

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. svcs. 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. svcs. 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.

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