Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2020

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	6,265,762	3,282,046	742,990	558,911	474,760	1,207,055	4,347,397	1,918,365
Industry group **								
Agric., fish., forest.	153,745	126,449	12,475	10,386	2,589	1,846 *	143,676	10,069
Mining and manufacturing	258,800	109,857	44,906	44,575	25,875	33,586	180,826	77,974
Construction	430,703	301,111	62,690	45,103	11,675	10,124	396,096	34,607
Utilities and transp.	197,104	95,327	18,377	18,090	17,689	47,622	123,309	73,795
Wholesale trade	322,215	148,282	48,473	35,465	33,466	56,528	215,663	106,552
Fin. svs. and real estate	775,550	348,838	39,521	44,837	89,246	253,108	408,259	367,291
Retail trade	1,010,277	434,802	102,347	75,549	68,109	329,471	578,104	432,173
Professional services	1,484,380	833,497	173,393	122,204	128,332	226,954	1,076,516	407,864
Other services	1,632,988	883,884	240,808	162,702	97,779	247,816	1,224,947	408,041
Ownership								
For profit, incorporated	4,391,297	2,171,795	532,470	393,110	297,277	996,645	2,938,347	1,452,950
For profit, unincorporated	1,328,404	857,046	148,240	100,765	81,451	140,902	1,062,890	265,514
Nonprofit	546,061	253,205	62,280	65,036	96,033	69,508	346,161	199,901
Age of firm								
Less than 5 years	983,251	831,302	92,521	47,231	8,500	--	956,894	26,356
5-9 years	824,822	620,334	115,806	59,496	22,440	6,746	773,320	51,502
10-19 years	1,226,304	812,651	178,097	119,228	73,422	42,906	1,067,350	158,953
20 or more years	3,231,386	1,017,760	356,566	332,955	370,398	1,153,708	1,549,832	1,681,554
Multi/single status								
2 or more locations	1,934,236	20,381	73,209	221,259	413,858	1,205,529	185,213	1,749,023
1 location only	4,331,526	3,261,666	669,781	337,652	60,902	1,526	4,162,184	169,342
Percent full-time employees								
Less than 25%	851,763	587,012	109,817	61,234	28,192	65,509	734,219	117,544
25-49 %	501,742	209,825	75,422	57,803	45,327	113,365	318,658	183,084
50-74 %	899,329	476,321	107,648	70,445	54,469	190,447	625,574	273,756
75% or more	4,012,928	2,008,889	450,104	369,429	346,773	837,734	2,668,946	1,343,982
Union presence								
No union employees	5,910,729	3,216,096	728,549	542,611	448,053	975,419	4,259,760	1,650,968
Has union employees	355,034	65,950	14,441	16,300	26,707	231,636	87,637	267,397
Percent low-wage employees								
50% or more low-wage	1,478,139	804,771	167,829	115,997	108,809	280,732	1,043,146	434,993
Less than 50% low-wage	4,787,624	2,477,276	575,161	442,914	365,951	926,322	3,304,252	1,483,372
Percent women employees								
Less than 25%	2,009,728	1,309,612	242,299	186,850	115,395	155,572	1,665,157	344,571
25-49 %	1,003,138	346,928	129,601	97,651	80,932	348,026	530,991	472,147
50-74 %	1,666,971	752,656	174,757	129,960	140,180	469,417	996,792	670,179
75% or more	1,585,925	872,850	196,333	144,450	138,252	234,040	1,154,457	431,468
Percent age 50 or older employees								
Less than 25%	2,960,195	1,567,959	414,461	314,529	233,418	429,829	2,170,513	789,682
25-49 %	1,599,645	432,125	195,124	156,216	148,333	667,847	713,508	886,137
50-74 %	813,712	494,468	97,941	59,878	69,160	92,264	624,191	189,521
75% or more	892,210	787,494	35,464	28,288	23,851	17,114	839,186	53,025

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.A.1 Standard errors for number of private-sector establishments by firm size and selected characteristics: United States, 2020

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	22,645	20,469	14,743	9,576	5,208	15,750	17,794	16,894
Industry group **								
Agric., fish., forest.	12,841	12,306	2,433	2,647	577	603 *	12,703	1,896
Mining and manufacturing	12,755	11,282	4,128	3,027	2,112	2,414	12,195	3,797
Construction	17,510	16,290	5,037	3,554	1,704	1,873	17,246	3,094
Utilities and transp.	12,868	11,188	3,046	2,461	2,268	4,500	11,715	5,329
Wholesale trade	15,658	13,355	5,040	3,023	2,985	5,043	14,386	6,208
Fin. svs. and real estate	25,632	20,401	4,415	3,861	5,319	13,559	20,979	14,748
Retail trade	30,098	23,999	7,636	5,365	5,272	15,006	25,322	16,321
Professional services	30,229	26,627	8,251	5,176	5,261	10,447	27,762	12,137
Other services	33,862	29,962	10,143	6,331	5,166	10,992	31,455	12,836
Ownership								
For profit, incorporated	37,796	32,325	13,555	9,217	7,019	17,406	33,138	19,422
For profit, unincorporated	31,294	28,216	8,337	5,067	5,125	9,270	29,320	11,079
Nonprofit	18,610	16,228	5,030	3,888	4,945	4,670	17,115	7,377
Age of firm								
Less than 5 years	29,356	28,394	6,548	4,201	1,591	--	29,220	2,948
5-9 years	27,179	25,892	7,576	3,952	2,506	1,328	26,944	3,683
10-19 years	30,657	28,665	8,766	5,181	4,854	3,837	29,899	7,048
20 or more years	35,289	29,078	11,631	8,695	6,514	16,643	30,802	18,134
Multi/single status								
2 or more locations	18,243	4,807	5,346	8,256	5,188	15,751	8,683	16,473
1 location only	19,203	20,986	14,570	6,618	2,146	158	19,267	4,767
Percent full-time employees								
Less than 25%	26,447	24,671	6,684	4,271	2,433	5,657	25,581	6,809
25-49 %	18,676	15,014	5,794	3,939	3,822	7,979	16,253	9,245
50-74 %	26,764	22,571	6,654	4,871	4,217	11,454	23,690	12,517
75% or more	38,491	33,404	13,160	8,613	6,496	16,504	34,481	18,200
Union presence								
No union employees	25,034	22,375	14,764	9,595	5,811	15,781	20,217	17,398
Has union employees	17,095	9,966	2,338	1,903	2,906	13,265	10,297	13,649
Percent low-wage employees								
50% or more low-wage	32,360	28,616	8,053	5,160	5,286	11,529	29,666	13,078
Less than 50% low-wage	34,858	30,303	14,043	9,281	6,419	16,926	30,512	18,578
Percent women employees								
Less than 25%	35,735	32,656	10,099	6,772	5,747	8,646	34,030	11,315
25-49 %	25,364	18,276	7,985	5,665	4,680	14,423	20,102	15,574
50-74 %	34,370	28,349	8,980	5,905	5,932	16,051	29,682	17,472
75% or more	31,586	27,802	8,717	5,917	5,846	10,661	29,027	12,699
Percent age 50 or older employees								
Less than 25%	38,602	33,692	12,590	8,342	6,853	14,747	35,026	17,032
25-49 %	28,477	20,192	9,125	6,329	5,450	16,871	22,145	18,084
50-74 %	25,752	23,165	6,730	4,136	4,777	7,032	24,146	9,030
75% or more	28,528	27,866	3,840	3,161	2,970	2,583	28,177	4,488

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.A.1.a Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2020

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	6,265,762	52.4%	11.9%	8.9%	7.6%	19.3%	69.4%	30.6%
Industry group **								
Agric., fish., forest.	153,745	82.2%	8.1%	6.8%	1.7%	1.2% *	93.5%	6.5%
Mining and manufacturing	258,800	42.4%	17.4%	17.2%	10.0%	13.0%	69.9%	30.1%
Construction	430,703	69.9%	14.6%	10.5%	2.7%	2.4%	92.0%	8.0%
Utilities and transp.	197,104	48.4%	9.3%	9.2%	9.0%	24.2%	62.6%	37.4%
Wholesale trade	322,215	46.0%	15.0%	11.0%	10.4%	17.5%	66.9%	33.1%
Fin. svs. and real estate	775,550	45.0%	5.1%	5.8%	11.5%	32.6%	52.6%	47.4%
Retail trade	1,010,277	43.0%	10.1%	7.5%	6.7%	32.6%	57.2%	42.8%
Professional services	1,484,380	56.2%	11.7%	8.2%	8.6%	15.3%	72.5%	27.5%
Other services	1,632,988	54.1%	14.7%	10.0%	6.0%	15.2%	75.0%	25.0%
Ownership								
For profit, incorporated	4,391,297	49.5%	12.1%	9.0%	6.8%	22.7%	66.9%	33.1%
For profit, unincorporated	1,328,404	64.5%	11.2%	7.6%	6.1%	10.6%	80.0%	20.0%
Nonprofit	546,061	46.4%	11.4%	11.9%	17.6%	12.7%	63.4%	36.6%
Age of firm								
Less than 5 years	983,251	84.5%	9.4%	4.8%	0.9%	0.4% *	97.3%	2.7%
5-9 years	824,822	75.2%	14.0%	7.2%	2.7%	0.8%	93.8%	6.2%
10-19 years	1,226,304	66.3%	14.5%	9.7%	6.0%	3.5%	87.0%	13.0%
20 or more years	3,231,386	31.5%	11.0%	10.3%	11.5%	35.7%	48.0%	52.0%
Multi/single status								
2 or more locations	1,934,236	1.1%	3.8%	11.4%	21.4%	62.3%	9.6%	90.4%
1 location only	4,331,526	75.3%	15.5%	7.8%	1.4%	0.0%	96.1%	3.9%
Percent full-time employees								
Less than 25%	851,763	68.9%	12.9%	7.2%	3.3%	7.7%	86.2%	13.8%
25-49 %	501,742	41.8%	15.0%	11.5%	9.0%	22.6%	63.5%	36.5%
50-74 %	899,329	53.0%	12.0%	7.8%	6.1%	21.2%	69.6%	30.4%
75% or more	4,012,928	50.1%	11.2%	9.2%	8.6%	20.9%	66.5%	33.5%
Union presence								
No union employees	5,910,729	54.4%	12.3%	9.2%	7.6%	16.5%	72.1%	27.9%
Has union employees	355,034	18.6%	4.1%	4.6%	7.5%	65.2%	24.7%	75.3%
Percent low-wage employees								
50% or more low-wage	1,478,139	54.4%	11.4%	7.8%	7.4%	19.0%	70.6%	29.4%
Less than 50% low-wage	4,787,624	51.7%	12.0%	9.3%	7.6%	19.3%	69.0%	31.0%
Percent women employees								
Less than 25%	2,009,728	65.2%	12.1%	9.3%	5.7%	7.7%	82.9%	17.1%
25-49 %	1,003,138	34.6%	12.9%	9.7%	8.1%	34.7%	52.9%	47.1%
50-74 %	1,666,971	45.2%	10.5%	7.8%	8.4%	28.2%	59.8%	40.2%
75% or more	1,585,925	55.0%	12.4%	9.1%	8.7%	14.8%	72.8%	27.2%
Percent age 50 or older employees								
Less than 25%	2,960,195	53.0%	14.0%	10.6%	7.9%	14.5%	73.3%	26.7%
25-49 %	1,599,645	27.0%	12.2%	9.8%	9.3%	41.7%	44.6%	55.4%
50-74 %	813,712	60.8%	12.0%	7.4%	8.5%	11.3%	76.7%	23.3%
75% or more	892,210	88.3%	4.0%	3.2%	2.7%	1.9%	94.1%	5.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	22,645	0.27%	0.24%	0.15%	0.09%	0.21%	0.22%	0.22%
Industry group **								
Agric., fish., forest.	12,841	2.43%	1.60%	1.70%	0.39%	0.40% *	1.27%	1.27%
Mining and manufacturing	12,755	2.70%	1.55%	1.28%	0.88%	1.03%	1.76%	1.76%
Construction	17,510	1.57%	1.16%	0.85%	0.40%	0.44%	0.74%	0.74%
Utilities and transp.	12,868	3.32%	1.52%	1.28%	1.20%	2.28%	2.80%	2.80%
Wholesale trade	15,658	2.54%	1.51%	0.99%	0.97%	1.52%	1.96%	1.96%
Fin. svs. and real estate	25,632	1.71%	0.57%	0.51%	0.72%	1.50%	1.63%	1.63%
Retail trade	30,098	1.57%	0.74%	0.54%	0.53%	1.31%	1.42%	1.42%
Professional services	30,229	0.98%	0.55%	0.36%	0.37%	0.66%	0.79%	0.79%
Other services	33,862	1.02%	0.62%	0.41%	0.32%	0.64%	0.76%	0.76%
Ownership								
For profit, incorporated	37,796	0.47%	0.31%	0.21%	0.16%	0.36%	0.39%	0.39%
For profit, unincorporated	31,294	1.03%	0.62%	0.40%	0.39%	0.67%	0.80%	0.80%
Nonprofit	18,610	1.78%	0.90%	0.75%	0.95%	0.86%	1.43%	1.43%
Age of firm								
Less than 5 years	29,356	0.83%	0.67%	0.43%	0.16%	0.16% *	0.30%	0.30%
5-9 years	27,179	1.14%	0.92%	0.51%	0.31%	0.16%	0.47%	0.47%
10-19 years	30,657	1.02%	0.72%	0.45%	0.40%	0.31%	0.59%	0.59%
20 or more years	35,289	0.66%	0.35%	0.27%	0.23%	0.49%	0.57%	0.57%
Multi/single status								
2 or more locations	18,243	0.25%	0.27%	0.40%	0.33%	0.50%	0.42%	0.42%
1 location only	19,203	0.33%	0.33%	0.15%	0.05%	0.00%	0.11%	0.11%
Percent full-time employees								
Less than 25%	26,447	1.22%	0.80%	0.52%	0.29%	0.66%	0.81%	0.81%
25-49 %	18,676	1.98%	1.13%	0.81%	0.77%	1.45%	1.67%	1.67%
50-74 %	26,764	1.47%	0.75%	0.55%	0.48%	1.16%	1.26%	1.26%
75% or more	38,491	0.52%	0.33%	0.22%	0.17%	0.38%	0.42%	0.42%
Union presence								
No union employees	25,034	0.30%	0.25%	0.16%	0.10%	0.23%	0.24%	0.24%
Has union employees	17,095	2.40%	0.66%	0.56%	0.84%	2.37%	2.38%	2.38%
Percent low-wage employees								
50% or more low-wage	32,360	1.06%	0.55%	0.37%	0.37%	0.74%	0.86%	0.86%
Less than 50% low-wage	34,858	0.42%	0.29%	0.20%	0.14%	0.31%	0.34%	0.34%
Percent women employees								
Less than 25%	35,735	0.77%	0.50%	0.35%	0.29%	0.42%	0.55%	0.55%
25-49 %	25,364	1.35%	0.77%	0.57%	0.48%	1.19%	1.25%	1.25%
50-74 %	34,370	1.08%	0.53%	0.37%	0.37%	0.86%	0.95%	0.95%
75% or more	31,586	0.97%	0.55%	0.39%	0.38%	0.64%	0.77%	0.77%
Percent age 50 or older employees								
Less than 25%	38,602	0.67%	0.43%	0.30%	0.24%	0.46%	0.53%	0.53%
25-49 %	28,477	0.99%	0.55%	0.40%	0.35%	0.86%	0.92%	0.92%
50-74 %	25,752	1.42%	0.82%	0.53%	0.60%	0.84%	1.10%	1.10%
75% or more	28,528	0.73%	0.43%	0.36%	0.34%	0.29%	0.51%	0.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	51.1%	22.3%	52.7%	76.7%	96.4%	98.9%	31.0%	96.7%
Industry group **								
Agric., fish., forest.	22.4%	14.5%	42.6%	65.0%	89.0%	98.9%	18.7%	75.7%
Mining and manufacturing	60.0%	28.8%	59.8%	86.1%	95.8%	100.0%	43.9%	97.2%
Construction	35.9%	17.2%	64.3%	92.2%	93.7%	99.6%	30.6%	97.0%
Utilities and transp.	60.5%	29.3%	55.1%	89.3%	98.1%	99.9%	37.5%	98.9%
Wholesale trade	62.5%	31.4%	68.7%	91.3%	97.9%	100.0%	44.5%	99.0%
Fin. svs. and real estate	61.4%	21.2%	59.3%	88.3%	97.3%	99.6%	27.9%	98.6%
Retail trade	57.6%	17.5%	49.6%	80.9%	97.7%	99.5%	27.2%	98.4%
Professional services	54.0%	28.2%	67.5%	83.6%	97.0%	98.2%	37.8%	96.7%
Other services	41.6%	19.4%	35.1%	55.6%	93.9%	97.4%	24.6%	92.7%
Ownership								
For profit, incorporated	53.8%	23.2%	54.6%	76.0%	96.2%	98.8%	32.6%	96.8%
For profit, unincorporated	36.9%	16.3%	40.5%	71.2%	96.1%	99.5%	22.2%	95.6%
Nonprofit	64.4%	35.5%	65.9%	89.3%	97.4%	99.8%	45.2%	97.8%
Age of firm								
Less than 5 years	18.5%	13.3%	30.7%	65.1%	95.0%	100.0%	16.7%	82.2%
5-9 years	26.0%	17.3%	37.5%	62.0%	90.9%	99.5%	22.0%	87.0%
10-19 years	39.1%	23.1%	54.2%	69.1%	96.6%	98.6%	31.2%	92.4%
20 or more years	72.0%	32.1%	62.6%	83.7%	96.8%	98.9%	44.3%	97.7%
Multi/single status								
2 or more locations	94.8%	51.2%	65.0%	82.5%	96.9%	98.9%	68.2%	97.6%
1 location only	31.6%	22.1%	51.4%	72.9%	93.4%	96.3%	29.4%	87.5%
Percent full-time employees								
Less than 25%	18.1%	5.5%	15.8%	36.5%	78.8%	91.8%	8.1%	80.7%
25-49 %	50.1%	17.9%	35.2%	55.5%	95.9%	98.3%	24.8%	94.0%
50-74 %	51.1%	25.3%	43.9%	69.4%	96.3%	99.8%	30.7%	97.5%
75% or more	58.3%	27.0%	66.8%	88.0%	98.0%	99.3%	38.2%	98.3%
Union presence								
No union employees	49.2%	22.3%	52.2%	76.4%	96.7%	98.7%	30.9%	96.4%
Has union employees	83.6%	23.4%	81.2%	87.1%	92.8%	99.6%	37.5%	98.7%
Percent low-wage employees								
50% or more low-wage	38.4%	11.1%	23.3%	51.5%	93.0%	99.1%	15.2%	94.0%
Less than 50% low-wage	55.1%	26.0%	61.3%	83.3%	97.5%	98.8%	36.0%	97.5%
Percent women employees								
Less than 25%	41.0%	19.7%	59.4%	84.3%	94.9%	99.4%	29.5%	96.5%
25-49 %	68.7%	31.3%	59.0%	82.0%	97.8%	99.0%	42.7%	97.8%
50-74 %	58.7%	28.2%	45.4%	66.8%	97.6%	98.8%	33.3%	96.6%
75% or more	44.9%	17.6%	46.9%	72.1%	95.7%	98.5%	25.9%	95.9%
Percent age 50 or older employees								
Less than 25%	48.0%	22.6%	47.2%	71.9%	96.0%	98.0%	30.9%	95.0%
25-49 %	73.3%	27.4%	57.7%	85.1%	97.4%	99.4%	42.0%	98.5%
50-74 %	48.2%	24.1%	65.5%	82.4%	98.5%	99.1%	33.4%	97.0%
75% or more	24.5%	17.9%	54.4%	71.1%	88.2%	99.9%	20.2%	92.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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%	0.84%	1.26%	0.95%	0.46%	0.26%	0.67%	0.25%
Industry group **								
Agric., fish., forest.	3.13%	3.13%	9.86%	10.80%	6.24%	1.11%	3.19%	8.72%
Mining and manufacturing	2.66%	4.65%	4.59%	2.36%	3.38%	0.00%	3.30%	1.39%
Construction	1.85%	2.00%	3.94%	1.85%	3.96%	0.32%	1.88%	1.44%
Utilities and transp.	3.33%	6.00%	8.40%	3.20%	1.37%	0.10%	4.77%	0.53%
Wholesale trade	2.58%	4.25%	4.87%	2.25%	1.38%	0.00%	3.32%	0.51%
Fin. svs. and real estate	1.74%	2.58%	5.72%	3.14%	0.97%	0.25%	2.33%	0.41%
Retail trade	1.56%	2.36%	3.79%	2.64%	0.83%	0.35%	1.97%	0.38%
Professional services	1.14%	1.72%	2.27%	1.57%	0.79%	0.84%	1.42%	0.58%
Other services	1.10%	1.66%	2.20%	2.09%	1.19%	0.82%	1.29%	0.77%
Ownership								
For profit, incorporated	0.61%	1.05%	1.49%	1.15%	0.59%	0.31%	0.83%	0.30%
For profit, unincorporated	1.20%	1.47%	2.87%	2.42%	1.05%	0.27%	1.27%	0.72%
Nonprofit	1.76%	3.36%	3.70%	1.63%	1.04%	0.13%	2.56%	0.61%
Age of firm								
Less than 5 years	1.30%	1.43%	3.30%	4.04%	2.82%	0.00%	1.32%	4.34%
5-9 years	1.55%	1.91%	3.23%	3.39%	3.43%	0.36%	1.62%	2.36%
10-19 years	1.31%	1.76%	2.56%	2.11%	0.75%	0.90%	1.43%	1.02%
20 or more years	0.65%	1.57%	1.74%	1.07%	0.52%	0.27%	1.14%	0.25%
Multi/single status								
2 or more locations	0.35%	11.78%	3.53%	1.53%	0.50%	0.26%	2.36%	0.25%
1 location only	0.66%	0.84%	1.35%	1.19%	1.05%	2.64%	0.69%	1.20%
Percent full-time employees								
Less than 25%	1.08%	1.12%	2.33%	3.56%	3.62%	2.96%	0.98%	2.27%
25-49 %	1.90%	3.00%	3.69%	3.47%	1.43%	1.05%	2.22%	1.05%
50-74 %	1.55%	2.40%	3.17%	3.00%	1.56%	0.16%	1.93%	0.48%
75% or more	0.65%	1.12%	1.59%	0.90%	0.44%	0.23%	0.90%	0.23%
Union presence								
No union employees	0.50%	0.85%	1.28%	0.97%	0.43%	0.30%	0.68%	0.28%
Has union employees	2.31%	5.47%	5.87%	3.31%	3.71%	0.39%	5.10%	0.52%
Percent low-wage employees								
50% or more low-wage	1.08%	1.45%	2.18%	2.36%	1.28%	0.33%	1.19%	0.59%
Less than 50% low-wage	0.58%	1.00%	1.43%	0.98%	0.46%	0.32%	0.79%	0.28%
Percent women employees								
Less than 25%	0.98%	1.25%	2.22%	1.46%	1.27%	0.41%	1.07%	0.57%
25-49 %	1.28%	2.63%	3.11%	2.09%	0.67%	0.55%	1.96%	0.50%
50-74 %	1.13%	2.07%	2.70%	2.24%	0.52%	0.41%	1.64%	0.44%
75% or more	1.05%	1.40%	2.36%	1.85%	0.96%	0.58%	1.18%	0.55%
Percent age 50 or older employees								
Less than 25%	0.80%	1.25%	1.71%	1.31%	0.72%	0.63%	0.98%	0.50%
25-49 %	0.94%	2.25%	2.45%	1.61%	0.58%	0.20%	1.61%	0.23%
50-74 %	1.64%	2.17%	3.31%	2.54%	0.49%	0.66%	1.87%	0.72%
75% or more	1.54%	1.68%	5.47%	5.12%	4.09%	0.07%	1.60%	2.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	41.9%	16.1%	31.7%	75.2%	16.0%	60.7%
Industry group **						
Agric., fish., forest.	21.2%	19.1% *	6.6% *	52.2%	16.4% *	38.4%
Mining and manufacturing	34.6%	13.3%	49.7%	80.7%	12.9% *	57.4%
Construction	27.5%	23.4%	19.0%	82.5%	25.2%	35.8%
Utilities and transp.	51.2%	23.1% *	28.3%	83.5%	21.4% *	70.1%
Wholesale trade	39.3%	16.3%	43.7%	77.9%	14.9%	61.5%
Fin. svs. and real estate	54.7%	17.2%	36.4%	77.8%	17.6%	66.3%
Retail trade	53.4%	13.1%	24.2%	79.3%	12.4%	68.6%
Professional services	35.6%	14.2%	30.8%	76.2%	14.0%	57.9%
Other services	35.7%	16.2%	26.9%	63.3%	16.6%	50.9%
Ownership						
For profit, incorporated	44.4%	15.4%	31.4%	77.2%	15.4%	64.2%
For profit, unincorporated	34.6%	15.2%	32.5%	69.0%	14.6%	53.2%
Nonprofit	35.0%	21.5%	32.2%	64.0%	22.0%	45.4%
Age of firm						
Less than 5 years	20.6%	19.0%	23.6%	76.2%	19.1%	31.6%
5-9 years	23.5%	21.8%	27.7%	46.4%	21.8%	30.0%
10-19 years	20.3%	13.8%	26.9%	54.5%	13.4%	36.0%
20 or more years	49.7%	15.2%	33.2%	76.5%	15.1%	64.2%
Multi/single status						
2 or more locations	60.8%	15.1%	33.1%	75.4%	15.0%	64.2%
1 location only	16.7%	16.3%	24.6%	41.5%	16.1%	21.4%
Percent full-time employees						
Less than 25%	35.1%	18.0%	25.4%	55.7%	20.5%	44.2%
25-49 %	41.9%	13.8%	25.1%	68.0%	13.9%	54.7%
50-74 %	44.1%	15.5%	30.7%	77.8%	15.4%	64.8%
75% or more	41.9%	16.3%	33.1%	77.1%	16.0%	61.9%
Union presence						
No union employees	38.1%	15.8%	31.4%	71.6%	15.6%	56.6%
Has union employees	79.6%	27.7%	38.4%	91.7%	31.6%	85.6%
Percent low-wage employees						
50% or more low-wage	46.5%	16.9%	28.9%	69.1%	16.7%	58.0%
Less than 50% low-wage	40.9%	16.0%	32.6%	77.1%	15.9%	61.5%
Percent women employees						
Less than 25%	32.5%	17.4%	36.8%	77.4%	17.2%	55.2%
25-49 %	48.6%	14.3%	26.5%	77.4%	14.3%	65.5%
50-74 %	46.2%	13.7%	27.7%	74.5%	13.8%	62.8%
75% or more	40.4%	17.9%	34.8%	72.2%	17.8%	56.7%
Percent age 50 or older employees						
Less than 25%	36.3%	17.3%	30.5%	69.0%	17.5%	53.1%
25-49 %	55.5%	14.1%	36.1%	80.1%	13.2%	70.1%
50-74 %	32.7%	14.8%	29.1%	74.0%	14.6%	53.1%
75% or more	22.0%	16.6%	24.2%	63.3%	16.7%	40.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	0.89%	1.44%	0.87%	1.00%	0.74%
Industry group **						
Agric., fish., forest.	5.49%	6.06% *	4.49% *	12.58%	6.37% *	9.64%
Mining and manufacturing	2.41%	3.43%	4.53%	2.77%	4.13% *	2.44%
Construction	2.72%	3.00%	4.71%	4.96%	3.26%	4.45%
Utilities and transp.	3.93%	7.34% *	6.72%	2.88%	8.57% *	3.25%
Wholesale trade	2.53%	2.75%	5.37%	3.46%	3.07%	2.85%
Fin. svs. and real estate	2.00%	3.29%	3.69%	2.12%	3.89%	1.95%
Retail trade	1.86%	2.22%	3.71%	1.84%	2.54%	1.81%
Professional services	1.32%	1.51%	2.45%	1.67%	1.66%	1.53%
Other services	1.54%	1.96%	3.47%	2.05%	2.22%	1.75%
Ownership						
For profit, incorporated	0.80%	1.04%	1.80%	0.96%	1.16%	0.88%
For profit, unincorporated	1.81%	2.01%	3.76%	2.73%	2.26%	2.23%
Nonprofit	1.94%	2.95%	3.11%	2.99%	3.48%	2.00%
Age of firm						
Less than 5 years	3.32%	3.48%	6.71%	10.98%	3.68%	6.18%
5-9 years	3.15%	3.55%	6.17%	7.74%	3.88%	3.64%
10-19 years	1.36%	1.44%	3.43%	3.93%	1.55%	2.28%
20 or more years	0.76%	1.07%	1.65%	0.90%	1.25%	0.80%
Multi/single status						
2 or more locations	0.77%	1.32%	1.66%	0.88%	1.90%	0.79%
1 location only	0.98%	1.02%	2.01%	4.68%	1.09%	1.38%
Percent full-time employees						
Less than 25%	2.90%	3.86%	5.70%	4.09%	4.61%	3.32%
25-49 %	2.39%	2.51%	4.38%	3.13%	2.95%	2.66%
50-74 %	2.13%	2.73%	4.52%	2.16%	3.04%	2.14%
75% or more	0.79%	1.02%	1.65%	1.02%	1.14%	0.88%
Union presence						
No union employees	0.69%	0.90%	1.46%	1.01%	1.01%	0.82%
Has union employees	1.62%	5.47%	6.69%	1.06%	6.61%	1.32%
Percent low-wage employees						
50% or more low-wage	1.70%	2.73%	3.24%	1.86%	3.17%	1.66%
Less than 50% low-wage	0.74%	0.94%	1.59%	0.99%	1.05%	0.85%
Percent women employees						
Less than 25%	1.31%	1.49%	3.16%	2.00%	1.66%	1.74%
25-49 %	1.55%	1.79%	2.91%	1.75%	2.03%	1.64%
50-74 %	1.41%	1.87%	2.54%	1.47%	2.10%	1.37%
75% or more	1.43%	1.96%	2.79%	1.89%	2.25%	1.60%
Percent age 50 or older employees						
Less than 25%	1.07%	1.37%	2.11%	1.59%	1.56%	1.28%
25-49 %	1.07%	1.27%	2.43%	1.12%	1.45%	1.06%
50-74 %	1.96%	2.34%	3.60%	2.80%	2.58%	2.48%
75% or more	2.58%	2.78%	7.22%	6.02%	2.94%	4.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	26.2%	57.2%	40.5%	28.0%	13.6%	6.6%	48.1%	10.3%
Industry group **								
Agric., fish., forest.	56.3%	65.0%	69.4%	47.3% *	28.4% *	0.0%	66.5%	20.5% *
Mining and manufacturing	29.1%	54.2%	51.9%	20.7%	9.8%	11.3%	46.7%	10.8%
Construction	42.5%	61.1%	43.1%	31.3%	29.0%	5.5% *	47.3%	25.4%
Utilities and transp.	25.6%	59.0%	42.0%	24.6%	21.6%	4.4% *	50.0%	10.2%
Wholesale trade	26.6%	50.7%	46.2%	31.5%	10.1%	2.0% *	47.1%	8.0%
Fin. svs. and real estate	20.7%	60.2%	45.7%	34.1%	15.0%	6.7%	55.1%	10.0%
Retail trade	14.3%	56.5%	32.1%	19.5%	5.2%	2.7% *	42.4%	3.9%
Professional services	33.3%	60.0%	36.3%	30.0%	15.3%	15.1%	49.7%	16.3%
Other services	25.8%	52.3%	40.6%	28.3%	14.9%	5.2%	45.2%	10.4%
Ownership								
For profit, incorporated	24.7%	56.2%	40.3%	27.3%	12.6%	6.7%	47.1%	9.5%
For profit, unincorporated	29.9%	63.6%	38.7%	24.6%	12.6%	5.0%	51.7%	9.7%
Nonprofit	31.0%	52.9%	44.3%	35.6%	17.8%	8.7%	48.6%	16.9%
Age of firm								
Less than 5 years	50.0%	63.1%	39.1%	27.2%	13.3% *	--	54.9%	13.4%
5-9 years	38.1%	50.5%	35.8%	22.2%	16.4% *	7.4% *	43.6%	17.1%
10-19 years	38.1%	60.5%	41.9%	26.2%	9.2%	2.2%	50.0%	11.2%
20 or more years	20.8%	55.4%	40.9%	29.4%	14.4%	6.8%	46.6%	10.0%
Multi/single status								
2 or more locations	11.1%	--	39.5%	27.2%	12.9%	6.6%	35.7%	9.2%
1 location only	46.4%	57.4%	40.6%	28.6%	19.2%	13.1%	49.4%	22.0%
Percent full-time employees								
Less than 25%	22.2%	43.7%	47.5%	26.6%	9.3%	6.5% *	41.4%	10.2%
25-49 %	18.8%	52.4%	33.2%	32.9%	11.8%	2.8% *	42.7%	7.9%
50-74 %	24.4%	52.3%	42.5%	30.1%	9.3%	5.0%	48.1%	7.4%
75% or more	27.6%	59.4%	40.4%	27.3%	14.8%	7.5%	48.9%	11.2%
Union presence								
No union employees	27.0%	57.3%	39.6%	27.2%	13.3%	5.5%	47.9%	9.7%
Has union employees	18.4%	51.1%	68.9%	51.1%	19.4%	11.6%	56.0%	13.8%
Percent low-wage employees								
50% or more low-wage	18.7%	65.1%	39.5%	23.9%	10.3%	2.9%	51.1%	6.2%
Less than 50% low-wage	27.8%	56.1%	40.6%	28.7%	14.6%	7.8%	47.7%	11.4%
Percent women employees								
Less than 25%	33.4%	58.2%	42.5%	26.5%	13.3%	4.5%	48.4%	11.2%
25-49 %	23.2%	56.3%	38.6%	32.9%	13.0%	9.4%	46.9%	11.6%
50-74 %	23.2%	58.1%	44.6%	29.1%	14.3%	5.0%	52.0%	8.4%
75% or more	24.9%	54.8%	35.3%	25.6%	13.6%	7.1%	44.2%	11.1%
Percent age 50 or older employees								
Less than 25%	27.3%	54.4%	39.8%	27.5%	13.5%	5.9%	45.8%	10.7%
25-49 %	19.3%	54.6%	42.6%	31.1%	16.1%	7.4%	45.3%	10.4%
50-74 %	28.2%	51.5%	40.8%	24.7%	9.5%	5.0%	45.6%	8.6%
75% or more	52.3%	71.0%	33.8%	21.3%	11.8% *	5.4% *	64.9%	8.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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%	2.13%	1.75%	1.25%	0.90%	0.66%	1.32%	0.52%
Industry group **								
Agric., fish., forest.	7.21%	10.59%	13.20%	18.16% *	10.90% *	0.00%	8.09%	8.43% *
Mining and manufacturing	2.53%	9.65%	5.89%	3.06%	2.60%	2.58%	4.45%	1.62%
Construction	2.87%	6.08%	5.05%	3.86%	5.89%	2.52% *	3.42%	3.79%
Utilities and transp.	4.00%	12.79%	10.22%	6.82%	4.90%	1.60% *	8.33%	1.83%
Wholesale trade	2.50%	8.15%	6.42%	4.58%	2.47%	0.82% *	4.62%	1.40%
Fin. svs. and real estate	1.76%	6.63%	6.69%	4.42%	2.47%	1.32%	4.69%	1.16%
Retail trade	1.61%	7.33%	5.23%	3.53%	1.42%	0.82% *	4.31%	0.77%
Professional services	1.53%	3.46%	3.07%	2.28%	1.65%	2.54%	2.35%	1.57%
Other services	1.66%	4.90%	3.94%	2.74%	2.30%	0.85%	3.09%	1.00%
Ownership								
For profit, incorporated	0.82%	2.59%	2.03%	1.56%	1.04%	0.77%	1.57%	0.62%
For profit, unincorporated	1.99%	4.62%	4.42%	2.59%	2.41%	1.12%	3.21%	1.13%
Nonprofit	2.10%	6.30%	5.36%	3.22%	2.22%	1.79%	3.97%	1.46%
Age of firm								
Less than 5 years	3.84%	5.31%	6.34%	6.16%	4.71% *	--	4.15%	3.36%
5-9 years	3.48%	6.19%	5.21%	3.31%	5.11% *	5.72% *	4.22%	3.13%
10-19 years	2.16%	4.22%	3.58%	2.56%	1.41%	0.55%	2.77%	1.31%
20 or more years	0.71%	3.05%	2.31%	1.57%	1.05%	0.69%	1.71%	0.57%
Multi/single status								
2 or more locations	0.56%	--	4.64%	2.10%	0.99%	0.66%	2.89%	0.55%
1 location only	1.29%	2.15%	1.88%	1.51%	1.86%	3.27%	1.42%	1.53%
Percent full-time employees								
Less than 25%	3.27%	10.84%	8.12%	6.30%	2.39%	2.74% *	6.57%	2.25%
25-49 %	2.12%	9.40%	5.99%	4.99%	2.38%	1.07% *	5.16%	1.28%
50-74 %	2.00%	5.78%	4.92%	4.65%	1.95%	1.34%	3.91%	1.13%
75% or more	0.84%	2.40%	2.02%	1.34%	1.12%	0.86%	1.49%	0.65%
Union presence								
No union employees	0.74%	2.16%	1.77%	1.27%	0.93%	0.54%	1.35%	0.48%
Has union employees	2.16%	12.17%	8.10%	6.45%	3.63%	2.47%	6.71%	2.20%
Percent low-wage employees								
50% or more low-wage	1.81%	5.94%	5.35%	3.15%	1.90%	0.62%	4.23%	0.75%
Less than 50% low-wage	0.78%	2.26%	1.85%	1.36%	1.02%	0.84%	1.39%	0.63%
Percent women employees								
Less than 25%	1.46%	3.48%	2.76%	1.94%	1.53%	0.96%	2.10%	0.99%
25-49 %	1.48%	5.14%	4.13%	3.45%	2.04%	1.78%	3.00%	1.42%
50-74 %	1.40%	4.45%	4.14%	2.83%	1.82%	0.81%	3.09%	0.75%
75% or more	1.40%	4.34%	3.45%	2.28%	1.68%	1.13%	2.64%	0.93%
Percent age 50 or older employees								
Less than 25%	1.08%	3.19%	2.47%	1.76%	1.32%	0.85%	1.90%	0.74%
25-49 %	0.98%	4.83%	3.27%	2.26%	1.73%	1.03%	2.42%	0.87%
50-74 %	2.13%	5.20%	4.43%	3.40%	1.54%	1.17%	3.37%	1.04%
75% or more	3.54%	4.45%	7.18%	5.01%	3.69% *	2.89% *	3.96%	2.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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) 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, 2020

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	8.6%	18.7%	14.9%	9.7%	4.3%	1.5%	16.2%	3.0%
Industry group **								
Agric., fish., forest.	15.1% *	--	--	--	--	--	18.7% *	2.4% *
Mining and manufacturing	11.4%	--	--	--	--	--	20.5%	1.8% *
Construction	13.0%	--	--	--	--	--	14.0%	9.8% *
Utilities and transp.	10.3% *	--	--	--	--	--	21.6% *	3.2% *
Wholesale trade	8.7%	--	--	--	--	--	16.0%	2.1% *
Fin. svs. and real estate	6.8%	--	--	--	--	--	20.9%	2.3%
Retail trade	6.0%	--	--	--	--	--	16.6%	2.0% *
Professional services	9.7%	--	--	--	--	--	14.9%	4.3%
Other services	8.4%	--	--	--	--	--	14.8%	3.4%
Ownership								
For profit, incorporated	8.0%	--	--	--	--	--	15.6%	2.7%
For profit, unincorporated	10.0%	--	--	--	--	--	18.1%	2.5%
Nonprofit	10.7%	--	--	--	--	--	16.8%	5.8%
Age of firm								
Less than 5 years	17.8%	--	--	--	--	--	19.4%	5.7% *
5-9 years	15.5%	--	--	--	--	--	17.5%	7.7% *
10-19 years	11.4%	--	--	--	--	--	15.2%	2.7%
20 or more years	6.6%	--	--	--	--	--	15.6%	2.9%
Multi/single status								
2 or more locations	3.2%	--	--	--	--	--	12.3%	2.5%
1 location only	15.8%	--	--	--	--	--	16.6%	9.2%
Percent full-time employees								
Less than 25%	7.7%	--	--	--	--	--	14.8%	3.2% *
25-49 %	6.6%	--	--	--	--	--	15.5%	2.5% *
50-74 %	8.9%	--	--	--	--	--	16.5%	3.5%
75% or more	8.8%	--	--	--	--	--	16.3%	3.0%
Union presence								
No union employees	8.9%	--	--	--	--	--	16.0%	3.2%
Has union employees	4.9%	--	--	--	--	--	26.2%	2.2%
Percent low-wage employees								
50% or more low-wage	7.2%	--	--	--	--	--	22.3%	1.4%
Less than 50% low-wage	8.9%	--	--	--	--	--	15.4%	3.5%
Percent women employees								
Less than 25%	11.1%	--	--	--	--	--	16.6%	2.9%
25-49 %	7.1%	--	--	--	--	--	16.3%	2.7%
50-74 %	7.5%	--	--	--	--	--	16.5%	2.8%
75% or more	8.6%	--	--	--	--	--	15.1%	3.8%
Percent age 50 or older employees								
Less than 25%	9.0%	--	--	--	--	--	15.5%	3.1%
25-49 %	6.2%	--	--	--	--	--	15.5%	3.0%
50-74 %	11.9%	--	--	--	--	--	19.7%	2.9%
75% or more	12.9%	--	--	--	--	--	15.8%	2.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	1.88%	1.36%	0.86%	0.60%	0.30%	1.11%	0.28%
Industry group **								
Agric., fish., forest.	6.74% *	--	--	--	--	--	8.42% *	2.43% *
Mining and manufacturing	1.98%	--	--	--	--	--	3.69%	0.62% *
Construction	1.91%	--	--	--	--	--	2.28%	3.19% *
Utilities and transp.	3.79% *	--	--	--	--	--	8.74% *	1.17% *
Wholesale trade	1.64%	--	--	--	--	--	3.28%	0.68% *
Fin. svs. and real estate	1.21%	--	--	--	--	--	4.27%	0.59%
Retail trade	1.28%	--	--	--	--	--	4.01%	0.68% *
Professional services	1.05%	--	--	--	--	--	1.93%	0.62%
Other services	1.19%	--	--	--	--	--	2.47%	0.65%
Ownership								
For profit, incorporated	0.58%	--	--	--	--	--	1.29%	0.33%
For profit, unincorporated	1.53%	--	--	--	--	--	2.91%	0.73%
Nonprofit	1.64%	--	--	--	--	--	3.39%	0.94%
Age of firm								
Less than 5 years	3.45%	--	--	--	--	--	3.87%	2.40% *
5-9 years	3.05%	--	--	--	--	--	3.75%	2.74% *
10-19 years	1.74%	--	--	--	--	--	2.43%	0.68%
20 or more years	0.46%	--	--	--	--	--	1.34%	0.30%
Multi/single status								
2 or more locations	0.31%	--	--	--	--	--	2.13%	0.29%
1 location only	1.09%	--	--	--	--	--	1.21%	1.13%
Percent full-time employees								
Less than 25%	1.66%	--	--	--	--	--	3.69%	1.48% *
25-49 %	1.38%	--	--	--	--	--	3.80%	0.87% *
50-74 %	1.58%	--	--	--	--	--	3.37%	0.97%
75% or more	0.61%	--	--	--	--	--	1.29%	0.31%
Union presence								
No union employees	0.56%	--	--	--	--	--	1.13%	0.32%
Has union employees	0.96%	--	--	--	--	--	6.54%	0.50%
Percent low-wage employees								
50% or more low-wage	1.49%	--	--	--	--	--	4.58%	0.41%
Less than 50% low-wage	0.54%	--	--	--	--	--	1.10%	0.34%
Percent women employees								
Less than 25%	1.07%	--	--	--	--	--	1.71%	0.58%
25-49 %	0.92%	--	--	--	--	--	2.47%	0.50%
50-74 %	1.05%	--	--	--	--	--	2.75%	0.54%
75% or more	1.03%	--	--	--	--	--	2.21%	0.62%
Percent age 50 or older employees								
Less than 25%	0.81%	--	--	--	--	--	1.57%	0.46%
25-49 %	0.56%	--	--	--	--	--	1.72%	0.43%
50-74 %	1.93%	--	--	--	--	--	3.37%	0.60%
75% or more	2.93%	--	--	--	--	--	3.71%	1.32% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	14.8%	29.0%	22.7%	17.7%	8.8%	4.8%	25.7%	6.9%
Industry group **								
Agric., fish., forest.	28.1%	29.3% *	--	40.5% *	18.3% *	0.0%	32.0%	14.6% *
Mining and manufacturing	15.4%	24.8%	26.6%	12.0%	7.3% *	7.6%	23.2%	7.3%
Construction	24.4%	35.4%	21.8%	19.0%	22.1%	3.1% *	26.9%	15.5%
Utilities and transp.	13.3%	22.1% *	27.5% *	16.6% *	16.0%	3.0% *	23.1%	7.1%
Wholesale trade	14.4%	25.6%	21.8%	22.5%	6.9% *	0.6% *	24.8%	5.0%
Fin. svs. and real estate	13.1%	33.9%	30.4%	20.2%	10.9%	5.0%	32.2%	7.1%
Retail trade	6.4%	23.1%	17.0%	8.9%	4.5% *	0.7% *	19.1%	1.6%
Professional services	19.9%	31.6%	20.1%	21.0%	9.7%	12.6%	27.4%	12.2%
Other services	14.6%	26.7%	26.5%	17.2%	6.9%	3.8%	24.8%	6.5%
Ownership								
For profit, incorporated	14.2%	29.1%	22.3%	16.7%	8.5%	5.0%	25.5%	6.5%
For profit, unincorporated	16.1%	29.6%	23.4%	17.3%	8.2%	3.2%	26.6%	6.3%
Nonprofit	17.3%	27.2%	24.1%	23.4%	10.4%	4.7%	25.9%	10.4%
Age of firm								
Less than 5 years	28.1%	34.9%	20.2%	18.1% *	10.4% *	--	30.7%	9.0% *
5-9 years	19.9%	25.3%	21.0%	13.7%	7.1% *	0.2% *	23.0%	8.2%
10-19 years	22.4%	33.5%	24.0%	19.5%	6.7%	1.7% *	29.0%	7.5%
20 or more years	11.7%	25.6%	22.8%	17.6%	9.3%	4.9%	23.6%	6.7%
Multi/single status								
2 or more locations	7.4%	--	17.9%	18.0%	8.5%	4.8%	21.4%	6.4%
1 location only	24.7%	28.9%	23.4%	17.4%	11.3%	5.9% *	26.2%	12.4%
Percent full-time employees								
Less than 25%	10.0%	9.5% *	21.6% *	18.3% *	5.0% *	5.6% *	14.1%	7.3%
25-49 %	10.7%	28.7% *	19.1%	18.1%	7.7%	1.5% *	22.9%	5.0%
50-74 %	13.3%	26.1%	28.6%	20.9%	5.6%	1.7%	26.7%	3.7%
75% or more	15.9%	30.8%	22.1%	17.1%	9.7%	5.9%	26.4%	7.7%
Union presence								
No union employees	15.0%	29.1%	22.4%	17.3%	8.5%	3.4%	25.7%	6.1%
Has union employees	13.1%	23.4% *	32.3%	29.0%	14.6%	10.3%	27.0%	11.4%
Percent low-wage employees								
50% or more low-wage	9.0%	25.9%	21.1%	13.8%	6.3%	1.8%	22.2%	3.9%
Less than 50% low-wage	16.1%	29.4%	22.9%	18.3%	9.6%	5.7%	26.2%	7.7%
Percent women employees								
Less than 25%	17.8%	29.3%	21.7%	15.8%	8.8%	3.5%	24.8%	7.5%
25-49 %	14.9%	28.5%	24.8%	22.6%	7.7%	8.4%	27.2%	8.9%
50-74 %	13.3%	30.6%	29.5%	17.4%	9.6%	2.9%	29.4%	5.0%
75% or more	13.3%	26.5%	16.5%	17.0%	8.8%	4.1%	22.1%	6.9%
Percent age 50 or older employees								
Less than 25%	15.2%	27.0%	22.7%	17.4%	8.9%	3.9%	24.4%	6.9%
25-49 %	12.4%	32.3%	24.2%	20.2%	10.4%	5.7%	26.9%	7.4%
50-74 %	14.0%	22.3%	24.4%	12.6%	5.6%	2.9% *	22.3%	4.6%
75% or more	26.9%	36.8%	8.2% *	16.2%	8.6% *	1.9% *	33.1%	5.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	1.91%	1.48%	1.08%	0.70%	0.60%	1.15%	0.45%
Industry group **								
Agric., fish., forest.	7.32%	10.50% *	--	19.37% *	9.03% *	0.00%	8.98%	7.91% *
Mining and manufacturing	2.00%	7.42%	5.59%	2.48%	2.34% *	2.10%	3.66%	1.35%
Construction	2.55%	6.09%	4.08%	2.97%	5.11%	1.54% *	3.13%	2.63%
Utilities and transp.	2.25%	8.05% *	8.51% *	6.28% *	4.46%	0.99% *	5.59%	1.44%
Wholesale trade	1.97%	6.68%	5.11%	4.18%	2.11% *	0.29% *	3.84%	1.18%
Fin. svs. and real estate	1.44%	6.59%	6.20%	3.62%	2.21%	1.14%	4.58%	1.00%
Retail trade	0.96%	5.96%	3.93%	2.48%	1.39% *	0.23% *	3.24%	0.35%
Professional services	1.34%	3.43%	2.57%	2.03%	1.31%	2.55%	2.16%	1.55%
Other services	1.24%	4.09%	3.59%	2.33%	1.16%	0.76%	2.56%	0.76%
Ownership								
For profit, incorporated	0.66%	2.34%	1.73%	1.35%	0.87%	0.70%	1.38%	0.55%
For profit, unincorporated	1.43%	4.29%	3.84%	2.26%	1.57%	0.92%	2.75%	0.84%
Nonprofit	1.61%	5.27%	4.29%	2.79%	1.73%	1.40%	3.29%	1.19%
Age of firm								
Less than 5 years	3.76%	5.65%	5.27%	6.11% *	4.39% *	--	4.20%	2.73% *
5-9 years	2.68%	4.99%	4.31%	2.54%	2.15% *	0.17% *	3.35%	1.66%
10-19 years	1.78%	4.04%	3.25%	2.33%	1.19%	0.51% *	2.48%	1.08%
20 or more years	0.55%	2.53%	1.90%	1.31%	0.85%	0.62%	1.40%	0.50%
Multi/single status								
2 or more locations	0.48%	--	3.21%	1.77%	0.77%	0.60%	2.44%	0.48%
1 location only	1.12%	1.92%	1.62%	1.35%	1.49%	1.79% *	1.24%	1.21%
Percent full-time employees								
Less than 25%	1.85%	4.26% *	6.78% *	6.12% *	1.70% *	2.68% *	3.49%	2.15%
25-49 %	1.71%	8.87% *	4.43%	4.00%	2.01%	0.57% *	4.65%	0.95%
50-74 %	1.44%	4.54%	4.63%	4.42%	1.48%	0.48%	3.22%	0.60%
75% or more	0.68%	2.25%	1.70%	1.11%	0.87%	0.82%	1.33%	0.59%
Union presence								
No union employees	0.58%	1.94%	1.51%	1.10%	0.72%	0.41%	1.17%	0.37%
Has union employees	2.03%	10.01% *	8.38%	5.52%	3.18%	2.47%	5.74%	2.18%
Percent low-wage employees								
50% or more low-wage	1.12%	5.87%	4.35%	2.79%	1.17%	0.54%	3.52%	0.58%
Less than 50% low-wage	0.64%	2.01%	1.57%	1.17%	0.84%	0.76%	1.22%	0.55%
Percent women employees								
Less than 25%	1.13%	3.09%	2.30%	1.57%	1.25%	0.87%	1.79%	0.80%
25-49 %	1.26%	4.48%	3.53%	3.24%	1.22%	1.77%	2.61%	1.37%
50-74 %	1.09%	4.11%	3.86%	2.36%	1.49%	0.52%	2.82%	0.53%
75% or more	1.02%	3.73%	2.52%	1.92%	1.39%	0.91%	2.12%	0.76%
Percent age 50 or older employees								
Less than 25%	0.84%	2.73%	2.11%	1.56%	1.00%	0.68%	1.61%	0.58%
25-49 %	0.82%	4.36%	2.88%	1.91%	1.40%	0.97%	2.12%	0.80%
50-74 %	1.41%	3.91%	3.63%	2.54%	1.11%	0.94% *	2.54%	0.77%
75% or more	3.43%	5.07%	3.07% *	4.68%	3.20% *	1.40% *	4.29%	1.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	4.2%	11.6%	5.8%	3.2%	1.2%	0.6%	8.5%	1.0%
Industry group **								
Agric., fish., forest.	14.1% *	--	--	--	--	--	17.2% *	--
Mining and manufacturing	3.5%	--	--	--	--	--	5.0%	--
Construction	7.2%	--	--	--	--	--	8.5%	--
Utilities and transp.	4.1% *	--	--	--	--	--	9.3% *	--
Wholesale trade	4.8%	--	--	--	--	--	8.4% *	--
Fin. svs. and real estate	2.7%	--	--	--	--	--	7.0% *	--
Retail trade	2.2%	--	--	--	--	--	7.4% *	--
Professional services	5.5%	--	--	--	--	--	10.1%	--
Other services	4.1%	--	--	--	--	--	7.8%	--
Ownership								
For profit, incorporated	3.8%	--	--	--	--	--	8.1%	--
For profit, unincorporated	5.9%	--	--	--	--	--	10.9%	--
Nonprofit	4.4%	--	--	--	--	--	8.0%	--
Age of firm								
Less than 5 years	7.1%	--	--	--	--	--	8.0%	--
5-9 years	4.3% *	--	--	--	--	--	4.9% *	--
10-19 years	6.5%	--	--	--	--	--	8.8%	--
20 or more years	3.5%	--	--	--	--	--	9.5%	--
Multi/single status								
2 or more locations	1.2%	--	--	--	--	--	5.1%	--
1 location only	8.2%	--	--	--	--	--	8.9%	--
Percent full-time employees								
Less than 25%	7.7% *	--	--	--	--	--	15.6% *	--
25-49 %	2.0% *	--	--	--	--	--	5.5% *	--
50-74 %	3.2%	--	--	--	--	--	6.9%	--
75% or more	4.4%	--	--	--	--	--	8.7%	--
Union presence								
No union employees	4.5%	--	--	--	--	--	8.6%	--
Has union employees	1.4%	--	--	--	--	--	7.9% *	--
Percent low-wage employees								
50% or more low-wage	3.1%	--	--	--	--	--	7.8% *	--
Less than 50% low-wage	4.4%	--	--	--	--	--	8.6%	--
Percent women employees								
Less than 25%	6.1%	--	--	--	--	--	9.2%	--
25-49 %	2.7%	--	--	--	--	--	6.5%	--
50-74 %	3.4%	--	--	--	--	--	8.3%	--
75% or more	4.5%	--	--	--	--	--	9.3%	--
Percent age 50 or older employees								
Less than 25%	4.2%	--	--	--	--	--	7.6%	--
25-49 %	2.5%	--	--	--	--	--	7.4%	--
50-74 %	4.1%	--	--	--	--	--	6.1%	--
75% or more	13.6%	--	--	--	--	--	17.2%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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%	1.41%	0.82%	0.50%	0.23%	0.13%	0.81%	0.13%
Industry group **								
Agric., fish., forest.	4.41% *	--	--	--	--	--	5.66% *	--
Mining and manufacturing	0.82%	--	--	--	--	--	1.42%	--
Construction	1.79%	--	--	--	--	--	2.25%	--
Utilities and transp.	1.56% *	--	--	--	--	--	3.95% *	--
Wholesale trade	1.29%	--	--	--	--	--	2.59% *	--
Fin. svs. and real estate	0.59%	--	--	--	--	--	2.15% *	--
Retail trade	0.65%	--	--	--	--	--	2.33% *	--
Professional services	0.88%	--	--	--	--	--	1.67%	--
Other services	0.89%	--	--	--	--	--	1.91%	--
Ownership								
For profit, incorporated	0.38%	--	--	--	--	--	0.90%	--
For profit, unincorporated	1.25%	--	--	--	--	--	2.49%	--
Nonprofit	0.97%	--	--	--	--	--	2.09%	--
Age of firm								
Less than 5 years	1.82%	--	--	--	--	--	2.07%	--
5-9 years	1.31% *	--	--	--	--	--	1.64% *	--
10-19 years	1.34%	--	--	--	--	--	1.89%	--
20 or more years	0.36%	--	--	--	--	--	1.13%	--
Multi/single status								
2 or more locations	0.15%	--	--	--	--	--	1.29%	--
1 location only	0.79%	--	--	--	--	--	0.88%	--
Percent full-time employees								
Less than 25%	3.06% *	--	--	--	--	--	7.10% *	--
25-49 %	0.69% *	--	--	--	--	--	2.14% *	--
50-74 %	0.70%	--	--	--	--	--	1.63%	--
75% or more	0.41%	--	--	--	--	--	0.91%	--
Union presence								
No union employees	0.39%	--	--	--	--	--	0.83%	--
Has union employees	0.39%	--	--	--	--	--	2.92% *	--
Percent low-wage employees								
50% or more low-wage	0.87%	--	--	--	--	--	2.87% *	--
Less than 50% low-wage	0.39%	--	--	--	--	--	0.84%	--
Percent women employees								
Less than 25%	0.90%	--	--	--	--	--	1.46%	--
25-49 %	0.58%	--	--	--	--	--	1.65%	--
50-74 %	0.57%	--	--	--	--	--	1.62%	--
75% or more	0.74%	--	--	--	--	--	1.68%	--
Percent age 50 or older employees								
Less than 25%	0.49%	--	--	--	--	--	0.99%	--
25-49 %	0.50%	--	--	--	--	--	1.83%	--
50-74 %	0.68%	--	--	--	--	--	1.23%	--
75% or more	2.80%	--	--	--	--	--	3.56%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	11.1%	27.7%	21.6%	10.3%	3.4%	0.8%	23.4%	2.2%
Industry group **								
Agric., fish., forest.	37.0%	58.3%	--	--	--	--	43.6%	--
Mining and manufacturing	12.1%	19.9% *	19.8%	--	--	--	18.5%	--
Construction	26.2%	39.3%	29.4%	--	--	--	29.9%	--
Utilities and transp.	8.1%	11.3% *	24.5% *	--	--	--	15.7% *	--
Wholesale trade	13.3%	30.6%	25.3%	--	--	--	25.0%	--
Fin. svs. and real estate	6.6%	27.9%	20.3%	--	--	--	23.6%	--
Retail trade	5.2%	19.4%	24.4%	--	--	--	18.6%	--
Professional services	14.0%	30.5%	19.4%	--	--	--	24.9%	--
Other services	11.0%	24.2%	18.9%	--	--	--	21.4%	--
Ownership								
For profit, incorporated	10.9%	29.7%	22.7%	--	--	--	24.3%	--
For profit, unincorporated	11.8%	25.0%	16.3%	--	--	--	21.3%	--
Nonprofit	11.8%	21.3%	21.9%	--	--	--	21.5%	--
Age of firm								
Less than 5 years	21.0%	27.4%	17.0% *	--	--	--	23.4%	--
5-9 years	17.5%	25.1%	15.3%	--	--	--	20.8%	--
10-19 years	19.9%	30.6%	25.8%	--	--	--	26.6%	--
20 or more years	8.0%	27.1%	21.7%	--	--	--	22.5%	--
Multi/single status								
2 or more locations	2.3%	--	12.9%	--	--	--	12.4%	--
1 location only	22.9%	27.7%	22.8%	--	--	--	24.6%	--
Percent full-time employees								
Less than 25%	9.2%	21.8% *	19.5% *	--	--	--	22.0%	--
25-49 %	8.5%	23.7% *	27.8%	--	--	--	23.7%	--
50-74 %	10.7%	25.8%	22.5%	--	--	--	23.2%	--
75% or more	11.6%	28.8%	21.1%	--	--	--	23.5%	--
Union presence								
No union employees	11.5%	27.4%	20.9%	--	--	--	22.9%	--
Has union employees	7.8%	44.1%	46.7%	--	--	--	45.4%	--
Percent low-wage employees								
50% or more low-wage	8.2%	31.9%	22.1%	--	--	--	26.2%	--
Less than 50% low-wage	11.8%	27.2%	21.6%	--	--	--	23.1%	--
Percent women employees								
Less than 25%	15.7%	28.1%	23.7%	--	--	--	23.5%	--
25-49 %	9.3%	30.9%	19.7%	--	--	--	24.9%	--
50-74 %	10.2%	31.3%	23.7%	--	--	--	26.5%	--
75% or more	8.9%	20.0%	18.2%	--	--	--	18.7%	--
Percent age 50 or older employees								
Less than 25%	11.2%	24.3%	19.4%	--	--	--	20.8%	--
25-49 %	7.7%	35.3%	22.8%	--	--	--	25.3%	--
50-74 %	14.3%	25.4%	27.1%	--	--	--	24.2%	--
75% or more	23.3%	32.0%	19.5% *	--	--	--	29.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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%	1.90%	1.47%	0.78%	0.50%	0.12%	1.14%	0.19%
Industry group **								
Agric., fish., forest.	7.65%	10.92%	--	--	--	--	9.26%	--
Mining and manufacturing	1.85%	6.93% *	5.23%	--	--	--	3.40%	--
Construction	2.67%	6.25%	4.59%	--	--	--	3.27%	--
Utilities and transp.	1.91%	5.83% *	9.71% *	--	--	--	4.81% *	--
Wholesale trade	2.03%	7.03%	5.72%	--	--	--	3.97%	--
Fin. svs. and real estate	1.23%	6.48%	5.47%	--	--	--	4.47%	--
Retail trade	0.86%	5.43%	4.38%	--	--	--	3.02%	--
Professional services	1.19%	3.43%	2.71%	--	--	--	2.16%	--
Other services	1.18%	4.04%	2.97%	--	--	--	2.48%	--
Ownership								
For profit, incorporated	0.60%	2.38%	1.74%	--	--	--	1.38%	--
For profit, unincorporated	1.28%	3.94%	3.04%	--	--	--	2.48%	--
Nonprofit	1.52%	4.95%	4.86%	--	--	--	3.19%	--
Age of firm								
Less than 5 years	3.19%	4.95%	5.09% *	--	--	--	3.60%	--
5-9 years	2.64%	4.96%	4.17%	--	--	--	3.31%	--
10-19 years	1.87%	4.20%	3.12%	--	--	--	2.58%	--
20 or more years	0.46%	2.61%	1.94%	--	--	--	1.42%	--
Multi/single status								
2 or more locations	0.23%	--	2.96%	--	--	--	2.11%	--
1 location only	1.11%	1.92%	1.62%	--	--	--	1.23%	--
Percent full-time employees								
Less than 25%	1.87%	7.47% *	6.39% *	--	--	--	4.70%	--
25-49 %	1.39%	7.26% *	5.90%	--	--	--	4.09%	--
50-74 %	1.38%	4.70%	4.05%	--	--	--	3.13%	--
75% or more	0.62%	2.25%	1.69%	--	--	--	1.32%	--
Union presence								
No union employees	0.55%	1.92%	1.48%	--	--	--	1.15%	--
Has union employees	1.10%	12.18%	9.32%	--	--	--	6.80%	--
Percent low-wage employees								
50% or more low-wage	1.17%	6.26%	4.75%	--	--	--	3.75%	--
Less than 50% low-wage	0.57%	1.99%	1.55%	--	--	--	1.19%	--
Percent women employees								
Less than 25%	1.07%	2.96%	2.41%	--	--	--	1.72%	--
25-49 %	0.90%	4.55%	3.15%	--	--	--	2.51%	--
50-74 %	1.10%	4.26%	3.51%	--	--	--	2.88%	--
75% or more	0.92%	3.44%	3.00%	--	--	--	2.04%	--
Percent age 50 or older employees								
Less than 25%	0.75%	2.57%	1.99%	--	--	--	1.50%	--
25-49 %	0.64%	4.59%	2.86%	--	--	--	2.18%	--
50-74 %	1.48%	4.11%	3.87%	--	--	--	2.66%	--
75% or more	3.57%	5.19%	6.10% *	--	--	--	4.42%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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%	7.7%	8.2%	3.0%	1.1% *	0.2% *	7.1%	0.7%
Industry group **								
Agric., fish., forest.	7.9% *	--	--	--	--	--	10.2% *	--
Mining and manufacturing	4.4% *	--	--	--	--	--	7.5% *	--
Construction	7.1%	--	--	--	--	--	8.1%	--
Utilities and transp.	2.6% *	--	--	--	--	--	5.1% *	--
Wholesale trade	4.7%	--	--	--	--	--	9.3%	--
Fin. svs. and real estate	2.2% *	--	--	--	--	--	8.0% *	--
Retail trade	1.7%	--	--	--	--	--	5.9%	--
Professional services	4.0%	--	--	--	--	--	7.1%	--
Other services	3.5%	--	--	--	--	--	6.3%	--
Ownership								
For profit, incorporated	3.3%	--	--	--	--	--	7.5%	--
For profit, unincorporated	3.3%	--	--	--	--	--	5.3%	--
Nonprofit	4.1%	--	--	--	--	--	7.6% *	--
Age of firm								
Less than 5 years	8.0%	--	--	--	--	--	8.9%	--
5-9 years	5.6%	--	--	--	--	--	6.9%	--
10-19 years	5.0%	--	--	--	--	--	6.8%	--
20 or more years	2.5%	--	--	--	--	--	7.0%	--
Multi/single status								
2 or more locations	0.6%	--	--	--	--	--	3.0% *	--
1 location only	7.1%	--	--	--	--	--	7.6%	--
Percent full-time employees								
Less than 25%	3.0% *	--	--	--	--	--	6.9% *	--
25-49 %	3.4% *	--	--	--	--	--	9.7% *	--
50-74 %	2.8%	--	--	--	--	--	5.9% *	--
75% or more	3.6%	--	--	--	--	--	7.2%	--
Union presence								
No union employees	3.5%	--	--	--	--	--	6.8%	--
Has union employees	2.6% *	--	--	--	--	--	19.4% *	--
Percent low-wage employees								
50% or more low-wage	2.6%	--	--	--	--	--	7.8%	--
Less than 50% low-wage	3.6%	--	--	--	--	--	7.0%	--
Percent women employees								
Less than 25%	5.1%	--	--	--	--	--	7.7%	--
25-49 %	2.3%	--	--	--	--	--	6.5%	--
50-74 %	3.4%	--	--	--	--	--	8.7%	--
75% or more	2.6%	--	--	--	--	--	5.0%	--
Percent age 50 or older employees								
Less than 25%	3.4%	--	--	--	--	--	6.1%	--
25-49 %	2.6%	--	--	--	--	--	9.3%	--
50-74 %	4.4%	--	--	--	--	--	7.0%	--
75% or more	5.9% *	--	--	--	--	--	7.4% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.(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, 2020

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%	1.18%	1.04%	0.44%	0.38% *	0.07% *	0.72%	0.13%
Industry group **								
Agric., fish., forest.	6.01% *	--	--	--	--	--	7.59% *	--
Mining and manufacturing	1.49% *	--	--	--	--	--	2.80% *	--
Construction	1.42%	--	--	--	--	--	1.78%	--
Utilities and transp.	1.09% *	--	--	--	--	--	2.73% *	--
Wholesale trade	1.35%	--	--	--	--	--	2.75%	--
Fin. svs. and real estate	0.92% *	--	--	--	--	--	3.64% *	--
Retail trade	0.47%	--	--	--	--	--	1.68%	--
Professional services	0.68%	--	--	--	--	--	1.30%	--
Other services	0.70%	--	--	--	--	--	1.47%	--
Ownership								
For profit, incorporated	0.36%	--	--	--	--	--	0.88%	--
For profit, unincorporated	0.64%	--	--	--	--	--	1.12%	--
Nonprofit	1.21%	--	--	--	--	--	2.61% *	--
Age of firm								
Less than 5 years	1.90%	--	--	--	--	--	2.15%	--
5-9 years	1.57%	--	--	--	--	--	1.98%	--
10-19 years	1.12%	--	--	--	--	--	1.59%	--
20 or more years	0.30%	--	--	--	--	--	0.96%	--
Multi/single status								
2 or more locations	0.13%	--	--	--	--	--	0.97% *	--
1 location only	0.71%	--	--	--	--	--	0.79%	--
Percent full-time employees								
Less than 25%	1.01% *	--	--	--	--	--	2.60% *	--
25-49 %	1.08% *	--	--	--	--	--	3.27% *	--
50-74 %	0.79%	--	--	--	--	--	1.84% *	--
75% or more	0.38%	--	--	--	--	--	0.84%	--
Union presence								
No union employees	0.34%	--	--	--	--	--	0.72%	--
Has union employees	0.81% *	--	--	--	--	--	6.28% *	--
Percent low-wage employees								
50% or more low-wage	0.61%	--	--	--	--	--	1.94%	--
Less than 50% low-wage	0.36%	--	--	--	--	--	0.77%	--
Percent women employees								
Less than 25%	0.68%	--	--	--	--	--	1.11%	--
25-49 %	0.47%	--	--	--	--	--	1.38%	--
50-74 %	0.71%	--	--	--	--	--	1.99%	--
75% or more	0.47%	--	--	--	--	--	1.06%	--
Percent age 50 or older employees								
Less than 25%	0.47%	--	--	--	--	--	0.94%	--
25-49 %	0.43%	--	--	--	--	--	1.59%	--
50-74 %	0.87%	--	--	--	--	--	1.57%	--
75% or more	2.11% *	--	--	--	--	--	2.69% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.(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, 2020

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	6.6%	16.7%	11.7%	6.5%	2.1%	0.5%	13.8%	1.4%
Industry group **								
Agric., fish., forest.	21.3%	--	--	--	--	--	24.3% *	--
Mining and manufacturing	6.4%	--	--	--	--	--	9.4%	--
Construction	16.3%	--	--	--	--	--	17.9%	--
Utilities and transp.	5.5%	--	--	--	--	--	10.5% *	--
Wholesale trade	7.2%	--	--	--	--	--	13.3%	--
Fin. svs. and real estate	4.0%	--	--	--	--	--	14.8%	--
Retail trade	2.9%	--	--	--	--	--	10.5%	--
Professional services	8.6%	--	--	--	--	--	15.2%	--
Other services	6.4%	--	--	--	--	--	12.7%	--
Ownership								
For profit, incorporated	6.6%	--	--	--	--	--	14.5%	--
For profit, unincorporated	6.8%	--	--	--	--	--	12.9%	--
Nonprofit	6.4%	--	--	--	--	--	11.1%	--
Age of firm								
Less than 5 years	11.0%	--	--	--	--	--	12.3%	--
5-9 years	9.1%	--	--	--	--	--	10.6%	--
10-19 years	13.9%	--	--	--	--	--	18.6%	--
20 or more years	4.6%	--	--	--	--	--	12.7%	--
Multi/single status								
2 or more locations	1.6%	--	--	--	--	--	9.1%	--
1 location only	13.3%	--	--	--	--	--	14.3%	--
Percent full-time employees								
Less than 25%	4.6%	--	--	--	--	--	10.7% *	--
25-49 %	4.6%	--	--	--	--	--	12.6%	--
50-74 %	7.0%	--	--	--	--	--	15.3%	--
75% or more	6.9%	--	--	--	--	--	13.9%	--
Union presence								
No union employees	6.8%	--	--	--	--	--	13.6%	--
Has union employees	5.1%	--	--	--	--	--	25.6%	--
Percent low-wage employees								
50% or more low-wage	5.1%	--	--	--	--	--	17.1%	--
Less than 50% low-wage	6.9%	--	--	--	--	--	13.4%	--
Percent women employees								
Less than 25%	8.6%	--	--	--	--	--	12.5%	--
25-49 %	6.2%	--	--	--	--	--	16.6%	--
50-74 %	6.2%	--	--	--	--	--	16.0%	--
75% or more	5.4%	--	--	--	--	--	11.5%	--
Percent age 50 or older employees								
Less than 25%	6.3%	--	--	--	--	--	11.5%	--
25-49 %	4.4%	--	--	--	--	--	14.2%	--
50-74 %	9.4%	--	--	--	--	--	16.4%	--
75% or more	15.5%	--	--	--	--	--	19.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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%	1.56%	1.10%	0.65%	0.33%	0.10%	0.92%	0.14%
Industry group **								
Agric., fish., forest.	6.37%	--	--	--	--	--	7.86% *	--
Mining and manufacturing	1.14%	--	--	--	--	--	2.10%	--
Construction	2.27%	--	--	--	--	--	2.81%	--
Utilities and transp.	1.60%	--	--	--	--	--	3.98% *	--
Wholesale trade	1.54%	--	--	--	--	--	3.04%	--
Fin. svs. and real estate	0.84%	--	--	--	--	--	3.29%	--
Retail trade	0.66%	--	--	--	--	--	2.38%	--
Professional services	0.99%	--	--	--	--	--	1.86%	--
Other services	0.94%	--	--	--	--	--	2.03%	--
Ownership								
For profit, incorporated	0.49%	--	--	--	--	--	1.15%	--
For profit, unincorporated	1.03%	--	--	--	--	--	2.08%	--
Nonprofit	0.95%	--	--	--	--	--	1.99%	--
Age of firm								
Less than 5 years	2.65%	--	--	--	--	--	2.99%	--
5-9 years	2.00%	--	--	--	--	--	2.51%	--
10-19 years	1.63%	--	--	--	--	--	2.28%	--
20 or more years	0.34%	--	--	--	--	--	1.07%	--
Multi/single status								
2 or more locations	0.19%	--	--	--	--	--	1.94%	--
1 location only	0.90%	--	--	--	--	--	1.00%	--
Percent full-time employees								
Less than 25%	1.30%	--	--	--	--	--	3.29% *	--
25-49 %	0.92%	--	--	--	--	--	2.80%	--
50-74 %	1.14%	--	--	--	--	--	2.62%	--
75% or more	0.49%	--	--	--	--	--	1.08%	--
Union presence								
No union employees	0.44%	--	--	--	--	--	0.93%	--
Has union employees	0.81%	--	--	--	--	--	5.65%	--
Percent low-wage employees								
50% or more low-wage	1.03%	--	--	--	--	--	3.43%	--
Less than 50% low-wage	0.44%	--	--	--	--	--	0.94%	--
Percent women employees								
Less than 25%	0.79%	--	--	--	--	--	1.28%	--
25-49 %	0.74%	--	--	--	--	--	2.12%	--
50-74 %	0.88%	--	--	--	--	--	2.42%	--
75% or more	0.77%	--	--	--	--	--	1.75%	--
Percent age 50 or older employees								
Less than 25%	0.55%	--	--	--	--	--	1.12%	--
25-49 %	0.47%	--	--	--	--	--	1.69%	--
50-74 %	1.26%	--	--	--	--	--	2.30%	--
75% or more	3.20%	--	--	--	--	--	4.02%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	1.4%	3.8%	2.6%	1.1%	0.3% *	0.0% *	3.1%	0.2%
Industry group **								
Agric., fish., forest.	8.5% *	--	--	--	--	--	10.2% *	--
Mining and manufacturing	1.4% *	--	--	--	--	--	1.9% *	--
Construction	4.3% *	--	--	--	--	--	5.3% *	--
Utilities and transp.	0.3% *	--	--	--	--	--	0.5% *	--
Wholesale trade	1.4% *	--	--	--	--	--	2.4% *	--
Fin. svs. and real estate	0.5% *	--	--	--	--	--	1.3% *	--
Retail trade	0.7% *	--	--	--	--	--	2.6% *	--
Professional services	1.7%	--	--	--	--	--	3.4%	--
Other services	1.4%	--	--	--	--	--	2.9%	--
Ownership								
For profit, incorporated	1.2%	--	--	--	--	--	2.8%	--
For profit, unincorporated	1.9% *	--	--	--	--	--	3.4% *	--
Nonprofit	2.0%	--	--	--	--	--	4.0% *	--
Age of firm								
Less than 5 years	2.8% *	--	--	--	--	--	3.2% *	--
5-9 years	3.0% *	--	--	--	--	--	3.6% *	--
10-19 years	1.6%	--	--	--	--	--	2.1%	--
20 or more years	1.1%	--	--	--	--	--	3.4%	--
Multi/single status								
2 or more locations	0.1%	--	--	--	--	--	0.6% *	--
1 location only	3.1%	--	--	--	--	--	3.3%	--
Percent full-time employees								
Less than 25%	1.9% *	--	--	--	--	--	--	--
25-49 %	0.6% *	--	--	--	--	--	1.5% *	--
50-74 %	1.2% *	--	--	--	--	--	2.4% *	--
75% or more	1.5%	--	--	--	--	--	3.2%	--
Union presence								
No union employees	1.5%	--	--	--	--	--	3.0%	--
Has union employees	0.8% *	--	--	--	--	--	5.2% *	--
Percent low-wage employees								
50% or more low-wage	0.6% *	--	--	--	--	--	1.9% *	--
Less than 50% low-wage	1.6%	--	--	--	--	--	3.2%	--
Percent women employees								
Less than 25%	2.2%	--	--	--	--	--	3.5%	--
25-49 %	1.2%	--	--	--	--	--	2.9% *	--
50-74 %	1.1%	--	--	--	--	--	3.0%	--
75% or more	1.1%	--	--	--	--	--	2.5%	--
Percent age 50 or older employees								
Less than 25%	1.7%	--	--	--	--	--	3.5%	--
25-49 %	0.9%	--	--	--	--	--	2.7% *	--
50-74 %	1.2%	--	--	--	--	--	2.1%	--
75% or more	2.3% *	--	--	--	--	--	2.9% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.18%	0.68%	0.61%	0.23%	0.11% *	0.01% *	0.41%	0.04%
Industry group **								
Agric., fish., forest.	3.49% *	--	--	--	--	--	4.44% *	--
Mining and manufacturing	0.51% *	--	--	--	--	--	0.91% *	--
Construction	1.48% *	--	--	--	--	--	1.87% *	--
Utilities and transp.	0.19% *	--	--	--	--	--	0.49% *	--
Wholesale trade	0.64% *	--	--	--	--	--	1.31% *	--
Fin. svs. and real estate	0.21% *	--	--	--	--	--	0.80% *	--
Retail trade	0.34% *	--	--	--	--	--	1.26% *	--
Professional services	0.41%	--	--	--	--	--	0.80%	--
Other services	0.38%	--	--	--	--	--	0.86%	--
Ownership								
For profit, incorporated	0.19%	--	--	--	--	--	0.46%	--
For profit, unincorporated	0.56% *	--	--	--	--	--	1.14% *	--
Nonprofit	0.60%	--	--	--	--	--	1.31% *	--
Age of firm								
Less than 5 years	1.19% *	--	--	--	--	--	1.35% *	--
5-9 years	1.21% *	--	--	--	--	--	1.52% *	--
10-19 years	0.40%	--	--	--	--	--	0.56%	--
20 or more years	0.18%	--	--	--	--	--	0.58%	--
Multi/single status								
2 or more locations	0.03%	--	--	--	--	--	0.29% *	--
1 location only	0.41%	--	--	--	--	--	0.45%	--
Percent full-time employees								
Less than 25%	1.04% *	--	--	--	--	--	--	--
25-49 %	0.21% *	--	--	--	--	--	0.60% *	--
50-74 %	0.38% *	--	--	--	--	--	0.88% *	--
75% or more	0.22%	--	--	--	--	--	0.49%	--
Union presence								
No union employees	0.19%	--	--	--	--	--	0.42%	--
Has union employees	0.26% *	--	--	--	--	--	2.12% *	--
Percent low-wage employees								
50% or more low-wage	0.20% *	--	--	--	--	--	0.69% *	--
Less than 50% low-wage	0.21%	--	--	--	--	--	0.46%	--
Percent women employees								
Less than 25%	0.46%	--	--	--	--	--	0.77%	--
25-49 %	0.36%	--	--	--	--	--	1.03% *	--
50-74 %	0.27%	--	--	--	--	--	0.79%	--
75% or more	0.29%	--	--	--	--	--	0.68%	--
Percent age 50 or older employees								
Less than 25%	0.31%	--	--	--	--	--	0.65%	--
25-49 %	0.23%	--	--	--	--	--	0.87% *	--
50-74 %	0.33%	--	--	--	--	--	0.61%	--
75% or more	0.84% *	--	--	--	--	--	1.09% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	56.9%	21.2%	34.1%	53.8%	66.5%	83.8%	29.9%	76.6%
Industry group **								
Agric., fish., forest.	27.2%	7.7% *	--	65.1%	59.3%	75.2%	16.8% *	63.9%
Mining and manufacturing	49.5%	18.4% *	33.2%	48.2%	59.3%	85.8%	32.4%	67.3%
Construction	43.4%	24.0%	40.4%	53.7%	63.8%	91.3%	35.5%	72.2%
Utilities and transp.	52.3%	28.8% *	24.0% *	42.0%	55.1%	74.6%	29.5%	66.7%
Wholesale trade	49.0%	17.4% *	33.8%	48.1%	64.8%	75.3%	27.2%	68.8%
Fin. svs. and real estate	69.4%	20.2%	53.4%	48.7%	71.1%	88.0%	31.5%	81.3%
Retail trade	63.0%	10.1% *	35.4%	56.0%	68.1%	79.8%	26.8%	76.4%
Professional services	53.5%	23.7%	30.6%	57.8%	68.4%	86.5%	30.0%	77.7%
Other services	56.6%	23.9%	32.7%	55.7%	63.7%	85.7%	30.1%	77.7%
Ownership								
For profit, incorporated	57.9%	19.0%	33.2%	53.4%	67.0%	83.7%	28.7%	77.7%
For profit, unincorporated	55.6%	24.3%	43.4%	56.9%	66.6%	85.0%	34.0%	75.6%
Nonprofit	52.6%	28.5%	26.8%	52.1%	65.1%	82.6%	31.4%	69.5%
Age of firm								
Less than 5 years	36.1%	19.6%	45.0%	69.6%	74.9%	99.1%	30.0%	80.8%
5-9 years	41.6%	28.5%	44.3%	58.7%	65.0%	69.0%	37.1%	58.8%
10-19 years	42.8%	22.5%	32.9%	55.4%	68.0%	88.8%	29.8%	72.3%
20 or more years	62.9%	18.5%	31.3%	50.9%	66.1%	83.7%	28.2%	77.4%
Multi/single status								
2 or more locations	75.4%	--	34.2%	53.2%	66.8%	83.8%	40.3%	77.9%
1 location only	32.3%	21.3%	34.1%	54.3%	64.6%	82.8%	28.8%	60.8%
Percent full-time employees								
Less than 25%	60.7%	29.5% *	29.5%	43.5%	69.4%	89.6%	30.5%	79.6%
25-49 %	57.7%	24.0% *	32.1%	38.7%	62.8%	78.7%	29.0%	70.9%
50-74 %	52.7%	13.5%	26.7%	64.5%	64.4%	77.7%	22.5%	74.4%
75% or more	57.4%	22.2%	35.7%	54.4%	67.1%	85.5%	31.3%	77.5%
Union presence								
No union employees	54.4%	20.8%	33.9%	54.0%	66.3%	82.4%	29.6%	74.9%
Has union employees	81.4%	38.6% *	42.2%	48.0%	69.5%	89.6%	40.5%	86.5%
Percent low-wage employees								
50% or more low-wage	62.5%	31.1%	34.3%	41.1%	66.6%	79.7%	33.1%	74.0%
Less than 50% low-wage	55.7%	19.8%	34.1%	55.9%	66.5%	85.1%	29.5%	77.3%
Percent women employees								
Less than 25%	45.2%	19.0%	32.6%	52.6%	58.5%	83.7%	28.6%	69.8%
25-49 %	66.0%	22.9%	37.9%	57.5%	64.9%	88.1%	34.3%	81.6%
50-74 %	61.2%	19.6%	32.3%	55.2%	73.5%	82.6%	26.0%	79.2%
75% or more	55.9%	25.7%	35.0%	51.6%	66.9%	80.0%	33.2%	72.3%
Percent age 50 or older employees								
Less than 25%	52.8%	20.3%	35.8%	51.7%	66.9%	81.2%	29.9%	73.4%
25-49 %	70.1%	31.5%	35.3%	58.8%	65.6%	86.2%	38.2%	81.1%
50-74 %	49.2%	23.1%	28.3%	53.5%	68.1%	81.5%	28.8%	72.4%
75% or more	26.6%	13.1%	29.5%	44.7%	62.9%	69.0%	16.8%	60.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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%	1.79%	1.68%	1.32%	1.24%	0.82%	1.15%	0.66%
Industry group **								
Agric., fish., forest.	6.51%	4.57% *	--	13.44%	11.55%	12.07%	7.20% *	8.79%
Mining and manufacturing	2.57%	7.05% *	5.51%	3.77%	3.84%	2.22%	3.88%	2.28%
Construction	2.77%	5.24%	4.97%	4.24%	6.34%	3.32%	3.15%	3.45%
Utilities and transp.	3.95%	13.08% *	8.17% *	6.97%	6.58%	4.12%	8.26%	3.50%
Wholesale trade	2.69%	5.55% *	6.16%	4.56%	4.45%	4.05%	3.78%	2.77%
Fin. svs. and real estate	1.91%	5.02%	6.50%	4.54%	3.06%	1.61%	4.02%	1.48%
Retail trade	1.87%	3.65% *	5.30%	4.00%	3.77%	1.97%	3.19%	1.70%
Professional services	1.44%	3.07%	2.91%	2.44%	2.20%	1.50%	2.05%	1.23%
Other services	1.69%	4.49%	3.73%	2.82%	2.91%	1.63%	2.82%	1.39%
Ownership								
For profit, incorporated	0.84%	2.05%	1.93%	1.63%	1.57%	0.93%	1.32%	0.78%
For profit, unincorporated	1.96%	4.29%	4.55%	3.03%	3.23%	2.28%	2.95%	1.79%
Nonprofit	2.09%	5.89%	4.87%	3.32%	2.72%	2.26%	3.70%	1.76%
Age of firm								
Less than 5 years	3.42%	4.31%	6.37%	5.27%	7.25%	0.69%	3.61%	3.81%
5-9 years	3.28%	5.66%	5.39%	4.14%	6.29%	9.62%	3.96%	4.06%
10-19 years	1.98%	3.83%	3.39%	2.76%	3.46%	2.85%	2.45%	2.17%
20 or more years	0.77%	2.35%	2.17%	1.67%	1.39%	0.85%	1.44%	0.71%
Multi/single status								
2 or more locations	0.70%	--	4.40%	2.24%	1.38%	0.82%	2.83%	0.70%
1 location only	1.13%	1.81%	1.81%	1.60%	2.22%	4.16%	1.23%	1.73%
Percent full-time employees								
Less than 25%	3.06%	11.72% *	7.47%	6.62%	4.24%	3.08%	6.78%	2.50%
25-49 %	2.44%	8.70% *	6.27%	4.78%	4.25%	2.99%	4.77%	2.37%
50-74 %	2.18%	3.65%	4.36%	4.02%	4.08%	2.72%	2.92%	2.17%
75% or more	0.83%	2.05%	1.95%	1.48%	1.43%	0.88%	1.31%	0.74%
Union presence								
No union employees	0.75%	1.81%	1.71%	1.35%	1.29%	0.92%	1.17%	0.72%
Has union employees	1.83%	11.62% *	9.00%	6.54%	4.81%	1.79%	6.55%	1.67%
Percent low-wage employees								
50% or more low-wage	1.69%	7.08%	5.33%	3.46%	2.57%	1.81%	4.26%	1.46%
Less than 50% low-wage	0.79%	1.75%	1.77%	1.42%	1.42%	0.92%	1.17%	0.74%
Percent women employees								
Less than 25%	1.40%	2.90%	2.61%	2.14%	2.80%	1.90%	1.81%	1.54%
25-49 %	1.51%	3.81%	4.19%	3.26%	3.07%	1.36%	2.68%	1.26%
50-74 %	1.47%	3.55%	3.70%	2.92%	2.00%	1.44%	2.53%	1.16%
75% or more	1.45%	4.17%	3.48%	2.63%	2.36%	1.97%	2.48%	1.45%
Percent age 50 or older employees								
Less than 25%	1.12%	2.53%	2.44%	1.85%	1.84%	1.48%	1.63%	1.09%
25-49 %	1.01%	4.71%	3.07%	2.26%	2.02%	1.03%	2.33%	0.90%
50-74 %	2.12%	4.59%	4.15%	3.94%	3.31%	3.07%	3.00%	2.20%
75% or more	2.88%	3.73%	6.61%	6.76%	6.65%	8.23%	3.25%	4.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2020

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	15.7%	92.3%	32.1%	74.9%
Firm size				
Less than 50 employees	18.8%	86.8%	37.4%	58.9%
50+ employees	13.4%	96.4%	28.2%	86.5%
Less than 10 employees	19.9%	84.0%	37.6%	54.8%
10-24 employees	17.2%	90.3%	38.4%	61.7%
25-99 employees	15.6%	91.6%	35.6%	70.4%
100-999 employees	12.9%	94.8%	33.6%	76.5%
1000+ employees	13.7%	97.5%	24.7%	92.6%
Industry group **				
Agric., fish., forest.	28.0%	80.4%	27.5%	59.1%
Mining and manufacturing	15.2%	93.7%	33.3%	70.9%
Construction	18.0%	87.4%	29.8%	68.0%
Utilities and transp.	11.8%	92.5%	28.7%	78.5%
Wholesale trade	19.9%	87.3%	26.5%	71.9%
Fin. svs. and real estate	10.0%	96.4%	27.4%	82.9%
Retail trade	12.4%	94.6%	32.4%	78.7%
Professional services	17.0%	91.1%	35.6%	72.2%
Other services	19.3%	91.9%	33.6%	72.7%
Ownership				
For profit, incorporated	15.7%	92.3%	30.3%	75.8%
For profit, unincorporated	16.8%	91.4%	34.0%	74.2%
Nonprofit	14.3%	93.9%	41.0%	69.6%
Age of firm				
Less than 5 years	18.8%	87.4%	34.3%	64.3%
5-9 years	19.1%	89.1%	39.5%	64.5%
10-19 years	17.3%	89.5%	36.3%	66.3%
20 or more years	14.8%	93.6%	30.3%	78.5%
Multi/single status				
2 or more locations	13.4%	96.3%	27.8%	86.5%
1 location only	18.8%	87.0%	37.7%	59.3%
Percent full-time employees				
Less than 25%	27.5%	83.1%	29.1%	67.9%
25-49 %	11.6%	95.1%	33.2%	76.1%
50-74 %	14.1%	93.6%	34.3%	73.3%
75% or more	15.7%	92.4%	31.7%	75.6%
Union presence				
No union employees	16.4%	91.9%	32.8%	73.8%
Has union employees	8.5%	96.9%	25.0%	85.5%
Percent low wage employees **				
50% or more low-wage	16.4%	93.1%	33.0%	76.5%
Less than 50% low-wage	15.5%	92.2%	31.9%	74.6%
Percent women employees				
Less than 25%	17.5%	89.3%	33.3%	67.4%
25-49 %	14.9%	93.6%	30.2%	78.3%
50-74 %	14.4%	94.6%	31.1%	79.0%
75% or more	16.1%	91.5%	33.8%	74.7%
Percent age 50 or older employees				
Less than 25%	16.7%	91.5%	32.9%	71.8%
25-49 %	13.4%	95.2%	29.5%	83.0%
50-74 %	14.9%	92.5%	37.0%	69.9%
75% or more	22.8%	82.5%	31.8%	60.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

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, 2020

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.55%	0.43%	0.72%	0.68%
Firm size				
Less than 50 employees	1.06%	0.94%	1.33%	1.34%
50+ employees	0.55%	0.24%	0.75%	0.50%
Less than 10 employees	1.77%	1.61%	2.20%	2.19%
10-24 employees	1.29%	0.91%	1.74%	1.74%
25-99 employees	1.03%	0.78%	1.28%	1.25%
100-999 employees	0.82%	0.52%	1.27%	1.10%
1000+ employees	0.77%	0.28%	1.00%	0.55%
Industry group **				
Agric., fish., forest.	6.82%	5.26%	7.09%	7.43%
Mining and manufacturing	1.67%	1.12%	2.49%	2.43%
Construction	2.36%	2.19%	2.52%	2.72%
Utilities and transp.	2.13%	1.89%	3.97%	3.05%
Wholesale trade	2.57%	2.46%	2.37%	2.77%
Fin. svs. and real estate	1.05%	0.56%	1.86%	1.61%
Retail trade	1.23%	0.81%	1.86%	1.73%
Professional services	1.14%	0.96%	1.40%	1.37%
Other services	1.38%	1.02%	1.71%	1.70%
Ownership				
For profit, incorporated	0.64%	0.49%	0.83%	0.79%
For profit, unincorporated	1.61%	1.33%	1.93%	1.88%
Nonprofit	1.31%	0.97%	2.15%	2.14%
Age of firm				
Less than 5 years	2.99%	2.61%	3.73%	3.78%
5-9 years	2.78%	2.35%	3.44%	3.38%
10-19 years	1.71%	1.42%	2.13%	2.16%
20 or more years	0.58%	0.41%	0.77%	0.70%
Multi/single status				
2 or more locations	0.56%	0.26%	0.77%	0.53%
1 location only	1.04%	0.92%	1.29%	1.30%
Percent full-time employees				
Less than 25%	3.35%	3.30%	2.68%	3.32%
25-49 %	1.33%	0.94%	2.38%	2.27%
50-74 %	1.44%	1.01%	2.17%	2.12%
75% or more	0.64%	0.49%	0.83%	0.78%
Union presence				
No union employees	0.60%	0.46%	0.76%	0.73%
Has union employees	1.00%	0.68%	2.07%	1.57%
Percent low wage employees **				
50% or more low-wage	1.26%	0.97%	1.74%	1.61%
Less than 50% low-wage	0.61%	0.47%	0.79%	0.76%
Percent women employees				
Less than 25%	1.15%	1.02%	1.42%	1.47%
25-49 %	1.17%	0.87%	1.45%	1.38%
50-74 %	1.00%	0.66%	1.44%	1.34%
75% or more	1.13%	0.87%	1.41%	1.29%
Percent age 50 or older employees				
Less than 25%	0.83%	0.63%	1.11%	1.08%
25-49 %	0.82%	0.59%	1.02%	0.88%
50-74 %	1.33%	1.00%	2.21%	2.11%
75% or more	3.32%	2.91%	3.70%	3.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

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, 2020

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	76.4%	54.0%	80.7%	87.5%	90.5%	79.3%	67.2%	83.0%
Industry group **								
Agric., fish., forest.	73.6%	52.8%	100.0%	95.4%	95.5%	96.2%	67.5%	95.0%
Mining and manufacturing	81.3%	69.0%	86.4%	90.5%	92.6%	69.8%	80.8%	81.8%
Construction	79.8%	59.5%	86.6%	90.7%	94.6%	95.5%	75.6%	94.7%
Utilities and transp.	74.7%	72.6%	89.0%	92.8%	90.2%	61.0%	80.1%	71.2%
Wholesale trade	75.3%	52.8%	88.7%	88.2%	92.0%	68.8%	71.0%	79.2%
Fin. svs. and real estate	75.6%	57.6%	76.0%	86.2%	89.8%	74.2%	65.2%	78.8%
Retail trade	84.3%	53.0%	90.9%	94.8%	94.4%	86.6%	72.9%	88.6%
Professional services	70.2%	50.2%	77.0%	83.0%	87.8%	71.9%	62.0%	78.5%
Other services	76.3%	51.1%	70.9%	83.5%	90.1%	88.0%	61.6%	87.9%
Ownership								
For profit, incorporated	77.3%	55.6%	83.7%	88.3%	91.3%	79.2%	69.5%	82.6%
For profit, unincorporated	76.5%	55.6%	77.1%	92.6%	89.9%	81.4%	66.9%	85.5%
Nonprofit	69.7%	42.7%	64.7%	76.6%	88.6%	76.5%	53.4%	82.8%
Age of firm								
Less than 5 years	61.7%	49.0%	71.7%	88.1%	85.7%	91.7%	57.9%	90.0%
5-9 years	70.6%	55.8%	78.9%	87.4%	92.8%	92.2%	65.0%	91.5%
10-19 years	74.6%	55.5%	80.8%	87.3%	90.7%	93.3%	67.5%	90.7%
20 or more years	78.4%	54.3%	82.1%	87.4%	90.4%	78.6%	69.7%	82.0%
Multi/single status								
2 or more locations	82.8%	--	81.5%	89.0%	91.1%	79.3%	82.9%	82.8%
1 location only	67.7%	53.8%	80.6%	86.3%	86.2%	83.6%	65.5%	85.8%
Percent full-time employees								
Less than 25%	70.1%	36.8%	58.9%	76.1%	95.2%	79.6%	49.9%	82.8%
25-49 %	78.7%	40.5%	71.0%	83.4%	92.3%	86.8%	58.7%	87.9%
50-74 %	82.4%	63.7%	83.3%	89.8%	91.2%	89.8%	71.3%	90.5%
75% or more	75.3%	53.8%	82.4%	88.3%	89.8%	75.8%	68.1%	80.9%
Union presence								
No union employees	77.1%	54.1%	80.7%	87.8%	90.5%	82.3%	67.2%	85.3%
Has union employees	68.8%	49.6%	80.8%	77.6%	90.3%	66.6%	64.7%	69.3%
Percent low-wage employees								
50% or more low-wage	81.0%	40.6%	80.3%	84.4%	92.2%	89.3%	59.4%	89.4%
Less than 50% low-wage	75.4%	55.9%	80.7%	88.0%	90.0%	76.2%	68.2%	81.3%
Percent women employees								
Less than 25%	76.6%	55.3%	84.6%	88.3%	91.5%	82.2%	69.9%	86.4%
25-49 %	71.8%	55.1%	80.4%	88.8%	93.4%	66.3%	69.1%	73.1%
50-74 %	78.4%	53.1%	77.5%	88.8%	88.9%	85.2%	63.5%	86.1%
75% or more	77.6%	52.3%	77.4%	84.0%	89.5%	84.9%	65.1%	86.6%
Percent age 50 or older employees								
Less than 25%	78.4%	57.8%	80.2%	87.4%	90.6%	83.7%	69.6%	86.4%
25-49 %	78.6%	58.7%	82.0%	88.9%	91.8%	76.6%	74.3%	80.1%
50-74 %	73.6%	53.4%	81.1%	85.4%	85.9%	79.1%	65.7%	82.6%
75% or more	55.9%	41.1%	76.0%	83.4%	94.6%	75.8%	47.1%	86.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	2.18%	1.36%	0.84%	0.81%	1.01%	1.32%	0.70%
Industry group **								
Agric., fish., forest.	7.12%	11.45%	0.00%	3.44%	4.39%	2.98%	8.83%	3.11%
Mining and manufacturing	2.16%	8.45%	3.74%	2.58%	1.60%	3.62%	3.74%	2.06%
Construction	2.72%	6.42%	3.33%	2.18%	1.85%	1.74%	3.35%	1.30%
Utilities and transp.	3.83%	13.05%	6.33%	3.23%	3.67%	4.74%	8.45%	3.47%
Wholesale trade	2.58%	8.08%	3.93%	2.84%	2.36%	4.66%	4.40%	2.85%
Fin. svs. and real estate	1.80%	6.82%	5.44%	3.11%	2.05%	2.44%	4.72%	1.78%
Retail trade	1.70%	7.64%	2.88%	1.51%	1.91%	1.87%	4.44%	1.49%
Professional services	1.48%	3.68%	2.56%	1.79%	1.54%	2.66%	2.37%	1.68%
Other services	1.62%	4.91%	3.65%	2.20%	2.19%	1.73%	3.05%	1.30%
Ownership								
For profit, incorporated	0.83%	2.65%	1.47%	1.01%	0.94%	1.13%	1.58%	0.83%
For profit, unincorporated	1.83%	4.91%	4.05%	1.48%	2.60%	2.99%	3.13%	1.89%
Nonprofit	2.00%	6.44%	4.83%	2.73%	1.65%	3.17%	3.93%	1.54%
Age of firm								
Less than 5 years	3.90%	5.77%	5.37%	3.45%	5.49%	8.34%	4.32%	2.96%
5-9 years	3.52%	6.21%	4.51%	2.65%	2.29%	4.76%	4.27%	1.83%
10-19 years	2.02%	4.45%	3.05%	1.79%	2.16%	1.92%	2.75%	1.34%
20 or more years	0.75%	3.07%	1.65%	1.06%	0.92%	1.05%	1.68%	0.77%
Multi/single status								
2 or more locations	0.72%	--	3.29%	1.35%	0.90%	1.01%	2.20%	0.75%
1 location only	1.29%	2.20%	1.48%	1.07%	1.51%	3.83%	1.43%	1.23%
Percent full-time employees								
Less than 25%	3.39%	9.62%	7.79%	5.94%	1.87%	4.08%	6.33%	2.96%
25-49 %	2.22%	9.33%	5.40%	3.34%	2.43%	2.40%	5.18%	1.74%
50-74 %	1.66%	5.11%	3.22%	2.06%	2.32%	2.17%	3.28%	1.63%
75% or more	0.85%	2.51%	1.56%	0.91%	0.98%	1.28%	1.53%	0.87%
Union presence								
No union employees	0.73%	2.21%	1.39%	0.85%	0.83%	0.98%	1.34%	0.65%
Has union employees	2.54%	12.27%	6.99%	4.95%	3.98%	3.06%	6.50%	2.74%
Percent low-wage employees								
50% or more low-wage	1.71%	6.86%	3.87%	2.82%	1.93%	1.44%	4.48%	1.15%
Less than 50% low-wage	0.78%	2.27%	1.45%	0.86%	0.88%	1.24%	1.36%	0.83%
Percent women employees								
Less than 25%	1.45%	3.60%	1.94%	1.44%	1.42%	2.25%	2.17%	1.27%
25-49 %	1.58%	5.22%	3.27%	1.93%	1.05%	2.36%	2.96%	1.86%
50-74 %	1.31%	4.52%	3.46%	1.57%	1.73%	1.37%	3.05%	1.06%
75% or more	1.34%	4.41%	2.83%	1.82%	1.67%	1.72%	2.59%	1.13%
Percent age 50 or older employees								
Less than 25%	1.05%	3.17%	2.00%	1.22%	1.23%	1.58%	1.86%	1.00%
25-49 %	1.05%	4.98%	2.46%	1.31%	1.16%	1.44%	2.41%	1.13%
50-74 %	2.08%	5.23%	3.13%	2.44%	2.54%	3.49%	3.34%	2.05%
75% or more	3.66%	5.20%	6.23%	4.66%	2.21%	7.90%	4.45%	3.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2020

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	10.3%	7.6%
Firm size		
Less than 50 employees	1.4%	2.1%
50+ employees	16.7%	11.6%
Less than 10 employees	1.6% *	2.4%
10-24 employees	1.1% *	1.3%
25-99 employees	1.9%	2.2%
100-999 employees	5.4%	4.2%
1000+ employees	23.5%	16.1%
Industry group **		
Agric., fish., forest.	2.6% *	3.3% *
Mining and manufacturing	6.5%	7.1%
Construction	1.8% *	2.2% *
Utilities and transp.	20.5%	17.7%
Wholesale trade	11.3%	11.6%
Fin. svs. and real estate	22.2%	16.8%
Retail trade	11.9%	7.2%
Professional services	7.3%	3.9%
Other services	5.2%	4.4%
Ownership		
For profit, incorporated	11.7%	8.7%
For profit, unincorporated	5.8%	3.8%
Nonprofit	7.3%	5.4%
Age of firm		
Less than 5 years	0.7% *	2.7% *
5-9 years	1.4% *	0.7% *
10-19 years	2.2%	2.2%
20 or more years	13.5%	9.7%
Multi/single status		
2 or more locations	16.8%	11.8%
1 location only	1.5%	2.0%
Percent full-time employees		
Less than 25%	9.0%	3.6%
25-49 %	6.1%	5.3%
50-74 %	7.0%	6.2%
75% or more	11.5%	8.4%
Union presence		
No union employees	8.0%	6.0%
Has union employees	32.6%	22.7%
Percent low wage employees **		
50% or more low-wage	5.5%	5.8%
Less than 50% low-wage	11.3%	8.0%
Percent women employees		
Less than 25%	5.7%	4.9%
25-49 %	16.3%	9.8%
50-74 %	12.7%	10.5%
75% or more	6.5%	4.6%
Percent age 50 or older employees		
Less than 25%	7.6%	6.1%
25-49 %	16.1%	10.4%
50-74 %	6.7%	6.8%
75% or more	3.1%	3.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.46%	0.40%
Firm size		
Less than 50 employees	0.33%	0.36%
50+ employees	0.73%	0.62%
Less than 10 employees	0.56% *	0.63%
10-24 employees	0.33% *	0.35%
25-99 employees	0.31%	0.33%
100-999 employees	0.64%	0.52%
1000+ employees	1.08%	0.93%
Industry group **		
Agric., fish., forest.	2.38% *	2.46% *
Mining and manufacturing	0.84%	1.22%
Construction	0.67% *	0.77% *
Utilities and transp.	2.83%	2.66%
Wholesale trade	1.78%	2.22%
Fin. svs. and real estate	1.77%	1.69%
Retail trade	1.20%	0.94%
Professional services	0.85%	0.45%
Other services	0.76%	0.55%
Ownership		
For profit, incorporated	0.58%	0.51%
For profit, unincorporated	0.79%	0.65%
Nonprofit	1.15%	0.71%
Age of firm		
Less than 5 years	0.46% *	1.82% *
5-9 years	0.58% *	0.33% *
10-19 years	0.43%	0.49%
20 or more years	0.61%	0.51%
Multi/single status		
2 or more locations	0.74%	0.63%
1 location only	0.32%	0.35%
Percent full-time employees		
Less than 25%	1.79%	0.78%
25-49 %	1.05%	0.77%
50-74 %	1.24%	1.04%
75% or more	0.56%	0.50%
Union presence		
No union employees	0.42%	0.38%
Has union employees	2.48%	2.06%
Percent low wage employees **		
50% or more low-wage	0.70%	0.72%
Less than 50% low-wage	0.53%	0.46%
Percent women employees		
Less than 25%	0.57%	0.52%
25-49 %	1.26%	0.92%
50-74 %	0.98%	0.97%
75% or more	0.76%	0.54%
Percent age 50 or older employees		
Less than 25%	0.71%	0.67%
25-49 %	0.88%	0.65%
50-74 %	0.89%	0.98%
75% or more	0.87%	0.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	26.4%	36.3%	34.1%	34.1%	25.9%	15.2%	35.6%	19.7%
Industry group **								
Agric., fish., forest.	37.3%	47.0%	0.0%	51.9% *	28.8% *	6.1% *	41.0%	24.3% *
Mining and manufacturing	26.1%	27.6%	31.5%	32.6%	24.9%	13.6%	31.7%	20.2%
Construction	32.5%	25.0%	37.6%	39.9%	34.6%	17.7% *	32.8%	31.5%
Utilities and transp.	22.0%	30.2% *	34.5%	28.7%	23.0%	12.0%	30.5%	16.7%
Wholesale trade	26.4%	34.5%	31.2%	36.3%	20.5%	14.7%	35.5%	18.1%
Fin. svs. and real estate	19.3%	31.2%	26.6%	26.5%	23.8%	12.4%	29.8%	16.0%
Retail trade	24.6%	29.1%	47.7%	31.4%	23.7%	18.8%	34.8%	20.8%
Professional services	28.1%	40.1%	36.2%	33.2%	24.6%	10.9%	38.2%	17.7%
Other services	29.7%	41.9%	27.4%	37.1%	33.0%	17.9%	37.1%	23.9%
Ownership								
For profit, incorporated	25.8%	34.9%	35.6%	35.3%	25.8%	15.4%	35.5%	19.2%
For profit, unincorporated	30.2%	43.9%	31.9%	29.5%	29.5%	16.4%	39.0%	22.0%
Nonprofit	25.1%	32.7%	26.7%	33.6%	23.3%	9.8%	31.3%	20.2%
Age of firm								
Less than 5 years	37.0%	36.9%	34.8%	43.7%	37.5%	0.9% *	37.8%	31.2%
5-9 years	36.7%	36.3%	46.0%	38.6%	25.6%	5.9% *	38.8%	28.7%
10-19 years	37.9%	46.1%	38.7%	34.1%	29.2%	21.2%	42.4%	27.6%
20 or more years	22.2%	30.5%	29.7%	32.4%	25.0%	15.0%	31.0%	18.6%
Multi/single status								
2 or more locations	19.3%	--	29.1%	30.7%	25.4%	15.2%	28.1%	18.6%
1 location only	35.9%	36.6%	34.8%	36.6%	29.9%	21.4%	36.4%	31.7%
Percent full-time employees								
Less than 25%	27.0%	22.7% *	18.2% *	39.6%	45.3%	20.5%	24.2%	28.8%
25-49 %	31.5%	48.3%	34.5%	37.7%	30.4%	23.7%	41.9%	26.7%
50-74 %	22.6%	32.7%	33.1%	33.5%	24.2%	10.4%	32.6%	15.5%
75% or more	26.5%	37.1%	35.1%	33.4%	24.4%	14.7%	36.3%	19.0%
Union presence								
No union employees	27.8%	36.9%	34.2%	34.2%	25.3%	16.8%	36.0%	21.0%
Has union employees	12.7%	11.4% *	29.2%	29.9%	37.4%	8.2%	20.2%	11.8%
Percent low-wage employees								
50% or more low-wage	25.4%	32.5%	33.7%	34.3%	29.2%	18.6%	33.1%	22.4%
Less than 50% low-wage	26.6%	36.9%	34.1%	34.1%	25.0%	14.1%	35.9%	18.9%
Percent women employees								
Less than 25%	30.1%	35.1%	34.4%	34.6%	23.6%	17.7%	34.9%	23.1%
25-49 %	25.9%	38.9%	41.1%	36.8%	23.4%	16.6%	40.0%	19.0%
50-74 %	24.3%	37.2%	28.1%	33.6%	30.6%	14.2%	34.9%	18.9%
75% or more	25.3%	35.3%	32.8%	31.6%	24.6%	13.4%	34.2%	18.9%
Percent age 50 or older employees								
Less than 25%	29.2%	36.5%	32.9%	36.4%	28.1%	18.2%	36.2%	23.1%
25-49 %	21.0%	32.5%	35.9%	32.4%	23.4%	13.6%	33.1%	16.8%
50-74 %	26.9%	35.4%	33.5%	29.0%	24.1%	12.0%	34.5%	18.2%
75% or more	35.8%	39.9%	37.1%	31.5%	25.6%	18.1%	39.1%	24.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.67%	2.12%	1.68%	1.29%	1.14%	0.84%	1.29%	0.65%
Industry group **								
Agric., fish., forest.	7.94%	11.63%	0.00%	17.27% *	12.05% *	5.40% *	9.54%	11.12% *
Mining and manufacturing	2.18%	7.72%	5.49%	3.52%	3.59%	2.52%	3.86%	2.04%
Construction	2.69%	5.44%	4.97%	4.37%	8.55%	6.22% *	3.19%	4.63%
Utilities and transp.	2.83%	9.86% *	9.82%	6.60%	5.90%	2.12%	6.60%	2.28%
Wholesale trade	2.23%	7.10%	6.02%	4.28%	3.24%	2.49%	4.19%	1.89%
Fin. svs. and real estate	1.55%	6.36%	5.82%	3.94%	2.72%	1.73%	4.41%	1.43%
Retail trade	1.68%	6.89%	5.35%	3.76%	3.56%	2.09%	3.96%	1.76%
Professional services	1.36%	3.66%	3.00%	2.43%	2.09%	1.36%	2.33%	1.14%
Other services	1.63%	4.95%	3.44%	2.79%	2.69%	1.81%	3.08%	1.44%
Ownership								
For profit, incorporated	0.76%	2.47%	1.99%	1.63%	1.42%	0.95%	1.48%	0.77%
For profit, unincorporated	1.93%	5.08%	4.17%	2.74%	3.23%	2.42%	3.32%	1.79%
Nonprofit	1.93%	6.16%	4.45%	3.09%	2.41%	1.79%	3.81%	1.54%
Age of firm								
Less than 5 years	3.71%	5.51%	6.24%	6.20%	9.58%	0.68% *	4.14%	5.43%
5-9 years	3.35%	6.04%	5.40%	4.24%	5.33%	3.37% *	4.11%	3.72%
10-19 years	2.07%	4.48%	3.47%	2.74%	3.22%	3.50%	2.78%	2.14%
20 or more years	0.68%	2.84%	2.15%	1.57%	1.28%	0.87%	1.58%	0.70%
Multi/single status								
2 or more locations	0.66%	--	4.19%	2.10%	1.26%	0.84%	2.48%	0.69%
1 location only	1.25%	2.14%	1.82%	1.61%	2.12%	4.24%	1.39%	1.67%
Percent full-time employees								
Less than 25%	2.58%	7.58% *	5.69% *	6.55%	4.99%	3.35%	4.77%	2.89%
25-49 %	2.41%	9.45%	6.01%	4.65%	3.89%	3.39%	5.18%	2.48%
50-74 %	1.92%	5.57%	4.64%	4.64%	3.69%	1.82%	3.79%	1.63%
75% or more	0.78%	2.43%	1.96%	1.42%	1.28%	1.00%	1.46%	0.75%
Union presence								
No union employees	0.72%	2.15%	1.71%	1.32%	1.13%	0.99%	1.31%	0.71%
Has union employees	1.36%	7.14% *	8.12%	6.47%	5.99%	1.28%	4.78%	1.41%
Percent low-wage employees								
50% or more low-wage	1.52%	6.34%	5.08%	3.37%	2.51%	1.92%	3.89%	1.49%
Less than 50% low-wage	0.75%	2.24%	1.78%	1.40%	1.28%	0.92%	1.36%	0.72%
Percent women employees								
Less than 25%	1.33%	3.33%	2.67%	2.10%	2.36%	2.10%	1.98%	1.46%
25-49 %	1.40%	4.98%	4.25%	3.39%	2.61%	1.77%	2.93%	1.45%
50-74 %	1.34%	4.55%	3.62%	2.86%	2.23%	1.35%	3.10%	1.13%
75% or more	1.30%	4.31%	3.24%	2.42%	2.12%	1.63%	2.51%	1.23%
Percent age 50 or older employees								
Less than 25%	1.06%	3.13%	2.34%	1.85%	1.69%	1.54%	1.85%	1.07%
25-49 %	0.91%	4.38%	3.17%	2.24%	1.75%	1.11%	2.21%	0.94%
50-74 %	1.92%	4.92%	4.37%	3.38%	3.42%	2.06%	3.16%	1.81%
75% or more	3.60%	5.24%	6.97%	6.27%	5.94%	4.80%	4.46%	3.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	37.5%	25.0%	18.5%
Firm size			
Less than 50 employees	14.3%	5.6%	3.9%
50+ employees	90.2%	68.9%	51.8%
Less than 10 employees	7.2%	3.3%	2.0%
10-24 employees	29.8%	10.1%	6.7%
25-99 employees	58.3%	22.7%	20.1%
100-999 employees	85.3%	48.5%	42.2%
1000+ employees	96.3%	84.8%	60.7%
Industry group **			
Agric., fish., forest.	8.2%	2.1%	2.0%
Mining and manufacturing	40.5%	23.1%	18.1%
Construction	18.8%	7.5%	6.3%
Utilities and transp.	44.4%	25.7%	19.7%
Wholesale trade	44.8%	27.9%	20.6%
Fin. svs. and real estate	51.6%	43.2%	34.9%
Retail trade	47.1%	32.7%	22.5%
Professional services	38.3%	26.9%	18.1%
Other services	29.2%	16.2%	13.1%
Ownership			
For profit, incorporated	40.1%	26.9%	20.1%
For profit, unincorporated	25.3%	15.0%	12.1%
Nonprofit	46.6%	33.6%	22.1%
Age of firm			
Less than 5 years	9.1%	4.4%	3.9%
5-9 years	14.3%	5.6%	4.5%
10-19 years	22.0%	9.7%	7.9%
20 or more years	58.0%	42.0%	30.6%
Multi/single status			
2 or more locations	88.0%	67.6%	50.4%
1 location only	15.0%	6.0%	4.3%
Percent full-time employees			
Less than 25%	12.3%	6.6%	5.7%
25-49 %	37.0%	23.9%	15.7%
50-74 %	36.5%	25.1%	15.3%
75% or more	43.2%	29.0%	22.3%
Union presence			
No union employees	35.4%	22.4%	16.8%
Has union employees	73.9%	67.9%	48.3%
Percent low wage employees **			
50% or more low-wage	28.8%	18.5%	14.1%
Less than 50% low-wage	40.2%	27.0%	19.9%
Percent women employees			
Less than 25%	25.1%	13.1%	10.1%
25-49 %	54.7%	38.8%	29.2%
50-74 %	45.3%	32.6%	23.6%
75% or more	34.2%	23.2%	17.2%
Percent age 50 or older employees			
Less than 25%	33.5%	19.4%	14.4%
25-49 %	62.4%	48.1%	36.2%
50-74 %	32.8%	20.6%	14.2%
75% or more	10.7%	5.9%	4.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.36%	0.33%	0.33%
Firm size			
Less than 50 employees	0.44%	0.30%	0.24%
50+ employees	0.41%	0.67%	0.83%
Less than 10 employees	0.49%	0.34%	0.26%
10-24 employees	1.16%	0.74%	0.61%
25-99 employees	1.14%	0.95%	0.91%
100-999 employees	0.93%	1.30%	1.31%
1000+ employees	0.38%	0.75%	1.14%
Industry group **			
Agric., fish., forest.	1.88%	0.53%	0.56%
Mining and manufacturing	2.19%	1.63%	1.35%
Construction	1.31%	0.83%	0.85%
Utilities and transp.	3.16%	2.27%	1.97%
Wholesale trade	2.35%	1.97%	1.50%
Fin. svs. and real estate	1.69%	1.61%	1.56%
Retail trade	1.48%	1.34%	1.18%
Professional services	0.98%	0.88%	0.74%
Other services	0.93%	0.69%	0.63%
Ownership			
For profit, incorporated	0.50%	0.45%	0.44%
For profit, unincorporated	0.96%	0.78%	0.76%
Nonprofit	1.72%	1.49%	1.17%
Age of firm			
Less than 5 years	0.83%	0.72%	0.64%
5-9 years	1.06%	0.61%	0.55%
10-19 years	0.93%	0.63%	0.51%
20 or more years	0.64%	0.61%	0.60%
Multi/single status			
2 or more locations	0.49%	0.70%	0.84%
1 location only	0.43%	0.29%	0.24%
Percent full-time employees			
Less than 25%	0.82%	0.69%	0.58%
25-49 %	1.71%	1.50%	1.22%
50-74 %	1.41%	1.23%	0.98%
75% or more	0.55%	0.49%	0.48%
Union presence			
No union employees	0.38%	0.34%	0.33%
Has union employees	2.36%	2.38%	2.49%
Percent low wage employees **			
50% or more low-wage	0.89%	0.80%	0.70%
Less than 50% low-wage	0.48%	0.42%	0.41%
Percent women employees			
Less than 25%	0.70%	0.54%	0.48%
25-49 %	1.31%	1.25%	1.19%
50-74 %	1.06%	0.96%	0.86%
75% or more	0.92%	0.79%	0.70%
Percent age 50 or older employees			
Less than 25%	0.67%	0.56%	0.50%
25-49 %	0.97%	0.94%	0.94%
50-74 %	1.34%	1.13%	0.90%
75% or more	0.90%	0.58%	0.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	80.2%	73.5%	85.6%	89.8%	93.4%
Industry group **					
Agric., fish., forest.	79.1%	70.6%	98.4%	82.1%	100.0%
Mining and manufacturing	82.7%	68.1%	92.5%	88.8%	100.0%
Construction	82.6%	76.4%	83.0%	91.1%	100.0%
Utilities and transp.	72.1%	64.9%	74.9%	93.4%	--
Wholesale trade	83.1%	70.2%	95.7%	92.6%	89.5%
Fin. svs. and real estate	80.1%	74.3%	86.3%	94.8%	100.0%
Retail trade	80.2%	75.2%	82.1%	86.1%	95.6%
Professional services	80.8%	74.9%	87.1%	91.2%	89.3%
Other services	78.1%	73.4%	81.1%	87.3%	90.6%
Ownership					
For profit, incorporated	81.4%	74.4%	87.1%	90.4%	93.8%
For profit, unincorporated	81.5%	76.9%	85.3%	90.3%	93.0%
Nonprofit	71.1%	63.2%	76.1%	85.3%	91.6%
Age of firm					
Less than 5 years	84.1%	83.7%	80.6%	90.9%	--
5-9 years	77.8%	71.9%	86.1%	89.7%	89.1%
10-19 years	79.1%	70.0%	88.6%	92.4%	90.9%
20 or more years	80.4%	72.6%	84.9%	88.7%	95.0%
Multi/single status					
2 or more locations	90.9%	81.3%	92.6%	90.2%	93.9%
1 location only	78.9%	73.4%	84.7%	89.6%	92.8%
Percent full-time employees					
Less than 25%	63.3%	55.2%	67.3%	78.7%	--
25-49 %	72.6%	60.0%	80.8%	83.7%	91.0%
50-74 %	78.7%	74.5%	82.0%	90.5%	88.0%
75% or more	82.1%	75.3%	87.7%	90.8%	94.8%
Union presence					
No union employees	80.9%	74.3%	86.5%	90.3%	93.6%
Has union employees	52.8%	37.4% *	59.1%	69.2%	--
Percent low-wage employees					
50% or more low-wage	79.0%	75.1%	81.3%	86.6%	91.8%
Less than 50% low-wage	80.4%	73.3%	86.1%	90.3%	93.4%
Percent women employees					
Less than 25%	77.3%	68.4%	83.1%	90.7%	99.9%
25-49 %	87.4%	82.8%	89.5%	93.2%	95.0%
50-74 %	80.2%	74.8%	87.8%	90.4%	91.9%
75% or more	79.3%	73.8%	84.5%	85.0%	85.6%
Percent age 50 or older employees					
Less than 25%	81.0%	73.7%	88.3%	89.1%	90.0%
25-49 %	82.3%	75.1%	82.4%	90.8%	97.2%
50-74 %	78.7%	73.7%	82.5%	89.5%	93.2%
75% or more	74.8%	71.6%	88.3%	91.2%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	1.11%	1.95%	1.22%	0.98%	2.21%
Industry group **					
Agric., fish., forest.	6.48%	9.76%	1.66%	12.44%	0.00%
Mining and manufacturing	3.69%	8.77%	2.50%	3.27%	0.00%
Construction	2.71%	5.52%	3.77%	2.25%	0.00%
Utilities and transp.	8.70%	13.27%	9.52%	3.57%	--
Wholesale trade	3.60%	7.26%	1.67%	2.72%	9.78%
Fin. svs. and real estate	4.24%	6.35%	4.09%	1.73%	0.00%
Retail trade	3.51%	6.72%	4.27%	3.96%	4.19%
Professional services	1.95%	3.23%	2.17%	1.69%	4.71%
Other services	2.51%	4.25%	2.96%	2.41%	6.00%
Ownership					
For profit, incorporated	1.27%	2.30%	1.39%	1.18%	2.95%
For profit, unincorporated	2.75%	4.49%	3.11%	2.07%	3.88%
Nonprofit	3.63%	6.11%	4.33%	3.17%	4.70%
Age of firm					
Less than 5 years	2.79%	3.79%	5.24%	2.90%	--
5-9 years	3.56%	5.48%	3.84%	2.88%	9.66%
10-19 years	2.56%	4.33%	2.21%	1.84%	5.75%
20 or more years	1.41%	2.75%	1.63%	1.36%	2.29%
Multi/single status					
2 or more locations	1.65%	14.45%	2.00%	2.09%	3.46%
1 location only	1.22%	1.96%	1.36%	1.08%	2.66%
Percent full-time employees					
Less than 25%	6.58%	10.86%	7.36%	6.44%	--
25-49 %	4.77%	9.32%	5.16%	4.70%	6.35%
50-74 %	3.43%	5.30%	3.89%	2.59%	9.45%
75% or more	1.18%	2.12%	1.32%	1.08%	2.27%
Union presence					
No union employees	1.12%	1.97%	1.21%	0.98%	2.25%
Has union employees	6.61%	12.19% *	9.37%	8.06%	--
Percent low-wage employees					
50% or more low-wage	3.84%	6.49%	4.08%	3.05%	8.32%
Less than 50% low-wage	1.15%	2.03%	1.28%	1.03%	2.27%
Percent women employees					
Less than 25%	2.00%	3.51%	2.12%	1.43%	0.13%
25-49 %	1.86%	3.69%	2.25%	1.56%	3.89%
50-74 %	2.42%	3.75%	2.80%	2.08%	5.48%
75% or more	2.17%	3.93%	2.57%	2.68%	5.85%
Percent age 50 or older employees					
Less than 25%	1.56%	2.84%	1.51%	1.34%	4.22%
25-49 %	2.14%	4.74%	2.76%	1.89%	1.86%
50-74 %	2.76%	4.60%	3.01%	2.63%	5.06%
75% or more	3.81%	4.58%	3.75%	4.12%	1.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.1 Number of private-sector employees by firm size and selected characteristics: United States, 2020

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	122,677,156	10,988,996	9,596,209	16,496,644	23,178,765	62,416,543	28,506,575	94,170,581
Industry group **								
Agric., fish., forest.	1,503,601	340,076	161,777	324,269	348,004 *	329,475 *	618,024	885,578
Mining and manufacturing	11,948,002	447,366	604,129	1,788,280	3,079,153	6,029,074	1,786,977	10,161,024
Construction	6,234,221	1,038,533	870,425	1,771,990	1,427,258	1,126,014	2,952,916	3,281,305
Utilities and transp.	5,904,346	281,101	296,598	548,582	1,035,646	3,742,419	790,513	5,113,833
Wholesale trade	5,566,655	471,042	562,233	1,040,811	1,290,807	2,201,762	1,453,299	4,113,355
Fin. svs. and real estate	12,061,548	849,773	454,603	710,914	2,172,541	7,873,716	1,647,115	10,414,433
Retail trade	15,032,662	1,556,005	1,208,867	1,797,862	1,976,310	8,493,617	3,609,204	11,423,458
Professional services	33,727,589	2,709,020	2,267,941	3,598,737	6,971,211	18,180,679	6,697,780	27,029,809
Other services	30,698,532	3,296,078	3,169,636	4,915,198	4,877,835	14,439,786	8,950,747	21,747,785
Ownership								
For profit, incorporated	85,305,931	7,289,316	6,910,701	11,310,652	14,893,035	44,902,227	19,975,409	65,330,521
For profit, unincorporated	18,761,278	2,781,093	1,860,587	3,169,180	3,616,154	7,334,265	6,006,964	12,754,314
Nonprofit	18,609,947	918,588	824,921	2,016,812	4,669,577	10,180,050	2,524,201	16,085,746
Age of firm								
Less than 5 years	6,047,517	2,261,334	1,148,504	1,677,872	813,001	--	4,290,688	1,756,829
5-9 years	7,232,194	1,959,741	1,517,371	1,928,146	1,478,290	348,646	4,400,985	2,831,209
10-19 years	16,146,537	2,846,976	2,372,531	3,682,872	4,046,022	3,198,136	7,211,107	8,935,430
20 or more years	93,250,908	3,920,946	4,557,803	9,207,754	16,841,451	58,722,954	12,603,795	80,647,113
Multi/single status								
2 or more locations	78,425,900	94,863	587,133	3,478,687	13,725,089	60,540,128	1,799,147	76,626,753
1 location only	44,251,256	10,894,133	9,009,075	13,017,956	9,453,676	1,876,415	26,707,428	17,543,828
Percent full-time employees								
Less than 25%	9,117,204	1,792,741	1,442,574	1,724,154	1,356,535	2,801,201	4,134,690	4,982,514
25-49 %	10,645,425	999,622	942,637	1,949,744	2,013,440	4,739,981	2,803,662	7,841,762
50-74 %	16,816,266	1,876,888	1,376,336	1,874,546	2,545,101	9,143,396	4,113,673	12,702,593
75% or more	86,098,260	6,319,745	5,834,662	10,948,199	17,263,690	45,731,965	17,454,549	68,643,711
Union presence								
No union employees	103,875,161	10,775,739	9,379,496	15,877,691	21,190,207	46,652,029	27,848,303	76,026,858
Has union employees	18,801,995	213,257	216,712	618,953	1,988,558	15,764,514	658,272	18,143,723
Percent low-wage employees								
50% or more low-wage	22,892,827	2,664,824	2,179,473	3,311,550	4,003,448	10,733,532	6,476,283	16,416,544
Less than 50% low-wage	99,784,329	8,324,172	7,416,736	13,185,093	19,175,317	51,683,011	22,030,292	77,754,037
Percent women employees								
Less than 25%	27,645,672	3,760,491	3,179,363	6,142,131	5,564,010	8,999,678	10,034,139	17,611,533
25-49 %	31,654,746	1,708,195	1,744,097	2,963,457	5,726,447	19,512,549	4,759,695	26,895,051
50-74 %	36,666,760	2,649,364	2,181,471	3,886,993	6,704,525	21,244,406	6,539,021	30,127,739
75% or more	26,709,978	2,870,946	2,491,278	3,504,063	5,183,783	12,659,909	7,173,721	19,536,258
Percent age 50 or older employees								
Less than 25%	49,362,640	5,376,863	5,488,894	9,290,792	9,510,919	19,695,172	15,640,561	33,722,079
25-49 %	56,427,413	2,172,030	2,550,417	5,159,049	10,273,409	36,272,509	6,889,295	49,538,118
50-74 %	13,308,939	1,811,897	1,207,109	1,661,599	2,859,968	5,768,366	3,757,018	9,551,921
75% or more	3,578,164	1,628,206	349,789	385,203	534,469	680,495	2,219,701	1,358,463

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.1 Standard errors for number of private-sector employees by firm size and selected characteristics: United States, 2020

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	1,032,260	150,598	200,232	298,288	430,850	934,849	254,750	1,029,248
Industry group **								
Agric., fish., forest.	202,851	42,071	46,961	74,292	110,258 *	139,706 *	75,039	188,545
Mining and manufacturing	408,074	44,351	55,262	133,526	211,778	317,558	95,080	397,758
Construction	313,644	62,577	71,275	145,029	189,520	182,469	134,614	284,689
Utilities and transp.	441,603	32,046	51,007	80,908	147,321	404,190	71,009	435,936
Wholesale trade	288,838	55,534	58,720	100,061	145,642	214,442	94,759	273,179
Fin. svs. and real estate	496,581	56,294	56,621	87,248	177,628	449,689	96,842	487,143
Retail trade	512,780	91,196	95,725	144,680	200,837	430,766	154,977	489,397
Professional services	687,094	102,470	112,031	163,850	289,578	588,770	177,896	665,648
Other services	798,572	122,640	137,416	216,829	262,253	704,918	214,009	772,861
Ownership								
For profit, incorporated	1,080,584	151,067	185,406	283,767	426,821	961,011	268,169	1,060,382
For profit, unincorporated	501,484	105,448	106,099	184,810	220,908	386,983	171,335	473,576
Nonprofit	543,184	61,060	69,930	133,549	250,339	456,362	114,952	531,650
Age of firm								
Less than 5 years	240,722	95,788	85,316	147,155	134,538	--	157,696	183,532
5-9 years	272,185	96,141	103,177	143,693	170,340	78,712	159,615	222,377
10-19 years	463,243	112,008	118,265	179,096	270,456	295,074	193,551	424,887
20 or more years	1,045,398	123,245	157,652	264,795	398,778	943,025	236,144	1,026,812
Multi/single status								
2 or more locations	1,002,612	22,996	51,849	160,830	372,414	940,686	99,453	998,512
1 location only	559,100	150,603	200,310	286,372	366,417	285,565	260,580	534,016
Percent full-time employees								
Less than 25%	347,444	88,354	97,519	134,190	141,601	257,862	150,596	314,147
25-49 %	423,970	72,442	72,475	158,052	163,445	344,926	127,662	405,388
50-74 %	561,323	89,366	89,039	130,029	193,234	497,404	144,316	543,176
75% or more	1,026,460	144,915	176,561	274,921	433,494	901,066	263,141	1,005,323
Union presence								
No union employees	1,029,851	151,370	199,530	298,629	424,449	919,066	256,333	1,024,667
Has union employees	663,563	32,634	40,462	74,729	195,360	629,110	64,207	660,534
Percent low-wage employees								
50% or more low-wage	574,025	106,961	109,541	166,017	217,404	486,829	173,450	549,617
Less than 50% low-wage	1,032,194	151,026	189,348	293,612	430,834	915,208	266,959	1,016,690
Percent women employees								
Less than 25%	641,205	120,381	137,439	240,351	299,829	490,215	227,357	606,322
25-49 %	868,435	98,780	114,888	186,265	323,889	777,513	178,981	851,007
50-74 %	736,296	104,648	113,915	189,307	286,892	641,288	179,923	716,220
75% or more	658,327	104,950	116,067	161,911	256,891	567,193	181,369	634,853
Percent age 50 or older employees								
Less than 25%	861,598	143,017	171,072	265,591	346,056	729,881	258,694	833,355
25-49 %	949,416	105,715	123,417	224,789	375,066	843,225	197,078	931,513
50-74 %	458,882	85,879	93,104	130,923	188,508	379,811	141,842	437,102
75% or more	178,890	71,861	39,261	53,446	115,056	96,482	90,055	154,670

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.1.a Percent of number of private-sector employees by firm size and selected characteristics: United States, 2020

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	122,677,156	9.0%	7.8%	13.4%	18.9%	50.9%	23.2%	76.8%
Industry group **								
Agric., fish., forest.	1,503,601	22.6%	10.8%	21.6%	23.1%	21.9% *	41.1%	58.9%
Mining and manufacturing	11,948,002	3.7%	5.1%	15.0%	25.8%	50.5%	15.0%	85.0%
Construction	6,234,221	16.7%	14.0%	28.4%	22.9%	18.1%	47.4%	52.6%
Utilities and transp.	5,904,346	4.8%	5.0%	9.3%	17.5%	63.4%	13.4%	86.6%
Wholesale trade	5,566,655	8.5%	10.1%	18.7%	23.2%	39.6%	26.1%	73.9%
Fin. svs. and real estate	12,061,548	7.0%	3.8%	5.9%	18.0%	65.3%	13.7%	86.3%
Retail trade	15,032,662	10.4%	8.0%	12.0%	13.1%	56.5%	24.0%	76.0%
Professional services	33,727,589	8.0%	6.7%	10.7%	20.7%	53.9%	19.9%	80.1%
Other services	30,698,532	10.7%	10.3%	16.0%	15.9%	47.0%	29.2%	70.8%
Ownership								
For profit, incorporated	85,305,931	8.5%	8.1%	13.3%	17.5%	52.6%	23.4%	76.6%
For profit, unincorporated	18,761,278	14.8%	9.9%	16.9%	19.3%	39.1%	32.0%	68.0%
Nonprofit	18,609,947	4.9%	4.4%	10.8%	25.1%	54.7%	13.6%	86.4%
Age of firm								
Less than 5 years	6,047,517	37.4%	19.0%	27.7%	13.4%	2.4% *	70.9%	29.1%
5-9 years	7,232,194	27.1%	21.0%	26.7%	20.4%	4.8%	60.9%	39.1%
10-19 years	16,146,537	17.6%	14.7%	22.8%	25.1%	19.8%	44.7%	55.3%
20 or more years	93,250,908	4.2%	4.9%	9.9%	18.1%	63.0%	13.5%	86.5%
Multi/single status								
2 or more locations	78,425,900	0.1%	0.7%	4.4%	17.5%	77.2%	2.3%	97.7%
1 location only	44,251,256	24.6%	20.4%	29.4%	21.4%	4.2%	60.4%	39.6%
Percent full-time employees								
Less than 25%	9,117,204	19.7%	15.8%	18.9%	14.9%	30.7%	45.4%	54.6%
25-49 %	10,645,425	9.4%	8.9%	18.3%	18.9%	44.5%	26.3%	73.7%
50-74 %	16,816,266	11.2%	8.2%	11.1%	15.1%	54.4%	24.5%	75.5%
75% or more	86,098,260	7.3%	6.8%	12.7%	20.1%	53.1%	20.3%	79.7%
Union presence								
No union employees	103,875,161	10.4%	9.0%	15.3%	20.4%	44.9%	26.8%	73.2%
Has union employees	18,801,995	1.1%	1.2%	3.3%	10.6%	83.8%	3.5%	96.5%
Percent low-wage employees								
50% or more low-wage	22,892,827	11.6%	9.5%	14.5%	17.5%	46.9%	28.3%	71.7%
Less than 50% low-wage	99,784,329	8.3%	7.4%	13.2%	19.2%	51.8%	22.1%	77.9%
Percent women employees								
Less than 25%	27,645,672	13.6%	11.5%	22.2%	20.1%	32.6%	36.3%	63.7%
25-49 %	31,654,746	5.4%	5.5%	9.4%	18.1%	61.6%	15.0%	85.0%
50-74 %	36,666,760	7.2%	5.9%	10.6%	18.3%	57.9%	17.8%	82.2%
75% or more	26,709,978	10.7%	9.3%	13.1%	19.4%	47.4%	26.9%	73.1%
Percent age 50 or older employees								
Less than 25%	49,362,640	10.9%	11.1%	18.8%	19.3%	39.9%	31.7%	68.3%
25-49 %	56,427,413	3.8%	4.5%	9.1%	18.2%	64.3%	12.2%	87.8%
50-74 %	13,308,939	13.6%	9.1%	12.5%	21.5%	43.3%	28.2%	71.8%
75% or more	3,578,164	45.5%	9.8%	10.8%	14.9%	19.0%	62.0%	38.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.1.a Standard errors for percent of number of private-sector employees by firm size and selected characteristics: United States, 2020

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	1,032,260	0.14%	0.17%	0.25%	0.34%	0.44%	0.27%	0.27%
Industry group **								
Agric., fish., forest.	202,851	3.69%	3.13%	4.73%	6.22%	7.57% *	5.94%	5.94%
Mining and manufacturing	408,074	0.38%	0.47%	1.07%	1.53%	1.72%	0.84%	0.84%
Construction	313,644	1.18%	1.20%	2.10%	2.52%	2.51%	2.45%	2.45%
Utilities and transp.	441,603	0.63%	0.90%	1.42%	2.40%	3.16%	1.44%	1.44%
Wholesale trade	288,838	1.01%	1.08%	1.72%	2.26%	2.71%	1.80%	1.80%
Fin. svs. and real estate	496,581	0.52%	0.48%	0.72%	1.40%	1.74%	0.89%	0.89%
Retail trade	512,780	0.65%	0.65%	0.93%	1.23%	1.63%	1.11%	1.11%
Professional services	687,094	0.32%	0.34%	0.48%	0.79%	1.00%	0.58%	0.58%
Other services	798,572	0.45%	0.49%	0.72%	0.82%	1.35%	0.89%	0.89%
Ownership								
For profit, incorporated	1,080,584	0.20%	0.23%	0.34%	0.47%	0.64%	0.39%	0.39%
For profit, unincorporated	501,484	0.62%	0.58%	0.92%	1.06%	1.43%	1.03%	1.03%
Nonprofit	543,184	0.34%	0.38%	0.71%	1.21%	1.42%	0.66%	0.66%
Age of firm								
Less than 5 years	240,722	1.71%	1.36%	1.98%	1.98%	0.86% *	2.29%	2.29%
5-9 years	272,185	1.37%	1.36%	1.70%	1.97%	1.05%	2.07%	2.07%
10-19 years	463,243	0.76%	0.76%	1.06%	1.39%	1.53%	1.36%	1.36%
20 or more years	1,045,398	0.14%	0.17%	0.28%	0.41%	0.52%	0.27%	0.27%
Multi/single status								
2 or more locations	1,002,612	0.03%	0.07%	0.20%	0.46%	0.49%	0.13%	0.13%
1 location only	559,100	0.42%	0.47%	0.59%	0.69%	0.62%	0.80%	0.80%
Percent full-time employees								
Less than 25%	347,444	1.07%	1.08%	1.37%	1.42%	2.11%	1.81%	1.81%
25-49 %	423,970	0.72%	0.71%	1.39%	1.43%	2.08%	1.34%	1.34%
50-74 %	561,323	0.60%	0.56%	0.78%	1.09%	1.60%	1.02%	1.02%
75% or more	1,026,460	0.18%	0.21%	0.32%	0.47%	0.60%	0.35%	0.35%
Union presence								
No union employees	1,029,851	0.17%	0.20%	0.30%	0.39%	0.55%	0.34%	0.34%
Has union employees	663,563	0.18%	0.22%	0.40%	1.00%	1.10%	0.35%	0.35%
Percent low-wage employees								
50% or more low-wage	574,025	0.50%	0.50%	0.72%	0.89%	1.30%	0.88%	0.88%
Less than 50% low-wage	1,032,194	0.17%	0.20%	0.30%	0.41%	0.53%	0.32%	0.32%
Percent women employees								
Less than 25%	641,205	0.49%	0.52%	0.84%	0.97%	1.29%	0.97%	0.97%
25-49 %	868,435	0.33%	0.38%	0.59%	0.97%	1.23%	0.63%	0.63%
50-74 %	736,296	0.30%	0.32%	0.51%	0.73%	0.95%	0.54%	0.54%
75% or more	658,327	0.44%	0.46%	0.62%	0.90%	1.27%	0.81%	0.81%
Percent age 50 or older employees								
Less than 25%	861,598	0.32%	0.37%	0.55%	0.65%	0.97%	0.66%	0.66%
25-49 %	949,416	0.19%	0.22%	0.39%	0.62%	0.76%	0.37%	0.37%
50-74 %	458,882	0.73%	0.71%	0.96%	1.31%	1.83%	1.20%	1.20%
75% or more	178,890	2.36%	1.10%	1.43%	2.79%	2.33%	2.85%	2.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	86.9%	30.2%	55.8%	80.7%	97.3%	99.4%	50.5%	97.9%
Industry group **								
Agric., fish., forest.	67.3%	20.0%	52.5%	65.0%	91.8%	99.8%	36.4%	88.9%
Mining and manufacturing	94.1%	37.1%	65.9%	88.8%	99.3%	100.0%	64.9%	99.2%
Construction	80.8%	28.6%	65.2%	94.0%	96.7%	100.0%	61.5%	98.1%
Utilities and transp.	94.3%	40.5%	63.2%	91.8%	98.4%	100.0%	59.5%	99.6%
Wholesale trade	90.7%	43.4%	70.2%	92.3%	99.6%	100.0%	65.9%	99.4%
Fin. svs. and real estate	93.9%	34.2%	68.6%	97.3%	99.8%	99.8%	56.5%	99.8%
Retail trade	86.4%	22.1%	55.3%	86.3%	98.4%	99.9%	46.4%	99.0%
Professional services	90.3%	38.2%	68.9%	84.5%	96.7%	99.5%	59.2%	98.1%
Other services	77.8%	24.2%	37.2%	63.2%	94.9%	98.1%	35.8%	95.0%
Ownership								
For profit, incorporated	87.2%	31.1%	57.4%	80.0%	96.7%	99.6%	52.2%	97.9%
For profit, unincorporated	78.0%	23.7%	45.4%	77.7%	96.3%	97.8%	40.2%	95.7%
Nonprofit	94.2%	42.6%	65.9%	89.4%	99.7%	99.7%	62.2%	99.3%
Age of firm								
Less than 5 years	48.8%	16.8%	37.7%	72.4%	95.7%	100.0%	33.0%	87.5%
5-9 years	57.2%	23.6%	41.3%	71.0%	90.0%	99.8%	36.6%	89.2%
10-19 years	73.1%	31.6%	57.0%	73.8%	93.8%	94.9%	49.7%	91.9%
20 or more years	94.0%	40.2%	64.6%	87.1%	98.8%	99.6%	61.8%	99.0%
Multi/single status								
2 or more locations	98.6%	50.7%	65.4%	87.5%	99.0%	99.6%	73.3%	99.2%
1 location only	66.0%	30.0%	55.2%	79.0%	94.7%	93.1%	49.0%	91.9%
Percent full-time employees								
Less than 25%	54.5%	7.7%	18.1%	44.7%	80.4%	96.7%	16.2%	86.3%
25-49 %	79.6%	21.6%	41.2%	64.6%	93.9%	99.5%	36.8%	94.8%
50-74 %	84.4%	30.1%	45.9%	72.9%	98.6%	99.8%	41.5%	98.3%
75% or more	91.7%	38.0%	69.8%	90.6%	98.8%	99.4%	63.0%	99.0%
Union presence								
No union employees	84.8%	29.9%	55.3%	80.5%	97.2%	99.2%	50.1%	97.5%
Has union employees	98.5%	44.0%	79.5%	88.2%	98.2%	99.9%	68.9%	99.6%
Percent low-wage employees								
50% or more low-wage	74.4%	13.5%	25.6%	57.7%	92.1%	98.1%	25.3%	93.8%
Less than 50% low-wage	89.7%	35.5%	64.7%	86.5%	98.4%	99.6%	58.0%	98.7%
Percent women employees								
Less than 25%	83.0%	31.7%	61.7%	89.5%	97.5%	98.5%	57.2%	97.7%
25-49 %	92.7%	37.2%	64.1%	84.2%	98.9%	99.7%	58.5%	98.8%
50-74 %	87.9%	31.1%	47.3%	70.6%	96.9%	99.5%	43.9%	97.4%
75% or more	82.5%	23.2%	49.9%	73.8%	95.7%	99.4%	42.0%	97.4%
Percent age 50 or older employees								
Less than 25%	81.2%	29.7%	50.2%	76.0%	96.6%	98.8%	48.2%	96.4%
25-49 %	93.9%	31.5%	61.3%	88.9%	97.8%	99.6%	58.9%	98.8%
50-74 %	85.2%	32.1%	68.5%	83.2%	98.2%	99.6%	53.0%	97.9%
75% or more	59.9%	28.0%	60.3%	75.4%	95.6%	99.3%	36.8%	97.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.25%	1.05%	1.30%	0.90%	0.43%	0.22%	0.71%	0.21%
Industry group **								
Agric., fish., forest.	5.02%	4.89%	14.15%	10.12%	6.35%	0.16%	6.70%	4.57%
Mining and manufacturing	0.59%	5.07%	4.23%	2.68%	0.54%	0.00%	2.48%	0.46%
Construction	1.41%	3.12%	4.05%	1.49%	2.67%	0.04%	2.13%	1.21%
Utilities and transp.	0.78%	5.96%	7.94%	2.63%	1.54%	0.02%	4.21%	0.31%
Wholesale trade	0.96%	6.30%	4.89%	2.31%	0.22%	0.00%	2.95%	0.41%
Fin. svs. and real estate	0.48%	3.56%	5.73%	0.88%	0.07%	0.14%	2.82%	0.11%
Retail trade	0.78%	2.79%	3.97%	2.43%	0.88%	0.09%	2.22%	0.26%
Professional services	0.42%	2.12%	2.29%	1.60%	0.97%	0.22%	1.37%	0.33%
Other services	0.82%	1.89%	2.30%	2.15%	1.11%	0.91%	1.33%	0.74%
Ownership								
For profit, incorporated	0.30%	1.31%	1.53%	1.12%	0.62%	0.10%	0.87%	0.21%
For profit, unincorporated	0.97%	2.03%	2.98%	2.15%	1.06%	1.71%	1.57%	1.09%
Nonprofit	0.43%	3.51%	4.10%	1.94%	0.15%	0.32%	2.18%	0.28%
Age of firm								
Less than 5 years	2.06%	1.77%	3.78%	3.84%	2.28%	0.00%	2.01%	3.45%
5-9 years	1.81%	2.72%	3.48%	3.14%	3.33%	0.15%	1.96%	2.21%
10-19 years	1.19%	2.17%	2.55%	2.08%	1.91%	3.84%	1.46%	1.70%
20 or more years	0.19%	1.76%	1.79%	0.97%	0.22%	0.09%	1.03%	0.11%
Multi/single status								
2 or more locations	0.12%	12.08%	4.34%	1.51%	0.20%	0.10%	2.58%	0.10%
1 location only	0.66%	1.05%	1.36%	1.07%	1.01%	6.36%	0.75%	1.03%
Percent full-time employees								
Less than 25%	1.84%	1.63%	3.29%	4.06%	4.70%	1.35%	1.72%	2.00%
25-49 %	1.19%	3.46%	3.93%	3.63%	2.19%	0.26%	2.36%	0.91%
50-74 %	0.77%	2.53%	3.34%	2.83%	0.64%	0.20%	1.88%	0.37%
75% or more	0.26%	1.42%	1.57%	0.80%	0.31%	0.29%	0.86%	0.22%
Union presence								
No union employees	0.30%	1.06%	1.31%	0.93%	0.46%	0.30%	0.72%	0.26%
Has union employees	0.22%	7.91%	7.84%	3.16%	0.89%	0.06%	4.24%	0.14%
Percent low-wage employees								
50% or more low-wage	0.95%	1.70%	2.46%	2.57%	1.89%	1.19%	1.38%	0.98%
Less than 50% low-wage	0.23%	1.24%	1.44%	0.90%	0.33%	0.10%	0.80%	0.15%
Percent women employees								
Less than 25%	0.72%	1.77%	2.28%	1.11%	0.83%	1.39%	1.20%	0.79%
25-49 %	0.40%	3.15%	3.06%	2.22%	0.50%	0.13%	1.85%	0.26%
50-74 %	0.46%	2.12%	2.74%	2.23%	0.72%	0.18%	1.51%	0.31%
75% or more	0.66%	1.81%	2.48%	1.95%	1.36%	0.28%	1.40%	0.46%
Percent age 50 or older employees								
Less than 25%	0.54%	1.52%	1.75%	1.27%	0.67%	0.65%	1.01%	0.48%
25-49 %	0.28%	2.60%	2.45%	1.33%	0.71%	0.14%	1.47%	0.21%
50-74 %	0.84%	2.49%	3.46%	3.36%	0.70%	0.21%	1.93%	0.62%
75% or more	2.19%	2.53%	5.56%	5.68%	3.38%	0.64%	2.23%	1.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	80.5%	82.7%	78.5%	78.8%	80.1%	81.1%	80.2%	80.6%
Industry group **								
Agric., fish., forest.	78.9%	76.2%	--	77.5%	76.5%	89.3%	63.0%	83.5%
Mining and manufacturing	94.7%	86.9%	90.3%	93.6%	94.0%	95.9%	91.0%	95.1%
Construction	85.2%	92.1%	87.5%	85.3%	77.0%	92.0%	89.1%	83.0%
Utilities and transp.	89.4%	88.6%	88.6%	86.3%	92.5%	89.0%	87.6%	89.5%
Wholesale trade	93.9%	93.5%	87.9%	94.9%	92.7%	95.3%	91.4%	94.5%
Fin. svs. and real estate	93.4%	88.2%	92.7%	91.9%	94.3%	93.5%	91.4%	93.6%
Retail trade	68.9%	81.6%	68.9%	77.7%	80.0%	64.3%	74.2%	68.2%
Professional services	82.9%	86.0%	82.9%	80.7%	80.0%	84.2%	83.5%	82.8%
Other services	65.1%	69.5%	62.9%	57.3%	59.5%	68.6%	63.6%	65.4%
Ownership								
For profit, incorporated	81.6%	85.0%	80.2%	82.5%	82.6%	81.0%	82.8%	81.4%
For profit, unincorporated	76.9%	80.6%	78.4%	71.9%	77.9%	77.5%	75.8%	77.1%
Nonprofit	79.1%	73.2%	66.1%	69.5%	74.2%	84.0%	69.1%	80.1%
Age of firm								
Less than 5 years	75.1%	84.7%	77.0%	73.3%	73.3%	69.4%	77.8%	72.7%
5-9 years	76.1%	86.2%	78.7%	71.5%	77.0%	72.1%	81.5%	72.6%
10-19 years	79.8%	85.5%	81.4%	79.2%	78.7%	79.3%	81.6%	79.0%
20 or more years	81.0%	79.6%	77.3%	80.7%	81.0%	81.3%	79.6%	81.1%
Multi/single status								
2 or more locations	81.8%	84.1%	84.1%	82.2%	82.1%	81.7%	83.7%	81.8%
1 location only	77.1%	82.7%	78.0%	77.7%	77.1%	60.5%	79.8%	74.9%
Percent full-time employees								
Less than 25%	36.0%	25.0%	22.7%	30.8%	28.8%	42.2%	26.8%	37.4%
25-49 %	40.9%	58.4%	37.8%	35.9%	42.1%	41.3%	43.2%	40.6%
50-74 %	68.1%	70.8%	65.0%	65.8%	64.6%	69.4%	66.5%	68.3%
75% or more	89.8%	91.0%	88.0%	89.7%	89.9%	89.9%	89.0%	89.9%
Union presence								
No union employees	80.4%	82.8%	78.3%	78.9%	80.6%	80.9%	80.2%	80.5%
Has union employees	80.8%	79.3%	83.6%	75.0%	75.2%	81.7%	80.1%	80.8%
Percent low-wage employees								
50% or more low-wage	58.4%	62.6%	48.1%	50.7%	55.8%	61.0%	54.8%	58.7%
Less than 50% low-wage	84.7%	85.1%	82.0%	83.5%	84.9%	85.2%	83.4%	84.9%
Percent women employees								
Less than 25%	89.0%	82.3%	85.4%	87.2%	89.8%	91.2%	86.1%	89.9%
25-49 %	82.5%	84.3%	76.0%	77.2%	84.2%	83.0%	78.2%	83.0%
50-74 %	76.0%	83.8%	75.1%	68.3%	73.8%	77.4%	76.0%	76.0%
75% or more	75.6%	80.5%	72.5%	73.4%	73.2%	77.1%	74.7%	75.8%
Percent age 50 or older employees								
Less than 25%	74.6%	82.9%	76.2%	72.8%	74.6%	74.4%	77.8%	73.9%
25-49 %	84.4%	83.8%	84.0%	86.2%	84.7%	84.2%	84.4%	84.4%
50-74 %	82.9%	82.6%	74.6%	83.7%	81.7%	84.6%	79.8%	83.6%
75% or more	80.3%	80.7%	82.3%	81.6%	79.9%	79.2%	81.6%	79.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	1.10%	1.09%	0.89%	0.69%	0.59%	0.63%	0.44%
Industry group **								
Agric., fish., forest.	4.15%	7.87%	--	8.01%	6.53%	5.40%	8.76%	3.97%
Mining and manufacturing	0.45%	3.17%	1.44%	0.92%	0.76%	0.70%	0.99%	0.49%
Construction	1.47%	1.71%	1.97%	2.02%	4.09%	1.66%	1.12%	2.20%
Utilities and transp.	2.35%	3.57%	3.01%	2.97%	1.87%	3.42%	2.74%	2.56%
Wholesale trade	0.75%	2.17%	2.23%	0.79%	1.77%	1.19%	1.16%	0.88%
Fin. svs. and real estate	0.67%	2.58%	1.57%	1.53%	0.82%	0.91%	1.20%	0.72%
Retail trade	1.05%	3.41%	3.30%	2.27%	2.27%	1.38%	1.92%	1.18%
Professional services	0.50%	1.44%	1.33%	1.28%	1.04%	0.69%	0.83%	0.56%
Other services	1.13%	3.08%	2.89%	2.28%	1.89%	1.70%	1.69%	1.28%
Ownership								
For profit, incorporated	0.50%	1.21%	1.22%	0.91%	0.84%	0.76%	0.68%	0.58%
For profit, unincorporated	0.98%	3.06%	3.02%	2.77%	1.69%	1.44%	1.85%	1.11%
Nonprofit	0.71%	3.45%	3.61%	2.11%	1.59%	0.80%	1.94%	0.75%
Age of firm								
Less than 5 years	1.91%	3.22%	3.15%	3.04%	4.24%	13.77%	2.12%	3.13%
5-9 years	1.66%	3.67%	3.30%	3.13%	2.76%	7.80%	1.92%	2.40%
10-19 years	1.03%	2.09%	1.98%	1.93%	1.80%	2.65%	1.29%	1.38%
20 or more years	0.45%	1.46%	1.54%	1.12%	0.80%	0.60%	0.83%	0.48%
Multi/single status								
2 or more locations	0.45%	8.55%	2.40%	1.36%	0.81%	0.55%	1.56%	0.46%
1 location only	0.74%	1.11%	1.16%	1.07%	1.23%	6.12%	0.67%	1.21%
Percent full-time employees								
Less than 25%	2.29%	4.88%	2.82%	4.58%	2.94%	3.65%	2.88%	2.58%
25-49 %	1.02%	6.38%	2.63%	1.93%	1.94%	1.49%	2.20%	1.12%
50-74 %	0.75%	2.05%	2.24%	1.42%	1.65%	1.01%	1.31%	0.83%
75% or more	0.38%	0.81%	0.86%	0.59%	0.58%	0.61%	0.48%	0.44%
Union presence								
No union employees	0.43%	1.11%	1.12%	0.91%	0.70%	0.70%	0.64%	0.50%
Has union employees	0.97%	8.33%	4.89%	4.21%	3.04%	1.06%	3.58%	0.99%
Percent low-wage employees								
50% or more low-wage	1.01%	5.34%	3.84%	2.38%	1.85%	1.42%	2.21%	1.10%
Less than 50% low-wage	0.40%	0.94%	1.04%	0.86%	0.69%	0.61%	0.60%	0.46%
Percent women employees								
Less than 25%	0.53%	1.98%	1.15%	1.06%	1.00%	0.94%	0.82%	0.65%
25-49 %	0.86%	2.97%	3.40%	2.67%	1.43%	1.16%	1.84%	0.94%
50-74 %	0.68%	1.76%	2.55%	2.08%	1.33%	0.89%	1.43%	0.73%
75% or more	0.92%	2.17%	2.01%	1.66%	1.45%	1.46%	1.19%	1.05%
Percent age 50 or older employees								
Less than 25%	0.75%	1.65%	1.51%	1.41%	1.23%	1.30%	0.93%	0.89%
25-49 %	0.46%	2.67%	1.54%	1.01%	0.87%	0.61%	0.96%	0.49%
50-74 %	1.05%	2.12%	3.73%	1.91%	1.90%	1.69%	1.90%	1.21%
75% or more	2.21%	2.74%	3.03%	3.77%	5.73%	4.85%	1.88%	3.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	70.8%	73.0%	66.5%	68.5%	69.8%	71.9%	68.7%	71.2%
Industry group **								
Agric., fish., forest.	64.1%	70.6%	66.6%	75.2%	44.2% *	73.0%	73.4%	62.1%
Mining and manufacturing	78.4%	64.9%	72.5%	71.6%	75.0%	82.5%	72.9%	79.0%
Construction	67.5%	71.0%	66.3%	65.6%	67.1%	70.2%	65.8%	68.5%
Utilities and transp.	73.5%	80.2%	60.9%	71.0%	69.6%	75.4%	70.7%	73.8%
Wholesale trade	79.5%	82.5%	73.2%	78.4%	73.2%	84.4%	75.7%	80.4%
Fin. svs. and real estate	76.7%	75.6%	70.5%	80.2%	76.9%	76.6%	74.3%	76.9%
Retail trade	66.3%	63.8%	61.8%	62.8%	67.7%	67.1%	63.8%	66.7%
Professional services	72.9%	73.9%	65.5%	70.1%	71.1%	74.5%	69.1%	73.4%
Other services	58.7%	73.7%	65.2%	59.2%	59.4%	57.0%	64.9%	57.7%
Ownership								
For profit, incorporated	70.1%	73.0%	65.9%	68.1%	69.6%	70.8%	68.4%	70.4%
For profit, unincorporated	67.3%	72.1%	65.9%	65.2%	66.4%	68.1%	67.0%	67.3%
Nonprofit	77.0%	74.9%	73.0%	75.2%	73.2%	79.0%	74.0%	77.2%
Age of firm								
Less than 5 years	66.1%	68.5%	63.2%	67.4%	64.3%	65.8%	66.9%	65.3%
5-9 years	60.6%	74.4%	63.0%	60.0%	56.1%	54.8%	65.2%	57.4%
10-19 years	67.9%	71.6%	66.0%	69.4%	67.5%	66.9%	68.5%	67.7%
20 or more years	71.8%	74.6%	68.0%	69.6%	71.6%	72.3%	69.9%	72.0%
Multi/single status								
2 or more locations	71.8%	64.9%	72.0%	71.2%	71.5%	71.9%	73.6%	71.8%
1 location only	68.1%	73.1%	66.1%	67.6%	67.0%	72.4%	68.2%	68.0%
Percent full-time employees								
Less than 25%	47.8%	78.6%	65.8%	49.5%	41.0%	47.4%	56.7%	46.8%
25-49 %	55.5%	60.5%	54.4%	56.1%	47.8%	58.3%	60.5%	54.8%
50-74 %	67.4%	70.6%	64.4%	64.0%	62.9%	69.0%	66.3%	67.5%
75% or more	72.6%	74.1%	67.3%	70.1%	72.3%	73.7%	69.6%	73.1%
Union presence								
No union employees	70.4%	72.9%	66.2%	68.1%	69.6%	71.7%	68.4%	70.8%
Has union employees	72.6%	78.2%	76.7%	77.7%	71.8%	72.5%	78.3%	72.5%
Percent low-wage employees								
50% or more low-wage	53.8%	69.5%	46.5%	47.4%	51.7%	55.2%	53.0%	53.9%
Less than 50% low-wage	73.1%	73.3%	67.9%	70.6%	72.1%	74.4%	70.0%	73.6%
Percent women employees								
Less than 25%	72.2%	72.0%	67.0%	69.3%	71.7%	75.3%	68.6%	73.4%
25-49 %	72.1%	73.4%	68.7%	71.6%	71.4%	72.5%	71.4%	72.2%
50-74 %	69.4%	77.0%	69.8%	67.2%	69.2%	69.3%	71.9%	69.1%
75% or more	69.4%	69.5%	60.7%	64.5%	65.7%	72.5%	63.2%	70.3%
Percent age 50 or older employees								
Less than 25%	66.7%	69.6%	64.0%	64.3%	66.9%	67.6%	65.6%	67.0%
25-49 %	72.8%	73.1%	67.5%	72.2%	71.8%	73.4%	70.3%	73.0%
50-74 %	73.6%	76.1%	71.7%	74.0%	70.3%	75.0%	73.5%	73.6%
75% or more	74.6%	81.2%	71.1%	69.8%	73.0%	74.5%	76.3%	73.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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) 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, 2020

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%	1.30%	0.99%	0.73%	0.81%	0.52%	0.64%	0.41%
Industry group **								
Agric., fish., forest.	8.61%	7.35%	12.33%	8.75%	13.64% *	17.07%	6.03%	10.37%
Mining and manufacturing	0.69%	6.25%	3.07%	1.70%	1.52%	0.84%	1.72%	0.74%
Construction	1.67%	4.52%	2.44%	2.35%	5.06%	2.64%	2.01%	2.39%
Utilities and transp.	1.81%	5.74%	5.98%	3.40%	3.48%	2.37%	3.56%	1.94%
Wholesale trade	1.35%	4.08%	2.83%	1.68%	4.38%	0.88%	1.92%	1.61%
Fin. svs. and real estate	0.81%	3.29%	3.60%	2.18%	1.76%	1.03%	2.02%	0.86%
Retail trade	1.07%	4.89%	3.00%	2.33%	2.91%	1.40%	2.18%	1.19%
Professional services	0.55%	1.92%	1.92%	1.17%	1.09%	0.78%	1.11%	0.61%
Other services	1.12%	2.99%	2.23%	1.98%	2.26%	1.62%	1.54%	1.27%
Ownership								
For profit, incorporated	0.46%	1.52%	1.16%	0.90%	1.08%	0.64%	0.76%	0.52%
For profit, unincorporated	1.04%	2.84%	2.32%	1.72%	2.13%	1.70%	1.51%	1.21%
Nonprofit	0.62%	4.70%	2.80%	1.71%	1.17%	0.81%	1.77%	0.65%
Age of firm								
Less than 5 years	1.93%	4.28%	4.05%	2.49%	5.28%	5.87%	2.36%	3.03%
5-9 years	2.04%	3.61%	2.81%	2.62%	4.97%	5.67%	2.22%	3.06%
10-19 years	1.11%	2.42%	2.03%	1.75%	2.49%	2.38%	1.28%	1.51%
20 or more years	0.40%	1.78%	1.28%	0.88%	0.80%	0.54%	0.81%	0.43%
Multi/single status								
2 or more locations	0.44%	7.40%	2.56%	1.25%	0.91%	0.53%	1.59%	0.45%
1 location only	0.62%	1.31%	1.05%	0.88%	1.52%	2.80%	0.68%	1.00%
Percent full-time employees								
Less than 25%	4.07%	5.98%	7.58%	9.15%	4.70%	5.90%	5.90%	4.53%
25-49 %	1.60%	7.78%	4.26%	3.86%	3.20%	2.18%	3.12%	1.78%
50-74 %	1.06%	3.35%	3.03%	2.26%	2.39%	1.40%	1.89%	1.17%
75% or more	0.40%	1.39%	1.08%	0.77%	0.89%	0.58%	0.69%	0.46%
Union presence								
No union employees	0.41%	1.29%	1.00%	0.75%	0.84%	0.62%	0.65%	0.47%
Has union employees	0.90%	12.44%	5.32%	3.31%	2.94%	0.98%	3.81%	0.91%
Percent low-wage employees								
50% or more low-wage	1.13%	3.95%	3.87%	2.56%	2.27%	1.52%	2.32%	1.22%
Less than 50% low-wage	0.38%	1.37%	0.99%	0.73%	0.86%	0.54%	0.65%	0.43%
Percent women employees								
Less than 25%	0.83%	2.30%	1.56%	1.16%	1.77%	1.60%	1.04%	1.04%
25-49 %	0.75%	3.12%	2.01%	1.53%	1.79%	0.96%	1.37%	0.81%
50-74 %	0.64%	2.34%	2.24%	1.86%	1.26%	0.85%	1.37%	0.69%
75% or more	0.74%	2.62%	2.23%	1.49%	1.55%	1.03%	1.37%	0.82%
Percent age 50 or older employees								
Less than 25%	0.65%	2.00%	1.48%	1.14%	1.27%	1.08%	0.99%	0.77%
25-49 %	0.53%	2.76%	1.80%	1.11%	1.26%	0.66%	1.09%	0.56%
50-74 %	0.85%	2.58%	1.88%	1.47%	2.04%	1.22%	1.28%	0.99%
75% or more	1.88%	2.98%	4.04%	3.21%	5.60%	3.33%	2.12%	2.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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%	60.4%	52.2%	53.9%	55.9%	58.3%	55.1%	57.3%
Industry group **								
Agric., fish., forest.	50.6%	53.8%	--	58.3%	33.9% *	65.2%	46.3%	51.9%
Mining and manufacturing	74.2%	56.4%	65.5%	67.0%	70.6%	79.1%	66.3%	75.1%
Construction	57.5%	65.4%	58.1%	56.0%	51.6%	64.6%	58.7%	56.8%
Utilities and transp.	65.7%	71.1%	54.0%	61.3%	64.4%	67.1%	62.0%	66.0%
Wholesale trade	74.7%	77.1%	64.4%	74.4%	67.9%	80.5%	69.2%	76.0%
Fin. svs. and real estate	71.7%	66.7%	65.4%	73.7%	72.5%	71.7%	67.9%	72.0%
Retail trade	45.7%	52.1%	42.6%	48.8%	54.2%	43.1%	47.4%	45.4%
Professional services	60.4%	63.6%	54.2%	56.6%	56.9%	62.7%	57.8%	60.8%
Other services	38.2%	51.2%	41.0%	33.9%	35.3%	39.1%	41.3%	37.7%
Ownership								
For profit, incorporated	57.1%	62.0%	52.9%	56.2%	57.4%	57.4%	56.6%	57.2%
For profit, unincorporated	51.7%	58.1%	51.6%	46.9%	51.7%	52.8%	50.8%	51.9%
Nonprofit	60.9%	54.8%	48.2%	52.3%	54.3%	66.3%	51.1%	61.8%
Age of firm								
Less than 5 years	49.7%	58.0%	48.7%	49.5%	47.2%	--	52.0%	47.5%
5-9 years	46.1%	64.1%	49.6%	42.9%	43.2%	39.6%	53.1%	41.7%
10-19 years	54.2%	61.2%	53.7%	55.0%	53.1%	53.0%	55.9%	53.5%
20 or more years	58.2%	59.4%	52.5%	56.1%	58.0%	58.7%	55.6%	58.4%
Multi/single status								
2 or more locations	58.7%	54.6%	60.6%	58.6%	58.7%	58.7%	61.5%	58.7%
1 location only	52.5%	60.5%	51.5%	52.6%	51.7%	43.8%	54.4%	50.9%
Percent full-time employees								
Less than 25%	17.2%	19.7%	14.9%	15.2%	11.8%	20.0%	15.2%	17.5%
25-49 %	22.7%	35.3%	20.6%	20.1%	20.1%	24.1%	26.2%	22.2%
50-74 %	45.9%	50.0%	41.9%	42.1%	40.6%	47.9%	44.1%	46.1%
75% or more	65.2%	67.4%	59.2%	62.9%	65.0%	66.2%	61.9%	65.7%
Union presence								
No union employees	56.7%	60.3%	51.8%	53.7%	56.1%	58.0%	54.8%	57.0%
Has union employees	58.7%	62.0%	64.2%	58.3%	54.0%	59.2%	62.7%	58.6%
Percent low-wage employees								
50% or more low-wage	31.4%	43.5%	22.4%	24.0%	28.8%	33.7%	29.1%	31.6%
Less than 50% low-wage	61.9%	62.4%	55.7%	58.9%	61.2%	63.4%	58.4%	62.5%
Percent women employees								
Less than 25%	64.2%	59.2%	57.2%	60.4%	64.4%	68.7%	59.0%	66.0%
25-49 %	59.5%	61.9%	52.3%	55.3%	60.1%	60.2%	55.8%	59.9%
50-74 %	52.7%	64.5%	52.4%	45.9%	51.1%	53.7%	54.7%	52.6%
75% or more	52.5%	55.9%	44.0%	47.4%	48.1%	55.9%	47.2%	53.3%
Percent age 50 or older employees								
Less than 25%	49.8%	57.6%	48.8%	46.8%	49.9%	50.3%	51.0%	49.5%
25-49 %	61.5%	61.3%	56.7%	62.2%	60.9%	61.8%	59.3%	61.7%
50-74 %	61.0%	62.8%	53.5%	62.0%	57.5%	63.4%	58.7%	61.5%
75% or more	59.9%	65.5%	58.5%	57.0%	58.3%	59.0%	62.2%	58.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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%	1.30%	1.03%	0.89%	0.84%	0.62%	0.66%	0.48%
Industry group **								
Agric., fish., forest.	7.25%	3.87%	--	9.50%	11.63% *	13.71%	5.51%	9.15%
Mining and manufacturing	0.74%	5.02%	2.83%	1.72%	1.60%	0.93%	1.68%	0.80%
Construction	1.75%	4.21%	2.48%	2.59%	4.42%	2.83%	1.90%	2.52%
Utilities and transp.	2.34%	5.78%	4.68%	3.91%	3.48%	3.29%	3.52%	2.53%
Wholesale trade	1.42%	4.74%	3.11%	1.78%	4.15%	1.29%	2.12%	1.69%
Fin. svs. and real estate	0.96%	3.39%	3.41%	2.48%	1.90%	1.24%	2.03%	1.03%
Retail trade	1.14%	4.22%	2.59%	2.46%	3.30%	1.45%	2.05%	1.28%
Professional services	0.61%	1.86%	1.79%	1.42%	1.24%	0.86%	1.08%	0.69%
Other services	1.01%	2.98%	2.43%	1.77%	1.78%	1.52%	1.44%	1.15%
Ownership								
For profit, incorporated	0.54%	1.58%	1.18%	1.05%	1.12%	0.79%	0.78%	0.62%
For profit, unincorporated	1.06%	2.92%	2.73%	2.28%	2.10%	1.67%	1.70%	1.22%
Nonprofit	0.74%	3.55%	3.36%	1.97%	1.47%	0.91%	1.82%	0.79%
Age of firm								
Less than 5 years	2.00%	4.22%	3.92%	2.96%	4.86%	--	2.37%	3.15%
5-9 years	1.95%	4.28%	2.87%	2.78%	4.43%	5.99%	2.16%	2.77%
10-19 years	1.25%	2.35%	2.12%	2.13%	2.49%	2.98%	1.37%	1.69%
20 or more years	0.47%	1.75%	1.37%	1.10%	0.88%	0.64%	0.86%	0.51%
Multi/single status								
2 or more locations	0.51%	9.41%	2.70%	1.55%	0.99%	0.61%	1.94%	0.52%
1 location only	0.72%	1.31%	1.09%	1.06%	1.47%	4.97%	0.70%	1.16%
Percent full-time employees								
Less than 25%	2.11%	4.11%	1.63%	4.10%	1.19%	3.58%	1.42%	2.43%
25-49 %	0.68%	4.30%	1.44%	1.63%	1.23%	0.96%	1.53%	0.74%
50-74 %	1.05%	2.45%	2.34%	1.62%	2.03%	1.47%	1.41%	1.18%
75% or more	0.47%	1.39%	1.10%	0.86%	0.93%	0.70%	0.71%	0.54%
Union presence								
No union employees	0.47%	1.30%	1.04%	0.91%	0.87%	0.74%	0.67%	0.54%
Has union employees	1.05%	11.23%	5.84%	4.20%	3.15%	1.15%	4.19%	1.07%
Percent low-wage employees								
50% or more low-wage	0.85%	4.44%	2.01%	1.61%	1.66%	1.18%	1.56%	0.93%
Less than 50% low-wage	0.45%	1.30%	1.04%	0.90%	0.91%	0.67%	0.68%	0.52%
Percent women employees								
Less than 25%	0.84%	2.24%	1.53%	1.33%	1.70%	1.64%	1.06%	1.06%
25-49 %	0.95%	3.54%	2.69%	2.21%	1.95%	1.26%	1.69%	1.03%
50-74 %	0.71%	2.26%	2.40%	2.10%	1.40%	0.95%	1.46%	0.77%
75% or more	0.87%	2.45%	1.92%	1.67%	1.56%	1.33%	1.24%	0.99%
Percent age 50 or older employees								
Less than 25%	0.73%	1.91%	1.47%	1.27%	1.35%	1.25%	0.97%	0.87%
25-49 %	0.58%	3.13%	1.79%	1.34%	1.25%	0.76%	1.15%	0.62%
50-74 %	1.06%	2.81%	2.85%	1.96%	2.19%	1.62%	1.74%	1.22%
75% or more	2.48%	2.87%	3.88%	4.10%	7.38%	4.79%	2.11%	3.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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) 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, 2020

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	57.7%	16.2%	11.6%	17.7%	42.1%	76.9%	14.4%	64.2%
Industry group **								
Agric., fish., forest.	45.0%	8.2% *	--	44.1% *	46.8% *	52.8% *	14.1% *	52.9%
Mining and manufacturing	64.1%	11.4% *	12.2% *	19.1%	54.6%	82.3%	16.5%	68.9%
Construction	34.8%	34.2%	16.0%	10.6%	39.6%	69.6%	17.7%	44.7%
Utilities and transp.	61.0%	26.3% *	11.2% *	27.9%	40.9%	73.5%	12.7% *	65.2%
Wholesale trade	48.8%	12.9% *	10.3% *	21.5%	46.0%	70.0%	14.2%	56.2%
Fin. svs. and real estate	69.6%	13.0% *	12.2% *	20.3%	51.5%	83.1%	15.5%	74.2%
Retail trade	57.6%	14.7% *	9.9% *	17.1%	33.5%	78.6%	13.7%	64.3%
Professional services	59.3%	12.9%	10.1%	13.9%	36.5%	80.2%	12.4%	65.9%
Other services	48.4%	16.1%	11.0%	19.2%	34.2%	63.8%	14.3%	54.2%
Ownership								
For profit, incorporated	57.3%	14.6%	11.1%	16.6%	42.6%	76.3%	13.9%	64.3%
For profit, unincorporated	50.6%	15.3%	13.2%	21.1%	44.8%	70.3%	14.4%	57.6%
Nonprofit	64.1%	28.0%	12.5% *	19.4%	38.5%	83.2%	18.1%	67.9%
Age of firm								
Less than 5 years	21.0%	19.7%	14.5% *	17.7%	25.7%	50.6% *	17.1%	24.9%
5-9 years	25.4%	21.1%	6.3% *	25.2%	27.5%	69.5%	15.2%	33.7%
10-19 years	33.7%	12.0%	12.2%	19.9%	38.6%	57.3%	13.6%	42.8%
20 or more years	63.0%	16.3%	12.0%	15.9%	44.3%	77.9%	14.1%	67.5%
Multi/single status								
2 or more locations	69.1%	--	16.5%	17.4%	47.0%	77.0%	16.2%	70.0%
1 location only	24.0%	16.2%	11.1%	17.7%	33.6%	72.6%	14.2%	32.5%
Percent full-time employees								
Less than 25%	58.3%	17.5% *	49.1%	12.2% *	27.1%	78.4%	33.4%	61.6%
25-49 %	53.1%	9.8% *	11.6% *	11.6% *	28.3%	76.6%	10.3%	60.1%
50-74 %	64.0%	17.4%	7.5% *	19.0%	32.2%	83.7%	13.7%	70.5%
75% or more	57.0%	16.3%	11.4%	17.9%	43.6%	75.9%	14.3%	63.6%
Union presence								
No union employees	53.5%	15.1%	11.3%	17.7%	41.9%	74.5%	14.0%	60.6%
Has union employees	77.1%	52.5%	17.7% *	15.9% *	43.4%	83.8%	23.7%	78.5%
Percent low-wage employees								
50% or more low-wage	60.2%	15.0% *	15.4%	22.3%	35.3%	76.1%	18.1%	64.3%
Less than 50% low-wage	57.4%	16.3%	11.4%	17.3%	42.7%	77.0%	14.1%	64.2%
Percent women employees								
Less than 25%	49.2%	19.5%	12.0%	18.8%	48.7%	76.2%	16.0%	59.1%
25-49 %	59.8%	12.8%	14.6%	14.4%	38.8%	75.1%	12.8%	64.4%
50-74 %	61.8%	12.5%	9.4%	18.2%	42.9%	76.9%	12.1%	66.8%
75% or more	59.3%	18.6%	9.6%	17.7%	35.9%	80.5%	14.9%	65.6%
Percent age 50 or older employees								
Less than 25%	50.1%	20.4%	12.7%	16.8%	36.8%	75.5%	15.7%	58.4%
25-49 %	64.2%	14.0%	10.3%	18.2%	46.8%	78.0%	13.4%	68.3%
50-74 %	52.3%	11.5%	10.6%	20.1%	42.5%	73.4%	13.5%	60.2%
75% or more	37.3%	12.0%	11.5% *	14.0% *	23.4% *	84.4%	11.5%	54.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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%	1.70%	1.19%	1.21%	1.47%	1.07%	0.81%	0.84%
Industry group **								
Agric., fish., forest.	11.85%	4.34% *	--	17.91% *	19.47% *	23.91% *	7.38% *	14.13%
Mining and manufacturing	1.79%	7.34% *	4.02% *	3.21%	3.75%	2.09%	2.93%	1.91%
Construction	3.35%	7.00%	3.96%	2.62%	7.77%	9.60%	2.58%	4.84%
Utilities and transp.	4.53%	10.92% *	6.23% *	7.98%	6.93%	6.83%	4.14% *	5.05%
Wholesale trade	2.91%	5.35% *	3.76% *	3.93%	4.93%	5.22%	2.75%	3.43%
Fin. svs. and real estate	1.90%	4.32% *	3.98% *	5.68%	4.03%	2.00%	2.93%	1.91%
Retail trade	2.48%	7.26% *	3.03% *	3.15%	5.50%	2.46%	2.63%	2.75%
Professional services	1.27%	2.65%	2.12%	1.77%	2.36%	1.55%	1.38%	1.37%
Other services	2.19%	3.24%	2.76%	3.01%	3.81%	3.27%	1.77%	2.51%
Ownership								
For profit, incorporated	0.95%	1.93%	1.35%	1.45%	1.88%	1.36%	0.94%	1.08%
For profit, unincorporated	1.92%	4.05%	3.12%	3.16%	3.90%	2.84%	2.00%	2.17%
Nonprofit	1.61%	5.97%	4.20% *	3.10%	2.91%	1.83%	2.63%	1.69%
Age of firm								
Less than 5 years	2.90%	4.60%	4.68% *	4.30%	7.55%	21.79% *	3.00%	5.00%
5-9 years	2.94%	6.02%	1.94% *	4.94%	5.52%	11.05%	2.67%	4.71%
10-19 years	2.06%	2.50%	2.29%	3.29%	4.04%	5.54%	1.55%	2.89%
20 or more years	0.83%	2.51%	1.70%	1.33%	1.65%	1.09%	1.08%	0.89%
Multi/single status								
2 or more locations	0.92%	--	3.79%	2.08%	1.78%	1.08%	2.50%	0.93%
1 location only	1.11%	1.72%	1.25%	1.46%	2.65%	5.94%	0.85%	1.88%
Percent full-time employees								
Less than 25%	6.57%	7.82% *	12.48%	5.60% *	7.87%	5.36%	7.46%	7.03%
25-49 %	2.87%	3.79% *	3.90% *	3.56% *	4.54%	3.37%	2.26%	3.06%
50-74 %	2.17%	4.19%	2.46% *	3.65%	4.25%	1.95%	2.18%	2.22%
75% or more	0.83%	1.95%	1.30%	1.34%	1.61%	1.23%	0.90%	0.94%
Union presence								
No union employees	0.83%	1.65%	1.21%	1.24%	1.51%	1.31%	0.81%	0.96%
Has union employees	1.62%	14.85%	7.08% *	5.59% *	5.87%	1.67%	5.72%	1.64%
Percent low-wage employees								
50% or more low-wage	1.99%	6.23% *	4.03%	3.97%	3.82%	2.10%	3.04%	2.09%
Less than 50% low-wage	0.80%	1.77%	1.23%	1.27%	1.56%	1.16%	0.84%	0.90%
Percent women employees								
Less than 25%	1.51%	3.16%	1.82%	1.94%	3.00%	3.21%	1.36%	1.92%
25-49 %	1.68%	3.28%	3.21%	2.45%	3.09%	2.17%	1.74%	1.82%
50-74 %	1.28%	2.64%	2.61%	3.09%	2.67%	1.50%	1.58%	1.34%
75% or more	1.59%	4.30%	2.05%	2.29%	2.78%	1.80%	1.77%	1.70%
Percent age 50 or older employees								
Less than 25%	1.31%	2.93%	1.76%	1.57%	2.32%	1.75%	1.25%	1.50%
25-49 %	1.11%	3.22%	2.11%	2.18%	2.21%	1.47%	1.42%	1.19%
50-74 %	2.07%	3.13%	2.95%	3.50%	3.61%	3.31%	1.92%	2.39%
75% or more	4.38%	2.82%	4.41% *	7.36% *	9.09% *	4.55%	2.13%	7.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	84.4%	39.1%	31.0%	59.4%	81.3%	87.2%	41.9%	85.8%
Industry group **								
Agric., fish., forest.	47.7% *	0.0%	0.0%	--	--	27.8% *	--	50.7% *
Mining and manufacturing	80.6%	--	--	76.3%	83.4%	80.4%	56.3%	81.2%
Construction	73.9%	20.9% *	27.3% *	42.6%	84.7%	85.8%	33.5%	83.2%
Utilities and transp.	88.7%	--	--	45.9% *	69.4%	94.4%	34.9% *	89.6%
Wholesale trade	78.1%	--	--	69.5%	86.5%	78.5%	32.6%	80.6%
Fin. svs. and real estate	90.3%	--	--	68.1%	87.0%	91.8%	41.4%	91.1%
Retail trade	84.5%	--	28.6% *	53.7%	71.2%	88.3%	47.2%	85.8%
Professional services	86.4%	38.4% *	46.8%	50.9%	79.6%	89.2%	43.4%	87.5%
Other services	80.9%	43.0%	23.4% *	55.6%	79.0%	84.3%	44.7%	82.6%
Ownership								
For profit, incorporated	83.9%	34.2%	31.4%	60.0%	80.9%	86.6%	40.8%	85.4%
For profit, unincorporated	81.4%	43.4% *	20.6% *	65.6%	81.4%	85.0%	43.2%	83.3%
Nonprofit	87.8%	51.6%	46.9% *	48.2%	82.6%	90.6%	46.9%	88.7%
Age of firm								
Less than 5 years	60.1%	41.1% *	23.7% *	58.1%	76.7%	77.3%	53.8%	64.5%
5-9 years	58.6%	44.3% *	--	71.4%	61.6%	47.5% *	45.0%	63.7%
10-19 years	73.2%	23.1% *	23.9% *	61.2%	76.6%	82.4%	35.4%	78.6%
20 or more years	85.7%	43.2%	34.7%	56.4%	83.0%	87.6%	41.7%	86.6%
Multi/single status								
2 or more locations	86.1%	--	43.8%	58.8%	79.9%	87.3%	52.7%	86.2%
1 location only	69.9%	38.7%	29.3%	59.6%	84.6%	85.2%	40.5%	81.0%
Percent full-time employees								
Less than 25%	86.3%	--	--	--	25.3% *	95.0%	45.7% *	89.3%
25-49 %	88.5%	--	--	47.5% *	86.1%	91.0%	36.8%	89.9%
50-74 %	87.8%	31.1% *	--	60.6%	79.3%	90.5%	32.8%	89.2%
75% or more	83.7%	40.1%	31.7%	59.5%	81.7%	86.4%	42.9%	85.1%
Union presence								
No union employees	83.4%	37.7%	30.6%	59.5%	81.5%	86.8%	42.0%	85.2%
Has union employees	87.3%	--	--	--	78.6%	88.3%	41.0% *	87.7%
Percent low-wage employees								
50% or more low-wage	82.5%	--	32.5% *	52.5%	82.0%	84.6%	35.2%	83.8%
Less than 50% low-wage	84.6%	41.0%	30.9%	60.0%	81.2%	87.5%	42.5%	86.0%
Percent women employees								
Less than 25%	81.7%	36.6%	26.4%	62.3%	78.3%	88.5%	43.7%	84.7%
25-49 %	83.8%	39.8% *	38.5% *	54.3%	89.0%	84.3%	42.2%	84.6%
50-74 %	85.2%	29.9%	22.9% *	61.4%	79.9%	87.5%	32.7%	86.2%
75% or more	86.8%	52.2%	38.4%	53.7%	77.4%	90.4%	45.4%	88.2%
Percent age 50 or older employees								
Less than 25%	83.3%	49.3%	25.7%	48.7%	83.0%	88.1%	39.8%	86.0%
25-49 %	85.5%	35.9% *	45.7%	64.5%	80.0%	87.4%	49.1%	86.1%
50-74 %	81.2%	21.4% *	9.9% *	76.2%	80.9%	83.8%	39.7%	83.1%
75% or more	81.3%	11.0% *	--	--	95.0%	86.7%	30.0%	88.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.68%	5.68%	4.92%	3.46%	1.62%	0.76%	2.85%	0.69%
Industry group **								
Agric., fish., forest.	19.64% *	0.00%	0.00%	--	--	20.51% *	--	21.34% *
Mining and manufacturing	1.98%	--	--	7.17%	3.51%	2.45%	9.60%	2.02%
Construction	5.31%	9.48% *	9.67% *	11.32%	8.13%	8.54%	6.80%	6.13%
Utilities and transp.	2.31%	--	--	17.51% *	9.65%	1.82%	14.70% *	2.30%
Wholesale trade	2.54%	--	--	7.36%	4.54%	3.28%	7.93%	2.60%
Fin. svs. and real estate	1.26%	--	--	12.27%	3.41%	1.36%	8.97%	1.25%
Retail trade	1.73%	--	13.09% *	9.03%	6.23%	1.70%	10.15%	1.74%
Professional services	1.07%	11.84% *	11.27%	6.35%	3.15%	1.14%	6.07%	1.08%
Other services	2.24%	8.91%	8.10% *	7.89%	4.41%	2.65%	5.51%	2.32%
Ownership								
For profit, incorporated	0.84%	7.18%	6.01%	4.31%	2.04%	0.96%	3.45%	0.86%
For profit, unincorporated	1.82%	14.82% *	8.70% *	7.65%	4.23%	2.08%	7.37%	1.85%
Nonprofit	1.39%	10.87%	17.35% *	7.85%	3.34%	1.52%	6.88%	1.40%
Age of firm								
Less than 5 years	6.67%	12.86% *	12.53% *	11.59%	12.16%	13.56%	8.89%	9.53%
5-9 years	6.73%	15.22% *	--	8.27%	10.08%	19.71% *	8.71%	8.81%
10-19 years	2.96%	8.26% *	7.51% *	8.07%	5.02%	4.53%	5.59%	3.17%
20 or more years	0.69%	8.41%	7.28%	4.30%	1.71%	0.77%	3.83%	0.70%
Multi/single status								
2 or more locations	0.72%	--	11.47%	6.41%	1.96%	0.77%	7.85%	0.72%
1 location only	2.07%	5.73%	5.33%	4.08%	2.78%	4.72%	3.06%	2.29%
Percent full-time employees								
Less than 25%	4.32%	--	--	--	10.51% *	1.93%	14.30% *	3.84%
25-49 %	2.06%	--	--	15.86% *	6.02%	2.15%	9.58%	2.05%
50-74 %	1.48%	11.62% *	--	8.08%	4.77%	1.50%	7.42%	1.45%
75% or more	0.77%	6.59%	5.52%	3.83%	1.73%	0.89%	3.18%	0.78%
Union presence								
No union employees	0.78%	5.96%	5.14%	3.52%	1.69%	0.92%	2.92%	0.80%
Has union employees	1.34%	--	--	--	5.64%	1.38%	12.33% *	1.33%
Percent low-wage employees								
50% or more low-wage	2.82%	--	13.33% *	9.91%	4.07%	3.31%	8.36%	2.89%
Less than 50% low-wage	0.69%	5.87%	5.16%	3.66%	1.72%	0.77%	3.00%	0.70%
Percent women employees								
Less than 25%	1.38%	9.51%	6.27%	5.16%	3.39%	1.49%	4.44%	1.42%
25-49 %	1.46%	12.42% *	12.14% *	8.81%	2.19%	1.68%	6.93%	1.48%
50-74 %	1.16%	8.92%	9.98% *	8.29%	3.16%	1.26%	5.69%	1.16%
75% or more	1.32%	12.17%	9.77%	6.41%	3.80%	1.41%	5.80%	1.33%
Percent age 50 or older employees								
Less than 25%	1.12%	7.98%	5.59%	4.68%	2.27%	1.26%	4.09%	1.11%
25-49 %	0.93%	10.92% *	10.88%	5.85%	2.50%	1.03%	5.27%	0.94%
50-74 %	2.02%	9.94% *	5.97% *	8.47%	3.92%	2.41%	7.24%	2.05%
75% or more	3.86%	5.17% *	--	--	2.55%	4.41%	8.45%	3.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	64.1%	22.0%	24.3%	49.1%	82.7%	62.1%	30.6%	65.2%
Industry group **								
Agric., fish., forest.	73.8%	0.0%	0.0%	--	--	100.0%	1.8% *	78.7%
Mining and manufacturing	73.4%	--	0.2% *	68.1%	93.4%	68.5%	30.1%	74.5%
Construction	68.8%	12.1% *	30.3% *	43.3%	87.1%	75.0%	26.7%	78.5%
Utilities and transp.	57.6%	--	--	74.7%	86.2%	52.1%	80.7%	57.2%
Wholesale trade	68.4%	0.0%	--	62.9%	82.8%	66.2%	31.9%	70.4%
Fin. svs. and real estate	58.6%	--	--	32.2% *	87.2%	54.7%	31.8%	59.0%
Retail trade	54.2%	--	26.6% *	52.4%	49.2%	55.2%	41.7%	54.6%
Professional services	64.3%	12.8% *	15.2% *	40.9%	81.0%	63.3%	25.8%	65.3%
Other services	66.6%	26.1% *	34.1% *	32.7%	75.8%	68.4%	26.8%	68.4%
Ownership								
For profit, incorporated	63.9%	22.7% *	24.6%	50.5%	83.5%	61.9%	32.2%	65.0%
For profit, unincorporated	60.8%	12.4% *	13.3% *	53.1%	78.3%	58.3%	24.5%	62.6%
Nonprofit	66.4%	28.8% *	41.1% *	37.3%	83.7%	64.9%	29.3%	67.2%
Age of firm								
Less than 5 years	57.9%	30.3% *	26.7% *	48.9%	79.9%	88.2%	32.9%	75.3%
5-9 years	59.8%	19.2% *	--	54.3%	63.7%	94.8%	24.1% *	72.9%
10-19 years	71.9%	20.5% *	15.2% *	36.9%	74.3%	90.4%	27.2%	78.4%
20 or more years	63.6%	21.4% *	27.6%	53.1%	85.1%	61.0%	33.1%	64.2%
Multi/single status								
2 or more locations	64.1%	--	29.7% *	57.3%	83.4%	61.6%	42.5%	64.2%
1 location only	63.4%	21.6%	23.5%	46.4%	81.3%	87.1%	29.1%	76.4%
Percent full-time employees								
Less than 25%	46.7%	0.0%	--	--	23.4% *	51.5%	12.5% *	49.2%
25-49 %	72.0%	--	--	21.7% *	78.2%	74.0%	23.0% *	73.4%
50-74 %	50.7%	6.9% *	--	39.8%	74.4%	49.7%	15.6% *	51.6%
75% or more	66.0%	24.8%	26.7%	51.1%	83.8%	63.9%	33.1%	67.1%
Union presence								
No union employees	67.8%	22.3%	24.5%	48.8%	82.8%	66.7%	31.1%	69.3%
Has union employees	52.1%	--	--	--	82.3%	50.5%	23.4% *	52.3%
Percent low-wage employees								
50% or more low-wage	71.3%	--	22.0% *	46.6%	70.6%	72.9%	36.2%	72.3%
Less than 50% low-wage	63.3%	20.2%	24.4%	49.3%	83.7%	61.0%	30.2%	64.5%
Percent women employees								
Less than 25%	67.1%	21.5% *	25.6%	55.5%	83.7%	65.1%	34.7%	69.7%
25-49 %	61.4%	20.0% *	13.8% *	63.6%	84.5%	58.6%	26.4%	62.1%
50-74 %	63.6%	31.4% *	44.8% *	34.1%	82.0%	61.7%	30.7%	64.2%
75% or more	65.6%	15.5% *	18.1% *	33.1%	79.4%	65.9%	24.2%	67.0%
Percent age 50 or older employees								
Less than 25%	63.3%	20.5% *	21.1% *	42.1%	77.3%	63.7%	24.3%	65.8%
25-49 %	62.5%	32.9% *	28.0% *	50.9%	84.4%	59.5%	40.2%	62.8%
50-74 %	73.5%	27.6% *	23.5% *	62.1%	87.7%	72.2%	39.0%	75.1%
75% or more	77.5%	5.5% *	--	77.7%	96.2%	82.8%	20.4% *	85.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	1.02%	5.18%	4.71%	3.63%	1.51%	1.21%	2.73%	1.05%
Industry group **								
Agric., fish., forest.	15.23%	0.00%	0.00%	--	--	0.00%	1.96% *	15.56%
Mining and manufacturing	2.10%	--	0.21% *	7.99%	1.82%	2.65%	8.90%	2.13%
Construction	4.94%	6.91% *	12.35% *	12.11%	6.31%	6.94%	6.22%	5.17%
Utilities and transp.	4.03%	--	--	12.33%	6.28%	4.62%	10.13%	4.09%
Wholesale trade	3.27%	0.00%	--	7.82%	5.14%	4.34%	7.98%	3.44%
Fin. svs. and real estate	2.96%	--	--	11.65% *	3.32%	3.35%	8.63%	3.02%
Retail trade	3.39%	--	12.92% *	8.97%	7.66%	3.90%	10.46%	3.50%
Professional services	1.90%	6.10% *	7.00% *	6.52%	3.03%	2.20%	5.09%	1.96%
Other services	2.51%	9.13% *	13.59% *	7.65%	4.60%	2.97%	5.89%	2.60%
Ownership								
For profit, incorporated	1.23%	7.23% *	5.26%	4.65%	1.87%	1.45%	3.33%	1.27%
For profit, unincorporated	2.79%	6.90% *	6.94% *	8.04%	4.54%	3.52%	5.76%	2.91%
Nonprofit	2.41%	10.26% *	19.56% *	8.51%	2.81%	2.84%	7.36%	2.47%
Age of firm								
Less than 5 years	6.67%	12.05% *	13.81% *	11.45%	11.70%	7.85%	8.38%	8.47%
5-9 years	6.12%	12.70% *	--	11.28%	9.97%	3.98%	7.48% *	6.59%
10-19 years	2.91%	7.83% *	5.62% *	7.98%	4.94%	2.14%	5.24%	3.12%
20 or more years	1.09%	8.49% *	7.08%	4.21%	1.56%	1.24%	3.81%	1.11%
Multi/single status								
2 or more locations	1.10%	--	10.98% *	5.96%	1.67%	1.23%	7.59%	1.11%
1 location only	2.37%	5.22%	5.13%	4.30%	3.26%	4.64%	2.90%	2.78%
Percent full-time employees								
Less than 25%	11.37%	0.00%	--	--	10.28% *	14.27%	7.65% *	12.68%
25-49 %	4.43%	--	--	9.85% *	6.21%	5.14%	8.42% *	4.57%
50-74 %	3.67%	6.17% *	--	9.16%	6.24%	4.08%	5.07% *	3.80%
75% or more	1.02%	6.18%	5.37%	4.02%	1.58%	1.23%	3.09%	1.05%
Union presence								
No union employees	1.10%	5.54%	4.94%	3.69%	1.59%	1.36%	2.82%	1.14%
Has union employees	2.37%	--	--	--	4.72%	2.46%	9.05% *	2.39%
Percent low-wage employees								
50% or more low-wage	2.66%	--	11.80% *	10.24%	5.11%	3.06%	9.72%	2.72%
Less than 50% low-wage	1.09%	5.14%	4.95%	3.84%	1.57%	1.30%	2.83%	1.13%
Percent women employees								
Less than 25%	1.86%	9.08% *	7.20%	5.67%	2.90%	2.46%	4.33%	1.97%
25-49 %	2.11%	12.24% *	5.88% *	7.32%	3.06%	2.41%	6.08%	2.16%
50-74 %	1.80%	11.13% *	15.00% *	7.83%	2.83%	2.05%	6.70%	1.84%
75% or more	2.32%	7.11% *	7.53% *	6.37%	3.29%	2.74%	4.64%	2.41%
Percent age 50 or older employees								
Less than 25%	1.94%	7.25% *	6.35% *	4.69%	2.82%	2.49%	3.75%	2.07%
25-49 %	1.36%	11.07% *	9.42% *	6.55%	2.14%	1.54%	5.10%	1.38%
50-74 %	2.47%	16.13% *	12.04% *	8.62%	2.82%	3.14%	7.60%	2.56%
75% or more	4.32%	3.61% *	--	15.51%	2.13%	5.09%	7.32% *	4.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	73.8%	24.3%	36.1%	55.9%	69.5%	85.1%	39.9%	79.1%
Industry group **								
Agric., fish., forest.	42.0%	--	--	55.9%	56.6% *	35.3% *	24.1% *	47.1%
Mining and manufacturing	70.4%	26.7% *	35.2%	47.3%	61.3%	84.7%	42.5%	73.7%
Construction	60.8%	29.0%	39.7%	57.5%	65.2%	79.4%	44.1%	70.3%
Utilities and transp.	70.3%	28.0% *	33.4% *	57.1%	58.5%	78.4%	40.2%	73.1%
Wholesale trade	67.2%	18.1% *	35.2%	54.2%	70.9%	81.0%	34.6%	74.8%
Fin. svs. and real estate	79.2%	24.3%	56.4%	62.9%	75.9%	84.4%	48.6%	81.9%
Retail trade	75.8%	9.9% *	39.7%	56.6%	75.3%	84.9%	41.2%	80.9%
Professional services	76.3%	29.4%	34.0%	60.7%	73.3%	86.4%	40.1%	81.7%
Other services	75.0%	24.5%	32.8%	53.1%	68.3%	88.3%	35.6%	81.1%
Ownership								
For profit, incorporated	74.2%	22.1%	34.9%	55.9%	68.0%	86.1%	38.8%	80.0%
For profit, unincorporated	70.9%	29.1%	45.9%	55.4%	72.3%	82.4%	45.2%	76.0%
Nonprofit	74.5%	28.9%	29.7%	56.3%	72.2%	82.9%	38.4%	78.0%
Age of firm								
Less than 5 years	62.8%	25.9%	46.8%	72.2%	70.6%	86.6%	48.8%	75.7%
5-9 years	57.2%	36.1%	46.8%	56.2%	67.2%	69.5%	50.5%	61.5%
10-19 years	63.3%	23.7%	35.0%	57.3%	68.4%	86.7%	39.3%	73.8%
20 or more years	76.4%	20.9%	32.8%	52.9%	69.9%	85.1%	36.3%	80.3%
Multi/single status								
2 or more locations	81.1%	--	33.9%	55.2%	70.6%	85.2%	45.2%	81.7%
1 location only	54.5%	24.4%	36.3%	56.1%	67.9%	84.1%	39.3%	66.8%
Percent full-time employees								
Less than 25%	72.8%	16.5% *	30.5% *	42.1%	65.2%	91.6%	31.5%	79.2%
25-49 %	68.0%	22.4% *	29.8%	40.5%	69.1%	80.1%	33.6%	72.7%
50-74 %	74.8%	16.6%	29.4%	67.8%	67.1%	84.6%	34.3%	80.3%
75% or more	74.3%	26.8%	38.1%	57.3%	70.2%	85.4%	41.8%	79.6%
Union presence								
No union employees	71.0%	23.9%	35.7%	56.4%	69.4%	83.0%	39.8%	76.9%
Has union employees	87.2%	38.5% *	48.2%	44.4%	70.7%	91.4%	43.0%	88.3%
Percent low-wage employees								
50% or more low-wage	70.1%	25.7%	37.5%	41.5%	66.7%	79.6%	34.0%	73.9%
Less than 50% low-wage	74.5%	24.2%	35.9%	58.3%	70.0%	86.3%	40.6%	80.2%
Percent women employees								
Less than 25%	64.6%	23.3%	31.2%	54.9%	65.2%	83.3%	39.4%	73.0%
25-49 %	79.4%	26.2%	39.7%	56.4%	69.8%	89.1%	43.8%	83.1%
50-74 %	77.3%	21.3%	37.8%	58.0%	73.5%	85.1%	36.4%	81.3%
75% or more	70.8%	28.2%	39.2%	55.2%	68.6%	80.3%	40.3%	75.7%
Percent age 50 or older employees								
Less than 25%	70.1%	24.3%	37.7%	53.8%	70.4%	84.3%	40.6%	77.0%
25-49 %	78.4%	28.8%	37.8%	60.6%	68.8%	86.1%	43.7%	81.3%
50-74 %	69.4%	25.1%	28.8%	55.2%	68.2%	83.7%	35.6%	76.6%
75% or more	52.1%	16.9%	31.0%	36.8%	75.2%	71.6%	24.5%	69.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	1.91%	1.80%	1.44%	1.21%	0.74%	1.12%	0.61%
Industry group **								
Agric., fish., forest.	9.14%	--	--	14.44%	17.65% *	18.58% *	12.95% *	11.49%
Mining and manufacturing	1.64%	9.06% *	5.79%	3.97%	3.48%	2.02%	3.57%	1.77%
Construction	2.90%	6.33%	4.85%	4.20%	6.28%	7.62%	3.28%	4.00%
Utilities and transp.	3.78%	9.70% *	11.29% *	7.77%	7.01%	5.23%	6.41%	4.10%
Wholesale trade	2.37%	6.71% *	6.30%	5.10%	4.45%	3.10%	4.08%	2.50%
Fin. svs. and real estate	1.69%	6.01%	7.16%	5.57%	3.13%	2.17%	4.53%	1.78%
Retail trade	1.45%	4.26% *	5.71%	4.41%	3.95%	1.57%	3.56%	1.50%
Professional services	0.95%	3.54%	3.20%	2.57%	1.94%	1.22%	2.04%	1.01%
Other services	1.21%	4.18%	3.77%	3.28%	2.67%	1.31%	2.35%	1.25%
Ownership								
For profit, incorporated	0.68%	2.21%	2.09%	1.73%	1.58%	0.87%	1.33%	0.74%
For profit, unincorporated	1.48%	4.81%	4.68%	3.68%	2.86%	2.11%	2.76%	1.66%
Nonprofit	1.36%	5.63%	5.09%	3.61%	2.44%	1.85%	3.11%	1.43%
Age of firm								
Less than 5 years	3.25%	5.10%	6.66%	4.42%	8.02%	12.00%	4.06%	4.81%
5-9 years	2.99%	6.63%	5.69%	4.84%	6.31%	12.66%	3.60%	4.37%
10-19 years	1.67%	3.64%	3.51%	3.05%	3.26%	2.64%	2.26%	2.03%
20 or more years	0.62%	2.57%	2.36%	1.86%	1.32%	0.77%	1.44%	0.65%
Multi/single status								
2 or more locations	0.64%	--	4.88%	2.57%	1.39%	0.75%	3.37%	0.65%
1 location only	1.10%	1.93%	1.90%	1.70%	2.22%	5.03%	1.19%	1.65%
Percent full-time employees								
Less than 25%	2.46%	9.11% *	9.16% *	6.81%	5.41%	2.13%	5.74%	2.49%
25-49 %	2.46%	7.94% *	5.97%	5.53%	3.74%	3.94%	4.15%	2.78%
50-74 %	1.53%	3.93%	4.80%	3.92%	3.66%	1.85%	3.22%	1.61%
75% or more	0.64%	2.31%	2.08%	1.60%	1.41%	0.83%	1.28%	0.69%
Union presence								
No union employees	0.64%	1.93%	1.82%	1.47%	1.27%	0.91%	1.14%	0.71%
Has union employees	1.09%	13.25% *	10.40%	6.68%	4.18%	1.09%	6.19%	1.09%
Percent low-wage employees								
50% or more low-wage	1.60%	6.17%	5.85%	3.86%	2.65%	2.33%	3.14%	1.75%
Less than 50% low-wage	0.59%	2.01%	1.89%	1.53%	1.36%	0.74%	1.20%	0.64%
Percent women employees								
Less than 25%	1.24%	3.20%	2.62%	2.30%	2.69%	1.77%	1.78%	1.45%
25-49 %	1.08%	4.75%	4.50%	3.60%	2.68%	1.14%	2.87%	1.11%
50-74 %	0.97%	3.48%	4.13%	3.09%	2.01%	1.21%	2.34%	1.02%
75% or more	1.36%	4.33%	3.76%	2.97%	2.39%	2.04%	2.35%	1.52%
Percent age 50 or older employees								
Less than 25%	0.97%	2.81%	2.53%	2.03%	1.82%	1.45%	1.59%	1.10%
25-49 %	0.79%	4.47%	3.38%	2.38%	1.92%	0.93%	2.15%	0.82%
50-74 %	1.69%	4.49%	4.48%	4.22%	3.24%	2.23%	2.84%	1.83%
75% or more	3.88%	4.50%	6.66%	7.67%	7.87%	6.73%	3.57%	5.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	2.0%	4.3%	93.7%
Firm size			
Less than 50 employees	2.5%	8.1%	89.4%
50+ employees	1.9%	3.8%	94.3%
Less than 10 employees	3.1%	6.0%	90.9%
10-24 employees	2.8% *	9.5%	87.7%
25-99 employees	1.7%	7.5%	90.8%
100-999 employees	2.2%	4.6%	93.2%
1000+ employees	1.8%	3.1%	95.1%
Industry group **			
Agric., fish., forest.	5.8% *	5.3% *	88.9%
Mining and manufacturing	2.0%	3.2%	94.8%
Construction	8.1%	4.6%	87.3%
Utilities and transp.	2.3% *	2.5%	95.2%
Wholesale trade	0.5% *	8.3% *	91.2%
Fin. svs. and real estate	1.3%	4.6% *	94.2%
Retail trade	1.8% *	5.1%	93.1%
Professional services	1.9%	3.1%	95.0%
Other services	1.3%	6.1% *	92.7%
Ownership			
For profit, incorporated	1.9%	4.8%	93.3%
For profit, unincorporated	1.4%	3.4%	95.2%
Nonprofit	2.7%	3.1%	94.2%
Age of firm			
Less than 5 years	3.2% *	5.2%	91.6%
5-9 years	0.9% *	6.2%	92.9%
10-19 years	2.7%	4.0%	93.3%
20 or more years	1.9%	4.3%	93.8%
Multi/single status			
2 or more locations	1.7%	3.5%	94.8%
1 location only	2.9%	6.8%	90.3%
Percent full-time employees			
Less than 25%	1.3% *	7.6%	91.2%
25-49 %	2.4% *	3.5%	94.1%
50-74 %	3.6%	7.0%	89.4%
75% or more	1.8%	4.0%	94.3%
Union presence			
No union employees	0.4%	4.9%	94.7%
Has union employees	9.3%	1.7%	89.0%
Percent low wage employees **			
50% or more low-wage	0.7% *	3.7%	95.7%
Less than 50% low-wage	2.1%	4.4%	93.5%
Percent women employees			
Less than 25%	3.2%	3.7%	93.1%
25-49 %	1.4%	6.6%	92.0%
50-74 %	1.4%	2.8%	95.8%
75% or more	2.2%	3.9%	93.9%
Percent age 50 or older employees			
Less than 25%	2.2%	5.6%	92.3%
25-49 %	1.7%	3.8%	94.5%
50-74 %	3.2%	3.2%	93.6%
75% or more	0.4% *	4.7%	95.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	0.21%	0.44%	0.47%
Firm size			
Less than 50 employees	0.44%	0.61%	0.74%
50+ employees	0.23%	0.50%	0.54%
Less than 10 employees	0.92%	0.94%	1.29%
10-24 employees	0.86% *	1.12%	1.36%
25-99 employees	0.40%	0.78%	0.87%
100-999 employees	0.63%	0.55%	0.81%
1000+ employees	0.24%	0.69%	0.72%
Industry group **			
Agric., fish., forest.	5.54% *	2.41% *	6.01%
Mining and manufacturing	0.48%	0.61%	0.76%
Construction	2.40%	0.82%	2.47%
Utilities and transp.	0.86% *	0.71%	1.12%
Wholesale trade	0.26% *	2.60% *	2.61%
Fin. svs. and real estate	0.38%	1.50% *	1.52%
Retail trade	0.57% *	1.14%	1.26%
Professional services	0.34%	0.31%	0.46%
Other services	0.30%	1.97% *	1.97%
Ownership			
For profit, incorporated	0.25%	0.61%	0.65%
For profit, unincorporated	0.34%	0.48%	0.59%
Nonprofit	0.55%	0.41%	0.69%
Age of firm			
Less than 5 years	1.59% *	1.45%	2.10%
5-9 years	0.53% *	1.42%	1.51%
10-19 years	0.64%	0.63%	0.88%
20 or more years	0.23%	0.51%	0.55%
Multi/single status			
2 or more locations	0.20%	0.56%	0.58%
1 location only	0.57%	0.54%	0.75%
Percent full-time employees			
Less than 25%	0.55% *	1.82%	1.98%
25-49 %	1.03% *	0.80%	1.28%
50-74 %	0.79%	1.94%	2.03%
75% or more	0.22%	0.45%	0.49%
Union presence			
No union employees	0.08%	0.53%	0.53%
Has union employees	1.05%	0.30%	1.10%
Percent low wage employees **			
50% or more low-wage	0.33% *	0.54%	0.63%
Less than 50% low-wage	0.22%	0.48%	0.52%
Percent women employees			
Less than 25%	0.59%	0.39%	0.70%
25-49 %	0.31%	1.39%	1.41%
50-74 %	0.26%	0.29%	0.40%
75% or more	0.47%	0.46%	0.65%
Percent age 50 or older employees			
Less than 25%	0.32%	0.73%	0.78%
25-49 %	0.29%	0.67%	0.72%
50-74 %	0.72%	0.47%	0.85%
75% or more	0.19% *	1.05%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.e Percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and selected characteristics: United States, 2020

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	98.3%	81.5%	90.9%	96.5%	99.3%	99.9%	90.8%	99.5%
Industry group **								
Agric., fish., forest.	98.2%	92.2%	95.4%	100.0%	97.1%	100.0%	95.9%	98.8%
Mining and manufacturing	99.0%	83.1%	86.5%	98.4%	99.8%	100.0%	92.2%	99.8%
Construction	98.4%	90.5%	95.0%	98.6%	100.0%	100.0%	95.7%	99.9%
Utilities and transp.	99.2%	80.8%	97.3%	96.7%	99.8%	100.0%	93.4%	99.7%
Wholesale trade	98.2%	74.6%	93.6%	99.3%	100.0%	99.8%	91.9%	99.7%
Fin. svs. and real estate	99.4%	92.4%	96.9%	99.2%	98.9%	99.9%	96.3%	99.7%
Retail trade	98.5%	80.1%	89.7%	96.3%	100.0%	100.0%	90.0%	99.7%
Professional services	98.1%	81.4%	90.6%	96.4%	99.1%	99.6%	90.4%	99.2%
Other services	97.3%	75.4%	87.5%	92.8%	98.5%	100.0%	85.8%	99.1%
Ownership								
For profit, incorporated	98.5%	82.6%	91.6%	97.2%	99.2%	99.9%	91.8%	99.6%
For profit, unincorporated	97.3%	82.9%	87.9%	93.8%	99.1%	100.0%	88.5%	99.0%
Nonprofit	98.3%	72.4%	90.1%	96.6%	99.4%	99.6%	87.7%	99.4%
Age of firm								
Less than 5 years	95.8%	85.9%	93.6%	96.8%	99.6%	100.0%	92.6%	98.8%
5-9 years	95.9%	89.3%	90.4%	96.2%	99.5%	100.0%	92.6%	98.0%
10-19 years	96.3%	80.0%	89.5%	97.0%	99.5%	99.4%	89.2%	99.3%
20 or more years	98.8%	78.9%	91.2%	96.3%	99.2%	99.9%	90.9%	99.5%
Multi/single status								
2 or more locations	99.7%	96.9%	91.0%	97.7%	99.4%	99.9%	93.9%	99.8%
1 location only	94.6%	81.2%	90.9%	96.1%	99.1%	99.0%	90.5%	98.0%
Percent full-time employees								
Less than 25%	95.5%	62.3%	72.3%	89.4%	98.5%	100.0%	74.2%	98.8%
25-49 %	97.3%	77.6%	91.7%	91.2%	98.9%	99.6%	88.7%	98.5%
50-74 %	97.5%	75.4%	85.7%	94.3%	98.3%	100.0%	84.9%	99.3%
75% or more	98.7%	84.3%	92.8%	98.0%	99.5%	99.9%	93.0%	99.6%
Union presence								
No union employees	98.0%	81.1%	90.6%	96.5%	99.4%	99.8%	90.7%	99.4%
Has union employees	99.6%	93.1%	98.8%	95.7%	97.5%	100.0%	95.4%	99.7%
Percent low-wage employees								
50% or more low-wage	97.4%	77.2%	81.8%	93.5%	98.0%	99.4%	85.5%	98.7%
Less than 50% low-wage	98.4%	82.0%	91.9%	97.0%	99.5%	99.9%	91.5%	99.6%
Percent women employees								
Less than 25%	97.9%	83.4%	92.5%	97.5%	99.9%	99.9%	92.0%	99.8%
25-49 %	98.8%	85.6%	88.6%	95.4%	99.6%	100.0%	91.7%	99.5%
50-74 %	98.7%	75.2%	93.1%	96.9%	99.2%	100.0%	88.6%	99.7%
75% or more	97.5%	81.9%	88.5%	94.9%	98.2%	99.4%	89.9%	98.7%
Percent age 50 or older employees								
Less than 25%	97.5%	84.5%	88.8%	94.8%	99.3%	99.9%	90.4%	99.1%
25-49 %	99.3%	82.8%	94.2%	98.4%	99.8%	99.8%	94.0%	99.8%
50-74 %	97.7%	79.2%	91.8%	99.4%	97.8%	100.0%	90.2%	99.3%
75% or more	91.3%	71.6%	89.7%	94.6%	96.3%	99.8%	79.7%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.e Standard errors for percent of private-sector employees in establishments that offer any dependent coverage for employer-sponsored health insurance by firm size and selected characteristics: United States, 2020

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	0.13%	1.68%	1.07%	0.71%	0.20%	0.08%	0.64%	0.12%
Industry group **								
Agric., fish., forest.	0.93%	4.10%	4.92%	0.00%	2.50%	0.00%	2.26%	0.99%
Mining and manufacturing	0.23%	6.91%	4.08%	0.89%	0.17%	0.00%	1.86%	0.14%
Construction	0.36%	2.79%	2.10%	0.63%	0.00%	0.00%	0.98%	0.06%
Utilities and transp.	0.29%	7.42%	2.46%	2.42%	0.21%	0.00%	2.33%	0.23%
Wholesale trade	0.48%	8.13%	3.88%	0.43%	0.00%	0.23%	2.31%	0.16%
Fin. svs. and real estate	0.22%	2.22%	1.88%	0.57%	1.06%	0.05%	0.98%	0.23%
Retail trade	0.35%	5.12%	3.96%	1.93%	0.03%	0.02%	2.13%	0.23%
Professional services	0.26%	2.88%	1.67%	1.09%	0.43%	0.26%	1.09%	0.24%
Other services	0.42%	4.36%	2.86%	2.51%	0.51%	0.01%	1.91%	0.37%
Ownership								
For profit, incorporated	0.13%	1.90%	1.18%	0.59%	0.26%	0.05%	0.69%	0.10%
For profit, unincorporated	0.60%	3.69%	3.36%	2.99%	0.39%	0.00%	1.93%	0.59%
Nonprofit	0.36%	6.16%	3.10%	1.12%	0.44%	0.43%	2.23%	0.31%
Age of firm								
Less than 5 years	0.91%	3.69%	3.03%	1.43%	0.25%	0.00%	1.67%	0.76%
5-9 years	0.96%	3.21%	3.74%	1.94%	0.34%	0.00%	1.77%	1.06%
10-19 years	0.54%	3.90%	2.27%	1.17%	0.24%	0.57%	1.56%	0.28%
20 or more years	0.14%	2.37%	1.37%	1.04%	0.26%	0.08%	0.82%	0.13%
Multi/single status								
2 or more locations	0.07%	2.53%	3.80%	0.66%	0.18%	0.07%	1.77%	0.07%
1 location only	0.45%	1.70%	1.11%	0.90%	0.42%	1.00%	0.68%	0.58%
Percent full-time employees								
Less than 25%	1.03%	10.90%	8.89%	4.79%	0.65%	0.05%	5.52%	0.63%
25-49 %	0.94%	9.61%	2.96%	5.36%	0.63%	0.37%	2.96%	0.98%
50-74 %	0.36%	4.49%	3.44%	1.82%	0.97%	0.02%	2.14%	0.27%
75% or more	0.12%	1.73%	1.12%	0.43%	0.20%	0.10%	0.62%	0.10%
Union presence								
No union employees	0.16%	1.72%	1.10%	0.73%	0.18%	0.10%	0.66%	0.14%
Has union employees	0.16%	5.07%	0.96%	2.52%	1.34%	0.00%	2.19%	0.16%
Percent low-wage employees								
50% or more low-wage	0.42%	5.71%	4.52%	1.90%	0.65%	0.42%	2.28%	0.39%
Less than 50% low-wage	0.14%	1.75%	1.06%	0.77%	0.20%	0.04%	0.66%	0.12%
Percent women employees								
Less than 25%	0.27%	2.64%	1.49%	0.74%	0.05%	0.06%	1.01%	0.08%
25-49 %	0.29%	3.54%	3.17%	2.80%	0.18%	0.00%	1.56%	0.27%
50-74 %	0.17%	3.95%	2.07%	0.90%	0.35%	0.02%	1.57%	0.10%
75% or more	0.37%	3.30%	2.12%	1.57%	0.74%	0.38%	1.24%	0.38%
Percent age 50 or older employees								
Less than 25%	0.28%	2.32%	1.62%	1.26%	0.21%	0.09%	0.94%	0.26%
25-49 %	0.12%	3.61%	1.57%	0.57%	0.10%	0.12%	0.95%	0.10%
50-74 %	0.45%	4.07%	3.03%	0.26%	1.21%	0.03%	1.79%	0.37%
75% or more	1.65%	5.13%	3.67%	3.46%	3.65%	0.18%	3.31%	1.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.f Percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and selected characteristics: United States, 2020

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	49.2%	31.9%	41.3%	43.5%	43.0%	54.3%	39.6%	50.7%
Industry group **								
Agric., fish., forest.	42.3%	5.2% *	--	57.8%	56.9%	18.1% *	46.0% *	41.2%
Mining and manufacturing	36.3%	27.8%	46.4%	41.4%	37.2%	34.1%	39.9%	35.9%
Construction	40.5%	46.2%	36.2%	41.0%	29.2%	54.3%	40.9%	40.3%
Utilities and transp.	42.2%	19.7% *	31.7% *	43.8%	35.7%	45.0%	34.3%	43.0%
Wholesale trade	45.2%	13.6% *	58.9%	45.3%	31.8%	53.5%	37.6%	47.0%
Fin. svs. and real estate	59.8%	46.1%	53.1%	46.3%	40.6%	67.1%	48.8%	60.8%
Retail trade	57.0%	30.5%	21.3%	42.5%	42.5%	66.9%	32.8%	60.6%
Professional services	49.7%	33.5%	43.4%	49.0%	47.4%	52.2%	42.5%	50.8%
Other services	49.9%	29.6%	41.0%	39.1%	49.6%	54.2%	36.9%	51.9%
Ownership								
For profit, incorporated	50.6%	32.3%	42.1%	44.6%	43.1%	56.0%	40.3%	52.3%
For profit, unincorporated	48.3%	39.9%	40.1%	41.7%	43.2%	54.8%	40.1%	49.9%
Nonprofit	43.9%	16.3%	37.8%	40.5%	42.6%	46.4%	33.7%	44.9%
Age of firm								
Less than 5 years	50.1%	39.8%	46.6%	40.9%	66.0%	79.0%	42.4%	57.2%
5-9 years	54.4%	31.5%	49.6%	58.0%	57.6%	66.7%	47.3%	58.9%
10-19 years	47.6%	37.5%	43.4%	46.4%	48.7%	52.1%	41.5%	50.3%
20 or more years	49.1%	27.0%	37.8%	40.5%	39.5%	54.2%	36.6%	50.4%
Multi/single status								
2 or more locations	51.6%	--	39.9%	42.1%	42.8%	54.2%	40.0%	51.9%
1 location only	42.7%	31.9%	41.4%	44.0%	43.2%	56.2%	39.5%	45.3%
Percent full-time employees								
Less than 25%	41.9%	32.9% *	31.6% *	34.5%	53.5%	40.8%	32.0%	43.5%
25-49 %	46.2%	27.6%	32.0%	31.4%	39.7%	54.7%	30.9%	48.3%
50-74 %	50.9%	20.6%	38.6%	45.3%	45.6%	55.9%	35.6%	53.0%
75% or more	49.7%	34.9%	43.3%	45.5%	42.3%	54.7%	41.5%	51.0%
Union presence								
No union employees	47.6%	32.0%	41.0%	43.6%	43.1%	52.6%	39.4%	49.1%
Has union employees	56.7%	28.9% *	51.1%	43.0%	42.1%	59.2%	44.2%	57.0%
Percent low-wage employees								
50% or more low-wage	46.0%	27.3%	25.5%	32.1%	44.5%	50.8%	29.7%	47.8%
Less than 50% low-wage	49.8%	32.5%	43.2%	45.4%	42.7%	55.0%	40.8%	51.3%
Percent women employees								
Less than 25%	40.5%	33.6%	37.7%	41.1%	31.2%	47.3%	38.1%	41.3%
25-49 %	56.2%	36.5%	40.9%	51.3%	51.0%	59.8%	41.7%	57.7%
50-74 %	49.9%	24.4%	44.0%	42.1%	43.6%	54.2%	37.7%	51.1%
75% or more	47.9%	33.8%	45.2%	42.8%	46.0%	50.7%	42.3%	48.8%
Percent age 50 or older employees								
Less than 25%	50.0%	34.7%	40.3%	44.8%	47.9%	55.5%	40.9%	52.1%
25-49 %	50.5%	33.2%	41.5%	42.0%	39.5%	55.4%	38.7%	51.5%
50-74 %	42.2%	32.5%	42.7%	42.4%	39.8%	44.2%	39.6%	42.7%
75% or more	38.6%	19.7%	48.6%	42.7%	40.3%	45.3%	31.1%	43.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.f Standard errors for percent of private-sector employees in establishments that offer coverage to same-sex domestic partners for employer-sponsored health insurance by firm size and selected characteristics: United States, 2020

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%	2.05%	1.82%	1.44%	1.32%	1.05%	1.11%	0.80%
Industry group **								
Agric., fish., forest.	9.40%	3.03% *	--	14.39%	15.76%	11.32% *	13.89% *	11.31%
Mining and manufacturing	1.82%	7.84%	5.94%	4.01%	3.53%	2.64%	3.51%	1.99%
Construction	3.02%	6.95%	4.83%	4.42%	5.54%	7.98%	3.25%	4.36%
Utilities and transp.	3.95%	7.84% *	10.74% *	7.91%	6.87%	5.42%	6.20%	4.28%
Wholesale trade	2.87%	5.06% *	6.01%	5.11%	4.68%	4.80%	4.08%	3.39%
Fin. svs. and real estate	2.14%	7.07%	7.50%	6.47%	4.27%	2.75%	4.51%	2.29%
Retail trade	1.90%	7.02%	4.56%	4.52%	5.31%	2.28%	3.41%	2.07%
Professional services	1.26%	3.50%	3.23%	2.69%	2.31%	1.84%	2.03%	1.41%
Other services	1.73%	4.35%	3.99%	3.16%	2.93%	2.63%	2.35%	1.96%
Ownership								
For profit, incorporated	0.89%	2.44%	2.15%	1.76%	1.73%	1.29%	1.33%	1.01%
For profit, unincorporated	1.68%	5.21%	4.55%	3.55%	3.19%	2.68%	2.69%	1.94%
Nonprofit	1.70%	3.69%	5.05%	3.58%	2.86%	2.51%	2.92%	1.84%
Age of firm								
Less than 5 years	3.53%	5.83%	6.70%	5.28%	7.73%	12.44%	4.07%	5.51%
5-9 years	2.92%	6.04%	5.64%	4.66%	5.97%	9.68%	3.60%	4.09%
10-19 years	1.86%	4.30%	3.62%	3.18%	3.54%	4.48%	2.25%	2.47%
20 or more years	0.81%	2.69%	2.39%	1.81%	1.47%	1.09%	1.44%	0.87%
Multi/single status								
2 or more locations	0.88%	--	5.28%	2.62%	1.60%	1.06%	3.35%	0.90%
1 location only	1.13%	2.06%	1.92%	1.71%	2.36%	7.21%	1.18%	1.81%
Percent full-time employees								
Less than 25%	3.12%	11.37% *	11.73% *	6.18%	5.54%	4.73%	6.13%	3.49%
25-49 %	2.51%	8.12%	5.67%	5.26%	4.13%	3.61%	4.01%	2.77%
50-74 %	2.00%	4.37%	5.10%	4.47%	3.99%	2.74%	3.24%	2.21%
75% or more	0.83%	2.43%	2.07%	1.63%	1.56%	1.25%	1.26%	0.94%
Union presence								
No union employees	0.77%	2.07%	1.85%	1.47%	1.36%	1.23%	1.13%	0.89%
Has union employees	1.88%	13.14% *	10.38%	6.70%	4.85%	2.07%	6.28%	1.92%
Percent low-wage employees								
50% or more low-wage	1.67%	6.71%	4.58%	3.71%	2.90%	2.35%	3.04%	1.81%
Less than 50% low-wage	0.78%	2.15%	1.93%	1.56%	1.48%	1.18%	1.19%	0.89%
Percent women employees								
Less than 25%	1.41%	3.35%	2.79%	2.31%	2.51%	2.78%	1.74%	1.79%
25-49 %	1.54%	5.77%	4.49%	3.61%	2.97%	2.08%	2.85%	1.67%
50-74 %	1.25%	3.45%	4.20%	3.18%	2.34%	1.70%	2.34%	1.35%
75% or more	1.56%	4.26%	3.73%	2.99%	2.72%	2.36%	2.35%	1.76%
Percent age 50 or older employees								
Less than 25%	1.16%	3.08%	2.51%	2.01%	2.07%	2.00%	1.57%	1.38%
25-49 %	1.06%	4.72%	3.37%	2.53%	2.06%	1.37%	2.10%	1.13%
50-74 %	1.98%	4.67%	5.08%	4.31%	3.47%	3.27%	2.99%	2.32%
75% or more	3.73%	3.90%	7.30%	8.21%	10.14%	7.19%	3.69%	5.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.g Percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and selected characteristics: United States, 2020

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	46.5%	31.0%	39.3%	41.2%	40.3%	51.4%	38.0%	47.9%
Industry group **								
Agric., fish., forest.	40.0%	5.2% *	84.0%	57.8%	56.9%	8.1% *	50.5%	37.0%
Mining and manufacturing	33.5%	26.0%	44.4%	41.2%	30.3%	32.6%	39.2%	32.8%
Construction	37.3%	46.1%	31.0%	41.5%	27.6%	43.7%	39.7%	35.9%
Utilities and transp.	34.3%	19.7% *	31.7% *	39.6%	33.5%	34.4%	32.2%	34.5%
Wholesale trade	43.3%	14.4% *	57.5%	36.4%	31.5%	53.4%	36.9%	44.8%
Fin. svs. and real estate	59.4%	45.7%	58.5%	46.2%	40.3%	66.4%	50.2%	60.2%
Retail trade	52.4%	26.3%	20.8%	39.5%	40.9%	60.9%	32.0%	55.4%
Professional services	47.4%	32.4%	41.8%	46.0%	44.3%	50.1%	40.5%	48.4%
Other services	48.1%	29.5%	35.5%	36.6%	47.6%	52.8%	33.5%	50.3%
Ownership								
For profit, incorporated	47.7%	31.3%	40.1%	42.2%	40.1%	52.8%	38.9%	49.2%
For profit, unincorporated	46.1%	39.6%	40.0%	40.6%	40.5%	52.1%	39.6%	47.4%
Nonprofit	41.8%	15.0%	31.9%	36.9%	41.0%	44.7%	29.4%	43.1%
Age of firm								
Less than 5 years	50.1%	39.5%	46.8%	41.0%	66.1%	77.8%	42.9%	56.8%
5-9 years	50.9%	31.1%	47.5%	52.8%	54.6%	62.0%	45.0%	54.7%
10-19 years	45.8%	37.1%	39.9%	44.4%	45.9%	51.9%	39.4%	48.5%
20 or more years	46.3%	25.5%	36.1%	38.1%	36.7%	51.3%	35.0%	47.4%
Multi/single status								
2 or more locations	48.9%	--	40.8%	39.9%	40.2%	51.4%	40.2%	49.0%
1 location only	40.3%	31.0%	39.2%	41.6%	40.5%	53.0%	37.8%	42.4%
Percent full-time employees								
Less than 25%	40.2%	32.9% *	30.9% *	34.8%	52.1%	38.1%	31.7%	41.5%
25-49 %	39.6%	28.2%	28.9%	28.6%	38.1%	44.5%	28.5%	41.1%
50-74 %	49.3%	20.2%	36.2%	43.5%	42.4%	54.7%	34.3%	51.3%
75% or more	47.2%	33.7%	41.3%	43.0%	39.5%	52.3%	39.9%	48.4%
Union presence								
No union employees	44.8%	31.1%	38.9%	41.3%	40.6%	49.3%	37.9%	46.2%
Has union employees	54.7%	28.9% *	50.5%	38.0%	37.8%	57.5%	42.1%	55.0%
Percent low-wage employees								
50% or more low-wage	41.5%	28.0%	26.4%	29.3%	42.7%	44.5%	28.7%	42.8%
Less than 50% low-wage	47.5%	31.4%	40.8%	43.2%	39.9%	52.8%	39.2%	48.9%
Percent women employees								
Less than 25%	38.1%	32.4%	36.0%	39.8%	29.5%	43.4%	37.1%	38.4%
25-49 %	54.3%	35.1%	38.3%	50.8%	46.5%	58.5%	40.6%	55.7%
50-74 %	47.4%	23.7%	42.6%	37.5%	41.8%	51.6%	36.1%	48.5%
75% or more	43.8%	33.9%	42.7%	38.8%	43.2%	45.8%	39.2%	44.5%
Percent age 50 or older employees								
Less than 25%	46.8%	34.5%	38.7%	42.9%	46.0%	50.8%	39.9%	48.4%
25-49 %	48.6%	29.7%	38.2%	39.3%	36.8%	53.9%	36.5%	49.6%
50-74 %	37.8%	31.6%	40.7%	40.4%	34.7%	38.9%	36.8%	38.0%
75% or more	36.8%	20.3%	49.4%	34.1%	39.9%	42.7%	30.9%	40.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.g Standard errors for percent of private-sector employees in establishments that offer coverage to opposite-sex domestic partners for employer-sponsored health insurance by firm size and selected characteristics: United States, 2020

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%	2.02%	1.81%	1.43%	1.32%	1.07%	1.10%	0.81%
Industry group **								
Agric., fish., forest.	9.31%	3.03% *	9.69%	14.39%	15.76%	5.97% *	13.11%	11.09%
Mining and manufacturing	1.79%	7.59%	5.96%	4.00%	3.29%	2.64%	3.50%	1.95%
Construction	2.97%	6.94%	4.61%	4.42%	5.41%	8.20%	3.23%	4.27%
Utilities and transp.	3.44%	7.84% *	10.74% *	7.87%	6.75%	4.61%	6.15%	3.72%
Wholesale trade	2.87%	5.19% *	6.05%	4.93%	4.70%	4.81%	4.07%	3.40%
Fin. svs. and real estate	2.14%	7.07%	6.95%	6.47%	4.28%	2.75%	4.50%	2.30%
Retail trade	1.98%	6.50%	4.53%	4.44%	5.33%	2.45%	3.37%	2.17%
Professional services	1.27%	3.45%	3.21%	2.69%	2.29%	1.86%	2.01%	1.42%
Other services	1.73%	4.35%	3.92%	3.11%	2.94%	2.63%	2.30%	1.97%
Ownership								
For profit, incorporated	0.90%	2.39%	2.14%	1.76%	1.73%	1.31%	1.32%	1.02%
For profit, unincorporated	1.68%	5.21%	4.62%	3.52%	3.16%	2.68%	2.71%	1.94%
Nonprofit	1.71%	3.50%	4.73%	3.48%	2.85%	2.54%	2.78%	1.85%
Age of firm								
Less than 5 years	3.53%	5.83%	6.70%	5.27%	7.72%	12.57%	4.06%	5.52%
5-9 years	2.97%	6.01%	5.66%	4.83%	6.08%	10.25%	3.59%	4.21%
10-19 years	1.87%	4.29%	3.59%	3.18%	3.60%	4.48%	2.24%	2.49%
20 or more years	0.81%	2.59%	2.39%	1.79%	1.44%	1.11%	1.42%	0.88%
Multi/single status								
2 or more locations	0.89%	--	5.33%	2.59%	1.59%	1.08%	3.35%	0.91%
1 location only	1.13%	2.04%	1.91%	1.70%	2.36%	7.44%	1.17%	1.82%
Percent full-time employees								
Less than 25%	3.11%	11.37% *	11.86% *	6.18%	5.58%	4.69%	6.15%	3.47%
25-49 %	2.34%	8.13%	5.46%	5.10%	4.10%	3.62%	3.89%	2.62%
50-74 %	2.01%	4.36%	5.08%	4.47%	3.97%	2.76%	3.24%	2.23%
75% or more	0.84%	2.40%	2.06%	1.63%	1.55%	1.26%	1.26%	0.95%
Union presence								
No union employees	0.77%	2.05%	1.84%	1.47%	1.37%	1.24%	1.12%	0.89%
Has union employees	1.90%	13.14% *	10.40%	6.55%	4.67%	2.10%	6.30%	1.94%
Percent low-wage employees								
50% or more low-wage	1.62%	6.71%	4.79%	3.61%	2.90%	2.31%	3.00%	1.77%
Less than 50% low-wage	0.79%	2.12%	1.93%	1.56%	1.47%	1.19%	1.18%	0.90%
Percent women employees								
Less than 25%	1.39%	3.31%	2.76%	2.30%	2.46%	2.78%	1.73%	1.77%
25-49 %	1.55%	5.65%	4.51%	3.61%	3.04%	2.09%	2.86%	1.69%
50-74 %	1.25%	3.42%	4.19%	3.09%	2.35%	1.70%	2.32%	1.35%
75% or more	1.55%	4.26%	3.73%	2.96%	2.71%	2.37%	2.34%	1.75%
Percent age 50 or older employees								
Less than 25%	1.16%	3.08%	2.51%	2.00%	2.09%	2.00%	1.57%	1.38%
25-49 %	1.06%	4.41%	3.34%	2.53%	2.04%	1.38%	2.08%	1.13%
50-74 %	1.91%	4.64%	5.10%	4.30%	3.31%	3.14%	2.96%	2.23%
75% or more	3.68%	3.95%	7.30%	7.56%	10.10%	7.21%	3.70%	5.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.3 Number of full-time private-sector employees by firm size and selected characteristics: United States, 2020

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	97,562,064	7,576,944	6,814,415	12,458,689	18,978,917	51,733,099	20,339,171	77,222,893
Industry group **								
Agric., fish., forest.	1,166,168	230,084	95,819	268,573	269,153 *	302,539 *	399,902	766,266
Mining and manufacturing	11,478,555	341,112	530,984	1,669,273	3,009,932	5,927,253	1,551,570	9,926,984
Construction	5,817,562	893,100	773,327	1,694,348	1,341,358	1,115,429	2,665,742	3,151,820
Utilities and transp.	5,311,215	213,732	251,056	496,198	974,123	3,376,107	652,212	4,659,003
Wholesale trade	5,224,804	414,786	492,539	985,956	1,239,297	2,092,226	1,294,224	3,930,580
Fin. svs. and real estate	11,292,617	669,699	407,878	653,514	2,080,571	7,480,955	1,396,008	9,896,609
Retail trade	10,299,042	986,507	832,279	1,395,403	1,568,373	5,516,480	2,488,109	7,810,933
Professional services	27,157,566	1,939,598	1,709,878	2,754,625	5,571,983	15,181,481	4,968,458	22,189,108
Other services	19,814,536	1,888,325	1,720,656	2,540,798	2,924,126	10,740,630	4,922,946	14,891,590
Ownership								
For profit, incorporated	69,356,920	5,365,657	5,158,318	8,903,482	12,553,933	37,375,529	15,049,251	54,307,668
For profit, unincorporated	13,997,627	1,761,634	1,173,434	2,193,407	2,854,649	6,014,501	3,836,521	10,161,105
Nonprofit	14,207,518	449,653	482,663	1,361,799	3,570,335	8,343,068	1,453,399	12,754,119
Age of firm								
Less than 5 years	4,077,721	1,463,113	694,721	1,152,490	635,094	--	2,740,118	1,337,602
5-9 years	4,947,589	1,352,165	982,418	1,281,033	1,082,254	249,718	2,961,234	1,986,355
10-19 years	12,300,805	2,066,471	1,748,729	2,699,959	3,181,263	2,604,384	5,270,229	7,030,576
20 or more years	76,235,950	2,695,195	3,388,548	7,325,206	14,080,306	48,746,694	9,367,590	66,868,359
Multi/single status								
2 or more locations	64,934,596	73,277	457,557	2,712,496	11,453,537	50,237,728	1,398,903	63,535,693
1 location only	32,627,468	7,503,667	6,356,859	9,746,193	7,525,380	1,495,370	18,940,268	13,687,200
Percent full-time employees								
Less than 25%	1,008,057	65,258	120,271	206,496	164,755	451,276	284,071	723,987
25-49 %	3,812,859	343,733	337,696	705,003	739,518	1,686,909	996,154	2,816,705
50-74 %	10,544,379	1,103,660	861,431	1,148,270	1,574,388	5,856,630	2,483,276	8,061,103
75% or more	82,196,769	6,064,293	5,495,017	10,398,920	16,500,256	43,738,284	16,575,671	65,621,098
Union presence								
No union employees	81,697,681	7,406,224	6,636,997	11,928,676	17,265,947	38,459,838	19,787,229	61,910,452
Has union employees	15,864,383	170,721	177,419	530,013	1,712,970	13,273,260	551,942	15,312,441
Percent low-wage employees								
50% or more low-wage	13,129,329	1,323,585	990,394	1,605,571	2,261,672	6,948,106	3,139,472	9,989,857
Less than 50% low-wage	84,432,735	6,253,359	5,824,021	10,853,117	16,717,245	44,784,993	17,199,700	67,233,036
Percent women employees								
Less than 25%	25,020,679	2,985,175	2,672,181	5,551,232	5,233,802	8,578,289	8,444,010	16,576,669
25-49 %	26,139,667	1,255,674	1,285,562	2,244,278	4,964,121	16,390,031	3,514,053	22,625,614
50-74 %	27,171,009	1,655,815	1,327,850	2,315,049	5,029,511	16,842,784	4,012,712	23,158,297
75% or more	19,230,710	1,680,281	1,528,823	2,348,129	3,751,482	9,921,995	4,368,397	14,862,313
Percent age 50 or older employees								
Less than 25%	35,917,370	3,618,082	3,718,678	6,465,288	7,314,438	14,800,885	10,733,058	25,184,312
25-49 %	48,090,705	1,519,278	1,946,225	4,400,211	8,854,920	31,370,072	5,257,421	42,833,284
50-74 %	10,905,805	1,254,417	904,768	1,319,295	2,421,327	5,005,998	2,752,673	8,153,132
75% or more	2,648,185	1,185,169	244,745	273,895	388,233	556,144	1,596,020	1,052,165

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.3 Standard errors for number of full-time private-sector employees by firm size and selected characteristics: United States, 2020

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	924,947	133,018	167,703	254,430	398,968	823,391	234,503	913,445
Industry group **								
Agric., fish., forest.	175,072	34,111	22,474	64,820	97,327 *	123,751 *	47,697	168,498
Mining and manufacturing	395,654	35,665	50,295	123,148	207,538	310,462	86,115	387,033
Construction	304,926	56,822	64,626	141,663	182,352	181,642	126,720	278,685
Utilities and transp.	386,715	27,465	45,256	74,075	140,780	348,738	62,682	381,680
Wholesale trade	276,380	53,124	53,198	96,667	139,210	205,632	88,525	262,140
Fin. svs. and real estate	469,188	49,100	53,559	82,866	173,948	422,878	90,117	460,540
Retail trade	380,412	69,325	76,131	118,167	177,457	298,939	125,595	359,599
Professional services	587,033	83,239	93,049	133,397	242,890	507,148	145,730	570,028
Other services	661,632	84,775	98,591	128,193	185,765	610,864	148,751	645,811
Ownership								
For profit, incorporated	953,173	127,878	155,350	246,677	391,990	839,388	234,411	933,709
For profit, unincorporated	428,453	80,577	81,837	134,695	192,225	342,182	131,293	409,124
Nonprofit	441,994	36,988	47,510	92,635	195,029	382,667	76,890	435,642
Age of firm								
Less than 5 years	193,248	71,360	64,133	113,646	115,296	--	120,728	151,780
5-9 years	216,707	78,288	79,112	108,924	138,450	65,592	126,525	177,101
10-19 years	402,313	90,620	97,364	145,886	237,299	262,850	158,233	372,529
20 or more years	917,648	97,340	130,151	223,100	361,095	825,142	198,517	901,908
Multi/single status								
2 or more locations	887,701	17,066	44,335	134,866	343,688	826,120	83,006	884,397
1 location only	490,566	133,028	166,557	240,383	321,904	246,002	235,424	456,445
Percent full-time employees								
Less than 25%	55,329	7,839	12,540	20,001	19,483	45,518	17,905	52,430
25-49 %	152,967	25,962	26,403	55,343	61,348	123,993	46,729	146,041
50-74 %	362,270	53,781	56,634	81,526	121,313	323,613	88,747	351,653
75% or more	974,934	138,835	167,854	263,782	416,551	852,961	251,262	954,559
Union presence								
No union employees	918,704	132,438	166,367	252,984	389,740	808,840	233,669	906,027
Has union employees	571,446	28,847	34,427	66,836	174,283	539,493	56,987	568,670
Percent low-wage employees								
50% or more low-wage	408,191	67,484	65,864	95,170	147,805	358,540	108,429	394,285
Less than 50% low-wage	933,979	132,570	163,415	257,313	402,810	820,240	239,914	917,044
Percent women employees								
Less than 25%	614,149	106,056	121,388	224,668	287,816	475,453	205,821	584,519
25-49 %	752,548	81,475	89,160	141,216	296,619	673,087	143,546	739,461
50-74 %	619,868	74,010	86,260	127,069	239,138	551,152	131,334	606,815
75% or more	517,229	74,640	87,311	119,133	194,645	452,551	132,764	501,084
Percent age 50 or older employees								
Less than 25%	705,585	110,774	138,558	203,749	307,978	588,410	212,798	679,611
25-49 %	856,504	87,032	102,258	203,964	337,485	761,822	167,302	842,286
50-74 %	405,764	68,431	72,758	104,541	164,236	343,883	112,833	390,223
75% or more	142,865	60,888	31,452	41,754	81,774	85,648	74,316	122,071

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.3.a Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2020

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	97,562,064	7.8%	7.0%	12.8%	19.5%	53.0%	20.8%	79.2%
Industry group **								
Agric., fish., forest.	1,166,168	19.7%	8.2%	23.0%	23.1% *	25.9% *	34.3%	65.7%
Mining and manufacturing	11,478,555	3.0%	4.6%	14.5%	26.2%	51.6%	13.5%	86.5%
Construction	5,817,562	15.4%	13.3%	29.1%	23.1%	19.2%	45.8%	54.2%
Utilities and transp.	5,311,215	4.0%	4.7%	9.3%	18.3%	63.6%	12.3%	87.7%
Wholesale trade	5,224,804	7.9%	9.4%	18.9%	23.7%	40.0%	24.8%	75.2%
Fin. svs. and real estate	11,292,617	5.9%	3.6%	5.8%	18.4%	66.2%	12.4%	87.6%
Retail trade	10,299,042	9.6%	8.1%	13.5%	15.2%	53.6%	24.2%	75.8%
Professional services	27,157,566	7.1%	6.3%	10.1%	20.5%	55.9%	18.3%	81.7%
Other services	19,814,536	9.5%	8.7%	12.8%	14.8%	54.2%	24.8%	75.2%
Ownership								
For profit, incorporated	69,356,920	7.7%	7.4%	12.8%	18.1%	53.9%	21.7%	78.3%
For profit, unincorporated	13,997,627	12.6%	8.4%	15.7%	20.4%	43.0%	27.4%	72.6%
Nonprofit	14,207,518	3.2%	3.4%	9.6%	25.1%	58.7%	10.2%	89.8%
Age of firm								
Less than 5 years	4,077,721	35.9%	17.0%	28.3%	15.6%	3.2% *	67.2%	32.8%
5-9 years	4,947,589	27.3%	19.9%	25.9%	21.9%	5.0%	59.9%	40.1%
10-19 years	12,300,805	16.8%	14.2%	21.9%	25.9%	21.2%	42.8%	57.2%
20 or more years	76,235,950	3.5%	4.4%	9.6%	18.5%	63.9%	12.3%	87.7%
Multi/single status								
2 or more locations	64,934,596	0.1%	0.7%	4.2%	17.6%	77.4%	2.2%	97.8%
1 location only	32,627,468	23.0%	19.5%	29.9%	23.1%	4.6%	58.1%	41.9%
Percent full-time employees								
Less than 25%	1,008,057	6.5%	11.9%	20.5%	16.3%	44.8%	28.2%	71.8%
25-49 %	3,812,859	9.0%	8.9%	18.5%	19.4%	44.2%	26.1%	73.9%
50-74 %	10,544,379	10.5%	8.2%	10.9%	14.9%	55.5%	23.6%	76.4%
75% or more	82,196,769	7.4%	6.7%	12.7%	20.1%	53.2%	20.2%	79.8%
Union presence								
No union employees	81,697,681	9.1%	8.1%	14.6%	21.1%	47.1%	24.2%	75.8%
Has union employees	15,864,383	1.1%	1.1%	3.3%	10.8%	83.7%	3.5%	96.5%
Percent low-wage employees								
50% or more low-wage	13,129,329	10.1%	7.5%	12.2%	17.2%	52.9%	23.9%	76.1%
Less than 50% low-wage	84,432,735	7.4%	6.9%	12.9%	19.8%	53.0%	20.4%	79.6%
Percent women employees								
Less than 25%	25,020,679	11.9%	10.7%	22.2%	20.9%	34.3%	33.7%	66.3%
25-49 %	26,139,667	4.8%	4.9%	8.6%	19.0%	62.7%	13.4%	86.6%
50-74 %	27,171,009	6.1%	4.9%	8.5%	18.5%	62.0%	14.8%	85.2%
75% or more	19,230,710	8.7%	7.9%	12.2%	19.5%	51.6%	22.7%	77.3%
Percent age 50 or older employees								
Less than 25%	35,917,370	10.1%	10.4%	18.0%	20.4%	41.2%	29.9%	70.1%
25-49 %	48,090,705	3.2%	4.0%	9.1%	18.4%	65.2%	10.9%	89.1%
50-74 %	10,905,805	11.5%	8.3%	12.1%	22.2%	45.9%	25.2%	74.8%
75% or more	2,648,185	44.8%	9.2%	10.3%	14.7%	21.0%	60.3%	39.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.3.a Standard errors for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2020

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	924,947	0.15%	0.18%	0.26%	0.39%	0.49%	0.28%	0.28%
Industry group **								
Agric., fish., forest.	175,072	3.74%	2.15%	5.35%	7.04% *	8.33% *	5.64%	5.64%
Mining and manufacturing	395,654	0.32%	0.45%	1.04%	1.55%	1.72%	0.80%	0.80%
Construction	304,926	1.15%	1.19%	2.20%	2.60%	2.65%	2.50%	2.50%
Utilities and transp.	386,715	0.58%	0.88%	1.43%	2.50%	3.12%	1.36%	1.36%
Wholesale trade	276,380	1.02%	1.05%	1.77%	2.31%	2.75%	1.78%	1.78%
Fin. svs. and real estate	469,188	0.48%	0.48%	0.73%	1.45%	1.75%	0.86%	0.86%
Retail trade	380,412	0.70%	0.74%	1.10%	1.54%	1.82%	1.25%	1.25%
Professional services	587,033	0.32%	0.35%	0.49%	0.82%	1.03%	0.59%	0.59%
Other services	661,632	0.50%	0.54%	0.71%	0.93%	1.58%	0.99%	0.99%
Ownership								
For profit, incorporated	953,173	0.20%	0.24%	0.36%	0.53%	0.68%	0.40%	0.40%
For profit, unincorporated	428,453	0.63%	0.59%	0.93%	1.23%	1.61%	1.06%	1.06%
Nonprofit	441,994	0.27%	0.34%	0.66%	1.25%	1.45%	0.58%	0.58%
Age of firm								
Less than 5 years	193,248	1.95%	1.52%	2.28%	2.46%	1.17% *	2.69%	2.69%
5-9 years	216,707	1.61%	1.53%	1.92%	2.31%	1.28%	2.38%	2.38%
10-19 years	402,313	0.82%	0.82%	1.15%	1.59%	1.77%	1.50%	1.50%
20 or more years	917,648	0.13%	0.17%	0.29%	0.45%	0.55%	0.27%	0.27%
Multi/single status								
2 or more locations	887,701	0.03%	0.07%	0.21%	0.50%	0.54%	0.13%	0.13%
1 location only	490,566	0.48%	0.52%	0.68%	0.82%	0.72%	0.90%	0.90%
Percent full-time employees								
Less than 25%	55,329	0.81%	1.27%	1.90%	1.82%	2.86%	1.95%	1.95%
25-49 %	152,967	0.72%	0.72%	1.37%	1.48%	2.10%	1.36%	1.36%
50-74 %	362,270	0.58%	0.57%	0.78%	1.10%	1.62%	1.02%	1.02%
75% or more	974,934	0.18%	0.21%	0.32%	0.48%	0.60%	0.35%	0.35%
Union presence								
No union employees	918,704	0.18%	0.21%	0.32%	0.45%	0.60%	0.36%	0.36%
Has union employees	571,446	0.18%	0.22%	0.42%	1.05%	1.16%	0.37%	0.37%
Percent low-wage employees								
50% or more low-wage	408,191	0.56%	0.52%	0.74%	1.06%	1.51%	0.96%	0.96%
Less than 50% low-wage	933,979	0.17%	0.20%	0.31%	0.45%	0.56%	0.33%	0.33%
Percent women employees								
Less than 25%	614,149	0.47%	0.51%	0.87%	1.02%	1.36%	0.97%	0.97%
25-49 %	752,548	0.33%	0.35%	0.55%	1.06%	1.28%	0.61%	0.61%
50-74 %	619,868	0.29%	0.32%	0.47%	0.82%	1.02%	0.53%	0.53%
75% or more	517,229	0.43%	0.47%	0.63%	0.95%	1.33%	0.80%	0.80%
Percent age 50 or older employees								
Less than 25%	705,585	0.34%	0.41%	0.59%	0.78%	1.07%	0.71%	0.71%
25-49 %	856,504	0.18%	0.22%	0.42%	0.66%	0.79%	0.37%	0.37%
50-74 %	405,764	0.70%	0.68%	0.95%	1.40%	1.94%	1.19%	1.19%
75% or more	142,865	2.53%	1.18%	1.51%	2.71%	2.71%	2.99%	2.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2020

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	90.4%	36.1%	65.1%	87.1%	98.5%	99.5%	58.8%	98.7%
Industry group **								
Agric., fish., forest.	71.9%	22.1%	50.2%	64.9%	97.4%	100.0%	36.5%	90.3%
Mining and manufacturing	95.4%	42.6%	69.2%	91.2%	99.3%	100.0%	69.0%	99.5%
Construction	82.7%	31.0%	68.3%	93.9%	96.8%	100.0%	64.4%	98.2%
Utilities and transp.	95.4%	49.0%	65.6%	93.2%	98.5%	100.0%	64.9%	99.7%
Wholesale trade	91.9%	47.6%	72.7%	93.3%	99.8%	100.0%	69.1%	99.5%
Fin. svs. and real estate	95.2%	39.4%	70.3%	98.0%	99.9%	99.9%	61.5%	99.9%
Retail trade	88.5%	27.3%	64.7%	88.9%	99.0%	99.9%	54.4%	99.4%
Professional services	93.2%	44.9%	77.0%	90.3%	98.5%	99.7%	67.1%	99.0%
Other services	83.4%	29.5%	48.1%	71.5%	96.6%	97.8%	44.0%	96.5%
Ownership								
For profit, incorporated	90.3%	36.4%	65.4%	86.8%	98.1%	99.7%	59.6%	98.8%
For profit, unincorporated	84.1%	29.8%	59.4%	85.4%	98.4%	97.5%	50.1%	96.9%
Nonprofit	97.0%	57.7%	75.1%	92.2%	99.7%	100.0%	74.1%	99.6%
Age of firm								
Less than 5 years	57.3%	20.9%	49.0%	82.2%	96.0%	100.0%	40.6%	91.5%
5-9 years	65.1%	28.9%	52.9%	80.6%	94.8%	100.0%	45.8%	93.8%
10-19 years	78.5%	36.4%	65.8%	82.5%	96.6%	94.3%	57.2%	94.5%
20 or more years	95.7%	47.7%	71.6%	90.7%	99.3%	99.7%	69.2%	99.4%
Multi/single status								
2 or more locations	99.1%	55.3%	73.4%	92.5%	99.4%	99.7%	80.7%	99.5%
1 location only	73.0%	35.9%	64.5%	85.6%	97.1%	91.3%	57.2%	94.8%
Percent full-time employees								
Less than 25%	74.9%	23.1%	31.6%	53.3%	87.4%	99.4%	30.7%	92.3%
25-49 %	79.8%	21.9%	40.2%	65.0%	94.4%	99.4%	37.2%	94.9%
50-74 %	85.3%	31.1%	47.9%	73.6%	98.6%	99.8%	42.9%	98.4%
75% or more	91.7%	38.0%	70.0%	90.8%	98.8%	99.4%	63.0%	99.0%
Union presence								
No union employees	88.7%	35.7%	64.6%	86.9%	98.5%	99.3%	58.4%	98.4%
Has union employees	98.8%	51.6%	82.8%	91.5%	98.9%	99.9%	74.8%	99.7%
Percent low-wage employees								
50% or more low-wage	80.0%	16.0%	31.9%	63.7%	96.0%	97.6%	30.6%	95.5%
Less than 50% low-wage	92.0%	40.4%	70.7%	90.6%	98.8%	99.8%	64.0%	99.2%
Percent women employees								
Less than 25%	85.6%	34.0%	66.1%	91.4%	97.9%	98.4%	61.4%	98.0%
25-49 %	94.6%	41.7%	71.4%	89.3%	99.5%	99.7%	64.8%	99.2%
50-74 %	92.0%	39.9%	61.1%	79.4%	98.2%	99.5%	54.7%	98.5%
75% or more	88.5%	31.8%	61.4%	82.6%	98.4%	99.8%	52.9%	98.9%
Percent age 50 or older employees								
Less than 25%	85.4%	35.4%	60.6%	83.4%	97.6%	98.7%	57.1%	97.5%
25-49 %	95.7%	37.1%	69.0%	92.4%	99.1%	99.8%	66.2%	99.4%
50-74 %	89.1%	39.5%	74.0%	87.9%	99.2%	99.6%	60.2%	98.8%
75% or more	65.7%	33.4%	69.5%	85.8%	98.5%	100.0%	43.5%	99.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2020

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	0.23%	1.22%	1.37%	0.75%	0.29%	0.26%	0.75%	0.20%
Industry group **								
Agric., fish., forest.	5.06%	5.48%	11.80%	10.90%	2.00%	0.00%	5.86%	4.32%
Mining and manufacturing	0.43%	5.36%	4.21%	1.62%	0.55%	0.00%	2.46%	0.21%
Construction	1.37%	3.37%	4.01%	1.55%	2.81%	0.04%	2.13%	1.25%
Utilities and transp.	0.70%	6.52%	8.15%	2.48%	1.48%	0.02%	4.26%	0.31%
Wholesale trade	0.91%	6.61%	4.99%	2.25%	0.14%	0.00%	2.96%	0.43%
Fin. svs. and real estate	0.42%	3.93%	5.93%	0.71%	0.05%	0.03%	2.92%	0.03%
Retail trade	0.79%	3.56%	4.27%	2.43%	0.52%	0.05%	2.52%	0.19%
Professional services	0.32%	2.36%	2.12%	1.29%	0.42%	0.15%	1.35%	0.19%
Other services	0.91%	2.32%	2.99%	2.16%	0.83%	1.20%	1.64%	0.91%
Ownership								
For profit, incorporated	0.26%	1.48%	1.58%	0.91%	0.42%	0.10%	0.90%	0.15%
For profit, unincorporated	1.05%	2.51%	3.45%	1.80%	0.60%	2.07%	1.81%	1.27%
Nonprofit	0.30%	3.93%	4.21%	1.95%	0.14%	0.00%	2.16%	0.18%
Age of firm								
Less than 5 years	2.21%	2.19%	4.68%	3.04%	2.55%	0.00%	2.39%	2.48%
5-9 years	1.84%	3.33%	4.09%	2.74%	2.04%	0.00%	2.28%	1.58%
10-19 years	1.25%	2.41%	2.62%	1.78%	1.41%	4.64%	1.53%	1.89%
20 or more years	0.16%	1.98%	1.83%	0.88%	0.13%	0.08%	1.05%	0.08%
Multi/single status								
2 or more locations	0.10%	11.40%	4.51%	1.29%	0.13%	0.08%	2.46%	0.08%
1 location only	0.66%	1.23%	1.44%	0.90%	0.72%	7.84%	0.80%	1.05%
Percent full-time employees								
Less than 25%	1.85%	5.11%	5.84%	4.82%	4.00%	0.46%	3.35%	1.59%
25-49 %	1.19%	3.60%	3.94%	3.53%	1.86%	0.31%	2.43%	0.86%
50-74 %	0.74%	2.61%	3.40%	2.87%	0.59%	0.16%	1.92%	0.36%
75% or more	0.26%	1.43%	1.57%	0.79%	0.32%	0.30%	0.86%	0.23%
Union presence								
No union employees	0.28%	1.23%	1.39%	0.78%	0.32%	0.34%	0.77%	0.25%
Has union employees	0.19%	8.35%	7.95%	2.69%	0.51%	0.07%	4.07%	0.11%
Percent low-wage employees								
50% or more low-wage	1.14%	2.09%	3.31%	2.84%	0.89%	1.80%	1.76%	1.29%
Less than 50% low-wage	0.21%	1.37%	1.45%	0.73%	0.31%	0.08%	0.81%	0.12%
Percent women employees								
Less than 25%	0.72%	1.93%	2.32%	1.04%	0.83%	1.46%	1.24%	0.82%
25-49 %	0.32%	3.51%	2.91%	1.61%	0.33%	0.14%	1.83%	0.18%
50-74 %	0.38%	2.47%	3.13%	2.12%	0.53%	0.19%	1.70%	0.24%
75% or more	0.51%	2.36%	2.79%	1.68%	0.45%	0.08%	1.60%	0.20%
Percent age 50 or older employees								
Less than 25%	0.55%	1.75%	1.96%	1.09%	0.68%	0.86%	1.10%	0.56%
25-49 %	0.22%	3.06%	2.42%	1.18%	0.27%	0.10%	1.51%	0.13%
50-74 %	0.70%	2.92%	3.46%	2.45%	0.34%	0.24%	1.99%	0.36%
75% or more	2.12%	2.97%	5.83%	4.30%	0.88%	0.00%	2.53%	0.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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) 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, 2020

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	92.0%	93.1%	91.2%	92.9%	92.7%	91.5%	92.1%	91.9%
Industry group **								
Agric., fish., forest.	93.0%	93.9%	91.2%	92.7%	88.8%	97.1%	92.6%	93.1%
Mining and manufacturing	96.4%	92.2%	95.1%	96.6%	95.7%	96.8%	95.8%	96.4%
Construction	87.6%	94.4%	91.3%	88.0%	79.7%	92.8%	91.9%	85.2%
Utilities and transp.	95.3%	96.0%	97.6%	93.2%	97.2%	94.9%	95.9%	95.2%
Wholesale trade	97.1%	96.5%	93.6%	97.9%	95.5%	98.2%	95.7%	97.4%
Fin. svs. and real estate	96.0%	94.4%	97.1%	97.7%	96.8%	95.6%	96.5%	95.9%
Retail trade	91.0%	93.7%	83.9%	92.1%	95.5%	90.0%	87.5%	91.6%
Professional services	92.5%	93.6%	94.5%	94.8%	92.9%	91.8%	94.3%	92.3%
Other services	84.8%	89.3%	84.3%	87.5%	87.9%	83.4%	85.8%	84.7%
Ownership								
For profit, incorporated	92.2%	93.4%	90.9%	93.2%	93.3%	91.6%	92.3%	92.1%
For profit, unincorporated	91.1%	92.3%	91.6%	90.4%	92.4%	90.5%	90.7%	91.1%
Nonprofit	91.9%	92.5%	92.4%	94.2%	90.7%	91.9%	92.1%	91.8%
Age of firm								
Less than 5 years	91.1%	98.0%	92.6%	90.5%	91.3%	--	93.6%	88.8%
5-9 years	91.9%	96.5%	92.3%	92.2%	91.3%	85.6%	93.6%	90.7%
10-19 years	93.0%	94.4%	91.7%	92.8%	92.7%	93.5%	92.4%	93.2%
20 or more years	91.9%	90.2%	90.4%	93.3%	92.8%	91.5%	91.3%	91.9%
Multi/single status								
2 or more locations	92.5%	100.0%	92.5%	95.1%	94.0%	92.0%	93.1%	92.5%
1 location only	90.5%	93.0%	91.1%	92.2%	90.6%	72.6%	92.0%	89.2%
Percent full-time employees								
Less than 25%	94.4%	89.3%	92.3%	93.9%	94.8%	94.7%	93.0%	94.5%
25-49 %	86.1%	97.3%	86.6%	83.5%	89.7%	84.8%	89.1%	85.7%
50-74 %	92.1%	90.7%	89.7%	93.3%	91.3%	92.4%	90.3%	92.3%
75% or more	92.2%	93.4%	91.5%	93.3%	92.9%	91.6%	92.3%	92.1%
Union presence								
No union employees	92.5%	93.5%	91.1%	93.4%	93.8%	91.8%	92.3%	92.6%
Has union employees	89.3%	81.1%	93.7%	80.6%	81.1%	90.7%	84.8%	89.4%
Percent low-wage employees								
50% or more low-wage	83.2%	93.0%	77.4%	85.3%	84.4%	82.5%	84.6%	83.1%
Less than 50% low-wage	93.1%	93.2%	92.2%	93.6%	93.7%	92.9%	92.7%	93.2%
Percent women employees								
Less than 25%	93.8%	92.0%	92.3%	92.9%	93.9%	94.9%	92.8%	94.2%
25-49 %	92.2%	96.3%	89.9%	92.7%	93.3%	91.9%	91.8%	92.3%
50-74 %	91.3%	92.2%	91.6%	92.8%	91.5%	91.0%	91.2%	91.3%
75% or more	90.2%	93.3%	89.8%	92.8%	91.6%	89.1%	91.5%	90.0%
Percent age 50 or older employees								
Less than 25%	90.4%	94.4%	89.4%	90.8%	91.6%	89.5%	90.7%	90.3%
25-49 %	92.9%	95.0%	94.4%	94.4%	93.8%	92.3%	94.7%	92.7%
50-74 %	92.4%	91.9%	89.8%	96.2%	91.3%	92.5%	91.9%	92.5%
75% or more	92.5%	88.2%	94.3%	96.8%	94.6%	91.8%	91.0%	93.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	0.71%	0.83%	0.56%	0.53%	0.47%	0.45%	0.35%
Industry group **								
Agric., fish., forest.	2.22%	3.36%	4.84%	4.69%	4.19%	2.25%	2.11%	2.65%
Mining and manufacturing	0.41%	3.02%	1.21%	0.75%	0.71%	0.62%	0.77%	0.44%
Construction	1.48%	1.53%	1.68%	2.09%	4.25%	1.62%	1.06%	2.21%
Utilities and transp.	0.78%	1.89%	1.23%	2.05%	1.06%	1.09%	1.30%	0.85%
Wholesale trade	0.51%	1.46%	1.56%	0.51%	1.56%	0.56%	0.78%	0.60%
Fin. svs. and real estate	0.58%	1.82%	0.98%	0.93%	0.79%	0.80%	0.82%	0.63%
Retail trade	0.66%	2.23%	3.66%	1.41%	0.82%	0.91%	1.91%	0.69%
Professional services	0.36%	1.22%	0.94%	1.00%	0.87%	0.48%	0.60%	0.41%
Other services	1.24%	2.05%	2.76%	1.73%	1.60%	1.84%	1.52%	1.40%
Ownership								
For profit, incorporated	0.41%	0.85%	0.95%	0.63%	0.66%	0.62%	0.51%	0.47%
For profit, unincorporated	0.64%	1.54%	2.14%	1.79%	1.13%	0.96%	1.27%	0.72%
Nonprofit	0.51%	2.15%	2.71%	0.95%	1.32%	0.58%	1.34%	0.54%
Age of firm								
Less than 5 years	1.61%	0.81%	1.95%	2.70%	2.37%	--	1.32%	2.82%
5-9 years	1.02%	1.11%	1.78%	1.39%	1.99%	7.24%	0.98%	1.58%
10-19 years	0.61%	1.20%	1.67%	1.15%	1.25%	1.20%	0.94%	0.77%
20 or more years	0.36%	1.23%	1.20%	0.69%	0.63%	0.50%	0.63%	0.39%
Multi/single status								
2 or more locations	0.34%	0.00%	2.55%	0.75%	0.64%	0.41%	1.54%	0.34%
1 location only	0.68%	0.72%	0.87%	0.68%	0.93%	7.58%	0.47%	1.17%
Percent full-time employees								
Less than 25%	0.82%	7.00%	3.46%	2.93%	1.17%	1.04%	2.09%	0.88%
25-49 %	1.03%	1.40%	4.21%	3.92%	1.91%	1.23%	2.26%	1.13%
50-74 %	0.54%	2.27%	2.56%	1.14%	1.51%	0.66%	1.41%	0.58%
75% or more	0.36%	0.76%	0.90%	0.60%	0.59%	0.55%	0.49%	0.41%
Union presence								
No union employees	0.32%	0.67%	0.85%	0.54%	0.46%	0.54%	0.45%	0.37%
Has union employees	0.93%	7.95%	2.43%	4.19%	3.16%	1.00%	3.48%	0.95%
Percent low-wage employees								
50% or more low-wage	1.08%	2.13%	4.49%	2.56%	2.01%	1.48%	2.10%	1.17%
Less than 50% low-wage	0.32%	0.74%	0.81%	0.55%	0.53%	0.49%	0.45%	0.36%
Percent women employees								
Less than 25%	0.41%	1.31%	0.93%	0.84%	0.90%	0.68%	0.59%	0.51%
25-49 %	0.77%	0.92%	2.48%	1.33%	1.17%	1.08%	1.29%	0.84%
50-74 %	0.47%	1.52%	2.18%	1.17%	1.03%	0.61%	1.16%	0.51%
75% or more	0.76%	1.45%	1.64%	1.29%	1.16%	1.19%	0.91%	0.87%
Percent age 50 or older employees								
Less than 25%	0.63%	0.85%	1.19%	0.87%	0.99%	1.16%	0.68%	0.76%
25-49 %	0.38%	1.31%	1.14%	0.90%	0.64%	0.51%	0.64%	0.41%
50-74 %	0.84%	2.06%	2.87%	0.78%	1.71%	1.33%	1.40%	0.97%
75% or more	1.31%	2.42%	2.11%	1.45%	2.21%	3.20%	1.54%	1.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	72.4%	74.4%	67.9%	69.7%	71.1%	73.7%	70.0%	72.7%
Industry group **								
Agric., fish., forest.	64.7%	73.9%	65.9%	75.3%	44.8% *	73.0%	74.6%	62.6%
Mining and manufacturing	78.6%	65.9%	73.0%	71.9%	75.0%	82.7%	73.5%	79.1%
Construction	68.1%	70.8%	67.4%	66.1%	68.4%	70.2%	66.3%	69.2%
Utilities and transp.	74.4%	80.3%	62.8%	71.3%	69.8%	76.5%	71.6%	74.6%
Wholesale trade	80.2%	82.4%	74.4%	78.8%	73.7%	85.3%	76.5%	81.0%
Fin. svs. and real estate	77.2%	76.4%	72.4%	80.6%	77.6%	77.1%	75.2%	77.4%
Retail trade	67.3%	68.3%	62.8%	62.5%	68.4%	68.5%	65.3%	67.7%
Professional services	74.3%	74.1%	66.7%	71.1%	73.0%	76.1%	69.9%	75.0%
Other services	62.1%	76.8%	67.6%	63.3%	62.2%	60.6%	68.1%	61.2%
Ownership								
For profit, incorporated	71.5%	73.6%	67.3%	69.1%	70.8%	72.5%	69.5%	71.8%
For profit, unincorporated	68.7%	73.7%	66.8%	66.7%	67.6%	69.6%	68.0%	68.8%
Nonprofit	79.4%	81.7%	75.7%	77.6%	75.1%	81.6%	76.9%	79.6%
Age of firm								
Less than 5 years	67.1%	68.3%	65.1%	68.7%	65.1%	67.4%	68.2%	66.0%
5-9 years	62.7%	75.7%	63.7%	61.2%	58.6%	62.3%	65.8%	60.3%
10-19 years	69.6%	73.3%	67.7%	71.4%	68.8%	68.6%	70.1%	69.3%
20 or more years	73.3%	76.2%	69.3%	70.5%	72.8%	74.0%	71.1%	73.5%
Multi/single status								
2 or more locations	73.5%	64.9%	73.3%	72.6%	72.9%	73.6%	74.5%	73.4%
1 location only	69.3%	74.5%	67.5%	68.8%	68.3%	73.9%	69.5%	69.2%
Percent full-time employees								
Less than 25%	58.9%	86.1%	84.0%	58.7%	58.2%	56.2%	76.0%	56.7%
25-49 %	63.4%	77.1%	64.4%	59.3%	54.3%	67.7%	69.6%	62.5%
50-74 %	69.6%	73.2%	68.0%	67.7%	64.3%	71.2%	69.1%	69.7%
75% or more	73.2%	74.4%	67.9%	70.4%	72.6%	74.4%	70.0%	73.7%
Union presence								
No union employees	72.1%	74.2%	67.5%	69.3%	70.9%	73.8%	69.6%	72.6%
Has union employees	73.5%	79.8%	79.3%	79.9%	73.7%	73.2%	79.9%	73.3%
Percent low-wage employees								
50% or more low-wage	58.3%	72.1%	48.8%	50.8%	53.7%	60.9%	55.5%	58.6%
Less than 50% low-wage	74.1%	74.6%	69.1%	71.5%	73.2%	75.4%	71.1%	74.5%
Percent women employees								
Less than 25%	72.7%	73.3%	67.9%	69.7%	72.3%	75.7%	69.4%	73.8%
25-49 %	73.2%	75.0%	69.8%	73.1%	72.7%	73.6%	72.6%	73.3%
50-74 %	71.9%	77.7%	71.6%	69.8%	70.9%	72.2%	73.7%	71.7%
75% or more	71.3%	71.7%	62.7%	66.0%	67.7%	74.5%	65.1%	72.3%
Percent age 50 or older employees								
Less than 25%	68.9%	71.9%	65.5%	66.2%	68.3%	70.5%	67.2%	69.3%
25-49 %	73.9%	73.6%	68.5%	72.4%	73.0%	74.6%	71.0%	74.2%
50-74 %	74.9%	76.7%	72.5%	75.2%	72.1%	76.4%	74.5%	75.0%
75% or more	76.0%	81.0%	76.3%	72.2%	73.8%	75.8%	77.6%	75.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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) 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, 2020

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%	1.24%	0.99%	0.71%	0.80%	0.53%	0.63%	0.41%
Industry group **								
Agric., fish., forest.	8.80%	7.00%	12.67%	8.77%	14.39% *	17.08%	6.07%	10.55%
Mining and manufacturing	0.69%	5.55%	3.10%	1.71%	1.51%	0.84%	1.66%	0.75%
Construction	1.67%	4.51%	2.44%	2.38%	5.07%	2.64%	2.05%	2.37%
Utilities and transp.	1.87%	5.76%	5.95%	3.36%	3.53%	2.46%	3.51%	2.01%
Wholesale trade	1.32%	4.10%	2.83%	1.67%	4.18%	0.89%	1.91%	1.57%
Fin. svs. and real estate	0.79%	3.33%	3.73%	2.20%	1.73%	1.00%	2.05%	0.84%
Retail trade	1.03%	4.88%	2.97%	2.15%	2.87%	1.34%	2.15%	1.15%
Professional services	0.56%	2.00%	1.91%	1.20%	1.05%	0.79%	1.12%	0.62%
Other services	1.15%	2.40%	2.22%	1.83%	2.21%	1.70%	1.46%	1.32%
Ownership								
For profit, incorporated	0.46%	1.51%	1.16%	0.89%	1.06%	0.64%	0.76%	0.52%
For profit, unincorporated	1.05%	2.77%	2.35%	1.64%	2.11%	1.74%	1.52%	1.22%
Nonprofit	0.61%	3.00%	2.61%	1.38%	1.21%	0.81%	1.49%	0.65%
Age of firm								
Less than 5 years	1.98%	4.18%	4.13%	2.53%	5.42%	6.33%	2.38%	3.11%
5-9 years	1.99%	3.34%	2.83%	2.57%	5.05%	3.23%	2.23%	3.02%
10-19 years	1.11%	2.44%	1.97%	1.64%	2.47%	2.40%	1.23%	1.51%
20 or more years	0.40%	1.62%	1.29%	0.86%	0.79%	0.54%	0.81%	0.44%
Multi/single status								
2 or more locations	0.45%	7.40%	2.39%	1.26%	0.89%	0.53%	1.57%	0.45%
1 location only	0.61%	1.25%	1.05%	0.85%	1.50%	2.65%	0.68%	0.98%
Percent full-time employees								
Less than 25%	2.00%	7.01%	5.15%	5.86%	3.57%	2.58%	4.31%	2.10%
25-49 %	1.51%	5.68%	3.40%	3.96%	2.80%	2.05%	2.20%	1.71%
50-74 %	1.01%	3.46%	3.07%	2.15%	2.34%	1.33%	1.93%	1.11%
75% or more	0.41%	1.36%	1.08%	0.77%	0.88%	0.59%	0.69%	0.46%
Union presence								
No union employees	0.40%	1.23%	1.00%	0.73%	0.84%	0.62%	0.64%	0.47%
Has union employees	0.91%	11.18%	4.96%	3.26%	2.75%	1.00%	3.54%	0.93%
Percent low-wage employees								
50% or more low-wage	1.19%	4.23%	4.08%	2.49%	2.25%	1.61%	2.29%	1.29%
Less than 50% low-wage	0.38%	1.29%	0.99%	0.72%	0.85%	0.55%	0.65%	0.43%
Percent women employees								
Less than 25%	0.83%	2.09%	1.56%	1.15%	1.74%	1.62%	1.03%	1.04%
25-49 %	0.73%	2.99%	2.00%	1.40%	1.76%	0.93%	1.35%	0.79%
50-74 %	0.64%	2.31%	2.26%	1.68%	1.25%	0.85%	1.30%	0.69%
75% or more	0.77%	2.67%	2.26%	1.51%	1.51%	1.10%	1.40%	0.85%
Percent age 50 or older employees								
Less than 25%	0.63%	1.87%	1.49%	1.11%	1.26%	1.06%	0.98%	0.75%
25-49 %	0.54%	2.73%	1.81%	1.11%	1.26%	0.68%	1.10%	0.57%
50-74 %	0.80%	2.64%	1.92%	1.47%	1.82%	1.18%	1.30%	0.93%
75% or more	1.95%	3.08%	3.09%	3.26%	6.17%	3.43%	2.07%	2.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	66.5%	69.3%	61.9%	64.7%	65.9%	67.4%	64.4%	66.9%
Industry group **								
Agric., fish., forest.	60.2%	69.4%	60.1%	69.8%	39.8% *	70.9%	69.1%	58.3%
Mining and manufacturing	75.7%	60.7%	69.4%	69.4%	71.8%	80.1%	70.4%	76.3%
Construction	59.7%	66.9%	61.5%	58.2%	54.5%	65.1%	61.0%	58.9%
Utilities and transp.	70.9%	77.1%	61.3%	66.5%	67.8%	72.6%	68.7%	71.1%
Wholesale trade	77.8%	79.6%	69.6%	77.1%	70.3%	83.8%	73.2%	78.9%
Fin. svs. and real estate	74.1%	72.2%	70.3%	78.7%	75.1%	73.7%	72.5%	74.3%
Retail trade	61.3%	64.0%	52.7%	57.5%	65.3%	61.7%	57.1%	62.0%
Professional services	68.8%	69.4%	63.0%	67.5%	67.8%	69.9%	65.9%	69.2%
Other services	52.7%	68.6%	57.0%	55.4%	54.7%	50.5%	58.4%	51.8%
Ownership								
For profit, incorporated	65.9%	68.8%	61.2%	64.4%	66.1%	66.4%	64.2%	66.2%
For profit, unincorporated	62.5%	68.0%	61.2%	60.3%	62.4%	63.0%	61.7%	62.7%
Nonprofit	72.9%	75.6%	69.9%	73.1%	68.1%	75.0%	70.8%	73.1%
Age of firm								
Less than 5 years	61.1%	66.9%	60.3%	62.1%	59.4%	--	63.8%	58.6%
5-9 years	57.6%	73.0%	58.8%	56.4%	53.5%	53.3%	61.6%	54.7%
10-19 years	64.7%	69.2%	62.1%	66.3%	63.8%	64.1%	64.8%	64.6%
20 or more years	67.4%	68.8%	62.7%	65.8%	67.6%	67.7%	64.9%	67.6%
Multi/single status								
2 or more locations	68.0%	64.9%	67.8%	69.0%	68.5%	67.8%	69.3%	67.9%
1 location only	62.7%	69.3%	61.4%	63.4%	61.9%	53.7%	63.9%	61.7%
Percent full-time employees								
Less than 25%	55.6%	76.9%	77.5%	55.2%	55.2%	53.2%	70.7%	53.6%
25-49 %	54.6%	75.0%	55.8%	49.5%	48.7%	57.5%	62.0%	53.6%
50-74 %	64.1%	66.3%	61.0%	63.1%	58.7%	65.8%	62.4%	64.3%
75% or more	67.4%	69.5%	62.1%	65.7%	67.4%	68.2%	64.6%	67.9%
Union presence								
No union employees	66.7%	69.4%	61.5%	64.7%	66.5%	67.8%	64.3%	67.2%
Has union employees	65.6%	64.8%	74.4%	64.4%	59.8%	66.3%	67.8%	65.6%
Percent low-wage employees								
50% or more low-wage	48.5%	67.0%	37.8%	43.3%	45.3%	50.2%	46.9%	48.7%
Less than 50% low-wage	69.0%	69.5%	63.8%	66.9%	68.6%	70.0%	65.9%	69.5%
Percent women employees								
Less than 25%	68.2%	67.5%	62.7%	64.8%	67.9%	71.8%	64.4%	69.5%
25-49 %	67.6%	72.2%	62.8%	67.7%	67.8%	67.6%	66.6%	67.6%
50-74 %	65.6%	71.6%	65.6%	64.8%	64.9%	65.7%	67.2%	65.5%
75% or more	64.3%	66.9%	56.3%	61.3%	62.0%	66.4%	59.6%	65.1%
Percent age 50 or older employees								
Less than 25%	62.3%	67.9%	58.6%	60.1%	62.6%	63.0%	61.0%	62.6%
25-49 %	68.7%	69.9%	64.7%	68.4%	68.5%	68.9%	67.2%	68.8%
50-74 %	69.3%	70.5%	65.1%	72.3%	65.8%	70.7%	68.5%	69.4%
75% or more	70.3%	71.4%	71.9%	69.9%	69.8%	69.6%	70.6%	70.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	1.24%	1.06%	0.81%	0.85%	0.61%	0.66%	0.47%
Industry group **								
Agric., fish., forest.	8.91%	6.10%	11.52%	9.60%	14.23% *	16.62%	5.38%	10.69%
Mining and manufacturing	0.75%	5.43%	3.08%	1.75%	1.60%	0.95%	1.70%	0.81%
Construction	1.77%	4.30%	2.46%	2.73%	4.52%	2.86%	1.98%	2.53%
Utilities and transp.	1.89%	5.70%	5.80%	3.72%	3.44%	2.53%	3.62%	2.04%
Wholesale trade	1.38%	4.43%	3.01%	1.70%	4.15%	1.01%	2.01%	1.64%
Fin. svs. and real estate	0.92%	3.41%	3.67%	2.23%	1.91%	1.18%	2.04%	0.98%
Retail trade	1.09%	4.68%	3.17%	2.16%	2.99%	1.41%	2.23%	1.21%
Professional services	0.59%	1.98%	1.93%	1.39%	1.23%	0.83%	1.14%	0.66%
Other services	1.23%	2.65%	2.69%	1.98%	2.14%	1.79%	1.62%	1.40%
Ownership								
For profit, incorporated	0.53%	1.54%	1.22%	0.98%	1.13%	0.76%	0.78%	0.60%
For profit, unincorporated	1.06%	2.58%	2.66%	1.98%	2.09%	1.71%	1.67%	1.22%
Nonprofit	0.70%	3.13%	3.14%	1.52%	1.50%	0.90%	1.67%	0.75%
Age of firm								
Less than 5 years	2.13%	4.12%	4.42%	3.20%	4.92%	--	2.55%	3.31%
5-9 years	2.09%	3.50%	2.82%	2.44%	5.26%	5.62%	2.20%	3.16%
10-19 years	1.14%	2.39%	2.07%	1.82%	2.49%	2.46%	1.30%	1.54%
20 or more years	0.47%	1.69%	1.43%	1.00%	0.88%	0.63%	0.86%	0.50%
Multi/single status								
2 or more locations	0.49%	7.40%	2.88%	1.35%	0.98%	0.58%	1.88%	0.50%
1 location only	0.75%	1.26%	1.12%	0.96%	1.53%	6.21%	0.70%	1.23%
Percent full-time employees								
Less than 25%	1.92%	8.36%	6.07%	5.89%	3.41%	2.45%	4.38%	2.02%
25-49 %	1.41%	5.54%	3.67%	3.92%	2.68%	1.88%	2.43%	1.57%
50-74 %	1.05%	3.24%	3.32%	2.08%	2.29%	1.41%	1.93%	1.16%
75% or more	0.47%	1.38%	1.15%	0.88%	0.95%	0.70%	0.73%	0.53%
Union presence								
No union employees	0.45%	1.23%	1.07%	0.82%	0.88%	0.71%	0.67%	0.52%
Has union employees	1.07%	10.86%	5.17%	4.44%	3.31%	1.18%	4.21%	1.09%
Percent low-wage employees								
50% or more low-wage	1.22%	4.23%	3.45%	2.42%	2.19%	1.69%	2.20%	1.33%
Less than 50% low-wage	0.43%	1.30%	1.07%	0.82%	0.90%	0.64%	0.68%	0.49%
Percent women employees								
Less than 25%	0.83%	2.10%	1.55%	1.31%	1.70%	1.61%	1.03%	1.05%
25-49 %	0.92%	2.98%	2.56%	1.67%	1.96%	1.23%	1.62%	1.00%
50-74 %	0.70%	2.36%	2.60%	1.79%	1.38%	0.93%	1.47%	0.75%
75% or more	0.89%	2.61%	2.20%	1.69%	1.67%	1.32%	1.39%	1.01%
Percent age 50 or older employees								
Less than 25%	0.72%	1.84%	1.54%	1.17%	1.37%	1.26%	1.00%	0.87%
25-49 %	0.59%	2.76%	1.84%	1.37%	1.29%	0.76%	1.12%	0.63%
50-74 %	0.99%	2.85%	2.76%	1.63%	2.16%	1.48%	1.65%	1.14%
75% or more	2.09%	3.16%	3.39%	3.20%	6.21%	4.11%	2.13%	3.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2020

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	25,115,092	3,412,052	2,781,793	4,037,955	4,199,848	10,683,444	8,167,404	16,947,688
Industry group **								
Agric., fish., forest.	337,434	109,992	65,958 *	55,696 *	78,851 *	--	218,122	119,312 *
Mining and manufacturing	469,447	106,253	73,144	119,007 *	69,221	101,821	235,407	234,040
Construction	416,659	145,433	97,099	77,642	85,900 *	10,585	287,173	129,485
Utilities and transp.	593,132	67,370	45,542	52,384 *	61,523	366,312 *	138,301	454,830 *
Wholesale trade	341,851	56,257	69,694	54,855	51,510	109,535	159,075	182,776
Fin. svs. and real estate	768,931	180,074	46,725	57,400	91,970	392,762	251,107	517,824
Retail trade	4,733,620	569,498	376,589	402,459	407,937	2,977,138	1,121,095	3,612,525
Professional services	6,570,023	769,422	558,063	844,112	1,399,228	2,999,198	1,729,322	4,840,701
Other services	10,883,996	1,407,753	1,448,980	2,374,399	1,953,709	3,699,156	4,027,801	6,856,195
Ownership								
For profit, incorporated	15,949,011	1,923,659	1,752,382	2,407,170	2,339,102	7,526,698	4,926,158	11,022,853
For profit, unincorporated	4,763,651	1,019,458	687,153	975,772	761,504	1,319,764	2,170,443	2,593,208
Nonprofit	4,402,430	468,935	342,258	655,013	1,099,242	1,836,982	1,070,802	3,331,627
Age of firm								
Less than 5 years	1,969,796	798,220	453,783	525,381	177,907	--	1,550,569	419,227
5-9 years	2,284,605	607,576	534,953	647,113	396,036	98,928	1,439,752	844,854
10-19 years	3,845,732	780,505	623,802	982,913	864,759	593,752	1,940,878	1,904,854
20 or more years	17,014,958	1,225,750	1,169,256	1,882,547	2,761,146	9,976,260	3,236,205	13,778,753
Multi/single status								
2 or more locations	13,491,304	--	129,577	766,191	2,271,551	10,302,400	400,244	13,091,060
1 location only	11,623,788	3,390,466	2,652,217	3,271,764	1,928,297	381,044	7,767,159	3,856,628
Percent full-time employees								
Less than 25%	8,109,147	1,727,483	1,322,303	1,517,657	1,191,780	2,349,925	3,850,620	4,258,528
25-49 %	6,832,566	655,889	604,941	1,244,742	1,273,922	3,053,073	1,807,509	5,025,058
50-74 %	6,271,887	773,227	514,905	726,276	970,713	3,286,766	1,630,397	4,641,490
75% or more	3,901,491	255,453	339,645	549,280	763,433	1,993,681	878,878	3,022,613
Union presence								
No union employees	22,177,480	3,369,515	2,742,500	3,949,015	3,924,260	8,192,191	8,061,074	14,116,406
Has union employees	2,937,612	42,537	39,294	88,940	275,588	2,491,253	106,329	2,831,282
Percent low-wage employees								
50% or more low-wage	9,763,498	1,341,238	1,189,079	1,705,979	1,741,777	3,785,426	3,336,812	6,426,687
Less than 50% low-wage	15,351,594	2,070,813	1,592,714	2,331,976	2,458,072	6,898,018	4,830,592	10,521,002
Percent women employees								
Less than 25%	2,624,993	775,316	507,182	590,898	330,208	421,389	1,590,129	1,034,864
25-49 %	5,515,079	452,521	458,536	719,178	762,326	3,122,518	1,245,642	4,269,437
50-74 %	9,495,751	993,549	853,621	1,571,945	1,675,014	4,401,622	2,526,309	6,969,442
75% or more	7,479,269	1,190,665	962,455	1,155,934	1,432,301	2,737,914	2,805,323	4,673,945
Percent age 50 or older employees								
Less than 25%	13,445,270	1,758,782	1,770,216	2,825,504	2,196,482	4,894,287	4,907,503	8,537,768
25-49 %	8,336,708	652,752	604,191	758,838	1,418,489	4,902,437	1,631,875	6,704,834
50-74 %	2,403,134	557,480	302,341	342,304	438,641	762,368	1,004,345	1,398,789
75% or more	929,979	443,038	105,044	111,308	146,237 *	124,352	623,681	306,298

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	433,021	94,697	100,850	155,565	167,908	350,281	154,920	408,591
Industry group **								
Agric., fish., forest.	64,920	18,592	33,118 *	19,812 *	42,440 *	--	42,290	49,282 *
Mining and manufacturing	50,364	15,919	12,033	37,625 *	13,269	23,469	22,259	45,213
Construction	43,924	16,140	20,659	15,669	31,570 *	2,797	27,727	34,088
Utilities and transp.	139,401	11,976	12,275	16,269 *	17,137	136,317 *	21,375	137,753 *
Wholesale trade	36,323	10,372	15,369	10,397	11,614	27,096	20,376	30,074
Fin. svs. and real estate	76,299	19,376	9,561	10,001	12,326	71,451	22,253	72,986
Retail trade	205,472	44,797	37,129	53,906	54,877	181,737	61,607	196,091
Professional services	228,043	43,885	43,510	58,676	97,799	188,797	71,823	216,748
Other services	297,843	76,599	77,445	135,210	130,209	207,707	129,792	270,404
Ownership								
For profit, incorporated	385,450	77,522	82,409	119,673	136,836	324,771	128,719	365,007
For profit, unincorporated	180,582	56,998	54,749	93,864	72,827	112,108	91,592	156,260
Nonprofit	173,350	38,027	36,811	64,312	91,955	121,636	62,647	161,958
Age of firm								
Less than 5 years	101,707	56,279	43,627	63,596	35,835	--	80,596	62,538
5-9 years	120,824	43,321	51,137	67,966	69,764	28,289	75,737	94,531
10-19 years	170,078	51,098	48,599	80,791	95,174	92,705	87,170	146,741
20 or more years	389,983	59,976	67,952	111,403	130,655	341,179	103,565	377,033
Multi/single status								
2 or more locations	366,004	--	16,951	59,466	109,027	345,896	36,645	364,283
1 location only	247,321	94,405	100,228	147,121	136,086	72,806	153,123	200,410
Percent full-time employees								
Less than 25%	302,640	84,615	88,577	116,943	125,244	219,491	138,737	269,909
25-49 %	274,761	46,980	46,752	104,883	104,271	223,224	82,112	262,902
50-74 %	207,246	36,717	33,560	50,309	74,079	181,172	57,649	199,358
75% or more	108,784	15,952	17,757	25,242	38,029	96,553	28,368	105,318
Union presence								
No union employees	408,736	94,735	100,566	154,736	163,530	321,401	154,637	382,728
Has union employees	175,422	9,025	11,448	21,538	47,862	166,860	17,497	174,551
Percent low-wage employees								
50% or more low-wage	283,916	72,170	69,285	105,640	119,524	215,409	112,299	262,162
Less than 50% low-wage	353,350	72,181	78,625	121,934	128,653	291,266	123,706	333,174
Percent women employees								
Less than 25%	116,309	45,916	44,975	58,650	42,344	65,541	74,043	90,054
25-49 %	264,405	41,131	54,977	88,461	84,125	225,081	78,846	252,689
50-74 %	273,286	58,183	55,271	106,331	108,162	214,762	96,229	256,756
75% or more	251,731	63,427	58,719	72,862	112,897	195,775	98,131	232,385
Percent age 50 or older employees								
Less than 25%	356,892	80,493	83,182	140,017	119,456	287,124	136,132	332,545
25-49 %	250,703	44,653	46,262	61,357	110,685	207,939	72,454	240,193
50-74 %	137,607	38,774	42,631	51,401	58,891	97,820	61,254	123,363
75% or more	69,230	30,100	17,681	23,392	45,242 *	31,427	39,887	56,592

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

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, 2020

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	25,115,092	13.6%	11.1%	16.1%	16.7%	42.5%	32.5%	67.5%
Industry group **								
Agric., fish., forest.	337,434	32.6%	19.5% *	16.5% *	23.4% *	--	64.6%	35.4%
Mining and manufacturing	469,447	22.6%	15.6%	25.4%	14.7%	21.7%	50.1%	49.9%
Construction	416,659	34.9%	23.3%	18.6%	20.6% *	2.5%	68.9%	31.1%
Utilities and transp.	593,132	11.4%	7.7% *	8.8% *	10.4% *	61.8%	23.3%	76.7%
Wholesale trade	341,851	16.5%	20.4%	16.0%	15.1%	32.0%	46.5%	53.5%
Fin. svs. and real estate	768,931	23.4%	6.1%	7.5%	12.0%	51.1%	32.7%	67.3%
Retail trade	4,733,620	12.0%	8.0%	8.5%	8.6%	62.9%	23.7%	76.3%
Professional services	6,570,023	11.7%	8.5%	12.8%	21.3%	45.6%	26.3%	73.7%
Other services	10,883,996	12.9%	13.3%	21.8%	18.0%	34.0%	37.0%	63.0%
Ownership								
For profit, incorporated	15,949,011	12.1%	11.0%	15.1%	14.7%	47.2%	30.9%	69.1%
For profit, unincorporated	4,763,651	21.4%	14.4%	20.5%	16.0%	27.7%	45.6%	54.4%
Nonprofit	4,402,430	10.7%	7.8%	14.9%	25.0%	41.7%	24.3%	75.7%
Age of firm								
Less than 5 years	1,969,796	40.5%	23.0%	26.7%	9.0%	0.7% *	78.7%	21.3%
5-9 years	2,284,605	26.6%	23.4%	28.3%	17.3%	4.3%	63.0%	37.0%
10-19 years	3,845,732	20.3%	16.2%	25.6%	22.5%	15.4%	50.5%	49.5%
20 or more years	17,014,958	7.2%	6.9%	11.1%	16.2%	58.6%	19.0%	81.0%
Multi/single status								
2 or more locations	13,491,304	0.2% *	1.0%	5.7%	16.8%	76.4%	3.0%	97.0%
1 location only	11,623,788	29.2%	22.8%	28.1%	16.6%	3.3%	66.8%	33.2%
Percent full-time employees								
Less than 25%	8,109,147	21.3%	16.3%	18.7%	14.7%	29.0%	47.5%	52.5%
25-49 %	6,832,566	9.6%	8.9%	18.2%	18.6%	44.7%	26.5%	73.5%
50-74 %	6,271,887	12.3%	8.2%	11.6%	15.5%	52.4%	26.0%	74.0%
75% or more	3,901,491	6.5%	8.7%	14.1%	19.6%	51.1%	22.5%	77.5%
Union presence								
No union employees	22,177,480	15.2%	12.4%	17.8%	17.7%	36.9%	36.3%	63.7%
Has union employees	2,937,612	1.4%	1.3%	3.0%	9.4%	84.8%	3.6%	96.4%
Percent low-wage employees								
50% or more low-wage	9,763,498	13.7%	12.2%	17.5%	17.8%	38.8%	34.2%	65.8%
Less than 50% low-wage	15,351,594	13.5%	10.4%	15.2%	16.0%	44.9%	31.5%	68.5%
Percent women employees								
Less than 25%	2,624,993	29.5%	19.3%	22.5%	12.6%	16.1%	60.6%	39.4%
25-49 %	5,515,079	8.2%	8.3%	13.0%	13.8%	56.6%	22.6%	77.4%
50-74 %	9,495,751	10.5%	9.0%	16.6%	17.6%	46.4%	26.6%	73.4%
75% or more	7,479,269	15.9%	12.9%	15.5%	19.2%	36.6%	37.5%	62.5%
Percent age 50 or older employees								
Less than 25%	13,445,270	13.1%	13.2%	21.0%	16.3%	36.4%	36.5%	63.5%
25-49 %	8,336,708	7.8%	7.2%	9.1%	17.0%	58.8%	19.6%	80.4%
50-74 %	2,403,134	23.2%	12.6%	14.2%	18.3%	31.7%	41.8%	58.2%
75% or more	929,979	47.6%	11.3%	12.0%	15.7%	13.4%	67.1%	32.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

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, 2020

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	433,021	0.40%	0.41%	0.59%	0.62%	0.92%	0.68%	0.68%
Industry group **								
Agric., fish., forest.	64,920	7.07%	8.54% *	5.76% *	10.22% *	--	10.43%	10.43%
Mining and manufacturing	50,364	3.50%	2.71%	6.25%	2.85%	4.42%	5.38%	5.38%
Construction	43,924	4.26%	4.38%	3.58%	6.21% *	0.71%	6.01%	6.01%
Utilities and transp.	139,401	3.21%	2.62% *	3.24% *	3.54% *	9.30%	6.08%	6.08%
Wholesale trade	36,323	3.04%	4.09%	3.03%	3.26%	5.84%	5.19%	5.19%
Fin. svs. and real estate	76,299	2.96%	1.31%	1.41%	1.83%	4.88%	3.66%	3.66%
Retail trade	205,472	0.98%	0.80%	1.10%	1.12%	1.91%	1.40%	1.40%
Professional services	228,043	0.71%	0.67%	0.89%	1.35%	1.80%	1.19%	1.19%
Other services	297,843	0.70%	0.72%	1.11%	1.08%	1.43%	1.20%	1.20%
Ownership								
For profit, incorporated	385,450	0.52%	0.53%	0.73%	0.81%	1.25%	0.91%	0.91%
For profit, unincorporated	180,582	1.22%	1.12%	1.71%	1.40%	1.89%	1.83%	1.83%
Nonprofit	173,350	0.87%	0.83%	1.36%	1.78%	2.00%	1.40%	1.40%
Age of firm								
Less than 5 years	101,707	2.45%	2.03%	2.61%	1.71%	0.39% *	2.65%	2.65%
5-9 years	120,824	1.92%	2.06%	2.48%	2.64%	1.21%	2.89%	2.89%
10-19 years	170,078	1.37%	1.27%	1.86%	2.09%	2.12%	2.24%	2.24%
20 or more years	389,983	0.37%	0.40%	0.63%	0.74%	1.07%	0.65%	0.65%
Multi/single status								
2 or more locations	366,004	0.07% *	0.13%	0.44%	0.81%	0.94%	0.28%	0.28%
1 location only	247,321	0.83%	0.83%	1.05%	1.02%	0.61%	1.25%	1.25%
Percent full-time employees								
Less than 25%	302,640	1.13%	1.09%	1.34%	1.41%	2.06%	1.82%	1.82%
25-49 %	274,761	0.73%	0.72%	1.43%	1.43%	2.10%	1.35%	1.35%
50-74 %	207,246	0.65%	0.56%	0.80%	1.11%	1.62%	1.07%	1.07%
75% or more	108,784	0.42%	0.48%	0.68%	0.94%	1.38%	0.83%	0.83%
Union presence								
No union employees	408,736	0.46%	0.46%	0.66%	0.68%	1.01%	0.78%	0.78%
Has union employees	175,422	0.31%	0.39%	0.73%	1.57%	1.79%	0.61%	0.61%
Percent low-wage employees								
50% or more low-wage	283,916	0.75%	0.72%	1.02%	1.12%	1.54%	1.20%	1.20%
Less than 50% low-wage	353,350	0.51%	0.52%	0.75%	0.79%	1.21%	0.89%	0.89%
Percent women employees								
Less than 25%	116,309	1.73%	1.60%	1.94%	1.50%	2.18%	2.36%	2.36%
25-49 %	264,405	0.79%	1.00%	1.52%	1.46%	2.28%	1.52%	1.52%
50-74 %	273,286	0.62%	0.59%	1.04%	1.05%	1.47%	1.04%	1.04%
75% or more	251,731	0.88%	0.81%	0.97%	1.35%	1.83%	1.43%	1.43%
Percent age 50 or older employees								
Less than 25%	356,892	0.62%	0.64%	0.98%	0.85%	1.48%	1.12%	1.12%
25-49 %	250,703	0.55%	0.56%	0.72%	1.20%	1.43%	0.90%	0.90%
50-74 %	137,607	1.78%	1.70%	1.99%	2.22%	3.06%	2.61%	2.61%
75% or more	69,230	3.62%	1.87%	2.37%	4.19%	3.06%	4.32%	4.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

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, 2020

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	73.2%	17.0%	33.1%	61.1%	91.8%	98.9%	29.9%	94.1%
Industry group **								
Agric., fish., forest.	51.5%	15.5% *	55.9% *	65.3%	72.4% *	98.1%	36.2% *	79.5%
Mining and manufacturing	61.0%	19.6% *	41.7%	53.9% *	99.9%	100.0%	38.2%	84.0%
Construction	54.0%	13.8%	40.6%	94.9%	94.2%	100.0%	35.0%	96.0%
Utilities and transp.	84.2%	13.5% *	50.1%	79.4%	97.0%	100.0%	33.9%	99.5%
Wholesale trade	71.4%	12.8% *	52.6%	75.2%	96.0%	100.0%	40.2%	98.6%
Fin. svs. and real estate	75.0%	15.2%	54.3%	89.4%	97.2%	97.6%	28.4%	97.6%
Retail trade	81.9%	12.9%	34.7%	77.5%	96.2%	99.7%	28.8%	98.4%
Professional services	78.6%	21.4%	44.1%	65.5%	89.6%	98.3%	36.4%	93.7%
Other services	67.5%	17.1%	24.3%	54.5%	92.2%	98.8%	25.8%	92.0%
Ownership								
For profit, incorporated	73.8%	16.3%	33.7%	55.2%	89.2%	99.1%	29.5%	93.6%
For profit, unincorporated	59.9%	13.2%	21.5%	60.5%	88.6%	99.2%	22.7%	91.1%
Nonprofit	85.3%	28.2%	53.0%	83.7%	99.4%	98.1%	46.2%	97.9%
Age of firm								
Less than 5 years	31.4%	9.3%	20.4%	51.0%	94.9%	100.0%	19.7%	74.7%
5-9 years	40.1%	11.7%	20.1%	52.0%	76.7%	99.5%	17.6%	78.5%
10-19 years	55.6%	18.8%	32.2%	50.1%	83.3%	97.6%	29.5%	82.2%
20 or more years	86.5%	23.6%	44.4%	72.8%	96.4%	99.0%	40.5%	97.3%
Multi/single status								
2 or more locations	96.3%	--	37.0%	69.8%	97.3%	98.9%	47.1%	97.8%
1 location only	46.5%	16.9%	32.9%	59.0%	85.2%	99.9%	29.0%	81.6%
Percent full-time employees								
Less than 25%	52.0%	7.1%	16.9%	43.6%	79.5%	96.2%	15.2%	85.3%
25-49 %	79.4%	21.4%	41.8%	64.4%	93.6%	99.5%	36.6%	94.8%
50-74 %	82.8%	28.6%	42.7%	71.8%	98.6%	99.7%	39.4%	98.1%
75% or more	91.1%	38.0%	66.0%	87.6%	99.3%	100.0%	63.2%	99.2%
Union presence								
No union employees	70.1%	17.1%	32.6%	60.9%	91.6%	98.6%	29.8%	93.1%
Has union employees	96.6%	13.7% *	64.7%	68.5%	94.2%	99.8%	38.1%	98.8%
Percent low-wage employees								
50% or more low-wage	67.0%	11.0%	20.4%	52.0%	87.1%	99.0%	20.3%	91.2%
Less than 50% low-wage	77.2%	20.9%	42.6%	67.7%	95.1%	98.9%	36.5%	95.8%
Percent women employees								
Less than 25%	57.9%	22.7%	38.4%	71.6%	92.2%	100.0%	34.9%	93.2%
25-49 %	83.9%	24.7%	43.8%	68.2%	94.9%	99.3%	40.8%	96.5%
50-74 %	76.0%	16.3%	25.9%	57.5%	93.0%	99.3%	26.6%	93.9%
75% or more	67.2%	11.0%	31.6%	56.1%	88.6%	97.7%	25.2%	92.4%
Percent age 50 or older employees								
Less than 25%	69.8%	18.0%	28.4%	59.0%	93.2%	99.2%	28.7%	93.4%
25-49 %	83.6%	18.4%	36.4%	68.6%	89.6%	98.6%	35.5%	95.3%
50-74 %	67.9%	15.2%	52.0%	65.1%	92.8%	99.7%	33.3%	92.8%
75% or more	43.5%	13.6%	39.0%	49.9%	87.9%	96.3%	19.7%	92.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2020

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	0.68%	1.23%	1.85%	2.00%	1.63%	0.37%	1.03%	0.62%
Industry group **								
Agric., fish., forest.	9.46%	6.43% *	22.63% *	15.05%	23.50% *	2.45%	11.31% *	16.22%
Mining and manufacturing	5.82%	5.98% *	7.65%	16.90% *	0.05%	0.00%	4.42%	12.98%
Construction	5.14%	3.22%	9.49%	2.84%	5.37%	0.00%	4.24%	3.50%
Utilities and transp.	4.31%	5.20% *	13.48%	10.31%	2.56%	0.00%	7.99%	0.37%
Wholesale trade	4.58%	5.20% *	11.26%	10.92%	3.43%	0.00%	5.87%	1.01%
Fin. svs. and real estate	3.19%	3.63%	10.46%	4.04%	1.18%	2.34%	3.74%	1.79%
Retail trade	1.23%	2.48%	4.68%	4.43%	2.54%	0.18%	2.45%	0.48%
Professional services	1.32%	2.39%	3.78%	3.55%	3.77%	1.11%	1.98%	1.42%
Other services	1.16%	2.29%	2.40%	2.91%	1.98%	0.46%	1.58%	0.97%
Ownership								
For profit, incorporated	0.90%	1.50%	2.34%	2.60%	2.62%	0.26%	1.30%	0.81%
For profit, unincorporated	1.76%	2.27%	3.40%	4.43%	3.85%	0.71%	2.00%	1.70%
Nonprofit	1.22%	4.01%	5.47%	3.11%	0.22%	1.75%	2.99%	1.02%
Age of firm								
Less than 5 years	2.46%	1.97%	3.60%	6.14%	2.70%	0.00%	2.15%	8.17%
5-9 years	2.77%	2.97%	3.88%	5.26%	8.35%	0.52%	2.13%	4.76%
10-19 years	2.18%	2.97%	3.46%	4.22%	5.91%	1.70%	2.20%	3.28%
20 or more years	0.59%	2.05%	3.03%	2.43%	0.89%	0.38%	1.68%	0.41%
Multi/single status								
2 or more locations	0.42%	--	5.72%	3.62%	0.80%	0.38%	4.60%	0.37%
1 location only	1.18%	1.23%	1.92%	2.33%	3.28%	0.13%	1.06%	2.24%
Percent full-time employees								
Less than 25%	1.85%	1.53%	3.05%	4.03%	4.86%	1.57%	1.62%	2.12%
25-49 %	1.21%	3.43%	3.98%	3.75%	2.40%	0.23%	2.36%	0.95%
50-74 %	0.83%	2.47%	3.29%	2.86%	0.74%	0.28%	1.88%	0.41%
75% or more	0.51%	3.15%	2.57%	1.59%	0.27%	0.00%	1.64%	0.23%
Union presence								
No union employees	0.77%	1.24%	1.86%	2.04%	1.72%	0.47%	1.04%	0.73%
Has union employees	0.66%	6.03% *	12.30%	11.00%	3.81%	0.16%	8.13%	0.48%
Percent low-wage employees								
50% or more low-wage	1.25%	2.07%	2.63%	3.23%	3.40%	0.41%	1.55%	1.23%
Less than 50% low-wage	0.81%	1.53%	2.54%	2.57%	1.34%	0.52%	1.36%	0.66%
Percent women employees								
Less than 25%	2.12%	2.90%	4.02%	4.18%	3.71%	0.00%	2.32%	1.96%
25-49 %	1.34%	4.18%	6.24%	5.62%	2.91%	0.37%	3.29%	1.09%
50-74 %	1.06%	2.19%	2.81%	3.37%	2.03%	0.34%	1.79%	0.87%
75% or more	1.45%	1.57%	2.70%	3.20%	3.84%	1.23%	1.49%	1.51%
Percent age 50 or older employees								
Less than 25%	1.04%	1.91%	2.10%	2.47%	1.61%	0.29%	1.37%	0.76%
25-49 %	1.07%	3.00%	3.65%	3.79%	3.91%	0.73%	2.20%	1.09%
50-74 %	2.39%	2.11%	6.97%	8.32%	3.30%	0.29%	3.21%	2.81%
75% or more	3.92%	2.27%	7.78%	10.52%	9.77%	3.49%	2.37%	4.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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) 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, 2020

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	25.6%	33.5%	17.2%	16.7%	19.3%	30.2%	21.9%	26.1%
Industry group **								
Agric., fish., forest.	10.9% *	--	--	--	--	0.2% *	8.4% *	12.9% *
Mining and manufacturing	32.1%	--	33.4%	22.3%	19.7% *	42.5%	34.3%	31.0%
Construction	34.3%	59.3%	36.9%	28.4% *	34.6%	16.0% *	42.1%	28.0%
Utilities and transp.	29.5% *	--	23.8% *	9.2% *	17.5% *	34.7% *	13.1% *	31.1% *
Wholesale trade	32.6%	--	31.9% *	27.1%	24.2% *	40.1%	31.1%	33.1%
Fin. svs. and real estate	46.3%	28.0% *	43.1%	19.6%	35.7%	53.9%	30.8%	48.5%
Retail trade	17.1%	37.5%	7.3% *	20.5% *	18.8%	16.5%	18.7%	17.0%
Professional services	35.6%	45.6%	20.7%	17.0%	23.5%	44.9%	26.6%	36.8%
Other services	20.7%	23.7%	12.5%	14.9%	14.8%	26.3%	17.3%	21.3%
Ownership								
For profit, incorporated	25.2%	32.3%	18.7%	19.9%	19.3%	28.0%	24.3%	25.3%
For profit, unincorporated	18.3%	34.8%	15.9%	13.1%	17.7%	19.5%	17.8%	18.4%
Nonprofit	32.3%	35.3%	13.7%	12.9%	20.3%	47.2%	19.1%	34.3%
Age of firm								
Less than 5 years	14.9%	30.2% *	19.5%	12.6% *	8.5%	--	20.2%	9.8%
5-9 years	20.4%	29.3% *	13.1% *	8.1% *	28.7%	38.1% *	16.6%	21.8%
10-19 years	20.4%	39.9%	22.2%	17.9%	19.0%	18.9%	25.0%	18.8%
20 or more years	27.1%	32.3%	15.8%	19.2%	19.0%	30.8%	22.0%	27.6%
Multi/single status								
2 or more locations	28.7%	0.0%	25.5%	21.5%	21.0%	30.7%	27.3%	28.7%
1 location only	18.2%	34.0%	16.8%	15.4%	16.9%	17.2%	21.5%	15.8%
Percent full-time employees								
Less than 25%	25.5%	17.1% *	10.9% *	20.3%	18.7%	31.7%	16.9%	26.9%
25-49 %	15.6%	37.5%	11.6%	8.7%	14.2%	17.2%	17.5%	15.3%
50-74 %	26.4%	39.9%	18.7%	21.2%	21.1%	28.4%	27.0%	26.3%
75% or more	39.8%	33.9%	28.5%	20.3%	25.6%	51.5%	26.6%	42.3%
Union presence								
No union employees	24.1%	33.4%	17.0%	16.4%	18.1%	29.2%	21.7%	24.5%
Has union employees	33.8%	--	25.3% *	30.1% *	36.2%	33.7%	31.8% *	33.8%
Percent low-wage employees								
50% or more low-wage	18.4%	19.2% *	9.9%	10.7%	15.0%	22.2%	12.6%	19.1%
Less than 50% low-wage	29.5%	38.4%	19.9%	20.1%	22.0%	34.7%	25.5%	30.2%
Percent women employees								
Less than 25%	20.0%	26.2%	22.1%	18.2%	20.9%	17.6%	23.3%	18.1%
25-49 %	30.5%	28.0%	12.7%	14.2%	22.1%	36.3%	17.2%	32.1%
50-74 %	23.1%	49.7%	14.3%	18.5%	17.5%	25.6%	26.4%	22.8%
75% or more	26.3%	28.1%	19.3%	15.2%	19.5%	32.8%	19.9%	27.3%
Percent age 50 or older employees								
Less than 25%	23.1%	36.3%	16.9%	14.6%	15.3%	29.1%	21.6%	23.4%
25-49 %	28.6%	31.3%	20.3%	22.4%	22.0%	31.3%	22.4%	29.2%
50-74 %	26.3%	28.1%	9.9%	18.8%	25.4%	32.3%	19.6%	28.1%
75% or more	27.9%	31.2%	32.7% *	17.5% *	36.2% *	20.7% *	28.7%	27.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.95%	3.70%	1.75%	1.76%	1.42%	1.47%	1.47%	1.07%
Industry group **								
Agric., fish., forest.	5.52% *	--	--	--	--	0.29% *	5.30% *	8.32% *
Mining and manufacturing	4.20%	--	9.22%	6.32%	8.21% *	9.77%	6.73%	5.21%
Construction	4.87%	10.86%	8.93%	8.94% *	9.25%	7.02% *	6.53%	6.87%
Utilities and transp.	9.37% *	--	17.43% *	4.95% *	5.40% *	13.95% *	9.69% *	10.62% *
Wholesale trade	5.19%	--	10.71% *	6.59%	9.04% *	10.45%	7.08%	6.60%
Fin. svs. and real estate	6.14%	10.41% *	12.29%	4.48%	6.80%	8.48%	6.71%	6.81%
Retail trade	1.67%	10.08%	2.48% *	8.08% *	4.05%	1.90%	3.95%	1.78%
Professional services	1.97%	5.91%	3.09%	2.21%	2.30%	3.04%	2.42%	2.20%
Other services	1.34%	6.70%	2.41%	2.37%	2.27%	2.24%	2.46%	1.51%
Ownership								
For profit, incorporated	1.32%	4.25%	2.34%	2.64%	2.02%	1.92%	1.92%	1.48%
For profit, unincorporated	1.48%	8.17%	4.02%	2.83%	2.94%	2.34%	2.89%	1.68%
Nonprofit	1.76%	9.49%	3.24%	3.32%	2.66%	2.81%	3.50%	1.97%
Age of firm								
Less than 5 years	2.40%	9.64% *	5.58%	3.80% *	2.31%	--	4.13%	2.29%
5-9 years	3.78%	10.13% *	4.31% *	3.05% *	7.63%	15.84% *	3.43%	5.00%
10-19 years	1.90%	9.13%	4.20%	3.97%	2.93%	3.80%	3.86%	2.14%
20 or more years	1.12%	4.43%	2.20%	2.56%	1.63%	1.54%	1.79%	1.21%
Multi/single status								
2 or more locations	1.22%	0.00%	6.32%	2.91%	1.55%	1.51%	4.80%	1.24%
1 location only	1.25%	3.73%	1.80%	2.10%	2.61%	4.56%	1.54%	1.85%
Percent full-time employees								
Less than 25%	2.84%	5.62% *	3.56% *	5.20%	3.10%	4.71%	3.47%	3.22%
25-49 %	1.40%	9.92%	3.14%	2.18%	2.81%	2.08%	3.25%	1.52%
50-74 %	1.61%	5.23%	3.40%	2.97%	2.98%	2.27%	2.67%	1.80%
75% or more	1.29%	4.79%	2.89%	1.80%	1.88%	2.19%	1.76%	1.50%
Union presence								
No union employees	1.05%	3.73%	1.76%	1.79%	1.38%	1.79%	1.49%	1.21%
Has union employees	2.19%	--	13.85% *	9.81% *	8.24%	2.33%	10.55% *	2.22%
Percent low-wage employees								
50% or more low-wage	1.32%	6.38% *	2.41%	2.87%	2.15%	2.02%	2.48%	1.45%
Less than 50% low-wage	1.24%	4.08%	2.21%	2.21%	1.87%	1.93%	1.78%	1.42%
Percent women employees								
Less than 25%	1.89%	6.44%	3.73%	3.34%	4.28%	3.67%	2.99%	2.39%
25-49 %	2.51%	7.52%	3.65%	3.68%	3.76%	3.38%	2.74%	2.75%
50-74 %	1.33%	6.97%	3.06%	3.74%	1.90%	1.92%	3.49%	1.42%
75% or more	1.48%	6.34%	3.09%	2.07%	2.68%	2.55%	2.10%	1.71%
Percent age 50 or older employees								
Less than 25%	1.53%	5.66%	2.28%	1.95%	1.50%	2.71%	2.09%	1.76%
25-49 %	1.20%	7.97%	3.32%	4.85%	2.48%	1.51%	2.68%	1.28%
50-74 %	3.04%	6.42%	2.88%	4.05%	5.63%	5.51%	3.45%	3.69%
75% or more	5.52%	6.80%	11.70% *	7.24% *	13.93% *	7.28% *	5.48%	7.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.(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, 2020

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	44.3%	55.2%	31.3%	39.3%	38.6%	46.3%	42.7%	44.5%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	53.8%	--	--	49.7%	78.4%	47.6%	53.8%	53.8%
Construction	33.1%	76.1%	31.0% *	31.6%	--	55.2%	46.0%	17.5%
Utilities and transp.	44.7%	--	--	--	49.1%	46.3%	--	46.2%
Wholesale trade	41.6%	100.0%	--	47.6%	31.1% *	42.2%	43.4%	41.0%
Fin. svs. and real estate	56.3%	--	23.8% *	55.0%	37.9%	61.2%	39.2%	57.9%
Retail trade	52.7%	--	--	68.4%	54.7%	52.9%	35.8% *	54.4%
Professional services	54.1%	71.8%	35.2%	45.3%	39.7%	57.7%	54.6%	54.1%
Other services	26.9%	47.2%	26.6% *	25.4%	33.5%	24.2%	32.4%	26.2%
Ownership								
For profit, incorporated	42.3%	62.1%	28.1%	42.3%	33.4%	43.8%	41.4%	42.4%
For profit, unincorporated	39.0%	55.5%	40.1%	32.8%	40.7%	37.1%	46.9%	37.5%
Nonprofit	51.7%	39.8%	37.2%	35.4%	46.9%	55.4%	43.4%	52.4%
Age of firm								
Less than 5 years	43.0%	71.6%	30.4% *	36.2%	34.7%	24.9%	44.5%	40.1%
5-9 years	27.8%	--	39.1% *	18.0% *	29.8% *	--	44.4%	23.0%
10-19 years	33.8%	51.1%	26.1%	20.4%	39.6%	31.2%	36.0%	32.7%
20 or more years	46.3%	54.5%	32.9%	48.3%	39.9%	47.3%	45.3%	46.4%
Multi/single status								
2 or more locations	45.4%	--	37.7% *	43.6%	40.1%	46.2%	54.5%	45.2%
1 location only	40.4%	55.2%	30.7%	37.7%	35.9%	49.2%	41.4%	39.4%
Percent full-time employees								
Less than 25%	40.4%	73.8%	39.5%	42.4% *	27.8%	42.3%	40.7%	40.4%
25-49 %	31.0%	37.4%	14.4% *	38.7% *	23.7%	32.6%	34.6%	30.4%
50-74 %	54.2%	61.8%	32.4%	37.4%	52.9%	56.7%	50.7%	54.7%
75% or more	45.7%	54.1%	35.1%	37.8%	46.4%	46.7%	40.8%	46.3%
Union presence								
No union employees	40.4%	55.4%	31.7%	39.7%	37.9%	40.5%	42.9%	40.0%
Has union employees	59.8%	--	--	31.8% *	43.4%	62.6%	33.4% *	60.1%
Percent low-wage employees								
50% or more low-wage	21.3%	51.7%	22.7% *	17.0% *	35.5%	16.7%	29.9%	20.6%
Less than 50% low-wage	52.3%	55.8%	32.8%	46.1%	39.9%	56.7%	45.1%	53.3%
Percent women employees								
Less than 25%	38.9%	44.3%	31.9%	43.6%	32.3%	40.4%	39.3%	38.6%
25-49 %	53.5%	48.3%	33.0% *	32.6% *	36.2%	57.9%	41.4%	54.3%
50-74 %	35.2%	71.4%	26.1%	41.0%	41.1%	30.5%	51.9%	33.2%
75% or more	47.3%	39.3%	32.9%	38.0%	38.8%	52.0%	35.0%	48.8%
Percent age 50 or older employees								
Less than 25%	38.9%	44.6%	28.5%	27.8%	36.9%	41.5%	34.8%	39.6%
25-49 %	49.5%	66.0%	40.1%	63.9%	37.8%	50.4%	53.9%	49.2%
50-74 %	45.1%	64.8%	40.5%	44.1%	33.3%	48.5%	51.5%	43.9%
75% or more	54.2%	86.1%	--	--	66.3%	47.9%	52.5%	55.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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).(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, 2020

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	1.99%	5.51%	3.82%	5.44%	3.22%	2.65%	2.91%	2.21%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	5.69%	--	--	10.29%	11.00%	6.52%	10.60%	6.68%
Construction	5.76%	10.39%	11.01% *	9.41%	--	10.22%	6.28%	4.81%
Utilities and transp.	9.84%	--	--	--	8.95%	11.47%	--	10.36%
Wholesale trade	4.26%	0.00%	--	9.07%	12.75% *	3.69%	11.10%	4.32%
Fin. svs. and real estate	9.51%	--	9.18% *	9.68%	10.54%	10.95%	9.20%	10.04%
Retail trade	5.01%	--	--	15.64%	10.07%	5.89%	11.25% *	5.27%
Professional services	3.15%	5.73%	6.70%	5.20%	4.51%	3.92%	4.47%	3.44%
Other services	2.14%	11.31%	8.11% *	5.07%	6.24%	2.56%	4.97%	2.33%
Ownership								
For profit, incorporated	3.03%	5.90%	4.53%	7.32%	4.39%	4.00%	3.68%	3.40%
For profit, unincorporated	3.24%	11.84%	8.23%	8.43%	8.49%	3.91%	6.73%	3.62%
Nonprofit	2.18%	11.43%	10.49%	10.01%	4.30%	2.58%	6.80%	2.29%
Age of firm								
Less than 5 years	5.51%	9.06%	9.86% *	8.57%	7.74%	0.72%	7.16%	8.04%
5-9 years	6.24%	--	11.74% *	5.64% *	11.67% *	--	9.03%	6.88%
10-19 years	3.75%	9.86%	7.29%	5.47%	7.63%	6.83%	6.34%	4.64%
20 or more years	2.22%	8.43%	5.34%	7.21%	3.58%	2.73%	3.82%	2.37%
Multi/single status								
2 or more locations	2.34%	--	12.22% *	6.67%	3.32%	2.70%	9.90%	2.37%
1 location only	3.20%	5.51%	4.01%	7.12%	6.48%	10.51%	2.97%	5.62%
Percent full-time employees								
Less than 25%	6.98%	8.74%	11.38%	14.18% *	5.82%	9.72%	7.21%	7.65%
25-49 %	2.70%	10.70%	5.75% *	11.64% *	5.98%	3.17%	7.62%	2.87%
50-74 %	3.29%	8.15%	7.49%	6.00%	5.70%	4.41%	5.24%	3.67%
75% or more	1.34%	8.23%	5.50%	4.03%	3.46%	1.61%	3.39%	1.43%
Union presence								
No union employees	2.39%	5.57%	3.92%	5.65%	3.27%	3.52%	2.97%	2.74%
Has union employees	2.96%	--	--	13.64% *	12.39%	2.69%	11.91% *	2.97%
Percent low-wage employees								
50% or more low-wage	1.84%	12.71%	9.45% *	5.68% *	5.99%	1.44%	7.25%	1.91%
Less than 50% low-wage	2.24%	6.06%	4.17%	5.79%	3.89%	2.84%	3.04%	2.50%
Percent women employees								
Less than 25%	3.57%	13.13%	6.65%	7.03%	9.42%	4.22%	5.45%	4.72%
25-49 %	4.97%	12.38%	11.85% *	11.06% *	7.20%	5.56%	6.30%	5.22%
50-74 %	2.23%	6.45%	6.96%	11.49%	4.99%	2.18%	6.23%	2.33%
75% or more	1.91%	8.36%	6.39%	5.05%	5.84%	2.02%	3.89%	2.05%
Percent age 50 or older employees								
Less than 25%	3.94%	6.95%	5.26%	4.50%	4.41%	5.70%	3.60%	4.51%
25-49 %	2.03%	12.03%	7.39%	9.47%	4.80%	2.19%	5.95%	2.14%
50-74 %	4.24%	11.15%	8.40%	7.51%	9.16%	5.22%	6.07%	4.82%
75% or more	6.84%	7.54%	--	--	7.59%	7.00%	11.97%	8.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.(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, 2020

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	11.3%	18.5%	5.4%	6.6%	7.4%	14.0%	9.3%	11.6%
Industry group **								
Agric., fish., forest.	4.4% *	--	--	--	--	0.2% *	4.0% *	--
Mining and manufacturing	17.2%	--	18.0%	11.1% *	15.5% *	20.2%	18.5%	16.7%
Construction	11.4%	45.1%	11.4% *	9.0% *	5.4% *	8.8% *	19.4%	4.9% *
Utilities and transp.	13.2% *	1.6% *	1.4% *	--	8.6% *	16.1% *	1.4% *	14.4% *
Wholesale trade	13.6%	--	13.0% *	12.9%	7.5% *	16.9%	13.5% *	13.6%
Fin. svs. and real estate	26.1%	14.0% *	10.3% *	10.8%	13.5%	33.0% *	12.1%	28.1%
Retail trade	9.0%	8.4% *	0.8% *	14.0% *	10.3%	8.7%	6.7% *	9.2%
Professional services	19.2%	32.7%	7.3%	7.7%	9.3%	25.9%	14.5%	19.9%
Other services	5.6%	11.2% *	3.3% *	3.8%	5.0%	6.4%	5.6%	5.6%
Ownership								
For profit, incorporated	10.7%	20.0%	5.2%	8.4%	6.4%	12.3%	10.1%	10.7%
For profit, unincorporated	7.1%	19.3%	6.4% *	4.3%	7.2%	7.2%	8.3%	6.9%
Nonprofit	16.7%	14.1% *	5.1% *	4.5%	9.5%	26.1%	8.3%	18.0%
Age of firm								
Less than 5 years	6.4%	21.6% *	5.9% *	4.5% *	3.0% *	--	9.0%	3.9% *
5-9 years	5.7%	15.3% *	5.1% *	1.4% *	8.6% *	4.8% *	7.4%	5.0%
10-19 years	6.9%	20.4% *	5.8% *	3.7%	7.5%	5.9%	9.0%	6.1%
20 or more years	12.5%	17.6%	5.2%	9.3%	7.6%	14.6%	10.0%	12.8%
Multi/single status								
2 or more locations	13.0%	0.0%	9.6% *	9.4%	8.4%	14.2%	14.9% *	13.0%
1 location only	7.3%	18.8%	5.2%	5.8%	6.1%	8.4% *	8.9%	6.2%
Percent full-time employees								
Less than 25%	10.3%	12.6% *	4.3% *	8.6% *	5.2%	13.4% *	6.9%	10.9%
25-49 %	4.8%	14.1% *	1.7% *	3.4% *	3.4%	5.6%	6.1% *	4.7%
50-74 %	14.3%	24.7%	6.1%	7.9%	11.2%	16.1%	13.7%	14.4%
75% or more	18.2%	18.3%	10.0%	7.7%	11.9%	24.0%	10.9%	19.5%
Union presence								
No union employees	9.7%	18.5%	5.4%	6.5%	6.8%	11.8%	9.3%	9.8%
Has union employees	20.2%	--	5.4% *	9.6% *	15.7%	21.1%	10.6% *	20.4%
Percent low-wage employees								
50% or more low-wage	3.9%	9.9% *	2.2% *	1.8%	5.3%	3.7%	3.8%	3.9%
Less than 50% low-wage	15.4%	21.4%	6.5%	9.2%	8.8%	19.7%	11.5%	16.1%
Percent women employees								
Less than 25%	7.8%	11.6%	7.1%	7.9%	6.7% *	7.1%	9.2%	7.0%
25-49 %	16.3%	13.5% *	4.2% *	4.6%	8.0%	21.0%	7.1%	17.5%
50-74 %	8.1%	35.4%	3.7%	7.6% *	7.2%	7.8%	13.7%	7.6%
75% or more	12.4%	11.1%	6.3%	5.8%	7.6%	17.1%	7.0%	13.3%
Percent age 50 or older employees								
Less than 25%	9.0%	16.2%	4.8%	4.1%	5.7%	12.1%	7.5%	9.3%
25-49 %	14.2%	20.7% *	8.1%	14.3% *	8.3%	15.8%	12.1%	14.3%
50-74 %	11.9%	18.2%	4.0% *	8.3%	8.5%	15.7%	10.1%	12.3%
75% or more	15.1%	26.9%	2.8% *	2.4% *	24.0% *	9.9% *	15.0%	15.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.(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, 2020

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%	2.55%	0.80%	1.25%	0.76%	1.23%	0.87%	0.87%
Industry group **								
Agric., fish., forest.	1.92% *	--	--	--	--	0.29% *	2.40% *	--
Mining and manufacturing	3.22%	--	5.33%	4.88% *	8.30% *	5.77%	5.00%	4.07%
Construction	2.52%	9.87%	5.23% *	4.70% *	2.13% *	4.79% *	4.35%	1.54% *
Utilities and transp.	4.32% *	1.69% *	1.17% *	--	3.28% *	6.63% *	0.86% *	5.02% *
Wholesale trade	2.29%	--	6.45% *	3.69%	2.80% *	4.38%	4.12% *	2.74%
Fin. svs. and real estate	7.26%	6.80% *	5.08% *	3.08%	3.08%	10.15% *	3.46%	8.10%
Retail trade	1.55%	2.95% *	0.43% *	8.20% *	2.98%	1.77%	2.82% *	1.67%
Professional services	1.92%	5.74%	1.54%	1.47%	1.16%	3.10%	1.99%	2.16%
Other services	0.54%	3.64% *	1.21% *	0.73%	1.18%	0.85%	1.09%	0.61%
Ownership								
For profit, incorporated	1.13%	3.65%	0.98%	2.21%	0.88%	1.69%	1.21%	1.28%
For profit, unincorporated	0.71%	5.31%	2.00% *	1.06%	1.89%	0.96%	1.64%	0.79%
Nonprofit	1.13%	4.88% *	1.96% *	0.96%	1.75%	1.91%	1.78%	1.28%
Age of firm								
Less than 5 years	1.40%	7.83% *	2.45% *	1.80% *	1.03% *	--	2.47%	1.25% *
5-9 years	1.19%	6.69% *	2.46% *	0.46% *	2.93% *	1.94% *	2.11%	1.43%
10-19 years	1.00%	6.21% *	1.75% *	1.05%	1.91%	1.76%	2.05%	1.12%
20 or more years	0.93%	3.01%	1.06%	2.12%	0.92%	1.31%	1.16%	1.01%
Multi/single status								
2 or more locations	1.02%	0.00%	3.35% *	2.14%	0.91%	1.27%	4.56% *	1.03%
1 location only	0.76%	2.58%	0.83%	1.49%	1.31%	2.99% *	0.85%	1.16%
Percent full-time employees								
Less than 25%	2.56%	4.45% *	1.72% *	4.13% *	1.17%	4.47% *	1.51%	2.95%
25-49 %	0.57%	5.30% *	0.62% *	1.29% *	0.83%	0.87%	1.86% *	0.60%
50-74 %	1.47%	4.73%	1.64%	1.57%	2.30%	2.15%	2.04%	1.65%
75% or more	0.88%	3.58%	1.99%	0.91%	1.32%	1.47%	1.16%	1.02%
Union presence								
No union employees	0.83%	2.57%	0.82%	1.28%	0.76%	1.48%	0.88%	0.97%
Has union employees	1.92%	--	3.61% *	5.13% *	4.31%	2.13%	4.05% *	1.95%
Percent low-wage employees								
50% or more low-wage	0.40%	3.50% *	1.05% *	0.54%	1.32%	0.38%	0.93%	0.43%
Less than 50% low-wage	1.12%	3.03%	1.02%	1.87%	0.93%	1.80%	1.14%	1.29%
Percent women employees								
Less than 25%	0.95%	3.28%	1.67%	1.81%	2.42% *	1.70%	1.47%	1.22%
25-49 %	2.55%	4.40% *	1.99% *	1.18%	1.39%	3.60%	1.51%	2.83%
50-74 %	0.64%	5.71%	0.98%	3.14% *	1.17%	0.64%	2.39%	0.65%
75% or more	0.92%	2.87%	1.53%	1.10%	1.54%	1.59%	0.98%	1.06%
Percent age 50 or older employees								
Less than 25%	1.30%	3.29%	1.09%	0.68%	0.88%	2.41%	1.00%	1.52%
25-49 %	0.94%	7.10% *	1.93%	4.96% *	1.12%	1.18%	2.29%	1.01%
50-74 %	1.56%	5.45%	1.45% *	2.40%	1.67%	3.04%	2.28%	1.87%
75% or more	4.21%	6.60%	1.78% *	1.22% *	11.22% *	4.13% *	3.70%	5.83% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	7,149	7,234	7,158	6,849	7,273	7,166	7,045	7,167
Industry group **								
Agric., fish., forest.	5,716	6,798	7,591	6,667	6,653	3,838	7,193	5,302
Mining and manufacturing	7,026	8,214	6,656	6,994	7,033	7,023	6,974	7,032
Construction	6,656	6,008	6,806	6,380	6,979	6,890	6,330	6,869
Utilities and transp.	7,181	6,917	6,555	6,719	7,090	7,318	6,857	7,218
Wholesale trade	7,110	6,962	7,995	7,224	7,175	6,851	7,257	7,073
Fin. svs. and real estate	7,112	7,302	7,445	6,929	7,436	7,006	7,322	7,092
Retail trade	6,629	6,846	6,888	6,076	6,661	6,710	6,693	6,618
Professional services	7,661	7,576	7,204	7,108	7,771	7,771	7,284	7,722
Other services	6,916	7,381	7,301	7,064	6,962	6,791	7,288	6,846
Ownership								
For profit, incorporated	6,952	7,133	7,085	6,710	7,112	6,928	6,927	6,957
For profit, unincorporated	6,873	7,294	7,099	6,621	6,802	6,921	7,086	6,828
Nonprofit	8,125	7,794	7,826	7,813	8,068	8,237	7,818	8,155
Age of firm								
Less than 5 years	6,497	6,425	6,870	5,886	7,247	7,320	6,333	6,651
5-9 years	6,549	6,487	6,260	6,267	6,896	7,334	6,394	6,677
10-19 years	6,923	7,659	7,333	6,713	6,972	6,580	7,221	6,775
20 or more years	7,228	7,440	7,290	7,106	7,362	7,194	7,213	7,229
Multi/single status								
2 or more locations	7,209	7,727	7,475	7,174	7,419	7,156	7,371	7,206
1 location only	6,997	7,228	7,128	6,744	7,040	7,630	7,009	6,986
Percent full-time employees								
Less than 25%	6,603	5,609	6,431	4,991	7,647	6,826	6,052	6,676
25-49 %	6,817	7,340	6,661	6,653	7,418	6,606	7,003	6,787
50-74 %	7,027	7,777	7,430	7,195	7,096	6,897	7,378	6,977
75% or more	7,190	7,153	7,154	6,868	7,280	7,241	7,024	7,220
Union presence								
No union employees	7,084	7,254	7,147	6,799	7,200	7,093	7,031	7,095
Has union employees	7,489	5,965	7,521	8,029	8,215	7,389	7,659	7,485
Percent low-wage employees								
50% or more low-wage	6,661	6,575	6,235	6,557	7,139	6,540	6,539	6,673
Less than 50% low-wage	7,207	7,289	7,207	6,874	7,289	7,255	7,081	7,231
Percent women employees								
Less than 25%	6,918	6,856	6,826	6,588	6,857	7,223	6,719	6,989
25-49 %	6,907	7,079	7,129	6,763	7,301	6,781	7,019	6,894
50-74 %	7,310	7,604	7,615	7,140	7,396	7,272	7,459	7,293
75% or more	7,511	7,571	7,369	7,263	7,589	7,544	7,343	7,538
Percent age 50 or older employees								
Less than 25%	6,936	6,560	6,866	6,633	7,126	7,010	6,690	7,001
25-49 %	7,173	7,235	6,999	6,825	7,231	7,217	6,994	7,190
50-74 %	7,538	7,785	8,289	7,612	7,711	7,290	7,817	7,475
75% or more	7,959	8,587	7,781	7,970	8,124	7,267	8,327	7,691

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	34.97	158.93	123.91	83.01	82.00	47.30	69.62	39.27
Industry group **								
Agric., fish., forest.	714.02	660.60	1,126.97	772.86	837.98	964.23	449.26	848.87
Mining and manufacturing	99.54	924.96	260.23	236.17	231.81	125.18	217.58	108.68
Construction	129.13	289.39	341.82	154.39	380.09	267.26	158.27	185.57
Utilities and transp.	212.73	637.57	480.35	344.42	406.96	289.98	299.88	233.60
Wholesale trade	107.95	473.64	389.17	279.39	244.49	125.62	248.09	119.40
Fin. svs. and real estate	84.10	407.59	289.95	379.82	199.01	98.45	212.80	89.62
Retail trade	85.72	404.16	309.28	290.01	244.23	92.53	185.00	95.37
Professional services	64.24	287.79	253.00	147.71	155.07	83.89	138.90	71.17
Other services	83.95	384.61	348.64	200.14	191.27	113.87	189.86	92.89
Ownership								
For profit, incorporated	42.00	207.46	148.33	98.71	111.17	53.82	83.46	47.39
For profit, unincorporated	80.75	253.25	272.89	199.91	169.33	119.44	157.99	92.08
Nonprofit	83.90	393.12	343.75	212.45	146.31	120.69	186.67	90.28
Age of firm								
Less than 5 years	265.36	301.97	443.64	284.28	823.33	309.52	209.97	467.77
5-9 years	202.93	376.95	267.78	229.13	530.64	896.92	191.99	331.56
10-19 years	109.31	394.70	289.06	179.50	207.96	229.43	166.77	139.68
20 or more years	37.77	202.86	153.31	107.50	86.41	48.21	85.03	40.87
Multi/single status								
2 or more locations	41.19	925.15	425.41	132.23	93.38	48.14	196.05	41.86
1 location only	66.15	160.41	129.16	100.51	150.48	233.44	74.30	106.30
Percent full-time employees								
Less than 25%	333.80	741.10	751.02	1,000.82	584.20	246.02	419.09	378.03
25-49 %	106.79	618.88	248.07	241.90	342.31	103.50	228.32	118.44
50-74 %	92.75	435.85	283.32	218.06	288.76	108.12	208.18	100.78
75% or more	39.03	177.05	139.45	85.66	88.36	54.40	77.04	43.92
Union presence								
No union employees	38.18	160.93	125.08	83.16	81.70	56.34	70.22	43.80
Has union employees	86.26	325.76	858.73	523.94	403.07	85.10	515.19	87.46
Percent low-wage employees								
50% or more low-wage	105.08	468.12	357.80	211.41	204.14	142.08	220.88	113.50
Less than 50% low-wage	36.71	166.16	128.39	88.38	88.23	49.08	72.64	41.40
Percent women employees								
Less than 25%	72.05	242.31	181.05	97.51	137.34	145.43	97.62	90.65
25-49 %	72.87	431.95	330.18	217.54	200.41	81.86	192.74	78.12
50-74 %	63.53	288.80	289.63	250.96	143.86	77.63	154.06	68.60
75% or more	68.46	338.17	213.19	192.67	158.11	90.79	145.01	76.18
Percent age 50 or older employees								
Less than 25%	55.74	198.55	179.31	108.06	125.67	85.97	95.89	65.73
25-49 %	49.80	252.28	189.75	139.83	115.45	62.83	107.91	53.61
50-74 %	104.98	510.19	376.16	275.59	231.20	137.40	231.05	117.26
75% or more	285.26	434.54	368.39	416.24	986.61	307.49	291.55	438.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	7,079	7,021	6,853	6,711	6,846	7,472	6,911	7,125
Industry group **								
Agric., fish., forest.	6,837	--	--	--	--	--	6,893	6,819
Mining and manufacturing	6,861	8,491	6,007	7,278	6,022	7,307	6,920	6,849
Construction	6,496	5,086	5,835	6,219	7,653	6,972	5,726	7,173
Utilities and transp.	6,875	--	6,427	6,818	6,511	7,198	7,225	6,808
Wholesale trade	7,466	5,402	9,060	7,605	7,258	6,912	8,116	7,152
Fin. svs. and real estate	6,894	6,644	6,796	6,606	7,081	6,937	6,889	6,895
Retail trade	6,556	5,469	6,867	5,369	7,046	6,817	6,218	6,633
Professional services	7,746	8,353	7,326	6,777	7,365	8,216	7,396	7,817
Other services	6,582	6,835	6,301	6,932	6,202	6,786	6,790	6,510
Ownership								
For profit, incorporated	6,787	7,105	6,765	6,564	6,659	6,955	6,860	6,764
For profit, unincorporated	7,045	6,783	6,716	7,195	6,752	7,610	6,809	7,143
Nonprofit	7,884	7,011	7,703	6,971	7,351	8,437	7,351	7,948
Age of firm								
Less than 5 years	6,163	6,353	6,924	5,802	6,117	--	5,897	6,302
5-9 years	6,170	6,111	6,623	5,631	6,331	7,008	6,392	5,962
10-19 years	6,793	7,883	6,551	6,574	6,861	6,206	6,973	6,681
20 or more years	7,232	6,846	7,051	6,965	6,930	7,529	7,087	7,259
Multi/single status								
2 or more locations	7,326	9,112	6,827	7,000	7,064	7,482	7,373	7,325
1 location only	6,711	7,008	6,855	6,624	6,534	7,172	6,862	6,574
Percent full-time employees								
Less than 25%	5,756	3,966	--	3,507	6,921	7,335	4,624	5,919
25-49 %	6,926	7,000	6,657	6,243	7,473	6,870	7,042	6,888
50-74 %	6,799	7,576	6,754	6,741	6,676	6,764	7,046	6,746
75% or more	7,166	6,919	6,916	6,875	6,838	7,646	6,921	7,234
Union presence								
No union employees	6,934	7,021	6,815	6,605	6,762	7,316	6,879	6,952
Has union employees	7,840	--	7,590	8,181	7,769	7,829	7,987	7,835
Percent low-wage employees								
50% or more low-wage	6,892	7,188	5,639	6,881	6,477	7,361	6,582	6,950
Less than 50% low-wage	7,099	7,009	6,924	6,696	6,893	7,484	6,935	7,144
Percent women employees								
Less than 25%	6,731	6,448	6,056	6,691	6,721	7,248	6,480	6,862
25-49 %	6,981	7,292	6,697	7,345	6,644	7,114	7,200	6,938
50-74 %	7,130	7,555	7,659	6,333	6,896	7,412	7,253	7,104
75% or more	7,487	6,777	7,752	6,619	7,138	8,012	7,164	7,548
Percent age 50 or older employees								
Less than 25%	6,824	6,109	6,208	6,471	6,866	7,584	6,404	6,994
25-49 %	7,063	7,009	6,854	6,503	6,704	7,440	6,846	7,099
50-74 %	7,763	8,372	8,727	8,288	7,317	7,473	8,280	7,590
75% or more	7,551	8,083	8,025	8,293	6,845	7,248	8,088	7,198

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	72.49	345.91	208.20	185.28	134.87	106.59	136.75	84.32
Industry group **								
Agric., fish., forest.	723.22	--	--	--	--	--	1,051.32	896.97
Mining and manufacturing	198.76	1,228.98	450.28	454.88	321.10	283.62	419.28	224.13
Construction	326.56	525.91	424.42	272.67	953.24	398.44	240.79	542.56
Utilities and transp.	287.84	--	777.84	583.67	360.57	521.46	577.11	327.52
Wholesale trade	284.51	786.95	955.67	480.96	453.59	353.36	647.70	267.71
Fin. svs. and real estate	174.60	394.84	388.08	539.10	400.08	237.12	252.80	207.75
Retail trade	246.64	484.51	539.49	690.43	532.86	205.61	345.32	290.27
Professional services	125.71	755.84	362.61	295.98	212.68	176.90	298.81	138.37
Other services	156.53	599.83	466.22	391.06	251.67	266.28	284.81	186.86
Ownership								
For profit, incorporated	89.28	496.85	241.45	230.81	190.17	109.77	175.06	103.76
For profit, unincorporated	198.14	380.67	557.01	419.61	378.70	355.86	278.46	253.40
Nonprofit	148.57	559.88	574.27	350.96	206.92	210.36	279.10	162.77
Age of firm								
Less than 5 years	403.56	916.04	803.38	848.51	615.81	--	528.40	545.18
5-9 years	276.29	523.60	538.17	462.77	647.04	363.81	344.78	421.06
10-19 years	214.48	801.00	372.83	319.78	415.45	291.78	352.69	272.82
20 or more years	80.64	386.77	295.75	245.94	140.72	109.94	153.85	91.25
Multi/single status								
2 or more locations	86.89	894.34	496.38	231.67	172.42	109.30	339.81	89.18
1 location only	119.60	347.92	219.79	229.27	203.34	303.26	147.01	183.81
Percent full-time employees								
Less than 25%	821.81	218.03	--	857.83	359.11	463.78	733.35	961.24
25-49 %	234.62	589.30	314.85	486.22	637.68	215.78	320.28	293.13
50-74 %	172.23	763.19	681.13	257.19	442.63	209.27	399.81	190.67
75% or more	79.31	414.04	229.93	172.96	146.73	125.76	153.97	91.53
Union presence								
No union employees	76.25	346.49	209.38	185.15	138.94	117.68	138.31	90.56
Has union employees	193.46	--	1,204.31	858.45	500.11	218.02	868.79	198.20
Percent low-wage employees								
50% or more low-wage	194.97	941.66	650.83	464.45	292.16	299.25	477.54	214.32
Less than 50% low-wage	77.37	364.02	215.30	196.90	146.13	113.57	142.85	90.54
Percent women employees								
Less than 25%	132.47	532.21	253.02	213.02	280.11	286.27	190.32	173.05
25-49 %	148.34	939.08	396.44	483.66	313.28	168.41	392.29	160.08
50-74 %	171.71	523.48	633.57	555.11	226.50	256.74	310.75	197.50
75% or more	123.26	445.32	353.78	322.49	256.50	135.33	228.82	140.49
Percent age 50 or older employees								
Less than 25%	131.21	335.45	235.38	214.02	236.83	301.51	166.14	167.74
25-49 %	95.41	524.57	322.36	316.31	174.79	116.37	186.43	106.88
50-74 %	220.19	990.93	789.05	528.08	377.28	282.57	530.41	231.20
75% or more	491.79	1,163.58	516.76	662.46	821.02	584.22	704.46	604.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	7,166	7,305	7,472	6,985	7,403	7,097	7,172	7,165
Industry group **								
Agric., fish., forest.	5,234	--	--	--	--	--	7,618	4,710
Mining and manufacturing	7,020	7,998	6,896	6,983	7,186	6,936	7,000	7,022
Construction	6,711	6,294	7,396	6,450	6,682	6,907	6,516	6,812
Utilities and transp.	7,252	6,580	6,543	6,707	6,972	7,422	6,658	7,305
Wholesale trade	7,039	6,716	7,701	7,175	7,207	6,831	6,780	7,085
Fin. svs. and real estate	7,146	8,004	8,044	7,160	7,614	6,962	7,660	7,110
Retail trade	6,630	7,074	6,893	6,487	6,471	6,658	6,803	6,607
Professional services	7,631	7,432	7,488	7,254	7,902	7,619	7,465	7,652
Other services	7,055	7,642	7,942	7,291	7,467	6,814	7,621	6,976
Ownership								
For profit, incorporated	6,989	7,172	7,415	6,871	7,218	6,906	7,038	6,982
For profit, unincorporated	6,829	7,336	7,178	6,546	6,795	6,865	7,105	6,787
Nonprofit	8,202	8,073	8,452	8,103	8,416	8,124	8,268	8,197
Age of firm								
Less than 5 years	6,692	6,434	6,584	5,908	8,347	7,348	6,379	7,022
5-9 years	6,605	6,651	6,376	6,686	6,295	7,792	6,555	6,640
10-19 years	6,890	7,570	7,849	6,742	6,935	6,459	7,388	6,674
20 or more years	7,231	7,612	7,632	7,262	7,522	7,125	7,348	7,222
Multi/single status								
2 or more locations	7,178	--	7,734	7,409	7,533	7,086	7,416	7,174
1 location only	7,127	7,302	7,443	6,837	7,169	7,646	7,141	7,115
Percent full-time employees								
Less than 25%	7,152	--	7,891	6,912	8,134	6,897	6,870	7,185
25-49 %	6,776	7,757	7,049	6,767	7,365	6,555	7,052	6,746
50-74 %	7,057	8,292	7,343	7,407	7,298	6,894	7,505	7,011
75% or more	7,198	7,137	7,495	6,955	7,405	7,157	7,146	7,205
Union presence								
No union employees	7,125	7,329	7,451	6,954	7,342	7,041	7,153	7,121
Has union employees	7,369	6,257	8,877	7,897	8,287	7,273	8,135	7,358
Percent low-wage employees								
50% or more low-wage	6,574	6,426	6,856	6,343	7,392	6,383	6,628	6,570
Less than 50% low-wage	7,239	7,390	7,498	7,031	7,404	7,201	7,206	7,244
Percent women employees								
Less than 25%	6,999	7,140	7,225	6,661	6,829	7,232	6,873	7,033
25-49 %	6,903	6,627	7,797	6,619	7,733	6,703	7,046	6,891
50-74 %	7,339	7,609	7,666	7,633	7,414	7,261	7,571	7,318
75% or more	7,486	7,721	7,406	7,525	7,787	7,376	7,512	7,483
Percent age 50 or older employees								
Less than 25%	6,970	6,799	7,309	6,739	7,210	6,915	6,890	6,986
25-49 %	7,203	7,222	7,296	7,047	7,380	7,173	7,144	7,207
50-74 %	7,454	7,570	8,296	7,615	7,796	7,152	7,734	7,403
75% or more	8,016	8,905	7,336	7,879	8,772	7,254	8,351	7,833

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	41.89	202.09	167.30	92.89	101.08	54.89	90.98	45.87
Industry group **								
Agric., fish., forest.	932.09	--	--	--	--	--	563.06	981.98
Mining and manufacturing	110.85	1,594.18	275.03	260.34	242.27	142.57	281.79	118.31
Construction	148.97	373.66	491.19	205.79	387.40	297.60	225.22	194.37
Utilities and transp.	285.76	846.55	517.31	421.66	546.32	368.63	377.63	307.46
Wholesale trade	130.39	535.00	297.53	382.91	314.67	148.98	238.50	147.56
Fin. svs. and real estate	96.79	689.48	389.45	426.27	259.96	106.03	332.65	100.61
Retail trade	81.07	432.25	401.41	203.00	202.22	101.53	220.77	86.68
Professional services	75.56	289.63	366.52	172.11	197.45	92.97	171.55	82.38
Other services	105.34	534.58	486.85	251.78	258.16	132.26	270.05	113.12
Ownership								
For profit, incorporated	50.38	257.01	201.12	105.11	132.45	64.41	106.10	55.50
For profit, unincorporated	85.93	408.73	324.86	232.81	189.90	113.29	221.74	92.95
Nonprofit	106.04	372.00	471.28	253.19	184.01	149.11	247.83	112.70
Age of firm								
Less than 5 years	390.37	354.98	562.03	316.16	1,240.88	324.12	278.43	713.28
5-9 years	198.88	659.85	307.56	245.57	366.76	969.17	254.91	287.18
10-19 years	133.76	479.61	446.53	186.29	242.91	273.17	209.87	163.47
20 or more years	45.14	247.27	181.10	121.54	108.25	55.79	110.17	47.90
Multi/single status								
2 or more locations	48.71	--	608.83	171.32	114.06	55.70	263.33	49.34
1 location only	81.89	204.74	173.17	108.89	192.30	296.15	97.02	125.36
Percent full-time employees								
Less than 25%	289.35	--	720.06	443.88	958.61	311.23	461.94	319.35
25-49 %	125.66	1,217.60	310.35	337.55	436.14	115.50	356.53	133.81
50-74 %	109.20	603.88	291.12	329.74	381.83	117.81	269.93	116.08
75% or more	47.20	209.96	191.24	101.06	107.90	63.60	100.05	51.90
Union presence								
No union employees	46.99	205.80	169.24	94.19	100.64	67.10	91.73	52.47
Has union employees	90.09	372.75	847.20	570.33	532.80	86.58	676.83	90.81
Percent low-wage employees								
50% or more low-wage	130.67	625.60	514.24	255.63	256.18	161.72	299.96	137.86
Less than 50% low-wage	43.57	208.42	172.59	97.58	108.51	56.84	94.40	47.90
Percent women employees								
Less than 25%	96.91	327.76	249.60	121.01	153.73	191.10	129.99	117.82
25-49 %	84.57	354.44	466.27	212.91	268.58	88.81	239.04	89.34
50-74 %	67.86	423.05	351.73	220.36	149.46	84.30	198.62	71.74
75% or more	85.75	451.85	301.09	242.96	208.94	107.59	202.91	93.11
Percent age 50 or older employees								
Less than 25%	63.28	298.40	265.54	135.24	154.65	85.01	137.65	70.89
25-49 %	61.08	315.24	215.23	142.08	140.98	76.87	134.27	64.77
50-74 %	124.82	576.98	467.71	291.21	284.34	164.13	266.54	138.95
75% or more	362.53	467.09	497.69	527.60	1,278.35	373.42	355.80	526.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	7,178	7,406	6,606	6,429	7,646	7,292	6,840	7,293
Industry group **								
Agric., fish., forest.	5,875	--	--	--	--	--	6,482	5,466
Mining and manufacturing	7,433	--	7,610	6,286	9,002	7,257	7,004	7,513
Construction	6,602	6,521	6,602	6,290	7,245	6,529	6,517	6,726
Utilities and transp.	7,181	7,278	--	6,537	9,724	5,805	6,989	7,233
Wholesale trade	7,003	7,949	6,604	6,520	6,872	6,971	7,292	6,869
Fin. svs. and real estate	7,193	6,192	5,885	6,356	6,639	7,645	6,642	7,250
Retail trade	6,901	8,496	6,922	5,983	6,257	7,141	7,317	6,696
Professional services	7,671	6,799	6,376	7,151	7,993	8,248	6,495	8,120
Other services	6,656	7,948	6,824	6,216	6,580	6,604	7,245	6,509
Ownership								
For profit, incorporated	7,010	7,078	6,464	6,224	7,603	7,130	6,643	7,146
For profit, unincorporated	6,837	8,064	7,844	5,601	7,036	6,608	7,692	6,528
Nonprofit	8,376	--	6,096	8,539	8,221	8,714	7,175	8,605
Age of firm								
Less than 5 years	6,362	6,488	8,434	5,922	--	--	6,695	5,632
5-9 years	7,049	6,675	4,880	4,490	10,876	--	5,829	8,573
10-19 years	7,401	7,371	7,205	6,920	7,389	8,118	7,084	7,583
20 or more years	7,185	7,933	6,522	6,600	7,410	7,256	6,988	7,230
Multi/single status								
2 or more locations	7,254	--	7,345	5,962	7,639	7,256	7,075	7,260
1 location only	7,071	7,407	6,545	6,549	7,653	8,763	6,824	7,401
Percent full-time employees								
Less than 25%	6,046	--	7,062	4,910	7,418	5,925	6,180	6,020
25-49 %	6,895	--	5,076	7,177	7,604	6,668	6,642	6,966
50-74 %	7,503	6,835	9,314	7,216	7,588	7,412	7,695	7,437
75% or more	7,184	7,557	6,363	6,336	7,655	7,358	6,766	7,328
Union presence								
No union employees	7,109	7,453	6,654	6,402	7,500	7,235	6,874	7,200
Has union employees	7,716	--	--	7,872	9,116	7,529	5,629	7,849
Percent low-wage employees								
50% or more low-wage	6,901	6,094	5,889	6,676	7,612	6,939	6,210	7,045
Less than 50% low-wage	7,214	7,504	6,666	6,395	7,649	7,350	6,894	7,329
Percent women employees								
Less than 25%	6,788	6,781	6,996	6,004	7,597	7,078	6,623	6,904
25-49 %	6,761	7,569	5,577	6,155	6,525	7,129	6,542	6,818
50-74 %	7,453	7,711	7,071	6,717	8,708	7,153	7,443	7,454
75% or more	7,757	7,824	6,685	7,786	7,885	7,980	7,128	8,006
Percent age 50 or older employees								
Less than 25%	6,929	6,754	6,549	6,447	7,299	7,136	6,493	7,141
25-49 %	7,183	7,551	6,184	6,352	7,769	7,192	6,700	7,262
50-74 %	7,612	6,819	6,982	6,409	8,510	8,152	7,112	7,797
75% or more	8,514	8,556	8,669	7,678	8,677	--	8,519	8,496

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	106.80	281.80	313.05	218.26	319.83	125.72	161.56	131.27
Industry group **								
Agric., fish., forest.	327.73	--	--	--	--	--	353.54	236.10
Mining and manufacturing	447.24	--	657.80	551.22	1,406.86	429.07	431.29	520.13
Construction	223.94	537.43	860.95	302.94	315.89	298.40	327.21	258.59
Utilities and transp.	748.04	830.41	--	320.13	1,781.35	729.63	767.56	932.81
Wholesale trade	234.48	599.77	375.95	426.41	523.17	285.30	430.65	253.65
Fin. svs. and real estate	221.78	583.97	468.74	1,250.31	284.39	202.86	542.57	235.03
Retail trade	216.23	737.47	972.41	430.40	485.35	210.94	453.92	232.66
Professional services	210.09	460.71	554.94	664.05	485.44	239.14	317.93	250.30
Other services	173.29	983.03	654.55	495.71	351.09	192.17	480.15	176.79
Ownership								
For profit, incorporated	129.86	303.38	376.64	181.66	456.78	137.21	180.03	162.91
For profit, unincorporated	238.73	432.40	563.91	586.53	397.20	388.81	317.73	284.68
Nonprofit	256.30	--	607.04	933.23	351.46	325.35	669.26	268.68
Age of firm								
Less than 5 years	314.77	439.40	1,048.86	423.49	--	--	251.07	686.25
5-9 years	1,026.54	657.00	599.20	252.90	1,215.40	--	616.15	1,814.52
10-19 years	337.39	470.91	428.65	848.02	725.72	461.46	243.09	505.59
20 or more years	98.37	456.02	441.66	196.47	235.90	128.45	244.81	106.94
Multi/single status								
2 or more locations	114.23	--	633.28	383.78	303.67	128.14	488.28	116.67
1 location only	201.69	281.83	332.42	255.64	559.09	517.51	169.51	404.91
Percent full-time employees								
Less than 25%	344.46	--	937.43	490.23	835.22	444.35	658.90	389.37
25-49 %	286.80	--	908.37	525.68	586.42	421.23	569.56	332.60
50-74 %	207.75	751.52	856.17	337.55	750.82	224.92	491.53	225.06
75% or more	121.95	308.20	329.69	248.87	355.15	144.79	177.62	151.02
Union presence								
No union employees	111.81	284.26	316.63	219.99	333.75	130.53	162.93	140.84
Has union employees	356.19	--	--	1,520.33	1,097.30	361.51	783.13	368.81
Percent low-wage employees								
50% or more low-wage	171.53	562.28	543.45	374.76	496.06	211.20	327.64	189.00
Less than 50% low-wage	118.69	293.82	336.43	245.25	346.89	142.31	172.83	148.01
Percent women employees								
Less than 25%	162.75	301.25	510.78	216.96	517.63	296.87	200.50	237.83
25-49 %	198.06	496.87	817.28	485.02	306.17	308.89	465.94	220.30
50-74 %	242.38	473.90	658.27	544.63	872.70	171.89	333.94	272.00
75% or more	196.64	783.28	436.29	770.48	339.14	260.34	370.24	227.71
Percent age 50 or older employees								
Less than 25%	152.01	308.11	372.22	328.57	435.85	173.17	180.96	204.78
25-49 %	172.42	579.52	709.29	288.41	518.68	179.63	400.09	188.73
50-74 %	317.67	555.39	561.73	621.25	1,103.32	333.49	308.36	414.46
75% or more	427.31	647.04	855.45	363.80	761.59	--	525.23	588.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	1,532	1,159	1,605	1,559	1,556	1,534	1,469	1,543
Industry group **								
Agric., fish., forest.	1,293	--	--	--	--	--	1,443	1,252
Mining and manufacturing	1,533	1,337 *	1,180	1,505	1,562	1,559	1,334	1,557
Construction	1,570	1,236	1,924	1,711	1,696	1,129	1,627	1,532
Utilities and transp.	1,471	713 *	1,447	1,690	1,705	1,415	1,449	1,473
Wholesale trade	1,441	1,086 *	1,492	1,538	1,603	1,324	1,321	1,472
Fin. svs. and real estate	1,399	896	986	1,205	1,406	1,454	1,125	1,425
Retail trade	1,648	990	2,062	1,929	1,836	1,525	1,800	1,621
Professional services	1,430	1,272	1,632	1,363	1,406	1,446	1,439	1,429
Other services	1,794	1,268	1,609	1,633	1,712	1,919	1,477	1,853
Ownership								
For profit, incorporated	1,593	1,310	1,694	1,659	1,644	1,567	1,569	1,597
For profit, unincorporated	1,487	790	1,666	1,634	1,560	1,456	1,346	1,517
Nonprofit	1,327	867	811	970	1,292	1,454	947	1,364
Age of firm								
Less than 5 years	1,542	1,003	1,510	1,735	1,394	2,488	1,494	1,587
5-9 years	1,662	1,341	1,493	1,759	1,865	1,469	1,478	1,814
10-19 years	1,618	1,430	1,665	1,674	1,638	1,578	1,619	1,618
20 or more years	1,514	989	1,610	1,470	1,526	1,530	1,394	1,528
Multi/single status								
2 or more locations	1,528	--	1,241	1,445	1,561	1,527	1,413	1,531
1 location only	1,542	1,152	1,639	1,596	1,547	1,866	1,475	1,602
Percent full-time employees								
Less than 25%	1,551	266 *	1,283	1,119	2,359	1,500	1,134	1,607
25-49 %	1,701	2,126	2,074	1,355	1,669	1,750	1,697	1,702
50-74 %	1,434	1,211	1,512	1,684	1,692	1,335	1,481	1,427
75% or more	1,538	1,119	1,605	1,566	1,524	1,557	1,463	1,551
Union presence								
No union employees	1,553	1,142	1,586	1,567	1,570	1,572	1,453	1,574
Has union employees	1,424	--	2,251 *	1,376	1,374	1,418	2,140	1,408
Percent low-wage employees								
50% or more low-wage	1,688	1,021	1,707	1,570	1,745	1,714	1,395	1,717
Less than 50% low-wage	1,513	1,171	1,600	1,558	1,534	1,509	1,474	1,521
Percent women employees								
Less than 25%	1,635	1,113	1,768	1,695	1,620	1,648	1,571	1,657
25-49 %	1,470	980	1,760	1,406	1,586	1,446	1,421	1,476
50-74 %	1,517	1,118	1,167	1,533	1,521	1,555	1,243	1,549
75% or more	1,518	1,476	1,568	1,414	1,486	1,552	1,530	1,516
Percent age 50 or older employees								
Less than 25%	1,596	1,131	1,515	1,677	1,627	1,609	1,467	1,630
25-49 %	1,483	1,294	1,526	1,426	1,496	1,490	1,451	1,486
50-74 %	1,579	1,409	2,036	1,466	1,565	1,574	1,655	1,562
75% or more	1,454	759	1,752	1,836	1,546	1,707	1,165	1,664

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	15.95	90.28	81.79	41.95	35.26	20.79	43.26	17.19
Industry group **								
Agric., fish., forest.	215.36	--	--	--	--	--	293.08	257.47
Mining and manufacturing	44.62	487.13 *	197.81	89.55	94.04	61.33	119.01	47.79
Construction	89.46	326.62	194.83	127.77	223.64	141.97	117.28	125.72
Utilities and transp.	57.21	259.71 *	325.08	183.07	147.41	65.90	196.33	59.72
Wholesale trade	52.25	416.76 *	240.99	142.93	110.63	44.44	149.78	53.66
Fin. svs. and real estate	37.23	214.96	183.54	144.16	83.06	45.10	138.92	38.54
Retail trade	43.83	175.14	211.21	139.47	112.97	49.78	118.96	46.88
Professional services	30.82	149.27	179.28	81.41	58.70	41.83	86.22	32.99
Other services	42.13	242.52	219.22	121.37	91.05	53.34	118.34	44.87
Ownership								
For profit, incorporated	19.27	118.31	98.98	51.05	46.13	23.95	53.23	20.66
For profit, unincorporated	42.67	126.17	203.63	104.01	98.53	56.42	99.01	47.28
Nonprofit	38.11	184.70	123.04	90.37	56.17	57.65	81.45	41.06
Age of firm								
Less than 5 years	102.50	166.37	225.48	150.29	240.73	441.25	128.55	158.92
5-9 years	90.72	234.01	177.57	145.83	208.01	140.98	114.72	134.70
10-19 years	57.61	225.20	201.19	97.17	107.95	105.52	104.40	68.98
20 or more years	16.92	113.67	102.26	51.61	36.30	21.34	54.45	17.83
Multi/single status								
2 or more locations	18.22	--	264.28	70.73	43.37	20.89	118.73	18.44
1 location only	32.37	90.98	86.10	50.59	60.14	166.26	46.31	45.64
Percent full-time employees								
Less than 25%	156.26	112.02 *	367.53	233.21	383.27	201.07	195.23	178.85
25-49 %	59.96	418.25	262.87	176.86	146.74	66.64	183.20	63.02
50-74 %	42.29	227.87	188.94	137.76	101.03	50.59	122.89	44.90
75% or more	17.83	102.49	92.16	45.80	38.54	23.49	48.13	19.21
Union presence								
No union employees	17.33	88.36	80.66	42.28	36.58	23.82	42.57	19.02
Has union employees	40.78	--	793.38 *	277.52	129.11	42.41	491.06	39.86
Percent low-wage employees								
50% or more low-wage	51.45	227.97	211.50	155.99	91.20	69.80	117.24	55.42
Less than 50% low-wage	16.77	95.85	85.42	43.69	37.87	21.59	45.58	18.04
Percent women employees								
Less than 25%	36.31	167.89	132.97	60.97	74.71	64.03	68.99	42.81
25-49 %	30.73	194.97	237.51	93.64	76.90	35.07	114.80	31.64
50-74 %	26.68	169.38	146.87	111.91	65.77	29.86	88.42	27.83
75% or more	35.75	198.78	124.85	93.07	58.64	52.80	83.14	39.31
Percent age 50 or older employees								
Less than 25%	26.46	122.56	102.99	63.81	63.61	33.65	58.27	29.69
25-49 %	22.64	213.12	112.04	66.07	47.49	28.96	69.80	23.91
50-74 %	48.01	240.78	349.72	107.81	90.09	56.73	161.69	45.91
75% or more	96.76	204.55	278.99	280.24	210.02	125.82	157.14	125.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	1,465	1,272	1,462	1,402	1,519	1,484	1,356	1,494
Industry group **								
Agric., fish., forest.	1,230	--	--	--	--	--	--	--
Mining and manufacturing	1,406	--	833 *	1,157	1,383	1,696	1,059	1,481
Construction	1,529	1,246	1,830	1,637	1,318	--	1,561	1,501
Utilities and transp.	1,497	--	--	1,829	1,527	1,521	1,370	1,520
Wholesale trade	1,651	--	1,192 *	1,851	1,825	1,404	1,573	1,689
Fin. svs. and real estate	1,270	1,068	878	833	1,456	1,394	839	1,373
Retail trade	1,518	1,076	2,073	1,454	1,973	1,257	1,679	1,482
Professional services	1,355	1,229	1,453	1,191	1,372	1,393	1,267	1,372
Other services	1,714	1,427 *	1,681	1,706	1,625	1,892	1,443	1,807
Ownership								
For profit, incorporated	1,525	1,451	1,496	1,434	1,640	1,513	1,448	1,549
For profit, unincorporated	1,628	933	1,759	1,899	1,562	1,734	1,291	1,768
Nonprofit	1,216	919	734	755	1,204	1,367	912	1,253
Age of firm								
Less than 5 years	1,603	790 *	1,159 *	1,743	1,811	--	990	1,923
5-9 years	1,581	1,083	1,496	1,654	1,946	1,249	1,318	1,829
10-19 years	1,602	1,608	1,257	1,675	1,635	1,801	1,439	1,703
20 or more years	1,426	1,190	1,596	1,257	1,441	1,468	1,365	1,437
Multi/single status								
2 or more locations	1,486	--	659	1,409	1,520	1,491	1,106	1,500
1 location only	1,433	1,272	1,516	1,400	1,517	1,243	1,382	1,480
Percent full-time employees								
Less than 25%	1,413	0	--	880	1,966	1,821	443 *	1,553
25-49 %	1,524	--	2,896	1,259 *	1,570	1,239	1,843	1,418
50-74 %	1,294	1,469 *	1,515	1,567	1,503	1,062	1,490	1,252
75% or more	1,491	1,181	1,426	1,415	1,509	1,572	1,326	1,537
Union presence								
No union employees	1,499	1,274	1,400	1,408	1,543	1,588	1,329	1,554
Has union employees	1,286	0	--	1,321	1,258	1,244	2,263 *	1,248
Percent low-wage employees								
50% or more low-wage	1,566	741 *	1,715	1,638	1,596	1,578	1,318	1,613
Less than 50% low-wage	1,455	1,309	1,448	1,382	1,509	1,474	1,358	1,481
Percent women employees								
Less than 25%	1,609	1,336	1,546	1,567	1,505	1,907	1,405	1,715
25-49 %	1,528	795	1,664	1,382	1,744	1,494	1,288	1,576
50-74 %	1,391	1,551	1,299	1,272	1,402	1,416	1,372	1,396
75% or more	1,327	1,438	1,263	1,228	1,400	1,318	1,300	1,332
Percent age 50 or older employees								
Less than 25%	1,591	1,168	1,269	1,626	1,696	1,692	1,313	1,702
25-49 %	1,339	1,276	1,387	1,118	1,385	1,379	1,278	1,349
50-74 %	1,580	1,219	2,422	1,413	1,489	1,638	1,591	1,576
75% or more	1,696	1,787 *	1,285 *	2,282	1,451	1,844	1,588	1,766

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	35.23	177.76	138.05	82.46	66.08	52.86	78.83	39.51
Industry group **								
Agric., fish., forest.	255.65	--	--	--	--	--	--	--
Mining and manufacturing	94.24	--	293.09 *	154.27	144.93	151.47	249.42	99.17
Construction	157.02	354.53	370.20	267.34	293.82	--	191.55	241.12
Utilities and transp.	121.23	--	--	383.66	196.25	169.36	384.10	122.46
Wholesale trade	168.21	--	530.43 *	377.98	239.28	100.98	326.91	193.61
Fin. svs. and real estate	77.09	305.82	230.08	196.36	134.10	101.70	167.39	80.36
Retail trade	124.81	284.66	299.83	244.66	245.71	147.81	191.24	145.59
Professional services	55.13	279.97	196.76	165.80	92.32	80.81	122.83	61.48
Other services	99.89	479.37 *	447.25	190.03	181.12	131.95	235.53	107.63
Ownership								
For profit, incorporated	45.71	249.26	150.79	98.03	90.29	68.12	97.96	51.86
For profit, unincorporated	105.87	238.16	468.61	237.31	173.37	152.39	202.06	123.74
Nonprofit	60.02	249.12	154.57	112.62	91.77	94.93	112.13	65.90
Age of firm								
Less than 5 years	176.72	252.40 *	385.58 *	396.42	218.50	--	179.17	238.62
5-9 years	191.59	312.35	365.39	250.02	493.68	337.10	210.44	299.20
10-19 years	107.48	426.77	178.51	198.97	195.09	178.50	161.09	139.67
20 or more years	37.95	227.80	220.90	95.69	65.17	54.38	108.36	40.37
Multi/single status								
2 or more locations	44.37	--	180.64	144.85	92.58	53.65	164.80	45.54
1 location only	57.86	178.79	146.51	98.05	90.59	284.82	85.45	79.40
Percent full-time employees								
Less than 25%	225.19	0.00	--	237.55	343.57	194.29	202.22 *	275.77
25-49 %	157.51	--	487.35	378.27 *	219.17	242.18	389.19	165.70
50-74 %	91.33	487.37 *	270.90	266.90	121.57	117.69	249.81	94.27
75% or more	39.30	199.14	155.46	90.05	77.15	56.17	86.67	44.00
Union presence								
No union employees	36.73	178.05	121.71	84.16	69.50	53.45	75.58	41.94
Has union employees	100.62	0.00	--	387.92	206.53	108.55	977.63 *	95.38
Percent low-wage employees								
50% or more low-wage	78.19	363.90 *	356.08	250.06	127.80	107.12	195.25	86.11
Less than 50% low-wage	38.00	187.29	144.68	86.39	72.70	57.32	83.47	42.79
Percent women employees								
Less than 25%	76.84	365.03	258.75	126.27	140.79	138.96	138.62	91.39
25-49 %	82.52	198.04	258.17	198.51	160.25	120.19	157.46	94.09
50-74 %	63.58	346.81	324.40	190.97	98.33	85.53	186.56	66.08
75% or more	54.73	352.06	210.73	170.65	91.49	77.85	127.22	60.50
Percent age 50 or older employees								
Less than 25%	64.63	273.96	162.09	123.84	129.29	105.00	111.32	77.32
25-49 %	44.83	363.80	186.27	111.85	77.63	65.73	112.05	48.99
50-74 %	104.93	291.32	699.44	263.36	150.27	140.93	286.70	102.25
75% or more	202.75	603.55 *	397.54 *	546.06	127.15	169.98	387.04	231.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	1,541	1,208	1,707	1,607	1,555	1,526	1,556	1,539
Industry group **								
Agric., fish., forest.	1,299	--	--	--	--	--	1,413	1,274
Mining and manufacturing	1,573	1,218 *	1,393	1,678	1,612	1,546	1,504	1,580
Construction	1,599	1,171 *	1,918	1,762	1,947	1,122	1,629	1,584
Utilities and transp.	1,440	831 *	1,725	1,549	1,680	1,396	1,501	1,434
Wholesale trade	1,391	240 *	1,685	1,495	1,477	1,327	1,179	1,429
Fin. svs. and real estate	1,437	800 *	1,151	1,373	1,464	1,457	1,323	1,444
Retail trade	1,688	1,115	2,015	2,141	1,760	1,587	1,885	1,662
Professional services	1,428	1,533	1,854	1,417	1,335	1,430	1,602	1,406
Other services	1,793	1,331	1,539	1,494	1,784	1,886	1,533	1,829
Ownership								
For profit, incorporated	1,599	1,348	1,850	1,733	1,630	1,559	1,664	1,590
For profit, unincorporated	1,448	796	1,440	1,565	1,549	1,415	1,387	1,458
Nonprofit	1,360	972	916	1,042	1,323	1,457	1,005	1,388
Age of firm								
Less than 5 years	1,492	1,252	1,438	1,717	953 *	2,435	1,658	1,318
5-9 years	1,663	1,281	1,617	1,767	1,731	1,537	1,534	1,755
10-19 years	1,613	1,473	2,004	1,677	1,588	1,469	1,774	1,543
20 or more years	1,529	1,033	1,621	1,542	1,558	1,526	1,436	1,536
Multi/single status								
2 or more locations	1,525	--	1,583	1,425	1,586	1,517	1,544	1,525
1 location only	1,591	1,193	1,721	1,670	1,500	1,996	1,557	1,617
Percent full-time employees								
Less than 25%	1,531	--	1,687	1,484	2,608	1,242	1,514	1,533
25-49 %	1,749	2,503	1,456	1,349	1,681	1,839	1,689	1,756
50-74 %	1,434	1,190	1,255	1,664	1,729	1,366	1,411	1,437
75% or more	1,546	1,165	1,771	1,616	1,520	1,541	1,567	1,543
Union presence								
No union employees	1,560	1,172	1,704	1,611	1,568	1,553	1,540	1,563
Has union employees	1,444	--	--	1,480	1,374	1,442	2,316 *	1,431
Percent low-wage employees								
50% or more low-wage	1,683	1,272	1,746	1,311	1,808	1,699	1,518	1,694
Less than 50% low-wage	1,523	1,201	1,706	1,628	1,527	1,501	1,558	1,518
Percent women employees								
Less than 25%	1,656	1,050	1,889	1,746	1,679	1,609	1,662	1,654
25-49 %	1,455	823	1,981	1,409	1,537	1,433	1,480	1,453
50-74 %	1,518	1,100	1,132	1,576	1,490	1,552	1,262	1,541
75% or more	1,566	1,857	1,717	1,504	1,502	1,574	1,728	1,545
Percent age 50 or older employees								
Less than 25%	1,574	1,182	1,593	1,669	1,575	1,569	1,524	1,585
25-49 %	1,514	1,259	1,692	1,551	1,531	1,503	1,555	1,511
50-74 %	1,575	1,781	1,973	1,505	1,586	1,521	1,800	1,534
75% or more	1,480	472	2,092	1,726	1,570	1,668	1,238	1,612

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	18.93	121.13	119.05	51.89	42.92	23.68	59.94	19.92
Industry group **								
Agric., fish., forest.	313.18	--	--	--	--	--	418.13	366.54
Mining and manufacturing	54.46	380.81 *	271.13	104.07	119.71	72.53	137.86	58.13
Construction	116.16	548.35 *	247.68	164.76	291.48	153.82	165.59	153.67
Utilities and transp.	63.91	372.66 *	465.55	196.50	202.29	72.02	248.25	65.86
Wholesale trade	53.63	110.32 *	298.62	156.52	125.83	53.26	154.15	56.19
Fin. svs. and real estate	44.02	337.57 *	251.70	183.60	103.14	51.94	191.54	45.23
Retail trade	42.62	287.15	299.25	148.14	105.92	46.06	173.85	42.26
Professional services	37.85	214.32	305.29	98.33	67.27	49.50	130.72	39.17
Other services	49.52	309.03	273.44	154.88	101.12	62.51	152.08	52.30
Ownership								
For profit, incorporated	22.46	159.82	149.78	62.20	54.45	26.83	74.63	23.35
For profit, unincorporated	47.46	155.56	193.02	122.82	124.91	58.65	115.59	51.85
Nonprofit	50.28	274.81	176.53	127.16	77.93	72.88	119.64	53.47
Age of firm								
Less than 5 years	142.76	243.82	255.62	192.61	317.72 *	541.97	177.02	212.65
5-9 years	111.97	287.08	224.59	188.81	247.69	147.11	141.04	162.78
10-19 years	73.06	315.58	353.98	115.96	124.61	116.74	156.32	78.37
20 or more years	19.94	161.21	124.62	63.34	45.48	24.31	70.91	20.79
Multi/single status								
2 or more locations	21.01	--	378.45	87.11	51.35	23.78	162.40	21.19
1 location only	42.46	122.17	125.72	62.45	76.69	183.46	64.38	56.61
Percent full-time employees								
Less than 25%	219.06	--	482.87	267.51	611.26	223.86	263.42	242.87
25-49 %	63.02	680.90	261.52	196.96	201.47	56.61	206.08	66.16
50-74 %	48.34	253.03	230.84	174.29	144.92	54.55	147.58	51.15
75% or more	21.17	139.00	135.20	56.85	45.51	26.98	67.02	22.26
Union presence								
No union employees	20.90	113.52	120.46	51.91	44.71	27.59	59.16	22.34
Has union employees	44.18	--	--	417.53	151.52	45.66	695.94 *	43.25
Percent low-wage employees								
50% or more low-wage	64.44	339.26	263.53	143.14	122.66	82.94	164.74	67.94
Less than 50% low-wage	19.72	129.00	123.59	54.52	45.55	24.32	62.84	20.69
Percent women employees								
Less than 25%	45.20	221.76	171.45	77.92	90.87	76.09	91.13	51.92
25-49 %	34.20	214.39	397.54	112.67	91.72	37.11	176.42	34.00
50-74 %	29.00	188.63	173.97	127.58	74.73	32.43	105.90	30.01
75% or more	47.37	285.37	162.82	119.37	83.00	65.85	120.04	50.99
Percent age 50 or older employees								
Less than 25%	29.84	142.42	152.37	80.26	74.48	35.49	79.25	32.07
25-49 %	27.36	260.89	146.01	82.19	60.02	33.85	92.38	28.56
50-74 %	57.57	436.05	463.71	123.43	106.70	63.13	234.74	52.16
75% or more	119.98	119.05	450.15	296.27	337.71	157.73	189.31	158.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	1,626	847	1,524	1,703	1,674	1,737	1,372	1,713
Industry group **								
Agric., fish., forest.	1,414	--	--	--	--	--	--	1,424
Mining and manufacturing	1,512	--	--	--	--	--	1,343	1,544
Construction	1,464	--	--	--	--	--	1,713	1,106
Utilities and transp.	1,759	--	--	--	--	--	1,380 *	1,863
Wholesale trade	1,422	--	--	--	--	--	1,337 *	1,461
Fin. svs. and real estate	1,260	--	--	--	--	--	850 *	1,302
Retail trade	1,710	--	--	--	--	--	1,740	1,696
Professional services	1,656	--	--	--	--	--	1,185	1,835
Other services	1,988	--	--	--	--	--	1,323	2,154
Ownership								
For profit, incorporated	1,685	--	--	--	--	--	1,447	1,773
For profit, unincorporated	1,474	--	--	--	--	--	1,323	1,528
Nonprofit	1,473	--	--	--	--	--	793	1,603
Age of firm								
Less than 5 years	1,635	--	--	--	--	--	1,512	1,906
5-9 years	1,820	--	--	--	--	--	1,563	2,142
10-19 years	1,683	--	--	--	--	--	1,373	1,861
20 or more years	1,600	--	--	--	--	--	1,305	1,669
Multi/single status								
2 or more locations	1,661	--	--	--	--	--	1,475	1,667
1 location only	1,577	--	--	--	--	--	1,364	1,861
Percent full-time employees								
Less than 25%	1,957	--	--	--	--	--	1,243 *	2,094
25-49 %	1,764	--	--	--	--	--	1,231 *	1,914
50-74 %	1,905	--	--	--	--	--	1,715	1,970
75% or more	1,582	--	--	--	--	--	1,341	1,666
Union presence								
No union employees	1,622	--	--	--	--	--	1,371	1,720
Has union employees	1,654	--	--	--	--	--	--	1,672
Percent low-wage employees								
50% or more low-wage	1,966	--	--	--	--	--	1,181	2,130
Less than 50% low-wage	1,582	--	--	--	--	--	1,388	1,652
Percent women employees								
Less than 25%	1,549	--	--	--	--	--	1,560	1,541
25-49 %	1,469	--	--	--	--	--	1,483	1,466
50-74 %	1,778	--	--	--	--	--	733	1,922
75% or more	1,693	--	--	--	--	--	1,306	1,846
Percent age 50 or older employees								
Less than 25%	1,753	--	--	--	--	--	1,545	1,854
25-49 %	1,575	--	--	--	--	--	1,441	1,597
50-74 %	1,610	--	--	--	--	--	1,191	1,765
75% or more	858	--	--	--	--	--	586 *	1,781

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	49.07	209.50	170.95	118.76	132.33	58.81	100.52	56.10
Industry group **								
Agric., fish., forest.	247.66	--	--	--	--	--	--	118.68
Mining and manufacturing	116.73	--	--	--	--	--	236.65	130.02
Construction	176.76	--	--	--	--	--	265.20	137.72
Utilities and transp.	232.12	--	--	--	--	--	506.97 *	265.84
Wholesale trade	169.11	--	--	--	--	--	420.15 *	162.31
Fin. svs. and real estate	123.70	--	--	--	--	--	393.39 *	130.25
Retail trade	115.05	--	--	--	--	--	289.97	95.70
Professional services	103.42	--	--	--	--	--	162.20	122.29
Other services	122.72	--	--	--	--	--	245.13	132.51
Ownership								
For profit, incorporated	61.50	--	--	--	--	--	114.14	73.24
For profit, unincorporated	108.16	--	--	--	--	--	275.62	104.30
Nonprofit	92.00	--	--	--	--	--	197.83	96.22
Age of firm								
Less than 5 years	197.82	--	--	--	--	--	279.08	254.15
5-9 years	209.17	--	--	--	--	--	335.41	212.34
10-19 years	180.27	--	--	--	--	--	186.52	259.01
20 or more years	50.08	--	--	--	--	--	130.21	52.81
Multi/single status								
2 or more locations	52.26	--	--	--	--	--	299.27	53.06
1 location only	92.96	--	--	--	--	--	105.55	161.77
Percent full-time employees								
Less than 25%	247.65	--	--	--	--	--	463.56 *	273.55
25-49 %	177.25	--	--	--	--	--	370.12 *	194.07
50-74 %	117.94	--	--	--	--	--	315.20	113.25
75% or more	55.18	--	--	--	--	--	110.23	63.65
Union presence								
No union employees	53.02	--	--	--	--	--	102.78	61.66
Has union employees	125.38	--	--	--	--	--	--	131.92
Percent low-wage employees								
50% or more low-wage	166.73	--	--	--	--	--	282.64	180.64
Less than 50% low-wage	50.78	--	--	--	--	--	105.87	57.77
Percent women employees								
Less than 25%	79.36	--	--	--	--	--	149.62	84.59
25-49 %	87.94	--	--	--	--	--	251.99	89.09
50-74 %	113.87	--	--	--	--	--	211.48	120.02
75% or more	99.83	--	--	--	--	--	170.48	116.36
Percent age 50 or older employees								
Less than 25%	88.53	--	--	--	--	--	133.67	114.37
25-49 %	61.51	--	--	--	--	--	226.16	62.16
50-74 %	133.02	--	--	--	--	--	197.46	152.11
75% or more	207.52	--	--	--	--	--	189.92 *	450.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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%	16.0%	22.4%	22.8%	21.4%	21.4%	20.9%	21.5%
Industry group **								
Agric., fish., forest.	22.6%	--	--	--	--	--	20.1%	23.6%
Mining and manufacturing	21.8%	16.3% *	17.7%	21.5%	22.2%	22.2%	19.1%	22.1%
Construction	23.6%	20.6%	28.3%	26.8%	24.3%	16.4%	25.7%	22.3%
Utilities and transp.	20.5%	10.3% *	22.1%	25.2%	24.0%	19.3%	21.1%	20.4%
Wholesale trade	20.3%	15.6% *	18.7%	21.3%	22.3%	19.3%	18.2%	20.8%
Fin. svs. and real estate	19.7%	12.3%	13.2%	17.4%	18.9%	20.8%	15.4%	20.1%
Retail trade	24.9%	14.5%	29.9%	31.7%	27.6%	22.7%	26.9%	24.5%
Professional services	18.7%	16.8%	22.7%	19.2%	18.1%	18.6%	19.8%	18.5%
Other services	25.9%	17.2%	22.0%	23.1%	24.6%	28.3%	20.3%	27.1%
Ownership								
For profit, incorporated	22.9%	18.4%	23.9%	24.7%	23.1%	22.6%	22.7%	23.0%
For profit, unincorporated	21.6%	10.8%	23.5%	24.7%	22.9%	21.0%	19.0%	22.2%
Nonprofit	16.3%	11.1%	10.4%	12.4%	16.0%	17.7%	12.1%	16.7%
Age of firm								
Less than 5 years	23.7%	15.6%	22.0%	29.5%	19.2%	34.0%	23.6%	23.9%
5-9 years	25.4%	20.7%	23.9%	28.1%	27.0%	20.0%	23.1%	27.2%
10-19 years	23.4%	18.7%	22.7%	24.9%	23.5%	24.0%	22.4%	23.9%
20 or more years	21.0%	13.3%	22.1%	20.7%	20.7%	21.3%	19.3%	21.1%
Multi/single status								
2 or more locations	21.2%	--	16.6%	20.1%	21.0%	21.3%	19.2%	21.2%
1 location only	22.0%	15.9%	23.0%	23.7%	22.0%	24.5%	21.0%	22.9%
Percent full-time employees								
Less than 25%	23.5%	4.7% *	20.0%	22.4%	30.9%	22.0%	18.7%	24.1%
25-49 %	25.0%	29.0%	31.1%	20.4%	22.5%	26.5%	24.2%	25.1%
50-74 %	20.4%	15.6%	20.4%	23.4%	23.8%	19.4%	20.1%	20.5%
75% or more	21.4%	15.6%	22.4%	22.8%	20.9%	21.5%	20.8%	21.5%
Union presence								
No union employees	21.9%	15.7%	22.2%	23.0%	21.8%	22.2%	20.7%	22.2%
Has union employees	19.0%	--	29.9% *	17.1%	16.7%	19.2%	27.9%	18.8%
Percent low-wage employees								
50% or more low-wage	25.3%	15.5%	27.4%	23.9%	24.4%	26.2%	21.3%	25.7%
Less than 50% low-wage	21.0%	16.1%	22.2%	22.7%	21.0%	20.8%	20.8%	21.0%
Percent women employees								
Less than 25%	23.6%	16.2%	25.9%	25.7%	23.6%	22.8%	23.4%	23.7%
25-49 %	21.3%	13.8%	24.7%	20.8%	21.7%	21.3%	20.2%	21.4%
50-74 %	20.8%	14.7%	15.3%	21.5%	20.6%	21.4%	16.7%	21.2%
75% or more	20.2%	19.5%	21.3%	19.5%	19.6%	20.6%	20.8%	20.1%
Percent age 50 or older employees								
Less than 25%	23.0%	17.2%	22.1%	25.3%	22.8%	23.0%	21.9%	23.3%
25-49 %	20.7%	17.9%	21.8%	20.9%	20.7%	20.6%	20.7%	20.7%
50-74 %	20.9%	18.1%	24.6%	19.3%	20.3%	21.6%	21.2%	20.9%
75% or more	18.3%	8.8%	22.5%	23.0%	19.0%	23.5%	14.0%	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.23%	1.25%	1.07%	0.62%	0.48%	0.30%	0.60%	0.24%
Industry group **								
Agric., fish., forest.	3.37%	--	--	--	--	--	4.01%	4.47%
Mining and manufacturing	0.59%	5.25% *	2.80%	1.54%	1.06%	0.82%	1.60%	0.63%
Construction	1.36%	5.32%	2.89%	1.93%	3.44%	1.99%	1.81%	1.85%
Utilities and transp.	1.01%	4.24% *	4.79%	3.15%	1.61%	1.24%	2.94%	1.07%
Wholesale trade	0.76%	5.81% *	3.08%	1.93%	1.69%	0.71%	2.03%	0.80%
Fin. svs. and real estate	0.53%	2.87%	2.42%	2.08%	1.02%	0.67%	1.92%	0.55%
Retail trade	0.64%	2.82%	3.01%	1.94%	1.43%	0.77%	1.77%	0.69%
Professional services	0.41%	2.08%	2.06%	1.18%	0.80%	0.55%	1.11%	0.44%
Other services	0.58%	3.09%	3.05%	1.63%	1.29%	0.74%	1.60%	0.62%
Ownership								
For profit, incorporated	0.28%	1.62%	1.30%	0.77%	0.64%	0.36%	0.74%	0.30%
For profit, unincorporated	0.60%	1.87%	2.68%	1.59%	1.33%	0.79%	1.40%	0.66%
Nonprofit	0.48%	2.55%	1.62%	1.12%	0.72%	0.72%	1.10%	0.51%
Age of firm								
Less than 5 years	2.02%	2.53%	3.17%	2.39%	5.04%	5.13%	2.00%	3.38%
5-9 years	1.34%	3.46%	2.71%	2.42%	2.69%	2.97%	1.82%	1.95%
10-19 years	0.75%	2.93%	2.50%	1.37%	1.23%	1.55%	1.39%	0.88%
20 or more years	0.24%	1.54%	1.34%	0.74%	0.50%	0.31%	0.74%	0.25%
Multi/single status								
2 or more locations	0.26%	--	3.17%	0.99%	0.55%	0.30%	1.44%	0.26%
1 location only	0.47%	1.26%	1.14%	0.76%	0.89%	2.11%	0.65%	0.67%
Percent full-time employees								
Less than 25%	2.06%	2.21% *	4.36%	2.83%	5.11%	2.71%	2.87%	2.31%
25-49 %	0.82%	4.23%	3.96%	2.66%	1.52%	1.01%	2.38%	0.86%
50-74 %	0.62%	2.74%	2.38%	1.88%	1.15%	0.83%	1.58%	0.67%
75% or more	0.25%	1.45%	1.21%	0.69%	0.53%	0.34%	0.67%	0.27%
Union presence								
No union employees	0.25%	1.21%	1.06%	0.63%	0.49%	0.35%	0.59%	0.27%
Has union employees	0.57%	--	9.13% *	3.56%	1.73%	0.60%	5.67%	0.57%
Percent low-wage employees								
50% or more low-wage	0.70%	3.85%	2.82%	2.13%	1.23%	0.95%	1.85%	0.75%
Less than 50% low-wage	0.24%	1.30%	1.11%	0.65%	0.51%	0.31%	0.63%	0.26%
Percent women employees								
Less than 25%	0.54%	2.34%	1.73%	0.93%	1.06%	0.97%	0.97%	0.65%
25-49 %	0.45%	2.96%	2.79%	1.51%	1.10%	0.52%	1.56%	0.47%
50-74 %	0.37%	2.23%	2.03%	1.52%	0.82%	0.44%	1.20%	0.38%
75% or more	0.49%	2.51%	1.70%	1.29%	0.79%	0.72%	1.13%	0.53%
Percent age 50 or older employees								
Less than 25%	0.38%	1.74%	1.50%	0.96%	0.83%	0.52%	0.85%	0.43%
25-49 %	0.32%	2.91%	1.57%	0.98%	0.69%	0.41%	1.00%	0.34%
50-74 %	0.63%	3.33%	3.59%	1.63%	1.07%	0.80%	1.94%	0.62%
75% or more	1.21%	2.40%	3.98%	3.05%	2.60%	1.39%	1.94%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	18.1%	21.3%	20.9%	22.2%	19.9%	19.6%	21.0%
Industry group **								
Agric., fish., forest.	18.0%	--	--	--	--	--	--	--
Mining and manufacturing	20.5%	--	13.9% *	15.9%	23.0%	23.2%	15.3%	21.6%
Construction	23.5%	24.5%	31.4%	26.3%	17.2%	20.1%	27.3%	20.9%
Utilities and transp.	21.8%	--	--	26.8%	23.5%	21.1%	19.0%	22.3%
Wholesale trade	22.1%	--	13.2% *	24.3%	25.1%	20.3%	19.4%	23.6%
Fin. svs. and real estate	18.4%	16.1%	12.9%	12.6%	20.6%	20.1%	12.2%	19.9%
Retail trade	23.2%	19.7% *	30.2%	27.1%	28.0%	18.4%	27.0%	22.3%
Professional services	17.5%	14.7%	19.8%	17.6%	18.6%	16.9%	17.1%	17.6%
Other services	26.0%	20.9% *	26.7%	24.6%	26.2%	27.9%	21.2%	27.7%
Ownership								
For profit, incorporated	22.5%	20.4%	22.1%	21.9%	24.6%	21.8%	21.1%	22.9%
For profit, unincorporated	23.1%	13.8%	26.2%	26.4%	23.1%	22.8%	19.0%	24.8%
Nonprofit	15.4%	13.1%	9.5%	10.8%	16.4%	16.2%	12.4%	15.8%
Age of firm								
Less than 5 years	26.0%	12.4% *	16.7%	30.0%	29.6%	--	16.8%	30.5%
5-9 years	25.6%	17.7%	22.6%	29.4%	30.7%	17.8%	20.6%	30.7%
10-19 years	23.6%	20.4%	19.2%	25.5%	23.8%	29.0%	20.6%	25.5%
20 or more years	19.7%	17.4%	22.6%	18.1%	20.8%	19.5%	19.3%	19.8%
Multi/single status								
2 or more locations	20.3%	--	9.7%	20.1%	21.5%	19.9%	15.0%	20.5%
1 location only	21.4%	18.2%	22.1%	21.1%	23.2%	17.3%	20.1%	22.5%
Percent full-time employees								
Less than 25%	24.6%	0.0%	--	25.1%	28.4%	24.8%	9.6% *	26.2%
25-49 %	22.0%	--	43.5%	20.2% *	21.0%	18.0%	26.2%	20.6%
50-74 %	19.0%	19.4% *	22.4%	23.3%	22.5%	15.7%	21.1%	18.6%
75% or more	20.8%	17.1%	20.6%	20.6%	22.1%	20.6%	19.2%	21.2%
Union presence								
No union employees	21.6%	18.1%	20.5%	21.3%	22.8%	21.7%	19.3%	22.4%
Has union employees	16.4%	0.0%	--	16.1% *	16.2%	15.9%	28.3% *	15.9%
Percent low-wage employees								
50% or more low-wage	22.7%	10.3% *	30.4%	23.8%	24.6%	21.4%	20.0%	23.2%
Less than 50% low-wage	20.5%	18.7%	20.9%	20.6%	21.9%	19.7%	19.6%	20.7%
Percent women employees								
Less than 25%	23.9%	20.7%	25.5%	23.4%	22.4%	26.3%	21.7%	25.0%
25-49 %	21.9%	10.9% *	24.9%	18.8%	26.2%	21.0%	17.9%	22.7%
50-74 %	19.5%	20.5%	17.0%	20.1%	20.3%	19.1%	18.9%	19.6%
75% or more	17.7%	21.2%	16.3%	18.6%	19.6%	16.5%	18.2%	17.7%
Percent age 50 or older employees								
Less than 25%	23.3%	19.1%	20.4%	25.1%	24.7%	22.3%	20.5%	24.3%
25-49 %	19.0%	18.2% *	20.2%	17.2%	20.7%	18.5%	18.7%	19.0%
50-74 %	20.4%	14.6% *	27.8%	17.1%	20.3%	21.9%	19.2%	20.8%
75% or more	22.5%	22.1%	16.0% *	27.5%	21.2%	25.4%	19.6%	24.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.50%	2.58%	1.94%	1.26%	0.92%	0.73%	1.14%	0.56%
Industry group **								
Agric., fish., forest.	4.84%	--	--	--	--	--	--	--
Mining and manufacturing	1.38%	--	4.65% *	2.85%	1.82%	2.04%	3.26%	1.51%
Construction	2.77%	6.67%	4.96%	4.21%	4.88%	1.81%	2.94%	3.97%
Utilities and transp.	1.73%	--	--	6.36%	3.09%	1.95%	5.47%	1.73%
Wholesale trade	2.19%	--	5.70% *	4.59%	2.70%	1.71%	4.12%	2.48%
Fin. svs. and real estate	1.07%	4.41%	3.58%	3.02%	1.94%	1.35%	2.47%	1.07%
Retail trade	1.84%	6.15% *	4.34%	4.36%	2.65%	2.40%	3.30%	2.07%
Professional services	0.74%	3.80%	2.74%	2.44%	1.24%	1.04%	1.82%	0.81%
Other services	1.42%	6.41% *	6.51%	2.38%	3.00%	1.78%	3.21%	1.57%
Ownership								
For profit, incorporated	0.67%	3.58%	2.16%	1.59%	1.23%	0.97%	1.44%	0.75%
For profit, unincorporated	1.42%	3.87%	6.27%	2.98%	2.72%	1.50%	2.90%	1.64%
Nonprofit	0.80%	3.50%	2.14%	1.61%	1.31%	1.20%	1.59%	0.87%
Age of firm								
Less than 5 years	2.43%	4.03% *	4.98%	5.23%	3.44%	--	2.89%	3.18%
5-9 years	2.98%	5.16%	5.05%	4.98%	6.98%	4.89%	3.23%	4.60%
10-19 years	1.48%	5.82%	2.85%	2.86%	2.13%	3.25%	2.52%	1.71%
20 or more years	0.54%	3.25%	2.99%	1.44%	0.98%	0.74%	1.47%	0.58%
Multi/single status								
2 or more locations	0.61%	--	2.76%	2.08%	1.22%	0.74%	2.18%	0.63%
1 location only	0.87%	2.60%	2.06%	1.52%	1.41%	3.47%	1.25%	1.22%
Percent full-time employees								
Less than 25%	2.25%	0.00%	--	2.48%	5.53%	3.39%	3.61% *	2.47%
25-49 %	2.06%	--	7.36%	6.20% *	2.04%	3.23%	5.31%	2.11%
50-74 %	1.49%	6.03% *	3.63%	4.23%	2.02%	2.07%	3.32%	1.63%
75% or more	0.55%	2.99%	2.17%	1.38%	1.07%	0.77%	1.26%	0.62%
Union presence								
No union employees	0.51%	2.58%	1.78%	1.29%	0.95%	0.66%	1.12%	0.56%
Has union employees	1.37%	0.00%	--	5.26% *	2.88%	1.51%	10.33% *	1.33%
Percent low-wage employees								
50% or more low-wage	1.12%	5.88% *	5.00%	2.97%	1.83%	1.47%	3.41%	1.17%
Less than 50% low-wage	0.54%	2.71%	2.01%	1.34%	1.01%	0.79%	1.20%	0.61%
Percent women employees								
Less than 25%	1.13%	5.36%	3.61%	2.00%	2.31%	1.73%	2.03%	1.36%
25-49 %	1.17%	3.52% *	3.93%	3.20%	1.93%	1.68%	2.51%	1.31%
50-74 %	0.88%	4.21%	4.29%	2.58%	1.43%	1.25%	2.47%	0.93%
75% or more	0.78%	4.89%	2.83%	2.51%	1.36%	1.06%	1.79%	0.86%
Percent age 50 or older employees								
Less than 25%	0.96%	3.94%	2.54%	2.05%	1.78%	1.70%	1.66%	1.17%
25-49 %	0.64%	5.54% *	2.66%	1.71%	1.17%	0.89%	1.62%	0.69%
50-74 %	1.43%	4.65% *	7.84%	3.58%	1.92%	1.82%	3.75%	1.38%
75% or more	2.12%	6.39%	5.59% *	4.91%	1.55%	1.67%	4.43%	1.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	21.5%	16.5%	22.8%	23.0%	21.0%	21.5%	21.7%	21.5%
Industry group **								
Agric., fish., forest.	24.8%	--	--	--	--	--	18.5%	27.1%
Mining and manufacturing	22.4%	15.2%	20.2%	24.0%	22.4%	22.3%	21.5%	22.5%
Construction	23.8%	18.6% *	25.9%	27.3%	29.1%	16.2%	25.0%	23.2%
Utilities and transp.	19.9%	12.6% *	26.4%	23.1%	24.1%	18.8%	22.5%	19.6%
Wholesale trade	19.8%	3.6% *	21.9%	20.8%	20.5%	19.4%	17.4%	20.2%
Fin. svs. and real estate	20.1%	10.0% *	14.3%	19.2%	19.2%	20.9%	17.3%	20.3%
Retail trade	25.5%	15.8%	29.2%	33.0%	27.2%	23.8%	27.7%	25.2%
Professional services	18.7%	20.6%	24.8%	19.5%	16.9%	18.8%	21.5%	18.4%
Other services	25.4%	17.4%	19.4%	20.5%	23.9%	27.7%	20.1%	26.2%
Ownership								
For profit, incorporated	22.9%	18.8%	25.0%	25.2%	22.6%	22.6%	23.6%	22.8%
For profit, unincorporated	21.2%	10.9%	20.1%	23.9%	22.8%	20.6%	19.5%	21.5%
Nonprofit	16.6%	12.0% *	10.8%	12.9%	15.7%	17.9%	12.2%	16.9%
Age of firm								
Less than 5 years	22.3%	19.5%	21.8%	29.1%	11.4% *	33.1%	26.0%	18.8%
5-9 years	25.2%	19.3%	25.4%	26.4%	27.5%	19.7%	23.4%	26.4%
10-19 years	23.4%	19.5%	25.5%	24.9%	22.9%	22.7%	24.0%	23.1%
20 or more years	21.1%	13.6%	21.2%	21.2%	20.7%	21.4%	19.5%	21.3%
Multi/single status								
2 or more locations	21.3%	--	20.5%	19.2%	21.0%	21.4%	20.8%	21.3%
1 location only	22.3%	16.3%	23.1%	24.4%	20.9%	26.1%	21.8%	22.7%
Percent full-time employees								
Less than 25%	21.4%	--	21.4%	21.5%	32.1%	18.0%	22.0%	21.3%
25-49 %	25.8%	32.3%	20.6%	19.9%	22.8%	28.1%	24.0%	26.0%
50-74 %	20.3%	14.4%	17.1%	22.5%	23.7%	19.8%	18.8%	20.5%
75% or more	21.5%	16.3%	23.6%	23.2%	20.5%	21.5%	21.9%	21.4%
Union presence								
No union employees	21.9%	16.0%	22.9%	23.2%	21.4%	22.1%	21.5%	21.9%
Has union employees	19.6%	--	--	18.7%	16.6%	19.8%	28.5%	19.5%
Percent low-wage employees								
50% or more low-wage	25.6%	19.8%	25.5%	20.7%	24.5%	26.6%	22.9%	25.8%
Less than 50% low-wage	21.0%	16.3%	22.7%	23.2%	20.6%	20.8%	21.6%	21.0%
Percent women employees								
Less than 25%	23.7%	14.7%	26.1%	26.2%	24.6%	22.3%	24.2%	23.5%
25-49 %	21.1%	12.4%	25.4%	21.3%	19.9%	21.4%	21.0%	21.1%
50-74 %	20.7%	14.5%	14.8%	20.6%	20.1%	21.4%	16.7%	21.1%
75% or more	20.9%	24.0%	23.2%	20.0%	19.3%	21.3%	23.0%	20.7%
Percent age 50 or older employees								
Less than 25%	22.6%	17.4%	21.8%	24.8%	21.8%	22.7%	22.1%	22.7%
25-49 %	21.0%	17.4%	23.2%	22.0%	20.7%	21.0%	21.8%	21.0%
50-74 %	21.1%	23.5%	23.8%	19.8%	20.3%	21.3%	23.3%	20.7%
75% or more	18.5%	5.3%	28.5%	21.9%	17.9%	23.0%	14.8%	20.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.3.b Standard errors for 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, 2020

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%	1.61%	1.49%	0.74%	0.59%	0.35%	0.80%	0.29%
Industry group **								
Agric., fish., forest.	4.16%	--	--	--	--	--	5.27%	5.18%
Mining and manufacturing	0.70%	2.93%	3.78%	1.44%	1.37%	0.99%	1.95%	0.75%
Construction	1.66%	8.68% *	3.79%	2.41%	3.84%	2.16%	2.51%	2.14%
Utilities and transp.	1.16%	6.54% *	6.72%	3.49%	2.15%	1.34%	3.84%	1.20%
Wholesale trade	0.81%	1.66% *	3.91%	2.21%	2.02%	0.82%	2.19%	0.87%
Fin. svs. and real estate	0.63%	4.13% *	3.04%	2.74%	1.24%	0.79%	2.61%	0.65%
Retail trade	0.62%	3.91%	4.38%	2.08%	1.65%	0.67%	2.47%	0.63%
Professional services	0.51%	2.84%	3.23%	1.36%	0.99%	0.66%	1.55%	0.54%
Other services	0.67%	3.60%	3.55%	2.00%	1.33%	0.86%	2.02%	0.70%
Ownership								
For profit, incorporated	0.33%	2.09%	1.86%	0.86%	0.79%	0.41%	0.99%	0.35%
For profit, unincorporated	0.69%	2.33%	2.68%	2.00%	1.59%	0.88%	1.67%	0.76%
Nonprofit	0.62%	3.66% *	2.32%	1.48%	0.95%	0.90%	1.54%	0.65%
Age of firm								
Less than 5 years	2.96%	3.69%	4.25%	3.40%	5.23% *	6.39%	2.79%	4.50%
5-9 years	1.67%	5.03%	3.54%	2.80%	3.10%	3.50%	2.42%	2.27%
10-19 years	0.97%	3.70%	4.01%	1.54%	1.64%	1.80%	1.92%	1.09%
20 or more years	0.28%	2.10%	1.60%	0.88%	0.60%	0.36%	0.93%	0.30%
Multi/single status								
2 or more locations	0.30%	--	4.29%	1.16%	0.66%	0.35%	1.87%	0.30%
1 location only	0.61%	1.63%	1.59%	0.90%	1.18%	2.54%	0.88%	0.84%
Percent full-time employees								
Less than 25%	2.78%	--	5.04%	4.33%	7.75%	2.92%	3.99%	3.06%
25-49 %	0.87%	4.94%	3.73%	2.88%	2.16%	0.92%	2.28%	0.94%
50-74 %	0.68%	2.74%	3.14%	2.17%	1.46%	0.87%	1.89%	0.73%
75% or more	0.30%	1.92%	1.68%	0.82%	0.64%	0.39%	0.90%	0.32%
Union presence								
No union employees	0.30%	1.49%	1.51%	0.75%	0.61%	0.41%	0.80%	0.32%
Has union employees	0.61%	--	--	4.67%	2.11%	0.63%	7.78%	0.60%
Percent low-wage employees								
50% or more low-wage	0.88%	5.66%	3.46%	2.02%	1.66%	1.14%	2.43%	0.92%
Less than 50% low-wage	0.28%	1.68%	1.54%	0.78%	0.63%	0.36%	0.84%	0.30%
Percent women employees								
Less than 25%	0.67%	2.97%	2.21%	1.13%	1.19%	1.15%	1.26%	0.77%
25-49 %	0.51%	3.51%	4.17%	1.64%	1.33%	0.57%	2.23%	0.52%
50-74 %	0.41%	2.62%	2.44%	1.75%	1.01%	0.47%	1.45%	0.43%
75% or more	0.63%	3.23%	2.33%	1.56%	1.08%	0.90%	1.58%	0.69%
Percent age 50 or older employees								
Less than 25%	0.43%	2.06%	2.12%	1.11%	0.99%	0.55%	1.13%	0.46%
25-49 %	0.39%	3.48%	2.06%	1.23%	0.88%	0.48%	1.34%	0.41%
50-74 %	0.74%	5.10%	4.49%	1.64%	1.31%	0.94%	2.54%	0.72%
75% or more	1.46%	1.41%	6.49%	3.48%	3.48%	1.70%	2.44%	1.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	22.7%	11.4%	23.1%	26.5%	21.9%	23.8%	20.1%	23.5%
Industry group **								
Agric., fish., forest.	24.1%	--	--	--	--	--	--	26.1%
Mining and manufacturing	20.3%	--	--	--	--	--	19.2%	20.5%
Construction	22.2%	--	--	--	--	--	26.3%	16.4%
Utilities and transp.	24.5%	--	--	--	--	--	19.7% *	25.8%
Wholesale trade	20.3%	--	--	--	--	--	18.3% *	21.3%
Fin. svs. and real estate	17.5%	--	--	--	--	--	12.8% *	18.0%
Retail trade	24.8%	--	--	--	--	--	23.8%	25.3%
Professional services	21.6%	--	--	--	--	--	18.2%	22.6%
Other services	29.9%	--	--	--	--	--	18.3%	33.1%
Ownership								
For profit, incorporated	24.0%	--	--	--	--	--	21.8%	24.8%
For profit, unincorporated	21.6%	--	--	--	--	--	17.2%	23.4%
Nonprofit	17.6%	--	--	--	--	--	11.0%	18.6%
Age of firm								
Less than 5 years	25.7%	--	--	--	--	--	22.6%	33.9%
5-9 years	25.8%	--	--	--	--	--	26.8%	25.0%
10-19 years	22.7%	--	--	--	--	--	19.4%	24.5%
20 or more years	22.3%	--	--	--	--	--	18.7%	23.1%
Multi/single status								
2 or more locations	22.9%	--	--	--	--	--	20.8%	23.0%
1 location only	22.3%	--	--	--	--	--	20.0%	25.1%
Percent full-time employees								
Less than 25%	32.4%	--	--	--	--	--	20.1% *	34.8%
25-49 %	25.6%	--	--	--	--	--	18.5% *	27.5%
50-74 %	25.4%	--	--	--	--	--	22.3%	26.5%
75% or more	22.0%	--	--	--	--	--	19.8%	22.7%
Union presence								
No union employees	22.8%	--	--	--	--	--	19.9%	23.9%
Has union employees	21.4%	--	--	--	--	--	--	21.3%
Percent low-wage employees								
50% or more low-wage	28.5%	--	--	--	--	--	19.0%	30.2%
Less than 50% low-wage	21.9%	--	--	--	--	--	20.1%	22.5%
Percent women employees								
Less than 25%	22.8%	--	--	--	--	--	23.6%	22.3%
25-49 %	21.7%	--	--	--	--	--	22.7%	21.5%
50-74 %	23.9%	--	--	--	--	--	9.9%	25.8%
75% or more	21.8%	--	--	--	--	--	18.3%	23.1%
Percent age 50 or older employees								
Less than 25%	25.3%	--	--	--	--	--	23.8%	26.0%
25-49 %	21.9%	--	--	--	--	--	21.5%	22.0%
50-74 %	21.2%	--	--	--	--	--	16.7%	22.6%
75% or more	10.1%	--	--	--	--	--	6.9% *	21.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.63%	2.84%	2.24%	2.03%	1.28%	0.78%	1.45%	0.69%
Industry group **								
Agric., fish., forest.	4.56%	--	--	--	--	--	--	3.21%
Mining and manufacturing	1.13%	--	--	--	--	--	3.27%	1.21%
Construction	2.70%	--	--	--	--	--	3.98%	2.14%
Utilities and transp.	2.55%	--	--	--	--	--	7.37% *	2.57%
Wholesale trade	2.42%	--	--	--	--	--	5.70% *	2.44%
Fin. svs. and real estate	1.58%	--	--	--	--	--	5.04% *	1.68%
Retail trade	1.65%	--	--	--	--	--	3.98%	1.36%
Professional services	1.13%	--	--	--	--	--	2.47%	1.23%
Other services	1.84%	--	--	--	--	--	3.56%	1.89%
Ownership								
For profit, incorporated	0.76%	--	--	--	--	--	1.62%	0.86%
For profit, unincorporated	1.76%	--	--	--	--	--	3.63%	1.82%
Nonprofit	1.14%	--	--	--	--	--	2.85%	1.21%
Age of firm								
Less than 5 years	2.70%	--	--	--	--	--	3.83%	2.26%
5-9 years	3.11%	--	--	--	--	--	3.98%	4.20%
10-19 years	1.95%	--	--	--	--	--	2.67%	2.57%
20 or more years	0.68%	--	--	--	--	--	1.88%	0.70%
Multi/single status								
2 or more locations	0.67%	--	--	--	--	--	4.01%	0.68%
1 location only	1.20%	--	--	--	--	--	1.53%	1.91%
Percent full-time employees								
Less than 25%	3.28%	--	--	--	--	--	7.03% *	3.37%
25-49 %	2.42%	--	--	--	--	--	5.72% *	2.50%
50-74 %	1.51%	--	--	--	--	--	3.74%	1.56%
75% or more	0.70%	--	--	--	--	--	1.61%	0.77%
Union presence								
No union employees	0.69%	--	--	--	--	--	1.47%	0.77%
Has union employees	1.44%	--	--	--	--	--	--	1.43%
Percent low-wage employees								
50% or more low-wage	2.25%	--	--	--	--	--	4.52%	2.41%
Less than 50% low-wage	0.64%	--	--	--	--	--	1.52%	0.69%
Percent women employees								
Less than 25%	1.10%	--	--	--	--	--	2.16%	1.10%
25-49 %	1.08%	--	--	--	--	--	3.20%	1.07%
50-74 %	1.43%	--	--	--	--	--	2.92%	1.51%
75% or more	1.28%	--	--	--	--	--	2.46%	1.46%
Percent age 50 or older employees								
Less than 25%	1.11%	--	--	--	--	--	1.95%	1.35%
25-49 %	0.82%	--	--	--	--	--	2.98%	0.83%
50-74 %	1.49%	--	--	--	--	--	2.58%	1.66%
75% or more	2.40%	--	--	--	--	--	2.22% *	4.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	62.7%	64.4%	64.0%	59.1%	52.0%	63.3%	54.7%
Industry group **								
Agric., fish., forest.	51.7%	59.4%	52.9%	43.1% *	73.5%	44.2%	55.8%	50.7%
Mining and manufacturing	50.3%	71.9%	64.1%	62.0%	52.8%	45.3%	60.8%	49.2%
Construction	58.4%	59.4%	59.7%	65.7%	54.4%	52.1%	62.8%	55.8%
Utilities and transp.	52.6%	78.2%	68.8%	57.1%	53.0%	50.5%	68.3%	51.2%
Wholesale trade	53.2%	63.0%	64.6%	59.9%	57.1%	46.1%	61.5%	51.4%
Fin. svs. and real estate	52.7%	53.1%	61.7%	61.0%	57.9%	50.2%	58.3%	52.3%
Retail trade	64.2%	72.2%	74.5%	69.1%	64.3%	62.1%	70.3%	63.3%
Professional services	55.1%	61.0%	60.7%	65.6%	60.4%	50.9%	61.7%	54.1%
Other services	61.2%	62.5%	69.3%	67.2%	66.3%	57.8%	66.5%	60.3%
Ownership								
For profit, incorporated	55.3%	62.1%	64.6%	63.0%	57.4%	51.9%	62.9%	54.0%
For profit, unincorporated	58.4%	66.2%	62.7%	65.3%	60.2%	54.3%	63.5%	57.5%
Nonprofit	56.0%	60.6%	65.8%	67.9%	63.6%	50.9%	65.9%	55.2%
Age of firm								
Less than 5 years	63.7%	67.5%	53.8%	65.8%	63.0%	66.3%	61.4%	66.0%
5-9 years	63.9%	63.6%	65.6%	67.6%	61.3%	56.1%	64.6%	63.4%
10-19 years	59.7%	60.0%	65.8%	62.2%	59.6%	54.7%	63.1%	58.1%
20 or more years	54.8%	63.0%	65.0%	63.9%	58.7%	51.8%	63.5%	54.0%
Multi/single status								
2 or more locations	53.4%	--	65.7%	63.0%	57.5%	52.0%	62.3%	53.3%
1 location only	62.7%	62.9%	64.3%	64.3%	61.8%	51.6%	63.4%	62.1%
Percent full-time employees								
Less than 25%	60.2%	51.9%	58.8%	78.3%	75.6%	53.2%	59.6%	60.3%
25-49 %	64.7%	59.1%	64.0%	72.1%	70.8%	61.4%	65.0%	64.6%
50-74 %	59.7%	64.8%	67.1%	68.0%	65.8%	56.4%	64.2%	59.1%
75% or more	54.9%	62.7%	64.2%	63.1%	57.8%	50.9%	63.2%	53.6%
Union presence								
No union employees	57.0%	63.6%	65.1%	64.3%	59.8%	52.7%	64.1%	55.8%
Has union employees	50.1%	32.9% *	47.5%	58.6%	51.0%	49.8%	41.7%	50.3%
Percent low-wage employees								
50% or more low-wage	68.0%	62.2%	72.7%	77.0%	72.3%	65.6%	68.2%	68.0%
Less than 50% low-wage	54.6%	62.8%	64.0%	63.1%	57.8%	50.5%	63.0%	53.3%
Percent women employees								
Less than 25%	54.2%	61.0%	62.4%	61.3%	55.0%	47.5%	61.6%	52.0%
25-49 %	53.1%	65.4%	62.6%	61.4%	55.5%	50.5%	61.6%	52.2%
50-74 %	57.1%	60.0%	66.1%	67.9%	62.1%	53.9%	64.1%	56.4%
75% or more	60.0%	67.2%	68.8%	70.3%	65.9%	55.2%	68.4%	58.8%
Percent age 50 or older employees								
Less than 25%	59.1%	62.4%	65.8%	65.9%	61.9%	54.2%	64.0%	57.9%
25-49 %	53.9%	61.9%	64.4%	62.9%	57.2%	51.3%	63.7%	53.1%
50-74 %	54.4%	63.4%	59.7%	60.5%	57.3%	50.1%	59.9%	53.3%
75% or more	59.9%	64.1%	66.0%	64.2%	63.9%	50.1%	63.7%	57.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	1.68%	1.09%	0.81%	0.64%	0.33%	0.71%	0.29%
Industry group **								
Agric., fish., forest.	6.46%	7.47%	7.68%	15.40% *	3.50%	9.09%	5.51%	7.89%
Mining and manufacturing	0.69%	5.40%	3.67%	1.79%	1.57%	0.74%	2.00%	0.72%
Construction	1.26%	4.97%	3.30%	1.84%	3.05%	1.95%	1.84%	1.61%
Utilities and transp.	1.32%	5.78%	5.47%	2.87%	3.42%	1.56%	3.26%	1.37%
Wholesale trade	1.01%	4.72%	3.09%	2.38%	1.72%	1.15%	2.04%	1.09%
Fin. svs. and real estate	0.65%	5.43%	3.29%	3.34%	1.42%	0.72%	2.55%	0.67%
Retail trade	0.94%	5.53%	2.32%	2.95%	3.39%	0.89%	2.82%	0.98%
Professional services	0.49%	3.04%	2.19%	1.34%	1.05%	0.58%	1.39%	0.52%
Other services	0.77%	3.99%	2.33%	1.66%	1.41%	0.96%	1.69%	0.83%
Ownership								
For profit, incorporated	0.34%	2.03%	1.27%	1.04%	0.83%	0.39%	0.85%	0.36%
For profit, unincorporated	0.73%	3.71%	2.73%	1.52%	1.41%	1.02%	1.67%	0.80%
Nonprofit	0.63%	5.08%	3.19%	1.73%	1.18%	0.72%	1.97%	0.65%
Age of firm								
Less than 5 years	1.73%	3.57%	4.48%	2.63%	3.93%	5.40%	2.30%	2.56%
5-9 years	1.53%	4.66%	2.56%	1.76%	3.65%	3.50%	2.01%	2.23%
10-19 years	0.98%	3.43%	2.55%	2.37%	1.76%	1.59%	1.57%	1.21%
20 or more years	0.29%	2.45%	1.30%	0.93%	0.70%	0.33%	0.93%	0.30%
Multi/single status								
2 or more locations	0.30%	--	2.54%	1.44%	0.78%	0.33%	2.44%	0.30%
1 location only	0.56%	1.69%	1.16%	0.96%	1.06%	1.88%	0.74%	0.83%
Percent full-time employees								
Less than 25%	4.12%	11.33%	6.67%	5.29%	2.12%	4.58%	4.61%	4.64%
25-49 %	1.05%	8.53%	3.93%	3.48%	2.19%	1.15%	3.56%	1.07%
50-74 %	0.77%	4.78%	3.25%	2.85%	1.88%	0.82%	2.51%	0.80%
75% or more	0.30%	1.84%	1.20%	0.86%	0.69%	0.36%	0.77%	0.32%
Union presence								
No union employees	0.31%	1.68%	1.08%	0.82%	0.64%	0.40%	0.71%	0.34%
Has union employees	0.58%	10.38% *	6.78%	4.82%	2.54%	0.57%	4.31%	0.58%
Percent low-wage employees								
50% or more low-wage	0.71%	5.72%	4.08%	1.77%	1.79%	0.81%	2.41%	0.75%
Less than 50% low-wage	0.28%	1.76%	1.12%	0.85%	0.67%	0.34%	0.74%	0.30%
Percent women employees								
Less than 25%	0.60%	2.68%	1.73%	1.33%	1.27%	0.77%	1.09%	0.68%
25-49 %	0.53%	2.93%	2.20%	1.67%	1.26%	0.62%	1.49%	0.55%
50-74 %	0.46%	3.95%	2.56%	1.69%	1.06%	0.50%	1.76%	0.48%
75% or more	0.63%	3.80%	2.50%	1.47%	1.19%	0.76%	1.67%	0.66%
Percent age 50 or older employees								
Less than 25%	0.51%	2.43%	1.68%	1.12%	1.14%	0.69%	1.07%	0.57%
25-49 %	0.36%	3.17%	1.63%	1.40%	0.88%	0.40%	1.10%	0.38%
50-74 %	0.78%	3.84%	2.87%	2.19%	1.63%	0.98%	1.89%	0.85%
75% or more	2.05%	5.40%	4.83%	4.57%	5.23%	1.81%	3.49%	2.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	12.5%	51.8%	37.5%	23.2%	12.1%	4.9%	37.4%	8.1%
Industry group **								
Agric., fish., forest.	15.2% *	--	--	--	--	--	42.3%	7.6% *
Mining and manufacturing	9.0%	48.5%	52.5%	16.0%	5.7% *	3.9%	38.7%	5.2%
Construction	25.8%	53.0%	33.4%	27.5%	24.5%	12.2% *	34.3%	20.2%
Utilities and transp.	10.2%	54.7%	42.2%	15.2% *	10.8% *	5.3% *	36.3%	7.2%
Wholesale trade	15.6%	53.0%	47.3%	24.6%	11.6%	2.3% *	44.8%	8.1%
Fin. svs. and real estate	10.8%	61.4%	46.0%	26.5%	13.7%	4.7%	47.9%	7.3%
Retail trade	6.0%	44.9%	23.7%	11.2%	5.1% *	1.3% *	26.0%	2.6%
Professional services	15.0%	53.5%	31.4%	29.3%	15.0%	8.0%	37.1%	11.4%
Other services	11.6%	46.0%	40.7%	25.9%	11.8%	2.6%	39.0%	6.5%
Ownership								
For profit, incorporated	11.5%	49.2%	37.7%	21.2%	10.8%	4.3%	36.3%	6.9%
For profit, unincorporated	15.7%	62.4%	31.7%	22.0%	13.3%	6.8%	40.6%	10.3%
Nonprofit	13.6%	48.1%	44.4%	34.7%	15.1%	6.1%	40.6%	11.0%
Age of firm								
Less than 5 years	28.7%	57.6%	38.0%	19.0%	27.6% *	0.8% *	37.5%	20.4% *
5-9 years	20.4%	34.5%	32.9%	20.4%	9.3% *	3.4% *	30.5%	12.0%
10-19 years	18.7%	53.9%	36.5%	19.3%	11.6%	5.0% *	35.2%	10.6%
20 or more years	10.7%	54.6%	38.8%	25.4%	11.8%	4.9%	39.8%	7.5%
Multi/single status								
2 or more locations	7.4%	--	45.2%	25.2%	11.4%	4.9%	35.1%	6.8%
1 location only	25.3%	52.0%	36.8%	22.5%	13.3%	5.4% *	37.7%	14.4%
Percent full-time employees								
Less than 25%	23.2%	71.1%	59.0%	23.4% *	11.3% *	22.0% *	52.5%	19.3% *
25-49 %	11.4%	28.0% *	25.3%	32.8%	12.2%	3.4% *	30.1%	8.4%
50-74 %	10.4%	53.9%	41.4%	19.5%	7.0% *	4.4%	42.1%	5.8%
75% or more	12.6%	52.2%	37.1%	23.1%	12.7%	4.8%	37.0%	8.2%
Union presence								
No union employees	12.8%	51.9%	37.4%	22.5%	11.5%	3.9%	37.4%	7.7%
Has union employees	10.7%	--	39.6% *	38.3%	20.4%	8.0%	35.7%	10.1%
Percent low-wage employees								
50% or more low-wage	7.0%	48.7%	27.9%	22.5%	9.0%	1.5%	33.7%	4.4%
Less than 50% low-wage	13.1%	52.0%	38.0%	23.2%	12.5%	5.4%	37.7%	8.6%
Percent women employees								
Less than 25%	16.3%	54.6%	38.3%	20.6%	13.9%	3.8%	36.6%	9.1%
25-49 %	11.5%	49.6%	33.2%	26.1%	10.8%	6.7%	37.0%	8.6%
50-74 %	10.7%	54.4%	45.6%	26.3%	12.0%	3.7%	44.7%	6.7%
75% or more	11.8%	45.8%	32.4%	23.4%	11.6%	5.1%	32.0%	8.5%
Percent age 50 or older employees								
Less than 25%	14.9%	49.5%	38.0%	23.1%	12.8%	5.0%	36.6%	9.1%
25-49 %	9.9%	51.1%	35.7%	24.8%	11.1%	5.0%	34.9%	7.5%
50-74 %	13.5%	45.0%	40.3%	18.6%	13.6%	4.3%	38.8%	7.8%
75% or more	27.5%	67.6%	34.2%	20.4% *	14.1% *	2.9% *	52.5%	9.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	2.78%	2.05%	1.37%	1.03%	0.46%	1.25%	0.44%
Industry group **								
Agric., fish., forest.	4.70% *	--	--	--	--	--	9.70%	3.99% *
Mining and manufacturing	1.00%	11.10%	6.95%	3.35%	1.88% *	0.85%	4.00%	0.92%
Construction	2.70%	8.56%	5.42%	4.20%	6.27%	6.18% *	3.60%	3.75%
Utilities and transp.	1.64%	13.10%	11.86%	5.37% *	3.63% *	1.77% *	6.46%	1.58%
Wholesale trade	1.87%	14.75%	6.94%	5.26%	3.40%	1.45% *	5.08%	1.82%
Fin. svs. and real estate	1.26%	7.25%	8.20%	5.92%	3.48%	1.20%	4.94%	1.23%
Retail trade	0.77%	9.58%	5.11%	3.03%	1.54% *	0.53% *	3.57%	0.58%
Professional services	0.91%	4.24%	3.39%	2.87%	2.02%	1.11%	2.22%	0.98%
Other services	0.96%	5.89%	5.26%	3.25%	2.61%	0.61%	3.04%	0.87%
Ownership								
For profit, incorporated	0.50%	3.35%	2.39%	1.64%	1.22%	0.51%	1.47%	0.50%
For profit, unincorporated	1.43%	5.53%	4.91%	3.16%	3.47%	1.79%	3.20%	1.55%
Nonprofit	1.03%	7.69%	6.49%	3.84%	2.04%	1.18%	3.66%	1.06%
Age of firm								
Less than 5 years	3.92%	5.98%	7.96%	5.15%	11.15% *	0.77% *	4.48%	6.58% *
5-9 years	2.38%	7.48%	6.22%	4.27%	3.43% *	1.87% *	3.86%	2.76%
10-19 years	1.54%	5.29%	4.24%	2.74%	3.03%	2.39% *	2.50%	1.85%
20 or more years	0.45%	3.90%	2.66%	1.79%	1.05%	0.47%	1.66%	0.45%
Multi/single status								
2 or more locations	0.44%	--	6.04%	2.66%	1.18%	0.46%	3.60%	0.44%
1 location only	0.99%	2.81%	2.16%	1.61%	1.89%	3.94% *	1.34%	1.39%
Percent full-time employees								
Less than 25%	5.87%	12.56%	11.03%	9.95% *	3.58% *	9.90% *	7.27%	6.72% *
25-49 %	1.96%	9.12% *	5.78%	6.62%	3.41%	2.28% *	5.77%	2.03%
50-74 %	1.09%	6.22%	5.84%	3.99%	2.88% *	1.14%	3.56%	1.08%
75% or more	0.47%	3.21%	2.28%	1.50%	1.14%	0.48%	1.39%	0.49%
Union presence								
No union employees	0.46%	2.81%	2.08%	1.38%	1.05%	0.48%	1.27%	0.47%
Has union employees	1.17%	--	11.98% *	9.08%	4.72%	1.17%	7.45%	1.18%
Percent low-wage employees								
50% or more low-wage	0.78%	8.63%	6.48%	4.07%	2.02%	0.40%	4.13%	0.68%
Less than 50% low-wage	0.47%	2.92%	2.12%	1.45%	1.13%	0.52%	1.31%	0.49%
Percent women employees								
Less than 25%	0.97%	4.55%	3.28%	1.94%	2.46%	0.82%	1.98%	1.04%
25-49 %	0.94%	7.52%	4.30%	3.58%	2.10%	1.10%	3.11%	0.97%
50-74 %	0.70%	5.54%	4.81%	3.50%	1.57%	0.59%	2.83%	0.64%
75% or more	0.89%	4.79%	4.23%	3.03%	2.00%	0.98%	2.47%	0.93%
Percent age 50 or older employees								
Less than 25%	0.80%	3.85%	3.12%	1.93%	1.75%	0.96%	1.84%	0.85%
25-49 %	0.58%	6.75%	3.49%	2.41%	1.45%	0.60%	2.24%	0.59%
50-74 %	1.15%	6.17%	4.91%	3.57%	2.53%	1.07%	3.17%	1.10%
75% or more	3.83%	7.02%	8.36%	8.07% *	9.32% *	2.43% *	5.11%	4.47% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	20,758	18,935	19,919	19,580	21,230	20,920	19,416	20,923
Industry group **								
Agric., fish., forest.	19,409	--	--	--	--	--	22,122	18,883
Mining and manufacturing	20,243	16,471	19,777	20,300	19,237	20,648	19,828	20,272
Construction	19,400	20,038	17,637	19,297	19,639	19,896	18,801	19,716
Utilities and transp.	21,924	15,774	20,712	18,545	23,511	22,037	19,918	22,029
Wholesale trade	21,199	18,317	21,163	21,531	22,397	20,859	20,410	21,331
Fin. svs. and real estate	21,139	21,311	19,628	19,592	22,728	20,926	20,460	21,195
Retail trade	19,676	17,784	18,701	17,281	22,103	19,490	17,439	19,963
Professional services	21,402	18,161	20,646	18,873	21,659	21,807	19,159	21,677
Other services	19,778	19,186	20,145	19,387	20,224	19,748	19,711	19,788
Ownership								
For profit, incorporated	20,583	18,858	19,809	19,916	21,121	20,653	19,398	20,738
For profit, unincorporated	19,841	18,831	19,534	17,358	20,362	20,269	18,778	20,019
Nonprofit	22,107	19,600	21,564	20,292	22,288	22,316	20,554	22,209
Age of firm								
Less than 5 years	17,994	16,125	18,731	16,761	20,096	22,276	17,049	19,418
5-9 years	18,353	17,215	18,153	17,523	19,473	19,127	17,909	18,710
10-19 years	20,056	18,567	19,995	19,053	21,643	19,517	19,227	20,378
20 or more years	20,975	20,270	20,513	20,418	21,275	20,986	20,288	21,025
Multi/single status								
2 or more locations	20,989	18,086	20,743	20,353	21,721	20,872	20,330	20,999
1 location only	19,900	18,953	19,851	19,324	20,272	23,095	19,305	20,410
Percent full-time employees								
Less than 25%	19,411	25,405	22,514	19,039	19,086	18,983	22,776	18,949
25-49 %	19,829	13,668	19,095	20,805	19,797	20,227	17,957	20,194
50-74 %	20,156	18,073	19,914	19,458	20,259	20,358	18,938	20,315
75% or more	20,874	19,245	19,905	19,556	21,350	21,047	19,474	21,042
Union presence								
No union employees	20,607	18,743	20,035	19,482	21,137	20,775	19,404	20,785
Has union employees	21,329	21,577	18,218	21,145	22,010	21,298	19,570	21,395
Percent low-wage employees								
50% or more low-wage	18,654	17,045	18,879	16,990	20,002	18,535	17,864	18,725
Less than 50% low-wage	20,885	19,068	19,947	19,678	21,297	21,079	19,485	21,060
Percent women employees								
Less than 25%	20,424	19,975	18,529	19,290	20,416	21,135	19,115	20,728
25-49 %	20,713	19,437	21,981	19,517	22,114	20,446	20,416	20,737
50-74 %	20,885	17,780	20,323	21,269	21,142	20,947	19,417	21,011
75% or more	21,166	17,932	20,400	18,902	21,280	21,581	18,916	21,424
Percent age 50 or older employees								
Less than 25%	20,112	18,307	19,173	18,670	21,106	20,347	18,899	20,378
25-49 %	20,920	18,082	18,849	20,248	20,927	21,086	18,744	21,053
50-74 %	21,380	21,602	23,539	20,217	21,542	21,301	21,874	21,296
75% or more	22,653	18,919	23,862	23,201	28,369	20,980	20,996	23,396

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	123.51	564.02	469.31	313.14	288.08	158.36	283.06	133.32
Industry group **								
Agric., fish., forest.	2,066.18	--	--	--	--	--	1,196.10	2,491.22
Mining and manufacturing	261.35	1,562.93	776.59	648.06	579.11	321.77	749.24	274.34
Construction	445.93	2,574.25	1,383.33	792.34	854.39	652.87	898.29	484.39
Utilities and transp.	1,035.61	1,598.43	1,959.69	1,697.74	1,150.12	1,369.92	1,184.94	1,081.54
Wholesale trade	321.30	1,448.63	984.27	915.89	662.68	445.55	624.78	357.48
Fin. svs. and real estate	240.95	1,532.71	893.66	1,136.82	483.70	284.03	960.27	247.87
Retail trade	486.27	1,717.05	954.82	930.00	1,735.12	299.70	817.98	516.04
Professional services	202.01	955.94	1,021.68	547.28	548.81	238.94	585.25	213.83
Other services	245.24	677.78	1,013.44	609.32	686.30	312.68	493.57	272.17
Ownership								
For profit, incorporated	156.69	679.65	593.84	379.66	383.62	199.77	346.12	169.82
For profit, unincorporated	262.48	1,587.44	868.49	688.85	548.03	348.92	635.46	286.08
Nonprofit	270.94	810.53	892.55	766.09	490.93	355.05	573.27	286.46
Age of firm								
Less than 5 years	662.06	2,180.11	1,198.26	983.67	1,174.49	1,353.04	865.41	905.54
5-9 years	502.22	1,523.38	724.78	748.02	1,085.18	1,073.81	641.35	745.55
10-19 years	492.30	794.38	1,518.44	825.85	985.18	821.99	682.49	616.34
20 or more years	130.79	762.19	449.58	374.13	299.50	161.12	350.80	137.82
Multi/single status								
2 or more locations	145.50	1,387.10	1,125.69	687.57	373.89	161.44	994.32	146.79
1 location only	212.12	574.81	499.09	357.73	413.41	633.08	297.63	294.28
Percent full-time employees								
Less than 25%	629.87	1,548.57	3,516.02	1,661.97	1,353.48	642.01	1,536.21	571.31
25-49 %	446.59	2,963.51	2,608.53	776.05	645.46	470.63	1,696.40	381.27
50-74 %	276.44	842.67	952.22	959.23	1,013.10	314.00	657.00	299.73
75% or more	137.13	638.12	520.10	342.66	306.80	177.89	313.77	147.68
Union presence								
No union employees	143.61	522.87	465.21	317.74	284.19	202.48	277.94	158.25
Has union employees	244.33	3,412.52	2,515.84	1,587.97	1,295.29	231.93	1,650.54	245.80
Percent low-wage employees								
50% or more low-wage	451.28	1,550.49	926.37	931.92	568.87	596.37	766.17	487.88
Less than 50% low-wage	126.96	590.72	481.34	322.94	301.91	161.93	293.83	136.93
Percent women employees								
Less than 25%	327.01	930.88	593.00	462.75	412.90	589.92	410.55	385.40
25-49 %	218.32	1,005.35	1,415.23	714.63	740.93	211.37	704.51	228.72
50-74 %	183.41	997.96	615.67	723.20	384.77	224.97	579.48	191.83
75% or more	238.50	1,386.36	1,047.45	707.70	475.79	301.37	697.79	248.47
Percent age 50 or older employees								
Less than 25%	189.97	938.39	525.56	410.90	541.59	215.88	393.96	211.03
25-49 %	179.12	733.55	641.16	508.19	333.44	225.20	419.84	186.95
50-74 %	301.31	1,133.87	1,627.02	969.12	599.42	390.85	828.15	322.05
75% or more	1,338.42	1,335.03	1,280.32	1,671.89	4,408.60	562.47	1,112.97	1,814.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	20,508	18,309	19,883	18,601	20,929	21,048	19,039	20,812
Industry group **								
Agric., fish., forest.	20,526	--	--	--	--	--	--	22,391
Mining and manufacturing	19,067	--	19,663	20,829	16,777	20,016	20,433	18,899
Construction	20,035	--	13,712	20,215	22,725	21,293	16,981	22,078
Utilities and transp.	21,164	--	--	17,662	22,886	21,181	22,229	21,022
Wholesale trade	21,434	18,621	22,790	21,439	22,409	19,939	21,687	21,319
Fin. svs. and real estate	20,521	21,687	19,254	19,658	21,716	20,018	21,103	20,384
Retail trade	21,002	--	19,662	16,693	24,350	20,694	16,768	21,736
Professional services	21,306	16,535	21,474	16,134	21,071	22,542	17,841	21,894
Other services	18,597	20,202	18,977	19,805	18,953	17,587	19,947	18,219
Ownership								
For profit, incorporated	20,029	18,458	19,293	18,627	21,429	19,943	18,889	20,298
For profit, unincorporated	19,633	15,741	20,727	17,771	19,465	21,320	18,566	20,060
Nonprofit	22,120	21,148	22,801	19,008	20,086	23,218	20,611	22,250
Age of firm								
Less than 5 years	18,538	15,276	22,754	15,883	19,263	18,945	18,597	18,474
5-9 years	17,207	10,436	19,149	17,241	17,861	21,106	15,342	18,525
10-19 years	20,232	18,834	17,896	16,690	24,102	16,506	18,189	21,257
20 or more years	20,754	20,280	20,480	19,366	20,293	21,237	19,986	20,865
Multi/single status								
2 or more locations	20,927	--	21,616	18,570	21,173	20,970	18,594	20,992
1 location only	19,608	18,274	19,799	18,609	20,539	23,642	19,092	20,086
Percent full-time employees								
Less than 25%	20,455	--	--	22,406	17,791	20,524	22,667	20,079
25-49 %	20,403	--	17,324	19,709	21,024	21,609	17,448	21,283
50-74 %	19,950	17,633	19,420	20,246	19,399	20,499	18,626	20,252
75% or more	20,583	18,561	20,031	18,322	21,088	21,128	19,107	20,882
Union presence								
No union employees	20,244	18,337	20,350	18,396	20,815	20,756	19,118	20,535
Has union employees	21,469	--	--	21,649	21,830	21,619	17,819	21,656
Percent low-wage employees								
50% or more low-wage	19,513	15,337	18,747	17,223	19,383	20,858	17,207	19,981
Less than 50% low-wage	20,560	18,512	19,908	18,680	21,029	21,057	19,134	20,856
Percent women employees								
Less than 25%	19,396	19,722	18,001	18,798	20,510	19,291	19,141	19,496
25-49 %	21,095	17,618	20,794	18,661	22,177	21,018	19,457	21,298
50-74 %	20,303	17,562	21,213	21,727	19,922	20,522	19,463	20,448
75% or more	21,413	--	21,737	15,733	20,660	22,896	17,841	21,968
Percent age 50 or older employees								
Less than 25%	20,350	16,600	20,384	18,255	22,359	20,674	18,752	20,922
25-49 %	20,172	16,653	17,430	17,991	19,751	20,908	17,309	20,507
50-74 %	22,037	22,272	22,689	22,758	20,746	22,666	22,880	21,803
75% or more	21,819	--	25,878	19,309	24,404	20,582	20,797	22,297

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	274.45	1,078.32	856.56	518.74	736.89	313.88	507.27	307.85
Industry group **								
Agric., fish., forest.	2,394.20	--	--	--	--	--	--	2,456.72
Mining and manufacturing	646.22	--	1,287.78	1,434.30	1,507.57	667.88	1,340.56	700.99
Construction	1,009.65	--	2,857.01	832.86	1,043.06	1,152.36	1,590.27	740.37
Utilities and transp.	1,231.66	--	--	2,633.38	1,501.70	1,884.78	2,209.53	1,363.92
Wholesale trade	707.94	1,901.15	1,955.19	989.15	1,364.61	1,245.38	1,073.53	912.15
Fin. svs. and real estate	567.56	1,758.61	1,778.38	1,091.45	845.40	824.95	1,286.07	617.66
Retail trade	1,306.15	--	2,336.32	980.35	2,613.41	725.68	1,204.68	1,361.71
Professional services	369.68	1,376.82	1,109.06	1,051.39	742.90	436.21	909.55	379.24
Other services	532.55	1,260.00	2,311.60	1,153.31	726.30	801.12	1,055.13	597.28
Ownership								
For profit, incorporated	375.37	1,212.88	1,024.85	631.83	1,010.51	384.05	607.59	432.99
For profit, unincorporated	655.64	2,753.29	1,793.67	1,126.85	1,062.92	1,109.32	1,308.57	737.42
Nonprofit	403.60	1,086.64	1,662.10	1,279.19	641.35	517.93	1,152.98	424.53
Age of firm								
Less than 5 years	1,586.57	1,763.44	2,739.91	3,813.18	2,062.49	896.80	1,823.16	2,662.35
5-9 years	786.20	1,571.58	1,338.80	1,111.44	773.88	2,263.07	1,400.77	718.09
10-19 years	1,456.87	1,566.34	2,114.07	943.40	1,868.90	905.30	1,051.32	1,891.93
20 or more years	250.79	1,255.65	920.27	615.41	578.79	324.00	638.49	271.01
Multi/single status								
2 or more locations	357.18	--	1,444.22	1,090.66	1,116.28	319.53	1,582.56	360.64
1 location only	373.45	1,087.41	890.85	588.87	627.99	1,562.53	530.99	511.71
Percent full-time employees								
Less than 25%	925.92	--	--	3,014.40	2,198.80	1,120.47	2,787.37	956.21
25-49 %	664.82	--	801.44	1,106.17	1,048.75	1,170.88	1,043.46	729.88
50-74 %	586.64	1,248.99	1,358.36	2,168.44	951.15	746.15	1,226.74	621.52
75% or more	311.73	1,374.48	968.26	531.14	816.41	357.65	574.64	350.16
Union presence								
No union employees	325.61	1,098.67	692.34	533.03	815.04	400.47	501.83	382.28
Has union employees	465.49	--	--	1,754.85	1,519.66	463.95	2,947.89	448.96
Percent low-wage employees								
50% or more low-wage	753.76	1,565.66	1,402.07	1,508.76	1,130.84	1,421.36	1,157.96	869.39
Less than 50% low-wage	285.51	1,133.56	875.47	544.06	776.20	321.55	530.79	320.08
Percent women employees								
Less than 25%	456.21	1,568.42	1,585.92	753.07	883.92	789.83	842.20	541.92
25-49 %	704.05	1,713.94	1,338.76	1,162.41	1,908.02	482.70	935.12	769.54
50-74 %	422.40	1,598.12	1,323.73	1,183.56	621.33	644.66	997.43	462.84
75% or more	414.68	--	1,238.74	807.75	669.05	457.94	1,169.81	405.64
Percent age 50 or older employees								
Less than 25%	655.25	1,391.22	1,056.02	735.47	1,510.51	594.53	726.47	795.36
25-49 %	320.39	1,077.98	1,560.03	727.70	716.85	400.37	722.49	340.40
50-74 %	596.32	1,610.41	1,405.76	1,586.03	1,139.08	954.62	930.59	706.09
75% or more	1,531.66	--	2,674.93	1,754.06	4,621.42	774.18	1,850.78	2,094.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	20,869	19,043	20,170	19,973	21,479	20,912	19,452	21,004
Industry group **								
Agric., fish., forest.	19,036	--	--	--	--	--	23,192	18,736
Mining and manufacturing	20,555	16,293	19,392	19,838	19,890	20,919	19,149	20,634
Construction	19,165	21,199	19,278	17,880	18,888	19,720	18,978	19,246
Utilities and transp.	22,405	16,854	17,048	18,919	23,700	22,612	18,167	22,560
Wholesale trade	21,239	17,537	20,337	22,157	22,581	20,855	19,976	21,379
Fin. svs. and real estate	21,251	20,742	19,878	20,145	23,200	20,957	19,979	21,328
Retail trade	19,057	19,963	18,115	18,009	20,130	19,026	17,551	19,207
Professional services	21,407	18,478	20,998	20,008	22,093	21,499	19,770	21,568
Other services	20,174	18,562	21,015	19,627	20,925	20,145	19,720	20,228
Ownership								
For profit, incorporated	20,743	18,904	20,297	20,319	21,171	20,769	19,437	20,874
For profit, unincorporated	19,998	20,054	18,671	17,827	20,830	20,220	18,834	20,137
Nonprofit	22,110	18,770	21,806	21,006	23,269	22,000	20,584	22,190
Age of firm								
Less than 5 years	17,836	16,474	17,142	16,480	20,342	22,629	16,189	19,914
5-9 years	18,476	19,020	17,903	17,785	19,338	17,836	18,636	18,351
10-19 years	20,132	17,964	21,469	20,021	21,203	19,462	19,666	20,302
20 or more years	21,066	20,486	20,670	20,782	21,673	20,979	20,288	21,107
Multi/single status								
2 or more locations	21,036	--	20,956	21,291	21,952	20,875	20,737	21,040
1 location only	20,088	19,095	20,091	19,490	20,444	22,679	19,284	20,706
Percent full-time employees								
Less than 25%	18,891	24,341	24,425	16,217	19,865	18,579	22,062	18,581
25-49 %	19,665	--	21,899	21,206	19,091	20,006	18,024	19,947
50-74 %	20,175	17,987	19,656	19,340	20,716	20,260	18,786	20,298
75% or more	21,011	19,673	20,107	20,000	21,588	21,061	19,550	21,147
Union presence								
No union employees	20,766	18,675	20,085	20,009	21,346	20,824	19,451	20,915
Has union employees	21,255	22,211	21,822	19,370	22,655	21,154	19,472	21,310
Percent low-wage employees								
50% or more low-wage	18,384	17,369	18,821	17,719	20,471	18,055	17,888	18,418
Less than 50% low-wage	21,023	19,186	20,205	20,036	21,531	21,109	19,522	21,168
Percent women employees								
Less than 25%	20,758	19,799	18,837	19,386	20,456	21,542	18,800	21,106
25-49 %	20,711	20,596	23,150	20,118	22,573	20,320	21,254	20,678
50-74 %	21,003	17,268	19,653	21,247	21,425	21,057	18,977	21,141
75% or more	21,150	18,935	19,743	20,402	21,785	21,227	19,382	21,313
Percent age 50 or older employees								
Less than 25%	20,102	18,439	18,775	18,549	21,002	20,317	18,570	20,354
25-49 %	21,127	18,977	19,797	20,973	21,256	21,163	19,485	21,204
50-74 %	21,268	21,359	24,199	20,468	22,140	20,872	21,527	21,231
75% or more	22,954	18,290	22,790	24,553	31,103	21,037	20,914	23,773

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	154.07	790.38	671.02	380.66	309.83	199.13	371.76	164.29
Industry group **								
Agric., fish., forest.	2,481.32	--	--	--	--	--	1,335.32	2,690.61
Mining and manufacturing	300.13	881.06	1,048.35	730.05	635.29	372.93	855.61	312.24
Construction	502.42	2,969.71	1,681.35	780.16	901.23	737.09	1,150.13	519.75
Utilities and transp.	1,503.16	1,485.24	1,566.67	2,197.69	1,597.51	1,918.39	1,205.80	1,547.75
Wholesale trade	387.28	1,921.97	1,380.84	1,306.26	877.58	490.92	854.03	417.17
Fin. svs. and real estate	274.65	2,656.33	1,161.87	1,481.27	604.00	312.74	1,314.15	277.45
Retail trade	276.96	3,030.05	942.57	1,236.83	915.42	297.18	848.46	291.06
Professional services	230.61	1,404.25	1,679.01	575.44	642.27	265.24	830.39	240.00
Other services	283.02	887.28	1,096.47	700.85	934.98	337.12	587.29	307.20
Ownership								
For profit, incorporated	196.22	991.00	823.95	454.46	393.15	254.17	449.96	210.03
For profit, unincorporated	283.26	2,151.33	1,317.88	800.14	638.90	350.22	872.23	298.34
Nonprofit	341.31	1,173.25	1,142.79	991.62	655.94	427.75	710.71	358.16
Age of firm								
Less than 5 years	827.84	3,079.85	1,629.49	955.82	1,457.72	1,560.57	1,102.21	892.32
5-9 years	651.04	1,581.08	1,071.09	1,018.90	1,494.45	1,289.99	706.12	1,014.93
10-19 years	489.19	937.86	2,103.16	875.52	754.40	988.03	897.69	579.45
20 or more years	166.58	1,137.48	580.15	450.03	351.89	203.16	417.87	173.85
Multi/single status								
2 or more locations	176.81	--	1,504.70	693.70	365.23	203.01	873.49	178.65
1 location only	279.41	812.86	722.76	461.12	551.28	707.64	404.61	374.55
Percent full-time employees								
Less than 25%	603.31	1,429.69	4,866.45	896.37	1,903.57	547.37	2,394.49	518.31
25-49 %	550.80	--	5,425.08	990.36	833.82	518.44	2,438.89	448.22
50-74 %	338.81	1,366.56	1,243.44	777.17	1,499.92	363.07	800.52	363.24
75% or more	170.75	838.97	742.27	417.17	320.75	224.67	405.34	181.91
Union presence								
No union employees	182.78	689.38	698.85	390.12	296.08	256.66	369.18	198.03
Has union employees	268.90	3,653.51	1,502.71	1,655.13	1,527.69	257.83	1,994.60	270.87
Percent low-wage employees								
50% or more low-wage	561.59	2,109.69	1,358.23	839.45	719.91	689.27	1,107.58	595.59
Less than 50% low-wage	158.19	836.10	687.27	389.71	324.25	204.39	385.28	168.64
Percent women employees								
Less than 25%	468.19	1,425.55	698.72	572.00	494.99	811.43	488.53	537.27
25-49 %	225.16	1,385.27	1,970.89	947.19	719.28	237.78	1,053.93	230.25
50-74 %	210.46	1,329.26	723.01	926.24	507.16	245.25	750.17	217.28
75% or more	276.10	1,603.29	1,566.10	775.61	638.15	336.34	874.63	288.63
Percent age 50 or older employees								
Less than 25%	188.99	1,393.14	752.43	460.09	461.40	234.30	515.10	201.18
25-49 %	233.35	831.89	551.65	579.41	401.19	291.53	481.17	242.57
50-74 %	367.07	1,609.26	2,473.31	1,165.99	727.94	449.17	1,238.33	379.56
75% or more	1,450.85	1,480.63	1,452.06	2,326.74	4,338.05	667.20	1,522.59	1,856.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	20,301	19,850	18,879	19,527	20,213	20,738	20,059	20,355
Industry group **								
Agric., fish., forest.	21,884	--	--	--	--	--	22,999	17,851
Mining and manufacturing	19,796	--	22,629	21,854	19,861	19,351	22,408	19,600
Construction	19,709	--	17,408	23,044	17,967	20,848	20,498	18,982
Utilities and transp.	18,695	--	--	18,247	24,327	17,720	--	18,671
Wholesale trade	20,724	--	20,389	19,478	21,501	21,483	19,906	20,987
Fin. svs. and real estate	21,001	22,995	--	15,733 *	20,165	22,109	22,079	20,924
Retail trade	19,762	17,988	--	15,918	20,743	21,237	19,418	19,847
Professional services	21,633	20,846	18,483	18,312	20,502	23,716	19,200	22,226
Other services	18,583	21,365	19,003	17,054	16,971	18,680	19,222	18,431
Ownership								
For profit, incorporated	20,278	19,572	18,446	20,437	19,973	20,599	20,313	20,270
For profit, unincorporated	18,883	19,985	20,079	13,221	18,759	19,896	18,934	18,867
Nonprofit	22,015	--	18,378	20,581	22,374	22,387	20,242	22,257
Age of firm								
Less than 5 years	18,004	--	18,134	18,261	20,939	--	18,313	--
5-9 years	20,695	20,942	17,583	15,848	25,438	22,928	19,371	22,641
10-19 years	19,222	21,621	16,162	16,719	17,654	23,975	19,354	19,181
20 or more years	20,568	19,490	19,960	21,189	20,732	20,521	21,003	20,507
Multi/single status								
2 or more locations	20,612	--	18,365	17,849	21,309	20,628	22,885	20,566
1 location only	19,593	19,850	18,919	20,030	18,562	27,111	19,828	19,306
Percent full-time employees								
Less than 25%	20,934	--	--	--	19,144	19,746	24,275	19,677
25-49 %	20,166	--	14,257	--	19,560	20,834	19,373	20,331
50-74 %	20,528	20,504	--	18,507	19,645	21,271	20,023	20,697
75% or more	20,264	18,853	18,750	19,659	20,277	20,706	19,924	20,336
Union presence								
No union employees	19,976	19,866	19,143	18,907	20,446	20,235	19,817	20,018
Has union employees	21,737	--	16,202	28,586	18,578	22,133	--	21,626
Percent low-wage employees								
50% or more low-wage	19,422	--	19,162	14,408	18,479	20,417	20,102	19,358
Less than 50% low-wage	20,358	19,755	18,866	19,806	20,294	20,764	20,058	20,427
Percent women employees								
Less than 25%	20,010	21,293	18,340	19,847	19,725	20,462	20,332	19,882
25-49 %	19,974	18,675	16,330	18,242	19,306	21,052	18,771	20,202
50-74 %	20,944	22,680	22,223	20,293	22,364	20,465	22,448	20,798
75% or more	20,485	15,470	19,975	21,169	19,956	21,140	19,532	20,687
Percent age 50 or older employees								
Less than 25%	19,777	20,015	18,902	20,177	19,155	20,203	20,161	19,608
25-49 %	20,574	--	17,732	20,042	21,529	20,542	19,072	20,703
50-74 %	20,732	19,920	21,187	16,626	18,884	22,819	20,714	20,735
75% or more	22,557	20,830	--	22,688	23,553	--	22,068	23,207

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	283.31	1,020.28	763.36	880.69	558.75	402.07	619.67	318.19
Industry group **								
Agric., fish., forest.	1,258.19	--	--	--	--	--	1,064.58	568.65
Mining and manufacturing	648.92	--	1,656.38	1,530.17	1,158.10	865.34	1,799.27	687.01
Construction	1,251.49	--	1,374.71	2,395.91	1,706.35	500.29	2,074.40	1,254.22
Utilities and transp.	1,932.85	--	--	1,530.72	1,980.93	2,269.57	--	1,997.91
Wholesale trade	604.09	--	1,539.16	1,094.62	1,123.97	843.54	1,569.92	605.13
Fin. svs. and real estate	876.62	2,166.17	--	5,023.47 *	724.76	778.31	1,609.21	929.51
Retail trade	850.45	1,436.77	--	2,553.07	816.19	467.44	1,677.80	962.96
Professional services	531.80	1,739.70	1,252.17	825.95	1,138.31	708.66	886.67	616.04
Other services	526.56	1,119.95	2,198.04	1,947.90	1,033.33	612.30	1,535.73	544.28
Ownership								
For profit, incorporated	309.39	1,259.88	1,019.68	855.77	658.77	425.64	745.26	339.87
For profit, unincorporated	981.59	1,619.94	1,474.90	2,148.81	1,039.83	1,615.35	1,335.18	1,216.40
Nonprofit	674.80	--	1,473.22	1,517.82	1,480.86	904.80	1,313.69	740.66
Age of firm								
Less than 5 years	1,335.71	--	856.61	2,219.91	737.54	--	1,411.53	--
5-9 years	1,488.03	1,446.43	1,270.69	1,777.72	2,374.32	2,169.59	1,264.18	2,969.59
10-19 years	971.31	2,631.89	1,151.80	1,930.58	1,153.45	764.82	1,099.10	1,230.81
20 or more years	305.29	1,402.27	1,157.70	951.46	559.46	408.68	907.76	322.76
Multi/single status								
2 or more locations	347.99	--	1,764.53	2,132.06	591.67	406.57	1,302.89	353.15
1 location only	483.95	1,020.28	811.89	896.25	988.79	2,417.88	656.84	705.83
Percent full-time employees								
Less than 25%	1,690.77	--	--	--	1,992.44	2,371.55	2,292.92	2,178.64
25-49 %	1,150.76	--	988.04	--	1,305.74	1,701.47	3,674.86	1,171.09
50-74 %	638.95	1,269.90	--	2,695.03	1,700.63	506.61	1,985.45	529.41
75% or more	315.18	1,173.34	811.39	944.88	603.31	456.22	676.52	354.57
Union presence								
No union employees	300.95	1,026.41	814.67	756.71	573.64	469.80	532.87	353.37
Has union employees	712.41	--	678.50	2,000.37	1,686.38	685.46	--	682.67
Percent low-wage employees								
50% or more low-wage	678.84	--	2,079.22	3,569.58	1,353.02	504.48	1,434.44	729.47
Less than 50% low-wage	298.24	1,031.12	792.21	893.18	578.71	433.00	636.61	337.07
Percent women employees								
Less than 25%	538.08	1,522.02	727.25	1,246.50	1,013.10	940.09	928.30	650.48
25-49 %	557.71	2,030.56	1,064.07	1,856.43	835.64	794.00	1,258.01	618.47
50-74 %	469.69	1,526.54	2,818.39	1,420.26	1,233.73	537.06	1,307.37	498.47
75% or more	722.07	1,038.96	2,295.00	1,559.60	1,398.42	1,098.86	1,452.71	824.47
Percent age 50 or older employees								
Less than 25%	416.96	1,476.04	922.20	1,265.14	927.25	542.05	852.25	469.30
25-49 %	426.27	--	1,232.52	913.64	751.24	578.07	1,022.06	457.89
50-74 %	953.80	1,291.44	3,818.91	2,308.65	1,224.61	880.35	1,470.17	1,079.52
75% or more	1,134.26	1,796.14	--	874.06	2,676.66	--	1,147.34	2,081.58

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	5,978	4,856	7,514	7,249	6,729	5,532	6,714	5,887
Industry group **								
Agric., fish., forest.	3,746 *	--	--	--	--	--	6,506	3,211 *
Mining and manufacturing	4,907	--	6,257	7,471	4,830	4,580	6,518	4,797
Construction	6,082	3,611	7,576	7,487	5,134	5,649	6,538	5,841
Utilities and transp.	5,428	--	4,106 *	7,666	6,690	4,932	6,475	5,373
Wholesale trade	5,606	1,863 *	6,378	7,075	7,040	4,865	5,380	5,644
Fin. svs. and real estate	5,917	6,518	8,041	6,374	6,755	5,600	7,255	5,807
Retail trade	6,751	7,358 *	7,779	9,504	10,031	5,292	8,120	6,575
Professional services	6,126	5,287	8,280	7,459	7,012	5,639	7,064	6,011
Other services	7,204	4,179	7,585	6,676	7,891	7,310	6,000	7,387
Ownership								
For profit, incorporated	5,927	4,482	7,599	7,513	6,644	5,456	6,711	5,824
For profit, unincorporated	6,314	6,254	7,769	7,000	7,422	5,612	7,246	6,159
Nonprofit	5,961	5,607	6,324	6,019	6,556	5,786	5,905	5,964
Age of firm								
Less than 5 years	7,286	5,876	8,565	6,949	6,833	11,552	6,991	7,730
5-9 years	6,704	5,917	7,674	7,480	5,997	6,347	7,051	6,424
10-19 years	6,905	4,769	7,835	6,631	7,984	6,234	6,798	6,947
20 or more years	5,820	4,384	7,115	7,490	6,505	5,491	6,552	5,766
Multi/single status								
2 or more locations	5,769	--	7,822	7,742	6,697	5,502	8,110	5,733
1 location only	6,752	4,815	7,488	7,086	6,789	6,907	6,544	6,929
Percent full-time employees								
Less than 25%	3,978	--	11,463 *	3,282	8,284	3,254 *	6,006 *	3,699 *
25-49 %	6,513	5,249	6,676	5,264	7,765	6,510	5,430	6,724
50-74 %	5,504	5,258 *	5,356	8,784	7,073	4,927	6,368	5,391
75% or more	6,049	4,784	7,696	7,240	6,669	5,628	6,822	5,956
Union presence								
No union employees	6,314	5,065	7,656	7,494	7,025	5,804	6,961	6,219
Has union employees	4,704	1,984 *	5,427 *	3,335	4,231	4,820	3,374 *	4,754
Percent low-wage employees								
50% or more low-wage	6,686	3,745 *	7,848	6,879	8,428	6,353	5,904	6,756
Less than 50% low-wage	5,935	4,934	7,504	7,263	6,636	5,477	6,750	5,833
Percent women employees								
Less than 25%	5,954	4,152	6,897	7,118	6,354	5,362	6,523	5,821
25-49 %	5,508	5,197	9,063	6,459	6,439	5,068	6,634	5,418
50-74 %	6,276	4,400	6,633	8,412	7,188	5,957	6,541	6,254
75% or more	6,432	6,944	8,112	7,626	7,323	5,942	7,585	6,299
Percent age 50 or older employees								
Less than 25%	6,489	5,254	8,366	7,416	7,223	5,843	7,144	6,345
25-49 %	5,714	4,703	5,903	7,228	6,480	5,410	6,276	5,679
50-74 %	5,916	5,391	8,105	6,535	6,339	5,473	6,784	5,768
75% or more	5,945	2,834 *	7,732	8,306	7,056	5,955	4,795	6,461

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	76.18	455.29	532.89	309.53	178.43	85.55	270.57	78.39
Industry group **								
Agric., fish., forest.	1,148.22 *	--	--	--	--	--	1,464.90	1,148.08 *
Mining and manufacturing	136.83	--	904.90	553.06	324.76	146.82	623.26	138.69
Construction	477.70	1,080.03	1,304.68	876.64	1,076.72	488.86	735.75	608.12
Utilities and transp.	261.67	--	1,674.16 *	934.87	757.37	272.59	1,336.17	264.72
Wholesale trade	212.42	1,158.79 *	1,024.36	670.66	362.45	255.93	600.20	227.22
Fin. svs. and real estate	153.44	1,443.31	850.77	1,263.75	304.64	158.02	959.32	146.80
Retail trade	295.26	2,367.32 *	921.57	588.31	394.94	249.18	759.38	313.54
Professional services	150.46	857.93	1,312.88	376.24	264.99	175.77	611.56	149.66
Other services	228.30	868.65	786.19	640.66	450.36	304.49	478.73	253.36
Ownership								
For profit, incorporated	91.10	531.99	653.17	411.58	235.83	93.97	327.80	93.05
For profit, unincorporated	242.53	1,005.44	1,186.67	511.72	397.43	352.09	639.37	260.91
Nonprofit	169.50	1,135.26	1,158.85	472.10	293.17	216.26	567.76	176.82
Age of firm								
Less than 5 years	669.54	1,196.83	1,800.64	1,056.09	1,172.83	2,857.57	957.52	844.10
5-9 years	394.01	1,059.19	1,058.61	625.36	716.37	793.49	579.95	524.58
10-19 years	345.97	961.67	1,617.60	930.39	424.48	436.65	736.04	386.16
20 or more years	76.98	633.05	500.11	305.31	196.17	87.32	298.75	79.32
Multi/single status								
2 or more locations	80.22	--	1,062.89	414.10	206.59	86.44	632.96	80.33
1 location only	202.19	461.09	570.18	382.73	343.29	506.70	289.40	284.95
Percent full-time employees								
Less than 25%	1,104.95	--	4,400.35 *	847.25	767.43	1,180.99 *	1,885.31 *	1,153.03 *
25-49 %	273.50	1,429.99	1,401.41	872.03	807.87	279.18	813.48	271.57
50-74 %	250.74	1,590.21 *	1,091.18	875.89	418.21	273.73	913.46	254.50
75% or more	79.34	476.32	591.27	337.10	193.08	86.06	295.70	81.07
Union presence								
No union employees	87.27	472.02	549.13	322.72	170.92	103.97	274.91	90.94
Has union employees	143.62	1,114.00 *	2,137.60 *	947.29	579.89	145.88	1,030.11 *	143.92
Percent low-wage employees								
50% or more low-wage	213.56	1,436.93 *	1,101.71	605.04	525.89	241.61	710.03	224.34
Less than 50% low-wage	79.68	479.17	546.61	320.86	185.49	89.71	281.28	81.97
Percent women employees								
Less than 25%	176.50	595.88	687.16	516.69	406.52	224.19	361.99	198.39
25-49 %	142.48	1,120.93	1,779.11	548.94	326.08	149.97	801.43	139.61
50-74 %	118.46	911.35	763.93	634.56	274.44	129.19	594.39	118.19
75% or more	179.55	1,014.70	835.63	432.97	316.70	223.67	480.25	189.17
Percent age 50 or older employees								
Less than 25%	148.21	687.20	651.36	410.43	273.99	192.24	369.76	160.46
25-49 %	98.14	1,043.72	443.84	589.42	268.40	106.06	375.98	101.39
50-74 %	225.08	843.49	2,322.09	585.87	428.60	230.36	997.02	197.34
75% or more	451.27	919.68 *	1,552.00	1,385.58	1,063.89	462.11	970.19	463.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	6,302	4,732	6,592	8,048	6,959	5,636	6,781	6,203
Industry group **								
Agric., fish., forest.	7,819	--	--	--	--	--	--	10,053
Mining and manufacturing	5,117	--	4,330 *	9,246	4,553	4,835	7,198	4,862
Construction	6,427	--	5,290	9,265	4,164 *	5,846	6,253	6,544 *
Utilities and transp.	5,703	--	--	8,885	5,454	5,480	--	5,740
Wholesale trade	6,639	--	7,925	9,413	6,725	4,866	7,699	6,158
Fin. svs. and real estate	5,908	--	8,288	4,562 *	6,745	5,839	6,376	5,798
Retail trade	7,329	--	6,293 *	9,293	10,858	4,668	8,742	7,084
Professional services	6,208	3,883 *	7,512	7,455	7,088	5,782	6,617	6,139
Other services	7,506	--	7,154	7,040	7,978	7,796	6,089	7,903
Ownership								
For profit, incorporated	6,353	4,240	6,340	8,748	7,015	5,539	6,997	6,201
For profit, unincorporated	7,718	7,151	7,475 *	6,915	8,656	7,305	6,559	8,183
Nonprofit	5,668	--	6,793	5,808	5,822	5,566	5,643	5,670
Age of firm								
Less than 5 years	7,339	--	--	8,288	8,612	--	5,503 *	9,358
5-9 years	6,820	--	8,284	8,026	5,976 *	7,950	6,196	7,262
10-19 years	7,675	3,928 *	6,325	8,935	9,022	6,750	6,532	8,248
20 or more years	6,043	5,624	6,340	7,836	6,395	5,566	7,109	5,889
Multi/single status								
2 or more locations	6,153	--	6,664 *	8,883	7,322	5,623	8,918	6,076
1 location only	6,622	4,694	6,589	7,828	6,379	6,056	6,523	6,714
Percent full-time employees								
Less than 25%	4,671	--	--	--	6,478	4,655	--	4,905
25-49 %	5,823	--	--	5,303 *	6,914	5,590	4,396	6,247
50-74 %	5,440	--	--	10,327	6,913	4,285	6,385 *	5,224
75% or more	6,453	4,711	6,892	8,008	6,968	5,856	6,976	6,346
Union presence								
No union employees	6,794	4,826	6,774	8,303	7,427	6,086	6,944	6,755
Has union employees	4,509	--	--	4,260 *	3,238 *	4,755	4,270 *	4,521
Percent low-wage employees								
50% or more low-wage	6,634	--	--	6,026	7,568	6,446	5,550	6,854
Less than 50% low-wage	6,285	4,825	6,527	8,163	6,919	5,597	6,845	6,169
Percent women employees								
Less than 25%	6,624	3,991	6,257	8,143	7,182	5,819	6,800	6,556
25-49 %	6,248	7,432 *	7,293	7,470	7,208	5,409	7,108	6,141
50-74 %	6,107	3,398 *	5,572	9,149	6,381	5,917	5,498	6,211
75% or more	6,172	7,812	7,700	7,475	6,944	5,479	7,913	5,902
Percent age 50 or older employees								
Less than 25%	7,316	4,746	7,674	8,294	8,344	6,036	7,623	7,206
25-49 %	5,713	4,458 *	5,370	7,537	6,294	5,349	6,054	5,673
50-74 %	6,568	5,745	6,900	7,982	6,201	6,630	6,639	6,549
75% or more	5,858	--	--	10,658	5,817	6,443	4,216 *	6,624

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	195.74	939.86	718.51	611.93	448.70	209.88	497.64	211.94
Industry group **								
Agric., fish., forest.	2,029.65	--	--	--	--	--	--	1,301.65
Mining and manufacturing	363.52	--	1,695.23 *	1,489.03	614.32	406.55	1,627.96	339.24
Construction	1,504.14	--	973.34	1,662.57	2,537.97 *	347.03	993.74	2,443.07 *
Utilities and transp.	835.72	--	--	1,736.16	1,338.12	1,205.23	--	896.77
Wholesale trade	470.70	--	2,095.55	726.43	395.83	392.97	1,204.97	345.61
Fin. svs. and real estate	472.72	--	1,189.07	2,373.43 *	854.16	351.61	1,386.56	485.22
Retail trade	845.55	--	2,115.50 *	1,530.27	682.64	693.48	1,729.21	925.19
Professional services	275.80	1,405.74 *	1,798.82	912.84	597.63	302.84	999.67	274.87
Other services	400.58	--	1,140.54	1,202.44	891.88	474.50	842.97	459.93
Ownership								
For profit, incorporated	261.89	1,104.97	751.03	787.93	602.69	274.50	611.84	288.61
For profit, unincorporated	548.62	1,526.77	2,475.10 *	1,140.89	985.42	657.65	1,239.97	569.42
Nonprofit	286.11	--	974.63	1,027.72	626.49	347.17	813.88	302.77
Age of firm								
Less than 5 years	1,544.53	--	--	2,461.57	1,215.96	--	2,409.74 *	1,557.75
5-9 years	849.39	--	1,211.26	1,183.47	1,906.17 *	1,539.06	741.29	1,378.79
10-19 years	657.68	2,036.46 *	846.86	1,421.18	773.59	820.54	1,186.62	682.67
20 or more years	198.70	1,141.05	906.01	765.36	466.32	216.29	599.31	205.77
Multi/single status								
2 or more locations	224.91	--	3,553.13 *	895.78	525.76	214.83	1,333.46	223.45
1 location only	386.24	944.40	734.53	718.33	723.11	723.42	502.33	583.47
Percent full-time employees								
Less than 25%	824.24	--	--	--	591.84	1,233.60	--	930.30
25-49 %	783.10	--	--	1,714.53 *	2,046.92	572.62	1,224.02	920.13
50-74 %	654.64	--	--	1,837.29	782.14	578.99	2,244.79 *	612.32
75% or more	207.14	857.16	773.64	664.16	496.75	215.38	492.49	227.39
Union presence								
No union employees	205.86	969.25	757.79	635.01	398.44	221.39	515.98	222.29
Has union employees	373.61	--	--	1,689.77 *	1,085.24 *	396.97	1,490.40 *	385.74
Percent low-wage employees								
50% or more low-wage	543.32	--	--	1,110.24	750.69	939.00	1,166.40	617.54
Less than 50% low-wage	204.03	998.87	731.66	642.61	475.85	215.08	519.39	220.77
Percent women employees								
Less than 25%	460.36	1,169.94	1,390.79	1,022.16	1,184.65	569.56	756.67	564.93
25-49 %	415.81	2,846.90 *	1,064.77	888.45	777.10	449.16	886.48	454.91
50-74 %	307.84	1,495.13 *	1,398.82	1,617.61	548.66	311.30	1,266.77	280.97
75% or more	303.77	1,316.30	1,062.88	906.64	689.95	343.24	773.41	310.19
Percent age 50 or older employees								
Less than 25%	383.18	1,388.24	1,262.05	972.89	587.48	470.28	671.01	461.95
25-49 %	227.29	2,286.85 *	913.26	682.65	631.89	232.59	872.25	231.99
50-74 %	551.33	1,056.43	1,591.55	2,113.16	995.37	868.56	1,189.34	622.39
75% or more	808.78	--	--	1,566.24	289.16	943.61	1,735.40 *	637.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	5,822	4,880	7,486	6,969	6,609	5,453	6,588	5,750
Industry group **								
Agric., fish., forest.	2,896 *	--	--	--	--	--	--	2,773 *
Mining and manufacturing	4,823	--	6,766	6,727	4,801	4,576	6,112	4,751
Construction	5,854	3,185 *	7,159	6,674	5,653	5,665	6,037	5,774
Utilities and transp.	5,153	--	--	7,001	6,778	4,648	7,016	5,084
Wholesale trade	5,451	--	5,174	7,485	6,709	4,859	4,957	5,506
Fin. svs. and real estate	5,846	7,881	7,821	7,106	6,781	5,495	7,439	5,749
Retail trade	6,434	--	8,268	9,539	9,533	5,467	7,989	6,279
Professional services	5,971	5,645	8,121	7,360	6,998	5,508	6,896	5,880
Other services	7,194	4,455	7,979	6,921	7,977	7,205	6,433	7,284
Ownership								
For profit, incorporated	5,735	4,399	7,787	7,014	6,435	5,373	6,453	5,663
For profit, unincorporated	6,117	6,203	7,359	7,323	7,168	5,493	7,565	5,944
Nonprofit	5,996	6,138	5,108	6,161	6,873	5,778	6,123	5,989
Age of firm								
Less than 5 years	6,830	6,993	7,255	6,265	6,214	--	6,528	7,212
5-9 years	6,598	6,284	7,692	7,061	6,027	5,397	7,397	5,980
10-19 years	6,590	3,882	8,803	6,039	7,788	6,013	6,705	6,547
20 or more years	5,706	4,532	6,827	7,465	6,451	5,419	6,364	5,671
Multi/single status								
2 or more locations	5,636	--	8,107	7,852	6,427	5,418	8,001	5,607
1 location only	6,693	4,829	7,423	6,645	7,006	7,085	6,403	6,917
Percent full-time employees								
Less than 25%	3,202 *	--	--	3,143 *	9,492	2,221 *	7,970 *	2,735 *
25-49 %	6,664	--	7,388	5,290	8,530	6,662	5,440	6,875
50-74 %	5,302	6,084	4,604	8,763	7,158	4,808	6,118	5,229
75% or more	5,896	4,657	7,695	6,962	6,517	5,559	6,671	5,824
Union presence								
No union employees	6,125	5,223	7,741	7,175	6,824	5,701	6,922	6,035
Has union employees	4,687	--	--	3,516 *	4,698	4,766	2,295 *	4,760
Percent low-wage employees								
50% or more low-wage	6,641	--	6,929	7,434	8,939	6,275	5,763	6,701
Less than 50% low-wage	5,772	4,973	7,500	6,956	6,487	5,396	6,624	5,689
Percent women employees								
Less than 25%	5,697	4,066	6,369	6,533	6,089	5,307	6,122	5,621
25-49 %	5,322	5,163	9,920	6,598	6,031	4,967	6,990	5,220
50-74 %	6,219	4,654	6,774	8,262	7,484	5,859	6,871	6,175
75% or more	6,382	6,507	7,598	7,609	7,455	5,975	6,980	6,327
Percent age 50 or older employees								
Less than 25%	6,179	5,248	7,749	7,012	6,899	5,733	6,611	6,108
25-49 %	5,655	4,776	6,128	7,016	6,441	5,383	6,503	5,615
50-74 %	5,693	5,567	8,981 *	6,444	6,378	5,110	7,095	5,490
75% or more	6,094	2,808 *	9,185	8,322	7,761	5,840	5,366	6,387

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	84.83	564.66	756.64	388.82	189.08	95.83	357.64	86.19
Industry group **								
Agric., fish., forest.	1,046.29 *	--	--	--	--	--	--	1,081.92 *
Mining and manufacturing	148.58	--	1,032.79	466.15	387.63	164.01	571.03	153.15
Construction	427.41	1,226.16 *	1,703.27	893.44	942.26	551.77	904.66	471.22
Utilities and transp.	215.45	--	--	952.09	910.75	190.41	1,490.00	214.11
Wholesale trade	238.94	--	1,021.35	777.01	461.09	287.01	619.74	257.08
Fin. svs. and real estate	164.74	1,834.13	1,127.08	1,550.18	331.38	171.00	1,328.25	155.61
Retail trade	233.06	--	1,033.17	643.69	613.02	212.34	626.50	247.95
Professional services	180.33	1,082.51	1,965.28	451.69	322.67	204.36	851.96	177.60
Other services	286.43	986.42	1,177.23	829.78	547.66	367.92	658.12	310.93
Ownership								
For profit, incorporated	96.94	650.77	951.64	520.49	243.03	100.59	437.65	96.88
For profit, unincorporated	284.30	1,537.07	1,212.10	612.38	439.01	404.93	741.99	304.66
Nonprofit	211.04	1,147.29	1,369.48	491.61	352.76	265.06	704.64	218.91
Age of firm								
Less than 5 years	729.96	1,660.41	1,002.82	1,268.64	1,468.06	--	1,015.56	993.97
5-9 years	471.20	1,735.59	1,501.72	716.72	682.26	647.68	849.61	471.89
10-19 years	438.41	803.22	2,501.74	1,140.78	429.28	518.29	1,021.14	466.16
20 or more years	85.27	863.71	603.73	292.35	214.34	97.60	342.99	87.80
Multi/single status								
2 or more locations	87.59	--	1,155.54	464.96	219.33	96.64	769.20	87.97
1 location only	253.74	572.40	824.95	485.99	362.55	616.97	390.22	337.27
Percent full-time employees								
Less than 25%	1,140.61 *	--	--	979.98 *	1,058.24	936.25 *	3,184.68 *	1,034.94 *
25-49 %	299.85	--	2,141.64	1,028.50	601.46	320.58	1,003.96	284.19
50-74 %	270.98	1,690.40	840.35	890.54	558.10	291.03	892.08	281.29
75% or more	87.68	627.95	851.34	423.28	201.15	96.57	400.91	88.10
Union presence								
No union employees	99.75	582.93	781.69	408.72	197.43	117.64	367.38	102.38
Has union employees	144.76	--	--	1,178.78 *	542.34	151.97	871.96 *	145.58
Percent low-wage employees								
50% or more low-wage	258.52	--	1,388.59	648.29	688.02	270.97	965.61	268.91
Less than 50% low-wage	88.41	593.25	775.14	398.73	193.19	100.54	371.38	89.76
Percent women employees								
Less than 25%	192.90	752.22	709.89	630.28	388.67	259.81	389.74	215.84
25-49 %	153.74	1,327.57	2,573.16	731.98	322.81	160.78	1,248.06	143.31
50-74 %	133.10	1,122.21	738.49	697.10	329.28	144.73	644.09	134.99
75% or more	220.56	1,375.80	928.72	590.53	375.41	270.19	631.03	232.69
Percent age 50 or older employees								
Less than 25%	157.48	866.13	748.29	431.81	292.78	207.29	448.23	167.71
25-49 %	111.74	928.98	519.01	778.63	280.99	121.85	416.30	115.12
50-74 %	263.24	1,346.02	3,502.31 *	535.21	486.10	219.10	1,478.45	200.60
75% or more	561.59	1,162.23 *	2,125.28	1,621.77	1,696.92	525.36	1,275.55	581.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	6,673	5,024	9,556	7,073	6,984	6,258	7,124	6,573
Industry group **								
Agric., fish., forest.	8,212	--	--	--	--	--	--	--
Mining and manufacturing	5,223	--	--	--	--	--	7,156	5,078
Construction	6,788	--	--	--	--	--	8,620	5,100
Utilities and transp.	7,679	--	--	--	--	--	--	7,613
Wholesale trade	5,551	--	--	--	--	--	3,538 *	6,198
Fin. svs. and real estate	6,970	--	--	--	--	--	11,027	6,682
Retail trade	7,312	--	--	--	--	--	6,431 *	7,530
Professional services	7,419	--	--	--	--	--	8,781	7,087
Other services	6,777	--	--	--	--	--	3,914	7,457
Ownership								
For profit, incorporated	6,784	--	--	--	--	--	7,259	6,678
For profit, unincorporated	5,931	--	--	--	--	--	7,261	5,522
Nonprofit	6,848	--	--	--	--	--	5,617 *	7,017
Age of firm								
Less than 5 years	9,318	--	--	--	--	--	9,457	--
5-9 years	7,061	--	--	--	--	--	7,051	7,077 *
10-19 years	7,169	--	--	--	--	--	8,216	6,839
20 or more years	6,455	--	--	--	--	--	6,001	6,518
Multi/single status								
2 or more locations	6,367	--	--	--	--	--	6,383	6,366
1 location only	7,369	--	--	--	--	--	7,184	7,594
Percent full-time employees								
Less than 25%	7,595	--	--	--	--	--	--	8,809
25-49 %	6,714	--	--	--	--	--	--	6,086
50-74 %	7,605	--	--	--	--	--	7,113	7,770
75% or more	6,551	--	--	--	--	--	7,176	6,421
Union presence								
No union employees	6,960	--	--	--	--	--	7,170	6,905
Has union employees	5,404	--	--	--	--	--	--	5,320
Percent low-wage employees								
50% or more low-wage	7,174	--	--	--	--	--	8,109	7,086
Less than 50% low-wage	6,641	--	--	--	--	--	7,094	6,536
Percent women employees								
Less than 25%	6,518	--	--	--	--	--	7,569	6,098
25-49 %	5,849	--	--	--	--	--	4,712	6,064
50-74 %	7,215	--	--	--	--	--	7,868	7,151
75% or more	7,785	--	--	--	--	--	9,558	7,409
Percent age 50 or older employees								
Less than 25%	7,233	--	--	--	--	--	8,145	6,829
25-49 %	6,378	--	--	--	--	--	5,612	6,444
50-74 %	6,213	--	--	--	--	--	4,929	6,418
75% or more	4,375	--	--	--	--	--	--	6,885

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	213.02	1,147.01	1,142.06	759.64	395.88	243.43	702.15	208.67
Industry group **								
Agric., fish., forest.	1,429.45	--	--	--	--	--	--	--
Mining and manufacturing	509.94	--	--	--	--	--	1,378.51	538.19
Construction	1,319.68	--	--	--	--	--	2,308.83	973.00
Utilities and transp.	1,041.35	--	--	--	--	--	--	1,084.02
Wholesale trade	645.79	--	--	--	--	--	1,308.95 *	682.84
Fin. svs. and real estate	507.56	--	--	--	--	--	1,456.15	525.60
Retail trade	613.62	--	--	--	--	--	2,068.51 *	524.17
Professional services	340.07	--	--	--	--	--	1,208.06	284.69
Other services	451.26	--	--	--	--	--	763.12	482.79
Ownership								
For profit, incorporated	258.03	--	--	--	--	--	856.98	252.42
For profit, unincorporated	561.12	--	--	--	--	--	1,343.10	584.96
Nonprofit	421.57	--	--	--	--	--	2,386.01 *	359.73
Age of firm								
Less than 5 years	1,555.02	--	--	--	--	--	1,699.42	--
5-9 years	1,109.27	--	--	--	--	--	1,072.87	2,242.90 *
10-19 years	605.74	--	--	--	--	--	1,606.91	626.88
20 or more years	226.46	--	--	--	--	--	900.74	223.56
Multi/single status								
2 or more locations	213.30	--	--	--	--	--	1,520.44	215.44
1 location only	501.77	--	--	--	--	--	748.38	640.13
Percent full-time employees								
Less than 25%	1,978.85	--	--	--	--	--	--	2,420.80
25-49 %	845.45	--	--	--	--	--	--	596.20
50-74 %	660.08	--	--	--	--	--	1,700.35	658.43
75% or more	225.23	--	--	--	--	--	802.12	214.68
Union presence								
No union employees	225.57	--	--	--	--	--	651.39	228.24
Has union employees	537.75	--	--	--	--	--	--	435.12
Percent low-wage employees								
50% or more low-wage	389.93	--	--	--	--	--	1,856.46	391.18
Less than 50% low-wage	225.22	--	--	--	--	--	720.85	221.75
Percent women employees								
Less than 25%	460.93	--	--	--	--	--	1,060.20	473.20
25-49 %	373.59	--	--	--	--	--	1,057.18	385.40
50-74 %	369.41	--	--	--	--	--	1,906.79	359.09
75% or more	478.70	--	--	--	--	--	1,840.01	403.96
Percent age 50 or older employees								
Less than 25%	389.60	--	--	--	--	--	996.76	354.86
25-49 %	283.34	--	--	--	--	--	870.76	298.13
50-74 %	457.97	--	--	--	--	--	929.63	497.74
75% or more	1,117.16	--	--	--	--	--	--	651.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	28.8%	25.6%	37.7%	37.0%	31.7%	26.4%	34.6%	28.1%
Industry group **								
Agric., fish., forest.	19.3% *	--	--	--	--	--	29.4%	17.0% *
Mining and manufacturing	24.2%	--	31.6%	36.8%	25.1%	22.2%	32.9%	23.7%
Construction	31.3%	18.0% *	43.0%	38.8%	26.1%	28.4%	34.8%	29.6%
Utilities and transp.	24.8%	--	19.8% *	41.3%	28.5%	22.4%	32.5%	24.4%
Wholesale trade	26.4%	10.2% *	30.1%	32.9%	31.4%	23.3%	26.4%	26.5%
Fin. svs. and real estate	28.0%	30.6%	41.0%	32.5%	29.7%	26.8%	35.5%	27.4%
Retail trade	34.3%	41.4% *	41.6%	55.0%	45.4%	27.2%	46.6%	32.9%
Professional services	28.6%	29.1%	40.1%	39.5%	32.4%	25.9%	36.9%	27.7%
Other services	36.4%	21.8%	37.7%	34.4%	39.0%	37.0%	30.4%	37.3%
Ownership								
For profit, incorporated	28.8%	23.8%	38.4%	37.7%	31.5%	26.4%	34.6%	28.1%
For profit, unincorporated	31.8%	33.2%	39.8%	40.3%	36.4%	27.7%	38.6%	30.8%
Nonprofit	27.0%	28.6%	29.3%	29.7%	29.4%	25.9%	28.7%	26.9%
Age of firm								
Less than 5 years	40.5%	36.4%	45.7%	41.5%	34.0%	51.9%	41.0%	39.8%
5-9 years	36.5%	34.4%	42.3%	42.7%	30.8%	33.2%	39.4%	34.3%
10-19 years	34.4%	25.7%	39.2%	34.8%	36.9%	31.9%	35.4%	34.1%
20 or more years	27.7%	21.6%	34.7%	36.7%	30.6%	26.2%	32.3%	27.4%
Multi/single status								
2 or more locations	27.5%	--	37.7%	38.0%	30.8%	26.4%	39.9%	27.3%
1 location only	33.9%	25.4%	37.7%	36.7%	33.5%	29.9%	33.9%	34.0%
Percent full-time employees								
Less than 25%	20.5%	--	50.9%	17.2%	43.4%	17.1% *	26.4%	19.5%
25-49 %	32.8%	38.4%	35.0%	25.3%	39.2%	32.2%	30.2%	33.3%
50-74 %	27.3%	29.1%	26.9%	45.1%	34.9%	24.2%	33.6%	26.5%
75% or more	29.0%	24.9%	38.7%	37.0%	31.2%	26.7%	35.0%	28.3%
Union presence								
No union employees	30.6%	27.0%	38.2%	38.5%	33.2%	27.9%	35.9%	29.9%
Has union employees	22.1%	9.2% *	29.8% *	15.8%	19.2%	22.6%	17.2% *	22.2%
Percent low-wage employees								
50% or more low-wage	35.8%	22.0% *	41.6%	40.5%	42.1%	34.3%	33.0%	36.1%
Less than 50% low-wage	28.4%	25.9%	37.6%	36.9%	31.2%	26.0%	34.6%	27.7%
Percent women employees								
Less than 25%	29.2%	20.8%	37.2%	36.9%	31.1%	25.4%	34.1%	28.1%
25-49 %	26.6%	26.7%	41.2%	33.1%	29.1%	24.8%	32.5%	26.1%
50-74 %	30.1%	24.7%	32.6%	39.6%	34.0%	28.4%	33.7%	29.8%
75% or more	30.4%	38.7%	39.8%	40.3%	34.4%	27.5%	40.1%	29.4%
Percent age 50 or older employees								
Less than 25%	32.3%	28.7%	43.6%	39.7%	34.2%	28.7%	37.8%	31.1%
25-49 %	27.3%	26.0%	31.3%	35.7%	31.0%	25.7%	33.5%	27.0%
50-74 %	27.7%	25.0%	34.4%	32.3%	29.4%	25.7%	31.0%	27.1%
75% or more	26.2%	15.0% *	32.4%	35.8%	24.9%	28.4%	22.8%	27.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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%	2.46%	2.27%	1.73%	0.84%	0.45%	1.35%	0.40%
Industry group **								
Agric., fish., forest.	6.65% *	--	--	--	--	--	5.85%	7.10% *
Mining and manufacturing	0.67%	--	4.64%	2.26%	1.70%	0.71%	2.64%	0.68%
Construction	2.67%	7.22% *	7.01%	4.91%	5.78%	2.66%	4.52%	3.24%
Utilities and transp.	1.95%	--	8.30% *	5.61%	3.15%	2.19%	6.62%	1.98%
Wholesale trade	1.08%	5.79% *	5.29%	3.13%	1.68%	1.39%	2.88%	1.17%
Fin. svs. and real estate	0.75%	7.29%	4.49%	5.32%	1.52%	0.82%	4.23%	0.74%
Retail trade	1.47%	13.06% *	5.29%	4.53%	4.21%	1.39%	5.51%	1.42%
Professional services	0.68%	4.55%	4.96%	2.19%	1.43%	0.77%	2.78%	0.67%
Other services	1.20%	4.35%	3.37%	2.91%	2.37%	1.65%	2.24%	1.36%
Ownership								
For profit, incorporated	0.48%	2.90%	2.74%	2.29%	1.12%	0.52%	1.65%	0.49%
For profit, unincorporated	1.29%	5.16%	5.47%	2.79%	1.96%	1.87%	3.08%	1.39%
Nonprofit	0.79%	5.76%	4.92%	2.11%	1.29%	1.00%	2.77%	0.81%
Age of firm								
Less than 5 years	3.07%	5.14%	8.62%	5.34%	4.32%	9.85%	4.71%	3.47%
5-9 years	2.20%	5.99%	5.24%	3.48%	3.81%	3.84%	3.12%	2.95%
10-19 years	1.66%	5.05%	6.14%	5.82%	1.82%	2.10%	3.34%	1.89%
20 or more years	0.40%	3.32%	2.29%	1.58%	0.98%	0.46%	1.63%	0.41%
Multi/single status								
2 or more locations	0.41%	--	4.60%	2.31%	0.93%	0.46%	4.02%	0.41%
1 location only	1.04%	2.49%	2.44%	2.18%	1.76%	2.25%	1.41%	1.49%
Percent full-time employees								
Less than 25%	5.11%	--	12.55%	4.61%	3.48%	5.71% *	7.46%	5.58%
25-49 %	1.34%	8.44%	6.32%	4.06%	4.02%	1.36%	4.46%	1.35%
50-74 %	1.24%	8.19%	5.76%	3.30%	2.18%	1.36%	4.38%	1.26%
75% or more	0.42%	2.62%	2.49%	1.92%	0.90%	0.48%	1.49%	0.43%
Union presence								
No union employees	0.46%	2.46%	2.27%	1.82%	0.77%	0.58%	1.33%	0.48%
Has union employees	0.69%	6.09% *	12.92% *	4.46%	2.74%	0.69%	5.76% *	0.69%
Percent low-wage employees								
50% or more low-wage	0.92%	9.17% *	6.08%	3.31%	2.26%	1.02%	4.25%	0.93%
Less than 50% low-wage	0.41%	2.56%	2.33%	1.79%	0.87%	0.47%	1.40%	0.42%
Percent women employees								
Less than 25%	1.06%	3.34%	3.49%	3.10%	2.05%	1.41%	2.10%	1.18%
25-49 %	0.63%	4.98%	6.03%	2.46%	1.34%	0.70%	3.17%	0.62%
50-74 %	0.59%	5.07%	4.09%	2.75%	1.33%	0.65%	2.86%	0.59%
75% or more	0.91%	6.02%	3.23%	2.93%	1.49%	1.09%	2.78%	0.93%
Percent age 50 or older employees								
Less than 25%	0.71%	4.11%	3.08%	2.22%	1.14%	0.92%	2.03%	0.73%
25-49 %	0.53%	5.27%	2.39%	3.29%	1.30%	0.58%	2.01%	0.54%
50-74 %	1.01%	3.94%	7.99%	2.91%	2.06%	1.12%	3.87%	0.96%
75% or more	2.55%	5.24% *	6.24%	6.23%	6.32%	2.31%	4.58%	3.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	30.7%	25.8%	33.2%	43.3%	33.2%	26.8%	35.6%	29.8%
Industry group **								
Agric., fish., forest.	38.1%	--	--	--	--	--	--	44.9%
Mining and manufacturing	26.8%	--	22.0% *	44.4%	27.1%	24.2%	35.2%	25.7%
Construction	32.1%	--	38.6%	45.8%	18.3% *	27.5%	36.8%	29.6% *
Utilities and transp.	26.9%	--	--	--	23.8%	25.9%	--	27.3%
Wholesale trade	31.0%	2.5% *	34.8% *	43.9%	30.0%	24.4%	35.5%	28.9%
Fin. svs. and real estate	28.8%	--	43.0%	23.2% *	31.1%	29.2%	30.2%	28.4%
Retail trade	34.9%	--	32.0% *	55.7%	44.6%	22.6%	52.1%	32.6%
Professional services	29.1%	23.5% *	35.0%	46.2%	33.6%	25.6%	37.1%	28.0%
Other services	40.4%	--	37.7%	35.5%	42.1%	44.3%	30.5%	43.4%
Ownership								
For profit, incorporated	31.7%	23.0%	32.9%	47.0%	32.7%	27.8%	37.0%	30.5%
For profit, unincorporated	39.3%	45.4%	36.1%	38.9%	44.5%	34.3%	35.3%	40.8%
Nonprofit	25.6%	--	29.8%	30.6%	29.0%	24.0%	27.4%	25.5%
Age of firm								
Less than 5 years	39.6%	--	--	52.2%	44.7%	53.1%	29.6% *	50.7%
5-9 years	39.6%	--	43.3%	46.6%	33.5% *	37.7%	40.4%	39.2%
10-19 years	37.9%	20.9% *	35.3%	53.5%	37.4%	40.9%	35.9%	38.8%
20 or more years	29.1%	27.7%	31.0%	40.5%	31.5%	26.2%	35.6%	28.2%
Multi/single status								
2 or more locations	29.4%	--	30.8% *	47.8%	34.6%	26.8%	48.0%	28.9%
1 location only	33.8%	25.7%	33.3%	42.1%	31.1%	25.6%	34.2%	33.4%
Percent full-time employees								
Less than 25%	22.8%	--	--	--	36.4%	22.7%	--	24.4%
25-49 %	28.5%	--	--	26.9% *	32.9%	25.9%	25.2%	29.4%
50-74 %	27.3%	--	--	51.0%	35.6%	20.9%	34.3% *	25.8%
75% or more	31.3%	25.4%	34.4%	43.7%	33.0%	27.7%	36.5%	30.4%
Union presence								
No union employees	33.6%	26.3%	33.3%	45.1%	35.7%	29.3%	36.3%	32.9%
Has union employees	21.0%	--	--	19.7% *	14.8% *	22.0%	24.0% *	20.9%
Percent low-wage employees								
50% or more low-wage	34.0%	--	--	35.0%	39.0%	30.9%	32.3%	34.3%
Less than 50% low-wage	30.6%	26.1%	32.8%	43.7%	32.9%	26.6%	35.8%	29.6%
Percent women employees								
Less than 25%	34.2%	20.2%	34.8%	43.3%	35.0%	30.2%	35.5%	33.6%
25-49 %	29.6%	42.2% *	35.1%	40.0%	32.5%	25.7%	36.5%	28.8%
50-74 %	30.1%	19.4% *	26.3%	42.1%	32.0%	28.8%	28.2%	30.4%
75% or more	28.8%	48.7%	35.4%	47.5%	33.6%	23.9%	44.4%	26.9%
Percent age 50 or older employees								
Less than 25%	35.9%	28.6%	37.6%	45.4%	37.3%	29.2%	40.7%	34.4%
25-49 %	28.3%	26.8% *	30.8%	41.9%	31.9%	25.6%	35.0%	27.7%
50-74 %	29.8%	25.8%	30.4%	35.1%	29.9%	29.3%	29.0%	30.0%
75% or more	26.8%	--	--	55.2%	23.8%	31.3%	20.3% *	29.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	0.93%	5.16%	3.51%	3.40%	1.88%	1.04%	2.78%	0.97%
Industry group **								
Agric., fish., forest.	6.16%	--	--	--	--	--	--	3.61%
Mining and manufacturing	1.62%	--	9.48% *	5.68%	2.30%	1.92%	6.95%	1.51%
Construction	8.00%	--	9.81%	8.19%	10.84% *	0.77%	6.29%	11.18% *
Utilities and transp.	3.83%	--	--	--	5.47%	5.07%	--	4.11%
Wholesale trade	2.37%	2.41% *	10.82% *	3.60%	2.38%	2.16%	6.12%	1.68%
Fin. svs. and real estate	2.33%	--	8.30%	11.13% *	4.64%	1.62%	7.44%	2.28%
Retail trade	4.01%	--	11.09% *	11.64%	7.15%	3.73%	12.12%	3.79%
Professional services	1.32%	8.70% *	7.38%	6.03%	2.80%	1.38%	5.60%	1.28%
Other services	2.04%	--	4.46%	5.24%	4.57%	2.70%	4.00%	2.34%
Ownership								
For profit, incorporated	1.26%	5.89%	4.10%	4.41%	2.42%	1.44%	3.52%	1.31%
For profit, unincorporated	2.48%	8.99%	10.22%	6.47%	4.21%	2.85%	6.07%	2.52%
Nonprofit	1.35%	--	3.22%	5.09%	3.06%	1.56%	4.39%	1.41%
Age of firm								
Less than 5 years	6.38%	--	--	5.02%	2.25%	3.33%	11.22% *	2.66%
5-9 years	5.19%	--	8.60%	7.67%	10.91% *	6.06%	5.65%	7.50%
10-19 years	2.95%	10.71% *	5.72%	8.76%	3.41%	4.20%	6.92%	3.07%
20 or more years	0.99%	5.64%	4.42%	4.11%	2.30%	1.06%	3.38%	1.01%
Multi/single status								
2 or more locations	1.02%	--	16.82% *	7.17%	1.80%	1.07%	10.65%	0.97%
1 location only	2.03%	5.19%	3.59%	3.75%	3.74%	2.59%	2.66%	3.00%
Percent full-time employees								
Less than 25%	3.49%	--	--	--	6.33%	4.89%	--	3.80%
25-49 %	3.51%	--	--	9.09% *	8.43%	2.62%	6.78%	3.99%
50-74 %	3.46%	--	--	5.40%	3.53%	3.36%	10.40% *	3.40%
75% or more	0.98%	5.21%	3.75%	3.86%	2.06%	1.04%	2.97%	1.01%
Union presence								
No union employees	0.94%	5.31%	3.61%	3.53%	1.56%	1.02%	2.89%	0.93%
Has union employees	1.85%	--	--	8.05% *	4.98% *	1.97%	9.33% *	1.88%
Percent low-wage employees								
50% or more low-wage	2.35%	--	--	6.13%	3.88%	3.60%	6.35%	2.54%
Less than 50% low-wage	0.97%	5.42%	3.57%	3.56%	1.97%	1.08%	2.90%	1.00%
Percent women employees								
Less than 25%	2.47%	5.83%	7.26%	5.66%	6.14%	2.84%	4.42%	2.94%
25-49 %	1.61%	13.68% *	4.77%	5.79%	1.64%	2.16%	4.59%	1.69%
50-74 %	1.46%	8.76% *	7.02%	5.91%	2.78%	1.54%	6.15%	1.35%
75% or more	1.62%	4.94%	4.69%	6.57%	2.95%	1.64%	5.37%	1.54%
Percent age 50 or older employees								
Less than 25%	1.80%	8.46%	5.83%	5.39%	2.44%	2.44%	4.02%	1.90%
25-49 %	1.19%	12.87% *	5.89%	4.56%	3.22%	1.20%	5.10%	1.19%
50-74 %	2.41%	5.47%	6.39%	8.45%	4.72%	3.62%	4.93%	2.75%
75% or more	4.46%	--	--	5.40%	5.02%	5.08%	9.43% *	4.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	25.6%	37.1%	34.9%	30.8%	26.1%	33.9%	27.4%
Industry group **								
Agric., fish., forest.	15.2% *	--	--	--	--	--	--	14.8% *
Mining and manufacturing	23.5%	--	34.9%	33.9%	24.1%	21.9%	31.9%	23.0%
Construction	30.5%	15.0% *	37.1%	37.3%	29.9%	28.7%	31.8%	30.0%
Utilities and transp.	23.0%	--	--	37.0%	28.6%	20.6%	38.6%	22.5%
Wholesale trade	25.7%	--	25.4%	33.8%	29.7%	23.3%	24.8%	25.8%
Fin. svs. and real estate	27.5%	38.0%	39.3%	35.3%	29.2%	26.2%	37.2%	27.0%
Retail trade	33.8%	--	45.6%	53.0%	47.4%	28.7%	45.5%	32.7%
Professional services	27.9%	30.5%	38.7%	36.8%	31.7%	25.6%	34.9%	27.3%
Other services	35.7%	24.0%	38.0%	35.3%	38.1%	35.8%	32.6%	36.0%
Ownership								
For profit, incorporated	27.6%	23.3%	38.4%	34.5%	30.4%	25.9%	33.2%	27.1%
For profit, unincorporated	30.6%	30.9%	39.4%	41.1%	34.4%	27.2%	40.2%	29.5%
Nonprofit	27.1%	32.7%	23.4%	29.3%	29.5%	26.3%	29.7%	27.0%
Age of firm								
Less than 5 years	38.3%	42.4%	42.3%	38.0%	30.5%	--	40.3%	36.2%
5-9 years	35.7%	33.0%	43.0%	39.7%	31.2%	30.3%	39.7%	32.6%
10-19 years	32.7%	21.6%	41.0%	30.2%	36.7%	30.9%	34.1%	32.2%
20 or more years	27.1%	22.1%	33.0%	35.9%	29.8%	25.8%	31.4%	26.9%
Multi/single status								
2 or more locations	26.8%	--	38.7%	36.9%	29.3%	26.0%	38.6%	26.6%
1 location only	33.3%	25.3%	36.9%	34.1%	34.3%	31.2%	33.2%	33.4%
Percent full-time employees								
Less than 25%	16.9% *	--	--	19.4% *	47.8%	12.0% *	36.1% *	14.7% *
25-49 %	33.9%	--	33.7%	24.9%	44.7%	33.3%	30.2%	34.5%
50-74 %	26.3%	33.8%	23.4%	45.3%	34.6%	23.7%	32.6%	25.8%
75% or more	28.1%	23.7%	38.3%	34.8%	30.2%	26.4%	34.1%	27.5%
Union presence								
No union employees	29.5%	28.0%	38.5%	35.9%	32.0%	27.4%	35.6%	28.9%
Has union employees	22.1%	--	--	18.2%	20.7%	22.5%	11.8% *	22.3%
Percent low-wage employees								
50% or more low-wage	36.1%	--	36.8%	42.0%	43.7%	34.8%	32.2%	36.4%
Less than 50% low-wage	27.5%	25.9%	37.1%	34.7%	30.1%	25.6%	33.9%	26.9%
Percent women employees								
Less than 25%	27.4%	20.5%	33.8%	33.7%	29.8%	24.6%	32.6%	26.6%
25-49 %	25.7%	25.1%	42.9%	32.8%	26.7%	24.4%	32.9%	25.2%
50-74 %	29.6%	26.9%	34.5%	38.9%	34.9%	27.8%	36.2%	29.2%
75% or more	30.2%	34.4%	38.5%	37.3%	34.2%	28.1%	36.0%	29.7%
Percent age 50 or older employees								
Less than 25%	30.7%	28.5%	41.3%	37.8%	32.8%	28.2%	35.6%	30.0%
25-49 %	26.8%	25.2%	31.0%	33.5%	30.3%	25.4%	33.4%	26.5%
50-74 %	26.8%	26.1%	37.1% *	31.5%	28.8%	24.5%	33.0%	25.9%
75% or more	26.5%	15.4% *	40.3%	33.9%	25.0% *	27.8%	25.7%	26.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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%	3.15%	2.96%	2.09%	0.93%	0.50%	1.61%	0.45%
Industry group **								
Agric., fish., forest.	6.40% *	--	--	--	--	--	--	6.79% *
Mining and manufacturing	0.74%	--	4.89%	1.96%	2.05%	0.79%	2.48%	0.76%
Construction	2.35%	7.44% *	7.90%	4.95%	4.76%	3.05%	5.34%	2.47%
Utilities and transp.	1.95%	--	--	4.57%	3.81%	2.02%	6.77%	1.93%
Wholesale trade	1.24%	--	5.40%	3.71%	2.08%	1.56%	3.11%	1.33%
Fin. svs. and real estate	0.81%	8.35%	5.42%	5.64%	1.59%	0.90%	5.00%	0.79%
Retail trade	1.14%	--	5.70%	2.48%	4.03%	0.97%	3.66%	1.19%
Professional services	0.79%	5.66%	6.86%	2.20%	1.68%	0.89%	3.48%	0.79%
Other services	1.47%	4.92%	5.06%	3.71%	2.87%	1.93%	2.99%	1.62%
Ownership								
For profit, incorporated	0.52%	3.75%	3.66%	2.74%	1.22%	0.56%	1.98%	0.53%
For profit, unincorporated	1.50%	7.11%	4.83%	3.34%	2.24%	2.13%	3.32%	1.61%
Nonprofit	0.93%	5.95%	5.55%	1.91%	1.50%	1.19%	3.13%	0.96%
Age of firm								
Less than 5 years	3.33%	5.67%	4.28%	7.20%	5.49%	--	5.25%	4.19%
5-9 years	2.46%	8.77%	6.90%	3.60%	3.61%	4.00%	4.20%	2.65%
10-19 years	2.18%	4.38%	8.59%	6.49%	2.32%	2.52%	4.20%	2.51%
20 or more years	0.44%	4.82%	2.61%	1.29%	1.05%	0.51%	1.75%	0.46%
Multi/single status								
2 or more locations	0.46%	--	4.17%	1.79%	1.07%	0.51%	3.02%	0.46%
1 location only	1.27%	3.20%	3.24%	2.78%	1.76%	2.85%	1.79%	1.76%
Percent full-time employees								
Less than 25%	5.58% *	--	--	5.95% *	3.47%	4.75% *	11.37% *	5.24% *
25-49 %	1.51%	--	6.70%	4.51%	4.24%	1.57%	5.67%	1.48%
50-74 %	1.31%	9.32%	5.05%	3.69%	3.03%	1.40%	4.80%	1.34%
75% or more	0.47%	3.37%	3.27%	2.27%	0.98%	0.54%	1.78%	0.48%
Union presence								
No union employees	0.54%	3.00%	2.97%	2.22%	0.95%	0.66%	1.57%	0.56%
Has union employees	0.67%	--	--	5.21%	2.62%	0.69%	4.73% *	0.66%
Percent low-wage employees								
50% or more low-wage	1.10%	--	7.97%	3.63%	2.68%	1.16%	6.18%	1.10%
Less than 50% low-wage	0.45%	3.26%	3.02%	2.13%	0.95%	0.52%	1.66%	0.46%
Percent women employees								
Less than 25%	1.18%	4.77%	3.42%	3.77%	1.93%	1.61%	2.19%	1.29%
25-49 %	0.69%	5.42%	8.18%	2.86%	1.60%	0.75%	4.60%	0.67%
50-74 %	0.66%	6.29%	3.99%	3.28%	1.58%	0.73%	3.03%	0.67%
75% or more	1.04%	7.53%	3.39%	2.84%	1.81%	1.27%	3.14%	1.08%
Percent age 50 or older employees								
Less than 25%	0.76%	5.50%	3.42%	2.02%	1.43%	0.97%	2.35%	0.79%
25-49 %	0.60%	4.61%	2.51%	4.00%	1.35%	0.67%	1.96%	0.62%
50-74 %	1.19%	6.03%	11.32% *	3.01%	2.30%	1.17%	5.55%	1.02%
75% or more	2.90%	6.58% *	8.59%	6.99%	7.85% *	2.60%	5.67%	3.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	32.9%	25.3%	50.6%	36.2%	34.6%	30.2%	35.5%	32.3%
Industry group **								
Agric., fish., forest.	37.5%	--	--	--	--	--	--	--
Mining and manufacturing	26.4%	--	--	--	--	--	31.9%	25.9%
Construction	34.4%	--	--	--	--	--	42.1% *	26.9%
Utilities and transp.	41.1%	--	--	--	--	--	--	40.8%
Wholesale trade	26.8%	--	--	--	--	--	17.8% *	29.5%
Fin. svs. and real estate	33.2%	--	--	--	--	--	49.9%	31.9%
Retail trade	37.0%	--	--	--	--	--	33.1% *	37.9%
Professional services	34.3%	--	--	--	--	--	45.7%	31.9%
Other services	36.5%	--	--	--	--	--	20.4%	40.5%
Ownership								
For profit, incorporated	33.5%	--	--	--	--	--	35.7%	32.9%
For profit, unincorporated	31.4%	--	--	--	--	--	38.3%	29.3%
Nonprofit	31.1%	--	--	--	--	--	27.7% *	31.5%
Age of firm								
Less than 5 years	51.8%	--	--	--	--	--	51.6%	53.0%
5-9 years	34.1%	--	--	--	--	--	36.4%	31.3% *
10-19 years	37.3%	--	--	--	--	--	42.5%	35.7%
20 or more years	31.4%	--	--	--	--	--	28.6%	31.8%
Multi/single status								
2 or more locations	30.9%	--	--	--	--	--	27.9%	31.0%
1 location only	37.6%	--	--	--	--	--	36.2%	39.3%
Percent full-time employees								
Less than 25%	36.3%	--	--	--	--	--	--	44.8%
25-49 %	33.3%	--	--	--	--	--	50.2%	29.9%
50-74 %	37.0%	--	--	--	--	--	35.5%	37.5%
75% or more	32.3%	--	--	--	--	--	36.0%	31.6%
Union presence								
No union employees	34.8%	--	--	--	--	--	36.2%	34.5%
Has union employees	24.9%	--	--	--	--	--	--	24.6%
Percent low-wage employees								
50% or more low-wage	36.9%	--	--	--	--	--	40.3%	36.6%
Less than 50% low-wage	32.6%	--	--	--	--	--	35.4%	32.0%
Percent women employees								
Less than 25%	32.6%	--	--	--	--	--	37.2%	30.7%
25-49 %	29.3%	--	--	--	--	--	25.1%	30.0%
50-74 %	34.4%	--	--	--	--	--	35.1%	34.4%
75% or more	38.0%	--	--	--	--	--	48.9%	35.8%
Percent age 50 or older employees								
Less than 25%	36.6%	--	--	--	--	--	40.4%	34.8%
25-49 %	31.0%	--	--	--	--	--	29.4%	31.1%
50-74 %	30.0%	--	--	--	--	--	23.8%	31.0%
75% or more	19.4%	--	--	--	--	--	--	29.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	1.05%	5.37%	5.84%	4.18%	1.86%	1.17%	3.69%	1.00%
Industry group **								
Agric., fish., forest.	4.87%	--	--	--	--	--	--	--
Mining and manufacturing	2.34%	--	--	--	--	--	5.05%	2.50%
Construction	7.54%	--	--	--	--	--	14.78% *	4.26%
Utilities and transp.	5.63%	--	--	--	--	--	--	5.85%
Wholesale trade	2.90%	--	--	--	--	--	5.85% *	3.15%
Fin. svs. and real estate	2.01%	--	--	--	--	--	7.08%	2.08%
Retail trade	3.27%	--	--	--	--	--	10.46% *	3.11%
Professional services	1.68%	--	--	--	--	--	5.94%	1.43%
Other services	2.17%	--	--	--	--	--	4.04%	2.18%
Ownership								
For profit, incorporated	1.22%	--	--	--	--	--	4.50%	1.12%
For profit, unincorporated	3.66%	--	--	--	--	--	7.02%	4.11%
Nonprofit	1.96%	--	--	--	--	--	11.78% *	1.67%
Age of firm								
Less than 5 years	8.30%	--	--	--	--	--	9.04%	4.04%
5-9 years	6.72%	--	--	--	--	--	5.31%	12.88% *
10-19 years	2.81%	--	--	--	--	--	7.43%	2.84%
20 or more years	1.11%	--	--	--	--	--	4.54%	1.07%
Multi/single status								
2 or more locations	1.03%	--	--	--	--	--	7.34%	1.03%
1 location only	2.60%	--	--	--	--	--	3.97%	3.04%
Percent full-time employees								
Less than 25%	8.14%	--	--	--	--	--	--	8.58%
25-49 %	3.78%	--	--	--	--	--	8.91%	3.13%
50-74 %	2.81%	--	--	--	--	--	7.41%	2.81%
75% or more	1.13%	--	--	--	--	--	4.32%	1.05%
Union presence								
No union employees	1.10%	--	--	--	--	--	3.09%	1.13%
Has union employees	2.49%	--	--	--	--	--	--	1.69%
Percent low-wage employees								
50% or more low-wage	2.03%	--	--	--	--	--	8.79%	2.06%
Less than 50% low-wage	1.11%	--	--	--	--	--	3.79%	1.06%
Percent women employees								
Less than 25%	2.58%	--	--	--	--	--	6.28%	2.59%
25-49 %	1.61%	--	--	--	--	--	4.88%	1.65%
50-74 %	1.79%	--	--	--	--	--	8.47%	1.77%
75% or more	1.88%	--	--	--	--	--	7.66%	1.45%
Percent age 50 or older employees								
Less than 25%	1.97%	--	--	--	--	--	5.28%	1.63%
25-49 %	1.42%	--	--	--	--	--	4.66%	1.49%
50-74 %	1.89%	--	--	--	--	--	5.16%	1.97%
75% or more	4.69%	--	--	--	--	--	--	2.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2020

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	25.7%	22.2%	21.2%	20.4%	23.6%	28.0%	21.6%	26.3%
Industry group **								
Agric., fish., forest.	29.1%	22.9%	--	45.6% *	13.0%	30.1%	23.2%	30.6%
Mining and manufacturing	30.0%	16.7%	19.2%	19.5%	27.2%	34.4%	20.7%	30.9%
Construction	24.0%	23.5%	25.8%	19.3%	27.7%	25.5%	22.5%	24.8%
Utilities and transp.	28.1%	11.3% *	17.4%	26.8%	26.2%	29.8%	17.5%	29.0%
Wholesale trade	27.3%	21.4%	21.4%	21.0%	23.7%	33.0%	22.3%	28.4%
Fin. svs. and real estate	27.3%	33.4%	23.7%	23.9%	23.7%	28.5%	26.6%	27.3%
Retail trade	20.3%	14.0%	15.9%	16.8%	21.2%	21.4%	17.3%	20.8%
Professional services	26.4%	23.1%	23.9%	20.7%	23.5%	28.6%	23.1%	26.9%
Other services	21.1%	22.1%	17.5%	17.6%	18.1%	23.0%	19.2%	21.5%
Ownership								
For profit, incorporated	26.2%	23.7%	20.6%	20.9%	24.9%	28.2%	21.8%	26.9%
For profit, unincorporated	23.9%	16.4%	24.6%	19.0%	21.2%	27.3%	21.1%	24.4%
Nonprofit	25.0%	22.6%	20.6%	19.5%	20.8%	27.7%	20.6%	25.4%
Age of firm								
Less than 5 years	21.9%	21.0%	31.0%	21.4%	18.3%	19.5%	26.1%	17.5%
5-9 years	20.8%	20.1%	22.0%	18.2%	22.4%	24.2%	20.7%	20.9%
10-19 years	23.5%	23.4%	19.9%	22.0%	23.7%	26.4%	21.0%	24.7%
20 or more years	26.2%	22.5%	20.4%	20.0%	23.8%	28.1%	21.2%	26.7%
Multi/single status								
2 or more locations	27.1%	--	19.5%	20.5%	24.6%	28.0%	22.8%	27.1%
1 location only	21.6%	22.0%	21.4%	20.4%	21.8%	28.7%	21.4%	21.8%
Percent full-time employees								
Less than 25%	25.3%	35.0%	21.3% *	13.1%	13.3%	30.6%	25.6%	25.2%
25-49 %	19.1%	25.2% *	21.5%	17.0%	16.0%	20.1%	22.3%	18.6%
50-74 %	23.6%	26.8%	19.7%	18.1%	20.1%	25.2%	23.5%	23.6%
75% or more	26.2%	21.0%	21.4%	20.9%	24.3%	28.7%	21.3%	26.9%
Union presence								
No union employees	24.7%	21.3%	20.7%	20.1%	23.0%	27.3%	20.8%	25.4%
Has union employees	30.1%	51.9%	34.3%	27.2%	29.9%	30.0%	41.5%	29.8%
Percent low-wage employees								
50% or more low-wage	16.6%	18.6%	12.7%	11.7%	14.5%	17.9%	15.3%	16.7%
Less than 50% low-wage	26.6%	22.5%	21.6%	21.0%	24.4%	29.1%	22.0%	27.3%
Percent women employees								
Less than 25%	27.4%	23.6%	22.7%	22.2%	26.1%	32.2%	22.5%	28.8%
25-49 %	28.0%	21.1%	21.6%	21.9%	26.0%	29.9%	23.2%	28.5%
50-74 %	24.2%	23.6%	20.7%	17.6%	21.8%	25.8%	20.7%	24.6%
75% or more	22.2%	18.8%	18.3%	17.0%	18.8%	24.8%	18.6%	22.7%
Percent age 50 or older employees								
Less than 25%	23.8%	22.5%	21.5%	20.4%	22.2%	26.2%	22.3%	24.2%
25-49 %	26.9%	24.2%	21.6%	20.2%	24.3%	28.7%	21.0%	27.4%
50-74 %	26.1%	22.3%	22.5%	21.7%	24.8%	28.5%	22.5%	26.8%
75% or more	21.7%	18.3%	12.1%	18.5%	21.2%	28.8%	17.0%	24.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	0.25%	1.46%	0.94%	0.77%	0.55%	0.32%	0.64%	0.27%
Industry group **								
Agric., fish., forest.	6.37%	6.46%	--	17.68% *	2.11%	6.90%	4.92%	7.80%
Mining and manufacturing	0.64%	3.92%	2.50%	1.31%	1.38%	0.79%	1.42%	0.69%
Construction	1.20%	4.98%	3.21%	1.80%	3.06%	1.91%	1.80%	1.59%
Utilities and transp.	1.11%	3.52% *	3.66%	2.90%	3.01%	1.31%	2.07%	1.17%
Wholesale trade	0.95%	4.33%	2.35%	2.00%	1.24%	1.31%	1.72%	1.06%
Fin. svs. and real estate	0.69%	6.37%	2.97%	3.39%	1.36%	0.82%	2.84%	0.71%
Retail trade	0.87%	3.33%	2.00%	2.76%	3.26%	0.81%	2.63%	0.91%
Professional services	0.42%	2.65%	2.08%	1.17%	0.85%	0.53%	1.26%	0.44%
Other services	0.71%	3.06%	1.82%	1.14%	1.06%	1.01%	1.30%	0.79%
Ownership								
For profit, incorporated	0.32%	1.85%	1.07%	1.01%	0.75%	0.39%	0.77%	0.34%
For profit, unincorporated	0.66%	2.68%	2.72%	1.24%	1.12%	1.03%	1.45%	0.74%
Nonprofit	0.50%	4.04%	2.72%	1.40%	0.91%	0.63%	1.64%	0.52%
Age of firm								
Less than 5 years	1.56%	3.61%	4.74%	2.43%	2.97%	2.23%	2.37%	1.77%
5-9 years	1.05%	2.53%	2.18%	1.55%	2.43%	2.71%	1.32%	1.56%
10-19 years	0.96%	3.27%	2.25%	2.44%	1.83%	1.36%	1.45%	1.21%
20 or more years	0.27%	2.17%	1.06%	0.82%	0.59%	0.33%	0.82%	0.28%
Multi/single status								
2 or more locations	0.29%	--	2.34%	1.34%	0.70%	0.32%	2.43%	0.29%
1 location only	0.50%	1.47%	1.01%	0.92%	0.88%	1.84%	0.65%	0.74%
Percent full-time employees								
Less than 25%	3.46%	8.24%	6.62% *	3.81%	1.80%	4.11%	4.01%	3.90%
25-49 %	0.82%	8.65% *	3.65%	2.84%	1.83%	0.84%	3.42%	0.76%
50-74 %	0.68%	4.82%	2.50%	2.01%	1.65%	0.79%	2.29%	0.71%
75% or more	0.28%	1.53%	1.04%	0.85%	0.60%	0.35%	0.68%	0.30%
Union presence								
No union employees	0.28%	1.43%	0.93%	0.78%	0.56%	0.38%	0.63%	0.31%
Has union employees	0.56%	12.11%	7.13%	4.33%	2.42%	0.57%	4.91%	0.56%
Percent low-wage employees								
50% or more low-wage	0.58%	4.68%	2.16%	1.17%	1.60%	0.67%	1.80%	0.61%
Less than 50% low-wage	0.27%	1.54%	0.98%	0.81%	0.58%	0.34%	0.67%	0.29%
Percent women employees								
Less than 25%	0.57%	2.48%	1.50%	1.37%	1.17%	0.83%	1.00%	0.68%
25-49 %	0.50%	2.70%	1.76%	1.49%	1.17%	0.60%	1.39%	0.52%
50-74 %	0.40%	3.37%	2.05%	1.19%	0.87%	0.49%	1.43%	0.42%
75% or more	0.51%	2.92%	2.49%	1.31%	0.92%	0.65%	1.52%	0.53%
Percent age 50 or older employees								
Less than 25%	0.45%	2.02%	1.54%	1.06%	1.00%	0.64%	0.99%	0.50%
25-49 %	0.35%	3.35%	1.43%	1.40%	0.78%	0.41%	1.01%	0.37%
50-74 %	0.64%	3.81%	2.24%	1.62%	1.39%	0.82%	1.61%	0.69%
75% or more	1.38%	4.00%	2.04%	2.77%	2.77%	1.64%	2.47%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	7.0%	47.5%	25.8%	16.2%	7.5%	2.6%	28.8%	4.3%
Industry group **								
Agric., fish., forest.	31.0% *	--	--	--	--	--	29.4% *	31.3% *
Mining and manufacturing	6.7%	--	26.6% *	7.9% *	8.7% *	4.9% *	20.3%	5.8%
Construction	25.4%	39.6%	27.7%	29.3%	41.4%	0.0%	32.5%	21.7% *
Utilities and transp.	5.1%	--	48.2% *	7.6% *	5.7% *	3.2% *	31.3% *	3.7% *
Wholesale trade	5.5%	70.9%	27.6%	9.2% *	1.4% *	0.2% *	32.7%	1.0% *
Fin. svs. and real estate	3.8%	35.4% *	15.8% *	28.6% *	3.8% *	0.3% *	28.0%	1.9% *
Retail trade	2.3%	32.0% *	24.5%	7.1% *	0.1% *	0.0%	20.1%	0.1% *
Professional services	7.7%	52.2%	26.9%	10.7%	5.1%	4.7% *	30.4%	4.9%
Other services	5.5%	48.5%	20.8%	14.2%	5.2% *	0.3% *	29.5%	1.9%
Ownership								
For profit, incorporated	7.5%	51.5%	27.1%	17.1%	8.5%	2.6% *	30.1%	4.5%
For profit, unincorporated	7.1%	37.1%	17.4% *	12.3%	4.5% *	4.1% *	22.1%	4.6%
Nonprofit	4.8%	33.8%	31.4%	15.2%	5.5%	2.1% *	29.0%	3.3%
Age of firm								
Less than 5 years	17.6%	44.8%	15.5% *	19.5% *	0.7% *	0.0%	26.4%	--
5-9 years	11.4%	36.2%	14.6% *	9.2%	2.9% *	0.6% *	19.9%	4.6% *
10-19 years	15.0%	54.4%	30.7%	24.3% *	4.4% *	2.4% *	34.3%	7.5% *
20 or more years	5.7%	47.1%	28.0%	13.5%	8.6%	2.7%	28.4%	4.0%
Multi/single status								
2 or more locations	3.4%	--	17.4% *	7.9%	5.8%	2.7%	15.1%	3.3%
1 location only	20.2%	47.5%	26.4%	18.9%	10.7% *	0.1% *	30.4%	11.4%
Percent full-time employees								
Less than 25%	47.3%	--	27.1% *	42.3%	1.5% *	53.4% *	43.4%	47.8% *
25-49 %	9.4%	53.5%	33.7% *	25.9% *	11.1% *	0.2% *	39.5%	3.5% *
50-74 %	5.1%	55.6%	39.8%	5.9% *	1.3% *	0.6% *	37.8%	0.8% *
75% or more	6.5%	45.4%	24.0%	16.3%	7.9%	2.0%	27.0%	4.0%
Union presence								
No union employees	6.9%	47.8%	24.6%	13.5%	5.0%	2.7% *	26.8%	4.0%
Has union employees	7.2%	44.4% *	42.0% *	58.1%	27.8% *	2.5% *	54.8%	5.4%
Percent low-wage employees								
50% or more low-wage	4.0%	57.6%	24.7% *	17.7%	2.0% *	0.3% *	37.6%	0.9% *
Less than 50% low-wage	7.2%	46.8%	25.8%	16.1%	7.8%	2.8%	28.4%	4.5%
Percent women employees								
Less than 25%	12.0%	45.1%	26.6%	18.7%	14.6%	3.5% *	26.3%	8.6%
25-49 %	6.5%	53.2%	22.0%	16.8%	6.1%	4.0% *	31.6%	4.5%
50-74 %	4.5%	58.1%	25.8%	10.4%	3.4% *	1.3% *	34.4%	2.0%
75% or more	4.1%	27.6%	28.2%	12.3%	2.2% *	1.2% *	24.9%	1.7% *
Percent age 50 or older employees								
Less than 25%	9.2%	43.3%	21.7%	16.0%	5.5%	4.7% *	26.1%	5.5%
25-49 %	5.2%	55.8%	26.0%	17.9% *	8.7%	1.9%	28.5%	3.8%
50-74 %	8.2%	35.6%	35.7%	12.1% *	8.7% *	2.5% *	31.0%	4.3%
75% or more	16.3%	65.9%	34.6% *	11.7% *	1.0% *	0.0%	49.8%	1.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	4.10%	2.58%	2.86%	1.48%	0.65%	1.86%	0.64%
Industry group **								
Agric., fish., forest.	19.67% *	--	--	--	--	--	13.17% *	23.28% *
Mining and manufacturing	1.36%	--	8.37% *	2.55% *	3.81% *	1.48% *	4.28%	1.43%
Construction	4.62%	11.46%	7.36%	6.61%	11.25%	0.00%	5.37%	6.63% *
Utilities and transp.	1.46%	--	18.59% *	3.39% *	3.52% *	1.55% *	10.14% *	1.35% *
Wholesale trade	1.09%	14.69%	7.88%	3.56% *	1.39% *	0.13% *	5.73%	0.45% *
Fin. svs. and real estate	1.08%	12.90% *	6.03% *	12.80% *	1.69% *	0.24% *	8.16%	0.83% *
Retail trade	0.63%	13.29% *	7.16%	3.82% *	0.06% *	0.00%	5.68%	0.05% *
Professional services	1.28%	6.72%	4.74%	2.40%	1.21%	1.80% *	3.37%	1.37%
Other services	0.86%	8.78%	5.91%	3.30%	2.16% *	0.18% *	4.27%	0.53%
Ownership								
For profit, incorporated	0.80%	4.94%	2.95%	3.82%	2.06%	0.83% *	2.26%	0.86%
For profit, unincorporated	1.15%	8.27%	6.46% *	3.33%	1.68% *	1.51% *	3.90%	1.13%
Nonprofit	0.91%	9.85%	8.07%	3.06%	1.62%	1.13% *	4.57%	0.91%
Age of firm								
Less than 5 years	4.75%	7.89%	8.17% *	9.94% *	0.64% *	0.00%	6.96%	--
5-9 years	2.02%	8.55%	5.40% *	2.65%	2.36% *	0.50% *	3.69%	1.74% *
10-19 years	2.85%	8.08%	5.47%	9.60% *	1.88% *	2.06% *	4.36%	3.55% *
20 or more years	0.62%	6.03%	3.46%	2.23%	1.85%	0.67%	2.27%	0.64%
Multi/single status								
2 or more locations	0.58%	--	7.15% *	1.78%	1.38%	0.66%	3.92%	0.59%
1 location only	1.73%	4.17%	2.73%	3.66%	3.36% *	0.08% *	1.99%	2.84%
Percent full-time employees								
Less than 25%	13.95%	--	10.89% *	12.25%	1.16% *	16.15% *	9.19%	15.67% *
25-49 %	2.16%	9.26%	12.54% *	8.05% *	6.79% *	0.19% *	6.30%	1.57% *
50-74 %	1.17%	11.62%	9.45%	2.10% *	0.96% *	0.50% *	7.05%	0.44% *
75% or more	0.57%	4.57%	2.74%	3.19%	1.63%	0.42%	1.99%	0.59%
Union presence								
No union employees	0.68%	4.19%	2.56%	2.96%	1.06%	0.84% *	1.84%	0.73%
Has union employees	1.36%	18.05% *	15.19% *	8.59%	8.76% *	0.83% *	9.49%	1.33%
Percent low-wage employees								
50% or more low-wage	0.78%	14.77%	8.76% *	4.27%	1.36% *	0.26% *	6.70%	0.36% *
Less than 50% low-wage	0.64%	4.28%	2.64%	2.97%	1.56%	0.69%	1.92%	0.68%
Percent women employees								
Less than 25%	1.56%	6.55%	4.13%	5.08%	4.12%	1.21% *	2.62%	1.85%
25-49 %	1.24%	8.11%	5.02%	4.89%	1.68%	1.61% *	4.44%	1.28%
50-74 %	0.63%	7.55%	6.37%	3.06%	1.07% *	0.42% *	4.66%	0.41%
75% or more	0.89%	7.64%	5.40%	2.76%	1.09% *	1.11% *	3.59%	0.87% *
Percent age 50 or older employees								
Less than 25%	1.32%	5.15%	3.48%	3.41%	1.47%	2.14% *	2.64%	1.51%
25-49 %	0.77%	8.82%	4.50%	5.88% *	2.61%	0.51%	3.40%	0.78%
50-74 %	1.21%	8.95%	7.41%	3.89% *	3.17% *	1.07% *	4.51%	1.13%
75% or more	4.36%	10.77%	11.03% *	7.02% *	1.03% *	0.00%	8.80%	0.90% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	14,191	13,305	14,070	13,519	14,425	14,268	13,522	14,271
Industry group **								
Agric., fish., forest.	11,210	--	--	--	--	--	13,306	10,614
Mining and manufacturing	14,019	14,185	12,113	13,968	14,035	14,106	13,421	14,075
Construction	13,388	13,101	13,092	12,716	14,857	12,960	12,579	13,748
Utilities and transp.	14,745	--	12,581	13,408	14,491	15,058	13,476	14,824
Wholesale trade	14,299	12,112	15,345	14,818	14,632	14,002	14,093	14,334
Fin. svs. and real estate	14,082	14,571	14,604	13,809	14,565	13,959	14,560	14,052
Retail trade	12,952	14,258	11,478	12,215	13,797	12,881	12,150	13,049
Professional services	14,965	12,897	14,881	13,509	15,201	15,148	13,740	15,103
Other services	13,688	13,932	14,748	13,119	13,091	13,837	13,876	13,663
Ownership								
For profit, incorporated	13,945	13,619	14,098	13,552	14,517	13,847	13,542	13,997
For profit, unincorporated	13,598	12,375	13,866	12,864	13,016	14,163	12,982	13,699
Nonprofit	15,545	13,294	14,142	14,294	15,277	15,813	14,295	15,615
Age of firm								
Less than 5 years	13,379	13,170	13,284	11,777	14,996	15,560	12,408	14,122
5-9 years	13,119	10,958	12,679	12,857	14,497	13,641	11,931	14,023
10-19 years	13,685	12,418	15,262	13,070	13,977	13,680	13,412	13,800
20 or more years	14,297	14,757	13,867	13,928	14,487	14,294	14,029	14,317
Multi/single status								
2 or more locations	14,307	14,845	14,036	14,214	14,632	14,247	14,849	14,300
1 location only	13,763	13,291	14,073	13,272	14,036	15,259	13,373	14,082
Percent full-time employees								
Less than 25%	13,860	14,395	15,561	14,798	12,592	13,787	15,286	13,663
25-49 %	13,443	10,242	13,503	13,401	14,112	13,468	12,157	13,602
50-74 %	13,937	15,689	14,428	12,259	14,785	13,879	13,557	13,972
75% or more	14,248	13,216	14,019	13,610	14,420	14,353	13,538	14,334
Union presence								
No union employees	14,125	13,372	14,178	13,468	14,232	14,255	13,560	14,207
Has union employees	14,468	--	12,018	14,741	16,327	14,305	12,588	14,511
Percent low-wage employees								
50% or more low-wage	12,933	15,941	15,774	11,951	12,913	12,781	14,905	12,725
Less than 50% low-wage	14,291	13,014	13,988	13,596	14,529	14,398	13,425	14,395
Percent women employees								
Less than 25%	14,115	13,527	13,175	13,289	14,292	14,568	13,166	14,350
25-49 %	13,710	12,736	14,935	13,587	14,605	13,451	13,838	13,701
50-74 %	14,417	14,497	15,283	14,133	14,121	14,479	14,556	14,406
75% or more	14,715	11,432	13,843	13,504	14,798	14,992	12,825	14,902
Percent age 50 or older employees								
Less than 25%	13,586	11,387	13,256	13,054	14,014	13,738	12,684	13,751
25-49 %	14,299	14,090	13,297	13,552	14,241	14,425	13,158	14,371
50-74 %	14,814	14,041	15,900	14,338	15,176	14,714	14,700	14,834
75% or more	16,518	16,796	17,430	15,949	20,987	13,888	16,900	16,246

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	92.93	489.92	387.06	181.71	208.87	122.73	212.39	100.66
Industry group **								
Agric., fish., forest.	1,547.27	--	--	--	--	--	1,167.94	1,891.60
Mining and manufacturing	197.90	1,345.62	842.39	523.01	469.04	238.51	545.78	210.05
Construction	331.33	1,159.09	899.07	319.73	991.91	305.44	422.40	434.35
Utilities and transp.	890.13	--	1,058.67	965.53	1,205.43	1,189.44	1,016.86	939.03
Wholesale trade	227.40	1,591.84	1,024.16	536.10	557.36	276.71	651.59	241.39
Fin. svs. and real estate	149.21	1,088.32	839.56	720.78	324.45	177.39	644.18	153.52
Retail trade	216.68	1,701.58	1,001.12	525.51	621.87	242.56	706.39	227.89
Professional services	140.51	973.07	759.75	329.00	417.59	157.19	460.40	146.83
Other services	227.80	993.64	1,233.92	514.60	630.66	279.77	616.03	244.94
Ownership								
For profit, incorporated	119.05	614.77	461.25	222.26	263.72	159.34	253.12	130.19
For profit, unincorporated	181.07	1,001.46	932.07	434.01	460.83	193.90	505.77	192.81
Nonprofit	188.45	1,023.68	825.75	411.88	473.02	222.62	522.32	196.16
Age of firm								
Less than 5 years	588.87	1,121.35	1,325.74	702.82	1,214.88	511.83	634.21	849.25
5-9 years	428.23	1,299.07	739.47	533.45	789.70	1,319.77	628.09	534.62
10-19 years	258.42	726.68	1,036.44	396.32	443.30	530.55	488.23	304.13
20 or more years	102.36	710.39	402.47	233.01	247.68	126.14	260.15	108.16
Multi/single status								
2 or more locations	108.58	964.21	897.08	366.88	249.45	124.87	556.12	109.82
1 location only	170.87	494.24	415.12	209.22	375.83	620.51	226.95	247.74
Percent full-time employees								
Less than 25%	539.60	1,040.08	434.81	1,823.75	1,036.49	688.76	641.07	587.93
25-49 %	323.69	1,584.57	1,729.15	814.99	753.70	395.88	983.65	335.65
50-74 %	208.57	1,000.64	792.81	530.21	758.81	226.87	666.06	219.49
75% or more	104.00	540.87	435.83	194.76	223.00	140.11	230.95	112.91
Union presence								
No union employees	104.49	502.18	385.52	186.39	179.15	154.39	216.26	115.14
Has union employees	206.91	--	2,072.15	776.36	1,311.62	177.32	1,047.06	209.78
Percent low-wage employees								
50% or more low-wage	299.72	1,514.02	1,376.31	844.16	739.03	354.80	820.08	310.30
Less than 50% low-wage	96.43	495.15	399.51	186.12	215.26	127.93	217.52	104.43
Percent women employees								
Less than 25%	274.29	873.72	586.05	264.25	395.24	528.11	306.69	329.42
25-49 %	157.66	987.05	1,048.91	461.23	500.37	161.50	561.50	164.21
50-74 %	132.28	929.11	732.71	412.95	314.80	157.75	473.36	137.80
75% or more	143.66	867.28	595.22	379.15	321.20	176.95	435.79	149.43
Percent age 50 or older employees								
Less than 25%	116.79	618.77	448.20	263.25	310.47	141.43	286.42	126.33
25-49 %	137.46	767.70	516.05	271.72	272.66	175.85	302.40	144.49
50-74 %	256.71	1,055.49	1,203.90	604.81	468.57	364.71	621.54	281.40
75% or more	884.14	1,013.05	1,652.51	1,224.43	2,995.76	360.06	797.48	1,418.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	4,035	3,697	4,538	5,058	4,660	3,674	4,398	3,992
Industry group **								
Agric., fish., forest.	3,073	--	--	--	--	--	2,632 *	3,199
Mining and manufacturing	3,433	5,059 *	3,183	4,175	3,788	3,117	3,651	3,413
Construction	4,485	2,899	5,414	5,531	4,908	3,308	4,817	4,338
Utilities and transp.	4,018	--	3,838	5,585	5,977	3,354	4,583	3,983
Wholesale trade	3,847	3,396	3,968	4,905	4,036	3,389	3,935	3,832
Fin. svs. and real estate	3,961	3,717	5,847	4,940	4,817	3,650	4,880	3,904
Retail trade	4,325	3,073 *	3,441	6,684	6,095	3,549	4,536	4,300
Professional services	3,918	4,430	4,803	4,742	4,681	3,558	4,586	3,842
Other services	4,818	3,396	5,009	5,135	4,581	4,900	4,379	4,877
Ownership								
For profit, incorporated	4,070	3,591	4,633	5,206	4,807	3,662	4,472	4,018
For profit, unincorporated	4,168	4,314	4,697	5,118	4,365	3,770	4,632	4,091
Nonprofit	3,810	3,144	3,465	3,950	4,363	3,672	3,374	3,835
Age of firm								
Less than 5 years	5,757	2,829 *	4,011	5,459	7,575 *	--	4,102	7,024
5-9 years	4,548	3,519	5,009	5,367	4,504	3,366	4,440	4,630
10-19 years	4,711	3,544	5,839	4,917	5,145	4,033	4,728	4,703
20 or more years	3,907	4,024	3,932	5,026	4,454	3,653	4,274	3,880
Multi/single status								
2 or more locations	3,825	--	4,578	5,080	4,440	3,645	4,991	3,809
1 location only	4,810	3,697	4,534	5,050	5,073	5,045	4,332	5,200
Percent full-time employees								
Less than 25%	3,020	--	--	5,873	4,735	2,601	2,191 *	3,135
25-49 %	4,369	--	6,920	4,747	5,022	4,118	4,541	4,347
50-74 %	3,971	6,510	3,868	5,058	5,289	3,556	5,069	3,869
75% or more	4,044	3,503	4,603	5,059	4,604	3,690	4,366	4,005
Union presence								
No union employees	4,167	3,648	4,625	5,092	4,718	3,773	4,408	4,132
Has union employees	3,477	--	2,884 *	4,243	4,081	3,392	4,161	3,462
Percent low-wage employees								
50% or more low-wage	4,391	3,772 *	4,150	5,318	5,129	4,170	4,619	4,367
Less than 50% low-wage	4,007	3,689	4,556	5,045	4,628	3,631	4,383	3,961
Percent women employees								
Less than 25%	4,243	3,520	4,230	5,162	4,648	3,682	4,294	4,230
25-49 %	3,742	5,130	5,144	4,749	4,382	3,377	4,922	3,651
50-74 %	4,068	2,840	4,123	4,961	4,634	3,910	3,924	4,079
75% or more	4,181	4,034	4,898	5,262	5,196	3,767	4,643	4,135
Percent age 50 or older employees								
Less than 25%	4,208	3,014	4,852	5,229	4,624	3,839	4,363	4,180
25-49 %	3,914	3,564	4,459	5,009	4,751	3,572	4,428	3,882
50-74 %	4,116	4,922	4,485	4,697	4,407	3,803	4,574	4,033
75% or more	4,275	4,447 *	3,071	5,105	4,567	4,118	4,109	4,393

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	51.66	418.26	322.78	139.04	147.78	56.08	170.70	54.12
Industry group **								
Agric., fish., forest.	465.90	--	--	--	--	--	852.50 *	564.73
Mining and manufacturing	128.00	2,075.59 *	483.87	319.33	391.32	101.50	368.39	135.98
Construction	267.29	794.40	551.45	374.23	691.71	349.12	335.40	348.95
Utilities and transp.	352.73	--	1,073.84	684.71	1,431.05	218.80	772.39	371.39
Wholesale trade	131.80	669.58	604.22	346.51	294.91	163.13	331.71	143.42
Fin. svs. and real estate	89.90	977.19	727.94	473.40	251.15	90.35	521.72	89.31
Retail trade	172.91	1,820.75 *	603.78	404.60	341.36	169.42	621.59	178.70
Professional services	91.00	911.79	792.14	230.10	197.51	100.07	419.34	88.70
Other services	150.64	659.60	772.25	487.80	232.78	196.11	393.19	162.19
Ownership								
For profit, incorporated	66.20	574.01	397.22	167.52	207.35	68.17	210.68	69.60
For profit, unincorporated	119.73	672.07	545.26	360.30	232.10	152.98	334.23	127.64
Nonprofit	100.08	749.98	684.98	269.25	208.30	122.89	361.02	103.77
Age of firm								
Less than 5 years	917.82	1,080.47 *	1,057.66	604.88	2,293.44 *	--	530.41	1,415.75
5-9 years	324.86	840.95	898.20	397.67	690.46	478.63	466.25	452.31
10-19 years	191.98	522.20	947.55	292.09	354.65	313.93	391.15	217.36
20 or more years	50.74	772.34	272.68	175.65	132.06	56.87	216.98	52.08
Multi/single status								
2 or more locations	50.51	--	520.66	240.60	126.84	56.29	300.75	50.98
1 location only	149.95	421.82	349.86	168.55	350.55	442.20	186.55	221.60
Percent full-time employees								
Less than 25%	559.50	--	--	1,602.58	672.26	643.87	806.82 *	640.52
25-49 %	221.13	--	2,031.71	582.41	861.78	186.63	930.94	220.09
50-74 %	168.27	1,436.79	750.77	379.46	458.60	187.53	559.50	173.79
75% or more	55.68	448.01	352.00	150.70	157.82	59.83	182.62	58.40
Union presence								
No union employees	55.02	428.06	333.51	141.81	125.36	65.62	175.01	57.65
Has union employees	140.23	--	1,041.50 *	713.94	1,061.63	108.45	772.45	142.27
Percent low-wage employees								
50% or more low-wage	159.80	1,659.75 *	787.79	509.53	485.77	157.52	782.02	156.37
Less than 50% low-wage	54.37	426.65	336.29	143.94	154.64	59.46	174.45	57.17
Percent women employees								
Less than 25%	137.73	839.70	343.42	221.37	367.15	182.40	242.24	161.08
25-49 %	96.56	880.35	1,071.32	296.92	256.93	100.22	486.49	96.54
50-74 %	70.99	619.14	612.38	296.99	208.37	74.40	353.86	71.17
75% or more	112.50	760.22	542.62	291.13	264.62	129.90	323.76	118.84
Percent age 50 or older employees								
Less than 25%	82.17	418.73	367.08	220.91	174.90	107.67	209.42	89.39
25-49 %	73.70	560.92	364.15	220.00	251.68	72.41	216.13	77.09
50-74 %	144.30	890.24	1,261.57	327.20	266.65	165.83	556.70	136.13
75% or more	462.61	1,790.19 *	818.13	892.82	696.46	347.83	1,019.86	313.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	28.4%	27.8%	32.3%	37.4%	32.3%	25.8%	32.5%	28.0%
Industry group **								
Agric., fish., forest.	27.4%	--	--	--	--	--	19.8% *	30.1%
Mining and manufacturing	24.5%	35.7% *	26.3%	29.9%	27.0%	22.1%	27.2%	24.2%
Construction	33.5%	22.1% *	41.3%	43.5%	33.0%	25.5%	38.3%	31.6%
Utilities and transp.	27.3%	--	30.5% *	41.7%	41.2%	22.3%	34.0%	26.9%
Wholesale trade	26.9%	28.0%	25.9%	33.1%	27.6%	24.2%	27.9%	26.7%
Fin. svs. and real estate	28.1%	25.5%	40.0%	35.8%	33.1%	26.2%	33.5%	27.8%
Retail trade	33.4%	21.6% *	30.0%	54.7%	44.2%	27.6%	37.3%	33.0%
Professional services	26.2%	34.3%	32.3%	35.1%	30.8%	23.5%	33.4%	25.4%
Other services	35.2%	24.4%	34.0%	39.1%	35.0%	35.4%	31.6%	35.7%
Ownership								
For profit, incorporated	29.2%	26.4%	32.9%	38.4%	33.1%	26.4%	33.0%	28.7%
For profit, unincorporated	30.7%	34.9%	33.9%	39.8%	33.5%	26.6%	35.7%	29.9%
Nonprofit	24.5%	23.6%	24.5%	27.6%	28.6%	23.2%	23.6%	24.6%
Age of firm								
Less than 5 years	43.0%	21.5% *	30.2%	46.4%	50.5%	--	33.1%	49.7%
5-9 years	34.7%	32.1%	39.5%	41.7%	31.1%	24.7%	37.2%	33.0%
10-19 years	34.4%	28.5%	38.3%	37.6%	36.8%	29.5%	35.2%	34.1%
20 or more years	27.3%	27.3%	28.4%	36.1%	30.7%	25.6%	30.5%	27.1%
Multi/single status								
2 or more locations	26.7%	--	32.6%	35.7%	30.3%	25.6%	33.6%	26.6%
1 location only	34.9%	27.8%	32.2%	38.1%	36.1%	33.1%	32.4%	36.9%
Percent full-time employees								
Less than 25%	21.8%	--	--	39.7%	37.6%	18.9%	14.3% *	22.9%
25-49 %	32.5%	--	51.2%	35.4%	35.6%	30.6%	37.3%	32.0%
50-74 %	28.5%	41.5%	26.8%	41.3%	35.8%	25.6%	37.4%	27.7%
75% or more	28.4%	26.5%	32.8%	37.2%	31.9%	25.7%	32.3%	27.9%
Union presence								
No union employees	29.5%	27.3%	32.6%	37.8%	33.2%	26.5%	32.5%	29.1%
Has union employees	24.0%	--	24.0%	28.8%	25.0%	23.7%	33.1%	23.9%
Percent low-wage employees								
50% or more low-wage	34.0%	23.7% *	26.3%	44.5%	39.7%	32.6%	31.0%	34.3%
Less than 50% low-wage	28.0%	28.3%	32.6%	37.1%	31.9%	25.2%	32.6%	27.5%
Percent women employees								
Less than 25%	30.1%	26.0%	32.1%	38.8%	32.5%	25.3%	32.6%	29.5%
25-49 %	27.3%	40.3%	34.4%	35.0%	30.0%	25.1%	35.6%	26.6%
50-74 %	28.2%	19.6%	27.0%	35.1%	32.8%	27.0%	27.0%	28.3%
75% or more	28.4%	35.3%	35.4%	39.0%	35.1%	25.1%	36.2%	27.7%
Percent age 50 or older employees								
Less than 25%	31.0%	26.5%	36.6%	40.1%	33.0%	27.9%	34.4%	30.4%
25-49 %	27.4%	25.3%	33.5%	37.0%	33.4%	24.8%	33.7%	27.0%
50-74 %	27.8%	35.1%	28.2%	32.8%	29.0%	25.8%	31.1%	27.2%
75% or more	25.9%	26.5% *	17.6% *	32.0%	21.8%	29.7%	24.3%	27.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.38%	2.97%	2.09%	0.95%	1.04%	0.42%	1.18%	0.40%
Industry group **								
Agric., fish., forest.	4.90%	--	--	--	--	--	6.96% *	6.48%
Mining and manufacturing	0.87%	12.26% *	3.69%	1.80%	2.65%	0.71%	2.35%	0.93%
Construction	2.23%	6.89% *	3.28%	3.04%	6.01%	2.41%	2.69%	2.83%
Utilities and transp.	3.00%	--	9.69% *	5.67%	8.42%	2.48%	5.48%	3.12%
Wholesale trade	1.00%	7.46%	4.39%	2.23%	2.65%	1.11%	2.58%	1.08%
Fin. svs. and real estate	0.65%	6.22%	5.25%	2.63%	1.61%	0.69%	3.06%	0.66%
Retail trade	1.22%	13.77% *	5.30%	2.00%	2.96%	1.11%	5.94%	1.19%
Professional services	0.62%	5.81%	4.40%	1.60%	1.48%	0.68%	2.53%	0.61%
Other services	0.98%	4.38%	6.12%	3.32%	2.08%	1.20%	3.12%	1.03%
Ownership								
For profit, incorporated	0.49%	3.90%	2.54%	1.15%	1.46%	0.53%	1.43%	0.52%
For profit, unincorporated	0.91%	5.75%	4.33%	2.48%	1.74%	1.16%	2.65%	0.96%
Nonprofit	0.70%	4.85%	4.48%	1.89%	1.30%	0.86%	2.27%	0.72%
Age of firm								
Less than 5 years	5.77%	8.43% *	7.18%	3.89%	12.89%	--	4.24%	8.22%
5-9 years	2.47%	7.89%	6.08%	3.47%	4.31%	4.72%	3.76%	3.16%
10-19 years	1.20%	4.19%	5.50%	2.01%	2.20%	1.79%	2.55%	1.32%
20 or more years	0.39%	4.80%	2.01%	1.17%	1.01%	0.43%	1.47%	0.40%
Multi/single status								
2 or more locations	0.38%	--	3.57%	1.46%	0.94%	0.43%	1.97%	0.38%
1 location only	1.04%	3.00%	2.27%	1.19%	2.38%	3.31%	1.30%	1.52%
Percent full-time employees								
Less than 25%	3.62%	--	--	8.26%	6.05%	4.13%	5.33% *	4.20%
25-49 %	1.53%	--	11.63%	3.14%	5.51%	1.39%	6.00%	1.54%
50-74 %	1.26%	8.63%	5.30%	4.14%	2.76%	1.46%	4.64%	1.29%
75% or more	0.41%	3.24%	2.26%	1.00%	1.12%	0.46%	1.24%	0.43%
Union presence								
No union employees	0.41%	3.02%	2.16%	0.97%	0.85%	0.51%	1.20%	0.44%
Has union employees	0.99%	--	7.19%	5.05%	6.70%	0.79%	5.35%	1.00%
Percent low-wage employees								
50% or more low-wage	1.08%	11.12% *	6.55%	3.04%	2.87%	0.95%	5.71%	0.96%
Less than 50% low-wage	0.40%	2.95%	2.18%	0.98%	1.08%	0.45%	1.18%	0.42%
Percent women employees								
Less than 25%	1.11%	5.38%	2.83%	1.47%	2.54%	1.53%	1.67%	1.29%
25-49 %	0.67%	6.74%	5.85%	2.18%	1.92%	0.69%	3.15%	0.67%
50-74 %	0.50%	4.20%	3.92%	2.04%	1.34%	0.54%	2.33%	0.51%
75% or more	0.83%	6.93%	3.90%	2.05%	1.65%	0.96%	2.53%	0.86%
Percent age 50 or older employees								
Less than 25%	0.60%	3.63%	2.58%	1.48%	1.27%	0.78%	1.49%	0.65%
25-49 %	0.55%	4.16%	2.71%	1.45%	1.71%	0.55%	1.54%	0.57%
50-74 %	0.95%	6.44%	6.57%	2.60%	1.70%	1.14%	3.46%	0.91%
75% or more	3.12%	9.73% *	5.60% *	5.87%	5.56%	2.60%	5.76%	3.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	18.5%	15.1%	14.3%	15.6%	17.4%	20.0%	15.1%	19.0%
Industry group **								
Agric., fish., forest.	19.2%	17.7% *	--	11.3% *	13.5%	25.7%	21.0%	18.8%
Mining and manufacturing	19.8%	11.4%	16.7%	18.5%	20.0%	20.3%	18.4%	19.9%
Construction	17.6%	17.1%	14.5%	15.0%	17.9%	22.4%	14.7%	19.3%
Utilities and transp.	19.3%	10.4% *	13.8%	16.1%	20.8%	19.8%	14.2%	19.7%
Wholesale trade	19.5%	15.6%	14.0%	19.1%	19.2%	20.9%	16.2%	20.2%
Fin. svs. and real estate	20.0%	13.5%	14.5%	15.2%	18.4%	21.3%	15.1%	20.4%
Retail trade	15.5%	13.9% *	9.6%	14.1%	14.6%	16.5%	12.4%	15.9%
Professional services	18.5%	15.9%	15.4%	13.8%	16.1%	20.5%	15.2%	19.0%
Other services	17.6%	15.3%	13.3%	15.2%	15.5%	19.3%	14.3%	18.2%
Ownership								
For profit, incorporated	18.6%	14.2%	14.8%	16.1%	17.7%	19.9%	15.3%	19.1%
For profit, unincorporated	17.7%	17.4%	12.7%	15.7%	18.6%	18.4%	15.4%	18.1%
Nonprofit	19.0%	16.8%	13.6%	12.6%	15.6%	21.4%	13.5%	19.4%
Age of firm								
Less than 5 years	14.5%	11.5%	15.1%	12.8%	18.7%	14.2% *	12.5%	16.5%
5-9 years	15.2%	16.3%	12.4%	14.2%	16.3%	19.8%	14.7%	15.7%
10-19 years	16.8%	16.6%	14.4%	15.8%	16.7%	18.9%	15.8%	17.2%
20 or more years	19.0%	14.6%	14.6%	16.0%	17.5%	20.1%	15.3%	19.3%
Multi/single status								
2 or more locations	19.5%	--	14.9%	16.5%	17.9%	20.0%	14.9%	19.6%
1 location only	15.7%	15.1%	14.3%	15.3%	16.4%	19.7%	15.2%	16.1%
Percent full-time employees								
Less than 25%	14.5%	13.1% *	20.0% *	8.5%	11.1%	16.2%	14.7%	14.4%
25-49 %	16.2%	15.8% *	14.5%	10.9%	13.2%	18.5%	12.7%	16.8%
50-74 %	16.7%	8.4%	13.2%	13.9%	14.1%	18.4%	12.3%	17.2%
75% or more	18.9%	16.2%	14.4%	16.0%	17.9%	20.4%	15.5%	19.4%
Union presence								
No union employees	18.2%	15.1%	14.2%	15.6%	17.2%	20.0%	15.1%	18.8%
Has union employees	19.9%	15.2% *	18.2%	14.2%	19.1%	20.2%	16.7%	20.0%
Percent low-wage employees								
50% or more low-wage	15.4%	19.2%	14.6%	11.4%	13.2%	16.5%	16.5%	15.3%
Less than 50% low-wage	18.8%	14.7%	14.3%	15.8%	17.8%	20.4%	15.0%	19.4%
Percent women employees								
Less than 25%	18.4%	15.4%	14.9%	16.5%	18.9%	20.2%	15.9%	19.2%
25-49 %	18.9%	13.6%	15.8%	16.6%	18.5%	19.7%	15.2%	19.3%
50-74 %	18.7%	16.4%	13.1%	14.6%	16.1%	20.3%	15.2%	19.1%
75% or more	17.8%	14.0%	12.8%	12.8%	15.4%	20.1%	13.1%	18.4%
Percent age 50 or older employees								
Less than 25%	17.1%	15.1%	12.7%	13.7%	15.9%	19.6%	13.7%	17.9%
25-49 %	19.2%	13.9%	14.0%	16.9%	18.5%	20.0%	15.3%	19.5%
50-74 %	19.5%	14.2%	17.8%	17.8%	17.9%	21.4%	17.6%	19.9%
75% or more	18.4%	17.5%	21.9%	17.3%	14.8%	21.0%	19.3%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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%	1.07%	0.63%	0.41%	0.38%	0.21%	0.42%	0.18%
Industry group **								
Agric., fish., forest.	2.78%	7.32% *	--	3.50% *	2.06%	4.09%	4.05%	3.36%
Mining and manufacturing	0.44%	2.74%	2.46%	1.16%	1.20%	0.45%	1.40%	0.46%
Construction	0.76%	3.27%	1.43%	0.97%	1.04%	1.97%	0.98%	1.00%
Utilities and transp.	0.80%	4.65% *	2.98%	2.11%	2.60%	0.86%	2.08%	0.84%
Wholesale trade	0.60%	3.24%	1.57%	1.30%	1.31%	0.91%	1.26%	0.68%
Fin. svs. and real estate	0.45%	2.37%	1.45%	1.79%	0.79%	0.56%	1.42%	0.47%
Retail trade	0.50%	5.06% *	1.46%	1.14%	1.00%	0.65%	1.40%	0.53%
Professional services	0.28%	2.00%	1.19%	0.67%	0.59%	0.36%	0.80%	0.30%
Other services	0.45%	2.28%	1.79%	1.18%	1.07%	0.57%	1.13%	0.48%
Ownership								
For profit, incorporated	0.20%	1.26%	0.75%	0.50%	0.49%	0.25%	0.50%	0.21%
For profit, unincorporated	0.41%	2.44%	1.37%	1.06%	0.94%	0.53%	1.03%	0.45%
Nonprofit	0.43%	3.58%	2.03%	0.89%	0.77%	0.56%	1.28%	0.45%
Age of firm								
Less than 5 years	1.19%	2.32%	2.56%	1.53%	3.16%	4.37% *	1.27%	1.96%
5-9 years	0.88%	3.06%	1.33%	1.20%	1.86%	2.25%	1.29%	1.21%
10-19 years	0.46%	1.89%	1.36%	0.91%	0.76%	0.90%	0.84%	0.55%
20 or more years	0.18%	1.66%	0.83%	0.51%	0.44%	0.22%	0.58%	0.19%
Multi/single status								
2 or more locations	0.18%	--	1.83%	0.70%	0.42%	0.21%	0.94%	0.19%
1 location only	0.34%	1.08%	0.67%	0.49%	0.75%	1.41%	0.46%	0.51%
Percent full-time employees								
Less than 25%	1.02%	6.54% *	8.26% *	2.36%	1.43%	0.86%	4.13%	1.01%
25-49 %	0.72%	5.58% *	2.81%	1.78%	1.36%	0.87%	1.95%	0.75%
50-74 %	0.47%	1.76%	1.76%	1.72%	1.12%	0.56%	1.38%	0.50%
75% or more	0.18%	1.24%	0.68%	0.43%	0.42%	0.23%	0.45%	0.20%
Union presence								
No union employees	0.18%	1.08%	0.63%	0.41%	0.39%	0.25%	0.43%	0.20%
Has union employees	0.39%	7.41% *	4.15%	1.91%	1.64%	0.40%	2.55%	0.40%
Percent low-wage employees								
50% or more low-wage	0.52%	5.52%	3.70%	1.26%	1.48%	0.54%	2.21%	0.53%
Less than 50% low-wage	0.17%	1.07%	0.63%	0.43%	0.39%	0.22%	0.43%	0.19%
Percent women employees								
Less than 25%	0.33%	1.78%	1.05%	0.62%	0.78%	0.46%	0.65%	0.38%
25-49 %	0.31%	1.87%	1.45%	1.03%	0.78%	0.37%	0.94%	0.33%
50-74 %	0.31%	2.43%	1.22%	0.95%	0.68%	0.36%	1.03%	0.32%
75% or more	0.40%	2.49%	1.33%	0.74%	0.77%	0.53%	0.90%	0.43%
Percent age 50 or older employees								
Less than 25%	0.29%	1.65%	0.87%	0.55%	0.58%	0.42%	0.59%	0.33%
25-49 %	0.22%	1.71%	0.93%	0.67%	0.57%	0.26%	0.63%	0.23%
50-74 %	0.53%	2.18%	1.63%	1.33%	1.02%	0.76%	1.18%	0.59%
75% or more	1.39%	3.60%	4.97%	2.71%	3.30%	1.36%	2.53%	1.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	7.2%	42.4%	23.6%	9.9%	6.1%	4.7%	24.4%	5.1%
Industry group **								
Agric., fish., forest.	12.2% *	--	--	--	--	--	48.0% *	2.0% *
Mining and manufacturing	8.0%	38.9% *	28.6% *	10.7% *	8.5% *	6.0%	24.1%	6.5%
Construction	15.6%	53.8%	15.3%	14.6%	19.5% *	5.6% *	23.7%	12.0% *
Utilities and transp.	5.8%	--	31.2% *	8.0% *	3.8% *	5.3% *	21.4% *	4.9% *
Wholesale trade	6.3%	32.7% *	32.2%	10.0% *	--	1.7% *	26.5%	2.9% *
Fin. svs. and real estate	3.3%	48.1%	13.1% *	5.9% *	1.9% *	2.2%	21.3%	2.1%
Retail trade	5.8%	58.9% *	25.2% *	3.0% *	2.8% *	4.0%	24.2% *	3.6%
Professional services	8.7%	40.4%	25.3%	9.8%	5.5%	7.1%	25.7%	6.8%
Other services	5.8%	36.4%	14.2% *	11.9%	6.6%	2.4%	21.5%	3.7%
Ownership								
For profit, incorporated	7.2%	50.5%	24.8%	9.8%	6.1%	4.4%	25.4%	4.9%
For profit, unincorporated	7.8%	28.6%	15.4% *	8.7%	6.4% *	5.6%	19.6%	5.8%
Nonprofit	6.5%	23.5% *	25.9% *	12.3%	5.9%	5.3%	25.1%	5.5%
Age of firm								
Less than 5 years	11.7%	51.3%	24.9% *	4.1% *	1.0% *	0.0%	24.2%	2.1% *
5-9 years	11.1%	36.7% *	19.0% *	6.8% *	1.5% *	0.7% *	21.3%	3.3% *
10-19 years	11.6%	41.0%	17.1%	10.2%	8.0% *	5.8% *	22.4%	7.0%
20 or more years	6.5%	43.8%	27.2%	10.8%	6.2%	4.7%	26.0%	5.0%
Multi/single status								
2 or more locations	5.0%	--	18.9%	7.8%	4.8%	4.8%	13.6%	4.8%
1 location only	15.4%	42.3%	24.0%	10.6%	8.5%	1.7% *	25.6%	7.0%
Percent full-time employees								
Less than 25%	36.5% *	--	81.5%	14.2% *	13.2% *	39.3% *	54.2% *	34.0% *
25-49 %	7.3%	--	8.1% *	11.9% *	10.5% *	3.2% *	28.5%	4.7% *
50-74 %	4.7%	26.6% *	34.7%	6.2% *	4.7% *	2.6%	23.1%	3.0%
75% or more	7.1%	43.5%	21.7%	10.1%	6.1%	4.5%	24.0%	5.0%
Union presence								
No union employees	7.4%	43.1%	22.8%	9.4%	4.7%	4.9%	24.3%	4.9%
Has union employees	6.4%	--	38.4% *	21.6%	20.6% *	4.1%	27.6% *	5.9%
Percent low-wage employees								
50% or more low-wage	6.1%	54.8%	24.6% *	11.0% *	4.3% *	3.0%	31.9%	3.4%
Less than 50% low-wage	7.3%	41.1%	23.6%	9.8%	6.3%	4.9%	23.9%	5.3%
Percent women employees								
Less than 25%	10.6%	45.4%	21.0%	10.8%	10.3% *	6.2%	22.9%	7.6%
25-49 %	5.6%	25.7%	24.5%	8.3%	4.3%	4.5%	20.6%	4.5%
50-74 %	6.6%	60.1%	31.9%	10.8%	4.3%	4.0%	36.0%	4.3%
75% or more	6.0%	23.9%	20.2%	7.9%	4.3% *	4.9%	19.0%	4.7%
Percent age 50 or older employees								
Less than 25%	8.2%	36.8%	16.5%	10.3%	3.8%	6.6%	21.4%	5.8%
25-49 %	5.9%	44.9%	21.9%	9.3%	7.6%	4.2%	20.9%	5.0%
50-74 %	8.4%	33.8%	41.1%	10.2%	6.7%	3.6%	29.4%	4.6%
75% or more	18.6%	63.2%	25.2% *	11.3% *	1.6% *	0.0%	43.8%	0.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	4.13%	2.63%	1.22%	1.09%	0.53%	1.67%	0.45%
Industry group **								
Agric., fish., forest.	6.16% *	--	--	--	--	--	16.40% *	1.78% *
Mining and manufacturing	1.48%	12.83% *	9.56% *	4.15% *	3.62% *	1.68%	5.83%	1.51%
Construction	2.93%	12.15%	4.15%	3.76%	9.02% *	2.05% *	4.11%	3.79% *
Utilities and transp.	1.74%	--	18.49% *	4.38% *	2.17% *	2.23% *	8.88% *	1.73% *
Wholesale trade	1.23%	13.65% *	8.07%	3.33% *	--	0.77% *	5.17%	1.05% *
Fin. svs. and real estate	0.59%	10.04%	4.79% *	2.41% *	0.89% *	0.65%	4.43%	0.54%
Retail trade	1.23%	17.99% *	7.80% *	1.66% *	1.39% *	1.08%	7.62% *	0.85%
Professional services	0.96%	6.85%	4.92%	2.07%	1.34%	1.25%	3.09%	0.99%
Other services	0.79%	8.16%	4.49% *	3.51%	1.93%	0.67%	3.56%	0.72%
Ownership								
For profit, incorporated	0.56%	5.10%	3.05%	1.51%	1.51%	0.62%	2.02%	0.56%
For profit, unincorporated	1.01%	7.01%	5.57% *	2.57%	2.13% *	1.26%	3.44%	1.02%
Nonprofit	1.00%	7.15% *	8.87% *	2.69%	1.44%	1.31%	4.40%	1.03%
Age of firm								
Less than 5 years	3.05%	12.20%	11.49% *	1.72% *	1.04% *	0.00%	5.95%	1.09% *
5-9 years	2.88%	12.75% *	6.34% *	3.13% *	0.88% *	0.44% *	5.76%	1.56% *
10-19 years	1.55%	6.79%	4.23%	2.34%	3.56% *	1.93% *	2.88%	1.82%
20 or more years	0.48%	5.99%	3.68%	1.67%	1.20%	0.55%	2.32%	0.48%
Multi/single status								
2 or more locations	0.47%	--	5.47%	2.04%	1.06%	0.54%	2.80%	0.47%
1 location only	1.17%	4.16%	2.83%	1.48%	2.38%	1.20% *	1.82%	1.44%
Percent full-time employees								
Less than 25%	11.30% *	--	13.02%	8.30% *	9.29% *	14.79% *	16.74% *	12.95% *
25-49 %	1.64%	--	6.64% *	4.60% *	4.24% *	1.49% *	7.91%	1.40% *
50-74 %	0.71%	8.71% *	9.37%	2.21% *	2.26% *	0.57%	5.04%	0.58%
75% or more	0.47%	4.58%	2.67%	1.33%	1.18%	0.52%	1.79%	0.47%
Union presence								
No union employees	0.49%	4.20%	2.62%	1.24%	0.95%	0.63%	1.71%	0.50%
Has union employees	1.08%	--	15.53% *	6.39%	6.61% *	0.93%	8.49% *	1.08%
Percent low-wage employees								
50% or more low-wage	1.25%	16.30%	10.47% *	3.92% *	1.54% *	0.75%	8.79%	0.67%
Less than 50% low-wage	0.48%	4.08%	2.71%	1.26%	1.16%	0.57%	1.67%	0.49%
Percent women employees								
Less than 25%	1.18%	6.00%	3.68%	2.09%	3.11% *	1.59%	2.40%	1.35%
25-49 %	0.78%	7.37%	6.37%	1.95%	1.10%	1.00%	3.44%	0.79%
50-74 %	0.67%	7.53%	6.44%	2.61%	0.99%	0.62%	4.49%	0.53%
75% or more	0.97%	6.72%	5.63%	2.00%	1.66% *	1.27%	3.11%	1.02%
Percent age 50 or older employees								
Less than 25%	0.89%	6.19%	2.95%	2.07%	0.95%	1.34%	2.46%	0.94%
25-49 %	0.59%	7.95%	4.45%	1.73%	1.92%	0.60%	2.50%	0.60%
50-74 %	1.02%	7.38%	7.29%	2.85%	1.97%	0.91%	4.08%	0.83%
75% or more	4.46%	9.58%	12.14% *	9.72% *	0.99% *	0.00%	8.02%	0.28% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	82.7%	87.4%	88.6%	88.6%	90.0%	86.5%	89.6%
Industry group **								
Agric., fish., forest.	73.8%	84.5%	93.7%	60.9% *	55.5% *	85.8%	86.8%	70.5%
Mining and manufacturing	90.4%	74.4%	89.0%	88.0%	88.0%	92.4%	87.1%	90.8%
Construction	91.9%	91.2%	89.1%	90.9%	88.0%	98.7%	91.8%	92.0%
Utilities and transp.	91.6%	96.5%	94.6%	90.3%	94.1%	90.9%	92.9%	91.5%
Wholesale trade	89.7%	81.1%	77.5%	87.7%	89.9%	92.9%	80.5%	91.6%
Fin. svs. and real estate	91.1%	74.1%	87.4%	91.3%	91.5%	91.7%	83.3%	91.8%
Retail trade	91.0%	76.4%	90.8%	92.1%	90.3%	91.7%	85.1%	91.9%
Professional services	86.3%	85.7%	88.0%	88.6%	88.2%	85.3%	87.8%	86.1%
Other services	89.8%	80.5%	85.7%	86.7%	85.7%	92.7%	83.5%	90.9%
Ownership								
For profit, incorporated	90.6%	83.9%	87.1%	88.8%	89.7%	91.9%	87.0%	91.2%
For profit, unincorporated	91.1%	79.6%	86.8%	90.8%	88.8%	94.0%	84.6%	92.4%
Nonprofit	82.2%	81.1%	90.6%	84.5%	84.8%	80.6%	85.5%	81.9%
Age of firm								
Less than 5 years	90.9%	89.3%	92.8%	91.2%	92.6%	79.1%	91.6%	90.3%
5-9 years	88.0%	87.8%	86.9%	91.2%	87.3%	80.0%	88.4%	87.6%
10-19 years	87.1%	78.6%	85.7%	84.6%	88.8%	90.9%	84.2%	88.4%
20 or more years	89.5%	82.0%	87.5%	89.2%	88.4%	90.1%	86.3%	89.8%
Multi/single status								
2 or more locations	90.1%	83.3%	86.7%	91.4%	89.1%	90.3%	87.2%	90.1%
1 location only	86.6%	82.7%	87.5%	87.7%	87.7%	79.1%	86.4%	86.7%
Percent full-time employees								
Less than 25%	85.7%	88.4%	87.7%	86.6%	82.8%	86.0%	84.4%	85.9%
25-49 %	83.6%	66.4%	85.6%	92.6%	85.5%	81.9%	82.9%	83.7%
50-74 %	87.6%	88.4%	92.7%	90.1%	84.9%	87.5%	89.9%	87.3%
75% or more	89.7%	82.4%	86.9%	88.3%	89.1%	90.8%	86.3%	90.2%
Union presence								
No union employees	90.0%	82.5%	88.2%	89.2%	89.4%	91.2%	86.9%	90.6%
Has union employees	85.5%	89.9%	68.4%	75.3%	78.8%	86.8%	76.5%	85.7%
Percent low-wage employees								
50% or more low-wage	89.5%	79.8%	86.9%	91.3%	88.3%	90.2%	84.4%	90.0%
Less than 50% low-wage	89.2%	83.0%	87.4%	88.4%	88.6%	90.0%	86.6%	89.6%
Percent women employees								
Less than 25%	90.7%	85.3%	89.7%	88.4%	90.9%	92.7%	87.8%	91.6%
25-49 %	90.6%	82.1%	87.1%	90.0%	88.2%	91.9%	85.9%	91.1%
50-74 %	88.6%	76.2%	82.9%	90.4%	88.0%	89.5%	82.9%	89.2%
75% or more	86.0%	88.0%	87.6%	85.6%	86.5%	85.6%	88.0%	85.7%
Percent age 50 or older employees								
Less than 25%	89.1%	82.5%	89.3%	87.2%	89.7%	90.0%	86.7%	89.7%
25-49 %	90.1%	86.0%	87.0%	89.7%	89.0%	90.6%	88.1%	90.2%
50-74 %	86.3%	82.4%	81.3%	91.2%	84.1%	87.2%	84.6%	86.7%
75% or more	83.8%	79.5%	91.6%	83.2%	86.4%	83.0%	81.6%	85.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	1.80%	1.25%	0.97%	0.91%	0.59%	0.80%	0.47%
Industry group **								
Agric., fish., forest.	9.80%	10.72%	4.75%	18.40% *	19.77% *	13.40%	6.51%	12.23%
Mining and manufacturing	1.09%	9.11%	4.08%	2.87%	2.76%	1.23%	2.79%	1.17%
Construction	1.81%	2.76%	3.02%	2.27%	6.14%	0.78%	1.39%	2.76%
Utilities and transp.	1.85%	3.31%	2.98%	3.61%	2.23%	2.59%	2.52%	2.00%
Wholesale trade	1.55%	8.56%	5.84%	3.64%	3.06%	2.25%	3.59%	1.71%
Fin. svs. and real estate	1.27%	6.72%	5.54%	3.28%	2.07%	1.68%	3.65%	1.34%
Retail trade	1.07%	8.01%	2.60%	2.59%	2.82%	1.35%	2.97%	1.14%
Professional services	0.86%	2.77%	2.13%	1.79%	1.41%	1.25%	1.32%	0.96%
Other services	0.90%	4.19%	3.35%	2.13%	2.43%	1.11%	2.04%	0.99%
Ownership								
For profit, incorporated	0.48%	2.08%	1.44%	1.24%	1.14%	0.65%	0.92%	0.54%
For profit, unincorporated	0.81%	4.46%	3.59%	1.71%	2.18%	0.87%	2.14%	0.86%
Nonprofit	1.31%	6.17%	3.27%	2.82%	2.13%	1.87%	2.51%	1.40%
Age of firm								
Less than 5 years	1.92%	2.88%	2.99%	3.32%	3.84%	15.79%	1.65%	3.48%
5-9 years	1.64%	4.08%	3.66%	2.58%	3.27%	8.60%	2.09%	2.45%
10-19 years	1.18%	4.08%	2.46%	2.93%	2.25%	1.74%	1.70%	1.54%
20 or more years	0.48%	2.62%	1.76%	1.12%	1.07%	0.62%	1.13%	0.51%
Multi/single status								
2 or more locations	0.50%	11.75%	4.10%	1.46%	1.07%	0.59%	2.45%	0.51%
1 location only	0.79%	1.82%	1.32%	1.20%	1.71%	5.35%	0.84%	1.29%
Percent full-time employees								
Less than 25%	1.79%	5.74%	6.37%	5.72%	4.57%	2.20%	4.59%	1.93%
25-49 %	2.89%	12.41%	4.77%	2.48%	3.08%	4.57%	4.48%	3.28%
50-74 %	1.65%	2.96%	2.14%	1.98%	3.23%	2.31%	1.66%	1.85%
75% or more	0.44%	2.07%	1.42%	1.10%	1.00%	0.60%	0.89%	0.49%
Union presence								
No union employees	0.43%	1.84%	1.23%	0.96%	0.90%	0.63%	0.80%	0.49%
Has union employees	1.29%	5.16%	10.27%	6.67%	4.68%	1.37%	5.25%	1.32%
Percent low-wage employees								
50% or more low-wage	1.31%	6.64%	3.71%	2.05%	2.69%	1.75%	2.89%	1.42%
Less than 50% low-wage	0.45%	1.88%	1.30%	1.03%	0.96%	0.63%	0.83%	0.50%
Percent women employees								
Less than 25%	0.77%	2.86%	1.81%	1.64%	1.93%	1.09%	1.25%	0.93%
25-49 %	0.81%	4.60%	2.93%	1.92%	1.98%	1.02%	1.96%	0.87%
50-74 %	0.77%	4.09%	3.31%	1.98%	1.55%	1.01%	1.94%	0.82%
75% or more	1.15%	2.89%	2.68%	2.35%	1.92%	1.70%	1.51%	1.29%
Percent age 50 or older employees								
Less than 25%	0.72%	2.69%	1.46%	1.45%	1.22%	1.21%	1.16%	0.85%
25-49 %	0.58%	3.71%	2.37%	1.75%	1.41%	0.72%	1.34%	0.62%
50-74 %	1.39%	3.97%	4.15%	2.00%	3.06%	2.11%	2.23%	1.61%
75% or more	3.28%	5.38%	5.65%	6.05%	7.80%	7.31%	3.84%	4.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	1,945	2,317	2,418	2,426	2,229	1,652	2,376	1,873
Industry group **								
Agric., fish., forest.	2,028	1,920	--	3,097	3,213	1,015	2,593	1,845
Mining and manufacturing	1,862	2,604	2,581	2,463	1,973	1,563	2,504	1,785
Construction	2,300	2,386	2,815	2,525	2,660	1,366	2,513	2,163
Utilities and transp.	1,763	1,733	2,071	2,469	2,098	1,550	2,146	1,718
Wholesale trade	2,067	2,456	2,696	2,496	2,202	1,632	2,571	1,953
Fin. svs. and real estate	1,821	2,530	2,099	2,145	2,156	1,643	2,241	1,785
Retail trade	2,067	2,568	2,426	2,581	2,705	1,698	2,448	2,006
Professional services	1,882	2,314	2,355	2,294	2,107	1,634	2,296	1,814
Other services	2,036	2,178	2,287	2,417	2,369	1,820	2,290	1,992
Ownership								
For profit, incorporated	1,964	2,392	2,424	2,445	2,289	1,668	2,394	1,886
For profit, unincorporated	2,062	2,260	2,545	2,592	2,212	1,720	2,488	1,980
Nonprofit	1,771	1,907	2,170	2,110	2,053	1,538	2,088	1,739
Age of firm								
Less than 5 years	2,250	2,471	1,942	2,567	1,698	2,386	2,360	2,146
5-9 years	2,360	2,338	2,592	2,239	2,261	2,903	2,317	2,397
10-19 years	2,169	2,473	2,345	2,351	2,376	1,526	2,378	2,072
20 or more years	1,887	2,182	2,471	2,455	2,218	1,652	2,390	1,834
Multi/single status								
2 or more locations	1,801	--	2,364	2,521	2,194	1,654	2,463	1,787
1 location only	2,324	2,307	2,423	2,393	2,285	1,578	2,366	2,288
Percent full-time employees								
Less than 25%	2,131	2,028	1,840	3,078	2,370	1,787	1,993	2,148
25-49 %	2,121	2,679	1,942	2,321	2,370	1,945	2,133	2,119
50-74 %	1,922	2,540	2,095	2,507	2,486	1,623	2,460	1,845
75% or more	1,938	2,269	2,480	2,408	2,195	1,643	2,381	1,861
Union presence								
No union employees	2,018	2,334	2,411	2,444	2,265	1,698	2,379	1,946
Has union employees	1,544	--	2,686	1,882	1,709	1,506	2,204	1,532
Percent low-wage employees								
50% or more low-wage	2,161	2,221	2,493	2,514	2,627	1,942	2,493	2,130
Less than 50% low-wage	1,919	2,325	2,414	2,418	2,183	1,611	2,368	1,839
Percent women employees								
Less than 25%	2,134	2,376	2,655	2,448	2,346	1,627	2,478	2,018
25-49 %	1,840	2,246	2,130	2,464	2,067	1,652	2,256	1,795
50-74 %	1,893	2,217	2,243	2,360	2,217	1,687	2,300	1,850
75% or more	1,937	2,399	2,400	2,400	2,291	1,617	2,345	1,869
Percent age 50 or older employees								
Less than 25%	2,040	2,362	2,428	2,368	2,324	1,663	2,361	1,957
25-49 %	1,856	2,296	2,365	2,501	2,155	1,632	2,375	1,808
50-74 %	2,016	2,344	2,313	2,409	2,147	1,757	2,427	1,923
75% or more	2,250	2,169	2,946	2,371	2,557	1,617	2,388	2,154

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	17.62	78.01	65.35	46.40	43.95	21.27	38.50	19.44
Industry group **								
Agric., fish., forest.	396.91	447.25	--	670.06	563.53	228.97	675.56	439.87
Mining and manufacturing	43.43	429.47	200.21	118.19	97.70	47.05	119.90	45.52
Construction	105.03	257.88	189.98	138.59	205.23	160.79	116.33	151.77
Utilities and transp.	64.27	261.13	319.42	216.57	130.62	67.75	165.74	67.62
Wholesale trade	68.02	252.72	244.08	168.77	144.59	84.58	141.39	74.16
Fin. svs. and real estate	46.77	215.42	270.11	147.38	145.55	43.91	123.51	49.38
Retail trade	64.72	248.97	194.36	180.39	195.63	63.62	119.14	72.21
Professional services	32.97	132.31	107.70	76.72	70.14	45.89	68.09	36.57
Other services	41.13	177.09	165.60	99.58	114.13	48.80	93.51	45.20
Ownership								
For profit, incorporated	20.78	95.88	76.62	58.62	55.69	23.01	45.87	22.79
For profit, unincorporated	47.48	176.01	153.67	98.64	130.60	48.59	92.97	53.42
Nonprofit	50.35	169.63	226.10	108.89	85.65	74.52	111.74	54.16
Age of firm								
Less than 5 years	111.64	220.60	212.57	181.71	210.29	157.63	163.34	151.18
5-9 years	82.88	179.14	224.60	134.11	166.68	159.68	118.23	116.29
10-19 years	65.37	166.17	115.92	107.71	131.78	110.42	72.42	88.52
20 or more years	18.99	112.36	89.78	57.82	48.61	21.59	51.31	20.18
Multi/single status								
2 or more locations	19.72	--	149.25	81.09	50.28	21.56	100.89	19.97
1 location only	36.04	78.26	70.22	55.69	82.20	121.02	41.49	57.21
Percent full-time employees								
Less than 25%	168.31	250.88	368.42	420.07	173.68	114.13	186.25	186.73
25-49 %	66.01	260.25	226.37	185.71	166.83	76.69	135.14	73.45
50-74 %	56.92	194.85	164.29	189.78	158.11	57.50	134.22	60.62
75% or more	19.37	87.96	72.94	47.79	47.93	23.96	41.89	21.43
Union presence								
No union employees	19.55	78.29	65.26	46.92	45.69	25.16	38.75	22.04
Has union employees	36.72	--	593.21	279.71	148.78	37.14	296.96	36.80
Percent low-wage employees								
50% or more low-wage	58.18	192.31	211.68	148.72	116.79	74.93	132.36	62.16
Less than 50% low-wage	18.42	83.24	68.03	48.84	47.16	21.44	40.19	20.36
Percent women employees								
Less than 25%	39.81	140.64	110.93	71.96	96.13	46.51	63.23	48.09
25-49 %	32.95	203.35	130.32	116.83	88.14	37.25	97.54	34.53
50-74 %	30.98	143.42	133.34	112.49	73.83	34.98	78.08	33.07
75% or more	42.30	124.93	147.59	87.13	93.39	57.15	78.93	47.31
Percent age 50 or older employees								
Less than 25%	28.77	116.47	87.41	62.05	72.20	32.60	54.53	32.97
25-49 %	25.38	136.09	121.32	83.67	64.13	28.49	68.07	26.80
50-74 %	50.93	183.63	159.59	118.58	82.29	81.86	103.16	57.20
75% or more	163.26	242.17	460.18	311.35	493.62	103.01	203.72	241.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	3,722	4,804	4,829	4,609	4,056	3,392	4,666	3,609
Industry group **								
Agric., fish., forest.	3,149 *	--	--	--	4,000	1,294	7,376 *	2,000
Mining and manufacturing	3,336	--	4,583	4,638	3,766	2,985	4,169	3,282
Construction	4,032	3,198	5,577	4,446	4,138	3,091	4,499	3,778
Utilities and transp.	3,242	4,118	3,098	4,284	3,517	3,064	3,997	3,203
Wholesale trade	4,332	6,688	5,402	5,028	4,205	3,971	5,464	4,159
Fin. svs. and real estate	3,717	5,743	4,421	4,921	4,005	3,474	5,001	3,619
Retail trade	4,280	6,967	5,986	4,982	4,603	3,909	5,763	4,112
Professional services	3,569	4,941	4,694	4,220	4,029	3,219	4,530	3,446
Other services	4,109	3,716	4,257	4,454	4,562	3,980	4,101	4,111
Ownership								
For profit, incorporated	3,765	4,873	4,832	4,618	3,989	3,474	4,658	3,653
For profit, unincorporated	4,094	5,259	5,471	5,294	4,300	3,582	5,336	3,895
Nonprofit	3,240	3,638	3,611	3,685	4,149	2,904	3,646	3,211
Age of firm								
Less than 5 years	4,815	5,157	4,531	5,265	3,860	5,845	4,991	4,537
5-9 years	4,893	5,197	5,259	4,799	4,568	5,276	4,869	4,913
10-19 years	4,057	5,389	4,679	4,240	4,131	3,261	4,658	3,824
20 or more years	3,624	4,256	4,871	4,606	4,017	3,390	4,555	3,558
Multi/single status								
2 or more locations	3,522	--	3,751	4,573	3,913	3,404	4,429	3,509
1 location only	4,492	4,768	4,917	4,621	4,338	2,762	4,692	4,315
Percent full-time employees								
Less than 25%	3,930	5,649	5,594	4,634	4,337	3,640	4,955	3,784
25-49 %	4,134	4,848	4,828	3,957	5,078	3,815	4,354	4,088
50-74 %	3,989	5,153	5,326	5,368	4,843	3,533	5,270	3,807
75% or more	3,679	4,693	4,762	4,566	3,974	3,360	4,592	3,573
Union presence								
No union employees	3,885	5,072	4,837	4,684	4,154	3,512	4,770	3,758
Has union employees	3,068	--	4,700 *	3,404	3,078	3,059	3,213	3,063
Percent low-wage employees								
50% or more low-wage	4,145	3,588	5,787	4,300	5,056	3,901	4,407	4,123
Less than 50% low-wage	3,697	4,885	4,803	4,622	4,002	3,358	4,677	3,576
Percent women employees								
Less than 25%	3,808	4,517	5,263	4,441	4,120	3,213	4,646	3,621
25-49 %	3,782	5,759	4,323	5,119	3,584	3,651	4,900	3,696
50-74 %	3,612	4,366	4,581	4,578	4,214	3,330	4,681	3,525
75% or more	3,639	5,011	4,608	4,437	4,628	3,164	4,396	3,546
Percent age 50 or older employees								
Less than 25%	3,768	4,625	4,731	4,530	3,938	3,326	4,509	3,609
25-49 %	3,677	5,276	5,143	4,570	4,167	3,423	4,883	3,603
50-74 %	3,775	4,301	4,589	5,124	3,910	3,350	4,715	3,616
75% or more	4,072	5,342	4,245	3,660	4,290 *	3,484	4,765	3,788

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	51.60	277.09	181.59	132.97	113.80	67.90	126.16	55.79
Industry group **								
Agric., fish., forest.	1,123.89 *	--	--	--	728.19	261.60	2,300.85 *	570.41
Mining and manufacturing	109.00	--	459.16	299.20	317.51	104.48	247.23	114.66
Construction	209.98	848.83	603.40	421.54	385.16	291.33	407.19	235.32
Utilities and transp.	165.64	529.96	535.65	546.55	448.17	178.36	370.05	171.19
Wholesale trade	235.89	753.88	553.76	438.62	331.59	386.36	462.03	266.34
Fin. svs. and real estate	100.79	1,117.03	548.82	363.40	207.30	113.26	434.04	101.73
Retail trade	236.39	931.46	653.08	433.63	859.22	259.86	488.71	251.19
Professional services	68.49	377.81	306.07	235.47	157.70	81.77	199.80	71.90
Other services	209.17	348.90	336.16	205.14	316.71	305.53	196.53	237.53
Ownership								
For profit, incorporated	65.23	343.73	212.81	162.85	144.99	86.35	153.27	70.98
For profit, unincorporated	128.48	548.28	378.06	301.41	269.86	162.86	259.08	138.46
Nonprofit	91.44	474.00	568.95	263.00	217.48	102.89	290.36	95.55
Age of firm								
Less than 5 years	350.72	402.43	691.99	658.21	619.88	606.73	494.18	430.21
5-9 years	242.81	674.80	470.57	367.46	533.39	461.34	314.78	357.16
10-19 years	161.71	648.28	393.06	280.03	365.74	214.34	287.51	189.60
20 or more years	56.60	369.07	231.24	156.00	122.03	70.53	151.83	59.74
Multi/single status								
2 or more locations	60.26	--	379.99	246.37	142.32	68.98	312.56	60.96
1 location only	94.93	280.09	192.80	157.58	185.22	235.02	136.23	132.36
Percent full-time employees								
Less than 25%	177.85	949.36	1,183.80	681.28	368.72	172.15	588.38	167.16
25-49 %	177.52	590.87	1,120.58	365.80	459.65	205.76	458.90	191.15
50-74 %	183.78	740.54	676.59	769.76	461.03	200.85	555.71	189.16
75% or more	55.91	313.08	192.75	132.98	118.34	75.22	128.82	60.69
Union presence								
No union employees	59.16	267.69	172.51	134.61	119.75	84.15	122.23	65.38
Has union employees	91.81	--	1,478.37 *	595.34	324.98	96.17	710.63	91.43
Percent low-wage employees								
50% or more low-wage	155.01	408.21	643.68	416.51	433.89	168.24	311.31	166.10
Less than 50% low-wage	53.98	294.56	185.62	137.35	116.72	71.76	131.05	58.47
Percent women employees								
Less than 25%	93.74	516.61	302.01	179.16	235.24	107.93	192.52	104.07
25-49 %	120.23	517.49	298.62	352.61	202.94	155.99	311.39	127.62
50-74 %	76.09	406.83	402.83	278.31	167.83	88.63	262.45	78.57
75% or more	92.45	567.17	396.25	309.00	235.47	95.40	267.57	97.57
Percent age 50 or older employees								
Less than 25%	75.75	424.70	246.31	213.58	182.72	90.25	191.21	80.23
25-49 %	78.39	624.92	360.21	186.26	171.15	97.20	222.12	82.23
50-74 %	110.48	287.69	383.97	376.19	216.80	139.64	266.75	119.33
75% or more	384.02	954.06	664.42	446.16	1,315.55 *	311.30	600.31	479.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	58.8%	67.5%	69.7%	69.0%	63.4%	53.8%	69.4%	57.2%
Industry group **								
Agric., fish., forest.	60.5%	45.6%	--	76.1%	54.5% *	60.7% *	43.9%	64.8%
Mining and manufacturing	58.0%	77.6%	58.4%	79.1%	61.7%	51.3%	71.9%	56.6%
Construction	64.6%	59.3%	69.9%	69.0%	62.2%	60.6%	69.8%	61.6%
Utilities and transp.	56.7%	74.7%	69.3%	59.3%	61.6%	54.0%	67.9%	55.8%
Wholesale trade	64.6%	70.2%	68.0%	69.1%	71.6%	58.4%	68.0%	63.9%
Fin. svs. and real estate	50.9%	77.1%	64.1%	70.2%	60.3%	45.1%	71.4%	49.1%
Retail trade	55.0%	66.6%	75.6%	66.3%	62.2%	48.4%	69.5%	52.8%
Professional services	61.8%	68.8%	72.3%	64.0%	64.2%	59.5%	69.7%	60.7%
Other services	59.1%	62.1%	73.1%	70.1%	64.6%	53.9%	68.9%	57.4%
Ownership								
For profit, incorporated	56.6%	68.8%	70.5%	69.6%	61.4%	50.7%	70.0%	54.5%
For profit, unincorporated	58.7%	70.8%	66.0%	67.4%	62.2%	52.4%	69.5%	56.7%
Nonprofit	67.2%	52.7%	69.6%	67.3%	70.6%	66.2%	64.9%	67.4%
Age of firm								
Less than 5 years	66.6%	69.3%	67.6%	60.7%	74.8%	62.7%	67.3%	65.9%
5-9 years	69.0%	73.5%	76.4%	77.6%	59.3%	46.6%	73.7%	65.2%
10-19 years	63.4%	69.1%	72.8%	70.5%	56.6%	59.2%	72.2%	59.4%
20 or more years	57.6%	64.2%	67.2%	68.4%	64.6%	53.6%	67.6%	56.6%
Multi/single status								
2 or more locations	55.5%	--	71.0%	68.0%	61.4%	53.5%	67.7%	55.3%
1 location only	68.3%	67.7%	69.6%	69.3%	66.8%	67.5%	69.6%	67.2%
Percent full-time employees								
Less than 25%	47.3%	54.6%	53.2%	45.8% *	77.6%	39.6%	55.9%	46.1%
25-49 %	55.8%	61.6%	70.5%	72.0%	67.0%	46.9%	69.6%	53.5%
50-74 %	57.3%	55.3%	63.5%	68.2%	68.4%	53.0%	60.7%	56.8%
75% or more	59.2%	70.1%	70.6%	69.4%	62.6%	54.4%	70.5%	57.5%
Union presence								
No union employees	59.4%	68.1%	70.0%	68.8%	62.7%	54.0%	69.6%	57.6%
Has union employees	55.6%	45.5% *	61.7%	72.3%	70.5%	53.3%	61.9%	55.4%
Percent low-wage employees								
50% or more low-wage	53.1%	64.0%	65.5%	73.1%	66.2%	45.7%	66.6%	51.8%
Less than 50% low-wage	59.3%	67.8%	69.9%	68.7%	63.1%	54.7%	69.5%	57.7%
Percent women employees								
Less than 25%	61.2%	66.1%	68.9%	70.5%	60.0%	54.9%	70.3%	58.5%
25-49 %	54.2%	73.8%	70.9%	72.0%	63.6%	47.9%	72.3%	52.4%
50-74 %	58.3%	69.4%	65.4%	65.9%	62.7%	55.3%	66.2%	57.5%
75% or more	63.2%	60.5%	74.2%	64.6%	68.8%	60.3%	67.5%	62.6%
Percent age 50 or older employees								
Less than 25%	57.7%	65.3%	70.0%	68.7%	60.0%	50.4%	69.3%	54.9%
25-49 %	58.0%	66.6%	69.4%	69.0%	64.4%	54.2%	68.6%	57.1%
50-74 %	63.9%	73.2%	72.0%	66.4%	66.6%	60.2%	71.5%	62.4%
75% or more	67.8%	68.4%	59.6%	86.3%	75.1%	56.8%	68.8%	67.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	2.01%	1.72%	1.33%	1.36%	0.92%	1.04%	0.72%
Industry group **								
Agric., fish., forest.	11.74%	12.35%	--	14.27%	17.94% *	24.60% *	10.70%	14.48%
Mining and manufacturing	1.63%	8.16%	6.35%	2.93%	3.36%	2.23%	3.23%	1.77%
Construction	2.76%	7.08%	5.18%	3.90%	6.23%	7.19%	3.03%	4.02%
Utilities and transp.	3.65%	8.27%	10.73%	7.50%	5.61%	5.12%	5.72%	3.96%
Wholesale trade	2.00%	9.15%	5.97%	4.25%	3.47%	3.29%	3.96%	2.28%
Fin. svs. and real estate	1.90%	5.17%	6.11%	4.51%	3.91%	2.36%	3.38%	2.02%
Retail trade	2.29%	7.12%	4.30%	5.10%	7.27%	3.04%	3.40%	2.59%
Professional services	1.12%	3.25%	2.88%	2.52%	2.14%	1.58%	1.83%	1.24%
Other services	1.47%	4.70%	4.17%	3.21%	3.52%	2.02%	2.41%	1.66%
Ownership								
For profit, incorporated	0.80%	2.42%	1.98%	1.63%	1.77%	1.15%	1.22%	0.91%
For profit, unincorporated	1.64%	4.19%	4.43%	3.32%	3.62%	2.48%	2.49%	1.89%
Nonprofit	1.38%	6.16%	5.73%	3.31%	2.37%	1.91%	3.10%	1.47%
Age of firm								
Less than 5 years	3.36%	4.58%	6.88%	5.77%	7.68%	10.32%	3.96%	5.45%
5-9 years	2.91%	5.71%	3.81%	3.84%	6.04%	13.70%	2.98%	4.56%
10-19 years	1.96%	3.89%	3.43%	2.85%	4.56%	3.67%	2.02%	2.66%
20 or more years	0.72%	2.94%	2.35%	1.67%	1.37%	0.96%	1.38%	0.77%
Multi/single status								
2 or more locations	0.79%	--	4.68%	2.30%	1.71%	0.94%	2.95%	0.81%
1 location only	0.99%	2.03%	1.83%	1.61%	2.20%	4.58%	1.10%	1.57%
Percent full-time employees								
Less than 25%	5.39%	11.03%	12.65%	14.59% *	3.97%	6.44%	7.00%	5.91%
25-49 %	2.75%	8.58%	6.20%	5.82%	4.70%	4.00%	4.09%	3.09%
50-74 %	2.01%	5.51%	5.42%	4.08%	3.85%	2.78%	3.40%	2.23%
75% or more	0.71%	2.21%	1.88%	1.41%	1.49%	1.02%	1.12%	0.79%
Union presence								
No union employees	0.70%	2.01%	1.72%	1.37%	1.42%	1.06%	1.05%	0.80%
Has union employees	1.71%	14.45% *	11.62%	5.68%	4.21%	1.91%	6.42%	1.75%
Percent low-wage employees								
50% or more low-wage	2.06%	6.85%	6.17%	3.92%	3.45%	2.70%	3.48%	2.22%
Less than 50% low-wage	0.68%	2.11%	1.78%	1.40%	1.45%	0.98%	1.08%	0.77%
Percent women employees								
Less than 25%	1.28%	3.39%	2.78%	2.05%	2.62%	2.45%	1.61%	1.60%
25-49 %	1.30%	4.55%	3.93%	2.88%	3.20%	1.66%	2.46%	1.40%
50-74 %	1.19%	3.70%	4.01%	3.42%	2.38%	1.57%	2.27%	1.29%
75% or more	1.41%	4.51%	3.34%	2.77%	2.44%	2.06%	2.29%	1.57%
Percent age 50 or older employees								
Less than 25%	1.08%	3.02%	2.50%	1.92%	2.50%	1.66%	1.54%	1.27%
25-49 %	0.92%	4.97%	3.10%	2.26%	1.83%	1.21%	1.90%	0.99%
50-74 %	1.70%	3.94%	4.07%	3.85%	3.09%	2.76%	2.46%	1.99%
75% or more	3.72%	4.87%	8.42%	3.94%	9.02%	7.44%	3.72%	5.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	26.92	30.55	31.15	28.45	26.70	25.95	30.02	26.36
Industry group **								
Agric., fish., forest.	26.49	28.72	--	31.28	28.23	21.91	27.18	26.37
Mining and manufacturing	27.00	28.32	27.55	27.97	26.78	26.70	28.15	26.85
Construction	28.48	30.31	29.51	30.30	27.69	25.59	29.45	27.83
Utilities and transp.	26.19	31.74	33.76	24.34	26.12	25.82	30.67	25.72
Wholesale trade	27.45	28.55	33.94	28.04	25.86	26.93	31.95	26.43
Fin. svs. and real estate	27.58	27.08	29.01	28.51	26.89	27.66	27.70	27.57
Retail trade	27.29	27.35	34.11	29.68	28.50	25.32	31.03	26.52
Professional services	26.07	32.83	30.16	27.68	25.63	25.15	30.12	25.41
Other services	27.46	31.51	32.73	28.61	28.03	26.01	31.03	26.74
Ownership								
For profit, incorporated	27.39	31.21	31.62	28.78	27.20	26.33	30.45	26.76
For profit, unincorporated	27.63	29.63	29.58	28.48	27.38	26.88	29.24	27.25
Nonprofit	24.92	27.21	29.81	26.58	24.88	24.44	27.87	24.68
Age of firm								
Less than 5 years	28.11	30.17	31.09	27.64	26.10	27.81	29.76	26.41
5-9 years	29.71	32.84	31.23	29.36	27.93	25.36	30.84	28.67
10-19 years	28.29	31.29	32.47	29.19	27.05	25.27	31.09	26.74
20 or more years	26.57	29.36	30.47	28.16	26.60	25.98	29.36	26.26
Multi/single status								
2 or more locations	26.24	29.49	29.56	28.55	26.70	25.94	29.00	26.18
1 location only	28.58	30.56	31.30	28.42	26.71	26.39	30.13	27.18
Percent full-time employees								
Less than 25%	26.68	33.23	26.82	25.27	29.78	25.12	27.71	26.51
25-49 %	28.42	26.21	29.95	30.84	25.94	28.82	29.84	28.12
50-74 %	27.61	35.57	31.79	29.65	27.71	26.40	33.17	26.84
75% or more	26.79	30.01	31.18	28.28	26.59	25.80	29.76	26.24
Union presence								
No union employees	27.40	30.64	31.27	28.61	26.96	26.42	30.14	26.80
Has union employees	24.61	26.17	27.88	25.14	24.22	24.59	26.48	24.55
Percent low-wage employees								
50% or more low-wage	28.39	33.35	33.95	29.59	28.48	27.52	31.56	27.99
Less than 50% low-wage	26.80	30.33	31.03	28.37	26.53	25.81	29.93	26.21
Percent women employees								
Less than 25%	27.70	29.90	31.28	28.29	27.38	26.36	29.57	27.03
25-49 %	26.94	30.12	30.26	29.27	26.61	26.24	30.16	26.51
50-74 %	26.37	30.40	32.51	28.13	26.29	25.59	30.76	25.86
75% or more	26.69	32.72	30.64	28.24	26.48	25.78	30.18	26.16
Percent age 50 or older employees								
Less than 25%	27.72	30.95	31.34	28.23	26.94	26.83	29.88	27.06
25-49 %	26.50	31.84	31.69	28.57	26.77	25.68	30.74	26.09
50-74 %	26.46	30.17	29.49	28.70	25.70	25.35	29.31	25.80
75% or more	28.06	28.12	31.45	29.39	27.33	26.79	29.39	27.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.17	0.72	0.55	0.38	0.29	0.25	0.34	0.19
Industry group **								
Agric., fish., forest.	2.57	5.03	--	4.81	1.65	3.21	2.29	3.00
Mining and manufacturing	0.35	1.96	1.71	0.76	0.78	0.48	0.80	0.39
Construction	0.89	2.06	1.18	1.16	1.90	2.21	0.90	1.31
Utilities and transp.	0.66	4.16	3.27	1.35	0.93	0.87	1.99	0.66
Wholesale trade	0.47	2.26	1.72	1.41	0.92	0.49	1.17	0.47
Fin. svs. and real estate	0.73	1.62	1.25	0.80	0.66	1.14	0.75	0.81
Retail trade	0.72	1.78	1.71	1.87	1.25	1.02	1.63	0.78
Professional services	0.26	1.40	0.87	0.61	0.43	0.36	0.58	0.28
Other services	0.35	1.54	1.65	0.74	0.89	0.41	0.88	0.37
Ownership								
For profit, incorporated	0.22	0.83	0.65	0.48	0.39	0.33	0.41	0.25
For profit, unincorporated	0.34	1.66	1.26	0.74	0.64	0.52	0.79	0.37
Nonprofit	0.35	2.09	1.57	0.83	0.60	0.48	0.85	0.37
Age of firm								
Less than 5 years	0.82	1.65	2.54	1.43	1.30	1.68	1.16	1.07
5-9 years	0.73	1.69	1.30	1.40	1.45	1.71	0.85	1.15
10-19 years	0.55	1.80	1.34	0.90	0.77	1.38	0.79	0.69
20 or more years	0.18	0.85	0.61	0.45	0.33	0.26	0.43	0.20
Multi/single status								
2 or more locations	0.20	3.59	1.69	0.72	0.31	0.25	1.31	0.21
1 location only	0.28	0.72	0.58	0.44	0.57	1.35	0.35	0.42
Percent full-time employees								
Less than 25%	0.86	3.43	1.82	1.58	2.01	0.96	1.47	0.97
25-49 %	0.74	4.31	1.48	1.79	1.11	1.12	2.03	0.78
50-74 %	0.95	2.55	1.86	1.27	1.23	1.45	1.23	1.07
75% or more	0.16	0.71	0.60	0.41	0.31	0.21	0.36	0.17
Union presence								
No union employees	0.18	0.73	0.55	0.39	0.30	0.29	0.35	0.20
Has union employees	0.43	2.99	2.97	1.59	0.96	0.50	1.53	0.44
Percent low-wage employees								
50% or more low-wage	0.48	2.74	1.98	0.88	1.02	0.64	1.11	0.52
Less than 50% low-wage	0.18	0.74	0.57	0.40	0.30	0.27	0.36	0.20
Percent women employees								
Less than 25%	0.33	0.98	0.85	0.65	0.69	0.54	0.55	0.40
25-49 %	0.41	1.76	0.83	0.73	0.50	0.63	0.68	0.45
50-74 %	0.27	1.73	1.68	0.64	0.48	0.34	0.93	0.27
75% or more	0.35	1.20	1.16	0.77	0.65	0.49	0.63	0.38
Percent age 50 or older employees								
Less than 25%	0.34	1.02	0.87	0.54	0.43	0.68	0.50	0.41
25-49 %	0.22	1.77	0.95	0.62	0.45	0.27	0.66	0.23
50-74 %	0.38	1.82	1.05	1.17	0.53	0.55	0.80	0.41
75% or more	1.01	1.28	2.28	2.02	3.13	1.43	1.10	1.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	20.5	22.1	23.1	23.8	20.8	20.0	23.5	20.3
Industry group **								
Agric., fish., forest.	21.7	20.0	--	--	24.2	20.0	22.2	21.7
Mining and manufacturing	20.3	19.6	18.6	21.5	19.9	20.5	20.6	20.3
Construction	22.0	21.1	23.1	24.1	21.7	20.4	24.0	21.1
Utilities and transp.	19.9	26.0	17.2	16.9	22.7	19.5	19.8	19.9
Wholesale trade	20.3	21.1	27.0	23.2	19.3	19.4	24.5	19.7
Fin. svs. and real estate	19.9	21.6	21.1	19.6	19.9	19.9	21.0	19.9
Retail trade	21.2	26.4	25.4	27.6	22.9	20.2	27.1	20.7
Professional services	20.2	22.5	24.0	26.4	20.8	19.2	25.1	19.7
Other services	21.4	20.9	24.0	22.1	20.9	21.4	21.1	21.5
Ownership								
For profit, incorporated	20.7	23.2	22.6	24.2	21.0	20.2	23.8	20.4
For profit, unincorporated	20.9	19.8	23.6	23.6	21.1	20.3	23.0	20.7
Nonprofit	19.5	20.8	25.9	21.9	19.8	18.9	22.5	19.3
Age of firm								
Less than 5 years	23.2	23.2	20.8	24.7	24.2	19.1	22.5	23.9
5-9 years	21.4	22.3	22.9	20.6	21.8	19.7	22.0	21.1
10-19 years	21.9	21.4	23.1	25.6	21.4	20.3	24.7	21.0
20 or more years	20.3	22.2	23.6	23.5	20.5	20.0	23.4	20.2
Multi/single status								
2 or more locations	20.1	--	23.1	22.0	20.4	20.0	21.9	20.1
1 location only	22.8	22.1	23.1	24.5	21.6	21.5	23.7	22.1
Percent full-time employees								
Less than 25%	17.4	--	22.4	21.7	20.6	16.5	22.8	16.9
25-49 %	21.9	21.3	23.4	25.9	21.9	21.3	22.8	21.8
50-74 %	20.9	24.1	24.3	25.7	23.1	20.1	24.1	20.6
75% or more	20.5	21.6	22.9	23.6	20.6	20.1	23.5	20.3
Union presence								
No union employees	20.7	22.0	23.5	24.0	20.6	20.1	23.8	20.3
Has union employees	20.0	23.5	16.6	19.5	22.9	19.9	16.4	20.1
Percent low-wage employees								
50% or more low-wage	21.1	19.4	26.7	25.5	23.7	20.3	23.5	20.9
Less than 50% low-wage	20.5	22.4	22.9	23.7	20.5	20.0	23.5	20.2
Percent women employees								
Less than 25%	20.8	22.4	22.7	23.9	20.6	19.7	23.4	20.3
25-49 %	20.3	25.0	22.4	22.9	20.4	20.1	24.2	20.1
50-74 %	20.8	20.4	24.0	22.0	21.0	20.6	21.8	20.8
75% or more	20.2	21.7	24.2	25.9	21.4	19.1	24.8	19.7
Percent age 50 or older employees								
Less than 25%	20.9	22.1	23.4	23.8	21.4	20.1	23.3	20.6
25-49 %	20.4	23.2	23.2	24.9	20.6	20.0	24.9	20.2
50-74 %	20.2	20.5	22.4	19.6	20.3	20.0	21.0	20.1
75% or more	21.3	21.9	21.5	28.4	17.1	20.5	23.3	20.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.78	0.77	0.70	0.31	0.19	0.57	0.16
Industry group **								
Agric., fish., forest.	1.08	0.00	--	--	2.26	0.04	1.47	1.21
Mining and manufacturing	0.30	2.26	1.74	1.28	0.87	0.32	1.18	0.31
Construction	0.67	2.97	1.88	2.01	1.01	0.71	1.67	0.59
Utilities and transp.	0.62	4.51	2.32	2.26	1.71	0.68	2.03	0.65
Wholesale trade	0.50	1.06	3.11	1.82	0.77	0.56	1.58	0.51
Fin. svs. and real estate	0.60	2.96	0.73	1.58	0.72	0.73	1.20	0.62
Retail trade	0.41	4.73	3.38	3.00	0.93	0.32	2.79	0.33
Professional services	0.30	1.38	1.50	1.30	0.59	0.34	1.05	0.30
Other services	0.31	0.89	1.43	1.32	0.84	0.36	0.70	0.33
Ownership								
For profit, incorporated	0.19	1.07	0.82	0.84	0.36	0.23	0.69	0.20
For profit, unincorporated	0.36	1.33	2.01	1.58	0.81	0.42	1.09	0.38
Nonprofit	0.38	1.49	3.24	1.96	0.87	0.44	1.82	0.39
Age of firm								
Less than 5 years	1.50	2.48	2.48	2.01	5.10	0.79	1.30	2.78
5-9 years	0.91	1.82	2.65	1.62	1.89	0.61	1.54	1.11
10-19 years	0.49	1.61	1.17	2.00	0.65	0.47	1.47	0.42
20 or more years	0.17	1.05	1.06	0.79	0.34	0.20	0.70	0.18
Multi/single status								
2 or more locations	0.17	--	1.39	1.10	0.35	0.19	0.86	0.17
1 location only	0.40	0.79	0.83	0.85	0.63	1.16	0.63	0.50
Percent full-time employees								
Less than 25%	2.03	--	1.54	1.61	0.91	2.19	2.14	2.09
25-49 %	0.57	2.44	2.95	2.91	1.24	0.60	1.42	0.61
50-74 %	0.48	2.63	1.99	1.91	1.37	0.53	1.35	0.50
75% or more	0.17	0.80	0.88	0.77	0.33	0.20	0.65	0.17
Union presence								
No union employees	0.19	0.80	0.79	0.71	0.32	0.25	0.59	0.20
Has union employees	0.25	2.11	2.57	3.97	1.24	0.25	1.76	0.26
Percent low-wage employees								
50% or more low-wage	0.43	1.51	2.96	1.85	1.38	0.45	1.47	0.45
Less than 50% low-wage	0.17	0.85	0.79	0.73	0.32	0.21	0.61	0.18
Percent women employees								
Less than 25%	0.27	1.23	1.02	1.03	0.48	0.32	0.91	0.27
25-49 %	0.25	2.63	1.92	2.24	0.72	0.27	1.62	0.25
50-74 %	0.39	1.00	1.98	0.98	0.63	0.49	0.91	0.40
75% or more	0.33	1.56	1.72	1.47	0.74	0.36	1.15	0.33
Percent age 50 or older employees								
Less than 25%	0.40	1.11	1.09	0.95	0.60	0.57	0.69	0.44
25-49 %	0.16	2.29	1.32	1.27	0.36	0.16	1.29	0.15
50-74 %	0.41	1.09	2.50	1.06	0.95	0.52	1.18	0.44
75% or more	1.07	1.22	0.96	3.29	2.69	0.94	1.53	1.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	35.1%	19.3%	22.7%	20.1%	27.9%	42.5%	21.2%	37.2%
Industry group **								
Agric., fish., forest.	39.8%	28.9% *	--	--	55.0%	52.3% *	27.2% *	42.9% *
Mining and manufacturing	38.1%	15.6% *	30.2%	12.3%	30.9%	48.1%	20.2%	40.0%
Construction	27.8%	11.1% *	25.5%	19.6%	36.5%	35.5%	22.4%	31.0%
Utilities and transp.	37.5%	22.2% *	24.6% *	22.0%	32.3%	41.8%	23.1%	38.8%
Wholesale trade	30.1%	19.7% *	21.7%	22.5%	25.4%	37.7%	21.9%	31.9%
Fin. svs. and real estate	43.4%	21.7%	20.9%	20.7%	30.1%	50.7%	19.3%	45.4%
Retail trade	36.2%	16.8%	17.5%	21.7%	21.5%	45.9%	22.2%	38.4%
Professional services	31.5%	17.3%	24.2%	23.1%	24.8%	36.4%	21.7%	32.9%
Other services	34.7%	25.5%	16.2%	21.7%	26.9%	41.8%	19.2%	37.4%
Ownership								
For profit, incorporated	37.5%	16.7%	22.0%	20.0%	29.5%	45.9%	20.8%	40.2%
For profit, unincorporated	32.8%	22.3%	25.6%	20.0%	26.7%	41.4%	22.2%	34.8%
Nonprofit	27.3%	31.1%	23.3%	20.5%	23.1%	29.9%	23.1%	27.7%
Age of firm								
Less than 5 years	22.0%	15.9%	31.8%	20.7%	19.4% *	38.2%	22.8%	21.3%
5-9 years	23.1%	18.0%	20.5%	16.7%	27.3%	50.4%	19.8%	25.8%
10-19 years	27.1%	22.1%	17.4%	20.8%	28.9%	36.6%	20.1%	30.2%
20 or more years	37.0%	18.8%	24.4%	20.2%	28.0%	42.7%	21.8%	38.4%
Multi/single status								
2 or more locations	39.5%	--	20.9%	20.8%	29.4%	42.8%	21.8%	39.8%
1 location only	22.1%	19.0%	22.9%	19.9%	25.1%	25.9%	21.2%	23.0%
Percent full-time employees								
Less than 25%	44.1%	44.1%	42.8% *	10.7% *	18.2%	57.6%	32.5%	45.7%
25-49 %	36.0%	20.0% *	22.9%	25.4%	26.5%	43.5%	23.2%	38.0%
50-74 %	36.7%	20.6%	32.5%	17.7%	24.1%	43.4%	23.5%	38.4%
75% or more	34.7%	18.6%	21.3%	20.3%	28.4%	42.0%	20.7%	36.9%
Union presence								
No union employees	33.8%	19.3%	22.3%	20.1%	28.0%	41.9%	21.1%	36.1%
Has union employees	41.3%	17.5% *	32.5% *	19.3%	26.0%	44.1%	24.9%	41.8%
Percent low-wage employees								
50% or more low-wage	41.0%	29.6%	32.3%	21.0%	25.9%	49.0%	28.2%	42.3%
Less than 50% low-wage	34.6%	18.4%	22.3%	20.0%	28.0%	41.8%	20.8%	36.7%
Percent women employees								
Less than 25%	32.7%	16.3%	25.2%	20.9%	32.4%	42.5%	22.0%	35.9%
25-49 %	41.0%	15.7%	23.0%	16.2%	25.2%	50.4%	18.5%	43.3%
50-74 %	34.9%	20.6%	20.4%	18.7%	29.9%	39.5%	19.7%	36.5%
75% or more	29.6%	26.8%	19.5%	23.7%	22.1%	34.1%	24.2%	30.4%
Percent age 50 or older employees								
Less than 25%	33.5%	21.8%	22.8%	18.8%	27.9%	43.7%	21.5%	36.4%
25-49 %	37.1%	18.8%	22.6%	20.1%	28.0%	42.7%	22.1%	38.3%
50-74 %	31.9%	15.6%	21.5%	23.0%	28.6%	38.3%	18.3%	34.6%
75% or more	27.9%	16.6%	26.9%	29.8%	20.3% *	41.4%	21.8%	31.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	1.66%	1.56%	1.10%	1.19%	0.91%	0.93%	0.70%
Industry group **								
Agric., fish., forest.	11.59%	9.81% *	--	--	10.16%	23.73% *	8.68% *	14.15% *
Mining and manufacturing	1.62%	5.84% *	6.15%	2.02%	3.17%	2.24%	2.85%	1.75%
Construction	2.55%	3.48% *	5.04%	3.11%	5.20%	7.40%	2.82%	3.70%
Utilities and transp.	3.40%	8.07% *	9.03% *	6.00%	5.68%	4.84%	5.19%	3.70%
Wholesale trade	1.85%	7.11% *	4.83%	3.80%	3.54%	3.08%	3.30%	2.13%
Fin. svs. and real estate	1.90%	6.01%	4.97%	4.06%	3.95%	2.39%	2.99%	2.02%
Retail trade	2.06%	4.83%	3.79%	3.98%	3.75%	2.94%	3.35%	2.35%
Professional services	1.08%	2.52%	2.94%	2.25%	1.95%	1.54%	1.69%	1.20%
Other services	1.44%	4.57%	3.00%	2.80%	3.23%	2.01%	2.04%	1.63%
Ownership								
For profit, incorporated	0.77%	1.90%	1.77%	1.34%	1.52%	1.13%	1.09%	0.88%
For profit, unincorporated	1.62%	3.94%	4.37%	2.63%	3.45%	2.55%	2.32%	1.87%
Nonprofit	1.27%	5.62%	5.00%	2.77%	2.22%	1.77%	2.71%	1.35%
Age of firm								
Less than 5 years	2.71%	3.77%	7.34%	4.16%	6.10% *	10.22%	3.48%	4.15%
5-9 years	2.74%	4.79%	4.21%	3.95%	5.31%	14.23%	2.83%	4.32%
10-19 years	1.61%	3.75%	2.91%	2.53%	3.59%	3.65%	1.96%	2.21%
20 or more years	0.70%	2.20%	2.07%	1.34%	1.31%	0.94%	1.20%	0.75%
Multi/single status								
2 or more locations	0.77%	--	3.73%	1.97%	1.47%	0.93%	2.40%	0.79%
1 location only	0.89%	1.67%	1.67%	1.31%	2.09%	4.30%	1.00%	1.41%
Percent full-time employees								
Less than 25%	6.24%	11.61%	13.15% *	4.69% *	3.96%	6.94%	7.11%	6.86%
25-49 %	2.42%	7.36% *	5.41%	4.46%	4.47%	3.82%	3.78%	2.77%
50-74 %	1.89%	3.91%	5.49%	2.87%	3.33%	2.65%	2.75%	2.12%
75% or more	0.68%	1.90%	1.67%	1.22%	1.31%	1.00%	1.03%	0.77%
Union presence								
No union employees	0.67%	1.70%	1.55%	1.12%	1.25%	1.05%	0.94%	0.77%
Has union employees	1.65%	8.13% *	11.37% *	5.61%	3.64%	1.87%	5.73%	1.69%
Percent low-wage employees								
50% or more low-wage	2.06%	6.74%	6.20%	3.53%	3.13%	2.77%	3.34%	2.23%
Less than 50% low-wage	0.65%	1.71%	1.61%	1.15%	1.26%	0.96%	0.97%	0.74%
Percent women employees								
Less than 25%	1.22%	2.24%	2.66%	1.75%	2.48%	2.42%	1.52%	1.52%
25-49 %	1.27%	3.41%	3.55%	2.31%	2.21%	1.65%	2.00%	1.37%
50-74 %	1.16%	3.83%	3.36%	2.49%	2.46%	1.53%	1.99%	1.25%
75% or more	1.29%	4.06%	2.89%	2.43%	2.02%	1.90%	2.09%	1.44%
Percent age 50 or older employees								
Less than 25%	1.04%	2.53%	2.31%	1.53%	1.96%	1.69%	1.37%	1.23%
25-49 %	0.90%	3.68%	2.80%	1.76%	1.76%	1.18%	1.75%	0.96%
50-74 %	1.66%	3.21%	3.60%	3.68%	2.99%	2.76%	2.06%	1.97%
75% or more	3.62%	4.78%	7.52%	7.75%	8.15% *	7.36%	3.70%	5.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	78.6%	82.7%	86.6%	91.0%	93.7%	82.2%	92.5%
Industry group **								
Agric., fish., forest.	88.9%	60.4%	100.0%	86.4%	95.6%	89.4%	75.8%	92.6%
Mining and manufacturing	92.0%	73.6%	76.8%	89.2%	91.4%	94.9%	83.0%	93.1%
Construction	89.6%	86.3%	80.8%	87.1%	91.7%	97.1%	83.7%	93.5%
Utilities and transp.	90.9%	82.1%	95.5%	89.1%	96.3%	89.9%	91.4%	90.9%
Wholesale trade	91.1%	81.4%	77.7%	89.5%	93.4%	94.5%	82.8%	93.3%
Fin. svs. and real estate	94.8%	75.1%	86.2%	95.1%	95.7%	95.6%	85.8%	95.7%
Retail trade	90.3%	69.9%	77.8%	88.4%	86.2%	94.2%	77.7%	92.4%
Professional services	91.2%	84.5%	85.0%	84.4%	90.2%	94.0%	83.3%	92.5%
Other services	87.9%	72.8%	83.9%	79.8%	87.7%	91.3%	78.2%	89.7%
Ownership								
For profit, incorporated	91.3%	79.0%	82.7%	87.1%	91.8%	93.7%	82.7%	92.9%
For profit, unincorporated	90.3%	79.7%	78.5%	86.6%	91.0%	94.1%	80.9%	92.3%
Nonprofit	90.5%	74.6%	89.2%	84.0%	88.5%	93.3%	80.9%	91.4%
Age of firm								
Less than 5 years	83.3%	83.4%	71.3%	81.8%	88.6%	98.4%	79.0%	87.3%
5-9 years	85.7%	85.2%	92.7%	83.0%	83.1%	94.3%	84.3%	86.8%
10-19 years	87.9%	71.0%	83.2%	86.6%	90.0%	95.3%	81.1%	91.3%
20 or more years	91.9%	79.6%	81.7%	87.8%	91.8%	93.6%	82.8%	92.9%
Multi/single status								
2 or more locations	93.1%	84.1%	86.8%	85.7%	92.3%	93.8%	86.7%	93.2%
1 location only	85.7%	78.6%	82.3%	86.9%	88.8%	88.8%	81.7%	89.2%
Percent full-time employees								
Less than 25%	90.3%	52.2%	85.2%	83.8%	89.9%	94.8%	74.6%	92.4%
25-49 %	84.0%	65.8%	78.6%	87.5%	85.8%	84.0%	78.8%	84.9%
50-74 %	91.1%	76.1%	77.5%	86.0%	86.3%	95.4%	78.6%	92.9%
75% or more	91.3%	80.0%	83.4%	86.7%	91.7%	93.9%	82.8%	92.8%
Union presence								
No union employees	90.6%	78.6%	82.9%	86.4%	91.6%	93.5%	82.1%	92.4%
Has union employees	93.0%	84.0%	77.1%	90.6%	83.1%	94.4%	84.9%	93.2%
Percent low-wage employees								
50% or more low-wage	88.2%	75.2%	74.4%	84.7%	85.8%	90.6%	79.2%	89.0%
Less than 50% low-wage	91.3%	78.9%	83.1%	86.8%	91.6%	94.2%	82.4%	93.0%
Percent women employees								
Less than 25%	89.5%	73.8%	79.8%	86.4%	92.1%	94.7%	81.2%	92.4%
25-49 %	93.3%	90.6%	83.2%	87.4%	94.7%	94.5%	84.7%	94.3%
50-74 %	91.4%	72.4%	86.9%	90.1%	89.8%	93.4%	81.9%	92.5%
75% or more	89.0%	82.5%	83.5%	82.8%	86.8%	92.3%	82.2%	90.1%
Percent age 50 or older employees								
Less than 25%	88.7%	73.6%	82.8%	84.0%	90.2%	92.6%	80.3%	91.0%
25-49 %	93.1%	83.3%	84.3%	88.9%	92.6%	94.6%	84.8%	93.9%
50-74 %	89.7%	89.0%	79.3%	88.9%	88.9%	92.0%	85.1%	90.8%
75% or more	83.7%	74.8%	81.6%	90.0%	83.4%	90.1%	78.5%	87.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	2.19%	1.52%	0.99%	0.81%	0.45%	0.96%	0.38%
Industry group **								
Agric., fish., forest.	4.51%	12.30%	0.00%	8.72%	3.04%	10.24%	8.62%	4.80%
Mining and manufacturing	0.94%	10.42%	5.67%	2.46%	2.38%	0.88%	3.01%	0.98%
Construction	1.46%	4.35%	4.92%	2.90%	2.37%	1.63%	2.70%	1.53%
Utilities and transp.	2.40%	8.16%	2.61%	4.99%	1.83%	3.49%	2.95%	2.65%
Wholesale trade	1.15%	7.46%	5.76%	2.93%	1.95%	1.36%	3.33%	1.14%
Fin. svs. and real estate	0.65%	7.17%	5.39%	1.84%	1.24%	0.78%	3.14%	0.64%
Retail trade	1.09%	9.48%	5.48%	2.66%	3.60%	1.00%	3.51%	1.09%
Professional services	0.62%	2.36%	2.48%	2.03%	1.44%	0.78%	1.56%	0.67%
Other services	1.00%	5.83%	3.13%	2.97%	2.42%	1.20%	2.53%	1.07%
Ownership								
For profit, incorporated	0.42%	2.53%	1.77%	1.20%	0.90%	0.53%	1.11%	0.45%
For profit, unincorporated	0.90%	4.33%	4.32%	2.29%	1.94%	1.16%	2.32%	0.97%
Nonprofit	0.97%	8.17%	3.04%	2.71%	2.20%	1.16%	3.12%	1.02%
Age of firm								
Less than 5 years	2.50%	3.89%	7.25%	4.30%	4.83%	1.48%	3.45%	3.52%
5-9 years	2.59%	4.14%	2.16%	4.40%	6.72%	4.44%	2.92%	4.10%
10-19 years	1.13%	5.10%	3.29%	2.21%	2.11%	1.14%	2.10%	1.27%
20 or more years	0.38%	3.04%	1.99%	1.13%	0.83%	0.47%	1.21%	0.40%
Multi/single status								
2 or more locations	0.38%	13.17%	3.49%	1.85%	0.76%	0.45%	2.03%	0.39%
1 location only	0.79%	2.21%	1.63%	1.17%	1.69%	4.67%	1.04%	1.17%
Percent full-time employees								
Less than 25%	1.82%	13.80%	7.31%	7.50%	2.71%	1.93%	6.55%	1.72%
25-49 %	2.73%	15.99%	5.98%	3.31%	3.56%	4.39%	5.53%	3.06%
50-74 %	1.01%	5.27%	5.22%	3.04%	3.40%	0.90%	3.01%	1.05%
75% or more	0.38%	2.37%	1.64%	1.10%	0.84%	0.48%	1.04%	0.41%
Union presence								
No union employees	0.39%	2.22%	1.54%	1.02%	0.79%	0.53%	0.98%	0.42%
Has union employees	0.87%	10.40%	9.97%	4.48%	4.26%	0.85%	5.01%	0.89%
Percent low-wage employees								
50% or more low-wage	1.26%	6.23%	5.77%	3.01%	2.95%	1.59%	2.99%	1.36%
Less than 50% low-wage	0.37%	2.33%	1.58%	1.05%	0.82%	0.46%	1.01%	0.39%
Percent women employees								
Less than 25%	0.80%	4.17%	2.62%	1.61%	1.47%	1.30%	1.63%	0.90%
25-49 %	0.51%	3.61%	3.83%	2.10%	0.86%	0.61%	2.14%	0.50%
50-74 %	0.67%	4.64%	2.80%	1.67%	1.64%	0.82%	2.06%	0.71%
75% or more	0.91%	3.37%	2.72%	2.47%	2.24%	1.15%	1.80%	1.01%
Percent age 50 or older employees								
Less than 25%	0.65%	3.46%	2.04%	1.55%	1.10%	1.02%	1.41%	0.73%
25-49 %	0.42%	3.44%	2.95%	1.47%	1.11%	0.46%	1.64%	0.43%
50-74 %	1.30%	3.49%	3.97%	2.75%	2.81%	2.01%	2.20%	1.52%
75% or more	3.36%	6.84%	6.65%	4.11%	9.78%	4.36%	4.56%	4.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	88.7%	72.0%	76.7%	84.8%	89.7%	90.5%	78.1%	90.0%
Industry group **								
Agric., fish., forest.	91.3%	--	--	98.5%	84.6%	90.0%	83.1%	92.9%
Mining and manufacturing	91.1%	72.8%	78.0%	89.8%	91.2%	91.8%	86.9%	91.4%
Construction	84.7%	57.6%	68.6%	89.8%	87.6%	90.7%	76.5%	89.0%
Utilities and transp.	85.2%	74.9%	97.2%	75.0%	87.5%	85.6%	91.0%	84.9%
Wholesale trade	88.4%	69.0%	75.4%	82.8%	93.2%	90.5%	80.2%	89.8%
Fin. svs. and real estate	92.0%	86.5%	85.5%	94.1%	92.0%	92.2%	89.3%	92.2%
Retail trade	88.0%	39.8% *	80.6%	77.4%	89.0%	91.4%	62.6%	91.3%
Professional services	88.3%	75.1%	71.9%	82.9%	90.6%	89.9%	75.1%	89.9%
Other services	86.8%	73.2%	84.4%	78.6%	81.9%	90.3%	77.4%	88.2%
Ownership								
For profit, incorporated	89.5%	70.6%	76.2%	87.0%	90.5%	91.3%	78.4%	91.0%
For profit, unincorporated	85.6%	84.0%	71.6%	78.7%	87.8%	87.8%	76.5%	87.1%
Nonprofit	87.6%	66.1%	90.2%	79.4%	87.8%	88.9%	78.6%	88.2%
Age of firm								
Less than 5 years	83.2%	67.3%	81.8%	86.6%	91.5%	71.2%	81.5%	85.7%
5-9 years	85.9%	78.9%	86.5%	76.8%	93.5%	96.7%	79.9%	90.7%
10-19 years	87.1%	79.7%	70.0%	89.2%	88.7%	91.6%	78.3%	90.5%
20 or more years	89.1%	66.3%	76.5%	83.8%	89.6%	90.4%	77.0%	90.0%
Multi/single status								
2 or more locations	90.2%	--	89.7%	79.9%	90.8%	90.5%	75.9%	90.4%
1 location only	83.3%	72.7%	75.6%	86.4%	87.5%	89.5%	78.4%	87.5%
Percent full-time employees								
Less than 25%	91.4%	--	63.5%	80.6%	82.7%	95.9%	68.0%	94.6%
25-49 %	80.3%	57.3% *	75.5%	83.3%	78.1%	82.6%	71.5%	82.0%
50-74 %	90.0%	73.7%	74.4%	87.4%	85.9%	92.9%	76.9%	91.7%
75% or more	88.8%	72.5%	77.1%	84.7%	90.3%	90.3%	78.8%	90.0%
Union presence								
No union employees	88.2%	73.8%	78.4%	84.2%	91.0%	89.5%	78.8%	89.6%
Has union employees	90.7%	47.1% *	50.9% *	94.2%	78.3%	93.0%	69.0%	91.5%
Percent low-wage employees								
50% or more low-wage	86.1%	76.2%	87.5%	81.4%	85.2%	87.1%	79.5%	86.7%
Less than 50% low-wage	88.9%	71.7%	76.4%	84.9%	89.9%	90.7%	78.1%	90.3%
Percent women employees								
Less than 25%	86.8%	70.4%	76.0%	85.3%	88.4%	89.4%	79.2%	88.5%
25-49 %	91.4%	76.6%	82.0%	85.0%	93.8%	92.0%	81.0%	92.2%
50-74 %	88.1%	74.7%	72.1%	88.9%	87.7%	89.3%	77.2%	89.0%
75% or more	87.9%	65.6%	76.8%	78.3%	87.1%	90.8%	72.4%	89.7%
Percent age 50 or older employees								
Less than 25%	86.7%	61.0%	78.0%	82.9%	89.3%	89.8%	74.9%	89.3%
25-49 %	90.2%	78.4%	80.5%	86.1%	90.0%	91.0%	81.9%	90.7%
50-74 %	88.0%	88.4%	66.1%	87.6%	90.1%	89.3%	81.0%	89.2%
75% or more	83.1%	77.4%	73.3%	84.3%	85.2%	85.7%	79.5%	84.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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%	3.87%	2.68%	1.72%	0.94%	0.65%	1.68%	0.53%
Industry group **								
Agric., fish., forest.	5.03%	--	--	1.41%	10.59%	9.84%	9.25%	5.43%
Mining and manufacturing	0.91%	12.78%	6.27%	3.01%	1.70%	1.16%	2.80%	0.95%
Construction	2.58%	14.35%	8.91%	2.40%	4.70%	3.88%	5.14%	2.64%
Utilities and transp.	2.26%	13.56%	2.30%	10.82%	5.98%	2.47%	3.46%	2.36%
Wholesale trade	1.81%	14.66%	7.02%	5.89%	2.62%	2.26%	4.91%	1.91%
Fin. svs. and real estate	1.45%	7.12%	7.28%	3.13%	2.30%	1.88%	3.60%	1.55%
Retail trade	1.88%	12.43% *	5.58%	9.56%	4.59%	1.53%	7.25%	1.45%
Professional services	0.92%	6.26%	5.22%	2.56%	1.38%	1.19%	3.00%	0.95%
Other services	1.72%	7.96%	4.98%	4.21%	3.56%	2.23%	3.77%	1.87%
Ownership								
For profit, incorporated	0.55%	4.59%	3.11%	1.99%	1.15%	0.65%	1.99%	0.55%
For profit, unincorporated	2.19%	6.76%	7.17%	4.62%	2.78%	3.47%	3.96%	2.48%
Nonprofit	1.23%	11.65%	5.01%	4.57%	1.88%	1.55%	4.80%	1.26%
Age of firm								
Less than 5 years	3.42%	12.94%	6.52%	4.68%	3.71%	16.46%	4.86%	4.46%
5-9 years	2.92%	6.75%	6.70%	7.78%	2.37%	1.95%	4.07%	4.10%
10-19 years	1.54%	5.50%	6.64%	2.62%	2.82%	1.80%	3.32%	1.51%
20 or more years	0.57%	6.11%	3.28%	2.28%	1.05%	0.68%	2.38%	0.57%
Multi/single status								
2 or more locations	0.58%	--	3.20%	4.23%	1.11%	0.67%	6.83%	0.58%
1 location only	1.10%	3.88%	2.86%	1.72%	1.71%	2.91%	1.68%	1.37%
Percent full-time employees								
Less than 25%	2.83%	--	15.86%	10.06%	7.58%	1.85%	9.23%	2.07%
25-49 %	3.57%	24.46% *	10.59%	6.45%	7.77%	4.41%	10.81%	3.65%
50-74 %	1.39%	10.12%	8.13%	4.22%	4.01%	1.47%	5.33%	1.38%
75% or more	0.56%	4.18%	2.95%	1.89%	0.96%	0.73%	1.81%	0.59%
Union presence								
No union employees	0.58%	3.69%	2.57%	1.81%	0.85%	0.81%	1.66%	0.62%
Has union employees	1.11%	18.70% *	15.87% *	2.50%	5.05%	1.06%	9.28%	1.07%
Percent low-wage employees								
50% or more low-wage	1.75%	10.09%	5.87%	4.65%	4.74%	2.06%	5.04%	1.85%
Less than 50% low-wage	0.54%	4.07%	2.75%	1.78%	0.95%	0.68%	1.74%	0.56%
Percent women employees								
Less than 25%	1.13%	6.27%	4.10%	2.79%	2.08%	1.66%	2.66%	1.23%
25-49 %	0.80%	8.05%	6.03%	3.52%	1.20%	0.98%	3.40%	0.81%
50-74 %	1.06%	7.33%	6.95%	2.81%	1.89%	1.32%	3.85%	1.10%
75% or more	1.13%	10.20%	5.07%	3.47%	2.09%	1.36%	3.80%	1.13%
Percent age 50 or older employees								
Less than 25%	0.93%	5.98%	3.45%	2.86%	1.56%	1.14%	2.62%	0.91%
25-49 %	0.71%	6.41%	4.54%	2.54%	1.38%	0.87%	2.46%	0.74%
50-74 %	1.37%	5.67%	8.25%	2.96%	2.36%	1.84%	4.19%	1.42%
75% or more	3.28%	8.44%	9.24%	7.61%	6.31%	5.42%	5.61%	4.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	4,594	4,954	5,101	5,094	4,706	4,375	5,098	4,516
Industry group **								
Agric., fish., forest.	4,100	4,575	--	5,006	4,579	2,920	5,277	3,830
Mining and manufacturing	4,481	4,840	4,855	5,141	4,582	4,208	5,031	4,420
Construction	4,931	4,845	5,034	5,279	5,263	4,085	5,250	4,744
Utilities and transp.	4,322	5,234	5,481	4,455	4,495	4,144	5,233	4,217
Wholesale trade	4,478	4,078	5,421	4,829	4,513	4,169	4,890	4,385
Fin. svs. and real estate	4,461	5,218	4,602	5,469	4,607	4,276	5,060	4,410
Retail trade	4,747	5,420	5,071	5,003	5,394	4,462	5,074	4,700
Professional services	4,618	4,982	5,197	5,082	4,558	4,490	5,145	4,541
Other services	4,699	4,986	5,074	5,131	4,803	4,527	5,020	4,646
Ownership								
For profit, incorporated	4,607	4,951	5,127	5,163	4,772	4,360	5,122	4,521
For profit, unincorporated	4,748	5,130	4,965	5,145	4,831	4,508	5,145	4,674
Nonprofit	4,427	4,612	5,100	4,674	4,416	4,352	4,853	4,390
Age of firm								
Less than 5 years	4,972	5,266	5,449	5,147	4,354	4,866	5,422	4,590
5-9 years	5,167	5,299	5,863	5,304	4,717	4,258	5,538	4,870
10-19 years	4,801	5,161	5,016	5,013	4,922	4,241	5,100	4,670
20 or more years	4,532	4,651	4,931	5,085	4,674	4,381	4,957	4,490
Multi/single status								
2 or more locations	4,470	6,591	5,090	5,085	4,666	4,382	5,012	4,460
1 location only	4,932	4,934	5,102	5,097	4,772	4,015	5,108	4,789
Percent full-time employees								
Less than 25%	4,652	4,531	5,390	5,942	5,308	4,027	5,085	4,605
25-49 %	4,743	5,337	4,929	4,921	4,964	4,564	4,771	4,739
50-74 %	4,598	5,313	4,914	4,976	4,742	4,447	5,154	4,531
75% or more	4,586	4,883	5,121	5,094	4,683	4,362	5,105	4,503
Union presence								
No union employees	4,630	4,985	5,128	5,125	4,706	4,370	5,116	4,540
Has union employees	4,410	3,101	4,132	4,390	4,703	4,389	4,376	4,411
Percent low-wage employees								
50% or more low-wage	4,695	5,203	4,501	5,214	5,021	4,509	5,143	4,656
Less than 50% low-wage	4,582	4,935	5,129	5,084	4,672	4,356	5,095	4,498
Percent women employees								
Less than 25%	4,754	5,050	5,082	5,020	4,898	4,388	5,122	4,639
25-49 %	4,502	4,841	5,025	5,310	4,645	4,305	5,140	4,436
50-74 %	4,494	4,976	5,179	5,182	4,475	4,350	5,084	4,434
75% or more	4,681	4,912	5,130	4,955	4,846	4,511	5,019	4,631
Percent age 50 or older employees								
Less than 25%	4,663	5,234	5,101	4,951	4,868	4,334	5,175	4,543
25-49 %	4,527	4,772	5,065	5,184	4,546	4,396	5,048	4,483
50-74 %	4,680	4,870	5,270	5,322	4,781	4,357	5,158	4,577
75% or more	4,709	4,525	4,827	5,218	4,940	4,339	4,614	4,771

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	25.29	132.31	94.02	70.01	54.57	33.40	58.11	27.76
Industry group **								
Agric., fish., forest.	364.34	753.32	--	409.82	470.88	235.28	543.19	375.97
Mining and manufacturing	69.44	626.47	336.88	175.48	144.06	89.56	167.48	74.53
Construction	123.47	302.50	294.29	185.49	245.32	242.84	167.53	165.08
Utilities and transp.	108.13	556.40	382.53	353.09	214.18	139.12	240.89	116.22
Wholesale trade	95.27	475.77	243.08	241.16	196.09	124.85	223.92	104.71
Fin. svs. and real estate	66.88	347.65	261.85	283.17	154.89	72.84	212.65	69.68
Retail trade	73.94	405.25	274.23	257.54	210.92	74.60	185.86	80.85
Professional services	49.33	230.71	175.21	129.72	85.32	70.53	107.20	54.09
Other services	61.22	287.33	246.54	159.75	142.88	78.05	140.67	66.87
Ownership								
For profit, incorporated	29.73	157.18	110.84	85.13	67.57	37.71	68.27	32.67
For profit, unincorporated	67.62	324.12	212.77	174.45	165.39	81.11	151.93	74.74
Nonprofit	67.70	305.47	285.72	167.70	105.65	98.99	149.02	72.31
Age of firm								
Less than 5 years	171.54	255.19	318.76	337.14	290.50	294.39	222.84	244.25
5-9 years	138.24	447.48	234.23	208.90	200.92	667.64	199.16	186.11
10-19 years	88.13	263.41	204.73	176.96	165.05	162.32	114.20	116.76
20 or more years	27.13	176.98	118.18	80.47	59.27	34.26	74.66	28.85
Multi/single status								
2 or more locations	29.36	723.82	226.42	114.61	67.81	33.78	171.24	29.73
1 location only	49.51	132.72	100.73	85.13	92.91	221.47	61.71	74.53
Percent full-time employees								
Less than 25%	259.69	571.39	583.03	453.78	234.18	253.53	346.97	284.39
25-49 %	95.85	325.09	323.05	325.37	170.09	126.32	327.91	98.63
50-74 %	68.05	281.18	259.65	277.18	165.25	81.96	162.02	73.33
75% or more	28.22	150.94	104.08	73.69	60.57	37.72	63.44	31.05
Union presence								
No union employees	27.68	133.70	95.33	71.41	56.84	38.38	58.98	30.89
Has union employees	62.53	107.72	398.47	307.16	200.81	67.85	283.93	63.54
Percent low-wage employees								
50% or more low-wage	77.34	440.83	339.56	174.12	129.40	104.28	192.26	82.12
Less than 50% low-wage	26.67	137.81	96.65	74.50	58.96	34.90	60.68	29.38
Percent women employees								
Less than 25%	49.13	198.29	146.73	99.24	119.60	67.24	85.36	58.39
25-49 %	51.35	326.76	198.76	175.18	116.77	61.44	147.78	54.35
50-74 %	44.23	302.27	225.35	180.87	90.01	52.35	142.47	46.33
75% or more	61.07	216.47	210.54	144.29	102.25	90.29	118.17	67.75
Percent age 50 or older employees								
Less than 25%	42.31	171.36	149.12	98.11	93.80	57.41	85.16	47.72
25-49 %	35.36	299.05	156.66	117.65	77.09	43.19	102.77	37.36
50-74 %	80.71	289.38	209.88	200.07	116.10	128.69	141.38	92.47
75% or more	161.69	377.66	205.14	373.26	438.68	171.70	235.49	215.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	8,867	9,335	9,795	10,072	9,032	8,593	9,785	8,769
Industry group **								
Agric., fish., forest.	8,877	12,864	--	12,010	8,188	5,662	12,168	8,307
Mining and manufacturing	8,434	9,974	7,499	9,732	8,906	8,117	8,694	8,417
Construction	9,486	8,753	9,416	10,859	9,430	8,360	10,214	9,155
Utilities and transp.	8,178	--	9,480	8,602	9,090	7,894	8,657	8,152
Wholesale trade	9,226	10,157	10,459	9,611	9,249	8,991	9,794	9,142
Fin. svs. and real estate	8,747	7,864	9,615	10,047	9,204	8,550	9,364	8,698
Retail trade	9,258	10,554	10,436	10,277	8,095	9,362	10,055	9,188
Professional services	8,870	10,192	10,337	10,097	8,953	8,599	10,399	8,714
Other services	9,290	8,615	9,805	9,751	9,646	9,163	9,136	9,310
Ownership								
For profit, incorporated	8,889	9,426	9,708	10,296	8,970	8,608	9,845	8,781
For profit, unincorporated	9,316	9,903	10,499	9,788	9,209	9,132	10,174	9,190
Nonprofit	8,477	7,739	9,272	8,994	9,154	8,234	8,731	8,463
Age of firm								
Less than 5 years	10,376	10,466	9,743	11,309	9,181	10,467	10,759	9,828
5-9 years	9,845	9,910	10,075	10,906	9,142	9,242	10,244	9,562
10-19 years	9,005	9,935	11,034	9,973	8,538	8,012	10,042	8,656
20 or more years	8,790	8,446	9,220	9,838	9,123	8,614	9,358	8,754
Multi/single status								
2 or more locations	8,694	--	8,662	9,384	8,930	8,623	8,942	8,691
1 location only	9,562	9,293	9,906	10,283	9,238	7,223	9,884	9,315
Percent full-time employees								
Less than 25%	7,658	--	9,852	9,659	9,483	7,177	9,867	7,440
25-49 %	9,578	9,404	8,824	10,823	10,649	9,131	10,251	9,463
50-74 %	9,490	10,940	10,271	10,929	9,235	9,298	10,719	9,356
75% or more	8,797	8,956	9,779	9,982	8,983	8,516	9,655	8,707
Union presence								
No union employees	8,928	9,522	10,046	10,064	9,052	8,580	9,857	8,807
Has union employees	8,641	5,326	--	10,186	8,834	8,626	8,686	8,640
Percent low-wage employees								
50% or more low-wage	9,326	9,864	10,636	9,751	10,145	9,043	10,103	9,262
Less than 50% low-wage	8,840	9,296	9,768	10,084	8,974	8,564	9,771	8,739
Percent women employees								
Less than 25%	8,960	9,262	9,636	10,058	9,298	8,317	9,708	8,804
25-49 %	8,798	8,987	9,176	10,194	8,449	8,761	9,636	8,740
50-74 %	8,661	9,466	10,421	9,680	9,066	8,403	9,812	8,576
75% or more	9,188	9,738	10,370	10,408	9,668	8,870	10,220	9,092
Percent age 50 or older employees								
Less than 25%	8,758	10,274	9,598	9,835	8,744	8,336	9,925	8,542
25-49 %	8,940	10,023	10,238	10,353	9,189	8,714	10,224	8,869
50-74 %	8,723	7,575	9,762	10,028	9,073	8,373	8,892	8,697
75% or more	9,305	8,241	7,802	10,091	9,716	9,498	8,608	9,598

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	68.81	387.58	268.75	177.69	150.90	88.15	177.47	73.54
Industry group **								
Agric., fish., forest.	1,285.41	1,019.24	--	504.65	760.83	310.45	1,126.03	1,510.78
Mining and manufacturing	153.81	1,327.94	752.36	396.84	372.55	177.29	462.46	161.04
Construction	255.59	741.02	1,029.65	519.94	404.86	320.83	573.27	249.35
Utilities and transp.	334.91	--	1,544.96	759.50	619.51	401.90	835.38	349.24
Wholesale trade	254.46	739.84	754.39	581.53	403.27	390.44	564.61	282.15
Fin. svs. and real estate	156.65	1,183.67	560.27	575.04	293.54	188.10	707.60	159.42
Retail trade	258.09	1,201.41	630.80	407.88	856.96	203.15	411.32	276.40
Professional services	121.45	544.03	453.66	360.65	245.37	153.17	289.68	127.79
Other services	222.55	581.40	650.78	386.34	399.12	308.86	351.59	247.22
Ownership								
For profit, incorporated	85.72	501.08	324.58	210.44	193.26	109.22	216.68	91.92
For profit, unincorporated	152.16	561.86	561.21	377.68	354.08	199.52	342.70	164.95
Nonprofit	160.21	773.07	775.94	482.38	290.15	201.45	433.62	167.60
Age of firm								
Less than 5 years	486.35	983.77	1,247.17	582.97	1,171.96	762.84	637.89	702.08
5-9 years	315.41	606.46	638.08	492.12	622.38	861.72	394.17	449.36
10-19 years	268.47	678.26	515.17	463.78	514.36	421.96	374.44	324.60
20 or more years	73.19	579.04	301.61	200.49	150.83	90.52	223.87	76.54
Multi/single status								
2 or more locations	78.84	--	600.14	318.88	190.53	89.35	380.96	79.70
1 location only	136.17	389.88	287.60	206.50	247.32	450.92	192.25	189.62
Percent full-time employees								
Less than 25%	455.95	--	1,137.22	721.92	672.65	398.32	654.43	431.31
25-49 %	260.98	1,758.37	981.68	840.90	560.07	291.82	903.24	255.88
50-74 %	204.17	749.82	876.95	421.51	380.52	254.24	461.11	216.96
75% or more	75.29	414.83	292.91	195.24	162.40	97.33	194.04	80.57
Union presence								
No union employees	77.88	402.08	248.89	179.01	161.52	105.99	173.63	84.83
Has union employees	151.71	695.22	--	899.90	394.66	164.07	1,219.58	152.10
Percent low-wage employees								
50% or more low-wage	207.83	1,121.30	1,080.71	695.89	401.84	247.99	537.41	219.18
Less than 50% low-wage	71.92	406.75	275.01	182.34	156.60	92.62	183.91	76.95
Percent women employees								
Less than 25%	135.42	743.66	463.06	272.46	256.33	188.08	283.92	151.77
25-49 %	144.75	598.56	466.20	405.18	313.25	177.93	368.81	152.53
50-74 %	106.87	732.99	465.72	330.19	232.97	126.94	339.35	110.99
75% or more	170.71	784.70	677.81	424.00	315.22	215.40	456.17	179.51
Percent age 50 or older employees								
Less than 25%	129.29	437.86	442.97	285.82	294.48	173.16	269.83	140.46
25-49 %	91.16	628.81	395.50	259.00	187.23	111.10	252.74	95.07
50-74 %	204.73	824.34	499.58	434.53	383.17	286.50	449.56	226.02
75% or more	460.44	964.66	1,188.40	702.93	1,343.08	604.48	689.41	574.03

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2020

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	57.7%	60.3%	65.3%	66.7%	60.6%	53.4%	64.2%	56.5%
Industry group **								
Agric., fish., forest.	37.2%	47.9%	--	70.9%	42.6% *	11.8% *	53.2%	32.7% *
Mining and manufacturing	55.4%	44.9%	76.1%	64.2%	53.6%	52.4%	66.6%	54.0%
Construction	64.7%	63.7%	70.1%	71.7%	72.3%	43.3%	71.1%	60.6%
Utilities and transp.	57.6%	59.6%	56.9%	69.1%	66.9%	53.5%	65.6%	56.7%
Wholesale trade	60.7%	61.4%	61.3%	63.9%	61.7%	58.1%	61.4%	60.5%
Fin. svs. and real estate	57.3%	62.4%	54.7%	70.8%	57.7%	55.6%	60.4%	57.0%
Retail trade	62.1%	56.1%	67.5%	72.5%	72.2%	56.6%	64.3%	61.7%
Professional services	54.6%	65.6%	65.3%	62.5%	58.2%	49.9%	63.4%	53.2%
Other services	59.9%	56.7%	64.7%	65.8%	62.7%	57.4%	62.2%	59.5%
Ownership								
For profit, incorporated	59.5%	61.4%	66.5%	67.6%	63.1%	55.5%	65.4%	58.4%
For profit, unincorporated	60.9%	55.9%	64.1%	70.8%	58.7%	58.6%	62.4%	60.6%
Nonprofit	47.9%	61.4%	57.4%	57.1%	54.4%	42.2%	58.6%	46.9%
Age of firm								
Less than 5 years	60.3%	61.9%	52.0%	71.5%	44.9%	56.8%	62.4%	58.4%
5-9 years	64.5%	79.0%	66.0%	62.3%	56.6%	72.5%	67.3%	62.1%
10-19 years	61.1%	60.1%	66.1%	65.1%	64.0%	50.8%	65.2%	59.1%
20 or more years	56.8%	54.0%	66.3%	67.1%	60.7%	53.4%	63.4%	56.1%
Multi/single status								
2 or more locations	55.9%	85.3%	66.4%	70.6%	60.6%	53.7%	66.5%	55.7%
1 location only	62.1%	60.0%	65.2%	65.4%	60.6%	38.1%	63.9%	60.5%
Percent full-time employees								
Less than 25%	60.8%	68.1%	38.9%	75.0%	61.6%	57.5%	52.0%	62.0%
25-49 %	57.3%	48.1%	47.8%	72.2%	61.7%	52.9%	56.3%	57.4%
50-74 %	56.8%	68.3%	59.5%	65.8%	59.4%	53.5%	65.5%	55.5%
75% or more	57.7%	59.3%	66.9%	66.3%	60.6%	53.3%	64.5%	56.5%
Union presence								
No union employees	59.7%	60.9%	65.9%	67.6%	62.0%	55.2%	64.6%	58.6%
Has union employees	47.2%	--	45.4%	45.6%	42.5%	47.9%	47.1%	47.2%
Percent low-wage employees								
50% or more low-wage	63.7%	63.9%	65.1%	70.8%	67.3%	61.4%	66.1%	63.5%
Less than 50% low-wage	56.9%	60.0%	65.3%	66.3%	59.8%	52.3%	64.1%	55.6%
Percent women employees								
Less than 25%	61.9%	58.4%	70.5%	67.4%	65.9%	53.9%	66.3%	60.4%
25-49 %	57.8%	57.6%	59.6%	67.9%	55.5%	57.0%	61.1%	57.4%
50-74 %	56.3%	56.8%	63.8%	66.2%	60.2%	53.1%	62.2%	55.6%
75% or more	54.4%	70.9%	62.6%	64.2%	60.4%	47.9%	64.9%	52.7%
Percent age 50 or older employees								
Less than 25%	59.7%	61.4%	69.3%	64.8%	63.8%	53.6%	65.3%	58.2%
25-49 %	56.2%	64.3%	59.9%	67.4%	58.8%	53.3%	63.5%	55.5%
50-74 %	58.0%	63.1%	62.5%	71.0%	58.1%	53.0%	66.0%	56.2%
75% or more	57.3%	48.3%	68.4%	70.6%	57.2%	54.3%	54.9%	59.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	2.65%	1.91%	1.43%	1.37%	0.95%	1.20%	0.74%
Industry group **								
Agric., fish., forest.	9.51%	12.26%	--	11.75%	18.89% *	8.39% *	10.08%	11.12% *
Mining and manufacturing	1.69%	11.03%	5.75%	4.17%	3.57%	2.28%	3.77%	1.84%
Construction	3.16%	6.88%	5.03%	4.16%	5.91%	7.31%	3.33%	4.60%
Utilities and transp.	3.40%	12.25%	11.85%	6.17%	5.75%	4.54%	6.30%	3.70%
Wholesale trade	2.40%	12.48%	6.89%	5.85%	4.62%	3.68%	4.77%	2.75%
Fin. svs. and real estate	1.94%	7.68%	8.13%	5.48%	4.30%	2.45%	4.87%	2.07%
Retail trade	2.16%	9.88%	5.52%	4.75%	5.55%	2.86%	3.89%	2.44%
Professional services	1.13%	4.39%	3.42%	2.65%	2.28%	1.63%	2.17%	1.27%
Other services	1.59%	6.04%	4.55%	3.08%	3.23%	2.38%	2.84%	1.82%
Ownership								
For profit, incorporated	0.81%	3.17%	2.20%	1.81%	1.77%	1.15%	1.42%	0.92%
For profit, unincorporated	1.65%	6.03%	4.93%	2.95%	3.68%	2.55%	2.97%	1.90%
Nonprofit	1.52%	7.72%	6.79%	3.67%	2.64%	2.19%	3.62%	1.63%
Age of firm								
Less than 5 years	3.90%	6.17%	7.55%	5.73%	9.33%	7.78%	4.54%	6.19%
5-9 years	2.83%	4.96%	5.95%	4.80%	5.65%	9.29%	3.64%	4.15%
10-19 years	1.95%	5.44%	3.81%	3.35%	3.71%	4.54%	2.43%	2.64%
20 or more years	0.73%	3.76%	2.52%	1.78%	1.51%	0.98%	1.59%	0.79%
Multi/single status								
2 or more locations	0.80%	9.75%	5.33%	2.23%	1.62%	0.97%	3.04%	0.82%
1 location only	1.12%	2.68%	2.04%	1.75%	2.46%	5.07%	1.30%	1.77%
Percent full-time employees								
Less than 25%	4.16%	11.95%	10.74%	10.24%	5.60%	5.42%	7.35%	4.53%
25-49 %	2.71%	13.77%	6.90%	6.29%	4.73%	3.82%	6.12%	2.99%
50-74 %	2.09%	5.25%	5.44%	4.51%	4.07%	2.91%	3.13%	2.33%
75% or more	0.72%	3.05%	2.11%	1.57%	1.52%	1.05%	1.33%	0.81%
Union presence								
No union employees	0.70%	2.66%	1.93%	1.43%	1.42%	1.08%	1.21%	0.80%
Has union employees	1.74%	--	11.92%	9.31%	5.00%	1.92%	7.69%	1.77%
Percent low-wage employees								
50% or more low-wage	1.84%	7.96%	6.28%	3.92%	3.01%	2.59%	3.71%	1.99%
Less than 50% low-wage	0.70%	2.80%	1.99%	1.52%	1.49%	1.02%	1.26%	0.79%
Percent women employees								
Less than 25%	1.29%	4.39%	2.88%	2.34%	2.66%	2.27%	1.90%	1.61%
25-49 %	1.42%	7.16%	4.69%	3.18%	3.12%	1.89%	3.10%	1.54%
50-74 %	1.17%	5.37%	4.36%	3.34%	2.45%	1.53%	2.67%	1.26%
75% or more	1.41%	4.14%	4.26%	3.03%	2.60%	2.12%	2.47%	1.59%
Percent age 50 or older employees								
Less than 25%	1.07%	3.81%	2.61%	2.12%	2.17%	1.74%	1.75%	1.27%
25-49 %	0.95%	5.88%	3.66%	2.38%	2.03%	1.24%	2.20%	1.02%
50-74 %	1.86%	5.72%	4.82%	4.07%	3.65%	2.90%	2.96%	2.17%
75% or more	3.79%	7.27%	7.75%	7.15%	8.76%	7.46%	5.19%	5.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	44.5%	12.0%	16.0%	24.6%	39.2%	58.8%	17.1%	49.9%
Industry group **								
Agric., fish., forest.	19.5% *	--	0.0%	--	40.0% *	--	12.7% *	22.7% *
Mining and manufacturing	46.2%	1.3% *	18.0% *	23.8%	41.1%	61.8%	15.9%	50.9%
Construction	27.3%	13.2% *	22.1%	15.9%	33.8%	57.6%	15.2%	36.6%
Utilities and transp.	48.4%	1.5% *	1.1% *	24.4%	38.4%	61.6%	12.9% *	53.2%
Wholesale trade	46.8%	10.3% *	25.3% *	32.9%	45.7%	64.8%	23.3%	52.9%
Fin. svs. and real estate	56.4%	19.2% *	14.8% *	19.6%	50.4%	67.0%	16.9%	60.4%
Retail trade	39.4%	16.6% *	9.5% *	17.1%	30.2%	54.1%	15.6%	43.7%
Professional services	46.2%	10.7%	17.4%	31.4%	39.9%	59.3%	19.4%	51.3%
Other services	39.7%	13.0% *	12.1% *	28.4%	33.4%	50.2%	15.1%	44.5%
Ownership								
For profit, incorporated	45.2%	12.6%	14.9%	23.5%	38.4%	60.5%	17.0%	51.2%
For profit, unincorporated	38.8%	10.5% *	17.3%	23.4%	41.2%	50.8%	14.8%	44.1%
Nonprofit	46.3%	11.1% *	23.2% *	32.7%	40.3%	56.9%	21.4%	49.3%
Age of firm								
Less than 5 years	25.6%	18.4% *	20.0% *	23.9%	36.6%	39.8%	16.2%	35.1%
5-9 years	23.2%	5.2% *	11.7% *	19.7% *	36.2%	67.7%	10.0%	35.0%
10-19 years	30.1%	11.6% *	15.5%	17.4%	36.1%	55.6%	15.4%	38.2%
20 or more years	48.4%	13.7%	16.7%	27.5%	40.1%	59.0%	19.6%	51.9%
Multi/single status								
2 or more locations	53.9%	--	22.3%	31.3%	43.8%	58.9%	26.6%	54.6%
1 location only	23.2%	11.8%	15.4%	22.2%	31.7%	52.2%	16.0%	29.9%
Percent full-time employees								
Less than 25%	37.8%	--	9.0% *	12.5% *	27.4% *	54.5%	23.7% *	39.4%
25-49 %	36.9%	2.8% *	32.4%	24.6%	39.0%	42.6%	16.9%	40.1%
50-74 %	41.8%	15.2% *	14.4% *	17.9%	29.4%	54.9%	15.6%	46.2%
75% or more	45.3%	11.6%	15.8%	25.5%	40.4%	60.3%	17.2%	51.1%
Union presence								
No union employees	42.6%	11.6%	15.6%	24.6%	39.2%	58.2%	16.9%	48.5%
Has union employees	57.3%	--	--	21.8% *	37.8%	60.9%	30.2% *	57.9%
Percent low-wage employees								
50% or more low-wage	29.5%	27.2% *	--	13.6% *	25.4%	34.9%	15.9%	30.9%
Less than 50% low-wage	46.5%	10.7%	16.6%	25.5%	40.9%	62.8%	17.2%	52.7%
Percent women employees								
Less than 25%	36.9%	12.9% *	15.6%	22.4%	37.9%	59.5%	16.1%	45.0%
25-49 %	52.2%	10.9% *	14.8%	21.7%	42.2%	64.7%	14.7%	56.7%
50-74 %	45.4%	14.5%	18.3%	25.6%	41.6%	54.0%	20.1%	48.7%
75% or more	42.3%	9.4% *	15.6%	32.0%	34.4%	56.0%	18.6%	47.1%
Percent age 50 or older employees								
Less than 25%	38.4%	13.0%	14.3%	22.0%	36.1%	56.3%	14.8%	45.4%
25-49 %	51.5%	11.4% *	18.0%	29.6%	42.2%	62.0%	22.6%	54.7%
50-74 %	37.1%	13.5% *	17.6%	21.3%	41.2%	47.7%	16.1%	42.7%
75% or more	21.2%	7.5% *	17.4% *	7.9% *	22.3% *	43.1%	10.8% *	28.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.84%	2.17%	1.83%	1.61%	1.65%	1.22%	1.16%	0.95%
Industry group **								
Agric., fish., forest.	10.52% *	--	0.00%	--	24.17% *	--	6.62% *	14.76% *
Mining and manufacturing	2.17%	0.89% *	6.11% *	4.26%	4.48%	3.05%	3.26%	2.40%
Construction	2.99%	6.31% *	6.50%	3.66%	7.36%	7.07%	3.15%	4.58%
Utilities and transp.	4.06%	1.40% *	1.02% *	7.29%	6.74%	5.41%	4.87% *	4.40%
Wholesale trade	3.21%	6.55% *	8.57% *	6.01%	6.54%	4.01%	5.21%	3.56%
Fin. svs. and real estate	2.56%	7.45% *	5.42% *	4.48%	5.05%	3.29%	3.61%	2.72%
Retail trade	2.46%	14.22% *	3.20% *	4.64%	5.47%	3.20%	4.43%	2.75%
Professional services	1.52%	2.74%	2.84%	3.34%	2.67%	2.31%	2.10%	1.73%
Other services	2.26%	4.15% *	4.57% *	4.49%	4.34%	3.20%	2.56%	2.53%
Ownership								
For profit, incorporated	1.00%	2.81%	2.01%	1.89%	2.00%	1.38%	1.38%	1.13%
For profit, unincorporated	2.15%	3.84% *	4.05%	4.00%	5.20%	3.40%	2.27%	2.53%
Nonprofit	2.19%	4.44% *	8.66% *	4.71%	3.29%	3.56%	3.96%	2.40%
Age of firm								
Less than 5 years	3.81%	6.53% *	6.58% *	5.72%	10.44%	8.52%	3.47%	6.39%
5-9 years	3.85%	2.56% *	3.56% *	6.19% *	7.59%	14.77%	2.08%	6.23%
10-19 years	2.20%	3.63% *	3.45%	3.25%	4.62%	5.11%	2.20%	3.05%
20 or more years	0.95%	3.87%	2.59%	2.06%	1.84%	1.27%	1.70%	1.03%
Multi/single status								
2 or more locations	1.02%	--	6.15%	3.10%	1.96%	1.24%	3.56%	1.04%
1 location only	1.24%	2.18%	1.91%	1.88%	2.95%	6.53%	1.23%	2.06%
Percent full-time employees								
Less than 25%	7.80%	--	8.34% *	7.87% *	9.26% *	9.43%	8.29% *	8.59%
25-49 %	2.76%	2.05% *	9.33%	7.19%	5.64%	3.96%	4.12%	3.07%
50-74 %	2.45%	5.17% *	6.02% *	3.83%	4.53%	3.14%	3.13%	2.71%
75% or more	0.93%	2.51%	1.96%	1.79%	1.83%	1.39%	1.29%	1.06%
Union presence								
No union employees	0.91%	2.17%	1.83%	1.64%	1.71%	1.43%	1.17%	1.06%
Has union employees	2.18%	--	--	9.29% *	6.34%	2.31%	9.96% *	2.21%
Percent low-wage employees								
50% or more low-wage	2.10%	9.74% *	--	4.11% *	3.46%	3.00%	3.87%	2.27%
Less than 50% low-wage	0.89%	2.16%	1.91%	1.72%	1.80%	1.29%	1.21%	1.02%
Percent women employees								
Less than 25%	1.58%	5.00% *	2.76%	2.42%	3.57%	2.75%	1.79%	1.99%
25-49 %	1.68%	3.68% *	3.67%	3.39%	3.46%	1.98%	2.52%	1.76%
50-74 %	1.61%	4.10%	5.33%	3.99%	2.98%	2.23%	2.85%	1.77%
75% or more	1.86%	3.05% *	3.31%	3.77%	3.09%	2.94%	2.52%	2.12%
Percent age 50 or older employees								
Less than 25%	1.36%	3.86%	2.55%	2.16%	2.64%	2.30%	1.56%	1.63%
25-49 %	1.23%	3.73% *	3.24%	2.88%	2.49%	1.54%	2.48%	1.31%
50-74 %	2.13%	4.16% *	4.96%	4.62%	4.12%	3.76%	2.57%	2.62%
75% or more	3.72%	3.69% *	8.76% *	3.45% *	10.02% *	9.32%	3.53% *	5.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

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, 2020

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	11.6%	17.8%	14.1%	12.9%	13.2%	10.0%	14.6%	11.1%
Industry group **								
Agric., fish., forest.	18.6% *	12.4% *	--	12.1% *	42.0% *	2.0% *	20.8% *	18.0% *
Mining and manufacturing	11.6%	39.5%	8.8% *	12.5% *	11.8%	10.6%	13.2%	11.4%
Construction	8.7%	8.1% *	12.6%	10.3%	8.8% *	--	8.3%	9.0%
Utilities and transp.	8.2%	7.9% *	23.0% *	8.9% *	12.5% *	6.2%	13.2% *	7.7%
Wholesale trade	9.5%	18.5% *	18.6% *	14.7%	7.9% *	4.9%	18.3%	7.3%
Fin. svs. and real estate	8.1%	23.1% *	18.4% *	15.3% *	8.8%	6.0%	19.8%	6.9%
Retail trade	13.6%	25.3% *	19.5%	14.1% *	16.6% *	11.3%	19.8%	12.5%
Professional services	14.4%	15.0%	9.5%	13.7%	13.7%	15.2%	12.5%	14.7%
Other services	10.3%	17.2%	14.7%	12.4%	17.0%	6.6%	16.0%	9.2%
Ownership								
For profit, incorporated	9.8%	17.8%	14.0%	12.9%	10.4%	7.8%	14.1%	8.9%
For profit, unincorporated	10.9%	18.6%	15.2%	10.1%	17.2%	6.3%	15.7%	9.9%
Nonprofit	19.3%	16.2% *	12.9% *	16.4%	18.5%	20.7%	16.0%	19.6%
Age of firm								
Less than 5 years	15.1%	12.0% *	12.8% *	12.2% *	25.3%	2.4% *	10.2%	19.7%
5-9 years	11.8%	9.5% *	15.3% *	10.2% *	12.2% *	14.1% *	11.8%	11.8%
10-19 years	12.9%	21.7%	14.3%	14.7%	12.5%	7.7%	14.6%	12.1%
20 or more years	11.3%	19.7%	13.9%	12.8%	12.9%	10.1%	15.8%	10.8%
Multi/single status								
2 or more locations	10.5%	--	12.8% *	10.7%	12.9%	9.9%	14.0%	10.4%
1 location only	14.3%	17.8%	14.2%	13.6%	13.6%	15.1%	14.6%	14.1%
Percent full-time employees								
Less than 25%	15.9%	13.4% *	36.5% *	11.4% *	14.4%	16.4%	25.9%	14.6%
25-49 %	11.7%	36.9% *	20.3%	10.9% *	14.4%	8.7% *	25.0%	9.5%
50-74 %	12.0%	14.3% *	13.0% *	14.7%	14.8%	10.6%	13.5%	11.8%
75% or more	11.4%	17.6%	13.7%	12.9%	12.9%	9.8%	14.1%	11.0%
Union presence								
No union employees	10.7%	18.0%	13.4%	12.1%	12.5%	8.4%	14.2%	10.0%
Has union employees	16.2%	1.1% *	38.4%	33.4%	21.4%	14.8%	27.1%	16.0%
Percent low-wage employees								
50% or more low-wage	8.6%	19.2% *	12.8% *	10.0%	13.4%	6.2%	16.8%	7.8%
Less than 50% low-wage	12.0%	17.6%	14.2%	13.2%	13.1%	10.5%	14.4%	11.5%
Percent women employees								
Less than 25%	10.6%	16.2%	13.7%	12.4%	10.8%	7.8%	13.4%	9.7%
25-49 %	11.6%	28.0%	14.7%	14.0%	15.2%	9.2%	17.4%	10.9%
50-74 %	9.8%	18.0%	13.1%	11.2%	10.7%	8.6%	14.9%	9.2%
75% or more	15.2%	9.4%	15.3%	14.9%	16.9%	15.0%	13.9%	15.5%
Percent age 50 or older employees								
Less than 25%	10.7%	17.7%	10.8%	13.9%	12.9%	7.5%	13.0%	10.2%
25-49 %	11.9%	12.9% *	18.4%	12.8%	13.3%	11.0%	16.3%	11.5%
50-74 %	11.8%	22.4%	13.9%	10.3% *	12.6%	10.2%	15.0%	11.1%
75% or more	16.1%	18.9% *	20.1% *	7.1% *	16.7% *	15.9% *	17.3%	15.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	2.28%	1.51%	1.15%	1.09%	0.62%	0.96%	0.52%
Industry group **								
Agric., fish., forest.	9.44% *	9.39% *	--	8.20% *	22.10% *	1.67% *	8.77% *	11.85% *
Mining and manufacturing	1.32%	11.25%	3.62% *	3.88% *	2.91%	1.58%	2.99%	1.43%
Construction	1.72%	4.22% *	3.55%	2.85%	3.98% *	--	1.61%	2.63%
Utilities and transp.	1.41%	6.03% *	10.90% *	3.39% *	4.23% *	1.53%	4.73% *	1.46%
Wholesale trade	1.47%	9.53% *	6.28% *	4.31%	2.58% *	1.38%	3.85%	1.54%
Fin. svs. and real estate	0.96%	7.49% *	5.67% *	5.51% *	1.98%	1.02%	4.43%	0.94%
Retail trade	2.10%	9.99% *	5.24%	4.31% *	5.73% *	2.83%	3.89%	2.38%
Professional services	0.86%	3.65%	2.13%	2.19%	1.65%	1.25%	1.63%	0.97%
Other services	0.96%	5.02%	3.89%	1.97%	2.98%	1.01%	2.35%	1.05%
Ownership								
For profit, incorporated	0.54%	2.69%	1.74%	1.48%	1.31%	0.69%	1.13%	0.60%
For profit, unincorporated	1.04%	5.22%	3.74%	1.88%	3.07%	0.92%	2.42%	1.14%
Nonprofit	1.33%	7.67% *	5.25% *	3.03%	2.47%	1.90%	3.13%	1.43%
Age of firm								
Less than 5 years	2.79%	4.29% *	5.09% *	4.31% *	7.53%	2.14% *	2.34%	4.87%
5-9 years	1.96%	3.70% *	4.75% *	3.41% *	4.20% *	6.08% *	2.44%	2.95%
10-19 years	1.55%	5.18%	3.25%	3.23%	3.52%	1.56%	2.10%	2.08%
20 or more years	0.51%	3.38%	1.92%	1.36%	1.15%	0.65%	1.34%	0.54%
Multi/single status								
2 or more locations	0.55%	--	4.07% *	1.66%	1.42%	0.62%	2.74%	0.56%
1 location only	0.86%	2.30%	1.61%	1.42%	1.77%	4.49%	1.03%	1.35%
Percent full-time employees								
Less than 25%	3.20%	10.02% *	13.04% *	5.79% *	4.18%	4.87%	7.45%	3.45%
25-49 %	2.15%	16.07% *	6.05%	5.66% *	3.47%	2.97% *	7.02%	2.15%
50-74 %	1.88%	4.36% *	3.94% *	4.31%	3.51%	2.69%	2.40%	2.12%
75% or more	0.48%	2.57%	1.67%	1.25%	1.21%	0.60%	1.05%	0.54%
Union presence								
No union employees	0.45%	2.31%	1.50%	1.09%	1.13%	0.55%	0.97%	0.50%
Has union employees	1.64%	1.16% *	11.46%	9.65%	4.37%	1.81%	6.94%	1.67%
Percent low-wage employees								
50% or more low-wage	1.06%	7.28% *	4.35% *	2.37%	3.06%	1.14%	3.24%	1.12%
Less than 50% low-wage	0.50%	2.40%	1.57%	1.23%	1.16%	0.69%	1.01%	0.57%
Percent women employees								
Less than 25%	0.86%	3.78%	2.31%	1.83%	2.00%	1.20%	1.48%	1.04%
25-49 %	1.08%	6.41%	3.54%	2.87%	2.81%	1.31%	2.51%	1.17%
50-74 %	0.69%	4.58%	3.36%	2.45%	1.50%	0.84%	2.27%	0.72%
75% or more	1.10%	2.62%	3.48%	2.61%	2.34%	1.57%	1.91%	1.24%
Percent age 50 or older employees								
Less than 25%	0.72%	3.22%	1.78%	1.81%	1.84%	0.89%	1.31%	0.85%
25-49 %	0.68%	4.34% *	3.23%	1.81%	1.51%	0.88%	1.86%	0.73%
50-74 %	1.35%	5.55%	3.80%	3.22% *	3.22%	1.84%	2.55%	1.56%
75% or more	3.46%	7.03% *	6.78% *	3.62% *	9.59% *	5.68% *	4.62%	4.99% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	6.1%	4.5%	3.7%	4.6%	2.6%	4.6%	3.2%
Industry group **								
Agric., fish., forest.	9.0% *	22.8% *	--	1.0% *	2.0% *	16.0% *	11.0% *	8.4% *
Mining and manufacturing	4.0%	2.7% *	2.2% *	2.9% *	7.7%	2.7%	2.1% *	4.3%
Construction	4.2%	11.4% *	3.9% *	4.4% *	2.8% *	3.4% *	5.0%	3.7% *
Utilities and transp.	1.5%	--	3.2% *	0.9% *	1.3% *	1.5% *	2.7% *	1.4% *
Wholesale trade	2.5%	1.7% *	2.8% *	2.2% *	4.4% *	1.4% *	2.4% *	2.5% *
Fin. svs. and real estate	2.6%	1.4% *	--	2.9% *	4.2% *	2.0%	3.6% *	2.5%
Retail trade	2.5%	2.9% *	5.3% *	2.0% *	2.9% *	2.3%	3.3% *	2.4%
Professional services	4.0%	4.8%	4.2%	4.7%	6.0%	3.0%	4.6%	3.9%
Other services	3.6%	11.1% *	6.7%	5.7%	2.0%	2.8%	7.7%	2.8%
Ownership								
For profit, incorporated	3.1%	6.2%	4.3%	3.2%	4.3%	2.3%	4.2%	2.9%
For profit, unincorporated	3.9%	5.6% *	4.1% *	3.7%	6.4%	2.3%	5.2%	3.6%
Nonprofit	4.4%	6.4% *	6.5% *	6.3%	4.3%	3.9%	6.2%	4.2%
Age of firm								
Less than 5 years	6.5% *	4.5% *	2.5% *	1.0% *	20.3% *	0.0%	2.8% *	9.9% *
5-9 years	5.9%	2.9% *	4.4% *	4.0% *	11.4% *	2.4% *	3.9%	7.7% *
10-19 years	4.0%	9.1% *	4.6% *	4.1% *	2.9%	3.3% *	5.7%	3.2%
20 or more years	3.1%	5.9%	4.7%	3.9%	3.9%	2.5%	4.5%	3.0%
Multi/single status								
2 or more locations	3.0%	0.0%	5.0% *	3.6%	4.3%	2.6%	4.5%	2.9%
1 location only	4.6%	6.2%	4.4%	3.8%	5.2%	3.2% *	4.6%	4.6%
Percent full-time employees								
Less than 25%	2.9% *	0.8% *	2.7% *	7.2% *	5.5% *	0.7% *	6.3% *	2.4% *
25-49 %	3.7%	2.0% *	10.8% *	2.9% *	2.8% *	3.9%	4.6% *	3.6%
50-74 %	3.7%	6.2% *	7.0% *	2.7% *	5.7%	2.9%	5.5%	3.5%
75% or more	3.4%	6.4%	4.0%	3.8%	4.6%	2.5%	4.4%	3.2%
Union presence								
No union employees	3.4%	5.6%	4.6%	3.9%	4.4%	2.5%	4.5%	3.2%
Has union employees	3.4%	--	1.9% *	0.2% *	7.9%	2.9%	6.8% *	3.4%
Percent low-wage employees								
50% or more low-wage	2.6%	1.9% *	4.3% *	3.3% *	3.8%	2.1%	2.4% *	2.6%
Less than 50% low-wage	3.5%	6.5%	4.5%	3.7%	4.7%	2.6%	4.7%	3.3%
Percent women employees								
Less than 25%	3.4%	8.2%	3.8%	3.7%	3.4%	2.3%	4.2%	3.1%
25-49 %	3.4%	7.0% *	4.9% *	2.8%	6.0% *	2.4%	5.3%	3.2%
50-74 %	3.1%	4.6%	5.2%	3.9%	4.9%	2.2%	5.1%	2.9%
75% or more	3.9%	3.6% *	4.6% *	4.4% *	4.2%	3.6%	4.0%	3.9%
Percent age 50 or older employees								
Less than 25%	4.1%	7.0%	5.0%	4.4%	4.7%	3.3%	4.9%	3.9%
25-49 %	2.9%	6.8% *	3.7%	2.8%	5.1%	2.1%	4.2%	2.8%
50-74 %	3.5%	--	5.6% *	4.4% *	3.5% *	2.9% *	4.3%	3.3%
75% or more	3.4% *	5.5% *	0.4% *	2.5% *	1.6% *	--	4.1%	2.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	1.09%	0.67%	0.47%	0.63%	0.25%	0.42%	0.24%
Industry group **								
Agric., fish., forest.	4.98% *	12.37% *	--	1.03% *	1.12% *	13.71% *	5.84% *	6.13% *
Mining and manufacturing	0.68%	1.77% *	1.38% *	1.26% *	1.95%	0.73%	0.75% *	0.76%
Construction	0.88%	5.50% *	2.05% *	1.59% *	1.41% *	1.47% *	1.40%	1.11% *
Utilities and transp.	0.45%	--	2.29% *	0.59% *	0.71% *	0.62% *	1.36% *	0.48% *
Wholesale trade	0.63%	1.45% *	1.42% *	0.82% *	2.20% *	0.52% *	0.81% *	0.77% *
Fin. svs. and real estate	0.52%	0.84% *	--	1.23% *	1.66% *	0.53%	1.27% *	0.55%
Retail trade	0.37%	1.97% *	2.37% *	0.89% *	1.13% *	0.41%	1.06% *	0.39%
Professional services	0.48%	1.17%	1.23%	0.99%	1.49%	0.53%	0.75%	0.54%
Other services	0.50%	3.75% *	1.84%	1.57%	0.55%	0.68%	1.43%	0.53%
Ownership								
For profit, incorporated	0.24%	1.43%	0.77%	0.51%	0.83%	0.26%	0.49%	0.27%
For profit, unincorporated	0.60%	1.94% *	1.61% *	1.08%	1.92%	0.59%	1.05%	0.69%
Nonprofit	0.60%	2.82% *	2.37% *	1.80%	0.93%	0.88%	1.46%	0.64%
Age of firm								
Less than 5 years	3.21% *	1.78% *	1.95% *	0.45% *	11.31% *	0.00%	0.86% *	6.00% *
5-9 years	1.49%	1.36% *	1.75% *	1.27% *	4.60% *	1.55% *	0.95%	2.58% *
10-19 years	0.58%	2.82% *	1.47% *	1.24% *	0.81%	1.26% *	1.08%	0.68%
20 or more years	0.21%	1.62%	0.88%	0.61%	0.53%	0.26%	0.55%	0.23%
Multi/single status								
2 or more locations	0.23%	0.00%	2.45% *	0.76%	0.60%	0.25%	1.09%	0.23%
1 location only	0.49%	1.10%	0.69%	0.57%	1.33%	2.10% *	0.46%	0.84%
Percent full-time employees								
Less than 25%	0.98% *	0.80% *	1.74% *	4.18% *	3.37% *	0.47% *	3.54% *	0.99% *
25-49 %	0.66%	1.31% *	4.43% *	1.16% *	1.35% *	0.94%	1.56% *	0.72%
50-74 %	0.58%	2.22% *	2.61% *	1.04% *	1.56%	0.75%	1.32%	0.63%
75% or more	0.24%	1.29%	0.70%	0.53%	0.71%	0.28%	0.47%	0.27%
Union presence								
No union employees	0.23%	1.00%	0.68%	0.49%	0.66%	0.27%	0.42%	0.26%
Has union employees	0.60%	--	1.76% *	0.18% *	2.33%	0.63%	4.93% *	0.60%
Percent low-wage employees								
50% or more low-wage	0.37%	1.52% *	2.44% *	1.04% *	0.98%	0.44%	0.86% *	0.40%
Less than 50% low-wage	0.24%	1.17%	0.69%	0.50%	0.69%	0.28%	0.45%	0.27%
Percent women employees								
Less than 25%	0.38%	2.09%	1.01%	0.75%	0.91%	0.54%	0.65%	0.46%
25-49 %	0.48%	3.55% *	1.54% *	0.71%	1.83% *	0.40%	1.23%	0.51%
50-74 %	0.35%	1.36%	1.47%	0.97%	1.07%	0.39%	0.90%	0.38%
75% or more	0.52%	1.18% *	1.60% *	1.33% *	0.90%	0.78%	0.78%	0.59%
Percent age 50 or older employees								
Less than 25%	0.37%	1.74%	1.05%	0.75%	0.87%	0.56%	0.63%	0.44%
25-49 %	0.30%	2.56% *	1.09%	0.62%	1.10%	0.28%	0.77%	0.32%
50-74 %	0.60%	--	1.73% *	1.68% *	1.07% *	0.90% *	1.14%	0.68%
75% or more	1.22% *	1.92% *	0.29% *	1.62% *	0.94% *	--	1.23%	1.90% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	23.9%	9.2%	11.6%	13.3%	18.7%	30.7%	11.8%	26.0%
Industry group **								
Agric., fish., forest.	32.5% *	10.8% *	--	10.5% *	13.5% *	67.7%	10.3% *	38.7% *
Mining and manufacturing	25.4%	9.3% *	12.8% *	15.1%	24.2%	30.6%	13.7%	26.9%
Construction	18.7%	8.2% *	10.3% *	9.6%	12.9%	47.1%	9.7%	24.7%
Utilities and transp.	28.9%	22.3% *	16.9% *	19.9%	13.9%	35.3%	16.6%	30.3%
Wholesale trade	23.8%	9.0% *	11.1% *	15.1% *	23.9%	32.7%	11.1%	27.1%
Fin. svs. and real estate	28.5%	10.4% *	18.8%	9.2%	27.5%	32.0%	13.6%	29.9%
Retail trade	19.5%	9.5% *	4.8% *	8.3%	7.2%	27.6%	8.6%	21.3%
Professional services	23.7%	7.6%	12.3%	16.2%	18.0%	29.7%	13.3%	25.4%
Other services	22.1%	8.5%	10.8%	13.4%	15.8%	28.4%	10.3%	24.3%
Ownership								
For profit, incorporated	24.2%	8.8%	10.7%	12.4%	19.6%	31.0%	11.4%	26.6%
For profit, unincorporated	20.9%	7.6% *	13.4%	13.9%	14.9%	29.3%	11.0%	23.0%
Nonprofit	25.2%	15.2%	15.3%	17.3%	18.8%	30.6%	15.6%	26.2%
Age of firm								
Less than 5 years	12.9%	11.7% *	27.4%	8.8%	8.7% *	39.4%	14.5%	11.5%
5-9 years	14.2%	5.2% *	9.2%	22.5%	13.8%	9.2% *	13.3%	15.0%
10-19 years	18.0%	5.4% *	9.7%	13.4%	16.0%	34.7%	10.6%	21.6%
20 or more years	25.5%	12.1%	11.1%	12.7%	20.0%	30.6%	11.5%	27.1%
Multi/single status								
2 or more locations	27.5%	0.0%	10.3%	13.1%	19.8%	30.5%	11.8%	27.9%
1 location only	14.8%	9.4%	11.7%	13.4%	17.0%	40.6%	11.7%	17.4%
Percent full-time employees								
Less than 25%	16.3%	9.3% *	18.0% *	--	15.3%	20.5%	11.1% *	16.9%
25-49 %	25.2%	7.8% *	16.8% *	11.8% *	17.9%	33.2%	10.9%	27.5%
50-74 %	25.0%	7.2% *	13.7% *	12.0%	17.4%	31.3%	10.9%	27.1%
75% or more	23.8%	9.7%	11.0%	13.7%	18.9%	30.7%	11.9%	26.0%
Union presence								
No union employees	22.8%	9.0%	11.6%	13.1%	18.6%	30.4%	11.7%	25.1%
Has union employees	30.0%	--	10.7% *	18.9%	20.9%	31.7%	14.6% *	30.4%
Percent low-wage employees								
50% or more low-wage	21.7%	9.0% *	10.8% *	8.9%	13.1%	27.4%	9.8%	22.8%
Less than 50% low-wage	24.2%	9.3%	11.6%	13.7%	19.4%	31.2%	11.9%	26.4%
Percent women employees								
Less than 25%	20.7%	11.0%	10.0%	12.6%	18.1%	32.2%	11.6%	24.0%
25-49 %	24.8%	5.9% *	14.4%	12.3%	19.8%	29.6%	11.9%	26.2%
50-74 %	26.5%	10.7%	14.2%	16.0%	21.2%	31.3%	12.9%	28.1%
75% or more	22.8%	7.8%	9.2%	13.4%	15.0%	30.4%	10.7%	24.8%
Percent age 50 or older employees								
Less than 25%	21.8%	8.9%	11.0%	12.8%	15.8%	31.9%	11.7%	24.5%
25-49 %	26.0%	12.3%	12.4%	14.4%	20.3%	30.5%	12.6%	27.3%
50-74 %	22.5%	7.2%	13.2%	10.9%	22.2%	29.3%	10.8%	25.2%
75% or more	15.3%	8.6% *	5.6% *	17.5% *	16.5% *	23.4%	10.5%	18.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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	0.60%	1.21%	1.13%	0.95%	1.07%	0.93%	0.70%	0.69%
Industry group **								
Agric., fish., forest.	12.61% *	7.07% *	--	7.83% *	7.73% *	18.70%	6.02% *	15.24% *
Mining and manufacturing	1.57%	4.37% *	4.80% *	2.53%	3.19%	2.32%	2.70%	1.73%
Construction	3.05%	3.10% *	3.22% *	2.09%	3.17%	8.69%	1.85%	4.64%
Utilities and transp.	3.66%	10.90% *	8.21% *	5.43%	3.90%	4.95%	4.85%	3.99%
Wholesale trade	2.10%	5.73% *	3.54% *	5.29% *	3.81%	3.46%	2.54%	2.50%
Fin. svs. and real estate	1.95%	4.47% *	5.25%	2.10%	4.42%	2.49%	2.60%	2.10%
Retail trade	1.57%	3.77% *	1.67% *	2.06%	1.74%	2.44%	1.73%	1.81%
Professional services	1.01%	1.72%	2.02%	1.82%	1.66%	1.56%	1.41%	1.15%
Other services	1.37%	2.17%	2.37%	2.16%	2.56%	2.10%	1.37%	1.59%
Ownership								
For profit, incorporated	0.75%	1.47%	1.26%	1.16%	1.43%	1.14%	0.83%	0.87%
For profit, unincorporated	1.40%	2.49% *	3.45%	2.17%	2.41%	2.45%	1.68%	1.65%
Nonprofit	1.37%	4.37%	3.60%	2.52%	2.05%	2.07%	2.20%	1.48%
Age of firm								
Less than 5 years	2.16%	3.60% *	7.73%	2.47%	4.63% *	8.67%	2.80%	3.25%
5-9 years	1.96%	1.96% *	2.76%	4.12%	4.08%	3.98% *	2.65%	2.83%
10-19 years	1.69%	1.81% *	1.96%	1.91%	2.30%	5.12%	1.34%	2.39%
20 or more years	0.68%	2.10%	1.42%	1.22%	1.27%	0.95%	0.89%	0.75%
Multi/single status								
2 or more locations	0.77%	0.00%	3.00%	1.52%	1.26%	0.95%	1.82%	0.78%
1 location only	0.82%	1.23%	1.20%	1.16%	1.92%	6.27%	0.76%	1.39%
Percent full-time employees								
Less than 25%	2.36%	6.25% *	8.36% *	--	4.50%	3.55%	3.85% *	2.67%
25-49 %	2.61%	4.98% *	5.12% *	3.84% *	4.20%	3.89%	2.51%	2.94%
50-74 %	1.99%	2.38% *	4.51% *	2.39%	3.77%	2.80%	2.12%	2.23%
75% or more	0.66%	1.43%	1.19%	1.07%	1.17%	1.03%	0.78%	0.76%
Union presence								
No union employees	0.65%	1.17%	1.15%	0.97%	1.11%	1.09%	0.71%	0.76%
Has union employees	1.66%	--	6.74% *	5.49%	3.77%	1.87%	5.34% *	1.69%
Percent low-wage employees								
50% or more low-wage	1.81%	3.80% *	3.35% *	2.18%	2.18%	2.61%	1.85%	1.97%
Less than 50% low-wage	0.64%	1.28%	1.18%	1.01%	1.16%	1.00%	0.74%	0.74%
Percent women employees								
Less than 25%	1.19%	2.50%	1.86%	1.59%	1.90%	2.45%	1.21%	1.52%
25-49 %	1.32%	1.95% *	2.89%	1.84%	2.40%	1.84%	1.63%	1.45%
50-74 %	1.08%	2.50%	2.54%	2.43%	2.28%	1.47%	1.46%	1.19%
75% or more	1.27%	2.07%	1.99%	1.70%	1.89%	2.03%	1.33%	1.45%
Percent age 50 or older employees								
Less than 25%	0.97%	1.85%	1.68%	1.23%	1.45%	1.78%	1.06%	1.18%
25-49 %	0.90%	3.17%	2.01%	1.81%	1.73%	1.22%	1.30%	0.97%
50-74 %	1.62%	2.14%	2.82%	2.01%	2.80%	2.76%	1.53%	1.92%
75% or more	2.54%	2.89% *	3.68% *	5.43% *	8.02% *	4.30%	2.52%	4.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	6.6%	4.6%	3.4%	2.9%	3.3%	4.9%	3.2%
Industry group **								
Agric., fish., forest.	2.8% *	6.2% *	--	5.5% *	0.0%	2.5% *	4.6% *	2.2% *
Mining and manufacturing	3.6%	3.6% *	0.1% *	5.4% *	2.7% *	3.7%	4.4% *	3.5%
Construction	3.6% *	8.6% *	3.1% *	--	3.2% *	1.8% *	5.9% *	2.1% *
Utilities and transp.	3.7%	6.1% *	0.0%	1.1% *	5.3% *	3.6% *	1.9% *	3.9%
Wholesale trade	3.5%	9.4% *	6.2% *	4.1% *	2.0% *	2.8% *	6.7% *	2.7%
Fin. svs. and real estate	3.6%	2.7% *	3.4% *	1.8% *	1.8% *	4.4% *	2.5% *	3.7%
Retail trade	2.4%	6.2% *	2.9% *	3.2% *	1.2% *	2.2% *	4.1%	2.1%
Professional services	3.3%	7.0% *	8.7%	2.8%	4.0%	2.3%	6.3%	2.8%
Other services	4.1%	6.5% *	3.1% *	2.6% *	2.5% *	4.9%	3.9%	4.1%
Ownership								
For profit, incorporated	3.5%	5.8%	4.4%	3.9%	2.6%	3.5%	5.0%	3.2%
For profit, unincorporated	3.4%	12.3% *	3.2% *	1.5% *	2.7% *	3.5%	5.6% *	3.0%
Nonprofit	3.2%	0.7% *	7.9% *	3.0% *	4.0%	2.6%	3.5% *	3.1%
Age of firm								
Less than 5 years	5.2% *	9.9% *	5.3% *	6.5% *	0.8% *	1.3% *	10.1% *	0.6% *
5-9 years	3.6% *	3.4% *	5.1% *	1.1% *	5.9% *	1.8% *	3.7% *	3.4% *
10-19 years	3.9%	3.7% *	5.4% *	2.8% *	4.6% *	3.5% *	3.9%	3.9%
20 or more years	3.3%	8.3% *	4.0%	3.5%	2.4%	3.3%	4.8%	3.1%
Multi/single status								
2 or more locations	3.1%	0.0%	5.5% *	2.1%	2.4%	3.3%	3.2%	3.1%
1 location only	4.2%	6.6%	4.5%	3.8%	3.7%	3.1% *	5.1%	3.4%
Percent full-time employees								
Less than 25%	4.1%	8.3% *	--	1.8% *	3.4% *	4.9%	4.8% *	4.0%
25-49 %	2.1%	5.2% *	4.3% *	2.2% *	3.2% *	1.4% *	3.1% *	2.0%
50-74 %	2.4%	4.1% *	6.7% *	4.7% *	2.7% *	1.6% *	4.7%	2.1%
75% or more	3.6%	7.0%	4.4%	3.3%	2.9%	3.7%	5.1%	3.3%
Union presence								
No union employees	3.5%	6.5%	4.6%	3.4%	2.6%	3.5%	5.0%	3.2%
Has union employees	3.1%	--	--	1.9% *	7.3% *	2.6%	4.4% *	3.1%
Percent low-wage employees								
50% or more low-wage	3.4%	5.9% *	6.9% *	7.0% *	2.4% *	3.0%	4.9%	3.3%
Less than 50% low-wage	3.4%	6.6%	4.5%	3.1%	3.0%	3.4%	4.9%	3.1%
Percent women employees								
Less than 25%	3.3%	6.2%	2.1% *	3.9%	1.8% *	3.8%	4.5%	2.9%
25-49 %	2.4%	1.4% *	6.4% *	3.1% *	3.5%	1.8%	4.3% *	2.2%
50-74 %	4.3%	9.9% *	3.6% *	2.7% *	3.0%	4.7%	4.9% *	4.2%
75% or more	3.6%	8.2% *	8.3% *	3.0%	3.5%	3.1%	6.6%	3.2%
Percent age 50 or older employees								
Less than 25%	3.6%	5.0%	3.8%	4.1%	2.8%	3.7%	5.1%	3.2%
25-49 %	2.9%	3.7% *	5.5% *	2.6%	2.5%	3.0%	3.4%	2.9%
50-74 %	4.2%	3.7% *	4.8% *	3.3% *	3.7% *	4.6% *	3.9%	4.2%
75% or more	7.9%	18.6% *	5.5% *	2.4% *	8.0% *	1.5% *	13.2% *	4.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.23%	1.42%	0.91%	0.59%	0.42%	0.32%	0.65%	0.24%
Industry group **								
Agric., fish., forest.	1.21% *	4.33% *	--	3.75% *	0.00%	2.22% *	2.36% *	1.33% *
Mining and manufacturing	0.61%	2.18% *	0.05% *	1.86% *	1.46% *	0.69%	1.44% *	0.66%
Construction	1.24% *	4.65% *	1.73% *	--	1.61% *	1.18% *	2.84% *	0.76% *
Utilities and transp.	1.00%	4.50% *	0.00%	0.92% *	2.60% *	1.30% *	1.43% *	1.10%
Wholesale trade	0.81%	6.08% *	4.02% *	2.14% *	1.01% *	1.05% *	2.78% *	0.71%
Fin. svs. and real estate	0.92%	1.86% *	2.44% *	0.66% *	0.60% *	1.36% *	1.04% *	1.00%
Retail trade	0.50%	2.98% *	1.29% *	1.09% *	0.54% *	0.75% *	1.06%	0.55%
Professional services	0.34%	3.35% *	2.51%	0.74%	0.84%	0.33%	1.38%	0.32%
Other services	0.58%	2.47% *	1.11% *	0.91% *	0.89% *	0.92%	0.92%	0.67%
Ownership								
For profit, incorporated	0.29%	1.28%	1.04%	0.80%	0.52%	0.41%	0.76%	0.31%
For profit, unincorporated	0.57%	5.16% *	1.74% *	0.57% *	0.86% *	0.85%	1.89% *	0.55%
Nonprofit	0.43%	0.38% *	3.84% *	1.06% *	0.99%	0.51%	1.32% *	0.45%
Age of firm								
Less than 5 years	2.11% *	4.00% *	3.67% *	4.54% *	0.48% *	1.42% *	4.14% *	0.28% *
5-9 years	1.37% *	1.42% *	3.02% *	0.48% *	4.14% *	1.47% *	1.28% *	2.28% *
10-19 years	0.63%	1.64% *	1.81% *	0.97% *	1.42% *	1.14% *	0.99%	0.80%
20 or more years	0.24%	2.60% *	1.17%	0.61%	0.37%	0.33%	0.79%	0.26%
Multi/single status								
2 or more locations	0.26%	0.00%	2.46% *	0.53%	0.40%	0.33%	0.90%	0.27%
1 location only	0.45%	1.44%	0.96%	0.75%	0.87%	1.06% *	0.71%	0.57%
Percent full-time employees								
Less than 25%	0.80%	5.37% *	--	1.14% *	1.39% *	1.21%	2.17% *	0.86%
25-49 %	0.42%	3.43% *	2.12% *	1.14% *	1.10% *	0.45% *	1.13% *	0.45%
50-74 %	0.44%	1.44% *	2.22% *	1.92% *	0.96% *	0.53% *	1.03%	0.48%
75% or more	0.26%	1.73%	1.02%	0.66%	0.47%	0.38%	0.74%	0.28%
Union presence								
No union employees	0.26%	1.44%	0.93%	0.61%	0.41%	0.40%	0.66%	0.28%
Has union employees	0.46%	--	--	0.90% *	2.30% *	0.45%	1.77% *	0.47%
Percent low-wage employees								
50% or more low-wage	0.65%	2.56% *	2.47% *	2.40% *	1.13% *	0.85%	1.22%	0.70%
Less than 50% low-wage	0.24%	1.52%	0.95%	0.60%	0.44%	0.35%	0.68%	0.26%
Percent women employees								
Less than 25%	0.43%	1.69%	0.75% *	1.13%	0.56% *	0.72%	1.04%	0.44%
25-49 %	0.32%	0.75% *	2.82% *	1.07% *	0.99%	0.30%	1.37% *	0.32%
50-74 %	0.51%	4.31% *	1.50% *	0.88% *	0.89%	0.69%	1.52% *	0.54%
75% or more	0.54%	3.08% *	2.61% *	0.86%	0.80%	0.83%	1.37%	0.59%
Percent age 50 or older employees								
Less than 25%	0.37%	1.30%	1.09%	1.05%	0.60%	0.59%	0.98%	0.39%
25-49 %	0.30%	2.24% *	2.11% *	0.74%	0.61%	0.39%	0.92%	0.32%
50-74 %	0.79%	1.64% *	1.71% *	1.01% *	1.21% *	1.44% *	0.93%	0.94%
75% or more	2.30%	6.85% *	3.30% *	1.74% *	5.03% *	0.79% *	4.35% *	2.14% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	25.7%	7.3%	10.4%	16.4%	23.7%	31.4%	11.0%	28.2%
Industry group **								
Agric., fish., forest.	7.3% *	13.6% *	0.0%	1.8% *	17.0% *	1.9% *	6.8% *	7.4% *
Mining and manufacturing	25.6%	0.6% *	13.7% *	15.3%	22.0%	32.4%	10.6%	27.5%
Construction	17.7%	8.4% *	15.5% *	11.4%	24.5%	24.9%	10.8%	22.2%
Utilities and transp.	27.9%	0.9% *	0.6% *	16.8%	25.7%	32.9%	8.4% *	30.2%
Wholesale trade	28.4%	6.3% *	15.5% *	21.0%	28.2%	37.6%	14.3%	32.0%
Fin. svs. and real estate	32.3%	12.0% *	8.1% *	13.9%	29.0%	37.3%	10.2%	34.4%
Retail trade	24.5%	9.3% *	6.4% *	12.4%	21.8%	30.6%	10.0%	27.0%
Professional services	25.2%	7.0%	11.3%	19.6%	23.2%	29.6%	12.3%	27.3%
Other services	23.8%	7.4% *	7.8% *	18.7%	20.9%	28.8%	9.4%	26.4%
Ownership								
For profit, incorporated	26.9%	7.7%	9.9%	15.9%	24.2%	33.6%	11.1%	29.9%
For profit, unincorporated	23.6%	5.9% *	11.1%	16.6%	24.2%	29.8%	9.2%	26.7%
Nonprofit	22.2%	6.8% *	13.3% *	18.6%	21.9%	24.0%	12.5%	23.1%
Age of firm								
Less than 5 years	15.5%	11.4% *	10.4% *	17.1%	16.4% *	22.6%	10.1%	20.5%
5-9 years	14.9%	4.1% *	7.7%	12.3% *	20.5%	49.1% *	6.7%	21.8%
10-19 years	18.4%	7.0% *	10.3%	11.3%	23.1%	28.3%	10.0%	22.6%
20 or more years	27.5%	7.4%	11.0%	18.5%	24.4%	31.5%	12.4%	29.1%
Multi/single status								
2 or more locations	30.1%	--	14.8%	22.1%	26.5%	31.6%	17.7%	30.4%
1 location only	14.4%	7.1%	10.0%	14.5%	19.2%	19.9%	10.2%	18.1%
Percent full-time employees								
Less than 25%	23.0%	16.0% *	--	9.4% *	16.9% *	31.3%	12.3% *	24.4%
25-49 %	21.1%	1.3% *	15.5% *	17.7% *	24.0%	22.5%	9.5%	23.0%
50-74 %	23.7%	10.3% *	8.5% *	11.8%	17.5%	29.4%	10.2%	25.6%
75% or more	26.2%	6.9%	10.6%	16.9%	24.5%	32.1%	11.1%	28.9%
Union presence								
No union employees	25.4%	7.1%	10.3%	16.6%	24.3%	32.1%	10.9%	28.4%
Has union employees	27.1%	--	14.2% *	9.9% *	16.0%	29.2%	14.2% *	27.4%
Percent low-wage employees								
50% or more low-wage	18.8%	17.4% *	3.1% *	9.6% *	17.1%	21.4%	10.5%	19.6%
Less than 50% low-wage	26.5%	6.4%	10.8%	16.9%	24.5%	32.8%	11.0%	29.3%
Percent women employees								
Less than 25%	22.9%	7.5% *	11.0%	15.1%	25.0%	32.1%	10.7%	27.2%
25-49 %	30.2%	6.3% *	8.8%	14.7%	23.4%	36.9%	9.0%	32.6%
50-74 %	25.6%	8.2%	11.7% *	17.0%	25.1%	28.7%	12.5%	27.1%
75% or more	23.0%	6.7% *	9.8%	20.5%	20.8%	26.8%	12.1%	24.8%
Percent age 50 or older employees								
Less than 25%	22.9%	8.0% *	9.9%	14.3%	23.0%	30.2%	9.6%	26.4%
25-49 %	29.0%	7.3% *	10.8%	19.9%	24.8%	33.1%	14.4%	30.4%
50-74 %	21.5%	8.5% *	11.0%	15.1%	24.0%	25.3%	10.6%	24.0%
75% or more	12.2%	3.6% *	11.9% *	5.5% *	12.7% *	23.4%	5.9% *	16.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	1.34%	1.22%	1.13%	1.15%	0.86%	0.77%	0.66%
Industry group **								
Agric., fish., forest.	4.48% *	7.69% *	0.00%	1.82% *	13.77% *	1.90% *	3.47% *	5.65% *
Mining and manufacturing	1.39%	0.38% *	4.75% *	2.98%	2.72%	2.02%	2.24%	1.53%
Construction	2.09%	4.15% *	4.73% *	2.69%	5.68%	5.27%	2.31%	3.14%
Utilities and transp.	2.85%	0.80% *	0.57% *	4.96%	5.09%	4.02%	3.24% *	3.15%
Wholesale trade	2.27%	3.69% *	5.71% *	4.32%	4.40%	3.62%	3.25%	2.65%
Fin. svs. and real estate	1.76%	4.96% *	3.16% *	3.18%	3.87%	2.24%	2.23%	1.89%
Retail trade	1.78%	8.63% *	2.17% *	3.43%	4.41%	2.43%	3.00%	2.01%
Professional services	0.98%	1.85%	1.86%	2.27%	1.78%	1.45%	1.39%	1.11%
Other services	1.59%	2.36% *	3.01% *	3.20%	3.09%	2.33%	1.61%	1.82%
Ownership								
For profit, incorporated	0.71%	1.77%	1.37%	1.34%	1.43%	1.05%	0.93%	0.82%
For profit, unincorporated	1.45%	2.19% *	2.68%	2.94%	3.67%	2.12%	1.45%	1.71%
Nonprofit	1.21%	2.74% *	5.28% *	2.93%	2.05%	1.78%	2.42%	1.31%
Age of firm								
Less than 5 years	2.50%	4.22% *	3.68% *	4.24%	6.12% *	5.39%	2.21%	4.33%
5-9 years	2.59%	1.98% *	2.30%	4.07% *	4.61%	15.94% *	1.36%	4.30%
10-19 years	1.48%	2.25% *	2.33%	2.23%	3.37%	3.28%	1.49%	2.06%
20 or more years	0.65%	2.20%	1.77%	1.44%	1.27%	0.88%	1.13%	0.71%
Multi/single status								
2 or more locations	0.72%	--	4.27%	2.30%	1.38%	0.87%	2.52%	0.73%
1 location only	0.82%	1.34%	1.28%	1.29%	2.00%	3.28%	0.81%	1.37%
Percent full-time employees								
Less than 25%	5.01%	8.95% *	--	5.21% *	6.36% *	7.36%	4.76% *	5.59%
25-49 %	1.85%	1.01% *	5.14% *	5.74% *	4.05%	2.48%	2.47%	2.11%
50-74 %	1.69%	3.56% *	3.75% *	2.61%	2.90%	2.40%	2.10%	1.90%
75% or more	0.64%	1.53%	1.34%	1.26%	1.28%	0.95%	0.86%	0.73%
Union presence								
No union employees	0.63%	1.35%	1.24%	1.16%	1.21%	1.01%	0.78%	0.74%
Has union employees	1.39%	--	7.98% *	4.53% *	2.95%	1.56%	4.97% *	1.41%
Percent low-wage employees								
50% or more low-wage	1.47%	6.55% *	1.85% *	3.00% *	2.56%	2.07%	2.60%	1.60%
Less than 50% low-wage	0.61%	1.32%	1.28%	1.20%	1.24%	0.92%	0.80%	0.71%
Percent women employees								
Less than 25%	1.09%	3.04% *	1.98%	1.73%	2.66%	1.95%	1.23%	1.39%
25-49 %	1.26%	2.04% *	2.23%	2.40%	2.30%	1.71%	1.56%	1.38%
50-74 %	1.00%	2.39%	3.50% *	2.63%	2.03%	1.34%	1.84%	1.09%
75% or more	1.21%	2.19% *	2.14%	2.67%	2.08%	1.86%	1.71%	1.38%
Percent age 50 or older employees								
Less than 25%	0.91%	2.46% *	1.79%	1.48%	1.90%	1.53%	1.05%	1.10%
25-49 %	0.87%	2.32% *	2.04%	2.04%	1.71%	1.15%	1.66%	0.93%
50-74 %	1.31%	2.67% *	3.23%	3.40%	2.72%	2.07%	1.73%	1.57%
75% or more	2.24%	1.83% *	6.20% *	2.28% *	6.30% *	5.20%	2.00% *	3.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

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, 2020

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	32.0%	53.1%	54.9%	50.3%	36.8%	22.0%	53.2%	28.3%
Industry group **								
Agric., fish., forest.	29.9%	34.2% *	--	69.0%	25.5% *	9.9% *	46.5%	25.3% *
Mining and manufacturing	29.8%	44.4%	62.4%	48.9%	31.6%	20.0%	56.0%	26.5%
Construction	47.0%	55.2%	54.7%	60.3%	47.9%	18.4%	60.2%	38.4%
Utilities and transp.	29.7%	58.7%	56.3%	52.2%	41.2%	20.5%	57.1%	26.6%
Wholesale trade	32.3%	55.1%	45.8%	42.9%	33.5%	20.5%	47.1%	28.5%
Fin. svs. and real estate	25.0%	50.4%	46.6%	57.0%	28.6%	18.4%	50.2%	22.6%
Retail trade	37.6%	46.8%	61.1%	60.1%	50.4%	25.9%	54.2%	34.8%
Professional services	29.4%	58.6%	54.0%	42.9%	35.0%	20.3%	51.1%	25.9%
Other services	36.1%	49.3%	56.9%	47.2%	41.8%	28.5%	52.8%	33.0%
Ownership								
For profit, incorporated	32.6%	53.7%	56.6%	51.7%	38.9%	21.9%	54.2%	28.5%
For profit, unincorporated	37.3%	50.1%	53.0%	54.3%	34.5%	28.8%	53.2%	33.9%
Nonprofit	25.7%	54.6%	44.1%	38.4%	32.5%	18.2%	46.1%	23.8%
Age of firm								
Less than 5 years	44.9%	50.5%	41.6%	54.5%	28.5%	34.2%	52.3%	37.9%
5-9 years	49.5%	74.9%	58.3%	50.0%	36.1%	23.4% *	60.6%	40.4%
10-19 years	42.7%	53.2%	55.8%	53.7%	40.9%	22.5%	55.2%	36.5%
20 or more years	29.3%	46.6%	55.2%	48.6%	36.4%	21.9%	51.0%	27.0%
Multi/single status								
2 or more locations	25.8%	--	51.6%	48.5%	34.0%	22.1%	48.8%	25.3%
1 location only	47.7%	52.9%	55.2%	50.9%	41.4%	18.2%	53.7%	42.4%
Percent full-time employees								
Less than 25%	37.8%	52.2%	35.4%	65.6%	44.7%	26.2%	39.7%	37.6%
25-49 %	36.2%	46.7%	32.3%	54.5%	37.7%	30.3%	46.8%	34.4%
50-74 %	33.0%	57.9%	51.0%	54.0%	41.9%	24.2%	55.3%	29.9%
75% or more	31.6%	52.5%	56.4%	49.4%	36.2%	21.2%	53.4%	27.6%
Union presence								
No union employees	34.3%	53.8%	55.6%	50.9%	37.7%	23.1%	53.7%	30.2%
Has union employees	20.1%	--	31.2% *	35.7%	26.4%	18.7%	32.9%	19.9%
Percent low-wage employees								
50% or more low-wage	44.9%	46.6%	62.1%	61.2%	50.2%	40.0%	55.5%	43.9%
Less than 50% low-wage	30.4%	53.6%	54.5%	49.4%	35.3%	19.5%	53.0%	26.3%
Percent women employees								
Less than 25%	39.1%	50.9%	59.5%	52.3%	41.0%	21.8%	55.6%	33.2%
25-49 %	27.7%	51.4%	50.8%	53.1%	32.1%	20.1%	52.0%	24.8%
50-74 %	30.7%	48.6%	52.2%	49.3%	35.2%	24.5%	49.7%	28.5%
75% or more	31.4%	64.2%	52.8%	43.7%	39.6%	21.1%	52.8%	27.9%
Percent age 50 or older employees								
Less than 25%	36.8%	53.4%	59.4%	50.6%	40.8%	23.4%	55.7%	31.8%
25-49 %	27.2%	57.0%	49.2%	47.4%	34.0%	20.3%	49.2%	25.1%
50-74 %	36.5%	54.6%	51.5%	55.9%	34.1%	27.7%	55.4%	32.2%
75% or more	45.1%	44.7%	56.5%	65.1%	44.4%	30.9%	49.0%	42.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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%	2.70%	2.02%	1.54%	1.29%	0.77%	1.25%	0.65%
Industry group **								
Agric., fish., forest.	8.28%	10.99% *	--	12.01%	13.94% *	7.78% *	10.20%	9.44% *
Mining and manufacturing	1.55%	11.03%	6.68%	4.03%	3.30%	1.90%	3.89%	1.64%
Construction	3.05%	7.08%	5.89%	4.41%	6.61%	4.30%	3.56%	4.17%
Utilities and transp.	2.93%	12.33%	11.85%	7.51%	5.65%	3.38%	6.54%	3.07%
Wholesale trade	2.31%	13.35%	6.94%	5.45%	4.93%	2.45%	5.16%	2.47%
Fin. svs. and real estate	1.74%	7.53%	7.64%	5.83%	3.36%	2.13%	4.83%	1.82%
Retail trade	1.97%	9.56%	5.62%	5.27%	5.29%	2.19%	4.00%	2.18%
Professional services	1.03%	4.37%	3.60%	2.74%	2.10%	1.37%	2.20%	1.12%
Other services	1.52%	6.07%	4.97%	3.42%	3.18%	2.04%	2.98%	1.67%
Ownership								
For profit, incorporated	0.73%	3.27%	2.33%	1.90%	1.68%	0.88%	1.49%	0.79%
For profit, unincorporated	1.66%	5.96%	4.97%	3.56%	3.36%	2.59%	3.00%	1.91%
Nonprofit	1.38%	7.73%	7.05%	3.67%	2.43%	1.91%	3.72%	1.46%
Age of firm								
Less than 5 years	3.72%	6.40%	7.07%	6.15%	7.09%	7.17%	4.58%	5.47%
5-9 years	3.24%	5.51%	6.18%	5.12%	5.82%	8.73% *	3.87%	4.44%
10-19 years	1.90%	5.36%	4.04%	3.38%	3.60%	3.56%	2.48%	2.45%
20 or more years	0.65%	3.68%	2.69%	1.93%	1.44%	0.79%	1.64%	0.69%
Multi/single status								
2 or more locations	0.68%	--	5.76%	2.66%	1.50%	0.78%	3.23%	0.69%
1 location only	1.13%	2.73%	2.15%	1.84%	2.35%	3.78%	1.35%	1.73%
Percent full-time employees								
Less than 25%	5.38%	13.40%	10.31%	13.42%	5.85%	4.70%	6.82%	6.04%
25-49 %	2.35%	13.56%	6.21%	6.21%	4.38%	3.22%	5.74%	2.55%
50-74 %	1.79%	5.89%	5.57%	4.57%	4.02%	2.06%	3.39%	1.91%
75% or more	0.66%	3.10%	2.24%	1.66%	1.42%	0.87%	1.39%	0.72%
Union presence								
No union employees	0.66%	2.72%	2.05%	1.56%	1.35%	0.91%	1.27%	0.74%
Has union employees	1.31%	--	11.83% *	8.74%	4.52%	1.37%	7.55%	1.32%
Percent low-wage employees								
50% or more low-wage	1.80%	8.61%	6.53%	4.27%	2.99%	2.47%	4.10%	1.93%
Less than 50% low-wage	0.62%	2.84%	2.10%	1.62%	1.39%	0.78%	1.31%	0.68%
Percent women employees								
Less than 25%	1.27%	4.51%	3.16%	2.39%	2.73%	1.79%	1.97%	1.51%
25-49 %	1.15%	7.28%	4.72%	3.40%	2.67%	1.27%	3.20%	1.17%
50-74 %	1.16%	5.34%	4.91%	3.94%	2.33%	1.46%	2.80%	1.25%
75% or more	1.25%	4.36%	4.25%	3.06%	2.50%	1.67%	2.55%	1.37%
Percent age 50 or older employees								
Less than 25%	1.04%	3.90%	2.90%	2.14%	2.12%	1.48%	1.82%	1.18%
25-49 %	0.81%	6.26%	3.61%	2.60%	1.85%	0.94%	2.30%	0.85%
50-74 %	1.84%	5.80%	5.00%	4.55%	3.34%	2.83%	3.09%	2.11%
75% or more	3.75%	7.08%	8.59%	7.87%	8.26%	7.44%	5.08%	5.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

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, 2020

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	55.2%	63.7%	63.9%	60.5%	56.6%	53.1%	61.6%	54.4%
Industry group **								
Agric., fish., forest.	24.2% *	--	--	27.5% *	44.9% *	10.6% *	67.7%	15.8% *
Mining and manufacturing	51.0%	--	61.7%	66.5%	48.7%	49.6%	58.2%	50.5%
Construction	52.5%	39.2%	70.3%	55.3%	50.0%	47.6%	58.5%	49.4%
Utilities and transp.	52.3%	91.6%	42.1% *	58.0%	55.8%	50.7%	62.7%	51.8%
Wholesale trade	64.0%	79.0%	60.7%	69.8%	60.1%	63.3%	63.5%	64.1%
Fin. svs. and real estate	58.4%	65.4%	67.8%	76.3%	56.9%	56.8%	68.4%	57.5%
Retail trade	59.5%	69.5%	71.7%	61.7%	55.9%	59.2%	59.2%	59.6%
Professional services	52.5%	72.9%	63.5%	55.4%	60.0%	48.4%	63.3%	51.2%
Other services	60.9%	54.4%	60.9%	60.7%	64.9%	60.4%	57.8%	61.4%
Ownership								
For profit, incorporated	57.0%	62.8%	64.5%	61.0%	55.9%	56.0%	61.2%	56.5%
For profit, unincorporated	61.9%	77.2%	71.1%	69.2%	61.1%	58.8%	71.4%	60.3%
Nonprofit	42.8%	52.4%	44.1%	46.9%	56.1%	38.4%	49.4%	42.4%
Age of firm								
Less than 5 years	66.4%	71.1%	53.5%	74.2%	62.0%	59.4%	65.8%	67.2%
5-9 years	66.4%	70.6%	67.9%	67.6%	64.2%	60.3%	65.5%	67.1%
10-19 years	57.2%	65.6%	67.4%	52.0%	56.8%	55.8%	62.6%	55.1%
20 or more years	54.3%	59.0%	63.6%	60.8%	56.0%	52.9%	59.5%	53.9%
Multi/single status								
2 or more locations	53.9%	--	51.5%	60.8%	54.7%	53.5%	53.0%	53.9%
1 location only	59.8%	63.6%	64.9%	60.4%	60.3%	33.8%	62.6%	57.3%
Percent full-time employees								
Less than 25%	69.4%	--	64.1%	63.2%	63.8%	70.8%	65.8%	69.8%
25-49 %	53.5%	61.5% *	56.2%	56.5%	62.8%	49.6%	60.1%	52.2%
50-74 %	55.2%	78.1%	61.5%	66.8%	59.1%	51.5%	68.5%	53.5%
75% or more	55.0%	60.5%	64.4%	60.1%	56.2%	53.0%	60.7%	54.3%
Union presence								
No union employees	58.3%	67.2%	65.5%	61.8%	59.5%	56.1%	63.7%	57.5%
Has union employees	43.4%	15.7% *	39.9% *	40.4%	32.1%	45.1%	33.3%	43.8%
Percent low-wage employees								
50% or more low-wage	62.5%	65.2%	68.3%	58.4%	67.5%	61.4%	64.5%	62.3%
Less than 50% low-wage	54.7%	63.6%	63.8%	60.6%	56.0%	52.5%	61.4%	53.9%
Percent women employees								
Less than 25%	55.4%	58.2%	68.4%	55.9%	56.6%	52.7%	59.7%	54.4%
25-49 %	58.9%	65.5%	65.0%	71.3%	51.4%	59.3%	65.5%	58.3%
50-74 %	52.5%	63.1%	52.1%	61.5%	58.5%	49.9%	58.7%	51.9%
75% or more	52.0%	75.8%	64.0%	60.0%	63.8%	46.4%	65.1%	50.5%
Percent age 50 or older employees								
Less than 25%	55.7%	59.4%	65.2%	58.9%	57.5%	52.8%	59.2%	55.0%
25-49 %	54.9%	70.4%	63.9%	60.7%	57.1%	53.4%	65.5%	54.3%
50-74 %	54.7%	72.5%	59.7%	67.4%	53.1%	51.2%	64.3%	53.1%
75% or more	56.0%	54.4%	66.1%	48.9%	52.9%	59.0%	54.7%	56.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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 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, 2020

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%	3.88%	2.80%	2.65%	1.98%	1.14%	1.93%	0.96%
Industry group **								
Agric., fish., forest.	10.33% *	--	--	22.74% *	15.96% *	8.73% *	13.96%	8.49% *
Mining and manufacturing	1.95%	--	8.43%	4.59%	4.17%	2.47%	4.84%	2.06%
Construction	3.92%	10.87%	7.66%	6.64%	9.81%	5.45%	5.63%	5.05%
Utilities and transp.	3.66%	6.52%	16.33% *	9.52%	8.02%	4.44%	9.57%	3.80%
Wholesale trade	3.28%	9.38%	8.22%	6.12%	5.09%	5.16%	5.74%	3.71%
Fin. svs. and real estate	2.16%	12.50%	8.45%	6.13%	4.28%	2.65%	6.23%	2.26%
Retail trade	4.04%	11.64%	6.52%	11.89%	14.31%	4.05%	10.66%	4.35%
Professional services	1.44%	5.52%	5.34%	3.45%	2.86%	1.89%	3.14%	1.56%
Other services	2.54%	7.89%	6.97%	4.33%	4.09%	3.61%	4.15%	2.84%
Ownership								
For profit, incorporated	1.09%	4.82%	3.20%	3.46%	2.60%	1.39%	2.37%	1.19%
For profit, unincorporated	2.32%	6.66%	6.91%	4.08%	4.13%	3.48%	3.77%	2.61%
Nonprofit	1.73%	8.25%	7.97%	4.84%	3.33%	2.16%	4.56%	1.81%
Age of firm								
Less than 5 years	4.50%	9.22%	11.47%	6.51%	10.38%	13.36%	6.11%	6.60%
5-9 years	3.66%	7.63%	7.10%	5.98%	8.16%	11.64%	4.49%	5.52%
10-19 years	3.33%	8.26%	5.74%	7.27%	7.19%	4.90%	4.03%	4.25%
20 or more years	0.94%	5.75%	3.50%	2.83%	2.00%	1.18%	2.64%	0.99%
Multi/single status								
2 or more locations	1.03%	--	8.13%	4.99%	2.48%	1.16%	7.58%	1.03%
1 location only	1.66%	3.94%	2.94%	3.12%	3.20%	4.95%	1.91%	2.57%
Percent full-time employees								
Less than 25%	5.28%	--	12.78%	10.80%	8.15%	6.34%	7.96%	5.81%
25-49 %	3.28%	18.86% *	11.08%	7.71%	6.87%	4.20%	7.62%	3.54%
50-74 %	2.77%	7.17%	9.12%	6.23%	5.58%	3.46%	5.46%	2.99%
75% or more	0.96%	4.47%	3.06%	2.91%	2.13%	1.24%	2.15%	1.04%
Union presence								
No union employees	0.97%	3.72%	2.77%	2.77%	2.02%	1.33%	1.93%	1.07%
Has union employees	1.88%	9.92% *	16.56% *	8.24%	5.50%	2.05%	8.30%	1.93%
Percent low-wage employees								
50% or more low-wage	2.66%	12.32%	8.88%	6.36%	5.75%	3.30%	6.05%	2.84%
Less than 50% low-wage	0.92%	4.05%	2.87%	2.74%	2.05%	1.20%	2.00%	1.00%
Percent women employees								
Less than 25%	1.76%	6.60%	4.30%	4.47%	3.65%	2.55%	3.21%	2.03%
25-49 %	1.78%	7.05%	5.43%	4.09%	4.35%	2.13%	3.78%	1.90%
50-74 %	1.52%	8.80%	6.27%	4.25%	3.00%	1.89%	4.32%	1.60%
75% or more	1.85%	6.39%	7.27%	3.51%	3.27%	2.40%	3.83%	2.00%
Percent age 50 or older employees								
Less than 25%	1.52%	5.30%	4.12%	3.67%	3.83%	2.07%	3.05%	1.72%
25-49 %	1.24%	6.92%	4.56%	4.91%	2.65%	1.51%	2.77%	1.30%
50-74 %	2.29%	7.79%	7.46%	4.72%	4.60%	3.21%	4.48%	2.54%
75% or more	5.54%	13.35%	11.00%	9.36%	14.71%	7.75%	9.02%	6.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	53.9%	22.9%	25.1%	27.5%	46.4%	64.3%	24.0%	58.1%
Industry group **								
Agric., fish., forest.	9.7% *	--	0.0%	--	--	--	--	7.9% *
Mining and manufacturing	53.8%	--	35.6%	22.2%	45.5%	63.2%	20.2%	56.5%
Construction	36.0%	29.9% *	22.5% *	22.5%	39.5%	57.9%	21.3%	45.2%
Utilities and transp.	50.3%	1.9% *	--	26.9% *	27.3%	60.9%	11.2% *	52.8%
Wholesale trade	59.0%	9.4% *	31.1% *	37.4%	49.0%	74.6%	26.7%	64.4%
Fin. svs. and real estate	62.3%	30.6% *	40.3%	15.4% *	56.6%	70.7%	28.3%	65.6%
Retail trade	44.3%	--	8.6% *	19.8%	39.9%	53.1%	17.3%	47.8%
Professional services	55.9%	25.0% *	30.0%	33.9%	47.7%	65.7%	29.0%	59.9%
Other services	52.2%	22.6% *	10.3% *	36.8%	49.3%	59.8%	20.4%	56.7%
Ownership								
For profit, incorporated	55.2%	22.9%	21.9%	26.4%	44.5%	66.9%	22.1%	59.9%
For profit, unincorporated	45.9%	16.2% *	39.4%	18.3%	51.9%	53.6%	27.1%	49.6%
Nonprofit	54.7%	36.3% *	17.3% *	51.6%	49.6%	59.1%	35.1%	56.2%
Age of firm								
Less than 5 years	23.1%	25.6% *	43.3% *	16.6% *	20.8% *	--	24.9% *	20.4%
5-9 years	26.3%	6.1% *	32.1% *	16.4% *	32.4% *	66.5%	19.0%	32.1%
10-19 years	39.1%	35.1% *	23.0% *	18.3%	42.1%	58.8%	26.8%	44.6%
20 or more years	57.6%	19.6%	21.4%	33.7%	49.0%	64.6%	23.5%	60.4%
Multi/single status								
2 or more locations	61.2%	--	30.9% *	38.0%	50.9%	64.4%	29.9%	61.6%
1 location only	29.7%	23.2%	24.8%	24.0%	38.4%	59.1%	23.4%	35.7%
Percent full-time employees								
Less than 25%	69.7%	--	--	27.0% *	36.1% *	79.3%	33.0% *	74.4%
25-49 %	44.4%	--	15.9% *	45.6%	49.4%	48.7%	27.5% *	48.2%
50-74 %	45.3%	43.3% *	11.7% *	24.6%	35.8%	52.0%	28.8% *	48.1%
75% or more	54.9%	17.3%	26.6%	27.2%	47.2%	65.8%	23.0%	59.1%
Union presence								
No union employees	52.4%	21.9%	24.3%	27.7%	46.8%	64.3%	23.5%	57.2%
Has union employees	61.5%	--	--	21.5% *	40.9%	64.4%	36.7% *	62.2%
Percent low-wage employees								
50% or more low-wage	32.8%	--	1.6% *	25.2%	27.2%	34.7%	32.8% *	32.8%
Less than 50% low-wage	55.4%	20.6%	25.8%	27.5%	47.7%	66.6%	23.6%	59.9%
Percent women employees								
Less than 25%	48.1%	20.2% *	31.6%	24.1%	42.2%	65.9%	25.0%	54.0%
25-49 %	60.2%	15.6% *	19.2%	27.8%	50.7%	68.5%	19.1%	63.9%
50-74 %	54.5%	39.6% *	29.8% *	33.5%	50.1%	59.6%	33.1%	56.6%
75% or more	49.3%	10.7% *	10.9% *	31.3%	41.7%	60.3%	18.2%	53.9%
Percent age 50 or older employees								
Less than 25%	44.8%	20.5%	22.4%	22.0%	41.0%	58.5%	20.1%	50.6%
25-49 %	61.1%	37.3% *	33.2%	36.0%	49.0%	68.1%	34.4%	63.1%
50-74 %	47.7%	17.1% *	21.1% *	21.5%	52.3%	58.3%	19.4%	53.5%
75% or more	27.6%	10.1% *	2.3% *	23.5% *	36.8% *	35.2%	9.8% *	35.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	5.06%	3.66%	2.21%	2.12%	1.41%	2.16%	1.19%
Industry group **								
Agric., fish., forest.	4.51% *	--	0.00%	--	--	--	--	4.58% *
Mining and manufacturing	2.52%	--	10.53%	4.96%	5.86%	3.10%	4.82%	2.69%
Construction	3.88%	11.65% *	10.31% *	5.78%	7.50%	8.19%	5.47%	5.19%
Utilities and transp.	4.23%	2.02% *	--	10.50% *	7.38%	5.02%	5.12% *	4.47%
Wholesale trade	4.04%	6.01% *	12.75% *	7.71%	6.50%	4.43%	6.58%	4.21%
Fin. svs. and real estate	2.93%	15.83% *	11.84%	4.98% *	5.10%	3.39%	7.87%	2.97%
Retail trade	3.01%	--	3.44% *	5.67%	8.20%	3.71%	4.67%	3.28%
Professional services	1.98%	10.18% *	7.54%	4.42%	3.62%	2.46%	4.78%	2.08%
Other services	4.08%	7.32% *	4.51% *	6.58%	6.15%	5.28%	3.69%	4.33%
Ownership								
For profit, incorporated	1.36%	6.22%	3.83%	2.59%	2.61%	1.63%	2.47%	1.44%
For profit, unincorporated	2.62%	10.33% *	10.09%	4.03%	5.50%	3.69%	5.71%	2.90%
Nonprofit	2.55%	12.04% *	7.12% *	6.99%	4.32%	3.51%	5.81%	2.70%
Age of firm								
Less than 5 years	5.22%	11.45% *	17.76% *	6.06% *	8.99% *	--	7.85% *	5.69%
5-9 years	4.99%	3.76% *	10.06% *	5.61% *	11.34% *	15.42%	5.09%	7.82%
10-19 years	2.99%	12.12% *	7.90% *	3.94%	5.30%	5.87%	5.51%	3.54%
20 or more years	1.21%	5.64%	3.80%	2.98%	2.40%	1.45%	2.37%	1.26%
Multi/single status								
2 or more locations	1.26%	--	11.97% *	4.34%	2.66%	1.42%	5.24%	1.27%
1 location only	1.76%	5.16%	3.82%	2.49%	3.57%	7.63%	2.32%	2.60%
Percent full-time employees								
Less than 25%	10.16%	--	--	13.20% *	12.24% *	9.13%	11.51% *	9.76%
25-49 %	4.15%	--	10.05% *	12.51%	8.54%	4.98%	11.75% *	4.14%
50-74 %	3.05%	15.21% *	9.06% *	6.96%	7.97%	3.59%	9.48% *	3.24%
75% or more	1.20%	3.83%	4.04%	2.37%	2.25%	1.52%	2.13%	1.28%
Union presence								
No union employees	1.27%	5.10%	3.51%	2.28%	2.21%	1.69%	2.16%	1.37%
Has union employees	2.27%	--	--	7.43% *	6.67%	2.40%	14.84% *	2.29%
Percent low-wage employees								
50% or more low-wage	2.72%	--	1.58% *	7.55%	6.38%	3.16%	10.64% *	2.81%
Less than 50% low-wage	1.16%	5.11%	3.76%	2.27%	2.19%	1.46%	2.20%	1.24%
Percent women employees								
Less than 25%	1.99%	6.26% *	6.05%	3.05%	4.13%	2.84%	3.10%	2.31%
25-49 %	2.22%	5.59% *	5.71%	5.13%	4.05%	2.54%	3.61%	2.26%
50-74 %	1.86%	12.90% *	9.03% *	5.67%	4.02%	2.30%	6.51%	1.96%
75% or more	2.53%	4.70% *	4.02% *	5.29%	4.68%	3.28%	4.20%	2.68%
Percent age 50 or older employees								
Less than 25%	1.90%	4.89%	5.41%	2.81%	3.58%	2.78%	2.70%	2.16%
25-49 %	1.48%	13.81% *	6.50%	3.80%	2.92%	1.73%	4.47%	1.54%
50-74 %	3.00%	9.49% *	6.90% *	5.86%	5.80%	4.20%	4.47%	3.30%
75% or more	5.72%	5.39% *	1.77% *	9.23% *	17.99% *	9.37%	3.71% *	8.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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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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, 2020

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	11.1%	12.1%	12.5%	11.9%	14.4%	9.8%	13.4%	10.8%
Industry group **								
Agric., fish., forest.	--	--	--	1.0% *	25.4% *	0.9% *	12.3% *	--
Mining and manufacturing	10.4%	--	15.2% *	7.9% *	12.8%	9.5%	15.2%	10.1%
Construction	11.9% *	8.3% *	6.9% *	15.9% *	18.2% *	--	7.5%	14.3% *
Utilities and transp.	9.1%	0.0%	48.1% *	15.7% *	11.4% *	7.1%	25.5% *	8.3%
Wholesale trade	4.8%	5.4% *	9.7% *	8.6% *	7.2% *	2.4% *	11.6%	3.6%
Fin. svs. and real estate	6.3%	17.1% *	12.3% *	4.0% *	9.9% *	5.1%	12.1% *	5.9%
Retail trade	20.3%	19.4% *	11.6% *	21.4% *	34.4% *	16.7%	23.4% *	19.9%
Professional services	14.2%	9.5% *	11.0%	15.4%	13.4%	14.8%	13.1%	14.4%
Other services	8.1%	11.1% *	15.3% *	8.3%	15.2%	5.8%	12.5%	7.5%
Ownership								
For profit, incorporated	9.7%	12.4%	12.3%	12.0%	13.8%	7.9%	13.3%	9.2%
For profit, unincorporated	7.3%	6.4% *	10.9% *	6.7%	14.4%	4.5%	9.1%	7.0%
Nonprofit	19.2%	16.8% *	16.8% *	16.8%	16.8%	20.3%	20.9%	19.1%
Age of firm								
Less than 5 years	8.6%	9.4% *	11.6% *	3.5% *	14.9% *	9.0% *	7.8% *	9.9% *
5-9 years	11.0%	9.9% *	8.8% *	5.0% *	12.5% *	31.1% *	8.6%	12.9% *
10-19 years	13.9%	11.4% *	11.1%	11.6% *	21.5% *	8.8%	11.5%	14.9% *
20 or more years	10.8%	13.7%	14.0%	13.9%	13.0%	9.8%	16.4%	10.4%
Multi/single status								
2 or more locations	10.6%	--	13.4% *	10.9% *	14.7%	9.7%	19.8% *	10.4%
1 location only	12.9%	12.1%	12.4%	12.2%	13.9%	15.1%	12.6%	13.2%
Percent full-time employees								
Less than 25%	13.8%	--	9.9% *	9.0% *	19.1% *	14.2% *	10.1% *	14.3%
25-49 %	10.6%	13.3% *	11.7% *	6.2% *	18.8% *	8.9%	10.2% *	10.6%
50-74 %	12.2%	6.0% *	11.4% *	17.7% *	12.9%	12.0%	12.2% *	12.1%
75% or more	10.9%	13.4%	12.6%	11.6%	14.4%	9.5%	13.7%	10.6%
Union presence								
No union employees	9.9%	12.1%	12.2%	11.8%	13.5%	7.9%	13.5%	9.3%
Has union employees	15.6%	11.3% *	16.8% *	12.9% *	22.6%	14.9%	12.1% *	15.7%
Percent low-wage employees								
50% or more low-wage	8.6%	17.6% *	8.2% *	14.3%	16.4% *	5.8%	15.8%	7.9%
Less than 50% low-wage	11.2%	11.7%	12.6%	11.8%	14.3%	10.1%	13.3%	10.9%
Percent women employees								
Less than 25%	9.9%	12.0%	9.7%	13.8%	12.0%	7.4%	12.7%	9.3%
25-49 %	10.5%	9.1% *	10.2% *	8.2%	17.0% *	9.0%	11.1%	10.4%
50-74 %	10.2%	16.9% *	19.6%	7.4%	14.7%	8.7%	17.0%	9.6%
75% or more	15.4%	7.2% *	14.4% *	15.2%	14.0%	16.1%	14.1%	15.5%
Percent age 50 or older employees								
Less than 25%	10.6%	12.0%	8.4%	14.8%	15.8%	7.6%	12.8%	10.1%
25-49 %	10.9%	9.7% *	14.2%	9.1%	13.2%	10.5%	13.0%	10.8%
50-74 %	12.2%	10.5% *	20.8% *	9.1% *	15.5%	10.8%	15.4%	11.7%
75% or more	15.2%	19.2% *	12.5% *	14.8% *	14.7% *	13.9% *	15.5% *	15.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	2.44%	1.93%	1.70%	2.00%	0.72%	1.42%	0.69%
Industry group **								
Agric., fish., forest.	--	--	--	1.00% *	20.00% *	0.86% *	9.06% *	--
Mining and manufacturing	1.26%	--	7.14% *	2.74% *	3.13%	1.50%	4.00%	1.32%
Construction	3.65% *	4.26% *	2.87% *	5.55% *	9.92% *	--	1.79%	5.32% *
Utilities and transp.	1.98%	0.00%	18.58% *	7.68% *	5.22% *	2.09%	10.04% *	1.98%
Wholesale trade	0.93%	4.39% *	4.03% *	2.58% *	3.10% *	0.85% *	2.92%	0.96%
Fin. svs. and real estate	0.99%	10.79% *	4.75% *	1.77% *	3.12% *	1.03%	4.66% *	1.00%
Retail trade	4.75%	10.71% *	4.55% *	9.77% *	16.21% *	4.67%	8.85% *	5.24%
Professional services	1.06%	3.30% *	3.24%	3.55%	2.02%	1.41%	2.39%	1.16%
Other services	1.02%	4.99% *	6.25% *	1.88%	2.76%	1.16%	2.94%	1.06%
Ownership								
For profit, incorporated	0.79%	3.01%	2.15%	2.22%	2.74%	0.81%	1.72%	0.86%
For profit, unincorporated	0.89%	2.67% *	4.97% *	1.71%	2.79%	0.86%	2.35%	0.95%
Nonprofit	1.62%	7.84% *	7.65% *	3.94%	2.95%	2.12%	4.61%	1.70%
Age of firm								
Less than 5 years	2.27%	5.30% *	7.90% *	1.39% *	5.61% *	7.15% *	3.19% *	3.01% *
5-9 years	2.44%	5.14% *	3.56% *	1.57% *	5.99% *	10.98% *	2.33%	3.99% *
10-19 years	3.37%	6.04% *	3.33%	3.98% *	9.08% *	2.14%	2.75%	4.53% *
20 or more years	0.63%	3.22%	2.75%	2.28%	1.53%	0.75%	2.12%	0.65%
Multi/single status								
2 or more locations	0.75%	--	6.93% *	4.23% *	2.70%	0.73%	7.25% *	0.75%
1 location only	1.14%	2.49%	2.02%	1.80%	2.61%	4.07%	1.26%	1.81%
Percent full-time employees								
Less than 25%	3.59%	--	7.40% *	5.63% *	6.62% *	4.58% *	5.02% *	4.06%
25-49 %	2.16%	11.32% *	5.78% *	2.97% *	6.95% *	2.58%	4.22% *	2.44%
50-74 %	2.58%	4.34% *	9.12% *	5.68% *	2.90%	3.49%	4.55% *	2.86%
75% or more	0.67%	2.97%	2.02%	1.86%	2.19%	0.71%	1.57%	0.73%
Union presence								
No union employees	0.63%	2.56%	1.97%	1.79%	2.08%	0.59%	1.49%	0.69%
Has union employees	1.85%	7.69% *	9.50% *	4.02% *	6.62%	2.00%	4.20% *	1.91%
Percent low-wage employees								
50% or more low-wage	1.44%	9.53% *	4.97% *	3.80%	5.55% *	1.27%	4.47%	1.52%
Less than 50% low-wage	0.67%	2.53%	1.98%	1.76%	2.08%	0.76%	1.47%	0.73%
Percent women employees								
Less than 25%	1.11%	3.38%	2.89%	2.95%	2.94%	1.31%	2.36%	1.25%
25-49 %	1.46%	3.71% *	3.13% *	2.28%	5.33% *	1.43%	2.28%	1.57%
50-74 %	0.89%	6.72% *	5.23%	2.21%	2.59%	0.98%	3.43%	0.92%
75% or more	1.49%	4.47% *	4.96% *	3.92%	2.46%	2.02%	3.46%	1.61%
Percent age 50 or older employees								
Less than 25%	1.27%	3.04%	1.86%	3.04%	4.65%	0.96%	2.14%	1.48%
25-49 %	0.83%	3.77% *	3.84%	2.12%	2.10%	1.00%	2.28%	0.87%
50-74 %	1.66%	4.89% *	6.36% *	2.90% *	3.93%	2.27%	3.45%	1.85%
75% or more	3.54%	12.30% *	7.09% *	7.67% *	4.65% *	5.15% *	8.12% *	3.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	3.7%	10.0% *	4.3%	4.5%	4.2%	3.1%	6.1%	3.4%
Industry group **								
Agric., fish., forest.	25.3% *	--	--	0.0%	5.2% *	52.6% *	12.2% *	27.8% *
Mining and manufacturing	3.6%	--	6.7% *	5.2% *	6.4% *	2.2%	7.0% *	3.3%
Construction	7.3%	33.8% *	1.8% *	2.6% *	10.0% *	5.0% *	7.7% *	7.1% *
Utilities and transp.	1.7% *	--	3.1% *	1.3% *	2.0% *	1.6% *	2.9% *	1.6% *
Wholesale trade	2.3%	5.8% *	2.9% *	--	4.0% *	1.0% *	3.1% *	2.1% *
Fin. svs. and real estate	2.1%	--	--	3.1% *	2.3% *	1.9%	2.8% *	2.0%
Retail trade	2.6%	--	5.3% *	3.2% *	1.5% *	2.6%	4.8% *	2.3%
Professional services	4.1%	5.5% *	3.1% *	5.6%	4.6%	3.8%	4.3%	4.1%
Other services	4.0%	14.7% *	8.1% *	8.8% *	0.7% *	3.1% *	12.4% *	2.8% *
Ownership								
For profit, incorporated	3.5%	12.4% *	3.6%	3.9%	4.0%	2.8%	6.4%	3.1%
For profit, unincorporated	3.7%	3.0% *	4.5% *	6.4% *	5.4% *	2.5%	5.7%	3.4%
Nonprofit	4.4%	2.8% *	10.0% *	6.1%	4.0%	4.3%	4.8% *	4.4%
Age of firm								
Less than 5 years	--	0.8% *	1.3% *	2.1% *	16.6% *	0.0%	1.6% *	9.4% *
5-9 years	4.7% *	--	4.1% *	4.1% *	6.4% *	0.9% *	4.5% *	--
10-19 years	4.2%	14.1% *	1.8% *	5.5% *	2.5% *	2.8% *	8.0% *	2.7%
20 or more years	3.6%	11.1% *	6.1%	4.6%	4.1%	3.1%	6.5%	3.3%
Multi/single status								
2 or more locations	3.3%	--	4.8% *	5.5%	4.2%	3.0%	5.9% *	3.3%
1 location only	5.1%	9.8% *	4.3%	4.2%	4.3% *	5.3% *	6.1%	4.1%
Percent full-time employees								
Less than 25%	2.5% *	--	0.0%	15.7% *	2.8% *	0.6% *	9.2% *	1.6% *
25-49 %	6.6%	7.3% *	8.5% *	13.3% *	2.3% *	6.3%	10.9% *	5.8%
50-74 %	4.4%	0.2% *	--	1.4% *	8.1% *	4.2% *	1.5% *	4.7%
75% or more	3.5%	12.2% *	4.3%	4.4%	4.0%	2.9%	6.4%	3.2%
Union presence								
No union employees	3.6%	7.9% *	4.4%	4.6%	3.6%	3.1%	5.7%	3.3%
Has union employees	4.0%	38.4% *	--	3.5% *	9.2% *	3.0%	11.3% *	3.7%
Percent low-wage employees								
50% or more low-wage	2.6%	1.5% *	0.0%	5.9% *	2.5% *	2.4%	3.0% *	2.5%
Less than 50% low-wage	3.7%	10.6% *	4.4%	4.5%	4.3%	3.1%	6.3%	3.4%
Percent women employees								
Less than 25%	3.5%	16.1% *	3.0% *	4.3%	4.2% *	2.0%	6.6%	2.8%
25-49 %	3.1%	3.3% *	6.7% *	4.2% *	4.9% *	2.4%	5.4%	2.9%
50-74 %	4.2%	11.4% *	5.0% *	5.1% *	3.7% *	3.9% *	7.5% *	3.9%
75% or more	4.1%	1.1% *	3.9% *	5.4%	3.8%	4.2%	4.1%	4.1%
Percent age 50 or older employees								
Less than 25%	5.3%	13.6% *	3.5%	5.3%	5.1%	5.0%	6.7%	5.0%
25-49 %	2.6%	1.7% *	5.7% *	3.5%	4.0%	2.2%	4.9%	2.5%
50-74 %	4.1%	--	4.5% *	4.8% *	3.3% *	4.3% *	3.9% *	4.1%
75% or more	5.7% *	21.0% *	1.6% *	6.9% *	1.9% *	0.8% *	14.2% *	1.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	3.09% *	0.94%	0.66%	0.73%	0.45%	0.96%	0.37%
Industry group **								
Agric., fish., forest.	17.56% *	--	--	0.00%	4.53% *	27.07% *	8.26% *	20.67% *
Mining and manufacturing	0.68%	--	3.89% *	1.79% *	2.31% *	0.54%	2.26% *	0.71%
Construction	2.13%	15.55% *	1.18% *	1.21% *	5.09% *	2.22% *	4.06% *	2.43% *
Utilities and transp.	0.56% *	--	2.50% *	0.84% *	1.19% *	0.71% *	1.48% *	0.58% *
Wholesale trade	0.61%	5.22% *	1.81% *	--	1.78% *	0.36% *	1.46% *	0.66% *
Fin. svs. and real estate	0.44%	--	--	1.45% *	1.10% *	0.53%	1.39% *	0.47%
Retail trade	0.46%	--	2.62% *	1.34% *	0.73% *	0.59%	1.75% *	0.47%
Professional services	0.61%	2.82% *	1.21% *	1.33%	1.33%	0.81%	1.09%	0.67%
Other services	0.95%	8.83% *	4.25% *	2.69% *	0.26% *	1.15% *	3.87% *	0.89% *
Ownership								
For profit, incorporated	0.42%	4.04% *	0.83%	0.70%	0.97%	0.55%	1.22%	0.45%
For profit, unincorporated	0.61%	1.77% *	2.22% *	2.27% *	1.79% *	0.63%	1.48%	0.67%
Nonprofit	0.85%	1.79% *	6.18% *	1.82%	1.07%	1.16%	2.21% *	0.90%
Age of firm								
Less than 5 years	--	0.58% *	1.14% *	0.88% *	11.74% *	0.00%	0.62% *	6.69% *
5-9 years	1.59% *	--	2.28% *	1.91% *	4.28% *	0.81% *	1.41% *	--
10-19 years	0.84%	6.80% *	0.92% *	1.73% *	0.83% *	1.13% *	2.45% *	0.62%
20 or more years	0.38%	4.87% *	1.59%	0.83%	0.81%	0.47%	1.35%	0.40%
Multi/single status								
2 or more locations	0.39%	--	2.24% *	1.49%	0.84%	0.45%	1.79% *	0.40%
1 location only	0.72%	3.14% *	1.00%	0.72%	1.41% *	3.83% *	1.06%	0.97%
Percent full-time employees								
Less than 25%	1.17% *	--	0.00%	9.29% *	1.48% *	0.42% *	4.72% *	0.99% *
25-49 %	1.34%	5.90% *	6.75% *	6.21% *	1.57% *	1.60%	4.55% *	1.34%
50-74 %	1.11%	0.25% *	--	0.83% *	3.16% *	1.42% *	0.77% *	1.25%
75% or more	0.38%	3.92% *	1.02%	0.69%	0.78%	0.50%	1.12%	0.40%
Union presence								
No union employees	0.39%	2.49% *	0.99%	0.69%	0.70%	0.56%	0.85%	0.42%
Has union employees	0.76%	21.85% *	--	2.14% *	3.61% *	0.71%	7.84% *	0.73%
Percent low-wage employees								
50% or more low-wage	0.52%	1.55% *	0.00%	2.60% *	0.91% *	0.65%	1.51% *	0.55%
Less than 50% low-wage	0.36%	3.30% *	0.96%	0.67%	0.77%	0.48%	1.00%	0.39%
Percent women employees								
Less than 25%	0.52%	6.04% *	0.97% *	1.03%	1.39% *	0.46%	1.60%	0.51%
25-49 %	0.48%	1.86% *	3.11% *	1.36% *	1.70% *	0.49%	1.51%	0.51%
50-74 %	0.91%	6.86% *	2.09% *	1.53% *	1.11% *	1.21% *	2.84% *	0.96%
75% or more	0.85%	0.64% *	1.85% *	1.31%	1.05%	1.20%	1.04%	0.93%
Percent age 50 or older employees								
Less than 25%	0.84%	4.91% *	0.99%	1.13%	1.42%	1.35%	1.46%	0.97%
25-49 %	0.34%	1.08% *	2.19% *	0.81%	1.04%	0.38%	1.09%	0.35%
50-74 %	0.97%	--	2.31% *	1.69% *	1.26% *	1.56% *	1.31% *	1.12%
75% or more	3.17% *	13.74% *	1.08% *	5.07% *	1.14% *	0.75% *	9.21% *	0.99% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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%	11.6%	15.4%	18.5%	21.7%	30.9%	14.4%	28.4%
Industry group **								
Agric., fish., forest.	44.4% *	0.0%	--	69.9% *	24.5% *	34.2% *	7.1% *	51.6% *
Mining and manufacturing	31.2%	--	16.4% *	13.2%	28.6%	35.0%	16.6%	32.2%
Construction	23.0%	16.2% *	12.7% *	17.0% *	18.7%	40.0%	16.3%	26.6%
Utilities and transp.	32.2%	--	6.6% *	22.6% *	27.4% *	35.3%	9.0% *	33.4%
Wholesale trade	26.3%	8.4% *	22.1% *	10.9% *	26.9%	31.4%	14.2%	28.3%
Fin. svs. and real estate	30.5%	13.6% *	16.0% *	14.9% *	29.2%	33.2%	15.5%	31.8%
Retail trade	16.2%	--	7.9% *	10.3% *	7.6% *	20.5%	9.4% *	17.1%
Professional services	26.3%	8.9% *	16.7%	20.7%	17.6%	30.8%	15.2%	27.7%
Other services	22.3%	16.3% *	15.2%	18.7%	16.9%	25.0%	13.6%	23.6%
Ownership								
For profit, incorporated	26.4%	10.3%	15.9%	17.9%	23.4%	29.9%	14.4%	28.0%
For profit, unincorporated	23.3%	9.7% *	9.3% *	15.8%	15.6%	29.9%	10.9%	25.3%
Nonprofit	31.0%	23.1% *	24.0%	25.6%	19.8%	35.2%	19.8%	31.8%
Age of firm								
Less than 5 years	12.7%	12.2% *	21.1% *	10.2% *	5.9% *	31.6% *	13.5%	11.4% *
5-9 years	15.0%	10.1% *	13.6% *	22.6%	14.0% *	6.6% *	17.2%	13.2%
10-19 years	20.5%	7.9% *	17.1%	25.8% *	14.6%	28.0%	14.5%	22.9%
20 or more years	28.2%	14.3%	13.9%	16.6%	24.1%	31.1%	14.0%	29.3%
Multi/single status								
2 or more locations	29.2%	0.0%	23.9%	20.4%	23.9%	30.6%	18.9%	29.3%
1 location only	18.1%	11.9%	14.7%	17.9%	17.6%	42.9%	13.9%	21.8%
Percent full-time employees								
Less than 25%	11.5%	1.0% *	26.0% *	8.4% *	13.6% *	11.4%	11.7% *	11.4%
25-49 %	27.8%	17.3% *	16.7% *	23.3% *	12.5% *	34.4%	16.5%	30.0%
50-74 %	25.6%	13.3% *	21.8%	11.6%	16.7%	29.5%	15.2%	26.9%
75% or more	27.2%	11.2%	14.6%	19.0%	22.4%	31.3%	14.3%	28.8%
Union presence								
No union employees	25.0%	10.1%	14.8%	17.7%	20.6%	29.6%	13.2%	26.7%
Has union employees	33.8%	33.4% *	24.8% *	32.5%	31.2%	34.2%	30.6%	33.9%
Percent low-wage employees								
50% or more low-wage	22.5%	14.1% *	16.7% *	9.8% *	11.7%	26.7%	13.3%	23.3%
Less than 50% low-wage	27.1%	11.5%	15.4%	18.9%	22.3%	31.1%	14.5%	28.7%
Percent women employees								
Less than 25%	27.3%	10.7%	14.6%	20.5%	25.1%	34.0%	15.4%	30.1%
25-49 %	25.2%	19.4%	15.2%	11.8%	23.0%	27.4%	13.8%	26.1%
50-74 %	29.2%	7.3% *	20.8%	23.4%	19.9%	33.3%	14.5%	30.5%
75% or more	25.4%	12.5% *	11.7% *	16.2%	15.4%	30.3%	12.4%	26.8%
Percent age 50 or older employees								
Less than 25%	23.8%	11.1%	17.5%	15.6%	17.3%	30.2%	15.0%	25.7%
25-49 %	29.0%	17.8%	13.1%	23.6%	23.7%	31.4%	14.2%	29.9%
50-74 %	25.3%	10.5% *	13.2% *	13.0%	25.2%	29.8%	13.7%	27.2%
75% or more	20.6%	4.1% *	19.8% *	21.1% *	25.7% *	25.5%	11.9% *	24.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	0.81%	2.00%	1.79%	2.56%	1.41%	1.09%	1.13%	0.89%
Industry group **								
Agric., fish., forest.	18.72% *	0.00%	--	24.02% *	11.85% *	23.77% *	5.07% *	21.25% *
Mining and manufacturing	2.03%	--	6.13% *	2.69%	3.82%	2.68%	3.55%	2.15%
Construction	2.77%	7.14% *	4.12% *	5.27% *	3.73%	6.45%	4.18%	3.52%
Utilities and transp.	4.28%	--	4.77% *	8.04% *	8.62% *	5.23%	3.53% *	4.42%
Wholesale trade	3.13%	6.34% *	7.17% *	3.61% *	4.56%	5.03%	3.80%	3.57%
Fin. svs. and real estate	2.16%	6.75% *	6.04% *	5.00% *	4.11%	2.70%	3.93%	2.28%
Retail trade	1.68%	--	3.89% *	3.73% *	2.83% *	2.28%	3.40% *	1.90%
Professional services	1.31%	2.98% *	3.51%	2.75%	2.08%	1.80%	2.02%	1.44%
Other services	2.04%	5.00% *	4.03%	3.61%	3.59%	2.94%	2.33%	2.33%
Ownership								
For profit, incorporated	0.97%	2.12%	2.18%	3.39%	1.84%	1.30%	1.35%	1.08%
For profit, unincorporated	2.34%	5.44% *	3.11% *	3.30%	3.15%	3.65%	2.40%	2.66%
Nonprofit	1.85%	8.04% *	6.12%	4.50%	2.62%	2.43%	3.33%	1.95%
Age of firm								
Less than 5 years	2.48%	6.97% *	6.79% *	3.91% *	2.53% *	14.24% *	3.16%	4.06% *
5-9 years	2.62%	4.40% *	4.42% *	5.47%	5.76% *	2.87% *	3.50%	3.77%
10-19 years	2.85%	2.81% *	4.06%	9.37% *	2.69%	4.96%	2.72%	3.77%
20 or more years	0.88%	3.34%	2.33%	1.67%	1.64%	1.13%	1.40%	0.93%
Multi/single status								
2 or more locations	0.95%	0.00%	6.51%	2.86%	1.85%	1.11%	2.96%	0.96%
1 location only	1.44%	2.04%	1.86%	3.29%	2.11%	6.94%	1.20%	2.40%
Percent full-time employees								
Less than 25%	2.11%	1.06% *	11.04% *	3.88% *	5.98% *	2.57%	4.15% *	2.32%
25-49 %	3.22%	11.34% *	7.34% *	7.45% *	3.77% *	4.42%	4.84%	3.64%
50-74 %	2.56%	5.78% *	6.33%	3.00%	4.06%	3.34%	3.35%	2.83%
75% or more	0.88%	2.20%	1.94%	2.84%	1.52%	1.20%	1.25%	0.97%
Union presence								
No union employees	0.89%	1.87%	1.79%	2.66%	1.43%	1.29%	1.03%	1.00%
Has union employees	1.89%	14.99% *	10.55% *	9.34%	5.19%	2.10%	8.34%	1.94%
Percent low-wage employees								
50% or more low-wage	2.67%	7.77% *	7.10% *	3.21% *	2.84%	3.47%	3.92%	2.87%
Less than 50% low-wage	0.84%	2.07%	1.83%	2.65%	1.47%	1.15%	1.17%	0.93%
Percent women employees								
Less than 25%	1.80%	2.93%	2.95%	4.69%	2.73%	2.82%	1.92%	2.12%
25-49 %	1.42%	5.78%	3.66%	2.41%	3.15%	1.80%	2.28%	1.52%
50-74 %	1.49%	3.15% *	4.14%	3.87%	2.27%	1.92%	2.23%	1.59%
75% or more	1.79%	5.38% *	3.58% *	2.77%	2.28%	2.45%	2.31%	1.95%
Percent age 50 or older employees								
Less than 25%	1.22%	2.69%	2.94%	2.05%	1.92%	1.93%	1.73%	1.43%
25-49 %	1.18%	5.32%	2.48%	5.64%	2.09%	1.46%	1.83%	1.25%
50-74 %	2.18%	5.26% *	4.09% *	3.22%	4.06%	3.26%	2.89%	2.47%
75% or more	4.22%	2.43% *	10.36% *	7.03% *	12.77% *	6.20%	3.94% *	5.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	3.3%	2.5%	3.9% *	4.6%	3.0%	3.2%	4.5%	3.1%
Industry group **								
Agric., fish., forest.	1.3% *	0.0%	0.0%	1.5% *	0.0%	1.7% *	0.7% *	1.4% *
Mining and manufacturing	3.8%	0.0%	0.0%	7.1% *	3.4% *	3.6%	3.0% *	3.8%
Construction	5.2% *	2.5% *	8.3% *	9.2% *	3.1% *	2.8% *	10.1% *	2.6% *
Utilities and transp.	4.7% *	0.0%	0.0%	2.3% *	3.5% *	5.4% *	0.0%	4.9% *
Wholesale trade	2.7% *	1.4% *	--	6.9% *	1.7% *	1.8% *	7.6% *	1.8%
Fin. svs. and real estate	2.7%	1.3% *	0.6% *	1.7% *	1.8% *	3.1% *	1.1% *	2.8%
Retail trade	1.3% *	2.9% *	3.6% *	3.3% *	0.6% *	1.0% *	3.0% *	1.1% *
Professional services	2.9%	3.3% *	5.7% *	2.9% *	4.4%	2.2%	4.0%	2.7%
Other services	4.7%	3.5% *	0.6% *	3.5% *	2.3%	5.7%	3.7% *	4.8%
Ownership								
For profit, incorporated	3.4%	2.0% *	3.7% *	5.2%	2.9%	3.3%	4.8%	3.2%
For profit, unincorporated	3.8%	--	4.2% *	1.9% *	3.5% *	4.2% *	2.9% *	3.9%
Nonprofit	2.5%	--	5.1% *	4.5% *	3.3% *	1.9%	5.0% *	2.3%
Age of firm								
Less than 5 years	7.7% *	6.6% *	12.5% *	10.1% *	0.6% *	0.0%	11.4% *	2.1% *
5-9 years	2.9% *	--	5.6% *	0.8% *	2.9% *	1.0% *	4.2% *	1.9% *
10-19 years	4.1%	1.0% *	2.6% *	5.1% *	4.5% *	4.5% *	3.4% *	4.4%
20 or more years	3.1%	2.0% *	2.4% *	4.1% *	2.8%	3.1%	3.6%	3.0%
Multi/single status								
2 or more locations	3.1%	0.0%	6.4% *	2.5% *	2.6%	3.2%	2.4% *	3.1%
1 location only	4.1%	2.6%	3.7% *	5.3%	4.0%	2.9% *	4.8%	3.6%
Percent full-time employees								
Less than 25%	2.9% *	--	0.0%	3.8% *	0.8% *	3.0% *	3.2% *	2.8% *
25-49 %	1.5% *	0.6% *	6.9% *	0.7% *	3.6% *	0.8% *	2.3% *	1.4% *
50-74 %	2.7% *	2.3% *	1.1% *	2.5% *	3.1% *	2.8% *	2.6% *	2.7% *
75% or more	3.4%	2.7% *	4.2% *	4.9%	3.0%	3.3%	4.8%	3.2%
Union presence								
No union employees	3.3%	2.6%	3.1%	4.2%	2.8%	3.3%	3.9%	3.2%
Has union employees	3.2%	1.2% *	15.8% *	10.7% *	4.9% *	2.7%	12.7% *	2.9%
Percent low-wage employees								
50% or more low-wage	3.8%	1.6% *	6.8% *	11.6% *	1.9% *	3.7% *	3.3% *	3.9%
Less than 50% low-wage	3.2%	2.6%	3.9% *	4.3%	3.1%	3.1%	4.6%	3.1%
Percent women employees								
Less than 25%	3.8%	3.0% *	4.3% *	5.6% *	2.2% *	3.9%	5.6%	3.4%
25-49 %	2.4%	2.7% *	2.8% *	4.5% *	3.7% *	1.9%	4.2% *	2.3%
50-74 %	3.9%	1.4% *	2.5% *	2.7% *	3.3% *	4.3%	2.3% *	4.0%
75% or more	3.1%	3.3% *	6.1% *	3.2% *	3.0% *	3.0% *	4.4% *	3.0%
Percent age 50 or older employees								
Less than 25%	4.6%	3.9% *	5.4% *	5.3% *	4.3%	4.5%	6.3%	4.3%
25-49 %	2.5%	0.3% *	3.1% *	3.2% *	2.1%	2.5%	2.5% *	2.5%
50-74 %	3.7%	2.6% *	1.9% *	5.8% *	3.0% *	3.8%	2.8% *	3.8%
75% or more	2.6% *	1.3% *	0.0%	8.3% *	--	0.8% *	3.8% *	2.1% *

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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, 2020

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%	0.71%	1.27% *	1.07%	0.51%	0.36%	0.91%	0.29%
Industry group **								
Agric., fish., forest.	0.80% *	0.00%	0.00%	1.46% *	0.00%	1.56% *	0.75% *	0.98% *
Mining and manufacturing	0.67%	0.00%	0.00%	3.42% *	1.40% *	0.76%	1.46% *	0.70%
Construction	1.84% *	1.99% *	6.57% *	5.47% *	1.63% *	1.98% *	4.70% *	1.08% *
Utilities and transp.	1.80% *	0.00%	0.00%	1.69% *	2.12% *	2.43% *	0.00%	1.90% *
Wholesale trade	0.85% *	1.45% *	--	4.83% *	0.93% *	0.61% *	4.93% *	0.49%
Fin. svs. and real estate	0.69%	1.17% *	0.56% *	0.91% *	0.74% *	0.93% *	0.58% *	0.74%
Retail trade	0.40% *	2.23% *	2.12% *	2.05% *	0.29% *	0.49% *	1.15% *	0.43% *
Professional services	0.38%	1.57% *	2.11% *	0.93% *	1.18%	0.42%	0.99%	0.41%
Other services	1.01%	1.75% *	0.38% *	1.53% *	0.64%	1.51%	1.27% *	1.15%
Ownership								
For profit, incorporated	0.35%	0.71% *	1.55% *	1.43%	0.59%	0.45%	1.16%	0.36%
For profit, unincorporated	0.84%	--	2.34% *	0.95% *	1.14% *	1.36% *	1.17% *	0.96%
Nonprofit	0.45%	--	4.37% *	1.64% *	1.43% *	0.45%	1.84% *	0.47%
Age of firm								
Less than 5 years	2.96% *	3.87% *	8.83% *	5.49% *	0.47% *	0.00%	4.73% *	1.52% *
5-9 years	0.97% *	--	3.65% *	0.46% *	1.68% *	1.01% *	1.78% *	1.00% *
10-19 years	0.87%	0.66% *	1.53% *	2.45% *	1.54% *	1.60% *	1.83% *	0.98%
20 or more years	0.30%	0.78% *	0.92% *	1.26% *	0.57%	0.37%	1.00%	0.31%
Multi/single status								
2 or more locations	0.31%	0.00%	4.02% *	0.88% *	0.55%	0.37%	1.13% *	0.31%
1 location only	0.61%	0.72%	1.33% *	1.39%	1.03%	0.96% *	1.00%	0.74%
Percent full-time employees								
Less than 25%	1.54% *	--	0.00%	2.28% *	0.79% *	2.00% *	2.03% *	1.72% *
25-49 %	0.48% *	0.65% *	4.50% *	0.54% *	2.00% *	0.42% *	1.36% *	0.51% *
50-74 %	1.00% *	1.59% *	1.09% *	1.23% *	1.49% *	1.35% *	1.04% *	1.12% *
75% or more	0.30%	0.84% *	1.44% *	1.20%	0.55%	0.38%	1.06%	0.31%
Union presence								
No union employees	0.32%	0.75%	0.87%	0.98%	0.51%	0.46%	0.76%	0.35%
Has union employees	0.56%	1.24% *	13.86% *	8.79% *	2.07% *	0.49%	7.86% *	0.48%
Percent low-wage employees								
50% or more low-wage	1.01%	1.67% *	4.68% *	5.94% *	0.69% *	1.28% *	1.54% *	1.09%
Less than 50% low-wage	0.29%	0.75%	1.30% *	1.08%	0.53%	0.37%	0.94%	0.30%
Percent women employees								
Less than 25%	0.59%	1.22% *	2.43% *	1.81% *	0.68% *	0.90%	1.66%	0.62%
25-49 %	0.44%	1.58% *	1.75% *	2.48% *	1.14% *	0.50%	2.14% *	0.45%
50-74 %	0.53%	0.90% *	1.46% *	1.28% *	1.12% *	0.68%	0.74% *	0.57%
75% or more	0.70%	2.43% *	3.25% *	1.02% *	1.00% *	0.98% *	1.50% *	0.77%
Percent age 50 or older employees								
Less than 25%	0.65%	1.35% *	2.35% *	1.92% *	1.21%	0.94%	1.70%	0.70%
25-49 %	0.31%	0.35% *	1.50% *	1.32% *	0.49%	0.38%	0.80% *	0.32%
50-74 %	0.69%	1.62% *	1.47% *	2.10% *	1.03% *	1.05%	0.94% *	0.79%
75% or more	0.96% *	1.03% *	0.00%	5.84% *	--	0.61% *	2.24% *	0.95% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	29.7%	14.6%	16.1%	16.6%	26.3%	34.1%	14.8%	31.6%
Industry group **								
Agric., fish., forest.	2.3% *	--	0.0%	0.7% *	7.6% *	0.8% *	8.0% *	1.3% *
Mining and manufacturing	27.5%	1.1% *	21.9% *	14.8%	22.2%	31.4%	11.8%	28.5%
Construction	18.9%	11.7% *	15.8% *	12.4%	19.8%	27.6%	12.5%	22.3%
Utilities and transp.	26.3%	1.7% *	--	15.6% *	15.2%	30.9%	7.0% *	27.3%
Wholesale trade	37.8%	7.4% *	18.9% *	26.1%	29.5%	47.3%	17.0%	41.3%
Fin. svs. and real estate	36.4%	20.0% *	27.3% *	11.8%	32.2%	40.1%	19.4%	37.8%
Retail trade	26.4%	14.0% *	6.2% *	12.2% *	22.3% *	31.4%	10.3% *	28.5%
Professional services	29.3%	18.2% *	19.0%	18.8%	28.7%	31.8%	18.4%	30.7%
Other services	31.8%	12.3% *	6.3% *	22.3%	32.0%	36.2%	11.8%	34.8%
Ownership								
For profit, incorporated	31.5%	14.4%	14.1%	16.1%	24.9%	37.5%	13.5%	33.8%
For profit, unincorporated	28.4%	12.5% *	28.0%	12.6%	31.7%	31.5%	19.4%	29.9%
Nonprofit	23.4%	19.0% *	7.6% *	24.2%	27.8%	22.7%	17.3%	23.8%
Age of firm								
Less than 5 years	15.3%	18.2% *	23.2% *	12.3% *	12.9% *	8.4% *	16.4% *	13.7%
5-9 years	17.5%	--	21.8% *	11.1% *	20.8% *	40.1% *	12.5%	21.5%
10-19 years	22.4%	23.0% *	15.5% *	9.5%	23.9%	32.8%	16.8%	24.6%
20 or more years	31.3%	11.6%	13.6%	20.5%	27.4%	34.2%	14.0%	32.6%
Multi/single status								
2 or more locations	33.0%	--	15.9% *	23.1%	27.9%	34.4%	15.8%	33.2%
1 location only	17.8%	14.8%	16.1%	14.5%	23.1%	20.0%	14.7%	20.4%
Percent full-time employees								
Less than 25%	48.3%	--	22.5% *	17.1% *	23.0% *	56.2%	21.7% *	52.0%
25-49 %	23.8%	5.1% *	8.9% *	25.7% *	31.0%	24.2%	16.5% *	25.2%
50-74 %	25.0%	33.9% *	7.2% *	16.4%	21.2%	26.8%	19.7% *	25.7%
75% or more	30.2%	10.4%	17.1%	16.3%	26.6%	34.9%	14.0%	32.1%
Union presence								
No union employees	30.6%	14.7%	15.9%	17.1%	27.8%	36.1%	15.0%	32.9%
Has union employees	26.7%	13.5% *	18.2% *	8.7% *	13.1%	29.0%	12.2% *	27.2%
Percent low-wage employees								
50% or more low-wage	20.5%	35.8% *	1.1% *	14.7% *	18.4%	21.3%	21.2% *	20.5%
Less than 50% low-wage	30.3%	13.1%	16.5%	16.7%	26.7%	35.0%	14.5%	32.3%
Percent women employees								
Less than 25%	26.6%	11.7% *	21.6%	13.5%	23.9%	34.7%	14.9%	29.3%
25-49 %	35.4%	10.2% *	12.5% *	19.8%	26.1%	40.6%	12.5%	37.3%
50-74 %	28.6%	25.0% *	15.5% *	20.6%	29.3%	29.7%	19.5%	29.4%
75% or more	25.6%	8.1% *	7.0% *	18.8%	26.6%	28.0%	11.8%	27.2%
Percent age 50 or older employees								
Less than 25%	25.0%	12.2%	14.6%	12.9%	23.6%	30.9%	11.9%	27.8%
25-49 %	33.5%	26.3% *	21.2%	21.9%	28.0%	36.4%	22.5%	34.2%
50-74 %	26.1%	12.4% *	12.6% *	14.5%	27.8%	29.9%	12.5%	28.4%
75% or more	15.4%	5.5% *	1.5% *	11.5% *	19.5% *	20.8%	5.3% *	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	0.83%	3.46%	2.48%	1.48%	1.49%	1.13%	1.43%	0.91%
Industry group **								
Agric., fish., forest.	1.25% *	--	0.00%	0.78% *	5.06% *	0.63% *	5.23% *	0.82% *
Mining and manufacturing	1.59%	1.11% *	7.41% *	3.47%	3.12%	2.09%	2.94%	1.69%
Construction	2.46%	5.70% *	7.66% *	3.61%	5.19%	5.03%	3.51%	3.35%
Utilities and transp.	2.41%	1.84% *	--	6.08% *	4.23%	3.10%	3.25% *	2.55%
Wholesale trade	3.68%	4.61% *	8.83% *	5.86%	4.33%	5.59%	4.51%	4.11%
Fin. svs. and real estate	2.05%	10.33% *	8.92% *	3.28%	4.07%	2.53%	5.20%	2.16%
Retail trade	2.59%	8.38% *	2.39% *	4.26% *	7.34% *	3.14%	3.30% *	2.90%
Professional services	1.42%	7.93% *	5.02%	2.75%	2.60%	1.89%	3.28%	1.53%
Other services	3.34%	4.29% *	2.80% *	4.53%	4.80%	4.64%	2.23%	3.70%
Ownership								
For profit, incorporated	1.05%	4.20%	2.57%	1.77%	1.80%	1.42%	1.61%	1.16%
For profit, unincorporated	1.97%	8.22% *	8.14%	2.76%	4.44%	2.77%	4.34%	2.19%
Nonprofit	1.43%	7.27% *	3.31% *	4.62%	2.91%	1.80%	3.32%	1.51%
Age of firm								
Less than 5 years	3.52%	8.18% *	11.67% *	4.29% *	5.58% *	7.00% *	5.23% *	3.89%
5-9 years	3.49%	--	7.57% *	3.75% *	7.88% *	13.84% *	3.46%	5.57%
10-19 years	2.14%	9.37% *	5.35% *	2.40%	4.27%	3.81%	3.80%	2.65%
20 or more years	0.92%	3.40%	2.57%	2.02%	1.63%	1.17%	1.53%	0.97%
Multi/single status								
2 or more locations	0.99%	--	7.19% *	3.31%	1.85%	1.15%	3.65%	1.00%
1 location only	1.18%	3.53%	2.62%	1.62%	2.58%	3.94%	1.54%	1.77%
Percent full-time employees								
Less than 25%	9.95%	--	17.12% *	9.04% *	8.84% *	10.47%	8.19% *	10.28%
25-49 %	2.46%	3.79% *	5.61% *	8.45% *	5.81%	3.11%	6.79% *	2.65%
50-74 %	2.06%	13.78% *	5.82% *	4.63%	4.95%	2.48%	7.18% *	2.15%
75% or more	0.90%	2.35%	2.76%	1.59%	1.60%	1.23%	1.37%	0.98%
Union presence								
No union employees	0.96%	3.65%	2.42%	1.56%	1.61%	1.40%	1.46%	1.07%
Has union employees	1.49%	9.55% *	15.64% *	3.19% *	2.86%	1.66%	6.16% *	1.53%
Percent low-wage employees								
50% or more low-wage	1.86%	15.82% *	1.08% *	4.94% *	4.29%	2.19%	7.88% *	1.90%
Less than 50% low-wage	0.87%	3.47%	2.55%	1.52%	1.56%	1.19%	1.44%	0.95%
Percent women employees								
Less than 25%	1.37%	3.67% *	4.60%	1.97%	2.75%	2.21%	2.05%	1.62%
25-49 %	1.87%	3.54% *	3.77% *	3.66%	2.96%	2.34%	2.33%	1.98%
50-74 %	1.29%	9.92% *	5.45% *	3.74%	2.79%	1.58%	4.48%	1.35%
75% or more	1.66%	3.58% *	2.35% *	3.48%	3.33%	2.21%	2.75%	1.80%
Percent age 50 or older employees								
Less than 25%	1.27%	3.00%	3.67%	1.68%	2.60%	1.92%	1.67%	1.48%
25-49 %	1.22%	11.01% *	4.73%	2.98%	2.02%	1.52%	3.35%	1.27%
50-74 %	2.01%	6.88% *	4.28% *	4.08%	4.09%	2.92%	2.89%	2.28%
75% or more	3.36%	3.03% *	1.16% *	3.83% *	11.09% *	5.13%	2.09% *	4.78%

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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, 2020

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%	49.1%	47.8%	43.9%	30.3%	18.9%	46.8%	22.8%
Industry group **								
Agric., fish., forest.	21.9% *	--	--	26.9% *	37.3% *	9.9% *	59.7%	14.6% *
Mining and manufacturing	23.5%	--	39.7%	51.7%	26.6%	18.3%	46.4%	22.0%
Construction	33.6%	27.5% *	54.5%	42.9%	30.3%	20.0%	46.0%	27.1%
Utilities and transp.	26.0%	89.9%	37.5% *	42.4%	40.5%	19.8%	55.7%	24.5%
Wholesale trade	26.2%	71.6%	41.9%	43.7%	30.7%	16.1%	46.5%	22.8%
Fin. svs. and real estate	22.0%	45.4% *	40.5%	64.6%	24.7%	16.6%	49.0%	19.8%
Retail trade	33.1%	55.4%	65.5%	49.5%	33.6%	27.8%	49.0%	31.1%
Professional services	23.2%	54.7%	44.5%	36.7%	31.4%	16.6%	45.0%	20.5%
Other services	29.1%	42.1%	54.6%	38.4%	32.9%	24.3%	46.0%	26.6%
Ownership								
For profit, incorporated	25.5%	48.4%	50.4%	44.9%	31.0%	18.6%	47.6%	22.6%
For profit, unincorporated	33.5%	64.7%	43.1%	56.5%	29.4%	27.3%	52.0%	30.4%
Nonprofit	19.4%	33.4%	36.5%	22.7%	28.3%	15.7%	32.0%	18.6%
Age of firm								
Less than 5 years	51.0%	52.9%	30.3% *	61.9%	49.1%	51.0% *	49.4%	53.5%
5-9 years	48.9%	66.3%	46.1%	56.5%	43.4%	20.2% *	53.0%	45.6%
10-19 years	34.8%	42.6%	51.8%	42.5%	32.9%	23.0%	45.8%	30.6%
20 or more years	23.0%	47.4%	50.0%	40.3%	28.5%	18.7%	45.5%	21.4%
Multi/single status								
2 or more locations	20.9%	--	35.6%	37.7%	26.8%	19.0%	37.2%	20.7%
1 location only	42.0%	48.8%	48.8%	45.9%	37.2%	13.8%	48.0%	36.9%
Percent full-time employees								
Less than 25%	21.0%	--	41.6% *	46.1%	40.8%	14.6% *	44.1%	17.9% *
25-49 %	29.7%	56.5% *	47.3%	30.7%	31.8%	25.4%	43.6%	27.0%
50-74 %	30.2%	44.3%	54.4%	50.4%	37.9%	24.7%	48.8%	27.8%
75% or more	24.8%	50.0%	47.3%	43.8%	29.7%	18.1%	46.7%	22.2%
Union presence								
No union employees	27.7%	52.5%	49.6%	44.6%	31.7%	20.0%	48.7%	24.6%
Has union employees	16.7%	2.2% *	21.6% *	31.7%	19.0%	16.1%	21.1% *	16.5%
Percent low-wage employees								
50% or more low-wage	42.0%	29.3% *	67.3%	43.7%	49.1%	40.1%	43.3%	41.9%
Less than 50% low-wage	24.4%	50.5%	47.3%	43.9%	29.3%	17.5%	46.9%	21.6%
Percent women employees								
Less than 25%	28.8%	46.5%	46.8%	42.4%	32.7%	18.0%	44.8%	25.0%
25-49 %	23.4%	55.3%	52.5%	51.4%	25.4%	18.7%	53.0%	21.1%
50-74 %	23.9%	38.1%	36.6%	40.8%	29.2%	20.2%	39.3%	22.5%
75% or more	26.4%	67.7%	57.0%	41.2%	37.2%	18.4%	53.2%	23.3%
Percent age 50 or older employees								
Less than 25%	30.8%	47.2%	50.6%	46.0%	33.9%	21.9%	47.2%	27.1%
25-49 %	21.4%	44.1%	42.7%	38.8%	29.1%	17.0%	43.0%	20.0%
50-74 %	28.6%	60.1%	47.1%	52.9%	25.3%	21.3%	51.8%	24.7%
75% or more	40.5%	48.9%	64.5%	37.4%	33.5% *	38.2%	49.4%	36.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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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, 2020

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	0.68%	4.07%	3.04%	2.41%	1.62%	0.79%	1.94%	0.71%
Industry group **								
Agric., fish., forest.	9.70% *	--	--	22.41% *	13.82% *	8.48% *	15.73%	8.07% *
Mining and manufacturing	1.64%	--	8.05%	4.82%	3.97%	1.86%	4.85%	1.71%
Construction	3.26%	8.74% *	8.76%	5.89%	7.25%	4.51%	5.25%	3.85%
Utilities and transp.	3.26%	6.95%	15.24% *	10.19%	7.82%	3.49%	9.45%	3.34%
Wholesale trade	2.52%	10.68%	8.17%	6.59%	4.99%	2.59%	5.82%	2.62%
Fin. svs. and real estate	1.97%	14.72% *	9.19%	8.15%	3.18%	2.15%	7.86%	1.95%
Retail trade	2.81%	13.21%	6.98%	10.08%	9.72%	2.84%	9.28%	2.95%
Professional services	1.12%	7.36%	6.14%	3.29%	2.61%	1.24%	3.50%	1.13%
Other services	2.17%	7.43%	6.96%	4.46%	4.14%	2.79%	4.05%	2.34%
Ownership								
For profit, incorporated	0.85%	5.02%	3.52%	3.09%	2.12%	0.94%	2.35%	0.88%
For profit, unincorporated	2.01%	8.95%	7.60%	4.71%	3.41%	2.79%	4.57%	2.18%
Nonprofit	1.36%	7.77%	7.56%	3.50%	2.97%	1.65%	4.07%	1.41%
Age of firm								
Less than 5 years	5.13%	11.29%	10.22% *	8.03%	10.78%	15.85% *	7.26%	6.88%
5-9 years	4.17%	8.07%	7.63%	6.77%	8.89%	8.89% *	4.89%	6.39%
10-19 years	2.65%	7.89%	7.26%	6.35%	5.13%	4.24%	4.12%	3.14%
20 or more years	0.71%	5.97%	3.55%	2.66%	1.72%	0.81%	2.49%	0.73%
Multi/single status								
2 or more locations	0.74%	--	7.30%	3.98%	1.97%	0.81%	5.90%	0.74%
1 location only	1.55%	4.13%	3.22%	2.92%	2.78%	3.24%	2.01%	2.21%
Percent full-time employees								
Less than 25%	6.05%	--	13.37% *	11.04%	8.56%	5.70% *	8.96%	5.90% *
25-49 %	3.08%	20.31% *	11.72%	7.53%	6.89%	3.38%	10.10%	2.94%
50-74 %	2.30%	10.33%	9.15%	7.16%	6.18%	2.58%	6.32%	2.42%
75% or more	0.74%	4.59%	3.35%	2.63%	1.71%	0.86%	2.13%	0.77%
Union presence								
No union employees	0.80%	4.12%	3.07%	2.52%	1.72%	0.97%	1.99%	0.85%
Has union employees	1.24%	2.01% *	13.25% *	7.62%	4.16%	1.34%	6.69% *	1.27%
Percent low-wage employees								
50% or more low-wage	2.54%	11.77% *	8.92%	5.91%	6.55%	2.99%	6.43%	2.71%
Less than 50% low-wage	0.70%	4.25%	3.11%	2.50%	1.65%	0.81%	2.01%	0.73%
Percent women employees								
Less than 25%	1.45%	6.88%	4.59%	3.87%	3.20%	1.76%	2.97%	1.61%
25-49 %	1.34%	7.75%	5.99%	5.03%	3.06%	1.49%	4.23%	1.34%
50-74 %	1.19%	7.99%	5.67%	4.53%	2.79%	1.40%	4.01%	1.24%
75% or more	1.56%	6.96%	7.91%	3.75%	3.47%	1.71%	4.38%	1.57%
Percent age 50 or older employees								
Less than 25%	1.34%	5.35%	4.69%	3.60%	3.05%	1.68%	3.02%	1.45%
25-49 %	0.86%	8.95%	4.57%	3.80%	2.23%	0.94%	2.91%	0.88%
50-74 %	1.99%	9.89%	7.46%	5.42%	3.60%	2.47%	4.90%	2.05%
75% or more	5.46%	12.79%	10.97%	10.29%	13.11% *	8.79%	8.68%	7.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	58.2%	68.3%	70.7%	69.0%	62.9%	52.9%	69.5%	56.5%
Industry group **								
Agric., fish., forest.	63.3%	46.8%	--	77.8%	57.7%	60.4% *	51.6%	66.3%
Mining and manufacturing	59.0%	79.6%	59.7%	78.6%	60.4%	53.5%	72.0%	57.7%
Construction	65.0%	56.5%	72.7%	68.3%	63.2%	61.3%	68.7%	62.8%
Utilities and transp.	53.7%	74.4%	71.2%	50.8%	60.8%	50.9%	68.0%	52.5%
Wholesale trade	60.8%	73.8%	67.8%	71.0%	71.2%	49.4%	69.0%	59.1%
Fin. svs. and real estate	53.1%	79.2%	68.5%	73.2%	58.8%	48.3%	73.3%	51.4%
Retail trade	55.2%	57.4%	75.6%	64.2%	64.4%	49.0%	67.1%	53.3%
Professional services	60.5%	70.2%	74.0%	65.9%	63.9%	57.0%	70.2%	59.1%
Other services	57.6%	66.6%	69.5%	69.5%	63.9%	51.7%	68.9%	55.7%
Ownership								
For profit, incorporated	56.1%	67.9%	71.3%	69.2%	61.6%	49.9%	69.6%	54.0%
For profit, unincorporated	56.9%	75.1%	68.2%	71.1%	59.2%	48.3%	71.2%	54.1%
Nonprofit	67.3%	59.0%	70.0%	65.3%	70.1%	66.7%	66.2%	67.4%
Age of firm								
Less than 5 years	66.9%	65.7%	66.9%	61.8%	76.8%	61.3%	65.2%	68.5%
5-9 years	67.9%	76.3%	77.5%	76.1%	54.7%	48.2%	74.4%	62.6%
10-19 years	63.1%	71.1%	71.5%	72.1%	54.8%	58.5%	72.6%	58.8%
20 or more years	57.0%	64.8%	69.5%	68.0%	64.6%	52.6%	67.8%	56.0%
Multi/single status								
2 or more locations	54.5%	--	74.4%	66.7%	60.0%	52.5%	68.5%	54.2%
1 location only	69.2%	68.6%	70.4%	69.8%	68.0%	70.4%	69.6%	68.9%
Percent full-time employees								
Less than 25%	47.7%	59.4%	79.3%	48.4% *	69.0%	39.6%	67.6%	45.0%
25-49 %	57.4%	72.4%	72.6%	72.2%	66.2%	49.0%	73.5%	54.8%
50-74 %	56.4%	59.7%	63.2%	70.5%	69.1%	51.0%	61.9%	55.7%
75% or more	58.6%	69.8%	71.3%	69.1%	62.2%	53.5%	70.2%	56.9%
Union presence								
No union employees	59.5%	69.1%	70.4%	68.8%	62.4%	54.0%	69.5%	57.7%
Has union employees	52.4%	41.6% *	79.7%	73.4%	68.9%	49.5%	69.1%	51.9%
Percent low-wage employees								
50% or more low-wage	53.7%	75.7%	63.6%	76.3%	65.8%	45.8%	72.0%	51.9%
Less than 50% low-wage	58.6%	67.7%	71.1%	68.5%	62.7%	53.6%	69.3%	57.0%
Percent women employees								
Less than 25%	60.2%	62.2%	67.7%	69.2%	59.5%	54.2%	68.7%	57.7%
25-49 %	53.4%	74.0%	75.3%	73.7%	62.4%	46.5%	73.2%	51.4%
50-74 %	59.7%	74.2%	62.5%	64.4%	64.5%	57.0%	66.1%	59.1%
75% or more	60.7%	65.6%	80.2%	67.9%	66.7%	55.6%	71.1%	59.2%
Percent age 50 or older employees								
Less than 25%	59.4%	64.3%	69.1%	69.6%	59.1%	54.3%	68.1%	57.3%
25-49 %	55.9%	69.2%	73.0%	67.8%	64.4%	51.2%	69.9%	54.8%
50-74 %	63.4%	74.4%	74.3%	68.1%	66.3%	58.7%	73.0%	61.5%
75% or more	69.0%	72.1%	59.2%	83.3%	73.0%	60.9%	70.3%	68.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.68%	1.99%	1.68%	1.33%	1.35%	0.99%	1.04%	0.77%
Industry group **								
Agric., fish., forest.	11.55%	12.26%	--	12.21%	17.20%	24.57% *	11.42%	14.27%
Mining and manufacturing	1.61%	7.55%	6.35%	3.06%	3.35%	2.18%	3.23%	1.74%
Construction	2.75%	7.27%	4.46%	3.83%	6.29%	7.21%	3.14%	3.98%
Utilities and transp.	3.77%	8.39%	10.28%	7.59%	5.58%	5.30%	5.67%	4.10%
Wholesale trade	2.63%	8.22%	6.09%	4.20%	3.39%	4.49%	3.91%	3.04%
Fin. svs. and real estate	1.85%	4.72%	5.63%	4.21%	3.96%	2.31%	3.22%	1.97%
Retail trade	2.27%	8.22%	4.18%	5.13%	7.40%	2.97%	3.58%	2.56%
Professional services	1.21%	3.18%	2.78%	2.46%	2.15%	1.73%	1.82%	1.35%
Other services	1.85%	4.36%	4.54%	3.17%	3.54%	2.59%	2.43%	2.09%
Ownership								
For profit, incorporated	0.84%	2.47%	1.93%	1.63%	1.76%	1.19%	1.23%	0.95%
For profit, unincorporated	1.67%	3.79%	4.37%	3.06%	3.64%	2.52%	2.41%	1.91%
Nonprofit	1.59%	6.24%	5.67%	3.43%	2.36%	2.28%	3.06%	1.70%
Age of firm								
Less than 5 years	3.30%	5.42%	6.96%	5.52%	7.56%	10.41%	4.10%	5.18%
5-9 years	3.00%	5.05%	3.79%	4.29%	6.00%	14.07%	2.91%	4.66%
10-19 years	1.98%	3.64%	3.50%	2.83%	4.51%	3.73%	2.07%	2.67%
20 or more years	0.76%	3.01%	2.26%	1.67%	1.36%	1.02%	1.38%	0.82%
Multi/single status								
2 or more locations	0.84%	--	4.30%	2.41%	1.72%	1.00%	2.87%	0.86%
1 location only	0.96%	2.00%	1.79%	1.58%	2.15%	4.41%	1.11%	1.53%
Percent full-time employees								
Less than 25%	5.44%	10.68%	6.77%	15.30% *	6.34%	6.45%	5.88%	5.78%
25-49 %	2.75%	7.86%	5.71%	5.71%	4.70%	4.01%	3.77%	3.08%
50-74 %	2.29%	5.49%	5.44%	3.88%	3.77%	3.18%	3.39%	2.56%
75% or more	0.74%	2.22%	1.84%	1.41%	1.49%	1.07%	1.13%	0.83%
Union presence								
No union employees	0.73%	1.98%	1.72%	1.36%	1.42%	1.12%	1.06%	0.84%
Has union employees	1.86%	14.75% *	7.64%	5.91%	4.27%	2.08%	5.60%	1.91%
Percent low-wage employees								
50% or more low-wage	2.04%	5.17%	6.22%	3.78%	3.31%	2.62%	3.14%	2.19%
Less than 50% low-wage	0.72%	2.12%	1.73%	1.40%	1.45%	1.05%	1.09%	0.81%
Percent women employees								
Less than 25%	1.27%	3.64%	2.71%	2.08%	2.62%	2.41%	1.66%	1.58%
25-49 %	1.44%	4.59%	3.51%	2.72%	3.17%	1.83%	2.40%	1.54%
50-74 %	1.14%	3.30%	4.18%	3.43%	2.35%	1.50%	2.29%	1.24%
75% or more	1.62%	4.26%	2.93%	2.68%	2.52%	2.37%	2.17%	1.81%
Percent age 50 or older employees								
Less than 25%	1.08%	3.14%	2.57%	1.90%	2.49%	1.65%	1.59%	1.27%
25-49 %	1.02%	4.74%	2.78%	2.26%	1.81%	1.34%	1.87%	1.09%
50-74 %	1.67%	3.81%	3.85%	3.84%	3.07%	2.68%	2.36%	1.96%
75% or more	3.72%	4.54%	8.43%	4.33%	9.40%	7.76%	3.65%	5.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	45.29	52.18	52.95	50.55	43.84	43.23	51.98	44.05
Industry group **								
Agric., fish., forest.	41.95	56.41	--	54.95	31.74	33.17	52.38	39.88
Mining and manufacturing	44.11	49.40	47.29	49.29	42.16	43.05	49.12	43.47
Construction	52.64	56.05	56.90	50.64	50.97	54.04	52.98	52.42
Utilities and transp.	45.73	55.70	51.46	47.58	45.29	44.84	50.52	45.19
Wholesale trade	44.70	45.90	51.20	47.74	42.63	42.99	48.65	43.72
Fin. svs. and real estate	46.02	48.54	48.95	48.90	43.58	46.16	49.02	45.66
Retail trade	46.39	47.88	60.18	53.68	46.07	42.80	55.94	44.54
Professional services	43.45	53.15	52.52	49.37	43.10	40.96	52.00	42.00
Other services	46.66	55.07	51.61	54.50	44.30	44.14	54.03	45.11
Ownership								
For profit, incorporated	46.29	53.03	54.06	50.94	45.12	44.07	52.88	44.92
For profit, unincorporated	46.17	52.10	48.32	52.67	43.81	43.34	50.04	45.18
Nonprofit	41.41	46.03	51.43	45.47	40.19	40.80	48.27	40.86
Age of firm								
Less than 5 years	51.64	58.20	48.93	51.35	52.85	32.16	52.16	51.15
5-9 years	53.02	55.87	56.81	55.94	45.76	44.22	56.66	49.50
10-19 years	46.85	50.57	55.42	51.18	44.36	38.56	53.07	43.34
20 or more years	44.51	50.41	51.43	49.44	43.25	43.50	50.40	43.85
Multi/single status								
2 or more locations	43.59	--	48.35	49.44	42.57	43.43	48.59	43.48
1 location only	49.23	52.22	53.40	50.90	45.77	36.35	52.36	46.49
Percent full-time employees								
Less than 25%	45.03	51.03	50.23	51.52	43.85	42.61	49.14	44.20
25-49 %	48.29	53.09	52.29	51.54	47.98	46.48	53.22	47.21
50-74 %	45.72	55.77	53.07	51.88	46.70	42.97	54.47	44.44
75% or more	45.13	51.62	53.01	50.37	43.40	43.17	51.73	43.88
Union presence								
No union employees	46.38	52.43	53.07	51.21	44.43	44.35	52.20	45.11
Has union employees	39.56	38.27	50.54	37.24	38.02	39.71	45.97	39.33
Percent low-wage employees								
50% or more low-wage	47.61	55.97	52.10	51.23	49.19	45.31	53.04	46.87
Less than 50% low-wage	45.08	51.82	52.99	50.50	43.33	43.04	51.91	43.79
Percent women employees								
Less than 25%	47.53	53.58	53.15	50.11	45.58	44.86	52.18	45.88
25-49 %	46.01	52.05	52.54	53.45	43.85	44.61	52.22	45.15
50-74 %	43.65	50.55	50.34	49.03	42.31	42.64	50.67	42.85
75% or more	43.86	52.47	55.06	49.68	43.63	40.92	52.60	42.39
Percent age 50 or older employees								
Less than 25%	46.69	53.58	51.17	50.94	44.75	44.28	51.14	45.42
25-49 %	44.70	54.22	56.30	49.87	43.48	43.34	53.76	43.78
50-74 %	43.59	52.28	51.10	51.84	41.54	40.11	52.27	41.50
75% or more	47.06	45.48	54.34	48.11	50.39	42.69	49.06	45.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.41	1.32	1.00	0.79	0.69	0.66	0.69	0.47
Industry group **								
Agric., fish., forest.	4.14	9.17	--	3.57	2.27	6.64	5.66	4.69
Mining and manufacturing	0.74	4.05	3.23	1.89	1.57	0.94	1.81	0.79
Construction	3.87	3.56	3.00	1.97	5.12	15.04	1.73	6.24
Utilities and transp.	1.82	5.32	4.16	3.70	2.65	2.71	2.60	2.05
Wholesale trade	1.24	4.98	2.54	2.57	1.95	2.28	2.01	1.44
Fin. svs. and real estate	1.53	3.46	3.22	2.12	1.27	2.34	1.86	1.70
Retail trade	1.56	4.44	3.78	4.32	1.99	2.34	3.98	1.66
Professional services	0.58	2.35	1.86	1.36	1.42	0.75	1.11	0.65
Other services	0.73	3.18	2.06	1.83	2.03	0.89	1.52	0.81
Ownership								
For profit, incorporated	0.55	1.55	1.18	0.99	0.89	0.91	0.83	0.64
For profit, unincorporated	0.85	3.11	2.17	1.85	2.01	1.16	1.45	1.00
Nonprofit	0.75	4.63	3.03	1.53	1.42	1.02	1.83	0.79
Age of firm								
Less than 5 years	2.82	5.31	3.60	2.70	8.21	2.52	2.40	5.05
5-9 years	1.54	2.74	3.22	2.84	3.25	3.53	1.84	2.42
10-19 years	1.09	2.63	1.84	2.17	1.59	2.41	1.62	1.34
20 or more years	0.47	1.78	1.33	0.89	0.70	0.69	0.82	0.51
Multi/single status								
2 or more locations	0.53	--	2.89	1.29	0.64	0.68	1.85	0.54
1 location only	0.62	1.33	1.06	0.96	1.44	1.77	0.73	0.97
Percent full-time employees								
Less than 25%	1.22	4.37	6.83	3.43	2.52	1.28	3.61	1.22
25-49 %	1.40	14.64	3.22	2.57	2.46	1.82	4.41	1.38
50-74 %	2.03	3.17	2.67	2.60	2.45	3.22	1.71	2.32
75% or more	0.41	1.35	1.11	0.87	0.75	0.65	0.75	0.47
Union presence								
No union employees	0.40	1.33	1.01	0.81	0.73	0.66	0.70	0.46
Has union employees	1.48	6.12	6.39	2.77	1.72	1.79	3.87	1.53
Percent low-wage employees								
50% or more low-wage	0.87	4.82	2.90	1.83	2.25	0.99	2.00	0.95
Less than 50% low-wage	0.44	1.37	1.04	0.84	0.72	0.72	0.72	0.51
Percent women employees								
Less than 25%	0.73	2.16	1.56	1.36	1.54	1.40	1.22	0.90
25-49 %	1.17	2.85	2.23	1.47	1.54	1.88	1.33	1.32
50-74 %	0.53	3.09	2.15	1.59	0.99	0.70	1.46	0.56
75% or more	0.71	2.19	2.31	1.59	1.50	0.93	1.34	0.77
Percent age 50 or older employees								
Less than 25%	0.73	2.10	1.51	1.11	1.09	1.41	0.93	0.90
25-49 %	0.61	2.84	1.89	1.42	1.07	0.86	1.50	0.65
50-74 %	0.85	3.07	1.90	2.00	1.19	1.37	1.39	0.97
75% or more	2.04	2.54	2.80	2.92	6.84	1.58	1.87	3.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	25.4	26.5	23.8	21.7	20.8	25.1	21.0
Industry group **								
Agric., fish., forest.	21.5	20.0	--	--	24.4	20.0	23.9	21.3
Mining and manufacturing	20.9	19.5	23.0	23.1	19.8	21.1	22.3	20.8
Construction	23.1	29.9	27.0	23.1	23.9	20.6	25.7	22.1
Utilities and transp.	20.1	--	22.0	17.7	22.3	19.8	21.8	20.1
Wholesale trade	21.4	26.7	32.8	23.7	19.8	20.5	28.2	20.6
Fin. svs. and real estate	20.6	19.0	25.4	20.3	20.7	20.5	21.7	20.6
Retail trade	22.7	27.5	27.1	28.2	24.9	21.6	27.0	22.3
Professional services	20.7	26.2	24.4	25.7	22.0	19.7	25.5	20.3
Other services	22.9	24.8	30.6	23.1	22.5	22.7	24.7	22.8
Ownership								
For profit, incorporated	21.6	27.0	27.1	24.5	21.9	20.9	25.7	21.2
For profit, unincorporated	22.1	20.8	26.9	22.8	22.1	21.8	24.4	21.9
Nonprofit	19.5	24.9	21.2	21.1	20.5	18.9	22.5	19.4
Age of firm								
Less than 5 years	24.5	27.8	22.1	25.4	25.1	19.9	24.1	24.9
5-9 years	21.9	26.8	21.0	21.1	22.1	19.8	21.9	21.8
10-19 years	23.4	25.8	29.0	24.4	23.6	20.9	26.4	22.5
20 or more years	21.1	24.5	27.2	23.7	21.2	20.8	25.3	20.9
Multi/single status								
2 or more locations	20.9	--	24.0	23.8	21.2	20.7	22.2	20.9
1 location only	24.0	25.6	26.8	23.8	22.8	21.2	25.5	22.8
Percent full-time employees								
Less than 25%	18.4	--	24.8	22.6	25.3	17.1	26.7	17.9
25-49 %	22.1	--	24.2	23.4	22.9	21.7	23.1	22.0
50-74 %	20.8	25.3	24.2	27.6	24.0	19.8	24.9	20.5
75% or more	21.5	25.4	27.1	23.6	21.4	21.0	25.2	21.2
Union presence								
No union employees	21.6	25.5	26.5	24.0	21.6	20.9	25.3	21.2
Has union employees	20.6	24.3	--	19.7	22.9	20.5	21.3	20.6
Percent low-wage employees								
50% or more low-wage	21.6	22.0	24.1	25.5	24.6	20.9	23.6	21.5
Less than 50% low-wage	21.3	25.7	26.7	23.7	21.4	20.7	25.2	21.0
Percent women employees								
Less than 25%	21.7	28.0	27.1	23.3	21.4	20.5	25.2	21.1
25-49 %	21.0	26.0	27.2	24.6	21.1	20.7	26.6	20.8
50-74 %	21.7	23.1	27.3	23.2	21.8	21.3	24.2	21.5
75% or more	21.1	23.7	22.3	25.2	22.9	20.2	24.6	20.8
Percent age 50 or older employees								
Less than 25%	22.1	27.5	25.8	24.0	23.3	20.8	25.2	21.6
25-49 %	21.1	24.8	27.8	23.9	20.7	20.8	25.9	20.9
50-74 %	20.8	22.4	27.5	22.0	21.5	19.9	23.8	20.5
75% or more	22.0	21.4	23.6	27.9	18.6	21.4	23.7	21.2

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.19	1.13	1.21	0.64	0.36	0.23	0.64	0.19
Industry group **								
Agric., fish., forest.	1.13	0.00	--	--	2.09	0.04	2.06	1.18
Mining and manufacturing	0.38	3.77	1.95	1.71	0.86	0.44	1.65	0.39
Construction	0.82	6.27	3.15	1.82	1.49	0.79	1.85	0.82
Utilities and transp.	0.60	--	2.38	1.82	1.74	0.67	2.19	0.62
Wholesale trade	0.54	4.82	5.67	1.90	0.84	0.51	2.71	0.47
Fin. svs. and real estate	0.61	2.95	3.88	1.75	0.82	0.74	1.90	0.63
Retail trade	0.45	3.59	3.84	2.45	1.27	0.46	2.04	0.45
Professional services	0.35	1.66	1.68	1.25	0.67	0.41	1.06	0.36
Other services	0.57	2.08	3.86	1.38	1.07	0.70	1.76	0.59
Ownership								
For profit, incorporated	0.22	1.50	1.41	0.78	0.43	0.27	0.77	0.23
For profit, unincorporated	0.41	1.82	3.27	1.32	0.91	0.49	1.50	0.42
Nonprofit	0.50	2.69	1.69	1.58	0.89	0.61	1.73	0.51
Age of firm								
Less than 5 years	1.53	3.75	2.73	1.97	4.75	0.12	1.49	2.70
5-9 years	0.91	3.37	1.59	1.91	1.59	0.60	1.63	1.10
10-19 years	0.57	2.39	3.31	1.65	0.96	0.48	1.56	0.57
20 or more years	0.20	1.45	1.47	0.77	0.38	0.24	0.83	0.21
Multi/single status								
2 or more locations	0.20	--	1.78	1.22	0.39	0.23	0.93	0.20
1 location only	0.45	1.16	1.31	0.75	0.74	1.27	0.71	0.56
Percent full-time employees								
Less than 25%	2.29	--	2.76	2.34	2.58	2.32	5.21	2.29
25-49 %	0.53	--	3.10	1.32	1.32	0.63	1.74	0.55
50-74 %	0.63	2.18	1.84	2.01	1.56	0.69	1.24	0.66
75% or more	0.19	1.30	1.46	0.69	0.37	0.24	0.73	0.20
Union presence								
No union employees	0.22	1.18	1.22	0.65	0.37	0.29	0.65	0.23
Has union employees	0.35	1.99	--	3.73	1.24	0.37	3.65	0.36
Percent low-wage employees								
50% or more low-wage	0.46	1.18	2.10	1.91	1.43	0.49	1.27	0.48
Less than 50% low-wage	0.20	1.21	1.28	0.66	0.37	0.25	0.68	0.21
Percent women employees								
Less than 25%	0.32	2.29	1.61	0.89	0.57	0.40	0.95	0.33
25-49 %	0.27	2.08	3.33	2.19	0.76	0.29	1.81	0.27
50-74 %	0.40	2.29	3.14	1.23	0.72	0.49	1.55	0.41
75% or more	0.58	1.67	1.08	1.36	0.90	0.73	1.16	0.62
Percent age 50 or older employees								
Less than 25%	0.43	1.93	1.80	1.00	0.72	0.60	0.97	0.47
25-49 %	0.22	1.93	2.27	0.98	0.40	0.25	1.18	0.22
50-74 %	0.44	1.35	2.95	1.56	0.95	0.51	1.36	0.46
75% or more	1.09	1.11	2.04	3.35	3.15	0.97	1.58	1.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	36.3%	19.2%	20.5%	21.3%	29.3%	43.9%	20.8%	38.6%
Industry group **								
Agric., fish., forest.	38.9%	27.5% *	--	7.7% *	56.3%	52.6% *	17.7% *	44.3% *
Mining and manufacturing	37.1%	9.2% *	26.6%	15.1%	35.2%	44.0%	20.8%	38.8%
Construction	29.0%	14.1% *	21.1%	22.6%	37.6%	36.2%	23.0%	32.5%
Utilities and transp.	40.2%	18.4% *	14.8% *	29.0%	31.1%	45.7%	19.7%	42.0%
Wholesale trade	34.5%	17.3% *	20.5%	21.4%	25.0%	48.1%	20.5%	37.5%
Fin. svs. and real estate	42.0%	15.8% *	16.9%	20.0%	31.7%	48.7%	15.6%	44.2%
Retail trade	36.7%	28.4%	20.9%	20.1%	23.5%	45.6%	23.8%	38.7%
Professional services	33.9%	17.3%	22.0%	23.4%	25.7%	40.0%	21.3%	35.6%
Other services	36.4%	24.8%	16.6%	23.3%	27.4%	44.2%	19.6%	39.3%
Ownership								
For profit, incorporated	38.4%	17.6%	20.1%	21.6%	30.7%	46.8%	20.7%	41.2%
For profit, unincorporated	35.5%	19.3%	23.2%	19.3%	30.5%	45.8%	20.5%	38.4%
Nonprofit	28.6%	30.0%	19.2%	21.8%	23.7%	31.7%	22.2%	29.1%
Age of firm								
Less than 5 years	22.1%	15.2%	28.7%	21.1%	20.7% *	39.6%	22.3%	21.8%
5-9 years	24.2%	15.8%	15.7%	17.8%	33.3%	50.5%	17.3%	29.8%
10-19 years	26.7%	20.2%	16.1%	20.2%	30.0%	35.5%	18.2%	30.5%
20 or more years	38.3%	20.7%	22.4%	22.1%	29.2%	44.2%	22.5%	39.8%
Multi/single status								
2 or more locations	41.1%	--	20.9%	23.5%	31.2%	44.3%	21.5%	41.4%
1 location only	22.1%	18.9%	20.5%	20.5%	25.9%	24.3%	20.7%	23.3%
Percent full-time employees								
Less than 25%	43.9%	34.7% *	12.2% *	9.8% *	26.4%	58.2%	19.1%	47.2%
25-49 %	33.8%	9.9% *	21.6%	19.7%	27.4%	41.7%	18.1%	36.4%
50-74 %	40.1%	19.4%	35.5%	17.5%	24.8%	48.3%	23.9%	42.2%
75% or more	35.8%	19.4%	18.9%	21.9%	29.8%	43.1%	20.6%	38.1%
Union presence								
No union employees	34.3%	19.0%	20.5%	21.3%	29.3%	42.3%	20.8%	36.8%
Has union employees	45.2%	25.3% *	20.7% *	19.6%	29.0%	48.4%	21.9%	45.9%
Percent low-wage employees								
50% or more low-wage	39.6%	17.5% *	27.7%	18.8%	26.7%	47.6%	20.6%	41.4%
Less than 50% low-wage	36.0%	19.4%	20.2%	21.4%	29.5%	43.5%	20.8%	38.3%
Percent women employees								
Less than 25%	33.8%	19.0%	23.5%	23.2%	33.7%	43.2%	22.1%	37.3%
25-49 %	42.2%	16.1%	18.2%	15.5%	27.9%	51.6%	17.4%	44.7%
50-74 %	34.1%	17.6%	23.5%	20.5%	29.8%	38.1%	20.8%	35.4%
75% or more	33.7%	25.2%	13.9%	23.2%	24.1%	40.8%	21.6%	35.4%
Percent age 50 or older employees								
Less than 25%	32.8%	22.1%	21.0%	20.3%	28.6%	41.6%	21.7%	35.4%
25-49 %	39.4%	17.0%	19.4%	21.0%	30.0%	45.5%	20.4%	40.9%
50-74 %	33.1%	16.3%	19.3%	24.3%	29.9%	40.0%	18.1%	36.2%
75% or more	28.9%	17.1%	27.9%	30.1%	22.7% *	42.1%	22.2%	33.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.67%	1.69%	1.48%	1.13%	1.20%	0.99%	0.91%	0.75%
Industry group **								
Agric., fish., forest.	11.40%	9.68% *	--	3.10% *	10.24%	23.72% *	5.65% *	13.78% *
Mining and manufacturing	1.62%	3.88% *	6.00%	2.54%	3.27%	2.25%	3.03%	1.75%
Construction	2.56%	4.37% *	4.17%	3.21%	5.38%	7.45%	2.74%	3.74%
Utilities and transp.	3.52%	7.63% *	6.19% *	6.86%	5.58%	5.07%	4.82%	3.85%
Wholesale trade	2.61%	6.66% *	4.81%	3.75%	3.40%	4.50%	3.24%	3.03%
Fin. svs. and real estate	1.82%	5.42% *	4.27%	4.19%	3.97%	2.29%	2.67%	1.94%
Retail trade	2.05%	7.80%	4.04%	3.57%	3.90%	2.93%	3.26%	2.34%
Professional services	1.19%	2.42%	2.82%	2.21%	1.94%	1.71%	1.67%	1.33%
Other services	1.95%	4.46%	3.55%	3.11%	3.21%	2.76%	2.13%	2.19%
Ownership								
For profit, incorporated	0.83%	2.02%	1.67%	1.38%	1.53%	1.20%	1.08%	0.94%
For profit, unincorporated	1.67%	3.65%	4.23%	2.61%	3.45%	2.65%	2.24%	1.93%
Nonprofit	1.54%	5.67%	4.27%	3.00%	2.24%	2.22%	2.60%	1.65%
Age of firm								
Less than 5 years	2.71%	3.68%	7.29%	4.12%	6.27% *	10.33%	3.48%	4.17%
5-9 years	2.87%	4.01%	3.30%	4.54%	5.66%	14.21%	2.54%	4.55%
10-19 years	1.59%	3.59%	2.75%	2.47%	3.55%	3.66%	1.78%	2.20%
20 or more years	0.76%	2.53%	1.97%	1.40%	1.32%	1.02%	1.24%	0.82%
Multi/single status								
2 or more locations	0.84%	--	3.72%	2.26%	1.49%	1.00%	2.36%	0.85%
1 location only	0.88%	1.69%	1.58%	1.31%	2.10%	4.20%	0.98%	1.41%
Percent full-time employees								
Less than 25%	6.24%	11.98% *	4.61% *	3.95% *	5.12%	6.84%	4.75%	6.68%
25-49 %	2.36%	3.98% *	5.34%	3.67%	4.55%	3.73%	3.25%	2.71%
50-74 %	2.29%	3.85%	5.52%	2.82%	3.29%	3.17%	2.76%	2.55%
75% or more	0.72%	1.96%	1.57%	1.26%	1.32%	1.07%	1.01%	0.81%
Union presence								
No union employees	0.72%	1.72%	1.50%	1.16%	1.26%	1.13%	0.93%	0.82%
Has union employees	1.83%	10.19% *	8.25% *	5.41%	3.84%	2.06%	4.71%	1.87%
Percent low-wage employees								
50% or more low-wage	2.04%	5.28% *	5.93%	3.43%	3.05%	2.73%	2.87%	2.20%
Less than 50% low-wage	0.71%	1.78%	1.52%	1.19%	1.28%	1.06%	0.95%	0.80%
Percent women employees								
Less than 25%	1.24%	2.86%	2.51%	1.84%	2.48%	2.45%	1.50%	1.55%
25-49 %	1.43%	3.66%	2.98%	2.21%	2.34%	1.84%	1.92%	1.54%
50-74 %	1.10%	3.46%	3.88%	2.55%	2.44%	1.45%	2.05%	1.20%
75% or more	1.58%	3.87%	2.16%	2.41%	2.08%	2.33%	1.96%	1.77%
Percent age 50 or older employees								
Less than 25%	1.02%	2.62%	2.33%	1.62%	1.98%	1.67%	1.41%	1.21%
25-49 %	1.01%	3.50%	2.37%	1.76%	1.78%	1.34%	1.59%	1.08%
50-74 %	1.68%	3.32%	3.22%	3.84%	2.99%	2.74%	1.98%	1.97%
75% or more	3.72%	4.82%	7.52%	7.72%	8.56% *	7.71%	3.72%	5.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	4.7%	12.5%	13.5%	9.7%	6.0%	2.1%	11.9%	3.6%
Industry group **								
Agric., fish., forest.	2.7% *	29.5% *	--	1.5% *	0.5% *	0.0%	12.9% *	0.1% *
Mining and manufacturing	3.8%	27.2% *	6.2% *	7.7%	4.5% *	2.1%	9.3%	3.3%
Construction	8.4%	4.3% *	12.8% *	14.1%	8.5% *	0.3% *	11.7%	6.5% *
Utilities and transp.	2.9%	15.1% *	27.3% *	4.9% *	3.5% *	1.1% *	16.9% *	1.7% *
Wholesale trade	6.3%	12.1% *	21.8%	10.3% *	8.2%	1.1% *	16.8%	4.1%
Fin. svs. and real estate	4.0%	13.6% *	14.0% *	7.5% *	5.1%	2.6% *	11.3%	3.4%
Retail trade	4.6%	9.9% *	11.0%	9.9%	4.2% *	2.9%	13.7%	3.2%
Professional services	4.8%	12.4%	11.6%	11.0%	7.1%	2.1%	10.4%	4.0%
Other services	5.0%	12.2%	15.7%	8.6%	6.4%	2.4%	11.7%	3.8%
Ownership								
For profit, incorporated	4.5%	13.3%	13.2%	10.0%	5.0%	2.1%	12.3%	3.3%
For profit, unincorporated	4.7%	10.0% *	17.2%	5.1%	6.7%	1.7%	10.6%	3.6%
Nonprofit	5.4%	12.1% *	9.6% *	14.0%	8.7%	2.6%	10.8%	5.0%
Age of firm								
Less than 5 years	8.3%	7.4% *	13.6% *	11.1% *	2.8% *	0.8% *	12.0% *	4.6% *
5-9 years	8.4%	10.7% *	13.2% *	8.1% *	5.9% *	--	9.8%	7.2% *
10-19 years	7.3%	14.9%	12.6%	11.6%	4.2%	2.1% *	13.6%	4.4%
20 or more years	4.1%	12.9%	13.9%	9.1%	6.5%	2.1%	11.5%	3.4%
Multi/single status								
2 or more locations	2.9%	--	7.8% *	8.3%	5.0%	2.2%	11.8%	2.8%
1 location only	9.9%	12.3%	14.0%	10.2%	7.6%	1.2% *	11.9%	8.1%
Percent full-time employees								
Less than 25%	3.5%	6.8% *	0.7% *	9.1% *	5.0% *	1.9% *	4.9% *	3.3% *
25-49 %	5.1%	9.2% *	6.4% *	14.2% *	9.1%	1.3% *	9.1% *	4.4%
50-74 %	4.3%	16.3% *	11.2%	8.0%	5.2%	2.4%	12.3%	3.3%
75% or more	4.7%	12.1%	14.2%	9.7%	5.9%	2.1%	12.1%	3.6%
Union presence								
No union employees	5.0%	12.5%	13.3%	9.4%	5.3%	2.3%	11.7%	3.8%
Has union employees	3.3%	12.9% *	16.6% *	15.9% *	13.1% *	1.6%	16.1% *	3.0%
Percent low-wage employees								
50% or more low-wage	4.9%	15.1% *	7.5% *	13.6%	4.2%	3.5%	11.0%	4.3%
Less than 50% low-wage	4.7%	12.3%	13.7%	9.4%	6.1%	2.0%	11.9%	3.5%
Percent women employees								
Less than 25%	6.0%	15.3%	14.6%	8.7%	6.0%	1.8%	12.6%	4.0%
25-49 %	3.7%	7.3% *	14.4%	10.2%	5.7%	1.7%	11.9%	2.9%
50-74 %	4.3%	13.1%	16.0%	9.5%	6.6%	2.1%	13.1%	3.4%
75% or more	5.1%	12.0%	7.6%	12.1%	5.4%	3.3%	8.8%	4.6%
Percent age 50 or older employees								
Less than 25%	5.5%	12.3%	14.3%	10.9%	4.4%	2.3%	12.4%	3.8%
25-49 %	4.0%	15.6%	13.6%	7.8%	7.0%	2.0%	11.7%	3.3%
50-74 %	5.1%	11.1%	11.2% *	9.3% *	6.9%	1.9% *	9.7%	4.1%
75% or more	9.2%	10.8% *	11.3% *	20.5% *	3.8% *	6.8% *	14.2%	6.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.25%	1.64%	1.42%	0.93%	0.68%	0.25%	0.83%	0.26%
Industry group **								
Agric., fish., forest.	1.41% *	13.31% *	--	1.06% *	0.50% *	0.00%	6.19% *	0.13% *
Mining and manufacturing	0.60%	8.76% *	2.75% *	2.09%	1.46% *	0.60%	2.07%	0.62%
Construction	2.08%	2.11% *	3.84% *	3.75%	6.30% *	0.23% *	2.78%	2.87% *
Utilities and transp.	0.71%	10.62% *	11.57% *	2.07% *	1.96% *	0.46% *	5.49% *	0.54% *
Wholesale trade	1.09%	5.75% *	6.36%	3.58% *	2.40%	0.43% *	3.88%	0.98%
Fin. svs. and real estate	0.71%	5.75% *	5.00% *	3.01% *	1.48%	0.85% *	2.71%	0.74%
Retail trade	0.71%	7.20% *	3.24%	2.55%	1.78% *	0.75%	2.89%	0.66%
Professional services	0.44%	2.74%	2.27%	1.77%	1.17%	0.46%	1.30%	0.47%
Other services	0.62%	3.21%	3.91%	2.17%	1.65%	0.62%	1.88%	0.63%
Ownership								
For profit, incorporated	0.30%	2.07%	1.64%	1.17%	0.84%	0.29%	1.01%	0.31%
For profit, unincorporated	0.58%	3.36% *	4.02%	1.21%	1.57%	0.46%	1.87%	0.57%
Nonprofit	0.67%	3.76% *	3.47% *	2.91%	1.69%	0.68%	2.08%	0.70%
Age of firm								
Less than 5 years	2.26%	2.79% *	5.55% *	4.84% *	1.30% *	0.71% *	3.83% *	2.19% *
5-9 years	1.50%	3.38% *	4.12% *	3.21% *	2.15% *	--	2.00%	2.17% *
10-19 years	0.82%	3.61%	2.67%	2.20%	1.09%	0.84% *	1.75%	0.84%
20 or more years	0.27%	2.44%	1.93%	1.05%	0.84%	0.26%	1.05%	0.27%
Multi/single status								
2 or more locations	0.24%	--	2.54% *	1.38%	0.65%	0.25%	2.14%	0.24%
1 location only	0.68%	1.63%	1.53%	1.15%	1.45%	0.56% *	0.89%	1.02%
Percent full-time employees								
Less than 25%	0.98%	4.14% *	0.68% *	4.15% *	2.40% *	1.07% *	1.76% *	1.08% *
25-49 %	1.10%	5.77% *	2.47% *	5.73% *	2.62%	0.68% *	4.06% *	1.09%
50-74 %	0.56%	5.23% *	3.25%	1.78%	1.37%	0.55%	2.43%	0.52%
75% or more	0.28%	1.77%	1.60%	1.03%	0.76%	0.28%	0.91%	0.29%
Union presence								
No union employees	0.27%	1.65%	1.45%	0.93%	0.59%	0.30%	0.84%	0.28%
Has union employees	0.64%	11.28% *	7.44% *	5.94% *	4.57% *	0.40%	5.19% *	0.65%
Percent low-wage employees								
50% or more low-wage	0.65%	5.91% *	2.59% *	3.13%	1.05%	0.76%	2.44%	0.67%
Less than 50% low-wage	0.27%	1.70%	1.48%	0.97%	0.74%	0.26%	0.87%	0.27%
Percent women employees								
Less than 25%	0.61%	3.14%	2.42%	1.34%	1.67%	0.52%	1.39%	0.66%
25-49 %	0.39%	2.42% *	3.25%	2.23%	1.22%	0.31%	1.94%	0.38%
50-74 %	0.45%	3.47%	3.58%	2.36%	1.19%	0.45%	1.93%	0.45%
75% or more	0.61%	2.96%	1.87%	2.25%	1.13%	0.79%	1.35%	0.67%
Percent age 50 or older employees								
Less than 25%	0.41%	2.34%	2.18%	1.47%	0.66%	0.40%	1.30%	0.38%
25-49 %	0.36%	4.39%	2.48%	1.33%	1.22%	0.33%	1.46%	0.37%
50-74 %	0.67%	3.06%	3.38% *	2.91% *	1.54%	0.58% *	1.78%	0.71%
75% or more	2.15%	4.03% *	4.99% *	6.24% *	2.05% *	4.99% *	3.18%	2.84% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	18.1%	21.7%	23.5%	23.3%	18.2%	16.5%	23.0%	17.4%
Industry group **								
Agric., fish., forest.	16.6% *	5.6% *	--	20.4% *	13.2% *	16.7% *	30.1% *	13.2% *
Mining and manufacturing	15.1%	22.3% *	22.9%	27.0%	14.6%	12.1%	22.9%	14.3%
Construction	16.3%	17.9%	23.2%	18.8%	22.4%	3.4% *	19.7%	14.3%
Utilities and transp.	17.5%	12.0% *	28.2% *	19.4%	19.3%	16.5% *	19.4%	17.3%
Wholesale trade	16.1%	14.7% *	26.6%	20.4%	18.9%	11.7%	24.0%	14.5%
Fin. svs. and real estate	13.9%	27.4%	29.2%	27.1%	18.1%	10.6%	25.6%	12.9%
Retail trade	21.1%	28.0%	16.6%	22.7%	27.5%	19.0%	21.5%	21.1%
Professional services	21.6%	23.2%	24.9%	23.4%	17.7%	22.2%	24.0%	21.2%
Other services	17.5%	21.6%	20.3%	25.4%	16.2%	15.9%	23.5%	16.5%
Ownership								
For profit, incorporated	16.6%	22.0%	23.5%	23.2%	18.2%	13.8%	22.8%	15.6%
For profit, unincorporated	17.5%	23.0%	22.2%	21.0%	18.7%	14.7%	23.3%	16.3%
Nonprofit	24.9%	17.3%	25.2%	26.5%	18.1%	27.4%	24.4%	24.9%
Age of firm								
Less than 5 years	20.3%	24.9%	21.5% *	19.0%	22.6% *	0.2% *	23.7%	16.8%
5-9 years	18.5%	18.5%	22.5%	17.8%	17.0%	18.1% *	20.5%	16.8%
10-19 years	20.0%	21.9%	24.8%	20.4%	19.9%	17.1%	22.9%	18.7%
20 or more years	17.8%	21.9%	23.3%	25.5%	17.8%	16.4%	23.4%	17.3%
Multi/single status								
2 or more locations	17.0%	--	28.0%	26.4%	17.7%	16.3%	27.9%	16.8%
1 location only	21.5%	21.9%	23.1%	22.3%	19.2%	24.4%	22.5%	20.7%
Percent full-time employees								
Less than 25%	17.6%	53.4%	5.7% *	46.7% *	26.4%	8.3%	26.5%	16.4%
25-49 %	16.7%	14.5% *	30.7%	19.1%	12.4%	16.8%	22.6%	15.8%
50-74 %	23.7%	18.3%	30.7%	24.9%	18.2%	24.8%	26.8%	23.3%
75% or more	17.5%	22.1%	22.7%	22.9%	18.4%	15.4%	22.6%	16.7%
Union presence								
No union employees	17.3%	21.8%	23.6%	23.5%	18.0%	14.5%	23.1%	16.3%
Has union employees	21.8%	18.8% *	20.7% *	19.0%	20.8%	22.0%	20.2%	21.8%
Percent low-wage employees								
50% or more low-wage	13.5%	19.6%	24.5%	28.9%	16.9%	9.8%	21.0%	12.8%
Less than 50% low-wage	18.6%	21.9%	23.4%	22.9%	18.4%	17.2%	23.1%	17.9%
Percent women employees								
Less than 25%	18.4%	23.1%	23.3%	21.8%	14.8%	17.1%	22.6%	17.1%
25-49 %	16.5%	26.1%	16.3%	22.3%	21.4%	14.1%	22.6%	15.9%
50-74 %	18.6%	21.2%	25.1%	27.8%	18.5%	17.1%	23.2%	18.1%
75% or more	19.6%	15.2%	29.8%	23.8%	18.4%	18.7%	24.1%	19.0%
Percent age 50 or older employees								
Less than 25%	18.0%	22.0%	22.0%	23.1%	19.3%	14.7%	23.4%	16.7%
25-49 %	18.0%	19.0%	24.3%	24.8%	16.8%	17.2%	22.9%	17.6%
50-74 %	19.3%	27.1%	24.6%	17.9%	20.9%	17.4%	22.9%	18.5%
75% or more	18.1%	18.1%	29.6%	29.6%	17.2% *	10.4%	21.2%	16.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	1.87%	1.55%	1.27%	1.11%	0.82%	0.98%	0.64%
Industry group **								
Agric., fish., forest.	6.80% *	3.42% *	--	12.83% *	8.77% *	13.77% *	11.80% *	7.56% *
Mining and manufacturing	1.19%	7.68% *	5.47%	3.52%	2.41%	1.53%	3.20%	1.26%
Construction	1.83%	5.24%	4.34%	3.41%	4.21%	1.58% *	2.42%	2.51%
Utilities and transp.	3.82%	5.77% *	12.02% *	4.96%	5.00%	5.40% *	5.30%	4.13%
Wholesale trade	1.63%	5.53% *	5.47%	3.90%	3.29%	2.44%	3.57%	1.83%
Fin. svs. and real estate	1.42%	6.25%	6.13%	5.32%	3.68%	1.65%	3.53%	1.51%
Retail trade	2.59%	7.05%	3.89%	5.52%	6.48%	3.52%	3.86%	2.93%
Professional services	0.99%	3.36%	2.81%	2.15%	1.55%	1.46%	1.72%	1.11%
Other services	1.19%	4.28%	3.38%	2.84%	2.25%	1.69%	2.21%	1.33%
Ownership								
For profit, incorporated	0.69%	2.24%	1.82%	1.61%	1.49%	0.98%	1.16%	0.78%
For profit, unincorporated	1.18%	4.44%	3.80%	2.65%	2.67%	1.68%	2.45%	1.32%
Nonprofit	1.49%	5.16%	4.70%	3.01%	1.92%	2.18%	2.64%	1.60%
Age of firm								
Less than 5 years	2.79%	4.75%	7.03% *	4.00%	7.33% *	0.17% *	3.70%	4.14%
5-9 years	2.14%	4.87%	4.51%	3.59%	4.57%	7.98% *	2.80%	3.13%
10-19 years	1.67%	3.88%	3.26%	2.32%	4.00%	3.18%	1.91%	2.28%
20 or more years	0.63%	2.60%	1.97%	1.72%	1.12%	0.85%	1.31%	0.68%
Multi/single status								
2 or more locations	0.70%	--	5.23%	2.60%	1.39%	0.83%	3.75%	0.71%
1 location only	0.90%	1.90%	1.62%	1.45%	1.84%	6.30%	0.99%	1.44%
Percent full-time employees								
Less than 25%	3.87%	11.07%	3.38% *	16.56% *	5.50%	1.27%	5.71%	4.32%
25-49 %	1.99%	5.36% *	6.19%	4.01%	2.41%	3.08%	3.68%	2.23%
50-74 %	2.29%	4.52%	5.78%	4.17%	3.19%	3.21%	3.35%	2.56%
75% or more	0.59%	2.13%	1.65%	1.34%	1.22%	0.85%	1.06%	0.67%
Union presence								
No union employees	0.58%	1.89%	1.57%	1.31%	1.18%	0.88%	0.99%	0.67%
Has union employees	1.71%	12.94% *	8.81% *	5.27%	3.26%	1.94%	5.23%	1.75%
Percent low-wage employees								
50% or more low-wage	1.08%	5.00%	5.21%	4.22%	2.46%	1.25%	2.76%	1.15%
Less than 50% low-wage	0.61%	1.98%	1.60%	1.33%	1.19%	0.90%	1.02%	0.69%
Percent women employees								
Less than 25%	1.24%	2.99%	2.55%	1.96%	1.82%	2.56%	1.58%	1.55%
25-49 %	1.18%	5.29%	2.82%	2.75%	2.68%	1.52%	2.37%	1.27%
50-74 %	0.96%	3.56%	3.56%	3.38%	2.08%	1.22%	2.00%	1.04%
75% or more	1.20%	3.14%	3.70%	2.35%	1.96%	1.79%	2.02%	1.35%
Percent age 50 or older employees								
Less than 25%	0.87%	2.77%	2.20%	1.80%	2.05%	1.30%	1.51%	1.02%
25-49 %	0.87%	3.85%	2.88%	2.19%	1.51%	1.16%	1.69%	0.93%
50-74 %	1.44%	4.70%	3.82%	3.18%	2.68%	2.25%	2.33%	1.67%
75% or more	2.65%	4.03%	7.49%	8.78%	7.48% *	3.06%	3.36%	3.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	326.93	351.82	361.54	350.06	347.10	261.52	337.80	321.55
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	373.10	--	--	434.66	486.27	230.65	340.55	382.47
Construction	328.98	--	317.84	361.08	--	--	295.76	363.72
Utilities and transp.	233.99	--	--	--	--	--	--	152.65
Wholesale trade	391.20	--	426.64	390.07	419.33	222.71	382.54	398.74
Fin. svs. and real estate	321.78	--	--	440.70	351.67	260.78	339.13	316.87
Retail trade	262.63	--	--	278.74	216.82	251.65	300.47	237.95
Professional services	341.84	401.07	324.91	346.71	347.98	317.40	339.05	342.88
Other services	287.75	311.48	388.34	265.25	322.97	208.44	344.84	258.11
Ownership								
For profit, incorporated	322.51	334.32	371.09	348.98	366.83	234.57	334.24	315.35
For profit, unincorporated	361.90	488.11	299.38	403.60	398.81	252.30	366.87	359.05
Nonprofit	319.95	--	--	330.59	281.97	349.27	323.98	319.24
Age of firm								
Less than 5 years	253.38	--	275.04	214.23	--	--	253.77	252.34
5-9 years	361.57	--	--	283.41	512.60	--	340.87	384.33
10-19 years	413.26	485.77	390.45	423.86	380.16	329.60	415.13	410.63
20 or more years	309.42	277.12	348.37	348.68	334.82	259.70	310.04	309.23
Multi/single status								
2 or more locations	290.03	--	251.62	310.28	341.59	260.88	260.88	292.28
1 location only	359.58	356.46	367.11	360.84	353.34	--	346.52	376.23
Percent full-time employees								
Less than 25%	286.91	--	--	--	367.06	306.86	--	287.97
25-49 %	311.07	--	--	--	348.53	448.72	233.30 *	337.07
50-74 %	342.00	--	440.43	343.08	357.78	240.14	460.39	283.62
75% or more	326.31	317.72	355.57	361.67	345.96	259.94	327.42	325.75
Union presence								
No union employees	336.18	353.74	361.22	350.01	365.39	272.30	339.88	334.10
Has union employees	262.83	--	--	--	265.53	214.95	297.06	257.83
Percent low-wage employees								
50% or more low-wage	290.91	344.28	366.76	350.53	380.43	213.04	366.33	272.18
Less than 50% low-wage	330.60	352.60	361.40	350.02	345.01	270.78	336.12	327.70
Percent women employees								
Less than 25%	325.49	327.41	318.97	352.28	311.94	289.19	321.24	329.47
25-49 %	330.43	396.41	343.89	391.14	384.03	218.80	338.15	327.30
50-74 %	335.70	437.23	461.60	295.80	347.42	268.35	396.97	311.68
75% or more	314.53	249.25	357.89	350.40	348.30	277.56	297.04	319.23
Percent age 50 or older employees								
Less than 25%	332.93	326.93	374.18	342.60	389.03	234.95	341.13	326.54
25-49 %	333.32	454.92	312.18	385.30	344.16	285.45	335.02	332.85
50-74 %	320.19	434.35	469.92	313.46	285.65	210.17	429.21	268.37
75% or more	222.11	127.04	--	283.69	--	--	183.08	282.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	11.08	44.66	27.17	21.68	22.05	19.81	18.28	13.88
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	31.98	--	--	51.31	37.64	49.84	47.20	38.48
Construction	37.13	--	52.60	58.63	--	--	30.44	72.30
Utilities and transp.	47.86	--	--	--	--	--	--	38.39
Wholesale trade	32.78	--	71.81	68.90	44.52	42.87	51.64	40.95
Fin. svs. and real estate	24.44	--	--	76.77	46.35	23.06	55.40	27.08
Retail trade	27.72	--	--	69.07	54.75	36.44	53.40	28.89
Professional services	23.64	106.51	49.77	38.62	39.85	50.79	44.80	27.83
Other services	21.42	45.92	71.29	24.15	48.96	24.11	40.56	21.52
Ownership								
For profit, incorporated	13.18	56.36	30.02	26.98	28.22	17.18	21.38	16.69
For profit, unincorporated	29.66	74.80	49.33	30.78	64.24	48.02	42.75	39.83
Nonprofit	26.90	--	--	48.51	34.56	57.67	59.52	29.86
Age of firm								
Less than 5 years	26.45	--	35.31	25.09	--	--	35.66	20.13
5-9 years	46.40	--	--	45.45	86.38	--	63.27	70.09
10-19 years	28.20	106.25	57.44	38.27	36.70	48.38	43.56	29.57
20 or more years	12.60	28.23	33.30	29.12	24.90	20.71	18.85	15.45
Multi/single status								
2 or more locations	14.42	--	59.81	43.18	23.44	20.02	40.45	15.18
1 location only	16.30	45.86	28.17	25.00	38.99	--	19.61	27.64
Percent full-time employees								
Less than 25%	33.95	--	--	--	70.25	29.45	--	38.74
25-49 %	43.25	--	--	--	62.48	41.98	94.62 *	41.66
50-74 %	39.57	--	70.46	40.70	36.79	32.96	87.33	25.93
75% or more	11.96	32.29	29.18	23.94	24.83	22.99	16.89	15.89
Union presence								
No union employees	11.86	45.96	28.32	22.52	23.51	22.40	19.10	15.14
Has union employees	26.85	--	--	--	40.71	35.45	38.34	30.08
Percent low-wage employees								
50% or more low-wage	19.43	42.21	31.75	36.96	46.48	19.48	31.60	21.24
Less than 50% low-wage	12.02	49.13	27.85	23.51	23.20	22.97	19.26	15.31
Percent women employees								
Less than 25%	17.53	43.37	32.79	31.53	44.05	34.63	20.76	27.93
25-49 %	22.06	73.53	44.55	52.65	40.95	27.88	30.70	28.45
50-74 %	23.56	126.17	70.54	53.79	38.33	19.93	58.77	22.09
75% or more	27.11	45.97	82.33	46.27	43.80	54.68	37.85	32.83
Percent age 50 or older employees								
Less than 25%	15.75	44.52	37.68	29.21	32.47	23.80	23.02	21.52
25-49 %	18.96	119.39	41.93	42.10	32.39	30.43	40.71	21.43
50-74 %	26.98	65.49	70.30	44.88	51.65	25.69	41.68	28.89
75% or more	24.36	22.88	--	49.12	--	--	26.45	36.06

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	554.67	1,056.04	678.16	784.08	743.19	366.99	797.15	506.49
Industry group **								
Agric., fish., forest.	273.24	--	--	--	103.97	278.33	--	257.36
Mining and manufacturing	638.19	--	788.74	852.48	881.69	384.43	939.87	588.98
Construction	1,055.07	820.15	568.16	1,395.88	1,087.84	--	834.35	1,231.78
Utilities and transp.	652.12	--	--	767.19	1,380.43 *	378.68	976.42	620.69 *
Wholesale trade	517.71	--	781.41	604.13	430.24	430.87	735.18	440.66
Fin. svs. and real estate	555.21	1,528.17 *	443.29	778.23	727.41	345.42	859.16	504.42
Retail trade	596.28	1,961.10	910.46	793.00	945.12	282.27	1,182.09	503.78
Professional services	469.56	968.09	618.06	677.18	554.75	370.68	710.47	430.89
Other services	509.81	742.30	712.93	614.09	575.74	412.56	649.38	476.16
Ownership								
For profit, incorporated	570.54	1,139.82	725.89	764.29	745.62	360.33	821.37	511.34
For profit, unincorporated	623.85	879.13	365.59	913.69	939.29	311.08	783.28	579.78
Nonprofit	478.21	777.45	778.78	751.80	590.77	396.63	651.06	464.46
Age of firm								
Less than 5 years	948.94	1,522.92	--	1,082.81 *	515.61	--	1,083.56	756.88
5-9 years	722.81	722.12	679.27	616.59	926.93 *	492.48	704.93	740.57
10-19 years	774.66	1,032.52 *	754.30	704.48	1,020.86	394.85	851.96	731.54
20 or more years	504.21	1,034.25	635.92	790.83	679.03	365.08	739.11	474.61
Multi/single status								
2 or more locations	458.95	--	596.78	720.16	742.93	366.49	560.48	455.88
1 location only	778.28	1,058.87	687.12	809.10	743.61	382.32	830.70	729.05
Percent full-time employees								
Less than 25%	691.00	--	--	565.92 *	959.91 *	359.54	1,143.03	592.48 *
25-49 %	437.98	--	504.04	487.73	684.60	355.09	486.19	426.74
50-74 %	502.71	1,620.02 *	969.94	783.06	467.96	383.58	953.99	434.82
75% or more	565.49	971.13	643.78	802.63	765.96	363.67	782.79	520.77
Union presence								
No union employees	606.70	1,058.65	683.58	788.63	764.08	385.73	795.18	558.26
Has union employees	364.51	--	--	662.92 *	545.17	331.42	858.22	352.27
Percent low-wage employees								
50% or more low-wage	612.75	1,369.16	618.92	698.32	747.94	443.39	901.11	566.27
Less than 50% low-wage	550.59	1,032.22	681.06	791.47	742.79	362.23	791.11	502.16
Percent women employees								
Less than 25%	696.18	1,258.63	627.52	841.28	972.21	387.83	833.19	642.15
25-49 %	531.20	848.78 *	772.57	814.93	756.10	345.14	807.65	492.76
50-74 %	483.99	874.37	746.09	677.46	642.91	357.96	772.51	446.33
75% or more	513.61	1,208.81	648.10	737.48	591.95	391.13	731.96	474.73
Percent age 50 or older employees								
Less than 25%	572.33	889.08	630.52	666.22	732.48	367.73	670.91	539.34
25-49 %	541.76	2,007.22	528.17	896.24	815.58	373.33	943.50	500.03
50-74 %	536.02	689.03	985.32	954.50	543.07	330.29	857.89	455.36
75% or more	715.13	950.00	--	468.60 *	797.53 *	315.68	949.51	511.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	21.00	124.92	53.45	63.92	58.75	17.36	47.76	23.01
Industry group **								
Agric., fish., forest.	37.36	--	--	--	4.56	6.34	--	46.09
Mining and manufacturing	68.34	--	198.52	173.67	172.65	55.66	226.70	69.09
Construction	162.22	132.72	100.54	301.40	285.90	--	110.79	270.01
Utilities and transp.	178.20	--	--	165.90	581.21 *	85.29	286.87	189.69 *
Wholesale trade	50.08	--	219.17	128.54	68.76	73.85	125.49	50.79
Fin. svs. and real estate	62.13	624.86 *	57.36	178.66	136.00	57.25	239.03	60.80
Retail trade	76.72	454.77	156.20	234.60	141.08	38.87	257.27	77.07
Professional services	22.62	143.60	81.57	77.58	50.37	26.28	56.77	23.94
Other services	37.67	150.72	159.17	108.76	80.65	47.32	73.59	42.84
Ownership								
For profit, incorporated	26.06	166.06	63.39	77.93	61.55	22.03	55.14	28.88
For profit, unincorporated	84.45	170.06	55.31	182.96	265.58	34.08	149.61	99.49
Nonprofit	32.54	141.30	217.34	127.01	71.27	35.38	86.90	34.17
Age of firm								
Less than 5 years	170.11	374.75	--	346.58 *	136.34	--	266.35	148.35
5-9 years	120.53	177.31	200.09	146.38	356.96 *	85.77	120.54	208.01
10-19 years	89.08	324.18 *	108.50	104.92	228.72	62.57	103.95	126.84
20 or more years	19.95	135.31	61.41	80.67	50.63	18.00	49.96	21.36
Multi/single status								
2 or more locations	22.89	--	82.86	99.84	81.96	17.82	83.39	23.46
1 location only	42.16	125.41	58.70	79.51	78.66	66.21	52.27	65.27
Percent full-time employees								
Less than 25%	170.18	--	--	282.05 *	393.05 *	96.26	275.16	179.83 *
25-49 %	41.54	--	129.77	114.98	162.43	37.78	88.29	46.58
50-74 %	57.74	631.53 *	243.69	173.03	72.87	59.08	222.62	53.99
75% or more	23.53	108.56	52.91	71.31	65.06	17.63	48.05	26.38
Union presence								
No union employees	24.81	128.11	54.95	65.66	63.88	20.60	48.76	28.36
Has union employees	30.28	--	--	236.87 *	95.98	31.20	228.62	30.07
Percent low-wage employees								
50% or more low-wage	51.28	388.34	156.56	140.06	115.40	57.46	151.10	53.42
Less than 50% low-wage	22.15	131.24	55.57	68.36	62.96	18.00	49.76	24.34
Percent women employees								
Less than 25%	60.41	244.90	71.20	112.82	183.88	46.05	79.51	76.63
25-49 %	42.40	267.88 *	159.45	161.40	99.79	31.52	141.82	43.64
50-74 %	29.20	129.59	154.74	109.30	76.05	29.53	78.07	31.01
75% or more	32.29	289.94	86.37	93.86	63.41	39.46	73.12	34.55
Percent age 50 or older employees								
Less than 25%	31.71	122.09	64.02	78.43	82.73	31.50	49.99	39.37
25-49 %	32.25	423.60	60.77	114.03	104.28	23.22	114.22	32.65
50-74 %	48.41	146.58	211.40	191.51	75.75	45.68	116.08	50.49
75% or more	111.83	236.05	--	141.96 *	332.64 *	35.52	152.96	139.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	20.3	23.8	23.4	22.9	20.8	19.5	23.4	20.0
Industry group **								
Agric., fish., forest.	21.7	23.6	23.0	24.1	20.0	20.7	21.1	21.8
Mining and manufacturing	20.4	21.0	22.2	22.5	20.2	20.0	22.3	20.2
Construction	22.7	24.7	25.2	24.7	22.8	19.8	24.8	21.6
Utilities and transp.	19.3	23.8	18.8	19.6	20.5	18.9	21.7	19.1
Wholesale trade	20.1	24.2	23.3	22.3	20.3	18.7	23.0	19.7
Fin. svs. and real estate	19.5	25.5	21.0	22.0	20.7	18.9	22.4	19.4
Retail trade	20.8	21.5	24.4	24.3	21.9	19.7	23.7	20.5
Professional services	20.1	24.5	23.7	23.1	20.8	19.0	23.9	19.6
Other services	21.1	22.9	23.5	22.0	21.0	20.8	23.0	20.9
Ownership								
For profit, incorporated	20.5	23.9	23.6	23.2	21.1	19.6	23.5	20.1
For profit, unincorporated	21.1	24.2	22.4	22.7	20.8	20.3	23.7	20.6
Nonprofit	19.2	22.6	23.9	21.2	20.0	18.4	22.6	18.9
Age of firm								
Less than 5 years	23.4	27.9	22.8	22.5	23.0	22.3	24.2	22.6
5-9 years	22.6	25.5	24.6	23.0	20.3	20.2	24.2	21.4
10-19 years	21.6	23.4	24.0	23.3	21.8	18.9	23.7	20.8
20 or more years	20.0	22.4	23.0	22.8	20.6	19.5	23.0	19.8
Multi/single status								
2 or more locations	19.7	20.0	22.7	22.4	20.5	19.5	22.4	19.7
1 location only	22.5	23.8	23.5	23.1	21.4	19.7	23.5	21.7
Percent full-time employees								
Less than 25%	19.5	23.3	20.4	22.2	23.8	18.0	21.5	19.3
25-49 %	21.5	25.6	22.7	23.7	21.0	21.0	24.3	21.1
50-74 %	19.8	21.2	24.2	23.0	21.7	18.8	23.3	19.5
75% or more	20.4	24.1	23.4	22.9	20.7	19.5	23.4	20.0
Union presence								
No union employees	20.6	23.8	23.5	22.9	20.9	19.6	23.5	20.2
Has union employees	19.3	22.5	22.2	21.7	20.3	19.1	21.1	19.3
Percent low-wage employees								
50% or more low-wage	21.1	22.2	22.2	24.2	21.1	20.7	23.1	20.9
Less than 50% low-wage	20.3	23.9	23.5	22.8	20.8	19.3	23.4	19.9
Percent women employees								
Less than 25%	20.9	23.1	24.1	22.9	20.9	19.4	23.4	20.3
25-49 %	20.0	25.4	22.5	23.8	20.5	19.3	23.6	19.7
50-74 %	20.2	23.2	22.2	22.0	20.7	19.7	22.8	20.0
75% or more	20.4	24.0	24.4	22.7	21.5	19.3	23.9	20.0
Percent age 50 or older employees								
Less than 25%	20.9	23.9	23.5	22.5	21.5	19.7	23.4	20.4
25-49 %	20.0	25.4	24.0	23.2	20.6	19.3	24.1	19.8
50-74 %	20.1	22.4	22.9	22.5	20.0	19.3	22.3	19.8
75% or more	21.3	22.9	20.3	27.6	18.9	20.3	23.0	20.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.10	0.49	0.42	0.29	0.20	0.13	0.25	0.11
Industry group **								
Agric., fish., forest.	0.99	1.77	1.85	2.29	2.21	0.67	1.23	1.15
Mining and manufacturing	0.21	1.12	0.93	0.71	0.51	0.24	0.53	0.22
Construction	0.61	1.48	1.32	0.95	0.92	1.13	0.79	0.77
Utilities and transp.	0.51	1.90	1.50	1.06	0.74	0.64	1.06	0.53
Wholesale trade	0.33	2.20	1.25	1.01	0.53	0.37	0.89	0.34
Fin. svs. and real estate	0.29	2.41	0.56	0.85	0.64	0.34	0.85	0.30
Retail trade	0.32	1.47	1.17	1.19	0.44	0.37	0.82	0.34
Professional services	0.21	0.86	0.91	0.54	0.40	0.27	0.51	0.22
Other services	0.18	0.82	0.90	0.65	0.39	0.22	0.52	0.19
Ownership								
For profit, incorporated	0.12	0.55	0.49	0.36	0.26	0.15	0.29	0.13
For profit, unincorporated	0.23	1.44	1.00	0.67	0.39	0.31	0.69	0.24
Nonprofit	0.27	1.31	1.49	0.71	0.41	0.37	0.83	0.28
Age of firm								
Less than 5 years	0.76	1.53	1.56	1.36	1.56	1.03	0.94	1.20
5-9 years	0.52	1.22	1.55	0.95	0.69	0.57	0.85	0.59
10-19 years	0.35	1.03	0.89	0.66	0.56	0.69	0.51	0.43
20 or more years	0.11	0.56	0.49	0.36	0.21	0.13	0.31	0.11
Multi/single status								
2 or more locations	0.11	2.66	1.00	0.43	0.24	0.13	0.55	0.11
1 location only	0.20	0.50	0.45	0.36	0.34	0.90	0.27	0.29
Percent full-time employees								
Less than 25%	1.45	4.39	1.04	1.34	1.42	1.79	1.17	1.56
25-49 %	0.40	2.47	1.49	0.97	0.77	0.52	0.96	0.43
50-74 %	0.37	0.64	1.13	0.98	0.55	0.45	0.66	0.39
75% or more	0.10	0.57	0.47	0.32	0.22	0.13	0.28	0.11
Union presence								
No union employees	0.11	0.51	0.43	0.29	0.20	0.15	0.26	0.12
Has union employees	0.25	1.64	2.54	2.20	0.98	0.26	1.29	0.25
Percent low-wage employees								
50% or more low-wage	0.29	1.53	1.03	1.38	0.47	0.36	0.83	0.31
Less than 50% low-wage	0.11	0.51	0.44	0.30	0.21	0.14	0.26	0.11
Percent women employees								
Less than 25%	0.22	0.86	0.63	0.44	0.34	0.33	0.37	0.24
25-49 %	0.19	1.09	0.76	0.79	0.44	0.21	0.63	0.19
50-74 %	0.19	0.88	0.85	0.64	0.43	0.23	0.49	0.20
75% or more	0.24	1.05	1.22	0.59	0.35	0.33	0.63	0.26
Percent age 50 or older employees								
Less than 25%	0.18	0.72	0.61	0.46	0.36	0.25	0.36	0.20
25-49 %	0.13	1.23	0.79	0.45	0.25	0.16	0.50	0.14
50-74 %	0.29	0.84	0.98	0.62	0.45	0.43	0.51	0.32
75% or more	0.85	1.10	0.72	3.03	2.09	0.77	0.84	1.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	79.4%	63.0%	65.0%	68.9%	76.3%	84.6%	65.2%	81.6%
Industry group **								
Agric., fish., forest.	88.0%	47.3%	81.6%	92.3%	80.2%	97.3%	69.5%	92.7%
Mining and manufacturing	82.0%	54.7%	66.5%	64.0%	80.4%	88.2%	65.1%	83.8%
Construction	73.8%	71.7%	70.1%	63.5%	69.7%	93.5%	69.5%	76.4%
Utilities and transp.	84.8%	78.3%	46.4%	69.4%	76.2%	90.7%	62.8%	86.7%
Wholesale trade	79.5%	66.1%	51.0%	74.2%	77.4%	87.9%	59.4%	83.8%
Fin. svs. and real estate	84.4%	49.7%	63.7%	66.2%	81.8%	88.7%	59.2%	86.5%
Retail trade	79.4%	60.2%	70.8%	71.6%	67.7%	86.0%	63.5%	81.9%
Professional services	75.3%	63.7%	67.6%	69.2%	74.2%	77.8%	68.0%	76.3%
Other services	80.0%	64.3%	63.8%	70.8%	78.1%	84.8%	63.8%	82.7%
Ownership								
For profit, incorporated	81.4%	61.9%	65.4%	68.1%	77.4%	87.7%	64.9%	84.1%
For profit, unincorporated	79.4%	63.6%	66.0%	75.1%	75.4%	85.8%	67.6%	81.7%
Nonprofit	71.5%	69.1%	60.9%	65.3%	73.4%	72.1%	63.3%	72.1%
Age of firm								
Less than 5 years	69.4%	60.2%	67.9%	68.2%	72.3%	99.1%	64.8%	74.0%
5-9 years	75.8%	74.4%	69.5%	75.8%	79.9%	76.2%	72.2%	78.8%
10-19 years	74.2%	62.2%	64.9%	70.3%	74.9%	85.1%	65.7%	78.0%
20 or more years	80.5%	60.5%	63.8%	67.6%	76.5%	84.6%	63.6%	82.1%
Multi/single status								
2 or more locations	82.9%	--	72.5%	71.3%	77.2%	84.9%	65.4%	83.2%
1 location only	69.0%	63.0%	64.4%	68.1%	74.7%	72.4%	65.1%	72.4%
Percent full-time employees								
Less than 25%	82.6%	54.6%	80.6%	67.4%	74.8%	89.3%	64.2%	85.1%
25-49 %	81.1%	59.3%	68.6%	70.5%	77.8%	86.9%	66.1%	83.5%
50-74 %	78.3%	54.2%	57.8%	72.3%	75.6%	82.6%	59.1%	80.8%
75% or more	79.4%	64.8%	65.5%	68.5%	76.3%	84.8%	65.8%	81.5%
Union presence								
No union employees	79.0%	63.0%	64.8%	69.0%	77.1%	84.9%	65.2%	81.5%
Has union employees	81.5%	63.5%	71.4%	66.7%	67.5%	83.8%	64.7%	82.0%
Percent low-wage employees								
50% or more low-wage	83.5%	56.8%	69.5%	69.9%	79.1%	88.3%	64.5%	85.4%
Less than 50% low-wage	79.0%	63.5%	64.8%	68.8%	76.0%	84.2%	65.2%	81.2%
Percent women employees								
Less than 25%	77.7%	58.0%	64.6%	68.2%	79.3%	86.5%	64.2%	81.7%
25-49 %	82.8%	65.3%	71.7%	69.6%	73.0%	88.3%	67.1%	84.3%
50-74 %	79.6%	61.9%	59.8%	70.7%	76.3%	83.3%	61.9%	81.4%
75% or more	76.3%	71.4%	63.9%	68.2%	76.4%	78.9%	68.8%	77.4%
Percent age 50 or older employees								
Less than 25%	77.4%	65.7%	66.6%	67.5%	76.2%	83.9%	65.2%	80.3%
25-49 %	81.5%	58.3%	65.6%	69.3%	77.5%	85.2%	65.5%	82.8%
50-74 %	76.1%	55.2%	58.7%	73.0%	70.8%	83.4%	62.9%	78.8%
75% or more	76.0%	70.5%	66.0%	67.3%	83.4%	81.2%	68.0%	81.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	2.25%	1.81%	1.33%	1.23%	0.70%	1.12%	0.59%
Industry group **								
Agric., fish., forest.	3.80%	11.90%	12.47%	5.45%	7.55%	1.99%	9.18%	3.56%
Mining and manufacturing	1.23%	9.56%	5.99%	3.61%	2.76%	1.44%	3.56%	1.30%
Construction	2.51%	5.74%	4.74%	4.26%	6.22%	2.13%	3.20%	3.49%
Utilities and transp.	1.94%	7.72%	11.65%	5.58%	5.00%	2.14%	6.41%	1.97%
Wholesale trade	1.84%	10.23%	6.37%	4.55%	3.74%	2.43%	4.56%	1.96%
Fin. svs. and real estate	1.40%	7.62%	6.12%	5.37%	2.49%	1.79%	4.36%	1.46%
Retail trade	2.24%	7.94%	4.95%	4.72%	7.96%	2.27%	4.06%	2.53%
Professional services	1.02%	3.75%	3.02%	2.37%	1.85%	1.46%	1.86%	1.13%
Other services	1.21%	4.77%	4.63%	2.94%	2.66%	1.59%	2.59%	1.31%
Ownership								
For profit, incorporated	0.61%	2.77%	2.11%	1.66%	1.68%	0.73%	1.35%	0.67%
For profit, unincorporated	1.19%	5.00%	4.38%	2.81%	2.73%	1.59%	2.57%	1.31%
Nonprofit	1.51%	5.96%	5.98%	3.35%	2.29%	2.17%	3.13%	1.62%
Age of firm								
Less than 5 years	3.42%	5.92%	7.36%	5.63%	8.16%	0.76%	4.41%	5.21%
5-9 years	2.14%	5.56%	5.05%	3.92%	3.49%	9.25%	3.10%	2.90%
10-19 years	1.87%	4.48%	3.65%	2.98%	4.75%	2.33%	2.23%	2.56%
20 or more years	0.57%	3.16%	2.39%	1.66%	1.22%	0.73%	1.49%	0.61%
Multi/single status								
2 or more locations	0.63%	--	5.13%	2.42%	1.62%	0.70%	3.61%	0.64%
1 location only	0.98%	2.27%	1.92%	1.58%	1.95%	6.46%	1.18%	1.51%
Percent full-time employees								
Less than 25%	2.15%	11.11%	8.31%	11.09%	4.72%	1.79%	6.08%	2.05%
25-49 %	2.08%	10.88%	6.03%	5.68%	3.77%	2.87%	4.94%	2.26%
50-74 %	1.71%	5.80%	5.69%	3.51%	3.39%	2.34%	3.43%	1.88%
75% or more	0.58%	2.51%	1.98%	1.47%	1.37%	0.77%	1.24%	0.65%
Union presence								
No union employees	0.57%	2.28%	1.83%	1.36%	1.28%	0.79%	1.14%	0.64%
Has union employees	1.40%	14.80%	9.99%	6.58%	4.75%	1.49%	6.51%	1.43%
Percent low-wage employees								
50% or more low-wage	1.18%	7.68%	5.45%	3.82%	2.72%	1.38%	3.65%	1.22%
Less than 50% low-wage	0.57%	2.35%	1.88%	1.40%	1.33%	0.76%	1.17%	0.63%
Percent women employees								
Less than 25%	1.07%	3.76%	2.96%	2.16%	2.26%	1.65%	1.83%	1.25%
25-49 %	1.06%	5.70%	3.77%	2.88%	3.19%	1.11%	2.66%	1.13%
50-74 %	0.94%	4.61%	4.41%	3.06%	1.91%	1.21%	2.48%	1.00%
75% or more	1.27%	3.84%	3.67%	2.80%	2.13%	1.87%	2.16%	1.42%
Percent age 50 or older employees								
Less than 25%	0.96%	3.07%	2.61%	2.01%	2.36%	1.39%	1.69%	1.13%
25-49 %	0.72%	5.80%	3.21%	2.18%	1.63%	0.89%	2.02%	0.76%
50-74 %	1.49%	5.40%	4.60%	3.37%	3.18%	2.15%	2.82%	1.69%
75% or more	3.31%	5.13%	8.13%	7.89%	5.99%	7.30%	4.04%	4.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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%	11.0%	12.2%	9.3%	7.8%	9.5%	10.5%	9.1%
Industry group **								
Agric., fish., forest.	19.8% *	13.7% *	--	2.8% *	8.2% *	35.3% *	14.6% *	21.1% *
Mining and manufacturing	8.4%	11.7% *	4.7% *	10.5%	6.1%	9.1%	7.2%	8.5%
Construction	12.1%	11.1% *	17.0%	10.5% *	11.8%	12.4% *	10.9%	12.7%
Utilities and transp.	9.9%	17.9% *	12.6% *	--	11.7% *	9.7%	9.3% *	9.9%
Wholesale trade	7.6%	8.0% *	17.6% *	8.4% *	5.7%	6.8%	11.1%	6.9%
Fin. svs. and real estate	8.2%	6.6% *	17.6% *	9.6%	7.6%	8.0%	12.8%	7.9%
Retail trade	8.5%	4.5% *	11.7% *	13.3%	7.0% *	7.9%	10.2%	8.3%
Professional services	10.8%	14.0%	11.5%	8.8%	8.4%	11.7%	11.9%	10.6%
Other services	7.6%	10.4% *	8.3% *	7.6%	7.6%	7.3%	8.6%	7.4%
Ownership								
For profit, incorporated	9.0%	12.1%	12.3%	10.0%	8.2%	8.6%	11.0%	8.6%
For profit, unincorporated	10.5%	8.7% *	10.7%	9.4%	7.4%	12.3%	8.9%	10.8%
Nonprofit	9.8%	7.4% *	14.1% *	5.3%	7.0%	11.3%	9.1%	9.8%
Age of firm								
Less than 5 years	7.3%	10.9% *	12.9% *	6.2% *	4.5% *	2.4% *	8.7%	5.8% *
5-9 years	12.0%	19.0%	16.6%	10.4% *	9.5% *	4.1% *	15.2%	9.4%
10-19 years	8.3%	10.2%	12.2%	9.0%	6.9%	6.8%	9.6%	7.6%
20 or more years	9.4%	8.9%	11.2%	9.6%	8.1%	9.6%	10.3%	9.3%
Multi/single status								
2 or more locations	9.1%	--	10.0%	9.2%	7.0%	9.6%	11.3%	9.1%
1 location only	9.8%	11.0%	12.4%	9.3%	9.3%	5.1%	10.4%	9.3%
Percent full-time employees								
Less than 25%	7.2%	7.8% *	24.2% *	4.0% *	7.9% *	6.4%	14.7% *	6.2%
25-49 %	10.0%	13.6% *	11.6% *	10.3% *	5.4% *	11.2%	13.4% *	9.5%
50-74 %	8.3%	9.2% *	6.8%	15.6%	8.1%	7.4%	11.2%	7.9%
75% or more	9.4%	11.2%	12.6%	8.8%	7.9%	9.8%	10.3%	9.3%
Union presence								
No union employees	9.2%	11.2%	12.0%	9.1%	7.5%	9.5%	10.5%	8.9%
Has union employees	9.9%	--	17.5% *	12.6% *	11.8% *	9.6%	10.1% *	9.9%
Percent low-wage employees								
50% or more low-wage	9.6%	13.6% *	9.9% *	6.0% *	6.4%	10.8%	10.7%	9.5%
Less than 50% low-wage	9.3%	10.8%	12.3%	9.5%	8.0%	9.3%	10.5%	9.1%
Percent women employees								
Less than 25%	9.4%	10.9%	11.6%	10.7%	9.7%	7.8%	9.6%	9.3%
25-49 %	7.8%	9.1%	10.8%	8.7%	7.6%	7.6%	9.8%	7.6%
50-74 %	9.2%	12.6%	12.5%	7.9%	7.1%	9.7%	12.2%	8.9%
75% or more	11.6%	10.8%	14.8%	7.6%	6.5%	13.8%	11.6%	11.6%
Percent age 50 or older employees								
Less than 25%	8.6%	11.6%	13.4%	9.8%	8.1%	7.5%	10.7%	8.1%
25-49 %	9.3%	11.9%	12.5%	8.1%	7.3%	9.8%	10.0%	9.2%
50-74 %	11.3%	10.4% *	9.9%	11.8%	6.9%	13.3%	12.2%	11.1%
75% or more	9.7% *	8.6% *	5.3% *	6.1% *	19.1% *	6.4% *	8.1%	10.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	0.41%	1.35%	1.43%	0.88%	0.78%	0.59%	0.74%	0.45%
Industry group **								
Agric., fish., forest.	12.20% *	10.64% *	--	1.76% *	5.39% *	25.15% *	7.53% *	15.05% *
Mining and manufacturing	1.12%	5.80% *	1.54% *	2.83%	1.44%	1.71%	1.44%	1.22%
Construction	1.84%	3.95% *	4.85%	3.24% *	3.34%	4.46% *	2.28%	2.59%
Utilities and transp.	1.87%	9.94% *	6.94% *	--	7.42% *	1.81%	3.83% *	2.01%
Wholesale trade	1.10%	3.49% *	5.88% *	2.60% *	1.58%	1.69%	2.76%	1.20%
Fin. svs. and real estate	1.02%	2.85% *	6.01% *	2.57%	1.87%	1.33%	2.91%	1.08%
Retail trade	0.92%	1.94% *	4.34% *	3.33%	2.22% *	1.08%	2.26%	1.00%
Professional services	0.86%	2.66%	2.69%	1.48%	1.46%	1.26%	1.51%	0.96%
Other services	0.76%	3.23% *	2.76% *	1.84%	1.65%	1.04%	1.60%	0.84%
Ownership								
For profit, incorporated	0.47%	1.74%	1.69%	1.15%	1.05%	0.64%	0.90%	0.53%
For profit, unincorporated	1.11%	2.75% *	3.19%	1.81%	1.85%	1.89%	1.54%	1.29%
Nonprofit	1.13%	2.44% *	4.78% *	1.36%	1.25%	1.70%	1.93%	1.21%
Age of firm								
Less than 5 years	1.50%	4.45% *	5.74% *	2.00% *	2.26% *	1.64% *	2.31%	1.88% *
5-9 years	1.96%	5.38%	4.50%	3.30% *	4.06% *	2.06% *	2.78%	2.72%
10-19 years	0.93%	2.50%	3.21%	2.00%	1.49%	1.95%	1.48%	1.18%
20 or more years	0.46%	1.51%	1.77%	1.15%	0.94%	0.61%	0.97%	0.50%
Multi/single status								
2 or more locations	0.49%	--	2.89%	1.62%	0.81%	0.60%	2.23%	0.50%
1 location only	0.69%	1.37%	1.54%	1.05%	1.60%	1.47%	0.78%	1.09%
Percent full-time employees								
Less than 25%	1.66%	4.77% *	15.52% *	2.23% *	3.24% *	1.89%	7.05% *	1.48%
25-49 %	1.50%	7.46% *	3.83% *	4.67% *	1.91% *	2.15%	4.27% *	1.58%
50-74 %	1.17%	2.77% *	1.91%	3.76%	2.07%	1.57%	2.00%	1.29%
75% or more	0.45%	1.57%	1.62%	0.94%	0.87%	0.66%	0.81%	0.51%
Union presence								
No union employees	0.42%	1.38%	1.42%	0.88%	0.74%	0.66%	0.75%	0.48%
Has union employees	1.16%	--	11.00% *	5.62% *	4.39% *	1.23%	4.80% *	1.18%
Percent low-wage employees								
50% or more low-wage	1.71%	5.95% *	3.53% *	2.47% *	1.34%	2.48%	2.87%	1.85%
Less than 50% low-wage	0.42%	1.38%	1.49%	0.93%	0.84%	0.59%	0.76%	0.47%
Percent women employees								
Less than 25%	0.72%	2.25%	2.19%	1.59%	1.85%	0.96%	1.12%	0.87%
25-49 %	0.77%	2.73%	3.14%	1.63%	1.69%	1.01%	1.64%	0.83%
50-74 %	0.75%	2.95%	3.34%	1.75%	1.20%	1.03%	1.81%	0.81%
75% or more	1.09%	3.07%	3.48%	1.38%	0.94%	1.70%	1.76%	1.22%
Percent age 50 or older employees								
Less than 25%	0.61%	2.05%	2.23%	1.32%	1.40%	0.90%	1.07%	0.72%
25-49 %	0.59%	3.26%	2.64%	1.42%	0.91%	0.79%	1.41%	0.63%
50-74 %	1.23%	3.24% *	2.85%	2.68%	1.45%	2.09%	2.01%	1.43%
75% or more	3.51% *	2.66% *	3.42% *	2.45% *	13.41% *	2.33% *	1.93%	5.63% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

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	307	437	390	385	317	272	395	291
Industry group **								
Agric., fish., forest.	126	--	--	--	--	--	--	107
Mining and manufacturing	310	--	--	394	290	285	428	300
Construction	253	--	320	269	237 *	176	326	217
Utilities and transp.	363	--	--	--	--	424	--	359
Wholesale trade	363	--	307 *	606 *	261	280	378	357
Fin. svs. and real estate	302	242	--	487	475	233	368	293
Retail trade	280	--	389	368	309	215	476	243
Professional services	304	377	267	335	349	287	310	303
Other services	336	603	851 *	391	318 *	252	645 *	275
Ownership								
For profit, incorporated	312	449	318	388	336	276	362	302
For profit, unincorporated	298	331	301	341	285 *	289	335	292
Nonprofit	294	--	998 *	446	268	250	780 *	257
Age of firm								
Less than 5 years	337	366	--	368 *	--	--	370	287 *
5-9 years	415	398	406	283	615	165	376	468
10-19 years	375	461	371	434	385 *	251	381	372
20 or more years	293	467	396 *	385	287	273	411	281
Multi/single status								
2 or more locations	287	--	466 *	429	329	271	447	283
1 location only	361	436	384	371	302	291 *	389	334
Percent full-time employees								
Less than 25%	424	--	--	--	206	513	--	441
25-49 %	305	--	205	317	212	332 *	239	321 *
50-74 %	248	451	285	352	228	207	375	225
75% or more	312	450	402	393	329	273	406	296
Union presence								
No union employees	301	440	384	365	341	250	393	282
Has union employees	328	--	--	--	152 *	333	461	325
Percent low-wage employees								
50% or more low-wage	239	--	--	364	243	224	273	235
Less than 50% low-wage	313	448	395	386	323	278	403	297
Percent women employees								
Less than 25%	357	431	318	370	372	337	334	365
25-49 %	277	387	349	408	247	259	405	261
50-74 %	321	505	658 *	449	339	274	550	289
75% or more	267	381	313	345	283	249	329	259
Percent age 50 or older employees								
Less than 25%	343	474	454 *	445	381	233	436	314
25-49 %	285	332	350	299	243	287	327	281
50-74 %	321	325	256	388	522 *	267	358	313
75% or more	246 *	651	188	--	--	--	513	116 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	16.28	41.84	80.19	35.67	39.04	21.10	36.53	17.79
Industry group **								
Agric., fish., forest.	22.80	--	--	--	--	--	--	7.43
Mining and manufacturing	45.06	--	--	115.41	58.04	60.14	58.15	47.98
Construction	26.23	--	52.64	35.03	74.32 *	26.77	33.67	30.43
Utilities and transp.	72.62	--	--	--	--	86.06	--	77.59
Wholesale trade	68.22	--	95.03 *	226.52 *	47.90	82.38	84.00	86.95
Fin. svs. and real estate	45.73	33.57	--	119.61	117.02	47.56	91.32	50.05
Retail trade	25.22	--	99.71	54.35	49.64	34.65	74.38	26.06
Professional services	31.41	48.32	36.52	45.65	87.92	41.48	25.06	36.16
Other services	47.91	111.37	550.37 *	56.81	105.47 *	27.42	212.50 *	31.17
Ownership								
For profit, incorporated	17.78	50.35	33.99	44.32	52.19	22.68	23.61	20.68
For profit, unincorporated	32.15	42.67	54.34	52.95	119.96 *	39.71	36.06	36.77
Nonprofit	53.79	--	556.70 *	99.76	35.03	63.56	307.01 *	50.43
Age of firm								
Less than 5 years	57.31	39.96	--	119.83 *	--	--	64.20	106.98 *
5-9 years	69.41	107.39	95.92	30.18	183.47	24.60	62.67	128.45
10-19 years	54.07	63.64	48.15	89.76	163.50 *	69.39	32.81	82.99
20 or more years	17.65	71.34	151.30 *	45.36	32.64	21.72	63.42	18.10
Multi/single status								
2 or more locations	18.63	--	146.26 *	59.69	42.07	21.29	78.90	18.89
1 location only	32.07	42.39	85.39	43.42	71.52	135.24 *	39.85	49.53
Percent full-time employees								
Less than 25%	71.70	--	--	--	32.56	108.66	--	87.03
25-49 %	91.04	--	29.47	46.20	55.19	137.18 *	23.15	111.81 *
50-74 %	29.73	71.48	47.54	38.25	50.99	42.70	33.11	33.11
75% or more	18.26	48.88	89.62	42.83	44.11	23.22	43.29	19.78
Union presence								
No union employees	17.47	42.27	84.78	32.91	41.93	23.17	37.65	19.28
Has union employees	42.77	--	--	--	56.67 *	47.11	83.98	43.71
Percent low-wage employees								
50% or more low-wage	35.05	--	--	77.25	51.16	42.60	52.75	37.99
Less than 50% low-wage	17.25	43.43	83.09	37.04	41.91	22.64	38.63	18.92
Percent women employees								
Less than 25%	32.12	64.94	42.65	59.61	91.49	47.10	27.97	41.29
25-49 %	27.41	80.96	100.26	54.33	54.19	36.00	59.13	29.25
50-74 %	37.68	101.68	354.18 *	74.54	69.52	43.73	136.30	37.33
75% or more	27.73	36.42	42.92	47.92	38.86	36.84	26.19	31.21
Percent age 50 or older employees								
Less than 25%	29.23	68.37	146.18 *	62.36	69.37	26.61	69.09	30.60
25-49 %	21.83	39.28	55.39	31.97	24.11	29.49	27.93	23.54
50-74 %	48.18	68.88	42.80	77.42	198.05 *	55.55	50.76	57.67
75% or more	83.85 *	123.59	14.19	--	--	--	89.37	47.22 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	70.9%	64.4%	60.9%	39.7%
Firm size				
Less than 50 employees	73.4%	72.6%	66.3%	39.5%
50+ employees	70.5%	63.2%	60.1%	39.7%
Less than 10 employees	69.6%	67.7%	59.5%	38.7%
10-24 employees	74.8%	74.8%	68.4%	38.5%
25-99 employees	75.2%	74.9%	70.8%	41.4%
100-999 employees	75.6%	73.9%	71.1%	42.8%
1000+ employees	68.1%	58.0%	54.9%	38.4%
Industry group **				
Agric., fish., forest.	76.0%	84.5%	82.2%	47.9%
Mining and manufacturing	68.9%	63.7%	61.1%	39.6%
Construction	71.3%	67.2%	63.5%	38.9%
Utilities and transp.	67.9%	56.7%	55.3%	38.3%
Wholesale trade	69.1%	64.6%	60.6%	38.5%
Fin. svs. and real estate	69.2%	61.8%	59.7%	41.6%
Retail trade	72.7%	61.9%	58.6%	37.0%
Professional services	71.8%	66.1%	61.7%	40.9%
Other services	72.5%	66.4%	62.2%	38.3%
Ownership				
For profit, incorporated	69.5%	62.7%	59.3%	38.5%
For profit, unincorporated	70.3%	65.9%	63.0%	37.9%
Nonprofit	76.8%	70.2%	65.8%	45.9%
Age of firm				
Less than 5 years	75.7%	75.3%	70.6%	37.8%
5-9 years	72.4%	71.5%	67.8%	39.9%
10-19 years	73.9%	70.8%	66.2%	41.6%
20 or more years	70.3%	63.0%	59.7%	39.5%
Multi/single status				
2 or more locations	69.7%	61.2%	58.1%	38.8%
1 location only	74.4%	73.8%	69.2%	42.4%
Percent full-time employees				
Less than 25%	55.0%	50.6%	48.6%	27.0%
25-49 %	70.0%	64.4%	60.4%	42.2%
50-74 %	70.6%	60.9%	55.9%	34.0%
75% or more	71.2%	65.1%	61.8%	40.5%
Union presence				
No union employees	71.9%	66.6%	62.9%	40.3%
Has union employees	65.9%	54.4%	51.8%	37.0%
Percent low wage employees **				
50% or more low-wage	71.1%	61.5%	59.4%	36.9%
Less than 50% low-wage	70.8%	64.7%	61.1%	40.0%
Percent women employees				
Less than 25%	71.8%	67.2%	63.5%	40.7%
25-49 %	67.3%	58.9%	55.9%	34.4%
50-74 %	72.9%	66.7%	63.4%	42.9%
75% or more	72.0%	65.7%	61.6%	41.7%
Percent age 50 or older employees				
Less than 25%	70.6%	65.8%	61.9%	39.7%
25-49 %	70.3%	62.1%	59.2%	38.9%
50-74 %	73.4%	69.7%	65.2%	43.2%
75% or more	75.9%	70.7%	65.3%	43.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.60%	0.69%	0.68%	0.70%
Firm size				
Less than 50 employees	1.00%	0.98%	1.06%	1.17%
50+ employees	0.68%	0.77%	0.77%	0.78%
Less than 10 employees	2.01%	2.07%	2.27%	2.40%
10-24 employees	1.62%	1.54%	1.69%	1.84%
25-99 employees	1.28%	1.25%	1.32%	1.49%
100-999 employees	1.11%	1.13%	1.15%	1.44%
1000+ employees	0.88%	1.01%	1.00%	0.99%
Industry group **				
Agric., fish., forest.	8.00%	4.68%	4.99%	11.67%
Mining and manufacturing	1.52%	1.59%	1.63%	1.63%
Construction	2.55%	2.77%	2.80%	2.87%
Utilities and transp.	3.04%	3.23%	3.26%	4.26%
Wholesale trade	2.29%	2.62%	2.59%	2.41%
Fin. svs. and real estate	1.82%	2.07%	1.99%	2.04%
Retail trade	1.71%	2.27%	2.30%	2.23%
Professional services	1.08%	1.20%	1.19%	1.19%
Other services	1.67%	1.99%	1.98%	1.84%
Ownership				
For profit, incorporated	0.76%	0.85%	0.84%	0.86%
For profit, unincorporated	1.50%	1.67%	1.67%	1.61%
Nonprofit	1.28%	1.58%	1.60%	1.66%
Age of firm				
Less than 5 years	3.12%	2.85%	3.04%	3.86%
5-9 years	2.63%	2.62%	2.71%	3.21%
10-19 years	1.66%	1.70%	1.83%	1.97%
20 or more years	0.67%	0.77%	0.77%	0.77%
Multi/single status				
2 or more locations	0.74%	0.85%	0.85%	0.85%
1 location only	0.95%	0.94%	0.98%	1.16%
Percent full-time employees				
Less than 25%	6.27%	5.77%	5.57%	2.91%
25-49 %	2.81%	2.80%	2.79%	2.59%
50-74 %	1.74%	2.36%	2.28%	1.97%
75% or more	0.65%	0.73%	0.73%	0.77%
Union presence				
No union employees	0.65%	0.73%	0.72%	0.76%
Has union employees	1.58%	1.86%	1.84%	1.76%
Percent low wage employees **				
50% or more low-wage	1.66%	1.94%	1.94%	1.83%
Less than 50% low-wage	0.64%	0.73%	0.73%	0.74%
Percent women employees				
Less than 25%	1.14%	1.18%	1.22%	1.43%
25-49 %	1.27%	1.53%	1.48%	1.38%
50-74 %	1.03%	1.12%	1.16%	1.22%
75% or more	1.42%	1.58%	1.57%	1.56%
Percent age 50 or older employees				
Less than 25%	0.98%	1.04%	1.08%	1.13%
25-49 %	0.90%	1.05%	1.02%	1.02%
50-74 %	1.52%	1.62%	1.66%	1.79%
75% or more	2.91%	3.59%	3.93%	4.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	11	35	59	98
Firm size				
Less than 50 employees	12	36	59	103
50+ employees	11	35	59	97
Less than 10 employees	12	36	59	99
10-24 employees	13	36	59	106
25-99 employees	12	35	60	102
100-999 employees	12	35	58	93
1000+ employees	11	35	60	98
Industry group **				
Agric., fish., forest.	10	32	56	90
Mining and manufacturing	12	33	56	90
Construction	12	37	60	111
Utilities and transp.	12	37	60	95
Wholesale trade	12	35	60	97
Fin. svs. and real estate	12	37	61	103
Retail trade	11	34	59	107
Professional services	11	34	59	95
Other services	12	35	61	98
Ownership				
For profit, incorporated	12	35	60	100
For profit, unincorporated	12	35	59	96
Nonprofit	11	33	58	90
Age of firm				
Less than 5 years	13	36	60	99
5-9 years	12	38	62	103
10-19 years	12	35	59	93
20 or more years	11	35	59	98
Multi/single status				
2 or more locations	11	35	59	97
1 location only	12	35	59	100
Percent full-time employees				
Less than 25%	13	36	60	93
25-49 %	12	36	62	120
50-74 %	11	33	59	104
75% or more	12	35	59	96
Union presence				
No union employees	12	35	60	98
Has union employees	10	32	56	94
Percent low wage employees **				
50% or more low-wage	11	35	60	104
Less than 50% low-wage	12	35	59	97
Percent women employees				
Less than 25%	12	35	58	100
25-49 %	12	35	61	98
50-74 %	11	35	58	98
75% or more	11	35	60	95
Percent age 50 or older employees				
Less than 25%	12	36	61	101
25-49 %	11	35	59	98
50-74 %	12	33	55	89
75% or more	12	36	62	98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.08	0.22	0.39	1.42
Firm size				
Less than 50 employees	0.18	0.53	0.94	3.20
50+ employees	0.09	0.25	0.43	1.56
Less than 10 employees	0.30	1.35	2.52	8.44
10-24 employees	0.26	0.71	1.19	4.66
25-99 employees	0.20	0.53	0.96	3.20
100-999 employees	0.14	0.39	0.72	3.13
1000+ employees	0.12	0.34	0.57	1.95
Industry group **				
Agric., fish., forest.	1.39	2.86	4.91	14.28
Mining and manufacturing	0.19	0.57	0.92	2.83
Construction	0.29	1.12	2.05	9.52
Utilities and transp.	0.36	1.12	1.88	6.35
Wholesale trade	0.22	0.79	1.62	6.04
Fin. svs. and real estate	0.32	0.58	1.25	4.93
Retail trade	0.36	0.62	1.19	4.78
Professional services	0.13	0.39	0.66	2.24
Other services	0.20	0.60	0.89	2.82
Ownership				
For profit, incorporated	0.11	0.28	0.49	1.81
For profit, unincorporated	0.18	0.46	0.83	2.75
Nonprofit	0.16	0.50	0.87	2.97
Age of firm				
Less than 5 years	0.72	1.41	2.35	7.61
5-9 years	0.38	1.30	2.36	8.94
10-19 years	0.18	0.59	1.06	3.68
20 or more years	0.09	0.25	0.43	1.58
Multi/single status				
2 or more locations	0.10	0.27	0.47	1.64
1 location only	0.14	0.39	0.70	2.82
Percent full-time employees				
Less than 25%	0.53	0.87	1.64	5.38
25-49 %	0.26	0.75	1.74	6.81
50-74 %	0.45	0.72	1.39	6.28
75% or more	0.08	0.24	0.42	1.46
Union presence				
No union employees	0.09	0.23	0.41	1.48
Has union employees	0.24	0.65	1.06	4.15
Percent low wage employees **				
50% or more low-wage	0.23	0.66	1.11	3.78
Less than 50% low-wage	0.09	0.24	0.41	1.51
Percent women employees				
Less than 25%	0.13	0.42	0.77	3.01
25-49 %	0.24	0.49	0.86	3.29
50-74 %	0.11	0.39	0.66	2.13
75% or more	0.15	0.48	0.83	2.93
Percent age 50 or older employees				
Less than 25%	0.16	0.34	0.64	2.58
25-49 %	0.11	0.34	0.56	2.01
50-74 %	0.22	0.55	0.97	3.07
75% or more	0.45	1.54	2.93	7.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	20.2%	30.6%	32.6%	41.2%
Firm size				
Less than 50 employees	13.0%	16.6%	20.6%	35.5%
50+ employees	21.2%	32.7%	34.4%	42.0%
Less than 10 employees	14.8%	19.2%	22.8%	33.4%
10-24 employees	12.5%	16.2%	20.2%	37.1%
25-99 employees	10.9%	14.3%	17.0%	33.3%
100-999 employees	15.0%	19.2%	21.4%	36.4%
1000+ employees	24.7%	39.5%	41.2%	45.2%
Industry group **				
Agric., fish., forest.	10.5% *	10.9% *	11.6% *	39.9%
Mining and manufacturing	23.5%	32.0%	34.0%	43.1%
Construction	20.5%	27.7%	31.3%	42.5%
Utilities and transp.	22.2%	36.5%	37.1%	40.5%
Wholesale trade	21.7%	28.7%	30.4%	37.1%
Fin. svs. and real estate	21.5%	33.2%	35.3%	41.9%
Retail trade	17.6%	33.1%	33.6%	44.9%
Professional services	19.3%	29.4%	32.4%	40.6%
Other services	18.3%	28.1%	29.8%	39.3%
Ownership				
For profit, incorporated	21.8%	32.8%	34.5%	42.4%
For profit, unincorporated	18.1%	26.2%	28.7%	41.5%
Nonprofit	15.0%	24.6%	28.1%	36.2%
Age of firm				
Less than 5 years	9.9%	13.3%	15.1%	33.0%
5-9 years	13.5%	17.6%	19.9%	37.8%
10-19 years	15.4%	21.6%	24.7%	35.8%
20 or more years	21.3%	32.7%	34.6%	42.2%
Multi/single status				
2 or more locations	22.8%	35.6%	37.4%	43.7%
1 location only	12.4%	15.8%	18.4%	33.9%
Percent full-time employees				
Less than 25%	34.6%	39.7%	41.4%	49.4%
25-49 %	19.1%	34.8%	37.2%	45.3%
50-74 %	22.9%	35.0%	37.1%	49.1%
75% or more	19.6%	29.7%	31.8%	39.9%
Union presence				
No union employees	18.6%	27.4%	29.6%	39.3%
Has union employees	27.4%	45.2%	46.5%	50.1%
Percent low wage employees **				
50% or more low-wage	19.0%	31.1%	31.7%	43.3%
Less than 50% low-wage	20.3%	30.5%	32.7%	41.0%
Percent women employees				
Less than 25%	18.4%	25.5%	27.9%	39.1%
25-49 %	24.5%	36.7%	37.8%	45.5%
50-74 %	18.5%	29.3%	32.1%	39.6%
75% or more	18.2%	29.7%	31.7%	39.7%
Percent age 50 or older employees				
Less than 25%	19.4%	27.5%	29.7%	40.6%
25-49 %	21.4%	34.2%	36.1%	43.1%
50-74 %	17.7%	23.9%	26.4%	36.2%
75% or more	14.2%	22.2%	23.5%	29.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.56%	0.68%	0.68%	0.69%
Firm size				
Less than 50 employees	0.76%	0.81%	0.89%	1.13%
50+ employees	0.63%	0.77%	0.77%	0.78%
Less than 10 employees	1.57%	1.72%	1.86%	2.18%
10-24 employees	1.28%	1.34%	1.47%	1.90%
25-99 employees	0.84%	0.95%	1.00%	1.37%
100-999 employees	0.97%	1.03%	1.06%	1.32%
1000+ employees	0.83%	1.02%	1.01%	1.02%
Industry group **				
Agric., fish., forest.	4.44% *	3.85% *	3.72% *	11.65%
Mining and manufacturing	1.45%	1.57%	1.64%	1.74%
Construction	2.54%	2.85%	2.88%	3.05%
Utilities and transp.	2.68%	2.94%	2.95%	3.50%
Wholesale trade	2.21%	2.76%	2.74%	2.36%
Fin. svs. and real estate	1.66%	2.03%	1.99%	2.14%
Retail trade	1.32%	2.31%	2.32%	2.30%
Professional services	0.96%	1.22%	1.22%	1.19%
Other services	1.70%	2.02%	2.00%	1.77%
Ownership				
For profit, incorporated	0.71%	0.85%	0.84%	0.87%
For profit, unincorporated	1.39%	1.58%	1.60%	1.67%
Nonprofit	1.10%	1.60%	1.63%	1.57%
Age of firm				
Less than 5 years	1.87%	1.98%	2.14%	3.46%
5-9 years	1.87%	2.03%	2.15%	2.99%
10-19 years	1.33%	1.49%	1.64%	1.77%
20 or more years	0.64%	0.78%	0.78%	0.78%
Multi/single status				
2 or more locations	0.70%	0.86%	0.85%	0.86%
1 location only	0.73%	0.78%	0.83%	1.08%
Percent full-time employees				
Less than 25%	7.18%	6.62%	6.47%	5.76%
25-49 %	2.54%	2.78%	2.79%	2.71%
50-74 %	1.68%	2.46%	2.42%	2.34%
75% or more	0.60%	0.73%	0.73%	0.74%
Union presence				
No union employees	0.60%	0.72%	0.72%	0.73%
Has union employees	1.47%	1.88%	1.88%	1.86%
Percent low wage employees **				
50% or more low-wage	1.44%	1.89%	1.87%	2.04%
Less than 50% low-wage	0.60%	0.73%	0.73%	0.74%
Percent women employees				
Less than 25%	1.05%	1.12%	1.16%	1.34%
25-49 %	1.23%	1.54%	1.49%	1.50%
50-74 %	0.90%	1.12%	1.19%	1.19%
75% or more	1.26%	1.62%	1.62%	1.54%
Percent age 50 or older employees				
Less than 25%	0.91%	1.02%	1.05%	1.12%
25-49 %	0.83%	1.05%	1.04%	1.04%
50-74 %	1.38%	1.48%	1.53%	1.69%
75% or more	2.45%	3.38%	3.39%	3.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	22.1	26.1	33.9	27.9
Firm size				
Less than 50 employees	24.0	27.6	33.5	29.4
50+ employees	21.9	25.9	33.9	27.7
Less than 10 employees	24.0	27.2	33.6	29.8
10-24 employees	24.1	27.5	33.6	29.4
25-99 employees	24.8	27.8	33.2	28.0
100-999 employees	22.0	24.6	30.9	26.8
1000+ employees	21.7	26.1	34.5	28.0
Industry group **				
Agric., fish., forest.	17.0	24.1	36.1	46.3
Mining and manufacturing	20.7	24.4	31.0	27.4
Construction	21.3	26.2	33.0	26.7
Utilities and transp.	19.2	24.3	30.0	27.6
Wholesale trade	27.5	28.2	34.6	26.6
Fin. svs. and real estate	21.9	26.4	34.0	27.7
Retail trade	20.1	25.4	32.9	27.4
Professional services	21.4	25.7	36.0	27.5
Other services	25.6	28.7	34.8	29.8
Ownership				
For profit, incorporated	22.3	26.1	33.2	27.9
For profit, unincorporated	21.5	26.8	34.0	27.9
Nonprofit	21.4	25.6	37.1	28.0
Age of firm				
Less than 5 years	21.4	26.0	34.4	27.2
5-9 years	20.9	27.0	32.5	28.5
10-19 years	23.2	26.5	33.3	28.1
20 or more years	22.0	26.0	34.0	27.9
Multi/single status				
2 or more locations	22.0	26.0	34.1	27.8
1 location only	22.6	26.4	32.4	28.1
Percent full-time employees				
Less than 25%	17.9	21.5	25.1	22.6
25-49 %	21.0	25.1	33.9	30.0
50-74 %	19.7	23.6	33.0	26.8
75% or more	22.6	26.6	34.2	28.1
Union presence				
No union employees	23.1	26.5	33.4	28.2
Has union employees	18.9	24.8	35.4	26.7
Percent low wage employees **				
50% or more low-wage	21.4	25.1	31.8	31.0
Less than 50% low-wage	22.1	26.2	34.1	27.6
Percent women employees				
Less than 25%	21.6	25.0	31.2	26.5
25-49 %	22.7	26.8	34.8	28.4
50-74 %	21.9	25.3	32.9	28.1
75% or more	21.6	27.0	36.6	28.3
Percent age 50 or older employees				
Less than 25%	21.7	25.6	32.6	27.5
25-49 %	22.2	26.2	34.6	27.9
50-74 %	22.0	26.3	32.8	28.8
75% or more	24.4	28.9	35.9	30.0

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.60	0.42	0.47	0.33
Firm size				
Less than 50 employees	0.99	0.77	0.76	0.54
50+ employees	0.65	0.45	0.51	0.37
Less than 10 employees	1.45	1.36	1.44	1.19
10-24 employees	2.00	1.31	1.31	0.77
25-99 employees	1.44	1.05	1.00	0.62
100-999 employees	0.75	0.56	0.83	0.52
1000+ employees	0.80	0.53	0.59	0.47
Industry group **				
Agric., fish., forest.	1.66	2.38	2.96	12.67
Mining and manufacturing	0.46	0.46	0.70	1.05
Construction	1.19	1.26	1.83	1.54
Utilities and transp.	0.85	0.76	1.21	0.97
Wholesale trade	3.44	2.44	2.02	0.78
Fin. svs. and real estate	0.85	0.86	1.05	0.59
Retail trade	1.09	0.97	1.53	0.72
Professional services	0.63	0.64	0.95	0.57
Other services	3.18	1.88	1.53	0.82
Ownership				
For profit, incorporated	0.77	0.54	0.57	0.41
For profit, unincorporated	0.56	0.61	1.05	0.64
Nonprofit	0.85	0.65	1.04	0.78
Age of firm				
Less than 5 years	1.70	1.41	2.07	1.47
5-9 years	0.88	1.34	1.77	1.22
10-19 years	1.09	0.92	1.26	0.68
20 or more years	0.67	0.46	0.51	0.38
Multi/single status				
2 or more locations	0.70	0.47	0.53	0.40
1 location only	0.67	0.61	0.75	0.50
Percent full-time employees				
Less than 25%	2.85	3.43	4.29	2.96
25-49 %	1.41	1.03	1.84	1.30
50-74 %	0.70	0.76	1.44	0.89
75% or more	0.70	0.47	0.50	0.37
Union presence				
No union employees	0.76	0.52	0.51	0.38
Has union employees	0.45	0.58	1.09	0.69
Percent low wage employees **				
50% or more low-wage	0.56	0.69	1.08	2.06
Less than 50% low-wage	0.65	0.45	0.50	0.29
Percent women employees				
Less than 25%	0.46	0.43	0.64	0.45
25-49 %	1.59	1.04	1.07	0.80
50-74 %	0.49	0.41	0.62	0.41
75% or more	0.77	0.83	1.08	0.81
Percent age 50 or older employees				
Less than 25%	0.49	0.48	0.70	0.44
25-49 %	1.00	0.65	0.68	0.51
50-74 %	0.98	0.73	0.96	0.84
75% or more	2.60	2.09	2.41	1.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

	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)	7,149	7,234	7,158	6,849	7,273	7,166	7,045	7,167
10th percentile	4,600	4,100	3,900	4,100	4,400	4,900	4,100	4,700
25th percentile	5,700	5,100	5,200	5,200	5,600	5,900	5,200	5,800
50th percentile (median)	6,900	6,800	6,600	6,600	7,000	7,000	6,600	7,000
75th percentile	8,200	8,800	8,500	8,000	8,600	8,100	8,400	8,200
90th percentile	10,000	12,000	11,000	10,000	10,000	9,600	11,000	9,900
Employee-plus-one coverage								
Average (mean)	14,191	13,305	14,070	13,519	14,425	14,268	13,522	14,271
10th percentile	9,100	6,200	7,200	7,500	8,200	9,900	7,100	9,500
25th percentile	11,000	9,000	10,000	10,000	11,000	12,000	9,600	12,000
50th percentile (median)	14,000	12,000	13,000	13,000	14,000	14,000	13,000	14,000
75th percentile	16,000	17,000	17,000	16,000	17,000	16,000	17,000	16,000
90th percentile	19,000	22,000	22,000	20,000	21,000	19,000	21,000	19,000
Family coverage								
Average (mean)	20,758	18,935	19,919	19,580	21,230	20,920	19,416	20,923
10th percentile	13,000	11,000	12,000	11,000	13,000	15,000	11,000	14,000
25th percentile	17,000	14,000	15,000	14,000	17,000	18,000	14,000	17,000
50th percentile (median)	21,000	18,000	18,000	19,000	21,000	21,000	18,000	21,000
75th percentile	24,000	24,000	24,000	23,000	25,000	24,000	24,000	24,000
90th percentile	28,000	28,000	30,000	29,000	30,000	28,000	29,000	28,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

	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)	34.97	158.93	123.91	83.01	82.00	47.30	69.62	39.27
10th percentile	48.30	157.62	108.30	93.40	95.28	57.33	74.67	57.10
25th percentile	30.43	150.73	119.02	82.92	73.78	37.25	59.74	29.39
50th percentile (median)	36.43	238.28	153.27	78.19	99.23	44.02	77.51	39.67
75th percentile	51.38	203.54	173.64	114.62	105.15	37.20	93.38	44.39
90th percentile	78.49	393.04	330.99	227.81	173.12	112.46	225.16	91.41
Employee-plus-one coverage								
Average (mean)	92.93	489.92	387.06	181.71	208.87	122.73	212.39	100.66
10th percentile	179.47	239.96	320.56	230.55	326.56	125.62	158.93	134.80
25th percentile	103.92	596.99	328.55	249.37	211.64	88.86	245.00	105.84
50th percentile (median)	86.36	811.96	455.29	162.72	230.33	80.02	287.88	88.58
75th percentile	131.51	590.54	720.58	305.16	266.54	136.43	351.78	134.01
90th percentile	263.17	1,016.16	907.58	612.98	477.36	210.62	511.88	270.57
Family coverage								
Average (mean)	123.51	564.02	469.31	313.14	288.08	158.36	283.06	133.32
10th percentile	213.78	963.64	559.78	523.88	516.38	195.74	458.89	222.27
25th percentile	109.98	566.10	348.11	354.16	343.40	147.33	193.50	89.30
50th percentile (median)	119.62	623.55	458.06	451.35	310.25	165.97	271.88	164.43
75th percentile	138.23	726.93	606.84	337.24	423.09	130.70	318.15	141.38
90th percentile	232.42	1,297.57	1,248.74	606.59	644.03	237.59	608.36	207.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

	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)	1,532	1,159	1,605	1,559	1,556	1,534	1,469	1,543
10th percentile	0	0	0	0	0	420	0	260
25th percentile	700	0	0	260 *	720	850	0	790
50th percentile (median)	1,300	0	1,100	1,300	1,400	1,300	1,000	1,300
75th percentile	2,000	1,800	2,500	2,400	2,100	2,000	2,400	2,000
90th percentile	3,000	3,400	4,200	3,400	3,100	2,800	3,600	2,900
Employee-plus-one coverage								
Average (mean)	4,035	3,697	4,538	5,058	4,660	3,674	4,398	3,992
10th percentile	780	0	0	100 *	1,000	1,000	0	1,000
25th percentile	2,200	0	420 *	2,500	2,500	2,100	360 *	2,300
50th percentile (median)	3,500	1,900 *	3,700	4,500	4,000	3,300	3,600	3,500
75th percentile	5,200	6,000	6,500	7,200	6,100	4,500	6,600	5,000
90th percentile	7,600	9,600	10,000	9,700	9,100	6,600	9,600	7,400
Family coverage								
Average (mean)	5,978	4,856	7,514	7,249	6,729	5,532	6,714	5,887
10th percentile	1,100	0	0	0	930 *	1,800	0	1,600
25th percentile	3,100	0	0	2,700	3,600	3,300	0	3,300
50th percentile (median)	5,200	130 *	6,200	6,400	6,000	4,900	5,400	5,200
75th percentile	7,600	8,400	11,000	11,000	9,100	6,700	11,000	7,200
90th percentile	12,000	13,000	17,000	15,000	13,000	9,700	16,000	11,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

	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)	15.95	90.28	81.79	41.95	35.26	20.79	43.26	17.19
10th percentile	42.77	142.01	117.63	85.51	62.28	30.73	74.15	30.82
25th percentile	18.41	142.01	117.63	118.74 *	40.63	17.87	74.15	16.75
50th percentile (median)	12.34	142.01	146.99	58.81	36.47	20.37	75.80	15.49
75th percentile	19.37	220.36	95.71	75.34	40.22	27.03	60.74	18.49
90th percentile	27.54	305.85	204.07	84.77	91.07	46.89	103.91	42.90
Employee-plus-one coverage								
Average (mean)	51.66	418.26	322.78	139.04	147.78	56.08	170.70	54.12
10th percentile	99.88	488.09	228.38	213.86 *	239.83	64.45	196.29	64.76
25th percentile	51.68	488.09	306.08 *	127.20	95.73	61.25	229.13 *	52.64
50th percentile (median)	42.40	773.52 *	352.19	199.86	118.60	40.90	169.99	46.60
75th percentile	57.65	461.59	339.54	189.63	173.78	56.68	183.11	77.25
90th percentile	128.00	1,331.61	812.53	254.01	452.36	144.06	384.73	121.31
Family coverage								
Average (mean)	76.18	455.29	532.89	309.53	178.43	85.55	270.57	78.39
10th percentile	150.93	1,014.91	609.79	471.45	437.01 *	136.14	446.59	140.46
25th percentile	105.49	1,014.91	609.79	514.68	204.54	115.80	446.59	98.90
50th percentile (median)	68.79	1,236.81 *	577.41	426.70	147.83	80.68	332.52	70.15
75th percentile	121.37	774.75	611.02	354.26	360.77	97.35	397.24	131.39
90th percentile	231.93	1,324.82	1,132.42	534.96	388.32	273.15	672.86	208.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

	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)	5,617	6,075	5,553	5,290	5,718	5,632	5,576	5,624
10th percentile	2,900	2,400	2,400	2,300	2,900	3,200	2,400	3,000
25th percentile	4,200	3,900	3,600	3,600	4,000	4,400	3,600	4,200
50th percentile (median)	5,400	5,700	5,200	5,000	5,400	5,500	5,200	5,400
75th percentile	6,800	7,800	7,100	6,700	7,100	6,700	7,200	6,700
90th percentile	8,400	10,000	9,600	8,400	8,800	8,000	9,300	8,300
Employee-plus-one coverage								
Average (mean)	10,156	9,608	9,532	8,461	9,765	10,593	9,123	10,279
10th percentile	4,200	1,300 *	2,800	3,000	3,500	5,500	2,500	4,500
25th percentile	7,200	4,800	4,800	4,800	5,800	8,200	4,800	7,500
50th percentile (median)	10,000	8,500	8,400	7,700	9,400	11,000	8,200	10,000
75th percentile	13,000	15,000	13,000	11,000	13,000	13,000	12,000	13,000
90th percentile	16,000	18,000	18,000	15,000	16,000	15,000	18,000	16,000
Family coverage								
Average (mean)	14,781	14,079	12,405	12,331	14,501	15,387	12,702	15,037
10th percentile	5,400	2,800 *	3,000	3,200	4,800	7,500	2,800	6,200
25th percentile	11,000	6,600	5,600	6,000	9,600	12,000	5,900	11,000
50th percentile (median)	15,000	15,000	12,000	12,000	14,000	16,000	12,000	15,000
75th percentile	19,000	20,000	18,000	18,000	19,000	19,000	18,000	19,000
90th percentile	22,000	24,000	23,000	23,000	23,000	22,000	24,000	22,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

	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)	35.34	170.67	122.74	85.85	80.00	48.26	72.88	39.53
10th percentile	45.61	129.12	144.15	129.81	99.45	75.63	79.56	37.29
25th percentile	33.25	226.75	121.22	105.56	77.16	54.54	78.06	41.87
50th percentile (median)	34.31	158.41	152.84	98.72	75.32	58.49	83.36	43.92
75th percentile	51.24	295.98	230.98	131.22	95.87	49.03	71.93	48.88
90th percentile	79.44	463.04	257.08	228.42	192.87	85.62	153.20	89.02
Employee-plus-one coverage								
Average (mean)	98.61	531.26	388.98	180.35	230.70	127.87	218.32	106.92
10th percentile	116.33	756.52 *	231.57	169.51	189.15	195.87	219.82	143.78
25th percentile	100.34	658.11	255.92	231.64	297.19	140.11	245.34	114.48
50th percentile (median)	88.63	887.88	431.70	243.35	245.55	95.39	271.34	78.43
75th percentile	103.82	1,114.73	655.99	291.29	303.94	123.87	368.42	110.19
90th percentile	167.68	581.81	1,215.53	387.95	523.37	208.94	572.36	187.42
Family coverage								
Average (mean)	139.42	695.37	459.86	458.42	298.81	177.27	335.34	149.06
10th percentile	197.75	1,021.17 *	271.71	341.34	264.07	350.81	319.25	222.30
25th percentile	159.28	1,144.19	412.01	372.20	398.65	185.61	287.39	179.08
50th percentile (median)	146.28	898.11	827.90	547.82	318.94	151.33	482.07	169.62
75th percentile	140.23	991.12	533.52	632.55	473.51	161.78	349.15	143.81
90th percentile	215.76	1,694.01	887.86	1,293.73	492.18	250.17	752.96	220.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.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, 2020

	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)	1,945	2,317	2,418	2,426	2,229	1,652	2,376	1,873
10th percentile	490	490	500	500	500	480	500	490
25th percentile	960	1,200	1,400	1,400	980	740	1,300	950
50th percentile (median)	1,500	2,000	2,000	2,200	2,000	1,500	2,000	1,500
75th percentile	2,800	2,900	3,500	3,000	3,000	2,200	3,000	2,500
90th percentile	4,000	4,300	4,900	4,900	4,900	3,000	4,900	3,500
Family coverage								
Average (mean)	3,722	4,804	4,829	4,609	4,056	3,392	4,666	3,609
10th percentile	980	1,100	990	990	990	890	960	980
25th percentile	1,600	2,400	2,300	1,900	2,000	1,500	2,000	1,500
50th percentile (median)	3,000	3,900	4,000	4,000	3,000	2,900	4,000	3,000
75th percentile	5,000	6,800	7,000	6,000	6,000	4,500	6,000	5,000
90th percentile	7,500	9,500	9,700	9,800	8,500	6,000	9,800	7,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

	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)	17.62	78.01	65.35	46.40	43.95	21.27	38.50	19.44
10th percentile	29.21	58.49	66.03	66.85	52.25	26.20	62.67	29.40
25th percentile	42.72	120.42	121.39	110.63	56.53	12.78	118.84	42.78
50th percentile (median)	17.10	121.57	125.99	97.83	119.90	20.11	122.86	20.26
75th percentile	70.66	106.66	128.74	119.02	65.52	107.26	74.41	63.75
90th percentile	119.44	221.12	241.68	235.96	231.10	44.79	131.94	120.26
Family coverage								
Average (mean)	51.60	277.09	181.59	132.97	113.80	67.90	126.16	55.79
10th percentile	55.20	297.44	121.02	127.02	63.83	56.26	118.71	55.13
25th percentile	99.10	310.00	258.13	116.94	127.71	71.71	112.69	69.66
50th percentile (median)	37.39	272.21	242.33	259.35	130.84	38.74	240.74	37.68
75th percentile	123.77	534.65	487.67	228.19	249.01	130.83	235.53	125.17
90th percentile	247.84	599.51	465.57	353.27	493.28	252.83	269.63	252.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

	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)	4,594	4,954	5,101	5,094	4,706	4,375	5,098	4,516
10th percentile	2,100	2,000	2,000	2,500	2,200	2,000	2,000	2,100
25th percentile	3,000	3,000	3,500	3,500	3,000	3,000	3,400	3,000
50th percentile (median)	4,500	4,900	5,000	5,000	5,000	4,000	5,000	4,400
75th percentile	6,300	6,700	6,700	6,600	6,300	6,000	6,700	6,000
90th percentile	6,900	7,900	7,800	7,800	6,900	6,600	7,800	6,800
Family coverage								
Average (mean)	8,867	9,335	9,795	10,072	9,032	8,593	9,785	8,769
10th percentile	4,400	3,900	3,000	4,800	4,500	4,400	3,900	4,400
25th percentile	6,000	5,800	6,000	7,000	6,000	6,000	6,000	6,000
50th percentile (median)	8,000	8,900	9,900	10,000	8,900	8,000	9,900	8,000
75th percentile	12,000	13,000	13,000	13,000	12,000	11,000	13,000	12,000
90th percentile	14,000	15,000	16,000	15,000	14,000	13,000	15,000	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

	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)	25.29	132.31	94.02	70.01	54.57	33.40	58.11	27.76
10th percentile	68.54	130.38	131.52	125.72	123.58	98.39	122.57	71.94
25th percentile	63.46	140.26	214.86	130.30	124.62	63.88	127.64	63.61
50th percentile (median)	126.61	237.36	141.25	120.31	125.17	57.09	128.48	126.94
75th percentile	26.52	131.76	108.35	79.08	85.06	120.40	66.81	119.21
90th percentile	16.35	136.21	111.72	97.91	94.47	32.50	82.44	29.51
Family coverage								
Average (mean)	68.81	387.58	268.75	177.69	150.90	88.15	177.47	73.54
10th percentile	127.51	376.12	239.58	260.42	231.49	131.75	255.18	128.39
25th percentile	184.89	728.50	298.33	370.34	265.23	238.14	237.64	188.26
50th percentile (median)	119.61	739.85	470.90	354.85	259.23	121.05	268.80	120.04
75th percentile	203.97	310.90	299.36	146.76	175.76	245.54	131.29	198.53
90th percentile	73.49	432.40	456.60	261.88	169.92	73.01	228.26	56.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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