,795
75% or more	1,899	2,057	2,331	2,289	2,237	1,602	2,216	1,834
Percent age 50 or older employees								
Less than 25%	2,057	2,372	2,532	2,468	2,266	1,651	2,477	1,935
25-49 %	1,806	2,210	2,212	2,381	2,183	1,557	2,261	1,754
50-74 %	2,023	2,265	2,359	2,481	2,053	1,705	2,353	1,934
75% or more	2,147	2,353	2,238	2,317	1,670	2,058	2,325	1,967

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.72	64.76	68.16	42.61	38.53	23.61	35.16	19.82
Industry group **								
Agric., fish., forest.	218.07	642.74	324.37	704.64	356.22	173.20	407.47	242.72
Mining and manufacturing	48.10	347.35	226.29	134.93	94.07	58.42	135.65	50.57
Construction	77.76	176.92	130.65	130.62	166.31	126.67	90.28	113.91
Utilities and transp.	84.87	366.91	216.59	232.32	205.76	97.86	157.48	93.38
Wholesale trade	78.22	267.48	367.70	141.71	120.22	84.89	187.52	73.43
Fin. svs. and real estate	40.83	181.50	188.05	142.67	97.52	46.77	110.71	43.44
Retail trade	49.27	215.63	139.35	141.01	133.79	53.88	101.55	54.25
Professional services	31.38	123.38	108.64	72.02	65.20	49.25	59.15	36.16
Other services	57.81	119.55	133.18	87.94	119.54	69.57	70.66	66.08
Ownership								
For profit, incorporated	21.97	83.51	63.83	52.78	49.63	28.54	38.80	24.87
For profit, unincorporated	46.12	130.00	233.00	101.80	85.64	63.86	98.38	48.75
Nonprofit	42.50	189.51	179.57	95.01	86.76	50.97	96.73	45.94
Age of firm								
Less than 5 years	107.51	165.97	396.88	166.64	179.50	211.90	160.57	142.80
5-9 years	81.01	232.73	129.05	134.94	179.64	240.80	106.06	117.40
10-19 years	81.48	112.95	129.59	89.54	102.45	195.73	70.01	108.80
20 or more years	18.38	97.41	69.26	54.68	43.81	22.90	42.58	20.00
Multi/single status								
2 or more locations	20.63	544.53	146.84	74.93	44.93	23.97	90.44	21.03
1 location only	31.95	65.29	73.89	51.29	69.12	131.01	38.27	50.89
Percent full-time employees								
Less than 25%	79.60	414.22	282.41	147.98	159.80	111.62	180.65	88.79
25-49 %	89.12	194.27	189.41	154.71	162.04	123.97	110.17	101.36
50-74 %	53.64	168.83	133.30	126.41	123.01	62.93	88.46	62.71
75% or more	19.65	74.01	79.41	48.10	42.16	26.08	40.27	21.82
Union presence								
No union employees	20.23	65.26	68.33	43.54	40.53	29.05	35.36	23.21
Has union employees	35.52	--	412.68	185.87	113.66	38.38	224.88	36.00
Percent low-wage employees								
50% or more low-wage	41.27	338.56	213.60	127.45	103.63	43.06	138.40	42.66
Less than 50% low-wage	19.53	65.34	71.05	45.34	41.74	26.77	36.54	22.09
Percent women employees								
Less than 25%	35.73	115.40	94.23	76.98	68.39	63.48	56.14	43.18
25-49 %	35.17	150.53	209.81	84.33	79.52	40.52	94.26	36.66
50-74 %	31.77	138.17	133.12	87.31	78.63	35.98	73.25	34.44
75% or more	41.46	124.85	112.16	79.87	83.51	50.78	63.15	46.68
Percent age 50 or older employees								
Less than 25%	29.16	105.37	109.95	62.25	61.98	34.44	54.37	32.82
25-49 %	26.31	115.96	100.14	72.94	54.49	33.81	57.68	28.42
50-74 %	50.68	143.66	142.59	113.66	117.52	76.30	84.19	60.35
75% or more	91.17	193.43	268.22	215.15	201.54	107.83	138.19	117.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,655	4,966	5,124	4,676	4,035	3,173	5,067	3,452
Industry group **								
Agric., fish., forest.	3,814	3,748	--	4,432	3,046	3,792	5,494	3,432
Mining and manufacturing	3,348	3,893	5,401	4,334	3,729	2,917	5,193	3,235
Construction	4,729	4,856	6,293	5,088	4,573	3,377	5,555	4,325
Utilities and transp.	3,119	--	5,135	3,965	3,821	2,846	4,839	3,011
Wholesale trade	3,894	5,668	6,162	4,625	4,209	2,993	5,625	3,465
Fin. svs. and real estate	3,549	3,992	4,866	4,239	3,948	3,313	4,258	3,475
Retail trade	4,224	4,378	4,870	5,157	4,756	3,936	4,884	4,139
Professional services	3,578	5,589	4,234	4,789	4,065	3,118	4,915	3,389
Other services	3,708	5,158	5,115	4,655	3,976	3,157	5,169	3,413
Ownership								
For profit, incorporated	3,747	4,875	5,376	4,799	4,129	3,269	5,199	3,537
For profit, unincorporated	3,663	4,875	4,759	4,816	3,728	3,037	4,977	3,373
Nonprofit	3,234	5,766	3,570	3,674	3,943	2,848	4,269	3,148
Age of firm								
Less than 5 years	5,111	5,332	5,432	5,172	4,816	5,143	5,198	5,040
5-9 years	4,486	5,379	3,888	4,433	4,488	4,332	4,620	4,384
10-19 years	4,230	5,018	5,385	4,598	4,031	3,372	5,363	3,736
20 or more years	3,498	4,730	5,216	4,673	3,931	3,147	5,020	3,365
Multi/single status								
2 or more locations	3,343	--	5,570	4,765	3,830	3,169	5,278	3,308
1 location only	4,584	5,023	5,077	4,647	4,323	3,322	5,042	4,215
Percent full-time employees								
Less than 25%	3,777	--	4,689	5,122	3,604	3,257	5,557	3,349
25-49 %	4,451	6,329	5,357	4,321	4,615	4,222	5,601	4,252
50-74 %	3,906	4,766	4,603	5,138	4,652	3,236	4,761	3,734
75% or more	3,604	4,925	5,176	4,652	3,967	3,129	5,067	3,404
Union presence								
No union employees	3,808	5,048	5,208	4,771	4,082	3,235	5,158	3,563
Has union employees	3,146	--	3,646	3,521	3,753	3,035	3,606	3,131
Percent low-wage employees								
50% or more low-wage	4,339	4,852	5,213	5,077	4,706	4,113	5,339	4,236
Less than 50% low-wage	3,599	4,975	5,121	4,654	3,987	3,084	5,051	3,385
Percent women employees								
Less than 25%	3,935	4,753	5,480	4,802	4,206	3,234	5,249	3,645
25-49 %	3,407	5,610	5,093	4,216	3,766	3,053	4,996	3,259
50-74 %	3,666	4,969	4,899	4,788	4,019	3,275	5,045	3,476
75% or more	3,618	4,774	4,569	4,851	4,263	3,162	4,692	3,483
Percent age 50 or older employees								
Less than 25%	4,056	5,040	5,238	4,870	4,293	3,480	5,171	3,810
25-49 %	3,399	4,660	4,734	4,637	3,982	3,045	4,879	3,275
50-74 %	3,629	5,035	6,149	4,358	3,624	3,053	5,252	3,349
75% or more	4,045	5,152	3,841	3,865	2,822	3,831	4,844	3,399

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.81	228.61	203.37	118.60	90.96	61.93	112.82	51.18
Industry group **								
Agric., fish., forest.	402.43	687.72	--	791.34	535.47	491.70	930.61	396.46
Mining and manufacturing	123.06	996.73	457.67	305.72	182.23	163.97	343.11	125.74
Construction	191.12	486.14	620.28	326.98	333.12	266.79	316.83	232.61
Utilities and transp.	146.09	--	494.48	520.36	365.77	163.95	406.93	148.73
Wholesale trade	178.10	1,276.35	511.99	373.81	283.87	235.32	395.77	178.90
Fin. svs. and real estate	104.92	397.25	1,043.65	320.01	278.37	101.04	424.45	107.17
Retail trade	161.39	613.67	452.53	332.64	403.22	219.44	291.63	179.28
Professional services	90.62	370.89	303.57	256.77	162.79	120.97	186.48	98.85
Other services	155.34	535.04	411.67	315.12	302.51	195.44	279.67	163.69
Ownership								
For profit, incorporated	56.90	269.32	201.03	135.73	110.86	73.49	124.77	61.18
For profit, unincorporated	157.64	443.08	665.98	339.29	215.39	227.60	299.08	170.92
Nonprofit	97.92	909.17	518.14	303.93	221.58	110.81	395.74	100.27
Age of firm								
Less than 5 years	235.66	519.93	636.87	637.40	311.13	537.32	363.75	310.42
5-9 years	247.53	694.10	320.98	318.43	552.94	481.89	306.21	368.97
10-19 years	152.93	506.57	333.89	294.48	239.30	300.91	235.62	181.44
20 or more years	50.45	309.38	296.54	136.57	93.02	63.23	151.45	52.41
Multi/single status								
2 or more locations	53.47	--	615.97	220.00	94.46	62.50	304.82	53.86
1 location only	86.60	233.93	214.65	140.79	163.96	404.70	121.26	124.17
Percent full-time employees								
Less than 25%	297.31	--	932.67	1,138.77	442.35	314.25	791.51	237.99
25-49 %	279.59	1,342.45	878.47	632.09	415.85	428.16	578.40	317.49
50-74 %	148.70	439.41	335.13	328.41	375.93	168.53	251.26	168.24
75% or more	51.37	266.20	228.86	127.64	97.48	65.56	126.01	54.64
Union presence								
No union employees	51.58	232.41	208.80	121.10	94.78	69.69	116.02	55.52
Has union employees	113.31	--	513.74	448.14	296.01	124.18	358.27	116.42
Percent low-wage employees								
50% or more low-wage	151.31	630.79	594.79	429.58	284.59	200.28	406.18	161.97
Less than 50% low-wage	49.87	242.43	209.75	122.99	95.69	63.84	117.39	53.31
Percent women employees								
Less than 25%	95.72	362.05	303.30	186.74	159.05	154.06	174.03	108.63
25-49 %	97.42	757.78	512.22	198.72	184.76	118.52	298.10	101.18
50-74 %	76.04	352.28	425.66	260.15	157.12	87.91	229.89	75.80
75% or more	108.88	401.22	410.75	352.79	256.13	123.96	221.24	117.83
Percent age 50 or older employees								
Less than 25%	84.36	355.01	294.82	185.65	141.92	121.98	169.08	94.42
25-49 %	66.30	421.74	345.70	189.17	131.70	80.03	194.44	68.74
50-74 %	114.30	617.37	503.22	305.35	223.71	130.89	313.60	113.55
75% or more	237.14	557.10	485.86	334.26	414.35	335.72	382.57	237.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.8%	71.1%	73.8%	69.3%	64.7%	53.5%	72.3%	57.5%
Industry group **								
Agric., fish., forest.	65.6%	65.1%	73.3%	58.6%	70.1%	63.0%	67.8%	65.0%
Mining and manufacturing	61.3%	68.1%	80.5%	70.7%	65.7%	55.3%	75.7%	59.9%
Construction	69.3%	75.9%	69.8%	76.3%	74.2%	50.3%	72.1%	67.6%
Utilities and transp.	54.5%	60.3%	67.1%	67.1%	56.2%	51.5%	68.6%	52.9%
Wholesale trade	64.1%	66.5%	78.9%	65.0%	63.1%	60.6%	73.2%	61.3%
Fin. svs. and real estate	52.0%	69.1%	79.6%	68.1%	54.7%	47.3%	73.3%	49.4%
Retail trade	57.6%	83.7%	70.7%	67.5%	71.1%	48.4%	72.1%	55.0%
Professional services	61.0%	68.5%	74.0%	67.4%	63.8%	57.1%	71.9%	59.1%
Other services	61.2%	72.3%	70.3%	71.2%	68.5%	53.7%	71.9%	58.8%
Ownership								
For profit, incorporated	58.0%	68.4%	74.2%	69.9%	62.8%	51.5%	72.6%	55.3%
For profit, unincorporated	62.8%	76.3%	78.3%	67.4%	68.4%	51.8%	73.0%	59.9%
Nonprofit	65.0%	74.7%	63.2%	68.1%	67.9%	63.1%	69.2%	64.6%
Age of firm								
Less than 5 years	65.7%	75.3%	74.5%	66.8%	56.1%	59.2%	72.7%	58.6%
5-9 years	69.0%	64.1%	79.7%	75.5%	61.1%	63.5%	71.8%	66.9%
10-19 years	66.3%	74.4%	75.1%	75.0%	67.2%	49.0%	74.3%	61.9%
20 or more years	58.3%	69.9%	71.9%	66.9%	65.2%	53.6%	71.6%	56.8%
Multi/single status								
2 or more locations	55.8%	53.5%	77.1%	67.1%	64.0%	53.1%	72.5%	55.4%
1 location only	69.5%	71.6%	73.5%	69.9%	65.7%	70.2%	72.3%	66.9%
Percent full-time employees								
Less than 25%	64.4%	47.2%	71.1%	75.3%	70.6%	59.4%	68.5%	63.5%
25-49 %	59.2%	73.6%	64.7%	60.3%	63.7%	56.1%	67.2%	57.9%
50-74 %	62.1%	70.0%	69.6%	62.5%	66.4%	58.0%	69.3%	60.4%
75% or more	59.5%	71.7%	74.8%	70.3%	64.4%	52.9%	73.0%	57.1%
Union presence								
No union employees	61.2%	70.9%	74.7%	69.3%	64.5%	54.4%	72.5%	58.7%
Has union employees	54.0%	75.8%	54.3%	69.1%	65.9%	51.5%	69.7%	53.5%
Percent low-wage employees								
50% or more low-wage	54.3%	74.5%	63.7%	66.8%	68.6%	46.3%	68.3%	52.8%
Less than 50% low-wage	60.4%	70.8%	74.3%	69.5%	64.3%	54.5%	72.6%	58.1%
Percent women employees								
Less than 25%	60.9%	68.9%	74.7%	70.1%	66.7%	50.4%	72.7%	57.6%
25-49 %	58.9%	77.7%	76.9%	70.7%	65.3%	52.2%	75.9%	56.6%
50-74 %	58.9%	71.4%	74.8%	68.4%	59.9%	55.5%	71.3%	57.2%
75% or more	60.6%	66.7%	67.7%	66.1%	67.3%	56.0%	68.5%	59.2%
Percent age 50 or older employees								
Less than 25%	62.1%	75.3%	73.7%	72.9%	64.9%	53.8%	73.8%	59.0%
25-49 %	56.9%	67.4%	72.3%	66.4%	62.9%	52.6%	69.9%	55.5%
50-74 %	63.9%	63.8%	77.9%	65.4%	69.1%	58.2%	72.1%	61.9%
75% or more	67.2%	73.5%	73.1%	64.1%	69.2%	56.0%	73.7%	60.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.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, 2019

Characteristics	Total	Less than 10 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%	1.85%	1.66%	1.27%	1.27%	1.09%	0.97%	0.83%
Industry group **								
Agric., fish., forest.	6.01%	11.28%	11.34%	14.87%	11.60%	10.02%	7.18%	7.47%
Mining and manufacturing	1.57%	7.97%	3.58%	3.42%	2.82%	2.27%	2.89%	1.70%
Construction	2.32%	6.24%	4.63%	3.18%	4.51%	6.22%	2.61%	3.38%
Utilities and transp.	2.91%	13.22%	9.84%	6.25%	6.91%	3.69%	5.64%	3.15%
Wholesale trade	2.12%	7.80%	5.29%	4.43%	4.05%	3.56%	3.68%	2.49%
Fin. svs. and real estate	1.73%	5.26%	4.49%	4.38%	4.02%	2.17%	3.17%	1.85%
Retail trade	2.29%	4.11%	5.49%	4.18%	3.71%	3.26%	3.09%	2.61%
Professional services	1.49%	3.27%	3.22%	2.61%	2.13%	2.26%	1.83%	1.69%
Other services	2.33%	3.88%	4.13%	2.91%	3.82%	3.47%	2.23%	2.70%
Ownership								
For profit, incorporated	0.91%	2.33%	1.81%	1.52%	1.68%	1.31%	1.11%	1.03%
For profit, unincorporated	1.60%	3.69%	3.43%	3.08%	2.89%	2.75%	2.25%	1.92%
Nonprofit	1.60%	4.94%	7.40%	3.71%	2.61%	2.31%	3.62%	1.72%
Age of firm								
Less than 5 years	4.07%	4.71%	6.69%	4.60%	9.51%	8.99%	3.30%	6.69%
5-9 years	2.40%	5.61%	4.17%	3.71%	5.06%	6.73%	2.90%	3.56%
10-19 years	2.80%	3.50%	3.07%	2.73%	3.46%	7.47%	1.90%	4.00%
20 or more years	0.80%	2.66%	2.22%	1.63%	1.30%	1.09%	1.30%	0.87%
Multi/single status								
2 or more locations	0.91%	14.02%	4.14%	2.29%	1.30%	1.11%	2.89%	0.93%
1 location only	1.02%	1.84%	1.79%	1.52%	2.44%	4.57%	1.03%	1.69%
Percent full-time employees								
Less than 25%	3.17%	9.47%	8.11%	5.91%	7.84%	3.85%	5.88%	3.65%
25-49 %	2.56%	6.09%	6.48%	4.63%	3.59%	3.96%	3.57%	2.90%
50-74 %	1.94%	4.44%	4.54%	4.41%	4.60%	2.95%	2.79%	2.30%
75% or more	0.82%	2.12%	1.86%	1.40%	1.40%	1.21%	1.08%	0.93%
Union presence								
No union employees	0.82%	1.87%	1.60%	1.31%	1.32%	1.34%	0.97%	0.95%
Has union employees	1.70%	10.78%	12.28%	5.30%	4.32%	1.90%	5.95%	1.75%
Percent low-wage employees								
50% or more low-wage	2.00%	5.54%	5.92%	3.56%	3.06%	2.61%	3.20%	2.16%
Less than 50% low-wage	0.78%	1.95%	1.72%	1.35%	1.37%	1.19%	1.01%	0.90%
Percent women employees								
Less than 25%	1.71%	3.23%	2.54%	2.08%	2.24%	2.98%	1.55%	2.06%
25-49 %	1.27%	3.99%	3.38%	2.75%	2.44%	1.78%	2.04%	1.40%
50-74 %	1.25%	3.93%	4.14%	2.69%	2.71%	1.68%	2.31%	1.38%
75% or more	1.67%	3.63%	3.68%	2.82%	2.84%	2.49%	2.04%	1.91%
Percent age 50 or older employees								
Less than 25%	1.15%	2.59%	2.46%	1.72%	2.05%	1.89%	1.38%	1.36%
25-49 %	1.13%	4.28%	3.03%	2.26%	1.96%	1.50%	1.86%	1.22%
50-74 %	1.51%	4.49%	3.64%	3.38%	2.97%	2.43%	2.36%	1.78%
75% or more	3.20%	4.38%	6.03%	10.23%	8.04%	6.84%	3.31%	5.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.68	28.44	29.35	28.65	27.05	25.41	29.16	26.11
Industry group **								
Agric., fish., forest.	27.40	29.84	23.01	24.72	26.25	29.28	26.70	27.62
Mining and manufacturing	27.18	27.92	31.11	29.04	25.89	27.13	30.18	26.82
Construction	30.55	32.54	31.85	30.21	31.56	27.13	32.03	29.61
Utilities and transp.	26.17	29.12	24.10	26.57	26.38	26.04	26.85	26.07
Wholesale trade	27.70	27.63	30.48	29.43	26.67	26.70	30.22	26.77
Fin. svs. and real estate	26.51	26.18	28.36	29.54	25.81	26.23	28.30	26.19
Retail trade	27.35	28.82	30.41	28.55	29.11	25.65	29.44	26.85
Professional services	25.39	28.18	28.50	27.61	26.35	23.93	28.04	24.84
Other services	26.77	28.65	28.58	28.73	27.56	25.22	28.81	26.22
Ownership								
For profit, incorporated	27.21	29.63	29.20	28.60	27.59	26.14	29.45	26.66
For profit, unincorporated	27.24	26.53	31.94	29.46	26.54	25.76	29.48	26.46
Nonprofit	24.21	26.38	25.19	27.72	25.85	22.78	26.10	24.01
Age of firm								
Less than 5 years	28.70	27.10	33.36	29.58	27.23	22.08	30.21	26.80
5-9 years	29.21	29.62	30.96	29.49	27.09	30.91	31.10	27.71
10-19 years	27.95	28.34	29.16	27.24	28.32	27.21	28.34	27.68
20 or more years	26.25	28.66	28.18	28.84	26.81	25.31	28.85	25.89
Multi/single status								
2 or more locations	25.97	26.53	29.58	28.74	26.98	25.44	29.93	25.85
1 location only	28.08	28.48	29.33	28.62	27.14	24.48	29.06	27.13
Percent full-time employees								
Less than 25%	27.93	32.96	29.24	26.30	31.50	25.68	28.09	27.89
25-49 %	27.31	31.05	30.51	28.59	28.85	25.88	30.53	26.73
50-74 %	26.83	24.16	30.67	30.87	27.84	25.12	27.75	26.58
75% or more	26.61	28.97	29.16	28.51	26.77	25.41	29.29	26.00
Union presence								
No union employees	27.00	28.53	29.44	28.72	27.00	25.70	29.24	26.38
Has union employees	25.21	26.11	26.74	27.28	27.43	24.65	27.40	25.11
Percent low-wage employees								
50% or more low-wage	27.48	29.53	27.37	28.51	27.39	27.15	28.75	27.30
Less than 50% low-wage	26.60	28.35	29.44	28.66	27.01	25.21	29.19	25.98
Percent women employees								
Less than 25%	28.28	29.32	29.18	29.43	29.22	26.51	29.69	27.77
25-49 %	25.95	29.75	28.85	27.78	25.50	25.11	29.41	25.30
50-74 %	26.11	26.39	30.06	28.00	27.00	25.13	28.12	25.77
75% or more	26.22	28.10	29.58	28.47	26.16	25.19	28.90	25.68
Percent age 50 or older employees								
Less than 25%	27.40	28.29	30.58	29.48	27.99	25.28	29.86	26.59
25-49 %	26.15	30.07	27.92	27.52	26.36	25.56	28.54	25.84
50-74 %	26.48	28.45	28.00	28.27	26.93	24.83	28.48	25.93
75% or more	27.45	26.62	32.13	30.06	24.45	26.67	28.33	26.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.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, 2019

Characteristics	Total	Less than 10 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	0.60	0.54	0.33	0.39	0.22	0.30	0.19
Industry group **								
Agric., fish., forest.	1.23	2.52	2.03	2.18	2.64	1.85	1.65	1.53
Mining and manufacturing	0.42	2.09	1.45	1.03	0.93	0.46	0.81	0.45
Construction	0.89	1.55	1.45	1.07	2.30	1.13	0.87	1.37
Utilities and transp.	0.48	2.10	2.42	1.46	1.15	0.60	1.33	0.52
Wholesale trade	0.56	1.86	2.49	1.42	0.79	0.73	1.43	0.52
Fin. svs. and real estate	0.44	2.20	1.64	1.23	0.65	0.61	1.28	0.47
Retail trade	0.53	1.82	1.36	0.89	1.60	0.65	0.89	0.62
Professional services	0.29	0.96	0.79	0.53	0.51	0.43	0.46	0.34
Other services	0.42	1.23	1.47	0.80	0.80	0.63	0.70	0.49
Ownership								
For profit, incorporated	0.19	0.64	0.57	0.40	0.53	0.24	0.33	0.22
For profit, unincorporated	0.42	1.40	1.52	0.83	0.89	0.48	0.92	0.44
Nonprofit	0.44	1.58	1.68	0.89	0.63	0.63	0.85	0.48
Age of firm								
Less than 5 years	0.89	2.44	1.78	1.57	0.79	2.17	1.42	0.76
5-9 years	0.53	1.16	1.37	0.97	0.92	1.25	0.73	0.68
10-19 years	0.56	0.75	1.06	0.70	1.61	0.77	0.53	0.86
20 or more years	0.18	0.83	0.65	0.42	0.41	0.23	0.38	0.20
Multi/single status								
2 or more locations	0.19	1.52	1.26	0.59	0.30	0.23	0.79	0.19
1 location only	0.31	0.61	0.59	0.40	0.84	0.83	0.33	0.53
Percent full-time employees								
Less than 25%	1.29	3.85	2.10	1.27	3.09	1.14	1.50	1.56
25-49 %	0.51	1.39	1.89	1.03	1.00	0.69	0.86	0.56
50-74 %	0.49	1.65	1.19	1.05	1.15	0.63	0.88	0.57
75% or more	0.18	0.67	0.61	0.37	0.42	0.25	0.34	0.21
Union presence								
No union employees	0.17	0.62	0.54	0.35	0.35	0.26	0.31	0.20
Has union employees	0.50	1.29	4.66	1.26	1.97	0.46	1.59	0.51
Percent low-wage employees								
50% or more low-wage	0.42	1.33	2.35	1.08	1.03	0.50	0.92	0.46
Less than 50% low-wage	0.18	0.64	0.56	0.35	0.42	0.24	0.32	0.20
Percent women employees								
Less than 25%	0.33	1.35	0.83	0.55	0.82	0.47	0.53	0.40
25-49 %	0.29	0.92	1.35	0.74	0.73	0.34	0.63	0.31
50-74 %	0.35	1.10	1.07	0.70	0.64	0.49	0.64	0.39
75% or more	0.33	1.14	1.27	0.59	0.63	0.49	0.64	0.37
Percent age 50 or older employees								
Less than 25%	0.32	0.81	0.82	0.49	0.68	0.51	0.45	0.39
25-49 %	0.21	1.09	0.84	0.57	0.54	0.26	0.50	0.23
50-74 %	0.41	1.22	1.21	0.80	0.89	0.58	0.71	0.47
75% or more	0.98	2.20	2.63	0.92	1.20	1.46	1.66	0.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.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, 2019

Characteristics	Total	Less than 10 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	23.1	22.5	22.6	20.5	19.3	22.8	19.7
Industry group **								
Agric., fish., forest.	23.1	28.4	19.8	21.0	21.2	23.3	23.6	22.9
Mining and manufacturing	20.0	17.7	19.0	25.5	20.8	19.3	23.1	19.9
Construction	21.6	28.2	24.8	23.4	19.7	19.6	25.1	19.7
Utilities and transp.	19.6	--	20.0	20.2	20.8	19.1	23.0	19.4
Wholesale trade	21.1	24.0	22.2	23.8	21.1	19.8	23.6	20.5
Fin. svs. and real estate	19.2	22.1	20.2	21.3	19.7	18.9	21.5	19.1
Retail trade	20.6	22.5	27.7	20.5	22.1	20.2	24.4	20.3
Professional services	19.3	23.0	21.3	22.1	20.2	18.5	21.6	19.0
Other services	21.0	20.8	22.6	23.2	21.1	20.7	21.9	20.9
Ownership								
For profit, incorporated	20.2	23.1	22.7	23.2	20.7	19.6	23.2	19.9
For profit, unincorporated	20.1	25.0	22.6	22.7	20.6	18.8	22.7	19.6
Nonprofit	18.8	18.2	21.6	19.4	19.8	18.4	20.8	18.7
Age of firm								
Less than 5 years	22.2	23.0	27.7	20.6	21.7	18.3	23.0	21.6
5-9 years	22.2	23.9	22.8	23.3	21.1	21.4	22.3	22.2
10-19 years	21.7	22.6	22.4	24.2	20.2	21.4	22.3	21.5
20 or more years	19.7	23.3	21.6	22.4	20.5	19.2	23.1	19.5
Multi/single status								
2 or more locations	19.5	22.7	22.1	21.5	20.4	19.3	22.2	19.5
1 location only	22.1	23.2	22.5	23.0	20.8	20.8	22.9	21.4
Percent full-time employees								
Less than 25%	21.0	25.6	24.5	26.2	17.1	20.7	25.1	20.3
25-49 %	20.8	23.3	16.7	21.7	22.6	20.4	21.7	20.7
50-74 %	20.8	23.1	21.4	23.3	20.9	20.0	22.0	20.6
75% or more	19.8	23.0	23.0	22.6	20.5	19.2	22.9	19.5
Union presence								
No union employees	20.1	23.1	22.7	22.8	20.6	19.4	22.9	19.8
Has union employees	19.4	--	20.9	18.8	20.2	19.3	21.2	19.3
Percent low-wage employees								
50% or more low-wage	21.0	23.2	22.9	26.0	21.9	20.4	23.7	20.8
Less than 50% low-wage	19.8	23.1	22.5	22.3	20.4	19.2	22.8	19.5
Percent women employees								
Less than 25%	20.6	22.2	22.4	23.8	20.8	19.7	23.2	20.2
25-49 %	19.6	25.0	22.5	20.4	20.6	19.2	22.7	19.4
50-74 %	19.9	23.9	23.3	21.5	20.2	19.5	22.5	19.7
75% or more	19.7	22.4	21.9	23.1	20.7	18.9	22.5	19.5
Percent age 50 or older employees								
Less than 25%	21.0	22.3	23.4	22.6	21.6	20.4	22.5	20.8
25-49 %	19.3	25.2	21.4	22.2	20.1	18.8	22.8	19.0
50-74 %	20.5	21.8	22.3	24.0	19.7	19.8	23.7	20.0
75% or more	21.2	23.5	22.2	21.6	20.2	19.9	23.3	20.2

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.14	0.79	0.68	0.48	0.30	0.17	0.41	0.15
Industry group **								
Agric., fish., forest.	1.50	1.78	0.26	0.69	2.22	2.41	2.00	1.90
Mining and manufacturing	0.36	2.45	1.89	2.05	0.83	0.38	2.30	0.36
Construction	0.65	2.78	1.70	1.25	1.27	1.03	1.07	0.75
Utilities and transp.	0.40	--	3.47	1.51	1.18	0.35	2.94	0.34
Wholesale trade	0.47	2.02	1.19	1.82	0.86	0.51	1.47	0.45
Fin. svs. and real estate	0.44	1.58	2.07	0.87	0.87	0.53	0.98	0.46
Retail trade	0.33	1.72	4.13	0.99	1.10	0.34	1.56	0.32
Professional services	0.29	1.32	0.84	0.82	0.47	0.37	0.64	0.31
Other services	0.32	1.06	1.42	1.11	0.85	0.36	0.67	0.34
Ownership								
For profit, incorporated	0.17	0.97	0.83	0.59	0.39	0.19	0.52	0.17
For profit, unincorporated	0.38	1.63	1.27	1.18	0.67	0.46	0.80	0.41
Nonprofit	0.43	1.43	1.98	0.84	0.44	0.61	1.06	0.46
Age of firm								
Less than 5 years	0.85	2.02	3.46	1.05	1.24	1.44	1.38	1.01
5-9 years	0.73	1.83	1.05	2.23	0.72	1.17	0.96	0.99
10-19 years	0.61	2.19	1.30	1.10	0.86	1.17	0.94	0.74
20 or more years	0.15	0.87	0.80	0.57	0.35	0.17	0.55	0.15
Multi/single status								
2 or more locations	0.16	1.84	1.72	1.15	0.37	0.17	1.70	0.16
1 location only	0.29	0.83	0.70	0.51	0.49	1.05	0.42	0.39
Percent full-time employees								
Less than 25%	0.79	3.09	1.99	3.74	2.23	0.55	1.86	0.83
25-49 %	0.41	1.97	3.84	1.27	1.33	0.42	1.78	0.40
50-74 %	0.43	1.77	1.58	1.67	0.72	0.54	1.00	0.47
75% or more	0.16	0.94	0.76	0.53	0.33	0.19	0.47	0.16
Union presence								
No union employees	0.17	0.81	0.74	0.49	0.30	0.22	0.43	0.18
Has union employees	0.24	--	1.49	1.75	1.05	0.25	1.22	0.25
Percent low-wage employees								
50% or more low-wage	0.32	1.65	1.19	1.82	0.94	0.33	0.98	0.33
Less than 50% low-wage	0.16	0.84	0.72	0.48	0.31	0.19	0.44	0.16
Percent women employees								
Less than 25%	0.31	0.86	0.92	0.83	0.60	0.39	0.65	0.33
25-49 %	0.26	1.79	1.68	0.71	0.56	0.31	0.79	0.27
50-74 %	0.26	2.30	1.97	0.95	0.59	0.30	1.09	0.27
75% or more	0.35	1.33	1.32	1.02	0.59	0.45	0.77	0.37
Percent age 50 or older employees								
Less than 25%	0.29	0.90	1.02	0.63	0.58	0.39	0.48	0.32
25-49 %	0.17	2.12	1.05	0.88	0.37	0.19	0.83	0.17
50-74 %	0.36	1.32	1.63	1.29	0.76	0.42	1.26	0.35
75% or more	0.82	1.87	4.38	0.99	0.62	1.56	1.54	0.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	34.5%	21.3%	19.4%	20.3%	26.0%	43.4%	20.5%	37.0%
Industry group **								
Agric., fish., forest.	27.4%	33.8% *	31.4% *	22.1% *	14.2% *	36.3%	34.3%	25.4%
Mining and manufacturing	32.7%	23.3% *	13.5%	16.2%	24.5%	42.5%	17.0%	34.2%
Construction	24.8%	17.0%	28.5%	17.6%	19.5%	42.1%	24.0%	25.2%
Utilities and transp.	36.4%	27.5% *	30.4% *	25.3%	26.8%	40.9%	28.1%	37.4%
Wholesale trade	31.8%	28.1%	16.2%	26.5%	32.0%	38.0%	23.1%	34.5%
Fin. svs. and real estate	43.1%	19.2%	14.9%	21.6%	32.0%	51.2%	18.6%	46.1%
Retail trade	37.0%	15.3%	17.3%	19.6%	19.1%	49.5%	18.4%	40.4%
Professional services	32.9%	22.7%	17.0%	19.2%	26.8%	39.7%	18.5%	35.3%
Other services	34.3%	21.4%	22.1%	22.7%	25.7%	43.2%	21.4%	37.1%
Ownership								
For profit, incorporated	36.7%	23.2%	18.7%	19.7%	27.9%	46.0%	20.2%	39.7%
For profit, unincorporated	28.7%	16.6%	17.5%	21.3%	20.9%	41.3%	20.6%	31.0%
Nonprofit	30.0%	23.2%	27.6%	21.7%	24.2%	34.1%	23.0%	30.7%
Age of firm								
Less than 5 years	20.7%	14.7%	16.9% *	18.9%	27.1% *	23.7% *	17.9%	23.6%
5-9 years	21.5%	20.6%	14.1%	17.4%	25.2%	37.3%	17.4%	24.5%
10-19 years	27.2%	21.9%	19.5%	19.3%	25.2%	43.2%	19.7%	31.3%
20 or more years	36.6%	23.5%	21.0%	21.2%	26.1%	43.6%	22.1%	38.3%
Multi/single status								
2 or more locations	39.7%	42.0% *	8.4%	20.4%	27.9%	43.9%	18.1%	40.3%
1 location only	21.6%	20.8%	20.5%	20.2%	23.2%	27.4%	20.8%	22.4%
Percent full-time employees								
Less than 25%	31.6%	43.5%	29.5%	16.9%	22.4% *	39.2%	24.7%	33.1%
25-49 %	35.2%	23.5%	28.0%	32.0%	23.7%	41.1%	28.7%	36.2%
50-74 %	32.4%	22.0%	25.7%	27.3%	26.3%	38.5%	22.2%	34.7%
75% or more	34.7%	20.6%	18.0%	19.0%	26.1%	44.1%	19.8%	37.4%
Union presence								
No union employees	33.1%	21.4%	18.0%	20.3%	25.7%	43.6%	20.2%	36.0%
Has union employees	40.3%	18.8% *	48.7%	19.6%	28.4%	42.9%	27.0%	40.8%
Percent low-wage employees								
50% or more low-wage	40.6%	19.6%	25.9%	25.8%	20.3%	51.3%	21.6%	42.7%
Less than 50% low-wage	33.8%	21.5%	19.0%	19.8%	26.6%	42.4%	20.4%	36.3%
Percent women employees								
Less than 25%	33.1%	25.6%	20.1%	20.8%	25.0%	46.1%	22.0%	36.3%
25-49 %	35.1%	14.8%	15.2%	15.9%	24.1%	45.0%	16.9%	37.6%
50-74 %	36.0%	21.6%	20.0%	21.8%	29.3%	42.0%	21.2%	38.0%
75% or more	33.4%	21.1%	21.8%	22.9%	25.8%	40.2%	20.9%	35.6%
Percent age 50 or older employees								
Less than 25%	31.3%	19.6%	20.2%	18.5%	23.0%	42.7%	19.7%	34.3%
25-49 %	38.5%	25.0%	21.6%	20.9%	29.5%	44.8%	23.2%	40.1%
50-74 %	28.5%	23.1%	13.0%	21.9%	23.0%	37.2%	18.6%	30.9%
75% or more	26.8%	18.7%	14.5% *	33.7% *	23.7%	41.9%	18.3%	35.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	1.65%	1.54%	1.07%	1.17%	1.11%	0.87%	0.85%
Industry group **								
Agric., fish., forest.	6.05%	15.44% *	17.58% *	10.16% *	8.57% *	10.09%	9.56%	7.34%
Mining and manufacturing	1.52%	7.81% *	3.44%	2.59%	2.53%	2.25%	2.76%	1.65%
Construction	2.20%	4.48%	5.11%	2.51%	4.20%	6.40%	2.56%	3.17%
Utilities and transp.	2.54%	11.10% *	9.42% *	5.61%	5.46%	3.35%	5.42%	2.78%
Wholesale trade	2.08%	7.62%	4.80%	4.23%	3.94%	3.61%	3.55%	2.46%
Fin. svs. and real estate	1.90%	4.14%	3.74%	3.47%	4.28%	2.24%	2.64%	2.08%
Retail trade	2.25%	4.11%	4.34%	3.41%	3.51%	3.17%	2.42%	2.57%
Professional services	1.55%	3.05%	2.75%	2.20%	2.08%	2.32%	1.57%	1.76%
Other services	2.48%	3.62%	3.78%	2.60%	3.66%	3.75%	2.04%	2.88%
Ownership								
For profit, incorporated	0.94%	2.12%	1.62%	1.27%	1.58%	1.33%	1.00%	1.07%
For profit, unincorporated	1.56%	3.05%	3.84%	2.55%	2.29%	3.00%	2.13%	1.90%
Nonprofit	1.58%	5.14%	6.72%	3.24%	2.55%	2.31%	3.14%	1.71%
Age of firm								
Less than 5 years	3.61%	3.20%	5.09% *	3.65%	10.10% *	10.43% *	2.60%	6.74%
5-9 years	2.04%	4.92%	3.54%	3.24%	4.37%	7.48%	2.53%	3.04%
10-19 years	3.01%	3.47%	3.32%	2.45%	3.14%	9.03%	1.83%	4.37%
20 or more years	0.81%	2.44%	2.05%	1.37%	1.24%	1.10%	1.19%	0.88%
Multi/single status								
2 or more locations	0.93%	13.66% *	2.18%	1.89%	1.23%	1.13%	2.50%	0.95%
1 location only	0.90%	1.63%	1.67%	1.28%	2.19%	4.46%	0.93%	1.49%
Percent full-time employees								
Less than 25%	3.02%	10.02%	7.95%	4.79%	6.97% *	3.81%	5.32%	3.51%
25-49 %	2.55%	5.63%	6.58%	4.29%	3.14%	3.96%	3.46%	2.89%
50-74 %	1.89%	3.86%	4.29%	4.15%	4.67%	2.88%	2.32%	2.25%
75% or more	0.84%	1.91%	1.70%	1.15%	1.29%	1.24%	0.98%	0.95%
Union presence								
No union employees	0.85%	1.68%	1.42%	1.11%	1.24%	1.38%	0.87%	1.00%
Has union employees	1.62%	9.99% *	10.45%	4.27%	3.73%	1.84%	5.86%	1.67%
Percent low-wage employees								
50% or more low-wage	1.99%	4.70%	6.36%	3.30%	2.36%	2.59%	2.84%	2.15%
Less than 50% low-wage	0.80%	1.74%	1.58%	1.13%	1.28%	1.22%	0.91%	0.92%
Percent women employees								
Less than 25%	1.78%	2.96%	2.60%	1.81%	1.99%	3.11%	1.47%	2.16%
25-49 %	1.27%	3.45%	2.56%	1.96%	2.14%	1.80%	1.73%	1.42%
50-74 %	1.25%	3.66%	4.01%	2.23%	2.64%	1.69%	2.14%	1.38%
75% or more	1.73%	2.98%	2.93%	2.57%	2.68%	2.57%	1.68%	1.97%
Percent age 50 or older employees								
Less than 25%	1.17%	2.40%	2.16%	1.39%	1.86%	1.92%	1.20%	1.41%
25-49 %	1.15%	4.05%	3.04%	1.88%	1.86%	1.53%	1.79%	1.24%
50-74 %	1.43%	3.61%	2.67%	2.87%	2.48%	2.58%	1.95%	1.72%
75% or more	3.16%	3.96%	5.00% *	10.54% *	6.33%	6.94%	3.02%	5.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	90.9%	82.7%	81.1%	89.0%	91.8%	93.0%	84.4%	92.3%
Industry group **								
Agric., fish., forest.	91.2%	85.6%	89.3%	83.6%	84.4%	99.7%	87.3%	92.3%
Mining and manufacturing	90.2%	82.9%	80.3%	86.5%	94.8%	89.3%	83.6%	91.0%
Construction	87.6%	87.4%	78.8%	87.1%	95.4%	84.3%	84.0%	90.0%
Utilities and transp.	91.0%	74.7%	70.0%	86.2%	90.0%	94.5%	79.1%	92.8%
Wholesale trade	91.1%	91.2%	80.1%	91.0%	95.2%	91.5%	86.8%	92.7%
Fin. svs. and real estate	94.7%	87.2%	82.3%	92.2%	95.7%	96.0%	87.9%	95.7%
Retail trade	92.6%	83.7%	81.3%	90.0%	88.2%	96.5%	84.9%	94.1%
Professional services	91.5%	81.3%	81.7%	91.0%	90.2%	94.1%	84.8%	92.8%
Other services	87.6%	76.9%	84.4%	87.0%	89.1%	88.6%	82.6%	88.7%
Ownership								
For profit, incorporated	90.6%	83.1%	81.3%	88.4%	91.8%	92.5%	84.4%	92.0%
For profit, unincorporated	90.3%	80.1%	75.0%	90.5%	92.5%	94.2%	82.2%	93.0%
Nonprofit	92.8%	89.1%	89.5%	90.6%	91.2%	94.4%	89.6%	93.1%
Age of firm								
Less than 5 years	84.1%	79.5%	63.3%	92.1%	89.7%	91.9%	78.7%	90.0%
5-9 years	85.7%	79.1%	81.7%	91.4%	83.2%	92.0%	82.8%	88.0%
10-19 years	88.3%	81.4%	82.8%	88.6%	92.2%	90.1%	84.7%	90.6%
20 or more years	91.9%	85.8%	83.6%	88.4%	92.6%	93.1%	85.9%	92.7%
Multi/single status								
2 or more locations	93.0%	65.9%	86.4%	88.8%	94.0%	93.2%	87.4%	93.2%
1 location only	86.4%	83.0%	80.5%	89.1%	88.7%	83.8%	84.1%	88.6%
Percent full-time employees								
Less than 25%	83.5%	88.8%	91.9%	77.2%	68.6%	92.9%	88.7%	82.5%
25-49 %	92.2%	89.1%	87.4%	82.5%	90.4%	95.9%	85.8%	93.3%
50-74 %	87.7%	79.7%	88.4%	87.8%	90.5%	87.5%	85.1%	88.4%
75% or more	91.4%	82.8%	79.6%	89.8%	92.7%	93.4%	84.2%	92.9%
Union presence								
No union employees	90.9%	83.4%	80.8%	89.5%	92.2%	93.2%	84.9%	92.5%
Has union employees	91.0%	54.4% *	87.8%	75.0%	88.4%	92.3%	73.1%	91.7%
Percent low-wage employees								
50% or more low-wage	90.3%	81.7%	76.1%	87.8%	85.8%	93.3%	83.7%	91.0%
Less than 50% low-wage	91.0%	82.7%	81.4%	89.2%	92.7%	92.9%	84.5%	92.5%
Percent women employees								
Less than 25%	89.6%	83.2%	77.9%	88.2%	95.7%	90.5%	83.1%	91.8%
25-49 %	92.3%	76.6%	83.8%	90.3%	93.7%	94.1%	83.5%	93.8%
50-74 %	91.1%	86.4%	85.0%	89.4%	88.1%	93.2%	88.1%	91.5%
75% or more	90.6%	84.3%	81.1%	89.1%	89.0%	93.4%	84.4%	92.0%
Percent age 50 or older employees								
Less than 25%	89.3%	80.4%	77.5%	87.0%	90.6%	92.6%	82.0%	91.4%
25-49 %	92.9%	85.9%	83.6%	90.8%	92.5%	94.2%	87.5%	93.5%
50-74 %	89.5%	84.2%	86.0%	90.9%	93.8%	87.8%	86.1%	90.5%
75% or more	83.4%	82.7%	84.4%	94.1%	82.7%	78.1%	84.9%	81.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.8 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, 2019

Characteristics	Total	Less than 10 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%	1.95%	2.00%	0.98%	0.78%	0.52%	1.00%	0.42%
Industry group **								
Agric., fish., forest.	3.01%	9.21%	7.68%	9.94%	7.95%	0.30%	5.48%	3.49%
Mining and manufacturing	1.11%	7.04%	5.68%	3.87%	1.26%	1.66%	2.96%	1.19%
Construction	1.83%	6.22%	4.73%	3.26%	2.42%	5.05%	2.90%	2.38%
Utilities and transp.	1.60%	15.89%	11.03%	4.76%	4.55%	1.39%	6.25%	1.51%
Wholesale trade	1.83%	3.12%	12.67%	2.78%	1.34%	1.84%	5.69%	1.24%
Fin. svs. and real estate	0.66%	4.83%	5.69%	2.72%	1.27%	0.67%	2.93%	0.61%
Retail trade	1.14%	4.74%	4.67%	2.97%	5.00%	0.69%	2.82%	1.23%
Professional services	0.61%	3.29%	2.62%	1.29%	1.25%	0.81%	1.48%	0.66%
Other services	1.28%	5.17%	4.38%	2.52%	2.27%	2.01%	2.40%	1.47%
Ownership								
For profit, incorporated	0.48%	2.48%	1.91%	1.23%	1.08%	0.65%	1.11%	0.54%
For profit, unincorporated	1.00%	3.78%	7.56%	1.92%	1.48%	1.03%	2.92%	0.86%
Nonprofit	0.83%	3.64%	3.64%	2.73%	1.54%	1.11%	2.07%	0.89%
Age of firm								
Less than 5 years	3.27%	5.60%	11.13%	2.37%	5.88%	7.72%	4.89%	4.09%
5-9 years	1.83%	5.79%	4.25%	2.19%	4.10%	2.89%	2.73%	2.43%
10-19 years	1.22%	4.05%	3.38%	2.05%	1.65%	2.93%	1.88%	1.49%
20 or more years	0.42%	2.40%	1.91%	1.35%	0.84%	0.54%	1.15%	0.44%
Multi/single status								
2 or more locations	0.41%	16.87%	3.22%	1.95%	0.60%	0.51%	2.53%	0.42%
1 location only	0.84%	1.95%	2.18%	1.14%	1.68%	6.13%	1.08%	1.27%
Percent full-time employees								
Less than 25%	4.50%	6.97%	4.46%	5.70%	12.26%	1.46%	3.18%	5.30%
25-49 %	1.02%	4.93%	3.74%	4.09%	2.41%	0.90%	2.59%	1.09%
50-74 %	1.40%	4.86%	3.15%	3.15%	2.00%	2.40%	2.26%	1.66%
75% or more	0.42%	2.24%	2.34%	1.09%	0.77%	0.56%	1.15%	0.44%
Union presence								
No union employees	0.41%	1.89%	2.05%	0.97%	0.72%	0.61%	0.99%	0.45%
Has union employees	1.07%	18.80% *	7.56%	7.72%	4.44%	1.01%	7.70%	1.05%
Percent low-wage employees								
50% or more low-wage	1.13%	7.08%	6.19%	2.80%	3.40%	1.09%	2.85%	1.21%
Less than 50% low-wage	0.41%	2.03%	2.08%	1.05%	0.73%	0.58%	1.05%	0.44%
Percent women employees								
Less than 25%	0.84%	2.88%	3.07%	1.61%	0.77%	1.61%	1.55%	1.00%
25-49 %	0.72%	5.77%	6.77%	2.43%	1.17%	0.73%	3.02%	0.64%
50-74 %	0.76%	3.32%	2.88%	1.92%	2.19%	0.83%	1.56%	0.83%
75% or more	0.78%	3.06%	3.13%	1.76%	1.54%	1.10%	1.67%	0.86%
Percent age 50 or older employees								
Less than 25%	0.69%	3.17%	3.43%	1.53%	1.41%	0.99%	1.64%	0.76%
25-49 %	0.48%	3.25%	2.83%	1.66%	1.11%	0.57%	1.44%	0.51%
50-74 %	1.19%	3.86%	3.54%	1.86%	1.48%	2.41%	2.04%	1.42%
75% or more	3.15%	5.75%	5.43%	2.14%	6.26%	8.72%	3.88%	4.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.6%	80.8%	85.3%	87.0%	91.6%	93.6%	83.3%	92.9%
Industry group **								
Agric., fish., forest.	92.2%	90.2%	87.4%	100.0%	95.8%	89.8%	90.7%	92.7%
Mining and manufacturing	93.1%	85.0%	84.8%	93.3%	94.6%	92.9%	85.1%	93.7%
Construction	89.6%	74.5%	87.5%	86.4%	96.7%	87.9%	83.3%	92.9%
Utilities and transp.	94.5%	100.0%	66.2%	94.3%	89.6%	96.3%	80.5%	95.3%
Wholesale trade	90.5%	83.8%	81.4%	91.9%	89.1%	92.9%	83.7%	92.2%
Fin. svs. and real estate	94.4%	84.4%	90.6%	96.2%	95.2%	94.8%	89.3%	94.9%
Retail trade	91.7%	82.7%	91.5%	87.9%	81.1%	94.9%	87.5%	92.3%
Professional services	91.9%	74.6%	84.7%	80.3%	90.5%	95.4%	79.6%	93.7%
Other services	85.6%	83.7%	86.1%	83.0%	87.6%	85.6%	83.5%	86.1%
Ownership								
For profit, incorporated	91.8%	78.2%	86.9%	87.0%	92.6%	93.4%	83.8%	92.9%
For profit, unincorporated	90.0%	84.0%	77.7%	85.1%	87.2%	95.1%	79.8%	92.3%
Nonprofit	92.5%	88.6%	86.4%	90.7%	91.5%	93.4%	86.5%	93.0%
Age of firm								
Less than 5 years	80.5%	85.7%	78.4%	85.4%	82.4%	64.3% *	81.3%	79.9%
5-9 years	83.3%	80.5%	83.9%	81.4%	82.6%	96.5%	81.4%	84.7%
10-19 years	86.8%	81.7%	90.2%	87.5%	92.4%	79.2%	85.8%	87.2%
20 or more years	93.0%	79.1%	85.4%	88.0%	93.0%	94.4%	83.2%	93.9%
Multi/single status								
2 or more locations	93.6%	87.9%	85.0%	91.9%	92.9%	93.9%	86.0%	93.7%
1 location only	86.0%	80.6%	85.4%	85.5%	89.7%	83.4%	83.0%	88.5%
Percent full-time employees								
Less than 25%	84.9%	98.5%	76.6%	75.7%	64.6%	94.4%	76.7%	86.6%
25-49 %	94.5%	82.8%	88.9%	88.4%	92.8%	97.6%	88.0%	95.7%
50-74 %	90.5%	80.3%	92.3%	83.7%	91.8%	92.2%	84.6%	91.7%
75% or more	91.7%	80.4%	84.7%	87.4%	91.9%	93.5%	83.1%	93.0%
Union presence								
No union employees	91.4%	82.7%	85.4%	87.2%	92.3%	93.3%	84.1%	92.7%
Has union employees	92.5%	--	84.9%	84.6%	87.7%	94.2%	71.6%	93.3%
Percent low-wage employees								
50% or more low-wage	90.8%	86.7%	85.8%	74.7%	82.8%	95.1%	84.7%	91.5%
Less than 50% low-wage	91.7%	80.3%	85.3%	87.7%	92.2%	93.4%	83.2%	93.0%
Percent women employees								
Less than 25%	90.5%	81.0%	84.1%	86.0%	94.1%	92.2%	82.5%	92.4%
25-49 %	94.0%	81.9%	82.5%	93.2%	94.2%	95.0%	84.9%	94.9%
50-74 %	90.6%	81.0%	91.9%	85.6%	85.8%	92.9%	86.0%	91.2%
75% or more	91.1%	78.3%	82.1%	82.5%	90.0%	93.7%	78.6%	92.7%
Percent age 50 or older employees								
Less than 25%	89.9%	84.6%	83.1%	83.3%	90.7%	92.7%	82.7%	91.5%
25-49 %	93.6%	86.4%	88.4%	91.2%	91.6%	94.7%	87.3%	94.1%
50-74 %	89.5%	77.3%	87.3%	87.9%	93.9%	89.2%	82.4%	90.8%
75% or more	80.5%	68.1%	78.2%	86.9%	88.6%	90.7%	71.1%	90.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.47%	2.54%	1.97%	1.37%	1.11%	0.59%	1.29%	0.50%
Industry group **								
Agric., fish., forest.	3.99%	6.78%	7.76%	0.00%	3.10%	8.45%	4.24%	5.15%
Mining and manufacturing	1.04%	8.59%	5.49%	2.03%	2.55%	1.23%	3.34%	1.09%
Construction	1.92%	10.35%	3.98%	3.74%	1.65%	5.10%	3.45%	2.15%
Utilities and transp.	1.28%	0.00%	9.66%	3.41%	4.07%	1.42%	6.05%	1.29%
Wholesale trade	1.57%	8.52%	8.84%	2.65%	3.20%	1.96%	4.66%	1.53%
Fin. svs. and real estate	0.87%	6.69%	4.78%	1.27%	1.87%	1.03%	3.40%	0.88%
Retail trade	1.65%	6.41%	3.17%	3.55%	8.02%	1.57%	2.74%	1.84%
Professional services	0.68%	4.86%	3.56%	3.27%	1.77%	0.64%	2.65%	0.66%
Other services	2.25%	5.20%	3.85%	4.47%	4.36%	3.47%	3.05%	2.67%
Ownership								
For profit, incorporated	0.55%	3.27%	1.77%	1.54%	1.27%	0.72%	1.36%	0.60%
For profit, unincorporated	1.44%	4.84%	7.26%	4.22%	3.85%	1.24%	3.90%	1.47%
Nonprofit	1.12%	4.77%	7.93%	2.98%	1.78%	1.50%	3.79%	1.17%
Age of firm								
Less than 5 years	5.56%	5.30%	10.70%	5.43%	10.85%	23.42% *	5.13%	9.28%
5-9 years	3.58%	7.05%	5.21%	6.86%	7.58%	1.85%	4.33%	5.37%
10-19 years	2.37%	4.99%	2.27%	2.82%	2.41%	7.49%	2.24%	3.31%
20 or more years	0.39%	3.81%	2.05%	1.50%	0.88%	0.46%	1.56%	0.40%
Multi/single status								
2 or more locations	0.47%	11.17%	4.82%	1.58%	0.96%	0.56%	2.83%	0.48%
1 location only	1.19%	2.59%	2.11%	1.72%	2.31%	7.55%	1.40%	1.82%
Percent full-time employees								
Less than 25%	5.65%	1.52%	14.37%	13.23%	18.80%	1.72%	10.53%	6.46%
25-49 %	1.01%	8.59%	5.14%	3.13%	3.50%	0.66%	3.24%	1.03%
50-74 %	1.22%	6.17%	2.93%	4.71%	2.28%	1.59%	3.22%	1.31%
75% or more	0.51%	2.95%	2.22%	1.49%	1.16%	0.66%	1.45%	0.55%
Union presence								
No union employees	0.54%	2.38%	2.03%	1.42%	1.02%	0.77%	1.28%	0.59%
Has union employees	0.97%	--	7.82%	5.59%	4.51%	0.85%	6.79%	0.96%
Percent low-wage employees								
50% or more low-wage	1.49%	6.07%	5.54%	7.88%	5.69%	0.95%	4.54%	1.57%
Less than 50% low-wage	0.49%	2.69%	2.03%	1.36%	1.10%	0.64%	1.34%	0.53%
Percent women employees								
Less than 25%	0.84%	3.91%	2.58%	2.16%	1.37%	1.32%	1.82%	0.96%
25-49 %	0.63%	6.69%	5.37%	1.52%	1.36%	0.71%	2.95%	0.60%
50-74 %	1.08%	4.66%	2.36%	3.97%	3.38%	1.18%	2.74%	1.17%
75% or more	1.31%	5.83%	5.99%	3.46%	2.04%	1.82%	3.51%	1.40%
Percent age 50 or older employees								
Less than 25%	0.82%	3.19%	3.47%	2.34%	1.80%	1.08%	2.02%	0.89%
25-49 %	0.61%	4.39%	2.50%	1.80%	1.81%	0.69%	1.89%	0.64%
50-74 %	1.57%	5.76%	3.54%	3.46%	1.67%	2.70%	2.83%	1.79%
75% or more	3.56%	8.23%	8.25%	4.17%	5.64%	3.78%	6.22%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,476	4,933	5,135	5,067	4,561	4,187	5,126	4,352
Industry group **								
Agric., fish., forest.	4,733	5,400	4,312	4,490	5,437	4,319	4,726	4,735
Mining and manufacturing	4,398	5,131	5,204	5,064	4,256	4,232	5,354	4,292
Construction	5,033	5,267	5,426	5,268	5,358	3,914	5,344	4,839
Utilities and transp.	4,522	4,148	4,892	4,773	4,797	4,406	4,723	4,496
Wholesale trade	4,567	4,906	5,527	5,310	4,378	3,974	5,316	4,311
Fin. svs. and real estate	4,373	4,704	5,038	5,021	4,516	4,199	5,012	4,290
Retail trade	4,630	5,496	5,219	5,298	4,946	4,245	5,446	4,481
Professional services	4,404	4,755	5,324	4,855	4,500	4,157	5,054	4,288
Other services	4,408	5,006	4,415	5,074	4,503	4,141	4,850	4,315
Ownership								
For profit, incorporated	4,510	5,046	5,093	5,096	4,608	4,235	5,148	4,386
For profit, unincorporated	4,556	4,737	5,408	5,231	4,558	4,056	5,179	4,378
Nonprofit	4,265	4,641	5,028	4,644	4,420	4,057	4,863	4,203
Age of firm								
Less than 5 years	5,213	5,290	5,674	5,178	5,174	4,111	5,461	4,974
5-9 years	4,897	4,548	5,044	5,073	4,760	4,964	5,011	4,817
10-19 years	4,726	5,099	5,324	4,988	4,582	4,167	5,157	4,477
20 or more years	4,391	4,833	5,006	5,075	4,503	4,182	5,072	4,310
Multi/single status								
2 or more locations	4,317	4,869	5,126	5,141	4,557	4,193	5,266	4,291
1 location only	4,851	4,934	5,136	5,044	4,568	3,905	5,108	4,619
Percent full-time employees								
Less than 25%	4,993	5,475	5,477	4,843	5,191	4,827	5,130	4,964
25-49 %	4,681	5,375	5,174	5,132	5,175	4,339	5,394	4,575
50-74 %	4,637	4,908	4,918	4,994	4,851	4,356	4,944	4,565
75% or more	4,436	4,907	5,158	5,075	4,482	4,148	5,137	4,304
Union presence								
No union employees	4,536	4,941	5,173	5,087	4,573	4,202	5,148	4,394
Has union employees	4,192	4,419	4,330	4,400	4,447	4,146	4,459	4,184
Percent low-wage employees								
50% or more low-wage	4,805	5,568	4,911	5,311	5,144	4,577	5,350	4,752
Less than 50% low-wage	4,429	4,886	5,147	5,043	4,482	4,119	5,110	4,290
Percent women employees								
Less than 25%	4,663	4,911	5,142	5,131	4,880	4,164	5,184	4,505
25-49 %	4,363	5,235	5,203	5,091	4,303	4,120	5,253	4,232
50-74 %	4,433	4,922	5,167	5,129	4,531	4,221	5,060	4,347
75% or more	4,448	4,692	5,032	4,833	4,533	4,246	4,957	4,349
Percent age 50 or older employees								
Less than 25%	4,564	4,988	5,215	5,109	4,628	4,179	5,188	4,400
25-49 %	4,379	4,731	5,067	5,007	4,516	4,185	5,018	4,307
50-74 %	4,589	5,155	5,120	4,969	4,607	4,218	5,202	4,427
75% or more	4,647	4,763	4,935	5,804	3,669	4,259	4,995	4,289

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.38	104.32	98.01	56.36	57.55	40.69	53.82	31.61
Industry group **								
Agric., fish., forest.	204.11	755.60	685.29	404.31	360.43	266.92	487.52	223.21
Mining and manufacturing	85.58	461.64	223.01	156.82	176.31	116.03	151.47	92.36
Construction	123.15	377.67	226.59	220.55	204.39	264.43	176.00	166.20
Utilities and transp.	124.80	376.39	587.19	327.71	261.94	171.21	324.17	135.43
Wholesale trade	80.75	389.24	278.95	169.82	141.00	107.82	174.00	84.48
Fin. svs. and real estate	67.40	187.55	295.82	226.20	123.51	87.31	148.52	71.99
Retail trade	68.69	414.22	253.33	156.78	179.28	77.60	165.63	71.31
Professional services	42.53	180.65	141.95	92.69	93.42	60.68	86.75	47.63
Other services	105.23	230.46	309.62	133.54	142.82	160.94	150.20	119.31
Ownership								
For profit, incorporated	36.44	128.60	114.67	69.50	75.00	51.62	64.75	40.81
For profit, unincorporated	68.81	207.58	185.55	118.30	151.50	96.73	117.35	78.22
Nonprofit	57.88	423.79	353.51	148.71	108.80	76.59	179.76	60.60
Age of firm								
Less than 5 years	144.59	233.99	262.59	290.91	287.50	184.21	190.82	209.01
5-9 years	101.36	316.93	330.27	149.84	194.24	251.43	172.03	123.53
10-19 years	131.98	224.91	234.02	123.37	125.42	373.99	118.53	178.35
20 or more years	29.83	141.22	119.72	68.81	67.68	38.70	66.58	32.16
Multi/single status								
2 or more locations	33.78	445.44	256.83	91.06	55.92	41.45	131.92	34.38
1 location only	50.61	105.87	105.19	68.26	118.25	206.18	58.42	78.66
Percent full-time employees								
Less than 25%	139.35	464.80	358.68	310.05	246.65	214.45	258.90	160.19
25-49 %	85.49	346.32	357.76	195.22	149.50	114.68	163.21	93.39
50-74 %	82.36	280.89	324.72	186.68	164.11	118.80	168.94	93.16
75% or more	31.89	118.23	106.69	62.17	64.10	45.81	59.97	35.42
Union presence								
No union employees	31.83	105.52	95.87	57.52	60.59	49.19	54.03	36.13
Has union employees	65.96	561.29	760.27	237.05	199.34	71.40	376.65	67.02
Percent low-wage employees								
50% or more low-wage	54.41	398.95	257.53	167.42	116.73	62.02	176.14	56.45
Less than 50% low-wage	31.34	107.30	102.24	59.66	62.44	46.13	56.25	35.22
Percent women employees								
Less than 25%	59.91	166.10	168.83	91.88	94.84	110.34	88.97	71.41
25-49 %	55.53	254.70	171.35	130.51	135.09	70.92	123.01	60.26
50-74 %	45.38	215.61	229.53	104.06	96.64	57.32	112.95	48.51
75% or more	70.14	219.88	215.60	120.17	106.98	104.81	118.04	77.96
Percent age 50 or older employees								
Less than 25%	45.58	149.59	142.65	76.21	83.75	70.03	73.59	52.02
25-49 %	43.79	204.22	189.30	103.05	96.43	56.45	105.10	46.82
50-74 %	64.50	289.81	187.07	146.18	129.82	95.40	141.76	71.18
75% or more	139.91	257.84	332.70	240.83	268.51	242.60	189.55	184.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,534	9,597	9,814	9,553	8,747	8,160	9,777	8,368
Industry group **								
Agric., fish., forest.	9,461	--	10,375	7,785	10,049	10,192	8,170	9,889
Mining and manufacturing	8,047	8,244	9,919	8,718	8,491	7,652	9,888	7,941
Construction	9,151	8,636	9,402	9,710	9,532	7,707	9,155	9,149
Utilities and transp.	8,744	--	11,464	8,055	9,455	8,616	9,834	8,690
Wholesale trade	8,828	8,895	10,214	9,824	8,577	8,393	9,926	8,574
Fin. svs. and real estate	8,443	10,910	8,184	9,597	8,514	8,222	9,858	8,304
Retail trade	8,797	9,206	9,744	10,540	10,103	8,255	9,964	8,645
Professional services	8,525	9,720	10,514	9,752	8,692	8,144	10,085	8,334
Other services	8,552	9,686	8,914	9,778	8,224	8,268	9,564	8,338
Ownership								
For profit, incorporated	8,645	9,450	10,007	9,553	8,791	8,316	9,840	8,482
For profit, unincorporated	8,325	10,193	9,402	10,006	8,719	7,387	10,039	7,982
Nonprofit	8,238	8,866	8,944	8,871	8,606	8,019	8,860	8,191
Age of firm								
Less than 5 years	9,378	10,499	10,379	9,427	8,770	8,068	9,822	9,003
5-9 years	9,354	9,922	9,999	9,088	8,936	9,875	9,970	8,907
10-19 years	9,203	9,075	9,741	9,503	8,739	9,377	9,807	8,927
20 or more years	8,401	9,496	9,666	9,652	8,731	8,111	9,707	8,298
Multi/single status								
2 or more locations	8,318	8,058	10,182	9,580	8,746	8,170	10,096	8,289
1 location only	9,203	9,646	9,779	9,544	8,748	7,788	9,740	8,794
Percent full-time employees								
Less than 25%	9,043	8,266	10,410	8,738	9,037	9,073	9,315	8,994
25-49 %	8,981	10,367	9,991	9,462	9,588	8,543	10,358	8,766
50-74 %	8,621	9,983	11,404	10,111	8,396	8,072	10,438	8,274
75% or more	8,502	9,525	9,632	9,533	8,741	8,140	9,681	8,352
Union presence								
No union employees	8,707	9,637	9,909	9,704	8,745	8,294	9,855	8,511
Has union employees	7,984	--	8,260	7,534	8,758	7,874	8,445	7,971
Percent low-wage employees								
50% or more low-wage	9,156	9,910	10,045	10,036	9,752	8,881	10,074	9,065
Less than 50% low-wage	8,484	9,566	9,806	9,530	8,683	8,093	9,759	8,310
Percent women employees								
Less than 25%	8,787	9,695	9,760	9,509	9,262	8,133	9,873	8,565
25-49 %	8,038	9,681	8,890	9,004	8,274	7,764	9,114	7,939
50-74 %	8,756	9,608	10,668	10,373	8,967	8,372	10,305	8,559
75% or more	8,690	9,111	9,861	9,633	8,256	8,606	9,598	8,590
Percent age 50 or older employees								
Less than 25%	8,824	9,685	9,906	9,690	8,780	8,441	9,864	8,614
25-49 %	8,334	9,477	9,478	9,376	8,662	8,080	9,614	8,234
50-74 %	8,500	9,173	10,523	9,188	9,005	7,806	9,849	8,278
75% or more	9,553	9,997	9,187	11,698	7,816	8,747	9,817	9,344

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.31	291.35	286.57	158.44	126.38	86.50	156.51	70.07
Industry group **								
Agric., fish., forest.	676.07	--	1,293.06	1,024.51	1,159.89	861.94	1,208.23	713.72
Mining and manufacturing	207.49	1,329.32	707.88	399.86	294.90	296.57	445.53	215.03
Construction	255.63	701.93	675.63	547.50	438.84	405.74	485.35	298.72
Utilities and transp.	231.05	--	793.30	644.40	553.33	270.12	838.59	239.06
Wholesale trade	186.57	892.18	757.42	501.73	324.94	273.78	450.30	203.68
Fin. svs. and real estate	145.24	503.67	1,238.02	437.37	284.93	173.43	551.48	147.35
Retail trade	170.60	1,169.41	767.61	361.99	351.44	193.57	510.17	178.84
Professional services	111.21	481.79	456.88	306.73	219.63	139.33	266.06	117.49
Other services	223.43	640.89	733.43	355.44	407.40	326.97	365.05	251.70
Ownership								
For profit, incorporated	72.66	395.79	303.94	194.82	141.62	94.96	185.96	77.57
For profit, unincorporated	252.98	485.01	902.28	329.02	405.81	367.80	379.18	281.10
Nonprofit	140.05	627.05	920.83	424.17	308.86	172.97	435.02	146.59
Age of firm								
Less than 5 years	422.99	491.14	931.44	935.21	632.15	424.58	608.65	522.09
5-9 years	312.83	893.06	562.17	480.37	659.64	553.22	405.41	452.20
10-19 years	167.19	587.46	503.24	349.17	324.64	308.54	297.26	202.83
20 or more years	71.69	429.80	418.91	178.95	141.99	89.10	207.07	74.96
Multi/single status								
2 or more locations	75.66	1,270.42	598.86	266.71	140.80	88.34	355.95	76.46
1 location only	122.73	296.00	308.43	192.71	232.04	374.09	169.64	169.51
Percent full-time employees								
Less than 25%	428.75	1,314.22	875.03	823.31	991.98	604.87	719.56	489.10
25-49 %	266.91	652.02	911.08	651.00	543.11	382.65	453.69	305.75
50-74 %	216.96	817.87	466.56	438.79	485.92	261.46	414.63	225.40
75% or more	70.88	327.66	323.51	173.10	133.22	93.96	175.18	75.87
Union presence								
No union employees	68.82	297.41	289.31	161.33	125.61	96.83	160.40	74.51
Has union employees	159.23	--	1,491.49	538.55	453.80	171.52	678.98	162.44
Percent low-wage employees								
50% or more low-wage	167.59	1,190.74	678.41	425.07	479.74	181.75	564.95	172.21
Less than 50% low-wage	69.16	295.34	295.80	164.79	130.51	92.80	162.15	74.41
Percent women employees								
Less than 25%	125.91	539.28	329.01	246.72	209.01	194.73	212.23	143.08
25-49 %	129.35	702.84	694.51	346.01	217.98	169.22	409.40	135.62
50-74 %	118.59	432.88	555.12	291.40	259.04	145.23	292.68	124.51
75% or more	124.94	539.49	745.19	353.57	324.86	146.54	343.10	132.67
Percent age 50 or older employees								
Less than 25%	115.41	492.40	475.23	214.10	205.47	168.59	238.64	126.76
25-49 %	91.40	500.77	420.33	272.70	180.45	113.68	278.68	95.63
50-74 %	156.97	604.98	562.40	356.05	373.42	188.42	328.45	170.46
75% or more	431.74	696.12	935.88	770.85	749.92	502.91	520.86	663.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.3%	59.3%	64.4%	65.6%	59.6%	49.3%	63.6%	53.6%
Industry group **								
Agric., fish., forest.	60.5%	73.1%	77.5%	63.4%	79.2%	41.1%	68.4%	58.2%
Mining and manufacturing	52.3%	65.1%	65.1%	64.6%	56.5%	44.7%	67.5%	50.4%
Construction	61.1%	68.3%	76.6%	69.9%	63.4%	33.1%	70.4%	54.8%
Utilities and transp.	56.4%	68.6%	68.4%	67.0%	64.7%	50.6%	66.5%	54.8%
Wholesale trade	58.9%	66.9%	74.8%	67.2%	56.4%	49.9%	69.5%	55.0%
Fin. svs. and real estate	60.2%	51.1%	56.1%	56.7%	66.3%	59.8%	54.9%	61.0%
Retail trade	60.4%	61.4%	68.3%	71.8%	62.9%	55.4%	67.4%	59.0%
Professional services	52.1%	58.1%	58.9%	62.9%	57.4%	46.2%	60.6%	50.4%
Other services	52.8%	55.6%	58.9%	64.7%	58.2%	46.4%	60.0%	51.2%
Ownership								
For profit, incorporated	57.0%	58.9%	66.2%	66.2%	61.6%	51.8%	64.4%	55.4%
For profit, unincorporated	58.0%	60.3%	67.6%	68.8%	58.4%	49.9%	66.1%	55.5%
Nonprofit	45.6%	59.3%	47.1%	57.3%	54.5%	38.1%	52.1%	44.9%
Age of firm								
Less than 5 years	64.1%	57.4%	59.6%	70.3%	66.2%	56.9%	61.1%	67.4%
5-9 years	62.7%	55.8%	61.8%	66.6%	61.3%	66.7%	63.1%	62.4%
10-19 years	58.5%	62.4%	66.7%	58.6%	63.3%	46.7%	62.1%	56.3%
20 or more years	54.1%	59.3%	65.0%	66.9%	58.4%	49.3%	64.9%	52.6%
Multi/single status								
2 or more locations	52.9%	54.3%	69.1%	69.8%	60.0%	49.7%	70.1%	52.4%
1 location only	60.6%	59.4%	63.9%	64.3%	58.9%	34.4%	62.8%	58.6%
Percent full-time employees								
Less than 25%	51.1%	56.8%	64.8%	62.0%	52.3%	45.2%	60.1%	49.3%
25-49 %	57.8%	69.3%	59.5%	61.7%	69.4%	51.6%	63.7%	56.8%
50-74 %	57.5%	62.8%	67.3%	68.8%	65.8%	48.3%	64.6%	55.8%
75% or more	55.0%	58.4%	64.2%	65.6%	58.5%	49.3%	63.6%	53.2%
Union presence								
No union employees	57.4%	60.4%	65.2%	66.3%	61.5%	50.6%	64.6%	55.7%
Has union employees	45.0%	16.3% *	47.5%	45.6%	41.0%	45.8%	39.5%	45.3%
Percent low-wage employees								
50% or more low-wage	61.2%	52.3%	63.9%	69.5%	63.7%	59.2%	62.8%	61.0%
Less than 50% low-wage	54.4%	59.8%	64.5%	65.2%	59.0%	47.6%	63.7%	52.4%
Percent women employees								
Less than 25%	60.7%	63.7%	66.0%	67.1%	65.4%	52.9%	65.6%	59.0%
25-49 %	53.4%	62.4%	70.8%	62.4%	57.0%	47.8%	65.6%	51.4%
50-74 %	54.0%	57.1%	56.4%	65.0%	58.6%	50.3%	61.5%	52.9%
75% or more	52.6%	52.5%	63.0%	67.0%	57.0%	46.3%	60.0%	51.1%
Percent age 50 or older employees								
Less than 25%	57.3%	60.5%	69.9%	66.9%	60.2%	49.3%	66.6%	54.6%
25-49 %	54.0%	60.6%	58.3%	64.7%	60.0%	49.7%	61.6%	53.0%
50-74 %	55.1%	60.1%	64.4%	62.6%	58.5%	47.2%	61.1%	53.5%
75% or more	51.0%	51.7%	54.0%	71.5%	42.3%	42.9%	54.7%	47.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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

Table I.F.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	2.33%	2.03%	1.40%	1.34%	1.10%	1.17%	0.80%
Industry group **								
Agric., fish., forest.	5.12%	12.97%	10.91%	14.34%	7.44%	9.08%	8.71%	6.07%
Mining and manufacturing	1.84%	9.57%	5.93%	4.28%	4.01%	2.48%	3.57%	2.00%
Construction	2.82%	7.54%	4.53%	4.52%	5.92%	5.38%	3.51%	3.99%
Utilities and transp.	3.08%	15.70%	10.16%	6.46%	6.75%	4.18%	6.65%	3.39%
Wholesale trade	2.30%	9.06%	5.66%	4.69%	3.97%	4.10%	4.22%	2.65%
Fin. svs. and real estate	1.70%	6.47%	6.70%	5.50%	3.75%	2.15%	4.21%	1.83%
Retail trade	1.97%	7.07%	5.69%	4.46%	5.18%	2.79%	3.38%	2.26%
Professional services	1.44%	4.05%	3.73%	2.64%	2.16%	2.47%	2.12%	1.70%
Other services	1.74%	5.17%	5.79%	3.17%	3.70%	2.42%	2.92%	2.00%
Ownership								
For profit, incorporated	0.86%	2.92%	2.29%	1.69%	1.81%	1.33%	1.39%	1.01%
For profit, unincorporated	1.54%	4.55%	4.72%	3.32%	3.20%	2.49%	2.63%	1.81%
Nonprofit	1.67%	8.07%	7.06%	3.99%	2.93%	2.28%	3.93%	1.80%
Age of firm								
Less than 5 years	3.50%	6.49%	7.62%	5.12%	7.96%	12.21%	4.20%	5.59%
5-9 years	2.57%	7.12%	5.89%	4.78%	4.94%	5.85%	3.63%	3.58%
10-19 years	2.13%	4.47%	4.81%	3.28%	3.34%	4.57%	2.55%	2.96%
20 or more years	0.79%	3.31%	2.54%	1.75%	1.58%	1.14%	1.53%	0.87%
Multi/single status								
2 or more locations	0.88%	16.05%	5.53%	2.28%	1.42%	1.12%	3.04%	0.90%
1 location only	1.13%	2.37%	2.17%	1.69%	2.61%	5.07%	1.27%	1.84%
Percent full-time employees								
Less than 25%	4.04%	14.17%	8.25%	6.97%	10.83%	4.41%	6.12%	4.60%
25-49 %	2.64%	7.30%	7.59%	4.74%	4.84%	3.92%	3.82%	2.99%
50-74 %	1.99%	5.69%	4.93%	3.98%	4.18%	2.88%	3.04%	2.35%
75% or more	0.78%	2.67%	2.32%	1.58%	1.50%	1.24%	1.34%	0.90%
Union presence								
No union employees	0.75%	2.34%	1.99%	1.42%	1.41%	1.32%	1.17%	0.90%
Has union employees	1.71%	9.33% *	13.26%	6.97%	4.06%	1.94%	6.88%	1.76%
Percent low-wage employees								
50% or more low-wage	1.67%	7.94%	6.35%	3.88%	3.51%	2.27%	3.58%	1.81%
Less than 50% low-wage	0.75%	2.45%	2.12%	1.49%	1.46%	1.23%	1.24%	0.88%
Percent women employees								
Less than 25%	1.46%	3.82%	3.45%	2.35%	2.38%	3.23%	1.99%	1.87%
25-49 %	1.34%	5.65%	3.73%	3.33%	3.17%	1.80%	2.69%	1.49%
50-74 %	1.26%	5.12%	4.99%	2.83%	2.62%	1.73%	2.69%	1.39%
75% or more	1.44%	4.49%	4.02%	2.68%	2.64%	2.13%	2.32%	1.66%
Percent age 50 or older employees								
Less than 25%	1.01%	3.47%	2.65%	2.02%	2.19%	1.57%	1.64%	1.20%
25-49 %	1.14%	5.16%	3.93%	2.55%	2.16%	1.62%	2.32%	1.25%
50-74 %	1.67%	5.24%	4.73%	3.53%	3.09%	2.89%	2.90%	1.98%
75% or more	3.58%	6.46%	8.56%	5.69%	9.01%	7.28%	4.77%	5.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44.1%	14.5%	15.6%	26.7%	39.7%	60.2%	18.6%	50.5%
Industry group **								
Agric., fish., forest.	31.7%	--	--	--	34.4% *	27.1% *	41.2% *	28.5% *
Mining and manufacturing	47.8%	3.4% *	22.0%	29.5%	47.2%	60.6%	18.4%	52.5%
Construction	27.5%	2.8% *	19.4% *	19.0%	36.8%	61.8%	15.8%	37.5%
Utilities and transp.	58.0%	--	14.9% *	35.3%	41.5%	74.7%	28.9%	63.5%
Wholesale trade	41.5%	23.0% *	15.0% *	29.3%	47.4%	62.1%	20.3%	51.4%
Fin. svs. and real estate	54.3%	13.8% *	14.7% *	37.2%	39.2%	66.8%	18.0%	59.0%
Retail trade	36.4%	4.1% *	14.2% *	17.7%	31.6%	51.2%	10.9%	42.4%
Professional services	48.6%	16.0%	12.0%	30.2%	46.5%	63.8%	19.7%	55.4%
Other services	33.0%	15.3% *	15.5%	26.5%	22.1%	46.3%	19.9%	36.5%
Ownership								
For profit, incorporated	45.3%	15.4%	15.6%	24.5%	39.3%	61.7%	17.8%	52.1%
For profit, unincorporated	32.6%	13.1%	13.1% *	29.6%	30.9%	47.5%	19.9%	37.4%
Nonprofit	50.7%	11.3% *	21.9%	36.5%	48.7%	60.8%	22.2%	54.3%
Age of firm								
Less than 5 years	20.7%	11.4% *	14.2% *	20.5% *	23.2% *	76.7%	17.5%	24.0%
5-9 years	25.2%	8.8% *	6.1% *	24.7%	33.4%	56.9%	12.9%	34.6%
10-19 years	25.9%	19.5%	15.9%	21.1%	29.5%	38.5%	18.4%	31.0%
20 or more years	49.2%	14.1%	17.7%	29.2%	43.2%	61.2%	20.0%	53.9%
Multi/single status								
2 or more locations	53.7%	13.6% *	16.7%	30.4%	41.6%	60.3%	23.2%	54.9%
1 location only	26.0%	14.5%	15.5%	25.4%	36.9%	52.1%	17.9%	34.2%
Percent full-time employees								
Less than 25%	22.2%	--	18.0% *	13.0% *	11.5%	35.5%	14.7% *	24.1%
25-49 %	44.4%	15.4% *	21.3% *	28.2%	32.8%	59.2%	22.1%	48.4%
50-74 %	34.2%	14.8% *	13.9% *	20.5%	33.5%	48.0%	16.1%	39.3%
75% or more	45.8%	14.5%	15.6%	27.6%	41.6%	62.0%	18.8%	52.4%
Union presence								
No union employees	41.4%	14.4%	15.0%	26.3%	38.7%	59.2%	18.2%	48.1%
Has union employees	61.0%	--	35.5% *	42.6%	53.9%	63.1%	33.9%	61.9%
Percent low-wage employees								
50% or more low-wage	33.2%	14.7% *	9.2% *	19.0%	23.5%	41.5%	13.6%	35.3%
Less than 50% low-wage	45.9%	14.5%	16.0%	27.5%	42.2%	64.2%	18.9%	53.3%
Percent women employees								
Less than 25%	42.1%	13.2%	17.9%	24.5%	37.0%	69.4%	17.7%	51.2%
25-49 %	48.5%	16.5% *	19.3%	26.1%	42.0%	65.0%	20.1%	54.6%
50-74 %	46.8%	15.9%	11.9%	38.2%	38.8%	57.0%	23.8%	50.7%
75% or more	37.8%	12.6%	10.7%	21.6%	41.5%	48.5%	13.6%	43.8%
Percent age 50 or older employees								
Less than 25%	37.7%	13.2%	13.5%	19.4%	34.7%	59.7%	15.2%	45.8%
25-49 %	51.9%	18.6% *	17.5%	33.9%	45.2%	62.5%	24.2%	55.8%
50-74 %	36.7%	14.6%	19.8%	34.6%	36.0%	47.7%	20.8%	41.7%
75% or more	26.6%	11.1% *	13.8% *	30.2%	34.8% *	49.0%	14.3%	40.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.03%	2.13%	1.75%	1.50%	1.73%	1.61%	1.14%	1.20%
Industry group **								
Agric., fish., forest.	8.34%	--	--	--	14.20% *	13.37% *	15.06% *	9.45% *
Mining and manufacturing	2.40%	2.19% *	6.50%	3.86%	4.56%	4.15%	3.32%	2.74%
Construction	2.92%	1.74% *	5.89% *	3.71%	7.27%	9.06%	2.93%	4.79%
Utilities and transp.	4.08%	--	10.45% *	8.44%	8.41%	4.29%	7.92%	4.25%
Wholesale trade	2.86%	8.80% *	5.94% *	5.03%	5.47%	4.54%	4.17%	3.24%
Fin. svs. and real estate	2.67%	4.64% *	5.32% *	5.74%	5.56%	3.15%	3.25%	2.95%
Retail trade	2.55%	2.49% *	5.57% *	3.53%	5.79%	4.30%	2.66%	3.06%
Professional services	2.15%	3.34%	2.29%	2.82%	3.08%	2.95%	1.85%	2.35%
Other services	2.94%	4.97% *	4.10%	4.62%	3.90%	5.16%	3.45%	3.52%
Ownership								
For profit, incorporated	1.30%	2.76%	2.04%	1.64%	2.24%	1.91%	1.26%	1.50%
For profit, unincorporated	1.89%	3.59%	4.05% *	4.09%	3.81%	3.60%	3.08%	2.27%
Nonprofit	2.32%	6.66% *	6.26%	5.12%	3.93%	3.42%	3.71%	2.52%
Age of firm								
Less than 5 years	3.98%	4.14% *	5.90% *	6.92% *	8.97% *	14.24%	4.71%	6.32%
5-9 years	2.72%	3.58% *	3.05% *	4.33%	6.08%	9.51%	2.50%	4.19%
10-19 years	2.17%	5.37%	3.82%	2.99%	4.92%	6.71%	2.52%	3.24%
20 or more years	1.17%	2.74%	2.39%	1.88%	1.96%	1.63%	1.43%	1.28%
Multi/single status								
2 or more locations	1.31%	10.29% *	4.39%	2.77%	1.95%	1.63%	3.11%	1.34%
1 location only	1.23%	2.16%	1.89%	1.78%	3.06%	8.18%	1.22%	2.12%
Percent full-time employees								
Less than 25%	2.70%	--	10.75% *	5.59% *	3.34%	4.70%	5.48% *	3.13%
25-49 %	3.09%	7.24% *	12.61% *	5.31%	4.59%	4.51%	5.28%	3.45%
50-74 %	2.44%	5.23% *	4.35% *	4.00%	5.53%	3.76%	2.91%	2.92%
75% or more	1.18%	2.44%	1.94%	1.69%	1.99%	1.82%	1.28%	1.36%
Union presence								
No union employees	1.14%	2.14%	1.74%	1.52%	1.79%	1.91%	1.15%	1.34%
Has union employees	2.69%	--	12.54% *	7.81%	6.49%	3.06%	7.78%	2.77%
Percent low-wage employees								
50% or more low-wage	2.21%	8.89% *	4.22% *	3.80%	3.24%	3.35%	3.29%	2.41%
Less than 50% low-wage	1.13%	2.18%	1.84%	1.61%	1.96%	1.72%	1.20%	1.31%
Percent women employees								
Less than 25%	2.59%	2.92%	3.00%	2.32%	3.40%	3.51%	1.66%	3.04%
25-49 %	1.88%	6.10% *	4.84%	3.66%	3.79%	2.80%	3.19%	2.16%
50-74 %	1.77%	4.36%	3.13%	3.37%	3.11%	2.58%	2.64%	1.97%
75% or more	1.69%	3.06%	2.42%	2.80%	3.53%	2.95%	1.71%	2.06%
Percent age 50 or older employees								
Less than 25%	1.55%	2.79%	2.40%	1.77%	2.75%	2.53%	1.40%	1.91%
25-49 %	1.60%	6.02% *	3.31%	2.92%	2.54%	2.22%	2.55%	1.73%
50-74 %	2.17%	4.33%	4.83%	4.16%	4.36%	4.53%	2.78%	2.79%
75% or more	4.01%	3.62% *	5.89% *	7.90%	13.23% *	9.01%	3.28%	6.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

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

Table I.F.12.b Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.3%	15.3%	14.1%	13.3%	13.9%	12.8%	14.2%	13.2%
Industry group **								
Agric., fish., forest.	10.6% *	12.8% *	8.5% *	10.1% *	10.4% *	10.8% *	8.1% *	11.4% *
Mining and manufacturing	12.9%	11.7% *	8.6% *	15.4%	12.6%	12.7%	10.7%	13.2%
Construction	15.2%	13.1% *	8.5% *	11.5%	12.2% *	29.4%	10.3%	18.6%
Utilities and transp.	8.2%	7.9% *	21.2% *	11.9% *	8.0% *	6.8%	13.0% *	7.5%
Wholesale trade	12.9%	10.5% *	10.7% *	16.8%	13.8%	11.0%	14.9%	12.1%
Fin. svs. and real estate	11.3%	13.2% *	17.7% *	15.7%	14.1%	9.4%	15.5%	10.7%
Retail trade	12.4%	15.1% *	16.1% *	12.4%	17.5% *	10.3%	14.9%	11.9%
Professional services	15.0%	17.7%	16.1%	13.5%	13.4%	15.7%	15.6%	14.9%
Other services	14.1%	18.7%	15.0% *	11.3%	17.0%	13.0%	15.2%	13.9%
Ownership								
For profit, incorporated	12.7%	15.9%	14.5%	14.5%	12.8%	11.8%	14.8%	12.2%
For profit, unincorporated	12.4%	13.2%	11.9%	9.9%	13.1%	13.0%	11.9%	12.6%
Nonprofit	16.9%	17.6% *	15.1% *	12.0%	18.1%	17.4%	13.8%	17.3%
Age of firm								
Less than 5 years	11.5%	10.0%	12.4% *	10.4% *	11.6% *	23.2% *	10.8%	12.3%
5-9 years	16.6%	19.4%	17.8%	15.8%	16.3%	13.6% *	16.6%	16.7%
10-19 years	12.2%	12.9%	12.7% *	15.4%	13.9%	6.3% *	14.8%	10.6%
20 or more years	13.4%	17.4%	14.2%	12.6%	13.9%	13.1%	14.1%	13.3%
Multi/single status								
2 or more locations	12.5%	10.2% *	12.7% *	10.8%	12.6%	12.6%	11.7%	12.5%
1 location only	15.2%	15.4%	14.3%	14.1%	15.9%	22.6%	14.5%	16.0%
Percent full-time employees								
Less than 25%	19.1%	14.9% *	15.7% *	13.9% *	34.7% *	11.6%	14.2%	20.1%
25-49 %	11.2%	8.2% *	18.1% *	17.0%	13.1% *	8.7%	13.4%	10.9%
50-74 %	15.1%	15.6%	11.1%	13.2%	15.3%	16.1%	15.0%	15.1%
75% or more	13.1%	15.5%	14.3%	13.1%	13.2%	12.8%	14.1%	12.9%
Union presence								
No union employees	12.6%	15.3%	14.5%	13.3%	12.9%	11.5%	14.2%	12.2%
Has union employees	17.1%	16.8% *	5.8% *	14.4% *	24.0%	16.3%	14.0% *	17.2%
Percent low-wage employees								
50% or more low-wage	11.1%	19.4% *	13.9% *	10.2%	13.0%	10.1%	14.1%	10.8%
Less than 50% low-wage	13.7%	15.0%	14.1%	13.6%	14.1%	13.3%	14.2%	13.6%
Percent women employees								
Less than 25%	11.8%	18.8%	14.5%	12.7%	10.0%	10.8%	15.1%	10.7%
25-49 %	13.0%	6.3% *	11.2%	18.2%	13.4%	12.3%	11.9%	13.1%
50-74 %	14.3%	12.3%	19.5%	12.6%	16.6%	13.4%	14.1%	14.3%
75% or more	14.5%	22.8%	11.5%	9.3%	16.3%	14.6%	14.9%	14.5%
Percent age 50 or older employees								
Less than 25%	13.5%	17.0%	11.3%	13.0%	14.7%	13.0%	13.4%	13.5%
25-49 %	12.5%	13.5%	14.6%	13.4%	12.1%	12.4%	13.8%	12.4%
50-74 %	15.1%	12.9%	20.9%	15.4%	16.8%	13.3%	17.2%	14.5%
75% or more	19.6%	15.9%	16.5% *	5.6% *	23.3% *	31.1% *	14.8%	24.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.12.b Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	1.67%	1.57%	1.09%	0.99%	0.70%	0.89%	0.55%
Industry group **								
Agric., fish., forest.	3.49% *	9.76% *	6.48% *	7.69% *	5.99% *	6.36% *	4.30% *	4.34% *
Mining and manufacturing	1.36%	6.85% *	2.78% *	4.27%	2.61%	1.80%	2.54%	1.49%
Construction	2.26%	4.55% *	3.04% *	3.40%	4.53% *	6.29%	2.31%	3.38%
Utilities and transp.	1.32%	5.35% *	9.84% *	4.12% *	4.17% *	1.29%	4.19% *	1.36%
Wholesale trade	1.74%	5.05% *	3.89% *	4.46%	3.61%	2.68%	3.44%	2.01%
Fin. svs. and real estate	1.06%	4.20% *	5.95% *	4.52%	2.90%	1.16%	3.44%	1.10%
Retail trade	1.67%	5.05% *	4.96% *	3.69%	5.29% *	2.13%	2.70%	1.94%
Professional services	0.90%	3.26%	2.82%	2.00%	1.33%	1.43%	1.69%	1.02%
Other services	1.36%	4.37%	5.23% *	1.69%	2.92%	2.04%	2.36%	1.57%
Ownership								
For profit, incorporated	0.57%	2.16%	1.91%	1.41%	1.30%	0.80%	1.12%	0.65%
For profit, unincorporated	1.08%	2.81%	3.08%	2.10%	2.19%	1.96%	1.63%	1.33%
Nonprofit	1.33%	6.21% *	5.16% *	2.68%	2.34%	1.96%	2.60%	1.44%
Age of firm								
Less than 5 years	2.10%	2.89%	4.46% *	3.39% *	4.78% *	13.99% *	2.39%	3.57%
5-9 years	2.09%	5.19%	5.05%	4.01%	3.98%	5.37% *	2.73%	3.04%
10-19 years	1.33%	2.73%	4.18% *	2.52%	2.45%	2.30% *	2.00%	1.69%
20 or more years	0.54%	2.76%	1.88%	1.43%	1.17%	0.73%	1.21%	0.59%
Multi/single status								
2 or more locations	0.57%	6.03% *	4.99% *	1.68%	0.99%	0.71%	2.37%	0.59%
1 location only	0.86%	1.70%	1.66%	1.33%	1.99%	4.82%	0.96%	1.43%
Percent full-time employees								
Less than 25%	4.79%	7.29% *	6.21% *	4.43% *	12.81% *	2.61%	3.58%	5.65%
25-49 %	1.74%	3.71% *	6.38% *	4.50%	4.64% *	2.10%	2.82%	1.97%
50-74 %	1.64%	4.22%	3.28%	2.72%	3.34%	2.74%	2.33%	1.96%
75% or more	0.52%	1.91%	1.82%	1.25%	1.00%	0.77%	1.02%	0.59%
Union presence								
No union employees	0.48%	1.69%	1.62%	1.12%	0.96%	0.74%	0.91%	0.56%
Has union employees	1.48%	9.89% *	4.75% *	5.17% *	4.92%	1.61%	4.69% *	1.53%
Percent low-wage employees								
50% or more low-wage	1.31%	5.96% *	4.62% *	2.64%	3.51%	1.57%	2.34%	1.43%
Less than 50% low-wage	0.51%	1.74%	1.64%	1.17%	1.01%	0.78%	0.94%	0.59%
Percent women employees								
Less than 25%	0.88%	3.02%	2.99%	1.78%	1.52%	1.52%	1.64%	1.02%
25-49 %	0.97%	2.49% *	2.67%	3.15%	2.10%	1.28%	1.88%	1.09%
50-74 %	0.90%	3.11%	3.91%	1.82%	2.32%	1.13%	1.83%	1.00%
75% or more	1.12%	4.20%	2.46%	1.44%	1.98%	1.82%	1.79%	1.31%
Percent age 50 or older employees								
Less than 25%	0.79%	2.65%	1.85%	1.55%	1.84%	1.25%	1.18%	0.97%
25-49 %	0.69%	3.48%	3.14%	2.15%	1.31%	0.92%	1.82%	0.74%
50-74 %	1.27%	3.28%	4.67%	2.74%	2.33%	2.17%	2.53%	1.46%
75% or more	3.90%	4.46%	6.55% *	2.43% *	9.12% *	11.31% *	3.25%	6.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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

Table I.F.12.c Among private-sector enrollees with single 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.8%	5.8%	5.1%	3.6%	3.2%	2.0%	4.7%	2.5%
Industry group **								
Agric., fish., forest.	2.2% *	--	--	8.9% *	0.9% *	0.5% *	6.5% *	0.9% *
Mining and manufacturing	2.6%	7.4% *	8.9% *	2.1% *	3.6% *	1.6%	5.9% *	2.2%
Construction	2.1% *	1.5% *	2.2% *	3.3% *	2.5% *	0.2% *	2.7% *	1.8% *
Utilities and transp.	2.3%	1.2% *	1.7% *	7.5% *	1.5% *	1.7%	6.5% *	1.6%
Wholesale trade	2.4%	2.4% *	--	2.6% *	3.4% *	0.7% *	3.2% *	2.1%
Fin. svs. and real estate	2.4%	8.9% *	4.5% *	2.5% *	2.6% *	1.6%	5.5% *	1.9%
Retail trade	2.2%	--	--	1.7% *	2.6% *	1.7%	3.4% *	1.9%
Professional services	2.9%	6.1% *	5.4% *	4.7%	3.3%	1.8%	5.1%	2.5%
Other services	4.3%	7.5% *	6.0% *	4.7%	4.1%	3.8% *	5.9%	4.0%
Ownership								
For profit, incorporated	2.8%	5.8%	5.9%	3.5%	2.9%	1.9%	4.9%	2.3%
For profit, unincorporated	3.0%	5.5% *	3.4% *	3.0%	3.6% *	1.7%	3.9%	2.7%
Nonprofit	3.1%	6.7% *	2.1% *	5.4% *	3.7%	2.3%	5.3%	2.9%
Age of firm								
Less than 5 years	4.8%	4.7% *	10.8% *	6.3% *	1.1% *	0.0%	7.7% *	1.6% *
5-9 years	3.7%	7.9% *	2.7% *	3.5% *	3.4% *	0.1% *	4.4% *	3.2% *
10-19 years	3.2%	4.3% *	5.8% *	2.5% *	3.8% *	1.4% *	4.3%	2.5%
20 or more years	2.7%	6.4%	4.2%	3.7%	3.3%	2.0%	4.4%	2.4%
Multi/single status								
2 or more locations	2.3%	--	5.7% *	2.9%	2.9%	2.0%	3.1% *	2.2%
1 location only	4.2%	5.8%	5.0%	3.9%	3.6%	0.6% *	5.0%	3.4%
Percent full-time employees								
Less than 25%	2.7%	5.4% *	--	3.0% *	3.3% *	1.8% *	3.9% *	2.4%
25-49 %	3.3%	8.0% *	2.3% *	5.2% *	3.0% *	2.8% *	3.4% *	3.3%
50-74 %	1.4%	3.1% *	2.3% *	2.0% *	2.1% *	0.5%	2.7%	1.1%
75% or more	3.0%	6.2%	5.6%	3.7%	3.3%	2.1%	5.1%	2.6%
Union presence								
No union employees	3.0%	5.9%	5.0%	3.5%	3.2%	2.0%	4.8%	2.5%
Has union employees	2.2%	0.6% *	6.8% *	6.3% *	3.8% *	1.8%	--	2.1%
Percent low-wage employees								
50% or more low-wage	2.0%	6.2% *	7.2% *	3.9%	2.7%	1.0% *	5.4%	1.6%
Less than 50% low-wage	3.0%	5.8%	4.9%	3.6%	3.3%	2.1%	4.7%	2.6%
Percent women employees								
Less than 25%	2.9%	2.4% *	6.0% *	3.9%	2.4%	2.1% *	4.3%	2.5%
25-49 %	2.7%	9.1%	5.1% *	2.0%	3.1%	2.1%	5.0%	2.4%
50-74 %	2.8%	8.7% *	3.9% *	3.7%	3.4%	2.0% *	5.1%	2.5%
75% or more	3.0%	4.1% *	4.5% *	5.1%	4.2%	1.7%	5.0%	2.6%
Percent age 50 or older employees								
Less than 25%	3.3%	4.3%	4.7%	2.4%	3.7%	3.0%	3.6%	3.2%
25-49 %	2.3%	9.8% *	6.4% *	5.1%	2.3%	1.4%	6.6%	1.8%
50-74 %	3.5%	4.7% *	3.5% *	4.9%	4.3% *	2.1%	4.9%	3.1%
75% or more	3.9%	5.8% *	--	1.4% *	7.3% *	0.7% *	4.7% *	3.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.c Standard errors for among private-sector enrollees with single 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, 2019

Characteristics	Total	Less than 10 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%	1.16%	1.02%	0.52%	0.40%	0.29%	0.55%	0.23%
Industry group **								
Agric., fish., forest.	1.07% *	--	--	6.98% *	0.92% *	0.37% *	4.20% *	0.54% *
Mining and manufacturing	0.48%	5.44% *	5.05% *	0.73% *	1.16% *	0.42%	2.14% *	0.47%
Construction	0.71% *	0.94% *	1.26% *	1.62% *	1.74% *	0.20% *	1.09% *	0.93% *
Utilities and transp.	0.58%	1.28% *	1.35% *	4.19% *	0.73% *	0.46%	3.50% *	0.37%
Wholesale trade	0.57%	2.35% *	--	1.22% *	1.19% *	0.32% *	1.50% *	0.55%
Fin. svs. and real estate	0.49%	5.32% *	2.30% *	1.72% *	1.00% *	0.39%	2.71% *	0.39%
Retail trade	0.40%	--	--	0.75% *	1.34% *	0.43%	1.20% *	0.42%
Professional services	0.33%	1.84% *	1.94% *	1.26%	0.72%	0.33%	1.03%	0.33%
Other services	0.88%	2.37% *	3.07% *	1.24%	1.16%	1.53% *	1.39%	1.03%
Ownership								
For profit, incorporated	0.27%	1.58%	1.34%	0.65%	0.43%	0.38%	0.71%	0.28%
For profit, unincorporated	0.48%	1.86% *	1.53% *	0.82%	1.30% *	0.43%	0.90%	0.56%
Nonprofit	0.44%	2.73% *	1.08% *	1.63% *	0.99%	0.51%	1.47%	0.46%
Age of firm								
Less than 5 years	1.38%	2.40% *	5.80% *	2.72% *	0.66% *	0.00%	2.43% *	0.89% *
5-9 years	1.04%	5.30% *	1.14% *	1.26% *	1.51% *	0.04% *	2.00% *	1.02% *
10-19 years	0.62%	1.49% *	2.51% *	0.86% *	1.51% *	0.59% *	1.08%	0.73%
20 or more years	0.23%	1.52%	1.04%	0.67%	0.45%	0.31%	0.63%	0.25%
Multi/single status								
2 or more locations	0.24%	--	2.83% *	0.69%	0.42%	0.30%	0.98% *	0.25%
1 location only	0.41%	1.19%	1.09%	0.64%	0.79%	0.39% *	0.61%	0.55%
Percent full-time employees								
Less than 25%	0.63%	3.62% *	--	1.42% *	1.36% *	0.79% *	1.76% *	0.67%
25-49 %	0.75%	4.94% *	1.35% *	2.43% *	1.39% *	0.99% *	1.22% *	0.85%
50-74 %	0.23%	1.12% *	1.17% *	0.65% *	0.73% *	0.14%	0.66%	0.24%
75% or more	0.24%	1.39%	1.21%	0.59%	0.47%	0.34%	0.65%	0.26%
Union presence								
No union employees	0.24%	1.19%	1.03%	0.53%	0.41%	0.38%	0.57%	0.27%
Has union employees	0.36%	0.65% *	5.99% *	3.10% *	1.63% *	0.32%	--	0.36%
Percent low-wage employees								
50% or more low-wage	0.33%	3.15% *	3.29% *	1.13%	0.78%	0.36% *	1.47%	0.33%
Less than 50% low-wage	0.23%	1.23%	1.06%	0.56%	0.45%	0.34%	0.58%	0.26%
Percent women employees								
Less than 25%	0.45%	1.02% *	1.94% *	0.97%	0.59%	0.83% *	0.91%	0.53%
25-49 %	0.32%	2.72%	1.94% *	0.58%	0.83%	0.34%	1.07%	0.32%
50-74 %	0.48%	3.64% *	2.37% *	0.96%	0.80%	0.66% *	1.48%	0.51%
75% or more	0.38%	1.58% *	1.58% *	1.36%	1.03%	0.39%	1.09%	0.40%
Percent age 50 or older employees								
Less than 25%	0.42%	1.25%	1.32%	0.48%	0.70%	0.81%	0.62%	0.52%
25-49 %	0.24%	3.94% *	2.19% *	1.19%	0.49%	0.20%	1.37%	0.21%
50-74 %	0.52%	1.92% *	1.84% *	1.42%	1.33% *	0.49%	1.18%	0.58%
75% or more	1.12%	2.33% *	--	1.26% *	4.00% *	0.56% *	1.66% *	1.47% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.d Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.4%	15.0%	12.3%	14.4%	20.0%	33.2%	13.4%	28.0%
Industry group **								
Agric., fish., forest.	24.7%	8.3% *	9.0% *	16.8% *	9.4% *	43.9%	15.4% *	27.4%
Mining and manufacturing	29.7%	9.7% *	14.0%	13.9%	26.2%	38.2%	12.1%	31.8%
Construction	16.7%	13.6% *	6.5% *	10.4%	14.3%	36.1%	10.4%	20.8%
Utilities and transp.	29.6%	18.7% *	6.7% *	10.4% *	20.2%	37.9%	11.8% *	32.4%
Wholesale trade	22.4%	19.1% *	7.1% *	10.5%	23.6%	33.6%	9.5%	27.2%
Fin. svs. and real estate	23.8%	21.4%	19.7%	21.5%	14.8%	27.3%	20.7%	24.2%
Retail trade	22.4%	14.8% *	7.2% *	13.2%	13.3%	30.0%	11.5%	24.6%
Professional services	26.8%	11.6%	14.1%	16.1%	22.2%	33.7%	13.7%	29.3%
Other services	25.5%	15.4%	17.2%	16.3%	17.5%	33.4%	15.6%	27.7%
Ownership								
For profit, incorporated	24.7%	15.1%	9.3%	12.8%	19.9%	32.0%	11.6%	27.5%
For profit, unincorporated	22.7%	15.0%	13.0%	15.7%	20.3%	31.8%	14.1%	25.4%
Nonprofit	30.9%	14.0% *	32.5%	21.9%	20.0%	38.8%	26.0%	31.4%
Age of firm								
Less than 5 years	17.1%	24.4%	14.3% *	10.1%	20.0% *	18.5% *	17.0%	17.2%
5-9 years	14.6%	15.8% *	12.8%	12.6%	17.5%	12.6% *	13.6%	15.3%
10-19 years	22.4%	13.1%	9.3%	19.0%	17.1%	43.3%	12.4%	28.6%
20 or more years	26.9%	12.5%	13.0%	13.9%	20.7%	32.9%	13.1%	28.6%
Multi/single status								
2 or more locations	29.8%	8.4% *	10.1%	14.4%	21.4%	33.3%	12.1%	30.3%
1 location only	15.9%	15.2%	12.5%	14.4%	18.1%	29.9%	13.6%	18.2%
Percent full-time employees								
Less than 25%	23.8%	16.1% *	14.9% *	19.2% *	8.5% *	36.5%	18.8% *	24.8%
25-49 %	25.2%	8.5% *	16.3% *	11.6%	12.0%	35.1%	14.3%	27.0%
50-74 %	21.1%	11.6%	16.0%	13.2%	13.2%	29.1%	13.3%	23.0%
75% or more	26.0%	15.8%	11.6%	14.6%	21.6%	33.4%	13.3%	28.6%
Union presence								
No union employees	23.9%	13.8%	11.1%	14.3%	19.0%	33.0%	12.6%	26.7%
Has union employees	32.9%	64.7%	39.9% *	18.3%	29.4%	33.6%	33.3%	32.9%
Percent low-wage employees								
50% or more low-wage	22.5%	10.5% *	10.4% *	12.5%	16.1%	27.5%	11.0%	23.7%
Less than 50% low-wage	25.9%	15.4%	12.4%	14.6%	20.6%	34.2%	13.6%	28.6%
Percent women employees								
Less than 25%	21.4%	11.7%	9.2%	12.7%	18.8%	31.7%	10.6%	25.1%
25-49 %	28.6%	20.8%	10.2%	14.7%	24.0%	35.7%	14.9%	30.8%
50-74 %	25.5%	15.1%	15.6%	17.1%	20.0%	30.3%	15.1%	27.0%
75% or more	26.4%	13.6%	16.7%	15.3%	16.3%	35.6%	15.3%	28.7%
Percent age 50 or older employees								
Less than 25%	22.8%	14.6%	9.6%	14.1%	17.9%	32.3%	12.2%	25.9%
25-49 %	28.4%	10.6%	17.5%	14.9%	22.1%	34.0%	14.7%	30.1%
50-74 %	22.5%	16.8%	7.0%	14.1%	19.5%	31.9%	12.2%	25.4%
75% or more	20.0%	21.8% *	18.7% *	15.5% *	17.2% *	22.8%	20.5%	19.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.12.d Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	1.93%	1.38%	1.00%	1.18%	1.00%	0.83%	0.73%
Industry group **								
Agric., fish., forest.	4.84%	7.58% *	7.37% *	11.24% *	4.85% *	8.32%	7.07% *	5.80%
Mining and manufacturing	1.82%	6.76% *	3.99%	2.57%	4.21%	2.41%	2.38%	2.00%
Construction	1.86%	6.37% *	2.32% *	2.01%	3.24%	5.58%	1.92%	2.79%
Utilities and transp.	2.92%	15.93% *	3.60% *	3.93% *	5.39%	4.02%	5.37% *	3.23%
Wholesale trade	2.03%	8.50% *	3.30% *	2.47%	3.69%	4.00%	2.57%	2.51%
Fin. svs. and real estate	1.49%	5.82%	5.00%	4.73%	2.21%	2.02%	3.53%	1.63%
Retail trade	1.64%	4.96% *	2.61% *	3.55%	2.98%	2.45%	2.10%	1.93%
Professional services	1.17%	2.82%	2.97%	1.87%	1.91%	1.99%	1.55%	1.39%
Other services	1.88%	4.27%	4.09%	2.69%	2.44%	2.95%	2.13%	2.20%
Ownership								
For profit, incorporated	0.77%	2.50%	1.15%	1.12%	1.58%	1.20%	0.89%	0.91%
For profit, unincorporated	1.35%	3.56%	3.02%	2.45%	2.86%	2.36%	1.88%	1.64%
Nonprofit	1.64%	4.64% *	7.76%	3.57%	2.08%	2.48%	3.91%	1.76%
Age of firm								
Less than 5 years	2.68%	6.20%	4.88% *	2.53%	6.49% *	8.69% *	3.12%	4.47%
5-9 years	1.90%	5.67% *	3.19%	3.22%	4.04%	3.87% *	2.58%	2.70%
10-19 years	2.63%	3.46%	2.10%	2.71%	2.52%	6.06%	1.60%	3.70%
20 or more years	0.68%	2.48%	2.02%	1.21%	1.39%	0.98%	1.09%	0.75%
Multi/single status								
2 or more locations	0.80%	5.58% *	2.78%	1.69%	1.20%	1.02%	2.00%	0.82%
1 location only	0.94%	1.97%	1.50%	1.20%	2.34%	5.67%	0.90%	1.60%
Percent full-time employees								
Less than 25%	3.24%	12.96% *	5.19% *	6.28% *	2.56% *	4.99%	5.69% *	3.73%
25-49 %	2.59%	4.77% *	5.80% *	2.68%	2.56%	4.04%	3.00%	2.95%
50-74 %	1.55%	3.28%	3.62%	3.27%	2.58%	2.57%	1.94%	1.87%
75% or more	0.71%	2.27%	1.56%	1.12%	1.36%	1.13%	0.95%	0.82%
Union presence								
No union employees	0.69%	1.86%	1.13%	1.02%	1.22%	1.23%	0.77%	0.83%
Has union employees	1.53%	14.34%	14.97% *	5.45%	4.34%	1.69%	8.23%	1.56%
Percent low-wage employees								
50% or more low-wage	1.39%	5.11% *	4.25% *	2.97%	2.69%	1.96%	2.35%	1.52%
Less than 50% low-wage	0.69%	2.04%	1.44%	1.06%	1.29%	1.13%	0.88%	0.81%
Percent women employees								
Less than 25%	1.09%	2.99%	1.70%	1.60%	1.84%	2.49%	1.13%	1.43%
25-49 %	1.27%	5.25%	2.06%	2.12%	3.10%	1.72%	2.02%	1.43%
50-74 %	1.12%	3.71%	4.14%	2.30%	2.01%	1.61%	2.07%	1.25%
75% or more	1.54%	3.40%	3.43%	2.24%	1.73%	2.39%	1.83%	1.78%
Percent age 50 or older employees								
Less than 25%	0.88%	2.90%	1.58%	1.52%	1.50%	1.52%	1.13%	1.07%
25-49 %	1.04%	2.46%	3.10%	1.63%	2.09%	1.46%	1.56%	1.14%
50-74 %	1.37%	4.28%	1.73%	2.41%	2.50%	2.51%	1.86%	1.67%
75% or more	3.10%	7.12% *	6.36% *	5.55% *	7.05% *	5.52%	4.80%	3.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.12.e Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3.1%	4.6%	4.1%	3.0%	3.2%	2.7%	4.1%	2.9%
Industry group **								
Agric., fish., forest.	2.0% *	1.1% *	2.2% *	0.9% *	0.1% *	--	1.5% *	2.1% *
Mining and manufacturing	2.5%	6.0% *	3.4% *	4.0%	1.1% *	2.8%	3.8%	2.3%
Construction	4.9%	3.5% *	6.2% *	--	7.6% *	1.2% *	6.1% *	4.0% *
Utilities and transp.	3.5% *	3.5% *	2.0% *	3.1% *	5.6% *	3.1% *	2.2% *	3.7% *
Wholesale trade	3.4%	1.2% *	2.4% *	2.9% *	2.8% *	4.9% *	2.9% *	3.6%
Fin. svs. and real estate	2.3%	5.4% *	2.1% *	3.5% *	2.1% *	2.0%	3.2% *	2.2%
Retail trade	2.6%	4.1% *	3.5% *	0.8% *	3.6% *	2.6%	2.9% *	2.5%
Professional services	3.2%	6.6%	5.5%	2.7%	3.7%	2.6%	5.0%	2.8%
Other services	3.2%	2.7% *	2.9% *	3.0%	3.2% *	3.4% *	3.4%	3.2%
Ownership								
For profit, incorporated	2.8%	4.2%	4.2%	3.0%	2.8%	2.5%	4.2%	2.5%
For profit, unincorporated	3.9%	5.9% *	4.1%	2.7% *	4.5% *	3.6%	4.1%	3.9%
Nonprofit	3.4%	2.4% *	3.1% *	3.5% *	3.6%	3.4%	2.8% *	3.5%
Age of firm								
Less than 5 years	2.4%	3.5% *	2.9% *	3.0% *	1.1% *	1.4% *	3.3%	1.5% *
5-9 years	2.4%	1.1% *	4.9% *	1.4% *	1.6% *	7.0% *	2.4% *	2.4% *
10-19 years	3.7%	7.3% *	5.5% *	4.5%	1.8% *	2.3% *	6.4%	2.1% *
20 or more years	3.0%	4.4%	3.6%	2.8%	3.7%	2.7%	3.6%	3.0%
Multi/single status								
2 or more locations	2.6%	22.4% *	2.4% *	2.1%	3.1%	2.5%	2.9% *	2.6%
1 location only	4.0%	4.1%	4.3%	3.3%	3.5%	12.5% *	4.2%	3.9%
Percent full-time employees								
Less than 25%	3.3% *	6.8% *	0.7% *	1.9% *	1.2% *	4.9% *	3.0% *	3.4% *
25-49 %	2.5%	5.9% *	3.7% *	4.5% *	2.5% *	1.8%	5.2%	2.1%
50-74 %	4.9%	6.9% *	3.3% *	2.7% *	3.6% *	6.1%	4.4% *	5.0%
75% or more	2.9%	4.1%	4.3%	3.0%	3.3%	2.4%	4.0%	2.6%
Union presence								
No union employees	3.1%	4.6%	4.3%	2.6%	3.4%	2.9%	3.9%	2.9%
Has union employees	2.7%	1.5% *	0.0%	15.4% *	1.9% *	2.5%	8.7% *	2.5%
Percent low-wage employees								
50% or more low-wage	3.2%	11.7% *	4.6% *	4.0%	4.5%	2.2%	6.6% *	2.9%
Less than 50% low-wage	3.0%	4.0%	4.1%	2.9%	3.0%	2.8%	3.9%	2.8%
Percent women employees								
Less than 25%	3.2%	3.5%	4.4%	3.6%	3.4%	2.5%	4.4%	2.7%
25-49 %	2.3%	1.4% *	2.7% *	2.8% *	2.6% *	2.2%	2.6% *	2.3%
50-74 %	3.4%	6.8% *	4.6% *	1.5% *	1.5%	4.0%	4.1%	3.3%
75% or more	3.4%	7.1%	4.3% *	3.4%	6.1%	1.9%	4.8%	3.1%
Percent age 50 or older employees								
Less than 25%	3.1%	3.6%	4.5%	3.6%	3.5%	2.4%	4.3%	2.8%
25-49 %	2.7%	5.5% *	3.1%	1.9% *	3.5%	2.5%	3.3%	2.7%
50-74 %	3.8%	5.6% *	4.1% *	3.1% *	0.9% *	5.5% *	4.5%	3.6% *
75% or more	5.5%	4.7% *	6.7% *	6.0% *	9.8% *	2.5% *	5.3%	5.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.12.e Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	0.84%	0.63%	0.47%	0.50%	0.28%	0.45%	0.23%
Industry group **								
Agric., fish., forest.	1.38% *	1.15% *	2.25% *	0.83% *	0.08% *	--	0.96% *	1.76% *
Mining and manufacturing	0.37%	3.44% *	1.37% *	1.19%	0.48% *	0.57%	0.98%	0.40%
Construction	1.34%	1.63% *	2.30% *	--	3.72% *	0.89% *	2.17% *	1.70% *
Utilities and transp.	1.17% *	2.39% *	1.70% *	1.86% *	5.21% *	0.98% *	0.91% *	1.33% *
Wholesale trade	0.83%	0.74% *	1.78% *	1.89% *	0.87% *	1.77% *	1.64% *	0.96%
Fin. svs. and real estate	0.47%	3.41% *	1.35% *	1.68% *	0.93% *	0.56%	1.71% *	0.48%
Retail trade	0.45%	2.39% *	1.47% *	0.35% *	1.40% *	0.63%	0.89% *	0.51%
Professional services	0.36%	1.74%	1.39%	0.66%	0.89%	0.49%	0.79%	0.41%
Other services	0.64%	0.99% *	1.30% *	0.82%	1.19% *	1.08% *	0.76%	0.76%
Ownership								
For profit, incorporated	0.22%	0.88%	0.78%	0.60%	0.50%	0.29%	0.57%	0.23%
For profit, unincorporated	0.74%	2.23% *	1.19%	0.82% *	2.05% *	0.97%	0.97%	0.92%
Nonprofit	0.60%	1.05% *	1.75% *	1.12% *	0.86%	0.97%	0.85% *	0.66%
Age of firm								
Less than 5 years	0.55%	1.42% *	1.25% *	1.17% *	0.78% *	0.91% *	0.80%	0.73% *
5-9 years	0.55%	0.66% *	2.16% *	0.60% *	0.84% *	3.17% *	0.80% *	0.74% *
10-19 years	0.64%	2.37% *	1.68% *	1.33%	0.71% *	1.44% *	1.23%	0.66% *
20 or more years	0.24%	1.12%	0.75%	0.60%	0.64%	0.29%	0.60%	0.26%
Multi/single status								
2 or more locations	0.22%	18.00% *	1.57% *	0.60%	0.62%	0.24%	1.36% *	0.23%
1 location only	0.44%	0.70%	0.68%	0.58%	0.84%	5.69% *	0.48%	0.73%
Percent full-time employees								
Less than 25%	1.05% *	4.09% *	0.74% *	1.15% *	0.71% *	2.05% *	1.36% *	1.23% *
25-49 %	0.43%	2.45% *	2.31% *	1.37% *	0.92% *	0.51%	1.35%	0.44%
50-74 %	1.00%	4.01% *	1.51% *	1.11% *	1.26% *	1.80%	1.58% *	1.18%
75% or more	0.22%	0.78%	0.72%	0.53%	0.59%	0.27%	0.50%	0.24%
Union presence								
No union employees	0.23%	0.86%	0.65%	0.36%	0.55%	0.36%	0.40%	0.27%
Has union employees	0.43%	1.61% *	0.00%	7.74% *	0.90% *	0.41%	6.10% *	0.38%
Percent low-wage employees								
50% or more low-wage	0.48%	7.06% *	2.01% *	1.15%	1.23%	0.48%	2.24% *	0.47%
Less than 50% low-wage	0.23%	0.72%	0.65%	0.50%	0.55%	0.32%	0.46%	0.26%
Percent women employees								
Less than 25%	0.39%	0.94%	1.01%	0.92%	1.03%	0.50%	0.85%	0.43%
25-49 %	0.38%	1.00% *	1.02% *	0.90% *	0.97% *	0.51%	0.78% *	0.43%
50-74 %	0.43%	2.56% *	1.53% *	0.49% *	0.40%	0.67%	1.00%	0.47%
75% or more	0.46%	2.02%	1.50% *	0.80%	1.56%	0.40%	0.88%	0.52%
Percent age 50 or older employees								
Less than 25%	0.31%	0.86%	1.06%	0.79%	0.85%	0.34%	0.70%	0.34%
25-49 %	0.27%	1.97% *	0.79%	0.58% *	0.82%	0.31%	0.67%	0.30%
50-74 %	0.89%	2.89% *	1.58% *	1.06% *	0.35% *	1.98% *	1.27%	1.08% *
75% or more	1.37%	1.87% *	3.31% *	2.37% *	5.86% *	1.47% *	1.50%	2.29% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.4%	8.6%	10.1%	17.5%	23.6%	29.7%	11.8%	27.0%
Industry group **								
Agric., fish., forest.	19.2%	33.1% *	39.9% *	5.5% *	27.3% *	11.1% *	28.2% *	16.6% *
Mining and manufacturing	25.0%	2.2% *	14.3% *	19.0%	26.7%	27.1%	12.4%	26.5%
Construction	16.8%	1.9% *	14.9% *	13.3%	23.3%	20.4%	11.1%	20.6%
Utilities and transp.	32.7%	28.1% *	10.2% *	23.7%	26.8%	37.8%	19.2%	34.8%
Wholesale trade	24.5%	15.4% *	11.2% *	19.7%	26.8%	31.0%	14.1%	28.3%
Fin. svs. and real estate	32.7%	7.0% *	8.2% *	21.1%	26.0%	39.9%	9.9%	36.0%
Retail trade	22.0%	2.5% *	9.7% *	12.7%	19.8%	28.4%	7.3%	25.0%
Professional services	25.3%	9.3%	7.1%	19.0%	26.7%	29.5%	12.0%	27.9%
Other services	17.5%	8.5% *	9.1%	17.1%	12.9%	21.5%	12.0%	18.7%
Ownership								
For profit, incorporated	25.8%	9.1%	10.3%	16.2%	24.2%	32.0%	11.5%	28.9%
For profit, unincorporated	18.9%	7.9%	8.8% *	20.4%	18.0%	23.7%	13.2%	20.8%
Nonprofit	23.1%	6.7% *	10.3% *	20.9%	26.5%	23.2%	11.6%	24.4%
Age of firm								
Less than 5 years	13.3%	6.6% *	8.4% *	14.4% *	15.4% *	43.7%	10.7%	16.2%
5-9 years	15.8%	4.9% *	3.8% *	16.5%	20.5%	37.9%	8.1%	21.6%
10-19 years	15.2%	12.2%	10.6%	12.4%	18.7%	18.0%	11.4%	17.5%
20 or more years	26.6%	8.3%	11.5%	19.6%	25.2%	30.2%	13.0%	28.4%
Multi/single status								
2 or more locations	28.4%	7.4% *	11.6%	21.2%	25.0%	30.0%	16.2%	28.7%
1 location only	15.7%	8.6%	9.9%	16.4%	21.7%	17.9%	11.3%	20.0%
Percent full-time employees								
Less than 25%	11.4%	5.8% *	11.7% *	8.0% *	6.0% *	16.0%	8.8% *	11.9%
25-49 %	25.7%	10.7% *	12.7% *	17.4%	22.8%	30.6%	14.1%	27.5%
50-74 %	19.7%	9.3% *	9.4% *	14.1%	22.0%	23.2%	10.4%	22.0%
75% or more	25.2%	8.5%	10.0%	18.1%	24.4%	30.6%	12.0%	27.9%
Union presence								
No union employees	23.8%	8.7%	9.8%	17.4%	23.8%	29.9%	11.8%	26.8%
Has union employees	27.5%	--	16.9% *	19.4%	22.1%	28.9%	13.4%	28.0%
Percent low-wage employees								
50% or more low-wage	20.3%	7.7% *	5.9% *	13.2%	15.0%	24.6%	8.5%	21.5%
Less than 50% low-wage	25.0%	8.7%	10.3%	18.0%	24.9%	30.5%	12.1%	27.9%
Percent women employees								
Less than 25%	25.5%	8.4%	11.8%	16.4%	24.2%	36.7%	11.6%	30.2%
25-49 %	25.9%	10.3% *	13.6%	16.3%	23.9%	31.1%	13.2%	28.1%
50-74 %	25.3%	9.1%	6.7%	24.8%	22.7%	28.7%	14.6%	26.8%
75% or more	19.9%	6.6%	6.8%	14.5%	23.7%	22.5%	8.2%	22.4%
Percent age 50 or older employees								
Less than 25%	21.6%	8.0%	9.4%	13.0%	20.9%	29.4%	10.1%	25.0%
25-49 %	28.0%	11.3% *	10.2%	21.9%	27.1%	31.1%	14.9%	29.6%
50-74 %	20.2%	8.8% *	12.8%	21.7%	21.1%	22.5%	12.7%	22.3%
75% or more	13.6%	5.7% *	7.5% *	21.6%	14.7% *	21.0%	7.8%	19.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

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

Table I.F.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.70%	1.30%	1.15%	1.04%	1.13%	1.14%	0.75%	0.82%
Industry group **								
Agric., fish., forest.	5.63%	23.47% *	19.53% *	3.79% *	12.38% *	5.17% *	12.41% *	5.99% *
Mining and manufacturing	1.47%	1.41% *	4.48% *	2.74%	3.26%	1.98%	2.33%	1.63%
Construction	1.83%	1.18% *	4.58% *	2.50%	4.75%	4.09%	2.03%	2.74%
Utilities and transp.	3.23%	15.08% *	7.35% *	6.12%	6.45%	4.36%	5.66%	3.57%
Wholesale trade	1.89%	6.20% *	4.26% *	3.64%	3.62%	3.42%	2.88%	2.29%
Fin. svs. and real estate	1.78%	2.49% *	3.00% *	3.77%	3.45%	2.34%	1.87%	1.97%
Retail trade	1.59%	1.51% *	3.90% *	2.68%	4.14%	2.32%	1.81%	1.87%
Professional services	1.60%	1.96%	1.38%	1.91%	2.07%	2.61%	1.17%	1.84%
Other services	1.67%	2.88% *	2.44%	3.26%	2.49%	2.78%	2.21%	1.96%
Ownership								
For profit, incorporated	0.91%	1.71%	1.38%	1.15%	1.51%	1.44%	0.84%	1.07%
For profit, unincorporated	1.16%	2.18%	2.68% *	2.98%	2.49%	1.86%	2.07%	1.38%
Nonprofit	1.39%	3.93% *	3.13% *	3.12%	2.57%	2.02%	2.01%	1.52%
Age of firm								
Less than 5 years	2.66%	2.36% *	3.31% *	4.90% *	6.40% *	11.65%	2.90%	4.53%
5-9 years	1.83%	1.99% *	1.88% *	3.18%	4.25%	6.88%	1.59%	2.97%
10-19 years	1.47%	3.54%	2.63%	1.85%	3.37%	4.22%	1.63%	2.24%
20 or more years	0.80%	1.68%	1.60%	1.34%	1.30%	1.16%	0.97%	0.89%
Multi/single status								
2 or more locations	0.92%	5.70% *	3.10%	2.02%	1.28%	1.16%	2.26%	0.94%
1 location only	0.80%	1.33%	1.23%	1.21%	2.00%	4.00%	0.79%	1.37%
Percent full-time employees								
Less than 25%	1.50%	5.35% *	7.22% *	3.54% *	1.94% *	2.35%	3.38% *	1.70%
25-49 %	2.30%	5.14% *	8.28% *	3.64%	3.51%	3.61%	3.62%	2.61%
50-74 %	1.61%	3.39% *	2.93% *	2.79%	4.10%	2.43%	1.92%	1.94%
75% or more	0.80%	1.47%	1.26%	1.18%	1.28%	1.30%	0.84%	0.93%
Union presence								
No union employees	0.78%	1.34%	1.15%	1.06%	1.19%	1.43%	0.76%	0.94%
Has union employees	1.55%	--	7.92% *	4.66%	3.68%	1.77%	4.00%	1.60%
Percent low-wage employees								
50% or more low-wage	1.44%	4.96% *	2.71% *	2.72%	2.32%	2.06%	2.12%	1.57%
Less than 50% low-wage	0.77%	1.35%	1.20%	1.11%	1.25%	1.29%	0.79%	0.91%
Percent women employees								
Less than 25%	1.89%	1.90%	2.01%	1.61%	2.32%	3.63%	1.11%	2.34%
25-49 %	1.15%	3.98% *	3.47%	2.50%	2.32%	1.66%	2.17%	1.30%
50-74 %	1.15%	2.53%	1.79%	2.46%	2.17%	1.64%	1.69%	1.28%
75% or more	1.08%	1.64%	1.55%	1.90%	2.49%	1.69%	1.05%	1.31%
Percent age 50 or older employees								
Less than 25%	0.96%	1.72%	1.70%	1.22%	1.75%	1.65%	0.95%	1.16%
25-49 %	1.18%	3.85% *	2.00%	2.09%	1.83%	1.70%	1.68%	1.30%
50-74 %	1.25%	2.66% *	3.14%	2.82%	2.62%	2.16%	1.76%	1.55%
75% or more	2.26%	1.93% *	3.26% *	6.08%	6.85% *	5.64%	1.87%	3.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.9%	50.7%	54.4%	48.1%	35.9%	19.6%	51.8%	26.5%
Industry group **								
Agric., fish., forest.	41.3%	40.0% *	37.6% *	57.9%	51.9%	29.9% *	40.2%	41.7%
Mining and manufacturing	27.3%	63.0%	50.8%	45.5%	29.8%	17.6%	55.1%	23.9%
Construction	44.3%	66.4%	61.7%	56.6%	40.1%	12.6% *	59.3%	34.2%
Utilities and transp.	23.7%	40.5% *	58.3%	43.4%	37.9%	12.8%	47.3%	20.0%
Wholesale trade	34.4%	51.5%	63.6%	47.5%	29.6%	18.9%	55.4%	26.7%
Fin. svs. and real estate	27.5%	44.0%	47.9%	35.6%	40.3%	19.9%	45.0%	25.0%
Retail trade	38.4%	58.9%	58.6%	59.1%	43.0%	27.1%	60.1%	34.0%
Professional services	26.8%	48.8%	51.8%	43.9%	30.7%	16.7%	48.7%	22.5%
Other services	35.4%	47.1%	49.7%	47.6%	45.3%	24.9%	48.0%	32.6%
Ownership								
For profit, incorporated	31.2%	49.8%	55.8%	50.0%	37.4%	19.8%	53.0%	26.5%
For profit, unincorporated	39.2%	52.5%	58.8%	48.4%	40.4%	26.2%	52.9%	34.7%
Nonprofit	22.5%	52.6%	36.8%	36.4%	28.0%	15.0%	40.5%	20.5%
Age of firm								
Less than 5 years	50.8%	50.9%	51.2%	55.9%	50.8%	13.2% *	50.4%	51.3%
5-9 years	46.9%	50.8%	58.0%	50.2%	40.8%	28.8%	54.9%	40.9%
10-19 years	43.3%	50.2%	56.1%	46.2%	44.7%	28.7%	50.7%	38.8%
20 or more years	27.4%	51.0%	53.5%	47.4%	33.2%	19.1%	51.9%	24.3%
Multi/single status								
2 or more locations	24.5%	46.9% *	57.5%	48.6%	35.1%	19.7%	53.9%	23.6%
1 location only	44.9%	50.8%	54.0%	47.9%	37.2%	16.4%	51.5%	38.5%
Percent full-time employees								
Less than 25%	39.7%	51.0%	53.1%	54.0%	46.3%	29.2%	51.3%	37.4%
25-49 %	32.1%	58.6%	46.8%	44.3%	46.6%	21.1%	49.6%	29.3%
50-74 %	37.9%	53.5%	58.0%	54.7%	43.8%	25.1%	54.2%	33.9%
75% or more	29.8%	50.0%	54.2%	47.5%	34.2%	18.8%	51.6%	25.3%
Union presence								
No union employees	33.7%	51.7%	55.4%	48.9%	37.7%	20.6%	52.8%	28.9%
Has union employees	17.6%	13.3% *	30.7% *	26.2%	18.9%	16.9%	26.1%	17.3%
Percent low-wage employees								
50% or more low-wage	40.9%	44.6%	58.0%	56.3%	48.7%	34.6%	54.3%	39.5%
Less than 50% low-wage	29.4%	51.2%	54.2%	47.3%	34.1%	17.0%	51.6%	24.5%
Percent women employees								
Less than 25%	35.1%	55.3%	54.2%	50.6%	41.2%	16.2%	54.0%	28.8%
25-49 %	27.5%	52.2%	57.2%	46.1%	33.1%	16.7%	52.4%	23.3%
50-74 %	28.7%	48.0%	49.6%	40.2%	35.8%	21.6%	46.9%	26.1%
75% or more	32.8%	45.9%	56.3%	52.5%	33.3%	23.8%	51.9%	28.7%
Percent age 50 or older employees								
Less than 25%	35.7%	52.5%	60.5%	53.9%	39.3%	19.9%	56.5%	29.6%
25-49 %	25.9%	49.4%	48.1%	42.8%	32.8%	18.6%	46.7%	23.5%
50-74 %	34.9%	51.3%	51.7%	40.9%	37.4%	24.7%	48.4%	31.1%
75% or more	37.4%	46.0%	46.6%	49.9%	27.6%	21.9%	46.9%	28.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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* 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.

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, 2019

Characteristics	Total	Less than 10 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%	2.37%	2.13%	1.45%	1.35%	0.81%	1.23%	0.69%
Industry group **								
Agric., fish., forest.	5.48%	16.07% *	14.45% *	15.00%	10.56%	9.97% *	9.11%	6.53%
Mining and manufacturing	1.65%	9.56%	6.13%	4.00%	3.27%	2.36%	3.69%	1.77%
Construction	2.93%	7.58%	5.86%	5.03%	6.42%	3.90% *	3.93%	3.98%
Utilities and transp.	2.35%	15.59% *	11.09%	7.01%	6.28%	2.07%	6.96%	2.33%
Wholesale trade	2.21%	9.22%	7.49%	4.74%	3.72%	2.73%	4.78%	2.16%
Fin. svs. and real estate	1.84%	6.18%	6.82%	4.84%	4.98%	2.03%	4.03%	2.04%
Retail trade	2.14%	7.20%	6.13%	4.41%	4.81%	3.13%	3.58%	2.43%
Professional services	0.98%	4.13%	3.67%	2.61%	2.07%	1.12%	2.12%	1.04%
Other services	1.92%	5.15%	5.78%	3.41%	3.48%	2.57%	2.96%	2.17%
Ownership								
For profit, incorporated	0.78%	2.89%	2.40%	1.71%	1.82%	0.99%	1.42%	0.87%
For profit, unincorporated	1.58%	4.74%	5.38%	3.67%	3.05%	2.50%	3.04%	1.76%
Nonprofit	1.30%	8.62%	6.61%	4.09%	2.63%	1.48%	3.83%	1.37%
Age of firm								
Less than 5 years	3.75%	6.61%	8.42%	6.58%	8.06%	8.89% *	4.74%	5.89%
5-9 years	2.55%	7.11%	6.04%	4.49%	4.66%	7.04%	3.69%	3.39%
10-19 years	1.84%	4.71%	4.88%	3.19%	3.70%	3.15%	2.61%	2.35%
20 or more years	0.68%	3.30%	2.64%	1.80%	1.49%	0.84%	1.56%	0.73%
Multi/single status								
2 or more locations	0.72%	15.69% *	5.72%	2.55%	1.48%	0.83%	3.26%	0.73%
1 location only	1.12%	2.41%	2.28%	1.73%	2.50%	3.57%	1.32%	1.76%
Percent full-time employees								
Less than 25%	3.66%	14.58%	9.39%	7.14%	10.07%	3.90%	6.27%	4.11%
25-49 %	2.10%	7.97%	7.54%	4.54%	4.64%	2.53%	4.06%	2.30%
50-74 %	1.83%	5.84%	5.43%	4.40%	4.21%	2.20%	3.24%	2.08%
75% or more	0.70%	2.70%	2.41%	1.62%	1.51%	0.92%	1.39%	0.77%
Union presence								
No union employees	0.70%	2.39%	2.12%	1.48%	1.45%	0.94%	1.23%	0.79%
Has union employees	1.42%	7.13% *	9.97% *	5.33%	3.03%	1.64%	5.28%	1.46%
Percent low-wage employees								
50% or more low-wage	1.80%	7.64%	6.55%	4.16%	3.17%	2.55%	3.74%	1.94%
Less than 50% low-wage	0.66%	2.48%	2.22%	1.54%	1.50%	0.81%	1.29%	0.73%
Percent women employees								
Less than 25%	1.47%	3.89%	3.63%	2.46%	2.78%	1.53%	2.07%	1.66%
25-49 %	1.27%	5.88%	4.68%	3.23%	3.09%	1.55%	2.96%	1.37%
50-74 %	1.14%	5.20%	4.94%	2.79%	2.31%	1.49%	2.74%	1.23%
75% or more	1.21%	4.42%	4.03%	2.96%	2.27%	1.77%	2.33%	1.37%
Percent age 50 or older employees								
Less than 25%	1.10%	3.55%	2.91%	2.08%	2.29%	1.33%	1.74%	1.24%
25-49 %	0.87%	5.33%	3.90%	2.52%	1.90%	1.09%	2.34%	0.93%
50-74 %	1.72%	5.33%	5.19%	3.55%	3.46%	2.97%	2.97%	2.06%
75% or more	3.33%	6.22%	8.38%	6.55%	7.42%	4.95%	4.58%	4.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	53.5%	59.0%	67.7%	62.9%	58.2%	48.9%	64.4%	51.9%
Industry group **								
Agric., fish., forest.	51.4%	--	--	95.9%	42.0%	58.4%	42.6%	54.4%
Mining and manufacturing	49.9%	58.8%	63.8%	58.7%	55.6%	45.1%	63.4%	49.0%
Construction	66.9%	64.6%	80.7%	74.8%	69.6%	44.3%	73.2%	63.8%
Utilities and transp.	49.9%	--	78.3%	47.8%	51.2%	48.9%	73.4%	48.5%
Wholesale trade	55.2%	46.2%	84.0%	64.3%	55.4%	47.7%	72.7%	50.7%
Fin. svs. and real estate	60.2%	49.0%	60.9%	64.6%	66.0%	59.1%	57.6%	60.4%
Retail trade	61.6%	44.3%	76.6%	71.0%	62.0%	60.2%	62.6%	61.5%
Professional services	50.5%	70.2%	60.3%	60.5%	56.5%	45.6%	63.0%	48.7%
Other services	48.0%	63.6%	57.7%	57.8%	54.8%	40.9%	59.8%	45.4%
Ownership								
For profit, incorporated	56.5%	58.2%	71.8%	64.2%	61.2%	52.4%	66.7%	55.0%
For profit, unincorporated	50.7%	60.0%	65.1%	63.9%	48.4%	45.3%	63.8%	47.7%
Nonprofit	43.1%	61.1%	39.3%	52.3%	55.8%	37.7%	49.1%	42.6%
Age of firm								
Less than 5 years	67.7%	61.9%	81.3%	62.0%	72.3%	52.0% *	67.6%	67.9%
5-9 years	55.3%	59.2%	57.6%	52.6%	52.6%	66.4%	57.7%	53.5%
10-19 years	58.2%	56.4%	67.5%	60.4%	65.4%	43.5%	63.5%	55.7%
20 or more years	52.3%	59.4%	66.5%	65.4%	56.1%	49.0%	65.6%	51.1%
Multi/single status								
2 or more locations	51.1%	--	79.4%	65.1%	55.5%	49.5%	69.5%	50.8%
1 location only	60.2%	59.5%	66.5%	62.2%	61.8%	31.2%	63.8%	57.3%
Percent full-time employees								
Less than 25%	46.3%	--	78.3%	66.8%	55.1%	35.4%	68.1%	41.9%
25-49 %	53.7%	74.7%	54.9%	53.7%	55.1%	51.7%	64.9%	51.8%
50-74 %	56.0%	66.5%	71.8%	65.9%	69.0%	46.7%	66.7%	53.8%
75% or more	53.4%	57.1%	67.5%	63.0%	57.4%	49.2%	64.0%	51.9%
Union presence								
No union employees	55.7%	61.9%	68.5%	64.0%	59.8%	50.3%	65.7%	53.9%
Has union employees	46.3%	--	54.4%	48.6%	49.5%	46.0%	45.6%	46.3%
Percent low-wage employees								
50% or more low-wage	60.9%	60.5%	67.3%	67.3%	64.6%	59.1%	68.2%	60.1%
Less than 50% low-wage	52.9%	58.8%	67.7%	62.7%	57.7%	48.0%	64.1%	51.2%
Percent women employees								
Less than 25%	56.7%	58.8%	73.3%	62.5%	60.3%	50.7%	66.7%	54.5%
25-49 %	52.0%	56.0%	64.6%	63.2%	54.7%	49.0%	63.0%	50.9%
50-74 %	53.6%	60.3%	65.2%	65.2%	60.3%	49.3%	64.0%	52.2%
75% or more	50.4%	60.6%	61.2%	61.0%	57.2%	45.7%	60.6%	49.0%
Percent age 50 or older employees								
Less than 25%	56.8%	60.1%	71.4%	62.8%	64.7%	49.4%	65.4%	54.8%
25-49 %	52.2%	66.8%	64.4%	63.3%	55.5%	49.4%	67.3%	51.0%
50-74 %	50.0%	58.6%	64.9%	60.1%	52.0%	44.2%	59.9%	48.2%
75% or more	52.6%	46.7%	59.2%	73.3%	33.8% *	56.7%	53.1%	52.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.90%	3.41%	2.81%	1.85%	1.95%	1.22%	1.66%	1.00%
Industry group **								
Agric., fish., forest.	7.40%	--	--	3.81%	10.50%	11.03%	12.27%	8.98%
Mining and manufacturing	2.31%	14.41%	7.92%	5.10%	3.61%	3.24%	4.78%	2.42%
Construction	3.62%	9.86%	5.02%	4.56%	8.08%	5.82%	3.86%	5.30%
Utilities and transp.	3.39%	--	8.49%	10.47%	9.67%	3.92%	7.07%	3.52%
Wholesale trade	2.96%	12.96%	4.27%	6.61%	4.35%	4.83%	5.00%	3.37%
Fin. svs. and real estate	2.43%	10.57%	12.80%	7.03%	7.22%	2.65%	6.78%	2.58%
Retail trade	3.02%	10.22%	5.66%	5.66%	8.32%	4.01%	4.98%	3.37%
Professional services	1.57%	5.15%	6.20%	3.34%	2.82%	2.19%	3.29%	1.73%
Other services	2.48%	6.48%	6.45%	4.43%	5.12%	3.34%	3.69%	2.82%
Ownership								
For profit, incorporated	1.05%	3.92%	2.88%	2.19%	2.52%	1.39%	1.84%	1.18%
For profit, unincorporated	2.53%	8.06%	7.85%	4.52%	4.30%	3.97%	4.48%	2.84%
Nonprofit	2.20%	8.56%	8.40%	5.61%	3.57%	2.95%	5.18%	2.34%
Age of firm								
Less than 5 years	6.02%	9.81%	7.88%	6.51%	12.16%	17.94% *	5.82%	9.88%
5-9 years	4.30%	9.46%	8.09%	6.41%	9.30%	7.43%	5.32%	6.35%
10-19 years	3.05%	6.55%	4.74%	4.48%	5.63%	5.75%	3.24%	4.21%
20 or more years	0.95%	4.92%	3.63%	2.24%	1.74%	1.25%	2.09%	1.02%
Multi/single status								
2 or more locations	1.04%	--	5.05%	3.64%	1.82%	1.24%	3.86%	1.06%
1 location only	1.69%	3.46%	3.05%	2.15%	3.81%	5.69%	1.80%	2.74%
Percent full-time employees								
Less than 25%	4.42%	--	11.62%	11.64%	8.18%	5.08%	8.17%	4.69%
25-49 %	3.96%	11.94%	10.58%	8.05%	11.29%	5.22%	5.98%	4.52%
50-74 %	2.92%	8.65%	5.82%	5.41%	5.41%	4.00%	4.66%	3.33%
75% or more	0.98%	3.82%	3.15%	2.02%	2.15%	1.32%	1.85%	1.09%
Union presence								
No union employees	0.97%	3.45%	2.80%	1.87%	1.90%	1.45%	1.68%	1.11%
Has union employees	2.10%	--	15.54%	8.04%	7.46%	2.20%	7.27%	2.16%
Percent low-wage employees								
50% or more low-wage	2.82%	14.44%	8.62%	6.38%	4.44%	3.79%	6.43%	3.03%
Less than 50% low-wage	0.94%	3.42%	2.90%	1.92%	2.08%	1.28%	1.71%	1.05%
Percent women employees								
Less than 25%	1.65%	5.65%	3.45%	3.05%	3.84%	2.48%	2.39%	1.94%
25-49 %	1.85%	7.79%	5.71%	3.69%	4.38%	2.32%	3.64%	2.00%
50-74 %	1.71%	6.54%	7.55%	4.60%	2.90%	2.29%	4.05%	1.85%
75% or more	1.92%	6.81%	6.87%	3.78%	3.90%	2.53%	3.59%	2.11%
Percent age 50 or older employees								
Less than 25%	1.65%	5.35%	4.19%	2.74%	3.44%	2.41%	2.56%	1.95%
25-49 %	1.23%	6.53%	4.92%	3.23%	2.48%	1.56%	2.80%	1.30%
50-74 %	2.27%	7.25%	6.03%	4.51%	4.35%	3.40%	3.77%	2.55%
75% or more	4.76%	8.05%	9.81%	6.32%	10.51% *	7.48%	6.41%	7.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 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%	18.2%	18.3%	37.9%	43.1%	64.3%	24.3%	56.9%
Industry group **								
Agric., fish., forest.	40.6%	--	--	--	42.1% *	52.1% *	27.4% *	44.1%
Mining and manufacturing	53.9%	--	21.2% *	40.9%	43.9%	65.0%	27.0%	56.1%
Construction	34.2%	0.0%	33.0% *	33.7%	26.7% *	68.5%	29.9%	36.8%
Utilities and transp.	68.1%	--	7.2% *	54.3%	46.4%	76.9%	39.1%	70.6%
Wholesale trade	47.0%	15.9% *	13.7% *	30.1%	49.7%	66.3%	17.8%	57.6%
Fin. svs. and real estate	58.2%	15.6% *	8.2% *	54.6%	37.1% *	68.4%	22.0%	61.8%
Retail trade	45.3%	2.0% *	14.4% *	28.6%	33.1%	55.1%	14.0%	49.7%
Professional services	54.1%	22.8%	12.0%	36.5%	51.9%	65.0%	21.1%	60.2%
Other services	43.2%	22.5% *	29.5%	43.5%	41.1%	49.7%	31.6%	46.6%
Ownership								
For profit, incorporated	52.3%	15.9%	18.3%	35.6%	41.2%	65.7%	22.6%	57.7%
For profit, unincorporated	39.4%	17.2% *	9.7% *	37.1%	35.6%	52.0%	21.7%	44.9%
Nonprofit	60.8%	34.7% *	44.2%	58.8%	56.3%	65.3%	48.2%	62.0%
Age of firm								
Less than 5 years	27.7%	27.6% *	6.6% *	35.7%	20.7% *	84.4%	21.7%	32.6% *
5-9 years	28.8%	--	5.8% *	46.9%	32.3% *	43.6%	16.8%	38.5%
10-19 years	30.3%	16.2% *	15.4% *	32.7%	27.0%	51.4%	19.6%	35.9%
20 or more years	56.9%	20.5%	26.0%	38.4%	50.1%	64.7%	28.5%	60.1%
Multi/single status								
2 or more locations	59.8%	--	15.4% *	37.1%	47.9%	64.3%	27.8%	60.6%
1 location only	32.4%	17.9%	18.7%	38.2%	37.1%	63.5%	23.9%	40.2%
Percent full-time employees								
Less than 25%	27.0%	--	--	8.6% *	9.9% *	40.6%	29.3% *	26.3%
25-49 %	55.0%	10.9% *	30.9% *	31.8%	45.0%	70.0%	20.3%	62.4%
50-74 %	45.7%	25.6% *	21.2% *	36.0%	50.7%	52.6%	27.4%	50.4%
75% or more	52.6%	16.3%	17.3%	38.9%	42.7%	65.2%	24.0%	57.6%
Union presence								
No union employees	50.2%	18.2%	18.4%	37.1%	43.8%	65.0%	24.1%	56.2%
Has union employees	58.1%	--	18.2% *	51.9%	38.2%	62.7%	28.9%	59.2%
Percent low-wage employees								
50% or more low-wage	40.6%	5.2% *	10.0% *	32.8%	37.7%	45.6%	12.1%	44.0%
Less than 50% low-wage	52.9%	19.4%	18.6%	38.2%	43.5%	66.4%	25.1%	58.2%
Percent women employees								
Less than 25%	49.5%	17.6% *	25.8%	36.0%	39.8%	68.9%	26.2%	56.0%
25-49 %	56.2%	10.6% *	13.0%	37.5%	44.6%	68.0%	20.0%	60.9%
50-74 %	50.8%	19.3% *	12.0% *	49.2%	43.1%	59.6%	25.8%	55.0%
75% or more	49.6%	27.4%	14.5%	30.2%	47.4%	58.4%	22.7%	53.9%
Percent age 50 or older employees								
Less than 25%	44.8%	16.5%	14.2%	27.9%	36.1%	64.3%	19.1%	51.6%
25-49 %	58.4%	17.8% *	22.5%	47.3%	51.0%	65.3%	31.2%	61.5%
50-74 %	47.3%	23.5% *	20.6%	49.3%	39.1%	58.7%	27.7%	51.7%
75% or more	29.2%	17.3% *	32.4% *	19.7% *	40.0% *	48.7%	21.3%	37.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.21%	3.07%	2.79%	2.38%	2.90%	1.42%	1.80%	1.37%
Industry group **								
Agric., fish., forest.	10.88%	--	--	--	19.07% *	17.48% *	14.81% *	13.15%
Mining and manufacturing	2.64%	--	6.44% *	5.88%	4.93%	3.41%	5.04%	2.82%
Construction	5.13%	0.00%	10.35% *	6.84%	10.21% *	8.91%	5.87%	7.71%
Utilities and transp.	3.58%	--	5.58% *	10.35%	8.60%	3.69%	9.88%	3.68%
Wholesale trade	3.62%	8.80% *	5.63% *	6.37%	5.82%	5.41%	4.33%	4.06%
Fin. svs. and real estate	4.16%	6.82% *	4.85% *	8.21%	11.39% *	3.43%	6.13%	4.56%
Retail trade	3.19%	2.07% *	5.66% *	6.12%	6.46%	4.00%	3.66%	3.42%
Professional services	2.15%	5.93%	3.56%	4.65%	3.83%	2.75%	2.86%	2.27%
Other services	3.02%	7.10% *	7.27%	6.87%	6.47%	4.62%	4.87%	3.55%
Ownership								
For profit, incorporated	1.46%	3.52%	3.31%	2.76%	3.75%	1.61%	2.06%	1.68%
For profit, unincorporated	2.69%	6.45% *	3.67% *	5.59%	4.85%	4.23%	3.74%	3.15%
Nonprofit	2.94%	11.32% *	10.40%	6.79%	4.90%	4.09%	7.14%	3.11%
Age of firm								
Less than 5 years	7.40%	10.06% *	3.84% *	9.84%	13.26% *	10.19%	6.01%	13.42% *
5-9 years	4.34%	--	2.87% *	7.03%	9.72% *	7.79%	4.37%	6.90%
10-19 years	3.31%	5.63% *	5.16% *	5.83%	6.76%	6.02%	3.72%	5.05%
20 or more years	1.17%	4.67%	4.16%	2.90%	2.36%	1.47%	2.41%	1.24%
Multi/single status								
2 or more locations	1.25%	--	4.78% *	4.28%	2.44%	1.44%	4.44%	1.27%
1 location only	2.10%	3.09%	3.06%	2.84%	5.22%	9.38%	1.94%	3.86%
Percent full-time employees								
Less than 25%	4.45%	--	--	4.00% *	4.61% *	5.81%	9.58% *	4.95%
25-49 %	5.22%	8.96% *	13.49% *	8.54%	8.62%	6.07%	5.85%	5.39%
50-74 %	3.70%	10.40% *	6.86% *	9.13%	8.02%	5.05%	6.85%	4.08%
75% or more	1.32%	3.16%	3.05%	2.59%	3.20%	1.52%	1.94%	1.50%
Union presence								
No union employees	1.34%	3.08%	2.88%	2.44%	2.88%	1.72%	1.85%	1.54%
Has union employees	2.96%	--	10.14% *	9.60%	10.20%	2.49%	7.94%	3.07%
Percent low-wage employees								
50% or more low-wage	3.00%	3.86% *	5.42% *	8.89%	6.88%	3.55%	3.52%	3.11%
Less than 50% low-wage	1.29%	3.25%	2.88%	2.47%	3.11%	1.51%	1.89%	1.48%
Percent women employees								
Less than 25%	2.24%	5.33% *	5.23%	3.65%	5.08%	2.76%	2.95%	2.74%
25-49 %	2.50%	4.41% *	3.60%	4.90%	7.03%	2.30%	3.38%	2.80%
50-74 %	2.42%	6.10% *	4.37% *	6.30%	4.15%	3.17%	4.33%	2.59%
75% or more	2.28%	7.13%	4.06%	5.04%	5.72%	2.93%	3.39%	2.53%
Percent age 50 or older employees								
Less than 25%	2.42%	4.47%	3.18%	3.09%	5.27%	2.68%	2.19%	2.97%
25-49 %	1.46%	5.67% *	5.98%	3.86%	3.01%	1.84%	3.74%	1.55%
50-74 %	2.77%	9.16% *	5.65%	6.16%	5.07%	4.28%	4.38%	3.19%
75% or more	5.18%	6.65% *	12.43% *	10.70% *	14.30% *	9.42%	5.39%	9.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

Table I.F.15.b Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.6%	14.2%	11.4%	12.0%	11.1%	13.2%	13.1%	12.6%
Industry group **								
Agric., fish., forest.	18.4% *	--	--	0.0%	8.9% *	9.5% *	47.1%	8.7% *
Mining and manufacturing	11.8%	--	16.7% *	10.0%	10.2%	12.7%	11.3% *	11.8%
Construction	10.7%	18.2% *	4.2% *	10.3% *	6.0% *	20.7% *	9.7% *	11.2%
Utilities and transp.	9.0%	0.0%	15.7% *	3.9% *	3.5% *	10.5%	8.1% *	9.0%
Wholesale trade	10.5%	31.6% *	8.2% *	8.4% *	13.0%	8.5%	12.8% *	9.9%
Fin. svs. and real estate	9.4%	6.7% *	7.0% *	9.1% *	9.4%	9.7%	5.8%	9.8%
Retail trade	12.1%	16.8% *	7.5% *	9.5% *	15.8%	11.8%	14.5%	11.8%
Professional services	16.0%	12.0%	14.8%	15.5%	12.4%	17.3%	14.8%	16.1%
Other services	13.1%	11.8% *	11.8% *	17.7%	14.7%	11.9%	16.2%	12.4%
Ownership								
For profit, incorporated	11.6%	16.2%	12.2%	12.5%	10.5%	11.5%	13.5%	11.3%
For profit, unincorporated	12.2%	12.5% *	10.1% *	10.8%	10.6%	13.6%	13.2%	11.9%
Nonprofit	17.1%	5.6% *	7.2% *	10.7%	13.4%	19.6%	9.5%	17.7%
Age of firm								
Less than 5 years	14.7% *	20.0% *	2.7% *	19.7% *	5.0% *	43.8% *	14.8% *	14.6% *
5-9 years	15.0%	20.1% *	19.7% *	17.7%	11.4% *	4.1% *	19.8%	11.4% *
10-19 years	10.9%	13.6%	12.6%	9.8%	10.4%	10.7% *	12.5%	10.2%
20 or more years	12.6%	11.1%	11.2%	10.7%	11.7%	13.2%	11.2%	12.7%
Multi/single status								
2 or more locations	12.5%	--	5.7% *	8.7%	11.3%	12.9%	10.1%	12.5%
1 location only	13.0%	14.2%	12.0%	13.0%	10.7%	24.1%	13.4%	12.7%
Percent full-time employees								
Less than 25%	14.2%	--	--	11.5% *	27.1% *	8.5% *	17.4% *	13.6%
25-49 %	12.3%	5.3% *	18.6% *	20.7% *	12.8% *	10.4%	15.6% *	11.7%
50-74 %	15.0%	13.3% *	7.7% *	17.6%	8.0%	18.2%	12.5%	15.5%
75% or more	12.4%	14.4%	11.5%	11.2%	11.0%	13.0%	12.9%	12.3%
Union presence								
No union employees	11.5%	13.5%	12.1%	12.6%	10.8%	11.3%	13.4%	11.2%
Has union employees	16.2%	--	0.2% *	4.1% *	12.3%	17.4%	8.6% *	16.4%
Percent low-wage employees								
50% or more low-wage	8.5%	16.4% *	16.3% *	11.3% *	12.7% *	6.4%	13.7%	8.0%
Less than 50% low-wage	12.9%	14.0%	11.2%	12.0%	10.9%	13.9%	13.0%	12.9%
Percent women employees								
Less than 25%	11.0%	15.6%	11.4%	10.3%	9.4%	11.4%	12.2%	10.7%
25-49 %	11.8%	9.7% *	11.3%	14.2%	11.9%	11.6%	13.6%	11.6%
50-74 %	14.1%	15.6% *	13.4% *	11.4%	10.5%	15.4%	14.0%	14.1%
75% or more	14.5%	12.5% *	7.9% *	14.4%	13.7%	15.2%	12.9%	14.7%
Percent age 50 or older employees								
Less than 25%	11.6%	10.0%	12.0%	14.3%	9.3%	12.0%	13.2%	11.2%
25-49 %	12.2%	11.7% *	7.6%	9.8%	10.6%	13.1%	9.8%	12.4%
50-74 %	16.6%	19.6%	16.9% *	12.7%	15.1%	17.8%	16.8%	16.5%
75% or more	17.0%	22.0% *	19.8% *	1.4% *	31.0% *	9.7% *	19.4% *	14.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.15.b Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	2.29%	1.72%	1.22%	1.00%	0.80%	1.15%	0.61%
Industry group **								
Agric., fish., forest.	6.53% *	--	--	0.00%	6.53% *	7.10% *	13.67%	4.76% *
Mining and manufacturing	1.37%	--	7.57% *	2.99%	1.94%	2.04%	3.70% *	1.44%
Construction	2.13%	7.94% *	2.06% *	3.84% *	2.68% *	6.44% *	3.04% *	2.85%
Utilities and transp.	2.01%	0.00%	8.02% *	2.10% *	1.51% *	2.63%	3.59% *	2.12%
Wholesale trade	1.63%	14.33% *	3.31% *	2.97% *	3.41%	2.20%	4.12% *	1.74%
Fin. svs. and real estate	1.31%	3.08% *	3.27% *	3.27% *	2.74%	1.70%	1.72%	1.44%
Retail trade	2.29%	6.49% *	3.52% *	3.10% *	4.26%	3.18%	3.40%	2.57%
Professional services	1.05%	3.44%	3.91%	2.50%	1.91%	1.47%	2.27%	1.16%
Other services	1.77%	3.64% *	4.32% *	4.19%	3.78%	2.59%	3.07%	2.04%
Ownership								
For profit, incorporated	0.62%	2.62%	2.11%	1.50%	1.27%	0.86%	1.35%	0.69%
For profit, unincorporated	1.49%	5.87% *	3.70% *	3.07%	2.28%	2.53%	3.15%	1.68%
Nonprofit	1.65%	2.36% *	4.04% *	2.46%	2.25%	2.31%	2.25%	1.77%
Age of firm								
Less than 5 years	4.57% *	10.15% *	2.14% *	6.04% *	2.63% *	18.87% *	4.79% *	7.36% *
5-9 years	2.64%	6.76% *	6.11% *	4.64%	5.10% *	2.08% *	3.93%	3.48% *
10-19 years	1.54%	3.79%	3.05%	2.68%	2.65%	4.01% *	2.08%	2.02%
20 or more years	0.60%	2.51%	2.50%	1.32%	1.11%	0.79%	1.32%	0.64%
Multi/single status								
2 or more locations	0.66%	--	2.42% *	1.64%	1.21%	0.79%	2.23%	0.67%
1 location only	1.02%	2.34%	1.88%	1.51%	1.70%	7.06%	1.25%	1.55%
Percent full-time employees								
Less than 25%	3.01%	--	--	5.03% *	8.36% *	2.76% *	5.99% *	3.44%
25-49 %	2.34%	4.81% *	10.07% *	6.58% *	5.71% *	2.98%	4.82% *	2.61%
50-74 %	2.31%	5.59% *	2.98% *	4.58%	2.29%	3.72%	3.03%	2.71%
75% or more	0.59%	2.65%	1.91%	1.31%	1.09%	0.84%	1.29%	0.65%
Union presence								
No union employees	0.57%	2.31%	1.82%	1.30%	1.07%	0.86%	1.20%	0.64%
Has union employees	1.44%	--	0.19% *	1.46% *	2.84%	1.68%	3.22% *	1.49%
Percent low-wage employees								
50% or more low-wage	1.32%	8.44% *	7.44% *	3.84% *	4.93% *	1.18%	4.02%	1.40%
Less than 50% low-wage	0.59%	2.37%	1.76%	1.27%	1.01%	0.86%	1.19%	0.65%
Percent women employees								
Less than 25%	0.94%	3.33%	2.55%	1.71%	1.97%	1.51%	1.57%	1.10%
25-49 %	1.08%	3.66% *	3.18%	3.05%	2.08%	1.44%	2.60%	1.15%
50-74 %	1.15%	5.37% *	4.77% *	2.45%	1.53%	1.61%	2.80%	1.25%
75% or more	1.29%	4.91% *	2.50% *	3.21%	2.38%	1.78%	2.78%	1.41%
Percent age 50 or older employees								
Less than 25%	0.86%	2.46%	2.74%	1.90%	1.47%	1.36%	1.66%	0.98%
25-49 %	0.75%	3.93% *	2.09%	2.11%	1.37%	0.97%	1.90%	0.79%
50-74 %	2.06%	5.06%	5.34% *	2.69%	2.92%	3.57%	2.78%	2.38%
75% or more	4.78%	8.49% *	9.23% *	1.15% *	17.09% *	4.23% *	6.39% *	7.06% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.6%	6.3%	3.0%	5.0%	2.9%	1.9%	4.2%	2.4%
Industry group **								
Agric., fish., forest.	0.3% *	0.0%	0.8% *	0.0%	0.2% *	0.4% *	0.3% *	0.3% *
Mining and manufacturing	2.3%	--	--	3.3% *	4.7% *	1.0% *	3.9% *	2.2%
Construction	1.3% *	0.5% *	1.3% *	3.6% *	0.2% *	0.2% *	1.9% *	1.0% *
Utilities and transp.	3.0% *	0.0%	0.0%	18.9% *	2.2% *	1.6%	7.8% *	2.7% *
Wholesale trade	2.8%	10.4% *	2.9% *	4.7% *	4.5% *	0.7% *	4.6% *	2.4%
Fin. svs. and real estate	2.2%	9.6% *	0.9% *	--	3.9% *	1.2% *	4.6% *	1.9% *
Retail trade	2.4%	9.5% *	3.4% *	--	0.8% *	2.0%	4.5% *	2.1%
Professional services	2.5%	3.6% *	4.2% *	4.9%	2.4%	2.0%	4.1%	2.3%
Other services	4.3% *	7.5% *	4.4% *	4.3% *	2.3%	--	5.2%	4.1% *
Ownership								
For profit, incorporated	2.4%	6.7% *	3.3%	4.2%	2.5%	1.8%	4.3%	2.1%
For profit, unincorporated	2.5%	4.3% *	1.0% *	3.6% *	4.8% *	0.9%	2.2% *	2.5%
Nonprofit	3.5%	8.9% *	--	12.4% *	2.8% *	2.6% *	7.2% *	3.2%
Age of firm								
Less than 5 years	1.7% *	1.8% *	1.2% *	5.0% *	0.4% *	0.0%	3.4% *	0.3% *
5-9 years	5.3%	9.7% *	1.2% *	5.4% *	6.3% *	0.1% *	4.2% *	6.0% *
10-19 years	2.6%	6.3% *	4.8% *	3.3% *	1.8% *	0.6% *	4.9% *	1.5% *
20 or more years	2.5%	6.4% *	3.2%	5.4%	3.0%	1.9%	4.0%	2.4%
Multi/single status								
2 or more locations	2.2%	--	3.2% *	6.4% *	2.9%	1.9%	4.2% *	2.2%
1 location only	3.7%	6.0%	3.0%	4.5%	3.0%	0.5% *	4.2%	3.3%
Percent full-time employees								
Less than 25%	1.1% *	1.5% *	0.0%	2.4% *	1.9% *	0.7% *	1.8% *	1.0% *
25-49 %	5.2% *	13.1% *	10.2% *	8.2% *	0.9% *	5.1% *	6.8% *	4.9% *
50-74 %	2.0%	8.8% *	3.6% *	3.6% *	2.8% *	0.4% *	6.6% *	1.0%
75% or more	2.6%	5.6% *	2.8%	5.0%	3.0%	1.9%	3.8%	2.4%
Union presence								
No union employees	2.7%	6.1%	3.2%	3.9%	3.2%	1.9%	4.2%	2.4%
Has union employees	2.4%	--	0.4% *	18.8% *	1.7% *	1.8%	--	2.3%
Percent low-wage employees								
50% or more low-wage	1.6%	2.1% *	2.1% *	5.4% *	1.8% *	1.1% *	2.8% *	1.5%
Less than 50% low-wage	2.7%	6.7%	3.1%	5.0%	3.0%	1.9%	4.2%	2.5%
Percent women employees								
Less than 25%	3.2%	2.5% *	1.6% *	6.3%	2.0%	2.9% *	2.8%	3.2%
25-49 %	2.2%	12.0% *	4.5% *	2.1% *	3.4% *	1.5%	4.9% *	2.0%
50-74 %	2.2%	7.4% *	3.1% *	4.7% *	3.3%	1.2%	4.6% *	1.9%
75% or more	3.1%	7.3% *	4.8% *	5.9% *	3.4% *	2.3% *	6.1%	2.7%
Percent age 50 or older employees								
Less than 25%	3.0%	7.0% *	2.6% *	3.1%	2.6%	2.9% *	3.7%	2.9%
25-49 %	2.1%	5.5% *	4.4% *	7.1%	2.5%	1.3%	4.8%	1.9%
50-74 %	3.4%	--	2.0% *	5.3% *	4.9% *	2.2%	3.6% *	3.3%
75% or more	4.9% *	7.6% *	0.0%	6.1% *	7.4% *	0.0%	5.5% *	4.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	1.65%	0.67%	0.92%	0.50%	0.37%	0.61%	0.30%
Industry group **								
Agric., fish., forest.	0.18% *	0.00%	0.84% *	0.00%	0.18% *	0.34% *	0.31% *	0.21% *
Mining and manufacturing	0.51%	--	--	1.28% *	1.57% *	0.34% *	1.67% *	0.54%
Construction	0.43% *	0.55% *	0.66% *	1.49% *	0.12% *	0.16% *	0.89% *	0.45% *
Utilities and transp.	1.04% *	0.00%	0.00%	11.05% *	1.55% *	0.44%	5.16% *	1.05% *
Wholesale trade	0.72%	9.64% *	1.96% *	2.36% *	1.45% *	0.31% *	2.44% *	0.65%
Fin. svs. and real estate	0.59%	5.26% *	0.91% *	--	2.45% *	0.43% *	2.40% *	0.60% *
Retail trade	0.54%	5.90% *	1.76% *	--	0.32% *	0.51%	2.13% *	0.54%
Professional services	0.38%	1.77% *	1.47% *	1.36%	0.55%	0.52%	0.99%	0.42%
Other services	1.54% *	3.35% *	2.39% *	2.17% *	0.69%	--	1.55%	1.86% *
Ownership								
For profit, incorporated	0.33%	2.29% *	0.82%	0.80%	0.55%	0.47%	0.76%	0.36%
For profit, unincorporated	0.56%	2.08% *	0.48% *	1.68% *	1.86% *	0.25%	0.83% *	0.67%
Nonprofit	0.76%	5.20% *	--	5.82% *	0.95% *	0.88% *	2.24% *	0.80%
Age of firm								
Less than 5 years	0.74% *	1.40% *	0.65% *	2.97% *	0.26% *	0.00%	1.57% *	0.17% *
5-9 years	1.48%	6.11% *	0.62% *	2.62% *	2.69% *	0.07% *	2.08% *	2.07% *
10-19 years	0.60%	3.70% *	2.01% *	1.06% *	0.98% *	0.34% *	1.47% *	0.51% *
20 or more years	0.31%	2.13% *	0.91%	1.29%	0.60%	0.39%	0.74%	0.33%
Multi/single status								
2 or more locations	0.33%	--	1.88% *	2.59% *	0.61%	0.38%	1.43% *	0.34%
1 location only	0.47%	1.67%	0.71%	0.88%	0.86%	0.36% *	0.66%	0.65%
Percent full-time employees								
Less than 25%	0.38% *	1.52% *	0.00%	1.52% *	1.02% *	0.44% *	1.12% *	0.39% *
25-49 %	1.55% *	11.44% *	6.81% *	6.38% *	0.41% *	1.99% *	3.86% *	1.69% *
50-74 %	0.47%	4.35% *	2.16% *	2.01% *	1.11% *	0.12% *	2.27% *	0.30%
75% or more	0.30%	1.83% *	0.70%	0.99%	0.56%	0.41%	0.64%	0.33%
Union presence								
No union employees	0.32%	1.67%	0.71%	0.68%	0.56%	0.49%	0.62%	0.36%
Has union employees	0.52%	--	0.40% *	8.25% *	0.91% *	0.50%	--	0.53%
Percent low-wage employees								
50% or more low-wage	0.35%	1.85% *	1.54% *	2.76% *	0.64% *	0.36% *	1.42% *	0.36%
Less than 50% low-wage	0.29%	1.79%	0.69%	0.96%	0.53%	0.40%	0.64%	0.32%
Percent women employees								
Less than 25%	0.76%	1.20% *	0.51% *	1.77%	0.52%	1.40% *	0.67%	0.92%
25-49 %	0.37%	5.76% *	1.83% *	0.83% *	1.32% *	0.28%	1.59% *	0.37%
50-74 %	0.29%	3.45% *	1.57% *	1.72% *	0.83%	0.21%	1.40% *	0.27%
75% or more	0.67%	3.79% *	2.18% *	2.00% *	1.15% *	0.90% *	1.77%	0.72%
Percent age 50 or older employees								
Less than 25%	0.61%	2.70% *	0.80% *	0.86%	0.62%	1.10% *	0.86%	0.73%
25-49 %	0.30%	2.71% *	1.52% *	2.02%	0.72%	0.30%	1.07%	0.31%
50-74 %	0.64%	--	1.12% *	1.98% *	1.95% *	0.52%	1.27% *	0.72%
75% or more	2.05% *	4.84% *	0.00%	4.99% *	4.08% *	0.00%	3.48% *	2.10% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.d Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	14.9%	12.8%	15.9%	24.8%	32.8%	13.6%	30.0%
Industry group **								
Agric., fish., forest.	27.5%	--	2.4% *	--	48.4%	30.3% *	--	35.5%
Mining and manufacturing	32.9%	14.1% *	14.9% *	22.8%	28.7%	37.6%	13.5%	34.2%
Construction	17.1%	13.5% *	8.5% *	9.5%	17.1% *	33.4%	11.3%	20.0%
Utilities and transp.	32.5%	0.0%	--	15.1% *	40.3%	33.7%	6.4% *	34.0%
Wholesale trade	27.3%	10.2% *	4.1% *	18.1% *	24.7%	37.2%	6.6% *	32.5%
Fin. svs. and real estate	25.2%	23.2% *	25.6% *	19.3% *	19.6%	27.1%	24.9%	25.3%
Retail trade	21.1%	17.0% *	8.2% *	14.2% *	18.0% *	23.8%	12.3%	22.3%
Professional services	28.2%	12.5% *	13.5% *	14.4%	25.6%	32.8%	13.6%	30.3%
Other services	30.4%	14.6% *	19.2% *	16.9%	22.1%	39.0%	14.9%	33.8%
Ownership								
For profit, incorporated	26.4%	14.0%	8.4%	14.9%	23.6%	31.3%	11.3%	28.6%
For profit, unincorporated	29.9%	16.5%	16.1% *	16.9%	31.3%	36.4%	14.8%	33.4%
Nonprofit	32.5%	16.5% *	41.2%	21.2%	23.7%	36.6%	27.7%	32.9%
Age of firm								
Less than 5 years	14.4%	15.2% *	12.9% *	10.5% *	21.2% *	3.8% *	11.8%	16.5% *
5-9 years	20.3%	7.3% *	10.6% *	20.3%	28.8% *	22.0% *	12.0%	26.5%
10-19 years	24.1%	13.8%	8.3%	21.3%	21.2%	41.2%	12.7%	29.3%
20 or more years	29.2%	17.6%	15.2%	14.3%	25.5%	32.8%	14.8%	30.5%
Multi/single status								
2 or more locations	31.5%	--	9.0% *	15.8%	28.3%	33.0%	11.3%	31.9%
1 location only	17.4%	14.4%	13.1%	15.9%	20.0%	27.1%	13.8%	20.3%
Percent full-time employees								
Less than 25%	36.1%	--	--	9.4% *	15.7% *	54.2%	11.4% *	41.1%
25-49 %	25.1%	5.2% *	13.5% *	5.9% *	29.5%	29.8%	8.1% *	28.0%
50-74 %	21.1%	6.8% *	11.9% *	11.5% *	15.2% *	27.6%	10.3%	23.4%
75% or more	28.4%	16.8%	12.9%	16.8%	25.7%	33.0%	14.2%	30.4%
Union presence								
No union employees	26.6%	13.0%	10.8%	15.4%	23.1%	33.5%	12.0%	29.4%
Has union employees	31.8%	--	45.0% *	23.0% *	34.3%	31.3%	36.0%	31.6%
Percent low-wage employees								
50% or more low-wage	26.1%	6.8% *	12.0% *	13.8% *	15.0%	31.9%	7.9% *	28.0%
Less than 50% low-wage	28.0%	15.7%	12.8%	16.0%	25.5%	32.9%	13.9%	30.1%
Percent women employees								
Less than 25%	25.1%	14.8%	10.3%	15.6%	25.6%	31.2%	12.6%	28.0%
25-49 %	30.9%	21.0% *	14.1% *	18.5%	28.1%	34.5%	15.4%	32.5%
50-74 %	26.6%	12.8% *	11.4% *	15.4%	23.6%	30.5%	12.8%	28.4%
75% or more	29.0%	11.3% *	20.0% *	13.4%	18.6%	35.6%	15.1%	30.8%
Percent age 50 or older employees								
Less than 25%	25.0%	13.8%	10.2% *	15.3%	20.7%	32.4%	12.1%	27.9%
25-49 %	30.4%	13.1% *	17.0%	16.4%	27.9%	33.4%	14.0%	31.7%
50-74 %	26.1%	16.7% *	10.9% *	18.4%	26.4%	30.5%	16.2%	27.9%
75% or more	18.9%	18.2% *	12.9% *	5.6% *	20.6% *	32.0%	16.3% *	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.d 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 not required by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.85%	2.46%	2.11%	1.48%	1.62%	1.21%	1.17%	0.96%
Industry group **								
Agric., fish., forest.	8.03%	--	2.50% *	--	12.84%	9.84% *	--	9.40%
Mining and manufacturing	2.53%	10.27% *	5.06% *	5.11%	3.33%	3.73%	3.08%	2.66%
Construction	2.57%	7.16% *	3.84% *	2.23%	5.47% *	6.28%	2.43%	3.78%
Utilities and transp.	3.31%	0.00%	--	6.25% *	10.83%	3.60%	4.23% *	3.46%
Wholesale trade	3.17%	7.46% *	2.06% *	6.54% *	4.14%	5.46%	2.24% *	3.76%
Fin. svs. and real estate	2.12%	8.11% *	11.96% *	6.12% *	4.86%	2.52%	5.91%	2.26%
Retail trade	2.14%	6.72% *	3.64% *	4.74% *	5.95% *	2.89%	2.90%	2.41%
Professional services	1.47%	3.92% *	4.15% *	2.13%	2.33%	2.10%	2.13%	1.64%
Other services	2.54%	5.34% *	6.19% *	3.59%	4.21%	3.83%	2.85%	2.96%
Ownership								
For profit, incorporated	0.94%	3.13%	1.31%	1.74%	1.90%	1.31%	1.11%	1.06%
For profit, unincorporated	2.98%	4.86%	7.12% *	3.64%	4.95%	4.98%	3.08%	3.47%
Nonprofit	2.11%	6.51% *	10.62%	4.44%	3.01%	2.90%	5.48%	2.25%
Age of firm								
Less than 5 years	3.64%	5.75% *	7.13% *	4.74% *	10.28% *	2.35% *	3.33%	6.30% *
5-9 years	4.14%	4.44% *	3.56% *	5.25%	9.60% *	8.01% *	3.15%	6.55%
10-19 years	2.89%	4.09%	2.42%	4.24%	4.30%	7.20%	1.89%	4.05%
20 or more years	0.92%	4.11%	3.28%	1.62%	1.55%	1.23%	1.73%	0.99%
Multi/single status								
2 or more locations	1.04%	--	3.41% *	2.80%	1.77%	1.23%	2.45%	1.05%
1 location only	1.23%	2.46%	2.29%	1.74%	2.82%	5.96%	1.27%	2.00%
Percent full-time employees								
Less than 25%	5.23%	--	--	4.35% *	8.07% *	6.09%	4.47% *	6.02%
25-49 %	2.87%	4.17% *	6.05% *	1.91% *	8.05%	3.88%	2.45% *	3.32%
50-74 %	2.32%	4.23% *	4.25% *	3.73% *	4.69% *	3.52%	2.53%	2.74%
75% or more	0.94%	2.94%	2.37%	1.65%	1.76%	1.33%	1.33%	1.05%
Union presence								
No union employees	0.91%	2.29%	1.85%	1.49%	1.48%	1.43%	1.06%	1.05%
Has union employees	2.07%	--	15.58% *	7.33% *	6.56%	2.26%	7.75%	2.12%
Percent low-wage employees								
50% or more low-wage	2.69%	4.60% *	5.22% *	5.26% *	3.11%	3.71%	2.59% *	2.94%
Less than 50% low-wage	0.89%	2.62%	2.17%	1.54%	1.72%	1.28%	1.22%	1.01%
Percent women employees								
Less than 25%	1.35%	3.89%	2.22%	2.53%	3.27%	2.06%	1.56%	1.61%
25-49 %	1.84%	6.75% *	5.08% *	3.03%	3.43%	2.46%	2.98%	1.99%
50-74 %	1.53%	4.48% *	4.60% *	2.97%	2.57%	2.12%	2.48%	1.69%
75% or more	2.05%	3.64% *	7.04% *	2.70%	2.75%	2.82%	3.11%	2.25%
Percent age 50 or older employees								
Less than 25%	1.36%	3.61%	3.09% *	2.15%	2.50%	2.17%	1.71%	1.63%
25-49 %	1.26%	4.97% *	4.02%	2.51%	2.36%	1.62%	2.07%	1.34%
50-74 %	2.08%	5.14% *	3.43% *	3.92%	3.94%	3.32%	2.73%	2.38%
75% or more	3.62%	7.12% *	5.32% *	3.05% *	9.71% *	6.07%	5.22% *	5.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.e Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3.4%	5.7% *	5.1%	4.2%	3.0%	3.1%	4.8%	3.2%
Industry group **								
Agric., fish., forest.	2.4% *	--	--	1.0% *	0.6% *	1.5% *	6.0% *	1.2% *
Mining and manufacturing	3.0%	19.8% *	1.6% *	5.2% *	0.8% *	3.5%	7.9% *	2.7%
Construction	4.0% *	3.2% *	5.4% *	1.9% *	7.1% *	1.5% *	3.9%	4.1% *
Utilities and transp.	5.7%	--	2.1% *	14.3% *	--	5.4% *	4.2% *	5.8% *
Wholesale trade	4.2%	1.6% *	0.7% *	--	2.5% *	5.9% *	3.3% *	4.5%
Fin. svs. and real estate	3.0%	11.5% *	5.6% *	2.4% *	1.2% *	2.9%	7.0% *	2.6%
Retail trade	2.7%	12.4% *	4.3% *	1.1% *	3.4% *	2.1% *	6.2% *	2.2%
Professional services	2.9%	1.8% *	7.2% *	4.8%	3.1% *	2.2%	4.4%	2.6%
Other services	4.3% *	2.6% *	6.8% *	3.3% *	6.1% *	3.8% *	3.9% *	4.3% *
Ownership								
For profit, incorporated	3.1%	4.9% *	4.3%	4.2%	2.2%	3.0%	4.3%	2.9%
For profit, unincorporated	4.7%	6.8% *	7.6% *	4.8% *	--	3.9% *	5.9% *	4.4%
Nonprofit	3.8%	7.8% *	7.4% *	3.4% *	4.2% *	3.4% *	6.4% *	3.6%
Age of firm								
Less than 5 years	1.5% *	1.2% *	2.0% *	2.8% *	1.1% *	0.3% *	2.5% *	0.8% *
5-9 years	4.1% *	--	10.8% *	4.0% *	0.9% *	7.4% *	6.3% *	2.5% *
10-19 years	4.2%	9.9% *	6.8% *	5.2% *	1.3% *	--	6.4% *	3.2% *
20 or more years	3.4%	5.5% *	3.9%	4.1%	3.7%	3.1%	4.4%	3.3%
Multi/single status								
2 or more locations	2.6%	0.0%	2.8% *	3.9% *	2.0%	2.7%	5.0% *	2.6%
1 location only	5.6%	5.9% *	5.4%	4.3%	4.5% *	17.1% *	4.8%	6.3%
Percent full-time employees								
Less than 25%	2.2% *	--	0.0%	9.9% *	0.3% *	1.2% *	1.4% *	2.4% *
25-49 %	3.7% *	1.7% *	2.8% *	11.6% *	1.7% *	3.0% *	4.6% *	3.6% *
50-74 %	5.9% *	--	5.0% *	1.4% *	5.0% *	7.1% *	4.0% *	6.3% *
75% or more	3.2%	6.2% *	5.3%	4.0%	2.9%	2.9%	5.0%	3.0%
Union presence								
No union employees	3.4%	5.5% *	5.4%	4.1%	3.2%	3.0%	4.8%	3.2%
Has union employees	3.4%	--	0.0%	5.5% *	2.2% *	3.5%	5.6% *	3.3%
Percent low-wage employees								
50% or more low-wage	2.9%	14.3% *	2.3% *	2.1% *	5.9% *	1.5% *	7.3% *	2.4%
Less than 50% low-wage	3.5%	4.9% *	5.2%	4.3%	2.8%	3.3%	4.7%	3.3%
Percent women employees								
Less than 25%	4.0%	8.4% *	3.5%	5.3% *	2.7% *	3.8%	5.7%	3.6%
25-49 %	3.0%	1.3% *	5.5% *	2.0% *	1.9% *	3.3%	3.1% *	3.0%
50-74 %	3.5%	3.7% *	6.9% *	3.3% *	2.3% *	3.6%	4.6% *	3.3%
75% or more	3.1%	8.3% *	6.1% *	5.3% *	7.1% *	1.2%	5.4%	2.8%
Percent age 50 or older employees								
Less than 25%	3.6%	9.1% *	3.8%	4.5%	2.7% *	3.2%	5.6%	3.1%
25-49 %	3.1%	2.8% *	6.6% *	3.4% *	3.5% *	2.8%	4.0%	3.0%
50-74 %	3.9% *	1.1% *	5.3% *	3.5% *	1.6% *	5.3% *	3.5% *	4.0% *
75% or more	6.6%	5.6% *	8.1% *	13.6%	7.2% *	1.6% *	5.7% *	7.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.15.e Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	1.81% *	1.10%	0.87%	0.62%	0.39%	0.72%	0.32%
Industry group **								
Agric., fish., forest.	1.03% *	--	--	0.86% *	0.54% *	1.26% *	3.25% *	0.76% *
Mining and manufacturing	0.61%	14.33% *	0.85% *	1.72% *	0.33% *	0.93%	3.06% *	0.61%
Construction	1.22% *	2.50% *	2.05% *	0.75% *	3.60% *	0.96% *	1.08%	1.75% *
Utilities and transp.	1.67%	--	1.54% *	11.98% *	--	1.73% *	2.02% *	1.77% *
Wholesale trade	1.12%	1.44% *	0.43% *	--	1.03% *	2.06% *	2.09% *	1.29%
Fin. svs. and real estate	0.72%	7.46% *	3.59% *	1.63% *	0.58% *	0.86%	3.60% *	0.69%
Retail trade	0.71%	9.36% *	2.11% *	0.62% *	1.61% *	0.75% *	3.43% *	0.63%
Professional services	0.39%	0.93% *	2.75% *	1.33%	1.02% *	0.44%	1.21%	0.41%
Other services	1.34% *	1.63% *	3.41% *	1.39% *	3.47% *	1.96% *	1.20% *	1.61% *
Ownership								
For profit, incorporated	0.29%	1.86% *	0.93%	1.12%	0.49%	0.38%	0.70%	0.32%
For profit, unincorporated	1.08%	4.86% *	4.58% *	1.78% *	--	1.42% *	2.45% *	1.20%
Nonprofit	0.92%	4.06% *	4.03% *	1.22% *	1.69% *	1.24% *	1.96% *	0.99%
Age of firm								
Less than 5 years	0.57% *	1.02% *	1.13% *	1.67% *	0.94% *	0.26% *	0.99% *	0.56% *
5-9 years	1.27% *	--	6.20% *	1.82% *	0.61% *	3.91% *	2.61% *	0.93% *
10-19 years	1.02%	5.75% *	2.12% *	1.87% *	0.75% *	--	1.97% *	1.16% *
20 or more years	0.33%	2.09% *	1.07%	1.21%	0.82%	0.39%	0.82%	0.35%
Multi/single status								
2 or more locations	0.26%	0.00%	2.26% *	1.42% *	0.38%	0.31%	2.42% *	0.26%
1 location only	0.85%	1.87% *	1.19%	1.06%	1.39% *	7.17% *	0.75%	1.41%
Percent full-time employees								
Less than 25%	1.27% *	--	0.00%	9.14% *	0.25% *	0.64% *	1.38% *	1.50% *
25-49 %	1.25% *	1.30% *	2.23% *	6.04% *	0.89% *	1.57% *	1.72% *	1.43% *
50-74 %	1.82% *	--	2.88% *	0.53% *	1.74% *	3.05% *	1.65% *	2.17% *
75% or more	0.29%	2.21% *	1.23%	0.93%	0.69%	0.36%	0.82%	0.31%
Union presence								
No union employees	0.34%	1.87% *	1.17%	0.92%	0.66%	0.48%	0.75%	0.38%
Has union employees	0.60%	--	0.00%	2.50% *	1.74% *	0.66%	2.38% *	0.61%
Percent low-wage employees								
50% or more low-wage	0.67%	9.98% *	1.67% *	0.87% *	1.77% *	0.59% *	4.28% *	0.57%
Less than 50% low-wage	0.31%	1.75% *	1.14%	0.92%	0.65%	0.42%	0.71%	0.35%
Percent women employees								
Less than 25%	0.57%	4.09% *	0.92%	1.72% *	0.92% *	0.79%	1.37%	0.62%
25-49 %	0.52%	0.97% *	2.17% *	0.74% *	0.64% *	0.75%	0.95% *	0.57%
50-74 %	0.63%	1.34% *	3.55% *	1.25% *	1.23% *	0.85%	1.46% *	0.69%
75% or more	0.63%	4.39% *	2.27% *	2.05% *	2.81% *	0.27%	1.44%	0.68%
Percent age 50 or older employees								
Less than 25%	0.45%	3.84% *	1.05%	1.11%	0.83% *	0.62%	1.21%	0.48%
25-49 %	0.39%	1.76% *	2.51% *	1.80% *	1.14% *	0.42%	1.13%	0.41%
50-74 %	1.22% *	0.65% *	2.83% *	1.26% *	0.58% *	2.29% *	1.18% *	1.43% *
75% or more	1.63%	2.89% *	4.40% *	3.56%	4.48% *	0.87% *	2.23% *	2.33% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.7%	10.7%	12.4%	23.8%	25.1%	31.5%	15.7%	29.5%
Industry group **								
Agric., fish., forest.	20.9% *	2.1% *	--	--	17.7% *	30.4% *	11.7% *	24.0% *
Mining and manufacturing	26.9%	12.1% *	13.5% *	24.0%	24.4%	29.3%	17.1%	27.5%
Construction	22.9%	0.0%	26.7% *	25.2%	18.6% *	30.3%	21.9%	23.4%
Utilities and transp.	33.9%	--	5.6% *	26.0%	23.8%	37.6%	28.7%	34.3%
Wholesale trade	25.9%	7.4% *	11.5% *	19.3%	27.5%	31.6%	12.9%	29.2%
Fin. svs. and real estate	35.0%	7.6% *	--	35.3%	24.4%	40.4%	12.7%	37.3%
Retail trade	27.9%	0.9% *	11.0% *	20.3%	20.5%	33.2%	8.8%	30.6%
Professional services	27.3%	16.0%	7.2%	22.1%	29.4%	29.6%	13.3%	29.3%
Other services	20.7%	14.3% *	17.0%	25.1%	22.5%	20.3%	18.9%	21.1%
Ownership								
For profit, incorporated	29.6%	9.2%	13.2%	22.9%	25.2%	34.4%	15.1%	31.7%
For profit, unincorporated	20.0%	10.3% *	6.3% *	23.7%	17.2%	23.6%	13.8%	21.4%
Nonprofit	26.2%	21.2% *	17.4% *	30.7%	31.4%	24.6%	23.6%	26.4%
Age of firm								
Less than 5 years	18.7%	17.1% *	5.4% *	22.1%	14.9% *	43.9% *	14.6%	22.1% *
5-9 years	15.9%	2.4% *	3.4% *	24.7%	17.0% *	28.9%	9.7%	20.6%
10-19 years	17.6%	9.2% *	10.4% *	19.7%	17.6%	22.4%	12.4%	20.0%
20 or more years	29.7%	12.2%	17.3%	25.1%	28.1%	31.7%	18.7%	30.7%
Multi/single status								
2 or more locations	30.6%	--	12.2% *	24.2%	26.6%	31.8%	19.3%	30.8%
1 location only	19.5%	10.6%	12.4%	23.7%	22.9%	19.8%	15.3%	23.0%
Percent full-time employees								
Less than 25%	12.5%	--	--	5.7% *	5.5% *	14.4%	20.0% *	11.0%
25-49 %	29.6%	8.1% *	17.0% *	17.0% *	24.8%	36.2%	13.2%	32.3%
50-74 %	25.6%	17.0% *	15.2% *	23.8%	35.0%	24.6%	18.3%	27.1%
75% or more	28.1%	9.3%	11.7%	24.5%	24.5%	32.1%	15.4%	29.9%
Union presence								
No union employees	28.0%	11.3%	12.6%	23.7%	26.2%	32.7%	15.8%	30.3%
Has union employees	26.9%	0.0%	9.9% *	25.2%	18.9%	28.8%	13.2%	27.4%
Percent low-wage employees								
50% or more low-wage	24.7%	3.1% *	6.8% *	22.1% *	24.4%	26.9%	8.2%	26.5%
Less than 50% low-wage	28.0%	11.4%	12.6%	23.9%	25.1%	31.9%	16.1%	29.8%
Percent women employees								
Less than 25%	28.1%	10.3% *	18.9%	22.5%	24.0%	35.0%	17.5%	30.5%
25-49 %	29.3%	6.0% *	8.4%	23.7%	24.4%	33.4%	12.6%	31.0%
50-74 %	27.2%	11.7% *	7.8% *	32.0%	26.0%	29.4%	16.5%	28.7%
75% or more	25.0%	16.6%	8.9%	18.5%	27.1%	26.7%	13.8%	26.4%
Percent age 50 or older employees								
Less than 25%	25.4%	9.9%	10.2%	17.5%	23.4%	31.8%	12.5%	28.3%
25-49 %	30.5%	11.9% *	14.5%	29.9%	28.3%	32.3%	21.0%	31.3%
50-74 %	23.6%	13.8% *	13.4%	29.6%	20.3%	25.9%	16.6%	24.9%
75% or more	15.4%	8.1% *	19.2% *	14.4% *	13.5% *	27.6%	11.3%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.78%	1.85%	1.89%	1.63%	1.52%	1.10%	1.17%	0.88%
Industry group **								
Agric., fish., forest.	7.14% *	2.31% *	--	--	11.78% *	12.95% *	7.58% *	9.31% *
Mining and manufacturing	1.79%	9.39% *	4.31% *	4.25%	2.79%	2.65%	3.42%	1.90%
Construction	3.02%	0.00%	8.73% *	4.93%	6.07% *	4.73%	4.32%	4.03%
Utilities and transp.	3.15%	--	4.38% *	7.69%	6.21%	3.81%	8.03%	3.31%
Wholesale trade	2.51%	4.32% *	4.74% *	4.46%	3.56%	4.47%	3.20%	3.00%
Fin. svs. and real estate	2.41%	3.01% *	--	6.55%	5.60%	2.77%	3.41%	2.62%
Retail trade	2.63%	0.91% *	4.29% *	4.78%	4.84%	3.45%	2.32%	2.90%
Professional services	1.51%	4.29%	2.00%	2.94%	2.85%	2.10%	1.77%	1.68%
Other services	1.81%	4.67% *	4.67%	4.88%	4.61%	2.42%	3.14%	2.10%
Ownership								
For profit, incorporated	0.93%	2.14%	2.37%	1.90%	1.99%	1.27%	1.38%	1.05%
For profit, unincorporated	1.66%	3.84% *	2.34% *	4.01%	2.46%	2.92%	2.35%	1.97%
Nonprofit	2.11%	7.09% *	5.73% *	5.30%	3.77%	2.83%	4.56%	2.25%
Age of firm								
Less than 5 years	4.45%	6.95% *	2.97% *	5.53%	8.46% *	18.92% *	3.55%	7.89% *
5-9 years	2.65%	1.44% *	1.65% *	5.20%	5.79% *	5.58%	2.62%	4.24%
10-19 years	1.87%	3.36% *	3.54% *	4.06%	3.76%	4.30%	2.47%	2.59%
20 or more years	0.86%	2.79%	2.99%	2.04%	1.60%	1.13%	1.67%	0.93%
Multi/single status								
2 or more locations	0.94%	--	3.72% *	2.90%	1.58%	1.12%	3.24%	0.96%
1 location only	1.22%	1.88%	2.03%	1.95%	2.79%	5.83%	1.25%	2.01%
Percent full-time employees								
Less than 25%	2.17%	--	--	3.06% *	2.42% *	2.83%	6.77% *	2.08%
25-49 %	4.25%	6.82% *	8.60% *	5.19% *	7.16%	6.09%	3.93%	4.83%
50-74 %	2.67%	6.81% *	5.13% *	6.81%	6.99%	3.39%	4.71%	3.06%
75% or more	0.84%	1.86%	2.05%	1.77%	1.59%	1.19%	1.25%	0.94%
Union presence								
No union employees	0.90%	1.95%	1.97%	1.68%	1.64%	1.39%	1.23%	1.04%
Has union employees	1.55%	0.00%	5.28% *	6.62%	3.61%	1.74%	3.87%	1.60%
Percent low-wage employees								
50% or more low-wage	2.33%	2.06% *	3.62% *	6.87% *	5.22%	2.94%	2.24%	2.52%
Less than 50% low-wage	0.82%	2.00%	1.95%	1.68%	1.60%	1.18%	1.23%	0.93%
Percent women employees								
Less than 25%	1.41%	3.18% *	3.98%	2.55%	2.78%	2.19%	2.05%	1.66%
25-49 %	1.54%	2.48% *	2.29%	3.29%	2.94%	2.07%	2.07%	1.69%
50-74 %	1.64%	3.80% *	2.59% *	4.42%	2.79%	2.26%	2.73%	1.81%
75% or more	1.54%	4.62%	2.60%	3.14%	4.11%	1.98%	2.09%	1.72%
Percent age 50 or older employees								
Less than 25%	1.51%	2.72%	2.20%	2.02%	2.93%	2.36%	1.43%	1.79%
25-49 %	1.06%	3.75% *	4.03%	2.92%	2.04%	1.36%	2.57%	1.13%
50-74 %	1.78%	5.69% *	3.78%	4.75%	2.73%	2.90%	2.78%	2.06%
75% or more	2.74%	3.30% *	8.20% *	7.46% *	6.96% *	5.92%	3.10%	4.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 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%	48.3%	55.3%	39.1%	33.1%	17.5%	48.7%	22.4%
Industry group **								
Agric., fish., forest.	30.5%	--	--	92.1%	24.3%	28.0% *	31.0% *	30.4%
Mining and manufacturing	23.0%	46.6%	50.3%	34.7%	31.2%	15.8%	46.3%	21.5%
Construction	44.0%	64.6%	54.0%	49.6%	51.0%	13.9% *	51.3%	40.3%
Utilities and transp.	15.9%	--	72.7%	21.8% *	27.4%	11.3%	44.7%	14.2%
Wholesale trade	29.3%	38.8% *	72.5%	45.0%	27.8%	16.1%	59.7%	21.5%
Fin. svs. and real estate	25.2%	41.4%	55.9%	29.3%	41.5%	18.7%	44.9%	23.1%
Retail trade	33.7%	43.4%	65.6%	50.7%	41.5%	27.0%	53.8%	31.0%
Professional services	23.2%	54.1%	53.0%	38.4%	27.2%	15.9%	49.7%	19.4%
Other services	27.2%	49.3%	40.7%	32.7%	32.3%	20.6%	40.9%	24.3%
Ownership								
For profit, incorporated	27.0%	48.9%	58.7%	41.4%	36.0%	18.0%	51.6%	23.2%
For profit, unincorporated	30.7%	49.7%	58.8%	40.1%	31.2%	21.7%	49.9%	26.3%
Nonprofit	16.9%	39.9%	21.9%	21.5%	24.4%	13.1%	25.4%	16.2%
Age of firm								
Less than 5 years	49.0%	44.8%	75.9%	39.9%	57.4%	8.1% *	52.9%	45.7% *
5-9 years	39.4%	56.7%	54.3%	27.9%	35.6%	37.5%	48.0%	32.9%
10-19 years	40.6%	47.2%	57.1%	40.7%	47.7%	21.1%	51.0%	35.7%
20 or more years	22.5%	47.2%	49.2%	40.3%	28.0%	17.3%	46.9%	20.4%
Multi/single status								
2 or more locations	20.5%	--	67.2%	41.0%	29.0%	17.7%	50.1%	20.0%
1 location only	40.7%	48.9%	54.1%	38.5%	38.9%	11.4%	48.5%	34.3%
Percent full-time employees								
Less than 25%	33.8%	--	--	61.0%	49.6%	21.0%	48.1%	30.9%
25-49 %	24.1%	66.6%	38.0%	36.6%	30.3%	15.5%	51.7%	19.5%
50-74 %	30.4%	49.5%	56.6%	42.2%	34.0%	22.2%	48.4%	26.6%
75% or more	25.3%	47.8%	55.8%	38.5%	32.9%	17.1%	48.6%	22.0%
Union presence								
No union employees	27.8%	50.6%	55.9%	40.3%	33.6%	17.6%	49.8%	23.6%
Has union employees	19.4%	--	44.5% *	23.3%	30.6%	17.1%	32.4%	18.9%
Percent low-wage employees								
50% or more low-wage	36.2%	57.4%	60.5%	45.2%	40.2%	32.2%	60.0%	33.7%
Less than 50% low-wage	24.9%	47.4%	55.1%	38.7%	32.6%	16.1%	48.0%	21.4%
Percent women employees								
Less than 25%	28.7%	48.5%	54.3%	40.0%	36.3%	15.8%	49.2%	24.0%
25-49 %	22.8%	50.0%	56.2%	39.5%	30.3%	15.7%	50.4%	19.9%
50-74 %	26.4%	48.7%	57.4%	33.1%	34.3%	19.9%	47.5%	23.5%
75% or more	25.4%	44.0%	52.3%	42.6%	30.1%	19.0%	46.8%	22.6%
Percent age 50 or older employees								
Less than 25%	31.4%	50.2%	61.2%	45.3%	41.3%	17.6%	52.9%	26.5%
25-49 %	21.7%	55.0%	50.0%	33.4%	27.2%	17.1%	46.3%	19.6%
50-74 %	26.4%	44.8%	51.5%	30.5%	31.6%	18.2%	43.3%	23.3%
75% or more	37.3%	38.6%	40.0%	58.9%	20.3% *	29.1%	41.8%	32.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	3.47%	3.17%	1.92%	2.39%	0.78%	1.82%	0.86%
Industry group **								
Agric., fish., forest.	5.91%	--	--	5.85%	5.07%	10.18% *	10.12% *	7.14%
Mining and manufacturing	1.71%	13.52%	7.75%	4.29%	3.81%	1.88%	4.78%	1.78%
Construction	5.05%	9.86%	8.56%	6.61%	11.65%	4.81% *	5.33%	7.45%
Utilities and transp.	1.92%	--	9.24%	6.74% *	6.88%	1.85%	8.04%	1.89%
Wholesale trade	2.46%	12.12% *	6.14%	6.33%	4.19%	2.78%	5.36%	2.36%
Fin. svs. and real estate	3.01%	10.83%	13.32%	6.19%	11.48%	2.17%	7.16%	3.25%
Retail trade	2.28%	10.21%	6.98%	5.65%	6.90%	2.84%	5.05%	2.47%
Professional services	1.17%	5.84%	6.54%	3.70%	2.30%	1.32%	3.49%	1.16%
Other services	2.01%	6.94%	6.06%	4.05%	3.94%	2.62%	3.85%	2.19%
Ownership								
For profit, incorporated	1.02%	3.88%	3.54%	2.34%	3.30%	0.95%	2.10%	1.12%
For profit, unincorporated	2.10%	8.37%	7.98%	4.47%	4.06%	2.60%	4.70%	2.17%
Nonprofit	1.29%	9.56%	5.97%	3.83%	2.80%	1.55%	4.12%	1.35%
Age of firm								
Less than 5 years	8.08%	9.13%	8.97%	8.75%	16.95%	4.17% *	7.56%	13.84% *
5-9 years	3.98%	9.60%	8.05%	4.51%	8.33%	7.23%	5.22%	5.61%
10-19 years	3.26%	6.30%	5.41%	4.18%	7.56%	3.45%	3.45%	4.62%
20 or more years	0.70%	5.14%	3.71%	2.41%	1.56%	0.80%	2.21%	0.72%
Multi/single status								
2 or more locations	0.72%	--	6.26%	3.88%	1.69%	0.80%	4.20%	0.73%
1 location only	1.94%	3.53%	3.43%	2.21%	4.90%	2.41%	1.97%	3.27%
Percent full-time employees								
Less than 25%	4.16%	--	--	10.36%	8.49%	3.74%	9.03%	4.53%
25-49 %	2.56%	12.54%	9.48%	7.23%	7.59%	2.53%	6.23%	2.48%
50-74 %	2.36%	10.38%	6.60%	6.08%	5.21%	2.80%	5.75%	2.42%
75% or more	0.88%	3.79%	3.54%	2.10%	2.68%	0.84%	2.01%	0.95%
Union presence								
No union employees	0.88%	3.55%	3.20%	2.00%	2.31%	0.92%	1.87%	0.96%
Has union employees	1.83%	--	15.48% *	5.69%	8.94%	1.45%	6.79%	1.88%
Percent low-wage employees								
50% or more low-wage	2.23%	15.00%	9.04%	6.31%	4.43%	2.68%	6.89%	2.24%
Less than 50% low-wage	0.84%	3.41%	3.27%	2.00%	2.55%	0.80%	1.87%	0.91%
Percent women employees								
Less than 25%	1.62%	5.90%	4.50%	2.97%	4.55%	1.61%	2.67%	1.86%
25-49 %	1.63%	7.73%	5.90%	4.01%	5.74%	1.26%	4.02%	1.75%
50-74 %	1.47%	6.65%	8.28%	4.99%	3.01%	1.66%	4.53%	1.48%
75% or more	1.46%	6.72%	6.56%	4.30%	3.43%	1.72%	3.70%	1.55%
Percent age 50 or older employees								
Less than 25%	1.71%	5.51%	4.70%	2.91%	4.95%	1.30%	2.72%	1.99%
25-49 %	0.91%	7.11%	5.37%	2.93%	2.12%	1.06%	3.34%	0.93%
50-74 %	1.79%	7.59%	6.26%	3.86%	4.20%	2.22%	3.87%	1.94%
75% or more	4.83%	7.56%	9.60%	10.84%	7.21% *	7.10%	5.93%	8.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	60.2%	70.7%	73.5%	69.5%	64.3%	54.5%	72.3%	58.0%
Industry group **								
Agric., fish., forest.	59.5%	63.7%	44.9% *	60.0%	69.8%	53.4%	58.2%	59.9%
Mining and manufacturing	61.1%	69.2%	75.9%	70.5%	62.7%	56.9%	74.7%	59.8%
Construction	70.6%	71.5%	71.6%	76.5%	73.4%	57.9%	72.5%	69.6%
Utilities and transp.	52.6%	61.3%	75.1%	61.7%	51.5%	50.1%	69.5%	50.6%
Wholesale trade	64.0%	65.0%	77.5%	69.5%	61.5%	59.9%	73.9%	60.9%
Fin. svs. and real estate	53.6%	73.5%	82.7%	67.7%	55.8%	48.9%	76.0%	50.9%
Retail trade	57.1%	78.2%	73.2%	64.8%	70.2%	48.6%	71.4%	54.5%
Professional services	61.8%	67.4%	73.4%	68.6%	64.9%	58.0%	71.5%	60.1%
Other services	62.1%	73.5%	67.2%	71.6%	69.6%	55.1%	71.4%	60.1%
Ownership								
For profit, incorporated	58.5%	68.6%	73.6%	70.3%	63.0%	52.3%	72.5%	56.0%
For profit, unincorporated	61.3%	75.0%	76.9%	66.6%	64.7%	51.3%	72.8%	58.0%
Nonprofit	66.5%	72.5%	66.6%	68.9%	68.1%	65.2%	70.1%	66.1%
Age of firm								
Less than 5 years	65.4%	73.8%	78.5%	63.5%	56.5%	58.9%	73.1%	57.6%
5-9 years	69.3%	65.4%	79.6%	77.5%	61.2%	58.3%	72.6%	66.9%
10-19 years	66.2%	74.2%	71.5%	76.3%	66.6%	49.7%	73.9%	61.9%
20 or more years	58.8%	69.2%	71.9%	66.9%	64.7%	54.7%	71.4%	57.4%
Multi/single status								
2 or more locations	56.5%	59.4%	75.3%	66.2%	63.5%	54.1%	73.2%	56.1%
1 location only	69.3%	71.0%	73.3%	70.5%	65.4%	67.6%	72.2%	66.8%
Percent full-time employees								
Less than 25%	63.6%	36.8%	74.0%	72.6%	73.7%	57.6%	65.2%	63.2%
25-49 %	60.1%	74.7%	68.6%	62.6%	64.6%	56.7%	70.8%	58.5%
50-74 %	62.1%	69.8%	73.6%	61.2%	64.8%	58.5%	70.1%	60.2%
75% or more	60.0%	71.5%	73.6%	70.6%	64.0%	54.0%	72.8%	57.7%
Union presence								
No union employees	61.8%	70.7%	74.0%	69.3%	64.8%	55.5%	72.4%	59.4%
Has union employees	53.8%	70.5%	62.4%	72.7%	60.1%	52.0%	70.9%	53.2%
Percent low-wage employees								
50% or more low-wage	54.7%	70.6%	69.3%	65.8%	68.3%	47.1%	69.2%	53.1%
Less than 50% low-wage	60.9%	70.7%	73.7%	69.8%	63.8%	55.5%	72.5%	58.6%
Percent women employees								
Less than 25%	61.1%	67.5%	71.3%	70.2%	66.9%	51.4%	71.5%	58.1%
25-49 %	59.3%	75.5%	79.6%	71.3%	63.1%	53.4%	76.2%	56.9%
50-74 %	59.7%	72.2%	76.0%	67.3%	60.0%	56.8%	71.9%	58.0%
75% or more	61.1%	68.6%	68.5%	67.6%	68.2%	56.0%	69.7%	59.5%
Percent age 50 or older employees								
Less than 25%	62.6%	74.6%	73.8%	72.0%	65.4%	55.0%	74.1%	59.6%
25-49 %	57.4%	70.7%	72.3%	67.8%	62.7%	53.2%	70.5%	56.0%
50-74 %	63.5%	63.8%	74.8%	66.4%	65.9%	59.3%	71.2%	61.7%
75% or more	69.2%	67.9%	74.4%	64.6%	69.8%	71.1%	70.4%	68.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.74%	1.84%	1.67%	1.26%	1.30%	1.12%	0.96%	0.85%
Industry group **								
Agric., fish., forest.	7.78%	11.55%	14.42% *	15.02%	11.51%	14.44%	8.57%	9.77%
Mining and manufacturing	1.62%	7.90%	4.13%	3.36%	3.24%	2.28%	2.73%	1.76%
Construction	2.31%	6.44%	4.29%	3.44%	4.58%	6.16%	2.66%	3.34%
Utilities and transp.	2.89%	13.17%	9.63%	6.72%	6.82%	3.67%	5.65%	3.12%
Wholesale trade	2.12%	7.83%	5.48%	3.99%	4.09%	3.62%	3.59%	2.50%
Fin. svs. and real estate	1.77%	4.76%	3.99%	4.39%	4.09%	2.24%	2.95%	1.91%
Retail trade	2.28%	4.71%	5.16%	4.29%	3.70%	3.26%	3.07%	2.61%
Professional services	1.49%	3.30%	3.33%	2.52%	2.06%	2.28%	1.86%	1.70%
Other services	2.48%	3.64%	4.30%	2.91%	3.71%	3.82%	2.20%	2.90%
Ownership								
For profit, incorporated	0.93%	2.28%	1.82%	1.49%	1.66%	1.35%	1.11%	1.06%
For profit, unincorporated	1.65%	3.76%	3.59%	3.14%	3.32%	2.79%	2.26%	1.98%
Nonprofit	1.59%	5.14%	7.47%	3.62%	2.63%	2.29%	3.60%	1.71%
Age of firm								
Less than 5 years	3.92%	4.88%	6.35%	4.82%	8.81%	8.96%	3.42%	6.17%
5-9 years	2.44%	5.49%	3.95%	3.55%	5.20%	8.05%	2.85%	3.67%
10-19 years	3.03%	3.34%	3.32%	2.60%	3.43%	8.68%	1.89%	4.37%
20 or more years	0.81%	2.64%	2.21%	1.60%	1.38%	1.11%	1.28%	0.88%
Multi/single status								
2 or more locations	0.94%	13.77%	4.09%	2.32%	1.41%	1.14%	2.78%	0.95%
1 location only	1.01%	1.84%	1.80%	1.49%	2.40%	4.76%	1.03%	1.67%
Percent full-time employees								
Less than 25%	3.22%	8.94%	8.02%	6.36%	7.08%	3.99%	6.38%	3.67%
25-49 %	2.56%	5.98%	5.66%	4.20%	3.92%	3.95%	3.27%	2.91%
50-74 %	1.94%	4.35%	4.15%	4.47%	4.58%	2.92%	2.68%	2.29%
75% or more	0.83%	2.11%	1.90%	1.37%	1.43%	1.25%	1.08%	0.95%
Union presence								
No union employees	0.83%	1.85%	1.62%	1.30%	1.32%	1.38%	0.97%	0.97%
Has union employees	1.73%	11.83%	12.48%	4.93%	4.82%	1.93%	5.88%	1.77%
Percent low-wage employees								
50% or more low-wage	2.02%	6.06%	5.02%	3.79%	2.85%	2.72%	3.11%	2.18%
Less than 50% low-wage	0.80%	1.92%	1.74%	1.33%	1.40%	1.22%	1.01%	0.92%
Percent women employees								
Less than 25%	1.73%	3.24%	2.65%	2.06%	2.25%	3.05%	1.55%	2.09%
25-49 %	1.29%	3.99%	3.10%	2.66%	2.65%	1.80%	2.06%	1.42%
50-74 %	1.23%	3.85%	4.11%	2.77%	2.59%	1.66%	2.29%	1.35%
75% or more	1.78%	3.53%	3.67%	2.76%	2.81%	2.68%	2.02%	2.04%
Percent age 50 or older employees								
Less than 25%	1.16%	2.58%	2.48%	1.77%	2.08%	1.92%	1.37%	1.38%
25-49 %	1.15%	4.14%	3.00%	2.16%	1.91%	1.55%	1.86%	1.24%
50-74 %	1.57%	4.39%	3.82%	3.31%	3.54%	2.42%	2.28%	1.86%
75% or more	3.11%	4.90%	6.15%	10.32%	8.08%	6.01%	3.58%	5.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.71	48.66	52.68	49.69	43.37	40.53	51.27	42.01
Industry group **								
Agric., fish., forest.	39.26	45.90	45.80	--	33.38	41.24	46.82	37.09
Mining and manufacturing	44.09	59.42	51.75	48.38	42.68	42.71	54.02	42.91
Construction	50.49	49.69	57.69	54.16	49.37	40.50	56.17	46.96
Utilities and transp.	42.35	47.02	49.21	43.86	46.79	40.25	47.34	41.56
Wholesale trade	45.28	49.44	58.14	50.29	42.84	39.80	54.54	41.79
Fin. svs. and real estate	43.88	46.08	56.53	49.23	41.99	42.56	50.47	42.69
Retail trade	45.14	50.38	50.39	50.50	46.83	41.34	50.30	43.92
Professional services	41.52	48.77	50.63	49.44	40.67	38.46	50.03	39.79
Other services	44.19	47.44	49.10	48.39	45.30	41.24	48.58	43.04
Ownership								
For profit, incorporated	44.47	49.93	51.61	49.88	44.60	41.38	51.39	42.82
For profit, unincorporated	45.12	46.21	60.32	51.97	42.36	39.86	53.37	42.18
Nonprofit	39.76	47.78	46.27	44.98	40.47	37.99	45.71	39.15
Age of firm								
Less than 5 years	49.80	46.38	61.01	53.28	43.93	35.64	54.03	44.36
5-9 years	48.22	53.70	50.13	49.56	42.11	50.40	52.60	44.73
10-19 years	47.02	48.67	53.59	47.23	45.71	43.04	50.53	44.70
20 or more years	42.70	47.98	51.00	50.11	43.02	40.38	50.66	41.60
Multi/single status								
2 or more locations	41.87	45.69	51.72	50.99	43.49	40.68	53.64	41.50
1 location only	47.41	48.73	52.78	49.31	43.21	36.06	50.97	43.95
Percent full-time employees								
Less than 25%	45.82	54.50	52.93	47.89	52.50	39.12	52.20	44.40
25-49 %	45.55	55.57	48.42	49.62	46.82	43.10	50.87	44.56
50-74 %	44.39	44.25	51.52	52.60	44.70	41.04	48.06	43.39
75% or more	43.51	49.04	52.96	49.49	42.83	40.36	51.65	41.69
Union presence								
No union employees	44.82	49.14	52.71	49.95	43.79	41.56	51.48	43.01
Has union employees	38.56	34.65	51.69	44.54	39.94	37.84	46.57	38.17
Percent low-wage employees								
50% or more low-wage	45.99	52.74	48.46	49.43	47.54	43.91	51.35	45.26
Less than 50% low-wage	43.47	48.35	52.87	49.71	42.85	40.14	51.26	41.64
Percent women employees								
Less than 25%	46.14	48.60	53.02	50.96	46.65	40.73	52.68	43.85
25-49 %	42.00	49.30	53.88	48.07	40.59	39.44	50.97	40.34
50-74 %	43.13	47.39	51.50	48.16	43.84	41.04	49.18	42.10
75% or more	43.49	49.77	51.75	50.17	41.90	41.10	51.06	41.92
Percent age 50 or older employees								
Less than 25%	44.82	49.76	54.34	50.74	45.28	39.21	52.50	42.32
25-49 %	43.02	49.89	52.62	48.74	42.58	41.22	51.38	41.94
50-74 %	43.22	49.77	48.85	48.04	41.73	40.27	49.29	41.57
75% or more	43.21	42.00	48.17	52.09	34.66	42.91	45.73	40.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31	1.11	1.06	0.70	0.61	0.44	0.61	0.34
Industry group **								
Agric., fish., forest.	2.49	8.06	3.73	--	3.46	3.60	4.24	2.75
Mining and manufacturing	0.88	4.49	2.49	1.83	1.79	1.20	1.58	0.94
Construction	1.33	2.76	3.06	2.58	2.30	2.20	2.21	1.55
Utilities and transp.	0.95	4.44	2.19	2.82	2.86	1.10	2.31	1.01
Wholesale trade	1.21	3.42	5.13	2.10	1.55	1.39	2.76	0.99
Fin. svs. and real estate	0.91	3.40	4.62	2.50	1.46	1.24	2.36	0.98
Retail trade	0.97	3.96	2.50	2.05	2.56	1.25	1.74	1.12
Professional services	0.55	1.83	1.29	1.26	0.96	0.78	0.86	0.61
Other services	0.85	2.51	1.93	1.64	1.59	1.34	1.24	1.00
Ownership								
For profit, incorporated	0.36	1.33	0.94	0.78	0.83	0.50	0.61	0.41
For profit, unincorporated	0.92	2.36	3.69	2.12	1.40	1.22	2.04	0.89
Nonprofit	0.81	2.41	2.56	1.72	1.18	1.17	1.34	0.87
Age of firm								
Less than 5 years	2.14	3.82	4.10	4.41	3.18	6.71	3.07	2.42
5-9 years	1.06	2.33	2.07	1.89	2.03	2.09	1.42	1.37
10-19 years	0.77	1.71	2.17	1.48	1.64	1.46	1.12	1.03
20 or more years	0.34	1.62	1.22	0.83	0.72	0.45	0.70	0.37
Multi/single status								
2 or more locations	0.37	4.79	2.29	1.16	0.64	0.45	1.44	0.37
1 location only	0.55	1.13	1.15	0.84	1.19	2.18	0.66	0.83
Percent full-time employees								
Less than 25%	2.65	4.63	4.65	4.08	6.38	1.67	2.77	3.24
25-49 %	1.15	2.78	3.24	1.99	2.17	1.74	1.58	1.33
50-74 %	0.91	3.26	2.09	1.68	1.80	1.35	1.56	1.06
75% or more	0.34	1.23	1.21	0.78	0.65	0.48	0.69	0.37
Union presence								
No union employees	0.34	1.11	1.08	0.73	0.62	0.54	0.62	0.39
Has union employees	0.71	3.37	5.36	2.00	2.52	0.73	2.55	0.73
Percent low-wage employees								
50% or more low-wage	0.88	3.14	2.57	2.40	2.15	1.05	1.51	0.98
Less than 50% low-wage	0.33	1.16	1.10	0.73	0.62	0.47	0.64	0.36
Percent women employees								
Less than 25%	0.57	2.12	1.47	1.14	1.03	0.93	1.04	0.66
25-49 %	0.61	2.38	2.78	1.73	1.24	0.76	1.45	0.64
50-74 %	0.70	2.17	2.59	1.21	1.41	0.97	1.29	0.78
75% or more	0.55	2.25	1.66	1.31	1.19	0.74	1.06	0.60
Percent age 50 or older employees								
Less than 25%	0.59	1.45	1.71	1.05	0.98	0.94	0.93	0.68
25-49 %	0.44	2.35	1.66	1.21	1.01	0.55	1.05	0.47
50-74 %	0.63	2.38	2.18	1.46	1.07	1.02	1.24	0.71
75% or more	1.50	3.52	2.68	2.47	1.41	2.25	2.62	1.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.F.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.7	24.3	24.6	23.2	21.2	20.0	24.3	20.3
Industry group **								
Agric., fish., forest.	23.0	33.6	19.4	20.6	21.4	22.4	25.7	22.2
Mining and manufacturing	20.9	20.3	25.7	25.5	21.6	20.1	24.9	20.7
Construction	22.6	28.5	26.9	23.5	19.5	21.0	26.2	20.2
Utilities and transp.	20.0	--	25.6	20.4	19.7	19.7	26.0	19.7
Wholesale trade	21.5	23.7	21.6	24.4	22.0	20.3	23.7	21.0
Fin. svs. and real estate	20.0	22.0	19.3	22.9	20.1	19.8	21.8	19.9
Retail trade	21.1	26.6	29.1	22.0	22.8	20.4	26.8	20.6
Professional services	19.9	23.9	23.2	22.7	20.9	19.2	23.3	19.6
Other services	22.0	22.0	25.3	23.8	22.6	21.5	23.5	21.8
Ownership								
For profit, incorporated	21.0	24.8	25.3	23.9	21.6	20.3	24.9	20.6
For profit, unincorporated	20.2	24.7	23.1	22.9	20.4	19.0	23.5	19.6
Nonprofit	19.4	19.5	22.4	19.8	20.6	18.9	21.6	19.2
Age of firm								
Less than 5 years	22.2	22.1	29.2	22.0	21.1	18.3	23.4	21.1
5-9 years	23.6	23.5	26.8	25.1	22.3	22.6	24.7	23.0
10-19 years	22.8	24.6	24.9	26.0	21.1	21.9	24.7	22.1
20 or more years	20.4	25.2	23.4	22.5	21.2	19.9	24.2	20.1
Multi/single status								
2 or more locations	20.2	26.3	23.2	22.4	21.3	19.9	23.3	20.1
1 location only	22.9	24.2	24.6	23.4	21.0	22.5	24.4	21.6
Percent full-time employees								
Less than 25%	21.9	31.9	26.5	26.1	17.9	21.1	29.7	20.6
25-49 %	21.7	24.9	24.2	23.6	23.8	20.8	25.0	21.4
50-74 %	21.7	22.7	22.7	22.9	22.0	21.2	22.8	21.5
75% or more	20.5	24.2	24.8	23.1	21.1	19.8	24.3	20.2
Union presence								
No union employees	20.9	24.4	24.9	23.4	21.3	20.0	24.4	20.5
Has union employees	19.9	22.7	21.0	17.7	20.7	19.9	21.1	19.9
Percent low-wage employees								
50% or more low-wage	21.6	26.3	26.1	25.7	22.5	21.0	26.0	21.4
Less than 50% low-wage	20.5	24.2	24.5	22.9	21.1	19.8	24.1	20.2
Percent women employees								
Less than 25%	21.4	23.7	25.1	24.0	21.8	20.4	24.7	20.9
25-49 %	20.2	26.9	25.9	22.2	20.8	19.6	24.9	19.9
50-74 %	20.8	24.2	24.2	21.5	21.2	20.4	23.2	20.6
75% or more	20.3	23.5	22.8	23.9	21.1	19.5	23.9	19.9
Percent age 50 or older employees								
Less than 25%	21.4	23.0	24.3	23.2	22.0	20.7	23.6	21.1
25-49 %	20.1	26.7	24.1	23.4	20.7	19.6	24.7	19.8
50-74 %	21.5	24.8	27.7	22.8	21.3	20.6	25.7	20.8
75% or more	21.7	23.7	--	22.3	20.3	19.7	23.5	20.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.F.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.15	0.81	0.86	0.48	0.33	0.19	0.45	0.16
Industry group **								
Agric., fish., forest.	2.24	4.12	0.65	0.47	1.41	3.29	3.86	2.39
Mining and manufacturing	0.42	2.87	4.06	1.83	0.81	0.51	2.06	0.43
Construction	0.71	2.49	2.22	1.31	1.26	1.17	1.19	0.83
Utilities and transp.	0.49	--	2.80	1.54	1.80	0.46	3.24	0.46
Wholesale trade	0.48	1.97	1.22	2.07	0.92	0.50	1.47	0.47
Fin. svs. and real estate	0.50	1.41	2.16	1.07	0.90	0.60	0.97	0.52
Retail trade	0.36	2.81	4.47	1.22	1.12	0.36	1.71	0.34
Professional services	0.30	1.31	1.57	0.87	0.54	0.39	0.84	0.32
Other services	0.37	1.23	1.80	1.06	1.09	0.40	0.85	0.39
Ownership								
For profit, incorporated	0.18	1.04	1.07	0.62	0.42	0.22	0.57	0.19
For profit, unincorporated	0.39	1.57	1.37	0.97	0.90	0.48	0.87	0.42
Nonprofit	0.43	1.63	2.09	0.96	0.53	0.60	1.06	0.46
Age of firm								
Less than 5 years	0.80	1.33	4.03	0.88	1.38	1.44	1.14	1.06
5-9 years	0.84	1.79	2.87	2.24	1.33	1.25	1.27	1.08
10-19 years	0.59	2.24	2.03	1.28	0.86	0.84	1.20	0.61
20 or more years	0.17	1.09	0.93	0.57	0.38	0.20	0.57	0.17
Multi/single status								
2 or more locations	0.17	3.77	2.52	1.20	0.43	0.19	1.81	0.17
1 location only	0.32	0.84	0.89	0.51	0.51	1.58	0.46	0.43
Percent full-time employees								
Less than 25%	0.91	5.38	2.25	2.68	2.16	0.50	3.39	0.77
25-49 %	0.49	2.16	2.31	1.74	1.63	0.52	1.42	0.51
50-74 %	0.40	1.45	1.86	1.27	0.87	0.54	0.96	0.44
75% or more	0.17	0.95	1.00	0.55	0.36	0.21	0.52	0.18
Union presence								
No union employees	0.18	0.84	0.91	0.49	0.34	0.24	0.47	0.19
Has union employees	0.29	2.29	1.88	1.66	1.08	0.30	1.32	0.29
Percent low-wage employees								
50% or more low-wage	0.37	2.78	1.80	1.71	1.15	0.39	1.31	0.38
Less than 50% low-wage	0.17	0.85	0.90	0.50	0.34	0.21	0.48	0.18
Percent women employees								
Less than 25%	0.32	1.10	1.41	0.87	0.69	0.42	0.74	0.35
25-49 %	0.30	1.85	2.03	0.90	0.61	0.36	0.93	0.31
50-74 %	0.29	2.08	2.04	0.91	0.68	0.34	1.09	0.30
75% or more	0.33	1.37	1.45	0.99	0.58	0.42	0.90	0.35
Percent age 50 or older employees								
Less than 25%	0.31	0.97	1.07	0.67	0.67	0.41	0.57	0.34
25-49 %	0.20	2.13	1.46	0.95	0.42	0.23	0.92	0.20
50-74 %	0.40	1.76	2.95	1.04	0.83	0.49	1.20	0.40
75% or more	0.86	1.76	--	1.29	0.63	1.78	1.52	0.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

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

Table I.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	34.6%	23.2%	18.9%	19.9%	26.8%	43.3%	20.7%	37.2%
Industry group **								
Agric., fish., forest.	33.6%	35.1% *	34.8% *	26.1% *	19.8% *	45.1% *	35.9%	32.9% *
Mining and manufacturing	34.1%	23.1% *	13.8%	16.5%	26.9%	43.8%	16.5%	35.8%
Construction	23.2%	22.7%	28.6%	16.1%	19.9%	34.0%	25.0%	22.1%
Utilities and transp.	37.3%	22.1% *	22.0% *	25.2%	29.7%	42.2%	21.7%	39.1%
Wholesale trade	31.3%	29.0%	17.8%	22.3%	32.8%	37.8%	23.6%	33.7%
Fin. svs. and real estate	42.6%	21.7%	11.2%	22.8%	31.0%	50.5%	19.0%	45.4%
Retail trade	36.8%	22.3%	15.1%	21.4%	19.5%	48.4%	19.1%	40.1%
Professional services	33.4%	23.5%	17.2%	19.6%	27.6%	40.2%	19.6%	35.8%
Other services	33.4%	21.8%	22.3%	20.9%	25.6%	41.9%	20.3%	36.2%
Ownership								
For profit, incorporated	36.4%	23.8%	18.5%	19.0%	27.8%	45.8%	20.1%	39.4%
For profit, unincorporated	31.2%	21.3%	17.5%	22.4%	26.1%	42.4%	21.7%	33.8%
Nonprofit	29.8%	24.5%	24.2%	21.4%	24.2%	33.8%	22.3%	30.5%
Age of firm								
Less than 5 years	23.8%	25.0%	14.4% *	24.6%	27.7% *	23.6% *	22.5%	25.2%
5-9 years	20.5%	21.3%	14.9%	14.4%	22.5%	43.9%	17.5%	22.7%
10-19 years	28.0%	22.6%	20.5%	17.2%	27.9%	44.8%	19.1%	33.0%
20 or more years	36.6%	23.5%	20.0%	21.0%	26.9%	43.4%	21.6%	38.3%
Multi/single status								
2 or more locations	39.6%	35.6% *	8.1%	20.0%	28.4%	43.7%	17.3%	40.2%
1 location only	22.3%	22.8%	20.0%	19.8%	24.5%	31.6%	21.1%	23.4%
Percent full-time employees								
Less than 25%	32.2%	51.9%	23.3% *	16.2%	25.1%	39.0%	25.8%	33.6%
25-49 %	33.9%	20.4%	24.7%	29.2%	22.9%	40.1%	24.1%	35.4%
50-74 %	32.5%	28.1%	20.5%	27.7%	27.6%	38.0%	23.5%	34.6%
75% or more	34.9%	21.7%	18.3%	18.7%	27.0%	44.1%	20.0%	37.6%
Union presence								
No union employees	32.8%	23.1%	18.0%	20.0%	26.2%	42.8%	20.5%	35.6%
Has union employees	42.0%	24.4% *	38.1% *	17.6%	31.7%	44.6%	24.0%	42.6%
Percent low-wage employees								
50% or more low-wage	39.5%	23.8%	19.9%	24.6%	21.0%	49.4%	20.8%	41.4%
Less than 50% low-wage	34.1%	23.1%	18.8%	19.5%	27.5%	42.5%	20.7%	36.6%
Percent women employees								
Less than 25%	32.8%	26.6%	21.3%	19.6%	24.6%	45.8%	21.8%	35.9%
25-49 %	36.0%	17.6%	13.3%	17.2%	27.1%	45.2%	17.3%	38.6%
50-74 %	35.2%	24.5%	18.3%	21.2%	29.2%	40.7%	21.4%	37.0%
75% or more	34.6%	21.6%	20.7%	22.9%	26.5%	42.0%	21.4%	36.9%
Percent age 50 or older employees								
Less than 25%	30.7%	21.7%	19.0%	18.4%	23.1%	41.5%	19.5%	33.7%
25-49 %	39.1%	23.8%	21.2%	20.0%	30.6%	45.6%	22.4%	40.8%
50-74 %	28.9%	25.8%	14.7%	22.1%	25.2%	36.0%	20.7%	30.8%
75% or more	25.2%	23.2%	12.0% *	34.2% *	22.8%	30.4%	20.5%	30.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.76%	1.75%	1.53%	1.06%	1.23%	1.14%	0.89%	0.87%
Industry group **								
Agric., fish., forest.	7.93%	15.36% *	17.09% *	11.33% *	9.40% *	14.65% *	9.48%	9.90% *
Mining and manufacturing	1.61%	7.65% *	3.59%	2.48%	3.02%	2.33%	2.51%	1.75%
Construction	2.21%	5.32%	5.06%	2.83%	4.26%	6.31%	2.76%	3.09%
Utilities and transp.	2.61%	10.52% *	8.97% *	5.71%	6.19%	3.42%	4.95%	2.86%
Wholesale trade	2.10%	7.63%	5.09%	3.54%	4.01%	3.71%	3.58%	2.48%
Fin. svs. and real estate	1.89%	4.42%	3.05%	3.49%	4.21%	2.22%	2.68%	2.07%
Retail trade	2.25%	5.55%	3.63%	3.58%	3.52%	3.19%	2.49%	2.57%
Professional services	1.54%	3.07%	2.83%	2.24%	2.05%	2.30%	1.65%	1.74%
Other services	2.65%	3.88%	3.84%	2.57%	3.75%	4.08%	1.99%	3.08%
Ownership								
For profit, incorporated	0.96%	2.14%	1.61%	1.25%	1.58%	1.37%	1.01%	1.09%
For profit, unincorporated	1.66%	3.59%	3.88%	2.62%	3.11%	3.05%	2.20%	2.02%
Nonprofit	1.57%	5.24%	6.75%	3.22%	2.59%	2.28%	3.13%	1.69%
Age of firm								
Less than 5 years	3.72%	5.10%	4.83% *	4.54%	9.96% *	10.49% *	3.22%	6.72%
5-9 years	1.92%	4.91%	3.31%	2.84%	3.73%	8.20%	2.48%	2.81%
10-19 years	3.24%	3.44%	3.39%	2.18%	3.34%	9.88%	1.78%	4.69%
20 or more years	0.82%	2.42%	2.04%	1.36%	1.33%	1.11%	1.17%	0.89%
Multi/single status								
2 or more locations	0.96%	14.18% *	1.88%	1.86%	1.35%	1.16%	2.44%	0.97%
1 location only	0.92%	1.74%	1.67%	1.27%	2.21%	4.94%	0.95%	1.52%
Percent full-time employees								
Less than 25%	3.05%	10.29%	7.37% *	4.42%	7.42%	3.78%	5.69%	3.53%
25-49 %	2.55%	5.18%	5.18%	4.11%	3.40%	3.94%	2.95%	2.90%
50-74 %	1.93%	4.78%	3.72%	4.27%	4.66%	2.92%	2.46%	2.29%
75% or more	0.85%	1.95%	1.73%	1.14%	1.35%	1.26%	1.00%	0.97%
Union presence								
No union employees	0.86%	1.77%	1.43%	1.10%	1.26%	1.42%	0.89%	1.02%
Has union employees	1.66%	11.01% *	11.95% *	4.11%	4.41%	1.87%	5.82%	1.71%
Percent low-wage employees								
50% or more low-wage	2.03%	5.44%	4.59%	3.57%	2.26%	2.74%	2.67%	2.19%
Less than 50% low-wage	0.82%	1.83%	1.59%	1.11%	1.34%	1.24%	0.93%	0.94%
Percent women employees								
Less than 25%	1.80%	3.03%	2.63%	1.73%	1.98%	3.16%	1.44%	2.19%
25-49 %	1.31%	3.65%	2.36%	2.15%	2.55%	1.83%	1.86%	1.46%
50-74 %	1.23%	3.99%	3.97%	2.33%	2.60%	1.67%	2.19%	1.36%
75% or more	1.83%	2.96%	2.89%	2.55%	2.70%	2.73%	1.72%	2.09%
Percent age 50 or older employees								
Less than 25%	1.18%	2.59%	2.13%	1.45%	1.90%	1.94%	1.23%	1.41%
25-49 %	1.17%	3.88%	3.03%	1.80%	1.84%	1.56%	1.78%	1.26%
50-74 %	1.54%	3.98%	2.82%	2.84%	3.34%	2.57%	2.02%	1.84%
75% or more	2.90%	4.43%	4.76% *	10.53% *	6.26%	5.51%	3.25%	4.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.3%	12.9%	9.1%	9.3%	5.5%	3.4%	10.9%	4.3%
Industry group **								
Agric., fish., forest.	3.9% *	0.3% *	0.0%	5.9% *	--	--	1.0% *	4.8% *
Mining and manufacturing	4.2%	15.6% *	6.0% *	6.1% *	4.0%	3.6%	7.4%	3.9%
Construction	8.2%	7.4% *	9.4% *	11.8%	9.0% *	1.9% *	8.7%	8.0%
Utilities and transp.	3.6%	28.7% *	7.3% *	--	3.6% *	2.3% *	13.2% *	2.5% *
Wholesale trade	4.7%	4.0% *	4.5% *	10.2% *	3.6% *	3.1% *	6.2% *	4.3%
Fin. svs. and real estate	4.1%	18.8% *	9.4% *	12.2% *	3.3% *	2.2% *	13.7%	2.9%
Retail trade	7.9%	7.0% *	11.6% *	3.4% *	5.6% *	9.4%	7.9%	7.9%
Professional services	4.8%	11.5%	10.9%	11.5%	5.6%	2.3%	12.2%	3.5%
Other services	6.8%	16.4%	9.2% *	10.8%	9.1%	3.5%	14.7%	5.0%
Ownership								
For profit, incorporated	5.5%	12.2%	9.7%	9.9%	5.2%	3.8%	11.2%	4.4%
For profit, unincorporated	6.2%	15.6%	6.4% *	8.6%	7.3%	2.4% *	10.8%	4.9%
Nonprofit	3.8%	9.4% *	8.6% *	6.6%	5.3%	2.3%	9.3%	3.3%
Age of firm								
Less than 5 years	9.1%	21.5% *	4.6% *	11.4% *	2.1% *	11.6% *	13.6%	4.5% *
5-9 years	8.2%	9.3% *	13.2% *	11.2%	3.9% *	2.2% *	10.1%	6.7%
10-19 years	7.5%	11.0%	10.6%	10.2%	8.0%	1.3% *	12.2%	5.0%
20 or more years	4.7%	12.2%	8.5%	8.5%	5.5%	3.4%	10.0%	4.1%
Multi/single status								
2 or more locations	3.8%	7.6% *	8.6% *	6.5%	4.5%	3.4%	9.6%	3.6%
1 location only	9.1%	13.1%	9.1%	10.2%	7.1%	2.1% *	11.1%	7.3%
Percent full-time employees								
Less than 25%	4.1%	7.5% *	13.7% *	5.6% *	3.9% *	2.3% *	7.0% *	3.4%
25-49 %	12.4%	0.0%	5.2% *	14.1% *	7.5% *	14.9%	7.9%	13.1%
50-74 %	5.1%	8.8% *	11.1%	6.8%	6.5%	2.8%	10.7%	3.8%
75% or more	5.0%	14.3%	8.9%	9.4%	5.4%	2.8%	11.2%	3.9%
Union presence								
No union employees	5.7%	12.3%	8.6%	9.3%	5.3%	3.7%	10.5%	4.6%
Has union employees	3.8%	29.6% *	18.2% *	9.1% *	7.6%	2.6%	19.5%	3.2%
Percent low-wage employees								
50% or more low-wage	4.9%	5.0% *	7.2% *	5.0%	6.9%	4.2%	4.9%	4.9%
Less than 50% low-wage	5.3%	13.5%	9.2%	9.7%	5.4%	3.3%	11.3%	4.2%
Percent women employees								
Less than 25%	5.3%	15.2%	5.7%	9.7%	5.2%	2.1%	9.9%	4.0%
25-49 %	6.7%	13.4%	11.5%	9.3%	5.8%	5.9%	12.6%	5.9%
50-74 %	4.4%	9.9%	13.0%	8.0%	5.8%	2.6%	10.7%	3.6%
75% or more	4.5%	12.5%	9.1% *	9.6%	5.3%	2.2%	11.4%	3.3%
Percent age 50 or older employees								
Less than 25%	5.7%	11.9%	7.5%	9.5%	6.5%	3.0%	10.4%	4.5%
25-49 %	4.5%	17.2%	11.7%	10.0%	4.9%	2.9%	12.4%	3.7%
50-74 %	6.7%	7.2% *	9.0% *	7.3%	4.8%	7.2%	8.5%	6.2%
75% or more	10.2%	16.5% *	5.2% *	7.4% *	8.0% *	7.2% *	13.3% *	7.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.70%	1.11%	0.86%	0.58%	0.35%	0.78%	0.29%
Industry group **								
Agric., fish., forest.	1.92% *	0.36% *	0.00%	4.40% *	--	--	0.69% *	2.50% *
Mining and manufacturing	0.64%	6.13% *	3.16% *	1.91% *	1.13%	0.88%	1.78%	0.68%
Construction	1.43%	4.05% *	3.05% *	2.92%	3.42% *	0.94% *	1.75%	2.03%
Utilities and transp.	1.04%	13.50% *	4.03% *	--	2.29% *	1.18% *	4.78% *	0.99% *
Wholesale trade	0.90%	1.82% *	2.44% *	3.07% *	1.26% *	1.31% *	1.86% *	1.03%
Fin. svs. and real estate	0.74%	6.57% *	3.61% *	3.93% *	1.05% *	0.77% *	3.54%	0.68%
Retail trade	1.38%	3.12% *	4.06% *	1.17% *	1.73% *	2.21%	1.92%	1.60%
Professional services	0.42%	2.55%	1.99%	1.88%	1.03%	0.39%	1.47%	0.41%
Other services	0.80%	3.64%	3.78% *	2.42%	2.18%	0.72%	2.29%	0.78%
Ownership								
For profit, incorporated	0.34%	1.86%	1.25%	1.09%	0.66%	0.45%	0.88%	0.37%
For profit, unincorporated	0.83%	4.22%	2.00% *	2.09%	1.98%	0.73% *	2.14%	0.87%
Nonprofit	0.52%	4.14% *	5.38% *	1.33%	1.15%	0.59%	2.40%	0.52%
Age of firm								
Less than 5 years	1.97%	6.70% *	2.02% *	3.74% *	1.14% *	9.22% *	3.31%	1.78% *
5-9 years	1.43%	4.33% *	4.03% *	3.02%	1.68% *	2.09% *	2.27%	1.82%
10-19 years	0.93%	2.56%	2.39%	2.02%	2.04%	0.46% *	1.58%	1.08%
20 or more years	0.30%	2.17%	1.49%	1.05%	0.67%	0.37%	0.97%	0.31%
Multi/single status								
2 or more locations	0.30%	3.96% *	3.10% *	1.25%	0.55%	0.36%	1.91%	0.30%
1 location only	0.61%	1.74%	1.19%	1.06%	1.20%	1.82% *	0.85%	0.87%
Percent full-time employees								
Less than 25%	0.95%	5.31% *	8.85% *	3.38% *	1.47% *	0.87% *	3.40% *	0.88%
25-49 %	2.53%	0.00%	2.42% *	4.40% *	3.20% *	3.95%	2.32%	2.89%
50-74 %	0.63%	2.69% *	3.00%	1.88%	1.67%	0.66%	1.83%	0.63%
75% or more	0.29%	2.02%	1.25%	0.96%	0.64%	0.33%	0.90%	0.30%
Union presence								
No union employees	0.32%	1.71%	1.02%	0.89%	0.60%	0.44%	0.78%	0.35%
Has union employees	0.56%	9.70% *	11.43% *	3.24% *	1.93%	0.55%	5.26%	0.53%
Percent low-wage employees								
50% or more low-wage	0.90%	2.06% *	2.61% *	1.39%	1.95%	1.22%	1.06%	0.99%
Less than 50% low-wage	0.29%	1.81%	1.16%	0.93%	0.60%	0.37%	0.83%	0.31%
Percent women employees								
Less than 25%	0.52%	3.55%	1.19%	1.48%	1.10%	0.47%	1.30%	0.53%
25-49 %	0.68%	3.60%	2.69%	2.03%	1.19%	0.93%	1.92%	0.72%
50-74 %	0.45%	2.87%	2.94%	1.70%	1.06%	0.50%	1.59%	0.45%
75% or more	0.55%	3.19%	3.06% *	1.58%	1.42%	0.59%	1.67%	0.56%
Percent age 50 or older employees								
Less than 25%	0.44%	2.01%	1.27%	1.25%	1.11%	0.49%	1.03%	0.48%
25-49 %	0.39%	4.31%	2.44%	1.65%	0.77%	0.45%	1.64%	0.39%
50-74 %	0.90%	2.23% *	2.78% *	1.81%	1.28%	1.66%	1.46%	1.06%
75% or more	2.69%	6.25% *	3.49% *	2.68% *	5.95% *	4.10% *	4.38% *	2.84% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 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%	26.5%	26.1%	21.7%	21.6%	15.9%	25.0%	17.7%
Industry group **								
Agric., fish., forest.	22.6%	38.8% *	4.2% *	28.4% *	28.0% *	16.4% *	22.8% *	22.6%
Mining and manufacturing	19.3%	15.5% *	25.7%	27.8%	22.4%	15.3%	21.8%	19.0%
Construction	23.3%	30.7%	25.3%	21.5%	21.4%	24.6%	25.4%	22.1%
Utilities and transp.	11.7%	15.5% *	36.3%	20.8%	12.4% *	8.9%	24.6%	10.2%
Wholesale trade	17.7%	21.9%	25.0%	17.5%	21.9%	13.2%	22.8%	16.1%
Fin. svs. and real estate	14.2%	22.4%	25.7%	16.7%	16.1%	12.3%	21.6%	13.3%
Retail trade	19.3%	35.7%	27.7%	20.1%	28.4%	14.6%	27.7%	17.7%
Professional services	21.1%	27.5%	25.9%	23.9%	22.3%	19.3%	27.4%	20.1%
Other services	19.3%	26.9%	26.1%	18.4%	22.3%	16.8%	23.8%	18.4%
Ownership								
For profit, incorporated	17.6%	24.4%	24.6%	23.3%	21.1%	14.0%	24.3%	16.4%
For profit, unincorporated	20.1%	31.9%	27.1%	15.1%	19.8%	18.7%	26.5%	18.3%
Nonprofit	23.2%	25.1%	36.3%	22.6%	24.6%	21.9%	27.3%	22.8%
Age of firm								
Less than 5 years	18.9%	22.7%	22.4%	18.9%	12.3% *	31.6% *	22.2%	15.6%
5-9 years	24.1%	37.2%	26.0%	22.8%	20.8%	15.4% *	28.3%	21.0%
10-19 years	21.8%	21.8%	23.7%	25.7%	21.4%	17.8%	23.8%	20.7%
20 or more years	18.2%	27.2%	27.9%	20.8%	22.3%	15.7%	25.4%	17.4%
Multi/single status								
2 or more locations	16.9%	23.2% *	23.8%	21.8%	20.8%	15.7%	22.4%	16.8%
1 location only	23.6%	26.6%	26.4%	21.7%	22.7%	23.0%	25.3%	22.0%
Percent full-time employees								
Less than 25%	26.0%	19.0% *	26.7% *	37.5%	32.7% *	20.1%	31.9%	24.7%
25-49 %	14.1%	28.8%	12.7%	19.6%	17.2%	11.0%	22.5%	12.8%
50-74 %	22.4%	32.7%	14.7%	18.8%	22.5%	22.7%	22.3%	22.4%
75% or more	18.6%	25.5%	28.1%	21.8%	21.4%	15.4%	25.3%	17.4%
Union presence								
No union employees	18.9%	26.4%	26.5%	21.9%	21.5%	15.0%	25.3%	17.5%
Has union employees	18.6%	29.6% *	18.1% *	17.9%	21.9%	18.1%	18.7%	18.6%
Percent low-wage employees								
50% or more low-wage	16.4%	33.0%	17.2%	25.4%	22.3%	12.3%	28.0%	15.2%
Less than 50% low-wage	19.1%	26.0%	26.6%	21.4%	21.5%	16.4%	24.8%	18.1%
Percent women employees								
Less than 25%	18.4%	26.9%	28.0%	20.6%	19.5%	14.2%	25.8%	16.3%
25-49 %	16.9%	27.3%	22.0%	22.9%	21.9%	13.0%	22.7%	16.1%
50-74 %	20.7%	27.2%	26.5%	24.4%	23.4%	18.5%	25.7%	20.0%
75% or more	19.7%	23.9%	26.6%	20.4%	21.6%	17.9%	25.3%	18.7%
Percent age 50 or older employees								
Less than 25%	19.8%	28.3%	25.5%	21.5%	22.7%	16.0%	24.4%	18.6%
25-49 %	17.3%	25.2%	23.9%	21.6%	20.7%	15.2%	24.7%	16.6%
50-74 %	21.3%	24.8%	30.8%	22.3%	21.3%	19.1%	26.9%	20.0%
75% or more	25.0%	25.5%	35.3%	24.7%	24.6% *	19.9% *	26.9%	23.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	1.93%	1.74%	1.13%	1.16%	0.69%	0.98%	0.57%
Industry group **								
Agric., fish., forest.	5.07%	13.97% *	2.41% *	15.57% *	8.97% *	8.11% *	7.50% *	6.18%
Mining and manufacturing	1.47%	5.69% *	4.58%	3.88%	3.51%	1.57%	2.71%	1.59%
Construction	2.23%	7.09%	4.65%	3.61%	5.05%	4.74%	2.98%	3.06%
Utilities and transp.	1.66%	6.96% *	10.25%	4.82%	4.37% *	1.91%	5.07%	1.72%
Wholesale trade	1.64%	6.28%	6.52%	3.22%	3.60%	2.34%	3.62%	1.81%
Fin. svs. and real estate	1.12%	4.92%	5.81%	2.97%	2.89%	1.34%	3.07%	1.18%
Retail trade	1.77%	7.21%	5.24%	3.71%	4.32%	2.40%	3.35%	2.00%
Professional services	0.98%	3.37%	3.16%	2.12%	1.88%	1.39%	1.86%	1.09%
Other services	1.51%	4.29%	4.67%	2.31%	2.96%	2.28%	2.32%	1.74%
Ownership								
For profit, incorporated	0.61%	2.18%	1.97%	1.43%	1.56%	0.77%	1.14%	0.68%
For profit, unincorporated	1.30%	4.44%	4.26%	1.92%	2.54%	2.26%	2.44%	1.52%
Nonprofit	1.36%	5.26%	6.75%	3.12%	2.36%	1.92%	3.15%	1.46%
Age of firm								
Less than 5 years	2.68%	5.16%	5.70%	4.26%	4.41% *	15.49% *	3.25%	3.93%
5-9 years	2.33%	6.14%	4.67%	4.06%	4.63%	6.96% *	3.07%	3.36%
10-19 years	1.58%	3.26%	3.70%	2.93%	3.20%	3.45%	2.08%	2.14%
20 or more years	0.57%	2.74%	2.33%	1.34%	1.34%	0.71%	1.29%	0.61%
Multi/single status								
2 or more locations	0.59%	10.51% *	4.76%	2.03%	1.21%	0.70%	2.50%	0.61%
1 location only	0.97%	1.96%	1.86%	1.35%	2.28%	5.19%	1.06%	1.57%
Percent full-time employees								
Less than 25%	4.13%	6.57% *	8.37% *	11.22%	10.35% *	4.56%	8.81%	4.66%
25-49 %	1.71%	6.45%	3.38%	3.12%	3.82%	2.42%	2.97%	1.92%
50-74 %	1.90%	5.63%	3.28%	3.06%	3.52%	3.14%	2.75%	2.26%
75% or more	0.55%	2.16%	2.01%	1.25%	1.28%	0.73%	1.10%	0.61%
Union presence								
No union employees	0.55%	1.97%	1.79%	1.17%	1.22%	0.78%	1.01%	0.63%
Has union employees	1.32%	9.04% *	6.81% *	4.70%	3.91%	1.46%	3.93%	1.36%
Percent low-wage employees								
50% or more low-wage	1.30%	7.83%	4.77%	3.96%	3.51%	1.38%	4.03%	1.35%
Less than 50% low-wage	0.55%	1.98%	1.82%	1.19%	1.22%	0.77%	1.01%	0.62%
Percent women employees								
Less than 25%	0.97%	3.31%	3.08%	1.73%	1.96%	1.49%	1.66%	1.11%
25-49 %	1.04%	4.49%	3.35%	2.89%	2.70%	1.23%	2.20%	1.14%
50-74 %	1.04%	4.18%	3.80%	2.53%	2.32%	1.35%	2.24%	1.13%
75% or more	1.07%	3.24%	3.62%	2.08%	2.19%	1.55%	1.93%	1.21%
Percent age 50 or older employees								
Less than 25%	0.85%	3.12%	2.47%	1.61%	1.91%	1.26%	1.41%	1.00%
25-49 %	0.75%	4.23%	2.91%	2.04%	1.80%	0.91%	1.86%	0.80%
50-74 %	1.36%	4.14%	5.24%	2.91%	2.62%	2.18%	2.60%	1.55%
75% or more	2.93%	4.14%	7.22%	6.28%	8.97% *	7.36% *	3.32%	4.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	332.78	360.77	358.93	389.90	368.85	259.91	377.33	312.23
Industry group **								
Agric., fish., forest.	411.82	--	--	--	458.70	324.34	--	--
Mining and manufacturing	366.39	--	--	341.03	362.19	368.15	431.76	354.66
Construction	412.41	--	--	432.47	406.14	520.95	391.81	425.84
Utilities and transp.	313.29	--	--	--	439.66	--	413.86	253.00 *
Wholesale trade	287.83	--	--	350.73	--	--	294.43	284.89
Fin. svs. and real estate	367.07	492.78	--	440.45	314.95	240.67	485.30	299.24
Retail trade	189.46	--	268.64	384.87	494.66	118.91	262.71	176.20
Professional services	342.38	314.90	403.45	381.80	293.19	329.84	383.63	318.01
Other services	373.34	357.14	217.87	384.78	432.39	353.88	339.31	395.27
Ownership								
For profit, incorporated	328.13	290.75	380.38	401.11	351.64	270.59	379.36	304.40
For profit, unincorporated	396.86	494.20	361.35	401.27	443.59	177.38	426.90	378.01
Nonprofit	274.67	--	--	261.33	332.49	236.78	238.33	284.66
Age of firm								
Less than 5 years	374.86	454.40	342.19	348.85 *	--	--	406.73	--
5-9 years	345.72	--	316.30	358.20	204.56	200.17	424.44	259.42
10-19 years	388.52	239.54	424.48	424.27	420.26	331.60	371.64	411.58
20 or more years	317.52	332.18	342.53	391.48	366.55	260.68	360.94	305.93
Multi/single status								
2 or more locations	291.40	--	422.04	419.94	336.64	261.63	382.30	285.64
1 location only	375.18	363.80	352.66	383.93	398.25	157.99	376.81	372.95
Percent full-time employees								
Less than 25%	300.77	--	486.87	--	268.78	290.64	406.35	253.98
25-49 %	194.05	--	--	445.08	588.27	70.44	555.25	160.81
50-74 %	358.01	375.47	399.15	417.96	388.04	263.93	397.65	331.82
75% or more	347.85	359.93	349.73	386.29	353.69	310.80	368.99	337.15
Union presence								
No union employees	332.25	372.74	384.02	388.47	368.61	234.90	388.50	303.47
Has union employees	336.02	--	99.55	420.73	370.14	346.48	248.32	354.97
Percent low-wage employees								
50% or more low-wage	290.14	--	190.19	381.04	430.60	200.42	361.10	282.65
Less than 50% low-wage	337.40	362.43	365.53	390.30	359.64	270.12	377.83	316.61
Percent women employees								
Less than 25%	396.83	400.31	440.74	400.24	366.21	403.72	411.27	386.71
25-49 %	278.14	--	305.99	382.78	419.89	190.27	335.05	261.28
50-74 %	356.39	443.87	420.86	390.67	367.43	292.39	445.63	319.98
75% or more	311.76	255.30	236.90	371.80	288.36	335.97	298.46	319.92
Percent age 50 or older employees								
Less than 25%	360.68	296.25	369.90	434.67	382.92	279.31	385.30	345.65
25-49 %	313.95	426.59	306.86	352.87	370.76	249.72	343.75	303.68
50-74 %	306.83	--	--	300.52	324.67	249.96	433.64	266.37
75% or more	372.00	--	--	--	--	--	397.20	323.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.65	34.64	34.89	23.41	26.22	19.93	19.30	15.83
Industry group **								
Agric., fish., forest.	55.09	--	--	--	33.09	29.35	--	--
Mining and manufacturing	35.28	--	--	52.81	48.75	59.94	97.73	37.07
Construction	45.41	--	--	53.23	113.80	17.76	46.57	67.38
Utilities and transp.	64.96	--	--	--	43.62	--	66.33	80.03 *
Wholesale trade	33.24	--	--	59.50	--	--	44.75	43.61
Fin. svs. and real estate	35.19	61.19	--	61.82	37.44	34.91	52.44	32.31
Retail trade	28.95	--	39.82	59.16	99.93	19.85	41.33	32.08
Professional services	18.83	40.54	40.09	42.05	26.92	40.21	27.36	24.52
Other services	29.76	76.63	57.81	74.18	59.81	33.13	49.89	34.76
Ownership								
For profit, incorporated	14.80	44.80	38.33	25.61	29.29	24.23	21.51	18.55
For profit, unincorporated	37.10	41.51	61.24	77.37	80.22	33.94	49.92	51.50
Nonprofit	20.72	--	--	37.02	34.22	29.79	44.03	22.80
Age of firm								
Less than 5 years	48.07	38.71	60.55	105.81 *	--	--	56.51	--
5-9 years	42.22	--	67.52	46.35	38.97	0.22	64.93	24.59
10-19 years	31.15	40.09	85.53	44.52	66.68	40.12	36.83	51.92
20 or more years	14.76	49.13	45.04	30.50	29.04	20.59	25.10	17.29
Multi/single status								
2 or more locations	16.61	--	77.51	42.79	27.88	20.25	39.63	17.28
1 location only	17.30	35.05	37.47	26.59	41.32	10.23	20.93	29.33
Percent full-time employees								
Less than 25%	44.06	--	13.05	--	78.87	57.83	60.57	42.51
25-49 %	44.78	--	--	108.96	75.77	8.06	122.72	41.71
50-74 %	31.46	51.74	67.74	52.68	85.11	42.10	36.39	46.54
75% or more	13.12	38.37	40.53	25.51	28.44	21.88	21.51	16.38
Union presence								
No union employees	13.82	34.50	33.45	24.20	28.62	21.49	19.44	17.65
Has union employees	30.88	--	0.55	75.80	64.46	38.62	67.99	33.35
Percent low-wage employees								
50% or more low-wage	53.37	--	28.55	78.60	87.65	52.09	73.35	58.23
Less than 50% low-wage	12.84	35.50	36.27	24.19	26.07	21.33	19.77	16.14
Percent women employees								
Less than 25%	21.83	49.72	82.21	33.29	62.96	34.88	28.69	31.29
25-49 %	22.85	--	41.12	51.60	44.99	25.83	36.24	27.26
50-74 %	22.97	82.03	58.16	68.23	38.24	31.43	44.78	24.18
75% or more	26.88	36.18	58.94	49.09	39.63	70.57	39.04	36.54
Percent age 50 or older employees								
Less than 25%	19.86	39.67	44.71	28.23	46.50	38.70	22.36	28.89
25-49 %	20.00	66.37	47.14	43.36	33.65	29.91	36.81	23.37
50-74 %	27.40	--	--	45.97	46.13	33.97	59.79	27.10
75% or more	62.29	--	--	--	--	--	82.16	78.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

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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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	543.30	709.16	705.74	663.23	581.55	439.74	721.21	497.79
Industry group **								
Agric., fish., forest.	646.60 *	--	--	--	--	--	--	670.37 *
Mining and manufacturing	532.32	--	888.46 *	557.02	636.89	401.05	754.10	508.15
Construction	775.01	802.07 *	487.04	795.63	870.30 *	810.92	765.63	781.43
Utilities and transp.	669.77	--	--	641.50	571.75 *	585.41	1,056.38 *	563.10
Wholesale trade	587.64	--	575.95	656.35	551.85	626.41	617.39	574.58
Fin. svs. and real estate	469.23	449.86	594.27	821.91	516.18	400.06	549.03	453.49
Retail trade	635.05	1,224.56 *	738.82	896.74	447.91	511.37	957.00	543.96
Professional services	504.37	789.27	737.44	595.83	532.10	415.29	714.72	455.12
Other services	476.39	518.12	605.50	614.58	573.38	360.89	587.24	444.86
Ownership								
For profit, incorporated	546.38	635.20	699.93	654.73	610.33	437.88	702.60	503.59
For profit, unincorporated	600.95	838.43	639.56	766.59	598.36	453.67	777.31	528.54
Nonprofit	491.48	720.80 *	821.20 *	609.53	487.58	437.94	733.17	463.59
Age of firm								
Less than 5 years	548.08	530.83	603.52	498.64	348.57	--	549.59	545.90 *
5-9 years	637.54	819.58	669.62	501.80	657.17	--	694.12	581.51
10-19 years	621.00	743.79	652.60	707.03	547.87	515.16	749.02	539.39
20 or more years	525.64	696.05	748.07	694.83	590.48	431.10	750.17	489.22
Multi/single status								
2 or more locations	476.27	--	548.26	621.95	566.28	436.44	577.43	473.02
1 location only	661.57	717.55	720.62	676.18	601.81	522.33	736.77	583.89
Percent full-time employees								
Less than 25%	386.14	--	--	464.53 *	310.06	359.89	400.88 *	382.02
25-49 %	461.12	442.68	480.80	573.44	496.42	399.21	474.88	457.40
50-74 %	525.92	551.04	870.64	710.22	613.97	417.69	663.46	494.06
75% or more	552.62	751.12	704.86	670.32	590.78	445.94	746.21	502.76
Union presence								
No union employees	583.17	711.53	704.51	669.29	608.83	476.18	724.69	537.32
Has union employees	378.98	--	--	507.32 *	375.42	366.05	620.07	370.30
Percent low-wage employees								
50% or more low-wage	567.44	487.69	636.07	604.74	527.90	586.40	507.70	579.12
Less than 50% low-wage	540.87	730.76	708.00	669.24	588.00	424.85	738.10	489.16
Percent women employees								
Less than 25%	613.31	617.51	652.53	671.91	679.11	513.69	710.34	569.82
25-49 %	527.16	1,006.33 *	790.81	693.28	527.56	389.11	891.89	455.76
50-74 %	494.28	612.95	699.75	598.45	537.16	428.30	613.72	473.17
75% or more	543.13	650.25	748.03	676.50	599.59	449.79	687.47	508.73
Percent age 50 or older employees								
Less than 25%	532.19	653.05	670.34	651.84	508.01	436.80	668.09	485.59
25-49 %	557.24	819.44 *	764.40	746.35	680.63	440.94	831.03	515.38
50-74 %	536.04	912.97	675.68	519.47	527.18	442.07	742.16	470.61
75% or more	490.95	476.31	762.52 *	579.86 *	--	433.59	549.20	422.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.74	91.79	65.35	50.94	46.70	20.78	46.05	20.03
Industry group **								
Agric., fish., forest.	260.60 *	--	--	--	--	--	--	325.47 *
Mining and manufacturing	64.74	--	300.98 *	79.49	164.72	52.39	157.79	69.39
Construction	101.71	271.23 *	84.88	226.27	267.34 *	109.95	161.34	131.11
Utilities and transp.	112.39	--	--	153.51	198.99 *	121.53	357.25 *	93.14
Wholesale trade	74.78	--	105.02	113.89	126.05	183.53	84.76	100.93
Fin. svs. and real estate	39.75	115.92	148.40	191.25	90.18	49.51	84.52	44.51
Retail trade	86.43	472.60 *	205.99	248.74	69.30	117.30	226.35	83.89
Professional services	22.55	108.86	93.49	79.18	47.51	26.61	65.09	22.64
Other services	36.23	82.90	106.41	95.16	105.94	32.50	64.81	42.38
Ownership								
For profit, incorporated	22.86	66.00	63.34	58.09	67.26	23.72	44.93	26.07
For profit, unincorporated	60.39	237.71	108.46	188.74	102.63	83.93	139.45	61.24
Nonprofit	35.27	248.03 *	328.41 *	84.51	57.84	42.54	170.76	33.31
Age of firm								
Less than 5 years	81.16	98.85	173.37	63.79	77.74	--	70.31	170.50 *
5-9 years	68.85	189.84	146.20	66.28	158.05	--	100.67	89.20
10-19 years	55.53	146.51	95.33	151.76	93.19	60.11	112.14	52.74
20 or more years	21.37	164.45	97.20	62.15	56.55	21.16	65.06	22.13
Multi/single status								
2 or more locations	18.20	--	115.61	64.13	42.75	20.87	67.89	18.65
1 location only	40.20	93.80	70.45	63.83	93.20	141.22	50.40	61.97
Percent full-time employees								
Less than 25%	56.00	--	--	242.03 *	45.61	48.38	143.55 *	59.60
25-49 %	44.40	66.54	105.16	97.98	88.82	66.78	59.92	53.83
50-74 %	54.44	113.92	212.57	88.45	103.93	82.09	89.09	62.90
75% or more	21.04	113.27	70.56	57.77	53.53	22.04	52.70	22.30
Union presence								
No union employees	22.20	94.76	67.10	52.50	52.11	27.51	47.43	24.78
Has union employees	24.07	--	--	161.34 *	50.60	27.26	118.52	24.35
Percent low-wage employees								
50% or more low-wage	54.35	126.12	118.07	95.69	91.74	91.64	78.90	62.88
Less than 50% low-wage	19.86	99.14	67.37	55.28	50.94	20.60	48.96	21.07
Percent women employees								
Less than 25%	37.15	108.57	92.47	88.07	94.59	47.64	70.30	43.34
25-49 %	40.47	316.77 *	234.73	131.82	59.88	40.32	158.14	33.56
50-74 %	35.58	108.80	88.80	71.71	112.03	37.45	56.80	40.54
75% or more	34.73	88.97	123.84	77.30	94.30	41.80	61.54	40.10
Percent age 50 or older employees								
Less than 25%	26.35	90.33	85.07	71.21	45.63	40.85	55.95	29.05
25-49 %	32.55	321.29 *	144.41	105.61	94.26	27.37	112.12	32.73
50-74 %	35.83	194.61	123.09	51.35	68.00	53.00	86.96	37.10
75% or more	67.32	88.43	259.57 *	193.16 *	--	42.02	101.41	79.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

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

Table I.F.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.4	23.3	24.4	23.1	21.3	19.2	23.9	19.9
Industry group **								
Agric., fish., forest.	21.6	21.5	27.5	21.3	25.0	18.6	24.2	20.9
Mining and manufacturing	20.3	21.3	24.7	23.4	21.0	19.1	24.2	19.9
Construction	22.4	26.3	23.9	22.7	22.3	20.6	24.2	21.5
Utilities and transp.	20.0	20.3	25.5	19.1	22.8	19.3	22.5	19.8
Wholesale trade	21.7	24.2	27.8	24.1	21.2	19.6	26.5	20.4
Fin. svs. and real estate	19.3	22.0	21.7	21.7	20.6	18.6	21.7	19.1
Retail trade	21.4	23.6	27.4	24.2	23.0	19.9	25.3	20.8
Professional services	19.8	23.6	23.4	23.0	20.8	18.5	23.4	19.3
Other services	21.4	23.1	23.0	23.5	21.9	20.5	23.4	21.0
Ownership								
For profit, incorporated	20.5	23.3	24.1	23.3	21.3	19.3	24.0	20.0
For profit, unincorporated	21.3	23.3	26.9	23.2	22.0	19.1	24.4	20.5
Nonprofit	19.5	23.3	22.9	21.5	20.9	18.5	22.1	19.3
Age of firm								
Less than 5 years	23.3	24.7	29.3	23.2	21.1	17.7	26.4	20.8
5-9 years	23.8	23.6	25.0	26.1	21.8	21.7	24.7	23.2
10-19 years	22.0	22.6	24.2	23.3	21.3	20.5	23.4	21.3
20 or more years	20.0	23.2	23.2	22.5	21.4	19.1	23.4	19.7
Multi/single status								
2 or more locations	19.7	21.8	24.0	22.8	21.4	19.1	24.0	19.6
1 location only	22.6	23.4	24.5	23.2	21.3	20.2	23.9	21.6
Percent full-time employees								
Less than 25%	22.3	22.7	23.9	24.3	21.3	22.2	23.6	22.1
25-49 %	21.7	25.6	26.1	24.1	24.4	19.9	26.1	21.1
50-74 %	21.0	23.9	22.7	22.4	22.5	19.7	22.5	20.7
75% or more	20.3	23.1	24.6	23.1	21.1	19.0	24.0	19.8
Union presence								
No union employees	20.8	23.4	24.6	23.2	21.5	19.3	24.1	20.2
Has union employees	19.0	20.1	20.6	19.8	20.4	18.8	20.3	19.0
Percent low-wage employees								
50% or more low-wage	21.4	21.0	23.8	24.2	23.3	20.4	23.1	21.2
Less than 50% low-wage	20.3	23.5	24.5	23.0	21.1	19.0	24.0	19.8
Percent women employees								
Less than 25%	21.1	22.4	24.1	23.0	22.0	19.3	23.9	20.4
25-49 %	19.9	22.3	26.4	23.0	21.1	18.8	24.0	19.5
50-74 %	20.3	24.2	23.0	22.6	21.1	19.5	23.4	20.0
75% or more	20.5	24.7	24.3	23.8	21.0	19.2	24.5	19.9
Percent age 50 or older employees								
Less than 25%	21.3	23.1	24.7	23.9	21.6	19.9	24.3	20.7
25-49 %	19.6	24.2	23.6	21.9	21.1	18.8	23.1	19.4
50-74 %	21.1	23.1	26.1	23.2	21.7	19.3	24.5	20.4
75% or more	21.7	22.9	22.5	22.4	18.6	21.7	22.9	20.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.11	0.46	0.65	0.29	0.21	0.13	0.30	0.11
Industry group **								
Agric., fish., forest.	1.48	1.25	5.20	2.02	2.53	1.62	2.67	1.66
Mining and manufacturing	0.28	0.79	1.63	0.80	0.45	0.36	0.85	0.29
Construction	0.52	1.90	1.30	0.69	1.21	0.91	0.69	0.70
Utilities and transp.	0.35	1.06	2.55	1.58	1.26	0.31	1.20	0.36
Wholesale trade	0.60	1.43	3.66	1.23	0.55	0.74	1.78	0.49
Fin. svs. and real estate	0.27	0.90	0.96	0.83	0.42	0.34	0.62	0.29
Retail trade	0.31	1.50	1.47	1.02	0.97	0.29	0.88	0.31
Professional services	0.20	1.06	0.80	0.54	0.33	0.25	0.50	0.21
Other services	0.31	0.82	0.88	0.54	0.63	0.41	0.50	0.34
Ownership								
For profit, incorporated	0.12	0.47	0.52	0.38	0.25	0.15	0.30	0.13
For profit, unincorporated	0.38	1.09	2.74	0.59	0.63	0.48	1.05	0.37
Nonprofit	0.26	2.35	1.10	0.69	0.37	0.37	0.75	0.28
Age of firm								
Less than 5 years	0.97	1.87	3.39	1.11	0.87	1.72	1.62	0.70
5-9 years	0.54	1.53	1.29	1.18	0.69	1.24	0.77	0.73
10-19 years	0.31	0.71	1.00	0.59	0.61	0.49	0.48	0.37
20 or more years	0.11	0.55	0.52	0.35	0.24	0.14	0.32	0.12
Multi/single status								
2 or more locations	0.12	1.62	0.92	0.50	0.26	0.13	0.72	0.12
1 location only	0.22	0.47	0.71	0.35	0.35	1.06	0.33	0.29
Percent full-time employees								
Less than 25%	0.50	1.73	2.03	1.64	1.41	0.54	1.13	0.55
25-49 %	0.34	1.69	2.14	1.05	0.97	0.30	1.11	0.34
50-74 %	0.32	1.01	0.90	0.65	0.55	0.46	0.54	0.36
75% or more	0.12	0.54	0.77	0.33	0.23	0.15	0.35	0.12
Union presence								
No union employees	0.12	0.46	0.68	0.30	0.22	0.16	0.31	0.13
Has union employees	0.22	2.33	0.97	0.85	0.57	0.24	0.70	0.22
Percent low-wage employees								
50% or more low-wage	0.28	0.99	1.14	0.88	0.80	0.30	0.68	0.30
Less than 50% low-wage	0.12	0.49	0.68	0.31	0.21	0.15	0.32	0.12
Percent women employees								
Less than 25%	0.22	0.63	0.76	0.51	0.43	0.27	0.41	0.24
25-49 %	0.24	0.87	2.36	0.61	0.41	0.27	0.97	0.23
50-74 %	0.19	1.05	0.87	0.58	0.38	0.23	0.55	0.19
75% or more	0.22	1.20	0.79	0.62	0.40	0.29	0.56	0.23
Percent age 50 or older employees								
Less than 25%	0.19	0.84	1.16	0.42	0.33	0.24	0.52	0.20
25-49 %	0.14	0.96	0.70	0.50	0.28	0.17	0.42	0.15
50-74 %	0.31	0.80	1.45	0.79	0.73	0.36	0.68	0.33
75% or more	0.70	0.82	1.82	0.96	0.98	2.12	0.72	1.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.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, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.9%	61.4%	64.2%	68.6%	74.4%	84.0%	64.4%	80.4%
Industry group **								
Agric., fish., forest.	73.7%	53.3%	95.1%	42.3% *	69.4%	86.6%	69.4%	75.0%
Mining and manufacturing	80.0%	66.7%	67.4%	68.1%	76.8%	85.6%	72.0%	80.8%
Construction	67.4%	63.2%	57.3%	60.9%	73.8%	75.5%	61.2%	71.2%
Utilities and transp.	78.6%	47.8%	56.9%	65.4%	75.0%	83.6%	54.9%	81.4%
Wholesale trade	79.1%	67.3%	73.9%	68.1%	79.3%	86.5%	70.7%	81.7%
Fin. svs. and real estate	84.4%	60.7%	60.6%	69.7%	83.3%	88.9%	64.3%	86.8%
Retail trade	81.7%	59.7%	65.1%	75.6%	66.7%	90.4%	66.0%	84.6%
Professional services	75.8%	60.6%	63.3%	67.7%	72.5%	80.7%	61.6%	78.2%
Other services	75.2%	63.1%	65.1%	73.1%	69.9%	80.1%	66.1%	77.2%
Ownership								
For profit, incorporated	79.4%	63.4%	63.5%	66.6%	76.4%	85.7%	64.2%	82.1%
For profit, unincorporated	74.4%	55.0%	66.5%	72.6%	71.7%	82.3%	63.6%	77.4%
Nonprofit	74.9%	66.6%	65.7%	74.3%	70.1%	77.7%	67.9%	75.5%
Age of firm								
Less than 5 years	72.8%	53.3%	74.4%	68.5%	85.5%	77.7%	63.9%	81.8%
5-9 years	68.7%	57.4%	60.8%	69.9%	72.5%	83.0%	63.2%	72.7%
10-19 years	71.1%	64.7%	65.7%	65.6%	71.4%	81.5%	63.8%	75.1%
20 or more years	79.5%	63.4%	62.3%	69.2%	74.3%	84.1%	65.1%	81.1%
Multi/single status								
2 or more locations	82.0%	59.6%	63.8%	71.1%	76.7%	84.1%	67.8%	82.4%
1 location only	67.9%	61.4%	64.3%	67.8%	71.0%	80.5%	64.0%	71.4%
Percent full-time employees								
Less than 25%	70.9%	73.6%	60.9%	55.5%	63.4%	79.7%	61.1%	73.0%
25-49 %	82.2%	73.0%	80.9%	71.0%	77.0%	87.1%	71.8%	83.8%
50-74 %	75.5%	60.2%	73.6%	73.9%	67.0%	81.9%	66.7%	77.5%
75% or more	78.1%	60.8%	62.5%	68.2%	75.3%	84.1%	63.9%	80.6%
Union presence								
No union employees	77.5%	62.2%	63.8%	68.6%	74.8%	84.9%	64.6%	80.4%
Has union employees	79.7%	37.3% *	72.8%	68.4%	71.3%	81.8%	60.4%	80.4%
Percent low-wage employees								
50% or more low-wage	81.2%	66.6%	71.6%	68.6%	70.8%	87.7%	65.6%	82.9%
Less than 50% low-wage	77.6%	60.9%	63.9%	68.6%	74.8%	83.5%	64.3%	80.1%
Percent women employees								
Less than 25%	76.7%	62.7%	62.6%	68.1%	78.2%	84.1%	64.5%	80.2%
25-49 %	79.7%	58.5%	63.4%	64.7%	72.4%	87.4%	62.4%	82.1%
50-74 %	76.8%	59.3%	65.3%	69.5%	72.0%	81.3%	64.1%	78.6%
75% or more	78.6%	64.9%	67.3%	74.1%	75.2%	82.8%	67.1%	80.6%
Percent age 50 or older employees								
Less than 25%	76.0%	60.7%	66.4%	68.4%	72.1%	83.7%	65.4%	78.8%
25-49 %	80.8%	56.7%	63.9%	68.6%	76.2%	85.4%	63.2%	82.6%
50-74 %	73.3%	69.5%	58.2%	68.9%	75.0%	76.6%	65.0%	75.3%
75% or more	67.7%	60.1%	63.7%	69.1%	74.5%	74.7%	61.2%	74.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	2.12%	1.87%	1.27%	1.16%	0.72%	1.08%	0.60%
Industry group **								
Agric., fish., forest.	5.03%	14.87%	3.32%	14.12% *	8.24%	6.30%	8.21%	6.01%
Mining and manufacturing	1.48%	7.60%	5.03%	3.76%	3.40%	1.67%	2.90%	1.60%
Construction	2.49%	6.88%	5.53%	4.32%	4.89%	5.78%	3.26%	3.41%
Utilities and transp.	3.14%	13.55%	10.46%	6.76%	6.51%	4.20%	6.20%	3.43%
Wholesale trade	1.74%	7.40%	6.49%	4.09%	3.34%	2.42%	3.85%	1.91%
Fin. svs. and real estate	1.19%	6.39%	6.38%	4.32%	2.75%	1.31%	3.85%	1.18%
Retail trade	1.56%	7.16%	5.72%	3.70%	4.26%	1.73%	3.53%	1.70%
Professional services	1.02%	3.51%	3.46%	2.43%	2.01%	1.37%	2.03%	1.11%
Other services	1.65%	5.04%	4.77%	2.81%	3.19%	2.32%	2.64%	1.85%
Ownership								
For profit, incorporated	0.66%	2.52%	2.15%	1.57%	1.53%	0.84%	1.27%	0.72%
For profit, unincorporated	1.41%	4.60%	4.61%	2.90%	2.90%	2.12%	2.78%	1.60%
Nonprofit	1.40%	5.85%	6.59%	3.06%	2.64%	1.91%	3.26%	1.50%
Age of firm								
Less than 5 years	3.15%	6.31%	5.85%	4.90%	4.39%	12.06%	3.93%	3.78%
5-9 years	2.33%	5.75%	5.17%	3.99%	4.64%	7.27%	3.18%	3.32%
10-19 years	1.77%	3.85%	4.03%	3.06%	3.32%	3.57%	2.29%	2.29%
20 or more years	0.61%	3.11%	2.47%	1.61%	1.36%	0.75%	1.44%	0.65%
Multi/single status								
2 or more locations	0.62%	13.23%	5.28%	2.26%	1.20%	0.74%	2.88%	0.63%
1 location only	1.02%	2.15%	2.00%	1.52%	2.29%	4.84%	1.17%	1.61%
Percent full-time employees								
Less than 25%	4.03%	8.05%	9.73%	10.51%	9.78%	4.61%	8.41%	4.57%
25-49 %	1.93%	6.33%	4.34%	4.53%	4.31%	2.59%	3.31%	2.16%
50-74 %	1.68%	5.48%	4.23%	3.34%	4.46%	2.22%	2.94%	1.94%
75% or more	0.60%	2.44%	2.14%	1.42%	1.28%	0.81%	1.22%	0.66%
Union presence								
No union employees	0.58%	2.11%	1.91%	1.31%	1.22%	0.77%	1.10%	0.64%
Has union employees	1.47%	13.46% *	8.47%	5.89%	4.07%	1.64%	6.47%	1.50%
Percent low-wage employees								
50% or more low-wage	1.39%	7.09%	5.81%	4.14%	3.50%	1.50%	3.99%	1.46%
Less than 50% low-wage	0.59%	2.22%	1.95%	1.34%	1.24%	0.80%	1.13%	0.65%
Percent women employees								
Less than 25%	1.22%	3.70%	3.20%	2.17%	2.08%	2.02%	1.85%	1.42%
25-49 %	1.05%	5.34%	4.04%	2.85%	2.75%	1.15%	2.52%	1.12%
50-74 %	1.04%	4.30%	4.27%	2.68%	2.32%	1.30%	2.44%	1.11%
75% or more	1.09%	4.00%	3.72%	2.27%	2.23%	1.52%	2.10%	1.20%
Percent age 50 or older employees								
Less than 25%	0.90%	3.14%	2.68%	1.89%	1.99%	1.24%	1.59%	1.03%
25-49 %	0.79%	4.52%	3.31%	2.25%	1.82%	0.95%	2.02%	0.84%
50-74 %	1.52%	4.40%	5.14%	3.14%	3.09%	2.44%	2.67%	1.77%
75% or more	3.50%	6.58%	7.30%	6.80%	8.11%	7.62%	4.80%	4.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.28 Percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10.4%	14.9%	8.5%	11.4%	9.3%	10.4%	11.0%	10.3%
Industry group **								
Agric., fish., forest.	18.7%	13.3% *	31.8% *	58.3%	16.6% *	8.8% *	24.7% *	17.0% *
Mining and manufacturing	8.8%	10.2% *	14.2%	8.4%	9.0%	8.4%	9.9%	8.7%
Construction	9.3%	19.7%	7.9%	10.3%	6.2% *	9.6% *	13.6%	6.8%
Utilities and transp.	16.7%	28.1% *	6.3% *	11.2% *	10.0% *	19.2%	15.6% *	16.8%
Wholesale trade	8.7%	11.8% *	6.3% *	13.9%	7.6%	7.1%	10.8%	8.0%
Fin. svs. and real estate	10.2%	13.6% *	4.9% *	8.8%	13.3%	9.4%	10.1%	10.2%
Retail trade	11.8%	10.2% *	13.3% *	16.3%	9.4%	11.2%	12.2%	11.7%
Professional services	9.8%	12.5%	9.1%	8.6%	8.4%	10.3%	8.9%	9.9%
Other services	10.7%	19.4%	4.6%	14.6%	10.1%	9.7%	11.3%	10.6%
Ownership								
For profit, incorporated	10.6%	15.9%	8.9%	10.9%	9.7%	10.7%	11.4%	10.5%
For profit, unincorporated	10.8%	12.3%	8.4%	11.2%	8.0%	12.6%	10.2%	11.0%
Nonprofit	9.1%	15.6%	6.3% *	14.7%	9.2%	8.2%	9.8%	9.1%
Age of firm								
Less than 5 years	10.2%	12.5% *	10.5% *	11.8%	9.5% *	0.9% *	10.6%	9.9% *
5-9 years	10.2%	14.5% *	7.6% *	10.2%	7.6% *	17.0% *	10.1%	10.3%
10-19 years	11.3%	20.1%	7.6%	11.3%	8.9%	11.8% *	12.2%	10.8%
20 or more years	10.3%	12.8%	8.7%	11.6%	9.5%	10.4%	10.8%	10.3%
Multi/single status								
2 or more locations	10.5%	7.1% *	10.4% *	10.9%	10.3%	10.6%	9.6%	10.6%
1 location only	10.0%	15.1%	8.3%	11.6%	7.8%	5.1% *	11.2%	9.0%
Percent full-time employees								
Less than 25%	13.7%	28.4% *	4.3% *	10.9% *	11.9% *	14.9%	10.2% *	14.5%
25-49 %	16.2%	19.1% *	11.1% *	11.6%	5.6%	21.2%	12.7%	16.8%
50-74 %	10.4%	18.0%	8.2%	12.1%	10.6%	9.2%	12.7%	9.9%
75% or more	10.0%	13.8%	8.6%	11.3%	9.3%	9.9%	10.7%	9.9%
Union presence								
No union employees	9.8%	14.8%	8.9%	11.6%	9.5%	9.0%	11.2%	9.4%
Has union employees	13.0%	17.3% *	1.6% *	8.1% *	8.1%	14.0%	6.5% *	13.2%
Percent low-wage employees								
50% or more low-wage	9.5%	17.7%	6.4% *	12.8% *	7.4%	9.4%	9.4%	9.5%
Less than 50% low-wage	10.5%	14.7%	8.6%	11.3%	9.5%	10.6%	11.1%	10.4%
Percent women employees								
Less than 25%	9.5%	10.9%	9.1%	11.1%	8.6%	9.1%	11.0%	9.0%
25-49 %	12.1%	17.2%	7.2%	13.7%	10.0%	12.6%	11.4%	12.2%
50-74 %	9.7%	17.0%	9.7%	12.9%	10.0%	8.8%	11.9%	9.4%
75% or more	10.2%	16.2%	7.7%	7.6%	8.4%	11.2%	9.5%	10.4%
Percent age 50 or older employees								
Less than 25%	8.7%	14.0%	8.2%	11.7%	8.4%	7.2%	10.6%	8.2%
25-49 %	10.8%	16.4%	9.7%	9.9%	9.6%	11.1%	11.2%	10.7%
50-74 %	13.8%	15.2%	7.2%	13.1%	10.1%	17.1%	10.6%	14.6%
75% or more	11.7%	14.5%	7.6% *	17.5%	15.3% *	3.6% *	14.2%	9.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.28 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 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%	1.54%	0.95%	0.87%	0.68%	0.62%	0.66%	0.46%
Industry group **								
Agric., fish., forest.	4.90%	7.78% *	17.53% *	13.41%	9.78% *	4.25% *	8.46% *	5.74% *
Mining and manufacturing	0.88%	5.37% *	4.05%	2.07%	1.71%	1.22%	1.98%	0.95%
Construction	1.33%	5.58%	2.10%	2.15%	2.54% *	3.43% *	2.03%	1.70%
Utilities and transp.	2.68%	14.18% *	4.06% *	3.75% *	3.47% *	3.65%	4.93% *	2.93%
Wholesale trade	1.03%	4.03% *	2.50% *	3.20%	1.47%	1.54%	2.53%	1.09%
Fin. svs. and real estate	1.03%	4.38% *	2.09% *	2.38%	2.70%	1.24%	2.38%	1.12%
Retail trade	1.32%	3.16% *	4.30% *	2.87%	2.11%	1.96%	2.27%	1.51%
Professional services	0.73%	2.10%	1.85%	1.52%	1.03%	1.12%	0.98%	0.83%
Other services	1.06%	4.05%	1.33%	2.88%	1.90%	1.57%	1.67%	1.24%
Ownership								
For profit, incorporated	0.49%	1.96%	1.17%	1.02%	0.90%	0.74%	0.81%	0.57%
For profit, unincorporated	0.99%	2.94%	2.14%	1.95%	1.51%	1.89%	1.55%	1.19%
Nonprofit	0.99%	4.00%	2.02% *	3.20%	1.42%	1.43%	1.67%	1.07%
Age of firm								
Less than 5 years	2.00%	4.30% *	3.59% *	3.37%	4.67% *	0.70% *	2.30%	3.31% *
5-9 years	1.60%	4.91% *	2.49% *	2.89%	2.52% *	7.48% *	2.07%	2.31%
10-19 years	1.21%	3.53%	2.20%	1.82%	1.70%	3.61% *	1.55%	1.66%
20 or more years	0.46%	1.68%	1.21%	1.12%	0.77%	0.64%	0.82%	0.50%
Multi/single status								
2 or more locations	0.52%	4.18% *	3.70% *	1.67%	0.83%	0.64%	1.89%	0.53%
1 location only	0.57%	1.57%	0.97%	1.01%	1.16%	1.70% *	0.71%	0.89%
Percent full-time employees								
Less than 25%	2.50%	11.56% *	2.44% *	5.52% *	5.63% *	3.41%	4.34% *	2.88%
25-49 %	2.46%	6.21% *	4.43% *	2.75%	1.30%	3.92%	2.51%	2.80%
50-74 %	1.00%	4.38%	2.24%	3.02%	2.42%	1.29%	2.02%	1.14%
75% or more	0.44%	1.70%	1.08%	0.97%	0.75%	0.68%	0.74%	0.50%
Union presence								
No union employees	0.39%	1.57%	0.99%	0.90%	0.72%	0.60%	0.69%	0.45%
Has union employees	1.29%	8.31% *	1.62% *	2.52% *	2.12%	1.52%	2.05% *	1.34%
Percent low-wage employees								
50% or more low-wage	1.03%	4.68%	2.23% *	4.10% *	1.39%	1.39%	1.76%	1.12%
Less than 50% low-wage	0.44%	1.62%	0.99%	0.88%	0.74%	0.68%	0.70%	0.50%
Percent women employees								
Less than 25%	0.66%	2.07%	1.56%	1.34%	1.19%	1.16%	1.05%	0.79%
25-49 %	0.97%	4.02%	1.97%	2.13%	1.53%	1.45%	1.61%	1.08%
50-74 %	0.71%	3.52%	2.53%	2.03%	1.45%	0.95%	1.67%	0.78%
75% or more	0.80%	2.80%	1.65%	1.75%	1.10%	1.26%	1.11%	0.93%
Percent age 50 or older employees								
Less than 25%	0.53%	2.41%	1.36%	1.18%	1.12%	0.78%	0.97%	0.62%
25-49 %	0.62%	3.83%	1.84%	1.47%	0.99%	0.85%	1.34%	0.67%
50-74 %	1.37%	2.91%	2.01%	2.77%	1.85%	2.56%	1.41%	1.66%
75% or more	1.92%	3.17%	3.75% *	5.25%	7.31% *	1.52% *	2.50%	2.88% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table I.F.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	325	445	362	344	365	291	386	314
Industry group **								
Agric., fish., forest.	379	--	--	--	--	--	--	427
Mining and manufacturing	452	449	--	282	359	533	523	445
Construction	382	511	422	377	399	--	418	338
Utilities and transp.	251	--	--	--	266	228	304 *	245
Wholesale trade	331	--	480 *	411	362	182	438	287
Fin. svs. and real estate	291	310 *	--	343	331	271	312	289
Retail trade	329	--	334	301	729 *	246	350	326
Professional services	304	417	270	305	342	287	325	301
Other services	320	612	213	338	317	255	458	287
Ownership								
For profit, incorporated	333	409	379	359	392	297	380	323
For profit, unincorporated	344	629	362	352	282	306	481	308
Nonprofit	270	236	185	261	337	247	233	274
Age of firm								
Less than 5 years	458	--	440	355	--	--	625	279 *
5-9 years	301	--	245	255	437 *	228 *	294	306
10-19 years	360	501	294	356	469 *	176	423	321
20 or more years	316	298	387	352	351	298	335	314
Multi/single status								
2 or more locations	306	--	330 *	343	361	291	376	304
1 location only	376	449	366	344	373	326	387	364
Percent full-time employees								
Less than 25%	504	--	--	--	449	503	608	488
25-49 %	212	--	290	405	347	161	448	184
50-74 %	359	535 *	375 *	342	296	348	473	325
75% or more	326	414	363	337	371	296	365	319
Union presence								
No union employees	319	452	364	344	351	265	388	301
Has union employees	344	--	--	323 *	492 *	333	318 *	345
Percent low-wage employees								
50% or more low-wage	348	296	--	350	449	322	367	347
Less than 50% low-wage	323	459	356	343	358	288	387	310
Percent women employees								
Less than 25%	330	427	408	397	330	265	393	308
25-49 %	356	490	475	291	399	340	418	348
50-74 %	309	482 *	308	341	373	257	403	293
75% or more	289	359	205	276	344	273	299	287
Percent age 50 or older employees								
Less than 25%	340	490	370	317	339	315	408	317
25-49 %	335	426 *	332	352	432	304	360	333
50-74 %	267	342	479 *	419	253	210	363	251
75% or more	328	486	--	272	180 *	194	406	208

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.50	59.58	46.96	21.65	36.14	22.04	28.19	17.49
Industry group **								
Agric., fish., forest.	92.30	--	--	--	--	--	--	126.64
Mining and manufacturing	70.96	37.47	--	70.77	101.19	118.63	133.55	77.29
Construction	45.38	104.59	111.04	53.16	103.03	--	50.10	75.04
Utilities and transp.	49.31	--	--	--	70.49	56.62	103.42 *	52.86
Wholesale trade	36.24	--	153.79 *	64.57	71.10	33.59	61.59	41.72
Fin. svs. and real estate	39.75	96.80 *	--	56.75	92.92	51.87	65.35	43.77
Retail trade	48.47	--	90.73	37.51	263.00 *	38.71	52.50	56.68
Professional services	22.73	78.28	50.33	40.37	41.59	32.26	39.48	25.42
Other services	33.42	166.71	24.41	48.30	39.38	42.21	110.34	29.37
Ownership								
For profit, incorporated	19.52	61.53	59.26	25.99	51.36	27.09	30.04	22.50
For profit, unincorporated	36.22	154.26	76.08	53.56	40.56	55.05	87.18	36.50
Nonprofit	29.06	52.04	25.35	48.81	52.01	43.54	37.17	32.04
Age of firm								
Less than 5 years	107.07	--	107.73	55.55	--	--	120.89	102.27 *
5-9 years	49.14	--	23.49	51.31	152.24 *	114.11 *	53.70	75.15
10-19 years	50.24	108.21	65.45	50.57	167.92 *	18.85	64.95	69.55
20 or more years	17.00	31.76	74.25	28.06	33.29	23.37	26.46	18.71
Multi/single status								
2 or more locations	18.76	--	107.20 *	55.81	36.83	22.30	64.28	19.10
1 location only	25.81	60.25	51.00	22.79	78.37	90.77	30.44	42.39
Percent full-time employees								
Less than 25%	68.49	--	--	--	77.10	110.61	106.02	75.36
25-49 %	26.02	--	44.12	76.50	65.29	22.33	89.35	22.84
50-74 %	44.97	219.63 *	121.67 *	47.54	51.41	62.70	127.29	40.58
75% or more	17.81	57.60	53.13	24.36	41.81	25.93	27.33	20.45
Union presence								
No union employees	13.90	61.65	47.31	22.10	32.52	19.37	28.81	15.51
Has union employees	46.91	--	--	103.21 *	203.75 *	48.66	97.37 *	47.72
Percent low-wage employees								
50% or more low-wage	34.97	53.18	--	78.09	86.16	44.67	60.62	38.03
Less than 50% low-wage	16.73	64.51	48.01	22.50	38.31	24.12	29.63	18.99
Percent women employees								
Less than 25%	21.72	69.26	84.86	40.04	42.18	34.30	36.43	25.83
25-49 %	39.06	133.92	140.50	29.49	99.19	52.72	67.91	42.93
50-74 %	25.53	151.16 *	55.52	47.68	55.67	30.21	80.65	25.77
75% or more	25.09	55.13	21.79	30.58	41.60	36.84	31.59	28.67
Percent age 50 or older employees								
Less than 25%	22.55	110.61	53.53	24.98	44.51	39.83	45.28	25.29
25-49 %	25.37	133.15 *	87.52	42.69	63.94	31.29	52.51	27.47
50-74 %	25.92	52.58	171.08 *	68.05	53.52	29.72	50.26	28.10
75% or more	57.14	91.00	--	57.43	90.51 *	37.25	70.19	61.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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.

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Table I.F.30 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	72.7%	66.1%	63.0%	39.0%
Firm size				
Less than 50 employees	74.5%	72.9%	67.1%	40.1%
50+ employees	72.4%	64.9%	62.2%	38.8%
Less than 10 employees	70.3%	68.4%	63.2%	37.3%
10-24 employees	74.4%	73.1%	67.3%	40.9%
25-99 employees	76.9%	76.2%	70.6%	39.5%
100-999 employees	78.3%	76.9%	73.7%	42.5%
1000+ employees	69.7%	58.8%	56.7%	37.5%
Industry group **				
Agric., fish., forest.	65.8%	68.4%	55.5%	30.9%
Mining and manufacturing	72.4%	66.6%	62.9%	38.6%
Construction	75.4%	73.9%	68.8%	38.1%
Utilities and transp.	66.6%	52.0%	49.0%	32.6%
Wholesale trade	72.6%	70.0%	66.5%	43.3%
Fin. svs. and real estate	71.6%	64.9%	61.6%	39.8%
Retail trade	72.9%	63.9%	61.2%	33.8%
Professional services	73.2%	66.6%	63.6%	40.4%
Other services	75.0%	68.7%	67.0%	40.8%
Ownership				
For profit, incorporated	71.0%	64.3%	60.9%	37.7%
For profit, unincorporated	76.5%	71.0%	68.7%	40.3%
Nonprofit	77.0%	69.7%	67.1%	43.7%
Age of firm				
Less than 5 years	78.3%	75.4%	71.0%	42.1%
5-9 years	73.0%	71.5%	67.7%	37.1%
10-19 years	76.5%	74.8%	71.2%	39.2%
20 or more years	72.0%	64.4%	61.4%	38.9%
Multi/single status				
2 or more locations	71.3%	62.4%	59.9%	38.2%
1 location only	76.3%	75.4%	70.5%	41.0%
Percent full-time employees				
Less than 25%	65.3%	59.6%	55.7%	35.6%
25-49 %	73.6%	69.6%	67.4%	42.4%
50-74 %	76.3%	67.4%	64.8%	36.6%
75% or more	72.5%	65.9%	62.7%	39.1%
Union presence				
No union employees	73.5%	68.9%	65.3%	40.2%
Has union employees	69.4%	55.0%	53.8%	34.3%
Percent low wage employees **				
50% or more low-wage	70.2%	62.9%	60.9%	34.3%
Less than 50% low-wage	73.0%	66.5%	63.2%	39.6%
Percent women employees				
Less than 25%	71.0%	66.9%	63.4%	38.0%
25-49 %	72.3%	62.9%	59.5%	35.9%
50-74 %	73.7%	67.1%	64.4%	42.7%
75% or more	74.4%	68.4%	65.5%	39.8%
Percent age 50 or older employees				
Less than 25%	73.6%	69.9%	66.5%	39.7%
25-49 %	71.7%	62.7%	59.9%	37.8%
50-74 %	73.8%	68.5%	65.1%	42.2%
75% or more	75.9%	70.6%	66.8%	38.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.F.30 Standard errors for Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.57%	0.64%	0.65%	0.70%
Firm size				
Less than 50 employees	0.92%	0.95%	1.04%	1.12%
50+ employees	0.65%	0.74%	0.74%	0.80%
Less than 10 employees	1.85%	1.89%	1.98%	2.17%
10-24 employees	1.63%	1.66%	1.74%	1.97%
25-99 employees	1.14%	1.18%	1.29%	1.36%
100-999 employees	1.00%	1.01%	1.07%	1.44%
1000+ employees	0.86%	0.99%	0.99%	1.05%
Industry group **				
Agric., fish., forest.	6.60%	5.89%	6.48%	4.92%
Mining and manufacturing	1.36%	1.50%	1.55%	1.75%
Construction	1.94%	1.94%	2.28%	2.55%
Utilities and transp.	2.95%	3.61%	3.48%	2.77%
Wholesale trade	2.00%	2.18%	2.22%	2.37%
Fin. svs. and real estate	1.73%	1.94%	1.99%	2.31%
Retail trade	1.87%	2.16%	2.16%	1.95%
Professional services	1.03%	1.20%	1.20%	1.33%
Other services	1.46%	1.45%	1.42%	1.79%
Ownership				
For profit, incorporated	0.70%	0.79%	0.80%	0.86%
For profit, unincorporated	1.26%	1.38%	1.40%	1.78%
Nonprofit	1.33%	1.71%	1.71%	1.73%
Age of firm				
Less than 5 years	2.66%	2.91%	3.41%	4.03%
5-9 years	2.30%	2.33%	2.26%	2.46%
10-19 years	1.41%	1.43%	1.46%	2.17%
20 or more years	0.65%	0.74%	0.74%	0.78%
Multi/single status				
2 or more locations	0.72%	0.82%	0.82%	0.87%
1 location only	0.84%	0.86%	0.93%	1.14%
Percent full-time employees				
Less than 25%	2.82%	3.42%	3.08%	3.27%
25-49 %	1.91%	2.01%	2.06%	2.41%
50-74 %	1.46%	1.86%	1.88%	1.79%
75% or more	0.64%	0.72%	0.73%	0.79%
Union presence				
No union employees	0.60%	0.65%	0.67%	0.77%
Has union employees	1.53%	1.82%	1.80%	1.62%
Percent low wage employees **				
50% or more low-wage	1.73%	1.82%	1.82%	1.72%
Less than 50% low-wage	0.60%	0.69%	0.69%	0.76%
Percent women employees				
Less than 25%	1.16%	1.19%	1.21%	1.34%
25-49 %	1.14%	1.40%	1.40%	1.36%
50-74 %	1.12%	1.30%	1.29%	1.43%
75% or more	1.05%	1.21%	1.24%	1.42%
Percent age 50 or older employees				
Less than 25%	0.91%	1.01%	1.02%	1.10%
25-49 %	0.86%	1.00%	1.00%	1.07%
50-74 %	1.40%	1.57%	1.60%	1.79%
75% or more	2.91%	3.16%	3.20%	3.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.F.31 Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	11	34	58	89
Firm size				
Less than 50 employees	12	35	59	99
50+ employees	11	34	58	87
Less than 10 employees	12	34	57	95
10-24 employees	12	35	58	96
25-99 employees	12	36	61	100
100-999 employees	12	35	58	85
1000+ employees	11	33	58	86
Industry group **				
Agric., fish., forest.	11	34	57	100
Mining and manufacturing	11	34	57	88
Construction	13	36	62	103
Utilities and transp.	12	35	61	82
Wholesale trade	11	34	58	95
Fin. svs. and real estate	11	35	59	85
Retail trade	11	33	57	96
Professional services	11	34	57	89
Other services	12	34	58	83
Ownership				
For profit, incorporated	11	34	59	89
For profit, unincorporated	11	34	57	88
Nonprofit	11	34	57	87
Age of firm				
Less than 5 years	11	36	60	94
5-9 years	12	36	60	93
10-19 years	12	35	58	87
20 or more years	11	34	58	88
Multi/single status				
2 or more locations	11	34	58	88
1 location only	12	35	59	91
Percent full-time employees				
Less than 25%	12	34	58	77
25-49 %	12	35	59	100
50-74 %	11	35	59	86
75% or more	11	34	58	88
Union presence				
No union employees	12	35	59	89
Has union employees	10	31	53	86
Percent low wage employees **				
50% or more low-wage	11	35	58	91
Less than 50% low-wage	11	34	58	88
Percent women employees				
Less than 25%	12	34	59	90
25-49 %	11	34	57	86
50-74 %	11	35	59	88
75% or more	11	35	58	90
Percent age 50 or older employees				
Less than 25%	12	34	58	92
25-49 %	11	34	59	87
50-74 %	11	35	58	86
75% or more	12	32	53	79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.F.31 Standard errors for Average prescription drug copay (in dollars) per employee enrolled in a health insurance plan that had a prescription drug copay for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.08	0.20	0.34	1.21
Firm size				
Less than 50 employees	0.16	0.44	0.76	2.41
50+ employees	0.09	0.22	0.38	1.36
Less than 10 employees	0.36	0.84	1.59	5.00
10-24 employees	0.23	0.85	1.33	3.93
25-99 employees	0.18	0.44	0.75	2.86
100-999 employees	0.14	0.34	0.62	2.17
1000+ employees	0.12	0.31	0.53	1.82
Industry group **				
Agric., fish., forest.	0.58	1.92	3.11	13.42
Mining and manufacturing	0.19	0.58	1.08	3.10
Construction	0.31	0.76	1.49	5.02
Utilities and transp.	0.30	0.80	1.41	3.79
Wholesale trade	0.28	0.75	1.19	3.96
Fin. svs. and real estate	0.19	0.57	0.98	3.55
Retail trade	0.27	0.50	0.84	4.55
Professional services	0.16	0.37	0.61	2.27
Other services	0.18	0.54	0.91	3.05
Ownership				
For profit, incorporated	0.10	0.23	0.40	1.52
For profit, unincorporated	0.19	0.56	0.98	2.76
Nonprofit	0.19	0.52	0.87	3.13
Age of firm				
Less than 5 years	0.35	1.10	1.96	4.94
5-9 years	0.35	0.76	1.22	4.44
10-19 years	0.22	0.54	0.92	3.89
20 or more years	0.09	0.23	0.39	1.36
Multi/single status				
2 or more locations	0.10	0.25	0.42	1.53
1 location only	0.13	0.34	0.59	1.91
Percent full-time employees				
Less than 25%	0.46	1.31	2.70	5.96
25-49 %	0.25	0.64	1.24	5.21
50-74 %	0.25	0.54	1.06	3.16
75% or more	0.09	0.22	0.38	1.35
Union presence				
No union employees	0.09	0.21	0.35	1.34
Has union employees	0.19	0.57	1.03	3.12
Percent low wage employees **				
50% or more low-wage	0.24	0.50	0.93	3.32
Less than 50% low-wage	0.08	0.21	0.37	1.29
Percent women employees				
Less than 25%	0.18	0.35	0.62	2.27
25-49 %	0.15	0.41	0.69	2.33
50-74 %	0.15	0.41	0.70	2.46
75% or more	0.15	0.44	0.75	2.76
Percent age 50 or older employees				
Less than 25%	0.13	0.33	0.56	2.13
25-49 %	0.12	0.29	0.51	1.78
50-74 %	0.19	0.55	0.89	3.04
75% or more	0.44	1.24	2.45	5.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.F.32 Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	18.4%	29.1%	31.8%	41.9%
Firm size				
Less than 50 employees	12.9%	17.3%	21.5%	35.8%
50+ employees	19.4%	31.3%	33.7%	43.0%
Less than 10 employees	15.5%	18.9%	23.3%	36.3%
10-24 employees	12.2%	16.8%	20.0%	33.8%
25-99 employees	10.5%	15.0%	19.3%	36.3%
100-999 employees	11.5%	16.2%	18.2%	33.4%
1000+ employees	23.7%	39.2%	41.7%	47.7%
Industry group **				
Agric., fish., forest.	12.4%	18.2%	26.7%	45.6%
Mining and manufacturing	20.0%	28.8%	30.8%	39.7%
Construction	15.1%	19.9%	23.1%	39.7%
Utilities and transp.	18.7%	38.0%	41.1%	43.0%
Wholesale trade	17.8%	24.2%	27.1%	39.5%
Fin. svs. and real estate	21.8%	33.6%	36.4%	43.2%
Retail trade	18.3%	30.0%	35.1%	48.7%
Professional services	18.9%	31.1%	33.0%	42.2%
Other services	14.3%	22.4%	25.1%	38.8%
Ownership				
For profit, incorporated	19.8%	30.8%	33.9%	42.9%
For profit, unincorporated	15.1%	24.0%	26.3%	39.5%
Nonprofit	15.2%	26.1%	27.5%	39.7%
Age of firm				
Less than 5 years	11.3%	16.4%	19.1%	35.3%
5-9 years	12.2%	17.0%	19.3%	36.4%
10-19 years	12.7%	17.9%	23.2%	40.0%
20 or more years	19.7%	31.6%	34.1%	42.7%
Multi/single status				
2 or more locations	21.2%	34.5%	37.0%	44.5%
1 location only	11.6%	15.8%	19.2%	35.5%
Percent full-time employees				
Less than 25%	23.1%	30.2%	32.1%	39.9%
25-49 %	17.5%	25.5%	34.5%	37.6%
50-74 %	16.4%	27.6%	30.1%	44.3%
75% or more	18.6%	29.4%	31.9%	41.9%
Union presence				
No union employees	17.6%	26.1%	29.3%	40.2%
Has union employees	21.9%	41.2%	42.1%	48.9%
Percent low wage employees **				
50% or more low-wage	21.4%	29.7%	32.9%	45.0%
Less than 50% low-wage	18.1%	29.1%	31.7%	41.6%
Percent women employees				
Less than 25%	18.0%	26.6%	29.3%	40.6%
25-49 %	20.0%	33.2%	36.7%	46.1%
50-74 %	18.2%	28.9%	30.7%	38.7%
75% or more	17.0%	27.0%	29.8%	42.1%
Percent age 50 or older employees				
Less than 25%	16.0%	23.2%	25.6%	40.5%
25-49 %	20.7%	34.4%	37.3%	43.7%
50-74 %	16.2%	25.9%	28.6%	40.3%
75% or more	14.8%	19.7%	23.1%	30.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.F.32 Standard errors for Percent of private-sector employees enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.50%	0.69%	0.73%	0.81%
Firm size				
Less than 50 employees	0.69%	0.81%	0.91%	1.09%
50+ employees	0.58%	0.80%	0.84%	0.93%
Less than 10 employees	1.47%	1.60%	1.76%	2.11%
10-24 employees	1.13%	1.39%	1.39%	2.00%
25-99 employees	0.83%	0.98%	1.11%	1.32%
100-999 employees	0.75%	0.88%	0.92%	1.49%
1000+ employees	0.81%	1.10%	1.15%	1.25%
Industry group **				
Agric., fish., forest.	3.56%	4.34%	5.69%	6.13%
Mining and manufacturing	1.23%	1.45%	1.47%	1.67%
Construction	1.78%	1.98%	2.25%	2.84%
Utilities and transp.	1.90%	3.68%	3.63%	3.57%
Wholesale trade	1.96%	2.14%	2.16%	2.36%
Fin. svs. and real estate	1.66%	1.90%	1.91%	2.33%
Retail trade	1.81%	2.20%	2.24%	2.20%
Professional services	0.94%	1.44%	1.41%	1.56%
Other services	1.11%	1.42%	2.33%	2.56%
Ownership				
For profit, incorporated	0.63%	0.87%	0.93%	1.01%
For profit, unincorporated	1.10%	1.38%	1.38%	1.85%
Nonprofit	1.14%	1.70%	1.68%	1.84%
Age of firm				
Less than 5 years	1.88%	2.27%	2.80%	4.87%
5-9 years	1.53%	1.82%	1.85%	2.52%
10-19 years	1.12%	1.25%	3.01%	2.88%
20 or more years	0.59%	0.81%	0.81%	0.89%
Multi/single status				
2 or more locations	0.66%	0.90%	0.95%	1.03%
1 location only	0.60%	0.72%	0.78%	1.19%
Percent full-time employees				
Less than 25%	2.83%	3.17%	3.22%	3.07%
25-49 %	1.69%	1.92%	2.50%	2.31%
50-74 %	1.29%	1.84%	1.87%	2.13%
75% or more	0.57%	0.78%	0.83%	0.91%
Union presence				
No union employees	0.54%	0.74%	0.81%	0.90%
Has union employees	1.31%	1.80%	1.80%	1.82%
Percent low wage employees **				
50% or more low-wage	1.71%	1.81%	1.87%	1.95%
Less than 50% low-wage	0.52%	0.75%	0.79%	0.88%
Percent women employees				
Less than 25%	0.96%	1.55%	1.54%	1.78%
25-49 %	1.08%	1.41%	1.42%	1.55%
50-74 %	1.02%	1.27%	1.26%	1.38%
75% or more	0.89%	1.18%	1.75%	1.69%
Percent age 50 or older employees				
Less than 25%	0.78%	1.00%	1.03%	1.29%
25-49 %	0.77%	1.07%	1.14%	1.23%
50-74 %	1.16%	1.50%	1.52%	1.87%
75% or more	2.76%	2.98%	3.02%	3.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.F.33 Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	20.9	24.6	32.1	27.4
Firm size				
Less than 50 employees	24.3	28.0	33.6	30.6
50+ employees	20.5	24.3	31.9	26.9
Less than 10 employees	22.5	26.1	31.3	31.1
10-24 employees	25.3	28.2	34.9	31.0
25-99 employees	23.8	28.1	33.4	28.9
100-999 employees	21.2	24.7	31.3	27.3
1000+ employees	20.3	24.1	32.0	26.7
Industry group **				
Agric., fish., forest.	30.0	39.6	49.3	32.9
Mining and manufacturing	20.2	24.0	30.5	27.0
Construction	25.3	27.7	34.1	28.6
Utilities and transp.	19.5	23.7	30.7	26.0
Wholesale trade	21.7	24.4	30.4	28.1
Fin. svs. and real estate	19.9	23.4	29.6	26.7
Retail trade	21.9	25.8	33.6	26.4
Professional services	20.6	24.5	33.5	26.9
Other services	22.1	25.8	32.7	30.1
Ownership				
For profit, incorporated	20.9	24.4	31.0	27.3
For profit, unincorporated	21.2	25.3	32.6	28.3
Nonprofit	20.8	25.3	37.8	27.1
Age of firm				
Less than 5 years	21.8	27.6	36.0	29.8
5-9 years	22.7	25.0	30.1	28.0
10-19 years	22.2	25.7	33.2	29.5
20 or more years	20.8	24.5	32.0	27.0
Multi/single status				
2 or more locations	20.3	24.2	32.0	27.0
1 location only	23.6	27.0	32.5	28.6
Percent full-time employees				
Less than 25%	24.5	28.2	34.7	30.9
25-49 %	21.6	24.2	34.1	29.2
50-74 %	22.1	25.9	33.5	29.0
75% or more	20.7	24.5	31.8	27.1
Union presence				
No union employees	21.2	24.8	31.9	27.8
Has union employees	19.9	24.2	32.7	25.9
Percent low wage employees **				
50% or more low-wage	23.3	26.2	31.8	26.7
Less than 50% low-wage	20.6	24.4	32.2	27.5
Percent women employees				
Less than 25%	21.8	24.4	30.1	27.3
25-49 %	19.9	23.7	31.1	26.4
50-74 %	21.2	25.3	34.1	28.7
75% or more	21.0	25.7	33.9	27.3
Percent age 50 or older employees				
Less than 25%	22.2	25.3	33.6	27.8
25-49 %	20.1	24.1	31.6	27.0
50-74 %	21.4	25.4	30.9	27.7
75% or more	21.3	28.5	33.8	30.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.F.33 Standard errors for Average prescription drug coinsurance per employee enrolled in a health insurance plan that had a prescription drug coinsurance for generic, preferred, non-preferred, and specialty tiers by selected characteristics: United States, 2019

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.28	0.27	0.60	0.33
Firm size				
Less than 50 employees	0.81	0.71	0.77	0.61
50+ employees	0.30	0.28	0.67	0.36
Less than 10 employees	1.40	1.17	1.48	1.40
10-24 employees	1.39	1.24	1.27	0.92
25-99 employees	0.98	0.88	0.99	0.66
100-999 employees	0.74	0.68	0.87	0.59
1000+ employees	0.33	0.31	0.80	0.46
Industry group **				
Agric., fish., forest.	7.72	6.42	3.51	3.35
Mining and manufacturing	0.41	0.49	0.71	0.55
Construction	1.56	1.08	1.55	1.14
Utilities and transp.	0.61	0.57	1.21	0.90
Wholesale trade	1.25	1.12	1.57	1.22
Fin. svs. and real estate	0.75	0.60	0.92	0.66
Retail trade	0.83	0.97	1.25	0.84
Professional services	0.62	0.59	1.65	0.69
Other services	0.59	0.57	1.25	1.05
Ownership				
For profit, incorporated	0.30	0.31	0.51	0.38
For profit, unincorporated	0.75	0.66	0.88	0.72
Nonprofit	1.09	0.72	2.98	0.96
Age of firm				
Less than 5 years	1.52	2.05	2.47	1.80
5-9 years	1.53	1.02	1.29	0.98
10-19 years	0.94	1.04	1.78	1.48
20 or more years	0.30	0.28	0.66	0.33
Multi/single status				
2 or more locations	0.31	0.29	0.72	0.40
1 location only	0.65	0.59	0.64	0.51
Percent full-time employees				
Less than 25%	1.34	1.16	1.28	1.11
25-49 %	0.91	0.74	1.60	1.08
50-74 %	0.68	0.84	0.89	0.90
75% or more	0.31	0.30	0.69	0.36
Union presence				
No union employees	0.35	0.35	0.77	0.39
Has union employees	0.35	0.36	0.71	0.49
Percent low wage employees **				
50% or more low-wage	0.70	0.73	0.96	0.66
Less than 50% low-wage	0.30	0.29	0.67	0.36
Percent women employees				
Less than 25%	0.62	0.68	0.97	0.69
25-49 %	0.55	0.47	0.72	0.51
50-74 %	0.46	0.42	1.76	0.64
75% or more	0.53	0.49	0.88	0.79
Percent age 50 or older employees				
Less than 25%	0.66	0.52	1.60	0.57
25-49 %	0.32	0.34	0.62	0.47
50-74 %	0.55	0.74	0.89	0.68
75% or more	1.11	1.85	2.29	1.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table I.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, 2019

	Total	Less 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)	6,972	7,528	6,892	6,569	6,985	7,033	6,920	6,983
10th percentile	4,400	4,000	4,000	3,900	4,200	4,800	3,900	4,500
25th percentile	5,500	5,300	4,900	5,000	5,400	5,700	5,000	5,600
50th percentile (median)	6,600	7,100	6,400	6,200	6,700	6,800	6,400	6,700
75th percentile	8,100	9,600	8,300	7,600	8,300	8,000	8,400	8,100
90th percentile	10,000	11,000	11,000	9,400	10,000	9,700	10,000	9,800
Employee-plus-one coverage								
Average (mean)	13,989	14,525	13,582	13,100	13,857	14,192	13,619	14,044
10th percentile	8,800	7,900	7,200	7,400	8,100	9,600	7,200	9,000
25th percentile	11,000	9,600	9,600	9,700	11,000	12,000	9,600	11,000
50th percentile (median)	14,000	13,000	13,000	12,000	13,000	14,000	13,000	14,000
75th percentile	16,000	17,000	17,000	16,000	17,000	16,000	16,000	16,000
90th percentile	19,000	22,000	21,000	19,000	20,000	19,000	20,000	19,000
Family coverage								
Average (mean)	20,486	19,744	19,672	19,446	19,862	20,976	19,417	20,645
10th percentile	13,000	11,000	10,000	12,000	11,000	14,000	11,000	13,000
25th percentile	17,000	14,000	14,000	15,000	15,000	17,000	14,000	17,000
50th percentile (median)	20,000	20,000	18,000	18,000	20,000	21,000	18,000	20,000
75th percentile	24,000	24,000	24,000	23,000	24,000	24,000	24,000	24,000
90th percentile	28,000	28,000	30,000	29,000	28,000	28,000	30,000	28,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

	Total	Less 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)	34.68	155.41	123.88	70.97	78.42	49.83	72.81	39.12
10th percentile	61.45	182.05	137.05	79.71	85.04	65.08	87.43	60.79
25th percentile	35.14	185.55	115.31	69.78	89.53	46.06	79.45	42.44
50th percentile (median)	33.43	160.77	153.12	79.65	66.26	55.11	89.48	42.22
75th percentile	52.13	262.80	163.51	84.78	114.82	71.22	115.99	53.01
90th percentile	107.64	376.97	266.27	202.82	195.73	149.16	131.37	113.49
Employee-plus-one coverage								
Average (mean)	83.08	627.00	383.38	212.54	168.86	108.19	247.78	88.04
10th percentile	126.13	373.43	477.41	250.10	291.25	188.47	243.78	112.74
25th percentile	101.98	518.52	332.95	186.94	176.26	67.69	167.53	101.95
50th percentile (median)	104.69	434.61	450.41	243.73	131.59	104.04	243.26	105.04
75th percentile	80.17	925.19	808.03	331.26	207.26	95.25	404.40	77.54
90th percentile	157.83	2,266.36	827.83	555.07	311.97	249.84	641.73	170.86
Family coverage								
Average (mean)	125.26	473.74	627.40	300.71	305.57	155.99	302.84	136.83
10th percentile	300.93	584.58	640.01	193.43	694.17	226.15	392.18	298.94
25th percentile	142.10	379.88	470.53	296.23	384.14	117.81	232.66	150.02
50th percentile (median)	138.52	826.48	549.93	341.79	275.15	140.46	395.60	146.62
75th percentile	159.32	757.99	1,188.16	434.39	413.26	198.46	412.30	176.81
90th percentile	355.52	524.69	1,426.39	761.91	424.11	512.24	692.54	350.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

	Total	Less 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)	1,489	1,234	1,620	1,517	1,458	1,504	1,454	1,497
10th percentile	0	0	0	0	0	390	0	170 *
25th percentile	660	0	0	290 *	600	840	0	770
50th percentile (median)	1,300	0	1,200	1,200	1,300	1,300	990	1,300
75th percentile	2,000	2,000	2,500	2,200	2,000	1,900	2,300	1,900
90th percentile	3,000	3,900	4,000	3,300	3,000	2,700	3,700	2,800
Employee-plus-one coverage								
Average (mean)	3,881	3,253	4,407	5,054	4,425	3,480	4,244	3,827
10th percentile	610	0	0	1,200	1,000	950	0	980
25th percentile	2,100	0	1,400 *	2,600	2,300	2,000	460 *	2,100
50th percentile (median)	3,300	740 *	3,900	4,400	3,800	3,100	3,700	3,300
75th percentile	5,000	5,800	6,400	6,700	5,600	4,300	6,400	4,900
90th percentile	7,400	9,900	9,700	9,900	8,300	6,300	9,800	7,000
Family coverage								
Average (mean)	5,726	4,964	6,438	7,485	6,432	5,185	6,341	5,635
10th percentile	1,000	0	0	110 *	1,700	1,500	0	1,600
25th percentile	3,000	0	1,100 *	3,500	3,200	3,000	0	3,100
50th percentile (median)	4,800	580 *	5,500	6,400	5,300	4,600	5,400	4,800
75th percentile	7,200	9,400	9,600	10,000	8,300	6,300	9,900	7,000
90th percentile	11,000	14,000	14,000	16,000	13,000	8,800	15,000	10,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

	Total	Less 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)	18.38	90.09	84.42	44.35	35.37	26.39	43.33	20.34
10th percentile	46.83	131.86	90.18	84.73	67.22	42.87	64.27	76.74 *
25th percentile	25.11	131.86	90.18	131.29 *	37.56	33.19	64.27	24.16
50th percentile (median)	15.24	131.86	100.70	31.64	30.59	21.41	52.45	17.06
75th percentile	23.47	221.95	96.81	80.49	31.33	29.96	64.04	21.38
90th percentile	42.71	290.73	173.68	108.67	85.89	55.27	96.49	44.60
Employee-plus-one coverage								
Average (mean)	54.49	347.94	239.19	215.36	140.02	55.27	148.98	58.54
10th percentile	144.70	488.35	333.18	225.95	153.41	98.93	271.06	78.25
25th percentile	43.29	488.35	500.69 *	161.54	118.42	56.09	306.06 *	49.29
50th percentile (median)	40.37	594.25 *	264.94	140.70	104.12	31.23	187.50	51.58
75th percentile	54.51	607.36	386.15	227.60	149.46	73.37	197.32	63.78
90th percentile	126.11	1,174.79	443.66	500.49	319.22	130.17	308.83	130.35
Family coverage								
Average (mean)	82.47	472.66	361.35	230.80	209.53	101.25	208.96	89.07
10th percentile	179.07	774.87	392.86	301.91 *	425.55	138.62	270.28	133.64
25th percentile	67.04	774.87	530.21 *	197.02	186.28	73.70	270.28	69.89
50th percentile (median)	50.09	917.55 *	325.39	258.92	208.46	75.86	255.43	55.28
75th percentile	90.28	945.22	616.75	398.75	291.51	97.32	389.52	115.75
90th percentile	255.58	1,007.68	922.11	544.36	513.02	169.53	453.17	237.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

	Total	Less 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)	5,483	6,294	5,272	5,052	5,528	5,529	5,466	5,487
10th percentile	2,700	2,500	2,300	2,300	2,600	3,100	2,400	2,800
25th percentile	4,000	3,900	3,300	3,500	4,000	4,300	3,500	4,100
50th percentile (median)	5,200	5,900	4,800	4,800	5,300	5,300	4,900	5,300
75th percentile	6,700	8,300	6,800	6,300	6,800	6,600	7,000	6,600
90th percentile	8,400	11,000	9,000	8,000	8,500	8,000	9,400	8,200
Employee-plus-one coverage								
Average (mean)	10,108	11,272	9,175	8,047	9,432	10,712	9,375	10,217
10th percentile	4,200	3,000	2,600	2,700	3,100	5,900	2,900	4,600
25th percentile	7,000	6,000	4,500	4,500	6,000	8,200	4,800	7,400
50th percentile (median)	9,900	9,600	7,900	7,200	9,400	11,000	8,400	10,000
75th percentile	13,000	15,000	12,000	11,000	12,000	13,000	13,000	13,000
90th percentile	16,000	19,000	18,000	14,000	16,000	15,000	17,000	15,000
Family coverage								
Average (mean)	14,760	14,780	13,234	11,961	13,430	15,791	13,076	15,010
10th percentile	5,700	3,600	3,100	3,100	4,500	8,700	3,300	6,600
25th percentile	11,000	7,500	5,600	6,000	8,700	13,000	5,900	11,000
50th percentile (median)	15,000	14,000	12,000	11,000	13,000	16,000	12,000	15,000
75th percentile	18,000	21,000	19,000	17,000	18,000	19,000	18,000	18,000
90th percentile	23,000	27,000	24,000	22,000	22,000	22,000	24,000	22,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

	Total	Less 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)	36.43	162.55	127.64	75.91	84.81	51.14	76.23	41.09
10th percentile	38.52	191.36	105.50	88.00	114.18	103.52	55.92	67.05
25th percentile	35.93	149.12	124.85	85.49	62.18	47.19	60.05	30.62
50th percentile (median)	36.71	185.18	113.59	76.13	84.59	58.12	79.01	46.61
75th percentile	45.35	270.18	177.10	108.43	86.94	66.04	110.68	50.49
90th percentile	92.05	421.47	361.74	178.12	220.10	131.75	205.68	92.89
Employee-plus-one coverage								
Average (mean)	92.97	718.12	455.29	190.48	180.11	120.10	286.88	97.85
10th percentile	94.96	527.47	372.29	189.19	272.22	171.54	152.96	167.64
25th percentile	103.61	488.26	282.72	176.54	261.34	124.34	184.72	126.75
50th percentile (median)	93.04	564.30	576.25	269.54	196.34	119.56	252.72	97.14
75th percentile	102.02	725.86	938.29	295.17	256.64	136.25	409.85	113.15
90th percentile	187.48	2,116.49	1,087.84	333.14	335.89	290.53	633.80	189.98
Family coverage								
Average (mean)	132.27	633.41	645.28	329.04	252.22	171.33	327.95	143.38
10th percentile	178.50	357.23	236.17	347.26	282.91	247.84	155.84	265.78
25th percentile	138.48	797.66	471.74	347.24	449.62	174.90	305.41	179.89
50th percentile (median)	99.71	861.48	738.98	396.84	383.56	184.53	413.98	116.65
75th percentile	152.99	887.09	905.10	401.97	410.15	210.90	521.17	156.08
90th percentile	302.23	954.74	1,550.30	703.51	518.82	383.27	479.63	333.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

	Total	Less 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)	1,931	2,312	2,390	2,437	2,190	1,603	2,386	1,839
10th percentile	490	500	490	730	500	430	560	490
25th percentile	970	1,200	1,400	1,300	980	720	1,400	840
50th percentile (median)	1,500	2,000	2,200	2,000	1,900	1,500	2,100	1,500
75th percentile	2,700	3,000	3,000	3,000	3,000	2,200	3,000	2,500
90th percentile	4,000	4,500	4,800	4,900	4,800	3,000	4,800	3,500
Family coverage								
Average (mean)	3,655	4,966	5,124	4,676	4,035	3,173	5,067	3,452
10th percentile	900	930	1,000	990	990	760	990	880
25th percentile	1,500	2,000	2,800	2,300	2,000	1,500	2,800	1,500
50th percentile (median)	3,000	4,400	4,500	4,000	3,000	2,900	4,400	2,900
75th percentile	5,000	6,800	7,000	5,900	5,500	4,000	6,900	4,900
90th percentile	7,200	9,600	9,900	9,700	7,900	5,900	9,900	6,700

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

	Total	Less 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)	17.72	64.76	68.16	42.61	38.53	23.61	35.16	19.82
10th percentile	20.36	52.83	48.52	62.69	38.00	12.69	56.05	20.39
25th percentile	37.88	110.02	113.70	117.22	55.75	32.43	68.81	39.23
50th percentile (median)	33.43	120.28	117.99	124.43	109.68	33.00	105.16	34.90
75th percentile	51.02	108.07	115.98	90.04	71.90	70.13	66.03	49.04
90th percentile	122.15	230.77	230.16	224.60	213.86	57.05	213.36	123.42
Family coverage								
Average (mean)	47.81	228.61	203.37	118.60	90.96	61.93	112.82	51.18
10th percentile	41.54	129.03	176.15	105.33	62.04	51.56	107.13	42.17
25th percentile	68.13	229.41	294.67	211.18	124.45	67.67	221.43	68.28
50th percentile (median)	65.06	231.96	276.80	247.20	108.25	67.75	224.86	65.94
75th percentile	124.62	427.57	452.69	213.75	226.88	64.93	260.83	126.69
90th percentile	138.47	484.45	522.50	462.92	256.26	121.09	446.62	247.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

	Total	Less 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)	4,476	4,933	5,135	5,067	4,561	4,187	5,126	4,352
10th percentile	2,000	2,000	2,000	2,500	2,000	2,000	2,000	2,000
25th percentile	3,000	3,000	3,500	3,500	3,000	3,000	3,500	3,000
50th percentile (median)	4,500	5,000	5,500	5,200	4,500	4,000	5,500	4,000
75th percentile	6,000	6,600	6,600	6,500	6,300	5,500	6,600	6,000
90th percentile	6,800	7,300	7,500	7,300	6,800	6,500	7,300	6,600
Family coverage								
Average (mean)	8,534	9,597	9,814	9,553	8,747	8,160	9,777	8,368
10th percentile	4,000	4,000	3,800	4,800	4,000	4,000	4,000	4,000
25th percentile	5,900	5,900	6,800	6,000	5,900	5,800	6,500	5,900
50th percentile (median)	8,000	9,800	10,000	9,800	8,000	7,500	9,900	8,000
75th percentile	12,000	13,000	13,000	13,000	12,000	11,000	13,000	11,000
90th percentile	13,000	15,000	15,000	14,000	13,000	13,000	15,000	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

	Total	Less 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)	28.38	104.32	98.01	56.36	57.55	40.69	53.82	31.61
10th percentile	117.72	140.72	128.36	123.49	122.28	120.21	121.05	118.21
25th percentile	74.46	107.46	268.09	132.81	120.73	113.36	131.07	75.35
50th percentile (median)	126.85	227.91	258.10	129.79	120.99	81.07	143.88	72.15
75th percentile	98.27	67.91	109.11	28.26	86.68	84.34	56.71	118.28
90th percentile	25.14	92.00	74.36	50.04	63.40	11.58	53.39	38.31
Family coverage								
Average (mean)	65.31	291.35	286.57	158.44	126.38	86.50	156.51	70.07
10th percentile	199.18	414.08	451.95	240.29	252.95	252.77	264.07	249.56
25th percentile	122.23	401.06	430.18	219.07	230.93	113.49	273.25	122.50
50th percentile (median)	119.26	485.35	510.32	269.09	178.08	178.41	251.68	119.70
75th percentile	240.75	177.17	279.52	94.61	283.78	241.99	83.74	137.90
90th percentile	25.54	308.60	240.20	209.16	56.96	50.76	156.23	27.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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