

**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. svcs. 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. svcs. 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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