

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%
<b>Industry group **</b>								
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. sv. 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%
<b>Ownership</b>								
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%
<b>Age of firm</b>								
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%
<b>Multi/single status</b>								
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%
<b>Percent full-time employees</b>								
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%
<b>Union presence</b>								
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%
<b>Percent low-wage employees</b>								
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%
<b>Percent women employees</b>								
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%
<b>Percent age 50 or older employees</b>								
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.

-- 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)