

**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.

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.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. svcs. 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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