

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.

-- 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.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.

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