

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. svcs. 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. svcs. 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.

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