

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. svcs. 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.

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