

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. svcs. 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.

Note: Definitions and 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.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. svcs. 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.

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