

Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2023

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	7,900,799	4,635,596	923,779	648,779	500,712	1,191,932	5,945,103	1,955,696
Industry group **								
Agric., fish., forest.	111,844	89,382	12,808	4,566	3,573	1,514	104,981	6,863
Mining and manufacturing	338,143	168,743	54,785	46,225	33,535	34,856	252,370	85,773
Construction	630,164	471,511	89,948	48,885	12,725	7,096	591,420	38,744
Utilities and transp.	330,629	198,232	33,220	27,525	24,361	47,291	247,141	83,488
Wholesale trade	410,107	243,955	44,046	40,857	36,370	44,878	312,895	97,212
Fin. svcs. and real estate	938,105	506,153	36,492	51,484	88,946	255,030	572,169	365,936
Retail trade	956,739	478,453	121,484	68,574	56,826	231,402	636,833	319,907
Professional services	2,014,228	1,221,672	225,003	144,391	127,074	296,089	1,522,081	492,148
Other services	2,170,840	1,257,495	305,995	216,272	117,302	273,776	1,705,214	465,626
Ownership								
For profit, incorporated	5,583,685	3,194,562	648,011	445,359	322,850	972,902	4,110,456	1,473,229
For profit, unincorporated	1,686,310	1,144,593	199,971	125,076	82,916	133,753	1,415,711	270,599
Nonprofit	630,805	296,441	75,797	78,344	94,946	85,277	418,936	211,869
Age of firm								
Less than 5 years	1,395,701	1,200,437	132,551	50,464	11,544	--	1,367,051	28,649
5-9 years	1,200,612	951,996	144,282	70,273	20,883	13,179	1,142,961	57,651
10-19 years	1,457,731	999,310	225,928	131,558	55,665	45,271	1,310,483	147,248
20 or more years	3,846,756	1,483,853	421,019	396,485	412,621	1,132,778	2,124,607	1,722,148
Multi/single status								
2 or more locations	2,042,764	36,635	113,307	264,172	438,331	1,190,317	273,217	1,769,547
1 location only	5,858,036	4,598,961	810,472	384,607	62,381	1,615	5,671,886	186,150
Percent full-time employees								
Less than 25%	1,120,458	777,627	146,365	74,956	42,351	79,159	973,576	146,882
25-49 %	560,743	256,829	80,466	68,609	46,471	108,367	384,287	176,456
50-74 %	1,000,170	560,908	131,082	89,322	57,585	161,273	747,079	253,091
75% or more	5,219,428	3,040,232	565,867	415,892	354,305	843,133	3,840,160	1,379,268
Union presence								
No union employees	7,427,404	4,530,370	895,609	622,988	471,608	906,829	5,798,344	1,629,060
Has union employees	473,396	105,226	28,171	25,791	29,104	285,103	146,759	326,636
Percent low-wage employees								
50% or more low-wage	1,739,765	1,127,462	186,142	128,564	88,959	208,637	1,403,189	336,575
Less than 50% low-wage	6,161,035	3,508,134	737,637	520,215	411,753	983,295	4,541,913	1,619,121
Percent women employees								
Less than 25%	2,857,232	2,010,252	319,566	207,532	131,752	188,129	2,453,388	403,844
25-49 %	1,126,293	486,205	151,408	110,009	88,267	290,404	705,715	420,579
50-74 %	1,902,300	917,057	200,747	166,817	141,744	475,935	1,213,519	688,781
75% or more	2,014,974	1,222,082	252,058	164,422	138,949	237,464	1,572,482	442,493
Percent age 50 or older employees								
Less than 25%	3,899,262	2,282,976	540,628	372,872	239,048	463,738	3,052,962	846,300
25-49 %	1,675,033	542,363	223,459	155,856	164,518	588,837	851,626	823,407
50-74 %	1,067,533	679,443	115,048	84,271	73,281	115,489	847,548	219,985
75% or more	1,258,971	1,130,814	44,644	35,780	23,865	23,868	1,192,966	66,005

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.

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, 2023

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	38,362	36,616	20,276	15,781	7,262	17,755	34,402	21,757
Industry group **								
Agric., fish., forest.	9,569	8,982	2,979	1,067	822	450	9,499	1,157
Mining and manufacturing	18,993	17,313	5,623	3,610	2,940	3,106	18,405	4,742
Construction	27,108	25,777	7,530	3,933	1,405	1,415	26,942	3,093
Utilities and transp.	22,123	19,865	6,097	4,069	3,580	5,452	20,925	7,192
Wholesale trade	23,929	22,242	5,424	3,854	3,958	4,502	23,055	6,445
Fin. svcs. and real estate	32,926	28,283	5,971	5,511	6,191	13,710	29,198	15,251
Retail trade	33,181	27,905	9,864	5,437	5,207	13,575	29,656	14,964
Professional services	41,516	37,108	11,067	7,328	5,609	13,818	38,526	15,790
Other services	50,843	45,512	13,429	12,771	6,884	14,367	47,398	19,024
Ownership								
For profit, incorporated	54,561	49,080	18,916	14,810	8,703	19,598	50,044	23,847
For profit, unincorporated	40,696	37,874	10,791	6,795	5,401	8,295	39,298	10,895
Nonprofit	23,690	20,603	6,424	5,881	5,072	6,434	22,036	8,800
Age of firm								
Less than 5 years	39,668	38,546	9,412	4,223	2,136	--	39,546	3,280
5-9 years	39,790	38,508	9,260	4,784	2,762	2,297	39,553	4,495
10-19 years	41,255	38,896	11,567	7,004	4,561	5,342	40,486	8,282
20 or more years	51,088	44,017	16,242	14,932	7,882	18,526	46,576	22,398
Multi/single status								
2 or more locations	24,589	8,406	10,888	11,908	7,221	17,755	16,030	19,318
1 location only	36,142	36,997	18,473	11,666	2,432	203	35,667	10,528
Percent full-time employees								
Less than 25%	33,759	31,141	9,372	4,997	4,323	7,650	32,501	9,212
25-49 %	24,186	20,874	6,873	5,327	4,013	7,914	22,330	9,340
50-74 %	32,652	28,155	9,043	6,180	4,563	12,204	29,713	13,643
75% or more	56,032	50,830	18,034	14,687	7,993	18,088	52,220	22,445
Union presence								
No union employees	40,407	38,159	20,137	15,706	7,786	17,232	36,473	21,763
Has union employees	22,885	14,841	4,309	3,289	3,144	16,306	15,613	16,744
Percent low-wage employees								
50% or more low-wage	43,555	40,080	10,774	6,704	5,590	11,839	41,467	13,518
Less than 50% low-wage	51,168	47,082	19,050	15,346	7,814	18,437	47,307	22,718
Percent women employees								
Less than 25%	49,904	46,332	14,338	9,065	7,104	9,991	48,169	13,650
25-49 %	34,242	28,115	10,074	6,374	5,202	15,383	29,995	16,618
50-74 %	45,884	39,252	11,460	11,724	6,748	17,459	40,929	21,175
75% or more	42,591	38,328	12,091	8,275	6,849	12,104	40,069	14,820
Percent age 50 or older employees								
Less than 25%	53,047	48,183	16,725	11,313	8,232	16,319	49,756	19,533
25-49 %	36,372	28,250	12,442	6,984	6,773	17,897	30,822	19,566
50-74 %	36,383	32,965	8,753	6,389	5,242	10,411	34,323	12,195
75% or more	41,818	40,054	6,194	9,737	3,615	4,398	40,544	10,868

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.

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, 2023

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	7,900,799	58.7%	11.7%	8.2%	6.3%	15.1%	75.2%	24.8%
Industry group **								
Agric., fish., forest.	111,844	79.9%	11.5%	4.1%	3.2%	1.4% *	93.9%	6.1%
Mining and manufacturing	338,143	49.9%	16.2%	13.7%	9.9%	10.3%	74.6%	25.4%
Construction	630,164	74.8%	14.3%	7.8%	2.0%	1.1%	93.9%	6.1%
Utilities and transp.	330,629	60.0%	10.0%	8.3%	7.4%	14.3%	74.7%	25.3%
Wholesale trade	410,107	59.5%	10.7%	10.0%	8.9%	10.9%	76.3%	23.7%
Fin. svcs. and real estate	938,105	54.0%	3.9%	5.5%	9.5%	27.2%	61.0%	39.0%
Retail trade	956,739	50.0%	12.7%	7.2%	5.9%	24.2%	66.6%	33.4%
Professional services	2,014,228	60.7%	11.2%	7.2%	6.3%	14.7%	75.6%	24.4%
Other services	2,170,840	57.9%	14.1%	10.0%	5.4%	12.6%	78.6%	21.4%
Ownership								
For profit, incorporated	5,583,685	57.2%	11.6%	8.0%	5.8%	17.4%	73.6%	26.4%
For profit, unincorporated	1,686,310	67.9%	11.9%	7.4%	4.9%	7.9%	84.0%	16.0%
Nonprofit	630,805	47.0%	12.0%	12.4%	15.1%	13.5%	66.4%	33.6%
Age of firm								
Less than 5 years	1,395,701	86.0%	9.5%	3.6%	0.8%	0.1% *	97.9%	2.1%
5-9 years	1,200,612	79.3%	12.0%	5.9%	1.7%	1.1%	95.2%	4.8%
10-19 years	1,457,731	68.6%	15.5%	9.0%	3.8%	3.1%	89.9%	10.1%
20 or more years	3,846,756	38.6%	10.9%	10.3%	10.7%	29.4%	55.2%	44.8%
Multi/single status								
2 or more locations	2,042,764	1.8%	5.5%	12.9%	21.5%	58.3%	13.4%	86.6%
1 location only	5,858,036	78.5%	13.8%	6.6%	1.1%	0.0%	96.8%	3.2%
Percent full-time employees								
Less than 25%	1,120,458	69.4%	13.1%	6.7%	3.8%	7.1%	86.9%	13.1%
25-49 %	560,743	45.8%	14.3%	12.2%	8.3%	19.3%	68.5%	31.5%
50-74 %	1,000,170	56.1%	13.1%	8.9%	5.8%	16.1%	74.7%	25.3%
75% or more	5,219,428	58.2%	10.8%	8.0%	6.8%	16.2%	73.6%	26.4%
Union presence								
No union employees	7,427,404	61.0%	12.1%	8.4%	6.3%	12.2%	78.1%	21.9%
Has union employees	473,396	22.2%	6.0%	5.4%	6.1%	60.2%	31.0%	69.0%
Percent low-wage employees								
50% or more low-wage	1,739,765	64.8%	10.7%	7.4%	5.1%	12.0%	80.7%	19.3%
Less than 50% low-wage	6,161,035	56.9%	12.0%	8.4%	6.7%	16.0%	73.7%	26.3%
Percent women employees								
Less than 25%	2,857,232	70.4%	11.2%	7.3%	4.6%	6.6%	85.9%	14.1%
25-49 %	1,126,293	43.2%	13.4%	9.8%	7.8%	25.8%	62.7%	37.3%
50-74 %	1,902,300	48.2%	10.6%	8.8%	7.5%	25.0%	63.8%	36.2%
75% or more	2,014,974	60.6%	12.5%	8.2%	6.9%	11.8%	78.0%	22.0%
Percent age 50 or older employees								
Less than 25%	3,899,262	58.5%	13.9%	9.6%	6.1%	11.9%	78.3%	21.7%
25-49 %	1,675,033	32.4%	13.3%	9.3%	9.8%	35.2%	50.8%	49.2%
50-74 %	1,067,533	63.6%	10.8%	7.9%	6.9%	10.8%	79.4%	20.6%
75% or more	1,258,971	89.8%	3.5%	2.8%	1.9%	1.9%	94.8%	5.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	38,362	0.32%	0.26%	0.20%	0.10%	0.20%	0.25%	0.25%
Industry group **								
Agric., fish., forest.	9,569	2.86%	2.54%	0.98%	0.76%	0.41% *	1.10%	1.10%
Mining and manufacturing	18,993	2.82%	1.65%	1.19%	0.96%	1.00%	1.73%	1.73%
Construction	27,108	1.47%	1.19%	0.66%	0.24%	0.23%	0.53%	0.53%
Utilities and transp.	22,123	3.00%	1.78%	1.25%	1.11%	1.69%	2.28%	2.28%
Wholesale trade	23,929	2.55%	1.33%	1.02%	1.02%	1.16%	1.79%	1.79%
Fin. svcs. and real estate	32,926	1.70%	0.63%	0.59%	0.68%	1.38%	1.57%	1.57%
Retail trade	33,181	1.75%	1.00%	0.58%	0.55%	1.32%	1.47%	1.47%
Professional services	41,516	0.94%	0.55%	0.37%	0.29%	0.65%	0.76%	0.76%
Other services	50,843	1.10%	0.63%	0.58%	0.33%	0.64%	0.84%	0.84%
Ownership								
For profit, incorporated	54,561	0.51%	0.34%	0.26%	0.16%	0.33%	0.40%	0.40%
For profit, unincorporated	40,696	0.97%	0.64%	0.42%	0.33%	0.49%	0.66%	0.66%
Nonprofit	23,690	1.95%	1.00%	0.94%	0.88%	1.01%	1.50%	1.50%
Age of firm								
Less than 5 years	39,668	0.76%	0.67%	0.31%	0.15%	0.03% *	0.24%	0.24%
5-9 years	39,790	0.99%	0.79%	0.42%	0.23%	0.19%	0.39%	0.39%
10-19 years	41,255	1.11%	0.81%	0.51%	0.32%	0.37%	0.58%	0.58%
20 or more years	51,088	0.77%	0.41%	0.38%	0.24%	0.51%	0.64%	0.64%
Multi/single status								
2 or more locations	24,589	0.40%	0.51%	0.54%	0.42%	0.66%	0.70%	0.70%
1 location only	36,142	0.35%	0.31%	0.20%	0.04%	0.00%	0.18%	0.18%
Percent full-time employees								
Less than 25%	33,759	1.21%	0.83%	0.46%	0.39%	0.67%	0.81%	0.81%
25-49 %	24,186	2.26%	1.21%	0.98%	0.75%	1.39%	1.70%	1.70%
50-74 %	32,652	1.57%	0.90%	0.64%	0.47%	1.13%	1.27%	1.27%
75% or more	56,032	0.54%	0.34%	0.28%	0.16%	0.34%	0.42%	0.42%
Union presence								
No union employees	40,407	0.34%	0.27%	0.21%	0.11%	0.21%	0.26%	0.26%
Has union employees	22,885	2.57%	0.90%	0.71%	0.69%	2.46%	2.53%	2.53%
Percent low-wage employees								
50% or more low-wage	43,555	1.06%	0.62%	0.40%	0.33%	0.67%	0.78%	0.78%
Less than 50% low-wage	51,168	0.45%	0.31%	0.25%	0.13%	0.28%	0.35%	0.35%
Percent women employees								
Less than 25%	49,904	0.71%	0.50%	0.32%	0.25%	0.35%	0.48%	0.48%
25-49 %	34,242	1.62%	0.88%	0.59%	0.49%	1.23%	1.36%	1.36%
50-74 %	45,884	1.25%	0.60%	0.60%	0.38%	0.89%	1.06%	1.06%
75% or more	42,591	0.97%	0.60%	0.42%	0.35%	0.58%	0.72%	0.72%
Percent age 50 or older employees								
Less than 25%	53,047	0.66%	0.43%	0.30%	0.22%	0.40%	0.49%	0.49%
25-49 %	36,372	1.23%	0.71%	0.43%	0.42%	0.96%	1.09%	1.09%
50-74 %	36,383	1.47%	0.82%	0.61%	0.51%	0.94%	1.13%	1.13%
75% or more	41,818	0.98%	0.49%	0.76%	0.29%	0.35%	0.84%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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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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, 2023**

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	46.3%	22.5%	51.8%	76.7%	95.6%	97.6%	30.1%	95.9%
Industry group **								
Agric., fish., forest.	24.7%	14.5%	52.6%	67.1%	95.6%	100.0%	20.2%	93.9%
Mining and manufacturing	57.4%	31.3%	64.6%	83.0%	97.9%	99.4%	43.6%	98.1%
Construction	31.6%	16.8%	64.5%	86.7%	96.1%	96.5%	27.4%	95.1%
Utilities and transp.	43.8%	17.1%	52.2%	85.9%	93.2%	99.6%	26.0%	96.2%
Wholesale trade	51.2%	26.2%	67.2%	89.3%	98.0%	98.9%	36.6%	98.4%
Fin. svcs. and real estate	58.6%	28.5%	74.4%	92.5%	95.3%	96.4%	34.6%	96.2%
Retail trade	49.7%	16.4%	52.1%	77.5%	96.4%	97.7%	26.4%	96.0%
Professional services	50.1%	27.5%	61.7%	84.7%	96.2%	98.1%	35.0%	96.9%
Other services	39.2%	19.3%	33.2%	60.3%	94.0%	97.4%	24.4%	93.6%
Ownership								
For profit, incorporated	47.9%	22.3%	55.2%	77.5%	95.4%	97.7%	30.6%	96.2%
For profit, unincorporated	36.7%	21.2%	39.5%	69.8%	95.8%	97.7%	25.7%	94.3%
Nonprofit	58.6%	29.9%	54.7%	83.2%	96.4%	97.2%	39.8%	95.7%
Age of firm								
Less than 5 years	18.3%	13.9%	35.9%	58.1%	93.4%	--	17.0%	80.6%
5-9 years	26.1%	18.1%	43.7%	63.4%	97.1%	99.9%	22.8%	91.1%
10-19 years	35.7%	23.2%	46.9%	68.1%	94.4%	88.9%	29.6%	89.7%
20 or more years	66.9%	31.8%	62.1%	84.2%	95.8%	98.0%	42.6%	96.8%
Multi/single status								
2 or more locations	92.8%	46.1%	64.6%	84.9%	95.6%	97.6%	67.9%	96.7%
1 location only	30.1%	22.3%	50.0%	71.0%	95.7%	94.4%	28.2%	88.3%
Percent full-time employees								
Less than 25%	18.0%	6.1%	18.6%	37.9%	77.7%	83.1%	9.1%	77.0%
25-49 %	50.1%	22.6%	34.1%	62.4%	98.0%	99.0%	28.7%	96.8%
50-74 %	45.6%	21.8%	44.2%	71.8%	95.4%	97.6%	28.7%	95.8%
75% or more	52.2%	26.8%	64.6%	87.1%	97.5%	98.8%	35.8%	97.8%
Union presence								
No union employees	44.2%	22.4%	51.3%	76.5%	95.5%	97.3%	29.9%	95.4%
Has union employees	79.4%	25.9%	64.9%	81.0%	97.1%	98.6%	37.1%	98.4%
Percent low-wage employees								
50% or more low-wage	31.0%	13.2%	23.8%	49.9%	91.7%	96.6%	16.2%	92.7%
Less than 50% low-wage	50.7%	25.5%	58.8%	83.3%	96.5%	97.9%	34.3%	96.5%
Percent women employees								
Less than 25%	36.3%	17.7%	61.2%	84.1%	97.2%	96.9%	26.5%	95.6%
25-49 %	63.2%	35.5%	53.3%	78.7%	98.4%	98.1%	42.5%	97.8%
50-74 %	55.7%	27.9%	42.1%	71.9%	95.3%	97.4%	32.8%	95.9%
75% or more	42.5%	21.3%	46.6%	70.9%	92.7%	98.1%	27.9%	94.3%
Percent age 50 or older employees								
Less than 25%	41.9%	19.5%	44.4%	72.5%	95.6%	96.8%	27.4%	94.2%
25-49 %	71.4%	35.1%	62.1%	83.9%	96.3%	98.3%	46.1%	97.7%
50-74 %	50.5%	31.3%	64.6%	80.5%	97.0%	98.2%	38.5%	96.7%
75% or more	23.2%	17.2%	56.0%	80.2%	87.7%	95.2%	19.4%	92.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	0.54%	0.88%	1.37%	1.10%	0.62%	0.45%	0.71%	0.37%
Industry group **								
Agric., fish., forest.	3.74%	3.95%	11.42%	9.78%	2.73%	0.00%	3.92%	3.00%
Mining and manufacturing	2.94%	4.90%	4.97%	3.67%	0.85%	0.34%	3.59%	0.51%
Construction	1.95%	2.26%	4.00%	2.33%	3.11%	2.98%	2.03%	1.62%
Utilities and transp.	3.22%	3.85%	9.29%	3.83%	4.91%	0.33%	3.50%	1.70%
Wholesale trade	2.99%	4.27%	5.83%	3.18%	1.25%	0.74%	3.54%	0.68%
Fin. svcs. and real estate	1.83%	2.93%	6.36%	2.62%	2.00%	1.20%	2.67%	0.97%
Retail trade	1.77%	2.42%	4.10%	3.46%	1.49%	0.93%	2.09%	0.90%
Professional services	1.15%	1.70%	2.47%	1.58%	0.96%	0.52%	1.42%	0.46%
Other services	1.23%	1.81%	2.32%	2.74%	1.28%	1.27%	1.41%	1.00%
Ownership								
For profit, incorporated	0.68%	1.08%	1.66%	1.36%	0.83%	0.53%	0.88%	0.44%
For profit, unincorporated	1.27%	1.70%	2.79%	2.55%	1.02%	0.96%	1.44%	0.86%
Nonprofit	1.93%	3.58%	4.26%	2.56%	1.38%	1.04%	2.69%	0.90%
Age of firm								
Less than 5 years	1.23%	1.34%	3.63%	4.23%	2.88%	--	1.24%	3.85%
5-9 years	1.61%	1.95%	3.32%	3.40%	1.90%	0.07%	1.68%	2.06%
10-19 years	1.47%	1.99%	2.70%	2.54%	1.52%	5.39%	1.60%	1.97%
20 or more years	0.77%	1.69%	1.99%	1.27%	0.72%	0.41%	1.25%	0.36%
Multi/single status								
2 or more locations	0.55%	11.40%	4.47%	1.81%	0.70%	0.45%	2.89%	0.39%
1 location only	0.72%	0.88%	1.41%	1.42%	0.76%	2.56%	0.74%	1.23%
Percent full-time employees								
Less than 25%	1.14%	1.24%	2.82%	3.31%	4.00%	4.62%	1.10%	2.86%
25-49 %	2.19%	3.52%	4.33%	3.78%	0.70%	0.65%	2.63%	0.73%
50-74 %	1.66%	2.30%	3.57%	2.95%	1.50%	1.05%	1.89%	0.84%
75% or more	0.73%	1.17%	1.70%	1.14%	0.66%	0.34%	0.96%	0.34%
Union presence								
No union employees	0.57%	0.88%	1.39%	1.13%	0.66%	0.57%	0.72%	0.43%
Has union employees	2.15%	7.49%	7.45%	5.86%	1.56%	0.53%	5.41%	0.49%
Percent low-wage employees								
50% or more low-wage	1.20%	1.58%	2.53%	2.74%	1.78%	1.65%	1.32%	1.21%
Less than 50% low-wage	0.63%	1.04%	1.49%	1.08%	0.65%	0.42%	0.84%	0.36%
Percent women employees								
Less than 25%	0.98%	1.23%	2.28%	1.68%	0.71%	0.87%	1.08%	0.76%
25-49 %	1.56%	3.06%	3.42%	2.56%	0.57%	0.61%	2.23%	0.46%
50-74 %	1.28%	2.32%	2.96%	2.60%	1.22%	0.96%	1.81%	0.74%
75% or more	1.12%	1.51%	2.56%	2.29%	1.67%	0.61%	1.28%	0.78%
Percent age 50 or older employees								
Less than 25%	0.81%	1.19%	1.73%	1.51%	0.73%	0.98%	0.95%	0.69%
25-49 %	1.11%	2.75%	2.76%	1.74%	1.19%	0.44%	1.91%	0.41%
50-74 %	1.80%	2.58%	3.51%	2.90%	1.08%	0.82%	2.14%	0.68%
75% or more	1.71%	1.73%	6.57%	6.32%	5.94%	2.62%	1.68%	2.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	37.9%	16.3%	31.7%	73.6%	15.9%	58.9%
Industry group **						
Agric., fish., forest.	15.0% *	10.2% *	18.9% *	69.1%	10.8% *	29.0%
Mining and manufacturing	31.4%	11.5%	44.8%	82.4%	11.2%	57.8%
Construction	21.6%	18.4%	35.7%	72.4%	16.8%	42.9%
Utilities and transp.	42.6%	14.1% *	25.3%	88.1%	14.6% *	65.0%
Wholesale trade	31.2%	15.2%	32.2%	70.5%	15.0%	50.5%
Fin. svcs. and real estate	49.1%	16.8%	33.5%	79.4%	17.0%	67.2%
Retail trade	48.2%	14.8%	36.3%	76.6%	13.1%	67.5%
Professional services	35.6%	14.5%	29.6%	76.5%	14.2%	59.4%
Other services	34.7%	20.4%	27.7%	59.5%	20.2%	48.5%
Ownership						
For profit, incorporated	39.6%	15.2%	32.5%	74.5%	14.8%	61.6%
For profit, unincorporated	29.9%	15.7%	34.4%	67.1%	15.2%	50.8%
Nonprofit	39.5%	25.4%	27.0%	74.5%	25.8%	50.8%
Age of firm						
Less than 5 years	16.7%	16.1%	30.8% *	21.3% *	16.2%	21.9%
5-9 years	16.9%	15.1%	32.1%	30.9%	15.0%	26.4%
10-19 years	22.1%	19.2%	26.1%	42.8%	19.4%	30.0%
20 or more years	45.8%	15.5%	32.5%	75.6%	14.6%	62.8%
Multi/single status						
2 or more locations	58.1%	18.5%	32.8%	73.7%	16.9%	62.5%
1 location only	16.3%	15.9%	25.9%	45.2%	15.8%	21.7%
Percent full-time employees						
Less than 25%	34.3%	22.4%	19.3%	55.3%	21.9%	44.1%
25-49 %	40.3%	18.3%	28.7%	66.8%	17.9%	54.7%
50-74 %	37.7%	15.6%	24.2%	72.7%	15.6%	57.3%
75% or more	38.0%	15.8%	34.4%	76.2%	15.4%	61.0%
Union presence						
No union employees	34.0%	15.9%	32.0%	70.3%	15.4%	54.8%
Has union employees	72.2%	29.6% *	25.8%	84.9%	31.2% *	79.1%
Percent low-wage employees						
50% or more low-wage	42.9%	26.6%	33.4%	64.0%	26.9%	54.7%
Less than 50% low-wage	37.1%	14.8%	31.4%	75.6%	14.3%	59.8%
Percent women employees						
Less than 25%	31.3%	18.0%	35.5%	74.8%	17.5%	54.4%
25-49 %	42.3%	13.8%	28.8%	76.1%	12.9%	63.7%
50-74 %	45.5%	17.0%	33.2%	74.2%	17.2%	62.6%
75% or more	33.0%	15.0%	28.3%	68.7%	14.3%	52.7%
Percent age 50 or older employees						
Less than 25%	34.1%	17.4%	30.0%	66.9%	16.9%	52.1%
25-49 %	49.6%	13.7%	36.0%	78.8%	12.6%	67.7%
50-74 %	33.2%	18.4%	27.3%	77.0%	17.8%	56.9%
75% or more	20.1%	14.0%	33.3%	66.2%	14.8%	40.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.76%	1.00%	1.56%	0.97%	1.11%	0.88%
Industry group **						
Agric., fish., forest.	5.03% *	5.61% *	9.54% *	11.63%	6.01% *	7.29%
Mining and manufacturing	2.44%	2.15%	4.99%	2.47%	2.41%	2.80%
Construction	3.60%	4.01%	5.90%	8.96%	4.44%	4.09%
Utilities and transp.	3.93%	4.42% *	6.54%	2.57%	5.07% *	4.22%
Wholesale trade	2.81%	3.06%	5.47%	4.31%	3.38%	3.43%
Fin. svcs. and real estate	2.31%	3.92%	4.14%	2.21%	4.31%	2.11%
Retail trade	2.27%	2.61%	5.42%	2.19%	2.85%	2.14%
Professional services	1.43%	1.46%	2.67%	1.72%	1.59%	1.66%
Other services	1.85%	2.52%	3.62%	2.43%	2.79%	2.23%
Ownership						
For profit, incorporated	0.92%	1.13%	2.04%	1.12%	1.24%	1.07%
For profit, unincorporated	1.76%	1.97%	3.73%	2.59%	2.16%	2.17%
Nonprofit	2.48%	4.49%	3.07%	2.73%	5.18%	2.24%
Age of firm						
Less than 5 years	2.67%	2.76%	9.35% *	13.40% *	2.88%	5.29%
5-9 years	2.20%	2.31%	8.96%	6.79%	2.46%	4.07%
10-19 years	2.33%	2.77%	3.85%	4.85%	3.03%	2.63%
20 or more years	0.90%	1.25%	1.74%	0.98%	1.42%	0.94%
Multi/single status						
2 or more locations	0.89%	1.94%	1.81%	0.97%	2.79%	0.88%
1 location only	1.10%	1.13%	2.16%	6.63%	1.20%	1.87%
Percent full-time employees						
Less than 25%	3.16%	4.85%	4.71%	4.47%	5.51%	3.48%
25-49 %	2.54%	3.11%	4.38%	3.15%	3.48%	2.73%
50-74 %	2.29%	2.26%	4.22%	2.83%	2.51%	2.72%
75% or more	0.92%	1.19%	1.90%	1.11%	1.32%	1.06%
Union presence						
No union employees	0.78%	0.98%	1.62%	1.12%	1.08%	0.96%
Has union employees	2.23%	9.03% *	6.12%	1.76%	10.75% *	1.83%
Percent low-wage employees						
50% or more low-wage	2.30%	4.19%	4.02%	2.49%	4.67%	2.15%
Less than 50% low-wage	0.81%	0.94%	1.70%	1.05%	1.03%	0.98%
Percent women employees						
Less than 25%	1.52%	1.92%	3.24%	2.25%	2.11%	1.84%
25-49 %	1.86%	1.83%	2.94%	2.06%	1.98%	1.90%
50-74 %	1.66%	2.30%	3.14%	1.50%	2.59%	1.67%
75% or more	1.46%	1.60%	2.91%	2.28%	1.75%	1.87%
Percent age 50 or older employees						
Less than 25%	1.16%	1.53%	2.40%	1.64%	1.72%	1.36%
25-49 %	1.32%	1.51%	2.61%	1.30%	1.69%	1.23%
50-74 %	2.31%	2.71%	3.71%	2.88%	2.90%	2.77%
75% or more	2.76%	2.84%	8.42%	8.30%	3.00%	7.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	29.1%	58.5%	36.8%	27.8%	14.3%	6.2%	48.1%	10.9%
Industry group **								
Agric., fish., forest.	45.5%	58.1%	--	--	--	--	57.5%	5.9% *
Mining and manufacturing	31.5%	68.2%	37.2%	19.1%	8.2%	5.6% *	49.4%	8.2%
Construction	39.6%	50.6%	35.4%	32.7%	25.2%	14.8% *	42.8%	25.4%
Utilities and transp.	33.9%	60.3%	32.8% *	29.2%	29.2%	20.0%	46.7%	23.7%
Wholesale trade	31.7%	63.2%	42.9%	17.3%	13.1% *	5.7% *	48.8%	11.2%
Fin. svcs. and real estate	27.7%	67.3%	41.2%	44.4%	17.0%	3.4%	60.6%	9.2%
Retail trade	18.1%	60.2%	32.6%	15.2%	9.7%	2.2% *	43.3%	4.3%
Professional services	28.8%	52.1%	40.4%	24.3%	15.7%	3.7%	45.7%	9.9%
Other services	31.5%	60.7%	31.2%	33.9%	11.1%	12.2%	48.6%	15.1%
Ownership								
For profit, incorporated	27.5%	58.2%	37.0%	26.9%	13.1%	5.8%	47.4%	9.9%
For profit, unincorporated	35.2%	59.7%	33.9%	27.3%	13.5%	8.6%	50.8%	12.9%
Nonprofit	30.4%	57.5%	41.3%	32.9%	18.8%	6.8%	47.9%	16.0%
Age of firm								
Less than 5 years	40.2%	48.7%	30.0%	18.1%	15.0% *	1.8% *	42.7%	14.7% *
5-9 years	35.0%	43.7%	33.0%	22.9%	12.9% *	--	39.5%	12.6%
10-19 years	44.1%	69.4%	37.6%	21.9%	12.0%	7.2%	54.6%	13.2%
20 or more years	24.2%	62.1%	38.7%	30.8%	14.6%	6.1%	49.2%	10.7%
Multi/single status								
2 or more locations	12.0%	--	34.6%	28.4%	13.3%	6.1%	34.7%	9.6%
1 location only	47.4%	58.3%	37.3%	27.3%	21.0%	23.5% *	49.7%	25.4%
Percent full-time employees								
Less than 25%	29.5%	67.3%	41.9%	26.7%	10.7% *	8.0%	54.8%	9.8%
25-49 %	22.0%	53.3%	30.8%	22.9%	13.1%	6.2%	41.7%	9.3%
50-74 %	25.4%	55.7%	36.6%	19.4%	9.9%	5.6%	45.4%	7.6%
75% or more	30.4%	58.8%	37.0%	29.9%	15.5%	6.1%	48.6%	11.9%
Union presence								
No union employees	30.6%	58.4%	36.5%	27.2%	13.6%	6.0%	48.0%	11.2%
Has union employees	15.8%	61.2%	44.9%	39.3%	25.0%	6.8%	52.7%	9.5%
Percent low-wage employees								
50% or more low-wage	28.9%	69.4%	35.4%	21.8%	11.4%	7.0%	55.3%	9.6%
Less than 50% low-wage	29.1%	56.7%	37.0%	28.6%	14.9%	6.0%	47.1%	11.2%
Percent women employees								
Less than 25%	37.1%	62.5%	40.2%	25.1%	16.8%	10.2%	50.2%	15.1%
25-49 %	24.7%	57.1%	38.4%	25.0%	13.6%	4.5%	46.8%	8.5%
50-74 %	25.1%	58.0%	40.0%	33.5%	11.9%	5.8%	50.2%	9.9%
75% or more	28.0%	54.5%	27.9%	27.9%	14.8%	5.7%	44.0%	11.2%
Percent age 50 or older employees								
Less than 25%	28.9%	56.6%	35.3%	26.0%	15.3%	6.4%	45.2%	11.7%
25-49 %	20.3%	51.8%	40.0%	25.6%	14.7%	5.5%	43.4%	9.0%
50-74 %	36.6%	63.6%	33.4%	28.1%	12.2%	8.6%	52.2%	12.8%
75% or more	52.5%	63.9%	44.6%	52.9% *	7.1% *	5.3% *	60.8%	21.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	2.24%	1.89%	1.89%	0.99%	0.54%	1.49%	0.66%
Industry group **								
Agric., fish., forest.	8.85%	14.85%	--	--	--	--	11.01%	2.56% *
Mining and manufacturing	3.66%	7.80%	6.49%	3.20%	1.89%	1.80% *	5.19%	1.34%
Construction	3.72%	7.43%	5.34%	4.05%	5.03%	7.42% *	4.39%	3.70%
Utilities and transp.	4.26%	11.94%	10.60% *	8.43%	7.19%	4.91%	7.56%	4.08%
Wholesale trade	3.72%	9.66%	7.50%	3.75%	4.15% *	2.34% *	5.93%	2.24%
Fin. svcs. and real estate	2.37%	5.89%	9.18%	5.80%	2.63%	0.92%	4.77%	1.12%
Retail trade	2.13%	7.75%	5.45%	3.39%	2.50%	0.72% *	4.67%	0.78%
Professional services	1.61%	3.78%	3.39%	2.76%	1.87%	0.55%	2.62%	0.87%
Other services	2.12%	5.30%	3.93%	5.28%	1.83%	1.69%	3.44%	2.14%
Ownership								
For profit, incorporated	1.03%	2.78%	2.25%	2.50%	1.19%	0.60%	1.79%	0.80%
For profit, unincorporated	2.27%	4.48%	4.36%	3.28%	2.77%	1.76%	3.31%	1.48%
Nonprofit	2.56%	7.19%	5.79%	4.09%	2.31%	1.52%	4.57%	1.53%
Age of firm								
Less than 5 years	3.80%	5.24%	6.21%	3.73%	7.61% *	1.90% *	4.10%	4.49% *
5-9 years	3.55%	6.08%	4.98%	3.34%	4.04% *	--	4.21%	2.28%
10-19 years	2.66%	4.27%	3.91%	3.11%	2.20%	1.98%	3.15%	1.88%
20 or more years	0.96%	3.19%	2.61%	2.57%	1.13%	0.56%	1.99%	0.72%
Multi/single status								
2 or more locations	0.62%	--	5.77%	2.56%	1.10%	0.54%	3.60%	0.53%
1 location only	1.49%	2.27%	1.97%	2.75%	1.97%	7.15% *	1.59%	4.35%
Percent full-time employees								
Less than 25%	3.67%	8.94%	8.34%	4.45%	3.27% *	2.35%	6.14%	1.79%
25-49 %	2.30%	9.05%	7.89%	3.74%	3.09%	1.82%	5.11%	1.52%
50-74 %	2.15%	6.21%	5.32%	3.15%	2.63%	1.48%	3.92%	1.22%
75% or more	1.07%	2.57%	2.17%	2.42%	1.21%	0.64%	1.73%	0.85%
Union presence								
No union employees	0.94%	2.26%	1.93%	1.96%	1.02%	0.62%	1.50%	0.76%
Has union employees	2.32%	16.20%	9.45%	6.56%	4.31%	1.11%	9.47%	1.14%
Percent low-wage employees								
50% or more low-wage	2.56%	5.40%	5.96%	2.94%	2.29%	1.52%	4.28%	1.25%
Less than 50% low-wage	0.94%	2.43%	2.00%	2.11%	1.10%	0.57%	1.57%	0.75%
Percent women employees								
Less than 25%	1.79%	3.55%	3.13%	2.47%	2.31%	1.79%	2.41%	1.37%
25-49 %	1.95%	5.57%	4.48%	2.89%	2.09%	1.00%	3.64%	0.98%
50-74 %	1.74%	5.19%	4.46%	5.61%	1.49%	0.77%	3.54%	1.43%
75% or more	1.59%	4.06%	3.36%	3.08%	1.95%	1.18%	2.70%	1.08%
Percent age 50 or older employees								
Less than 25%	1.28%	3.37%	2.53%	1.89%	1.60%	0.90%	2.09%	0.83%
25-49 %	1.16%	5.24%	3.72%	2.29%	1.54%	0.69%	2.90%	0.66%
50-74 %	2.60%	4.87%	4.70%	4.27%	2.39%	2.26%	3.62%	1.75%
75% or more	4.24%	5.24%	10.44%	15.95% *	3.26% *	4.08% *	4.68%	12.00% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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) 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, 2023**

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%	16.7%	14.0%	8.3%	4.6%	0.9%	14.9%	2.6%
Industry group **								
Agric., fish., forest.	15.8% *	9.9% *	--	1.3% *	2.7% *	0.9% *	20.1% *	1.6% *
Mining and manufacturing	13.1%	29.7% *	17.6% *	7.2%	2.0% *	0.1% *	21.8%	1.7% *
Construction	14.7%	17.7%	17.7%	8.4%	10.6% *	0.6% *	16.6%	6.2% *
Utilities and transp.	9.5%	16.4% *	16.8% *	9.0% *	13.1% *	0.3% *	16.5% *	3.9% *
Wholesale trade	7.5%	8.0% *	16.0% *	8.4% *	8.1% *	0.0% *	10.0%	4.6% *
Fin. svcs. and real estate	7.3%	18.4%	8.2% *	13.1% *	4.3% *	0.6% *	16.7%	2.0%
Retail trade	6.4%	24.6% *	12.0% *	3.0% *	2.2% *	0.4% *	16.6%	0.9% *
Professional services	8.3%	15.6%	11.2%	6.7%	4.5%	0.8%	13.2%	2.9%
Other services	8.4%	14.0%	14.1%	10.6%	3.5% *	2.0% *	14.0%	3.0%
Ownership								
For profit, incorporated	8.6%	17.9%	14.7%	8.5%	4.1%	0.9% *	15.8%	2.3%
For profit, unincorporated	9.0%	14.9%	10.5%	8.2%	3.8% *	0.7% *	13.4%	2.7%
Nonprofit	7.8%	11.5% *	14.1%	7.6%	7.0%	1.5% *	11.8%	4.5%
Age of firm								
Less than 5 years	13.9%	16.3%	13.8% *	4.5% *	3.2% *	0.0%	14.9%	3.4% *
5-9 years	10.0%	11.3%	12.5%	7.3% *	3.1% *	0.8% *	11.4%	2.9% *
10-19 years	13.7%	19.9%	14.9%	7.3%	3.5%	1.7% *	16.8%	4.3% *
20 or more years	6.9%	17.2%	14.0%	9.1%	4.9%	0.9%	15.1%	2.4%
Multi/single status								
2 or more locations	3.2%	--	14.5% *	8.5%	4.1%	0.9%	13.5%	2.1%
1 location only	14.3%	16.5%	13.9%	8.2%	8.2%	7.6% *	15.1%	7.1%
Percent full-time employees								
Less than 25%	5.8%	11.3% *	13.5% *	5.8% *	2.4% *	0.5% *	11.6% *	1.3% *
25-49 %	8.0%	21.2% *	19.3% *	8.1%	2.5% *	0.2% *	18.4%	1.2% *
50-74 %	10.5%	25.7%	13.4%	10.9%	1.4% *	0.6% *	20.7%	1.4%
75% or more	8.5%	15.3%	13.7%	8.1%	5.6%	1.1%	13.9%	3.1%
Union presence								
No union employees	9.2%	17.0%	13.8%	8.3%	4.3%	0.9% *	15.1%	2.7%
Has union employees	3.1%	--	19.4% *	8.6% *	10.1%	0.8% *	9.7% *	1.9%
Percent low-wage employees								
50% or more low-wage	7.2%	14.6%	18.3%	5.4%	2.6% *	1.6% *	14.1%	2.1% *
Less than 50% low-wage	8.8%	17.0%	13.5%	8.8%	5.0%	0.7%	15.0%	2.7%
Percent women employees								
Less than 25%	12.3%	18.9%	17.6%	8.1%	6.0%	2.2% *	17.1%	4.2%
25-49 %	6.6%	14.2% *	11.4%	10.7%	4.5%	0.2% *	13.0%	2.0%
50-74 %	6.4%	15.3%	15.7%	7.1%	3.1%	0.6% *	14.3%	1.6%
75% or more	8.4%	16.7%	8.3%	8.1%	4.9%	1.4% *	13.5%	3.1%
Percent age 50 or older employees								
Less than 25%	8.9%	15.7%	14.2%	8.4%	4.9%	1.6% *	14.2%	3.3%
25-49 %	6.4%	16.8%	17.3%	8.9%	4.6%	0.4%	15.8%	1.9%
50-74 %	7.8%	11.4%	10.6%	8.8% *	4.3% *	0.8% *	11.0%	2.9%
75% or more	17.2%	24.6%	3.5% *	3.5% *	2.4% *	0.0%	21.4%	1.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	1.76%	1.43%	0.94%	0.62%	0.23%	1.12%	0.26%
Industry group **								
Agric., fish., forest.	6.52% *	6.36% *	--	1.35% *	2.00% *	0.92% *	8.47% *	1.07% *
Mining and manufacturing	3.45%	10.35% *	5.58% *	2.13%	0.86% *	0.08% *	5.63%	0.55% *
Construction	2.49%	5.13%	4.47%	2.23%	4.41% *	0.56% *	3.02%	2.03% *
Utilities and transp.	2.60%	8.69% *	7.96% *	5.20% *	5.46% *	0.21% *	5.36% *	1.65% *
Wholesale trade	1.68%	4.13% *	5.05% *	2.79% *	4.04% *	0.02% *	2.75%	1.76% *
Fin. svcs. and real estate	1.61%	5.41%	3.41% *	5.06% *	1.29% *	0.28% *	4.16%	0.45%
Retail trade	1.77%	8.56% *	4.44% *	1.12% *	1.38% *	0.28% *	4.55%	0.34% *
Professional services	1.08%	2.91%	2.43%	1.74%	0.92%	0.25%	1.95%	0.52%
Other services	1.03%	3.05%	2.98%	2.07%	1.07% *	0.89% *	1.99%	0.67%
Ownership								
For profit, incorporated	0.70%	2.28%	1.73%	1.22%	0.76%	0.27% *	1.41%	0.31%
For profit, unincorporated	1.34%	3.10%	3.07%	2.04%	1.57% *	0.43% *	2.20%	0.68%
Nonprofit	1.18%	4.11% *	3.93%	1.71%	1.44%	0.60% *	2.48%	0.73%
Age of firm								
Less than 5 years	3.11%	4.44%	5.33% *	1.66% *	1.79% *	0.00%	3.40%	1.32% *
5-9 years	1.76%	2.88%	3.58%	2.28% *	1.56% *	0.54% *	2.12%	0.89% *
10-19 years	1.97%	4.04%	3.14%	2.03%	0.98%	1.18% *	2.58%	1.31% *
20 or more years	0.60%	2.72%	1.88%	1.26%	0.73%	0.24%	1.57%	0.27%
Multi/single status								
2 or more locations	0.39%	--	4.64% *	1.75%	0.68%	0.23%	2.91%	0.27%
1 location only	1.10%	1.77%	1.47%	0.94%	1.30%	3.77% *	1.20%	1.07%
Percent full-time employees								
Less than 25%	1.61%	5.58% *	6.16% *	2.26% *	1.05% *	0.30% *	3.60% *	0.41% *
25-49 %	1.78%	7.01% *	7.83% *	2.29%	1.29% *	0.09% *	4.26%	0.42% *
50-74 %	1.64%	5.31%	3.59%	2.78%	0.49% *	0.30% *	3.28%	0.38%
75% or more	0.69%	2.01%	1.61%	1.15%	0.82%	0.31%	1.29%	0.35%
Union presence								
No union employees	0.63%	1.80%	1.46%	0.97%	0.64%	0.29% *	1.15%	0.30%
Has union employees	0.58%	--	7.59% *	3.68% *	2.66%	0.29% *	3.44% *	0.41%
Percent low-wage employees								
50% or more low-wage	1.19%	3.75%	5.28%	1.46%	1.08% *	0.92% *	2.67%	0.69% *
Less than 50% low-wage	0.64%	1.95%	1.47%	1.06%	0.71%	0.20%	1.22%	0.28%
Percent women employees								
Less than 25%	1.27%	3.13%	2.65%	1.72%	1.66%	1.17% *	1.93%	0.88%
25-49 %	1.24%	4.58% *	2.67%	2.13%	1.16%	0.06% *	2.77%	0.41%
50-74 %	0.96%	3.60%	3.36%	1.59%	0.65%	0.17% *	2.45%	0.25%
75% or more	1.09%	3.11%	2.13%	2.09%	1.20%	0.57% *	1.99%	0.61%
Percent age 50 or older employees								
Less than 25%	0.85%	2.59%	2.05%	1.39%	1.05%	0.57% *	1.54%	0.52%
25-49 %	0.73%	3.65%	2.99%	1.47%	0.79%	0.10%	2.09%	0.25%
50-74 %	1.21%	2.73%	2.82%	2.79% *	1.61% *	0.48% *	1.95%	0.74%
75% or more	3.79%	5.37%	1.74% *	1.99% *	1.30% *	0.00%	4.62%	0.50% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	15.7%	28.1%	18.5%	18.8%	8.6%	4.9%	23.9%	7.8%
Industry group **								
Agric., fish., forest.	22.6% *	40.0% *	--	--	2.1% *	0.5% *	29.0% *	1.2% *
Mining and manufacturing	15.1%	29.8%	17.2%	9.3%	6.2%	5.6% *	22.1%	6.1%
Construction	21.6%	24.4% *	17.2%	26.0%	13.7%	13.6% *	22.1%	19.3%
Utilities and transp.	19.7%	33.4% *	14.0% *	9.5% *	14.0% *	19.8%	23.3% *	16.8%
Wholesale trade	17.0%	34.4%	20.2%	11.1% *	3.4% *	5.7% *	25.7%	6.7%
Fin. svcs. and real estate	15.3%	30.9%	30.0%	33.7%	12.3%	2.1% *	30.6%	6.8%
Retail trade	9.5%	30.2%	13.5%	11.5%	5.9% *	1.7% *	21.6%	2.9%
Professional services	14.1%	21.0%	22.6%	17.9%	9.6%	2.5%	20.9%	6.6%
Other services	18.5%	33.3%	14.9%	21.6%	6.8%	9.8%	25.9%	11.5%
Ownership								
For profit, incorporated	13.9%	25.1%	17.8%	18.0%	7.9%	4.6%	21.7%	7.1%
For profit, unincorporated	20.6%	33.7%	17.8%	17.8%	8.8%	6.9%	28.4%	9.4%
Nonprofit	19.8%	36.9%	25.7%	23.9%	10.7%	5.3%	30.5%	10.9%
Age of firm								
Less than 5 years	20.6%	24.0%	17.2% *	12.3%	5.5% *	1.8% *	21.8%	8.6% *
5-9 years	17.8%	21.0%	17.1%	13.4%	11.8% *	--	19.5%	9.5%
10-19 years	20.7%	30.6%	15.4%	16.2%	7.3%	4.9% *	24.4%	9.7%
20 or more years	13.9%	30.9%	20.3%	20.7%	8.7%	4.9%	25.4%	7.6%
Multi/single status								
2 or more locations	7.8%	--	17.3%	19.5%	7.9%	4.9%	17.2%	6.8%
1 location only	24.1%	28.4%	18.7%	18.1%	13.4%	12.9% *	24.6%	18.9%
Percent full-time employees								
Less than 25%	16.7%	31.4% *	23.0%	19.6%	6.6% *	7.3% *	28.0%	7.9%
25-49 %	11.0%	24.8%	7.4% *	12.8%	7.9%	5.2% *	17.9%	6.6%
50-74 %	12.0%	23.7%	14.9%	9.2%	5.9%	5.0%	19.4%	5.4%
75% or more	16.7%	28.8%	19.6%	21.1%	9.3%	4.7%	24.8%	8.4%
Union presence								
No union employees	16.1%	27.4%	18.6%	18.3%	8.2%	4.6%	23.4%	7.9%
Has union employees	11.9%	53.1% *	16.7% *	30.1%	14.7%	6.0%	38.1%	7.5%
Percent low-wage employees								
50% or more low-wage	14.6%	33.3%	15.5%	14.1%	6.8%	4.1%	26.6%	5.9%
Less than 50% low-wage	15.8%	27.2%	18.8%	19.4%	8.9%	5.1%	23.5%	8.2%
Percent women employees								
Less than 25%	18.8%	28.3%	18.9%	17.0%	9.0%	8.7%	24.0%	10.0%
25-49 %	14.0%	30.2%	22.0%	14.8%	7.7%	3.6%	24.9%	6.0%
50-74 %	14.4%	28.5%	20.4%	24.2%	8.9%	4.5%	25.5%	7.7%
75% or more	14.8%	26.0%	14.0%	18.7%	8.5%	4.3%	21.5%	7.8%
Percent age 50 or older employees								
Less than 25%	15.1%	27.0%	16.7%	16.5%	8.7%	5.0%	22.2%	7.8%
25-49 %	11.7%	25.6%	20.4%	16.0%	9.6%	4.6%	21.7%	6.8%
50-74 %	19.6%	31.5%	16.3%	20.5%	6.9%	6.9% *	26.6%	8.9%
75% or more	27.4%	29.2%	32.3%	48.5% *	--	0.7% *	29.8%	18.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.72%	2.08%	1.46%	1.90%	0.75%	0.48%	1.31%	0.61%
Industry group **								
Agric., fish., forest.	8.59% *	15.41% *	--	--	1.40% *	0.42% *	10.81% *	0.73% *
Mining and manufacturing	2.40%	7.90%	5.07%	2.32%	1.70%	1.80% *	4.10%	1.17%
Construction	3.59%	8.04% *	3.96%	3.79%	3.32%	7.41% *	4.32%	3.42%
Utilities and transp.	3.79%	12.25% *	8.70% *	3.01% *	5.87% *	4.91%	7.24% *	3.42%
Wholesale trade	2.68%	8.29%	5.69%	3.34% *	1.09% *	2.34% *	4.73%	1.63%
Fin. svcs. and real estate	1.74%	5.60%	8.07%	5.85%	2.33%	0.72% *	4.38%	0.99%
Retail trade	1.39%	6.98%	3.37%	3.25%	2.00% *	0.64% *	3.57%	0.67%
Professional services	1.13%	2.90%	2.91%	2.57%	1.37%	0.47%	2.01%	0.71%
Other services	1.97%	5.33%	2.87%	5.82%	1.34%	1.48%	3.32%	2.10%
Ownership								
For profit, incorporated	0.80%	2.40%	1.70%	2.53%	0.86%	0.53%	1.47%	0.75%
For profit, unincorporated	1.94%	4.40%	3.38%	2.96%	2.20%	1.60%	3.09%	1.29%
Nonprofit	2.52%	8.15%	5.04%	3.94%	1.82%	1.39%	4.88%	1.34%
Age of firm								
Less than 5 years	3.06%	4.39%	5.17% *	3.05%	2.37% *	1.90% *	3.35%	2.80% *
5-9 years	2.77%	4.76%	3.96%	2.50%	4.01% *	--	3.30%	2.09%
10-19 years	2.33%	4.78%	2.49%	2.94%	1.81%	1.56% *	3.03%	1.69%
20 or more years	0.79%	3.14%	2.07%	2.63%	0.85%	0.50%	1.81%	0.67%
Multi/single status								
2 or more locations	0.48%	--	4.15%	2.28%	0.82%	0.48%	2.71%	0.44%
1 location only	1.35%	2.11%	1.55%	2.92%	1.67%	6.60% *	1.42%	4.63%
Percent full-time employees								
Less than 25%	2.89%	10.06% *	6.73%	3.94%	2.94% *	2.32% *	5.89%	1.71%
25-49 %	1.50%	6.22%	2.92% *	2.87%	2.25%	1.62% *	3.34%	1.28%
50-74 %	1.58%	4.96%	3.73%	2.37%	1.34%	1.45%	3.07%	1.03%
75% or more	0.89%	2.44%	1.72%	2.47%	0.92%	0.55%	1.56%	0.79%
Union presence								
No union employees	0.76%	2.04%	1.50%	1.97%	0.76%	0.54%	1.29%	0.70%
Has union employees	2.28%	17.53% *	6.62% *	6.08%	3.56%	1.07%	10.79%	1.05%
Percent low-wage employees								
50% or more low-wage	2.09%	6.44%	4.34%	2.60%	1.77%	1.08%	4.41%	0.95%
Less than 50% low-wage	0.77%	2.17%	1.55%	2.13%	0.82%	0.54%	1.35%	0.70%
Percent women employees								
Less than 25%	1.54%	3.83%	2.43%	2.15%	1.62%	1.56%	2.30%	1.05%
25-49 %	1.47%	5.13%	3.88%	2.36%	1.19%	0.90%	3.15%	0.81%
50-74 %	1.41%	4.43%	3.31%	6.12%	1.36%	0.70%	2.96%	1.42%
75% or more	1.24%	3.43%	2.42%	2.78%	1.55%	1.05%	2.21%	0.96%
Percent age 50 or older employees								
Less than 25%	1.03%	3.18%	1.91%	1.58%	1.12%	0.79%	1.85%	0.65%
25-49 %	0.88%	4.30%	2.84%	1.91%	1.33%	0.63%	2.33%	0.60%
50-74 %	2.04%	4.62%	3.39%	4.00%	1.75%	2.12% *	3.16%	1.57%
75% or more	4.34%	5.30%	9.49%	17.23% *	--	0.46% *	4.62%	12.32% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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) 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, 2023**

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	6.3%	15.6%	6.4%	3.7%	1.9%	0.8%	11.4%	1.4%
Industry group **								
Agric., fish., forest.	15.8% *	26.9% *	--	--	0.0%	2.2% *	19.7% *	3.1% *
Mining and manufacturing	5.7% *	15.9% *	3.1% *	3.5% *	0.5% *	0.3% *	9.5% *	0.8% *
Construction	4.6% *	8.5% *	2.4% *	1.0% *	4.2% *	0.7% *	5.3% *	1.7% *
Utilities and transp.	7.1% *	19.0% *	2.0% *	12.2% *	2.6% *	0.0%	11.9% *	3.2% *
Wholesale trade	8.2% *	21.0% *	9.2% *	1.4% *	1.5% *	0.0%	14.4% *	0.8% *
Fin. svcs. and real estate	6.4%	19.9%	--	6.3% *	1.4% *	0.7% *	16.3%	0.9% *
Retail trade	2.5%	6.1% *	7.2% *	2.0% *	2.1% *	0.2% *	6.0% *	0.6% *
Professional services	8.0%	16.8%	11.6%	3.6%	2.5% *	0.4% *	14.1%	1.3%
Other services	5.7%	14.2%	2.9% *	3.3%	1.7% *	1.9% *	9.4%	2.2%
Ownership								
For profit, incorporated	6.4%	17.0%	6.9%	3.8%	1.6% *	0.8% *	12.1%	1.3%
For profit, unincorporated	7.2%	13.7%	6.4% *	2.9% *	2.6% *	1.1% *	11.1%	1.6% *
Nonprofit	3.8%	9.3% *	2.0% *	3.9% *	2.3% *	0.2% *	6.7% *	1.4% *
Age of firm								
Less than 5 years	8.8%	9.9% *	9.0% *	2.5% *	8.0% *	0.0%	9.2%	--
5-9 years	9.0%	14.1% *	4.0% *	3.0% *	0.4% *	0.0%	10.5% *	1.4% *
10-19 years	12.1%	21.1%	9.6%	2.8% *	1.9% *	0.6% *	15.6%	1.6% *
20 or more years	4.5%	15.5%	5.2%	4.1%	1.8%	0.8%	10.4%	1.3%
Multi/single status								
2 or more locations	2.0%	--	8.2% *	4.4%	1.9%	0.7%	9.0%	1.3%
1 location only	10.8%	15.3%	6.1%	3.0%	1.9% *	3.0% *	11.7%	2.2%
Percent full-time employees								
Less than 25%	7.1% *	24.6% *	5.4% *	1.9% *	1.7% *	0.2% *	15.3% *	0.7% *
25-49 %	3.8%	9.6% *	4.3% *	3.3% *	3.3% *	0.9% *	6.9% *	1.8% *
50-74 %	4.1%	7.5% *	10.8% *	2.3% *	3.4% *	0.1% *	7.6%	1.1% *
75% or more	6.8%	16.7%	5.9%	4.1%	1.5%	0.9% *	12.1%	1.4%
Union presence								
No union employees	6.8%	15.9%	6.3%	3.7%	1.8%	1.0%	11.6%	1.5%
Has union employees	1.2% *	--	8.7% *	3.2% *	2.6% *	0.1% *	5.8% *	0.5% *
Percent low-wage employees								
50% or more low-wage	7.5%	22.4%	2.5% *	2.5%	2.1% *	1.3% *	15.4%	1.7% *
Less than 50% low-wage	6.1%	14.5%	6.8%	3.8%	1.9%	0.6% *	10.8%	1.3%
Percent women employees								
Less than 25%	8.2%	17.3%	6.7%	3.4% *	2.4% *	0.7% *	11.8%	2.0% *
25-49 %	5.7%	16.6%	6.4% *	2.7% *	2.6% *	0.8% *	11.6%	1.4% *
50-74 %	5.1%	15.0%	6.0% *	4.3% *	0.9% *	0.8% *	11.8%	1.0%
75% or more	5.9%	13.2%	6.3%	4.1%	1.9% *	0.5% *	10.3%	1.2%
Percent age 50 or older employees								
Less than 25%	6.4%	15.2%	7.3%	4.2%	2.1% *	0.5% *	10.9%	1.6%
25-49 %	3.6%	13.8%	3.7% *	4.0% *	1.7%	0.7% *	9.0%	1.0%
50-74 %	10.9%	23.0%	7.7% *	2.0% *	2.1% *	1.4% *	16.9%	1.8% *
75% or more	8.0%	10.1%	8.8% *	0.9% *	0.1% *	--	9.5%	1.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	1.82%	0.95%	0.63%	0.40%	0.21%	1.11%	0.21%
Industry group **								
Agric., fish., forest.	7.87% *	15.08% *	--	--	0.00%	2.20% *	10.03% *	2.14% *
Mining and manufacturing	2.22% *	7.56% *	1.84% *	1.57% *	0.41% *	0.33% *	3.81% *	0.47% *
Construction	1.66% *	3.82% *	2.19% *	0.38% *	1.78% *	0.51% *	2.03% *	0.62% *
Utilities and transp.	2.88% *	10.12% *	1.57% *	7.89% *	1.55% *	0.00%	5.59% *	2.45% *
Wholesale trade	3.27% *	9.47% *	5.74% *	0.63% *	0.82% *	0.00%	5.71% *	0.33% *
Fin. svcs. and real estate	1.59%	5.46%	--	2.81% *	0.66% *	0.51% *	4.11%	0.39% *
Retail trade	0.71%	3.66% *	2.36% *	1.00% *	0.93% *	0.16% *	1.94% *	0.22% *
Professional services	1.17%	3.17%	2.33%	1.07%	1.18% *	0.14% *	2.12%	0.36%
Other services	1.21%	3.93%	1.15% *	0.98%	0.85% *	0.78% *	2.35%	0.58%
Ownership								
For profit, incorporated	0.67%	2.26%	1.17%	0.83%	0.49% *	0.25% *	1.35%	0.26%
For profit, unincorporated	1.62%	3.86%	2.09% *	0.89% *	1.22% *	0.67% *	2.66%	0.53% *
Nonprofit	0.96%	3.65% *	1.31% *	1.59% *	0.87% *	0.15% *	2.05% *	0.42% *
Age of firm								
Less than 5 years	2.31%	3.20% *	4.67% *	1.71% *	7.53% *	0.00%	2.51%	--
5-9 years	2.68%	4.72% *	1.95% *	1.06% *	0.28% *	0.00%	3.20% *	0.66% *
10-19 years	2.25%	4.67%	2.26%	1.19% *	0.84% *	0.37% *	2.94%	0.73% *
20 or more years	0.53%	2.53%	1.09%	0.86%	0.43%	0.22%	1.39%	0.23%
Multi/single status								
2 or more locations	0.31%	--	3.63% *	1.25%	0.45%	0.21%	2.34%	0.23%
1 location only	1.10%	1.83%	0.90%	0.51%	0.66% *	2.25% *	1.21%	0.52%
Percent full-time employees								
Less than 25%	2.92% *	10.72% *	2.68% *	0.98% *	1.04% *	0.12% *	6.20% *	0.33% *
25-49 %	1.08%	4.48% *	2.10% *	1.41% *	1.99% *	0.87% *	2.45% *	0.79% *
50-74 %	0.87%	2.57% *	3.30% *	0.82% *	2.38% *	0.07% *	1.73%	0.57% *
75% or more	0.71%	2.16%	1.10%	0.84%	0.30%	0.28% *	1.34%	0.26%
Union presence								
No union employees	0.63%	1.86%	0.95%	0.65%	0.42%	0.28%	1.14%	0.25%
Has union employees	0.45% *	--	6.74% *	2.21% *	1.28% *	0.06% *	2.99% *	0.18% *
Percent low-wage employees								
50% or more low-wage	2.00%	6.43%	1.03% *	0.71%	1.16% *	0.65% *	4.40%	0.53% *
Less than 50% low-wage	0.57%	1.81%	1.04%	0.72%	0.43%	0.22% *	1.09%	0.23%
Percent women employees								
Less than 25%	1.25%	3.28%	1.73%	1.26% *	0.80% *	0.69% *	1.92%	0.68% *
25-49 %	1.26%	4.67%	2.05% *	1.18% *	1.52% *	0.45% *	2.81%	0.50% *
50-74 %	1.09%	4.15%	1.82% *	1.29% *	0.35% *	0.31% *	2.75%	0.25%
75% or more	0.85%	2.56%	1.69%	1.13%	0.68% *	0.41% *	1.61%	0.34%
Percent age 50 or older employees								
Less than 25%	0.82%	2.70%	1.41%	0.97%	0.73% *	0.30% *	1.52%	0.39%
25-49 %	0.65%	3.65%	1.11% *	1.20% *	0.47%	0.29% *	1.87%	0.24%
50-74 %	2.32%	5.25%	3.03% *	1.00% *	0.97% *	0.79% *	3.63%	0.58% *
75% or more	1.84%	2.66%	4.59% *	0.65% *	0.05% *	--	2.29%	1.57% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	11.8%	25.2%	17.1%	8.3%	3.7%	2.4%	20.7%	3.3%
Industry group **								
Agric., fish., forest.	43.3%	78.1%	--	1.2% *	0.0%	2.2% *	56.2%	1.1% *
Mining and manufacturing	16.9%	35.7%	22.2%	9.1%	2.2% *	5.3% *	26.9%	3.8%
Construction	21.4%	29.3%	20.9%	14.2%	9.6%	1.2% *	24.5%	8.1%
Utilities and transp.	16.3%	21.2% *	36.3% *	2.6% *	7.3% *	16.7%	21.2% *	12.4%
Wholesale trade	12.4%	21.5% *	18.8% *	7.8% *	2.8% *	6.3% *	17.6%	6.1%
Fin. svcs. and real estate	10.5%	29.3%	9.2% *	11.5% *	2.1% *	2.3% *	24.6%	2.5%
Retail trade	7.4%	23.4% *	11.0% *	8.0% *	5.0% *	1.2% *	16.9%	2.2%
Professional services	10.6%	21.2%	16.9%	5.8%	3.6% *	0.3% *	18.2%	2.1%
Other services	11.1%	23.9%	15.1%	8.9%	3.9% *	2.1% *	19.4%	3.3%
Ownership								
For profit, incorporated	12.0%	26.4%	18.4%	8.5%	4.1%	2.6%	21.7%	3.3%
For profit, unincorporated	9.5%	16.7%	9.4%	8.0%	1.2% *	2.3% *	14.3%	2.7%
Nonprofit	14.3%	39.1%	20.9%	8.0%	4.8% *	0.2% *	27.1%	3.9%
Age of firm								
Less than 5 years	16.7%	20.2%	13.9% *	6.8% *	1.6% *	1.8% *	17.8%	5.1% *
5-9 years	16.0%	21.3%	13.6%	9.2% *	1.7% *	--	18.6%	3.5% *
10-19 years	18.2%	29.6%	16.0%	7.8%	1.9%	2.8% *	23.2%	3.4%
20 or more years	9.5%	26.2%	19.0%	8.5%	4.1%	2.3%	20.9%	3.3%
Multi/single status								
2 or more locations	3.7%	--	11.4% *	7.3%	3.3%	2.4%	11.0%	2.9%
1 location only	20.4%	25.1%	18.2%	9.2%	6.8%	3.4% *	21.8%	7.0%
Percent full-time employees								
Less than 25%	10.4%	18.8% *	24.2%	12.4%	1.3% *	2.4% *	20.1%	2.8% *
25-49 %	9.1%	25.5%	14.7% *	8.7% *	4.2% *	0.9% *	19.8%	2.1% *
50-74 %	10.8%	27.0%	14.9%	4.3% *	4.3% *	1.5% *	20.0%	2.6% *
75% or more	12.3%	25.3%	17.1%	8.7%	3.8%	2.7%	20.9%	3.6%
Union presence								
No union employees	12.2%	25.0%	16.7%	7.5%	3.5%	2.0%	20.4%	3.0%
Has union employees	8.5%	33.8% *	28.2%	27.4%	7.8%	3.5%	30.7% *	4.8%
Percent low-wage employees								
50% or more low-wage	10.3%	25.8%	13.7% *	8.0%	3.8% *	1.6% *	20.9%	2.6%
Less than 50% low-wage	12.0%	25.1%	17.5%	8.4%	3.7%	2.5%	20.7%	3.4%
Percent women employees								
Less than 25%	17.1%	30.6%	19.8%	8.6%	4.2%	5.1%	24.2%	5.2%
25-49 %	13.1%	30.3%	24.5%	10.7%	4.7% *	2.8% *	25.7%	3.9%
50-74 %	8.5%	23.1%	12.1%	7.9%	2.9%	1.5%	18.9%	2.2%
75% or more	8.3%	16.4%	11.2%	6.6%	3.5% *	1.4% *	13.7%	2.7%
Percent age 50 or older employees								
Less than 25%	12.3%	27.5%	15.1%	8.4%	4.4%	1.8%	20.8%	3.3%
25-49 %	7.9%	20.1%	19.5%	9.1%	3.7%	2.1%	17.9%	3.1%
50-74 %	13.6%	21.7%	17.0%	8.6% *	2.2% *	6.3% *	19.2%	5.1%
75% or more	21.6%	28.7%	23.4% *	3.1% *	1.0% *	0.5% *	27.1%	0.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	2.08%	1.50%	0.82%	0.65%	0.36%	1.30%	0.31%
Industry group **								
Agric., fish., forest.	9.08%	10.33%	--	1.19% *	0.00%	2.20% *	10.73%	0.76% *
Mining and manufacturing	3.63%	10.46%	5.87%	2.34%	0.81% *	1.84% *	5.80%	0.91%
Construction	3.82%	8.28%	4.35%	2.95%	2.86%	0.77% *	4.56%	2.03%
Utilities and transp.	3.36%	9.97% *	11.99% *	1.32% *	2.80% *	4.74%	6.46% *	3.00%
Wholesale trade	2.45%	7.05% *	6.42% *	2.88% *	1.88% *	2.41% *	4.26%	1.67%
Fin. svcs. and real estate	1.54%	5.36%	4.19% *	3.67% *	0.98% *	0.80% *	4.01%	0.66%
Retail trade	1.71%	8.38% *	3.39% *	3.06% *	2.03% *	0.62% *	4.36%	0.64%
Professional services	1.21%	3.24%	2.69%	1.25%	1.29% *	0.12% *	2.18%	0.45%
Other services	1.50%	4.65%	2.99%	1.73%	1.81% *	0.73% *	2.86%	0.69%
Ownership								
For profit, incorporated	0.80%	2.57%	1.83%	1.02%	0.89%	0.42%	1.57%	0.37%
For profit, unincorporated	1.33%	3.16%	2.49%	1.97%	0.51% *	0.85% *	2.20%	0.62%
Nonprofit	2.64%	8.21%	5.00%	1.92%	1.50% *	0.07% *	5.10%	0.86%
Age of firm								
Less than 5 years	3.28%	4.71%	4.67% *	2.91% *	1.03% *	1.90% *	3.57%	2.87% *
5-9 years	2.83%	4.89%	3.81%	2.91% *	0.93% *	--	3.38%	1.18% *
10-19 years	2.46%	4.98%	2.94%	1.58%	0.56%	1.41% *	3.19%	0.84%
20 or more years	0.67%	2.98%	2.13%	1.05%	0.78%	0.37%	1.71%	0.33%
Multi/single status								
2 or more locations	0.38%	--	3.94% *	1.34%	0.72%	0.36%	2.33%	0.32%
1 location only	1.30%	2.10%	1.61%	1.02%	1.07%	2.31% *	1.42%	0.99%
Percent full-time employees								
Less than 25%	2.43%	8.62% *	7.10%	3.33%	0.92% *	1.52% *	5.17%	1.02% *
25-49 %	1.67%	6.85%	6.12% *	3.15% *	1.90% *	0.62% *	4.00%	0.69% *
50-74 %	1.72%	5.48%	3.95%	1.57% *	2.42% *	0.86% *	3.36%	0.86% *
75% or more	0.83%	2.43%	1.72%	1.00%	0.76%	0.45%	1.54%	0.38%
Union presence								
No union employees	0.72%	2.06%	1.53%	0.81%	0.67%	0.40%	1.30%	0.33%
Has union employees	2.02%	19.78% *	8.04%	5.84%	2.19%	0.82%	10.58% *	0.82%
Percent low-wage employees								
50% or more low-wage	2.04%	6.43%	4.13% *	1.87%	1.56% *	0.70% *	4.39%	0.65%
Less than 50% low-wage	0.72%	2.17%	1.60%	0.90%	0.71%	0.41%	1.35%	0.35%
Percent women employees								
Less than 25%	1.61%	4.00%	2.55%	1.36%	0.97%	1.19%	2.41%	0.74%
25-49 %	1.69%	5.63%	4.26%	2.33%	1.73% *	0.93% *	3.53%	0.81%
50-74 %	0.97%	3.78%	2.67%	1.53%	0.79%	0.38%	2.48%	0.35%
75% or more	1.02%	2.87%	2.39%	1.63%	1.64% *	0.68% *	1.85%	0.69%
Percent age 50 or older employees								
Less than 25%	1.08%	3.35%	1.96%	1.05%	1.19%	0.46%	1.95%	0.48%
25-49 %	0.82%	4.04%	3.02%	1.54%	0.79%	0.46%	2.25%	0.42%
50-74 %	1.79%	4.04%	3.66%	2.90% *	1.03% *	2.15% *	2.80%	1.28%
75% or more	3.71%	5.22%	8.44% *	1.75% *	0.87% *	0.41% *	4.52%	0.34% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	7.0%	5.8%	2.6%	0.9%	0.2% *	6.1%	0.6%
Industry group **								
Agric., fish., forest.	9.7% *	9.9% *	--	0.0%	0.0%	0.0%	12.6% *	0.0%
Mining and manufacturing	7.4% *	15.3% *	12.5% *	4.0% *	0.8% *	0.0% *	12.5% *	0.7% *
Construction	8.9%	10.2% *	12.9%	4.0% *	2.5% *	0.6% *	10.5%	1.7% *
Utilities and transp.	3.5% *	--	18.0% *	0.0%	3.1% *	0.0%	6.7% *	0.9% *
Wholesale trade	4.6% *	9.1% *	--	4.1% *	2.5% *	0.0%	6.7% *	2.0% *
Fin. svcs. and real estate	2.0% *	6.2% *	0.0%	2.1% *	0.2% *	0.4% *	4.7% *	0.5% *
Retail trade	2.8% *	12.7% *	3.2% *	0.5% *	0.7% *	0.3% *	7.1% *	0.4% *
Professional services	2.7%	6.1%	2.7% *	1.4% *	0.8% *	0.1% *	4.6%	0.4% *
Other services	2.4%	4.0% *	4.2% *	4.1% *	0.4% *	0.2% *	4.2%	0.7% *
Ownership								
For profit, incorporated	3.5%	7.8%	6.8%	2.5%	1.0%	0.2% *	6.8%	0.6%
For profit, unincorporated	3.2%	5.4% *	3.4% *	3.9% *	0.3% *	0.4% *	4.8%	0.9% *
Nonprofit	1.9% *	--	2.2% *	1.8% *	0.7% *	0.1% *	3.4% *	0.7% *
Age of firm								
Less than 5 years	5.9% *	8.0% *	3.2% *	0.0%	0.2% *	0.0%	6.4% *	0.1% *
5-9 years	4.7%	5.9% *	3.7% *	5.1% *	0.4% *	0.0%	5.5% *	0.8% *
10-19 years	5.0%	6.8% *	6.3% *	2.8% *	0.9% *	1.1% *	6.2%	1.4% *
20 or more years	2.5%	7.2%	6.7%	2.5%	0.9%	0.2% *	6.1%	0.6%
Multi/single status								
2 or more locations	0.6%	--	2.0% *	1.6% *	0.6% *	0.2% *	1.9% *	0.4%
1 location only	6.2%	7.0%	6.5%	3.4%	2.7%	0.9% *	6.6%	2.8%
Percent full-time employees								
Less than 25%	0.5% *	0.3% *	0.5% *	2.2% *	0.5% *	0.0%	0.5% *	0.6% *
25-49 %	4.0% *	10.9% *	9.1% *	--	0.5% *	0.1% *	9.6% *	0.3% *
50-74 %	1.8% *	4.4% *	3.0% *	1.0% *	0.4% *	0.0%	3.6% *	0.2% *
75% or more	3.7%	7.5%	6.4%	2.7%	1.0%	0.3% *	6.6%	0.8%
Union presence								
No union employees	3.5%	7.1%	5.3%	2.4%	0.8%	0.2% *	6.0%	0.6%
Has union employees	1.9%	--	19.1% *	6.5% *	2.5% *	0.3% *	8.6% *	0.8% *
Percent low-wage employees								
50% or more low-wage	1.5% *	3.3% *	2.1% *	1.4% *	1.0% *	0.3% *	2.7% *	0.7% *
Less than 50% low-wage	3.6%	7.6%	6.2%	2.8%	0.8%	0.2% *	6.6%	0.6%
Percent women employees								
Less than 25%	5.3%	9.4%	8.3%	1.9%	1.4% *	0.1% *	8.0%	0.7%
25-49 %	3.6% *	7.1% *	8.0% *	6.6% *	1.5% *	0.0% *	7.4% *	0.8% *
50-74 %	2.4%	6.4%	5.0% *	2.3% *	0.6% *	0.2% *	5.3%	0.6%
75% or more	1.8% *	4.4% *	0.9% *	1.1% *	0.1% *	0.6% *	3.0% *	0.5% *
Percent age 50 or older employees								
Less than 25%	3.3%	6.8%	5.0%	2.6%	1.2% *	0.2% *	5.6%	0.8%
25-49 %	2.6%	7.1% *	7.4%	3.6% *	0.8%	0.2% *	6.6%	0.6%
50-74 %	2.2%	2.4% *	7.2% *	1.5% *	0.2% *	0.4% *	3.3%	0.6% *
75% or more	8.4% *	12.4% *	0.9% *	1.1% *	0.1% *	0.0%	10.6% *	0.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	1.25%	0.96%	0.48%	0.20%	0.08% *	0.78%	0.11%
Industry group **								
Agric., fish., forest.	4.64% *	6.36% *	--	0.00%	0.00%	0.00%	6.10% *	0.00%
Mining and manufacturing	3.17% *	10.29% *	5.08% *	1.74% *	0.43% *	0.03% *	5.35% *	0.37% *
Construction	1.95%	4.02% *	3.58%	1.50% *	1.65% *	0.56% *	2.38%	0.74% *
Utilities and transp.	1.61% *	--	10.90% *	0.00%	1.60% *	0.00%	3.55% *	0.45% *
Wholesale trade	1.80% *	5.47% *	--	2.17% *	1.87% *	0.00%	3.17% *	1.02% *
Fin. svcs. and real estate	0.62% *	2.29% *	0.00%	1.53% *	0.13% *	0.26% *	1.67% *	0.27% *
Retail trade	1.54% *	8.34% *	2.46% *	0.45% *	0.70% *	0.28% *	4.17% *	0.25% *
Professional services	0.61%	1.76%	0.99% *	0.61% *	0.26% *	0.03% *	1.14%	0.15% *
Other services	0.56%	1.72% *	1.54% *	1.34% *	0.19% *	0.13% *	1.13%	0.21% *
Ownership								
For profit, incorporated	0.49%	1.67%	1.21%	0.52%	0.29%	0.09% *	1.02%	0.12%
For profit, unincorporated	0.81%	1.89% *	1.73% *	1.68% *	0.16% *	0.35% *	1.36%	0.38% *
Nonprofit	0.73% *	--	1.18% *	0.71% *	0.35% *	0.06% *	1.60% *	0.22% *
Age of firm								
Less than 5 years	2.65% *	3.94% *	1.94% *	0.00%	0.19% *	0.00%	2.90% *	0.09% *
5-9 years	1.38%	2.27% *	2.30% *	2.70% *	0.28% *	0.00%	1.66% *	0.39% *
10-19 years	1.11%	2.22% *	2.25% *	1.00% *	0.43% *	1.14% *	1.47%	0.59% *
20 or more years	0.40%	1.94%	1.34%	0.55%	0.24%	0.08% *	1.09%	0.11%
Multi/single status								
2 or more locations	0.13%	--	1.49% *	0.64% *	0.21% *	0.08% *	0.87% *	0.10%
1 location only	0.79%	1.27%	1.09%	0.70%	0.73%	0.88% *	0.86%	0.65%
Percent full-time employees								
Less than 25%	0.20% *	0.24% *	0.54% *	1.08% *	0.47% *	0.00%	0.24% *	0.29% *
25-49 %	1.38% *	5.54% *	5.73% *	--	0.34% *	0.06% *	3.41% *	0.14% *
50-74 %	0.62% *	2.18% *	1.41% *	0.59% *	0.30% *	0.00%	1.31% *	0.08% *
75% or more	0.49%	1.51%	1.14%	0.55%	0.27%	0.12% *	0.95%	0.15%
Union presence								
No union employees	0.43%	1.28%	0.94%	0.48%	0.20%	0.10% *	0.80%	0.12%
Has union employees	0.50%	--	7.49% *	3.34% *	1.19% *	0.15% *	3.26% *	0.27% *
Percent low-wage employees								
50% or more low-wage	0.57% *	1.91% *	1.40% *	0.88% *	0.54% *	0.31% *	1.27% *	0.30% *
Less than 50% low-wage	0.45%	1.42%	1.04%	0.53%	0.22%	0.08% *	0.87%	0.11%
Percent women employees								
Less than 25%	0.91%	2.43%	1.72%	0.51%	0.46% *	0.11% *	1.44%	0.18%
25-49 %	1.10% *	4.03% *	3.09% *	2.10% *	0.79% *	0.01% *	2.50% *	0.32% *
50-74 %	0.49%	1.90%	1.91% *	0.82% *	0.23% *	0.11% *	1.28%	0.16%
75% or more	0.57% *	1.80% *	0.60% *	0.54% *	0.12% *	0.34% *	1.09% *	0.20% *
Percent age 50 or older employees								
Less than 25%	0.56%	1.84%	1.25%	0.64%	0.39% *	0.15% *	1.06%	0.18%
25-49 %	0.49%	2.49% *	2.13%	1.11% *	0.24%	0.09% *	1.44%	0.15%
50-74 %	0.57%	1.10% *	2.38% *	0.99% *	0.22% *	0.41% *	0.92%	0.37% *
75% or more	2.92% *	4.27% *	0.71% *	1.13% *	0.10% *	0.00%	3.63% *	0.04% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	6.3%	12.6%	9.0%	5.0%	2.4%	1.8%	10.6%	2.3%
Industry group **								
Agric., fish., forest.	18.1% *	38.5% *	0.4% *	0.0%	0.0%	0.0%	23.6% *	0.0%
Mining and manufacturing	6.3%	11.1% *	7.6% *	3.7% *	1.4% *	5.3% *	8.8% *	3.1%
Construction	11.1% *	16.4% *	8.4% *	8.3%	5.9% *	0.0%	12.7% *	4.3%
Utilities and transp.	10.7%	8.1% *	18.3% *	2.6% *	4.8% *	16.7%	9.4% *	11.7%
Wholesale trade	6.6%	11.2% *	8.5% *	3.2% *	0.3% *	6.3% *	8.6% *	4.1% *
Fin. svcs. and real estate	6.0%	14.8%	8.9% *	9.4% *	2.0% *	1.2% *	13.5%	1.7% *
Retail trade	4.2%	12.1% *	5.2% *	6.6% *	3.3% *	0.8% *	9.2%	1.4% *
Professional services	5.1%	9.2%	9.7%	4.1%	1.4% *	0.1% *	8.6%	1.2%
Other services	6.8%	14.6%	10.3%	4.0%	3.4% *	1.1% *	11.8%	2.0%
Ownership								
For profit, incorporated	6.1%	12.1%	9.0%	5.5%	2.5%	1.9%	10.4%	2.3%
For profit, unincorporated	5.0%	9.0%	4.3% *	3.1%	1.0% *	1.6% *	7.3%	1.7%
Nonprofit	9.9%	25.9% *	17.9%	5.3% *	3.2% *	0.0% *	18.7%	2.7%
Age of firm								
Less than 5 years	7.9%	8.2% *	10.3% *	4.8% *	1.6% *	1.8% *	8.4%	2.6% *
5-9 years	8.4%	10.6% *	8.5% *	4.1% *	1.3% *	--	9.5%	2.7% *
10-19 years	9.6%	16.7%	6.5%	3.6%	1.4% *	1.3% *	12.2%	2.1%
20 or more years	5.2%	12.8%	9.9%	5.5%	2.6%	1.8%	10.7%	2.3%
Multi/single status								
2 or more locations	2.4%	--	5.1% *	5.2%	2.1%	1.8%	5.1% *	2.1%
1 location only	10.5%	12.7%	9.7%	4.9%	4.1%	0.4% *	11.2%	3.7%
Percent full-time employees								
Less than 25%	7.5%	10.9% *	19.4% *	10.1% *	0.8% *	2.4% *	14.2%	2.2% *
25-49 %	4.6%	13.6% *	5.6% *	2.8% *	2.8% *	0.8% *	9.2%	1.6% *
50-74 %	5.8%	13.5% *	8.8% *	3.2% *	1.2% *	1.5% *	10.4%	1.8% *
75% or more	6.5%	12.4%	8.5%	5.2%	2.7%	1.9%	10.5%	2.4%
Union presence								
No union employees	6.3%	12.1%	9.1%	4.5%	2.2%	1.3%	10.2%	2.0%
Has union employees	6.3% *	30.6% *	7.4% *	17.7%	4.7% *	3.2%	21.2% *	3.7%
Percent low-wage employees								
50% or more low-wage	7.1%	17.4% *	10.4% *	6.6%	2.4% *	0.8% *	14.8%	1.5% *
Less than 50% low-wage	6.2%	11.7%	8.8%	4.8%	2.4%	2.0%	9.9%	2.4%
Percent women employees								
Less than 25%	8.8%	14.7%	9.7%	5.4%	2.6% *	4.2%	11.9%	3.7%
25-49 %	7.0%	16.3%	12.2%	4.7%	1.8% *	2.2% *	13.1%	2.6%
50-74 %	4.7%	12.2%	6.4%	4.4%	2.3% *	1.0% *	10.2%	1.4%
75% or more	4.7%	7.5%	7.5%	5.4%	2.6% *	0.8% *	7.1%	2.0% *
Percent age 50 or older employees								
Less than 25%	6.7%	14.8%	8.3%	4.8%	2.7% *	1.2%	11.2%	2.0%
25-49 %	4.4%	9.5% *	9.9%	5.4%	2.9%	1.6%	8.7%	2.3%
50-74 %	8.2%	13.3%	6.7% *	6.7% *	0.7% *	5.2% *	11.2%	3.6% *
75% or more	8.2%	9.6% *	17.9% *	1.8% *	1.0% *	0.4% *	10.2%	0.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2023**

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%	1.66%	1.13%	0.65%	0.54%	0.31%	1.03%	0.26%
Industry group **								
Agric., fish., forest.	7.95% *	14.87% *	0.46% *	0.00%	0.00%	0.00%	10.11% *	0.00%
Mining and manufacturing	1.63%	5.25% *	3.54% *	1.35% *	0.68% *	1.84% *	2.79% *	0.83%
Construction	3.69% *	8.48% *	2.95% *	2.17%	2.16% *	0.00%	4.46% *	1.18%
Utilities and transp.	2.47%	5.73% *	9.66% *	1.32% *	2.35% *	4.74%	4.11% *	2.98%
Wholesale trade	1.62%	4.74% *	3.54% *	1.97% *	0.23% *	2.41% *	2.77% *	1.35% *
Fin. svcs. and real estate	1.11%	3.83%	4.17% *	3.53% *	0.97% *	0.58% *	2.93%	0.54% *
Retail trade	0.92%	4.51% *	1.89% *	2.95% *	1.82% *	0.53% *	2.35%	0.56% *
Professional services	0.98%	2.67%	2.34%	1.08%	0.58% *	0.10% *	1.80%	0.30%
Other services	1.32%	4.20%	2.62%	0.93%	1.80% *	0.48% *	2.56%	0.57%
Ownership								
For profit, incorporated	0.59%	1.96%	1.35%	0.86%	0.73%	0.36%	1.19%	0.31%
For profit, unincorporated	0.94%	2.29%	1.45% *	0.91%	0.50% *	0.74% *	1.56%	0.48%
Nonprofit	2.50%	8.60% *	4.91%	1.65% *	1.31% *	0.02% *	5.05%	0.77%
Age of firm								
Less than 5 years	1.84%	2.48% *	4.35% *	2.28% *	1.03% *	1.90% *	2.02%	1.66% *
5-9 years	2.29%	3.97% *	2.96% *	1.29% *	0.88% *	--	2.73%	1.11% *
10-19 years	2.27%	4.78%	1.63%	1.03%	0.44% *	0.77% *	2.98%	0.61%
20 or more years	0.49%	2.19%	1.64%	0.89%	0.65%	0.32%	1.26%	0.28%
Multi/single status								
2 or more locations	0.29%	--	2.77% *	1.20%	0.61%	0.31%	1.57% *	0.28%
1 location only	1.03%	1.69%	1.23%	0.66%	0.79%	0.34% *	1.13%	0.62%
Percent full-time employees								
Less than 25%	1.80%	5.76% *	6.79% *	3.18% *	0.79% *	1.52% *	3.89%	0.98% *
25-49 %	1.02%	4.50% *	2.71% *	1.21% *	1.77% *	0.62% *	2.43%	0.65% *
50-74 %	1.31%	4.27% *	3.41% *	1.45% *	0.70% *	0.86% *	2.62%	0.68% *
75% or more	0.66%	1.98%	1.26%	0.80%	0.70%	0.37%	1.24%	0.32%
Union presence								
No union employees	0.55%	1.58%	1.17%	0.64%	0.56%	0.32%	0.99%	0.27%
Has union employees	1.99% *	20.24% *	3.38% *	4.85%	1.78% *	0.80%	11.20% *	0.76%
Percent low-wage employees								
50% or more low-wage	1.91%	6.23% *	3.88% *	1.67%	1.44% *	0.50% *	4.21%	0.52% *
Less than 50% low-wage	0.53%	1.62%	1.18%	0.70%	0.58%	0.36%	1.00%	0.29%
Percent women employees								
Less than 25%	1.34%	3.54%	1.92%	1.15%	0.84% *	0.98%	2.07%	0.62%
25-49 %	1.19%	4.28%	3.10%	1.38%	0.56% *	0.82% *	2.62%	0.63%
50-74 %	0.76%	2.95%	1.84%	1.09%	0.75% *	0.33% *	1.95%	0.29%
75% or more	0.75%	1.93%	2.10%	1.55%	1.58% *	0.59% *	1.31%	0.65% *
Percent age 50 or older employees								
Less than 25%	0.89%	2.90%	1.53%	0.77%	0.98% *	0.34%	1.65%	0.37%
25-49 %	0.61%	3.01% *	2.21%	1.18%	0.76%	0.39%	1.67%	0.36%
50-74 %	1.50%	3.42%	2.05% *	2.75% *	0.48% *	2.03% *	2.34%	1.15% *
75% or more	2.39%	3.40% *	7.88% *	1.07% *	0.87% *	0.38% *	2.99%	0.34% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.(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, 2023**

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	2.5%	6.3%	2.6%	1.0%	0.6% *	0.4% *	4.6%	0.5%
Industry group **								
Agric., fish., forest.	15.8% *	30.1% *	--	1.2% *	0.0%	2.2% *	20.2% *	1.1% *
Mining and manufacturing	4.5% *	13.5% *	2.7% *	1.5% *	0.0% *	0.0% *	7.9% *	0.0% *
Construction	2.0% *	2.7% *	0.2% *	3.2% *	2.1% *	0.7% *	1.9% *	2.4% *
Utilities and transp.	2.2% *	9.5% *	0.0%	0.0%	0.0%	0.0%	5.0% *	0.0%
Wholesale trade	1.4% *	1.2% *	7.0% *	0.5% *	0.0%	0.0%	2.7% *	0.0%
Fin. svcs. and real estate	3.1% *	10.2% *	0.3% *	1.6% *	0.1% *	0.6% *	7.8% *	0.5% *
Retail trade	0.9% *	0.8% *	3.2% *	1.0% *	1.0% *	0.2% *	1.9% *	0.3% *
Professional services	2.9% *	6.0% *	4.5% *	0.3% *	1.7% *	0.1% *	4.9% *	0.5% *
Other services	2.0% *	5.4% *	0.6% *	0.8% *	0.1% *	0.8% *	3.4% *	0.6% *
Ownership								
For profit, incorporated	2.5%	6.8%	3.0%	0.9% *	0.6% *	0.4% *	4.8%	0.5% *
For profit, unincorporated	2.1% *	4.1% *	1.7% *	1.1% *	0.0%	0.3% *	3.4% *	0.2% *
Nonprofit	2.6% *	8.5% *	0.8% *	1.2% *	1.2% *	0.0%	5.1% *	0.6% *
Age of firm								
Less than 5 years	3.8% *	5.4% *	0.5% *	1.9% *	0.0%	0.0%	4.0% *	2.4% *
5-9 years	3.0% *	4.8% *	1.5% *	0.0% *	0.0%	0.0%	3.6% *	0.0% *
10-19 years	4.5% *	7.8% *	3.7% *	1.4% *	0.0% *	0.3% *	6.0%	0.1% *
20 or more years	1.9%	6.4%	2.8%	0.9% *	0.8% *	0.4% *	4.4%	0.5% *
Multi/single status								
2 or more locations	0.8%	--	--	0.7% *	0.6% *	0.4% *	4.2% *	0.4% *
1 location only	4.2%	6.1%	2.2%	1.2% *	0.6% *	2.2% *	4.6%	0.7% *
Percent full-time employees								
Less than 25%	2.4% *	7.6% *	--	0.1% *	0.0%	0.0%	5.4% *	0.0%
25-49 %	1.0% *	3.3% *	0.0%	1.1% *	1.0% *	0.1% *	2.2% *	0.3% *
50-74 %	3.2% *	9.2% *	3.2% *	0.1% *	2.7% *	0.0%	6.1% *	0.6% *
75% or more	2.5%	6.0%	2.6%	1.2%	0.3% *	0.5% *	4.5%	0.5% *
Union presence								
No union employees	2.7%	6.5%	2.6%	0.8%	0.6% *	0.5% *	4.7%	0.5% *
Has union employees	0.4% *	0.0%	1.7% *	3.8% *	0.9% *	0.1% *	1.2% *	0.3% *
Percent low-wage employees								
50% or more low-wage	2.0% *	5.9% *	1.2% *	0.2% *	0.4% *	0.6% *	4.1% *	0.5% *
Less than 50% low-wage	2.5%	6.4%	2.8%	1.1%	0.7% *	0.3% *	4.6%	0.5% *
Percent women employees								
Less than 25%	3.4%	7.5%	1.9% *	1.7% *	0.4% *	0.7% *	4.9%	0.8% *
25-49 %	3.0%	7.6% *	5.8% *	0.4% *	1.6% *	0.6% *	6.0% *	0.8% *
50-74 %	1.6%	5.3% *	0.7% *	1.1% *	0.1% *	0.3% *	3.9%	0.2% *
75% or more	2.0%	4.8% *	2.9% *	0.1% *	0.7% *	0.0%	3.6%	0.2% *
Percent age 50 or older employees								
Less than 25%	2.5%	6.8%	2.0% *	1.2% *	0.7% *	0.3% *	4.5%	0.5% *
25-49 %	1.3%	4.3% *	2.5% *	0.9% *	0.2% *	0.3% *	3.2% *	0.4% *
50-74 %	3.5%	6.5% *	4.0% *	0.5% *	1.3% *	0.7% *	5.2% *	0.9% *
75% or more	4.9%	6.7% *	--	0.3% *	0.0%	0.1% *	6.2%	0.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.(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, 2023**

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%	1.03%	0.59%	0.26%	0.31% *	0.17% *	0.62%	0.14%
Industry group **								
Agric., fish., forest.	7.98% *	15.08% *	--	1.19% *	0.00%	2.20% *	10.14% *	0.76% *
Mining and manufacturing	2.18% *	7.46% *	1.81% *	0.97% *	0.02% *	0.01% *	3.75% *	0.01% *
Construction	0.88% *	1.96% *	0.16% *	1.81% *	1.24% *	0.51% *	1.02% *	1.55% *
Utilities and transp.	2.10% *	8.57% *	0.00%	0.00%	0.00%	0.00%	4.64% *	0.00%
Wholesale trade	0.86% *	0.92% *	5.48% *	0.33% *	0.00%	0.00%	1.57% *	0.00%
Fin. svcs. and real estate	1.04% *	3.74% *	0.27% *	0.98% *	0.11% *	0.50% *	2.76% *	0.35% *
Retail trade	0.29% *	0.59% *	1.73% *	0.88% *	0.62% *	0.16% *	0.76% *	0.16% *
Professional services	0.54%	1.49%	1.27%	0.20% *	1.15% *	0.04% *	0.99%	0.30% *
Other services	0.61% *	2.04% *	0.40% *	0.48% *	0.07% *	0.54% *	1.20% *	0.35% *
Ownership								
For profit, incorporated	0.37%	1.28%	0.74%	0.30% *	0.43% *	0.20% *	0.76%	0.17% *
For profit, unincorporated	0.73% *	1.79% *	1.19% *	0.67% *	0.00%	0.24% *	1.23% *	0.12% *
Nonprofit	1.00% *	3.97% *	0.68% *	0.75% *	0.69% *	0.00%	2.15% *	0.32% *
Age of firm								
Less than 5 years	1.66% *	2.50% *	0.46% *	1.89% *	0.00%	0.00%	1.81% *	2.39% *
5-9 years	1.38% *	2.45% *	1.40% *	0.02% *	0.00%	0.00%	1.66% *	0.02% *
10-19 years	1.02%	2.19%	1.41% *	0.73% *	0.01% *	0.30% *	1.36%	0.09% *
20 or more years	0.32%	1.55%	0.84%	0.29% *	0.37% *	0.17% *	0.85%	0.15% *
Multi/single status								
2 or more locations	0.21%	--	--	0.31% *	0.35% *	0.17% *	1.63% *	0.14% *
1 location only	0.61%	1.02%	0.50%	0.40% *	0.28% *	2.11% *	0.67%	0.36% *
Percent full-time employees								
Less than 25%	1.78% *	7.19% *	--	0.08% *	0.00%	0.00%	3.97% *	0.00%
25-49 %	0.48% *	2.13% *	0.00%	1.07% *	0.64% *	0.06% *	1.19% *	0.17% *
50-74 %	1.07% *	3.68% *	1.78% *	0.13% *	2.33% *	0.00%	2.17% *	0.54% *
75% or more	0.35%	1.10%	0.69%	0.33%	0.18% *	0.23% *	0.68%	0.16% *
Union presence								
No union employees	0.35%	1.05%	0.61%	0.25%	0.33% *	0.22% *	0.64%	0.16% *
Has union employees	0.16% *	0.00%	1.51% *	2.30% *	0.54% *	0.04% *	0.72% *	0.14% *
Percent low-wage employees								
50% or more low-wage	0.74% *	2.61% *	0.84% *	0.18% *	0.34% *	0.39% *	1.70% *	0.27% *
Less than 50% low-wage	0.34%	1.11%	0.64%	0.30%	0.36% *	0.18% *	0.67%	0.15% *
Percent women employees								
Less than 25%	0.73%	1.99%	0.92% *	0.60% *	0.21% *	0.69% *	1.13%	0.38% *
25-49 %	0.82%	3.04% *	2.05% *	0.19% *	1.48% *	0.43% *	1.84% *	0.43% *
50-74 %	0.45%	1.80% *	0.64% *	0.60% *	0.06% *	0.17% *	1.17%	0.12% *
75% or more	0.48%	1.49% *	1.08% *	0.09% *	0.49% *	0.00%	0.93%	0.15% *
Percent age 50 or older employees								
Less than 25%	0.50%	1.73%	0.63% *	0.41% *	0.58% *	0.28% *	0.95%	0.24% *
25-49 %	0.35%	1.94% *	0.97% *	0.47% *	0.12% *	0.22% *	1.01% *	0.17% *
50-74 %	0.98%	2.29% *	2.35% *	0.35% *	0.89% *	0.62% *	1.59% *	0.46% *
75% or more	1.47%	2.17% *	--	0.29% *	0.00%	0.15% *	1.86%	0.05% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	55.5%	24.8%	38.3%	51.8%	67.4%	86.9%	32.0%	78.0%
Industry group **								
Agric., fish., forest.	38.8%	39.8% *	--	--	49.9%	62.8%	33.2% *	57.3%
Mining and manufacturing	44.4%	16.8% *	35.4%	45.0%	61.2%	79.4%	27.2%	66.9%
Construction	34.7%	16.7%	31.8%	55.6%	71.2%	75.6%	28.5%	62.0%
Utilities and transp.	58.1%	25.2% *	40.7%	54.6%	60.0%	89.0%	33.7%	77.6%
Wholesale trade	50.3%	37.1%	35.5%	51.8%	59.5%	70.7%	37.9%	65.2%
Fin. svcs. and real estate	65.3%	29.7%	28.5%	47.6%	70.0%	92.1%	32.5%	83.8%
Retail trade	58.6%	16.5%	25.5%	54.9%	73.1%	79.7%	25.2%	76.8%
Professional services	56.4%	25.8%	45.0%	60.3%	68.8%	90.5%	33.9%	81.6%
Other services	55.2%	23.5%	46.1%	44.1%	67.2%	87.9%	32.6%	76.8%
Ownership								
For profit, incorporated	56.5%	24.6%	38.3%	50.0%	65.0%	87.0%	32.1%	78.2%
For profit, unincorporated	53.3%	28.1%	40.7%	65.0%	75.2%	86.4%	34.3%	80.3%
Nonprofit	52.0%	17.6%	32.9%	43.4%	68.9%	86.5%	26.0%	73.5%
Age of firm								
Less than 5 years	46.7%	38.9%	54.6%	62.7%	88.0%	--	43.7%	75.8%
5-9 years	44.0%	34.8%	42.9%	54.7%	67.0%	96.9%	38.4%	71.5%
10-19 years	42.3%	22.4%	39.3%	56.9%	73.1%	92.0%	31.6%	73.8%
20 or more years	60.5%	17.4%	33.7%	49.0%	66.1%	86.6%	27.3%	78.5%
Multi/single status								
2 or more locations	76.0%	--	37.6%	52.7%	66.7%	86.9%	41.1%	79.8%
1 location only	33.6%	24.7%	38.4%	51.0%	72.4%	79.9%	30.9%	59.5%
Percent full-time employees								
Less than 25%	55.4%	22.2% *	43.8%	36.4%	66.5%	86.7%	30.6%	74.8%
25-49 %	57.9%	33.6%	29.1%	40.7%	66.0%	81.8%	32.8%	74.1%
50-74 %	54.9%	17.9%	40.5%	52.0%	62.8%	87.3%	28.9%	77.9%
75% or more	55.4%	25.4%	38.2%	54.3%	68.4%	87.5%	32.5%	78.8%
Union presence								
No union employees	52.9%	24.6%	38.8%	52.0%	67.9%	85.6%	32.0%	76.1%
Has union employees	78.8%	32.4% *	24.6% *	46.3%	59.7%	91.1%	30.1%	87.0%
Percent low-wage employees								
50% or more low-wage	54.2%	23.7%	38.8%	35.2%	64.1%	81.9%	28.5%	72.9%
Less than 50% low-wage	55.8%	25.0%	38.2%	54.2%	68.1%	87.9%	32.5%	79.0%
Percent women employees								
Less than 25%	45.2%	19.2%	35.7%	53.6%	66.4%	83.5%	28.8%	73.0%
25-49 %	65.1%	35.6%	40.9%	60.6%	65.4%	91.0%	39.6%	83.7%
50-74 %	60.7%	24.5%	38.5%	43.5%	69.4%	86.7%	30.7%	78.8%
75% or more	53.6%	25.7%	40.6%	51.0%	67.7%	84.9%	32.7%	75.6%
Percent age 50 or older employees								
Less than 25%	54.2%	25.4%	41.3%	52.6%	68.4%	83.3%	34.5%	74.8%
25-49 %	67.6%	31.6%	37.0%	54.1%	69.2%	89.3%	35.8%	83.1%
50-74 %	48.7%	26.1%	36.4%	52.0%	62.2%	88.7%	31.5%	75.1%
75% or more	26.6%	15.4%	21.6% *	32.8% *	60.3%	89.2%	17.3%	61.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	0.85%	2.01%	1.95%	1.74%	1.40%	0.84%	1.34%	0.80%
Industry group **								
Agric., fish., forest.	8.81%	16.00% *	--	--	12.02%	15.09%	11.36% *	8.67%
Mining and manufacturing	3.01%	6.28% *	6.28%	4.09%	4.45%	3.43%	4.03%	2.65%
Construction	3.04%	4.91%	5.03%	4.46%	4.65%	11.12%	3.43%	4.21%
Utilities and transp.	4.17%	11.33% *	11.68%	8.27%	7.27%	3.08%	7.12%	3.49%
Wholesale trade	3.57%	10.55%	7.19%	5.01%	5.71%	5.64%	6.26%	3.54%
Fin. svcs. and real estate	2.39%	5.72%	7.79%	5.71%	3.61%	1.28%	4.51%	1.48%
Retail trade	2.34%	4.70%	5.34%	4.42%	4.33%	2.49%	3.41%	2.07%
Professional services	1.62%	3.44%	3.41%	2.91%	2.43%	1.52%	2.40%	1.31%
Other services	2.07%	4.48%	4.52%	4.19%	3.04%	1.61%	3.04%	2.16%
Ownership								
For profit, incorporated	1.02%	2.48%	2.32%	2.19%	1.87%	0.94%	1.61%	0.98%
For profit, unincorporated	2.16%	4.29%	4.51%	3.19%	2.67%	2.29%	3.10%	1.65%
Nonprofit	2.42%	5.01%	5.95%	4.20%	2.72%	2.84%	3.50%	1.96%
Age of firm								
Less than 5 years	3.68%	5.09%	6.46%	5.63%	3.86%	--	3.98%	6.21%
5-9 years	3.73%	6.66%	5.23%	4.41%	7.53%	1.26%	4.51%	4.15%
10-19 years	2.38%	3.67%	4.04%	3.37%	3.72%	2.13%	2.71%	2.44%
20 or more years	0.97%	2.37%	2.60%	2.27%	1.55%	0.87%	1.61%	0.86%
Multi/single status								
2 or more locations	0.80%	--	6.17%	2.62%	1.57%	0.84%	3.63%	0.75%
1 location only	1.32%	2.03%	2.02%	2.31%	2.16%	4.97%	1.43%	3.71%
Percent full-time employees								
Less than 25%	3.44%	9.73% *	8.89%	5.26%	5.14%	3.40%	6.07%	2.79%
25-49 %	2.65%	9.42%	7.32%	4.84%	4.08%	2.84%	5.46%	2.34%
50-74 %	2.41%	4.30%	5.74%	4.37%	4.38%	2.35%	3.25%	2.18%
75% or more	1.03%	2.32%	2.21%	2.17%	1.64%	0.98%	1.56%	0.98%
Union presence								
No union employees	0.90%	2.03%	2.00%	1.79%	1.44%	0.97%	1.35%	0.89%
Has union employees	2.47%	15.22% *	8.30% *	6.80%	5.53%	1.61%	8.13%	1.60%
Percent low-wage employees								
50% or more low-wage	2.33%	5.12%	6.06%	3.61%	3.32%	2.28%	3.71%	1.87%
Less than 50% low-wage	0.93%	2.18%	2.06%	1.94%	1.54%	0.89%	1.43%	0.89%
Percent women employees								
Less than 25%	1.61%	3.03%	3.10%	2.56%	2.99%	2.09%	2.05%	1.63%
25-49 %	1.87%	5.76%	4.62%	3.26%	3.13%	1.30%	3.57%	1.29%
50-74 %	1.78%	4.52%	4.69%	4.31%	2.54%	1.36%	3.17%	1.62%
75% or more	1.68%	3.42%	3.92%	3.20%	2.62%	2.16%	2.42%	1.61%
Percent age 50 or older employees								
Less than 25%	1.26%	2.89%	2.66%	2.04%	2.14%	1.51%	1.85%	1.18%
25-49 %	1.27%	5.44%	3.75%	2.58%	2.03%	1.08%	2.96%	0.94%
50-74 %	2.49%	4.67%	4.92%	4.41%	3.99%	2.47%	3.35%	2.35%
75% or more	3.24%	3.81%	7.41% *	11.79% *	7.76%	4.37%	3.36%	10.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	20.9%	88.4%	32.6%	69.8%
Firm size				
Less than 50 employees	22.9%	83.4%	34.6%	57.0%
50+ employees	19.0%	93.2%	30.6%	82.0%
Less than 10 employees	25.6%	79.8%	31.6%	53.8%
10-24 employees	19.8%	87.4%	39.8%	58.8%
25-99 employees	16.8%	91.0%	36.5%	68.6%
100-999 employees	18.5%	92.3%	33.6%	73.9%
1000+ employees	19.9%	93.8%	28.4%	87.5%
Industry group **				
Agric., fish., forest.	21.2% *	89.5%	32.1%	61.3%
Mining and manufacturing	19.1%	89.2%	36.6%	63.3%
Construction	16.0%	89.9%	39.9%	61.2%
Utilities and transp.	17.2%	87.5%	24.3%	72.7%
Wholesale trade	23.7%	82.8%	24.9%	65.7%
Fin. svs. and real estate	15.7%	90.2%	34.0%	70.1%
Retail trade	21.8%	91.3%	31.6%	75.9%
Professional services	25.4%	85.5%	35.6%	68.1%
Other services	20.0%	90.1%	29.3%	72.6%
Ownership				
For profit, incorporated	21.4%	88.3%	32.5%	69.9%
For profit, unincorporated	20.5%	87.8%	30.3%	69.7%
Nonprofit	18.4%	90.3%	37.0%	69.2%
Age of firm				
Less than 5 years	19.6%	88.3%	40.5%	60.0%
5-9 years	27.3%	83.8%	35.0%	58.9%
10-19 years	23.9%	83.9%	34.6%	60.6%
20 or more years	19.7%	89.9%	31.1%	74.0%
Multi/single status				
2 or more locations	19.5%	92.3%	30.7%	80.6%
1 location only	22.5%	84.3%	34.6%	58.2%
Percent full-time employees				
Less than 25%	19.6%	88.9%	30.8%	68.5%
25-49 %	22.9%	88.1%	27.0%	72.6%
50-74 %	19.5%	90.5%	37.9%	68.9%
75% or more	21.1%	88.1%	32.4%	69.8%
Union presence				
No union employees	21.8%	87.6%	32.7%	67.7%
Has union employees	13.1%	95.3%	31.2%	88.1%
Percent low wage employees **				
50% or more low-wage	24.6%	86.0%	26.6%	70.5%
Less than 50% low-wage	20.3%	88.8%	33.6%	69.7%
Percent women employees				
Less than 25%	21.7%	85.6%	33.5%	62.8%
25-49 %	19.5%	91.1%	33.8%	76.8%
50-74 %	20.9%	89.4%	29.7%	73.5%
75% or more	21.1%	88.4%	33.9%	67.9%
Percent age 50 or older employees				
Less than 25%	22.2%	87.8%	32.6%	68.5%
25-49 %	19.8%	91.5%	33.9%	76.6%
50-74 %	22.1%	84.3%	30.3%	64.6%
75% or more	16.0%	87.2%	31.2%	59.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.

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, 2023**

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.75%	0.64%	0.81%	0.83%
Firm size				
Less than 50 employees	1.33%	1.20%	1.37%	1.48%
50+ employees	0.74%	0.48%	0.88%	0.69%
Less than 10 employees	2.11%	1.93%	2.09%	2.31%
10-24 employees	1.51%	1.24%	2.01%	1.97%
25-99 employees	1.14%	0.89%	1.58%	1.48%
100-999 employees	1.15%	0.73%	1.37%	1.30%
1000+ employees	1.04%	0.65%	1.21%	0.87%
Industry group **				
Agric., fish., forest.	7.94% *	3.52%	8.10%	8.29%
Mining and manufacturing	2.60%	2.18%	3.34%	3.46%
Construction	2.24%	1.96%	3.38%	3.33%
Utilities and transp.	3.23%	3.14%	3.34%	3.70%
Wholesale trade	3.50%	3.50%	2.86%	3.71%
Fin. svs. and real estate	1.80%	1.70%	2.32%	2.46%
Retail trade	1.86%	1.26%	2.26%	2.13%
Professional services	1.50%	1.35%	1.54%	1.60%
Other services	1.75%	1.35%	1.60%	1.71%
Ownership				
For profit, incorporated	0.89%	0.74%	0.97%	0.99%
For profit, unincorporated	1.96%	1.90%	1.89%	2.18%
Nonprofit	1.86%	1.53%	2.16%	2.17%
Age of firm				
Less than 5 years	2.75%	2.39%	3.71%	3.77%
5-9 years	3.90%	3.22%	3.18%	3.59%
10-19 years	2.36%	2.26%	2.37%	2.60%
20 or more years	0.77%	0.64%	0.89%	0.88%
Multi/single status				
2 or more locations	0.77%	0.53%	0.93%	0.78%
1 location only	1.32%	1.19%	1.35%	1.47%
Percent full-time employees				
Less than 25%	3.33%	2.75%	3.26%	3.33%
25-49 %	2.67%	2.48%	2.26%	2.72%
50-74 %	1.83%	1.46%	2.34%	2.25%
75% or more	0.89%	0.76%	0.95%	1.00%
Union presence				
No union employees	0.82%	0.70%	0.85%	0.90%
Has union employees	1.54%	1.00%	2.49%	1.37%
Percent low wage employees **				
50% or more low-wage	2.26%	2.07%	1.92%	2.26%
Less than 50% low-wage	0.79%	0.66%	0.88%	0.90%
Percent women employees				
Less than 25%	1.45%	1.35%	1.55%	1.67%
25-49 %	1.63%	1.30%	1.88%	1.80%
50-74 %	1.58%	1.32%	1.46%	1.60%
75% or more	1.30%	1.05%	1.61%	1.62%
Percent age 50 or older employees				
Less than 25%	1.11%	0.99%	1.14%	1.22%
25-49 %	1.20%	0.74%	1.32%	1.15%
50-74 %	2.41%	2.39%	2.13%	2.55%
75% or more	2.47%	2.21%	4.17%	4.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.

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, 2023**

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	73.9%	54.1%	78.5%	84.9%	89.1%	78.8%	65.3%	82.1%
Industry group **								
Agric., fish., forest.	65.8%	45.8% *	74.1%	82.6%	96.2%	96.7%	57.3%	93.6%
Mining and manufacturing	73.5%	51.7%	85.0%	92.6%	87.9%	60.4%	70.6%	77.4%
Construction	77.7%	62.7%	86.7%	88.5%	89.7%	87.9%	74.7%	91.3%
Utilities and transp.	76.6%	53.2%	82.1%	91.4%	92.2%	76.3%	68.4%	83.1%
Wholesale trade	81.5%	66.8%	84.9%	90.9%	91.5%	84.6%	76.4%	87.6%
Fin. svcs. and real estate	69.2%	46.8%	79.7%	91.5%	83.6%	71.9%	57.1%	76.0%
Retail trade	85.7%	58.4%	83.8%	93.5%	95.6%	91.5%	72.9%	92.8%
Professional services	68.2%	56.2%	73.4%	79.7%	86.2%	67.0%	63.2%	73.7%
Other services	74.2%	48.9%	72.5%	77.5%	91.8%	88.8%	60.5%	87.2%
Ownership								
For profit, incorporated	74.6%	54.5%	80.1%	86.3%	89.2%	78.6%	66.8%	81.5%
For profit, unincorporated	74.4%	58.0%	83.5%	88.6%	92.9%	78.5%	66.8%	85.2%
Nonprofit	67.8%	39.9%	54.9%	72.6%	85.1%	81.0%	50.1%	82.3%
Age of firm								
Less than 5 years	63.2%	50.4%	85.6%	89.4%	91.5%	--	60.9%	86.1%
5-9 years	66.2%	53.5%	75.9%	88.6%	86.7%	78.3%	62.4%	85.2%
10-19 years	71.4%	59.1%	75.5%	83.5%	90.8%	79.5%	66.4%	86.2%
20 or more years	76.4%	53.1%	79.0%	84.4%	88.9%	78.8%	66.7%	81.6%
Multi/single status								
2 or more locations	82.4%	--	83.9%	88.6%	89.7%	78.8%	84.6%	82.2%
1 location only	64.7%	53.9%	77.5%	81.8%	84.6%	82.1%	63.0%	80.8%
Percent full-time employees								
Less than 25%	72.6%	37.5%	64.5%	79.3%	90.4%	89.4%	51.4%	89.2%
25-49 %	78.5%	42.0%	75.3%	88.8%	91.9%	89.2%	61.4%	89.5%
50-74 %	78.1%	47.6%	79.4%	89.2%	97.2%	90.2%	62.5%	91.9%
75% or more	72.8%	56.9%	79.6%	84.1%	87.3%	74.5%	66.9%	78.8%
Union presence								
No union employees	74.0%	53.8%	78.2%	85.3%	88.9%	81.2%	65.1%	83.8%
Has union employees	73.0%	63.0%	83.7%	75.3%	92.3%	71.2%	69.4%	73.6%
Percent low-wage employees								
50% or more low-wage	75.5%	41.6%	78.9%	87.4%	92.4%	89.0%	55.8%	89.9%
Less than 50% low-wage	73.6%	56.1%	78.4%	84.5%	88.4%	76.6%	66.6%	80.5%
Percent women employees								
Less than 25%	73.1%	52.4%	80.4%	88.9%	90.0%	78.4%	66.4%	84.3%
25-49 %	71.0%	58.9%	79.3%	87.8%	88.5%	65.6%	68.6%	72.8%
50-74 %	75.2%	49.7%	74.7%	80.3%	87.0%	84.5%	60.2%	84.1%
75% or more	75.6%	57.5%	77.3%	81.5%	90.7%	83.8%	65.8%	85.9%
Percent age 50 or older employees								
Less than 25%	78.2%	58.2%	78.5%	89.3%	88.9%	85.6%	69.6%	87.1%
25-49 %	75.1%	66.0%	78.9%	81.0%	88.2%	72.3%	72.5%	76.4%
50-74 %	70.7%	48.2%	80.4%	87.6%	89.1%	84.7%	60.2%	86.8%
75% or more	50.6%	39.4%	69.7%	54.8% *	96.7%	78.4%	44.5%	73.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	0.86%	2.31%	1.58%	1.82%	0.87%	1.13%	1.47%	0.86%
Industry group **								
Agric., fish., forest.	7.97%	15.44% *	14.77%	11.35%	2.38%	2.57%	10.54%	3.79%
Mining and manufacturing	3.53%	9.68%	4.30%	1.92%	3.92%	4.62%	5.74%	2.70%
Construction	3.04%	6.91%	3.41%	2.64%	3.11%	7.47%	3.68%	2.19%
Utilities and transp.	4.05%	12.49%	9.70%	2.96%	2.79%	4.98%	7.74%	3.19%
Wholesale trade	3.41%	9.65%	5.29%	2.79%	2.41%	3.50%	5.84%	2.06%
Fin. svcs. and real estate	2.29%	6.42%	5.99%	2.55%	2.84%	2.68%	5.00%	2.02%
Retail trade	1.78%	7.90%	4.63%	1.85%	1.89%	1.74%	4.15%	1.33%
Professional services	1.57%	3.72%	2.95%	2.52%	1.61%	2.72%	2.49%	1.84%
Other services	2.14%	5.42%	3.88%	5.73%	1.69%	1.82%	3.51%	2.20%
Ownership								
For profit, incorporated	1.01%	2.83%	1.82%	2.50%	1.10%	1.29%	1.75%	1.06%
For profit, unincorporated	2.11%	4.62%	3.07%	2.50%	1.44%	3.19%	3.27%	1.83%
Nonprofit	2.57%	7.00%	6.01%	3.37%	2.34%	2.85%	4.52%	1.67%
Age of firm								
Less than 5 years	3.82%	5.22%	4.04%	2.97%	3.47%	--	4.12%	3.70%
5-9 years	3.58%	6.14%	4.54%	2.17%	3.49%	7.58%	4.23%	2.66%
10-19 years	2.52%	5.03%	3.61%	2.72%	1.80%	4.64%	3.24%	1.90%
20 or more years	0.95%	3.39%	2.09%	2.56%	1.01%	1.17%	1.99%	0.95%
Multi/single status								
2 or more locations	0.79%	--	4.22%	1.67%	0.97%	1.13%	2.60%	0.83%
1 location only	1.50%	2.34%	1.69%	2.92%	1.69%	4.72%	1.60%	4.60%
Percent full-time employees								
Less than 25%	3.57%	10.36%	8.14%	4.28%	3.18%	4.68%	6.40%	2.95%
25-49 %	2.80%	8.43%	7.26%	2.48%	1.89%	2.59%	5.65%	1.77%
50-74 %	2.14%	6.16%	4.07%	2.63%	0.85%	1.98%	3.89%	1.41%
75% or more	1.03%	2.66%	1.77%	2.39%	1.14%	1.42%	1.71%	1.09%
Union presence								
No union employees	0.91%	2.33%	1.62%	1.89%	0.92%	1.12%	1.49%	0.87%
Has union employees	2.59%	16.46%	5.89%	5.26%	1.91%	3.01%	8.51%	2.67%
Percent low-wage employees								
50% or more low-wage	2.32%	6.57%	4.76%	2.34%	1.74%	1.84%	4.56%	1.31%
Less than 50% low-wage	0.93%	2.46%	1.67%	2.05%	0.99%	1.30%	1.54%	0.99%
Percent women employees								
Less than 25%	1.68%	3.95%	2.47%	1.54%	1.78%	2.47%	2.45%	1.43%
25-49 %	1.92%	5.56%	3.76%	2.08%	2.02%	2.93%	3.43%	2.17%
50-74 %	1.73%	5.21%	3.90%	6.28%	1.71%	1.44%	3.56%	1.59%
75% or more	1.53%	3.99%	3.15%	2.50%	1.60%	2.07%	2.60%	1.34%
Percent age 50 or older employees								
Less than 25%	1.19%	3.45%	2.14%	1.21%	1.33%	1.49%	2.04%	0.96%
25-49 %	1.23%	4.67%	3.05%	2.10%	1.48%	1.79%	2.53%	1.36%
50-74 %	2.53%	5.20%	3.77%	2.58%	2.39%	2.62%	3.74%	1.70%
75% or more	4.33%	5.58%	9.15%	18.09% *	1.81%	9.91%	4.91%	11.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2023**

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	8.4%	6.3%
Firm size		
Less than 50 employees	1.6% *	1.4%
50+ employees	14.9%	11.0%
Less than 10 employees	1.9% *	1.1%
10-24 employees	0.9% *	1.6% *
25-99 employees	2.0%	2.5%
100-999 employees	5.6%	4.9%
1000+ employees	21.3%	15.1%
Industry group **		
Agric., fish., forest.	0.6% *	8.7% *
Mining and manufacturing	6.0%	7.4%
Construction	1.4% *	2.6% *
Utilities and transp.	14.7%	6.7%
Wholesale trade	6.0%	7.0%
Fin. svcs. and real estate	18.9%	11.2%
Retail trade	6.0%	2.1%
Professional services	10.8%	9.5%
Other services	2.2%	2.0%
Ownership		
For profit, incorporated	8.9%	6.5%
For profit, unincorporated	7.0%	4.4%
Nonprofit	7.2%	8.3%
Age of firm		
Less than 5 years	0.6% *	1.0% *
5-9 years	1.6% *	1.4% *
10-19 years	1.6%	1.6%
20 or more years	11.4%	8.4%
Multi/single status		
2 or more locations	14.8%	10.9%
1 location only	1.7% *	1.4%
Percent full-time employees		
Less than 25%	1.7% *	0.5% *
25-49 %	3.9%	2.7%
50-74 %	3.9%	3.6%
75% or more	10.2%	7.6%
Union presence		
No union employees	6.5%	4.4%
Has union employees	25.1%	23.2%
Percent low wage employees **		
50% or more low-wage	3.2%	2.6%
Less than 50% low-wage	9.4%	7.0%
Percent women employees		
Less than 25%	4.1%	3.7%
25-49 %	14.7%	12.2%
50-74 %	10.6%	6.0%
75% or more	5.9%	5.0%
Percent age 50 or older employees		
Less than 25%	4.8%	3.9%
25-49 %	15.5%	11.7%
50-74 %	6.1%	4.5%
75% or more	4.4% *	1.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.47%	0.38%
Firm size		
Less than 50 employees	0.54% *	0.25%
50+ employees	0.75%	0.68%
Less than 10 employees	0.88% *	0.30%
10-24 employees	0.32% *	0.55% *
25-99 employees	0.59%	0.51%
100-999 employees	0.68%	0.64%
1000+ employees	1.14%	1.04%
Industry group **		
Agric., fish., forest.	0.64% *	5.29% *
Mining and manufacturing	1.07%	1.31%
Construction	0.53% *	0.81% *
Utilities and transp.	2.63%	1.50%
Wholesale trade	1.17%	1.45%
Fin. svcs. and real estate	1.91%	1.27%
Retail trade	0.87%	0.51%
Professional services	1.12%	1.00%
Other services	0.34%	0.39%
Ownership		
For profit, incorporated	0.57%	0.47%
For profit, unincorporated	1.27%	0.77%
Nonprofit	0.86%	1.11%
Age of firm		
Less than 5 years	0.42% *	0.55% *
5-9 years	0.62% *	0.45% *
10-19 years	0.37%	0.43%
20 or more years	0.65%	0.52%
Multi/single status		
2 or more locations	0.75%	0.68%
1 location only	0.53% *	0.23%
Percent full-time employees		
Less than 25%	0.60% *	0.21% *
25-49 %	0.86%	0.72%
50-74 %	0.71%	0.81%
75% or more	0.62%	0.49%
Union presence		
No union employees	0.44%	0.30%
Has union employees	2.43%	2.42%
Percent low wage employees **		
50% or more low-wage	0.77%	0.50%
Less than 50% low-wage	0.54%	0.44%
Percent women employees		
Less than 25%	0.49%	0.45%
25-49 %	1.38%	1.34%
50-74 %	1.16%	0.70%
75% or more	0.63%	0.59%
Percent age 50 or older employees		
Less than 25%	0.49%	0.41%
25-49 %	1.00%	0.93%
50-74 %	1.28%	0.77%
75% or more	2.35% *	0.43% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	27.0%	34.6%	33.1%	31.9%	27.2%	15.5%	34.2%	20.1%
Industry group **								
Agric., fish., forest.	34.1%	35.4% *	--	--	26.1% *	--	37.2%	23.7% *
Mining and manufacturing	33.0%	51.6%	24.1%	34.7%	21.5%	22.9%	40.8%	22.9%
Construction	37.7%	43.3%	35.4%	33.8%	39.4%	14.1% *	38.8%	32.9%
Utilities and transp.	23.2%	28.6% *	34.2%	26.7%	28.0%	11.2%	29.5%	18.2%
Wholesale trade	30.3%	37.1%	30.0%	33.0%	31.8%	17.1%	35.4%	24.1%
Fin. svcs. and real estate	22.6%	37.6%	28.1%	30.3%	28.4%	9.8%	35.7%	15.3%
Retail trade	22.7%	18.7%	41.5%	29.6%	22.9%	17.3%	29.6%	19.0%
Professional services	26.3%	31.7%	34.6%	30.8%	23.3%	15.4%	32.4%	19.5%
Other services	28.7%	35.2%	29.3%	33.5%	31.4%	19.1%	34.5%	23.2%
Ownership								
For profit, incorporated	26.4%	35.1%	32.0%	32.0%	27.4%	15.4%	34.2%	19.5%
For profit, unincorporated	30.4%	34.8%	38.9%	34.1%	28.4%	15.9%	36.1%	22.4%
Nonprofit	25.5%	29.4%	31.7%	28.3%	25.2%	16.4%	30.5%	21.4%
Age of firm								
Less than 5 years	35.5%	38.2%	27.7%	30.2%	42.3%	--	35.3%	36.9%
5-9 years	32.8%	28.5%	42.3%	43.6%	23.1%	21.4% *	33.6%	28.4%
10-19 years	34.2%	33.1%	29.9%	35.1%	39.2%	43.0%	32.6%	38.7%
20 or more years	24.0%	36.2%	33.2%	29.6%	25.4%	14.4%	34.8%	18.1%
Multi/single status								
2 or more locations	20.4%	--	29.9%	30.4%	26.5%	15.5%	33.0%	19.0%
1 location only	34.1%	34.7%	33.7%	33.2%	31.6%	15.8%	34.4%	31.7%
Percent full-time employees								
Less than 25%	34.8%	50.5%	23.3%	30.1%	29.6%	33.0%	39.5%	31.2%
25-49 %	24.8%	32.7%	27.0%	31.0%	24.4%	17.7%	31.1%	20.7%
50-74 %	25.2%	34.1%	32.8%	31.1%	24.1%	13.4%	33.6%	17.8%
75% or more	26.9%	33.8%	34.4%	32.3%	27.8%	14.3%	34.2%	19.5%
Union presence								
No union employees	28.3%	34.3%	33.1%	32.0%	27.5%	17.3%	34.1%	21.8%
Has union employees	15.7%	45.5% *	33.8%	30.4%	21.8%	9.9%	38.1%	11.9%
Percent low-wage employees								
50% or more low-wage	24.5%	28.0%	26.2%	30.0%	27.4%	18.8%	28.0%	22.0%
Less than 50% low-wage	27.4%	35.6%	33.8%	32.2%	27.1%	14.8%	35.1%	19.7%
Percent women employees								
Less than 25%	29.3%	33.4%	31.5%	28.0%	30.0%	19.4%	32.4%	23.9%
25-49 %	25.1%	31.8%	38.5%	36.9%	29.3%	12.4%	34.8%	18.0%
50-74 %	24.5%	34.8%	36.9%	31.4%	23.0%	15.2%	35.7%	17.7%
75% or more	28.9%	37.7%	29.4%	34.7%	27.3%	16.9%	35.1%	22.4%
Percent age 50 or older employees								
Less than 25%	29.4%	35.6%	35.3%	32.0%	29.8%	18.3%	35.1%	23.5%
25-49 %	23.4%	40.1%	31.3%	34.4%	23.9%	13.5%	36.9%	16.9%
50-74 %	26.4%	28.7%	34.3%	33.7%	22.5%	15.1%	31.1%	19.2%
75% or more	29.1%	33.2%	18.2% *	14.8% *	38.9%	14.3% *	31.0%	21.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.78%	2.20%	1.85%	1.49%	1.30%	0.88%	1.41%	0.70%
Industry group **								
Agric., fish., forest.	8.79%	15.06% *	--	--	10.61% *	--	11.09%	8.07% *
Mining and manufacturing	3.19%	9.57%	5.97%	4.00%	3.18%	3.22%	5.20%	2.08%
Construction	3.68%	7.73%	5.16%	4.02%	5.55%	5.11% *	4.41%	3.84%
Utilities and transp.	3.23%	10.29% *	10.05%	6.53%	6.47%	2.87%	6.29%	2.91%
Wholesale trade	3.51%	9.67%	6.80%	4.82%	5.77%	3.51%	5.84%	3.01%
Fin. svcs. and real estate	2.12%	6.35%	7.90%	4.92%	3.46%	1.78%	4.89%	1.58%
Retail trade	1.79%	5.23%	5.98%	4.19%	3.75%	2.32%	3.75%	1.89%
Professional services	1.36%	3.32%	3.30%	2.74%	1.94%	1.67%	2.30%	1.28%
Other services	1.86%	5.31%	3.77%	3.69%	3.06%	2.05%	3.32%	1.65%
Ownership								
For profit, incorporated	0.95%	2.78%	2.17%	1.86%	1.71%	1.01%	1.73%	0.84%
For profit, unincorporated	1.92%	4.24%	4.54%	3.20%	3.07%	2.09%	3.06%	1.66%
Nonprofit	1.94%	6.21%	5.45%	3.81%	2.55%	2.79%	3.82%	1.72%
Age of firm								
Less than 5 years	3.53%	4.99%	5.95%	4.72%	10.24%	--	3.82%	6.62%
5-9 years	3.58%	6.13%	5.27%	4.40%	5.10%	7.01% *	4.23%	3.66%
10-19 years	2.27%	4.34%	3.67%	3.36%	4.56%	5.94%	2.83%	3.04%
20 or more years	0.85%	3.32%	2.52%	1.86%	1.36%	0.88%	1.94%	0.71%
Multi/single status								
2 or more locations	0.74%	--	5.61%	2.41%	1.45%	0.89%	3.39%	0.73%
1 location only	1.40%	2.23%	1.93%	1.88%	2.30%	4.46%	1.52%	2.46%
Percent full-time employees								
Less than 25%	3.60%	10.56%	6.33%	4.82%	6.03%	5.09%	6.66%	3.55%
25-49 %	2.22%	7.75%	6.89%	4.77%	3.46%	2.77%	4.65%	2.09%
50-74 %	2.19%	6.21%	5.20%	4.13%	3.27%	2.37%	3.92%	1.90%
75% or more	0.92%	2.51%	2.15%	1.80%	1.55%	0.99%	1.63%	0.80%
Union presence								
No union employees	0.84%	2.19%	1.89%	1.53%	1.36%	1.04%	1.41%	0.78%
Has union employees	2.32%	18.72% *	9.22%	6.65%	4.11%	1.59%	10.54%	1.52%
Percent low-wage employees								
50% or more low-wage	1.88%	5.60%	4.81%	3.59%	3.26%	2.00%	3.84%	1.65%
Less than 50% low-wage	0.86%	2.39%	1.98%	1.63%	1.42%	0.98%	1.51%	0.77%
Percent women employees								
Less than 25%	1.50%	3.59%	2.96%	2.19%	2.82%	2.30%	2.21%	1.56%
25-49 %	1.68%	5.33%	4.57%	3.28%	2.66%	1.72%	3.39%	1.42%
50-74 %	1.54%	5.09%	4.39%	3.60%	2.12%	1.38%	3.45%	1.14%
75% or more	1.59%	4.03%	3.57%	3.10%	2.68%	2.04%	2.66%	1.55%
Percent age 50 or older employees								
Less than 25%	1.16%	3.31%	2.53%	1.87%	2.03%	1.56%	1.96%	1.14%
25-49 %	1.24%	5.33%	3.52%	2.51%	1.81%	1.12%	2.97%	0.93%
50-74 %	2.14%	4.52%	4.98%	4.32%	3.10%	2.91%	3.26%	2.05%
75% or more	3.82%	5.28%	5.93% *	6.26% *	8.46%	6.95% *	4.54%	5.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	32.4%	22.2%	16.7%
Firm size			
Less than 50 employees	14.4%	6.7%	4.7%
50+ employees	87.3%	69.3%	53.2%
Less than 10 employees	7.7%	4.8%	3.1%
10-24 employees	31.4%	11.2%	7.4%
25-99 employees	59.0%	22.9%	21.9%
100-999 employees	84.9%	54.6%	44.1%
1000+ employees	92.7%	84.4%	62.7%
Industry group **			
Agric., fish., forest.	10.5%	5.0% *	3.0%
Mining and manufacturing	38.8%	20.9%	17.2%
Construction	17.9%	8.0%	6.3%
Utilities and transp.	29.2%	22.5%	14.8%
Wholesale trade	34.5%	20.3%	17.0%
Fin. svcs. and real estate	46.3%	37.7%	28.6%
Retail trade	37.0%	26.9%	21.7%
Professional services	35.2%	25.7%	17.3%
Other services	26.2%	15.6%	12.8%
Ownership			
For profit, incorporated	33.6%	23.6%	17.7%
For profit, unincorporated	24.3%	13.2%	11.5%
Nonprofit	43.6%	33.4%	22.0%
Age of firm			
Less than 5 years	10.2%	4.8%	3.4%
5-9 years	13.1%	7.5%	6.8%
10-19 years	20.5%	9.5%	7.8%
20 or more years	51.1%	37.9%	28.1%
Multi/single status			
2 or more locations	83.9%	66.4%	50.5%
1 location only	14.5%	6.8%	4.9%
Percent full-time employees			
Less than 25%	11.1%	7.4%	6.7%
25-49 %	35.9%	21.4%	16.4%
50-74 %	31.9%	21.3%	17.4%
75% or more	36.7%	25.6%	18.8%
Union presence			
No union employees	30.0%	19.5%	14.9%
Has union employees	69.9%	64.0%	45.5%
Percent low wage employees **			
50% or more low-wage	20.6%	13.3%	10.3%
Less than 50% low-wage	35.8%	24.7%	18.6%
Percent women employees			
Less than 25%	22.9%	13.2%	10.3%
25-49 %	49.3%	34.6%	25.4%
50-74 %	40.3%	31.2%	22.6%
75% or more	29.1%	19.5%	15.5%
Percent age 50 or older employees			
Less than 25%	28.3%	17.7%	13.3%
25-49 %	57.8%	44.1%	33.6%
50-74 %	34.4%	21.7%	16.9%
75% or more	9.7%	7.3%	4.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.41%	0.38%	0.36%
Firm size			
Less than 50 employees	0.47%	0.40%	0.35%
50+ employees	0.69%	0.81%	0.93%
Less than 10 employees	0.52%	0.47%	0.41%
10-24 employees	1.31%	0.91%	0.76%
25-99 employees	1.49%	1.17%	1.12%
100-999 employees	1.05%	1.44%	1.45%
1000+ employees	0.69%	0.85%	1.26%
Industry group **			
Agric., fish., forest.	2.89%	1.58% *	0.83%
Mining and manufacturing	2.44%	1.61%	1.45%
Construction	1.30%	1.42%	0.84%
Utilities and transp.	2.52%	2.41%	1.71%
Wholesale trade	2.50%	1.97%	1.50%
Fin. svcs. and real estate	1.76%	1.62%	1.48%
Retail trade	1.58%	1.39%	1.39%
Professional services	1.01%	0.90%	0.71%
Other services	0.92%	0.83%	0.83%
Ownership			
For profit, incorporated	0.54%	0.51%	0.47%
For profit, unincorporated	1.02%	0.69%	0.72%
Nonprofit	1.81%	1.60%	1.30%
Age of firm			
Less than 5 years	0.89%	0.60%	0.53%
5-9 years	1.02%	1.05%	1.09%
10-19 years	1.04%	0.81%	0.73%
20 or more years	0.75%	0.68%	0.62%
Multi/single status			
2 or more locations	0.74%	0.84%	0.94%
1 location only	0.46%	0.39%	0.35%
Percent full-time employees			
Less than 25%	0.79%	0.78%	0.69%
25-49 %	1.90%	1.54%	1.26%
50-74 %	1.45%	1.24%	1.27%
75% or more	0.60%	0.54%	0.49%
Union presence			
No union employees	0.42%	0.38%	0.36%
Has union employees	2.51%	2.38%	2.48%
Percent low wage employees **			
50% or more low-wage	0.86%	0.77%	0.70%
Less than 50% low-wage	0.51%	0.47%	0.44%
Percent women employees			
Less than 25%	0.70%	0.61%	0.53%
25-49 %	1.56%	1.44%	1.26%
50-74 %	1.15%	1.08%	0.96%
75% or more	0.93%	0.76%	0.75%
Percent age 50 or older employees			
Less than 25%	0.63%	0.56%	0.48%
25-49 %	1.18%	1.11%	1.08%
50-74 %	1.58%	1.25%	1.16%
75% or more	0.98%	0.93%	0.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	82.3%	78.1%	86.9%	90.9%	81.1%
Industry group **					
Agric., fish., forest.	84.1%	82.2%	88.7%	--	--
Mining and manufacturing	82.5%	70.5%	91.7%	94.9%	100.0%
Construction	81.0%	73.9%	86.7%	86.8%	100.0%
Utilities and transp.	76.7%	62.0%	85.5%	93.9%	100.0%
Wholesale trade	90.4%	92.0%	83.7%	94.4%	95.2%
Fin. svcs. and real estate	81.8%	78.4%	89.3%	91.0%	100.0%
Retail trade	76.5%	60.5%	89.0%	89.9%	98.2%
Professional services	85.2%	81.2%	90.5%	92.4%	99.3%
Other services	80.3%	80.9%	79.4%	89.1%	40.7% *
Ownership					
For profit, incorporated	81.8%	77.0%	87.3%	90.4%	76.2%
For profit, unincorporated	85.8%	84.0%	86.8%	93.3%	90.1%
Nonprofit	79.0%	70.9%	83.0%	90.9%	98.7%
Age of firm					
Less than 5 years	80.1%	77.0%	83.3%	96.4%	97.0%
5-9 years	80.5%	78.1%	83.3%	87.9%	100.0%
10-19 years	85.1%	81.3%	90.3%	88.5%	97.9%
20 or more years	82.2%	77.0%	87.0%	91.5%	70.9%
Multi/single status					
2 or more locations	90.6%	90.4%	85.1%	93.1%	96.5%
1 location only	81.3%	77.9%	87.2%	89.7%	67.5% *
Percent full-time employees					
Less than 25%	65.5%	61.7%	59.8%	85.3%	95.6%
25-49 %	77.5%	71.3%	84.1%	82.4%	94.3%
50-74 %	82.8%	77.2%	87.4%	92.3%	98.6%
75% or more	83.7%	79.7%	89.0%	92.2%	77.2%
Union presence					
No union employees	82.9%	79.0%	87.2%	91.5%	80.4%
Has union employees	63.8%	46.7% *	79.4%	75.2%	97.0%
Percent low-wage employees					
50% or more low-wage	74.0%	71.5%	74.6%	83.3%	--
Less than 50% low-wage	83.5%	79.2%	88.1%	92.1%	81.0%
Percent women employees					
Less than 25%	81.1%	74.7%	86.8%	90.1%	98.3%
25-49 %	87.9%	83.1%	92.1%	96.5%	98.4%
50-74 %	78.5%	76.2%	85.4%	88.2%	48.6% *
75% or more	83.9%	81.5%	84.4%	90.6%	98.9%
Percent age 50 or older employees					
Less than 25%	81.2%	75.7%	84.6%	89.9%	95.6%
25-49 %	88.9%	83.7%	93.3%	92.9%	98.0%
50-74 %	85.3%	83.8%	84.0%	94.6%	99.8%
75% or more	71.1%	72.2%	82.0%	81.2%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	1.19%	1.87%	1.29%	1.00%	13.31%
Industry group **					
Agric., fish., forest.	5.76%	8.38%	7.67%	--	--
Mining and manufacturing	5.65%	10.59%	3.06%	2.57%	0.00%
Construction	4.41%	8.23%	3.79%	4.06%	0.00%
Utilities and transp.	6.92%	12.50%	5.82%	3.02%	0.00%
Wholesale trade	2.96%	4.31%	6.64%	2.58%	4.87%
Fin. svcs. and real estate	4.02%	5.44%	3.95%	2.98%	0.00%
Retail trade	4.61%	8.53%	3.42%	3.54%	1.76%
Professional services	1.65%	2.57%	1.90%	2.37%	0.55%
Other services	2.69%	3.34%	3.60%	1.91%	22.43% *
Ownership					
For profit, incorporated	1.52%	2.42%	1.49%	1.30%	17.72%
For profit, unincorporated	2.02%	2.93%	3.22%	1.70%	7.28%
Nonprofit	3.38%	6.23%	4.55%	2.31%	1.28%
Age of firm					
Less than 5 years	3.70%	4.95%	5.25%	1.98%	2.84%
5-9 years	2.91%	4.21%	4.27%	3.40%	0.00%
10-19 years	2.34%	3.84%	2.34%	3.05%	1.65%
20 or more years	1.72%	2.85%	1.64%	1.13%	18.81%
Multi/single status					
2 or more locations	1.69%	6.39%	3.85%	1.83%	3.22%
1 location only	1.32%	1.89%	1.36%	1.17%	20.79% *
Percent full-time employees					
Less than 25%	6.20%	10.33%	9.03%	5.45%	4.47%
25-49 %	3.98%	7.15%	4.89%	5.53%	5.07%
50-74 %	2.76%	4.73%	3.01%	2.28%	1.26%
75% or more	1.40%	2.14%	1.33%	1.01%	15.81%
Union presence					
No union employees	1.17%	1.81%	1.31%	0.98%	13.77%
Has union employees	10.30%	17.66% *	7.05%	8.95%	3.15%
Percent low-wage employees					
50% or more low-wage	3.90%	5.70%	5.55%	4.23%	--
Less than 50% low-wage	1.25%	1.96%	1.29%	0.94%	13.45%
Percent women employees					
Less than 25%	2.04%	3.54%	2.01%	1.72%	1.30%
25-49 %	2.56%	4.40%	2.19%	1.11%	1.41%
50-74 %	3.08%	4.01%	3.43%	2.26%	23.41% *
75% or more	1.87%	2.91%	2.84%	2.43%	0.84%
Percent age 50 or older employees					
Less than 25%	1.70%	3.04%	1.88%	1.51%	3.18%
25-49 %	1.56%	3.14%	1.57%	1.46%	1.47%
50-74 %	2.60%	3.71%	4.35%	1.61%	0.17%
75% or more	4.84%	4.91%	5.63%	6.94%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Percent of private-sector establishments that offer paid sick leave by firm size and selected characteristics: United States, 2023**

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	59.9%	46.2%	65.4%	77.4%	83.9%	88.9%	51.0%	86.8%
Industry group **								
Agric., fish., forest.	30.4%	18.7%	70.6%	82.1%	83.2%	98.9%	26.5%	90.1%
Mining and manufacturing	62.1%	52.2%	59.4%	73.3%	79.1%	82.9%	55.4%	81.7%
Construction	45.7%	37.1%	64.4%	79.4%	76.3%	94.4%	43.4%	81.9%
Utilities and transp.	55.4%	42.9%	61.5%	70.9%	76.4%	83.5%	47.0%	80.0%
Wholesale trade	69.0%	56.4%	81.7%	85.9%	85.9%	96.4%	62.0%	91.7%
Fin. svcs. and real estate	70.1%	54.1%	85.3%	93.2%	90.3%	88.0%	58.2%	88.7%
Retail trade	60.1%	40.9%	60.6%	74.7%	77.9%	90.8%	46.5%	87.0%
Professional services	66.0%	53.3%	76.3%	85.5%	88.7%	91.0%	58.2%	90.2%
Other services	53.9%	41.3%	56.1%	68.6%	79.9%	86.2%	45.8%	83.2%
Ownership								
For profit, incorporated	59.7%	44.7%	66.3%	75.7%	82.0%	89.6%	49.9%	87.0%
For profit, unincorporated	54.3%	46.3%	56.9%	75.0%	82.7%	82.2%	48.9%	82.4%
Nonprofit	76.2%	62.5%	79.5%	90.9%	91.4%	90.9%	68.7%	91.1%
Age of firm								
Less than 5 years	39.8%	36.9%	54.3%	60.2%	81.1%	94.9%	38.9%	80.8%
5-9 years	49.6%	44.8%	61.9%	73.6%	82.9%	85.8%	47.9%	82.9%
10-19 years	55.0%	46.2%	68.5%	77.7%	82.0%	81.1%	51.8%	82.7%
20 or more years	72.2%	54.8%	68.3%	80.2%	84.3%	89.2%	59.8%	87.4%
Multi/single status								
2 or more locations	85.4%	65.0%	66.7%	82.6%	83.9%	88.9%	73.5%	87.2%
1 location only	51.0%	46.1%	65.2%	73.8%	83.8%	81.5%	49.9%	83.4%
Percent full-time employees								
Less than 25%	37.8%	29.2%	40.8%	54.4%	71.0%	83.0%	32.1%	75.8%
25-49 %	66.7%	56.7%	56.7%	72.7%	79.7%	88.3%	58.5%	84.5%
50-74 %	63.6%	53.3%	61.9%	72.7%	81.8%	89.2%	55.9%	86.1%
75% or more	63.1%	48.4%	73.7%	83.3%	86.3%	89.5%	54.1%	88.4%
Union presence								
No union employees	58.6%	46.4%	65.1%	77.1%	83.7%	87.7%	51.0%	85.8%
Has union employees	79.5%	40.9%	75.3%	85.7%	87.6%	92.7%	51.3%	92.1%
Percent low-wage employees								
50% or more low-wage	41.9%	30.5%	39.0%	58.3%	71.0%	83.8%	33.1%	78.6%
Less than 50% low-wage	64.9%	51.3%	72.0%	82.1%	86.7%	90.0%	56.5%	88.5%
Percent women employees								
Less than 25%	48.8%	37.6%	64.8%	78.1%	81.2%	87.3%	43.0%	84.2%
25-49 %	74.5%	64.3%	68.6%	78.1%	84.7%	90.1%	66.2%	88.3%
50-74 %	67.1%	52.2%	62.8%	73.5%	85.2%	89.9%	55.2%	88.0%
75% or more	60.5%	48.8%	66.2%	80.0%	84.7%	86.7%	53.3%	86.0%
Percent age 50 or older employees								
Less than 25%	54.4%	41.0%	60.2%	74.5%	80.9%	84.3%	46.7%	82.5%
25-49 %	78.6%	63.0%	71.9%	80.6%	87.0%	92.5%	66.6%	90.9%
50-74 %	67.0%	58.4%	74.8%	80.8%	85.2%	88.3%	61.7%	87.3%
75% or more	45.7%	41.5%	70.8%	86.0%	88.8%	92.2%	43.2%	90.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.2.1 Standard errors for percent of private-sector establishments that offer paid sick leave by firm size and selected characteristics: United States, 2023**

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%	0.97%	1.27%	1.06%	1.02%	0.79%	0.77%	0.59%
Industry group **								
Agric., fish., forest.	3.93%	4.22%	9.27%	7.82%	6.51%	1.09%	4.12%	3.47%
Mining and manufacturing	2.78%	5.16%	5.03%	3.58%	3.07%	3.23%	3.65%	2.03%
Construction	2.21%	2.73%	3.96%	2.91%	4.98%	2.84%	2.33%	2.93%
Utilities and transp.	3.37%	5.16%	8.85%	7.03%	7.11%	4.80%	4.32%	3.98%
Wholesale trade	2.85%	4.57%	4.84%	3.37%	3.50%	1.28%	3.64%	1.64%
Fin. svcs. and real estate	1.73%	2.89%	4.73%	2.16%	2.19%	2.10%	2.60%	1.58%
Retail trade	1.80%	3.00%	4.06%	3.33%	3.98%	1.76%	2.41%	1.58%
Professional services	1.14%	1.75%	2.18%	1.68%	1.48%	1.42%	1.45%	0.98%
Other services	1.28%	2.01%	2.30%	2.40%	2.44%	1.58%	1.55%	1.26%
Ownership								
For profit, incorporated	0.73%	1.19%	1.55%	1.35%	1.39%	0.89%	0.95%	0.71%
For profit, unincorporated	1.37%	1.89%	2.77%	2.31%	2.50%	2.41%	1.59%	1.53%
Nonprofit	1.72%	3.35%	3.52%	2.18%	1.81%	2.29%	2.47%	1.33%
Age of firm								
Less than 5 years	1.60%	1.80%	3.62%	4.24%	5.61%	5.25%	1.63%	3.67%
5-9 years	1.82%	2.25%	3.12%	2.90%	4.47%	5.34%	1.91%	2.59%
10-19 years	1.54%	2.13%	2.41%	2.08%	3.21%	5.39%	1.69%	2.24%
20 or more years	0.76%	1.67%	1.96%	1.38%	1.13%	0.79%	1.24%	0.63%
Multi/single status								
2 or more locations	0.67%	10.93%	4.76%	1.77%	1.14%	0.79%	2.79%	0.63%
1 location only	0.78%	0.97%	1.29%	1.32%	1.70%	6.21%	0.80%	1.44%
Percent full-time employees								
Less than 25%	1.57%	2.03%	3.27%	3.44%	4.27%	3.16%	1.71%	2.41%
25-49 %	2.03%	3.98%	4.27%	3.26%	3.94%	2.55%	2.83%	2.02%
50-74 %	1.67%	2.61%	3.48%	3.00%	3.04%	2.29%	2.08%	1.73%
75% or more	0.76%	1.23%	1.56%	1.19%	1.18%	0.93%	1.00%	0.69%
Union presence								
No union employees	0.63%	0.97%	1.30%	1.09%	1.05%	0.93%	0.78%	0.65%
Has union employees	2.37%	6.79%	6.26%	4.25%	4.65%	1.38%	5.41%	1.30%
Percent low-wage employees								
50% or more low-wage	1.38%	1.97%	2.89%	2.73%	3.05%	2.02%	1.64%	1.61%
Less than 50% low-wage	0.67%	1.10%	1.33%	1.07%	1.06%	0.86%	0.88%	0.63%
Percent women employees								
Less than 25%	1.09%	1.46%	2.25%	1.79%	2.16%	2.00%	1.24%	1.33%
25-49 %	1.39%	2.79%	3.19%	2.45%	2.10%	1.50%	2.06%	1.18%
50-74 %	1.21%	2.28%	2.87%	2.54%	1.71%	1.16%	1.79%	0.94%
75% or more	1.20%	1.78%	2.29%	1.97%	2.23%	2.07%	1.45%	1.38%
Percent age 50 or older employees								
Less than 25%	0.88%	1.36%	1.69%	1.43%	1.70%	1.48%	1.06%	1.02%
25-49 %	0.98%	2.51%	2.67%	1.79%	1.57%	0.87%	1.75%	0.73%
50-74 %	1.69%	2.50%	3.09%	2.85%	2.26%	3.01%	2.06%	1.81%
75% or more	1.90%	2.04%	5.43%	4.91%	3.50%	4.19%	1.96%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.m Percent of private-sector establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2023**

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	66.2%	49.9%	75.4%	88.2%	95.9%	97.9%	56.1%	96.9%
Industry group **								
Agric., fish., forest.	36.6%	26.2%	69.6%	90.5%	83.1%	100.0%	33.1%	91.0%
Mining and manufacturing	76.9%	58.1%	92.0%	96.0%	97.5%	98.4%	69.7%	98.0%
Construction	53.8%	43.4%	78.5%	90.3%	99.6%	99.9%	51.2%	94.9%
Utilities and transp.	61.8%	41.5%	79.3%	88.9%	98.0%	100.0%	49.6%	97.8%
Wholesale trade	75.5%	60.8%	91.6%	97.4%	99.5%	99.9%	67.9%	99.7%
Fin. svcs. and real estate	75.3%	56.9%	90.8%	96.3%	96.0%	98.2%	61.1%	97.6%
Retail trade	67.3%	43.4%	77.5%	92.0%	95.8%	97.1%	52.5%	96.8%
Professional services	71.0%	56.8%	83.5%	92.6%	97.2%	98.5%	62.4%	97.9%
Other services	59.6%	45.0%	60.5%	78.1%	92.4%	97.0%	50.1%	94.5%
Ownership								
For profit, incorporated	65.8%	47.7%	77.2%	87.2%	96.0%	98.0%	54.7%	97.0%
For profit, unincorporated	61.6%	51.4%	67.0%	86.2%	95.5%	97.3%	55.0%	96.1%
Nonprofit	81.5%	67.8%	82.9%	97.0%	95.9%	97.6%	73.6%	97.1%
Age of firm								
Less than 5 years	42.8%	39.0%	62.5%	69.7%	92.0%	95.3%	42.0%	84.9%
5-9 years	52.4%	46.2%	68.4%	81.3%	94.3%	99.1%	50.3%	94.2%
10-19 years	59.3%	49.2%	74.8%	84.0%	93.3%	92.2%	55.6%	92.6%
20 or more years	81.6%	61.5%	82.2%	93.2%	96.4%	98.1%	68.7%	97.5%
Multi/single status								
2 or more locations	96.1%	86.3%	85.7%	93.7%	96.1%	97.9%	87.6%	97.4%
1 location only	55.7%	49.6%	74.0%	84.4%	94.1%	91.8%	54.6%	91.5%
Percent full-time employees								
Less than 25%	39.6%	29.5%	41.8%	62.5%	77.3%	92.4%	32.7%	85.1%
25-49 %	72.8%	56.9%	69.7%	82.7%	94.4%	97.2%	62.2%	95.8%
50-74 %	71.2%	58.8%	69.5%	85.6%	96.8%	98.4%	62.3%	97.4%
75% or more	70.2%	52.9%	86.3%	94.3%	98.1%	98.4%	60.2%	98.2%
Union presence								
No union employees	64.9%	50.0%	75.0%	87.9%	95.7%	97.7%	56.1%	96.5%
Has union employees	85.8%	43.8%	90.6%	95.3%	99.6%	98.6%	57.3%	98.7%
Percent low-wage employees								
50% or more low-wage	50.1%	35.4%	52.9%	72.8%	85.9%	97.8%	39.8%	93.0%
Less than 50% low-wage	70.7%	54.5%	81.1%	92.0%	98.0%	98.0%	61.1%	97.7%
Percent women employees								
Less than 25%	55.9%	41.7%	80.4%	92.0%	96.3%	98.3%	49.1%	96.9%
25-49 %	80.9%	66.8%	78.6%	88.6%	97.0%	98.0%	71.0%	97.5%
50-74 %	72.5%	55.3%	66.2%	83.3%	95.9%	97.6%	58.9%	96.6%
75% or more	66.5%	52.6%	74.7%	88.1%	94.7%	98.0%	58.1%	96.5%
Percent age 50 or older employees								
Less than 25%	60.8%	43.6%	70.7%	84.6%	95.1%	97.4%	51.2%	95.6%
25-49 %	87.4%	71.9%	83.9%	94.7%	98.0%	98.2%	77.0%	98.2%
50-74 %	73.6%	63.4%	80.6%	91.0%	96.1%	99.3%	67.2%	97.9%
75% or more	48.2%	43.8%	77.8%	91.1%	88.7%	95.0%	45.7%	93.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.m Standard errors for percent of private-sector establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2023**

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	0.58%	0.97%	1.17%	0.80%	0.62%	0.35%	0.77%	0.29%
Industry group **								
Agric., fish., forest.	4.15%	4.66%	9.15%	5.25%	9.33%	0.00%	4.38%	5.15%
Mining and manufacturing	2.94%	5.20%	2.47%	1.44%	1.09%	1.01%	3.75%	0.65%
Construction	2.27%	2.80%	3.60%	2.16%	0.36%	0.06%	2.39%	1.98%
Utilities and transp.	3.43%	5.08%	8.45%	3.77%	1.20%	0.02%	4.30%	1.03%
Wholesale trade	2.80%	4.49%	3.27%	1.23%	0.42%	0.09%	3.57%	0.16%
Fin. svcs. and real estate	1.67%	2.87%	3.97%	1.63%	1.92%	0.95%	2.58%	0.82%
Retail trade	1.79%	3.00%	3.25%	1.87%	2.23%	1.01%	2.43%	0.85%
Professional services	1.12%	1.73%	1.98%	1.34%	0.79%	0.62%	1.43%	0.45%
Other services	1.28%	2.00%	2.28%	2.03%	1.59%	0.61%	1.55%	0.65%
Ownership								
For profit, incorporated	0.72%	1.19%	1.40%	1.02%	0.80%	0.40%	0.95%	0.34%
For profit, unincorporated	1.35%	1.88%	2.63%	1.88%	0.99%	1.03%	1.58%	0.66%
Nonprofit	1.62%	3.20%	3.30%	0.98%	1.56%	1.14%	2.35%	0.85%
Age of firm								
Less than 5 years	1.62%	1.82%	3.49%	4.07%	3.35%	5.11%	1.65%	3.65%
5-9 years	1.81%	2.24%	3.04%	2.67%	2.42%	0.58%	1.90%	1.47%
10-19 years	1.54%	2.13%	2.30%	2.01%	2.84%	4.81%	1.69%	1.94%
20 or more years	0.72%	1.65%	1.65%	0.80%	0.62%	0.31%	1.22%	0.27%
Multi/single status								
2 or more locations	0.39%	8.37%	3.42%	1.15%	0.68%	0.35%	2.08%	0.30%
1 location only	0.78%	0.97%	1.24%	1.09%	1.32%	3.33%	0.80%	1.12%
Percent full-time employees								
Less than 25%	1.58%	2.04%	3.28%	3.40%	4.32%	2.29%	1.72%	1.99%
25-49 %	1.97%	3.98%	3.97%	3.03%	2.18%	1.46%	2.79%	1.13%
50-74 %	1.62%	2.57%	3.43%	2.31%	1.21%	0.98%	2.05%	0.75%
75% or more	0.75%	1.22%	1.25%	0.66%	0.56%	0.36%	0.99%	0.28%
Union presence								
No union employees	0.61%	0.97%	1.20%	0.83%	0.66%	0.43%	0.78%	0.34%
Has union employees	2.27%	6.95%	3.67%	2.29%	0.22%	0.52%	5.56%	0.46%
Percent low-wage employees								
50% or more low-wage	1.40%	1.99%	3.00%	2.57%	2.70%	0.80%	1.65%	1.00%
Less than 50% low-wage	0.65%	1.10%	1.20%	0.69%	0.41%	0.39%	0.87%	0.28%
Percent women employees								
Less than 25%	1.09%	1.47%	1.89%	1.05%	1.07%	0.50%	1.25%	0.50%
25-49 %	1.32%	2.76%	2.72%	1.98%	1.11%	0.62%	2.01%	0.53%
50-74 %	1.21%	2.28%	2.86%	2.05%	1.04%	0.67%	1.79%	0.55%
75% or more	1.18%	1.78%	2.14%	1.55%	1.50%	0.76%	1.45%	0.65%
Percent age 50 or older employees								
Less than 25%	0.87%	1.35%	1.60%	1.18%	0.87%	0.65%	1.06%	0.49%
25-49 %	0.84%	2.29%	2.18%	0.99%	0.82%	0.47%	1.57%	0.38%
50-74 %	1.62%	2.43%	3.13%	2.04%	1.49%	0.41%	2.00%	0.60%
75% or more	1.89%	2.03%	4.63%	3.50%	5.94%	2.69%	1.94%	2.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.1 Number of private-sector employees by firm size and selected characteristics: United States, 2023**

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	138,575,748	14,404,890	12,370,217	19,033,914	29,459,429	63,307,298	36,329,887	102,245,862
Industry group **								
Agric., fish., forest.	1,437,011	234,640	141,644	180,832	465,428	414,467 *	442,789	994,222
Mining and manufacturing	12,813,188	611,834	810,028	1,873,701	3,850,033	5,667,592	2,249,690	10,563,498
Construction	7,510,198	1,570,453	1,306,643	1,999,945	1,752,250	880,907	3,791,821	3,718,377
Utilities and transp.	6,917,403	552,748	460,959	846,056	1,416,409	3,641,232	1,447,309	5,470,094
Wholesale trade	5,928,479	710,257	557,730	1,122,103	1,460,408	2,077,981	1,854,418	4,074,061
Fin. svcs. and real estate	13,168,067	1,227,905	406,535	764,157	2,404,306	8,365,164	1,997,135	11,170,932
Retail trade	16,909,541	1,621,099	1,358,975	1,745,434	1,620,642	10,563,390	3,777,422	13,132,119
Professional services	38,569,443	3,668,871	3,074,527	4,219,004	9,213,015	18,394,026	8,654,113	29,915,330
Other services	35,322,419	4,207,084	4,253,175	6,282,683	7,276,938	13,302,539	12,115,191	23,207,228
Ownership								
For profit, incorporated	95,177,468	9,736,350	8,477,846	12,950,272	17,600,941	46,412,059	24,889,480	70,287,988
For profit, unincorporated	23,601,842	3,674,746	2,827,636	4,026,063	5,782,450	7,290,948	8,341,102	15,260,741
Nonprofit	19,796,438	993,794	1,064,735	2,057,579	6,076,038	9,604,291	3,099,305	16,697,133
Age of firm								
Less than 5 years	7,812,699	3,214,880	1,777,164	1,717,594	1,034,950	--	5,880,037	1,932,662
5-9 years	10,705,208	2,862,953	2,003,348	2,531,010	2,295,663	1,012,235	6,234,990	4,470,218
10-19 years	17,680,563	3,114,395	3,051,810	4,010,416	4,629,156	2,874,786	8,343,309	9,337,254
20 or more years	102,377,278	5,212,662	5,537,895	10,774,895	21,499,661	59,352,166	15,871,550	86,505,729
Multi/single status								
2 or more locations	83,952,626	129,037	924,093	4,068,376	17,529,798	61,301,323	2,503,562	81,449,063
1 location only	54,623,123	14,275,853	11,446,124	14,965,538	11,929,632	2,005,975	33,826,324	20,796,798
Percent full-time employees								
Less than 25%	11,588,991	2,198,683	1,954,344	2,308,300	1,999,885	3,127,779	5,399,444	6,189,547
25-49 %	12,811,799	1,250,246	1,134,826	2,349,770	2,723,027	5,353,931	3,713,338	9,098,461
50-74 %	18,494,321	2,236,253	1,651,273	2,381,681	3,882,949	8,342,165	5,179,852	13,314,469
75% or more	95,680,637	8,719,709	7,629,775	11,994,163	20,853,568	46,483,423	22,037,253	73,643,384
Union presence								
No union employees	117,363,619	14,074,457	11,983,098	18,054,140	26,586,587	46,665,336	35,231,304	82,132,315
Has union employees	21,212,129	330,432	387,119	979,774	2,872,842	16,641,962	1,098,583	20,113,547
Percent low-wage employees								
50% or more low-wage	20,417,626	3,296,136	2,444,947	3,678,391	3,544,567	7,453,584	7,933,798	12,483,827
Less than 50% low-wage	118,158,123	11,108,754	9,925,270	15,355,522	25,914,863	55,853,714	28,396,088	89,762,034
Percent women employees								
Less than 25%	33,724,326	5,285,210	4,412,190	6,623,919	6,575,016	10,827,992	12,977,293	20,747,033
25-49 %	36,184,564	2,200,869	2,041,598	3,555,260	8,234,635	20,152,201	5,970,728	30,213,835
50-74 %	40,060,533	3,208,388	2,628,490	4,884,449	8,672,802	20,666,403	8,273,579	31,786,954
75% or more	28,606,326	3,710,423	3,287,939	3,970,286	5,976,976	11,660,703	9,108,287	19,498,039
Percent age 50 or older employees								
Less than 25%	61,645,179	7,077,016	7,521,177	11,192,878	12,012,805	23,841,303	20,417,333	41,227,845
25-49 %	57,159,827	2,566,427	2,986,920	5,258,291	13,269,886	33,078,302	7,870,415	49,289,412
50-74 %	15,233,587	2,370,332	1,476,213	2,007,279	3,833,776	5,545,986	4,921,504	10,312,083
75% or more	4,537,156	2,391,114	385,907	575,465	342,962	841,707	3,120,634	1,416,521

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	2,108,684	198,972	282,955	361,489	800,976	1,948,652	350,959	2,099,136
Industry group **								
Agric., fish., forest.	201,073	29,709	38,529	49,917	130,615	136,059 *	53,069	193,964
Mining and manufacturing	548,764	58,040	83,085	148,309	286,813	435,359	128,527	534,312
Construction	352,712	100,287	113,062	164,317	230,706	150,183	175,730	307,380
Utilities and transp.	487,823	65,333	77,795	121,279	237,715	396,028	123,951	471,991
Wholesale trade	303,421	68,103	71,049	109,236	161,890	211,079	120,883	278,824
Fin. svcs. and real estate	678,331	84,393	67,622	97,096	272,640	606,938	126,294	666,530
Retail trade	1,666,576	95,928	108,266	148,085	224,791	1,638,907	168,377	1,658,236
Professional services	1,030,568	135,105	161,683	207,713	563,068	822,543	234,068	1,005,789
Other services	987,801	155,615	203,696	279,511	554,490	738,214	312,274	941,851
Ownership								
For profit, incorporated	2,043,677	192,745	253,321	332,018	626,539	1,920,033	346,796	2,023,875
For profit, unincorporated	772,910	144,391	165,605	235,354	510,678	489,550	257,246	731,463
Nonprofit	800,110	68,561	99,174	147,015	502,336	596,085	154,788	785,511
Age of firm								
Less than 5 years	292,563	126,339	139,618	155,164	165,429	--	209,331	206,711
5-9 years	473,476	133,166	138,064	187,190	339,885	199,174	230,599	415,160
10-19 years	658,210	130,221	163,510	211,931	377,086	462,606	240,387	615,893
20 or more years	2,084,216	164,496	213,644	320,406	754,838	1,926,410	317,550	2,065,800
Multi/single status								
2 or more locations	2,056,414	28,835	101,218	213,853	676,750	1,949,198	157,075	2,051,069
1 location only	801,026	198,992	275,684	333,543	615,032	330,948	353,300	755,989
Percent full-time employees								
Less than 25%	422,501	102,368	133,329	159,633	226,205	276,507	196,156	375,616
25-49 %	636,052	100,841	110,825	198,449	382,913	444,845	202,646	603,701
50-74 %	740,480	113,973	115,046	158,130	418,906	570,337	187,816	717,137
75% or more	2,048,007	189,348	248,346	326,085	686,680	1,907,647	341,678	2,027,824
Union presence								
No union employees	2,030,334	198,170	281,066	357,348	762,566	1,866,605	352,402	2,017,987
Has union employees	963,065	51,610	59,767	121,637	391,450	872,427	99,908	958,130
Percent low-wage employees								
50% or more low-wage	571,469	125,654	142,319	207,550	265,076	429,229	232,812	525,038
Less than 50% low-wage	2,121,071	203,107	269,844	349,301	803,714	1,947,332	358,725	2,104,019
Percent women employees								
Less than 25%	854,221	158,041	206,967	270,131	361,376	688,182	300,100	806,818
25-49 %	1,872,761	124,972	139,705	225,089	613,308	1,749,023	232,849	1,858,993
50-74 %	999,684	140,793	153,085	240,807	510,618	813,053	250,001	970,804
75% or more	835,957	129,432	166,426	195,626	446,896	652,663	237,346	803,691
Percent age 50 or older employees								
Less than 25%	1,886,618	180,505	245,424	337,544	549,699	1,763,811	350,026	1,861,694
25-49 %	1,282,679	129,581	167,185	240,317	682,579	1,052,629	246,314	1,261,419
50-74 %	639,019	116,414	120,516	142,337	390,832	459,122	190,146	610,856
75% or more	222,581	107,388	56,350	83,861	75,806	149,475	135,326	176,955

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	138,575,748	10.4%	8.9%	13.7%	21.3%	45.7%	26.2%	73.8%
Industry group **								
Agric., fish., forest.	1,437,011	16.3%	9.9%	12.6%	32.4%	28.8%	30.8%	69.2%
Mining and manufacturing	12,813,188	4.8%	6.3%	14.6%	30.0%	44.2%	17.6%	82.4%
Construction	7,510,198	20.9%	17.4%	26.6%	23.3%	11.7%	50.5%	49.5%
Utilities and transp.	6,917,403	8.0%	6.7%	12.2%	20.5%	52.6%	20.9%	79.1%
Wholesale trade	5,928,479	12.0%	9.4%	18.9%	24.6%	35.1%	31.3%	68.7%
Fin. svcs. and real estate	13,168,067	9.3%	3.1%	5.8%	18.3%	63.5%	15.2%	84.8%
Retail trade	16,909,541	9.6%	8.0%	10.3%	9.6%	62.5%	22.3%	77.7%
Professional services	38,569,443	9.5%	8.0%	10.9%	23.9%	47.7%	22.4%	77.6%
Other services	35,322,419	11.9%	12.0%	17.8%	20.6%	37.7%	34.3%	65.7%
Ownership								
For profit, incorporated	95,177,468	10.2%	8.9%	13.6%	18.5%	48.8%	26.2%	73.8%
For profit, unincorporated	23,601,842	15.6%	12.0%	17.1%	24.5%	30.9%	35.3%	64.7%
Nonprofit	19,796,438	5.0%	5.4%	10.4%	30.7%	48.5%	15.7%	84.3%
Age of firm								
Less than 5 years	7,812,699	41.1%	22.7%	22.0%	13.2%	0.9% *	75.3%	24.7%
5-9 years	10,705,208	26.7%	18.7%	23.6%	21.4%	9.5%	58.2%	41.8%
10-19 years	17,680,563	17.6%	17.3%	22.7%	26.2%	16.3%	47.2%	52.8%
20 or more years	102,377,278	5.1%	5.4%	10.5%	21.0%	58.0%	15.5%	84.5%
Multi/single status								
2 or more locations	83,952,626	0.2%	1.1%	4.8%	20.9%	73.0%	3.0%	97.0%
1 location only	54,623,123	26.1%	21.0%	27.4%	21.8%	3.7%	61.9%	38.1%
Percent full-time employees								
Less than 25%	11,588,991	19.0%	16.9%	19.9%	17.3%	27.0%	46.6%	53.4%
25-49 %	12,811,799	9.8%	8.9%	18.3%	21.3%	41.8%	29.0%	71.0%
50-74 %	18,494,321	12.1%	8.9%	12.9%	21.0%	45.1%	28.0%	72.0%
75% or more	95,680,637	9.1%	8.0%	12.5%	21.8%	48.6%	23.0%	77.0%
Union presence								
No union employees	117,363,619	12.0%	10.2%	15.4%	22.7%	39.8%	30.0%	70.0%
Has union employees	21,212,129	1.6%	1.8%	4.6%	13.5%	78.5%	5.2%	94.8%
Percent low-wage employees								
50% or more low-wage	20,417,626	16.1%	12.0%	18.0%	17.4%	36.5%	38.9%	61.1%
Less than 50% low-wage	118,158,123	9.4%	8.4%	13.0%	21.9%	47.3%	24.0%	76.0%
Percent women employees								
Less than 25%	33,724,326	15.7%	13.1%	19.6%	19.5%	32.1%	38.5%	61.5%
25-49 %	36,184,564	6.1%	5.6%	9.8%	22.8%	55.7%	16.5%	83.5%
50-74 %	40,060,533	8.0%	6.6%	12.2%	21.6%	51.6%	20.7%	79.3%
75% or more	28,606,326	13.0%	11.5%	13.9%	20.9%	40.8%	31.8%	68.2%
Percent age 50 or older employees								
Less than 25%	61,645,179	11.5%	12.2%	18.2%	19.5%	38.7%	33.1%	66.9%
25-49 %	57,159,827	4.5%	5.2%	9.2%	23.2%	57.9%	13.8%	86.2%
50-74 %	15,233,587	15.6%	9.7%	13.2%	25.2%	36.4%	32.3%	67.7%
75% or more	4,537,156	52.7%	8.5%	12.7%	7.6%	18.6%	68.8%	31.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.1.a Standard errors for percent of number of private-sector employees by firm size and selected characteristics: United States, 2023**

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	2,108,684	0.21%	0.24%	0.32%	0.56%	0.83%	0.45%	0.45%
Industry group **								
Agric., fish., forest.	201,073	2.85%	2.77%	3.48%	7.05%	7.36%	4.88%	4.88%
Mining and manufacturing	548,764	0.48%	0.66%	1.16%	1.92%	2.23%	1.11%	1.11%
Construction	352,712	1.42%	1.47%	1.96%	2.50%	1.84%	2.38%	2.38%
Utilities and transp.	487,823	1.03%	1.15%	1.75%	3.01%	3.47%	2.01%	2.01%
Wholesale trade	303,421	1.18%	1.18%	1.75%	2.32%	2.65%	2.04%	2.04%
Fin. svcs. and real estate	678,331	0.75%	0.52%	0.76%	1.91%	2.26%	1.12%	1.12%
Retail trade	1,666,576	1.07%	0.99%	1.28%	1.52%	3.81%	2.32%	2.32%
Professional services	1,030,568	0.41%	0.44%	0.56%	1.24%	1.37%	0.75%	0.75%
Other services	987,801	0.51%	0.61%	0.82%	1.34%	1.49%	1.09%	1.09%
Ownership								
For profit, incorporated	2,043,677	0.29%	0.31%	0.42%	0.67%	1.11%	0.62%	0.62%
For profit, unincorporated	772,910	0.72%	0.73%	0.99%	1.74%	1.63%	1.31%	1.31%
Nonprofit	800,110	0.39%	0.52%	0.79%	2.01%	2.04%	0.91%	0.91%
Age of firm								
Less than 5 years	292,563	1.70%	1.59%	1.71%	1.88%	0.37% *	2.11%	2.11%
5-9 years	473,476	1.47%	1.33%	1.65%	2.58%	1.73%	2.44%	2.44%
10-19 years	658,210	0.89%	1.00%	1.23%	1.78%	2.24%	1.80%	1.80%
20 or more years	2,084,216	0.18%	0.23%	0.36%	0.72%	0.93%	0.41%	0.41%
Multi/single status								
2 or more locations	2,056,414	0.03%	0.12%	0.27%	0.82%	0.89%	0.20%	0.20%
1 location only	801,026	0.49%	0.53%	0.61%	0.91%	0.59%	0.92%	0.92%
Percent full-time employees								
Less than 25%	422,501	0.99%	1.13%	1.30%	1.70%	1.90%	1.77%	1.77%
25-49 %	636,052	0.86%	0.90%	1.54%	2.50%	2.51%	1.77%	1.77%
50-74 %	740,480	0.72%	0.67%	0.90%	1.92%	2.05%	1.31%	1.31%
75% or more	2,048,007	0.27%	0.30%	0.41%	0.73%	1.11%	0.57%	0.57%
Union presence								
No union employees	2,030,334	0.26%	0.29%	0.38%	0.64%	1.01%	0.57%	0.57%
Has union employees	963,065	0.25%	0.29%	0.59%	1.70%	1.79%	0.50%	0.50%
Percent low-wage employees								
50% or more low-wage	571,469	0.68%	0.70%	0.97%	1.16%	1.50%	1.23%	1.23%
Less than 50% low-wage	2,121,071	0.23%	0.26%	0.35%	0.66%	0.95%	0.49%	0.49%
Percent women employees								
Less than 25%	854,221	0.56%	0.63%	0.81%	0.98%	1.47%	1.08%	1.08%
25-49 %	1,872,761	0.45%	0.47%	0.76%	1.72%	2.38%	1.01%	1.01%
50-74 %	999,684	0.38%	0.39%	0.61%	1.11%	1.25%	0.71%	0.71%
75% or more	835,957	0.55%	0.62%	0.71%	1.34%	1.55%	1.06%	1.06%
Percent age 50 or older employees								
Less than 25%	1,886,618	0.44%	0.52%	0.72%	0.93%	1.81%	1.08%	1.08%
25-49 %	1,282,679	0.24%	0.30%	0.44%	1.03%	1.09%	0.48%	0.48%
50-74 %	639,019	0.91%	0.82%	0.98%	2.10%	2.20%	1.55%	1.55%
75% or more	222,581	2.54%	1.21%	1.72%	1.58%	2.77%	2.84%	2.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	84.9%	30.2%	55.0%	80.2%	97.8%	98.6%	49.2%	97.6%
Industry group **								
Agric., fish., forest.	78.8%	18.8% *	61.9%	75.7%	96.6%	100.0%	39.8%	96.2%
Mining and manufacturing	92.9%	40.8%	66.6%	90.5%	98.6%	99.2%	65.6%	98.7%
Construction	76.1%	25.2%	70.9%	90.2%	98.5%	97.5%	55.0%	97.5%
Utilities and transp.	89.5%	26.8%	63.8%	89.7%	98.8%	98.6%	55.9%	98.4%
Wholesale trade	87.0%	38.1%	66.6%	92.7%	98.2%	98.3%	62.6%	98.1%
Fin. svcs. and real estate	92.1%	39.6%	75.9%	96.5%	98.3%	98.5%	57.0%	98.4%
Retail trade	86.5%	22.2%	53.5%	86.3%	99.1%	98.8%	45.5%	98.3%
Professional services	88.7%	37.7%	67.3%	85.3%	97.4%	98.8%	57.0%	97.8%
Other services	75.3%	24.3%	34.8%	63.3%	96.9%	98.2%	36.2%	95.7%
Ownership								
For profit, incorporated	85.3%	30.5%	58.4%	80.8%	97.1%	98.6%	51.2%	97.5%
For profit, unincorporated	76.5%	27.6%	42.8%	75.4%	98.6%	97.5%	40.1%	96.5%
Nonprofit	92.8%	37.0%	60.1%	85.6%	99.0%	99.7%	58.3%	99.2%
Age of firm								
Less than 5 years	45.9%	20.6%	41.9%	65.3%	95.5%	98.4%	32.3%	87.2%
5-9 years	62.7%	25.0%	47.3%	70.5%	98.3%	100.0%	39.2%	95.5%
10-19 years	71.3%	28.7%	49.4%	75.0%	94.6%	98.2%	45.8%	94.2%
20 or more years	92.5%	40.0%	65.1%	86.7%	98.5%	98.6%	61.2%	98.3%
Multi/single status								
2 or more locations	97.6%	54.4%	65.8%	89.7%	98.0%	98.6%	73.1%	98.4%
1 location only	65.4%	30.0%	54.1%	77.6%	97.4%	98.9%	47.5%	94.5%
Percent full-time employees								
Less than 25%	52.8%	7.2%	19.1%	44.3%	85.3%	91.4%	17.0%	84.0%
25-49 %	81.9%	25.8%	40.6%	72.0%	98.8%	99.5%	42.1%	98.1%
50-74 %	81.8%	26.6%	47.0%	72.8%	99.1%	97.9%	41.5%	97.4%
75% or more	89.8%	37.6%	68.1%	90.1%	98.6%	99.1%	60.1%	98.7%
Union presence								
No union employees	82.8%	30.1%	54.5%	79.6%	97.6%	98.7%	48.8%	97.3%
Has union employees	96.7%	36.5%	71.1%	90.1%	99.0%	98.5%	63.2%	98.6%
Percent low-wage employees								
50% or more low-wage	67.4%	15.3%	27.3%	56.7%	92.7%	96.8%	26.5%	93.3%
Less than 50% low-wage	87.9%	34.7%	61.8%	85.8%	98.5%	98.9%	55.6%	98.2%
Percent women employees								
Less than 25%	80.9%	28.2%	65.2%	87.5%	98.1%	98.5%	54.4%	97.5%
25-49 %	91.2%	37.3%	56.8%	84.5%	98.6%	98.8%	54.3%	98.5%
50-74 %	86.5%	30.8%	42.6%	74.7%	98.2%	98.6%	43.8%	97.6%
75% or more	79.4%	28.5%	50.1%	70.7%	95.7%	98.5%	43.3%	96.3%
Percent age 50 or older employees								
Less than 25%	79.7%	27.2%	48.0%	75.6%	97.5%	98.2%	45.9%	96.4%
25-49 %	93.5%	38.8%	66.4%	88.4%	98.5%	99.1%	60.6%	98.8%
50-74 %	83.3%	35.2%	65.8%	84.0%	97.3%	98.6%	53.9%	97.4%
75% or more	52.4%	25.1%	62.3%	79.9%	85.5%	93.4%	35.1%	90.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	0.33%	1.04%	1.41%	0.93%	0.36%	0.24%	0.75%	0.20%
Industry group **								
Agric., fish., forest.	3.48%	6.66% *	11.40%	9.87%	2.49%	0.00%	6.64%	2.03%
Mining and manufacturing	0.67%	4.81%	4.83%	1.97%	0.73%	0.39%	2.67%	0.38%
Construction	1.54%	3.09%	3.72%	1.85%	1.00%	1.76%	2.30%	0.79%
Utilities and transp.	1.33%	5.65%	7.69%	2.94%	0.77%	1.29%	4.16%	0.91%
Wholesale trade	1.33%	4.86%	6.21%	2.14%	1.60%	1.21%	3.12%	0.91%
Fin. svcs. and real estate	0.67%	3.70%	7.13%	1.38%	0.77%	0.43%	3.03%	0.36%
Retail trade	1.45%	2.97%	4.01%	2.24%	0.41%	0.40%	2.34%	0.39%
Professional services	0.51%	2.11%	2.44%	1.53%	0.84%	0.42%	1.40%	0.39%
Other services	0.90%	1.87%	2.50%	2.18%	0.74%	0.75%	1.42%	0.59%
Ownership								
For profit, incorporated	0.43%	1.26%	1.67%	1.10%	0.57%	0.28%	0.90%	0.26%
For profit, unincorporated	1.01%	2.19%	3.08%	2.32%	0.45%	0.98%	1.70%	0.62%
Nonprofit	0.53%	3.59%	4.47%	2.36%	0.33%	0.12%	2.44%	0.19%
Age of firm								
Less than 5 years	1.99%	1.88%	4.13%	4.06%	2.38%	1.36%	1.93%	2.78%
5-9 years	1.86%	2.45%	3.54%	3.18%	1.00%	0.03%	2.00%	1.08%
10-19 years	1.31%	2.17%	2.82%	2.05%	1.82%	0.71%	1.58%	1.06%
20 or more years	0.28%	1.81%	1.98%	1.05%	0.24%	0.25%	1.09%	0.19%
Multi/single status								
2 or more locations	0.23%	11.08%	5.50%	1.47%	0.48%	0.24%	2.94%	0.21%
1 location only	0.68%	1.05%	1.46%	1.11%	0.53%	0.69%	0.78%	0.54%
Percent full-time employees								
Less than 25%	1.80%	1.42%	2.74%	3.59%	3.85%	2.30%	1.49%	1.99%
25-49 %	1.25%	4.02%	5.09%	3.29%	0.51%	0.30%	2.90%	0.38%
50-74 %	1.04%	2.60%	3.59%	2.74%	0.25%	1.17%	1.92%	0.77%
75% or more	0.32%	1.37%	1.67%	0.83%	0.31%	0.18%	0.90%	0.16%
Union presence								
No union employees	0.40%	1.05%	1.44%	0.96%	0.39%	0.24%	0.76%	0.22%
Has union employees	0.56%	8.85%	6.66%	3.40%	0.60%	0.62%	4.16%	0.52%
Percent low-wage employees								
50% or more low-wage	1.17%	1.67%	2.95%	2.88%	2.26%	1.38%	1.54%	1.12%
Less than 50% low-wage	0.32%	1.23%	1.54%	0.88%	0.25%	0.19%	0.83%	0.17%
Percent women employees								
Less than 25%	0.69%	1.70%	2.30%	1.26%	0.53%	0.52%	1.24%	0.41%
25-49 %	0.65%	2.94%	3.44%	2.04%	0.58%	0.51%	2.00%	0.39%
50-74 %	0.56%	2.36%	3.01%	2.08%	0.45%	0.34%	1.63%	0.30%
75% or more	0.83%	1.86%	2.67%	2.21%	1.30%	0.55%	1.45%	0.58%
Percent age 50 or older employees								
Less than 25%	0.74%	1.46%	1.84%	1.37%	0.47%	0.51%	1.05%	0.40%
25-49 %	0.33%	2.70%	2.62%	1.31%	0.57%	0.21%	1.57%	0.22%
50-74 %	1.00%	2.61%	3.88%	2.27%	1.10%	0.56%	1.98%	0.57%
75% or more	2.43%	2.38%	6.45%	4.73%	6.28%	5.39%	2.41%	3.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	78.8%	82.8%	79.5%	76.9%	77.9%	79.4%	79.4%	78.7%
Industry group **								
Agric., fish., forest.	78.1%	85.4%	84.2%	83.6%	65.5%	88.0%	83.0%	77.3%
Mining and manufacturing	93.7%	88.8%	88.4%	92.5%	94.8%	94.1%	90.3%	94.2%
Construction	83.2%	87.7%	86.6%	88.2%	80.8%	71.7%	89.1%	79.8%
Utilities and transp.	86.5%	81.8%	84.4%	78.1%	88.2%	88.0%	81.4%	87.3%
Wholesale trade	92.4%	85.9%	91.3%	94.3%	91.5%	93.1%	90.6%	92.9%
Fin. svcs. and real estate	93.2%	90.1%	88.6%	90.9%	93.1%	93.7%	89.3%	93.6%
Retail trade	75.2%	65.2%	73.1%	78.8%	78.5%	74.7%	73.8%	75.4%
Professional services	80.5%	84.0%	82.8%	78.3%	77.9%	81.8%	81.8%	80.3%
Other services	60.0%	79.8%	64.2%	55.4%	58.7%	60.0%	64.7%	59.0%
Ownership								
For profit, incorporated	80.5%	84.4%	83.1%	79.9%	79.4%	80.5%	82.4%	80.1%
For profit, unincorporated	73.4%	81.8%	73.0%	72.0%	75.3%	71.4%	74.2%	73.2%
Nonprofit	76.6%	73.2%	64.0%	67.4%	76.0%	79.6%	68.3%	77.5%
Age of firm								
Less than 5 years	76.4%	86.5%	71.3%	78.0%	71.3%	85.6%	78.8%	73.8%
5-9 years	73.9%	81.2%	78.1%	63.5%	78.4%	73.1%	74.8%	73.4%
10-19 years	77.8%	83.9%	82.4%	76.8%	75.5%	78.0%	81.3%	76.3%
20 or more years	79.4%	81.8%	80.3%	79.3%	78.6%	79.5%	80.0%	79.3%
Multi/single status								
2 or more locations	79.6%	87.1%	82.8%	80.9%	78.8%	79.7%	81.0%	79.5%
1 location only	77.0%	82.8%	79.2%	75.6%	76.5%	69.1%	79.3%	75.2%
Percent full-time employees								
Less than 25%	24.5%	50.2%	18.6%	23.7%	27.9%	22.2%	27.7%	24.0%
25-49 %	39.2%	42.6%	39.9%	40.2%	41.5%	37.5%	39.9%	39.1%
50-74 %	67.2%	66.7%	63.5%	64.4%	64.2%	69.6%	64.4%	67.7%
75% or more	89.5%	91.3%	89.8%	89.6%	89.3%	89.5%	90.1%	89.4%
Union presence								
No union employees	78.4%	82.5%	79.5%	76.9%	78.2%	78.3%	79.3%	78.1%
Has union employees	80.9%	92.9%	79.0%	75.7%	74.9%	82.2%	82.4%	80.9%
Percent low-wage employees								
50% or more low-wage	51.1%	65.6%	51.6%	47.0%	53.5%	50.2%	54.4%	50.6%
Less than 50% low-wage	82.5%	85.1%	82.5%	81.6%	81.0%	83.2%	82.8%	82.4%
Percent women employees								
Less than 25%	86.9%	86.9%	85.2%	87.5%	87.7%	86.5%	86.4%	87.1%
25-49 %	83.2%	79.0%	80.0%	76.7%	79.4%	86.1%	77.9%	83.8%
50-74 %	70.9%	82.9%	73.1%	66.1%	72.1%	70.5%	72.9%	70.6%
75% or more	74.8%	80.0%	73.5%	69.1%	73.0%	76.8%	74.2%	74.9%
Percent age 50 or older employees								
Less than 25%	74.5%	82.4%	77.0%	73.2%	75.6%	73.4%	76.9%	74.0%
25-49 %	81.7%	82.5%	82.4%	83.2%	78.5%	82.8%	83.0%	81.6%
50-74 %	82.9%	84.7%	83.4%	79.0%	83.3%	83.5%	82.4%	83.1%
75% or more	79.0%	82.0%	76.5%	72.6%	69.5%	84.9%	78.6%	79.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	0.48%	1.13%	1.09%	0.88%	1.00%	0.72%	0.66%	0.55%
Industry group **								
Agric., fish., forest.	5.37%	7.36%	4.88%	4.12%	10.68%	4.80%	3.87%	6.30%
Mining and manufacturing	0.74%	2.52%	2.25%	1.16%	0.77%	1.41%	1.07%	0.83%
Construction	1.94%	2.71%	2.27%	1.98%	3.49%	8.47%	1.29%	2.87%
Utilities and transp.	1.78%	6.52%	5.53%	3.71%	3.40%	2.59%	3.13%	2.00%
Wholesale trade	0.83%	3.26%	2.19%	0.88%	1.86%	1.43%	1.24%	1.01%
Fin. svcs. and real estate	0.61%	2.61%	3.00%	1.11%	1.25%	0.78%	1.46%	0.65%
Retail trade	1.89%	4.65%	3.36%	2.34%	2.83%	2.63%	2.17%	2.10%
Professional services	0.78%	2.15%	1.57%	1.52%	1.60%	1.16%	1.09%	0.89%
Other services	1.28%	2.30%	3.07%	1.99%	2.66%	2.06%	1.63%	1.51%
Ownership								
For profit, incorporated	0.55%	1.23%	1.08%	0.99%	1.23%	0.83%	0.68%	0.65%
For profit, unincorporated	1.37%	2.90%	3.31%	2.19%	2.78%	2.41%	1.97%	1.62%
Nonprofit	1.09%	4.05%	3.82%	2.59%	1.87%	1.63%	2.09%	1.19%
Age of firm								
Less than 5 years	2.22%	2.17%	4.87%	3.25%	5.49%	6.40%	2.48%	3.73%
5-9 years	2.03%	3.64%	3.03%	3.08%	3.75%	6.72%	2.27%	2.93%
10-19 years	1.42%	2.00%	1.98%	2.05%	2.65%	4.02%	1.27%	1.98%
20 or more years	0.53%	1.67%	1.32%	0.98%	1.14%	0.73%	0.80%	0.59%
Multi/single status								
2 or more locations	0.59%	6.62%	3.21%	1.44%	1.19%	0.72%	1.75%	0.61%
1 location only	0.75%	1.15%	1.15%	1.05%	1.75%	4.39%	0.71%	1.23%
Percent full-time employees								
Less than 25%	1.50%	8.63%	2.25%	2.56%	4.11%	1.55%	2.59%	1.70%
25-49 %	1.01%	3.72%	3.15%	1.94%	2.57%	1.32%	1.58%	1.16%
50-74 %	0.96%	2.99%	2.12%	1.61%	1.87%	1.44%	1.40%	1.09%
75% or more	0.35%	0.85%	0.73%	0.56%	0.75%	0.54%	0.44%	0.41%
Union presence								
No union employees	0.52%	1.15%	1.11%	0.89%	0.99%	0.88%	0.67%	0.61%
Has union employees	1.23%	3.98%	5.52%	4.56%	4.09%	1.28%	3.37%	1.26%
Percent low-wage employees								
50% or more low-wage	1.16%	4.01%	4.22%	2.80%	2.46%	1.65%	2.44%	1.29%
Less than 50% low-wage	0.48%	1.14%	1.01%	0.82%	1.07%	0.71%	0.64%	0.55%
Percent women employees								
Less than 25%	0.77%	1.62%	1.56%	0.95%	1.24%	1.69%	0.88%	0.99%
25-49 %	0.89%	2.79%	2.29%	2.24%	2.40%	0.91%	1.77%	0.96%
50-74 %	0.98%	2.74%	2.91%	2.09%	1.80%	1.42%	1.58%	1.08%
75% or more	0.85%	2.18%	2.33%	1.82%	1.95%	1.23%	1.35%	0.99%
Percent age 50 or older employees								
Less than 25%	0.84%	1.77%	1.61%	1.26%	1.36%	1.59%	1.01%	1.03%
25-49 %	0.71%	2.46%	1.86%	1.39%	1.68%	0.89%	1.09%	0.77%
50-74 %	1.20%	2.05%	2.32%	2.04%	2.50%	2.02%	1.36%	1.47%
75% or more	2.19%	3.18%	5.80%	5.32%	6.27%	3.97%	2.59%	3.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.(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, 2023**

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	68.8%	72.6%	65.5%	64.0%	67.0%	70.8%	66.6%	69.2%
Industry group **								
Agric., fish., forest.	59.1%	59.4%	82.8%	59.9%	47.1%	63.7%	77.7%	55.4%
Mining and manufacturing	75.3%	61.7%	69.8%	68.3%	71.9%	80.9%	67.4%	76.4%
Construction	67.6%	72.8%	63.2%	62.2%	72.1%	74.2%	65.3%	69.1%
Utilities and transp.	68.9%	82.5%	67.3%	57.2%	68.3%	71.0%	64.9%	69.5%
Wholesale trade	75.6%	79.6%	66.5%	70.7%	74.6%	80.1%	68.4%	77.7%
Fin. svcs. and real estate	77.0%	76.6%	80.7%	74.0%	77.6%	77.0%	76.1%	77.1%
Retail trade	63.4%	79.9%	67.9%	55.9%	58.7%	64.5%	65.4%	63.1%
Professional services	70.7%	71.2%	65.0%	67.9%	67.8%	73.3%	67.3%	71.3%
Other services	57.4%	70.4%	58.5%	57.7%	55.4%	57.0%	62.3%	56.4%
Ownership								
For profit, incorporated	68.5%	73.7%	65.5%	63.4%	66.5%	70.3%	66.6%	68.8%
For profit, unincorporated	67.6%	70.4%	64.0%	62.7%	65.5%	71.7%	65.4%	68.1%
Nonprofit	71.3%	68.7%	68.7%	70.4%	70.1%	72.4%	69.2%	71.5%
Age of firm								
Less than 5 years	59.7%	73.5%	59.1%	56.4%	51.4%	81.1%	63.7%	55.0%
5-9 years	63.1%	73.7%	61.6%	60.3%	65.9%	53.8%	66.4%	61.2%
10-19 years	59.5%	71.9%	65.6%	58.5%	59.3%	53.4%	63.5%	57.7%
20 or more years	70.7%	72.2%	67.7%	67.2%	69.4%	71.8%	68.4%	70.9%
Multi/single status								
2 or more locations	70.5%	64.6%	66.4%	68.1%	69.3%	71.0%	66.3%	70.5%
1 location only	64.8%	72.7%	65.4%	62.6%	63.6%	63.1%	66.6%	63.2%
Percent full-time employees								
Less than 25%	42.0%	59.7%	67.6%	42.7%	37.3%	40.3%	58.0%	38.7%
25-49 %	52.2%	71.8%	54.5%	53.2%	52.7%	50.0%	58.9%	51.0%
50-74 %	61.8%	72.0%	57.0%	55.7%	58.5%	64.2%	62.3%	61.7%
75% or more	71.1%	73.0%	66.8%	66.3%	69.8%	73.1%	67.7%	71.7%
Union presence								
No union employees	67.5%	72.3%	65.3%	63.4%	67.0%	68.9%	66.2%	67.8%
Has union employees	74.6%	80.6%	70.3%	74.0%	67.5%	75.8%	74.7%	74.6%
Percent low-wage employees								
50% or more low-wage	49.4%	62.3%	53.7%	48.3%	42.1%	51.7%	53.1%	48.7%
Less than 50% low-wage	70.4%	73.6%	66.3%	65.4%	69.2%	72.3%	67.8%	70.8%
Percent women employees								
Less than 25%	70.1%	71.2%	65.4%	65.2%	72.2%	72.7%	66.0%	71.5%
25-49 %	70.9%	78.8%	71.6%	66.1%	67.6%	72.5%	71.3%	70.9%
50-74 %	66.6%	70.9%	64.8%	61.5%	63.6%	68.7%	66.0%	66.7%
75% or more	66.5%	71.5%	61.5%	61.6%	64.3%	68.8%	64.3%	67.0%
Percent age 50 or older employees								
Less than 25%	64.1%	70.9%	64.6%	61.0%	62.5%	65.4%	65.3%	63.9%
25-49 %	72.5%	76.1%	66.0%	68.3%	70.8%	74.1%	67.6%	73.0%
50-74 %	70.2%	72.0%	66.9%	66.6%	67.8%	73.2%	68.2%	70.7%
75% or more	63.8%	73.2%	70.1%	60.2%	63.9%	56.8%	68.9%	59.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.(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, 2023**

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%	1.43%	1.11%	0.84%	0.98%	0.81%	0.69%	0.59%
Industry group **								
Agric., fish., forest.	3.72%	8.55%	6.24%	9.35%	6.11%	4.65%	5.80%	4.14%
Mining and manufacturing	0.89%	5.91%	3.58%	2.00%	1.89%	1.00%	2.11%	0.96%
Construction	1.46%	3.76%	3.13%	2.53%	2.92%	3.25%	2.06%	1.98%
Utilities and transp.	1.65%	5.84%	4.82%	3.65%	4.22%	2.03%	3.37%	1.82%
Wholesale trade	1.28%	4.37%	3.97%	2.28%	3.23%	1.62%	2.33%	1.46%
Fin. svcs. and real estate	0.88%	5.52%	3.81%	2.83%	1.62%	1.12%	3.01%	0.92%
Retail trade	1.77%	3.89%	2.87%	2.01%	4.20%	2.34%	2.12%	1.99%
Professional services	0.72%	2.37%	1.84%	1.51%	1.59%	0.99%	1.18%	0.82%
Other services	1.75%	3.13%	2.89%	2.22%	3.49%	2.96%	1.63%	2.09%
Ownership								
For profit, incorporated	0.65%	1.69%	1.28%	1.04%	1.19%	1.03%	0.81%	0.76%
For profit, unincorporated	1.14%	3.20%	3.16%	1.79%	2.76%	1.44%	1.80%	1.34%
Nonprofit	0.97%	4.82%	2.60%	1.95%	2.12%	1.21%	1.97%	1.05%
Age of firm								
Less than 5 years	2.07%	3.02%	4.44%	3.37%	4.92%	4.15%	2.39%	3.51%
5-9 years	2.33%	3.39%	3.01%	2.44%	5.18%	6.92%	1.90%	3.62%
10-19 years	2.40%	3.15%	2.63%	2.13%	2.97%	8.33%	1.61%	3.34%
20 or more years	0.48%	2.21%	1.31%	0.97%	1.01%	0.67%	0.87%	0.53%
Multi/single status								
2 or more locations	0.65%	11.31%	3.71%	1.49%	1.05%	0.82%	2.20%	0.66%
1 location only	0.78%	1.45%	1.17%	0.99%	1.93%	4.38%	0.73%	1.32%
Percent full-time employees								
Less than 25%	2.84%	10.92%	5.21%	4.07%	6.88%	2.94%	4.45%	3.14%
25-49 %	2.03%	7.63%	4.85%	3.90%	5.52%	2.36%	3.52%	2.33%
50-74 %	1.21%	3.19%	3.48%	2.17%	2.43%	1.77%	1.99%	1.37%
75% or more	0.58%	1.60%	1.21%	0.92%	1.09%	0.95%	0.76%	0.68%
Union presence								
No union employees	0.56%	1.46%	1.14%	0.85%	0.97%	1.01%	0.70%	0.67%
Has union employees	1.02%	6.91%	5.31%	3.86%	4.72%	0.93%	3.59%	1.05%
Percent low-wage employees								
50% or more low-wage	1.32%	5.41%	4.66%	2.56%	2.54%	1.96%	2.49%	1.50%
Less than 50% low-wage	0.54%	1.47%	1.13%	0.86%	1.02%	0.87%	0.70%	0.62%
Percent women employees								
Less than 25%	1.22%	2.41%	1.77%	1.28%	1.67%	2.90%	1.10%	1.62%
25-49 %	1.02%	2.79%	2.29%	1.96%	2.13%	1.43%	1.49%	1.11%
50-74 %	0.82%	3.68%	2.73%	2.05%	1.80%	1.05%	1.72%	0.89%
75% or more	0.95%	2.41%	2.31%	1.54%	2.34%	1.33%	1.38%	1.10%
Percent age 50 or older employees								
Less than 25%	0.96%	2.04%	1.57%	1.21%	1.59%	1.82%	0.97%	1.17%
25-49 %	0.56%	2.60%	2.08%	1.34%	1.35%	0.68%	1.30%	0.60%
50-74 %	1.20%	3.25%	2.28%	1.88%	3.01%	1.63%	1.56%	1.45%
75% or more	2.84%	4.98%	8.53%	5.79%	8.13%	5.05%	3.71%	4.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	54.2%	60.1%	52.1%	49.2%	52.2%	56.1%	52.9%	54.4%
Industry group **								
Agric., fish., forest.	46.2%	50.7%	69.7%	50.1%	30.9%	56.0%	64.4%	42.8%
Mining and manufacturing	70.6%	54.8%	61.7%	63.1%	68.1%	76.0%	60.9%	72.0%
Construction	56.3%	63.8%	54.7%	54.9%	58.3%	53.2%	58.2%	55.1%
Utilities and transp.	59.6%	67.5%	56.8%	44.6%	60.2%	62.4%	52.8%	60.6%
Wholesale trade	69.9%	68.3%	60.7%	66.7%	68.2%	74.5%	62.0%	72.1%
Fin. svcs. and real estate	71.8%	69.0%	71.5%	67.3%	72.2%	72.2%	67.9%	72.2%
Retail trade	47.7%	52.1%	49.6%	44.1%	46.1%	48.2%	48.2%	47.6%
Professional services	57.0%	59.8%	53.8%	53.2%	52.8%	59.9%	55.0%	57.3%
Other services	34.4%	56.2%	37.6%	31.9%	32.5%	34.2%	40.3%	33.3%
Ownership								
For profit, incorporated	55.1%	62.2%	54.5%	50.7%	52.8%	56.6%	54.8%	55.1%
For profit, unincorporated	49.6%	57.6%	46.7%	45.2%	49.3%	51.2%	48.6%	49.9%
Nonprofit	54.6%	50.3%	43.9%	47.5%	53.3%	57.7%	47.3%	55.4%
Age of firm								
Less than 5 years	45.7%	63.6%	42.1%	44.0%	36.6%	69.4%	50.2%	40.6%
5-9 years	46.6%	59.8%	48.1%	38.3%	51.7%	39.3%	49.7%	44.9%
10-19 years	46.3%	60.3%	54.1%	45.0%	44.8%	41.7%	51.7%	44.0%
20 or more years	56.1%	59.0%	54.4%	53.3%	54.5%	57.1%	54.7%	56.3%
Multi/single status								
2 or more locations	56.1%	--	55.0%	55.1%	54.6%	56.6%	53.7%	56.1%
1 location only	49.9%	60.2%	51.8%	47.4%	48.7%	43.6%	52.8%	47.5%
Percent full-time employees								
Less than 25%	10.3%	30.0%	12.6%	10.1%	10.4%	8.9%	16.1%	9.3%
25-49 %	20.5%	30.6%	21.8%	21.4%	21.9%	18.8%	23.5%	20.0%
50-74 %	41.5%	48.0%	36.2%	35.9%	37.6%	44.7%	40.1%	41.8%
75% or more	63.7%	66.7%	60.0%	59.4%	62.4%	65.4%	61.0%	64.1%
Union presence								
No union employees	52.9%	59.7%	51.9%	48.8%	52.4%	53.9%	52.5%	52.9%
Has union employees	60.4%	74.9%	55.6%	56.1%	50.5%	62.3%	61.6%	60.4%
Percent low-wage employees								
50% or more low-wage	25.3%	40.9%	27.7%	22.7%	22.5%	25.9%	28.9%	24.6%
Less than 50% low-wage	58.0%	62.6%	54.7%	53.4%	56.0%	60.1%	56.1%	58.4%
Percent women employees								
Less than 25%	60.9%	61.9%	55.8%	57.0%	63.3%	62.9%	57.1%	62.3%
25-49 %	59.0%	62.3%	57.3%	50.7%	53.7%	62.4%	55.5%	59.4%
50-74 %	47.2%	58.8%	47.4%	40.7%	45.8%	48.4%	48.1%	47.1%
75% or more	49.7%	57.3%	45.2%	42.6%	47.0%	52.8%	47.7%	50.2%
Percent age 50 or older employees								
Less than 25%	47.8%	58.4%	49.7%	44.7%	47.2%	48.0%	50.2%	47.2%
25-49 %	59.3%	62.7%	54.3%	56.8%	55.6%	61.3%	56.2%	59.6%
50-74 %	58.2%	61.0%	55.8%	52.6%	56.5%	61.1%	56.1%	58.7%
75% or more	50.4%	60.0%	53.6%	43.7%	44.4%	48.2%	54.2%	47.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	0.54%	1.35%	1.18%	0.88%	1.07%	0.83%	0.69%	0.62%
Industry group **								
Agric., fish., forest.	4.50%	4.91%	8.51%	7.78%	6.01%	6.04%	5.77%	5.06%
Mining and manufacturing	1.05%	5.30%	3.48%	2.09%	1.90%	1.51%	2.01%	1.15%
Construction	1.81%	3.88%	2.92%	2.51%	3.52%	7.14%	1.96%	2.61%
Utilities and transp.	1.90%	7.20%	6.00%	3.79%	4.41%	2.56%	3.51%	2.13%
Wholesale trade	1.42%	4.44%	3.94%	2.30%	3.45%	2.01%	2.26%	1.66%
Fin. svcs. and real estate	1.02%	4.93%	4.72%	2.84%	1.86%	1.33%	2.81%	1.08%
Retail trade	1.94%	4.72%	3.21%	1.89%	2.42%	2.62%	1.91%	2.19%
Professional services	0.92%	2.19%	1.93%	1.71%	1.91%	1.33%	1.20%	1.05%
Other services	1.21%	2.94%	2.60%	1.65%	2.75%	1.86%	1.44%	1.42%
Ownership								
For profit, incorporated	0.67%	1.58%	1.28%	1.08%	1.31%	1.03%	0.79%	0.78%
For profit, unincorporated	1.40%	3.09%	3.57%	1.93%	3.00%	2.34%	1.84%	1.66%
Nonprofit	1.11%	4.10%	3.05%	2.29%	2.19%	1.53%	1.89%	1.22%
Age of firm								
Less than 5 years	2.04%	3.07%	4.50%	3.26%	4.10%	7.64%	2.48%	3.20%
5-9 years	2.53%	3.48%	3.07%	2.36%	5.79%	7.27%	1.92%	3.89%
10-19 years	1.79%	2.92%	2.59%	2.12%	2.92%	5.38%	1.53%	2.40%
20 or more years	0.57%	1.99%	1.43%	1.06%	1.13%	0.80%	0.88%	0.63%
Multi/single status								
2 or more locations	0.68%	--	3.97%	1.65%	1.24%	0.84%	2.22%	0.69%
1 location only	0.81%	1.36%	1.23%	1.01%	1.94%	5.01%	0.73%	1.35%
Percent full-time employees								
Less than 25%	0.62%	5.31%	1.72%	1.18%	1.48%	0.76%	1.45%	0.66%
25-49 %	0.98%	4.51%	2.37%	1.54%	2.91%	1.04%	1.56%	1.12%
50-74 %	1.17%	2.78%	2.46%	1.59%	2.32%	1.76%	1.51%	1.34%
75% or more	0.60%	1.52%	1.20%	0.93%	1.13%	0.98%	0.74%	0.70%
Union presence								
No union employees	0.58%	1.37%	1.21%	0.89%	1.11%	0.99%	0.70%	0.69%
Has union employees	1.32%	6.57%	5.75%	4.51%	3.70%	1.41%	4.01%	1.35%
Percent low-wage employees								
50% or more low-wage	0.91%	3.65%	3.33%	1.58%	1.76%	1.41%	1.61%	1.04%
Less than 50% low-wage	0.57%	1.42%	1.18%	0.91%	1.16%	0.89%	0.71%	0.66%
Percent women employees								
Less than 25%	1.13%	2.36%	1.87%	1.31%	1.72%	2.58%	1.12%	1.49%
25-49 %	1.13%	3.00%	2.64%	2.18%	2.46%	1.53%	1.64%	1.24%
50-74 %	0.96%	3.10%	2.88%	1.90%	1.79%	1.38%	1.60%	1.05%
75% or more	1.05%	2.39%	2.33%	1.58%	2.38%	1.56%	1.35%	1.23%
Percent age 50 or older employees								
Less than 25%	0.89%	2.00%	1.63%	1.19%	1.48%	1.62%	0.96%	1.08%
25-49 %	0.76%	2.88%	2.23%	1.53%	1.68%	0.98%	1.36%	0.82%
50-74 %	1.45%	2.77%	2.50%	2.00%	3.47%	2.20%	1.52%	1.78%
75% or more	2.78%	4.00%	8.78%	5.22%	8.58%	5.52%	3.24%	4.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	57.4%	13.3%	10.7%	20.5%	42.0%	79.9%	14.6%	64.9%
Industry group **								
Agric., fish., forest.	43.2%	16.9% *	1.8% *	15.4% *	14.7% *	81.9%	13.5% *	51.4%
Mining and manufacturing	60.4%	12.0% *	13.8% *	14.2%	52.4%	81.9%	11.8%	66.2%
Construction	38.2%	13.7% *	11.2%	26.4%	49.6%	82.5%	16.4%	51.5%
Utilities and transp.	69.6%	9.9% *	15.7% *	22.6%	51.1%	90.4%	15.6%	76.7%
Wholesale trade	47.5%	9.1% *	10.9% *	18.9%	52.9%	67.3%	14.6%	55.8%
Fin. svcs. and real estate	64.8%	15.8% *	2.7% *	14.2%	47.4%	79.1%	10.8%	70.1%
Retail trade	72.2%	15.7% *	3.7% *	27.5%	38.1%	90.2%	13.8%	80.1%
Professional services	58.0%	11.3%	11.3%	19.7%	38.0%	81.8%	14.3%	65.1%
Other services	41.6%	15.9%	14.6%	21.9%	26.3%	61.7%	17.1%	47.4%
Ownership								
For profit, incorporated	59.2%	13.4%	9.9%	20.5%	45.9%	80.1%	14.1%	67.5%
For profit, unincorporated	45.8%	10.9%	11.3% *	20.8%	35.8%	74.0%	15.6%	52.5%
Nonprofit	59.9%	20.1% *	17.8%	19.9%	36.5%	83.1%	16.5%	64.0%
Age of firm								
Less than 5 years	20.9%	9.6%	12.4% *	18.3% *	35.9%	90.5%	14.4%	30.0%
5-9 years	22.3%	11.9%	9.5% *	24.6%	20.3% *	50.0%	15.0%	27.0%
10-19 years	29.7%	15.8%	13.1%	19.1%	30.3%	59.0%	16.7%	36.4%
20 or more years	63.6%	13.9%	9.7%	20.6%	46.4%	81.0%	13.8%	69.2%
Multi/single status								
2 or more locations	70.3%	--	11.6% *	21.7%	47.0%	80.2%	13.4%	71.6%
1 location only	24.1%	13.4%	10.6%	20.1%	33.8%	67.4%	14.7%	32.6%
Percent full-time employees								
Less than 25%	33.5%	16.1% *	10.5% *	19.7%	28.7% *	49.9%	13.5%	39.7%
25-49 %	48.0%	10.3% *	15.4% *	18.8%	44.5%	67.6%	14.6%	54.9%
50-74 %	56.5%	12.7%	10.3% *	25.0%	31.7%	78.6%	15.8%	63.0%
75% or more	58.2%	13.4%	10.6%	20.2%	43.2%	80.8%	14.5%	65.7%
Union presence								
No union employees	52.4%	12.7%	10.0%	19.8%	42.1%	77.1%	14.1%	60.6%
Has union employees	78.0%	30.0% *	26.5% *	30.4%	41.0%	86.7%	24.9%	79.9%
Percent low-wage employees								
50% or more low-wage	49.4%	23.9%	21.1% *	29.8%	27.2%	68.8%	26.7%	54.2%
Less than 50% low-wage	57.9%	12.4%	10.2%	19.9%	42.8%	80.6%	13.8%	65.5%
Percent women employees								
Less than 25%	50.4%	13.0%	13.5%	22.8%	47.0%	80.0%	16.9%	61.1%
25-49 %	64.4%	13.5%	7.7% *	19.7%	42.8%	82.6%	13.6%	69.6%
50-74 %	56.5%	14.4%	6.8%	16.0%	36.5%	75.6%	12.8%	61.7%
75% or more	57.1%	12.5%	10.3%	21.0%	41.2%	81.4%	12.3%	66.0%
Percent age 50 or older employees								
Less than 25%	49.3%	15.0%	11.8%	20.8%	36.5%	74.6%	16.3%	57.6%
25-49 %	65.9%	9.4%	8.5%	21.4%	46.4%	83.6%	11.6%	70.9%
50-74 %	49.7%	12.5%	12.0%	19.2%	41.1%	75.0%	15.2%	58.4%
75% or more	38.9%	15.8%	9.5% *	9.7% *	47.3%	83.4%	13.4%	63.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	1.04%	1.57%	1.26%	1.33%	1.89%	1.15%	0.89%	1.12%
Industry group **								
Agric., fish., forest.	10.29%	11.63% *	1.65% *	13.35% *	6.90% *	9.33%	8.78% *	11.65%
Mining and manufacturing	2.36%	5.67% *	4.65% *	2.77%	4.15%	3.00%	2.35%	2.52%
Construction	3.23%	7.88% *	3.11%	4.41%	6.81%	4.60%	3.16%	4.34%
Utilities and transp.	3.21%	6.29% *	8.31% *	6.22%	8.65%	2.73%	4.62%	3.24%
Wholesale trade	3.23%	3.43% *	4.48% *	4.04%	6.32%	5.35%	2.83%	3.80%
Fin. svcs. and real estate	2.54%	4.80% *	2.07% *	3.82%	6.13%	2.72%	2.55%	2.63%
Retail trade	4.03%	5.42% *	1.38% *	5.12%	5.84%	2.21%	3.07%	3.44%
Professional services	1.65%	2.48%	2.41%	2.64%	3.26%	1.71%	1.61%	1.76%
Other services	2.53%	3.31%	3.50%	3.19%	5.01%	3.74%	2.08%	3.11%
Ownership								
For profit, incorporated	1.31%	1.96%	1.35%	1.65%	2.28%	1.41%	1.05%	1.36%
For profit, unincorporated	2.45%	2.52%	3.78% *	3.15%	5.03%	3.11%	2.21%	2.95%
Nonprofit	2.18%	6.23% *	5.13%	2.98%	4.13%	2.23%	2.67%	2.32%
Age of firm								
Less than 5 years	3.09%	2.79%	4.35% *	5.51% *	8.66%	6.80%	2.91%	6.00%
5-9 years	3.30%	2.85%	3.18% *	4.56%	6.91% *	8.71%	2.42%	5.35%
10-19 years	2.20%	3.55%	3.17%	3.11%	3.88%	6.03%	2.15%	3.10%
20 or more years	1.10%	2.61%	1.53%	1.63%	2.09%	1.16%	1.15%	1.13%
Multi/single status								
2 or more locations	1.13%	--	4.03% *	2.71%	2.25%	1.16%	2.38%	1.13%
1 location only	1.42%	1.59%	1.33%	1.54%	3.35%	8.76%	0.96%	2.49%
Percent full-time employees								
Less than 25%	3.65%	8.05% *	5.18% *	5.32%	10.01% *	5.10%	3.71%	4.43%
25-49 %	4.08%	4.42% *	6.30% *	4.44%	11.24%	5.13%	3.37%	4.67%
50-74 %	2.73%	3.33%	3.19% *	4.08%	5.46%	2.99%	2.28%	3.03%
75% or more	1.16%	1.80%	1.39%	1.49%	2.03%	1.26%	1.01%	1.23%
Union presence								
No union employees	1.23%	1.42%	1.24%	1.34%	1.96%	1.47%	0.88%	1.34%
Has union employees	1.94%	18.83% *	8.72% *	7.05%	6.40%	1.80%	6.45%	1.96%
Percent low-wage employees								
50% or more low-wage	2.56%	6.72%	7.28% *	5.41%	3.81%	3.37%	4.35%	2.92%
Less than 50% low-wage	1.09%	1.59%	1.26%	1.38%	1.98%	1.19%	0.90%	1.16%
Percent women employees								
Less than 25%	1.62%	2.85%	2.25%	2.17%	3.09%	2.46%	1.59%	1.92%
25-49 %	2.37%	3.65%	2.64% *	3.22%	4.06%	2.06%	1.99%	2.39%
50-74 %	1.74%	3.23%	1.89%	2.43%	3.61%	2.12%	1.73%	1.87%
75% or more	2.14%	2.81%	2.22%	2.91%	4.88%	2.11%	1.53%	2.33%
Percent age 50 or older employees								
Less than 25%	2.35%	2.74%	1.88%	1.90%	3.01%	2.77%	1.39%	2.57%
25-49 %	1.22%	2.22%	2.03%	2.44%	2.74%	1.23%	1.42%	1.26%
50-74 %	2.96%	3.48%	3.24%	3.11%	6.05%	4.24%	2.17%	3.65%
75% or more	4.36%	3.80%	6.06% *	4.20% *	10.47%	4.83%	2.81%	5.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	87.0%	32.9%	52.1%	65.1%	86.2%	89.6%	52.9%	88.4%
Industry group **								
Agric., fish., forest.	75.7%	100.0%	--	95.8%	--	78.1%	95.5%	74.3%
Mining and manufacturing	88.2%	--	--	55.5%	90.1%	89.9%	50.3%	89.1%
Construction	77.4%	--	54.4%	74.4%	75.6%	91.3%	60.9%	80.6%
Utilities and transp.	89.8%	--	100.0%	54.7%	74.7%	94.4%	53.1%	90.8%
Wholesale trade	81.9%	--	--	61.4%	84.8%	85.6%	34.1%	85.0%
Fin. svcs. and real estate	90.2%	39.1% *	0.0%	45.8%	95.0%	90.7%	29.7% *	91.1%
Retail trade	84.9%	--	--	78.5%	78.1%	86.1%	43.5%	85.9%
Professional services	87.2%	22.7% *	53.7%	61.8%	87.8%	89.4%	53.8%	88.4%
Other services	87.0%	50.1%	52.3%	65.6%	84.7%	91.9%	61.7%	89.2%
Ownership								
For profit, incorporated	87.1%	25.7%	46.2%	65.1%	84.0%	90.1%	48.0%	88.6%
For profit, unincorporated	88.0%	42.5%	74.5%	60.1%	90.7%	91.4%	60.9%	89.8%
Nonprofit	86.1%	63.9%	55.0%	73.7%	90.2%	86.0%	72.6%	86.4%
Age of firm								
Less than 5 years	68.4%	69.2%	--	42.3% *	88.7%	100.0%	50.1%	80.6%
5-9 years	84.7%	50.4%	65.4%	75.2%	96.0%	92.2%	63.9%	92.0%
10-19 years	74.9%	29.1% *	58.3%	75.2%	83.0%	76.0%	55.1%	79.5%
20 or more years	87.9%	20.9% *	51.0%	62.9%	86.1%	89.9%	49.7%	88.7%
Multi/single status								
2 or more locations	89.0%	--	39.4% *	68.4%	88.0%	89.5%	57.3%	89.1%
1 location only	72.4%	32.3%	53.6%	63.8%	82.2%	91.1%	52.4%	80.6%
Percent full-time employees								
Less than 25%	83.4%	--	--	30.9% *	98.0%	91.7%	30.3% *	88.9%
25-49 %	81.4%	--	--	62.4%	93.0%	80.0%	66.0%	82.2%
50-74 %	86.4%	19.0% *	24.9% *	60.9%	82.2%	90.0%	46.7%	88.0%
75% or more	87.3%	34.9%	54.3%	66.3%	86.1%	89.8%	53.4%	88.6%
Union presence								
No union employees	85.3%	34.3%	51.0%	63.9%	86.5%	87.9%	52.9%	86.9%
Has union employees	91.8%	--	--	76.7%	83.1%	93.0%	52.8%	92.3%
Percent low-wage employees								
50% or more low-wage	83.7%	33.6% *	76.8%	38.9%	85.1%	90.6%	50.0%	87.3%
Less than 50% low-wage	87.2%	32.7%	49.3%	67.8%	86.2%	89.5%	53.3%	88.4%
Percent women employees								
Less than 25%	85.8%	29.6% *	56.2%	70.4%	81.4%	92.0%	55.4%	88.5%
25-49 %	88.3%	32.7% *	--	58.8%	88.0%	89.7%	55.9%	88.9%
50-74 %	87.4%	29.1% *	61.8%	67.3%	87.7%	88.7%	54.1%	88.2%
75% or more	85.6%	42.3%	29.7% *	54.6%	89.6%	87.8%	41.2%	87.3%
Percent age 50 or older employees								
Less than 25%	83.4%	38.1%	48.5%	62.8%	84.5%	86.8%	53.0%	85.5%
25-49 %	89.2%	32.0% *	58.7%	66.4%	87.4%	90.7%	58.1%	89.7%
50-74 %	86.9%	31.4% *	52.8%	73.6%	85.2%	90.8%	51.8%	89.2%
75% or more	79.3%	19.9% *	--	--	94.0%	89.9%	34.3%	88.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	5.34%	6.10%	3.26%	1.99%	0.79%	3.18%	0.73%
Industry group **								
Agric., fish., forest.	11.63%	0.00%	--	5.38%	--	12.86%	4.30%	12.71%
Mining and manufacturing	1.69%	--	--	8.69%	2.38%	2.16%	10.32%	1.70%
Construction	5.41%	--	14.35%	7.20%	11.12%	5.11%	10.43%	6.18%
Utilities and transp.	3.41%	--	0.00%	14.94%	15.15%	2.05%	15.68%	3.47%
Wholesale trade	2.95%	--	--	9.24%	4.71%	4.02%	7.83%	3.02%
Fin. svcs. and real estate	1.35%	15.06% *	0.00%	13.55%	1.44%	1.52%	10.01% *	1.32%
Retail trade	1.67%	--	--	9.84%	6.23%	1.92%	11.42%	1.78%
Professional services	1.35%	8.93% *	10.94%	7.73%	3.37%	1.48%	5.93%	1.37%
Other services	1.82%	9.89%	13.39%	6.84%	4.85%	2.01%	5.78%	1.86%
Ownership								
For profit, incorporated	0.85%	5.85%	7.06%	4.00%	2.83%	0.91%	3.84%	0.88%
For profit, unincorporated	1.87%	11.27%	12.04%	7.79%	2.72%	2.43%	6.81%	1.93%
Nonprofit	1.69%	12.04%	15.31%	6.88%	2.41%	2.08%	6.96%	1.72%
Age of firm								
Less than 5 years	7.67%	12.54%	--	15.34% *	6.58%	0.00%	10.89%	8.99%
5-9 years	3.26%	11.57%	14.11%	6.92%	2.21%	5.51%	7.10%	2.91%
10-19 years	3.95%	9.92% *	12.20%	6.02%	5.13%	8.17%	6.33%	4.69%
20 or more years	0.73%	6.61% *	8.14%	4.06%	2.26%	0.78%	4.35%	0.74%
Multi/single status								
2 or more locations	0.74%	--	17.09% *	6.72%	2.15%	0.80%	8.67%	0.75%
1 location only	2.62%	5.34%	6.43%	3.73%	4.37%	3.69%	3.39%	3.17%
Percent full-time employees								
Less than 25%	3.87%	--	--	12.31% *	1.38%	3.00%	11.80% *	3.29%
25-49 %	4.24%	--	--	12.43%	3.61%	5.55%	10.06%	4.42%
50-74 %	1.83%	9.02% *	11.23% *	9.37%	5.34%	1.92%	7.34%	1.84%
75% or more	0.78%	6.21%	6.71%	3.65%	2.21%	0.86%	3.60%	0.80%
Union presence								
No union employees	0.82%	5.30%	6.45%	3.48%	2.02%	0.97%	3.19%	0.86%
Has union employees	1.23%	--	--	7.87%	8.22%	1.16%	15.50%	1.21%
Percent low-wage employees								
50% or more low-wage	2.67%	12.18% *	12.39%	9.81%	4.80%	2.75%	9.94%	2.61%
Less than 50% low-wage	0.73%	5.89%	6.45%	3.34%	2.05%	0.82%	3.34%	0.75%
Percent women employees								
Less than 25%	1.51%	9.06% *	8.54%	4.28%	4.35%	1.38%	4.90%	1.55%
25-49 %	1.22%	12.31% *	--	9.08%	2.41%	1.44%	7.44%	1.26%
50-74 %	1.52%	9.09% *	13.90%	7.27%	5.32%	1.55%	7.07%	1.55%
75% or more	1.56%	11.40%	9.85% *	7.58%	2.62%	1.79%	6.20%	1.55%
Percent age 50 or older employees								
Less than 25%	1.14%	8.92%	8.44%	4.67%	3.31%	1.38%	4.50%	1.22%
25-49 %	0.89%	10.53% *	12.32%	5.69%	2.35%	0.95%	6.15%	0.89%
50-74 %	2.80%	12.74% *	14.30%	6.81%	8.25%	2.76%	7.57%	2.94%
75% or more	4.38%	7.75% *	--	--	3.35%	3.81%	9.80%	3.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	64.9%	21.1%	33.5%	63.0%	92.6%	59.8%	40.5%	65.9%
Industry group **								
Agric., fish., forest.	94.8%	0.0%	--	95.8%	--	99.4%	--	96.9%
Mining and manufacturing	73.2%	0.4% *	--	57.7%	97.5%	65.2%	47.9%	73.8%
Construction	80.0%	--	3.1% *	60.5%	91.5%	96.3%	34.3%	88.8%
Utilities and transp.	57.6%	--	0.0%	43.2% *	95.3%	50.9%	10.7% *	58.9%
Wholesale trade	78.4%	0.0%	--	72.7%	97.7%	71.5%	41.5%	80.8%
Fin. svcs. and real estate	66.2%	31.1% *	--	76.7%	88.9%	62.6%	39.3%	66.6%
Retail trade	25.8%	--	--	82.7%	89.9%	19.4%	50.9%	25.2%
Professional services	71.2%	16.6% *	38.1%	65.2%	89.0%	68.9%	43.8%	72.2%
Other services	77.5%	23.1% *	47.7%	48.6%	94.5%	79.4%	39.1%	80.8%
Ownership								
For profit, incorporated	61.8%	19.6%	25.4%	64.8%	92.4%	56.5%	38.7%	62.7%
For profit, unincorporated	68.7%	27.8% *	47.6% *	61.2%	96.6%	60.6%	46.6%	70.1%
Nonprofit	76.2%	19.2% *	58.7%	54.6%	90.2%	74.1%	42.1%	77.1%
Age of firm								
Less than 5 years	64.0%	54.1%	--	22.9% *	96.0%	100.0%	35.9%	82.9%
5-9 years	70.5%	20.1% *	11.4% *	70.9%	69.0%	97.7%	38.5%	81.8%
10-19 years	83.8%	13.3% *	33.2% *	68.1%	94.5%	97.0%	36.1%	95.0%
20 or more years	63.9%	17.4% *	40.5%	64.0%	93.4%	58.5%	43.8%	64.3%
Multi/single status								
2 or more locations	64.2%	--	65.1%	78.2%	95.3%	59.0%	61.6%	64.2%
1 location only	70.2%	20.4%	29.9%	57.0%	86.6%	94.4%	38.3%	83.3%
Percent full-time employees								
Less than 25%	78.5%	--	--	36.9% *	97.0%	83.6%	19.1% *	84.7%
25-49 %	68.3%	--	--	34.9% *	66.3%	72.9%	50.4%	69.3%
50-74 %	57.8%	14.0% *	13.2% *	46.1%	88.7%	54.5%	33.7%	58.7%
75% or more	65.5%	21.1%	34.1%	66.9%	94.2%	59.9%	41.2%	66.5%
Union presence								
No union employees	70.1%	22.3%	34.0%	63.2%	93.6%	65.0%	40.6%	71.5%
Has union employees	50.6%	--	--	61.6%	82.8%	48.5%	38.8% *	50.7%
Percent low-wage employees								
50% or more low-wage	70.3%	24.3% *	--	32.0%	87.9%	74.2%	31.5%	74.3%
Less than 50% low-wage	64.7%	20.6%	32.1%	66.2%	92.8%	59.1%	41.7%	65.5%
Percent women employees								
Less than 25%	73.8%	18.0% *	24.0%	62.6%	91.2%	72.4%	36.1%	77.1%
25-49 %	49.0%	19.8% *	--	68.1%	94.4%	40.4%	53.2%	48.9%
50-74 %	73.9%	21.1% *	35.7% *	66.4%	96.2%	70.7%	39.7%	74.8%
75% or more	71.5%	27.1% *	50.5%	55.0%	87.6%	69.8%	40.8%	72.7%
Percent age 50 or older employees								
Less than 25%	62.9%	22.2%	29.1%	62.0%	92.1%	57.7%	41.0%	64.5%
25-49 %	64.4%	27.8% *	41.4%	64.1%	92.1%	59.1%	44.7%	64.7%
50-74 %	74.3%	19.6% *	29.3% *	71.4%	95.7%	69.7%	40.1%	76.5%
75% or more	64.5%	12.7% *	--	1.5% *	95.2%	71.5%	20.6% *	73.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	2.09%	4.38%	5.59%	3.16%	1.64%	2.52%	3.10%	2.19%
Industry group **								
Agric., fish., forest.	2.60%	0.00%	--	5.38%	--	0.46%	--	1.85%
Mining and manufacturing	3.78%	0.49% *	--	9.16%	1.72%	4.92%	10.32%	3.87%
Construction	3.70%	--	2.23% *	8.31%	4.05%	3.15%	9.39%	3.15%
Utilities and transp.	4.69%	--	0.00%	13.22% *	4.29%	5.40%	8.40% *	4.77%
Wholesale trade	4.06%	0.00%	--	8.26%	2.06%	5.94%	9.34%	4.33%
Fin. svcs. and real estate	3.82%	13.54% *	--	7.74%	6.19%	4.31%	10.83%	3.87%
Retail trade	5.04%	--	--	9.71%	4.50%	4.28%	11.96%	5.05%
Professional services	2.82%	8.36% *	9.87%	6.07%	4.35%	3.38%	5.99%	2.93%
Other services	3.01%	7.92% *	13.22%	7.82%	1.87%	3.90%	6.21%	3.19%
Ownership								
For profit, incorporated	2.68%	5.18%	6.18%	3.80%	2.14%	3.14%	3.70%	2.81%
For profit, unincorporated	3.25%	11.00% *	17.43% *	7.84%	1.20%	4.35%	7.52%	3.43%
Nonprofit	2.71%	8.79% *	14.79%	7.76%	4.39%	3.29%	8.12%	2.77%
Age of firm								
Less than 5 years	7.80%	14.44%	--	11.12% *	3.03%	0.00%	9.70%	8.62%
5-9 years	7.89%	8.54% *	6.78% *	8.97%	19.59%	1.78%	8.02%	10.79%
10-19 years	2.42%	4.88% *	11.18% *	8.04%	1.71%	1.06%	6.41%	1.08%
20 or more years	2.22%	6.52% *	8.12%	3.59%	1.56%	2.56%	4.27%	2.28%
Multi/single status								
2 or more locations	2.32%	--	15.43%	4.27%	1.38%	2.54%	8.06%	2.33%
1 location only	2.69%	4.35%	5.66%	3.88%	4.26%	2.85%	3.26%	3.06%
Percent full-time employees								
Less than 25%	4.40%	--	--	14.62% *	2.18%	4.48%	8.36% *	3.85%
25-49 %	5.95%	--	--	11.36% *	19.21%	4.84%	11.27%	6.27%
50-74 %	3.63%	8.67% *	7.58% *	9.20%	3.42%	4.20%	7.69%	3.78%
75% or more	2.38%	4.98%	6.23%	3.47%	1.49%	2.86%	3.51%	2.49%
Union presence								
No union employees	2.67%	4.50%	5.92%	3.34%	1.57%	3.46%	3.14%	2.84%
Has union employees	3.32%	--	--	9.76%	8.48%	3.51%	14.48% *	3.35%
Percent low-wage employees								
50% or more low-wage	3.77%	10.15% *	--	8.77%	3.44%	4.68%	8.01%	4.02%
Less than 50% low-wage	2.18%	4.81%	5.82%	3.20%	1.69%	2.61%	3.32%	2.27%
Percent women employees								
Less than 25%	2.55%	6.83% *	6.93%	4.78%	3.14%	3.65%	4.58%	2.77%
25-49 %	4.27%	10.80% *	--	6.99%	2.85%	4.39%	7.61%	4.35%
50-74 %	2.23%	8.49% *	12.59% *	6.66%	0.95%	2.65%	6.86%	2.28%
75% or more	3.19%	9.62% *	11.26%	7.69%	5.62%	3.88%	6.57%	3.31%
Percent age 50 or older employees								
Less than 25%	5.25%	6.40%	6.83%	4.85%	2.75%	6.62%	4.40%	5.73%
25-49 %	2.05%	10.32% *	12.39%	4.76%	2.51%	2.37%	6.07%	2.08%
50-74 %	3.06%	11.38% *	12.78% *	7.04%	2.67%	4.09%	7.50%	3.22%
75% or more	6.37%	9.39% *	--	1.57% *	2.57%	8.49%	10.11% *	7.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	74.3%	26.2%	39.4%	55.0%	69.6%	88.4%	39.8%	80.5%
Industry group **								
Agric., fish., forest.	63.5%	55.1% *	--	--	50.9%	87.4%	32.2% *	69.2%
Mining and manufacturing	68.2%	15.7% *	35.2%	47.6%	65.9%	81.6%	35.4%	72.9%
Construction	59.0%	12.8% *	31.1%	54.6%	73.7%	90.4%	37.1%	71.6%
Utilities and transp.	78.0%	24.2% *	44.0%	54.7%	66.3%	92.5%	41.6%	83.5%
Wholesale trade	67.6%	32.9%	37.4%	56.0%	72.8%	80.0%	41.4%	75.3%
Fin. svcs. and real estate	79.1%	34.4%	27.5%	51.3%	76.1%	87.1%	36.1%	83.6%
Retail trade	80.4%	17.0%	23.2%	57.3%	74.0%	90.9%	33.0%	86.7%
Professional services	77.1%	31.2%	47.9%	63.6%	69.2%	90.5%	44.9%	82.5%
Other services	72.2%	23.7%	45.6%	49.8%	69.3%	87.5%	40.0%	78.6%
Ownership								
For profit, incorporated	74.5%	24.1%	38.5%	52.9%	69.5%	88.4%	39.5%	81.0%
For profit, unincorporated	72.0%	33.4%	45.3%	65.6%	72.8%	84.1%	42.7%	78.6%
Nonprofit	76.1%	22.9%	34.8%	49.0%	67.0%	91.5%	36.3%	80.4%
Age of firm								
Less than 5 years	65.2%	40.4%	51.9%	70.8%	83.2%	99.5%	51.5%	80.6%
5-9 years	63.1%	33.2%	43.7%	56.4%	75.7%	85.9%	42.5%	74.8%
10-19 years	65.2%	28.8%	40.7%	55.7%	72.4%	88.6%	43.0%	74.8%
20 or more years	76.7%	18.1%	35.1%	52.6%	67.8%	88.4%	35.6%	81.4%
Multi/single status								
2 or more locations	82.3%	--	39.6%	55.7%	67.7%	88.5%	40.1%	83.3%
1 location only	56.1%	26.2%	39.3%	54.8%	72.5%	84.7%	39.8%	69.4%
Percent full-time employees								
Less than 25%	69.4%	24.4% *	39.9%	36.3%	67.5%	88.8%	34.6%	75.6%
25-49 %	64.6%	35.9%	38.9%	44.0%	51.1%	81.9%	36.9%	69.4%
50-74 %	75.5%	18.3%	41.6%	56.2%	65.6%	91.7%	38.1%	81.7%
75% or more	75.7%	26.7%	39.0%	58.3%	73.0%	88.6%	40.8%	82.0%
Union presence								
No union employees	72.4%	26.0%	40.0%	55.4%	70.6%	87.7%	40.2%	79.4%
Has union employees	83.4%	33.6% *	25.3% *	48.9%	61.1%	90.5%	31.0%	85.2%
Percent low-wage employees								
50% or more low-wage	66.9%	26.4%	40.3%	39.3%	59.2%	83.7%	36.2%	72.5%
Less than 50% low-wage	75.3%	26.1%	39.3%	57.5%	71.0%	89.0%	40.3%	81.6%
Percent women employees								
Less than 25%	65.1%	21.0%	35.9%	54.8%	69.5%	82.2%	38.6%	74.4%
25-49 %	81.3%	31.7%	43.2%	62.5%	71.1%	92.5%	44.2%	85.3%
50-74 %	75.4%	25.8%	37.2%	47.6%	69.1%	87.5%	36.4%	80.0%
75% or more	73.7%	29.5%	44.3%	57.0%	68.5%	88.7%	41.4%	80.5%
Percent age 50 or older employees								
Less than 25%	73.4%	28.7%	42.7%	55.1%	74.1%	88.0%	43.2%	80.5%
25-49 %	77.2%	26.4%	36.3%	55.3%	66.0%	88.8%	37.4%	81.1%
50-74 %	70.4%	25.9%	36.9%	56.4%	69.6%	88.0%	37.6%	79.1%
75% or more	51.3%	17.9%	24.9% *	44.1%	57.0%	86.9%	26.2%	72.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	2.00%	1.98%	1.51%	1.73%	0.77%	1.17%	0.78%
Industry group **								
Agric., fish., forest.	8.00%	19.23% *	--	--	14.75%	6.46%	11.26% *	8.79%
Mining and manufacturing	1.98%	5.83% *	6.21%	4.39%	3.70%	2.51%	3.60%	2.11%
Construction	2.84%	3.88% *	4.85%	4.58%	5.74%	3.50%	3.41%	3.70%
Utilities and transp.	2.69%	10.30% *	11.63%	7.91%	7.13%	2.54%	6.38%	2.75%
Wholesale trade	2.46%	8.55%	7.51%	5.14%	4.45%	3.80%	4.32%	2.73%
Fin. svcs. and real estate	2.13%	6.45%	7.69%	6.60%	4.42%	2.65%	4.51%	2.22%
Retail trade	2.47%	4.60%	4.83%	4.63%	5.00%	1.83%	3.84%	2.05%
Professional services	1.30%	3.99%	3.57%	2.69%	3.50%	1.29%	2.17%	1.46%
Other services	1.58%	3.74%	4.58%	3.22%	4.05%	1.55%	2.49%	1.76%
Ownership								
For profit, incorporated	0.89%	2.16%	2.29%	1.82%	1.92%	0.93%	1.37%	0.92%
For profit, unincorporated	1.90%	5.10%	4.94%	3.59%	4.61%	2.09%	2.91%	2.19%
Nonprofit	1.87%	6.55%	6.52%	4.02%	4.35%	1.64%	3.74%	2.03%
Age of firm								
Less than 5 years	3.12%	5.26%	7.06%	5.40%	5.22%	0.53%	3.92%	4.41%
5-9 years	3.03%	6.32%	5.41%	4.89%	5.61%	7.16%	3.50%	3.81%
10-19 years	2.25%	4.28%	4.07%	3.43%	4.18%	3.30%	2.52%	2.78%
20 or more years	0.82%	2.32%	2.61%	1.88%	2.07%	0.79%	1.51%	0.85%
Multi/single status								
2 or more locations	0.80%	--	6.38%	2.87%	2.09%	0.77%	3.70%	0.81%
1 location only	1.29%	2.02%	2.08%	1.77%	2.94%	5.27%	1.24%	2.04%
Percent full-time employees								
Less than 25%	2.51%	9.98% *	8.04%	5.41%	5.34%	2.67%	4.76%	2.68%
25-49 %	3.00%	10.45%	9.02%	5.32%	7.39%	2.94%	4.76%	3.43%
50-74 %	2.14%	4.39%	5.49%	4.12%	5.99%	1.86%	3.15%	2.44%
75% or more	0.82%	2.21%	2.24%	1.73%	1.67%	0.90%	1.35%	0.84%
Union presence								
No union employees	0.83%	2.00%	2.03%	1.54%	1.72%	0.91%	1.20%	0.88%
Has union employees	1.76%	16.68% *	8.02% *	6.83%	7.21%	1.48%	5.71%	1.79%
Percent low-wage employees								
50% or more low-wage	1.81%	5.36%	6.64%	4.25%	4.12%	2.16%	3.60%	2.00%
Less than 50% low-wage	0.79%	2.15%	2.07%	1.60%	1.89%	0.81%	1.24%	0.84%
Percent women employees								
Less than 25%	1.37%	3.17%	3.12%	2.45%	2.75%	2.02%	1.93%	1.57%
25-49 %	1.57%	4.91%	4.82%	3.69%	3.95%	1.10%	2.90%	1.58%
50-74 %	1.26%	4.60%	4.34%	3.15%	3.12%	1.36%	2.46%	1.35%
75% or more	1.43%	3.82%	4.02%	3.09%	3.49%	1.73%	2.38%	1.57%
Percent age 50 or older employees								
Less than 25%	1.23%	3.19%	2.75%	2.12%	1.99%	1.31%	1.66%	1.23%
25-49 %	1.10%	4.37%	3.59%	2.64%	2.99%	1.03%	2.23%	1.18%
50-74 %	1.99%	4.15%	5.06%	3.97%	4.22%	2.70%	2.93%	2.17%
75% or more	4.16%	4.18%	8.91% *	8.56%	12.91%	6.09%	4.35%	5.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	2.5%	4.5%	93.0%
Firm size			
Less than 50 employees	2.7%	7.4%	89.9%
50+ employees	2.4%	4.0%	93.6%
Less than 10 employees	2.9% *	6.2%	91.0%
10-24 employees	1.9%	7.9%	90.2%
25-99 employees	2.8%	8.2%	89.0%
100-999 employees	2.4%	5.4%	92.2%
1000+ employees	2.4%	2.9%	94.7%
Industry group **			
Agric., fish., forest.	0.0%	12.3% *	87.7%
Mining and manufacturing	1.6% *	4.7%	93.8%
Construction	10.5%	9.3%	80.2%
Utilities and transp.	5.4% *	5.0% *	89.6%
Wholesale trade	1.0% *	4.3%	94.7%
Fin. svcs. and real estate	2.7% *	3.8%	93.5%
Retail trade	1.4% *	4.4%	94.3%
Professional services	0.7% *	4.3%	95.0%
Other services	4.3% *	3.5%	92.2%
Ownership			
For profit, incorporated	2.9%	4.6%	92.5%
For profit, unincorporated	1.1%	3.5%	95.4%
Nonprofit	1.9% *	4.9%	93.2%
Age of firm			
Less than 5 years	1.6% *	8.5%	89.9%
5-9 years	2.0% *	4.9%	93.1%
10-19 years	0.7%	6.5%	92.7%
20 or more years	2.7%	4.2%	93.1%
Multi/single status			
2 or more locations	2.3%	3.6%	94.1%
1 location only	2.9%	6.9%	90.2%
Percent full-time employees			
Less than 25%	1.3% *	4.9%	93.8%
25-49 %	5.8% *	6.0%	88.2%
50-74 %	0.7% *	4.6%	94.7%
75% or more	2.5%	4.5%	93.0%
Union presence			
No union employees	0.8%	4.7%	94.4%
Has union employees	9.3%	3.6%	87.1%
Percent low wage employees **			
50% or more low-wage	1.3% *	5.2%	93.5%
Less than 50% low-wage	2.5%	4.5%	93.0%
Percent women employees			
Less than 25%	4.2%	5.1%	90.7%
25-49 %	1.4%	3.7%	94.9%
50-74 %	2.5% *	4.6%	93.0%
75% or more	1.8% *	5.0%	93.3%
Percent age 50 or older employees			
Less than 25%	2.4%	5.2%	92.4%
25-49 %	2.3%	3.6%	94.1%
50-74 %	3.3% *	6.3%	90.4%
75% or more	2.6% *	4.4% *	93.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	0.32%	0.35%	0.47%
Firm size			
Less than 50 employees	0.51%	0.73%	0.87%
50+ employees	0.37%	0.39%	0.53%
Less than 10 employees	1.13% *	1.04%	1.48%
10-24 employees	0.54%	1.12%	1.23%
25-99 employees	0.61%	0.98%	1.12%
100-999 employees	0.63%	0.70%	0.94%
1000+ employees	0.49%	0.49%	0.69%
Industry group **			
Agric., fish., forest.	0.00%	4.31% *	4.31%
Mining and manufacturing	0.49% *	1.02%	1.12%
Construction	1.91%	1.83%	2.49%
Utilities and transp.	1.68% *	1.79% *	2.37%
Wholesale trade	0.50% *	1.13%	1.23%
Fin. svcs. and real estate	0.92% *	0.92%	1.30%
Retail trade	0.42% *	1.03%	1.20%
Professional services	0.25% *	0.70%	0.74%
Other services	1.60% *	0.51%	1.64%
Ownership			
For profit, incorporated	0.41%	0.42%	0.59%
For profit, unincorporated	0.27%	0.57%	0.64%
Nonprofit	0.87% *	1.10%	1.37%
Age of firm			
Less than 5 years	0.80% *	1.70%	1.86%
5-9 years	1.06% *	1.06%	1.51%
10-19 years	0.21%	1.06%	1.08%
20 or more years	0.38%	0.40%	0.54%
Multi/single status			
2 or more locations	0.39%	0.39%	0.55%
1 location only	0.55%	0.73%	0.89%
Percent full-time employees			
Less than 25%	0.63% *	1.20%	1.36%
25-49 %	3.43% *	1.02%	3.41%
50-74 %	0.26% *	1.02%	1.05%
75% or more	0.35%	0.39%	0.52%
Union presence			
No union employees	0.17%	0.36%	0.40%
Has union employees	1.47%	1.04%	1.74%
Percent low wage employees **			
50% or more low-wage	0.41% *	0.82%	0.93%
Less than 50% low-wage	0.34%	0.37%	0.50%
Percent women employees			
Less than 25%	0.65%	0.56%	0.83%
25-49 %	0.31%	0.62%	0.70%
50-74 %	0.92% *	0.71%	1.13%
75% or more	0.55% *	1.01%	1.13%
Percent age 50 or older employees			
Less than 25%	0.45%	0.55%	0.72%
25-49 %	0.45%	0.48%	0.65%
50-74 %	1.38% *	1.41%	1.89%
75% or more	1.19% *	1.52% *	1.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	97.5%	77.9%	87.7%	95.7%	98.9%	99.8%	88.0%	99.3%
Industry group **								
Agric., fish., forest.	92.2%	92.1%	--	100.0%	88.2%	100.0%	80.0%	94.5%
Mining and manufacturing	98.7%	76.3%	89.4%	97.9%	99.9%	100.0%	90.6%	99.8%
Construction	96.2%	78.0%	89.9%	97.9%	100.0%	100.0%	90.7%	99.3%
Utilities and transp.	97.7%	77.6%	88.2%	91.4%	99.3%	100.0%	88.6%	99.1%
Wholesale trade	97.7%	84.0%	84.6%	98.8%	99.7%	100.0%	90.3%	99.9%
Fin. svcs. and real estate	99.0%	80.6%	93.8%	99.3%	100.0%	100.0%	89.8%	100.0%
Retail trade	98.2%	69.6%	85.7%	97.1%	100.0%	100.0%	85.3%	99.9%
Professional services	97.6%	78.7%	89.6%	96.2%	98.4%	99.9%	88.4%	99.2%
Other services	96.3%	76.6%	85.0%	92.0%	98.4%	99.4%	85.4%	98.5%
Ownership								
For profit, incorporated	97.5%	78.6%	88.4%	95.5%	98.4%	99.8%	88.6%	99.2%
For profit, unincorporated	96.9%	75.1%	85.5%	97.4%	99.4%	99.7%	85.6%	99.4%
Nonprofit	98.4%	79.9%	86.6%	93.7%	99.5%	100.0%	88.1%	99.5%
Age of firm								
Less than 5 years	92.6%	85.9%	88.9%	93.7%	98.1%	99.5%	89.0%	96.7%
5-9 years	93.2%	86.1%	88.5%	96.1%	91.9%	100.0%	89.0%	95.6%
10-19 years	95.1%	79.0%	86.5%	94.1%	99.6%	98.9%	88.1%	98.1%
20 or more years	98.4%	72.1%	87.8%	96.4%	99.5%	99.9%	87.5%	99.6%
Multi/single status								
2 or more locations	99.5%	76.3%	87.9%	96.8%	99.2%	99.8%	91.7%	99.6%
1 location only	93.1%	77.9%	87.7%	95.3%	98.3%	100.0%	87.5%	97.7%
Percent full-time employees								
Less than 25%	92.8%	67.6%	78.0%	83.3%	93.7%	99.0%	79.4%	95.2%
25-49 %	95.3%	74.7%	78.4%	91.8%	94.3%	99.7%	82.5%	97.6%
50-74 %	96.6%	66.3%	76.5%	93.2%	99.8%	100.0%	79.7%	99.4%
75% or more	98.3%	80.8%	91.0%	97.9%	99.7%	99.9%	90.5%	99.7%
Union presence								
No union employees	97.1%	77.5%	87.3%	95.7%	98.8%	99.8%	87.6%	99.2%
Has union employees	99.6%	92.9%	97.3%	95.6%	99.7%	99.9%	97.5%	99.7%
Percent low-wage employees								
50% or more low-wage	95.5%	68.3%	81.9%	91.2%	97.3%	99.1%	82.4%	97.9%
Less than 50% low-wage	97.8%	79.2%	88.4%	96.4%	99.1%	99.9%	88.7%	99.5%
Percent women employees								
Less than 25%	97.1%	78.2%	89.3%	97.5%	99.7%	100.0%	89.6%	99.7%
25-49 %	98.4%	77.8%	92.4%	94.4%	98.8%	100.0%	90.0%	99.3%
50-74 %	98.0%	80.1%	82.6%	95.4%	99.1%	99.7%	86.8%	99.3%
75% or more	96.2%	75.5%	85.2%	93.7%	97.5%	99.7%	84.5%	98.7%
Percent age 50 or older employees								
Less than 25%	97.0%	81.6%	89.3%	94.9%	98.2%	99.7%	89.4%	98.8%
25-49 %	98.5%	78.3%	85.1%	96.9%	99.2%	99.9%	87.8%	99.6%
50-74 %	96.4%	72.4%	85.8%	95.8%	99.6%	100.0%	85.1%	99.4%
75% or more	91.9%	73.4%	93.5%	97.0%	98.9%	100.0%	83.1%	99.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	1.71%	1.37%	0.60%	0.35%	0.07%	0.73%	0.13%
Industry group **								
Agric., fish., forest.	4.87%	4.62%	--	0.00%	10.78%	0.00%	11.58%	5.30%
Mining and manufacturing	0.28%	6.88%	3.69%	0.89%	0.15%	0.00%	2.00%	0.11%
Construction	0.94%	5.39%	4.20%	1.39%	0.00%	0.00%	2.20%	0.65%
Utilities and transp.	0.79%	9.66%	6.55%	5.11%	0.44%	0.00%	3.57%	0.71%
Wholesale trade	0.56%	5.31%	5.63%	0.83%	0.24%	0.00%	2.37%	0.08%
Fin. svcs. and real estate	0.23%	4.82%	2.82%	0.38%	0.00%	0.00%	2.31%	0.02%
Retail trade	0.37%	7.60%	3.83%	0.97%	0.00%	0.02%	2.55%	0.03%
Professional services	0.31%	2.79%	2.16%	1.06%	0.83%	0.08%	1.27%	0.28%
Other services	0.42%	3.79%	3.45%	1.59%	0.55%	0.29%	1.72%	0.34%
Ownership								
For profit, incorporated	0.21%	2.03%	1.53%	0.74%	0.57%	0.09%	0.84%	0.18%
For profit, unincorporated	0.42%	3.98%	3.78%	0.85%	0.29%	0.14%	1.95%	0.18%
Nonprofit	0.31%	4.55%	4.48%	2.23%	0.22%	0.01%	2.10%	0.24%
Age of firm								
Less than 5 years	1.69%	3.46%	4.98%	3.44%	1.02%	0.53%	2.43%	2.27%
5-9 years	1.57%	3.38%	3.54%	1.40%	4.09%	0.00%	1.96%	2.19%
10-19 years	0.69%	3.51%	3.13%	1.78%	0.24%	0.63%	1.61%	0.63%
20 or more years	0.13%	2.75%	1.74%	0.61%	0.12%	0.06%	0.98%	0.07%
Multi/single status								
2 or more locations	0.09%	11.85%	4.13%	0.78%	0.23%	0.07%	1.88%	0.08%
1 location only	0.50%	1.72%	1.44%	0.74%	0.79%	0.01%	0.79%	0.60%
Percent full-time employees								
Less than 25%	1.42%	9.35%	6.96%	4.73%	3.38%	0.50%	3.79%	1.51%
25-49 %	0.94%	7.16%	7.85%	2.17%	2.84%	0.26%	3.33%	0.92%
50-74 %	0.49%	5.75%	4.97%	2.14%	0.12%	0.00%	2.68%	0.25%
75% or more	0.14%	1.79%	1.34%	0.49%	0.09%	0.08%	0.74%	0.08%
Union presence								
No union employees	0.20%	1.74%	1.42%	0.59%	0.38%	0.08%	0.76%	0.16%
Has union employees	0.19%	4.54%	2.66%	3.84%	0.21%	0.09%	1.29%	0.19%
Percent low-wage employees								
50% or more low-wage	0.60%	5.50%	4.98%	2.15%	0.95%	0.52%	2.41%	0.54%
Less than 50% low-wage	0.17%	1.78%	1.42%	0.60%	0.37%	0.03%	0.76%	0.13%
Percent women employees								
Less than 25%	0.32%	2.89%	2.07%	0.63%	0.17%	0.02%	1.12%	0.14%
25-49 %	0.30%	4.29%	2.13%	1.85%	0.76%	0.01%	1.55%	0.27%
50-74 %	0.26%	3.46%	4.08%	1.25%	0.25%	0.17%	1.75%	0.18%
75% or more	0.48%	3.36%	2.87%	1.47%	1.29%	0.18%	1.65%	0.45%
Percent age 50 or older employees								
Less than 25%	0.29%	2.30%	1.58%	0.86%	0.60%	0.17%	0.90%	0.26%
25-49 %	0.22%	3.76%	3.13%	0.96%	0.53%	0.05%	1.61%	0.17%
50-74 %	0.52%	4.19%	3.78%	1.82%	0.19%	0.00%	2.04%	0.29%
75% or more	1.56%	4.99%	3.17%	2.19%	1.17%	0.00%	3.13%	0.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	52.1%	31.1%	36.3%	43.0%	48.8%	59.0%	36.6%	54.9%
Industry group **								
Agric., fish., forest.	42.5%	46.2% *	--	84.3%	48.2% *	29.7% *	30.9% *	44.6%
Mining and manufacturing	42.8%	26.4%	31.8%	33.5%	44.9%	46.0%	35.0%	43.9%
Construction	39.0%	31.3%	29.4%	43.0%	47.9%	26.5%	34.4%	41.7%
Utilities and transp.	38.3%	18.0% *	23.2% *	33.5%	33.5%	43.3%	25.9%	40.2%
Wholesale trade	39.5%	23.0% *	25.4%	38.0%	41.7%	43.4%	30.0%	42.3%
Fin. svcs. and real estate	62.6%	28.3%	32.6%	46.9%	51.2%	70.5%	33.4%	65.6%
Retail trade	65.5%	31.7%	36.5%	43.4%	43.0%	75.3%	36.0%	69.4%
Professional services	52.7%	35.6%	46.2%	49.3%	51.2%	56.2%	44.0%	54.2%
Other services	52.1%	30.5%	36.1%	42.3%	53.1%	58.1%	35.0%	55.5%
Ownership								
For profit, incorporated	53.7%	30.9%	36.4%	43.3%	45.4%	62.6%	36.9%	56.8%
For profit, unincorporated	53.5%	36.0%	37.0%	45.5%	58.9%	57.8%	37.7%	57.0%
Nonprofit	43.6%	19.3%	33.8%	37.4%	48.9%	43.0%	32.6%	44.8%
Age of firm								
Less than 5 years	54.3%	46.1%	41.2%	49.9%	74.0%	--	42.3%	67.9%
5-9 years	53.1%	25.9%	45.3%	46.8%	64.3%	66.2%	37.5%	62.1%
10-19 years	49.7%	33.2%	39.1%	46.1%	54.6%	56.9%	40.6%	53.7%
20 or more years	52.3%	27.2%	31.7%	40.5%	44.8%	59.0%	33.7%	54.4%
Multi/single status								
2 or more locations	55.8%	--	33.2%	47.7%	48.0%	58.7%	36.7%	56.2%
1 location only	43.6%	30.9%	36.6%	41.6%	50.0%	67.9%	36.6%	49.4%
Percent full-time employees								
Less than 25%	45.2%	18.0% *	27.8%	41.6%	41.8%	52.3%	29.5%	48.0%
25-49 %	39.4%	14.2% *	24.2%	34.3%	33.0%	47.1%	25.9%	41.8%
50-74 %	53.0%	25.9%	37.3%	33.6%	52.1%	60.9%	33.3%	56.2%
75% or more	54.0%	34.3%	37.8%	46.1%	50.8%	60.5%	38.9%	56.7%
Union presence								
No union employees	50.7%	31.7%	36.0%	43.6%	49.6%	57.4%	36.8%	53.7%
Has union employees	58.7%	9.6% *	42.3%	34.2%	41.5%	63.6%	33.0%	59.6%
Percent low-wage employees								
50% or more low-wage	39.4%	22.0%	23.5%	28.3%	42.7%	43.8%	22.2%	42.5%
Less than 50% low-wage	53.8%	32.3%	37.7%	45.4%	49.6%	61.0%	38.5%	56.5%
Percent women employees								
Less than 25%	41.7%	31.2%	33.3%	41.4%	43.4%	44.5%	36.0%	43.7%
25-49 %	63.6%	31.6%	37.2%	43.9%	53.6%	73.5%	36.4%	66.6%
50-74 %	53.2%	28.8%	39.3%	44.2%	51.3%	57.6%	37.6%	55.1%
75% or more	46.2%	32.6%	38.8%	44.0%	44.6%	49.9%	37.0%	48.1%
Percent age 50 or older employees								
Less than 25%	54.7%	31.8%	39.5%	46.4%	54.5%	62.1%	39.2%	58.4%
25-49 %	52.2%	30.1%	35.1%	39.2%	45.6%	58.4%	34.4%	53.9%
50-74 %	43.4%	32.2%	31.2%	36.2%	43.6%	49.4%	33.0%	46.2%
75% or more	41.8%	28.8%	17.7% *	45.2%	33.8% *	59.9%	32.6%	49.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	1.04%	2.07%	1.94%	1.50%	1.76%	1.59%	1.14%	1.17%
Industry group **								
Agric., fish., forest.	8.58%	21.97% *	--	9.53%	14.55% *	13.38% *	11.38% *	9.96%
Mining and manufacturing	2.45%	7.81%	6.15%	4.18%	4.02%	4.07%	3.67%	2.74%
Construction	2.96%	6.60%	4.81%	4.58%	6.74%	6.89%	3.29%	4.23%
Utilities and transp.	3.84%	7.79% *	9.12% *	7.29%	7.60%	5.53%	5.65%	4.32%
Wholesale trade	2.84%	7.05% *	6.70%	5.00%	5.63%	5.14%	3.97%	3.46%
Fin. svcs. and real estate	2.54%	5.56%	8.59%	6.59%	5.75%	3.08%	4.36%	2.69%
Retail trade	4.14%	8.09%	5.93%	4.79%	7.55%	4.34%	3.80%	4.23%
Professional services	1.60%	3.81%	3.59%	2.92%	3.34%	2.38%	2.17%	1.83%
Other services	1.89%	4.38%	4.41%	3.19%	4.13%	2.96%	2.41%	2.22%
Ownership								
For profit, incorporated	1.31%	2.47%	2.28%	1.81%	2.06%	1.89%	1.35%	1.48%
For profit, unincorporated	2.14%	4.80%	4.65%	3.66%	4.55%	3.46%	2.76%	2.51%
Nonprofit	2.32%	4.74%	6.33%	3.95%	4.44%	3.30%	3.56%	2.54%
Age of firm								
Less than 5 years	3.41%	5.30%	6.93%	6.15%	5.95%	--	3.84%	5.12%
5-9 years	3.36%	4.69%	5.42%	4.73%	6.74%	8.81%	3.28%	4.46%
10-19 years	2.62%	4.52%	4.23%	3.48%	4.40%	8.87%	2.53%	3.66%
20 or more years	1.21%	3.01%	2.44%	1.87%	2.04%	1.63%	1.48%	1.31%
Multi/single status								
2 or more locations	1.33%	--	6.03%	2.94%	2.15%	1.63%	3.60%	1.35%
1 location only	1.33%	2.08%	2.05%	1.74%	3.09%	6.94%	1.20%	2.19%
Percent full-time employees								
Less than 25%	3.05%	8.45% *	6.81%	5.63%	6.09%	4.65%	4.36%	3.46%
25-49 %	2.87%	4.78% *	6.45%	5.05%	5.66%	4.25%	3.88%	3.30%
50-74 %	2.42%	5.10%	5.47%	4.00%	5.57%	3.35%	3.05%	2.72%
75% or more	1.26%	2.45%	2.26%	1.77%	1.93%	1.97%	1.34%	1.43%
Union presence								
No union employees	1.16%	2.10%	1.98%	1.54%	1.79%	1.99%	1.16%	1.35%
Has union employees	2.37%	6.29% *	9.60%	6.85%	6.58%	2.54%	5.85%	2.43%
Percent low-wage employees								
50% or more low-wage	2.02%	5.01%	5.07%	3.94%	4.28%	3.00%	2.68%	2.30%
Less than 50% low-wage	1.13%	2.24%	2.06%	1.61%	1.92%	1.72%	1.23%	1.28%
Percent women employees								
Less than 25%	1.59%	3.47%	3.11%	2.44%	2.97%	3.27%	1.89%	2.04%
25-49 %	2.32%	5.22%	4.64%	3.63%	3.96%	2.74%	2.77%	2.42%
50-74 %	1.53%	4.47%	4.52%	3.15%	3.20%	2.09%	2.48%	1.67%
75% or more	1.92%	3.87%	3.93%	3.24%	4.07%	3.00%	2.34%	2.26%
Percent age 50 or older employees								
Less than 25%	1.86%	3.02%	2.72%	2.11%	2.50%	3.21%	1.61%	2.16%
25-49 %	1.33%	4.24%	3.55%	2.62%	2.80%	1.73%	2.17%	1.43%
50-74 %	2.60%	5.09%	4.80%	3.92%	5.54%	4.27%	2.88%	3.15%
75% or more	4.32%	5.70%	8.60% *	8.67%	12.49% *	8.75%	4.78%	6.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	50.7%	29.9%	33.9%	40.9%	47.1%	58.0%	34.8%	53.5%
Industry group **								
Agric., fish., forest.	42.0%	46.2% *	--	84.3%	46.9% *	29.7% *	30.9% *	44.0%
Mining and manufacturing	40.6%	26.4%	30.6%	30.6%	44.9%	42.4%	33.8%	41.6%
Construction	37.7%	30.8%	27.6%	40.9%	46.9%	26.5%	33.1%	40.3%
Utilities and transp.	36.2%	13.1% *	18.9% *	31.7%	29.9%	42.0%	23.0%	38.2%
Wholesale trade	37.7%	25.8%	25.4%	34.7%	38.4%	42.6%	29.1%	40.2%
Fin. svcs. and real estate	61.8%	25.5%	30.6%	45.4%	50.9%	69.7%	35.7%	64.5%
Retail trade	65.5%	21.2%	35.3%	40.1%	42.5%	76.3%	30.9%	70.1%
Professional services	51.5%	35.7%	42.6%	47.3%	50.5%	55.1%	41.6%	53.2%
Other services	49.9%	30.7%	33.4%	40.8%	48.8%	56.6%	33.3%	53.2%
Ownership								
For profit, incorporated	52.5%	28.6%	34.7%	40.9%	44.5%	61.7%	35.2%	55.7%
For profit, unincorporated	51.0%	37.0%	32.0%	43.7%	54.2%	56.7%	35.3%	54.5%
Nonprofit	42.3%	21.5%	30.8%	36.1%	47.6%	41.6%	31.0%	43.5%
Age of firm								
Less than 5 years	51.5%	44.2%	36.5%	47.1%	71.9%	--	39.7%	64.8%
5-9 years	49.2%	26.2%	39.6%	44.6%	56.7%	65.8%	34.8%	57.4%
10-19 years	47.7%	31.3%	36.5%	45.4%	50.5%	56.9%	38.9%	51.5%
20 or more years	51.1%	26.1%	30.7%	38.0%	44.2%	57.9%	32.2%	53.3%
Multi/single status								
2 or more locations	54.7%	--	31.2%	46.2%	46.8%	57.7%	37.5%	55.1%
1 location only	41.4%	29.7%	34.1%	39.2%	47.5%	67.1%	34.5%	47.1%
Percent full-time employees								
Less than 25%	43.5%	18.0% *	26.8%	39.2%	39.9%	50.7%	26.5%	46.5%
25-49 %	39.1%	16.2% *	24.2%	33.1%	31.8%	47.4%	25.0%	41.6%
50-74 %	51.5%	25.2%	31.5%	32.1%	51.1%	59.7%	31.7%	54.8%
75% or more	52.4%	32.7%	35.6%	43.7%	48.9%	59.4%	37.0%	55.3%
Union presence								
No union employees	49.3%	30.5%	33.5%	41.4%	47.7%	56.7%	34.9%	52.4%
Has union employees	57.1%	10.4% *	42.1%	32.8%	41.1%	61.7%	31.2%	58.0%
Percent low-wage employees								
50% or more low-wage	37.4%	23.9%	17.9%	27.7%	38.0%	42.7%	20.7%	40.5%
Less than 50% low-wage	52.4%	30.7%	35.6%	43.0%	48.2%	60.0%	36.7%	55.3%
Percent women employees								
Less than 25%	39.7%	29.7%	31.6%	38.8%	41.9%	42.4%	34.3%	41.6%
25-49 %	62.6%	29.6%	31.6%	42.1%	53.4%	72.6%	33.2%	65.8%
50-74 %	52.2%	27.8%	38.2%	43.6%	49.2%	56.9%	37.0%	53.9%
75% or more	44.2%	32.4%	36.4%	40.5%	40.7%	49.1%	34.9%	46.2%
Percent age 50 or older employees								
Less than 25%	52.9%	31.7%	36.6%	43.7%	51.3%	61.3%	37.0%	56.6%
25-49 %	51.1%	29.2%	32.2%	38.4%	45.0%	57.1%	33.3%	52.8%
50-74 %	42.5%	30.7%	30.8%	32.9%	42.3%	49.3%	31.6%	45.3%
75% or more	39.2%	24.5%	17.7% *	43.3%	33.7% *	56.6%	29.6%	47.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	2.02%	1.90%	1.50%	1.76%	1.61%	1.13%	1.19%
Industry group **								
Agric., fish., forest.	8.57%	21.97% *	--	9.53%	14.60% *	13.38% *	11.38% *	9.94%
Mining and manufacturing	2.47%	7.81%	6.12%	4.08%	4.00%	4.16%	3.66%	2.76%
Construction	2.95%	6.58%	4.64%	4.57%	6.75%	6.89%	3.25%	4.22%
Utilities and transp.	3.83%	6.22% *	8.56% *	7.23%	7.42%	5.54%	5.52%	4.32%
Wholesale trade	2.83%	7.33%	6.70%	4.94%	5.60%	5.13%	3.95%	3.45%
Fin. svcs. and real estate	2.56%	5.31%	8.47%	6.71%	5.76%	3.10%	4.84%	2.72%
Retail trade	4.13%	5.89%	5.92%	4.77%	7.59%	4.20%	3.63%	4.15%
Professional services	1.61%	3.82%	3.55%	2.93%	3.35%	2.39%	2.16%	1.84%
Other services	1.88%	4.33%	4.34%	3.18%	4.10%	2.95%	2.37%	2.22%
Ownership								
For profit, incorporated	1.33%	2.36%	2.25%	1.81%	2.05%	1.92%	1.34%	1.50%
For profit, unincorporated	2.17%	4.82%	4.41%	3.65%	4.71%	3.48%	2.70%	2.56%
Nonprofit	2.33%	5.23%	6.01%	3.94%	4.47%	3.30%	3.48%	2.54%
Age of firm								
Less than 5 years	3.46%	5.30%	6.82%	6.11%	6.17%	--	3.79%	5.31%
5-9 years	3.46%	4.71%	5.25%	4.71%	7.54%	8.83%	3.17%	4.77%
10-19 years	2.60%	4.37%	4.22%	3.49%	4.46%	8.87%	2.53%	3.63%
20 or more years	1.23%	2.90%	2.40%	1.86%	2.04%	1.66%	1.48%	1.32%
Multi/single status								
2 or more locations	1.34%	--	5.95%	2.95%	2.16%	1.65%	3.78%	1.36%
1 location only	1.33%	2.03%	2.00%	1.73%	3.08%	6.99%	1.18%	2.19%
Percent full-time employees								
Less than 25%	3.05%	8.45% *	6.77%	5.60%	6.06%	4.69%	4.16%	3.47%
25-49 %	2.87%	5.28% *	6.45%	5.00%	5.56%	4.25%	3.80%	3.30%
50-74 %	2.44%	5.10%	5.14%	3.90%	5.62%	3.38%	2.98%	2.74%
75% or more	1.29%	2.39%	2.22%	1.77%	1.93%	2.00%	1.33%	1.46%
Union presence								
No union employees	1.18%	2.05%	1.93%	1.53%	1.80%	2.01%	1.15%	1.37%
Has union employees	2.39%	6.42% *	9.60%	6.86%	6.56%	2.58%	5.80%	2.46%
Percent low-wage employees								
50% or more low-wage	2.01%	5.24%	4.43%	3.93%	4.27%	2.99%	2.59%	2.29%
Less than 50% low-wage	1.14%	2.18%	2.02%	1.61%	1.92%	1.74%	1.22%	1.29%
Percent women employees								
Less than 25%	1.58%	3.39%	3.05%	2.43%	3.00%	3.24%	1.86%	2.03%
25-49 %	2.36%	4.84%	4.43%	3.61%	3.95%	2.80%	2.65%	2.45%
50-74 %	1.54%	4.44%	4.49%	3.17%	3.25%	2.10%	2.54%	1.68%
75% or more	1.93%	3.90%	3.84%	3.22%	3.99%	3.00%	2.30%	2.27%
Percent age 50 or older employees								
Less than 25%	1.91%	3.00%	2.67%	2.11%	2.53%	3.26%	1.59%	2.21%
25-49 %	1.33%	4.20%	3.45%	2.64%	2.80%	1.74%	2.20%	1.43%
50-74 %	2.61%	5.09%	4.79%	3.85%	5.57%	4.27%	2.86%	3.17%
75% or more	4.32%	4.75%	8.60% *	8.66%	12.50% *	8.89%	4.53%	6.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.h Percent of private-sector employees working in establishments that offer paid sick leave by firm size and selected characteristics:United States, 2023**

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	82.0%	55.1%	66.7%	77.4%	86.1%	90.6%	63.7%	88.5%
Industry group **								
Agric., fish., forest.	78.8%	27.8%	75.9%	85.8%	84.1%	99.6%	49.1%	92.1%
Mining and manufacturing	78.6%	54.0%	59.2%	76.1%	79.2%	84.4%	60.1%	82.6%
Construction	71.3%	46.3%	66.4%	79.9%	79.5%	87.7%	60.7%	82.2%
Utilities and transp.	80.6%	48.3%	63.2%	71.2%	80.9%	89.8%	59.3%	86.3%
Wholesale trade	86.2%	66.1%	80.2%	87.7%	89.8%	91.4%	75.4%	91.1%
Fin. svcs. and real estate	91.2%	67.0%	80.8%	88.5%	90.2%	95.8%	74.8%	94.1%
Retail trade	85.6%	49.0%	62.4%	76.2%	80.8%	96.5%	59.0%	93.3%
Professional services	88.5%	67.0%	78.2%	84.7%	91.5%	93.8%	74.4%	92.5%
Other services	73.1%	47.7%	58.3%	69.9%	84.4%	81.0%	56.6%	81.6%
Ownership								
For profit, incorporated	81.4%	55.2%	68.3%	75.7%	82.1%	90.7%	63.9%	87.7%
For profit, unincorporated	75.8%	51.9%	57.0%	76.1%	87.9%	85.3%	57.4%	85.8%
Nonprofit	92.3%	66.9%	80.3%	90.8%	95.8%	94.4%	79.5%	94.7%
Age of firm								
Less than 5 years	58.3%	46.6%	56.0%	66.4%	82.5%	92.1%	50.6%	81.5%
5-9 years	69.7%	53.1%	62.0%	74.6%	83.9%	87.6%	59.5%	83.9%
10-19 years	73.9%	55.1%	69.6%	80.1%	83.2%	75.4%	65.3%	81.7%
20 or more years	86.5%	61.6%	70.3%	78.8%	87.1%	91.4%	69.4%	89.7%
Multi/single status								
2 or more locations	89.1%	61.1%	71.8%	80.4%	85.6%	91.0%	76.2%	89.5%
1 location only	71.2%	55.1%	66.3%	76.6%	86.7%	80.3%	62.8%	84.8%
Percent full-time employees								
Less than 25%	61.2%	32.3%	41.7%	60.3%	77.1%	84.1%	40.7%	79.1%
25-49 %	80.8%	56.8%	63.8%	73.3%	86.7%	90.4%	63.9%	87.8%
50-74 %	81.4%	56.6%	62.3%	73.5%	87.5%	91.3%	61.6%	89.1%
75% or more	84.8%	60.3%	74.5%	82.3%	86.6%	91.0%	69.8%	89.3%
Union presence								
No union employees	80.3%	55.3%	66.4%	76.7%	85.2%	90.1%	63.5%	87.6%
Has union employees	91.4%	46.7%	76.5%	89.8%	94.4%	92.2%	70.4%	92.5%
Percent low-wage employees								
50% or more low-wage	64.1%	36.8%	40.6%	60.4%	73.2%	81.5%	42.9%	77.6%
Less than 50% low-wage	85.1%	60.6%	73.2%	81.5%	87.8%	91.9%	69.5%	90.1%
Percent women employees								
Less than 25%	74.0%	48.0%	65.8%	77.9%	78.7%	84.8%	60.7%	82.4%
25-49 %	88.0%	65.2%	70.5%	80.8%	88.7%	93.3%	70.4%	91.5%
50-74 %	83.3%	56.5%	63.1%	72.8%	86.4%	91.2%	61.8%	88.9%
75% or more	82.1%	58.2%	68.5%	79.2%	90.0%	90.5%	65.4%	89.9%
Percent age 50 or older employees								
Less than 25%	77.1%	50.0%	62.4%	74.8%	85.2%	86.6%	60.1%	85.4%
25-49 %	88.3%	64.4%	72.8%	81.4%	86.6%	93.3%	71.6%	91.0%
50-74 %	83.5%	62.3%	75.4%	81.4%	87.3%	92.8%	69.2%	90.3%
75% or more	65.7%	53.3%	70.9%	78.3%	78.5%	84.4%	58.4%	81.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.h Standard errors for Percent of private-sector employees working in establishments that offer paid sick leave by firm size and selected characteristics: United States, 2023**

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%	1.01%	1.30%	1.03%	0.97%	0.88%	0.69%	0.63%
Industry group **								
Agric., fish., forest.	3.65%	6.66%	8.39%	7.21%	6.84%	0.36%	6.05%	3.12%
Mining and manufacturing	1.47%	4.77%	5.00%	3.53%	2.77%	2.09%	2.82%	1.60%
Construction	2.05%	3.28%	4.08%	3.02%	5.60%	6.96%	2.27%	3.38%
Utilities and transp.	2.32%	5.97%	7.84%	6.25%	5.82%	2.94%	4.08%	2.62%
Wholesale trade	1.70%	4.34%	5.64%	2.91%	2.54%	3.66%	2.80%	2.10%
Fin. svcs. and real estate	0.95%	3.05%	6.79%	5.05%	3.09%	0.81%	2.46%	0.98%
Retail trade	1.59%	3.06%	3.82%	3.41%	4.03%	0.83%	2.16%	1.14%
Professional services	0.76%	1.73%	2.30%	1.76%	1.45%	1.24%	1.21%	0.90%
Other services	1.34%	2.00%	2.45%	2.07%	2.24%	3.10%	1.37%	1.96%
Ownership								
For profit, incorporated	0.69%	1.24%	1.51%	1.28%	1.42%	1.09%	0.84%	0.84%
For profit, unincorporated	1.16%	2.11%	3.03%	2.36%	2.05%	2.14%	1.60%	1.38%
Nonprofit	1.11%	3.19%	3.81%	2.45%	1.07%	2.03%	2.01%	1.26%
Age of firm								
Less than 5 years	1.82%	2.14%	3.98%	4.06%	4.77%	7.19%	1.88%	3.49%
5-9 years	1.74%	2.42%	3.39%	2.94%	4.44%	5.04%	1.83%	2.76%
10-19 years	2.03%	2.17%	2.49%	1.86%	2.96%	10.65%	1.41%	3.86%
20 or more years	0.54%	1.65%	1.86%	1.43%	1.06%	0.72%	1.03%	0.59%
Multi/single status								
2 or more locations	0.70%	10.95%	4.85%	2.29%	1.25%	0.86%	2.73%	0.71%
1 location only	0.72%	1.01%	1.35%	1.16%	1.56%	9.29%	0.72%	1.42%
Percent full-time employees								
Less than 25%	1.71%	2.37%	3.47%	3.45%	4.86%	2.97%	1.89%	2.38%
25-49 %	1.51%	3.96%	4.50%	3.50%	3.15%	2.16%	2.50%	1.72%
50-74 %	1.32%	2.61%	3.46%	2.94%	2.71%	2.11%	1.83%	1.59%
75% or more	0.65%	1.25%	1.56%	1.19%	1.12%	1.09%	0.84%	0.78%
Union presence								
No union employees	0.58%	1.02%	1.33%	1.07%	1.06%	1.06%	0.71%	0.72%
Has union employees	1.35%	7.75%	6.12%	3.03%	1.67%	1.67%	4.07%	1.41%
Percent low-wage employees								
50% or more low-wage	1.36%	2.12%	2.97%	2.88%	3.34%	2.66%	1.60%	1.92%
Less than 50% low-wage	0.55%	1.14%	1.36%	1.06%	0.99%	0.92%	0.75%	0.66%
Percent women employees								
Less than 25%	1.28%	1.69%	2.28%	1.79%	2.43%	3.54%	1.21%	2.02%
25-49 %	0.91%	2.74%	3.16%	2.28%	1.75%	1.06%	1.76%	0.91%
50-74 %	0.82%	2.24%	2.91%	2.30%	1.78%	1.11%	1.55%	0.91%
75% or more	1.00%	1.83%	2.40%	1.99%	1.80%	1.91%	1.31%	1.29%
Percent age 50 or older employees								
Less than 25%	1.00%	1.48%	1.74%	1.43%	1.44%	1.99%	0.99%	1.27%
25-49 %	0.70%	2.45%	2.61%	1.87%	1.62%	0.92%	1.46%	0.77%
50-74 %	1.09%	2.43%	3.22%	2.68%	2.15%	1.60%	1.75%	1.20%
75% or more	2.19%	2.33%	5.98%	6.18%	11.68%	6.23%	2.12%	5.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.i Percent of private-sector employees working in establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2023**

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	91.1%	60.6%	77.6%	89.3%	97.7%	98.2%	72.9%	97.6%
Industry group **								
Agric., fish., forest.	80.2%	40.2%	75.5%	95.4%	78.1%	100.0%	58.7%	89.7%
Mining and manufacturing	96.3%	68.3%	92.2%	97.1%	97.5%	98.9%	86.8%	98.4%
Construction	84.9%	56.1%	82.9%	89.5%	99.3%	99.9%	73.7%	96.3%
Utilities and transp.	92.9%	51.0%	84.0%	86.8%	98.0%	99.9%	72.6%	98.3%
Wholesale trade	95.7%	76.3%	92.2%	98.3%	100.0%	98.7%	87.6%	99.3%
Fin. svcs. and real estate	95.9%	68.7%	90.2%	97.7%	99.1%	99.1%	78.2%	99.1%
Retail trade	92.6%	54.8%	79.6%	92.8%	99.5%	99.0%	71.0%	98.9%
Professional services	94.3%	71.5%	85.5%	93.5%	98.3%	98.5%	81.0%	98.2%
Other services	83.9%	51.1%	63.0%	80.8%	96.3%	95.7%	62.5%	95.1%
Ownership								
For profit, incorporated	91.2%	60.4%	79.6%	88.2%	97.3%	98.3%	73.6%	97.4%
For profit, unincorporated	85.9%	57.8%	68.9%	88.8%	96.9%	96.5%	66.8%	96.4%
Nonprofit	97.0%	72.2%	84.0%	97.8%	99.5%	99.3%	84.6%	99.3%
Age of firm								
Less than 5 years	64.5%	48.5%	68.0%	75.2%	87.8%	99.5%	57.9%	84.6%
5-9 years	76.9%	56.9%	70.5%	84.5%	93.0%	90.6%	65.7%	92.5%
10-19 years	84.3%	58.1%	76.2%	87.5%	96.7%	96.9%	71.3%	96.0%
20 or more years	95.8%	71.4%	83.9%	93.4%	98.8%	98.4%	82.2%	98.3%
Multi/single status								
2 or more locations	98.2%	90.8%	88.5%	95.3%	98.8%	98.4%	90.2%	98.4%
1 location only	80.3%	60.3%	76.7%	87.7%	96.0%	94.0%	71.7%	94.3%
Percent full-time employees								
Less than 25%	66.7%	31.3%	42.1%	69.1%	89.2%	90.7%	42.7%	87.6%
25-49 %	90.1%	57.0%	75.8%	87.0%	97.0%	98.8%	71.7%	97.7%
50-74 %	89.9%	64.8%	71.0%	86.7%	98.0%	97.4%	70.5%	97.4%
75% or more	94.5%	67.4%	88.4%	94.2%	98.5%	98.8%	81.2%	98.5%
Union presence								
No union employees	89.9%	60.9%	77.1%	89.0%	97.5%	98.1%	72.7%	97.3%
Has union employees	97.7%	47.8%	91.5%	94.6%	99.5%	98.7%	79.9%	98.6%
Percent low-wage employees								
50% or more low-wage	79.1%	43.5%	55.3%	78.1%	92.3%	96.8%	55.4%	94.2%
Less than 50% low-wage	93.2%	65.6%	83.1%	92.0%	98.4%	98.4%	77.9%	98.1%
Percent women employees								
Less than 25%	88.8%	56.4%	83.5%	92.3%	97.7%	99.1%	74.4%	97.7%
25-49 %	94.4%	67.5%	80.2%	89.9%	97.1%	98.5%	77.2%	97.8%
50-74 %	91.2%	59.7%	65.8%	85.8%	98.4%	97.5%	67.3%	97.4%
75% or more	89.7%	63.1%	77.4%	88.2%	97.3%	98.3%	73.2%	97.5%
Percent age 50 or older employees								
Less than 25%	87.4%	54.6%	73.1%	86.0%	96.2%	97.8%	69.1%	96.4%
25-49 %	96.5%	72.7%	85.8%	95.3%	99.1%	98.5%	83.7%	98.6%
50-74 %	91.6%	68.6%	82.7%	92.5%	97.7%	99.3%	77.5%	98.4%
75% or more	72.8%	57.1%	82.2%	89.0%	91.3%	94.4%	63.7%	92.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.i Standard errors for percent of private-sector employees working in establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2023**

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%	0.99%	1.16%	0.74%	0.37%	0.29%	0.63%	0.23%
Industry group **								
Agric., fish., forest.	4.42%	6.75%	8.45%	3.11%	11.43%	0.00%	5.38%	5.71%
Mining and manufacturing	0.50%	4.31%	2.53%	1.04%	1.05%	0.44%	1.73%	0.46%
Construction	1.33%	3.25%	3.20%	2.68%	0.66%	0.05%	1.99%	1.40%
Utilities and transp.	1.11%	5.95%	5.98%	5.09%	1.38%	0.11%	3.58%	0.84%
Wholesale trade	0.70%	3.55%	3.09%	0.98%	0.02%	1.16%	1.78%	0.59%
Fin. svcs. and real estate	0.47%	3.07%	5.49%	1.23%	0.63%	0.29%	2.32%	0.26%
Retail trade	0.87%	2.96%	3.06%	2.00%	0.35%	0.35%	1.88%	0.35%
Professional services	0.42%	1.62%	2.03%	1.11%	0.48%	0.61%	1.06%	0.42%
Other services	0.74%	1.99%	2.38%	1.66%	0.91%	1.02%	1.32%	0.69%
Ownership								
For profit, incorporated	0.34%	1.20%	1.33%	0.97%	0.55%	0.35%	0.75%	0.30%
For profit, unincorporated	0.79%	2.07%	2.77%	1.56%	0.88%	1.17%	1.48%	0.68%
Nonprofit	0.35%	3.00%	3.48%	0.77%	0.31%	0.36%	1.64%	0.25%
Age of firm								
Less than 5 years	1.72%	2.13%	3.54%	3.83%	5.22%	0.51%	1.80%	3.86%
5-9 years	1.57%	2.37%	3.20%	2.38%	3.11%	7.81%	1.75%	2.47%
10-19 years	0.90%	2.16%	2.38%	1.60%	0.81%	1.24%	1.35%	0.70%
20 or more years	0.23%	1.50%	1.50%	0.81%	0.23%	0.27%	0.82%	0.21%
Multi/single status								
2 or more locations	0.21%	4.57%	3.41%	1.16%	0.21%	0.27%	1.99%	0.21%
1 location only	0.55%	0.99%	1.22%	0.89%	0.87%	4.18%	0.66%	0.78%
Percent full-time employees								
Less than 25%	1.61%	2.28%	3.44%	3.15%	3.22%	3.33%	1.90%	2.15%
25-49 %	0.88%	3.95%	3.72%	2.37%	0.96%	0.77%	2.24%	0.62%
50-74 %	0.86%	2.48%	3.35%	2.06%	0.76%	1.28%	1.72%	0.85%
75% or more	0.24%	1.18%	1.13%	0.76%	0.37%	0.20%	0.68%	0.19%
Union presence								
No union employees	0.31%	0.99%	1.19%	0.77%	0.41%	0.34%	0.64%	0.26%
Has union employees	0.53%	7.79%	3.65%	2.90%	0.42%	0.60%	3.59%	0.52%
Percent low-wage employees								
50% or more low-wage	0.96%	2.10%	3.02%	2.21%	1.47%	1.43%	1.56%	1.02%
Less than 50% low-wage	0.26%	1.10%	1.19%	0.75%	0.37%	0.27%	0.67%	0.22%
Percent women employees								
Less than 25%	0.51%	1.63%	1.68%	1.13%	0.74%	0.31%	0.99%	0.41%
25-49 %	0.56%	2.76%	2.72%	1.93%	1.01%	0.56%	1.63%	0.50%
50-74 %	0.51%	2.22%	2.97%	1.60%	0.39%	0.59%	1.50%	0.42%
75% or more	0.56%	1.76%	2.14%	1.51%	0.70%	0.64%	1.19%	0.48%
Percent age 50 or older employees								
Less than 25%	0.56%	1.46%	1.59%	1.11%	0.81%	0.56%	0.92%	0.46%
25-49 %	0.29%	2.23%	1.98%	0.97%	0.29%	0.37%	1.15%	0.27%
50-74 %	0.66%	2.28%	3.07%	1.75%	0.74%	0.27%	1.56%	0.38%
75% or more	1.81%	2.27%	4.58%	3.73%	4.94%	4.55%	1.99%	3.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and selected characteristics: United States, 2023**

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	95.1%	90.5%	90.3%	93.2%	94.5%	96.6%	91.4%	95.7%
Industry group **								
Agric., fish., forest.	93.3%	91.6%	100.0%	90.4%	81.0%	100.0%	98.3%	92.0%
Mining and manufacturing	94.9%	91.0%	92.8%	95.9%	92.2%	96.5%	93.6%	95.0%
Construction	94.4%	94.4%	92.2%	94.4%	96.9%	91.0%	93.8%	94.7%
Utilities and transp.	94.1%	90.0%	96.9%	94.7%	95.1%	93.7%	92.5%	94.3%
Wholesale trade	95.7%	93.0%	91.8%	93.2%	95.7%	97.7%	92.7%	96.4%
Fin. svcs. and real estate	95.9%	89.2%	71.7%	95.8%	97.1%	96.9%	86.2%	96.9%
Retail trade	96.2%	79.4%	86.2%	88.4%	90.1%	99.5%	85.0%	97.7%
Professional services	95.6%	92.8%	92.1%	94.1%	94.1%	97.1%	92.5%	96.1%
Other services	93.2%	89.0%	90.1%	90.1%	96.4%	93.3%	90.9%	93.7%
Ownership								
For profit, incorporated	95.1%	90.1%	90.8%	93.0%	94.0%	96.7%	91.5%	95.8%
For profit, unincorporated	95.0%	90.9%	87.8%	94.6%	94.0%	97.8%	90.3%	96.1%
Nonprofit	95.1%	93.3%	91.1%	92.9%	96.3%	95.0%	92.3%	95.4%
Age of firm								
Less than 5 years	93.7%	92.9%	89.6%	95.1%	95.4%	100.0%	91.5%	96.7%
5-9 years	92.7%	89.0%	89.6%	93.7%	97.8%	83.1%	91.5%	93.4%
10-19 years	94.1%	92.3%	93.1%	92.7%	92.9%	99.2%	91.6%	95.4%
20 or more years	95.4%	89.4%	89.5%	93.2%	94.4%	96.6%	91.2%	95.9%
Multi/single status								
2 or more locations	96.3%	93.7%	82.3%	94.1%	94.7%	97.0%	89.1%	96.4%
1 location only	92.1%	90.4%	91.2%	92.9%	94.0%	81.8%	91.6%	92.5%
Percent full-time employees								
Less than 25%	90.7%	93.3%	94.6%	94.3%	76.0%	98.3%	95.6%	89.2%
25-49 %	96.6%	92.0%	96.0%	95.6%	97.6%	97.0%	95.1%	97.0%
50-74 %	93.3%	90.4%	86.3%	89.9%	94.9%	94.0%	89.8%	93.8%
75% or more	95.3%	90.4%	90.4%	93.4%	94.6%	96.9%	91.3%	96.0%
Union presence								
No union employees	95.2%	90.4%	90.7%	93.4%	94.2%	97.3%	91.5%	96.0%
Has union employees	94.8%	94.3%	82.9%	90.4%	97.6%	94.8%	89.7%	95.0%
Percent low-wage employees								
50% or more low-wage	94.5%	89.6%	90.4%	95.5%	91.4%	96.4%	91.9%	95.0%
Less than 50% low-wage	95.1%	90.6%	90.3%	93.1%	94.6%	96.6%	91.3%	95.8%
Percent women employees								
Less than 25%	94.2%	91.4%	89.1%	93.6%	93.7%	96.3%	91.5%	95.0%
25-49 %	96.7%	89.7%	95.5%	91.1%	96.4%	97.8%	92.5%	97.1%
50-74 %	95.1%	90.4%	91.8%	94.7%	93.5%	96.2%	91.1%	95.6%
75% or more	93.8%	89.9%	87.4%	93.1%	94.1%	94.9%	90.3%	94.5%
Percent age 50 or older employees								
Less than 25%	95.5%	92.0%	90.6%	93.4%	94.8%	97.7%	92.1%	96.3%
25-49 %	94.9%	90.7%	91.5%	93.2%	94.1%	95.8%	92.5%	95.1%
50-74 %	95.6%	90.7%	92.1%	94.7%	94.9%	97.5%	91.4%	96.6%
75% or more	89.0%	85.0%	68.8%	84.0%	97.3%	99.5%	80.4%	97.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.j Standard errors for percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and selected characteristics: United States, 2023**

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	0.35%	1.22%	1.35%	0.73%	0.81%	0.47%	0.68%	0.39%
Industry group **								
Agric., fish., forest.	2.94%	5.78%	0.00%	9.24%	9.56%	0.00%	1.15%	3.81%
Mining and manufacturing	0.93%	3.58%	2.93%	1.32%	2.33%	1.03%	1.63%	1.02%
Construction	1.02%	2.45%	2.19%	1.73%	1.46%	4.20%	1.27%	1.44%
Utilities and transp.	1.41%	6.39%	2.26%	2.60%	2.74%	2.02%	2.69%	1.55%
Wholesale trade	1.00%	3.12%	3.45%	2.92%	1.71%	1.47%	1.68%	1.18%
Fin. svcs. and real estate	0.83%	4.07%	12.54%	2.09%	0.98%	0.97%	4.61%	0.77%
Retail trade	0.83%	8.25%	4.38%	2.73%	4.42%	0.16%	3.08%	0.70%
Professional services	0.62%	1.74%	1.79%	1.17%	1.81%	0.72%	1.01%	0.70%
Other services	1.28%	2.54%	2.79%	2.48%	1.33%	2.38%	1.41%	1.56%
Ownership								
For profit, incorporated	0.42%	1.50%	1.46%	0.92%	1.10%	0.54%	0.77%	0.47%
For profit, unincorporated	0.84%	2.55%	4.43%	1.36%	2.02%	1.06%	1.94%	0.94%
Nonprofit	0.88%	2.57%	3.97%	2.04%	1.14%	1.40%	1.98%	0.95%
Age of firm								
Less than 5 years	1.30%	2.72%	4.00%	1.92%	2.25%	0.00%	1.97%	1.37%
5-9 years	1.86%	3.79%	3.33%	2.22%	1.00%	11.24%	1.88%	2.77%
10-19 years	0.91%	2.08%	1.67%	1.47%	2.31%	0.34%	1.16%	1.24%
20 or more years	0.39%	1.82%	2.11%	0.96%	0.96%	0.47%	0.99%	0.41%
Multi/single status								
2 or more locations	0.37%	6.44%	7.91%	1.33%	0.85%	0.43%	3.20%	0.37%
1 location only	0.76%	1.23%	1.20%	0.87%	1.61%	7.14%	0.66%	1.32%
Percent full-time employees								
Less than 25%	3.07%	3.75%	3.26%	3.13%	9.28%	0.91%	1.64%	3.93%
25-49 %	0.66%	4.63%	1.67%	2.04%	1.01%	0.89%	1.51%	0.73%
50-74 %	1.28%	2.91%	4.87%	3.23%	1.66%	1.98%	2.05%	1.45%
75% or more	0.37%	1.39%	1.47%	0.78%	0.91%	0.48%	0.76%	0.41%
Union presence								
No union employees	0.36%	1.25%	1.35%	0.72%	0.89%	0.44%	0.69%	0.40%
Has union employees	1.03%	4.70%	8.43%	4.27%	0.92%	1.21%	3.79%	1.05%
Percent low-wage employees								
50% or more low-wage	0.94%	3.26%	3.87%	1.33%	2.33%	1.33%	1.76%	1.07%
Less than 50% low-wage	0.36%	1.30%	1.41%	0.77%	0.84%	0.49%	0.72%	0.41%
Percent women employees								
Less than 25%	0.61%	1.66%	2.05%	1.06%	1.40%	0.97%	1.00%	0.74%
25-49 %	0.49%	3.30%	1.77%	2.06%	1.13%	0.56%	1.35%	0.52%
50-74 %	0.82%	2.55%	2.24%	1.30%	2.15%	1.02%	1.45%	0.90%
75% or more	0.91%	2.77%	4.03%	1.70%	1.50%	1.41%	1.92%	1.02%
Percent age 50 or older employees								
Less than 25%	0.49%	1.60%	1.74%	0.92%	1.08%	0.69%	0.87%	0.56%
25-49 %	0.55%	2.67%	1.86%	1.44%	1.35%	0.68%	1.08%	0.59%
50-74 %	0.84%	2.33%	2.81%	1.69%	1.74%	1.34%	1.57%	0.97%
75% or more	2.83%	4.54%	16.43%	5.98%	1.41%	0.42%	5.11%	1.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.k Percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States, 2023**

Characteristics	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	24.1%	18.9%	95.4%	93.0%
Firm size				
Less than 50 employees	39.8%	26.8%	89.7%	86.2%
50+ employees	21.3%	17.5%	96.4%	94.2%
Less than 10 employees	41.7%	30.3%	87.6%	84.0%
10-24 employees	40.1%	25.9%	89.2%	86.0%
25-99 employees	34.5%	24.1%	93.7%	89.6%
100-999 employees	25.1%	21.8%	95.8%	92.7%
1000+ employees	18.4%	15.0%	96.8%	95.2%
Industry group **				
Agric., fish., forest.	44.4%	41.1%	91.6%	89.1%
Mining and manufacturing	27.6%	24.5%	96.2%	94.6%
Construction	38.4%	28.8%	92.9%	92.6%
Utilities and transp.	16.9%	15.9%	96.0%	93.2%
Wholesale trade	29.5%	24.3%	97.9%	95.6%
Fin. svcs. and real estate	21.6%	18.1%	96.2%	93.8%
Retail trade	25.3%	14.9%	95.3%	90.7%
Professional services	20.1%	16.2%	95.4%	93.4%
Other services	25.2%	18.0%	94.0%	91.0%
Ownership				
For profit, incorporated	23.7%	18.7%	95.2%	92.6%
For profit, unincorporated	29.2%	21.8%	95.1%	92.4%
Nonprofit	21.0%	17.4%	96.7%	95.1%
Age of firm				
Less than 5 years	40.6%	28.7%	91.8%	84.6%
5-9 years	37.2%	24.4%	93.1%	90.5%
10-19 years	31.1%	23.4%	94.4%	91.9%
20 or more years	22.0%	17.8%	95.8%	93.5%
Multi/single status				
2 or more locations	20.0%	16.7%	96.7%	94.7%
1 location only	34.5%	24.7%	92.1%	88.6%
Percent full-time employees				
Less than 25%	24.8%	20.9%	90.9%	89.5%
25-49 %	24.6%	18.9%	93.4%	93.4%
50-74 %	26.1%	21.2%	95.6%	94.0%
75% or more	23.8%	18.6%	95.5%	92.9%
Union presence				
No union employees	25.2%	19.3%	95.4%	92.7%
Has union employees	19.4%	17.3%	95.4%	94.1%
Percent low wage employees **				
50% or more low-wage	21.3%	18.5%	92.7%	90.2%
Less than 50% low-wage	24.2%	18.9%	95.6%	93.1%
Percent women employees				
Less than 25%	26.9%	21.4%	93.6%	92.0%
25-49 %	23.9%	17.4%	97.0%	94.2%
50-74 %	23.3%	19.4%	95.8%	93.2%
75% or more	21.3%	17.0%	94.7%	92.1%
Percent age 50 or older employees				
Less than 25%	26.3%	19.7%	94.0%	90.5%
25-49 %	22.0%	18.7%	96.4%	94.7%
50-74 %	25.2%	16.7%	95.8%	94.0%
75% or more	29.0%	22.6%	93.3%	90.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.k Standard errors for percent of private-sector employees that are enrolled in a plan that covers dental care for children, dental care for adults, mental health care, and/or substance abuse treatment by selected characteristics: United States, 2023**

Characteristics	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	0.77%	0.70%	0.37%	0.45%
Firm size				
Less than 50 employees	1.26%	1.17%	0.83%	0.95%
50+ employees	0.87%	0.78%	0.41%	0.51%
Less than 10 employees	2.28%	2.17%	1.51%	1.57%
10-24 employees	2.17%	1.95%	1.45%	1.55%
25-99 employees	1.54%	1.42%	0.77%	1.07%
100-999 employees	1.92%	1.60%	0.67%	0.99%
1000+ employees	1.02%	0.92%	0.56%	0.66%
Industry group **				
Agric., fish., forest.	9.28%	9.09%	3.21%	3.56%
Mining and manufacturing	1.94%	1.88%	0.66%	0.76%
Construction	2.89%	2.90%	1.31%	1.19%
Utilities and transp.	2.69%	2.68%	1.10%	1.43%
Wholesale trade	2.46%	2.30%	0.48%	0.91%
Fin. svcs. and real estate	2.15%	2.13%	0.81%	1.23%
Retail trade	3.17%	2.70%	1.62%	2.01%
Professional services	1.09%	1.02%	0.71%	0.83%
Other services	2.53%	1.56%	1.17%	1.25%
Ownership				
For profit, incorporated	0.88%	0.82%	0.44%	0.54%
For profit, unincorporated	2.65%	2.08%	0.90%	1.19%
Nonprofit	1.58%	1.53%	1.01%	1.11%
Age of firm				
Less than 5 years	3.48%	3.22%	1.41%	2.42%
5-9 years	5.41%	3.54%	1.54%	1.71%
10-19 years	2.06%	1.90%	0.75%	0.85%
20 or more years	0.81%	0.77%	0.43%	0.53%
Multi/single status				
2 or more locations	0.88%	0.83%	0.41%	0.51%
1 location only	1.47%	1.17%	0.77%	0.95%
Percent full-time employees				
Less than 25%	2.74%	2.63%	1.96%	2.04%
25-49 %	2.72%	2.28%	1.69%	1.64%
50-74 %	2.41%	2.39%	0.62%	0.72%
75% or more	0.85%	0.75%	0.42%	0.52%
Union presence				
No union employees	0.84%	0.76%	0.35%	0.47%
Has union employees	1.85%	1.69%	1.23%	1.27%
Percent low wage employees **				
50% or more low-wage	1.91%	1.82%	0.98%	1.08%
Less than 50% low-wage	0.81%	0.73%	0.39%	0.48%
Percent women employees				
Less than 25%	1.25%	1.17%	0.64%	0.68%
25-49 %	1.78%	1.48%	0.69%	0.96%
50-74 %	1.39%	1.29%	0.70%	0.90%
75% or more	1.50%	1.43%	1.00%	1.11%
Percent age 50 or older employees				
Less than 25%	1.25%	1.20%	0.70%	0.85%
25-49 %	1.04%	1.02%	0.50%	0.59%
50-74 %	2.92%	1.60%	0.74%	0.86%
75% or more	3.40%	3.13%	1.46%	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Number of full-time private-sector employees by firm size and selected characteristics: United States, 2023**

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	108,287,850	10,221,549	8,762,288	13,974,989	23,642,331	51,686,692	25,782,200	82,505,650
Industry group **								
Agric., fish., forest.	1,198,946	156,173	118,774	156,924	364,690	402,384 *	323,478	875,467
Mining and manufacturing	12,323,020	484,080	730,280	1,749,441	3,766,480	5,592,740	1,969,391	10,353,629
Construction	7,032,959	1,309,365	1,235,984	1,936,384	1,679,913	871,314	3,437,762	3,595,197
Utilities and transp.	6,153,859	478,177	391,961	699,286	1,236,906	3,347,529	1,226,342	4,927,517
Wholesale trade	5,516,339	594,744	494,597	1,053,188	1,376,637	1,997,173	1,625,231	3,891,108
Fin. svcs. and real estate	12,134,056	983,773	344,242	689,737	2,236,276	7,880,029	1,651,483	10,482,573
Retail trade	12,182,475	1,005,706	876,767	1,332,034	1,291,803	7,676,164	2,478,370	9,704,104
Professional services	30,134,014	2,610,620	2,303,455	3,190,336	7,076,652	14,952,951	6,355,572	23,778,442
Other services	21,612,182	2,598,912	2,266,229	3,167,660	4,612,973	8,966,410	6,714,571	14,897,612
Ownership								
For profit, incorporated	76,977,130	7,251,422	6,515,113	10,006,438	14,558,696	38,645,460	18,778,800	58,198,330
For profit, unincorporated	16,840,694	2,428,803	1,667,498	2,612,350	4,562,254	5,569,790	5,192,284	11,648,410
Nonprofit	14,470,026	541,324	579,677	1,356,201	4,521,381	7,471,442	1,811,116	12,658,910
Age of firm								
Less than 5 years	5,247,159	2,239,611	1,048,402	1,084,453	817,596	--	3,813,762	1,433,397
5-9 years	7,319,750	2,030,654	1,298,953	1,531,431	1,694,895	763,818	4,148,762	3,170,988
10-19 years	13,210,190	2,218,387	2,220,273	2,871,736	3,668,862	2,230,932	5,987,477	7,222,712
20 or more years	82,510,751	3,732,898	4,194,661	8,487,370	17,460,978	48,634,845	11,832,199	70,678,552
Multi/single status								
2 or more locations	68,453,392	100,366	696,055	3,266,143	14,117,139	50,273,689	1,934,980	66,518,413
1 location only	39,834,458	10,121,183	8,066,233	10,708,846	9,525,193	1,413,003	23,847,220	15,987,238
Percent full-time employees								
Less than 25%	1,166,244	72,230	165,181	246,832	261,415	420,587	366,990	799,254
25-49 %	4,665,510	428,279	405,254	847,682	1,024,426	1,959,869	1,307,549	3,357,961
50-74 %	11,522,627	1,310,698	1,009,506	1,471,889	2,442,707	5,287,828	3,111,983	8,410,645
75% or more	90,933,469	8,410,342	7,182,347	11,408,586	19,913,784	44,018,409	20,995,678	69,937,790
Union presence								
No union employees	90,671,259	10,004,125	8,429,344	13,153,261	21,353,697	37,730,832	24,919,727	65,751,532
Has union employees	17,616,591	217,425	332,944	821,728	2,288,635	13,955,860	862,473	16,754,119
Percent low-wage employees								
50% or more low-wage	10,830,738	1,787,777	1,134,194	1,597,698	2,009,207	4,301,862	3,899,711	6,931,028
Less than 50% low-wage	97,457,112	8,433,772	7,628,094	12,377,291	21,633,124	47,384,830	21,882,489	75,574,623
Percent women employees								
Less than 25%	30,212,499	4,247,596	3,772,369	5,952,674	6,042,728	10,197,131	10,891,883	19,320,615
25-49 %	29,854,774	1,623,927	1,473,251	2,657,582	6,901,979	17,198,035	4,367,684	25,487,089
50-74 %	28,381,610	2,073,502	1,490,363	2,872,018	6,464,218	15,481,508	4,929,207	23,452,402
75% or more	19,838,968	2,276,524	2,026,304	2,492,715	4,233,406	8,810,019	5,593,425	14,245,543
Percent age 50 or older employees								
Less than 25%	45,481,239	4,988,160	5,021,605	7,715,777	9,324,066	18,431,631	13,835,251	31,645,988
25-49 %	46,946,004	1,826,891	2,348,071	4,313,096	10,759,372	27,698,575	6,085,394	40,860,610
50-74 %	12,596,896	1,746,681	1,136,598	1,543,271	3,323,759	4,846,587	3,703,471	8,893,425
75% or more	3,263,711	1,659,817	256,014	402,845	235,134	709,901	2,158,084	1,105,627

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	1,872,145	176,240	235,954	305,307	669,244	1,739,766	309,289	1,858,826
Industry group **								
Agric., fish., forest.	183,163	23,503	35,248	46,693	106,579	134,964 *	45,887	177,338
Mining and manufacturing	537,920	48,739	77,020	141,913	280,944	429,887	117,261	525,716
Construction	341,458	89,917	109,401	160,591	222,605	149,376	167,308	299,152
Utilities and transp.	442,740	61,675	68,016	101,779	217,826	360,747	109,494	429,117
Wholesale trade	292,873	61,391	66,766	104,992	154,598	207,088	112,485	270,893
Fin. svcs. and real estate	647,783	73,498	61,140	89,135	252,727	584,907	113,189	637,867
Retail trade	1,465,307	66,044	79,642	125,219	210,917	1,441,297	128,547	1,459,780
Professional services	847,526	106,879	132,318	171,683	429,790	696,616	191,080	827,292
Other services	787,210	116,222	139,200	169,705	419,550	624,729	208,737	760,747
Ownership								
For profit, incorporated	1,836,481	164,376	216,671	287,364	550,908	1,728,379	301,549	1,818,272
For profit, unincorporated	632,777	112,868	118,776	172,399	425,968	406,644	182,385	607,231
Nonprofit	595,008	50,417	65,853	101,616	365,776	452,823	110,052	585,025
Age of firm								
Less than 5 years	233,384	101,040	102,696	124,442	136,772	--	162,006	169,372
5-9 years	383,125	104,553	101,307	117,417	301,298	148,910	163,265	347,295
10-19 years	587,321	105,001	132,535	174,238	320,369	436,511	196,620	555,341
20 or more years	1,829,017	136,251	181,581	272,326	611,580	1,709,538	266,793	1,813,641
Multi/single status								
2 or more locations	1,825,712	23,720	87,126	186,361	562,039	1,742,227	135,745	1,821,132
1 location only	668,258	175,856	226,280	273,750	515,196	249,039	303,150	619,894
Percent full-time employees								
Less than 25%	61,556	8,696	15,667	20,967	35,446	42,574	22,704	57,323
25-49 %	244,269	36,227	40,905	73,203	156,430	164,580	73,958	233,071
50-74 %	472,484	68,952	70,790	100,829	261,403	369,315	115,122	458,752
75% or more	1,887,164	181,824	236,087	312,712	659,497	1,746,219	327,398	1,866,957
Union presence								
No union employees	1,803,616	173,811	232,701	299,677	652,681	1,662,429	306,813	1,788,639
Has union employees	815,907	44,009	55,167	103,841	265,516	765,047	87,466	811,448
Percent low-wage employees								
50% or more low-wage	378,081	85,321	87,637	112,832	195,266	281,303	147,332	349,093
Less than 50% low-wage	1,884,848	177,316	230,327	304,666	670,567	1,745,010	313,455	1,868,591
Percent women employees								
Less than 25%	817,613	138,956	186,020	254,223	338,065	668,935	270,623	777,257
25-49 %	1,655,626	105,043	110,481	171,490	512,096	1,560,629	179,215	1,646,396
50-74 %	801,071	103,661	101,519	165,492	401,433	665,995	171,727	783,727
75% or more	671,618	94,296	124,246	141,534	356,126	532,693	176,232	649,135
Percent age 50 or older employees								
Less than 25%	1,663,939	145,844	190,562	267,246	486,099	1,561,120	272,521	1,645,870
25-49 %	1,084,515	105,618	141,866	206,862	510,981	927,754	210,098	1,065,994
50-74 %	585,473	97,104	104,750	117,670	372,158	415,430	161,429	563,321
75% or more	185,629	84,006	46,888	68,463	50,723	134,460	109,307	150,189

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	108,287,850	9.4%	8.1%	12.9%	21.8%	47.7%	23.8%	76.2%
Industry group **								
Agric., fish., forest.	1,198,946	13.0%	9.9% *	13.1%	30.4%	33.6%	27.0%	73.0%
Mining and manufacturing	12,323,020	3.9%	5.9%	14.2%	30.6%	45.4%	16.0%	84.0%
Construction	7,032,959	18.6%	17.6%	27.5%	23.9%	12.4%	48.9%	51.1%
Utilities and transp.	6,153,859	7.8%	6.4%	11.4%	20.1%	54.4%	19.9%	80.1%
Wholesale trade	5,516,339	10.8%	9.0%	19.1%	25.0%	36.2%	29.5%	70.5%
Fin. svcs. and real estate	12,134,056	8.1%	2.8%	5.7%	18.4%	64.9%	13.6%	86.4%
Retail trade	12,182,475	8.3%	7.2%	10.9%	10.6%	63.0%	20.3%	79.7%
Professional services	30,134,014	8.7%	7.6%	10.6%	23.5%	49.6%	21.1%	78.9%
Other services	21,612,182	12.0%	10.5%	14.7%	21.3%	41.5%	31.1%	68.9%
Ownership								
For profit, incorporated	76,977,130	9.4%	8.5%	13.0%	18.9%	50.2%	24.4%	75.6%
For profit, unincorporated	16,840,694	14.4%	9.9%	15.5%	27.1%	33.1%	30.8%	69.2%
Nonprofit	14,470,026	3.7%	4.0%	9.4%	31.2%	51.6%	12.5%	87.5%
Age of firm								
Less than 5 years	5,247,159	42.7%	20.0%	20.7%	15.6%	1.1% *	72.7%	27.3%
5-9 years	7,319,750	27.7%	17.7%	20.9%	23.2%	10.4%	56.7%	43.3%
10-19 years	13,210,190	16.8%	16.8%	21.7%	27.8%	16.9%	45.3%	54.7%
20 or more years	82,510,751	4.5%	5.1%	10.3%	21.2%	58.9%	14.3%	85.7%
Multi/single status								
2 or more locations	68,453,392	0.1%	1.0%	4.8%	20.6%	73.4%	2.8%	97.2%
1 location only	39,834,458	25.4%	20.2%	26.9%	23.9%	3.5%	59.9%	40.1%
Percent full-time employees								
Less than 25%	1,166,244	6.2%	14.2%	21.2%	22.4%	36.1%	31.5%	68.5%
25-49 %	4,665,510	9.2%	8.7%	18.2%	22.0%	42.0%	28.0%	72.0%
50-74 %	11,522,627	11.4%	8.8%	12.8%	21.2%	45.9%	27.0%	73.0%
75% or more	90,933,469	9.2%	7.9%	12.5%	21.9%	48.4%	23.1%	76.9%
Union presence								
No union employees	90,671,259	11.0%	9.3%	14.5%	23.6%	41.6%	27.5%	72.5%
Has union employees	17,616,591	1.2%	1.9%	4.7%	13.0%	79.2%	4.9%	95.1%
Percent low-wage employees								
50% or more low-wage	10,830,738	16.5%	10.5%	14.8%	18.6%	39.7%	36.0%	64.0%
Less than 50% low-wage	97,457,112	8.7%	7.8%	12.7%	22.2%	48.6%	22.5%	77.5%
Percent women employees								
Less than 25%	30,212,499	14.1%	12.5%	19.7%	20.0%	33.8%	36.1%	63.9%
25-49 %	29,854,774	5.4%	4.9%	8.9%	23.1%	57.6%	14.6%	85.4%
50-74 %	28,381,610	7.3%	5.3%	10.1%	22.8%	54.5%	17.4%	82.6%
75% or more	19,838,968	11.5%	10.2%	12.6%	21.3%	44.4%	28.2%	71.8%
Percent age 50 or older employees								
Less than 25%	45,481,239	11.0%	11.0%	17.0%	20.5%	40.5%	30.4%	69.6%
25-49 %	46,946,004	3.9%	5.0%	9.2%	22.9%	59.0%	13.0%	87.0%
50-74 %	12,596,896	13.9%	9.0%	12.3%	26.4%	38.5%	29.4%	70.6%
75% or more	3,263,711	50.9%	7.8%	12.3%	7.2%	21.8%	66.1%	33.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	1,872,145	0.22%	0.25%	0.34%	0.61%	0.91%	0.47%	0.47%
Industry group **								
Agric., fish., forest.	183,163	2.61%	3.04% *	3.90%	7.25%	8.24%	4.87%	4.87%
Mining and manufacturing	537,920	0.42%	0.64%	1.16%	1.96%	2.26%	1.05%	1.05%
Construction	341,458	1.36%	1.52%	2.04%	2.57%	1.94%	2.42%	2.42%
Utilities and transp.	442,740	1.08%	1.13%	1.67%	3.10%	3.51%	1.99%	1.99%
Wholesale trade	292,873	1.14%	1.20%	1.81%	2.39%	2.75%	2.04%	2.04%
Fin. svcs. and real estate	647,783	0.70%	0.51%	0.76%	1.94%	2.29%	1.08%	1.08%
Retail trade	1,465,307	1.11%	1.06%	1.60%	2.00%	4.59%	2.58%	2.58%
Professional services	847,526	0.41%	0.46%	0.59%	1.24%	1.42%	0.77%	0.77%
Other services	787,210	0.64%	0.69%	0.85%	1.67%	1.94%	1.28%	1.28%
Ownership								
For profit, incorporated	1,836,481	0.30%	0.33%	0.45%	0.73%	1.20%	0.65%	0.65%
For profit, unincorporated	632,777	0.79%	0.74%	1.04%	2.00%	1.88%	1.34%	1.34%
Nonprofit	595,008	0.37%	0.47%	0.74%	2.02%	2.06%	0.84%	0.84%
Age of firm								
Less than 5 years	233,384	2.05%	1.77%	2.05%	2.27%	0.44% *	2.50%	2.50%
5-9 years	383,125	1.74%	1.46%	1.65%	3.25%	1.89%	2.86%	2.86%
10-19 years	587,321	0.99%	1.12%	1.39%	2.05%	2.80%	2.08%	2.08%
20 or more years	1,829,017	0.19%	0.24%	0.38%	0.75%	0.99%	0.42%	0.42%
Multi/single status								
2 or more locations	1,825,712	0.03%	0.13%	0.29%	0.85%	0.94%	0.21%	0.21%
1 location only	668,258	0.55%	0.58%	0.68%	1.03%	0.61%	1.00%	1.00%
Percent full-time employees								
Less than 25%	61,556	0.77%	1.37%	1.77%	2.56%	2.72%	2.05%	2.05%
25-49 %	244,269	0.85%	0.92%	1.58%	2.76%	2.62%	1.81%	1.81%
50-74 %	472,484	0.70%	0.67%	0.92%	1.93%	2.10%	1.30%	1.30%
75% or more	1,887,164	0.27%	0.29%	0.40%	0.72%	1.08%	0.56%	0.56%
Union presence								
No union employees	1,803,616	0.28%	0.30%	0.41%	0.72%	1.13%	0.60%	0.60%
Has union employees	815,907	0.25%	0.32%	0.60%	1.44%	1.61%	0.52%	0.52%
Percent low-wage employees								
50% or more low-wage	378,081	0.87%	0.81%	1.02%	1.57%	1.83%	1.45%	1.45%
Less than 50% low-wage	1,884,848	0.24%	0.27%	0.37%	0.68%	1.00%	0.50%	0.50%
Percent women employees								
Less than 25%	817,613	0.55%	0.64%	0.85%	1.03%	1.56%	1.10%	1.10%
25-49 %	1,655,626	0.45%	0.45%	0.72%	1.80%	2.47%	0.96%	0.96%
50-74 %	801,071	0.40%	0.37%	0.60%	1.24%	1.39%	0.70%	0.70%
75% or more	671,618	0.57%	0.66%	0.75%	1.54%	1.75%	1.12%	1.12%
Percent age 50 or older employees								
Less than 25%	1,663,939	0.49%	0.55%	0.79%	1.12%	2.11%	1.18%	1.18%
25-49 %	1,084,515	0.23%	0.31%	0.45%	0.97%	1.09%	0.49%	0.49%
50-74 %	585,473	0.92%	0.86%	1.00%	2.38%	2.40%	1.60%	1.60%
75% or more	185,629	2.88%	1.40%	1.95%	1.50%	3.33%	3.25%	3.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	88.5%	35.6%	64.1%	86.8%	98.6%	99.0%	56.7%	98.5%
Industry group **								
Agric., fish., forest.	83.8%	25.4% *	66.5%	79.6%	98.5%	100.0%	48.2%	97.0%
Mining and manufacturing	94.1%	43.9%	69.5%	92.0%	98.5%	99.3%	68.9%	98.9%
Construction	78.2%	26.3%	72.3%	90.5%	98.6%	98.1%	57.8%	97.8%
Utilities and transp.	90.4%	30.0%	66.8%	91.7%	98.8%	98.5%	58.1%	98.5%
Wholesale trade	88.7%	40.0%	70.6%	93.9%	98.1%	98.3%	65.9%	98.2%
Fin. svcs. and real estate	93.6%	44.0%	81.3%	97.2%	98.4%	98.7%	62.1%	98.6%
Retail trade	89.9%	26.6%	61.8%	90.9%	99.8%	99.5%	53.6%	99.1%
Professional services	91.5%	44.4%	73.9%	89.8%	98.6%	99.3%	63.6%	98.9%
Other services	80.6%	30.8%	44.2%	71.6%	98.4%	98.4%	43.8%	97.3%
Ownership								
For profit, incorporated	88.4%	35.0%	66.0%	87.0%	98.1%	99.0%	57.9%	98.3%
For profit, unincorporated	82.7%	34.3%	53.3%	84.9%	98.9%	98.3%	48.0%	98.2%
Nonprofit	95.8%	49.8%	73.7%	89.3%	99.7%	99.7%	69.7%	99.5%
Age of firm								
Less than 5 years	54.1%	25.1%	51.3%	82.4%	96.6%	98.8%	39.0%	94.4%
5-9 years	68.0%	28.8%	58.5%	77.3%	99.6%	100.0%	44.9%	98.2%
10-19 years	76.8%	34.2%	57.8%	82.1%	96.4%	99.1%	53.4%	96.2%
20 or more years	94.4%	46.4%	72.3%	90.7%	99.0%	99.0%	68.2%	98.8%
Multi/single status								
2 or more locations	98.4%	63.8%	73.2%	93.1%	99.0%	99.0%	79.5%	98.9%
1 location only	71.6%	35.3%	63.3%	84.9%	98.0%	99.4%	54.9%	96.5%
Percent full-time employees								
Less than 25%	71.1%	17.8%	28.9%	51.5%	89.8%	96.7%	30.2%	89.9%
25-49 %	82.6%	27.2%	40.0%	72.8%	98.8%	99.3%	43.0%	98.0%
50-74 %	82.9%	27.7%	48.1%	73.9%	99.2%	98.1%	42.9%	97.7%
75% or more	89.8%	37.4%	68.5%	90.3%	98.6%	99.1%	60.1%	98.7%
Union presence								
No union employees	86.7%	35.3%	63.6%	86.4%	98.5%	99.0%	56.2%	98.3%
Has union employees	97.6%	49.4%	75.7%	92.9%	99.3%	98.9%	72.1%	98.9%
Percent low-wage employees								
50% or more low-wage	72.1%	17.7%	31.5%	63.2%	95.9%	97.6%	29.8%	95.9%
Less than 50% low-wage	90.3%	39.4%	68.9%	89.9%	98.8%	99.1%	61.5%	98.7%
Percent women employees								
Less than 25%	83.6%	30.5%	68.8%	89.5%	98.5%	98.8%	58.1%	98.0%
25-49 %	93.4%	42.8%	66.1%	88.9%	98.8%	99.1%	61.2%	98.9%
50-74 %	90.8%	39.3%	56.9%	84.8%	98.6%	98.8%	54.8%	98.4%
75% or more	85.4%	36.5%	59.2%	80.4%	98.3%	99.3%	52.3%	98.4%
Percent age 50 or older employees								
Less than 25%	84.2%	31.5%	57.4%	84.0%	98.3%	98.6%	53.3%	97.7%
25-49 %	95.1%	45.7%	72.4%	90.9%	99.1%	99.3%	67.3%	99.2%
50-74 %	87.3%	41.1%	73.2%	89.1%	98.0%	99.3%	60.3%	98.5%
75% or more	59.8%	31.0%	78.4%	87.6%	94.1%	93.3%	42.4%	93.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	0.29%	1.20%	1.47%	0.77%	0.27%	0.19%	0.79%	0.16%
Industry group **								
Agric., fish., forest.	3.02%	8.87% *	11.19%	10.15%	1.15%	0.00%	7.29%	1.91%
Mining and manufacturing	0.60%	5.13%	4.75%	1.80%	0.75%	0.35%	2.66%	0.36%
Construction	1.50%	3.32%	3.74%	1.85%	0.96%	1.38%	2.37%	0.73%
Utilities and transp.	1.35%	6.14%	7.74%	2.48%	0.78%	1.40%	4.30%	0.98%
Wholesale trade	1.30%	5.26%	6.54%	2.01%	1.68%	1.22%	3.24%	0.92%
Fin. svcs. and real estate	0.59%	3.98%	6.73%	1.23%	0.80%	0.41%	3.06%	0.36%
Retail trade	1.33%	3.50%	4.21%	1.86%	0.15%	0.29%	2.57%	0.30%
Professional services	0.41%	2.27%	2.34%	1.29%	0.41%	0.29%	1.42%	0.23%
Other services	0.94%	2.37%	3.21%	2.31%	0.74%	0.63%	1.68%	0.51%
Ownership								
For profit, incorporated	0.38%	1.41%	1.69%	0.92%	0.41%	0.23%	0.94%	0.20%
For profit, unincorporated	0.92%	2.57%	3.64%	1.93%	0.44%	0.82%	1.87%	0.46%
Nonprofit	0.36%	4.70%	4.08%	1.96%	0.11%	0.13%	2.46%	0.11%
Age of firm								
Less than 5 years	2.17%	2.27%	4.96%	3.40%	1.93%	0.99%	2.30%	1.66%
5-9 years	1.92%	2.67%	3.73%	2.91%	0.24%	0.04%	2.09%	0.52%
10-19 years	1.28%	2.52%	3.00%	1.90%	1.27%	0.45%	1.72%	0.79%
20 or more years	0.24%	2.02%	2.01%	0.86%	0.23%	0.21%	1.09%	0.16%
Multi/single status								
2 or more locations	0.19%	10.35%	6.18%	1.37%	0.27%	0.20%	3.09%	0.16%
1 location only	0.66%	1.20%	1.52%	0.92%	0.54%	0.50%	0.82%	0.45%
Percent full-time employees								
Less than 25%	2.15%	4.52%	4.21%	4.35%	5.30%	1.64%	2.80%	2.20%
25-49 %	1.25%	4.50%	5.22%	3.28%	0.52%	0.40%	3.01%	0.42%
50-74 %	1.00%	2.77%	3.61%	2.70%	0.22%	1.03%	1.97%	0.68%
75% or more	0.32%	1.36%	1.67%	0.82%	0.31%	0.19%	0.90%	0.16%
Union presence								
No union employees	0.36%	1.19%	1.51%	0.81%	0.29%	0.21%	0.81%	0.18%
Has union employees	0.41%	10.22%	6.83%	2.57%	0.43%	0.43%	4.04%	0.37%
Percent low-wage employees								
50% or more low-wage	1.28%	2.16%	3.84%	3.22%	1.70%	1.29%	2.05%	0.97%
Less than 50% low-wage	0.29%	1.35%	1.53%	0.76%	0.25%	0.18%	0.85%	0.15%
Percent women employees								
Less than 25%	0.66%	1.84%	2.33%	1.16%	0.51%	0.51%	1.28%	0.38%
25-49 %	0.54%	3.36%	3.35%	1.80%	0.59%	0.36%	2.02%	0.30%
50-74 %	0.47%	2.76%	3.43%	1.59%	0.47%	0.35%	1.78%	0.28%
75% or more	0.71%	2.27%	3.06%	2.00%	0.51%	0.22%	1.67%	0.25%
Percent age 50 or older employees								
Less than 25%	0.69%	1.65%	2.01%	1.15%	0.43%	0.37%	1.12%	0.31%
25-49 %	0.28%	3.04%	2.61%	1.21%	0.31%	0.20%	1.60%	0.16%
50-74 %	0.91%	2.99%	4.21%	1.98%	1.05%	0.29%	2.12%	0.44%
75% or more	2.55%	2.86%	5.46%	3.82%	3.01%	6.31%	2.78%	4.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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) 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, 2023**

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	91.9%	92.7%	92.8%	92.7%	91.7%	91.6%	92.7%	91.7%
Industry group **								
Agric., fish., forest.	84.3%	92.0%	91.4%	91.0%	72.6%	90.6%	91.8%	83.0%
Mining and manufacturing	95.4%	92.0%	92.9%	96.4%	96.5%	94.7%	94.8%	95.5%
Construction	85.3%	93.4%	88.6%	90.3%	83.6%	71.8%	91.5%	81.8%
Utilities and transp.	92.9%	82.0%	91.6%	90.3%	96.4%	92.7%	89.3%	93.5%
Wholesale trade	96.4%	94.2%	95.7%	97.8%	96.2%	96.1%	96.1%	96.4%
Fin. svcs. and real estate	97.3%	94.7%	95.0%	97.5%	98.0%	97.3%	95.2%	97.5%
Retail trade	92.0%	81.7%	94.8%	93.9%	94.6%	91.4%	91.5%	92.0%
Professional services	93.2%	94.4%	95.3%	94.9%	92.9%	92.6%	94.5%	93.0%
Other services	84.9%	94.3%	89.8%	85.4%	84.1%	83.8%	89.2%	84.0%
Ownership								
For profit, incorporated	92.2%	92.5%	93.0%	92.3%	91.7%	92.3%	92.6%	92.1%
For profit, unincorporated	89.7%	93.0%	92.0%	93.2%	90.0%	87.2%	93.1%	89.0%
Nonprofit	92.6%	94.0%	92.2%	94.5%	93.7%	91.6%	92.9%	92.5%
Age of firm								
Less than 5 years	90.2%	95.7%	92.0%	92.2%	82.9%	90.1%	93.8%	86.3%
5-9 years	94.1%	94.6%	94.5%	90.6%	96.3%	93.6%	94.1%	94.0%
10-19 years	92.6%	93.8%	92.5%	93.0%	91.2%	93.8%	92.6%	92.5%
20 or more years	91.7%	90.6%	92.6%	92.9%	91.8%	91.5%	92.2%	91.7%
Multi/single status								
2 or more locations	92.1%	93.5%	96.2%	93.4%	93.4%	91.6%	93.4%	92.1%
1 location only	91.4%	92.7%	92.4%	92.4%	89.3%	91.1%	92.6%	90.3%
Percent full-time employees								
Less than 25%	89.8%	93.3%	87.5%	91.4%	93.0%	87.7%	89.6%	89.9%
25-49 %	84.7%	92.6%	92.0%	91.0%	80.4%	83.9%	91.9%	83.5%
50-74 %	90.0%	88.4%	90.1%	90.5%	91.3%	89.5%	89.7%	90.1%
75% or more	92.5%	93.2%	93.1%	93.0%	92.4%	92.3%	93.1%	92.4%
Union presence								
No union employees	92.3%	92.7%	93.2%	93.1%	92.5%	91.8%	92.9%	92.2%
Has union employees	90.0%	94.5%	83.0%	86.7%	84.6%	91.1%	88.3%	90.0%
Percent low-wage employees								
50% or more low-wage	81.6%	92.9%	87.9%	86.4%	84.0%	78.0%	89.2%	80.3%
Less than 50% low-wage	92.8%	92.7%	93.1%	93.2%	92.4%	92.8%	93.0%	92.8%
Percent women employees								
Less than 25%	92.0%	93.6%	92.4%	93.3%	93.3%	90.2%	93.6%	91.4%
25-49 %	93.6%	89.3%	93.2%	94.0%	90.9%	94.8%	91.8%	93.8%
50-74 %	90.3%	95.7%	91.1%	90.7%	91.5%	89.4%	91.4%	90.2%
75% or more	91.4%	91.3%	94.4%	91.7%	91.3%	91.0%	92.7%	91.1%
Percent age 50 or older employees								
Less than 25%	91.0%	93.1%	92.1%	90.6%	91.6%	90.5%	92.3%	90.7%
25-49 %	92.7%	93.6%	93.8%	95.5%	91.8%	92.5%	93.6%	92.6%
50-74 %	92.0%	93.3%	93.6%	94.1%	92.8%	90.4%	93.6%	91.6%
75% or more	91.0%	89.2%	90.3%	92.4%	78.4%	95.9%	89.5%	92.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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) 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, 2023**

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%	0.80%	0.65%	0.52%	0.76%	0.53%	0.40%	0.40%
Industry group **								
Agric., fish., forest.	5.89%	4.72%	4.56%	2.44%	14.10%	4.12%	2.83%	6.92%
Mining and manufacturing	0.74%	2.47%	2.14%	1.12%	0.77%	1.41%	0.96%	0.83%
Construction	1.99%	2.39%	2.33%	1.80%	3.50%	8.50%	1.29%	2.93%
Utilities and transp.	1.62%	6.56%	3.75%	2.41%	1.90%	2.53%	2.25%	1.83%
Wholesale trade	0.56%	1.94%	1.78%	0.59%	1.12%	1.04%	0.86%	0.67%
Fin. svcs. and real estate	0.36%	2.03%	2.19%	0.67%	0.64%	0.47%	1.10%	0.38%
Retail trade	1.26%	5.40%	1.26%	1.32%	1.24%	1.84%	1.53%	1.41%
Professional services	0.44%	1.12%	0.74%	0.77%	1.15%	0.60%	0.56%	0.51%
Other services	1.09%	1.17%	1.82%	1.66%	2.55%	1.67%	1.14%	1.30%
Ownership								
For profit, incorporated	0.41%	0.98%	0.75%	0.64%	0.88%	0.63%	0.48%	0.49%
For profit, unincorporated	1.08%	1.69%	1.65%	1.21%	2.51%	1.72%	0.91%	1.30%
Nonprofit	0.50%	2.05%	2.21%	1.02%	0.96%	0.73%	1.13%	0.54%
Age of firm								
Less than 5 years	2.24%	1.15%	3.09%	2.21%	6.76%	6.64%	1.48%	4.24%
5-9 years	0.80%	1.68%	1.27%	2.01%	1.09%	2.36%	0.92%	1.16%
10-19 years	0.91%	1.46%	1.34%	1.02%	2.15%	1.60%	0.81%	1.27%
20 or more years	0.40%	1.39%	0.85%	0.64%	0.83%	0.55%	0.55%	0.44%
Multi/single status								
2 or more locations	0.42%	3.97%	1.24%	0.97%	0.69%	0.54%	0.98%	0.43%
1 location only	0.58%	0.81%	0.70%	0.62%	1.55%	2.16%	0.43%	1.01%
Percent full-time employees								
Less than 25%	1.81%	4.53%	5.83%	2.54%	2.78%	3.06%	3.02%	2.04%
25-49 %	2.19%	3.05%	2.82%	1.98%	6.74%	2.11%	1.52%	2.51%
50-74 %	0.88%	3.11%	2.23%	1.86%	1.65%	1.34%	1.46%	0.99%
75% or more	0.37%	0.84%	0.70%	0.57%	0.77%	0.58%	0.43%	0.43%
Union presence								
No union employees	0.36%	0.82%	0.60%	0.50%	0.73%	0.62%	0.40%	0.43%
Has union employees	0.95%	2.80%	6.19%	3.43%	3.53%	0.99%	3.10%	0.98%
Percent low-wage employees								
50% or more low-wage	1.46%	1.81%	3.14%	2.27%	3.55%	2.06%	1.68%	1.67%
Less than 50% low-wage	0.34%	0.86%	0.66%	0.53%	0.75%	0.52%	0.41%	0.40%
Percent women employees								
Less than 25%	0.67%	1.07%	1.08%	0.81%	1.09%	1.47%	0.59%	0.87%
25-49 %	0.65%	2.50%	1.59%	0.92%	1.73%	0.72%	1.05%	0.70%
50-74 %	0.67%	1.15%	1.62%	1.36%	1.33%	0.96%	1.01%	0.74%
75% or more	0.67%	1.80%	0.92%	1.17%	1.76%	0.93%	0.78%	0.79%
Percent age 50 or older employees								
Less than 25%	0.57%	1.02%	0.99%	0.84%	1.02%	1.05%	0.59%	0.70%
25-49 %	0.49%	1.55%	0.98%	0.59%	1.18%	0.63%	0.65%	0.53%
50-74 %	1.13%	1.34%	1.60%	1.20%	2.34%	1.97%	0.86%	1.40%
75% or more	1.75%	3.39%	4.21%	3.00%	7.62%	2.12%	2.33%	2.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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).(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, 2023**

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	70.2%	74.2%	66.7%	65.6%	68.5%	72.2%	67.9%	70.6%
Industry group **								
Agric., fish., forest.	60.2%	58.1%	84.6%	60.2%	48.7%	63.7%	78.3%	56.5%
Mining and manufacturing	75.6%	65.3%	70.0%	68.6%	72.0%	81.0%	68.4%	76.6%
Construction	67.9%	73.3%	63.6%	62.4%	72.5%	74.4%	65.6%	69.4%
Utilities and transp.	70.4%	82.6%	69.4%	57.9%	71.1%	72.0%	66.0%	71.0%
Wholesale trade	76.0%	80.5%	67.1%	71.1%	75.0%	80.4%	69.1%	78.0%
Fin. svcs. and real estate	77.7%	76.9%	81.3%	75.2%	78.2%	77.7%	76.5%	77.8%
Retail trade	65.0%	79.5%	68.6%	56.9%	59.7%	66.6%	65.9%	64.9%
Professional services	72.3%	72.5%	66.6%	69.1%	69.9%	74.7%	68.8%	72.9%
Other services	59.6%	73.7%	60.1%	62.4%	56.8%	58.8%	65.2%	58.4%
Ownership								
For profit, incorporated	69.7%	75.2%	66.5%	64.9%	67.6%	71.5%	67.7%	70.0%
For profit, unincorporated	69.3%	72.0%	66.0%	64.8%	66.5%	73.7%	67.4%	69.7%
Nonprofit	73.5%	71.5%	70.0%	71.6%	73.2%	74.3%	71.0%	73.8%
Age of firm								
Less than 5 years	62.2%	75.5%	62.0%	58.9%	53.8%	85.6%	66.6%	57.0%
5-9 years	64.1%	75.4%	61.5%	62.1%	67.1%	54.4%	67.4%	62.2%
10-19 years	60.9%	72.7%	66.9%	60.6%	59.9%	55.5%	64.8%	59.2%
20 or more years	72.1%	73.9%	68.7%	68.4%	71.0%	73.2%	69.5%	72.4%
Multi/single status								
2 or more locations	71.8%	65.2%	67.9%	69.9%	70.5%	72.4%	67.5%	71.9%
1 location only	66.3%	74.3%	66.5%	64.1%	65.3%	64.6%	68.0%	64.8%
Percent full-time employees								
Less than 25%	54.2%	91.9%	77.8%	57.0%	50.0%	51.9%	76.5%	50.8%
25-49 %	55.7%	76.2%	60.5%	59.9%	54.0%	53.3%	64.3%	54.1%
50-74 %	65.7%	78.1%	60.0%	60.1%	61.2%	68.7%	66.3%	65.6%
75% or more	71.5%	73.6%	67.4%	66.6%	70.2%	73.5%	68.2%	72.1%
Union presence								
No union employees	68.9%	74.0%	66.5%	65.0%	68.3%	70.4%	67.6%	69.2%
Has union employees	76.0%	79.2%	69.7%	74.1%	70.4%	77.0%	74.3%	76.0%
Percent low-wage employees								
50% or more low-wage	51.6%	64.2%	54.3%	52.3%	43.8%	53.9%	54.9%	51.0%
Less than 50% low-wage	71.6%	75.1%	67.5%	66.7%	70.5%	73.5%	69.0%	72.1%
Percent women employees								
Less than 25%	70.7%	72.6%	66.0%	65.9%	72.9%	72.9%	66.8%	72.0%
25-49 %	72.3%	79.3%	72.3%	67.5%	68.5%	74.2%	72.1%	72.4%
50-74 %	68.4%	71.7%	67.1%	65.0%	65.4%	70.2%	68.4%	68.4%
75% or more	68.4%	75.0%	63.3%	63.1%	66.6%	70.5%	66.1%	68.9%
Percent age 50 or older employees								
Less than 25%	65.8%	73.3%	66.1%	63.2%	64.6%	66.6%	67.1%	65.5%
25-49 %	73.8%	77.4%	66.5%	69.2%	71.7%	75.6%	68.4%	74.3%
50-74 %	71.3%	72.7%	68.1%	67.1%	68.5%	74.9%	68.9%	71.9%
75% or more	65.0%	73.3%	70.9%	61.1%	70.0%	57.9%	69.3%	61.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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).(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, 2023**

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%	1.46%	1.13%	0.83%	0.97%	0.84%	0.70%	0.60%
Industry group **								
Agric., fish., forest.	3.52%	8.53%	5.56%	9.38%	5.97%	4.66%	5.91%	3.93%
Mining and manufacturing	0.89%	5.69%	3.61%	2.01%	1.89%	1.00%	2.09%	0.96%
Construction	1.47%	3.69%	3.18%	2.52%	2.94%	3.23%	2.08%	1.98%
Utilities and transp.	1.62%	5.76%	5.14%	3.68%	4.22%	2.00%	3.47%	1.79%
Wholesale trade	1.28%	4.24%	3.98%	2.29%	3.18%	1.64%	2.35%	1.45%
Fin. svcs. and real estate	0.84%	5.88%	3.77%	2.93%	1.70%	1.04%	3.11%	0.87%
Retail trade	1.76%	3.99%	2.88%	2.03%	4.43%	2.39%	2.14%	1.98%
Professional services	0.70%	2.41%	1.84%	1.51%	1.41%	1.01%	1.19%	0.79%
Other services	1.88%	3.27%	2.94%	2.15%	3.61%	3.19%	1.65%	2.24%
Ownership								
For profit, incorporated	0.66%	1.70%	1.29%	1.03%	1.18%	1.07%	0.81%	0.77%
For profit, unincorporated	1.15%	3.33%	3.19%	1.77%	2.77%	1.41%	1.83%	1.34%
Nonprofit	0.92%	4.94%	2.61%	1.94%	1.83%	1.24%	1.98%	0.99%
Age of firm								
Less than 5 years	2.16%	3.05%	4.52%	3.63%	5.07%	6.21%	2.48%	3.65%
5-9 years	2.29%	3.43%	3.04%	2.43%	5.09%	6.98%	1.93%	3.59%
10-19 years	2.53%	3.22%	2.65%	2.18%	2.96%	9.15%	1.64%	3.52%
20 or more years	0.49%	2.26%	1.32%	0.93%	0.98%	0.69%	0.87%	0.54%
Multi/single status								
2 or more locations	0.67%	11.56%	3.67%	1.44%	1.07%	0.86%	2.22%	0.69%
1 location only	0.76%	1.47%	1.18%	0.98%	1.86%	4.41%	0.74%	1.28%
Percent full-time employees								
Less than 25%	2.31%	5.68%	6.30%	3.52%	5.52%	2.96%	3.79%	2.52%
25-49 %	1.89%	7.45%	4.49%	3.15%	5.06%	2.52%	3.24%	2.16%
50-74 %	1.22%	3.37%	3.33%	2.31%	2.47%	1.78%	2.01%	1.38%
75% or more	0.59%	1.61%	1.22%	0.92%	1.08%	0.97%	0.77%	0.68%
Union presence								
No union employees	0.58%	1.49%	1.15%	0.84%	0.97%	1.05%	0.71%	0.69%
Has union employees	0.99%	6.87%	5.26%	3.89%	4.36%	0.95%	3.63%	1.01%
Percent low-wage employees								
50% or more low-wage	1.39%	5.85%	5.00%	2.36%	2.74%	2.08%	2.69%	1.58%
Less than 50% low-wage	0.55%	1.49%	1.14%	0.86%	1.00%	0.90%	0.71%	0.64%
Percent women employees								
Less than 25%	1.24%	2.36%	1.81%	1.29%	1.62%	2.95%	1.11%	1.64%
25-49 %	1.04%	2.84%	2.30%	1.93%	2.14%	1.50%	1.48%	1.14%
50-74 %	0.82%	3.82%	2.70%	1.94%	1.82%	1.06%	1.74%	0.90%
75% or more	0.93%	2.48%	2.30%	1.60%	2.08%	1.38%	1.40%	1.08%
Percent age 50 or older employees								
Less than 25%	0.98%	2.05%	1.57%	1.20%	1.52%	1.87%	0.98%	1.19%
25-49 %	0.55%	2.53%	2.12%	1.31%	1.34%	0.67%	1.30%	0.59%
50-74 %	1.22%	3.37%	2.28%	1.91%	3.08%	1.60%	1.60%	1.47%
75% or more	2.90%	5.25%	8.54%	5.96%	5.17%	5.31%	3.85%	4.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.(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, 2023**

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	64.5%	68.8%	61.9%	60.8%	62.8%	66.1%	62.9%	64.8%
Industry group **								
Agric., fish., forest.	50.7%	53.4%	77.4%	54.8%	35.3%	57.7%	71.9%	46.8%
Mining and manufacturing	72.1%	60.1%	65.0%	66.1%	69.5%	76.7%	64.8%	73.1%
Construction	57.9%	68.5%	56.3%	56.4%	60.6%	53.4%	60.0%	56.8%
Utilities and transp.	65.4%	67.7%	63.6%	52.3%	68.5%	66.8%	59.0%	66.3%
Wholesale trade	73.3%	75.8%	64.3%	69.5%	72.2%	77.2%	66.4%	75.2%
Fin. svcs. and real estate	75.6%	72.9%	77.2%	73.4%	76.6%	75.6%	72.8%	75.9%
Retail trade	59.8%	65.0%	65.0%	53.4%	56.4%	60.8%	60.3%	59.7%
Professional services	67.4%	68.4%	63.4%	65.6%	65.0%	69.2%	65.0%	67.8%
Other services	50.6%	69.5%	54.0%	53.3%	47.7%	49.3%	58.1%	49.1%
Ownership								
For profit, incorporated	64.2%	69.5%	61.8%	59.9%	61.9%	66.0%	62.6%	64.5%
For profit, unincorporated	62.2%	67.0%	60.7%	60.4%	59.8%	64.3%	62.8%	62.0%
Nonprofit	68.1%	67.1%	64.6%	67.7%	68.6%	68.1%	65.9%	68.3%
Age of firm								
Less than 5 years	56.1%	72.2%	57.0%	54.3%	44.6%	77.1%	62.4%	49.2%
5-9 years	60.3%	71.4%	58.1%	56.3%	64.6%	50.9%	63.4%	58.5%
10-19 years	56.4%	68.2%	61.9%	56.3%	54.6%	52.1%	60.0%	54.8%
20 or more years	66.1%	67.0%	63.6%	63.6%	65.1%	67.0%	64.1%	66.3%
Multi/single status								
2 or more locations	66.2%	61.0%	65.2%	65.2%	65.8%	66.3%	63.0%	66.2%
1 location only	60.5%	68.9%	61.5%	59.3%	58.3%	58.9%	62.9%	58.5%
Percent full-time employees								
Less than 25%	48.7%	85.7%	68.1%	52.0%	46.5%	45.5%	68.6%	45.6%
25-49 %	47.2%	70.6%	55.6%	54.5%	43.4%	44.7%	59.1%	45.2%
50-74 %	59.1%	69.1%	54.1%	54.4%	55.9%	61.4%	59.5%	59.1%
75% or more	66.1%	68.6%	62.8%	61.9%	64.9%	67.8%	63.4%	66.6%
Union presence								
No union employees	63.6%	68.6%	62.0%	60.5%	63.2%	64.6%	62.8%	63.8%
Has union employees	68.4%	74.9%	57.9%	64.3%	59.6%	70.2%	65.6%	68.5%
Percent low-wage employees								
50% or more low-wage	42.1%	59.6%	47.8%	45.2%	36.8%	42.1%	49.0%	40.9%
Less than 50% low-wage	66.5%	69.6%	62.8%	62.2%	65.2%	68.3%	64.1%	66.9%
Percent women employees								
Less than 25%	65.0%	68.0%	61.0%	61.4%	68.0%	65.8%	62.5%	65.8%
25-49 %	67.7%	70.8%	67.4%	63.5%	62.3%	70.3%	66.2%	67.8%
50-74 %	61.8%	68.6%	61.1%	59.0%	59.8%	62.7%	62.5%	61.7%
75% or more	62.5%	68.4%	59.8%	57.9%	60.8%	64.2%	61.3%	62.8%
Percent age 50 or older employees								
Less than 25%	59.9%	68.3%	60.9%	57.3%	59.2%	60.3%	61.9%	59.4%
25-49 %	68.4%	72.5%	62.3%	66.1%	65.8%	69.9%	64.1%	68.8%
50-74 %	65.6%	67.8%	63.7%	63.1%	63.6%	67.7%	64.5%	65.9%
75% or more	59.1%	65.4%	64.0%	56.5%	54.9%	55.5%	62.0%	56.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.(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, 2023**

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%	1.43%	1.12%	0.86%	1.07%	0.83%	0.69%	0.61%
Industry group **								
Agric., fish., forest.	4.73%	6.44%	8.11%	8.92%	7.86%	5.90%	6.11%	5.31%
Mining and manufacturing	1.05%	5.28%	3.59%	2.13%	1.91%	1.51%	2.05%	1.15%
Construction	1.86%	3.91%	3.00%	2.52%	3.55%	7.18%	2.01%	2.66%
Utilities and transp.	1.85%	6.95%	5.56%	4.11%	4.22%	2.52%	3.43%	2.08%
Wholesale trade	1.35%	4.28%	3.93%	2.31%	3.32%	1.86%	2.33%	1.56%
Fin. svcs. and real estate	0.88%	5.51%	4.31%	2.89%	1.77%	1.10%	2.99%	0.92%
Retail trade	1.76%	4.86%	2.87%	1.89%	3.82%	2.35%	2.03%	1.99%
Professional services	0.78%	2.30%	1.86%	1.55%	1.72%	1.09%	1.20%	0.89%
Other services	1.66%	3.31%	2.72%	2.11%	3.58%	2.63%	1.65%	1.96%
Ownership								
For profit, incorporated	0.66%	1.68%	1.28%	1.05%	1.23%	1.04%	0.80%	0.77%
For profit, unincorporated	1.40%	3.22%	3.23%	1.88%	3.31%	1.98%	1.81%	1.65%
Nonprofit	0.95%	4.67%	2.88%	2.09%	1.98%	1.24%	2.06%	1.02%
Age of firm								
Less than 5 years	2.28%	2.97%	4.62%	3.62%	4.96%	9.41%	2.48%	3.72%
5-9 years	2.36%	3.46%	2.92%	2.61%	5.25%	6.95%	1.92%	3.70%
10-19 years	2.29%	3.25%	2.63%	2.15%	3.14%	8.07%	1.61%	3.19%
20 or more years	0.53%	2.13%	1.34%	1.00%	1.09%	0.73%	0.87%	0.58%
Multi/single status								
2 or more locations	0.67%	11.72%	3.81%	1.52%	1.11%	0.84%	2.19%	0.68%
1 location only	0.84%	1.44%	1.17%	1.01%	2.09%	4.63%	0.73%	1.42%
Percent full-time employees								
Less than 25%	2.24%	6.62%	6.97%	3.48%	5.22%	2.97%	4.00%	2.43%
25-49 %	2.03%	7.61%	4.74%	3.29%	5.59%	2.35%	3.35%	2.26%
50-74 %	1.30%	3.74%	3.18%	2.26%	2.77%	1.89%	2.01%	1.48%
75% or more	0.59%	1.57%	1.22%	0.96%	1.16%	0.94%	0.76%	0.69%
Union presence								
No union employees	0.58%	1.46%	1.14%	0.87%	1.07%	1.01%	0.70%	0.69%
Has union employees	1.23%	6.07%	5.96%	4.05%	4.35%	1.27%	3.93%	1.27%
Percent low-wage employees								
50% or more low-wage	1.39%	5.41%	4.66%	2.20%	2.89%	2.02%	2.44%	1.57%
Less than 50% low-wage	0.55%	1.47%	1.14%	0.90%	1.09%	0.88%	0.71%	0.64%
Percent women employees								
Less than 25%	1.19%	2.31%	1.78%	1.35%	1.69%	2.70%	1.10%	1.56%
25-49 %	1.04%	3.18%	2.42%	1.99%	2.35%	1.43%	1.54%	1.14%
50-74 %	0.92%	3.61%	2.75%	1.99%	1.95%	1.24%	1.73%	1.01%
75% or more	1.03%	2.54%	2.28%	1.60%	2.46%	1.48%	1.40%	1.20%
Percent age 50 or older employees								
Less than 25%	0.93%	2.04%	1.60%	1.24%	1.51%	1.72%	0.99%	1.13%
25-49 %	0.66%	2.55%	2.03%	1.32%	1.56%	0.83%	1.27%	0.72%
50-74 %	1.45%	3.19%	2.34%	1.95%	3.57%	2.09%	1.57%	1.77%
75% or more	2.85%	4.80%	8.50%	6.00%	8.12%	5.41%	3.66%	4.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.4 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2023**

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	30,287,898	4,183,341	3,607,929	5,058,925	5,817,098	11,620,606	10,547,687	19,740,211
Industry group **								
Agric., fish., forest.	238,066	78,467	22,870	23,907 *	100,738 *	--	119,311	118,755 *
Mining and manufacturing	490,168	127,754	79,748	124,261	83,552	74,852	280,299	209,868
Construction	477,239	261,088	70,659	63,561 *	72,337 *	9,594 *	354,059	123,180 *
Utilities and transp.	763,544	74,571	68,998 *	146,770	179,502	293,703	220,968	542,577
Wholesale trade	412,140	115,513	63,133	68,915	83,771 *	80,808	229,187	182,953
Fin. svcs. and real estate	1,034,010	244,132	62,293	74,420	168,031	485,135	345,652	688,359
Retail trade	4,727,066	615,393	482,208	413,400	328,839	2,887,226	1,299,051	3,428,015
Professional services	8,435,429	1,058,250	771,072	1,028,668	2,136,363	3,441,075	2,298,540	6,136,889
Other services	13,710,236	1,608,173	1,986,946	3,115,023	2,663,965	4,336,129	5,400,620	8,309,616
Ownership								
For profit, incorporated	18,200,338	2,484,928	1,962,733	2,943,834	3,042,245	7,766,599	6,110,680	12,089,658
For profit, unincorporated	6,761,148	1,245,943	1,160,138	1,413,712	1,220,197	1,721,158	3,148,818	3,612,330
Nonprofit	5,326,412	452,470	485,058	701,378	1,554,657	2,132,849	1,288,189	4,038,223
Age of firm								
Less than 5 years	2,565,540	975,270	728,763	633,141	217,353	--	2,066,275	499,265
5-9 years	3,385,458	832,299	704,395	999,579	600,768	248,417 *	2,086,229	1,299,229
10-19 years	4,470,373	896,008	831,538	1,138,680	960,294	643,854	2,355,832	2,114,541
20 or more years	19,866,527	1,479,764	1,343,234	2,287,525	4,038,683	10,717,322	4,039,351	15,827,177
Multi/single status								
2 or more locations	15,499,233	--	228,039	802,233	3,412,659	11,027,633	568,583	14,930,650
1 location only	14,788,665	4,154,671	3,379,891	4,256,692	2,404,439	592,972	9,979,104	4,809,561
Percent full-time employees								
Less than 25%	10,422,747	2,126,453	1,789,164	2,061,467	1,738,470	2,707,193	5,032,454	5,390,293
25-49 %	8,146,289	821,966	729,571	1,502,088	1,698,601	3,394,063	2,405,789	5,740,500
50-74 %	6,971,694	925,555	641,767	909,792	1,440,243	3,054,337	2,067,869	4,903,824
75% or more	4,747,168	309,366	447,427	585,577	939,784	2,465,014	1,041,575	3,705,594
Union presence								
No union employees	26,692,360	4,070,333	3,553,753	4,900,879	5,232,891	8,934,504	10,311,577	16,380,783
Has union employees	3,595,538	113,008	54,176	158,046	584,207 *	2,686,102	236,110	3,359,428
Percent low-wage employees								
50% or more low-wage	9,586,887	1,508,359	1,310,754	2,080,693	1,535,359	3,151,722	4,034,088	5,552,800
Less than 50% low-wage	20,701,011	2,674,982	2,297,176	2,978,232	4,281,739	8,468,884	6,513,599	14,187,412
Percent women employees								
Less than 25%	3,511,827	1,037,613	639,820	671,245	532,289	630,860	2,085,410	1,426,417
25-49 %	6,329,790	576,942	568,347	897,678	1,332,656	2,954,167	1,603,044	4,726,746
50-74 %	11,678,923	1,134,886	1,138,127	2,012,431	2,208,584	5,184,895	3,344,371	8,334,552
75% or more	8,767,358	1,433,899	1,261,635	1,477,571	1,743,570	2,850,684	3,514,862	5,252,496
Percent age 50 or older employees								
Less than 25%	16,163,940	2,088,856	2,499,572	3,477,101	2,688,739	5,409,672	6,582,083	9,581,857
25-49 %	10,213,823	739,537	638,849	945,195	2,510,514	5,379,727	1,785,021	8,428,802
50-74 %	2,636,691	623,651	339,615	464,009	510,017	699,400	1,218,033	1,418,658
75% or more	1,273,445	731,298	129,893	172,620	107,828 *	131,806 *	962,551	310,894

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	602,757	117,769	142,570	187,808	332,473	442,978	215,252	567,716
Industry group **								
Agric., fish., forest.	51,199	14,436	6,063	7,963 *	46,978 *	--	17,320	48,181 *
Mining and manufacturing	39,168	22,859	14,885	20,832	12,568	14,184	30,869	24,223
Construction	50,031	30,137	11,948	20,321 *	31,757 *	5,936 *	32,641	37,927 *
Utilities and transp.	106,571	16,087	21,703 *	40,387	52,053	79,299	35,874	100,371
Wholesale trade	42,971	20,321	13,112	10,178	26,023 *	21,992	25,755	34,410
Fin. svcs. and real estate	88,544	31,214	14,982	13,461	36,235	71,780	35,680	81,041
Retail trade	261,992	50,649	49,321	48,955	40,059	244,469	76,103	250,777
Professional services	359,601	62,494	64,948	76,628	219,576	262,452	98,985	346,023
Other services	427,554	85,367	121,248	170,170	248,046	271,152	187,967	386,427
Ownership								
For profit, incorporated	464,046	94,660	103,915	142,163	221,209	362,419	165,698	435,663
For profit, unincorporated	304,749	74,094	91,770	116,963	185,795	177,899	144,408	269,297
Nonprofit	313,837	38,519	56,509	74,892	192,837	226,424	79,578	303,740
Age of firm								
Less than 5 years	132,749	62,281	74,016	72,806	56,161	--	108,350	77,354
5-9 years	196,555	60,289	72,768	107,373	105,823	85,774 *	121,913	154,764
10-19 years	217,827	61,639	71,061	90,671	143,052	103,037	108,563	189,472
20 or more years	541,667	74,773	84,094	125,034	289,073	430,406	137,783	524,883
Multi/single status								
2 or more locations	494,000	--	40,293	68,588	234,511	429,856	55,989	490,944
1 location only	369,994	117,476	138,568	177,765	247,885	129,239	211,844	309,631
Percent full-time employees								
Less than 25%	372,360	98,317	122,168	142,883	196,368	239,438	180,504	326,980
25-49 %	397,930	65,589	71,198	127,164	229,555	284,313	130,599	376,405
50-74 %	279,865	46,687	45,957	59,671	164,964	209,244	75,499	269,838
75% or more	211,446	20,204	25,794	27,550	57,986	199,459	35,998	208,544
Union presence								
No union employees	544,093	117,032	142,360	183,006	282,482	400,648	214,197	505,189
Has union employees	295,107	20,026	12,225	47,151	190,077 *	219,779	34,124	293,158
Percent low-wage employees								
50% or more low-wage	311,819	78,606	89,385	136,993	136,199	217,547	149,125	275,724
Less than 50% low-wage	539,336	97,065	116,577	140,735	310,016	397,464	173,492	512,634
Percent women employees								
Less than 25%	161,533	62,968	60,765	60,948	69,842	100,257	98,444	128,515
25-49 %	358,967	50,161	61,791	100,011	223,800	251,197	107,636	342,666
50-74 %	413,839	74,948	90,538	133,999	189,321	325,953	144,119	389,067
75% or more	299,288	69,448	84,946	95,438	174,889	198,120	124,007	273,262
Percent age 50 or older employees								
Less than 25%	443,818	90,781	129,903	168,934	185,385	336,669	194,692	401,953
25-49 %	422,821	54,797	56,142	82,380	281,568	296,693	86,847	414,073
50-74 %	148,570	47,272	39,715	51,229	73,277	101,774	70,603	130,875
75% or more	88,753	56,287	23,154	34,534	37,401 *	40,192 *	64,750	60,746

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.a Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2023**

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	30,287,898	13.8%	11.9%	16.7%	19.2%	38.4%	34.8%	65.2%
Industry group **								
Agric., fish., forest.	238,066	33.0%	9.6% *	10.0% *	42.3%	--	50.1%	49.9%
Mining and manufacturing	490,168	26.1%	16.3%	25.4%	17.0%	15.3%	57.2%	42.8%
Construction	477,239	54.7%	14.8%	13.3%	15.2% *	2.0% *	74.2%	25.8%
Utilities and transp.	763,544	9.8%	9.0% *	19.2%	23.5%	38.5%	28.9%	71.1%
Wholesale trade	412,140	28.0%	15.3%	16.7%	20.3%	19.6%	55.6%	44.4%
Fin. svcs. and real estate	1,034,010	23.6%	6.0%	7.2%	16.3%	46.9%	33.4%	66.6%
Retail trade	4,727,066	13.0%	10.2%	8.7%	7.0%	61.1%	27.5%	72.5%
Professional services	8,435,429	12.5%	9.1%	12.2%	25.3%	40.8%	27.2%	72.8%
Other services	13,710,236	11.7%	14.5%	22.7%	19.4%	31.6%	39.4%	60.6%
Ownership								
For profit, incorporated	18,200,338	13.7%	10.8%	16.2%	16.7%	42.7%	33.6%	66.4%
For profit, unincorporated	6,761,148	18.4%	17.2%	20.9%	18.0%	25.5%	46.6%	53.4%
Nonprofit	5,326,412	8.5%	9.1%	13.2%	29.2%	40.0%	24.2%	75.8%
Age of firm								
Less than 5 years	2,565,540	38.0%	28.4%	24.7%	8.5%	0.4% *	80.5%	19.5%
5-9 years	3,385,458	24.6%	20.8%	29.5%	17.7%	7.3% *	61.6%	38.4%
10-19 years	4,470,373	20.0%	18.6%	25.5%	21.5%	14.4%	52.7%	47.3%
20 or more years	19,866,527	7.4%	6.8%	11.5%	20.3%	53.9%	20.3%	79.7%
Multi/single status								
2 or more locations	15,499,233	0.2% *	1.5%	5.2%	22.0%	71.1%	3.7%	96.3%
1 location only	14,788,665	28.1%	22.9%	28.8%	16.3%	4.0%	67.5%	32.5%
Percent full-time employees								
Less than 25%	10,422,747	20.4%	17.2%	19.8%	16.7%	26.0%	48.3%	51.7%
25-49 %	8,146,289	10.1%	9.0%	18.4%	20.9%	41.7%	29.5%	70.5%
50-74 %	6,971,694	13.3%	9.2%	13.0%	20.7%	43.8%	29.7%	70.3%
75% or more	4,747,168	6.5%	9.4%	12.3%	19.8%	51.9%	21.9%	78.1%
Union presence								
No union employees	26,692,360	15.2%	13.3%	18.4%	19.6%	33.5%	38.6%	61.4%
Has union employees	3,595,538	3.1%	1.5%	4.4%	16.2%	74.7%	6.6%	93.4%
Percent low-wage employees								
50% or more low-wage	9,586,887	15.7%	13.7%	21.7%	16.0%	32.9%	42.1%	57.9%
Less than 50% low-wage	20,701,011	12.9%	11.1%	14.4%	20.7%	40.9%	31.5%	68.5%
Percent women employees								
Less than 25%	3,511,827	29.5%	18.2%	19.1%	15.2%	18.0%	59.4%	40.6%
25-49 %	6,329,790	9.1%	9.0%	14.2%	21.1%	46.7%	25.3%	74.7%
50-74 %	11,678,923	9.7%	9.7%	17.2%	18.9%	44.4%	28.6%	71.4%
75% or more	8,767,358	16.4%	14.4%	16.9%	19.9%	32.5%	40.1%	59.9%
Percent age 50 or older employees								
Less than 25%	16,163,940	12.9%	15.5%	21.5%	16.6%	33.5%	40.7%	59.3%
25-49 %	10,213,823	7.2%	6.3%	9.3%	24.6%	52.7%	17.5%	82.5%
50-74 %	2,636,691	23.7%	12.9%	17.6%	19.3%	26.5%	46.2%	53.8%
75% or more	1,273,445	57.4%	10.2%	13.6%	8.5% *	10.4%	75.6%	24.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.a Standard errors for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2023**

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	602,757	0.44%	0.48%	0.61%	0.95%	1.05%	0.81%	0.81%
Industry group **								
Agric., fish., forest.	51,199	7.92%	3.08% *	3.69% *	11.94%	--	10.77%	10.77%
Mining and manufacturing	39,168	3.84%	2.82%	3.61%	2.49%	2.70%	3.91%	3.91%
Construction	50,031	5.41%	2.62%	3.91%	5.78% *	1.24% *	6.16%	6.16%
Utilities and transp.	106,571	2.33%	2.87% *	4.94%	5.95%	7.33%	5.06%	5.06%
Wholesale trade	42,971	4.39%	3.10%	2.66%	5.31%	4.64%	5.41%	5.41%
Fin. svcs. and real estate	88,544	2.98%	1.45%	1.35%	3.20%	4.37%	3.48%	3.48%
Retail trade	261,992	1.17%	1.09%	1.06%	0.88%	2.35%	1.87%	1.87%
Professional services	359,601	0.84%	0.80%	0.95%	2.14%	2.21%	1.41%	1.41%
Other services	427,554	0.66%	0.88%	1.17%	1.54%	1.56%	1.40%	1.40%
Ownership								
For profit, incorporated	464,046	0.57%	0.58%	0.77%	1.09%	1.34%	1.01%	1.01%
For profit, unincorporated	304,749	1.21%	1.35%	1.63%	2.34%	2.17%	2.18%	2.18%
Nonprofit	313,837	0.83%	1.10%	1.44%	2.90%	3.03%	1.79%	1.79%
Age of firm								
Less than 5 years	132,749	2.31%	2.42%	2.40%	2.04%	0.25% *	2.57%	2.57%
5-9 years	196,555	1.92%	2.05%	2.67%	2.72%	2.38% *	3.14%	3.14%
10-19 years	217,827	1.45%	1.56%	1.90%	2.64%	2.07%	2.52%	2.52%
20 or more years	541,667	0.40%	0.44%	0.64%	1.26%	1.35%	0.77%	0.77%
Multi/single status								
2 or more locations	494,000	0.07% *	0.26%	0.45%	1.34%	1.39%	0.37%	0.37%
1 location only	369,994	0.90%	0.92%	1.08%	1.44%	0.84%	1.50%	1.50%
Percent full-time employees								
Less than 25%	372,360	1.04%	1.14%	1.29%	1.65%	1.85%	1.77%	1.77%
25-49 %	397,930	0.87%	0.91%	1.54%	2.38%	2.49%	1.77%	1.77%
50-74 %	279,865	0.79%	0.70%	0.91%	2.00%	2.06%	1.38%	1.38%
75% or more	211,446	0.49%	0.65%	0.75%	1.30%	2.17%	1.13%	1.13%
Union presence								
No union employees	544,093	0.49%	0.54%	0.67%	0.93%	1.11%	0.89%	0.89%
Has union employees	295,107	0.60%	0.36%	1.30%	4.55%	4.38%	1.04%	1.04%
Percent low-wage employees								
50% or more low-wage	311,819	0.85%	0.92%	1.30%	1.29%	1.71%	1.52%	1.52%
Less than 50% low-wage	539,336	0.53%	0.58%	0.69%	1.27%	1.35%	0.97%	0.97%
Percent women employees								
Less than 25%	161,533	1.78%	1.62%	1.63%	1.80%	2.43%	2.46%	2.46%
25-49 %	358,967	0.88%	1.02%	1.56%	2.95%	2.84%	1.87%	1.87%
50-74 %	413,839	0.67%	0.78%	1.12%	1.45%	1.84%	1.30%	1.30%
75% or more	299,288	0.86%	0.96%	1.06%	1.70%	1.74%	1.51%	1.51%
Percent age 50 or older employees								
Less than 25%	443,818	0.60%	0.80%	1.00%	1.05%	1.51%	1.25%	1.25%
25-49 %	422,821	0.58%	0.58%	0.82%	2.22%	2.09%	1.00%	1.00%
50-74 %	148,570	1.87%	1.49%	1.86%	2.43%	3.04%	2.71%	2.71%
75% or more	88,753	3.63%	1.78%	2.50%	2.74% *	2.90%	3.81%	3.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	72.0%	17.2%	32.9%	61.8%	94.5%	97.0%	30.9%	93.9%
Industry group **								
Agric., fish., forest.	53.6%	5.7% *	38.0% *	50.1% *	89.7%	100.0%	16.8% *	90.5%
Mining and manufacturing	62.6%	29.1% *	40.3%	70.5%	99.2%	89.8%	42.3%	89.8%
Construction	43.9%	19.7%	47.5%	80.5%	96.3%	39.4% *	28.1%	89.3%
Utilities and transp.	82.0%	6.7% *	46.7% *	80.3%	98.8%	100.0%	43.6%	97.7%
Wholesale trade	64.9%	28.2%	35.6%	73.9%	99.4%	96.9%	39.4%	96.9%
Fin. svcs. and real estate	74.5%	21.7%	45.9%	90.0%	97.0%	94.5%	33.0%	95.3%
Retail trade	78.0%	15.0%	38.5%	71.5%	96.6%	96.8%	30.2%	96.1%
Professional services	78.7%	21.2%	47.6%	71.5%	93.7%	96.3%	38.7%	93.7%
Other services	66.9%	13.7%	24.0%	54.8%	94.4%	98.0%	26.7%	93.0%
Ownership								
For profit, incorporated	72.3%	17.7%	33.4%	59.7%	92.1%	96.7%	30.5%	93.5%
For profit, unincorporated	61.2%	14.7%	27.6%	57.8%	97.2%	94.8%	27.1%	90.9%
Nonprofit	84.5%	21.7%	43.9%	78.7%	97.2%	99.7%	42.3%	97.9%
Age of firm								
Less than 5 years	29.0%	10.2%	28.4%	36.2%	91.2%	96.6%	19.9%	66.5%
5-9 years	51.3%	15.8%	26.6%	60.0%	94.6%	100.0%	27.8%	88.9%
10-19 years	55.0%	15.1%	26.8%	57.0%	87.7%	94.9%	26.3%	87.1%
20 or more years	84.9%	23.9%	42.5%	72.0%	96.3%	97.0%	40.9%	96.1%
Multi/single status								
2 or more locations	94.3%	--	43.3%	75.9%	94.0%	96.9%	51.3%	95.9%
1 location only	48.6%	17.2%	32.2%	59.1%	95.4%	97.7%	29.8%	87.7%
Percent full-time employees								
Less than 25%	50.7%	6.8%	18.2%	43.5%	84.6%	90.5%	16.1%	83.1%
25-49 %	81.5%	25.2%	40.9%	71.6%	98.7%	99.6%	41.6%	98.2%
50-74 %	80.0%	25.2%	45.4%	71.0%	99.0%	97.5%	39.6%	97.0%
75% or more	90.7%	43.5%	60.9%	86.9%	98.6%	99.9%	60.8%	99.1%
Union presence								
No union employees	69.3%	17.4%	32.8%	61.3%	94.2%	97.1%	30.9%	93.4%
Has union employees	92.3%	11.7% *	42.6%	75.5%	97.6%	96.5%	30.8%	96.6%
Percent low-wage employees								
50% or more low-wage	62.0%	12.4%	23.7%	51.7%	88.4%	95.5%	23.4%	90.0%
Less than 50% low-wage	76.6%	19.9%	38.2%	68.9%	96.7%	97.5%	35.6%	95.4%
Percent women employees								
Less than 25%	57.9%	18.7%	43.7%	69.6%	94.1%	93.7%	35.5%	90.7%
25-49 %	81.0%	21.8%	32.8%	71.6%	97.7%	97.2%	35.7%	96.4%
50-74 %	75.9%	15.1%	24.0%	60.3%	96.8%	97.8%	27.7%	95.3%
75% or more	65.9%	15.9%	35.6%	54.3%	89.3%	96.0%	29.1%	90.4%
Percent age 50 or older employees								
Less than 25%	67.1%	17.0%	29.1%	57.0%	94.6%	96.7%	30.3%	92.3%
25-49 %	86.5%	21.7%	44.1%	76.8%	96.0%	97.8%	37.8%	96.8%
50-74 %	64.4%	18.9%	41.2%	66.9%	93.1%	93.7%	34.2%	90.4%
75% or more	33.6%	11.7%	30.7%	61.7%	67.0%	94.2%	18.6%	80.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	0.77%	1.24%	1.96%	1.95%	1.19%	0.71%	1.09%	0.63%
Industry group **								
Agric., fish., forest.	10.21%	2.93% *	13.09% *	16.69% *	10.35%	0.00%	5.07% *	8.76%
Mining and manufacturing	4.07%	9.37% *	8.48%	9.17%	0.56%	7.22%	5.51%	6.09%
Construction	5.49%	4.85%	8.30%	8.27%	3.49%	25.18% *	3.95%	5.98%
Utilities and transp.	3.52%	4.28% *	16.28% *	8.21%	0.88%	0.00%	8.51%	1.67%
Wholesale trade	4.77%	6.88%	8.52%	7.13%	0.48%	2.75%	5.06%	1.69%
Fin. svcs. and real estate	3.17%	4.74%	11.70%	5.78%	1.55%	2.43%	4.42%	1.75%
Retail trade	1.66%	3.02%	5.04%	5.02%	1.68%	0.98%	2.72%	0.89%
Professional services	1.41%	2.92%	4.25%	3.42%	2.68%	1.73%	2.20%	1.43%
Other services	1.30%	1.73%	2.73%	2.80%	1.38%	1.12%	1.68%	0.97%
Ownership								
For profit, incorporated	0.98%	1.54%	2.46%	2.50%	2.11%	0.81%	1.31%	0.83%
For profit, unincorporated	2.01%	2.54%	3.72%	4.08%	1.18%	3.04%	2.34%	1.93%
Nonprofit	1.37%	3.39%	5.81%	3.94%	1.14%	0.13%	3.13%	0.60%
Age of firm								
Less than 5 years	2.62%	1.95%	5.02%	5.52%	8.26%	3.82%	2.33%	7.28%
5-9 years	2.90%	3.45%	4.34%	5.10%	3.54%	0.00%	2.99%	2.97%
10-19 years	2.37%	2.24%	3.60%	3.88%	5.55%	2.29%	2.02%	2.90%
20 or more years	0.75%	2.20%	3.15%	2.57%	0.74%	0.76%	1.74%	0.58%
Multi/single status								
2 or more locations	0.72%	--	8.46%	3.49%	1.81%	0.74%	5.02%	0.70%
1 location only	1.34%	1.24%	2.02%	2.21%	1.29%	1.95%	1.12%	1.51%
Percent full-time employees								
Less than 25%	1.80%	1.37%	2.65%	3.61%	3.77%	2.52%	1.42%	2.05%
25-49 %	1.26%	3.80%	5.11%	3.36%	0.52%	0.25%	2.88%	0.37%
50-74 %	1.15%	2.44%	3.68%	2.88%	0.31%	1.41%	1.90%	0.92%
75% or more	0.61%	3.42%	2.90%	1.53%	0.50%	0.06%	1.77%	0.20%
Union presence								
No union employees	0.83%	1.25%	1.98%	1.97%	1.30%	0.76%	1.11%	0.70%
Has union employees	1.60%	8.22% *	10.99%	12.09%	2.07%	1.75%	6.67%	1.46%
Percent low-wage employees								
50% or more low-wage	1.51%	1.84%	3.25%	3.43%	3.76%	1.73%	1.71%	1.61%
Less than 50% low-wage	0.86%	1.62%	2.50%	2.26%	0.76%	0.73%	1.41%	0.60%
Percent women employees								
Less than 25%	2.18%	2.61%	4.82%	4.53%	2.71%	2.67%	2.39%	2.28%
25-49 %	1.62%	3.56%	4.67%	4.49%	1.51%	1.51%	3.43%	1.11%
50-74 %	1.22%	2.55%	3.30%	3.33%	0.99%	0.69%	1.93%	0.70%
75% or more	1.50%	1.80%	3.32%	3.33%	3.37%	2.01%	1.68%	1.71%
Percent age 50 or older employees								
Less than 25%	1.17%	1.84%	2.36%	2.53%	1.32%	1.34%	1.48%	1.02%
25-49 %	0.98%	3.25%	4.51%	3.29%	2.17%	0.60%	2.45%	0.78%
50-74 %	2.44%	2.86%	5.78%	5.23%	3.23%	3.28%	2.83%	2.43%
75% or more	3.69%	2.23%	8.41%	9.03%	15.54%	5.08%	2.67%	6.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	21.3%	32.9%	16.6%	15.6%	19.0%	23.7%	20.1%	21.5%
Industry group **								
Agric., fish., forest.	29.5%	--	--	--	37.4%	1.9% *	--	32.3%
Mining and manufacturing	29.5%	70.3%	16.3% *	19.8% *	16.8%	41.8%	38.4%	23.9%
Construction	27.8%	49.8%	31.4%	18.2% *	15.7% *	51.6% *	41.6%	15.4% *
Utilities and transp.	29.4%	--	--	11.7% *	32.0% *	34.5%	22.8% *	30.6%
Wholesale trade	19.3%	25.4% *	22.1% *	26.5%	13.9%	17.2% *	24.9%	16.5%
Fin. svcs. and real estate	32.2%	52.1%	25.6% *	24.8%	27.7%	33.0%	36.3%	31.5%
Retail trade	25.6%	17.3% *	9.6% *	16.9%	13.3% *	29.3%	13.6%	27.0%
Professional services	28.1%	30.7%	24.8%	13.8%	25.3%	33.2%	24.1%	28.7%
Other services	12.6%	27.0%	10.6%	15.5%	13.0%	10.7%	14.7%	12.2%
Ownership								
For profit, incorporated	20.0%	37.6%	18.0%	18.4%	16.7%	20.8%	23.1%	19.5%
For profit, unincorporated	18.5%	30.4%	20.2%	14.7%	19.2%	18.3%	19.2%	18.4%
Nonprofit	27.4%	16.3% *	7.2% *	8.0%	23.2%	37.9%	11.2%	29.6%
Age of firm								
Less than 5 years	23.9%	34.4%	17.2% *	22.5%	25.1% *	--	24.8%	22.7%
5-9 years	16.0%	21.5% *	11.4% *	10.1%	25.0%	10.0% *	12.7%	17.6%
10-19 years	17.0%	28.5%	24.2%	18.0%	9.5%	20.9%	23.1%	14.9%
20 or more years	22.3%	38.3%	15.2%	15.7%	19.9%	24.1%	20.4%	22.5%
Multi/single status								
2 or more locations	21.8%	--	13.7% *	18.8%	15.1%	24.1%	15.9%	21.9%
1 location only	20.1%	33.0%	16.9%	14.8%	24.5%	15.8%	20.5%	19.8%
Percent full-time employees								
Less than 25%	14.3%	46.4%	8.5% *	14.1%	17.4%	11.3%	19.3%	13.4%
25-49 %	12.8%	14.4% *	11.6% *	11.0%	18.0%	10.9%	10.6%	13.2%
50-74 %	28.1%	32.7%	19.2%	20.6%	18.3%	35.0%	23.2%	29.0%
75% or more	33.9%	46.9%	29.2%	21.7%	24.5%	39.8%	32.1%	34.2%
Union presence								
No union employees	19.0%	32.0%	16.3%	16.0%	17.1%	20.4%	19.8%	18.8%
Has union employees	34.1%	--	35.4% *	5.6% *	36.0%	34.7%	31.9% *	34.1%
Percent low-wage employees								
50% or more low-wage	11.1%	19.3%	9.8%	10.0%	10.2%	11.4%	11.4%	11.0%
Less than 50% low-wage	25.1%	37.6%	19.1%	18.5%	21.9%	28.1%	23.6%	25.3%
Percent women employees								
Less than 25%	23.8%	41.7%	18.6%	21.0%	22.0%	24.2%	25.3%	23.0%
25-49 %	26.8%	22.2%	11.0%	12.8%	19.4%	34.5%	12.9%	28.5%
50-74 %	14.3%	22.4%	17.0%	16.8%	14.3%	13.4%	19.1%	13.8%
75% or more	26.1%	39.2%	17.6%	12.9%	24.3%	31.2%	21.3%	27.1%
Percent age 50 or older employees								
Less than 25%	16.3%	35.4%	17.2%	16.3%	18.0%	14.0%	19.9%	15.5%
25-49 %	26.7%	24.6%	13.6%	16.6%	19.7%	32.0%	18.7%	27.3%
50-74 %	24.0%	32.4%	22.9%	12.2%	17.9%	32.8%	21.9%	24.7%
75% or more	24.7%	38.7%	7.3% *	6.8% *	42.1%	25.7% *	23.1%	25.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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) 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, 2023**

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%	3.43%	1.85%	1.44%	1.93%	1.25%	1.33%	0.96%
Industry group **								
Agric., fish., forest.	8.19%	--	--	--	9.48%	1.99% *	--	9.10%
Mining and manufacturing	4.79%	14.04%	5.59% *	8.17% *	3.82%	8.90%	9.48%	4.06%
Construction	5.79%	13.69%	7.01%	8.28% *	5.95% *	17.13% *	8.08%	5.06% *
Utilities and transp.	5.40%	--	--	6.50% *	10.72% *	8.47%	9.72% *	6.12%
Wholesale trade	2.89%	10.84% *	7.34% *	5.91%	3.44%	5.79% *	5.18%	3.17%
Fin. svcs. and real estate	4.83%	10.19%	10.53% *	6.29%	6.49%	7.53%	6.05%	5.59%
Retail trade	2.50%	7.93% *	3.20% *	4.71%	4.20% *	3.26%	2.96%	2.79%
Professional services	1.73%	5.90%	3.92%	2.02%	3.98%	2.56%	2.49%	1.96%
Other services	1.02%	5.36%	2.54%	2.20%	2.55%	1.21%	1.83%	1.16%
Ownership								
For profit, incorporated	1.03%	4.49%	2.30%	2.09%	2.13%	1.50%	1.75%	1.16%
For profit, unincorporated	1.72%	7.12%	4.76%	2.73%	4.29%	2.38%	2.94%	2.04%
Nonprofit	2.28%	5.56% *	2.15% *	1.95%	4.64%	3.94%	2.17%	2.61%
Age of firm								
Less than 5 years	3.69%	7.51%	6.12% *	5.76%	8.89% *	--	4.58%	5.96%
5-9 years	2.96%	7.47% *	3.59% *	2.60%	7.12%	4.81% *	2.73%	4.18%
10-19 years	1.71%	6.45%	5.00%	2.99%	2.02%	4.34%	2.99%	1.97%
20 or more years	1.00%	5.06%	2.01%	2.07%	2.37%	1.32%	1.76%	1.09%
Multi/single status								
2 or more locations	1.01%	--	4.60% *	3.26%	1.57%	1.29%	3.14%	1.03%
1 location only	1.54%	3.45%	1.97%	1.59%	3.83%	4.43%	1.42%	2.43%
Percent full-time employees								
Less than 25%	1.78%	9.57%	2.64% *	2.90%	5.00%	1.83%	3.07%	2.03%
25-49 %	1.48%	5.63% *	4.18% *	2.65%	4.05%	1.63%	2.17%	1.70%
50-74 %	1.67%	4.88%	3.73%	2.93%	2.40%	2.71%	2.41%	1.91%
75% or more	1.84%	5.67%	3.34%	1.87%	2.27%	3.24%	2.23%	2.12%
Union presence								
No union employees	0.81%	3.35%	1.84%	1.48%	1.50%	1.37%	1.32%	0.94%
Has union employees	2.94%	--	16.32% *	2.37% *	10.27%	2.92%	12.09% *	2.99%
Percent low-wage employees								
50% or more low-wage	0.96%	4.90%	2.50%	2.61%	1.90%	1.34%	1.74%	1.09%
Less than 50% low-wage	1.09%	4.17%	2.31%	1.70%	2.43%	1.65%	1.71%	1.24%
Percent women employees								
Less than 25%	2.35%	7.81%	3.66%	3.56%	4.63%	5.52%	3.20%	3.19%
25-49 %	2.15%	6.42%	2.95%	2.67%	3.89%	3.47%	2.51%	2.39%
50-74 %	0.97%	5.64%	4.21%	2.76%	2.03%	1.26%	2.44%	1.04%
75% or more	1.71%	5.45%	3.27%	2.07%	4.92%	2.10%	2.22%	2.02%
Percent age 50 or older employees								
Less than 25%	1.11%	5.49%	2.59%	1.93%	3.04%	1.45%	1.84%	1.29%
25-49 %	1.44%	6.51%	2.68%	2.95%	2.94%	2.04%	2.51%	1.55%
50-74 %	2.62%	5.25%	5.57%	2.82%	3.91%	5.36%	2.90%	3.34%
75% or more	4.38%	9.53%	5.00% *	2.49% *	8.72%	8.78% *	5.59%	6.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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).(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, 2023**

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	42.1%	50.1%	35.4%	27.9%	37.9%	46.2%	39.3%	42.6%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	2.2% *	--	--
Mining and manufacturing	44.3%	--	--	40.7%	37.3%	56.4%	41.3%	47.4%
Construction	45.0%	--	37.9% *	25.3% *	27.2%	--	55.2%	20.0%
Utilities and transp.	28.2%	--	--	--	10.2% *	38.5%	--	27.7%
Wholesale trade	37.8%	--	--	46.0%	24.3% *	37.0%	38.8%	37.0%
Fin. svcs. and real estate	47.6%	72.1%	--	26.6% *	48.6%	44.5%	65.7%	44.0%
Retail trade	45.9%	85.0%	--	33.4%	30.8%	46.6%	54.5%	45.4%
Professional services	48.7%	49.0%	35.9%	34.1%	40.5%	54.9%	39.6%	49.9%
Other services	29.5%	28.5%	30.2%	23.1%	39.2%	26.4%	27.4%	30.0%
Ownership								
For profit, incorporated	39.7%	53.1%	33.9%	27.1%	36.6%	42.2%	40.8%	39.4%
For profit, unincorporated	40.5%	48.6%	38.5%	26.0%	47.8%	39.6%	36.7%	41.5%
Nonprofit	48.4%	25.2% *	33.4% *	38.8%	33.1%	56.4%	36.1%	49.1%
Age of firm								
Less than 5 years	24.1%	42.5%	19.7% *	15.6% *	20.2%	--	23.8%	24.3%
5-9 years	45.4%	--	63.3%	28.2%	52.8% *	36.3% *	42.8%	46.3%
10-19 years	28.4%	56.1%	36.8%	20.4%	35.8%	19.3%	38.2%	23.3%
20 or more years	44.3%	52.6%	34.0%	33.6%	36.5%	47.7%	43.8%	44.3%
Multi/single status								
2 or more locations	43.9%	--	--	24.0%	36.6%	46.3%	28.8%	44.1%
1 location only	38.2%	50.2%	36.9%	29.1%	39.0%	42.1%	40.1%	36.8%
Percent full-time employees								
Less than 25%	29.9%	54.0%	52.2%	29.6%	26.4% *	25.3%	46.3%	25.7%
25-49 %	38.8%	--	--	21.7% *	49.4%	35.1%	33.1%	39.6%
50-74 %	40.6%	46.1%	33.2%	23.0%	35.6%	44.0%	37.1%	41.0%
75% or more	52.1%	48.2%	33.9%	38.6%	38.1%	58.6%	39.4%	54.1%
Union presence								
No union employees	37.6%	48.1%	33.2%	27.4%	37.3%	39.6%	37.7%	37.6%
Has union employees	56.2%	--	--	62.8%	40.3% *	59.1%	85.2%	55.6%
Percent low-wage employees								
50% or more low-wage	28.0%	46.9%	47.5%	16.4%	22.5%	30.2%	35.7%	26.6%
Less than 50% low-wage	44.5%	50.7%	33.2%	31.2%	40.2%	48.6%	40.1%	45.2%
Percent women employees								
Less than 25%	42.9%	50.1%	38.6%	31.6%	33.8% *	55.0%	41.9%	43.5%
25-49 %	43.6%	67.6%	41.7%	26.1%	45.7%	43.9%	44.8%	43.6%
50-74 %	34.2%	55.2%	28.0%	23.2%	28.7%	39.1%	32.4%	34.4%
75% or more	47.2%	42.5%	35.9%	35.0%	41.2%	53.0%	41.0%	48.3%
Percent age 50 or older employees								
Less than 25%	31.3%	42.3%	32.2%	20.9%	22.9%	39.0%	33.2%	30.7%
25-49 %	50.1%	48.8%	44.3%	40.0%	51.8%	50.5%	43.6%	50.5%
50-74 %	42.8%	59.5%	38.4%	50.5%	44.2%	38.5%	50.7%	40.5%
75% or more	43.0%	70.7%	--	--	--	35.4% *	60.7%	31.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2023**

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	1.83%	5.30%	4.39%	3.07%	5.48%	2.16%	2.74%	2.09%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	2.33% *	--	--
Mining and manufacturing	5.89%	--	--	11.95%	8.79%	5.45%	10.01%	5.25%
Construction	10.43%	--	11.77% *	8.75% *	4.26%	--	12.07%	4.56%
Utilities and transp.	6.65%	--	--	--	7.15% *	11.49%	--	7.30%
Wholesale trade	6.00%	--	--	11.94%	7.81% *	7.25%	11.48%	5.85%
Fin. svcs. and real estate	7.87%	12.14%	--	11.17% *	6.73%	11.59%	9.11%	8.60%
Retail trade	4.34%	12.27%	--	9.99%	5.23%	4.90%	8.67%	4.58%
Professional services	2.99%	8.38%	6.95%	5.04%	8.82%	2.35%	4.46%	3.34%
Other services	4.01%	7.51%	8.47%	4.47%	10.53%	3.94%	4.16%	4.80%
Ownership								
For profit, incorporated	2.35%	6.54%	5.09%	3.56%	6.84%	3.16%	3.32%	2.74%
For profit, unincorporated	4.86%	10.20%	9.30%	7.03%	11.94%	5.04%	5.71%	5.87%
Nonprofit	4.03%	11.54% *	12.45% *	10.26%	8.99%	3.45%	8.45%	4.24%
Age of firm								
Less than 5 years	4.08%	12.39%	7.31% *	5.67% *	5.32%	--	5.98%	5.15%
5-9 years	9.90%	--	11.98%	6.09%	16.86% *	17.29% *	8.19%	13.01%
10-19 years	3.17%	8.67%	10.21%	4.14%	8.61%	4.62%	5.36%	3.84%
20 or more years	2.07%	7.62%	4.39%	5.12%	6.35%	2.25%	3.84%	2.24%
Multi/single status								
2 or more locations	1.94%	--	--	4.37%	4.30%	2.21%	6.42%	1.96%
1 location only	4.06%	5.33%	4.67%	3.76%	9.54%	9.71%	2.91%	6.71%
Percent full-time employees								
Less than 25%	4.28%	11.90%	8.95%	6.13%	9.83% *	4.69%	5.93%	4.79%
25-49 %	5.91%	--	--	7.95% *	11.97%	6.05%	8.54%	6.57%
50-74 %	2.85%	7.28%	9.66%	4.93%	6.39%	3.80%	4.89%	3.17%
75% or more	2.19%	9.33%	5.40%	4.03%	4.25%	2.65%	4.12%	2.39%
Union presence								
No union employees	1.86%	5.04%	4.15%	3.10%	4.48%	2.74%	2.60%	2.20%
Has union employees	4.83%	--	--	10.38%	21.44% *	2.81%	8.81%	4.90%
Percent low-wage employees								
50% or more low-wage	2.59%	13.03%	9.27%	4.51%	3.88%	3.74%	6.13%	2.82%
Less than 50% low-wage	2.06%	5.78%	4.72%	3.40%	6.23%	2.38%	3.04%	2.34%
Percent women employees								
Less than 25%	4.44%	10.12%	7.79%	6.03%	12.07% *	8.39%	5.27%	6.42%
25-49 %	3.92%	13.38%	8.94%	5.66%	11.42%	4.43%	8.24%	4.12%
50-74 %	2.39%	10.44%	8.06%	5.24%	4.87%	3.28%	4.63%	2.67%
75% or more	3.49%	7.92%	7.78%	5.98%	11.14%	2.84%	4.72%	4.02%
Percent age 50 or older employees								
Less than 25%	2.98%	7.45%	5.98%	2.94%	5.26%	5.08%	3.47%	3.71%
25-49 %	2.45%	11.64%	7.04%	7.57%	7.92%	2.47%	5.81%	2.56%
50-74 %	4.83%	11.31%	9.56%	6.07%	5.02%	8.29%	6.30%	5.86%
75% or more	9.02%	10.95%	--	--	--	11.40% *	10.40%	9.68% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.(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, 2023**

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	9.0%	16.5%	5.9%	4.4%	7.2%	10.9%	7.9%	9.1%
Industry group **								
Agric., fish., forest.	10.4% *	--	0.0%	1.0% *	13.3% *	0.0% *	--	11.1% *
Mining and manufacturing	13.1%	24.5% *	9.4% *	8.0% *	6.2% *	23.5%	15.9%	11.3%
Construction	12.5% *	32.7% *	11.9% *	4.6% *	4.3% *	2.9% *	22.9% *	3.1% *
Utilities and transp.	8.3%	--	2.1% *	2.9% *	3.3% *	13.3%	7.2% *	8.5%
Wholesale trade	7.3%	13.7% *	--	12.2% *	3.4%	6.4% *	9.7% *	6.1%
Fin. svcs. and real estate	15.3%	37.6%	15.4% *	6.6% *	13.5%	14.7%	23.8%	13.9%
Retail trade	11.8%	14.7% *	4.7% *	5.6% *	4.1% *	13.6%	7.4% *	12.3%
Professional services	13.7%	15.0%	8.9%	4.7%	10.2%	18.2%	9.6%	14.3%
Other services	3.7%	7.7%	3.2% *	3.6%	5.1% *	2.8%	4.0%	3.7%
Ownership								
For profit, incorporated	7.9%	20.0%	6.1%	5.0%	6.1%	8.8%	9.4%	7.7%
For profit, unincorporated	7.5%	14.8%	7.8% *	3.8% *	9.2% *	7.3%	7.0%	7.6%
Nonprofit	13.3%	4.1% *	2.4% *	3.1% *	7.7%	21.3%	4.1%	14.5%
Age of firm								
Less than 5 years	5.7%	14.6% *	3.4% *	3.5% *	5.1% *	--	5.9%	5.5%
5-9 years	7.2% *	8.5% *	7.2% *	2.8% *	13.2% *	3.6% *	5.4%	8.2% *
10-19 years	4.8%	16.0%	8.9% *	3.7%	3.4% *	4.0% *	8.8%	3.5%
20 or more years	9.9%	20.2%	5.2%	5.3%	7.3%	11.5%	8.9%	10.0%
Multi/single status								
2 or more locations	9.6%	--	2.0% *	4.5%	5.5%	11.2%	4.6% *	9.7%
1 location only	7.7%	16.6%	6.2%	4.3%	9.6%	6.7% *	8.2%	7.3%
Percent full-time employees								
Less than 25%	4.3%	25.0%	4.4% *	4.2%	4.6% *	2.9%	8.9%	3.4%
25-49 %	5.0%	8.1% *	3.3% *	2.4% *	8.9% *	3.8%	3.5% *	5.2%
50-74 %	11.4%	15.1%	6.4% *	4.7%	6.5%	15.4%	8.6%	11.9%
75% or more	17.7%	22.6%	9.9%	8.4%	9.4%	23.3%	12.7%	18.5%
Union presence								
No union employees	7.1%	15.4%	5.4%	4.4%	6.4%	8.1%	7.5%	7.1%
Has union employees	19.1%	--	30.1% *	3.5% *	14.5% *	20.5%	27.2% *	19.0%
Percent low-wage employees								
50% or more low-wage	3.1%	9.1% *	4.7% *	1.6%	2.3%	3.5%	4.1%	2.9%
Less than 50% low-wage	11.2%	19.1%	6.3%	5.8%	8.8%	13.7%	9.5%	11.4%
Percent women employees								
Less than 25%	10.2%	20.9%	7.2%	6.6%	7.4% *	13.3%	10.6%	10.0%
25-49 %	11.7%	15.0% *	4.6% *	3.4%	8.9% *	15.2%	5.8%	12.4%
50-74 %	4.9%	12.4%	4.8%	3.9%	4.1%	5.2%	6.2%	4.8%
75% or more	12.3%	16.6%	6.3%	4.5%	10.0%	16.5%	8.7%	13.1%
Percent age 50 or older employees								
Less than 25%	5.1%	15.0%	5.5%	3.4%	4.1%	5.5%	6.6%	4.8%
25-49 %	13.4%	12.0% *	6.0%	6.6%	10.2%	16.2%	8.2%	13.8%
50-74 %	10.3%	19.3%	8.8% *	6.1%	7.9%	12.7%	11.1%	10.0%
75% or more	10.6%	27.4% *	1.4% *	1.3% *	12.1% *	9.1% *	14.0% *	8.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.(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, 2023**

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	0.54%	2.36%	0.90%	0.56%	1.31%	0.81%	0.72%	0.62%
Industry group **								
Agric., fish., forest.	3.59% *	--	0.00%	1.09% *	4.02% *	0.05% *	--	3.96% *
Mining and manufacturing	2.50%	9.05% *	4.40% *	5.33% *	2.05% *	6.09%	4.72%	2.66%
Construction	4.73% *	14.23% *	4.78% *	2.37% *	1.65% *	1.93% *	8.29% *	1.21% *
Utilities and transp.	1.96%	--	1.91% *	2.15% *	2.21% *	3.97%	4.13% *	2.20%
Wholesale trade	1.57%	8.14% *	--	4.22% *	0.88%	2.48% *	3.54% *	1.41%
Fin. svcs. and real estate	2.18%	10.80%	9.44% *	2.54% *	3.60%	3.02%	5.78%	2.28%
Retail trade	1.78%	7.75% *	1.79% *	2.58% *	1.52% *	2.32%	2.25% *	1.98%
Professional services	1.13%	3.67%	2.16%	0.80%	2.49%	1.74%	1.37%	1.30%
Other services	0.68%	2.21%	1.01% *	0.75%	2.14% *	0.54%	0.69%	0.80%
Ownership								
For profit, incorporated	0.68%	3.33%	1.07%	0.74%	1.61%	0.99%	1.03%	0.77%
For profit, unincorporated	1.38%	4.31%	2.38% *	1.25% *	3.98% *	1.47%	1.39%	1.70%
Nonprofit	1.22%	1.52% *	1.26% *	0.95% *	1.76%	2.44%	1.06%	1.41%
Age of firm								
Less than 5 years	1.12%	4.99% *	1.31% *	1.27% *	1.87% *	--	1.61%	1.53%
5-9 years	2.50% *	3.91% *	3.12% *	0.86% *	6.95% *	2.25% *	1.50%	3.66% *
10-19 years	0.69%	4.43%	2.71% *	0.86%	1.18% *	1.29% *	1.53%	0.72%
20 or more years	0.64%	3.80%	0.98%	0.92%	1.48%	0.87%	1.11%	0.69%
Multi/single status								
2 or more locations	0.64%	--	1.26% *	0.87%	0.89%	0.84%	1.45% *	0.66%
1 location only	1.01%	2.37%	0.97%	0.66%	2.77%	2.66% *	0.78%	1.64%
Percent full-time employees								
Less than 25%	0.58%	5.75%	1.76% *	1.17%	1.42% *	0.66%	1.58%	0.61%
25-49 %	1.16%	4.84% *	1.25% *	0.95% *	3.73% *	0.99%	1.16% *	1.34%
50-74 %	1.05%	2.89%	2.19% *	1.12%	1.47%	1.74%	1.34%	1.21%
75% or more	1.37%	5.82%	1.72%	1.03%	1.25%	2.41%	1.64%	1.60%
Union presence								
No union employees	0.49%	2.08%	0.80%	0.57%	1.07%	0.79%	0.66%	0.57%
Has union employees	2.05%	--	17.35% *	1.52% *	7.07% *	2.20%	12.46% *	2.07%
Percent low-wage employees								
50% or more low-wage	0.35%	2.95% *	1.71% *	0.38%	0.57%	0.57%	0.84%	0.38%
Less than 50% low-wage	0.72%	2.94%	1.06%	0.81%	1.70%	1.08%	0.95%	0.83%
Percent women employees								
Less than 25%	1.55%	5.58%	1.92%	1.95%	3.26% *	3.81%	1.93%	2.18%
25-49 %	1.56%	6.03% *	1.69% *	0.88%	3.71% *	2.27%	1.68%	1.73%
50-74 %	0.40%	3.60%	1.39%	0.93%	0.71%	0.59%	0.96%	0.43%
75% or more	1.14%	3.52%	1.74%	0.92%	2.92%	1.65%	1.28%	1.36%
Percent age 50 or older employees								
Less than 25%	0.58%	3.42%	1.19%	0.51%	0.81%	1.09%	0.88%	0.69%
25-49 %	1.04%	3.86% *	1.50%	1.78%	2.72%	1.26%	1.40%	1.12%
50-74 %	1.49%	4.79%	3.33% *	1.69%	2.05%	3.19%	2.11%	1.85%
75% or more	2.57%	8.75% *	1.28% *	0.65% *	6.62% *	3.17% *	4.77% *	2.50% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	8,182	8,488	7,778	7,726	8,223	8,300	7,974	8,223
Industry group **								
Agric., fish., forest.	6,842	6,918	6,345	--	7,945	6,259	6,162	7,053
Mining and manufacturing	7,701	8,018	8,566	7,386	7,778	7,656	8,133	7,636
Construction	7,395	7,592	6,857	7,538	7,577	7,225	7,390	7,398
Utilities and transp.	7,888	8,720	8,128	6,971	8,391	7,783	7,944	7,880
Wholesale trade	8,059	9,451	8,227	7,867	7,848	8,029	8,362	7,967
Fin. svcs. and real estate	8,569	8,476	7,448	8,127	8,730	8,619	7,946	8,643
Retail trade	8,155	8,584	7,562	7,381	7,850	8,345	7,744	8,216
Professional services	8,653	8,643	8,105	8,141	8,634	8,842	8,194	8,738
Other services	7,837	8,360	7,675	7,730	7,978	7,735	8,036	7,787
Ownership								
For profit, incorporated	7,988	8,403	7,782	7,642	7,816	8,126	7,885	8,010
For profit, unincorporated	7,995	8,577	7,570	7,399	7,970	8,263	8,000	7,993
Nonprofit	9,199	9,060	8,175	8,781	9,467	9,158	8,657	9,255
Age of firm								
Less than 5 years	7,486	8,177	7,823	6,896	7,128	8,206	7,742	7,119
5-9 years	7,258	8,182	7,625	7,159	6,809	7,237	7,759	6,923
10-19 years	7,862	8,604	7,702	7,376	7,977	8,024	7,765	7,916
20 or more years	8,305	8,644	7,838	7,988	8,448	8,325	8,143	8,326
Multi/single status								
2 or more locations	8,289	6,764	8,339	8,112	8,306	8,298	8,098	8,294
1 location only	7,938	8,510	7,720	7,583	8,093	8,386	7,959	7,919
Percent full-time employees								
Less than 25%	7,802	7,237	7,963	7,262	8,004	7,933	7,565	7,865
25-49 %	8,091	9,189	7,992	7,812	8,368	7,910	8,487	8,008
50-74 %	8,304	8,105	8,604	7,762	8,370	8,378	8,203	8,322
75% or more	8,176	8,539	7,687	7,725	8,200	8,308	7,930	8,225
Union presence								
No union employees	8,098	8,521	7,788	7,691	8,067	8,253	7,970	8,129
Has union employees	8,583	7,136	7,481	8,434	9,834	8,424	8,076	8,599
Percent low-wage employees								
50% or more low-wage	7,736	8,530	7,052	7,502	7,265	7,977	7,597	7,768
Less than 50% low-wage	8,212	8,484	7,820	7,743	8,281	8,322	8,003	8,253
Percent women employees								
Less than 25%	7,671	8,474	7,433	7,494	7,601	7,759	7,666	7,672
25-49 %	8,070	8,564	8,184	7,919	7,980	8,093	8,287	8,045
50-74 %	8,383	8,662	7,586	7,730	8,447	8,510	7,957	8,442
75% or more	8,776	8,308	8,269	8,058	9,057	8,952	8,308	8,889
Percent age 50 or older employees								
Less than 25%	8,006	8,275	7,359	7,463	8,011	8,293	7,602	8,114
25-49 %	8,283	7,748	7,945	7,885	8,329	8,373	7,896	8,327
50-74 %	8,284	9,041	8,604	8,345	8,483	7,932	8,759	8,146
75% or more	8,581	9,719	8,623	7,915	7,605	8,101	9,275	7,832

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	47.69	202.67	142.01	96.01	127.71	59.56	88.93	54.25
Industry group **								
Agric., fish., forest.	387.87	959.02	547.56	--	360.40	557.29	503.22	502.06
Mining and manufacturing	91.60	789.70	460.52	215.50	186.43	118.65	268.14	96.58
Construction	162.83	335.64	405.82	317.79	290.75	289.08	263.22	207.66
Utilities and transp.	170.50	800.83	603.23	449.52	431.17	201.55	384.45	187.86
Wholesale trade	138.38	727.24	461.39	226.56	330.22	157.97	300.16	154.42
Fin. svcs. and real estate	106.79	683.17	546.77	526.11	231.37	120.88	357.83	110.25
Retail trade	112.24	890.21	361.08	255.74	409.29	99.64	282.48	113.68
Professional services	92.00	339.39	257.95	170.20	254.48	108.38	161.29	105.03
Other services	165.92	434.41	346.66	231.25	447.26	227.35	205.33	201.22
Ownership								
For profit, incorporated	52.20	241.51	162.74	116.65	128.97	68.68	103.21	59.18
For profit, unincorporated	132.23	467.83	378.72	230.86	269.87	219.36	234.06	155.07
Nonprofit	141.30	440.55	479.90	209.69	323.78	146.67	251.51	152.84
Age of firm								
Less than 5 years	222.45	599.49	405.75	333.85	359.32	273.49	300.83	310.35
5-9 years	261.97	636.93	444.25	262.02	563.41	537.22	302.70	361.99
10-19 years	125.94	348.49	308.30	278.70	255.51	165.31	179.22	167.93
20 or more years	51.36	271.15	189.68	112.72	139.50	61.31	115.11	55.95
Multi/single status								
2 or more locations	53.09	673.40	475.72	187.57	134.29	59.70	243.57	54.07
1 location only	97.40	204.80	149.77	110.55	251.70	479.48	95.22	167.16
Percent full-time employees								
Less than 25%	154.96	874.60	830.67	288.15	275.12	214.05	412.23	160.62
25-49 %	446.09	1,415.47	584.89	417.24	1,322.66	205.96	426.37	532.65
50-74 %	103.02	484.80	463.21	329.62	280.69	105.95	251.73	112.77
75% or more	50.83	224.64	155.43	105.26	124.39	68.14	98.65	57.49
Union presence								
No union employees	50.65	206.23	144.08	97.67	119.53	69.95	89.45	58.92
Has union employees	130.85	797.52	850.82	523.42	549.57	116.67	636.05	133.26
Percent low-wage employees								
50% or more low-wage	137.17	576.63	511.57	314.19	304.21	194.64	271.91	156.75
Less than 50% low-wage	49.99	215.21	147.20	100.56	134.19	62.05	93.41	56.82
Percent women employees								
Less than 25%	78.11	302.39	214.43	154.68	189.04	117.13	130.72	95.60
25-49 %	81.85	479.44	312.40	200.46	189.65	103.64	205.66	88.66
50-74 %	98.85	471.91	386.34	208.29	245.28	120.75	221.15	107.83
75% or more	131.89	425.39	284.18	224.47	388.74	146.81	195.45	156.25
Percent age 50 or older employees								
Less than 25%	78.18	282.53	197.41	145.57	205.87	94.67	122.10	90.50
25-49 %	67.29	343.85	262.84	149.25	193.09	72.78	154.28	72.77
50-74 %	171.22	429.64	357.77	267.16	345.88	289.76	222.57	206.80
75% or more	306.39	811.06	777.22	329.75	560.06	332.62	540.83	239.39

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	8,025	8,890	7,268	7,548	7,693	8,577	7,841	8,079
Industry group **								
Agric., fish., forest.	7,909	--	--	11,249	8,718	6,691	6,537	9,220
Mining and manufacturing	7,430	6,757	9,203	7,556	7,123	7,076	8,281	7,096
Construction	6,750	7,767	6,248	7,363	6,551	--	6,855	6,660
Utilities and transp.	8,119	--	6,392	6,227	9,453	8,204	7,152	8,366
Wholesale trade	7,672	8,912	6,770	7,354	7,191	9,621	7,670	7,673
Fin. svcs. and real estate	8,516	9,913	6,625	7,457	8,896	8,306	8,452	8,532
Retail trade	8,629	10,442	7,381	7,287	7,554	9,174	8,112	8,736
Professional services	8,576	8,225	7,530	8,437	8,104	9,167	7,838	8,715
Other services	7,160	9,199	7,197	7,280	6,714	7,024	8,183	6,796
Ownership								
For profit, incorporated	7,779	8,642	7,223	7,527	7,091	8,461	7,683	7,813
For profit, unincorporated	7,716	9,511	6,773	7,072	8,132	6,972	8,218	7,553
Nonprofit	9,036	9,069	8,404	8,525	8,872	9,290	8,498	9,097
Age of firm								
Less than 5 years	7,509	9,960	7,782	6,157	6,291	7,086	8,507	6,002
5-9 years	6,972	7,868	8,162	7,182	5,782	7,043	7,940	6,234
10-19 years	7,779	8,738	6,854	6,991	8,254	8,190	7,598	7,901
20 or more years	8,194	8,831	7,051	7,960	7,864	8,626	7,749	8,279
Multi/single status								
2 or more locations	8,357	--	8,145	7,680	7,991	8,610	7,769	8,379
1 location only	7,578	8,918	7,178	7,513	7,328	7,776	7,847	7,322
Percent full-time employees								
Less than 25%	7,879	--	8,444	6,444	8,284	8,573	7,235	8,163
25-49 %	7,585	7,835	6,090	8,207	6,537	8,730	8,166	7,458
50-74 %	8,294	8,767	8,034	7,036	8,508	8,447	8,228	8,308
75% or more	8,009	8,991	7,202	7,566	7,687	8,604	7,783	8,080
Union presence								
No union employees	7,855	8,889	7,327	7,570	7,489	8,421	7,900	7,838
Has union employees	8,835	--	5,919	7,060	9,394	8,872	6,087	8,960
Percent low-wage employees								
50% or more low-wage	7,508	9,779	6,652	6,931	7,218	7,926	7,899	7,378
Less than 50% low-wage	8,055	8,826	7,300	7,607	7,716	8,611	7,837	8,119
Percent women employees								
Less than 25%	7,532	8,841	7,358	7,464	7,342	7,615	7,737	7,400
25-49 %	8,208	9,641	7,932	7,418	7,527	8,684	8,343	8,184
50-74 %	8,045	9,554	6,832	7,565	8,002	8,312	7,815	8,087
75% or more	8,371	8,180	6,807	7,894	7,919	9,112	7,668	8,555
Percent age 50 or older employees								
Less than 25%	7,675	8,473	6,952	7,238	7,343	8,393	7,503	7,742
25-49 %	8,198	7,511	7,328	7,531	7,721	8,911	7,492	8,317
50-74 %	8,298	9,187	8,105	8,669	8,697	7,433	8,539	8,199
75% or more	9,254	12,080	6,711	8,713	6,034	6,214	10,435	6,276

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	112.85	390.12	276.43	191.27	225.16	181.71	176.51	136.44
Industry group **								
Agric., fish., forest.	759.14	--	--	1,084.06	656.94	290.16	652.68	773.59
Mining and manufacturing	239.43	918.58	770.86	425.59	325.99	475.10	463.50	253.29
Construction	338.38	818.58	691.82	782.35	360.06	--	501.04	465.33
Utilities and transp.	484.44	--	644.30	851.28	1,023.32	217.73	604.49	578.13
Wholesale trade	372.16	1,254.68	677.59	351.49	675.87	681.22	528.95	491.46
Fin. svcs. and real estate	244.95	1,402.09	620.48	373.80	408.52	219.08	873.44	215.10
Retail trade	218.84	1,883.08	759.64	496.62	246.03	150.16	662.73	207.49
Professional services	215.58	469.26	531.44	359.86	454.48	273.22	309.26	250.48
Other services	302.14	571.30	616.36	365.99	665.39	538.07	334.38	371.87
Ownership								
For profit, incorporated	138.97	457.62	313.36	228.08	278.26	209.75	200.16	174.40
For profit, unincorporated	303.88	946.66	745.82	499.16	538.70	363.26	516.74	367.03
Nonprofit	220.71	812.63	760.47	390.25	267.54	380.32	434.98	239.51
Age of firm								
Less than 5 years	445.97	1,025.90	561.63	538.62	541.73	120.93	555.29	477.30
5-9 years	563.11	827.48	835.78	511.67	1,112.96	891.29	497.79	759.67
10-19 years	275.08	604.60	475.73	373.79	583.88	483.76	313.74	404.99
20 or more years	122.23	634.74	370.64	256.25	213.89	185.95	243.65	137.02
Multi/single status								
2 or more locations	136.55	--	849.93	272.90	200.42	187.39	421.78	140.35
1 location only	182.72	391.06	294.41	230.71	430.36	489.95	188.62	303.28
Percent full-time employees								
Less than 25%	381.28	--	1,600.72	509.86	521.42	612.79	889.54	361.10
25-49 %	818.55	893.10	628.10	551.88	1,780.66	547.45	621.35	976.38
50-74 %	163.55	508.12	832.41	345.73	427.07	192.78	383.17	180.40
75% or more	125.53	477.55	303.79	226.07	209.32	235.61	202.00	151.81
Union presence								
No union employees	111.56	391.67	284.21	192.83	219.17	157.00	176.90	137.87
Has union employees	364.44	--	852.06	1,006.93	624.48	445.58	766.55	373.70
Percent low-wage employees								
50% or more low-wage	358.67	1,027.19	937.89	565.27	984.73	384.68	516.85	445.63
Less than 50% low-wage	117.78	411.16	286.41	200.94	232.43	189.88	184.79	142.24
Percent women employees								
Less than 25%	198.37	426.77	439.16	314.34	448.29	301.47	254.56	281.55
25-49 %	190.88	1,157.73	559.67	393.14	391.41	216.17	434.19	211.78
50-74 %	203.18	683.34	637.46	424.89	297.48	388.59	385.80	230.44
75% or more	301.93	868.88	459.29	378.66	677.25	400.37	422.67	366.23
Percent age 50 or older employees								
Less than 25%	153.91	394.28	415.74	301.99	217.39	262.72	233.19	191.51
25-49 %	180.64	622.89	450.78	259.03	396.86	211.37	282.80	205.79
50-74 %	379.76	491.79	671.86	478.44	538.09	878.38	377.55	506.79
75% or more	1,017.10	1,462.09	873.69	754.37	853.32	452.13	1,251.80	388.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	8,190	8,114	7,932	7,774	8,330	8,253	7,896	8,236
Industry group **								
Agric., fish., forest.	6,302	--	--	5,056	7,455	6,087	5,805	6,380
Mining and manufacturing	7,785	7,839	8,266	7,313	8,102	7,728	7,798	7,784
Construction	7,526	7,514	6,815	7,526	8,005	7,271	7,549	7,513
Utilities and transp.	7,847	8,981	8,786	7,362	7,895	7,754	8,436	7,773
Wholesale trade	8,155	8,936	8,738	7,998	8,217	8,011	8,141	8,158
Fin. svcs. and real estate	8,617	7,525	7,674	8,640	8,715	8,666	7,663	8,688
Retail trade	7,998	7,359	7,769	7,372	7,577	8,146	7,615	8,040
Professional services	8,547	8,566	8,118	8,045	8,552	8,692	8,105	8,620
Other services	8,120	7,910	8,011	7,950	8,494	8,009	7,905	8,165
Ownership								
For profit, incorporated	8,026	8,175	8,092	7,671	8,042	8,074	7,893	8,046
For profit, unincorporated	8,030	7,830	7,269	7,569	7,830	8,498	7,633	8,119
Nonprofit	9,139	8,639	8,036	8,723	9,498	9,065	8,472	9,202
Age of firm								
Less than 5 years	7,359	6,699	7,562	7,243	8,081	8,472	7,017	7,830
5-9 years	7,094	7,573	6,944	6,986	6,976	7,274	7,134	7,072
10-19 years	7,858	8,311	8,037	7,656	7,863	7,814	7,790	7,891
20 or more years	8,307	8,611	8,136	7,950	8,573	8,279	8,230	8,314
Multi/single status								
2 or more locations	8,236	7,727	8,160	8,213	8,246	8,237	8,070	8,240
1 location only	8,059	8,117	7,910	7,596	8,472	8,950	7,876	8,219
Percent full-time employees								
Less than 25%	7,836	7,917	7,461	7,530	7,869	7,967	7,884	7,826
25-49 %	8,336	7,174	8,594	7,373	10,055	7,620	7,978	8,407
50-74 %	8,239	7,378	8,247	8,253	8,092	8,351	7,943	8,283
75% or more	8,184	8,235	7,882	7,749	8,275	8,263	7,888	8,230
Union presence								
No union employees	8,117	8,163	7,926	7,710	8,157	8,225	7,860	8,166
Has union employees	8,522	6,909	8,197	8,911	10,099	8,329	8,938	8,511
Percent low-wage employees								
50% or more low-wage	7,783	8,202	7,159	8,010	7,092	7,989	7,472	7,841
Less than 50% low-wage	8,218	8,105	7,983	7,757	8,409	8,270	7,931	8,262
Percent women employees								
Less than 25%	7,685	7,910	7,257	7,445	7,712	7,828	7,415	7,759
25-49 %	7,979	8,189	8,115	7,962	8,059	7,945	8,131	7,965
50-74 %	8,565	8,255	7,972	7,913	8,679	8,653	7,966	8,627
75% or more	8,777	8,227	8,824	8,187	9,120	8,820	8,497	8,838
Percent age 50 or older employees								
Less than 25%	8,024	7,547	7,369	7,524	7,979	8,311	7,371	8,162
25-49 %	8,311	7,896	8,179	8,085	8,590	8,269	8,089	8,330
50-74 %	8,194	9,308	8,982	7,985	8,330	7,943	8,880	8,046
75% or more	8,416	8,630	9,064	7,749	8,494	8,408	8,656	8,213

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	51.61	247.27	163.68	115.32	141.12	64.93	104.34	57.33
Industry group **								
Agric., fish., forest.	402.55	--	--	851.15	488.63	549.90	891.60	451.68
Mining and manufacturing	98.28	1,022.04	367.46	240.56	234.25	112.39	283.11	104.07
Construction	178.12	413.23	332.03	307.56	381.58	284.57	281.41	228.82
Utilities and transp.	186.06	867.47	582.79	477.91	374.46	241.76	481.51	198.28
Wholesale trade	140.32	633.35	560.75	295.55	358.30	167.07	270.77	162.16
Fin. svcs. and real estate	124.23	411.97	783.50	790.89	243.98	145.15	330.95	130.40
Retail trade	93.28	646.55	482.46	344.43	364.48	77.19	333.93	91.27
Professional services	93.04	464.83	270.69	182.54	220.26	129.46	179.66	104.63
Other services	214.54	632.81	463.55	317.13	576.10	278.73	290.11	252.85
Ownership								
For profit, incorporated	55.25	307.92	189.69	143.64	120.13	73.61	125.85	60.67
For profit, unincorporated	146.16	485.71	303.21	262.04	271.81	244.37	226.85	171.76
Nonprofit	163.82	489.30	672.05	244.98	418.21	146.10	316.86	176.07
Age of firm								
Less than 5 years	259.74	571.17	367.77	461.28	584.38	204.17	304.61	438.36
5-9 years	209.74	735.21	453.99	270.95	384.24	474.96	324.01	269.53
10-19 years	151.05	442.14	360.17	403.21	266.21	191.03	219.95	196.00
20 or more years	56.05	333.58	219.13	119.25	157.91	67.26	134.66	60.22
Multi/single status								
2 or more locations	55.04	359.98	703.63	251.10	116.04	64.48	328.82	55.75
1 location only	121.56	249.57	166.36	122.96	321.83	600.67	109.78	205.23
Percent full-time employees								
Less than 25%	176.93	943.82	887.48	379.47	367.69	226.31	442.12	193.11
25-49 %	586.00	1,153.81	700.96	498.12	1,461.79	219.49	438.71	689.49
50-74 %	130.71	771.71	409.45	510.03	363.26	118.20	334.48	141.54
75% or more	53.30	264.72	180.59	121.93	121.39	72.95	114.68	58.90
Union presence								
No union employees	54.08	254.82	166.21	117.76	111.45	79.68	105.08	61.08
Has union employees	142.88	907.21	879.55	546.38	821.67	104.27	678.28	145.56
Percent low-wage employees								
50% or more low-wage	163.94	632.59	697.83	383.73	259.74	244.00	333.86	184.28
Less than 50% low-wage	53.87	264.05	167.44	120.51	148.59	67.25	109.26	59.79
Percent women employees								
Less than 25%	86.23	395.44	214.56	193.58	185.37	132.54	150.49	101.66
25-49 %	83.56	484.97	331.33	221.92	216.93	103.31	218.33	89.09
50-74 %	120.77	606.74	487.85	228.48	350.77	131.95	276.37	129.27
75% or more	121.69	551.77	344.68	293.33	271.87	171.62	235.09	139.65
Percent age 50 or older employees								
Less than 25%	72.84	364.56	185.22	173.49	168.25	93.35	131.19	80.69
25-49 %	75.62	455.73	346.05	185.91	219.31	83.71	202.80	80.30
50-74 %	204.01	530.60	414.21	311.36	440.09	310.39	272.83	234.65
75% or more	270.23	828.70	685.49	373.30	567.48	266.79	541.86	219.16

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	8,480	8,956	8,505	7,908	9,044	8,177	8,541	8,460
Industry group **								
Agric., fish., forest.	8,041	--	--	--	--	--	5,736	9,152
Mining and manufacturing	7,583	--	7,460	7,451	7,250	7,679	8,909	7,239
Construction	8,437	7,747	9,086	8,144	8,288	8,943	8,172	8,659
Utilities and transp.	7,649	--	--	7,540	7,949	7,320	7,487	7,688
Wholesale trade	8,184	11,152	11,810	8,431	7,428	7,324	10,971	7,383
Fin. svcs. and real estate	8,299	7,866	8,265	7,270	8,425	8,590	7,795	8,440
Retail trade	8,098	7,416	7,112	7,682	10,391	7,696	7,388	8,424
Professional services	9,334	9,159	9,094	8,136	9,844	9,212	8,951	9,450
Other services	7,707	8,497	7,321	8,127	9,399	7,038	8,249	7,545
Ownership								
For profit, incorporated	8,172	8,669	8,145	7,760	8,521	8,023	8,268	8,137
For profit, unincorporated	8,411	9,785	10,302	7,190	8,388	7,952	9,284	8,092
Nonprofit	10,181	10,214	8,099	9,778	10,680	9,609	10,105	10,191
Age of firm								
Less than 5 years	7,901	8,630	8,705	7,510	6,941	--	8,166	7,516
5-9 years	9,034	10,175	8,224	7,919	9,620	8,454	9,412	8,507
10-19 years	8,033	9,077	7,898	6,734	7,871	8,761	7,976	8,075
20 or more years	8,545	8,525	8,954	8,271	9,253	8,128	8,629	8,527
Multi/single status								
2 or more locations	8,554	--	9,342	8,310	9,201	8,243	8,580	8,552
1 location only	8,345	9,026	8,402	7,715	8,682	6,183	8,535	8,075
Percent full-time employees								
Less than 25%	7,501	--	--	7,866	8,031	7,162	6,952	7,598
25-49 %	8,306	13,693	9,099	8,300	6,577	7,909	11,753	7,512
50-74 %	8,762	8,400	10,478	7,180	9,256	8,305	9,070	8,667
75% or more	8,474	8,787	8,198	7,961	9,123	8,202	8,381	8,505
Union presence								
No union employees	8,495	8,958	8,436	7,885	9,005	8,213	8,518	8,487
Has union employees	8,353	8,793	--	8,886	9,924	8,049	--	8,290
Percent low-wage employees								
50% or more low-wage	7,852	8,189	7,586	6,725	8,175	7,950	7,544	7,959
Less than 50% low-wage	8,533	9,065	8,550	8,000	9,102	8,198	8,631	8,502
Percent women employees								
Less than 25%	7,912	9,725	8,246	7,897	7,783	7,165	8,476	7,581
25-49 %	8,519	8,098	9,890	8,861	8,527	8,404	8,858	8,455
50-74 %	7,961	8,770	8,218	7,322	8,446	7,739	8,148	7,910
75% or more	9,676	8,845	8,694	7,789	10,875	9,556	8,847	9,935
Percent age 50 or older employees								
Less than 25%	8,592	10,020	8,162	7,704	9,581	7,953	8,666	8,563
25-49 %	8,282	7,668	8,970	7,720	8,652	8,202	8,067	8,322
50-74 %	8,845	8,402	8,619	9,716	8,892	8,813	8,774	8,891
75% or more	8,158	8,674	--	7,288	5,233	8,968	9,190	7,240

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	172.42	514.45	454.17	261.22	465.97	156.74	271.20	210.95
Industry group **								
Agric., fish., forest.	840.40	--	--	--	--	--	710.98	1,043.01
Mining and manufacturing	302.80	--	1,010.33	949.75	303.51	435.20	957.22	265.73
Construction	505.21	490.37	1,590.03	767.19	865.07	719.94	839.63	614.64
Utilities and transp.	338.52	--	--	798.92	539.82	514.42	754.50	374.18
Wholesale trade	451.30	1,835.50	1,220.01	704.50	557.53	302.27	1,125.27	253.31
Fin. svcs. and real estate	281.95	1,551.18	651.59	491.62	691.86	194.66	692.45	277.96
Retail trade	633.66	460.66	568.89	258.28	2,323.85	243.14	292.27	875.81
Professional services	343.74	783.29	899.42	504.53	787.72	286.97	504.04	416.02
Other services	309.50	668.45	577.87	656.52	1,037.88	328.04	474.84	372.82
Ownership								
For profit, incorporated	141.49	602.35	444.47	304.87	334.51	179.46	295.03	160.65
For profit, unincorporated	383.29	1,273.05	1,488.13	394.61	909.22	340.61	828.45	416.44
Nonprofit	696.75	1,242.23	619.38	612.82	1,158.77	442.61	658.87	782.10
Age of firm								
Less than 5 years	556.59	1,127.65	1,818.11	705.11	321.21	--	874.41	461.07
5-9 years	754.10	1,659.60	1,088.46	1,118.08	1,549.48	1,417.08	997.13	1,158.68
10-19 years	341.65	960.57	1,033.39	452.43	816.29	312.56	587.30	406.64
20 or more years	203.72	601.74	460.95	331.29	539.04	168.44	304.18	238.25
Multi/single status								
2 or more locations	234.82	--	1,012.46	436.92	622.67	149.17	623.47	246.10
1 location only	240.03	525.16	494.01	325.93	496.42	1,236.51	300.62	393.65
Percent full-time employees								
Less than 25%	360.96	--	--	388.81	602.78	569.18	872.44	390.47
25-49 %	520.31	626.44	826.05	547.64	552.17	175.17	1,173.32	212.43
50-74 %	366.48	929.51	1,326.74	607.39	606.41	517.97	803.08	413.35
75% or more	198.41	558.43	479.84	297.52	550.54	177.38	287.99	245.75
Union presence								
No union employees	187.96	518.66	458.11	266.35	486.40	165.32	273.33	236.72
Has union employees	365.55	864.51	--	349.39	926.27	409.44	--	369.73
Percent low-wage employees								
50% or more low-wage	268.26	1,403.68	862.98	793.57	475.19	232.58	802.48	213.09
Less than 50% low-wage	184.57	532.38	474.17	275.32	492.22	170.61	282.47	226.87
Percent women employees								
Less than 25%	226.40	887.21	587.33	313.27	454.04	352.51	403.72	256.05
25-49 %	260.33	1,041.95	1,969.56	770.16	566.21	292.42	748.27	276.51
50-74 %	202.29	1,145.87	1,106.82	373.98	355.69	197.81	656.94	184.05
75% or more	506.62	798.94	775.14	661.92	965.61	311.12	452.77	620.74
Percent age 50 or older employees								
Less than 25%	360.82	616.30	661.50	435.12	925.60	297.09	406.64	475.18
25-49 %	147.96	903.14	679.64	267.65	314.11	179.67	385.29	157.87
50-74 %	352.00	1,234.75	1,089.90	753.48	317.66	589.62	725.81	344.88
75% or more	570.61	885.92	--	947.05	393.99	708.45	797.28	701.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	7,964	8,511	7,759	7,808	8,072	7,875	8,013	7,941
Industry group **								
Agric., fish., forest.	7,089	6,915	6,216	--	8,089	6,093	5,999	7,699
Mining and manufacturing	7,563	8,113	8,478	7,376	7,562	7,326	8,150	7,351
Construction	7,160	7,547	6,827	7,575	6,808	6,546	7,312	6,994
Utilities and transp.	7,935	8,392	8,138	6,953	8,478	7,859	7,898	7,955
Wholesale trade	8,298	9,559	8,380	7,898	8,173	8,261	8,559	8,143
Fin. svcs. and real estate	8,428	8,988	7,479	8,007	8,687	8,418	8,094	8,536
Retail trade	7,700	8,516	7,588	7,448	7,995	7,495	7,830	7,613
Professional services	8,468	8,657	8,105	8,302	8,439	8,802	8,261	8,557
Other services	7,562	8,160	7,611	7,965	7,725	6,952	8,029	7,382
Ownership								
For profit, incorporated	7,774	8,458	7,743	7,726	7,674	7,696	7,913	7,699
For profit, unincorporated	7,729	8,607	7,650	7,458	7,630	7,761	8,143	7,551
Nonprofit	9,080	8,718	8,161	8,899	9,300	8,999	8,597	9,189
Age of firm								
Less than 5 years	7,468	8,033	8,116	6,847	6,841	7,199	7,844	6,823
5-9 years	7,527	8,340	7,496	7,411	7,211	7,642	7,907	7,213
10-19 years	7,916	8,696	7,746	7,509	8,093	7,864	7,880	7,942
20 or more years	8,065	8,650	7,771	8,045	8,231	7,884	8,115	8,048
Multi/single status								
2 or more locations	7,993	7,243	8,146	8,224	8,028	7,897	8,150	7,981
1 location only	7,937	8,526	7,720	7,658	8,129	7,355	7,997	7,866
Percent full-time employees								
Less than 25%	7,796	7,424	7,784	7,229	7,863	8,213	7,533	7,895
25-49 %	8,572	9,363	8,051	7,877	9,697	7,873	8,615	8,556
50-74 %	8,148	8,112	8,592	7,783	8,353	7,966	8,289	8,091
75% or more	7,910	8,559	7,667	7,816	7,944	7,853	7,962	7,886
Union presence								
No union employees	7,917	8,541	7,766	7,781	7,885	7,935	8,021	7,864
Has union employees	8,435	--	7,510	8,389	9,884	7,627	7,753	8,507
Percent low-wage employees								
50% or more low-wage	7,608	8,623	6,582	7,707	7,098	7,984	7,551	7,629
Less than 50% low-wage	7,991	8,501	7,817	7,815	8,142	7,863	8,043	7,967
Percent women employees								
Less than 25%	7,623	8,496	7,360	7,621	7,436	7,671	7,710	7,557
25-49 %	7,929	8,584	8,272	8,004	7,817	7,752	8,368	7,791
50-74 %	8,049	8,842	7,570	7,771	8,407	7,745	8,043	8,051
75% or more	8,420	8,213	8,250	8,068	8,673	8,619	8,244	8,521
Percent age 50 or older employees								
Less than 25%	7,748	8,252	7,345	7,596	7,832	7,889	7,658	7,795
25-49 %	8,065	7,810	7,940	7,844	8,288	8,043	7,870	8,129
50-74 %	8,223	9,354	8,560	8,591	8,146	7,134	8,978	7,810
75% or more	8,669	9,470	8,455	7,815	7,284	9,462	9,026	7,839

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total single premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	72.76	224.37	154.92	109.75	160.91	145.73	98.95	96.07
Industry group **								
Agric., fish., forest.	422.14	1,104.77	548.28	--	358.95	882.92	534.50	524.17
Mining and manufacturing	137.84	889.08	521.11	242.27	253.59	155.88	294.97	151.14
Construction	197.56	389.53	444.12	341.75	339.69	703.77	285.63	273.82
Utilities and transp.	346.60	943.86	694.62	538.95	746.77	294.87	441.54	479.58
Wholesale trade	185.92	775.29	497.26	247.16	451.80	254.12	328.89	222.61
Fin. svcs. and real estate	203.01	768.80	570.35	598.97	359.40	269.09	392.42	231.34
Retail trade	205.20	978.68	373.58	284.00	624.86	222.36	310.66	273.73
Professional services	96.93	373.24	279.30	195.37	174.71	163.50	179.22	115.43
Other services	236.60	476.56	392.22	264.68	581.73	353.98	230.85	312.62
Ownership								
For profit, incorporated	80.13	268.98	176.48	131.07	162.72	182.70	114.27	106.30
For profit, unincorporated	169.09	508.22	416.66	274.65	358.07	246.26	264.39	209.85
Nonprofit	203.86	410.11	547.99	240.20	351.01	210.88	276.88	237.88
Age of firm								
Less than 5 years	270.24	663.18	432.94	393.21	461.10	166.48	342.20	392.90
5-9 years	267.86	695.57	481.21	315.76	555.73	679.93	337.92	376.08
10-19 years	163.24	367.54	345.39	321.43	339.73	268.34	198.84	239.84
20 or more years	87.96	302.98	204.09	125.68	188.77	159.31	126.59	109.89
Multi/single status								
2 or more locations	94.70	484.21	495.18	221.56	144.50	149.57	258.66	99.97
1 location only	108.58	226.90	163.84	124.48	314.54	641.59	106.37	201.28
Percent full-time employees								
Less than 25%	199.64	894.83	940.86	352.84	300.20	344.49	462.20	208.35
25-49 %	626.28	1,592.70	684.60	491.29	1,502.62	523.35	480.05	849.25
50-74 %	162.17	514.82	507.29	387.48	298.53	257.09	279.38	198.80
75% or more	75.74	250.12	168.62	119.46	155.39	169.73	109.52	98.79
Union presence								
No union employees	66.68	226.45	156.61	111.79	133.79	148.56	99.41	86.79
Has union employees	424.35	--	1,035.50	601.48	795.12	414.81	729.84	459.86
Percent low-wage employees								
50% or more low-wage	176.32	590.36	560.57	281.94	384.83	275.24	308.60	212.22
Less than 50% low-wage	77.28	238.40	159.79	115.59	170.51	157.37	103.41	102.68
Percent women employees								
Less than 25%	117.16	334.94	238.18	176.77	306.52	240.31	148.74	172.22
25-49 %	149.51	537.52	332.35	222.64	264.77	318.15	222.85	179.57
50-74 %	165.59	522.32	406.44	237.84	342.77	252.50	242.62	201.78
75% or more	137.20	468.97	312.06	265.06	274.28	206.49	216.48	174.82
Percent age 50 or older employees								
Less than 25%	88.89	317.59	217.24	168.95	185.34	159.08	138.09	114.30
25-49 %	121.18	370.65	284.73	166.68	286.33	129.19	166.26	150.70
50-74 %	272.97	440.71	384.48	302.67	443.94	765.82	239.99	369.09
75% or more	438.05	950.67	853.69	351.33	667.47	530.80	611.09	337.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	8,363	8,344	7,944	7,390	8,447	8,411	7,729	8,391
Industry group **								
Agric., fish., forest.	6,462	--	--	7,377	7,097	6,298	--	6,383
Mining and manufacturing	7,808	--	9,116	7,450	7,989	7,734	8,000	7,803
Construction	7,826	7,835	7,153	7,413	8,343	7,383	7,838	7,823
Utilities and transp.	7,866	11,004	8,062	7,052	8,301	7,776	8,208	7,855
Wholesale trade	7,769	--	6,793	7,726	7,552	7,922	7,056	7,821
Fin. svcs. and real estate	8,656	5,872	6,745	8,919	8,782	8,674	6,815	8,693
Retail trade	8,330	9,146	6,822	7,193	7,636	8,424	7,169	8,358
Professional services	8,804	8,535	8,102	7,518	8,965	8,852	7,792	8,847
Other services	8,270	9,424	8,020	6,897	8,689	8,291	8,070	8,288
Ownership								
For profit, incorporated	8,152	8,065	8,136	7,300	7,996	8,235	7,705	8,171
For profit, unincorporated	8,360	8,304	6,901	7,153	8,569	8,466	7,176	8,452
Nonprofit	9,290	10,436	8,252	8,313	9,778	9,191	8,994	9,298
Age of firm								
Less than 5 years	7,550	9,178	5,914	7,097	7,576	8,309	7,240	7,797
5-9 years	6,337	6,564	8,944	6,289	5,551	6,841	6,726	6,226
10-19 years	7,722	8,142	7,380	6,785	7,692	8,140	7,165	7,866
20 or more years	8,458	8,605	8,472	7,754	8,723	8,432	8,329	8,462
Multi/single status								
2 or more locations	8,425	--	9,694	7,693	8,640	8,400	7,743	8,428
1 location only	7,943	8,404	7,721	7,266	8,018	8,889	7,728	8,036
Percent full-time employees								
Less than 25%	7,814	--	9,106	7,363	8,348	7,653	7,776	7,818
25-49 %	7,548	8,003	7,694	7,504	6,816	7,928	7,724	7,538
50-74 %	8,434	8,044	8,711	7,702	8,406	8,490	7,716	8,466
75% or more	8,391	8,415	7,864	7,338	8,563	8,421	7,731	8,420
Union presence								
No union employees	8,279	8,381	7,978	7,316	8,330	8,348	7,651	8,314
Has union employees	8,630	7,897	7,348	8,573	9,751	8,562	9,038	8,626
Percent low-wage employees								
50% or more low-wage	7,871	8,244	8,568	7,030	7,668	7,974	7,721	7,888
Less than 50% low-wage	8,392	8,364	7,854	7,435	8,480	8,436	7,731	8,419
Percent women employees								
Less than 25%	7,724	8,325	7,949	7,037	7,796	7,782	7,436	7,754
25-49 %	8,153	8,440	7,005	7,536	8,217	8,164	7,749	8,162
50-74 %	8,679	7,656	7,840	7,498	8,524	8,774	7,324	8,716
75% or more	9,085	9,009	8,406	8,022	9,595	9,032	8,754	9,101
Percent age 50 or older employees								
Less than 25%	8,285	8,404	7,466	6,948	8,342	8,426	7,309	8,358
25-49 %	8,412	7,141	8,004	8,054	8,379	8,441	8,124	8,416
50-74 %	8,358	6,862	8,947	7,270	9,061	8,235	7,471	8,427
75% or more	8,429	10,902	9,732	8,998	7,959	7,816	10,733	7,827

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.1.e Standard errors for average total single premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	60.65	411.35	292.81	187.34	205.92	61.61	187.90	62.60
Industry group **								
Agric., fish., forest.	621.36	--	--	41.00	1,051.05	665.86	--	627.72
Mining and manufacturing	118.29	--	784.36	368.68	274.43	131.47	515.77	120.58
Construction	261.61	415.05	396.92	778.45	351.73	314.96	627.37	287.77
Utilities and transp.	189.26	642.92	481.70	470.68	416.96	219.56	577.49	194.41
Wholesale trade	197.03	--	721.03	554.06	430.61	202.93	519.19	208.05
Fin. svcs. and real estate	119.21	514.50	668.63	596.47	276.43	134.17	622.03	120.01
Retail trade	104.06	1,687.89	419.57	547.42	394.15	91.61	557.63	100.67
Professional services	146.96	638.33	622.14	309.34	614.04	128.36	332.82	152.60
Other services	190.45	752.00	646.75	408.61	339.15	248.15	434.59	204.15
Ownership								
For profit, incorporated	65.04	473.58	342.77	243.37	208.62	67.86	223.53	66.85
For profit, unincorporated	191.01	916.75	632.29	328.25	303.16	271.82	403.47	201.76
Nonprofit	194.33	915.45	782.50	397.80	647.27	171.32	553.90	198.73
Age of firm								
Less than 5 years	327.16	1,140.13	615.48	492.84	553.18	255.88	544.44	386.37
5-9 years	594.43	604.96	940.33	292.75	1,209.10	583.45	407.91	736.85
10-19 years	158.43	956.61	431.25	455.04	266.51	209.76	386.45	169.59
20 or more years	61.00	516.10	415.97	252.17	204.14	62.98	253.86	62.18
Multi/single status								
2 or more locations	61.86	--	1,295.98	293.74	233.88	61.38	704.82	62.04
1 location only	214.59	412.37	271.93	234.93	405.81	543.45	194.19	294.90
Percent full-time employees								
Less than 25%	236.49	--	793.74	445.70	518.40	226.18	676.05	250.09
25-49 %	544.33	754.57	747.98	553.68	1,605.40	179.32	551.39	573.37
50-74 %	130.45	1,440.08	842.25	625.10	604.26	112.74	574.57	133.60
75% or more	65.03	445.18	331.69	210.01	196.13	70.08	210.41	66.98
Union presence								
No union employees	72.55	443.23	307.77	185.39	215.84	75.09	186.62	75.46
Has union employees	111.05	210.28	431.26	1,034.50	580.67	111.39	1,038.23	111.66
Percent low-wage employees								
50% or more low-wage	214.71	1,448.13	950.88	753.72	467.18	256.47	565.75	230.63
Less than 50% low-wage	62.74	397.85	305.56	187.54	213.59	63.17	198.48	64.60
Percent women employees								
Less than 25%	100.56	607.71	366.58	299.24	188.01	134.57	240.15	108.07
25-49 %	88.00	923.07	485.84	429.94	242.04	96.31	545.90	88.69
50-74 %	112.19	909.14	993.70	345.20	283.42	125.57	467.69	114.02
75% or more	216.00	791.98	730.66	386.33	847.74	176.42	406.16	225.53
Percent age 50 or older employees								
Less than 25%	115.77	513.48	381.15	252.91	458.35	102.05	235.78	119.92
25-49 %	80.00	699.25	344.08	339.83	250.65	83.51	379.28	81.13
50-74 %	183.77	808.17	959.44	475.07	435.49	210.57	496.61	194.05
75% or more	352.03	975.37	814.90	1,005.59	916.35	357.13	752.00	327.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	1,640	1,481	1,767	1,810	1,667	1,582	1,734	1,621
Industry group **								
Agric., fish., forest.	1,222	--	--	--	1,571	1,108	584 *	1,421
Mining and manufacturing	1,593	802	1,712	1,641	1,757	1,491	1,567	1,597
Construction	1,870	1,817	1,788	1,895	1,994	1,623	1,847	1,885
Utilities and transp.	1,835	2,809	2,278	2,115	1,762	1,715	2,583	1,716
Wholesale trade	1,648	1,172 *	1,478	1,857	1,559	1,730	1,532	1,684
Fin. svcs. and real estate	1,578	1,414 *	1,404 *	1,074	1,476	1,688	1,311	1,609
Retail trade	1,433	1,294	2,010	2,321	2,165	1,154	1,963	1,356
Professional services	1,648	1,614	1,756	1,671	1,632	1,640	1,718	1,635
Other services	1,743	1,312	1,912	1,985	1,514	1,839	1,778	1,734
Ownership								
For profit, incorporated	1,680	1,367	1,840	1,883	1,799	1,593	1,775	1,659
For profit, unincorporated	1,692	1,853	1,695	1,858	1,634	1,629	1,796	1,665
Nonprofit	1,418	1,345	1,191	1,285	1,358	1,502	1,271	1,433
Age of firm								
Less than 5 years	1,949	1,951	1,971	2,077	1,845	1,096	1,953	1,944
5-9 years	1,882	2,145	2,177	1,973	1,649	1,737	2,155	1,700
10-19 years	1,689	1,241	1,941	2,002	1,641	1,400	1,801	1,627
20 or more years	1,607	1,207	1,567	1,706	1,667	1,588	1,573	1,612
Multi/single status								
2 or more locations	1,590	--	1,214	1,497	1,642	1,586	1,366	1,596
1 location only	1,752	1,488	1,824	1,926	1,705	1,429	1,778	1,728
Percent full-time employees								
Less than 25%	2,014	927 *	1,117	1,799	2,310	2,188	1,142	2,243
25-49 %	1,914	3,642 *	2,522	2,083	1,817	1,675	2,771	1,735
50-74 %	1,793	1,096	1,952	2,080	1,864	1,754	1,671	1,816
75% or more	1,603	1,464	1,730	1,763	1,621	1,550	1,702	1,583
Union presence								
No union employees	1,668	1,496	1,769	1,829	1,696	1,601	1,746	1,649
Has union employees	1,505	--	1,693	1,421	1,360	1,533	1,352	1,510
Percent low-wage employees								
50% or more low-wage	2,039	1,096	1,894	2,198	1,743	2,257	1,624	2,136
Less than 50% low-wage	1,613	1,519	1,760	1,780	1,662	1,537	1,742	1,587
Percent women employees								
Less than 25%	1,715	1,634	1,697	1,883	1,678	1,657	1,768	1,695
25-49 %	1,506	1,180	1,701	1,798	1,680	1,407	1,663	1,488
50-74 %	1,662	1,366 *	1,600	1,649	1,579	1,726	1,576	1,674
75% or more	1,724	1,597	2,075	1,837	1,754	1,640	1,866	1,690
Percent age 50 or older employees								
Less than 25%	1,651	1,612	1,919	1,856	1,654	1,530	1,847	1,599
25-49 %	1,621	1,442	1,596	1,680	1,655	1,606	1,606	1,622
50-74 %	1,693	1,125	1,784	1,977	1,765	1,640	1,662	1,702
75% or more	1,567	1,665	1,017	1,859	1,360	1,553	1,620	1,510

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	26.19	137.76	84.29	55.27	50.34	38.12	56.65	29.06
Industry group **								
Agric., fish., forest.	125.66	--	--	--	122.54	137.85	217.82 *	119.61
Mining and manufacturing	53.78	188.53	287.65	117.40	122.17	64.83	129.88	58.69
Construction	103.75	389.24	237.44	174.94	214.17	142.00	155.45	138.08
Utilities and transp.	96.15	721.17	570.40	205.66	219.48	113.17	324.93	95.92
Wholesale trade	70.98	361.88 *	281.26	151.30	151.56	85.28	161.65	79.00
Fin. svcs. and real estate	53.45	494.63 *	425.49 *	180.28	95.70	59.68	267.71	50.27
Retail trade	104.96	293.58	249.76	150.79	251.44	84.67	161.85	106.66
Professional services	39.07	295.78	143.02	108.77	76.53	51.36	114.10	41.08
Other services	72.05	198.06	180.62	150.94	156.57	103.89	115.53	85.34
Ownership								
For profit, incorporated	33.88	124.48	102.10	69.57	63.06	48.88	61.84	38.51
For profit, unincorporated	71.93	436.97	193.85	123.85	149.77	87.04	183.52	76.57
Nonprofit	42.59	272.70	145.71	115.24	82.15	57.25	114.99	45.63
Age of firm								
Less than 5 years	129.28	371.85	247.95	176.48	237.70	78.10	183.14	173.98
5-9 years	164.79	519.87	261.74	163.61	317.95	423.80	219.51	215.67
10-19 years	65.41	200.67	187.49	148.10	116.59	87.81	108.30	80.93
20 or more years	28.52	167.11	108.82	67.23	53.33	39.67	69.51	31.01
Multi/single status								
2 or more locations	30.75	--	199.63	105.56	51.20	38.79	149.56	31.41
1 location only	47.42	139.43	90.28	63.93	103.40	213.49	60.47	72.23
Percent full-time employees								
Less than 25%	143.92	407.24 *	284.23	226.11	365.61	161.62	189.43	170.58
25-49 %	134.46	1,959.12 *	453.07	196.10	255.00	97.79	507.23	111.39
50-74 %	74.73	234.44	249.89	169.51	110.80	117.80	138.97	84.69
75% or more	28.32	131.49	92.13	61.63	56.08	40.92	58.95	31.55
Union presence								
No union employees	30.23	140.09	85.95	56.82	52.92	49.16	57.90	34.51
Has union employees	48.35	--	450.50	240.04	152.74	52.32	263.49	49.24
Percent low-wage employees								
50% or more low-wage	92.97	311.49	337.80	167.16	106.76	153.24	167.62	105.99
Less than 50% low-wage	26.78	147.44	87.04	57.79	52.93	37.70	59.68	29.45
Percent women employees								
Less than 25%	36.01	196.21	129.74	83.23	67.33	50.46	79.63	39.47
25-49 %	60.64	251.53	184.32	128.47	141.05	73.11	125.30	65.16
50-74 %	41.62	413.58 *	212.68	122.84	81.18	50.68	164.87	41.66
75% or more	49.38	250.73	184.60	131.55	81.08	72.75	118.95	53.85
Percent age 50 or older employees								
Less than 25%	52.48	226.58	123.87	79.84	75.53	87.85	80.68	60.58
25-49 %	29.86	228.64	156.49	88.96	69.02	36.10	99.81	31.27
50-74 %	70.42	242.29	190.18	167.77	197.71	67.57	132.04	82.67
75% or more	168.53	464.46	246.78	282.80	194.19	142.79	308.45	107.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	1,623	1,775	1,436	1,903	1,575	1,570	1,712	1,597
Industry group **								
Agric., fish., forest.	1,172 *	--	--	3,513	1,356	--	--	1,848
Mining and manufacturing	1,491	--	1,372 *	1,618	1,636	1,333	1,304	1,564
Construction	1,751	1,743	1,483	2,182	1,596	--	1,827	1,687
Utilities and transp.	1,672	--	--	2,232	1,294 *	1,571	2,443 *	1,476
Wholesale trade	1,443	--	1,148	1,460	1,298	1,643	1,417	1,456
Fin. svcs. and real estate	1,724	2,424 *	--	1,551	1,603	1,777	1,939	1,670
Retail trade	1,531	1,385	2,099	2,323	2,221	1,150	1,996	1,434
Professional services	1,623	1,518	1,554	1,905	1,606	1,595	1,731	1,602
Other services	1,728	1,576	1,494	1,811	1,431	2,136	1,704	1,736
Ownership								
For profit, incorporated	1,647	1,472	1,496	1,896	1,687	1,580	1,656	1,644
For profit, unincorporated	1,843	2,799	1,353	2,241	1,592	1,661	2,319	1,688
Nonprofit	1,389	1,242 *	958	1,342	1,271	1,521	1,134	1,418
Age of firm								
Less than 5 years	2,111	2,747	2,386	1,922	1,441	1,349	2,455	1,593
5-9 years	2,054	2,549	1,960	2,307	1,940	1,538 *	2,250	1,905
10-19 years	1,646	1,427	1,383	2,080	1,584	1,387	1,716	1,599
20 or more years	1,548	1,137	1,138	1,780	1,541	1,576	1,398	1,576
Multi/single status								
2 or more locations	1,538	--	1,212 *	1,707	1,483	1,559	1,326	1,546
1 location only	1,737	1,781	1,459	1,954	1,688	1,838	1,749	1,726
Percent full-time employees								
Less than 25%	2,226	--	--	1,938	3,153 *	2,144 *	963	2,781
25-49 %	1,934	--	955 *	2,037	2,239	1,594	1,664	1,993
50-74 %	1,491	1,004 *	1,616	2,104	1,929	1,239	1,504	1,488
75% or more	1,616	1,981	1,438	1,861	1,452	1,655	1,758	1,571
Union presence								
No union employees	1,686	1,782	1,441	1,896	1,616	1,708	1,714	1,676
Has union employees	1,323	--	--	2,054	1,239	1,309	1,648	1,308
Percent low-wage employees								
50% or more low-wage	1,977	1,562	1,447 *	2,089	2,094	2,016	1,587	2,106
Less than 50% low-wage	1,602	1,790	1,436	1,885	1,550	1,547	1,720	1,568
Percent women employees								
Less than 25%	1,694	1,905	1,485	1,944	1,601	1,607	1,771	1,645
25-49 %	1,504	1,719 *	1,576	1,903	1,396	1,455	1,752	1,460
50-74 %	1,616	1,347	1,299	1,859	1,512	1,695	1,589	1,621
75% or more	1,688	1,872 *	1,299	1,853	1,834	1,576	1,653	1,697
Percent age 50 or older employees								
Less than 25%	1,714	1,745	1,699	2,116	1,553	1,608	1,918	1,633
25-49 %	1,537	1,518	1,193	1,615	1,567	1,548	1,395	1,561
50-74 %	1,615	1,450 *	1,326	1,832	1,697	1,582	1,509	1,659
75% or more	1,904 *	2,671 *	646	1,853 *	--	1,439	2,094 *	1,424

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	41.62	258.64	143.39	96.39	78.34	55.98	100.07	44.84
Industry group **								
Agric., fish., forest.	396.48 *	--	--	163.90	230.14	--	--	427.38
Mining and manufacturing	111.24	--	495.48 *	202.48	153.48	205.97	225.51	126.80
Construction	154.41	448.69	350.40	307.38	182.35	--	257.33	183.98
Utilities and transp.	240.64	--	--	354.82	443.36 *	105.47	738.90 *	216.08
Wholesale trade	175.50	--	281.74	291.43	295.92	455.41	274.97	225.86
Fin. svcs. and real estate	133.75	983.16 *	--	244.89	145.91	109.54	569.68	86.43
Retail trade	94.44	388.02	510.08	264.93	167.86	77.72	270.93	90.49
Professional services	73.00	374.37	224.72	198.89	157.51	90.38	169.71	80.34
Other services	108.99	411.70	392.32	231.73	180.53	184.46	210.80	127.51
Ownership								
For profit, incorporated	51.16	238.45	172.85	124.06	97.27	74.31	106.93	57.97
For profit, unincorporated	143.15	708.41	297.67	176.28	217.85	246.83	331.00	145.02
Nonprofit	69.09	445.50 *	201.71	189.13	141.34	83.04	175.72	74.72
Age of firm								
Less than 5 years	249.17	798.14	430.43	142.18	223.44	78.36	382.69	162.70
5-9 years	202.26	341.98	423.68	231.18	379.30	741.49 *	246.01	294.81
10-19 years	138.64	394.92	304.36	290.59	256.94	93.09	192.80	189.53
20 or more years	42.60	325.27	166.90	120.24	82.04	56.01	118.70	45.53
Multi/single status								
2 or more locations	45.78	--	401.45 *	167.22	95.27	53.43	217.31	46.88
1 location only	73.59	260.63	152.76	113.79	123.52	550.63	107.25	101.05
Percent full-time employees								
Less than 25%	435.80	--	--	460.99	955.51 *	693.13 *	237.57	579.22
25-49 %	155.99	--	500.32 *	306.83	138.91	222.24	452.90	160.09
50-74 %	90.66	387.05 *	351.24	232.84	187.47	104.43	245.24	96.47
75% or more	47.30	307.20	159.68	111.24	81.05	66.99	113.96	50.21
Union presence								
No union employees	46.51	259.53	147.51	98.88	82.62	69.42	102.30	51.25
Has union employees	89.95	--	--	406.02	259.58	94.20	481.27	90.88
Percent low-wage employees								
50% or more low-wage	127.58	427.65	655.40 *	179.78	313.45	153.86	268.15	141.09
Less than 50% low-wage	43.18	275.55	146.99	103.93	80.27	57.63	105.18	46.21
Percent women employees								
Less than 25%	83.72	337.36	228.86	173.21	136.31	120.49	145.22	99.80
25-49 %	76.62	625.19 *	297.83	196.78	146.10	96.65	228.05	78.65
50-74 %	75.24	384.89	334.11	181.09	153.28	86.38	205.13	80.67
75% or more	96.79	605.64 *	272.16	169.43	173.42	123.26	272.35	99.26
Percent age 50 or older employees								
Less than 25%	63.42	274.82	212.30	139.89	118.54	83.33	122.68	70.53
25-49 %	60.81	315.58	249.95	151.59	117.68	83.05	158.69	65.78
50-74 %	117.46	622.31 *	291.47	264.68	228.21	149.97	246.26	131.53
75% or more	573.59 *	1,144.27 *	101.82	685.37 *	--	162.65	787.71 *	166.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	1,619	1,343	1,893	1,739	1,670	1,569	1,698	1,606
Industry group **								
Agric., fish., forest.	1,277	--	--	--	1,649	1,137	769 *	1,357
Mining and manufacturing	1,614	878	1,916	1,670	1,849	1,489	1,719	1,604
Construction	1,848	1,964	1,924	1,527	2,229	1,625	1,749	1,903
Utilities and transp.	1,894	--	2,696	1,987	2,033	1,750	2,673	1,796
Wholesale trade	1,716	1,072 *	1,666	1,944	1,660	1,731	1,591	1,748
Fin. svcs. and real estate	1,562	1,048 *	1,080	1,080	1,342	1,693	1,068	1,599
Retail trade	1,339	1,170 *	1,996	2,379	1,710	1,142	1,965	1,271
Professional services	1,610	1,336	1,792	1,607	1,592	1,617	1,614	1,610
Other services	1,729	1,168	2,158	1,940	1,517	1,807	1,713	1,732
Ownership								
For profit, incorporated	1,670	1,444	2,019	1,825	1,809	1,587	1,819	1,647
For profit, unincorporated	1,595	1,077	1,637	1,713	1,669	1,571	1,413	1,635
Nonprofit	1,396	1,334	1,372	1,274	1,319	1,467	1,385	1,397
Age of firm								
Less than 5 years	1,887	1,507	1,604	2,144	2,401	1,168	1,600	2,282
5-9 years	1,669	1,262	2,206	1,730	1,540	1,828	1,723	1,641
10-19 years	1,693	1,238	2,171	1,880	1,624	1,450	1,860	1,614
20 or more years	1,601	1,360	1,755	1,665	1,676	1,571	1,649	1,597
Multi/single status								
2 or more locations	1,581	--	1,007	1,448	1,662	1,574	1,302	1,586
1 location only	1,727	1,342	1,978	1,856	1,684	1,345	1,745	1,711
Percent full-time employees								
Less than 25%	1,977	--	1,214 *	1,654	2,073	2,187	1,344	2,118
25-49 %	1,758	912 *	3,099	2,021	1,456	1,742	2,572	1,598
50-74 %	1,922	1,148	2,006	2,106	1,859	1,957	1,701	1,954
75% or more	1,575	1,380	1,835	1,689	1,650	1,516	1,662	1,562
Union presence								
No union employees	1,630	1,359	1,881	1,767	1,697	1,558	1,715	1,614
Has union employees	1,566	--	2,405 *	1,238	1,394	1,601	1,221	1,575
Percent low-wage employees								
50% or more low-wage	2,105	1,046 *	2,271	2,275	1,576	2,337	1,736	2,175
Less than 50% low-wage	1,586	1,373	1,868	1,702	1,676	1,517	1,695	1,569
Percent women employees								
Less than 25%	1,704	1,621	1,804	1,781	1,703	1,662	1,715	1,701
25-49 %	1,456	1,108	1,791	1,562	1,695	1,372	1,544	1,448
50-74 %	1,669	997	1,434	1,655	1,593	1,740	1,456	1,691
75% or more	1,728	1,436	2,360	1,949	1,704	1,625	1,997	1,669
Percent age 50 or older employees								
Less than 25%	1,579	1,277	2,012	1,692	1,592	1,510	1,707	1,552
25-49 %	1,636	1,596	1,695	1,747	1,700	1,599	1,717	1,628
50-74 %	1,704	1,277	2,151	1,893	1,763	1,615	1,794	1,684
75% or more	1,460	1,155 *	1,008 *	1,834	1,628	1,581	1,327	1,572

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	32.58	147.92	111.57	66.95	69.58	45.03	65.36	36.07
Industry group **								
Agric., fish., forest.	106.20	--	--	--	128.26	135.48	301.02 *	107.82
Mining and manufacturing	63.23	245.95	284.27	149.55	169.95	66.09	155.30	67.43
Construction	159.38	531.25	373.85	196.41	406.66	151.49	213.50	216.53
Utilities and transp.	106.97	--	686.41	276.29	183.46	134.27	370.81	108.44
Wholesale trade	81.94	484.23 *	471.90	158.26	186.86	95.94	199.97	89.57
Fin. svcs. and real estate	60.08	517.84 *	200.48	205.71	112.90	72.13	240.03	61.70
Retail trade	122.12	388.65 *	328.90	203.69	131.49	117.62	227.49	122.21
Professional services	44.80	216.78	207.95	129.75	98.74	58.26	116.42	48.55
Other services	96.77	250.49	167.55	197.15	222.85	130.64	132.07	114.10
Ownership								
For profit, incorporated	42.47	178.57	136.24	81.25	86.48	57.04	78.79	46.99
For profit, unincorporated	80.15	290.49	243.37	167.55	209.36	94.17	149.53	92.85
Nonprofit	53.09	381.59	214.77	143.84	98.28	72.91	150.68	56.36
Age of firm								
Less than 5 years	160.54	286.25	253.71	276.95	457.15	74.63	159.97	296.85
5-9 years	197.87	296.39	370.39	158.45	420.19	429.82	191.11	282.69
10-19 years	80.56	285.29	239.25	189.92	132.53	116.01	141.14	96.77
20 or more years	35.71	236.75	148.00	79.42	72.67	46.72	89.46	38.19
Multi/single status								
2 or more locations	37.15	--	221.27	124.20	55.39	45.85	162.12	37.84
1 location only	65.15	149.36	119.11	78.50	163.44	223.64	70.36	105.24
Percent full-time employees								
Less than 25%	147.08	--	387.50 *	277.82	342.38	176.31	295.45	164.22
25-49 %	143.36	389.68 *	485.85	271.57	328.67	114.27	304.34	144.58
50-74 %	106.37	342.62	334.13	245.46	156.43	160.90	170.58	119.10
75% or more	34.64	165.23	120.53	72.49	77.77	46.40	72.24	38.15
Union presence								
No union employees	37.96	151.04	112.62	68.93	73.33	57.12	66.51	43.05
Has union employees	55.64	--	833.98 *	258.36	206.33	58.34	324.34	56.50
Percent low-wage employees								
50% or more low-wage	127.02	479.56 *	422.40	281.35	92.03	193.75	240.53	142.59
Less than 50% low-wage	32.99	153.93	115.39	68.55	74.04	44.22	67.84	36.32
Percent women employees								
Less than 25%	42.22	277.26	178.20	96.86	77.30	59.61	102.85	45.81
25-49 %	73.78	313.37	237.09	141.13	199.34	86.66	147.15	78.95
50-74 %	47.76	291.59	201.28	152.62	101.37	60.35	147.44	50.61
75% or more	59.65	233.85	248.11	183.66	96.64	83.58	142.68	65.03
Percent age 50 or older employees								
Less than 25%	65.62	178.82	168.27	99.69	88.22	106.98	87.56	76.03
25-49 %	35.63	356.10	201.33	99.68	100.08	39.34	129.70	37.02
50-74 %	91.29	338.13	265.19	204.91	277.04	82.46	169.14	103.86
75% or more	143.89	362.89 *	323.59 *	337.14	162.73	170.82	274.88	122.86

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	1,819	1,427 *	2,139	1,976	1,882	1,733	1,912	1,789
Industry group **								
Agric., fish., forest.	933 *	--	0	--	--	--	--	--
Mining and manufacturing	1,663	--	2,220	1,508	1,428	1,947	1,907	1,600
Construction	2,320	--	2,265	3,235	1,924	2,024	2,334	2,309
Utilities and transp.	1,709	--	--	--	--	1,560	2,482	1,521
Wholesale trade	1,631	--	--	2,415 *	1,621	1,769	1,526 *	1,661
Fin. svcs. and real estate	1,436	175 *	--	457 *	1,853	1,500	870 *	1,594
Retail trade	2,198	--	1,865	1,989	4,566	1,468	1,881	2,344
Professional services	1,884	2,201 *	1,999	1,591	1,797	1,924	2,017	1,843
Other services	1,864	1,363 *	1,847	2,669	1,931	1,662	2,264	1,745
Ownership								
For profit, incorporated	1,809	1,024	2,109	2,143	2,026	1,667	1,870	1,787
For profit, unincorporated	2,013	3,162 *	2,551	1,635	1,538	2,055	2,493 *	1,837
Nonprofit	1,677	--	--	1,205	1,726	1,842	1,075 *	1,757
Age of firm								
Less than 5 years	1,716	1,149	2,012	--	1,490	--	1,781	1,622
5-9 years	2,531	3,852 *	2,756	2,219 *	1,368	--	3,370 *	1,363
10-19 years	1,748	922 *	2,042	2,507	1,911	1,206	1,754	1,744
20 or more years	1,784	837 *	2,053	1,766	1,923	1,783	1,643	1,814
Multi/single status								
2 or more locations	1,766	--	1,876	1,403	1,872	1,760	1,583 *	1,777
1 location only	1,916	1,457 *	2,171	2,250	1,903	924	1,970	1,838
Percent full-time employees								
Less than 25%	1,801	--	--	--	1,485	2,236	--	2,005
25-49 %	2,669	--	--	2,690	2,025	1,491	6,846 *	1,707
50-74 %	1,954	--	2,463	1,860	1,766	2,238	1,993	1,942
75% or more	1,761	966	2,085	1,950	1,901	1,694	1,733	1,771
Union presence								
No union employees	1,859	1,438 *	2,179	2,004	1,886	1,800	1,928	1,834
Has union employees	1,490	--	--	--	1,783	1,497	--	1,506
Percent low-wage employees								
50% or more low-wage	1,782	813 *	--	2,145	1,871	1,985	1,305	1,948
Less than 50% low-wage	1,822	1,514 *	2,187	1,963	1,882	1,709	1,967	1,775
Percent women employees								
Less than 25%	1,838	1,187 *	1,930	2,360	1,781	1,671	1,971	1,760
25-49 %	1,933	555 *	1,494 *	3,145	2,195	1,703	1,993	1,922
50-74 %	1,719	2,105 *	2,675	1,118 *	1,730	1,672	1,881 *	1,674
75% or more	1,790	1,497	2,338	1,313	1,757	1,961	1,788	1,791
Percent age 50 or older employees								
Less than 25%	1,942	2,348 *	2,063	2,149	2,115	1,564	2,213	1,838
25-49 %	1,717	745 *	2,547	1,514	1,657	1,812	1,660	1,728
50-74 %	1,797	531 *	1,716	2,958	1,975	2,005	1,529	1,968
75% or more	1,503	1,462 *	--	--	--	--	1,820	1,222 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	75.10	461.36 *	217.50	216.12	131.05	93.41	207.96	73.51
Industry group **								
Agric., fish., forest.	288.77 *	--	0.00	--	--	--	--	--
Mining and manufacturing	136.22	--	428.26	392.92	165.62	169.67	299.42	148.90
Construction	239.42	--	370.21	428.62	367.98	438.02	366.07	315.99
Utilities and transp.	160.00	--	--	--	--	140.88	579.95	121.48
Wholesale trade	181.28	--	--	763.37 *	343.97	151.00	600.13 *	156.21
Fin. svcs. and real estate	193.03	121.45 *	--	306.78 *	234.73	143.12	617.12 *	133.38
Retail trade	446.62	--	369.75	352.72	1,126.40	114.82	390.78	607.52
Professional services	131.75	933.28 *	342.66	268.43	113.60	200.09	430.73	111.26
Other services	172.77	444.77 *	428.19	518.21	254.06	234.50	413.96	179.86
Ownership								
For profit, incorporated	85.50	225.56	246.88	277.43	199.92	106.00	187.50	95.06
For profit, unincorporated	269.75	2,074.62 *	538.86	289.12	206.17	202.44	891.46 *	149.66
Nonprofit	142.00	--	--	360.62	153.05	321.12	350.08 *	142.88
Age of firm								
Less than 5 years	250.61	339.59	500.65	--	158.69	--	301.00	422.76
5-9 years	660.86	2,029.66 *	681.37	862.81 *	309.41	--	1,041.20 *	221.06
10-19 years	162.00	317.59 *	526.37	331.44	249.56	141.34	308.75	166.71
20 or more years	77.96	269.37 *	229.03	265.62	154.65	100.26	207.59	82.91
Multi/single status								
2 or more locations	87.45	--	420.12	401.08	180.04	95.50	535.92 *	86.23
1 location only	140.12	473.39 *	238.08	220.12	126.14	253.67	220.98	124.61
Percent full-time employees								
Less than 25%	198.76	--	--	--	431.65	155.56	--	213.83
25-49 %	743.57	--	--	556.21	347.31	86.45	2,223.92 *	123.33
50-74 %	175.48	--	715.63	359.42	218.76	301.50	447.29	183.91
75% or more	76.16	203.48	232.33	246.79	153.64	103.26	168.89	84.42
Union presence								
No union employees	78.52	465.08 *	224.87	219.84	134.88	87.63	211.90	74.32
Has union employees	242.03	--	--	--	505.08	283.45	--	252.18
Percent low-wage employees								
50% or more low-wage	185.55	499.34 *	--	369.14	271.30	265.31	371.05	188.81
Less than 50% low-wage	79.94	517.16 *	226.10	230.81	138.65	97.95	223.34	77.91
Percent women employees								
Less than 25%	102.90	416.60 *	237.89	270.79	188.27	102.74	214.20	103.64
25-49 %	163.91	216.75 *	514.93 *	476.68	382.04	154.37	414.68	178.43
50-74 %	175.21	1,361.34 *	621.00	377.49 *	144.89	158.92	698.00 *	114.55
75% or more	128.77	289.09	455.27	314.23	139.00	293.16	234.50	152.28
Percent age 50 or older employees								
Less than 25%	138.69	968.58 *	321.37	285.78	258.72	127.43	344.15	137.86
25-49 %	91.68	380.68 *	310.37	327.83	88.64	142.98	307.05	91.60
50-74 %	169.80	238.67 *	474.82	562.88	278.92	203.13	349.58	162.03
75% or more	308.75	490.62 *	--	--	--	--	418.72	412.77 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	1,745	1,547	1,745	1,827	1,623	1,903	1,756	1,739
Industry group **								
Agric., fish., forest.	1,204	--	--	--	1,606	--	572 *	1,559
Mining and manufacturing	1,752	878	1,717	1,661	1,956	1,729	1,569	1,818
Construction	1,810	1,999	1,651	1,855	1,844	1,735	1,835	1,783
Utilities and transp.	2,012	3,172	2,134	2,090	1,664	1,847	2,650	1,659
Wholesale trade	1,629	1,152 *	1,480	1,829	1,595	1,740	1,528	1,689
Fin. svcs. and real estate	1,555	1,627 *	1,420 *	1,125	1,344	1,934	1,412	1,601
Retail trade	2,243	1,295	2,041	2,536	2,356	2,305	2,050	2,372
Professional services	1,665	1,679	1,757	1,695	1,545	1,780	1,748	1,630
Other services	1,763	1,254	1,939	1,997	1,447	2,052	1,770	1,761
Ownership								
For profit, incorporated	1,823	1,408	1,828	1,883	1,771	1,962	1,794	1,838
For profit, unincorporated	1,774	1,995	1,612	1,939	1,613	1,821	1,844	1,743
Nonprofit	1,367	1,301	1,154	1,293	1,307	1,663	1,258	1,391
Age of firm								
Less than 5 years	2,004	1,963	1,867	2,137	2,011	--	1,942	2,111
5-9 years	1,859	2,214	2,051	2,074	1,427	1,995	2,159	1,611
10-19 years	1,694	1,312	1,902	1,982	1,523	1,546	1,806	1,615
20 or more years	1,723	1,267	1,591	1,718	1,659	1,928	1,612	1,761
Multi/single status								
2 or more locations	1,735	--	1,200	1,495	1,627	1,919	1,386	1,762
1 location only	1,753	1,555	1,799	1,947	1,617	1,544	1,800	1,697
Percent full-time employees								
Less than 25%	2,150	968 *	1,196	1,808	2,637	2,448	1,223	2,500
25-49 %	2,005	3,783 *	2,388	2,248	1,499	1,811	2,813	1,693
50-74 %	2,005	1,063	1,762	2,230	1,894	2,470	1,640	2,153
75% or more	1,689	1,545	1,728	1,759	1,568	1,814	1,729	1,670
Union presence								
No union employees	1,775	1,547	1,749	1,849	1,676	1,964	1,763	1,782
Has union employees	1,436	--	1,593 *	1,354	1,110	1,654	1,503	1,429
Percent low-wage employees								
50% or more low-wage	2,067	915 *	1,604	2,289	1,741	2,706	1,471	2,286
Less than 50% low-wage	1,720	1,601	1,751	1,796	1,614	1,817	1,774	1,694
Percent women employees								
Less than 25%	1,791	1,695	1,636	1,873	1,773	1,901	1,764	1,810
25-49 %	1,683	1,218	1,747	1,882	1,536	1,817	1,731	1,667
50-74 %	1,632	1,501 *	1,589	1,600	1,569	1,764	1,599	1,641
75% or more	1,913	1,629	2,071	1,939	1,650	2,373	1,898	1,922
Percent age 50 or older employees								
Less than 25%	1,830	1,663	1,901	1,881	1,651	2,027	1,879	1,804
25-49 %	1,666	1,507	1,545	1,655	1,607	1,835	1,575	1,696
50-74 %	1,723	1,247	1,835	2,091	1,600	1,771	1,781	1,691
75% or more	1,592	1,718 *	899	1,838	1,459	1,519	1,616	1,537

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	37.22	154.09	90.51	64.30	70.97	74.51	63.07	46.01
Industry group **								
Agric., fish., forest.	199.62	--	--	--	134.07	--	234.85 *	226.52
Mining and manufacturing	91.53	215.52	323.81	131.72	196.85	149.74	142.02	112.84
Construction	109.98	376.53	243.76	195.66	143.13	358.11	163.37	145.20
Utilities and transp.	211.06	748.87	634.86	233.03	388.21	269.51	370.75	222.49
Wholesale trade	103.95	387.57 *	307.78	175.28	227.07	158.33	181.74	126.38
Fin. svcs. and real estate	111.05	576.15 *	444.25 *	209.15	121.84	177.85	300.67	110.06
Retail trade	128.53	316.59	258.31	172.64	397.40	195.20	178.89	173.89
Professional services	63.38	327.00	151.39	128.02	101.92	118.43	127.14	71.90
Other services	103.81	207.85	192.64	183.24	192.70	193.49	129.56	134.80
Ownership								
For profit, incorporated	43.81	134.88	109.72	81.25	90.07	92.54	67.72	56.83
For profit, unincorporated	112.36	480.66	193.51	141.62	219.05	151.78	209.65	131.55
Nonprofit	71.92	312.48	160.04	135.84	99.90	184.84	130.78	83.51
Age of firm								
Less than 5 years	157.07	409.32	269.13	209.62	346.50	--	210.21	229.64
5-9 years	196.49	569.41	269.29	194.99	346.55	501.43	247.08	260.13
10-19 years	84.87	231.46	203.45	173.26	149.78	158.29	120.96	114.54
20 or more years	41.68	183.10	117.86	77.52	76.20	80.18	76.05	49.68
Multi/single status								
2 or more locations	49.14	--	218.53	126.37	75.66	75.78	168.20	51.20
1 location only	55.89	155.86	96.80	73.65	131.40	427.82	67.30	91.11
Percent full-time employees								
Less than 25%	192.49	423.62 *	312.35	241.90	442.91	243.86	213.20	236.20
25-49 %	239.72	2,211.10 *	527.03	223.14	326.37	206.34	588.02	187.67
50-74 %	123.74	252.70	235.80	212.82	137.35	354.55	151.80	159.56
75% or more	39.29	145.55	99.25	70.87	80.27	70.01	65.07	48.93
Union presence								
No union employees	39.37	155.98	92.03	66.17	75.55	84.72	64.37	49.72
Has union employees	108.26	--	509.94 *	273.47	174.34	144.78	296.88	115.24
Percent low-wage employees								
50% or more low-wage	156.49	278.27 *	393.11	216.35	136.57	384.80	185.25	194.92
Less than 50% low-wage	37.95	164.36	93.08	66.67	75.37	66.69	66.06	46.21
Percent women employees								
Less than 25%	55.10	214.90	139.13	96.38	102.56	114.96	88.29	70.27
25-49 %	96.53	266.80	196.39	151.54	197.49	167.73	136.88	118.95
50-74 %	68.47	481.76 *	223.05	136.48	112.23	102.34	184.64	70.34
75% or more	76.65	276.24	199.18	158.01	97.58	187.21	130.72	94.52
Percent age 50 or older employees								
Less than 25%	57.55	257.05	133.22	92.66	102.56	140.86	91.06	73.47
25-49 %	53.31	247.81	165.94	103.67	95.60	91.69	106.96	61.62
50-74 %	117.68	271.56	200.63	196.59	279.12	144.24	146.87	160.87
75% or more	247.86	535.50 *	227.96	302.71	330.09	285.60	345.58	182.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	1,553	1,057	1,963	1,741	1,731	1,498	1,600	1,550
Industry group **								
Agric., fish., forest.	1,250	--	--	--	--	1,268	--	1,277
Mining and manufacturing	1,470	--	--	1,508	1,562	1,435	1,547	1,468
Construction	1,979	--	3,107	2,033	2,144	1,598	1,915	1,992
Utilities and transp.	1,749	--	--	2,228	1,862	1,702	2,205	1,735
Wholesale trade	1,672	--	--	1,986	1,526	1,726	1,558	1,680
Fin. svcs. and real estate	1,592	--	--	739	1,634	1,621	542 *	1,614
Retail trade	1,122	--	--	1,718	1,882	1,047	1,383	1,116
Professional services	1,633	1,133 *	1,747	1,581	1,778	1,607	1,536	1,637
Other services	1,712	1,619 *	1,765	1,943	1,701	1,688	1,818	1,702
Ownership								
For profit, incorporated	1,570	1,111	1,954	1,883	1,835	1,498	1,654	1,567
For profit, unincorporated	1,579	579 *	2,382	1,518	1,671	1,551	1,519	1,583
Nonprofit	1,457	--	1,398	1,250	1,452	1,468	1,349	1,460
Age of firm								
Less than 5 years	1,761	1,864 *	2,651	1,831	1,587	1,057	2,009	1,563
5-9 years	1,962	1,432 *	3,461	1,627	2,340	1,484 *	2,127	1,915
10-19 years	1,674	885 *	2,230	2,091	1,932	1,294	1,774	1,648
20 or more years	1,533	831 *	1,333	1,658	1,677	1,505	1,306	1,539
Multi/single status								
2 or more locations	1,524	--	--	1,505	1,660	1,501	1,232	1,525
1 location only	1,749	1,056	2,046	1,837	1,889	1,373	1,639	1,796
Percent full-time employees								
Less than 25%	1,747	--	--	1,770 *	1,519	1,930	601 *	1,847
25-49 %	1,811	--	3,201	1,303	2,188	1,611	2,518	1,772
50-74 %	1,616	--	3,702 *	1,646	1,802	1,559	1,852	1,605
75% or more	1,533	973	1,747	1,780	1,696	1,484	1,539	1,533
Union presence								
No union employees	1,561	1,145	1,952	1,748	1,727	1,492	1,641	1,556
Has union employees	1,527	0	--	1,624 *	1,778	1,513	900 *	1,533
Percent low-wage employees								
50% or more low-wage	2,009	--	2,830	1,989	1,747	2,046	2,032	2,007
Less than 50% low-wage	1,525	940	1,838	1,710	1,730	1,467	1,529	1,525
Percent women employees								
Less than 25%	1,628	1,228 *	2,128	1,921	1,566	1,592	1,790	1,612
25-49 %	1,402	950 *	--	1,419	1,889	1,321	1,216	1,406
50-74 %	1,689	615 *	1,770 *	1,924	1,600	1,713	1,411	1,697
75% or more	1,561	1,363 *	2,099	1,463	1,900	1,464	1,639	1,557
Percent age 50 or older employees								
Less than 25%	1,458	1,322	2,055	1,760	1,658	1,367	1,676	1,442
25-49 %	1,594	805 *	2,198	1,784	1,712	1,559	1,879	1,589
50-74 %	1,657	276 *	1,381 *	1,481	2,047	1,590	960	1,711
75% or more	1,524	1,413 *	--	--	1,251	1,560	1,644 *	1,492

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	34.62	233.38	229.72	99.07	63.71	40.81	117.78	35.74
Industry group **								
Agric., fish., forest.	74.97	--	--	--	--	63.92	--	68.95
Mining and manufacturing	59.01	--	--	206.04	142.45	64.57	274.47	60.13
Construction	207.21	--	484.50	377.30	385.47	149.44	462.45	230.10
Utilities and transp.	101.49	--	--	407.87	157.37	121.32	536.67	103.21
Wholesale trade	94.11	--	--	260.15	201.02	101.11	264.72	99.46
Fin. svcs. and real estate	52.49	--	--	156.82	127.04	58.34	172.17 *	52.73
Retail trade	75.86	--	--	232.96	169.11	67.63	316.83	76.15
Professional services	48.78	470.75 *	435.42	184.56	102.80	56.88	224.53	49.98
Other services	88.69	553.76 *	513.83	223.72	187.00	112.69	251.17	94.03
Ownership								
For profit, incorporated	45.66	310.31	271.05	121.67	84.40	51.90	148.35	47.10
For profit, unincorporated	74.97	251.07 *	708.30	208.82	131.22	100.61	265.21	78.09
Nonprofit	51.22	--	331.17	188.15	134.74	56.61	192.93	52.35
Age of firm								
Less than 5 years	177.79	793.93 *	473.18	248.16	244.02	77.76	315.45	185.45
5-9 years	237.57	455.27 *	858.33	240.72	283.21	519.08 *	306.58	293.15
10-19 years	84.61	337.51 *	491.16	221.78	116.24	91.82	241.40	86.28
20 or more years	36.43	347.51 *	240.64	129.10	70.61	42.16	161.15	37.26
Multi/single status								
2 or more locations	36.75	--	--	158.11	65.40	41.44	234.40	36.95
1 location only	85.97	236.73	251.33	122.30	136.51	228.86	127.86	109.33
Percent full-time employees								
Less than 25%	166.60	--	--	544.74 *	329.13	190.63	221.00 *	180.28
25-49 %	113.91	--	628.09	267.46	152.98	110.29	381.40	120.98
50-74 %	84.44	--	1,188.87 *	192.84	185.57	98.98	328.66	86.82
75% or more	38.28	253.87	230.23	115.85	69.88	45.18	131.39	39.54
Union presence								
No union employees	42.46	243.39	238.75	99.99	67.41	52.67	119.70	44.19
Has union employees	53.72	0.00	--	518.97 *	180.29	55.84	423.40 *	54.05
Percent low-wage employees								
50% or more low-wage	95.49	--	542.59	230.80	156.79	114.85	364.17	97.74
Less than 50% low-wage	35.47	211.18	243.78	106.83	66.14	41.36	123.53	36.57
Percent women employees								
Less than 25%	44.54	399.83 *	342.27	161.23	81.80	55.43	182.01	45.42
25-49 %	70.88	712.90 *	--	191.85	164.42	72.56	272.44	72.47
50-74 %	49.68	225.41 *	626.96 *	223.52	98.68	58.38	246.27	50.60
75% or more	61.62	485.18 *	493.05	180.76	123.27	68.17	255.63	63.37
Percent age 50 or older employees								
Less than 25%	74.08	379.23	322.73	147.51	99.83	87.75	155.34	77.44
25-49 %	35.52	286.23 *	414.21	153.20	96.48	38.50	255.59	35.83
50-74 %	66.77	130.93 *	520.97 *	252.47	132.83	76.97	204.82	69.75
75% or more	166.42	807.75 *	--	--	199.28	161.63	623.62 *	132.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	20.0%	17.4%	22.7%	23.4%	20.3%	19.1%	21.7%	19.7%
Industry group **								
Agric., fish., forest.	17.9%	--	3.0% *	30.8%	19.8%	17.7%	9.5% *	20.1%
Mining and manufacturing	20.7%	10.0%	20.0%	22.2%	22.6%	19.5%	19.3%	20.9%
Construction	25.3%	23.9%	26.1%	25.1%	26.3%	22.5%	25.0%	25.5%
Utilities and transp.	23.3%	32.2%	28.0%	30.3%	21.0%	22.0%	32.5%	21.8%
Wholesale trade	20.5%	12.4% *	18.0%	23.6%	19.9%	21.5%	18.3%	21.1%
Fin. svcs. and real estate	18.4%	16.7%	18.9% *	13.2%	16.9%	19.6%	16.5%	18.6%
Retail trade	17.6%	15.1%	26.6%	31.4%	27.6%	13.8%	25.4%	16.5%
Professional services	19.0%	18.7%	21.7%	20.5%	18.9%	18.5%	21.0%	18.7%
Other services	22.2%	15.7%	24.9%	25.7%	19.0%	23.8%	22.1%	22.3%
Ownership								
For profit, incorporated	21.0%	16.3%	23.6%	24.6%	23.0%	19.6%	22.5%	20.7%
For profit, unincorporated	21.2%	21.6%	22.4%	25.1%	20.5%	19.7%	22.5%	20.8%
Nonprofit	15.4%	14.8%	14.6%	14.6%	14.3%	16.4%	14.7%	15.5%
Age of firm								
Less than 5 years	26.0%	23.9%	25.2%	30.1%	25.9%	13.4%	25.2%	27.3%
5-9 years	25.9%	26.2%	28.5%	27.6%	24.2%	24.0%	27.8%	24.6%
10-19 years	21.5%	14.4%	25.2%	27.1%	20.6%	17.4%	23.2%	20.6%
20 or more years	19.4%	14.0%	20.0%	21.4%	19.7%	19.1%	19.3%	19.4%
Multi/single status								
2 or more locations	19.2%	--	14.6%	18.5%	19.8%	19.1%	16.9%	19.2%
1 location only	22.1%	17.5%	23.6%	25.4%	21.1%	17.0%	22.3%	21.8%
Percent full-time employees								
Less than 25%	25.8%	12.8% *	14.0%	24.8%	28.9%	27.6%	15.1%	28.5%
25-49 %	23.7%	39.6% *	31.6%	26.7%	21.7%	21.2%	32.6%	21.7%
50-74 %	21.6%	13.5%	22.7%	26.8%	22.3%	20.9%	20.4%	21.8%
75% or more	19.6%	17.1%	22.5%	22.8%	19.8%	18.7%	21.5%	19.2%
Union presence								
No union employees	20.6%	17.6%	22.7%	23.8%	21.0%	19.4%	21.9%	20.3%
Has union employees	17.5%	--	22.6%	16.8%	13.8%	18.2%	16.7%	17.6%
Percent low-wage employees								
50% or more low-wage	26.4%	12.8%	26.9%	29.3%	24.0%	28.3%	21.4%	27.5%
Less than 50% low-wage	19.6%	17.9%	22.5%	23.0%	20.1%	18.5%	21.8%	19.2%
Percent women employees								
Less than 25%	22.4%	19.3%	22.8%	25.1%	22.1%	21.4%	23.1%	22.1%
25-49 %	18.7%	13.8%	20.8%	22.7%	21.0%	17.4%	20.1%	18.5%
50-74 %	19.8%	15.8%	21.1%	21.3%	18.7%	20.3%	19.8%	19.8%
75% or more	19.6%	19.2%	25.1%	22.8%	19.4%	18.3%	22.5%	19.0%
Percent age 50 or older employees								
Less than 25%	20.6%	19.5%	26.1%	24.9%	20.6%	18.4%	24.3%	19.7%
25-49 %	19.6%	18.6%	20.1%	21.3%	19.9%	19.2%	20.3%	19.5%
50-74 %	20.4%	12.4%	20.7%	23.7%	20.8%	20.7%	19.0%	20.9%
75% or more	18.3%	17.1%	11.8%	23.5%	17.9%	19.2%	17.5%	19.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	1.55%	1.05%	0.73%	0.66%	0.49%	0.69%	0.38%
Industry group **								
Agric., fish., forest.	1.94%	--	2.05% *	4.49%	1.64%	3.24%	3.83% *	1.78%
Mining and manufacturing	0.68%	2.51%	3.51%	1.54%	1.56%	0.79%	1.70%	0.73%
Construction	1.37%	4.98%	3.04%	2.44%	2.83%	1.70%	2.06%	1.83%
Utilities and transp.	1.40%	7.11%	5.82%	3.24%	3.04%	1.76%	3.45%	1.47%
Wholesale trade	0.91%	4.21% *	3.61%	1.79%	1.98%	1.10%	2.15%	0.99%
Fin. svcs. and real estate	0.62%	4.96%	5.72% *	2.46%	1.21%	0.69%	2.97%	0.61%
Retail trade	1.44%	4.10%	2.89%	1.65%	2.25%	1.14%	2.03%	1.44%
Professional services	0.46%	3.27%	1.78%	1.42%	1.02%	0.55%	1.37%	0.48%
Other services	0.98%	2.33%	2.30%	1.79%	2.10%	1.43%	1.38%	1.18%
Ownership								
For profit, incorporated	0.47%	1.53%	1.26%	0.95%	0.82%	0.67%	0.78%	0.53%
For profit, unincorporated	0.80%	4.43%	2.55%	1.56%	1.69%	0.88%	2.03%	0.85%
Nonprofit	0.51%	2.77%	1.88%	1.34%	0.99%	0.63%	1.37%	0.54%
Age of firm								
Less than 5 years	1.51%	3.46%	3.23%	2.65%	2.90%	1.04%	1.97%	2.37%
5-9 years	2.15%	5.98%	3.41%	1.83%	4.91%	4.45%	2.64%	3.11%
10-19 years	0.89%	2.25%	2.58%	2.21%	1.65%	1.10%	1.43%	1.12%
20 or more years	0.37%	1.93%	1.28%	0.85%	0.68%	0.51%	0.83%	0.40%
Multi/single status								
2 or more locations	0.39%	--	2.35%	1.30%	0.60%	0.50%	1.75%	0.40%
1 location only	0.64%	1.57%	1.13%	0.86%	1.44%	2.88%	0.74%	1.03%
Percent full-time employees								
Less than 25%	1.82%	6.02% *	3.48%	3.18%	4.64%	1.84%	2.64%	2.14%
25-49 %	2.52%	16.02% *	4.09%	2.57%	6.27%	1.48%	4.87%	2.65%
50-74 %	0.90%	2.90%	2.84%	1.85%	1.19%	1.44%	1.65%	1.02%
75% or more	0.37%	1.51%	1.17%	0.82%	0.67%	0.53%	0.73%	0.41%
Union presence								
No union employees	0.40%	1.57%	1.07%	0.75%	0.66%	0.64%	0.70%	0.46%
Has union employees	0.64%	--	5.56%	3.17%	2.04%	0.65%	3.80%	0.65%
Percent low-wage employees								
50% or more low-wage	1.17%	3.27%	4.02%	2.58%	1.22%	1.91%	2.02%	1.35%
Less than 50% low-wage	0.35%	1.67%	1.08%	0.76%	0.68%	0.49%	0.72%	0.38%
Percent women employees								
Less than 25%	0.49%	2.31%	1.63%	1.17%	1.00%	0.69%	1.02%	0.56%
25-49 %	0.80%	2.94%	2.34%	1.66%	1.53%	1.02%	1.52%	0.87%
50-74 %	0.54%	4.51%	2.81%	1.63%	1.20%	0.62%	1.96%	0.56%
75% or more	0.62%	2.65%	2.16%	1.55%	1.33%	0.81%	1.33%	0.68%
Percent age 50 or older employees								
Less than 25%	0.72%	2.62%	1.59%	1.12%	0.91%	1.14%	1.03%	0.81%
25-49 %	0.39%	2.80%	1.92%	1.14%	1.02%	0.44%	1.23%	0.42%
50-74 %	0.84%	2.72%	2.14%	1.96%	1.98%	1.13%	1.50%	1.00%
75% or more	1.71%	4.16%	2.64%	3.41%	1.89%	1.61%	2.89%	1.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	20.2%	20.0%	19.8%	25.2%	20.5%	18.3%	21.8%	19.8%
Industry group **								
Agric., fish., forest.	14.8%	--	--	31.2%	15.5%	--	--	20.0%
Mining and manufacturing	20.1%	--	14.9% *	21.4%	23.0%	18.8%	15.7%	22.0%
Construction	25.9%	22.4%	23.7%	29.6%	24.4%	24.0%	26.7%	25.3%
Utilities and transp.	20.6%	--	--	35.8%	13.7% *	19.2%	34.2%	17.6%
Wholesale trade	18.8%	--	17.0% *	19.9%	18.0%	17.1% *	18.5%	19.0%
Fin. svcs. and real estate	20.2%	24.5% *	--	20.8%	18.0%	21.4%	22.9%	19.6%
Retail trade	17.7%	13.3% *	28.4%	31.9%	29.4%	12.5%	24.6%	16.4%
Professional services	18.9%	18.5%	20.6%	22.6%	19.8%	17.4%	22.1%	18.4%
Other services	24.1%	17.1%	20.8%	24.9%	21.3%	30.4%	20.8%	25.5%
Ownership								
For profit, incorporated	21.2%	17.0%	20.7%	25.2%	23.8%	18.7%	21.6%	21.0%
For profit, unincorporated	23.9%	29.4%	20.0%	31.7%	19.6%	23.8%	28.2%	22.3%
Nonprofit	15.4%	13.7% *	11.4%	15.7%	14.3%	16.4%	13.3%	15.6%
Age of firm								
Less than 5 years	28.1%	27.6%	30.7%	31.2%	22.9%	19.0%	28.9%	26.5%
5-9 years	29.5%	32.4%	24.0%	32.1%	33.6%	21.8% *	28.3%	30.6%
10-19 years	21.2%	16.3%	20.2%	29.8%	19.2%	16.9%	22.6%	20.2%
20 or more years	18.9%	12.9% *	16.1%	22.4%	19.6%	18.3%	18.0%	19.0%
Multi/single status								
2 or more locations	18.4%	--	14.9%	22.2%	18.6%	18.1%	17.1%	18.5%
1 location only	22.9%	20.0%	20.3%	26.0%	23.0%	23.6% *	22.3%	23.6%
Percent full-time employees								
Less than 25%	28.3%	--	--	30.1%	38.1%	25.0%	13.3%	34.1%
25-49 %	25.5%	--	15.7% *	24.8%	34.3% *	18.3%	20.4%	26.7%
50-74 %	18.0%	11.5% *	20.1%	29.9%	22.7%	14.7%	18.3%	17.9%
75% or more	20.2%	22.0%	20.0%	24.6%	18.9%	19.2%	22.6%	19.4%
Union presence								
No union employees	21.5%	20.0%	19.7%	25.0%	21.6%	20.3%	21.7%	21.4%
Has union employees	15.0%	--	--	29.1%	13.2%	14.7%	27.1% *	14.6%
Percent low-wage employees								
50% or more low-wage	26.3%	16.0%	21.8% *	30.1%	29.0%	25.4%	20.1%	28.5%
Less than 50% low-wage	19.9%	20.3%	19.7%	24.8%	20.1%	18.0%	22.0%	19.3%
Percent women employees								
Less than 25%	22.5%	21.5%	20.2%	26.0%	21.8%	21.1%	22.9%	22.2%
25-49 %	18.3%	17.8% *	19.9%	25.6%	18.5%	16.8%	21.0%	17.8%
50-74 %	20.1%	14.1%	19.0%	24.6%	18.9%	20.4%	20.3%	20.0%
75% or more	20.2%	22.9%	19.1%	23.5%	23.2%	17.3%	21.6%	19.8%
Percent age 50 or older employees								
Less than 25%	22.3%	20.6%	24.4%	29.2%	21.1%	19.2%	25.6%	21.1%
25-49 %	18.7%	20.2%	16.3%	21.4%	20.3%	17.4%	18.6%	18.8%
50-74 %	19.5%	15.8% *	16.4%	21.1%	19.5%	21.3%	17.7%	20.2%
75% or more	20.6%	22.1% *	9.6%	21.3% *	--	23.1%	20.1% *	22.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	0.58%	2.75%	1.87%	1.34%	1.17%	0.78%	1.20%	0.66%
Industry group **								
Agric., fish., forest.	4.09%	--	--	2.25%	2.92%	--	--	3.68%
Mining and manufacturing	1.38%	--	5.21% *	2.57%	1.95%	2.03%	2.72%	1.46%
Construction	2.22%	6.69%	4.60%	4.46%	3.13%	4.74%	3.36%	2.90%
Utilities and transp.	3.36%	--	--	4.34%	5.02% *	1.30%	8.23%	3.17%
Wholesale trade	2.25%	--	5.17% *	4.47%	3.37%	5.52% *	4.01%	2.73%
Fin. svcs. and real estate	1.37%	7.67% *	--	3.28%	1.90%	1.15%	5.08%	1.07%
Retail trade	1.29%	5.32% *	6.14%	2.45%	1.85%	0.75%	3.92%	1.18%
Professional services	1.02%	4.51%	2.80%	2.85%	2.43%	1.09%	2.10%	1.12%
Other services	1.53%	4.37%	5.08%	3.21%	2.58%	2.10%	2.45%	1.92%
Ownership								
For profit, incorporated	0.78%	2.97%	2.25%	1.73%	1.66%	1.09%	1.40%	0.93%
For profit, unincorporated	1.77%	5.50%	4.43%	2.68%	2.65%	2.89%	3.04%	1.99%
Nonprofit	0.75%	4.27% *	2.17%	2.25%	1.56%	0.93%	1.99%	0.81%
Age of firm								
Less than 5 years	2.51%	5.60%	5.45%	3.20%	3.81%	1.43%	3.28%	3.44%
5-9 years	3.55%	5.09%	5.46%	2.65%	10.05%	7.93% *	3.30%	6.19%
10-19 years	2.04%	4.64%	4.62%	4.75%	3.66%	1.15%	2.61%	2.83%
20 or more years	0.57%	3.90% *	2.17%	1.56%	1.01%	0.80%	1.52%	0.61%
Multi/single status								
2 or more locations	0.59%	--	4.27%	2.21%	1.03%	0.75%	2.60%	0.60%
1 location only	1.10%	2.76%	2.04%	1.60%	2.35%	7.14% *	1.29%	1.79%
Percent full-time employees								
Less than 25%	5.11%	--	--	6.80%	10.23%	7.14%	3.80%	6.36%
25-49 %	4.17%	--	7.40% *	3.75%	11.07% *	3.28%	4.62%	5.12%
50-74 %	1.19%	4.43% *	4.62%	3.09%	2.09%	1.40%	3.04%	1.29%
75% or more	0.63%	3.20%	2.09%	1.56%	1.10%	0.95%	1.37%	0.69%
Union presence								
No union employees	0.64%	2.76%	1.91%	1.35%	1.24%	0.93%	1.21%	0.75%
Has union employees	1.24%	--	--	7.69%	2.91%	1.36%	9.34% *	1.22%
Percent low-wage employees								
50% or more low-wage	1.48%	4.55%	7.43% *	4.00%	2.06%	1.77%	2.99%	1.66%
Less than 50% low-wage	0.60%	2.94%	1.92%	1.41%	1.21%	0.80%	1.27%	0.67%
Percent women employees								
Less than 25%	1.18%	3.78%	2.95%	2.31%	2.37%	1.36%	1.81%	1.55%
25-49 %	0.96%	7.28% *	3.70%	2.88%	1.46%	1.18%	2.94%	0.97%
50-74 %	1.01%	4.17%	4.22%	2.76%	1.81%	1.46%	2.44%	1.10%
75% or more	1.43%	5.71%	4.19%	2.43%	3.54%	1.46%	2.92%	1.61%
Percent age 50 or older employees								
Less than 25%	0.89%	3.18%	2.61%	2.05%	1.43%	1.22%	1.53%	1.00%
25-49 %	0.86%	4.43%	3.56%	2.10%	1.90%	1.01%	2.18%	0.94%
50-74 %	1.77%	6.90% *	2.92%	3.16%	3.32%	3.60%	2.71%	2.25%
75% or more	5.22%	8.68% *	1.50%	7.22% *	--	1.74%	6.47% *	2.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	19.8%	16.5%	23.9%	22.4%	20.0%	19.0%	21.5%	19.5%
Industry group **								
Agric., fish., forest.	20.3%	--	2.3% *	34.3%	22.1%	18.7%	13.2% *	21.3%
Mining and manufacturing	20.7%	11.2%	23.2%	22.8%	22.8%	19.3%	22.0%	20.6%
Construction	24.6%	26.1%	28.2%	20.3%	27.8%	22.3%	23.2%	25.3%
Utilities and transp.	24.1%	--	30.7%	27.0%	25.7%	22.6%	31.7%	23.1%
Wholesale trade	21.0%	12.0% *	19.1%	24.3%	20.2%	21.6%	19.5%	21.4%
Fin. svcs. and real estate	18.1%	13.9% *	14.1%	12.5%	15.4%	19.5%	13.9%	18.4%
Retail trade	16.7%	15.9% *	25.7%	32.3%	22.6%	14.0%	25.8%	15.8%
Professional services	18.8%	15.6%	22.1%	20.0%	18.6%	18.6%	19.9%	18.7%
Other services	21.3%	14.8%	26.9%	24.4%	17.9%	22.6%	21.7%	21.2%
Ownership								
For profit, incorporated	20.8%	17.7%	25.0%	23.8%	22.5%	19.7%	23.0%	20.5%
For profit, unincorporated	19.9%	13.8%	22.5%	22.6%	21.3%	18.5%	18.5%	20.1%
Nonprofit	15.3%	15.4%	17.1%	14.6%	13.9%	16.2%	16.3%	15.2%
Age of firm								
Less than 5 years	25.6%	22.5%	21.2%	29.6%	29.7%	13.8%	22.8%	29.1%
5-9 years	23.5%	16.7%	31.8%	24.8%	22.1%	25.1%	24.1%	23.2%
10-19 years	21.5%	14.9%	27.0%	24.5%	20.7%	18.6%	23.9%	20.5%
20 or more years	19.3%	15.8%	21.6%	20.9%	19.6%	19.0%	20.0%	19.2%
Multi/single status								
2 or more locations	19.2%	--	12.3%	17.6%	20.2%	19.1%	16.1%	19.3%
1 location only	21.4%	16.5%	25.0%	24.4%	19.9%	15.0%	22.2%	20.8%
Percent full-time employees								
Less than 25%	25.2%	--	16.3% *	22.0%	26.3%	27.5%	17.0%	27.1%
25-49 %	21.1%	12.7% *	36.1%	27.4%	14.5% *	22.9%	32.2%	19.0%
50-74 %	23.3%	15.6%	24.3%	25.5%	23.0%	23.4%	21.4%	23.6%
75% or more	19.2%	16.8%	23.3%	21.8%	19.9%	18.3%	21.1%	19.0%
Union presence								
No union employees	20.1%	16.6%	23.7%	22.9%	20.8%	18.9%	21.8%	19.8%
Has union employees	18.4%	--	29.3%	13.9%	13.8%	19.2%	13.7%	18.5%
Percent low-wage employees								
50% or more low-wage	27.0%	12.8% *	31.7%	28.4%	22.2%	29.2%	23.2%	27.7%
Less than 50% low-wage	19.3%	16.9%	23.4%	21.9%	19.9%	18.3%	21.4%	19.0%
Percent women employees								
Less than 25%	22.2%	20.5%	24.9%	23.9%	22.1%	21.2%	23.1%	21.9%
25-49 %	18.3%	13.5%	22.1%	19.6%	21.0%	17.3%	19.0%	18.2%
50-74 %	19.5%	12.1%	18.0%	20.9%	18.4%	20.1%	18.3%	19.6%
75% or more	19.7%	17.5%	26.7%	23.8%	18.7%	18.4%	23.5%	18.9%
Percent age 50 or older employees								
Less than 25%	19.7%	16.9%	27.3%	22.5%	20.0%	18.2%	23.2%	19.0%
25-49 %	19.7%	20.2%	20.7%	21.6%	19.8%	19.3%	21.2%	19.5%
50-74 %	20.8%	13.7%	23.9%	23.7%	21.2%	20.3%	20.2%	20.9%
75% or more	17.3%	13.4%	11.1% *	23.7%	19.2%	18.8%	15.3%	19.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	1.76%	1.35%	0.87%	0.88%	0.56%	0.81%	0.45%
Industry group **								
Agric., fish., forest.	2.07%	--	2.22% *	6.54%	1.75%	3.26%	6.02% *	2.09%
Mining and manufacturing	0.81%	3.20%	3.08%	2.03%	2.11%	0.85%	2.05%	0.86%
Construction	2.04%	6.76%	5.00%	2.73%	4.97%	1.82%	2.81%	2.75%
Utilities and transp.	1.57%	--	6.85%	4.40%	2.49%	2.11%	3.94%	1.67%
Wholesale trade	1.06%	5.30% *	5.54%	1.66%	2.69%	1.18%	2.52%	1.17%
Fin. svcs. and real estate	0.71%	6.46% *	3.19%	3.03%	1.33%	0.82%	3.02%	0.73%
Retail trade	1.66%	5.56% *	3.47%	2.28%	1.98%	1.54%	2.46%	1.65%
Professional services	0.50%	2.68%	2.57%	1.57%	1.21%	0.60%	1.47%	0.53%
Other services	1.27%	3.11%	2.46%	2.15%	2.75%	1.72%	1.68%	1.48%
Ownership								
For profit, incorporated	0.55%	2.09%	1.63%	1.11%	1.06%	0.75%	0.97%	0.61%
For profit, unincorporated	0.87%	3.65%	3.23%	1.98%	2.35%	0.92%	1.93%	0.98%
Nonprofit	0.68%	4.41%	2.86%	1.65%	1.40%	0.80%	1.87%	0.72%
Age of firm								
Less than 5 years	2.13%	4.40%	3.83%	3.81%	4.62%	1.18%	2.48%	3.48%
5-9 years	2.51%	4.17%	4.73%	2.08%	5.43%	5.02%	2.68%	3.55%
10-19 years	1.06%	3.21%	2.92%	2.67%	1.86%	1.47%	1.77%	1.29%
20 or more years	0.45%	2.63%	1.73%	0.99%	0.96%	0.58%	1.05%	0.48%
Multi/single status								
2 or more locations	0.46%	--	3.11%	1.53%	0.72%	0.57%	1.97%	0.47%
1 location only	0.84%	1.78%	1.43%	1.01%	1.99%	2.65%	0.87%	1.34%
Percent full-time employees								
Less than 25%	1.98%	--	5.10% *	3.81%	5.05%	1.98%	3.89%	2.26%
25-49 %	2.99%	4.83% *	4.02%	3.81%	5.26% *	1.69%	3.25%	3.11%
50-74 %	1.24%	4.62%	3.96%	2.45%	1.74%	1.90%	2.05%	1.39%
75% or more	0.43%	1.94%	1.48%	0.96%	0.90%	0.58%	0.90%	0.47%
Union presence								
No union employees	0.48%	1.79%	1.37%	0.90%	0.86%	0.72%	0.82%	0.54%
Has union employees	0.74%	--	8.57%	2.87%	2.89%	0.68%	3.72%	0.76%
Percent low-wage employees								
50% or more low-wage	1.59%	5.34% *	5.38%	3.55%	1.41%	2.38%	3.01%	1.78%
Less than 50% low-wage	0.41%	1.85%	1.39%	0.89%	0.92%	0.55%	0.84%	0.45%
Percent women employees								
Less than 25%	0.57%	3.26%	2.17%	1.42%	1.05%	0.81%	1.31%	0.63%
25-49 %	0.96%	3.62%	3.01%	1.78%	2.24%	1.18%	1.80%	1.03%
50-74 %	0.63%	3.45%	2.75%	1.91%	1.62%	0.71%	1.82%	0.67%
75% or more	0.68%	3.03%	2.83%	1.98%	1.31%	0.92%	1.69%	0.74%
Percent age 50 or older employees								
Less than 25%	0.86%	2.51%	2.11%	1.38%	1.16%	1.31%	1.21%	0.97%
25-49 %	0.46%	4.03%	2.33%	1.22%	1.38%	0.48%	1.52%	0.48%
50-74 %	1.02%	3.64%	3.12%	2.28%	2.70%	1.21%	1.89%	1.19%
75% or more	1.58%	3.77%	3.57% *	4.23%	1.61%	1.92%	2.90%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	15.9% *	25.2%	25.0%	20.8%	21.2%	22.4%	21.1%
Industry group **								
Agric., fish., forest.	11.6% *	--	0.0%	--	--	2.1% *	--	--
Mining and manufacturing	21.9%	--	29.8%	20.2%	19.7%	25.4%	21.4%	22.1%
Construction	27.5%	--	24.9%	39.7%	23.2%	22.6%	28.6%	26.7%
Utilities and transp.	22.3%	--	--	--	--	21.3%	33.2%	19.8%
Wholesale trade	19.9%	--	--	28.6%	21.8%	24.1%	13.9% *	22.5%
Fin. svcs. and real estate	17.3%	2.2% *	--	6.3% *	22.0%	17.5%	11.2% *	18.9%
Retail trade	27.1%	--	26.2%	25.9%	43.9%	19.1%	25.5%	27.8%
Professional services	20.2%	24.0% *	22.0%	19.6%	18.3%	20.9%	22.5%	19.5%
Other services	24.2%	16.0% *	25.2%	32.8%	20.5%	23.6%	27.4%	23.1%
Ownership								
For profit, incorporated	22.1%	11.8%	25.9%	27.6%	23.8%	20.8%	22.6%	22.0%
For profit, unincorporated	23.9%	32.3% *	24.8%	22.7%	18.3%	25.8%	26.9% *	22.7%
Nonprofit	16.5%	--	--	12.3% *	16.2%	19.2%	10.6% *	17.2%
Age of firm								
Less than 5 years	21.7%	13.3%	23.1%	--	21.5%	--	21.8%	21.6%
5-9 years	28.0%	37.9% *	33.5%	28.0%	14.2%	--	35.8%	16.0%
10-19 years	21.8%	10.2% *	25.9% *	37.2%	24.3%	13.8%	22.0%	21.6%
20 or more years	20.9%	9.8% *	22.9%	21.4%	20.8%	21.9%	19.0%	21.3%
Multi/single status								
2 or more locations	20.6%	--	20.1%	16.9%	20.4%	21.4%	18.5%	20.8%
1 location only	23.0%	16.1% *	25.8%	29.2%	21.9%	14.9% *	23.1%	22.8%
Percent full-time employees								
Less than 25%	24.0%	--	--	--	18.5%	31.2%	--	26.4%
25-49 %	32.1%	--	--	32.4%	30.8%	18.8%	58.2%	22.7%
50-74 %	22.3%	--	23.5%	25.9%	19.1%	26.9%	22.0%	22.4%
75% or more	20.8%	11.0%	25.4%	24.5%	20.8%	20.7%	20.7%	20.8%
Union presence								
No union employees	21.9%	16.1% *	25.8%	25.4%	20.9%	21.9%	22.6%	21.6%
Has union employees	17.8%	1.7% *	--	--	18.0% *	18.6%	--	18.2%
Percent low-wage employees								
50% or more low-wage	22.7%	9.9% *	--	31.9%	22.9%	25.0%	17.3%	24.5%
Less than 50% low-wage	21.4%	16.7% *	25.6%	24.5%	20.7%	20.8%	22.8%	20.9%
Percent women employees								
Less than 25%	23.2%	12.2% *	23.4%	29.9%	22.9%	23.3%	23.3%	23.2%
25-49 %	22.7%	6.9% *	15.1% *	35.5%	25.7%	20.3%	22.5%	22.7%
50-74 %	21.6%	24.0% *	32.6%	15.3% *	20.5%	21.6%	23.1% *	21.2%
75% or more	18.5%	16.9%	26.9%	16.9%	16.2%	20.5%	20.2%	18.0%
Percent age 50 or older employees								
Less than 25%	22.6%	23.4% *	25.3%	27.9%	22.1%	19.7%	25.5%	21.5%
25-49 %	20.7%	9.7% *	28.4%	19.6%	19.2%	22.1%	20.6%	20.8%
50-74 %	20.3%	6.3% *	19.9% *	30.4%	22.2%	22.8%	17.4%	22.1%
75% or more	18.4%	16.9% *	--	28.3%	--	--	19.8%	16.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.85%	4.98% *	2.84%	2.50%	1.40%	1.09%	2.36%	0.83%
Industry group **								
Agric., fish., forest.	3.73% *	--	0.00%	--	--	1.83% *	--	--
Mining and manufacturing	1.71%	--	8.08%	4.27%	1.97%	2.16%	4.85%	1.64%
Construction	3.01%	--	5.13%	4.54%	5.03%	5.66%	4.90%	3.77%
Utilities and transp.	2.53%	--	--	--	--	2.89%	7.93%	2.13%
Wholesale trade	2.45%	--	--	7.16%	3.18%	1.75%	6.09% *	1.65%
Fin. svcs. and real estate	2.16%	1.53% *	--	3.99% *	2.83%	1.63%	7.64% *	1.54%
Retail trade	3.72%	--	4.53%	4.54%	3.17%	1.60%	5.28%	4.62%
Professional services	1.41%	9.38% *	4.10%	4.21%	1.26%	2.00%	4.60%	1.20%
Other services	2.25%	5.99% *	6.59%	5.01%	3.63%	3.38%	4.36%	2.54%
Ownership								
For profit, incorporated	0.96%	2.89%	3.26%	3.13%	1.83%	1.25%	2.32%	1.01%
For profit, unincorporated	3.03%	17.71% *	6.57%	3.68%	2.88%	2.82%	8.53% *	2.19%
Nonprofit	1.18%	--	--	3.98% *	0.97%	3.02%	3.49% *	1.27%
Age of firm								
Less than 5 years	2.72%	2.94%	4.89%	--	2.82%	--	3.30%	4.69%
5-9 years	6.95%	19.60% *	6.27%	7.40%	3.40%	--	10.22%	3.02%
10-19 years	2.20%	3.05% *	8.25% *	4.67%	2.85%	1.61%	4.29%	2.18%
20 or more years	0.87%	3.38% *	2.57%	2.98%	1.61%	1.17%	2.40%	0.92%
Multi/single status								
2 or more locations	0.95%	--	3.87%	4.42%	1.83%	1.10%	5.53%	0.95%
1 location only	1.68%	5.07% *	3.19%	2.47%	1.79%	6.57% *	2.56%	1.66%
Percent full-time employees								
Less than 25%	2.78%	--	--	--	5.22%	2.99%	--	3.12%
25-49 %	7.16%	--	--	5.41%	7.06%	1.02%	13.40%	1.89%
50-74 %	1.94%	--	6.70%	3.76%	1.58%	4.10%	4.50%	2.11%
75% or more	0.87%	2.55%	3.23%	2.85%	1.64%	1.19%	2.09%	0.94%
Union presence								
No union employees	0.89%	5.02% *	2.94%	2.54%	1.44%	1.00%	2.41%	0.84%
Has union employees	2.83%	1.92% *	--	--	5.91% *	3.39%	--	2.96%
Percent low-wage employees								
50% or more low-wage	2.25%	5.23% *	--	4.72%	3.47%	3.45%	4.25%	2.47%
Less than 50% low-wage	0.90%	5.55% *	2.96%	2.64%	1.46%	1.13%	2.52%	0.86%
Percent women employees								
Less than 25%	1.38%	4.79% *	2.86%	3.19%	2.23%	1.62%	2.82%	1.34%
25-49 %	1.64%	2.82% *	7.22% *	4.55%	3.21%	1.80%	4.64%	1.74%
50-74 %	2.06%	14.13% *	9.54%	5.15% *	1.45%	1.95%	7.89% *	1.39%
75% or more	1.35%	3.11%	4.30%	4.13%	1.04%	2.98%	2.69%	1.53%
Percent age 50 or older employees								
Less than 25%	1.58%	9.10% *	4.34%	3.37%	2.85%	1.60%	3.81%	1.54%
25-49 %	1.06%	5.49% *	3.82%	4.02%	1.09%	1.62%	3.67%	1.06%
50-74 %	2.05%	3.02% *	6.58% *	6.58%	2.73%	2.78%	4.21%	1.90%
75% or more	3.23%	5.77% *	--	5.20%	--	--	4.39%	4.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	21.9%	18.2%	22.5%	23.4%	20.1%	24.2%	21.9%	21.9%
Industry group **								
Agric., fish., forest.	17.0%	--	2.7% *	32.8%	19.9%	--	9.5% *	20.2%
Mining and manufacturing	23.2%	10.8%	20.2%	22.5%	25.9%	23.6%	19.3%	24.7%
Construction	25.3%	26.5%	24.2%	24.5%	27.1%	26.5%	25.1%	25.5%
Utilities and transp.	25.4%	37.8%	26.2%	30.1%	19.6%	23.5%	33.6%	20.9%
Wholesale trade	19.6%	12.1% *	17.7%	23.2%	19.5%	21.1%	17.9%	20.7%
Fin. svcs. and real estate	18.4%	18.1% *	19.0% *	14.0%	15.5%	23.0%	17.4%	18.8%
Retail trade	29.1%	15.2%	26.9%	34.1%	29.5%	30.7%	26.2%	31.2%
Professional services	19.7%	19.4%	21.7%	20.4%	18.3%	20.2%	21.2%	19.0%
Other services	23.3%	15.4%	25.5%	25.1%	18.7%	29.5%	22.0%	23.9%
Ownership								
For profit, incorporated	23.4%	16.7%	23.6%	24.4%	23.1%	25.5%	22.7%	23.9%
For profit, unincorporated	22.9%	23.2%	21.1%	26.0%	21.1%	23.5%	22.7%	23.1%
Nonprofit	15.1%	14.9%	14.1%	14.5%	14.1%	18.5%	14.6%	15.1%
Age of firm								
Less than 5 years	26.8%	24.4%	23.0%	31.2%	29.4%	--	24.8%	30.9%
5-9 years	24.7%	26.5%	27.4%	28.0%	19.8%	26.1%	27.3%	22.3%
10-19 years	21.4%	15.1%	24.6%	26.4%	18.8%	19.7%	22.9%	20.3%
20 or more years	21.4%	14.7%	20.5%	21.4%	20.2%	24.5%	19.9%	21.9%
Multi/single status								
2 or more locations	21.7%	--	14.7%	18.2%	20.3%	24.3%	17.0%	22.1%
1 location only	22.1%	18.2%	23.3%	25.4%	19.9%	21.0%	22.5%	21.6%
Percent full-time employees								
Less than 25%	27.6%	13.0% *	15.4%	25.0%	33.5%	29.8%	16.2%	31.7%
25-49 %	23.4%	40.4% *	29.7%	28.5%	15.5% *	23.0%	32.7%	19.8%
50-74 %	24.6%	13.1%	20.5%	28.7%	22.7%	31.0%	19.8%	26.6%
75% or more	21.3%	18.0%	22.5%	22.5%	19.7%	23.1%	21.7%	21.2%
Union presence								
No union employees	22.4%	18.1%	22.5%	23.8%	21.2%	24.8%	22.0%	22.7%
Has union employees	17.0%	--	21.2%	16.1%	11.2%	21.7%	19.4%	16.8%
Percent low-wage employees								
50% or more low-wage	27.2%	10.6%	24.4%	29.7%	24.5%	33.9%	19.5%	30.0%
Less than 50% low-wage	21.5%	18.8%	22.4%	23.0%	19.8%	23.1%	22.1%	21.3%
Percent women employees								
Less than 25%	23.5%	20.0%	22.2%	24.6%	23.8%	24.8%	22.9%	24.0%
25-49 %	21.2%	14.2%	21.1%	23.5%	19.6%	23.4%	20.7%	21.4%
50-74 %	20.3%	17.0% *	21.0%	20.6%	18.7%	22.8%	19.9%	20.4%
75% or more	22.7%	19.8%	25.1%	24.0%	19.0%	27.5%	23.0%	22.6%
Percent age 50 or older employees								
Less than 25%	23.6%	20.2%	25.9%	24.8%	21.1%	25.7%	24.5%	23.1%
25-49 %	20.7%	19.3%	19.5%	21.1%	19.4%	22.8%	20.0%	20.9%
50-74 %	21.0%	13.3%	21.4%	24.3%	19.6%	24.8%	19.8%	21.6%
75% or more	18.4%	18.1%	10.6%	23.5%	20.0%	16.1%	17.9%	19.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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%	1.73%	1.12%	0.83%	0.92%	0.92%	0.75%	0.60%
Industry group **								
Agric., fish., forest.	2.46%	--	2.06% *	4.45%	1.77%	--	4.28% *	2.35%
Mining and manufacturing	1.17%	2.81%	4.00%	1.75%	2.40%	1.95%	1.85%	1.42%
Construction	1.48%	4.78%	3.11%	2.53%	2.59%	3.91%	2.10%	2.08%
Utilities and transp.	2.86%	7.18%	6.43%	3.74%	5.22%	3.78%	3.86%	3.35%
Wholesale trade	1.36%	4.44% *	3.88%	2.04%	3.36%	1.62%	2.35%	1.67%
Fin. svcs. and real estate	1.31%	5.44% *	5.95% *	2.93%	1.62%	1.99%	3.26%	1.40%
Retail trade	1.38%	4.53%	2.97%	1.81%	3.22%	2.40%	2.26%	1.61%
Professional services	0.75%	3.60%	1.89%	1.62%	1.20%	1.40%	1.51%	0.85%
Other services	1.44%	2.49%	2.39%	2.10%	2.77%	2.40%	1.51%	1.97%
Ownership								
For profit, incorporated	0.55%	1.66%	1.35%	1.08%	1.11%	1.13%	0.85%	0.71%
For profit, unincorporated	1.31%	4.78%	2.52%	1.73%	2.61%	1.90%	2.26%	1.61%
Nonprofit	0.95%	3.44%	2.09%	1.58%	1.37%	2.17%	1.59%	1.11%
Age of firm								
Less than 5 years	1.76%	3.65%	3.25%	3.07%	4.23%	--	2.12%	3.11%
5-9 years	2.27%	6.42%	3.62%	2.03%	4.20%	4.48%	2.92%	3.13%
10-19 years	1.15%	2.61%	2.79%	2.52%	2.05%	1.88%	1.59%	1.57%
20 or more years	0.54%	2.12%	1.38%	0.96%	1.04%	1.00%	0.91%	0.66%
Multi/single status								
2 or more locations	0.60%	--	2.61%	1.53%	0.88%	0.93%	1.95%	0.62%
1 location only	0.73%	1.74%	1.20%	0.96%	1.78%	5.91%	0.81%	1.28%
Percent full-time employees								
Less than 25%	2.33%	6.14% *	3.80%	3.55%	5.29%	2.50%	2.98%	2.77%
25-49 %	3.89%	17.68% *	4.55%	2.93%	5.67% *	3.78%	5.52%	4.01%
50-74 %	1.41%	3.16%	2.71%	2.08%	1.49%	4.04%	1.80%	1.80%
75% or more	0.49%	1.66%	1.25%	0.93%	0.98%	0.90%	0.80%	0.62%
Union presence								
No union employees	0.47%	1.74%	1.14%	0.86%	0.89%	0.98%	0.77%	0.60%
Has union employees	1.83%	--	6.17%	3.64%	2.38%	2.30%	4.46%	1.94%
Percent low-wage employees								
50% or more low-wage	1.84%	2.92%	5.21%	2.83%	1.45%	4.25%	2.28%	2.25%
Less than 50% low-wage	0.49%	1.85%	1.15%	0.86%	0.97%	0.87%	0.79%	0.61%
Percent women employees								
Less than 25%	0.76%	2.53%	1.75%	1.33%	1.60%	1.74%	1.11%	1.04%
25-49 %	1.10%	3.10%	2.48%	1.93%	2.16%	1.98%	1.63%	1.36%
50-74 %	0.98%	5.15% *	2.95%	1.79%	1.72%	1.47%	2.16%	1.10%
75% or more	0.92%	2.93%	2.29%	1.80%	1.39%	1.97%	1.46%	1.17%
Percent age 50 or older employees								
Less than 25%	0.71%	2.97%	1.70%	1.26%	1.24%	1.64%	1.14%	0.90%
25-49 %	0.75%	3.01%	2.03%	1.32%	1.46%	1.15%	1.31%	0.90%
50-74 %	1.34%	3.00%	2.24%	2.21%	2.87%	2.82%	1.65%	1.94%
75% or more	2.44%	4.77%	2.58%	3.73%	3.66%	2.64%	3.26%	2.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.

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**Table I.C.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	18.6%	12.7%	24.7%	23.6%	20.5%	17.8%	20.7%	18.5%
Industry group **								
Agric., fish., forest.	19.3%	--	--	3.7%	--	20.1%	--	20.0%
Mining and manufacturing	18.8%	--	--	20.2%	19.6%	18.6%	19.3%	18.8%
Construction	25.3%	--	43.4%	27.4%	25.7%	21.6%	24.4%	25.5%
Utilities and transp.	22.2%	2.5% *	--	31.6%	22.4%	21.9%	26.9%	22.1%
Wholesale trade	21.5%	--	--	25.7%	20.2%	21.8%	22.1%	21.5%
Fin. svcs. and real estate	18.4%	--	--	8.3%	18.6%	18.7%	7.9%	18.6%
Retail trade	13.5%	--	--	23.9%	24.6%	12.4%	19.3%	13.4%
Professional services	18.6%	13.3% *	21.6%	21.0%	19.8%	18.2%	19.7%	18.5%
Other services	20.7%	17.2% *	22.0%	28.2%	19.6%	20.4%	22.5%	20.5%
Ownership								
For profit, incorporated	19.3%	13.8%	24.0%	25.8%	22.9%	18.2%	21.5%	19.2%
For profit, unincorporated	18.9%	7.0% *	34.5%	21.2%	19.5%	18.3%	21.2%	18.7%
Nonprofit	15.7%	--	16.9%	15.0%	14.8%	16.0%	15.0%	15.7%
Age of firm								
Less than 5 years	23.3%	20.3% *	44.8%	25.8%	20.9%	12.7%	27.7%	20.0%
5-9 years	31.0%	21.8%	38.7%	25.9%	42.2%	21.7% *	31.6%	30.8%
10-19 years	21.7%	10.9% *	30.2%	30.8%	25.1%	15.9%	24.8%	21.0%
20 or more years	18.1%	9.7% *	15.7%	21.4%	19.2%	17.8%	15.7%	18.2%
Multi/single status								
2 or more locations	18.1%	--	--	19.6%	19.2%	17.9%	15.9%	18.1%
1 location only	22.0%	12.6%	26.5%	25.3%	23.6%	15.4%	21.2%	22.3%
Percent full-time employees								
Less than 25%	22.4%	--	--	24.0%	18.2%	25.2%	7.7% *	23.6%
25-49 %	24.0%	--	41.6%	17.4%	32.1%	20.3%	32.6%	23.5%
50-74 %	19.2%	--	42.5%	21.4%	21.4%	18.4%	24.0%	19.0%
75% or more	18.3%	11.6%	22.2%	24.3%	19.8%	17.6%	19.9%	18.2%
Union presence								
No union employees	18.9%	13.7%	24.5%	23.9%	20.7%	17.9%	21.5%	18.7%
Has union employees	17.7%	0.0%	--	18.9% *	18.2%	17.7%	10.0% *	17.8%
Percent low-wage employees								
50% or more low-wage	25.5%	--	33.0%	28.3%	22.8%	25.7%	26.3%	25.4%
Less than 50% low-wage	18.2%	11.2%	23.4%	23.0%	20.4%	17.4%	19.8%	18.1%
Percent women employees								
Less than 25%	21.1%	14.7% *	26.8%	27.3%	20.1%	20.5%	24.1%	20.8%
25-49 %	17.2%	11.3% *	--	18.8%	23.0%	16.2%	15.7%	17.2%
50-74 %	19.5%	8.0% *	22.6% *	25.7%	18.8%	19.5%	19.3%	19.5%
75% or more	17.2%	15.1% *	25.0%	18.2%	19.8%	16.2%	18.7%	17.1%
Percent age 50 or older employees								
Less than 25%	17.6%	15.7%	27.5%	25.3%	19.9%	16.2%	22.9%	17.3%
25-49 %	18.9%	11.3% *	27.5%	22.1%	20.4%	18.5%	23.1%	18.9%
50-74 %	19.8%	4.0% *	15.4% *	20.4%	22.6%	19.3%	12.8%	20.3%
75% or more	18.1%	13.0% *	--	--	15.7%	20.0%	15.3% *	19.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in single coverage at private sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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%	2.74%	2.90%	1.45%	0.88%	0.51%	1.58%	0.46%
Industry group **								
Agric., fish., forest.	2.74%	--	--	0.61%	--	3.04%	--	2.75%
Mining and manufacturing	0.75%	--	--	2.26%	1.88%	0.79%	3.63%	0.76%
Construction	2.65%	--	7.21%	6.43%	4.57%	1.79%	6.61%	2.89%
Utilities and transp.	1.56%	2.34% *	--	5.75%	2.35%	1.89%	7.07%	1.59%
Wholesale trade	1.12%	--	--	3.47%	2.06%	1.46%	4.29%	1.16%
Fin. svcs. and real estate	0.61%	--	--	2.01%	1.42%	0.69%	2.38%	0.62%
Retail trade	1.03%	--	--	2.74%	2.29%	0.90%	3.76%	1.03%
Professional services	0.58%	5.52% *	5.25%	2.72%	1.83%	0.60%	2.94%	0.59%
Other services	1.21%	6.23% *	6.11%	2.98%	2.23%	1.56%	3.39%	1.28%
Ownership								
For profit, incorporated	0.63%	3.82%	3.40%	1.84%	1.22%	0.70%	2.01%	0.64%
For profit, unincorporated	0.79%	3.23% *	8.75%	3.05%	1.61%	0.94%	3.84%	0.80%
Nonprofit	0.52%	--	3.57%	2.14%	1.20%	0.60%	1.81%	0.53%
Age of firm								
Less than 5 years	2.53%	9.41% *	7.91%	4.30%	2.53%	0.87%	5.14%	2.17%
5-9 years	5.10%	6.37%	7.27%	4.01%	10.89%	6.60% *	3.75%	6.56%
10-19 years	1.14%	3.31% *	5.83%	3.42%	1.69%	1.18%	3.10%	1.20%
20 or more years	0.45%	4.02% *	2.93%	1.80%	0.83%	0.53%	2.00%	0.46%
Multi/single status								
2 or more locations	0.46%	--	--	2.06%	0.79%	0.52%	2.94%	0.46%
1 location only	1.31%	2.76%	3.17%	1.87%	2.17%	2.87%	1.73%	1.71%
Percent full-time employees								
Less than 25%	2.37%	--	--	6.94%	4.49%	2.55%	3.16% *	2.59%
25-49 %	2.77%	--	8.10%	3.83%	9.21%	1.42%	5.99%	2.91%
50-74 %	1.07%	--	11.06%	3.28%	2.02%	1.25%	3.80%	1.10%
75% or more	0.48%	2.98%	2.97%	1.69%	0.85%	0.57%	1.78%	0.50%
Union presence								
No union employees	0.56%	2.87%	2.98%	1.46%	0.95%	0.68%	1.60%	0.58%
Has union employees	0.62%	0.00%	--	6.79% *	2.14%	0.65%	5.04% *	0.62%
Percent low-wage employees								
50% or more low-wage	1.41%	--	5.25%	5.59%	2.16%	1.71%	4.05%	1.50%
Less than 50% low-wage	0.45%	2.57%	3.16%	1.48%	0.91%	0.52%	1.70%	0.46%
Percent women employees								
Less than 25%	0.60%	4.88% *	4.33%	2.29%	1.12%	0.74%	2.52%	0.61%
25-49 %	0.97%	8.52% *	--	2.96%	1.90%	1.01%	3.86%	0.99%
50-74 %	0.57%	2.74% *	7.73% *	3.22%	1.19%	0.67%	3.20%	0.58%
75% or more	0.78%	5.04% *	5.98%	2.66%	2.43%	0.76%	2.90%	0.80%
Percent age 50 or older employees								
Less than 25%	0.98%	4.53%	4.10%	2.30%	1.22%	1.12%	2.25%	1.00%
25-49 %	0.45%	3.99% *	5.31%	2.07%	1.37%	0.46%	3.45%	0.45%
50-74 %	0.92%	1.79% *	5.72% *	3.77%	2.03%	1.10%	2.60%	0.97%
75% or more	1.94%	7.42% *	--	--	1.33%	1.89%	5.85% *	1.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2023**

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	57.9%	65.0%	66.1%	64.6%	60.0%	54.2%	65.3%	56.6%
Industry group **								
Agric., fish., forest.	64.4%	65.7%	77.3%	63.4%	66.5%	59.9%	70.5%	62.7%
Mining and manufacturing	52.4%	61.9%	63.7%	65.3%	51.8%	48.3%	64.0%	51.0%
Construction	58.4%	54.4%	67.0%	59.0%	59.2%	47.8%	61.1%	56.7%
Utilities and transp.	57.7%	74.9%	69.4%	63.6%	56.4%	55.7%	68.1%	56.4%
Wholesale trade	54.5%	74.2%	66.5%	56.3%	57.5%	47.7%	64.2%	52.2%
Fin. svcs. and real estate	52.9%	64.7%	55.1%	68.1%	57.3%	49.6%	63.1%	51.9%
Retail trade	64.6%	63.5%	70.6%	70.2%	64.2%	63.5%	69.6%	63.9%
Professional services	57.5%	62.6%	65.7%	64.6%	62.0%	53.0%	64.7%	56.3%
Other services	64.5%	69.9%	66.3%	69.0%	68.3%	60.3%	67.9%	63.7%
Ownership								
For profit, incorporated	57.4%	64.0%	66.3%	63.6%	58.1%	54.5%	64.8%	56.1%
For profit, unincorporated	59.6%	69.4%	66.1%	67.4%	61.3%	52.9%	67.5%	57.9%
Nonprofit	58.5%	61.9%	63.9%	66.1%	64.4%	53.5%	64.2%	58.0%
Age of firm								
Less than 5 years	63.9%	61.9%	67.4%	66.5%	60.0%	60.9%	64.7%	62.8%
5-9 years	63.7%	64.9%	67.7%	64.7%	61.4%	63.0%	65.7%	62.4%
10-19 years	62.4%	67.7%	64.0%	66.1%	61.7%	55.9%	65.7%	60.8%
20 or more years	56.9%	64.9%	66.3%	64.0%	59.6%	54.0%	65.1%	56.0%
Multi/single status								
2 or more locations	55.7%	52.5%	65.1%	65.1%	59.1%	54.1%	66.8%	55.5%
1 location only	63.6%	65.2%	66.1%	64.4%	61.6%	57.4%	65.1%	62.3%
Percent full-time employees								
Less than 25%	68.3%	52.7%	62.8%	71.4%	77.5%	64.7%	60.5%	70.7%
25-49 %	67.0%	54.5%	77.3%	72.5%	78.0%	58.7%	67.5%	66.9%
50-74 %	62.4%	71.2%	70.5%	71.3%	65.2%	58.5%	70.3%	61.2%
75% or more	56.9%	65.0%	65.3%	63.4%	58.4%	53.5%	64.7%	55.6%
Union presence								
No union employees	59.5%	65.8%	66.9%	65.9%	60.5%	55.6%	66.2%	58.1%
Has union employees	51.2%	44.2%	48.0%	45.9%	55.7%	50.9%	45.2%	51.4%
Percent low-wage employees								
50% or more low-wage	67.3%	74.7%	69.5%	73.7%	69.2%	63.9%	72.9%	66.1%
Less than 50% low-wage	57.4%	64.2%	65.9%	64.0%	59.6%	53.7%	64.7%	56.1%
Percent women employees								
Less than 25%	56.1%	63.1%	64.3%	61.7%	56.4%	50.3%	63.2%	53.8%
25-49 %	57.3%	64.2%	63.1%	64.2%	56.8%	56.1%	63.4%	56.7%
50-74 %	58.5%	61.8%	69.2%	66.8%	63.1%	54.7%	65.9%	57.6%
75% or more	60.7%	71.7%	70.2%	70.5%	66.4%	54.0%	70.8%	58.7%
Percent age 50 or older employees								
Less than 25%	61.1%	62.7%	65.0%	65.3%	61.5%	58.7%	64.4%	60.2%
25-49 %	55.3%	69.3%	67.9%	63.3%	59.3%	51.6%	66.8%	54.2%
50-74 %	58.7%	65.2%	67.3%	64.9%	58.4%	54.8%	65.8%	56.9%
75% or more	61.0%	64.8%	60.2%	68.4%	63.9%	52.7%	64.1%	58.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	1.55%	1.15%	0.68%	0.75%	0.57%	0.70%	0.41%
Industry group **								
Agric., fish., forest.	3.28%	7.30%	7.49%	7.51%	9.20%	4.20%	6.45%	3.70%
Mining and manufacturing	0.80%	6.05%	4.29%	1.58%	1.59%	0.98%	2.15%	0.84%
Construction	1.25%	5.17%	3.13%	2.16%	1.96%	3.16%	2.19%	1.48%
Utilities and transp.	1.42%	8.51%	5.37%	3.78%	4.01%	1.55%	3.53%	1.52%
Wholesale trade	1.11%	4.32%	3.86%	1.98%	2.31%	1.53%	2.20%	1.22%
Fin. svcs. and real estate	0.89%	4.74%	6.57%	2.96%	2.19%	0.91%	3.27%	0.89%
Retail trade	0.94%	4.79%	3.47%	2.35%	2.57%	1.32%	2.08%	1.10%
Professional services	0.56%	2.58%	1.75%	1.25%	1.32%	0.62%	1.17%	0.61%
Other services	1.02%	3.54%	2.63%	1.55%	2.05%	1.60%	1.64%	1.19%
Ownership								
For profit, incorporated	0.46%	1.92%	1.24%	0.79%	0.93%	0.73%	0.81%	0.54%
For profit, unincorporated	0.91%	2.91%	3.47%	1.68%	1.68%	1.25%	1.77%	1.00%
Nonprofit	0.74%	3.94%	4.64%	2.23%	1.63%	0.64%	2.36%	0.78%
Age of firm								
Less than 5 years	1.70%	3.94%	3.13%	2.91%	3.49%	8.55%	2.23%	2.59%
5-9 years	1.58%	4.31%	2.79%	2.17%	3.39%	1.97%	2.05%	2.19%
10-19 years	0.88%	3.19%	2.22%	1.46%	1.61%	1.69%	1.41%	1.09%
20 or more years	0.42%	2.26%	1.67%	0.86%	0.86%	0.60%	0.96%	0.46%
Multi/single status								
2 or more locations	0.46%	8.23%	3.35%	1.40%	0.89%	0.59%	1.98%	0.47%
1 location only	0.60%	1.57%	1.22%	0.78%	1.33%	2.21%	0.75%	0.91%
Percent full-time employees								
Less than 25%	1.74%	9.50%	6.53%	3.88%	2.97%	2.13%	4.33%	1.79%
25-49 %	1.96%	6.40%	4.00%	2.36%	3.81%	1.86%	3.14%	2.27%
50-74 %	0.89%	4.49%	3.22%	1.94%	2.28%	0.97%	2.06%	0.94%
75% or more	0.41%	1.71%	1.26%	0.75%	0.77%	0.67%	0.78%	0.47%
Union presence								
No union employees	0.39%	1.55%	1.17%	0.66%	0.75%	0.69%	0.70%	0.45%
Has union employees	0.81%	9.03%	5.98%	3.51%	3.49%	0.81%	4.05%	0.83%
Percent low-wage employees								
50% or more low-wage	1.01%	4.73%	4.13%	2.14%	2.28%	1.35%	2.35%	1.10%
Less than 50% low-wage	0.38%	1.63%	1.19%	0.71%	0.78%	0.61%	0.73%	0.44%
Percent women employees								
Less than 25%	0.61%	2.67%	1.92%	1.08%	1.40%	0.89%	1.14%	0.70%
25-49 %	0.84%	3.75%	2.52%	1.47%	1.33%	1.26%	1.61%	0.93%
50-74 %	0.68%	3.48%	2.42%	1.50%	1.40%	0.82%	1.59%	0.72%
75% or more	0.71%	2.63%	2.25%	1.54%	1.75%	0.74%	1.40%	0.78%
Percent age 50 or older employees								
Less than 25%	0.57%	2.25%	1.67%	0.99%	1.13%	1.08%	0.99%	0.69%
25-49 %	0.47%	3.46%	2.01%	1.16%	1.15%	0.52%	1.33%	0.49%
50-74 %	1.07%	3.55%	2.77%	1.80%	1.91%	1.82%	1.78%	1.24%
75% or more	1.88%	4.00%	5.39%	3.54%	4.45%	2.49%	3.01%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	13.7%	54.0%	35.2%	23.0%	13.8%	5.0%	36.1%	9.2%
Industry group **								
Agric., fish., forest.	17.7% *	--	--	--	--	11.0% *	48.8% *	8.0% *
Mining and manufacturing	10.8%	62.2%	39.0%	15.8%	8.1% *	5.8%	32.0%	7.6%
Construction	25.1%	46.2%	39.2%	33.3%	9.8%	10.0% *	38.3%	16.5%
Utilities and transp.	11.9%	37.7% *	36.9% *	10.8% *	24.0% *	3.6% *	27.7%	9.4%
Wholesale trade	17.1%	62.7%	42.1%	16.7%	16.1% *	4.3% *	36.8%	11.1%
Fin. svcs. and real estate	11.2%	58.8%	31.3%	41.3%	12.6%	3.0%	48.5%	6.8%
Retail trade	5.0%	46.7%	31.9%	9.2%	6.1% *	0.6% *	29.3%	1.5%
Professional services	13.8%	53.2%	33.6%	26.3%	15.6%	4.1%	36.9%	9.5%
Other services	19.8%	56.0%	28.6%	23.9%	16.8% *	13.6%	34.9%	15.9%
Ownership								
For profit, incorporated	12.9%	54.1%	35.9%	22.5%	11.3%	4.9%	35.2%	8.2%
For profit, unincorporated	18.4%	54.8%	32.4%	19.8%	19.7% *	6.3%	38.7%	13.2%
Nonprofit	12.5%	49.7%	33.9%	31.1%	15.2%	4.5%	38.3%	9.9%
Age of firm								
Less than 5 years	19.2%	32.5%	27.1%	10.7% *	10.7% *	0.9% *	25.8%	9.6% *
5-9 years	23.2%	37.4%	28.0%	15.7%	24.1% *	12.2% *	28.6%	19.6% *
10-19 years	22.5%	62.4%	32.4%	19.8%	15.9%	8.6% *	34.5%	15.9%
20 or more years	11.8%	62.9%	39.3%	26.1%	12.5%	4.7%	40.3%	8.1%
Multi/single status								
2 or more locations	8.0%	--	37.5%	29.9%	11.7%	4.9%	36.7%	7.2%
1 location only	26.5%	54.1%	34.9%	20.4%	17.1%	6.1% *	36.1%	17.4%
Percent full-time employees								
Less than 25%	18.1%	60.1%	48.0%	31.2%	11.1% *	6.4% *	50.9%	9.5%
25-49 %	8.1%	51.8%	26.5% *	9.3%	5.6% *	3.1% *	25.2%	4.6%
50-74 %	10.1%	62.5%	34.2%	14.0%	6.5%	3.6%	38.2%	4.9%
75% or more	14.3%	52.7%	35.4%	24.7%	15.3%	5.2%	36.2%	9.9%
Union presence								
No union employees	14.7%	53.5%	35.1%	22.4%	13.2%	5.0%	35.8%	9.6%
Has union employees	8.8%	--	37.6% *	35.6%	20.4%	4.9%	45.0%	7.6%
Percent low-wage employees								
50% or more low-wage	10.9%	69.1%	32.8%	15.3%	7.6%	1.1% *	39.8%	4.1%
Less than 50% low-wage	13.9%	52.5%	35.3%	23.6%	14.2%	5.2%	35.8%	9.5%
Percent women employees								
Less than 25%	17.9%	51.9%	38.8%	20.7%	12.9%	7.4%	34.8%	11.6%
25-49 %	10.7%	60.1%	35.3%	22.0%	18.0%	2.7%	37.0%	7.7%
50-74 %	13.3%	62.3%	39.9%	27.2%	13.6%	5.5%	43.5%	9.1%
75% or more	13.3%	45.3%	24.5%	24.5%	9.5%	6.4%	31.4%	8.9%
Percent age 50 or older employees								
Less than 25%	15.6%	49.0%	31.7%	23.2%	15.3%	6.4%	32.2%	11.1%
25-49 %	10.4%	49.4%	41.7%	23.4%	11.0%	4.2%	38.2%	7.2%
50-74 %	18.0%	64.9%	32.2%	23.8%	18.7% *	4.4% *	39.4%	11.8% *
75% or more	29.5%	61.8%	39.5% *	10.7% *	24.3% *	2.9% *	49.1%	8.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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%	2.74%	2.36%	1.62%	1.68%	0.54%	1.40%	0.67%
Industry group **								
Agric., fish., forest.	6.24% *	--	--	--	--	7.56% *	16.35% *	4.09% *
Mining and manufacturing	1.38%	8.36%	8.77%	3.87%	2.48% *	1.58%	4.40%	1.39%
Construction	2.74%	9.94%	7.09%	5.09%	2.60%	5.24% *	4.38%	3.17%
Utilities and transp.	2.56%	15.85% *	13.39% *	3.38% *	8.16% *	1.77% *	7.12%	2.71%
Wholesale trade	2.26%	9.76%	8.53%	4.11%	5.23% *	2.02% *	4.79%	2.47%
Fin. svcs. and real estate	1.41%	7.59%	8.50%	8.55%	3.12%	0.86%	6.05%	1.15%
Retail trade	0.97%	9.47%	6.06%	2.57%	2.49% *	0.21% *	3.92%	0.43%
Professional services	1.00%	4.52%	3.74%	3.27%	2.69%	0.75%	2.44%	1.07%
Other services	2.27%	5.85%	5.07%	3.79%	6.81% *	2.49%	3.15%	2.77%
Ownership								
For profit, incorporated	0.70%	3.34%	2.72%	2.06%	1.47%	0.68%	1.66%	0.69%
For profit, unincorporated	2.41%	5.64%	6.38%	3.30%	6.57% *	1.39%	3.42%	2.96%
Nonprofit	1.19%	8.82%	6.61%	4.02%	2.72%	0.78%	4.17%	1.20%
Age of firm								
Less than 5 years	2.59%	5.95%	6.81%	3.32% *	4.71% *	1.01% *	3.67%	3.13% *
5-9 years	5.19%	7.43%	6.39%	3.24%	13.45% *	4.80% *	3.93%	8.49% *
10-19 years	1.98%	5.31%	4.24%	4.19%	3.84%	2.81% *	2.79%	2.66%
20 or more years	0.62%	3.84%	3.35%	2.08%	1.43%	0.55%	1.96%	0.59%
Multi/single status								
2 or more locations	0.57%	--	6.82%	3.45%	1.42%	0.55%	5.05%	0.56%
1 location only	1.40%	2.77%	2.51%	1.80%	3.66%	2.64% *	1.45%	2.42%
Percent full-time employees								
Less than 25%	2.42%	13.96%	11.23%	5.94%	3.74% *	2.36% *	6.48%	2.05%
25-49 %	1.19%	14.23%	9.37% *	2.43%	1.94% *	0.98% *	5.01%	0.97%
50-74 %	1.04%	7.85%	5.72%	2.75%	1.68%	0.70%	3.96%	0.71%
75% or more	0.74%	3.00%	2.63%	1.88%	1.97%	0.63%	1.57%	0.79%
Union presence								
No union employees	0.74%	2.77%	2.40%	1.67%	1.79%	0.66%	1.42%	0.80%
Has union employees	1.06%	--	13.10% *	7.37%	4.76%	0.91%	8.86%	1.03%
Percent low-wage employees								
50% or more low-wage	1.31%	7.26%	7.72%	3.12%	1.77%	0.39% *	4.82%	0.71%
Less than 50% low-wage	0.67%	2.89%	2.46%	1.72%	1.77%	0.58%	1.47%	0.71%
Percent women employees								
Less than 25%	1.15%	4.90%	3.89%	2.53%	2.20%	1.46%	2.25%	1.27%
25-49 %	1.44%	6.08%	5.40%	3.71%	4.77%	0.60%	3.35%	1.49%
50-74 %	1.12%	5.61%	5.62%	3.95%	2.67%	1.07%	3.44%	1.11%
75% or more	1.05%	4.87%	3.76%	3.15%	1.84%	1.45%	2.51%	1.11%
Percent age 50 or older employees								
Less than 25%	1.14%	4.04%	3.17%	2.29%	2.25%	1.19%	1.87%	1.19%
25-49 %	0.71%	6.28%	4.53%	2.97%	1.70%	0.61%	2.94%	0.67%
50-74 %	2.76%	4.99%	5.76%	4.10%	8.38% *	1.75% *	3.40%	3.53% *
75% or more	3.82%	6.71%	12.48% *	3.81% *	9.85% *	2.50% *	5.79%	3.28% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2023**

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	54.5%	13.5%	10.3%	19.6%	40.5%	79.3%	14.0%	62.7%
Industry group **								
Agric., fish., forest.	39.4%	--	1.6% *	--	14.5% *	80.9%	8.3% *	49.1%
Mining and manufacturing	56.3%	12.9% *	13.7% *	13.4%	50.5%	80.8%	11.2%	63.1%
Construction	35.3%	15.7% *	9.4%	22.6%	50.1%	81.2%	14.7%	48.7%
Utilities and transp.	67.4%	12.6% *	13.6% *	18.2% *	49.3%	91.0%	15.0% *	75.6%
Wholesale trade	45.1%	8.1% *	9.7% *	17.9%	52.3%	68.4%	13.1%	54.9%
Fin. svcs. and real estate	61.7%	16.4% *	--	13.1%	45.3%	78.4%	11.6%	67.7%
Retail trade	72.2%	10.9% *	3.3% *	26.3%	40.4%	91.4%	12.9%	80.9%
Professional services	54.9%	11.8%	10.7%	20.6%	37.0%	80.9%	14.2%	62.5%
Other services	38.9%	15.8%	15.6%	22.0%	26.2%	58.5%	16.5%	44.7%
Ownership								
For profit, incorporated	56.6%	14.0%	9.7%	19.7%	44.0%	79.7%	13.6%	65.8%
For profit, unincorporated	42.1%	10.0%	10.7% *	19.3%	36.2%	71.2%	14.8%	49.2%
Nonprofit	56.7%	19.9% *	15.1% *	20.0%	34.9%	82.7%	15.1%	61.0%
Age of firm								
Less than 5 years	22.5%	12.5% *	13.3% *	19.5% *	39.0%	90.7%	17.0%	30.4%
5-9 years	22.6%	8.9% *	8.9% *	22.5%	24.2% *	50.5%	12.5%	29.4%
10-19 years	28.0%	16.7%	12.1%	18.4%	28.9%	58.1%	16.2%	34.4%
20 or more years	61.0%	13.9%	9.4%	19.6%	44.2%	80.4%	13.0%	67.2%
Multi/single status								
2 or more locations	68.6%	--	12.5% *	21.1%	45.4%	79.6%	12.8%	70.0%
1 location only	22.8%	13.4%	10.1%	19.1%	32.6%	67.2%	14.1%	31.1%
Percent full-time employees								
Less than 25%	33.8%	--	13.5% *	24.3%	29.2% *	50.0%	13.1% *	39.3%
25-49 %	47.0%	12.8% *	16.4% *	17.5%	46.1%	68.1%	14.4%	53.8%
50-74 %	54.4%	10.2% *	9.8%	25.6%	32.1%	78.6%	15.0%	61.6%
75% or more	55.2%	14.1%	10.1%	19.0%	41.4%	80.1%	13.9%	63.5%
Union presence								
No union employees	50.1%	12.7%	10.1%	19.4%	40.7%	77.0%	13.6%	58.9%
Has union employees	76.0%	--	17.9% *	24.7%	37.4%	85.3%	25.1% *	77.6%
Percent low-wage employees								
50% or more low-wage	48.6%	24.5% *	23.7% *	30.3%	29.3%	68.1%	27.3%	53.6%
Less than 50% low-wage	54.9%	12.4%	9.5%	18.8%	41.1%	80.0%	12.9%	63.3%
Percent women employees								
Less than 25%	46.8%	13.2%	12.4%	21.7%	45.8%	78.9%	16.0%	58.3%
25-49 %	62.9%	13.9% *	7.0% *	18.3%	40.7%	82.7%	13.2%	68.5%
50-74 %	53.1%	15.2%	5.9% *	15.2%	34.4%	74.3%	12.0%	58.7%
75% or more	53.6%	12.0%	12.0%	21.3%	41.6%	80.6%	12.6%	63.5%
Percent age 50 or older employees								
Less than 25%	48.2%	15.1%	11.3%	20.5%	35.1%	75.3%	15.9%	56.8%
25-49 %	62.8%	9.2%	7.9%	19.7%	45.6%	83.0%	10.3%	68.8%
50-74 %	45.4%	12.6% *	11.3% *	18.6%	36.8%	72.4%	14.5%	54.5%
75% or more	36.5%	17.4%	13.2% *	8.4% *	47.6%	82.7%	14.6%	60.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have single coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2023**

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	1.16%	1.84%	1.24%	1.33%	1.94%	1.28%	0.92%	1.24%
Industry group **								
Agric., fish., forest.	10.99%	--	1.45% *	--	6.86% *	10.49%	4.89% *	12.37%
Mining and manufacturing	2.39%	5.73% *	5.31% *	2.75%	4.11%	3.25%	2.47%	2.62%
Construction	3.38%	9.53% *	2.68%	4.25%	7.08%	5.21%	3.09%	4.65%
Utilities and transp.	3.59%	8.56% *	7.08% *	5.66% *	8.56%	2.65%	4.64% *	3.64%
Wholesale trade	3.19%	3.51% *	3.61% *	3.92%	6.32%	5.54%	2.67%	3.81%
Fin. svcs. and real estate	2.63%	6.42% *	--	3.44%	6.16%	2.78%	3.33%	2.75%
Retail trade	4.27%	4.23% *	1.14% *	5.10%	5.75%	2.01%	3.38%	3.49%
Professional services	1.66%	3.07%	2.09%	2.73%	3.61%	1.74%	1.64%	1.82%
Other services	2.42%	3.87%	4.22%	3.36%	5.06%	3.91%	2.18%	3.03%
Ownership								
For profit, incorporated	1.47%	2.33%	1.38%	1.65%	2.32%	1.58%	1.10%	1.53%
For profit, unincorporated	2.39%	2.71%	3.37% *	3.03%	5.25%	3.26%	2.13%	2.95%
Nonprofit	2.35%	7.86% *	4.89% *	3.28%	4.53%	2.25%	2.81%	2.53%
Age of firm								
Less than 5 years	3.29%	3.83% *	4.51% *	6.03% *	8.51%	7.28%	3.50%	6.07%
5-9 years	3.80%	2.75% *	2.78% *	4.37%	9.03% *	9.06%	2.11%	6.16%
10-19 years	2.06%	4.56%	2.77%	3.00%	3.81%	5.84%	2.16%	2.96%
20 or more years	1.25%	2.89%	1.65%	1.63%	2.18%	1.30%	1.19%	1.28%
Multi/single status								
2 or more locations	1.27%	--	4.23% *	2.68%	2.34%	1.30%	2.43%	1.27%
1 location only	1.39%	1.85%	1.29%	1.54%	3.43%	8.41%	0.99%	2.47%
Percent full-time employees								
Less than 25%	3.95%	--	7.49% *	6.23%	10.33% *	4.93%	4.12% *	4.69%
25-49 %	4.77%	6.12% *	7.21% *	4.41%	12.79%	4.76%	3.49%	5.49%
50-74 %	2.65%	3.37% *	2.66%	4.29%	5.71%	2.90%	2.28%	2.96%
75% or more	1.31%	2.12%	1.37%	1.49%	2.05%	1.44%	1.04%	1.40%
Union presence								
No union employees	1.37%	1.71%	1.25%	1.36%	1.98%	1.63%	0.91%	1.49%
Has union employees	2.31%	--	8.13% *	6.71%	7.66%	2.12%	8.09% *	2.35%
Percent low-wage employees								
50% or more low-wage	2.50%	8.39% *	7.52% *	5.85%	3.88%	3.48%	4.85%	2.83%
Less than 50% low-wage	1.22%	1.82%	1.22%	1.35%	2.05%	1.34%	0.90%	1.31%
Percent women employees								
Less than 25%	1.64%	3.14%	2.16%	2.18%	3.17%	2.54%	1.62%	2.01%
25-49 %	2.71%	4.53% *	2.49% *	3.17%	4.10%	2.34%	2.10%	2.72%
50-74 %	1.76%	4.38%	1.88% *	2.53%	3.59%	2.24%	1.86%	1.94%
75% or more	2.16%	3.07%	2.62%	2.96%	5.25%	2.16%	1.67%	2.39%
Percent age 50 or older employees								
Less than 25%	2.63%	3.23%	1.76%	1.95%	3.08%	2.97%	1.43%	2.87%
25-49 %	1.29%	2.26%	1.86%	2.34%	2.98%	1.27%	1.32%	1.35%
50-74 %	2.90%	4.38% *	3.80% *	3.15%	5.36%	5.30%	2.42%	3.75%
75% or more	4.34%	4.84%	8.42% *	4.22% *	11.19%	5.02%	3.52%	6.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and selected characteristics: United States, 2023**

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	61.8%	64.9%	66.4%	65.3%	61.7%	56.0%	65.7%	60.2%
Industry group **								
Agric., fish., forest.	68.7%	62.7%	77.5%	69.9%	66.6%	63.1%	74.7%	65.8%
Mining and manufacturing	57.7%	61.3%	63.7%	65.9%	53.8%	51.4%	64.4%	55.6%
Construction	61.1%	53.2%	68.3%	62.0%	58.5%	51.3%	62.3%	59.9%
Utilities and transp.	62.1%	72.6%	71.1%	67.2%	58.5%	52.3%	68.6%	59.0%
Wholesale trade	57.1%	75.0%	67.4%	57.0%	58.3%	46.1%	65.2%	53.2%
Fin. svcs. and real estate	57.6%	64.2%	54.2%	68.9%	59.6%	51.3%	62.6%	56.1%
Retail trade	64.5%	67.1%	70.9%	71.3%	61.8%	55.2%	70.3%	61.2%
Professional services	61.7%	62.2%	66.1%	63.9%	63.0%	55.7%	64.8%	60.5%
Other services	67.4%	70.0%	65.5%	68.8%	68.4%	65.4%	68.4%	67.0%
Ownership								
For profit, incorporated	61.0%	63.5%	66.4%	64.3%	60.1%	55.7%	65.2%	58.9%
For profit, unincorporated	63.7%	70.1%	66.5%	68.7%	60.9%	58.5%	68.1%	62.0%
Nonprofit	63.2%	62.0%	66.1%	66.1%	66.0%	54.7%	65.4%	62.8%
Age of firm								
Less than 5 years	62.6%	60.0%	66.6%	65.6%	57.1%	--	62.8%	62.4%
5-9 years	63.4%	67.1%	68.2%	66.4%	58.4%	62.4%	67.6%	60.3%
10-19 years	64.0%	67.1%	64.7%	66.6%	62.9%	57.2%	66.1%	62.6%
20 or more years	61.1%	65.0%	66.5%	64.8%	62.1%	55.7%	65.7%	59.7%
Multi/single status								
2 or more locations	59.0%	48.5%	64.5%	65.5%	60.9%	55.9%	67.2%	58.4%
1 location only	64.6%	65.2%	66.6%	65.2%	62.7%	57.8%	65.5%	63.6%
Percent full-time employees								
Less than 25%	68.0%	60.1%	60.7%	67.3%	77.0%	64.5%	60.8%	71.2%
25-49 %	68.3%	53.0%	76.4%	73.7%	75.8%	57.8%	67.6%	68.5%
50-74 %	65.4%	73.2%	70.9%	70.6%	64.9%	58.7%	71.0%	63.4%
75% or more	60.9%	64.5%	65.7%	64.3%	60.3%	55.3%	65.2%	59.1%
Union presence								
No union employees	62.5%	65.8%	66.8%	66.3%	61.9%	55.8%	66.6%	60.6%
Has union employees	55.8%	--	53.6%	49.6%	59.0%	56.5%	45.1%	57.2%
Percent low-wage employees								
50% or more low-wage	68.4%	74.1%	67.2%	73.2%	67.3%	65.4%	72.3%	67.0%
Less than 50% low-wage	61.4%	64.2%	66.3%	64.8%	61.3%	55.1%	65.3%	59.6%
Percent women employees								
Less than 25%	60.2%	63.0%	65.2%	62.5%	57.6%	53.3%	63.9%	57.7%
25-49 %	59.8%	63.9%	63.6%	65.3%	59.0%	55.8%	63.7%	58.7%
50-74 %	63.0%	61.2%	69.8%	67.4%	65.2%	57.5%	66.5%	62.0%
75% or more	65.6%	72.1%	68.9%	70.2%	65.9%	56.3%	70.5%	63.1%
Percent age 50 or older employees								
Less than 25%	62.5%	62.5%	65.3%	65.5%	62.9%	57.2%	64.6%	61.4%
25-49 %	60.4%	69.4%	68.4%	64.6%	60.2%	53.8%	67.7%	58.3%
50-74 %	63.6%	65.1%	67.8%	65.4%	62.6%	60.5%	66.3%	62.3%
75% or more	63.4%	63.7%	57.8%	69.4%	63.6%	55.2%	63.2%	63.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.C.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that take single coverage by firm size and selected characteristics: United States, 2023**

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	0.48%	1.71%	1.23%	0.75%	0.93%	0.98%	0.78%	0.59%
Industry group **								
Agric., fish., forest.	5.06%	7.36%	7.61%	6.32%	10.78%	5.19%	5.22%	6.58%
Mining and manufacturing	1.29%	6.80%	4.65%	1.76%	2.33%	2.33%	2.33%	1.50%
Construction	1.59%	5.80%	3.37%	2.42%	3.00%	4.00%	2.49%	1.92%
Utilities and transp.	2.98%	9.68%	5.87%	4.05%	6.48%	2.85%	3.96%	3.87%
Wholesale trade	1.56%	4.74%	4.08%	2.24%	2.85%	3.33%	2.49%	1.80%
Fin. svcs. and real estate	1.44%	5.17%	6.62%	3.17%	2.06%	1.98%	3.53%	1.51%
Retail trade	1.64%	5.22%	3.60%	2.13%	3.63%	3.21%	2.27%	2.14%
Professional services	0.76%	2.79%	1.85%	1.42%	1.51%	1.13%	1.28%	0.92%
Other services	1.27%	3.98%	2.69%	1.68%	2.58%	2.60%	1.80%	1.61%
Ownership								
For profit, incorporated	0.58%	2.13%	1.32%	0.86%	1.20%	1.25%	0.89%	0.74%
For profit, unincorporated	1.14%	3.10%	3.71%	1.78%	1.99%	2.10%	1.96%	1.33%
Nonprofit	1.25%	4.02%	5.21%	2.46%	1.95%	1.55%	2.58%	1.41%
Age of firm								
Less than 5 years	1.99%	4.24%	3.43%	3.27%	4.52%	--	2.45%	3.37%
5-9 years	1.70%	4.61%	3.02%	2.36%	2.93%	3.41%	2.23%	2.19%
10-19 years	1.04%	3.47%	2.35%	1.50%	2.10%	2.46%	1.51%	1.40%
20 or more years	0.58%	2.51%	1.78%	0.95%	1.11%	1.06%	1.06%	0.69%
Multi/single status								
2 or more locations	0.69%	7.23%	3.55%	1.55%	1.15%	1.00%	2.20%	0.71%
1 location only	0.66%	1.73%	1.31%	0.85%	1.55%	4.94%	0.82%	1.05%
Percent full-time employees								
Less than 25%	2.23%	9.97%	6.97%	4.39%	3.76%	3.31%	4.51%	2.44%
25-49 %	2.59%	6.78%	4.33%	2.47%	5.38%	3.21%	3.41%	3.34%
50-74 %	1.51%	4.73%	3.41%	2.37%	2.89%	2.47%	2.30%	1.80%
75% or more	0.52%	1.89%	1.35%	0.82%	0.98%	1.14%	0.85%	0.64%
Union presence								
No union employees	0.49%	1.70%	1.25%	0.74%	0.92%	1.09%	0.77%	0.61%
Has union employees	1.97%	--	7.47%	4.16%	4.51%	2.21%	5.00%	2.07%
Percent low-wage employees								
50% or more low-wage	1.55%	5.34%	4.61%	2.35%	2.75%	3.05%	2.65%	1.82%
Less than 50% low-wage	0.50%	1.80%	1.27%	0.78%	0.98%	1.04%	0.81%	0.62%
Percent women employees								
Less than 25%	0.88%	2.98%	2.09%	1.19%	2.08%	1.78%	1.28%	1.17%
25-49 %	1.01%	4.14%	2.64%	1.57%	1.66%	2.15%	1.78%	1.18%
50-74 %	0.94%	3.84%	2.54%	1.60%	1.68%	1.64%	1.71%	1.10%
75% or more	0.99%	2.86%	2.38%	1.75%	1.90%	1.82%	1.54%	1.21%
Percent age 50 or older employees								
Less than 25%	0.68%	2.51%	1.80%	1.06%	1.31%	1.39%	1.10%	0.84%
25-49 %	0.80%	3.76%	2.11%	1.32%	1.59%	1.14%	1.45%	0.92%
50-74 %	1.41%	3.79%	2.87%	1.98%	2.13%	4.57%	1.94%	1.88%
75% or more	2.48%	4.49%	5.32%	3.74%	7.35%	4.07%	3.30%	3.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and selected characteristics: United States, 2023**

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	55.0%	65.8%	63.5%	61.8%	57.8%	53.8%	62.5%	54.7%
Industry group **								
Agric., fish., forest.	58.7%	--	--	--	65.6%	59.2%	--	59.8%
Mining and manufacturing	48.9%	66.7%	63.5%	61.3%	50.0%	47.6%	60.8%	48.6%
Construction	53.9%	62.3%	56.3%	50.6%	59.9%	47.1%	54.7%	53.7%
Utilities and transp.	55.8%	95.3%	--	51.3%	54.4%	56.1%	65.7%	55.6%
Wholesale trade	51.7%	65.7%	58.9%	53.3%	56.9%	48.5%	57.8%	51.3%
Fin. svcs. and real estate	50.3%	67.5%	--	63.0%	54.7%	49.2%	68.0%	50.1%
Retail trade	64.6%	44.0%	63.4%	67.2%	68.0%	64.4%	65.4%	64.6%
Professional services	54.4%	65.8%	62.2%	67.4%	60.4%	52.4%	64.2%	54.0%
Other services	60.4%	69.3%	71.1%	69.5%	68.1%	57.2%	65.5%	59.9%
Ownership								
For profit, incorporated	55.0%	67.1%	65.4%	60.9%	55.7%	54.3%	62.7%	54.7%
For profit, unincorporated	54.8%	63.6%	63.1%	62.6%	62.1%	50.9%	64.1%	54.2%
Nonprofit	55.3%	61.3%	54.0%	66.5%	61.7%	53.3%	58.7%	55.3%
Age of firm								
Less than 5 years	68.8%	80.5%	72.4%	70.7%	65.2%	61.0%	76.2%	63.8%
5-9 years	64.7%	48.6%	63.3%	59.2%	73.2%	63.6%	54.9%	68.1%
10-19 years	58.7%	71.3%	58.7%	63.7%	59.0%	55.1%	63.6%	57.6%
20 or more years	54.5%	64.7%	64.4%	61.0%	56.8%	53.6%	61.4%	54.3%
Multi/single status								
2 or more locations	54.3%	--	70.2%	63.4%	57.1%	53.7%	63.8%	54.3%
1 location only	60.3%	65.5%	62.7%	61.2%	59.3%	57.3%	62.4%	59.4%
Percent full-time employees								
Less than 25%	69.0%	--	--	88.2%	79.0%	64.8%	58.7%	70.1%
25-49 %	65.6%	--	82.4%	67.3%	80.8%	59.2%	66.8%	65.6%
50-74 %	60.1%	57.0%	67.1%	73.1%	65.9%	58.4%	66.7%	59.8%
75% or more	54.0%	68.2%	62.0%	59.8%	55.9%	53.0%	61.9%	53.7%
Union presence								
No union employees	56.8%	65.9%	67.2%	64.5%	58.5%	55.5%	63.9%	56.5%
Has union employees	49.9%	65.0%	--	37.3%	50.9%	50.1%	45.6%	50.0%
Percent low-wage employees								
50% or more low-wage	66.2%	76.4%	78.1%	74.8%	74.5%	63.3%	74.6%	65.4%
Less than 50% low-wage	54.5%	64.1%	61.8%	60.5%	57.3%	53.3%	60.9%	54.2%
Percent women employees								
Less than 25%	52.1%	64.1%	58.9%	58.8%	54.9%	49.6%	59.7%	51.4%
25-49 %	55.9%	66.1%	57.1%	59.6%	54.0%	56.1%	61.4%	55.8%
50-74 %	55.0%	65.2%	60.7%	63.6%	59.5%	53.8%	61.9%	54.9%
75% or more	57.0%	68.9%	81.8%	71.7%	67.0%	53.5%	72.7%	56.4%
Percent age 50 or older employees								
Less than 25%	59.6%	63.3%	62.7%	64.3%	59.2%	59.2%	62.9%	59.4%
25-49 %	52.6%	68.0%	62.7%	58.1%	58.3%	51.2%	59.6%	52.5%
50-74 %	53.7%	65.6%	63.5%	62.9%	52.3%	52.9%	62.8%	53.1%
75% or more	57.2%	71.1%	83.1%	59.3%	64.2%	52.2%	69.8%	54.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that take single coverage by firm size and selected characteristics: United States, 2023**

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	0.55%	3.50%	3.20%	1.61%	1.22%	0.68%	1.62%	0.57%
Industry group **								
Agric., fish., forest.	4.76%	--	--	--	5.75%	5.15%	--	4.57%
Mining and manufacturing	0.92%	7.84%	11.06%	3.03%	2.09%	1.01%	5.40%	0.92%
Construction	1.95%	6.63%	5.52%	4.09%	2.51%	3.70%	3.72%	2.21%
Utilities and transp.	1.57%	5.39%	--	7.20%	4.48%	1.68%	6.94%	1.60%
Wholesale trade	1.57%	9.87%	10.10%	4.13%	3.59%	1.60%	3.59%	1.65%
Fin. svcs. and real estate	1.03%	11.46%	--	7.13%	3.77%	1.02%	7.56%	1.03%
Retail trade	1.13%	8.53%	4.97%	6.22%	2.90%	1.25%	5.50%	1.16%
Professional services	0.75%	6.46%	5.11%	2.44%	2.48%	0.71%	2.89%	0.76%
Other services	1.59%	7.18%	7.93%	3.67%	2.91%	1.86%	3.84%	1.68%
Ownership								
For profit, incorporated	0.71%	4.06%	3.49%	1.86%	1.42%	0.87%	1.87%	0.74%
For profit, unincorporated	1.36%	8.06%	9.61%	4.06%	2.95%	1.45%	3.87%	1.42%
Nonprofit	0.87%	11.70%	9.22%	5.13%	2.96%	0.71%	5.55%	0.88%
Age of firm								
Less than 5 years	2.91%	7.89%	6.81%	5.74%	4.39%	9.35%	4.36%	3.45%
5-9 years	3.80%	8.12%	5.39%	4.55%	8.28%	2.06%	3.90%	4.53%
10-19 years	1.49%	7.24%	5.65%	4.12%	2.10%	2.26%	3.63%	1.59%
20 or more years	0.59%	4.77%	5.02%	1.97%	1.30%	0.70%	2.11%	0.60%
Multi/single status								
2 or more locations	0.61%	--	9.63%	3.16%	1.37%	0.69%	3.96%	0.61%
1 location only	1.33%	3.53%	3.38%	1.88%	2.50%	2.25%	1.74%	1.73%
Percent full-time employees								
Less than 25%	2.77%	--	--	3.32%	4.76%	2.63%	13.90%	2.62%
25-49 %	2.98%	--	9.78%	5.98%	5.10%	2.27%	8.13%	3.12%
50-74 %	1.03%	11.17%	8.67%	2.88%	3.50%	1.02%	4.33%	1.05%
75% or more	0.63%	3.64%	3.50%	1.81%	1.19%	0.79%	1.79%	0.65%
Union presence								
No union employees	0.63%	3.76%	3.29%	1.48%	1.24%	0.84%	1.67%	0.66%
Has union employees	0.84%	5.68%	--	5.21%	5.25%	0.84%	6.25%	0.85%
Percent low-wage employees								
50% or more low-wage	1.28%	10.04%	9.52%	4.38%	3.01%	1.36%	4.92%	1.28%
Less than 50% low-wage	0.58%	3.58%	3.36%	1.66%	1.25%	0.72%	1.65%	0.60%
Percent women employees								
Less than 25%	0.81%	4.79%	4.51%	2.36%	1.79%	1.03%	2.38%	0.85%
25-49 %	1.24%	9.15%	7.72%	3.79%	2.09%	1.44%	3.56%	1.26%
50-74 %	0.85%	8.29%	6.87%	3.91%	2.31%	0.91%	4.33%	0.86%
75% or more	0.99%	6.51%	4.10%	3.21%	3.22%	0.81%	2.99%	1.01%
Percent age 50 or older employees								
Less than 25%	1.01%	4.99%	4.20%	2.53%	2.08%	1.32%	2.24%	1.09%
25-49 %	0.56%	5.82%	5.51%	2.26%	1.68%	0.57%	2.66%	0.56%
50-74 %	1.39%	10.32%	9.50%	4.07%	3.09%	1.62%	4.47%	1.43%
75% or more	2.62%	8.43%	5.62%	9.19%	4.58%	2.84%	6.74%	2.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	23,938	20,965	21,062	22,501	23,775	24,649	21,351	24,312
Industry group **								
Agric., fish., forest.	20,191	--	19,800	26,629	21,151	17,702	22,414	19,717
Mining and manufacturing	22,686	21,849	22,320	21,065	22,556	23,069	21,677	22,774
Construction	20,864	16,738	20,648	21,509	22,335	19,756	19,944	21,382
Utilities and transp.	22,912	--	21,751	21,070	23,674	23,054	20,672	23,125
Wholesale trade	24,825	21,690	22,872	23,688	25,614	25,232	23,529	25,066
Fin. svcs. and real estate	24,888	21,356	24,698	22,089	24,958	25,157	22,487	25,068
Retail trade	24,727	22,065	22,679	21,322	24,899	25,258	22,131	25,010
Professional services	24,681	20,931	21,096	23,451	23,867	25,667	21,303	25,146
Other services	23,264	22,902	17,062	23,118	24,051	23,715	20,716	23,889
Ownership								
For profit, incorporated	23,621	20,864	21,094	22,211	23,631	24,233	21,203	23,995
For profit, unincorporated	23,459	21,055	21,119	21,982	22,759	24,719	21,583	23,774
Nonprofit	25,816	21,992	20,736	25,071	25,254	26,488	22,125	26,125
Age of firm								
Less than 5 years	20,876	19,758	21,585	21,736	20,495	22,649	20,702	21,131
5-9 years	20,964	19,961	19,900	18,990	22,194	22,359	19,984	21,522
10-19 years	22,431	20,722	19,587	21,550	23,456	24,164	19,976	23,691
20 or more years	24,308	21,883	21,861	23,244	24,074	24,688	22,301	24,488
Multi/single status								
2 or more locations	24,438	--	24,281	23,509	24,035	24,589	23,950	24,445
1 location only	22,427	21,019	20,825	22,150	23,322	27,052	21,114	23,571
Percent full-time employees								
Less than 25%	22,353	19,553	--	22,441	21,669	23,481	21,832	22,601
25-49 %	22,137	15,423	22,633	21,283	23,380	22,660	19,463	22,682
50-74 %	24,127	22,881	21,991	22,017	23,347	24,841	22,093	24,396
75% or more	23,990	21,111	20,940	22,590	23,841	24,698	21,355	24,365
Union presence								
No union employees	23,661	21,316	21,225	22,497	23,794	24,300	21,467	24,052
Has union employees	24,875	--	18,963	22,532	23,626	25,422	19,995	25,097
Percent low-wage employees								
50% or more low-wage	22,423	21,554	17,088	20,526	19,883	24,172	19,125	23,100
Less than 50% low-wage	23,998	20,932	21,266	22,589	23,903	24,668	21,472	24,358
Percent women employees								
Less than 25%	22,764	19,393	20,838	22,072	22,428	23,942	20,701	23,292
25-49 %	24,003	22,930	21,725	22,687	23,997	24,285	22,557	24,135
50-74 %	24,565	21,297	20,881	23,229	24,531	25,076	21,360	24,917
75% or more	24,890	21,454	21,055	22,802	25,006	25,569	21,598	25,334
Percent age 50 or older employees								
Less than 25%	23,197	19,963	21,306	21,672	24,011	23,909	20,791	23,797
25-49 %	24,441	20,952	19,826	23,127	23,825	25,009	21,350	24,652
50-74 %	23,795	22,609	22,076	24,401	22,959	24,451	22,808	23,985
75% or more	23,592	22,519	24,381	20,154	24,977	24,937	22,819	24,192

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	143.65	626.41	547.35	336.07	343.02	186.72	305.21	157.66
Industry group **								
Agric., fish., forest.	1,874.95	--	1,342.44	4,707.40	1,939.89	2,152.15	2,275.24	2,140.36
Mining and manufacturing	340.29	2,561.16	1,091.95	733.32	768.94	400.66	824.24	362.38
Construction	602.96	1,813.43	1,237.09	1,117.53	1,177.53	889.23	808.28	811.23
Utilities and transp.	612.70	--	2,128.47	1,089.37	1,560.41	724.15	1,396.86	655.76
Wholesale trade	529.37	2,255.58	1,790.92	773.62	1,360.97	709.82	965.73	595.32
Fin. svcs. and real estate	373.68	1,850.67	3,120.96	1,045.34	619.49	470.32	1,336.23	390.72
Retail trade	502.82	2,599.71	1,212.59	786.92	3,415.04	419.04	985.82	543.95
Professional services	244.16	963.50	896.71	717.99	488.64	328.72	543.28	265.13
Other services	452.45	1,168.35	1,447.97	832.99	1,066.64	661.93	736.24	535.05
Ownership								
For profit, incorporated	169.91	766.81	607.06	385.24	465.93	211.08	351.27	187.11
For profit, unincorporated	393.71	1,203.94	1,642.00	867.17	714.14	605.46	830.45	440.07
Nonprofit	333.79	1,674.57	1,841.56	947.91	600.08	433.40	934.04	346.24
Age of firm								
Less than 5 years	621.38	1,607.70	1,394.51	710.13	870.22	617.49	951.87	629.05
5-9 years	513.28	1,212.06	915.44	877.42	930.89	1,846.31	665.57	714.04
10-19 years	481.02	1,481.44	1,033.12	853.79	1,007.90	786.86	653.45	611.68
20 or more years	157.40	905.40	823.25	410.85	391.12	192.01	419.26	167.07
Multi/single status								
2 or more locations	161.67	--	1,903.43	633.69	422.26	179.98	959.89	163.43
1 location only	316.05	636.01	565.41	397.99	589.70	2,195.58	318.71	501.47
Percent full-time employees								
Less than 25%	786.82	2,131.71	--	1,676.53	1,968.10	783.04	1,809.13	768.12
25-49 %	676.17	2,845.34	1,682.23	1,293.64	1,915.52	740.82	1,675.00	707.01
50-74 %	400.09	1,401.84	2,057.30	798.61	714.63	535.33	840.66	435.91
75% or more	157.02	694.93	585.17	371.25	376.63	204.00	334.71	172.23
Union presence								
No union employees	158.53	613.03	557.06	333.52	358.48	218.99	309.02	178.01
Has union employees	319.28	--	2,289.42	1,371.56	1,115.87	339.14	1,360.75	324.35
Percent low-wage employees								
50% or more low-wage	568.94	1,413.82	1,314.42	1,262.55	1,274.70	770.11	940.48	647.06
Less than 50% low-wage	147.86	655.81	571.03	345.77	351.34	192.14	317.30	162.09
Percent women employees								
Less than 25%	275.46	1,048.12	875.44	509.86	602.76	416.27	480.14	318.22
25-49 %	249.22	1,291.57	888.76	665.47	716.84	275.15	613.70	266.45
50-74 %	278.04	1,125.08	1,395.23	789.22	610.39	354.76	650.92	296.66
75% or more	380.61	1,451.18	1,256.84	896.94	683.76	528.98	758.26	418.52
Percent age 50 or older employees								
Less than 25%	254.43	967.75	740.06	537.53	668.66	330.85	433.91	294.31
25-49 %	186.84	974.06	1,050.13	474.62	388.05	236.52	556.08	195.16
50-74 %	490.66	1,281.39	1,247.41	929.72	1,086.54	692.15	714.16	569.78
75% or more	810.84	2,075.41	2,507.89	1,139.33	1,659.69	1,104.41	1,471.67	893.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	23,298	21,617	18,767	21,671	23,384	24,656	20,325	24,013
Industry group **								
Agric., fish., forest.	25,095	26,115	19,266	--	20,860	21,613	18,712	30,409
Mining and manufacturing	22,196	--	21,917	21,693	23,348	20,581	22,437	22,155
Construction	19,018	13,351	18,804	22,375	19,880	--	17,704	20,466
Utilities and transp.	22,540	--	21,180	17,693	22,759	25,170	20,463	23,099
Wholesale trade	23,233	20,354	19,955	20,746	22,095	29,498	20,946	24,231
Fin. svcs. and real estate	23,708	--	--	21,512	25,321	23,265	23,162	23,780
Retail trade	25,306	30,954	22,588	21,543	22,979	26,404	25,533	25,270
Professional services	24,683	21,824	19,436	21,234	24,515	25,952	19,838	25,402
Other services	20,847	24,607	12,598	22,706	21,695	21,115	18,987	21,722
Ownership								
For profit, incorporated	22,933	21,274	18,921	21,834	23,067	24,332	20,288	23,692
For profit, unincorporated	21,907	23,246	18,498	20,283	21,867	23,197	20,598	22,346
Nonprofit	25,179	--	17,709	22,524	25,656	25,695	20,137	25,589
Age of firm								
Less than 5 years	20,348	--	22,303	19,385	19,520	19,985	20,945	19,561
5-9 years	19,306	15,849	19,964	19,440	21,531	19,292	18,634	20,063
10-19 years	21,022	21,830	18,016	21,127	21,214	24,597	19,223	22,428
20 or more years	23,917	23,823	18,143	22,296	23,926	24,764	21,030	24,351
Multi/single status								
2 or more locations	24,515	--	21,031	22,777	24,455	24,676	23,193	24,533
1 location only	21,172	21,617	18,660	21,367	21,866	24,038	20,191	22,189
Percent full-time employees								
Less than 25%	22,277	--	--	21,264	19,676	24,541	20,103	22,863
25-49 %	24,895	--	22,085	20,985	27,576	25,574	21,819	25,611
50-74 %	25,272	22,116	20,369	21,686	21,759	26,882	21,588	25,863
75% or more	22,894	21,568	18,496	21,719	23,347	23,963	20,114	23,605
Union presence								
No union employees	22,795	22,063	19,350	21,732	23,047	24,026	20,722	23,450
Has union employees	24,874	--	13,765	20,288	25,109	25,605	14,332	25,426
Percent low-wage employees								
50% or more low-wage	19,451	20,972	15,757	20,539	13,060	24,127	17,990	20,045
Less than 50% low-wage	23,431	21,630	18,998	21,728	23,672	24,672	20,448	24,134
Percent women employees								
Less than 25%	21,713	20,482	18,921	22,168	22,554	22,393	19,922	22,719
25-49 %	23,678	24,173	20,936	21,802	23,080	24,551	22,574	23,850
50-74 %	23,534	20,627	16,925	20,677	24,154	24,631	19,223	24,288
75% or more	24,528	24,200	17,398	21,409	24,422	25,485	20,467	25,074
Percent age 50 or older employees								
Less than 25%	21,696	21,123	18,677	20,452	23,123	22,458	19,714	22,658
25-49 %	24,153	19,233	18,947	21,777	23,633	25,422	19,910	24,606
50-74 %	24,035	23,480	18,670	25,381	23,151	25,307	21,882	24,567
75% or more	23,798	27,452	--	22,908	--	19,287	26,502	19,298

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	316.46	1,560.56	1,033.15	639.36	615.26	454.08	659.61	349.01
Industry group **								
Agric., fish., forest.	4,527.93	921.88	1,318.28	--	1,114.07	986.38	1,736.44	5,122.52
Mining and manufacturing	972.45	--	2,613.53	1,265.03	1,771.77	791.39	1,863.24	1,094.78
Construction	1,000.21	1,703.57	1,535.07	1,802.47	1,898.37	--	1,060.62	1,642.35
Utilities and transp.	720.90	--	704.47	1,002.09	1,204.19	900.06	1,175.35	845.94
Wholesale trade	1,370.18	1,121.96	2,104.34	897.84	2,626.93	1,778.90	931.93	1,818.34
Fin. svcs. and real estate	991.07	--	--	1,478.06	1,586.90	1,267.56	3,364.12	1,034.98
Retail trade	495.76	2,473.19	2,519.61	1,481.40	1,172.30	401.97	1,979.51	482.17
Professional services	491.20	3,171.62	1,747.81	1,545.69	872.65	606.32	1,461.18	494.05
Other services	989.68	3,219.01	1,949.58	1,716.13	2,382.65	1,026.91	1,686.81	1,182.40
Ownership								
For profit, incorporated	410.30	1,822.95	1,204.70	731.07	771.05	630.90	769.35	463.39
For profit, unincorporated	1,013.46	3,557.97	2,694.62	2,126.41	1,970.38	1,700.24	1,822.74	1,191.55
Nonprofit	505.72	--	2,246.67	1,181.29	979.02	651.82	1,362.56	528.95
Age of firm								
Less than 5 years	1,507.98	--	3,054.68	1,484.85	1,519.59	164.47	2,498.93	1,213.66
5-9 years	1,076.36	2,297.64	1,723.13	2,047.95	2,854.87	2,426.20	1,471.91	1,642.61
10-19 years	972.01	3,364.24	1,291.29	2,147.55	1,705.75	1,858.42	1,270.32	1,387.67
20 or more years	349.27	2,153.56	1,640.38	706.14	703.65	454.76	919.76	370.58
Multi/single status								
2 or more locations	373.75	--	2,372.04	1,446.79	688.00	466.21	1,459.15	378.25
1 location only	532.62	1,560.60	1,072.36	716.50	1,075.65	1,560.29	685.75	811.64
Percent full-time employees								
Less than 25%	1,124.61	--	--	2,394.60	1,504.94	1,515.44	2,888.51	1,123.52
25-49 %	1,425.38	--	2,402.07	2,518.08	2,369.11	2,037.43	2,107.52	1,586.52
50-74 %	721.60	2,866.60	3,672.01	1,141.47	1,080.01	701.75	1,586.11	717.88
75% or more	342.68	1,771.70	1,119.53	726.39	657.40	502.31	739.09	380.72
Union presence								
No union employees	361.61	1,564.17	1,107.82	664.56	632.07	625.74	675.07	416.37
Has union employees	636.63	--	1,496.77	1,175.79	1,827.90	630.20	1,488.90	621.23
Percent low-wage employees								
50% or more low-wage	1,517.60	1,670.77	2,141.05	1,400.23	2,920.39	1,144.77	1,571.05	2,032.89
Less than 50% low-wage	322.79	1,591.70	1,100.35	666.70	613.27	466.66	688.94	354.38
Percent women employees								
Less than 25%	631.68	2,108.40	1,750.38	1,082.48	1,120.87	1,078.11	972.22	780.20
25-49 %	518.31	4,088.18	1,082.56	1,103.98	1,073.72	644.00	1,551.53	547.58
50-74 %	669.77	2,875.99	1,975.97	1,270.23	1,408.98	944.24	1,323.64	740.69
75% or more	648.14	4,592.66	1,920.32	1,013.31	1,141.10	835.12	1,591.43	679.25
Percent age 50 or older employees								
Less than 25%	513.20	2,460.27	1,022.12	1,067.61	882.85	981.00	828.22	641.60
25-49 %	398.86	2,105.07	2,907.92	703.23	897.44	441.95	1,351.30	406.43
50-74 %	1,191.13	4,426.74	2,146.50	1,890.20	2,103.42	1,921.43	1,698.89	1,373.21
75% or more	2,306.73	2,991.57	--	999.07	--	630.76	2,596.00	617.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	24,046	21,158	21,756	22,554	23,734	24,594	21,834	24,289
Industry group **								
Agric., fish., forest.	18,693	--	--	21,232	22,721	16,990	23,845	17,899
Mining and manufacturing	22,935	21,315	22,621	20,965	22,839	23,253	21,517	23,019
Construction	20,850	17,898	20,863	20,714	22,839	19,407	20,324	21,066
Utilities and transp.	23,143	--	22,041	22,851	23,685	23,093	22,357	23,195
Wholesale trade	25,135	25,947	22,259	24,403	27,059	24,671	24,280	25,251
Fin. svcs. and real estate	25,071	22,995	24,677	22,473	24,865	25,259	23,142	25,178
Retail trade	24,374	19,407	22,713	21,319	19,393	25,261	20,960	24,655
Professional services	24,566	21,306	21,481	23,766	23,455	25,328	22,074	24,847
Other services	24,093	21,554	19,743	22,860	24,325	24,839	21,196	24,665
Ownership								
For profit, incorporated	23,705	21,500	21,762	22,122	23,525	24,158	21,631	23,943
For profit, unincorporated	23,944	19,950	22,158	22,773	23,404	24,856	22,429	24,125
Nonprofit	25,820	20,837	21,228	25,161	24,722	26,682	22,340	26,094
Age of firm								
Less than 5 years	21,789	20,423	20,996	22,720	22,911	22,716	21,242	22,662
5-9 years	21,311	21,958	19,343	18,883	22,039	23,190	20,733	21,523
10-19 years	22,700	20,910	19,452	21,558	24,004	23,733	20,264	23,670
20 or more years	24,334	21,307	23,259	23,240	23,934	24,635	22,735	24,446
Multi/single status								
2 or more locations	24,326	--	24,731	23,554	23,691	24,487	23,817	24,332
1 location only	23,008	21,300	21,492	22,186	23,807	29,685	21,628	24,019
Percent full-time employees								
Less than 25%	22,916	--	--	22,462	22,906	23,946	22,383	23,174
25-49 %	21,256	--	23,190	21,479	21,480	21,843	18,591	21,702
50-74 %	23,600	22,894	22,791	22,455	23,308	23,911	22,179	23,742
75% or more	24,174	21,560	21,659	22,599	23,843	24,731	21,929	24,414
Union presence								
No union employees	23,768	21,796	21,726	22,565	23,741	24,239	21,981	24,006
Has union employees	24,943	--	22,156	22,497	23,680	25,407	20,414	25,128
Percent low-wage employees								
50% or more low-wage	23,242	20,218	18,297	22,112	21,145	24,456	19,813	23,782
Less than 50% low-wage	24,079	21,222	21,926	22,572	23,820	24,600	21,947	24,309
Percent women employees								
Less than 25%	23,118	19,303	21,477	22,026	22,550	24,078	21,182	23,462
25-49 %	23,839	22,621	21,901	22,577	23,757	24,076	22,579	23,931
50-74 %	24,940	22,535	21,382	23,507	24,679	25,311	22,237	25,150
75% or more	24,875	20,925	22,559	23,406	24,892	25,382	22,102	25,218
Percent age 50 or older employees								
Less than 25%	23,439	19,121	22,695	21,497	23,873	24,137	21,202	23,852
25-49 %	24,473	21,239	19,411	23,692	23,939	24,856	21,630	24,623
50-74 %	23,626	23,285	22,182	23,964	22,559	24,222	23,068	23,715
75% or more	24,558	24,776	26,253	20,367	26,418	24,934	24,837	24,397

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	166.30	733.87	730.46	408.69	377.67	214.76	378.36	179.57
Industry group **								
Agric., fish., forest.	1,902.93	--	--	1,333.98	1,507.33	2,071.94	2,949.37	1,924.31
Mining and manufacturing	358.27	2,162.34	1,050.52	1,008.54	808.76	432.10	1,014.65	373.96
Construction	771.73	2,819.31	1,816.86	1,393.96	1,499.34	849.14	1,071.34	989.28
Utilities and transp.	721.85	--	2,851.23	1,367.30	2,094.93	795.05	1,888.04	759.34
Wholesale trade	594.58	3,594.51	2,144.19	1,011.58	1,401.25	776.13	1,336.07	648.09
Fin. svcs. and real estate	437.98	1,488.82	3,437.41	1,627.55	650.77	537.00	1,569.28	455.45
Retail trade	455.47	2,276.34	1,785.41	1,039.08	1,032.79	527.52	1,135.93	481.11
Professional services	302.94	1,080.22	1,269.16	752.67	621.35	401.73	667.76	328.45
Other services	539.22	1,300.40	1,922.70	974.47	1,218.22	749.09	839.50	626.26
Ownership								
For profit, incorporated	191.73	926.35	780.64	482.76	530.42	235.56	420.24	207.52
For profit, unincorporated	449.19	1,060.61	2,277.60	1,033.33	744.76	675.42	1,072.66	489.09
Nonprofit	435.07	2,004.40	2,411.44	1,081.02	687.35	568.19	1,329.45	449.83
Age of firm								
Less than 5 years	649.82	1,570.79	1,633.01	798.29	1,087.00	978.31	947.42	715.49
5-9 years	561.25	1,484.03	1,212.12	985.63	907.96	1,433.96	753.06	717.97
10-19 years	596.24	1,668.56	1,556.24	941.65	1,236.59	936.74	835.06	732.41
20 or more years	181.05	1,148.79	1,000.13	513.19	421.23	221.56	528.78	190.06
Multi/single status								
2 or more locations	180.51	--	2,605.40	760.98	426.76	204.76	1,376.58	181.95
1 location only	415.02	732.78	754.37	483.72	718.15	2,303.18	389.78	636.79
Percent full-time employees								
Less than 25%	1,021.99	--	--	2,241.02	2,534.69	846.98	2,397.81	961.46
25-49 %	699.50	--	2,069.74	1,659.59	2,082.16	666.25	2,597.97	665.97
50-74 %	467.96	1,518.33	2,831.43	1,162.61	856.52	636.40	1,107.01	505.24
75% or more	180.35	735.58	774.48	445.79	416.42	232.34	403.36	194.70
Union presence								
No union employees	181.67	649.90	739.78	393.76	402.66	246.33	379.44	199.81
Has union employees	372.75	--	3,503.06	1,520.53	1,092.15	405.71	1,611.88	379.29
Percent low-wage employees								
50% or more low-wage	651.08	1,386.32	1,585.18	1,167.99	1,038.36	915.74	880.36	733.62
Less than 50% low-wage	171.19	778.38	762.09	422.43	388.49	220.77	396.07	184.56
Percent women employees								
Less than 25%	319.80	1,322.11	1,110.30	614.79	727.69	447.69	584.87	358.36
25-49 %	257.32	1,337.64	1,328.14	822.05	676.72	302.00	754.63	271.05
50-74 %	330.94	1,408.24	2,073.45	794.23	746.59	406.75	848.75	347.76
75% or more	498.24	1,498.27	1,702.58	1,253.07	750.12	697.83	965.14	550.25
Percent age 50 or older employees								
Less than 25%	269.25	1,191.92	1,136.28	620.67	667.69	350.07	584.07	297.91
25-49 %	224.51	1,072.61	974.86	639.02	421.68	283.22	627.02	233.56
50-74 %	581.49	1,520.56	1,619.80	967.07	1,394.87	770.51	888.10	660.41
75% or more	741.19	1,658.40	2,454.14	1,382.87	1,441.84	1,129.16	1,190.13	937.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	24,300	19,661	22,814	23,909	24,715	25,214	21,402	25,054
Industry group **								
Agric., fish., forest.	23,539	--	--	27,721	--	28,575	--	22,522
Mining and manufacturing	21,293	20,617	22,056	20,362	19,010	25,420	20,723	21,415
Construction	24,571	--	--	24,521	24,421	25,665	23,506	25,465
Utilities and transp.	20,201	--	--	16,299	25,585	18,574	--	21,938
Wholesale trade	25,262	--	35,828	27,336	22,509	26,081	27,311	24,817
Fin. svcs. and real estate	25,083	--	--	21,621	24,880	26,736	19,716	25,923
Retail trade	26,317	--	22,676	20,899	39,697	22,126	20,651	27,689
Professional services	25,375	19,544	21,735	25,375	24,430	28,121	20,712	26,724
Other services	22,131	24,971	19,883	25,738	28,725	19,663	22,958	21,935
Ownership								
For profit, incorporated	24,119	18,771	22,857	23,488	25,058	24,836	21,296	24,861
For profit, unincorporated	22,075	20,769	21,525	20,238	19,345	25,387	20,326	22,714
Nonprofit	28,092	25,670	26,415	29,202	28,019	28,183	25,226	28,504
Age of firm								
Less than 5 years	18,847	--	21,976	19,908	17,825	--	18,475	19,360
5-9 years	22,033	20,398	22,616	18,632	26,268	--	20,104	26,163
10-19 years	23,228	18,707	22,251	22,213	24,706	26,793	20,179	25,815
20 or more years	24,819	20,771	23,442	25,248	24,990	25,120	22,940	25,101
Multi/single status								
2 or more locations	25,259	--	26,590	24,412	24,887	25,537	24,848	25,273
1 location only	22,185	19,483	22,564	23,709	24,154	19,206	20,961	23,925
Percent full-time employees								
Less than 25%	20,191	18,591	--	23,553	18,511	19,422	--	19,972
25-49 %	20,685	16,549	--	21,318	19,823	22,292	18,277	21,726
50-74 %	24,295	23,751	--	19,722	26,660	24,028	22,857	24,791
75% or more	24,468	19,267	22,741	24,236	24,742	25,440	21,425	25,217
Union presence								
No union employees	24,348	19,193	22,695	23,773	25,299	25,262	20,993	25,327
Has union employees	23,992	27,093	--	25,591	15,674 *	25,052	28,727	23,574
Percent low-wage employees								
50% or more low-wage	21,273	--	--	14,062 *	23,383	21,610	18,459	22,085
Less than 50% low-wage	24,440	19,290	22,933	24,470	24,770	25,384	21,549	25,188
Percent women employees								
Less than 25%	21,875	17,928	22,678	22,137	21,378	23,418	20,491	22,577
25-49 %	25,823	22,229	22,383	25,952	26,353	26,158	22,441	26,330
50-74 %	24,076	19,739	26,355	27,018	24,601	23,828	22,463	24,427
75% or more	25,776	20,707	20,396	21,715	26,363	27,533	21,175	26,771
Percent age 50 or older employees								
Less than 25%	24,033	20,392	22,004	24,982	25,701	23,730	21,401	24,930
25-49 %	24,773	23,445	23,052	22,734	23,523	25,911	22,807	25,042
50-74 %	24,714	19,291	27,310	24,352	25,306	25,570	23,077	25,360
75% or more	19,043	--	--	16,411	--	30,919	13,001	27,025

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	531.46	1,152.42	1,012.75	1,071.77	1,425.74	633.58	713.49	631.12
Industry group **								
Agric., fish., forest.	4,140.78	--	--	2,153.29	--	1,358.96	--	4,053.34
Mining and manufacturing	1,209.63	1,763.04	3,224.39	1,112.67	2,109.11	1,159.35	1,519.41	1,438.39
Construction	1,418.61	--	--	2,978.19	2,862.38	1,971.68	2,438.57	1,659.44
Utilities and transp.	1,764.17	--	--	1,561.53	1,752.26	873.66	--	1,617.21
Wholesale trade	1,091.76	--	3,246.38	1,656.08	467.62	1,712.92	3,185.86	1,084.70
Fin. svcs. and real estate	824.03	--	--	1,474.91	1,396.09	716.32	2,971.26	765.13
Retail trade	3,915.39	--	1,436.75	1,661.70	4,790.25	1,053.40	1,544.06	4,562.78
Professional services	722.41	1,241.31	1,364.80	2,500.29	1,407.56	1,037.47	917.94	805.71
Other services	1,147.43	1,833.90	2,439.32	2,645.81	2,625.49	1,012.17	1,313.43	1,356.41
Ownership								
For profit, incorporated	619.94	1,451.01	1,134.31	1,086.31	1,717.80	730.41	861.35	735.80
For profit, unincorporated	1,231.20	1,610.83	2,802.63	2,030.64	3,119.25	1,167.03	1,345.42	1,612.48
Nonprofit	1,162.95	2,125.91	1,614.47	1,935.96	2,165.33	1,900.59	1,297.77	1,269.22
Age of firm								
Less than 5 years	1,398.55	--	2,528.40	2,668.93	1,733.09	--	2,182.23	1,447.42
5-9 years	1,814.54	2,082.61	1,512.23	3,311.47	5,345.74	--	1,648.16	3,683.15
10-19 years	1,085.05	3,627.89	2,366.25	2,272.49	1,875.67	1,047.24	1,755.83	1,073.50
20 or more years	618.64	1,350.06	1,330.08	1,164.25	1,649.39	669.37	848.93	696.90
Multi/single status								
2 or more locations	678.85	--	2,902.59	1,523.62	1,812.92	580.45	1,336.63	700.98
1 location only	681.97	1,221.19	1,050.18	1,380.82	1,129.17	2,510.49	769.36	1,273.69
Percent full-time employees								
Less than 25%	995.49	990.64	--	1,252.57	356.64	1,188.96	--	933.77
25-49 %	923.32	1,029.16	--	2,250.81	2,481.83	674.87	1,392.14	853.47
50-74 %	1,200.74	2,835.81	--	1,890.57	2,587.62	1,689.93	2,148.55	1,433.15
75% or more	584.46	1,369.74	1,057.85	1,163.99	1,552.53	692.68	796.01	688.92
Union presence								
No union employees	565.27	1,165.11	1,027.21	1,111.18	1,401.83	683.55	706.91	673.70
Has union employees	1,516.70	2,375.03	--	3,868.13	4,882.07 *	1,526.23	1,946.11	1,599.51
Percent low-wage employees								
50% or more low-wage	1,414.90	--	--	4,426.29 *	1,182.59	1,767.56	4,400.22	1,187.88
Less than 50% low-wage	550.60	1,190.81	1,023.58	1,015.60	1,482.04	658.56	711.32	656.20
Percent women employees								
Less than 25%	812.20	2,352.23	1,480.76	1,471.82	1,801.97	1,652.55	1,293.68	1,066.93
25-49 %	1,216.55	1,133.02	1,907.35	2,289.45	3,140.94	1,002.05	1,060.66	1,365.18
50-74 %	637.36	1,403.78	2,147.76	1,932.23	742.65	905.45	1,227.81	726.19
75% or more	1,079.20	3,738.44	2,563.78	1,348.61	2,437.81	1,257.57	1,769.90	1,165.40
Percent age 50 or older employees								
Less than 25%	1,060.75	1,559.74	1,129.47	1,680.61	2,626.81	1,346.57	952.90	1,355.97
25-49 %	552.49	1,031.85	2,357.86	1,147.62	1,338.38	633.99	1,180.02	602.67
50-74 %	804.69	1,124.83	2,992.19	2,999.09	1,040.82	1,409.87	1,590.46	915.47
75% or more	2,782.60	--	--	1,617.43	--	1,955.65	2,448.22	2,238.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	22,894	21,178	21,269	22,735	23,305	23,616	21,704	23,345
Industry group **								
Agric., fish., forest.	22,625	--	19,086	--	20,642	19,237	21,885	22,945
Mining and manufacturing	21,548	21,738	22,055	21,299	21,157	22,255	21,928	21,456
Construction	20,199	16,768	20,441	21,367	20,370	20,411	20,227	20,169
Utilities and transp.	22,040	--	23,208	21,208	22,612	22,182	21,705	22,170
Wholesale trade	24,751	23,414	22,771	23,987	26,103	25,079	24,135	24,965
Fin. svcs. and real estate	24,002	21,624	24,742	21,925	25,062	24,127	22,837	24,302
Retail trade	23,433	22,526	22,754	20,793	26,735	22,561	22,508	23,814
Professional services	23,669	20,887	21,294	23,850	23,482	25,726	21,542	24,478
Other services	21,981	23,660	17,316	23,409	23,348	20,692	21,014	22,365
Ownership								
For profit, incorporated	22,788	21,127	21,165	22,524	23,450	23,479	21,535	23,329
For profit, unincorporated	21,640	21,140	21,868	21,996	21,510	21,734	22,119	21,472
Nonprofit	24,902	22,162	21,237	25,019	24,824	25,951	22,387	25,411
Age of firm								
Less than 5 years	20,689	19,956	22,650	21,351	18,875	19,048	21,039	20,018
5-9 years	21,009	20,162	19,274	19,115	22,270	22,883	19,953	21,648
10-19 years	22,498	21,268	20,258	22,240	23,735	23,711	20,812	23,639
20 or more years	23,346	22,020	21,862	23,419	23,561	23,633	22,549	23,561
Multi/single status								
2 or more locations	23,585	--	24,627	23,237	23,481	23,725	24,082	23,561
1 location only	22,125	21,246	21,010	22,561	23,069	21,092	21,479	22,856
Percent full-time employees								
Less than 25%	21,851	18,089	--	22,601	20,665	23,815	21,609	22,048
25-49 %	21,374	15,234	21,847	21,712	20,845	23,336	19,023	22,328
50-74 %	22,933	23,148	20,710	21,742	22,667	24,229	21,953	23,250
75% or more	22,969	21,417	21,281	22,858	23,478	23,557	21,803	23,413
Union presence								
No union employees	22,953	21,561	21,296	22,715	23,350	23,793	21,757	23,443
Has union employees	22,450	--	20,766	22,930	22,950	22,819	20,977	22,728
Percent low-wage employees								
50% or more low-wage	20,505	20,445	15,258	21,266	18,848	22,931	18,490	21,205
Less than 50% low-wage	23,009	21,213	21,542	22,790	23,506	23,657	21,849	23,451
Percent women employees								
Less than 25%	21,696	19,566	21,079	22,325	21,992	21,939	21,132	22,018
25-49 %	23,750	22,961	21,876	23,162	23,950	24,385	22,825	24,000
50-74 %	23,087	21,760	21,065	23,639	23,599	23,084	21,807	23,436
75% or more	23,629	21,743	21,245	22,206	24,111	25,382	21,669	24,446
Percent age 50 or older employees								
Less than 25%	22,625	20,208	21,479	22,027	24,593	22,474	21,196	23,331
25-49 %	22,964	21,262	19,700	23,075	22,702	24,087	21,368	23,320
50-74 %	23,454	22,569	23,503	25,114	21,712	25,062	23,660	23,359
75% or more	23,505	22,609	24,100	20,045	25,890	30,194	22,887	24,941

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total family premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	224.24	697.26	593.45	358.99	470.02	413.66	342.61	279.48
Industry group **								
Agric., fish., forest.	2,245.27	--	960.28	--	2,036.54	3,773.58	3,020.39	2,935.69
Mining and manufacturing	471.91	2,700.93	1,125.17	807.19	898.49	620.13	901.49	544.28
Construction	612.02	2,028.47	1,362.15	919.60	967.85	2,329.29	943.67	767.06
Utilities and transp.	570.14	--	1,835.44	1,289.47	778.07	968.49	1,456.08	559.64
Wholesale trade	689.08	2,100.54	1,984.74	875.74	1,804.07	1,136.34	1,060.17	843.00
Fin. svcs. and real estate	774.57	2,017.27	3,148.12	1,069.80	928.10	1,386.15	1,423.54	902.77
Retail trade	1,484.68	3,442.86	1,274.17	719.73	4,429.87	901.10	1,147.07	2,014.36
Professional services	330.33	1,027.36	962.61	765.46	540.20	561.39	583.35	385.05
Other services	540.00	1,322.05	1,714.63	1,018.23	1,306.80	697.15	876.71	681.15
Ownership								
For profit, incorporated	276.53	856.59	652.85	391.34	679.61	468.14	395.47	352.04
For profit, unincorporated	523.83	1,285.60	1,902.36	1,030.78	799.55	1,369.98	925.71	625.22
Nonprofit	480.30	1,855.37	1,822.76	1,071.50	768.63	734.05	968.12	530.25
Age of firm								
Less than 5 years	737.46	1,722.78	1,361.92	760.69	1,105.09	623.87	1,044.62	793.65
5-9 years	572.11	1,292.42	1,024.48	1,174.45	1,009.89	1,917.29	769.86	789.81
10-19 years	628.61	1,637.04	1,162.67	927.21	1,398.07	1,294.88	728.59	897.62
20 or more years	268.55	1,044.27	885.27	427.16	560.70	442.58	473.35	315.59
Multi/single status								
2 or more locations	326.44	--	2,059.70	732.77	647.20	415.30	1,083.78	338.03
1 location only	295.89	709.69	613.75	413.60	665.89	2,028.18	358.25	485.22
Percent full-time employees								
Less than 25%	1,095.17	1,637.06	--	1,794.91	2,545.69	1,368.84	1,927.41	1,207.66
25-49 %	1,093.12	2,991.77	1,893.72	1,573.52	2,033.77	1,647.16	1,905.74	1,233.60
50-74 %	524.15	1,579.27	1,598.42	879.65	723.13	1,094.32	810.48	636.37
75% or more	250.47	769.68	643.28	395.73	533.37	463.79	377.54	313.47
Union presence								
No union employees	238.43	673.44	597.31	376.42	500.75	468.93	343.15	304.18
Has union employees	660.40	--	3,408.52	1,192.23	1,393.78	816.45	1,790.63	701.08
Percent low-wage employees								
50% or more low-wage	723.58	1,431.50	1,092.34	1,184.76	1,616.12	1,150.99	866.97	920.48
Less than 50% low-wage	232.25	726.12	614.54	369.84	485.03	433.07	354.86	289.80
Percent women employees								
Less than 25%	377.16	1,164.95	970.92	508.43	776.52	1,006.76	553.26	501.65
25-49 %	492.75	1,464.37	979.51	789.01	1,140.36	598.56	697.36	596.00
50-74 %	399.90	1,228.58	1,501.24	830.01	660.29	730.78	711.27	469.42
75% or more	500.44	1,596.51	1,329.35	1,037.79	852.33	892.85	825.07	594.12
Percent age 50 or older employees								
Less than 25%	399.36	1,103.04	798.55	550.44	950.65	722.91	489.61	540.42
25-49 %	297.28	1,033.86	1,148.22	538.66	496.31	514.09	626.71	331.05
50-74 %	544.42	1,429.54	1,235.77	989.72	780.12	933.18	775.86	704.58
75% or more	1,242.57	2,194.51	2,748.36	1,289.97	2,211.89	2,305.54	1,593.83	1,828.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	24,596	19,386	19,705	21,725	24,346	24,896	19,485	24,769
Industry group **								
Agric., fish., forest.	18,330	--	--	22,840	23,305	17,437	23,957	17,846
Mining and manufacturing	23,311	23,719	--	19,884	23,819	23,229	20,145	23,368
Construction	21,707	--	21,817	21,805	24,079	19,640	18,780	22,263
Utilities and transp.	23,231	--	--	20,854	24,466	23,154	14,059	23,380
Wholesale trade	24,901	--	23,734	22,601	25,123	25,316	20,445	25,148
Fin. svcs. and real estate	25,295	--	--	22,960	24,854	25,416	18,152	25,349
Retail trade	25,232	20,804	--	22,281	20,515	25,656	20,266	25,349
Professional services	25,296	21,434	19,959	21,490	24,410	25,654	19,828	25,449
Other services	24,829	19,227	15,956	22,119	25,738	25,361	19,581	25,353
Ownership								
For profit, incorporated	24,124	19,002	20,479	21,193	23,816	24,416	19,363	24,285
For profit, unincorporated	25,065	19,839	17,747	21,935	25,063	25,496	18,592	25,343
Nonprofit	26,326	--	--	25,279	25,874	26,602	21,197	26,466
Age of firm								
Less than 5 years	21,660	17,039	--	23,609	23,400	23,108	17,961	23,549
5-9 years	20,786	18,000	23,134	18,655	21,722	21,741	20,137	21,073
10-19 years	22,284	16,863	15,974	19,293	22,856	24,534	16,208	23,775
20 or more years	24,775	21,080	21,853	22,660	24,576	24,923	20,971	24,850
Multi/single status								
2 or more locations	24,756	--	--	24,391	24,576	24,791	23,068	24,761
1 location only	23,266	19,386	19,649	20,774	23,777	29,948	19,221	24,867
Percent full-time employees								
Less than 25%	23,273	--	--	20,489	23,338	23,235	--	23,212
25-49 %	22,907	18,523	--	20,026	27,016	22,295	22,075	22,950
50-74 %	24,953	21,595	--	23,202	24,872	25,005	22,922	25,013
75% or more	24,612	18,755	18,765	21,721	24,256	24,958	19,045	24,799
Union presence								
No union employees	24,222	19,407	20,663	21,652	24,336	24,451	19,812	24,407
Has union employees	25,480	--	16,106	21,986	24,426	25,754	17,386	25,603
Percent low-wage employees								
50% or more low-wage	24,094	24,857	23,196	19,094	22,922	24,670	20,643	24,452
Less than 50% low-wage	24,613	18,709	19,381	21,901	24,372	24,904	19,363	24,779
Percent women employees								
Less than 25%	23,657	17,932	19,688	21,346	22,912	24,417	18,816	24,020
25-49 %	24,129	22,717	20,768	21,140	24,050	24,264	21,146	24,189
50-74 %	25,522	18,423	18,776	21,485	25,896	25,678	18,782	25,689
75% or more	25,619	19,098	18,079	25,560	26,230	25,609	20,901	25,702
Percent age 50 or older employees								
Less than 25%	23,762	18,475	20,312	20,447	23,143	24,447	18,903	24,128
25-49 %	25,083	18,412	21,053	23,280	25,045	25,179	21,235	25,132
50-74 %	24,052	22,911	15,025	21,752	24,350	24,292	18,574	24,324
75% or more	23,709	21,009	27,990	20,742	23,940	23,911	22,057	23,861

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total family premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	184.34	1,021.31	1,393.66	823.27	495.00	206.99	605.29	188.78
Industry group **								
Agric., fish., forest.	2,274.28	--	--	141.28	3,573.60	2,362.19	925.42	2,320.19
Mining and manufacturing	444.90	1,573.12	--	1,722.31	1,153.25	452.28	2,217.19	451.00
Construction	1,090.14	--	2,867.76	2,858.86	1,794.80	910.52	1,391.74	1,246.43
Utilities and transp.	804.05	--	--	1,916.26	2,547.71	798.88	1,959.48	811.97
Wholesale trade	804.98	--	1,925.21	1,513.03	2,042.24	906.22	1,862.01	832.98
Fin. svcs. and real estate	414.37	--	--	3,267.65	810.77	467.05	2,172.48	417.82
Retail trade	426.63	1,921.68	--	1,786.76	1,513.45	462.77	1,307.78	437.03
Professional services	338.98	2,382.69	2,392.73	1,729.75	890.59	378.89	1,425.44	345.01
Other services	679.79	2,022.04	2,035.51	1,020.89	1,305.52	850.25	1,114.70	720.45
Ownership								
For profit, incorporated	215.67	1,146.93	1,547.39	1,031.06	640.73	236.10	660.19	221.29
For profit, unincorporated	509.40	1,583.24	1,312.60	1,504.28	1,091.44	613.04	1,287.50	520.43
Nonprofit	435.10	--	--	1,998.27	903.90	500.16	2,448.33	437.07
Age of firm								
Less than 5 years	919.02	1,577.11	--	2,029.35	1,333.88	599.83	1,681.13	1,094.24
5-9 years	1,061.96	3,353.15	1,440.19	747.85	2,532.61	2,485.95	1,067.01	1,467.70
10-19 years	678.45	2,351.26	1,595.49	1,897.25	980.35	980.34	1,142.41	674.25
20 or more years	193.09	1,195.00	2,334.42	1,065.69	547.65	211.37	835.39	196.06
Multi/single status								
2 or more locations	185.16	--	--	1,293.64	559.59	197.85	1,342.13	185.61
1 location only	819.23	1,021.31	1,448.40	1,026.27	1,075.03	1,938.57	633.77	996.55
Percent full-time employees								
Less than 25%	914.57	--	--	1,160.49	2,505.71	903.31	--	891.47
25-49 %	788.09	633.62	--	1,863.08	2,110.93	643.27	1,787.62	822.69
50-74 %	551.41	3,078.00	--	1,602.71	1,510.06	610.69	3,209.01	559.65
75% or more	199.58	1,070.96	1,213.85	902.51	528.06	225.05	604.16	204.47
Union presence								
No union employees	210.75	1,139.17	1,561.26	697.17	508.73	244.66	658.22	217.28
Has union employees	358.54	--	2,142.36	2,808.54	1,790.77	364.88	1,321.28	361.46
Percent low-wage employees								
50% or more low-wage	814.31	2,467.38	1,894.43	2,757.94	1,029.89	971.21	2,346.74	855.60
Less than 50% low-wage	188.88	1,025.72	1,499.57	854.27	503.63	211.90	618.70	193.18
Percent women employees								
Less than 25%	380.85	1,226.88	2,001.61	1,336.92	939.13	433.75	856.20	396.07
25-49 %	278.75	1,545.60	2,171.77	1,036.68	838.60	301.54	1,162.37	283.81
50-74 %	359.07	2,473.65	2,402.56	1,918.96	1,020.93	390.37	1,419.09	362.98
75% or more	533.99	2,122.89	3,196.72	1,232.40	1,069.20	613.41	1,368.81	543.50
Percent age 50 or older employees								
Less than 25%	311.46	1,379.38	2,010.14	1,452.70	842.67	343.17	873.63	322.01
25-49 %	234.51	2,470.25	1,277.53	995.16	573.66	264.10	928.39	237.13
50-74 %	749.92	1,771.81	2,301.06	2,049.01	1,954.52	835.35	1,426.53	780.89
75% or more	913.21	1,866.80	668.01	2,310.79	2,398.66	1,091.97	1,698.98	985.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	6,889	5,801	7,860	8,839	7,388	6,373	7,529	6,796
Industry group **								
Agric., fish., forest.	5,238	--	8,747	7,977	7,944	3,151	7,075	4,846
Mining and manufacturing	5,763	6,398 *	7,034	6,941	5,615	5,574	6,647	5,686
Construction	8,151	5,010	9,109	9,128	8,410	7,151	7,552	8,488
Utilities and transp.	5,606	--	3,897 *	8,448	6,584	5,024	6,058	5,563
Wholesale trade	6,806	4,511	5,506	8,624	6,297	6,581	7,856	6,611
Fin. svcs. and real estate	6,182	4,058	6,084 *	7,775	6,913	6,031	5,465	6,235
Retail trade	7,957	4,387 *	12,753	9,771	14,102	6,761	9,784	7,758
Professional services	7,091	6,352	8,381	10,017	7,448	6,526	8,038	6,960
Other services	8,199	7,573	6,500	8,465	8,834	8,110	7,460	8,380
Ownership								
For profit, incorporated	6,967	5,675	8,147	8,956	7,384	6,497	7,684	6,856
For profit, unincorporated	7,026	6,747	8,418	8,795	7,615	6,149	7,931	6,874
Nonprofit	6,406	4,142 *	4,894	8,174	7,179	5,973	5,620	6,472
Age of firm								
Less than 5 years	7,221	6,080	8,201	8,314	7,081	4,014	6,913	7,674
5-9 years	8,305	6,311	9,665	8,629	8,616	7,808	7,537	8,743
10-19 years	7,758	6,930	8,560	9,420	7,744	6,187	8,297	7,482
20 or more years	6,728	5,001	7,115	8,771	7,222	6,369	7,349	6,672
Multi/single status								
2 or more locations	6,604	--	11,427	8,068	7,303	6,350	9,250	6,567
1 location only	7,746	5,900	7,598	9,107	7,537	7,321	7,371	8,073
Percent full-time employees								
Less than 25%	7,743	--	--	9,049	10,937	7,804	5,381 *	8,866
25-49 %	6,772	2,298 *	7,018	7,006	8,116	6,776	4,655	7,204
50-74 %	7,102	5,882	10,208	9,835	8,019	6,377	8,455	6,923
75% or more	6,864	6,037	7,794	8,839	7,284	6,352	7,616	6,758
Union presence								
No union employees	7,112	5,841	7,896	9,149	7,543	6,505	7,625	7,021
Has union employees	6,130	--	7,396 *	6,577	6,195	6,082	6,394	6,118
Percent low-wage employees								
50% or more low-wage	7,395	4,069	7,510	8,332	7,556	7,456	6,516	7,575
Less than 50% low-wage	6,869	5,896	7,878	8,861	7,383	6,330	7,583	6,767
Percent women employees								
Less than 25%	6,924	6,307	8,467	8,585	7,035	6,038	7,828	6,692
25-49 %	6,557	4,445	5,011	7,935	7,307	6,313	6,093	6,599
50-74 %	6,933	4,894	8,394	9,667	7,232	6,597	6,987	6,928
75% or more	7,409	8,178	9,056	10,183	8,559	6,556	9,287	7,156
Percent age 50 or older employees								
Less than 25%	7,712	5,956	8,882	9,105	8,116	7,136	7,774	7,697
25-49 %	6,401	5,982	6,224	8,499	6,761	6,096	7,460	6,329
50-74 %	6,881	5,694	8,035	9,304	7,671	5,983	7,788	6,706
75% or more	6,087	5,035	4,068 *	5,999	10,446	6,133	4,912	6,999

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	112.55	481.58	484.15	340.41	305.26	126.10	268.72	122.79
Industry group **								
Agric., fish., forest.	678.74	--	1,742.44	1,505.26	1,451.61	296.44	1,885.40	623.83
Mining and manufacturing	207.61	2,474.21 *	1,354.08	488.08	401.53	265.45	800.15	214.06
Construction	574.03	1,250.86	1,454.79	1,276.93	1,059.82	812.40	844.69	754.04
Utilities and transp.	530.64	--	1,486.80 *	1,509.00	1,079.69	668.97	1,054.19	572.47
Wholesale trade	425.53	1,116.81	758.25	766.16	674.23	711.29	848.59	472.87
Fin. svcs. and real estate	233.60	1,074.49	1,841.40 *	1,008.64	848.74	226.78	847.56	242.32
Retail trade	591.88	1,876.56 *	1,527.93	929.70	3,469.84	413.02	1,140.97	647.41
Professional services	180.88	866.55	889.47	772.04	339.97	208.56	510.39	191.32
Other services	319.06	1,147.70	771.35	505.19	789.55	465.71	505.02	378.44
Ownership								
For profit, incorporated	139.18	583.48	592.43	376.12	422.13	153.68	325.44	152.36
For profit, unincorporated	294.56	995.22	796.52	690.28	533.51	436.16	617.29	326.32
Nonprofit	243.34	1,264.03 *	1,102.28	1,559.27	617.73	181.52	622.30	257.96
Age of firm								
Less than 5 years	545.03	1,227.08	1,336.50	1,098.99	548.81	789.77	787.06	673.14
5-9 years	479.47	1,181.07	1,158.92	877.21	814.32	1,599.79	678.04	659.48
10-19 years	353.20	1,149.63	1,148.78	533.12	740.04	456.06	619.24	425.45
20 or more years	124.29	659.93	624.34	455.67	367.32	129.91	360.94	131.53
Multi/single status								
2 or more locations	130.18	--	2,300.53	476.42	424.58	127.76	1,022.11	131.01
1 location only	217.73	488.77	483.46	425.52	398.27	628.97	276.29	328.95
Percent full-time employees								
Less than 25%	726.70	--	--	2,178.80	1,931.93	557.60	1,682.16 *	692.87
25-49 %	378.86	1,005.27 *	1,659.67	1,124.93	887.66	471.97	812.94	416.07
50-74 %	291.80	1,549.78	1,628.38	660.94	547.71	355.53	828.01	310.24
75% or more	124.33	539.97	519.10	377.11	338.90	138.54	295.69	135.54
Union presence								
No union employees	119.77	492.09	481.45	299.98	321.57	131.45	264.44	133.18
Has union employees	270.42	--	2,552.29 *	1,773.28	978.32	275.73	1,431.25	275.00
Percent low-wage employees								
50% or more low-wage	348.73	1,203.01	1,017.46	756.69	900.36	470.96	679.31	397.39
Less than 50% low-wage	116.21	502.94	506.16	353.83	314.15	129.66	280.82	126.55
Percent women employees								
Less than 25%	209.15	866.78	700.76	504.58	467.03	282.94	416.92	238.69
25-49 %	248.34	992.77	591.23	552.75	730.88	267.21	518.06	266.93
50-74 %	169.13	832.42	723.50	999.61	361.61	179.67	490.15	180.20
75% or more	231.81	960.56	1,724.79	652.92	681.28	213.69	828.46	237.93
Percent age 50 or older employees								
Less than 25%	216.24	703.56	726.53	587.11	677.65	194.93	389.53	252.37
25-49 %	139.77	1,080.36	756.46	406.52	357.79	160.62	502.65	145.04
50-74 %	319.72	997.93	798.75	764.45	393.13	500.91	599.82	359.43
75% or more	617.61	1,425.15	1,343.94 *	1,368.66	1,628.76	726.50	1,031.40	707.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	6,890	5,912	6,824	8,302	7,117	6,471	6,919	6,883
Industry group **								
Agric., fish., forest.	7,668	--	--	8,857	5,151	7,549	--	7,660
Mining and manufacturing	5,537	--	6,061	6,063	5,003	5,618	6,862	5,308
Construction	6,931	--	6,204	9,615	7,660	--	5,513	8,494
Utilities and transp.	6,246	--	--	9,953	4,450 *	7,446	--	6,087
Wholesale trade	5,456	--	--	7,736	4,941	3,990 *	5,545	5,417
Fin. svcs. and real estate	7,362	--	--	10,387	8,658	6,468	8,542	7,205
Retail trade	6,952	--	--	9,679	12,261	4,740	9,327	6,576
Professional services	7,320	7,255 *	7,701	8,191	7,660	7,010	7,480	7,296
Other services	7,570	8,284 *	5,162	7,912	7,567	8,093	6,687	7,986
Ownership								
For profit, incorporated	6,820	5,477	6,963	8,800	6,761	6,375	6,994	6,770
For profit, unincorporated	8,365	7,768 *	6,952	7,551	8,389	9,277	6,928	8,848
Nonprofit	6,255	--	5,239 *	6,471	7,413	5,843	6,233	6,257
Age of firm								
Less than 5 years	8,194	--	--	9,899	7,504	6,733	8,452	7,854
5-9 years	7,034	--	11,158	6,545	7,360	--	6,752	7,351
10-19 years	7,792	7,984 *	6,547	10,075	6,794	7,383	8,012	7,620
20 or more years	6,726	5,222	5,496	7,921	7,132	6,461	6,271	6,794
Multi/single status								
2 or more locations	6,758	--	--	7,959	7,407	6,432	6,152	6,767
1 location only	7,119	5,912	6,888	8,396	6,705	7,645	6,955	7,290
Percent full-time employees								
Less than 25%	7,946	--	--	--	--	6,930	11,231	7,059
25-49 %	6,814	--	--	5,360 *	8,707	6,746	3,456 *	7,596
50-74 %	6,358	--	11,741 *	9,916	7,785	5,138	10,469	5,698
75% or more	6,976	5,542	6,400	8,328	7,004	6,835	6,649	7,060
Union presence								
No union employees	7,098	6,143	7,411	8,545	7,058	6,593	7,283	7,039
Has union employees	6,237	--	--	--	7,418	6,289	--	6,490
Percent low-wage employees								
50% or more low-wage	7,493	--	9,339	8,406	5,739	7,459	9,128	6,827
Less than 50% low-wage	6,869	5,891	6,632	8,296	7,155	6,441	6,803	6,884
Percent women employees								
Less than 25%	7,006	4,875	6,823	8,402	7,024	6,393	6,656	7,203
25-49 %	6,599	5,913 *	5,498	7,401	6,377	6,756	5,846	6,716
50-74 %	6,994	6,278 *	5,824	8,064	7,287	6,784	6,983	6,996
75% or more	6,976	--	9,827	9,731	8,317	5,842	9,414	6,648
Percent age 50 or older employees								
Less than 25%	7,686	6,701	7,121	8,263	8,560	6,998	7,225	7,910
25-49 %	6,403	3,601	6,771	8,153	6,202	6,348	6,207	6,424
50-74 %	6,802	--	5,259	8,700	6,852	6,147	6,907	6,777
75% or more	6,676 *	--	--	10,163	--	5,531	7,229 *	5,754

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	237.27	1,072.21	735.54	443.96	522.56	328.46	469.11	272.00
Industry group **								
Agric., fish., forest.	1,261.28	--	--	797.40	718.21	710.20	--	1,404.54
Mining and manufacturing	559.41	--	1,348.31	777.40	815.42	941.93	1,375.68	597.26
Construction	790.99	--	1,843.08	1,906.64	1,013.78	--	976.08	1,100.71
Utilities and transp.	922.56	--	--	950.97	1,444.02 *	1,038.63	--	1,049.15
Wholesale trade	719.62	--	--	687.99	1,116.41	1,508.38 *	682.47	985.65
Fin. svcs. and real estate	627.85	--	--	2,219.20	1,956.60	347.52	1,725.02	670.50
Retail trade	956.65	--	--	1,465.40	1,705.27	620.49	2,641.48	1,028.08
Professional services	428.23	2,409.85 *	1,028.45	913.61	897.43	581.65	974.43	470.07
Other services	522.73	2,914.87 *	1,351.06	1,141.31	1,050.15	595.19	1,122.82	552.08
Ownership								
For profit, incorporated	270.77	1,246.58	881.45	548.08	605.25	330.79	555.06	309.54
For profit, unincorporated	1,047.48	2,403.20 *	1,401.09	951.52	1,591.89	2,595.30	1,121.60	1,332.70
Nonprofit	374.42	--	1,917.79 *	1,139.04	1,217.72	260.72	1,334.52	390.07
Age of firm								
Less than 5 years	927.00	--	--	927.91	582.35	517.99	1,590.71	559.82
5-9 years	846.63	--	1,909.24	1,461.44	738.62	--	1,265.34	1,154.75
10-19 years	698.22	3,397.08 *	1,342.62	903.43	1,101.60	1,025.07	1,190.32	823.12
20 or more years	269.89	1,370.70	924.36	557.13	625.86	336.91	564.13	298.83
Multi/single status								
2 or more locations	324.56	--	--	708.92	826.11	337.31	993.23	328.83
1 location only	325.40	1,072.24	765.72	533.85	498.73	675.01	489.18	429.95
Percent full-time employees								
Less than 25%	1,119.28	--	--	--	--	1,638.25	2,116.03	1,190.92
25-49 %	603.71	--	--	2,362.32 *	1,111.59	463.09	1,512.10 *	556.38
50-74 %	526.80	--	3,846.13 *	1,139.94	931.96	470.53	1,801.95	453.53
75% or more	273.17	1,127.34	716.51	468.10	574.89	409.20	481.15	320.34
Union presence								
No union employees	244.25	1,103.65	731.24	438.55	546.38	287.69	473.49	284.08
Has union employees	612.68	--	--	--	1,529.92	695.20	--	633.88
Percent low-wage employees								
50% or more low-wage	666.87	--	1,634.21	1,546.93	1,537.53	570.08	1,181.44	728.81
Less than 50% low-wage	244.39	1,092.22	774.38	459.83	535.45	337.50	487.21	279.53
Percent women employees								
Less than 25%	498.39	1,343.40	1,218.04	651.51	1,081.04	621.00	676.85	679.68
25-49 %	522.68	2,991.35 *	1,216.48	1,052.64	507.43	897.18	1,205.11	573.63
50-74 %	408.64	2,033.44 *	1,057.50	936.43	1,069.25	448.34	906.10	453.81
75% or more	444.20	--	1,296.09	962.37	1,568.82	289.32	914.69	468.07
Percent age 50 or older employees								
Less than 25%	404.67	1,744.42	971.88	729.70	965.11	384.34	662.47	505.53
25-49 %	334.96	776.03	1,505.18	599.44	671.83	464.41	731.84	362.50
50-74 %	513.23	--	1,289.91	1,192.54	842.04	749.75	926.75	595.36
75% or more	2,166.60 *	--	--	1,862.26	--	407.05	3,483.44 *	531.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	6,739	6,148	7,995	8,592	7,240	6,288	7,753	6,628
Industry group **								
Agric., fish., forest.	4,865	--	--	--	--	3,297	--	4,495
Mining and manufacturing	5,801	--	6,925 *	7,372	6,027	5,483	6,913	5,735
Construction	8,053	5,289 *	10,149	8,469	8,495	6,979	7,388	8,326
Utilities and transp.	5,484	--	--	7,788	6,989	4,874	5,784	5,465
Wholesale trade	6,870	--	5,984	8,506	6,591	6,533	8,821	6,604
Fin. svcs. and real estate	6,027	3,331 *	4,616 *	7,329	6,483	6,007	4,381	6,119
Retail trade	7,501	--	13,263	9,418	8,320	7,142	9,604	7,328
Professional services	6,853	6,909	8,567	9,548	7,322	6,277	8,639	6,651
Other services	8,485	7,992	7,290	8,508	9,129	8,330	7,962	8,589
Ownership								
For profit, incorporated	6,833	5,907	8,363	8,714	7,185	6,455	7,747	6,729
For profit, unincorporated	6,816	7,207	9,072	9,328	7,703	5,670	9,121	6,540
Nonprofit	6,200	5,652 *	4,601	6,517	6,914	5,945	5,749	6,235
Age of firm								
Less than 5 years	7,028	6,068	7,735	7,433	7,971	--	6,389	8,048
5-9 years	8,569	6,114	8,088	9,297	8,859	8,581	7,377	9,008
10-19 years	7,804	7,244	9,716	9,616	7,683	6,133	8,984	7,334
20 or more years	6,556	5,653	7,309	8,382	6,936	6,277	7,624	6,482
Multi/single status								
2 or more locations	6,460	--	13,772	7,783	6,962	6,279	10,261	6,414
1 location only	7,777	6,190	7,483	8,891	7,711	6,692	7,492	7,985
Percent full-time employees								
Less than 25%	7,959	--	--	8,756 *	11,503	7,736	5,890 *	8,959
25-49 %	6,837	--	7,292	7,463	8,079	6,894	5,168	7,117
50-74 %	7,517	5,720 *	10,258	9,950	8,199	6,911	8,758	7,392
75% or more	6,660	6,508	7,958	8,532	7,083	6,212	7,833	6,534
Union presence								
No union employees	6,983	6,374	7,749	9,007	7,426	6,452	7,918	6,858
Has union employees	5,952	--	11,285 *	6,363	5,707	5,911	6,156	5,944
Percent low-wage employees								
50% or more low-wage	7,566	--	6,226	8,734	8,516	7,447	6,138	7,792
Less than 50% low-wage	6,706	6,238	8,082	8,587	7,198	6,241	7,844	6,583
Percent women employees								
Less than 25%	6,706	6,806	9,073	8,425	7,055	5,809	8,067	6,464
25-49 %	6,268	4,264	4,185	7,624	6,736	6,136	6,022	6,286
50-74 %	6,872	5,318	9,192	9,001	7,248	6,599	7,449	6,827
75% or more	7,625	8,572	8,657 *	10,523	8,867	6,845	9,587	7,382
Percent age 50 or older employees								
Less than 25%	7,449	5,352	9,548	8,733	7,384	7,097	7,873	7,370
25-49 %	6,327	8,475	5,511	8,469	6,911	5,992	7,872	6,245
50-74 %	6,799	6,245	8,651	9,178	7,816	5,863	8,239	6,569
75% or more	6,291	5,459 *	--	5,003	11,043	6,133	4,818	7,143

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	120.18	637.44	729.81	391.53	283.19	142.80	371.38	126.59
Industry group **								
Agric., fish., forest.	721.71	--	--	--	--	240.45	--	608.49
Mining and manufacturing	236.36	--	2,270.27 *	634.70	486.13	291.38	1,175.01	239.70
Construction	780.68	1,875.18 *	2,120.04	1,597.69	1,661.72	840.62	1,134.05	991.52
Utilities and transp.	622.82	--	--	2,190.73	1,341.64	728.21	1,426.86	657.64
Wholesale trade	529.19	--	929.16	1,081.39	895.19	791.12	1,277.75	563.54
Fin. svcs. and real estate	247.73	1,236.12 *	1,782.81 *	1,080.31	767.49	271.42	925.50	254.91
Retail trade	400.69	--	2,157.81	1,226.95	616.31	473.52	1,500.49	418.10
Professional services	200.03	1,212.52	1,416.44	607.02	406.69	217.67	754.44	199.49
Other services	382.02	1,080.60	867.69	512.81	967.78	533.21	480.31	448.58
Ownership								
For profit, incorporated	150.82	773.48	925.21	485.07	376.56	177.73	451.08	159.37
For profit, unincorporated	307.59	1,356.26	1,129.70	921.60	583.41	375.19	881.61	322.09
Nonprofit	225.39	1,708.94 *	1,349.07	627.66	636.83	207.06	767.56	235.19
Age of firm								
Less than 5 years	801.35	1,690.75	2,257.64	1,428.50	863.87	--	1,073.80	1,103.90
5-9 years	588.46	1,692.08	1,424.37	1,027.44	950.43	1,659.74	863.53	749.07
10-19 years	442.76	1,188.97	1,833.90	655.49	898.98	534.87	876.39	499.21
20 or more years	128.24	946.06	887.84	508.04	319.40	146.88	489.06	132.58
Multi/single status								
2 or more locations	129.67	--	3,017.21	618.98	303.04	145.47	1,407.92	129.59
1 location only	283.82	646.36	719.52	480.74	555.64	389.26	376.50	407.05
Percent full-time employees								
Less than 25%	906.83	--	--	2,991.85 *	2,752.28	624.82	2,113.97 *	916.30
25-49 %	522.05	--	1,319.30	923.56	1,394.26	651.68	1,164.72	572.42
50-74 %	361.42	1,847.16 *	1,580.93	888.18	677.51	462.62	863.40	389.67
75% or more	129.62	717.92	795.28	429.12	307.52	153.35	413.30	135.95
Union presence								
No union employees	124.38	653.62	729.42	303.40	292.83	153.27	374.58	131.81
Has union employees	292.21	--	3,613.09 *	1,867.93	965.69	301.07	1,541.12	297.42
Percent low-wage employees								
50% or more low-wage	439.50	--	1,155.62	990.01	1,147.15	568.13	805.28	493.33
Less than 50% low-wage	123.65	671.64	762.81	405.10	290.25	146.62	389.27	129.97
Percent women employees								
Less than 25%	240.57	1,291.82	961.99	660.91	550.34	297.29	558.85	263.27
25-49 %	234.54	1,023.90	639.64	661.89	544.79	287.40	620.27	247.65
50-74 %	178.09	1,194.27	1,078.55	593.45	354.17	215.20	665.87	184.59
75% or more	273.87	1,153.62	2,721.71 *	889.53	659.57	272.50	1,264.81	266.15
Percent age 50 or older employees								
Less than 25%	193.46	784.77	1,172.91	634.84	480.01	213.15	541.14	206.46
25-49 %	162.24	1,792.55	945.94	533.63	435.76	180.17	714.28	166.04
50-74 %	403.31	1,303.01	981.67	966.25	458.77	598.89	813.67	443.32
75% or more	718.95	1,719.08 *	--	1,444.07	1,782.84	882.05	1,183.99	855.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	7,988	4,814	9,339	11,357	8,659	7,100	7,778	8,043
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	0	--
Mining and manufacturing	5,903	--	--	6,302	4,649	7,487	5,383	6,014
Construction	11,140	--	--	11,938	9,507	--	12,779	9,765
Utilities and transp.	6,044	--	--	--	--	4,589	--	6,168
Wholesale trade	8,629	--	--	12,511	6,630	9,462	9,797	8,375
Fin. svcs. and real estate	5,769	--	--	--	6,475	5,673	5,117 *	5,872
Retail trade	13,798 *	--	10,796	11,757	29,350	7,244	11,043	14,465 *
Professional services	8,118	4,630	8,559	15,768	7,600	7,693	6,965	8,451
Other services	7,466	--	--	9,833	9,614	6,882	6,922	7,595
Ownership								
For profit, incorporated	8,106	5,367	9,609	10,655	9,307	7,081	8,619	7,971
For profit, unincorporated	6,418	--	8,325	7,869	5,372	7,188	5,514	6,747
Nonprofit	8,955	--	--	17,850	8,476	7,165	3,565 *	9,731
Age of firm								
Less than 5 years	6,208	--	--	--	4,781	--	6,159	6,275
5-9 years	9,138	--	12,326	8,951 *	7,110	--	9,311	8,767
10-19 years	7,480	4,625 *	7,808	7,578	10,422	5,770	6,587	8,238
20 or more years	8,080	3,186 *	9,729	12,850	8,718	7,188	8,259	8,053
Multi/single status								
2 or more locations	7,565	--	--	9,785	8,597	6,963	8,375	7,537
1 location only	8,920	5,144	9,436	11,980	8,864	--	7,701	10,653
Percent full-time employees								
Less than 25%	6,770	--	--	10,906	9,941	9,211	--	9,875
25-49 %	6,185	--	--	--	5,936	5,677	--	6,685
50-74 %	6,379	--	--	8,542	7,063	7,246	3,463 *	7,384
75% or more	8,178	5,494	9,755	11,578	8,798	7,112	8,493	8,101
Union presence								
No union employees	7,974	4,163	9,293	11,178	8,927	6,883	7,216	8,195
Has union employees	8,078	--	--	--	4,521 *	7,838	--	7,216
Percent low-wage employees								
50% or more low-wage	6,158	--	--	6,563 *	5,883	7,535	3,342 *	6,970
Less than 50% low-wage	8,072	5,070	9,385	11,630	8,774	7,079	8,000	8,091
Percent women employees								
Less than 25%	8,462	7,399	9,774	9,858	6,941	8,879	9,195	8,089
25-49 %	8,795	--	7,290	12,199	11,218 *	7,542	6,785	9,097
50-74 %	7,227	2,658	10,651	14,770	7,003	6,218	5,751	7,548
75% or more	6,921	--	9,490	8,803	7,731	5,945	7,872	6,716
Percent age 50 or older employees								
Less than 25%	9,179	6,366	10,311	12,788	10,035 *	7,628	8,455	9,426
25-49 %	7,080	--	8,109	9,424	7,095	6,769	8,087	6,942
50-74 %	7,718	--	--	11,650	8,511	7,149	7,224	7,914
75% or more	4,593	--	--	--	--	--	2,686 *	7,113

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	537.10	960.05	777.03	1,536.11	1,558.08	414.02	676.00	652.96
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	0.00	--
Mining and manufacturing	679.53	--	--	1,353.69	965.68	1,129.55	1,523.02	758.61
Construction	1,428.70	--	--	3,287.91	2,002.57	--	2,336.55	1,513.21
Utilities and transp.	986.52	--	--	--	--	468.15	--	1,089.16
Wholesale trade	797.99	--	--	2,284.06	616.91	974.37	2,520.51	783.94
Fin. svcs. and real estate	496.73	--	--	--	400.18	676.46	2,076.01 *	458.45
Retail trade	4,325.56 *	--	1,489.84	1,750.26	4,846.87	801.62	1,285.89	5,224.37 *
Professional services	605.33	1,204.94	1,082.08	3,619.33	544.54	673.99	763.51	734.98
Other services	1,103.51	--	--	2,222.94	2,301.68	1,586.36	2,049.38	1,276.52
Ownership								
For profit, incorporated	646.62	1,235.16	881.95	1,192.59	2,100.79	463.85	817.94	789.93
For profit, unincorporated	524.13	--	1,705.23	1,742.68	1,024.53	596.17	836.80	644.32
Nonprofit	1,693.89	--	--	5,186.93	712.82	1,824.07	1,277.85 *	1,848.17
Age of firm								
Less than 5 years	1,057.27	--	--	--	574.46	--	1,550.05	1,340.61
5-9 years	1,293.40	--	906.30	2,752.80 *	1,405.96	--	1,735.46	1,597.92
10-19 years	740.36	1,467.06 *	1,298.34	1,689.72	1,857.83	840.04	1,025.69	1,030.20
20 or more years	647.03	1,129.62 *	1,149.49	1,999.32	1,835.27	435.22	1,063.45	727.74
Multi/single status								
2 or more locations	706.45	--	--	1,348.85	2,020.03	390.07	1,996.70	728.39
1 location only	735.68	996.62	805.35	2,029.26	868.64	--	720.18	1,328.54
Percent full-time employees								
Less than 25%	1,551.99	--	--	388.11	616.62	1,014.52	--	607.34
25-49 %	764.80	--	--	--	1,605.90	526.31	--	804.45
50-74 %	671.41	--	--	1,200.28	1,212.04	979.66	1,141.83 *	742.68
75% or more	594.57	1,179.26	790.90	1,681.42	1,700.86	453.70	751.50	718.80
Union presence								
No union employees	598.98	908.75	778.78	1,549.82	1,633.62	423.90	587.53	750.64
Has union employees	1,045.84	--	--	--	2,064.83 *	1,019.57	--	1,007.85
Percent low-wage employees								
50% or more low-wage	841.53	--	--	2,323.05 *	1,493.71	1,049.47	1,375.03 *	918.08
Less than 50% low-wage	559.12	1,012.83	787.60	1,592.15	1,614.61	430.75	698.10	680.21
Percent women employees								
Less than 25%	606.52	1,931.28	1,353.97	1,644.39	1,006.36	893.08	1,189.29	684.44
25-49 %	1,468.71	--	1,532.77	1,539.39	3,914.53 *	726.56	1,310.73	1,661.97
50-74 %	826.83	704.60	1,285.62	4,090.20	662.45	597.68	1,053.57	974.47
75% or more	475.71	--	1,473.45	733.83	683.76	714.97	958.60	541.53
Percent age 50 or older employees								
Less than 25%	1,138.80	1,405.47	968.32	2,605.82	3,088.46 *	872.80	986.85	1,482.18
25-49 %	352.28	--	1,533.02	1,339.33	594.40	478.60	1,239.09	363.24
50-74 %	737.69	--	--	2,127.18	1,285.41	943.09	1,614.89	801.04
75% or more	1,040.95	--	--	--	--	--	921.82 *	1,806.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	7,952	6,085	8,008	9,032	8,037	7,685	7,710	8,044
Industry group **								
Agric., fish., forest.	7,312	--	--	9,764	7,830	--	8,329	6,872
Mining and manufacturing	6,508	6,128 *	7,765	7,088	5,887	6,824	7,072	6,372
Construction	8,043	5,650	8,994	8,379	7,793	10,612	7,541	8,582
Utilities and transp.	5,160	--	--	8,477	4,660 *	4,740	5,694	4,953
Wholesale trade	7,513	--	5,622	9,075	7,165	7,226	8,014	7,340
Fin. svcs. and real estate	7,000	4,417	6,128 *	8,037	7,880	6,917	5,786	7,312
Retail trade	12,170	5,232 *	13,398	11,622	16,821	9,809	10,819	12,726
Professional services	8,049	6,328	8,437	10,488	7,853	7,192	8,104	8,028
Other services	8,993	8,353	6,593	8,234	9,437	9,841	7,651	9,525
Ownership								
For profit, incorporated	8,100	5,932	8,359	9,035	8,036	8,116	7,899	8,187
For profit, unincorporated	7,910	6,892	8,411	9,070	8,240	6,585	7,892	7,916
Nonprofit	7,294	4,932 *	4,076	8,962	7,819	6,450	5,750	7,607
Age of firm								
Less than 5 years	7,318	6,231	8,201	8,053	7,272	6,179	6,828	8,257
5-9 years	8,286	6,573	9,790	8,253	8,610	7,795	7,655	8,668
10-19 years	8,314	7,240	8,843	10,027	7,768	7,230	8,687	8,061
20 or more years	7,881	5,302	7,264	8,978	8,021	7,720	7,535	7,975
Multi/single status								
2 or more locations	7,920	--	11,830	8,227	8,166	7,659	9,594	7,841
1 location only	7,988	6,205	7,713	9,310	7,863	8,301	7,531	8,506
Percent full-time employees								
Less than 25%	7,979	--	--	8,988	12,148	8,426	5,681 *	9,856
25-49 %	7,091	--	8,307	7,206	8,565	7,501	4,716	8,054
50-74 %	8,806	6,833	9,998	10,080	8,696	8,585	8,759	8,821
75% or more	7,898	6,258	7,954	9,025	7,906	7,579	7,793	7,939
Union presence								
No union employees	8,029	6,060	7,987	9,494	8,133	7,526	7,796	8,125
Has union employees	7,378	--	8,383 *	4,404 *	7,281	8,401	6,527	7,538
Percent low-wage employees								
50% or more low-wage	7,967	4,283 *	7,736	8,491	7,050	9,419	6,638	8,428
Less than 50% low-wage	7,952	6,169	8,020	9,052	8,081	7,581	7,758	8,026
Percent women employees								
Less than 25%	7,883	6,614	8,561	8,430	7,913	7,228	7,929	7,856
25-49 %	7,398	4,538	5,338	8,486	7,780	7,571	6,294	7,696
50-74 %	7,877	5,282	8,507	10,238	7,758	7,540	7,355	8,019
75% or more	9,197	8,421	9,112	10,303	9,225	8,802	9,343	9,136
Percent age 50 or older employees								
Less than 25%	8,548	6,394	9,127	9,213	9,201	7,812	8,125	8,756
25-49 %	7,484	6,080	6,174	8,831	7,249	7,537	7,331	7,518
50-74 %	7,839	5,984	8,627	9,473	7,360	7,893	8,142	7,702
75% or more	6,120	5,129	3,967 *	5,997	--	7,908	4,941	8,862

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	210.70	534.04	540.58	364.07	497.80	309.71	306.57	266.51
Industry group **								
Agric., fish., forest.	1,102.20	--	--	879.96	1,760.62	--	2,091.83	1,195.85
Mining and manufacturing	390.80	2,581.44 *	1,331.61	541.36	677.15	581.04	875.67	433.28
Construction	601.94	1,323.11	1,630.87	1,149.04	767.95	2,213.61	960.23	693.12
Utilities and transp.	711.50	--	--	1,337.54	1,437.57 *	558.80	1,159.31	863.72
Wholesale trade	629.74	--	830.93	866.18	1,176.14	1,370.15	989.04	766.06
Fin. svcs. and real estate	589.15	1,183.46	1,862.93 *	1,159.44	1,470.67	738.80	919.76	692.06
Retail trade	1,594.41	2,473.81 *	1,538.10	774.34	4,305.05	1,315.84	1,278.79	2,140.24
Professional services	299.18	933.31	1,018.81	894.03	494.92	352.49	579.34	349.72
Other services	475.98	1,338.07	880.13	600.47	1,103.15	867.57	595.69	631.39
Ownership								
For profit, incorporated	265.73	649.57	644.20	363.65	741.35	393.79	368.85	345.55
For profit, unincorporated	400.80	1,061.02	893.35	828.73	747.47	622.47	702.74	482.01
Nonprofit	578.18	1,582.82 *	1,167.37	1,825.82	967.54	450.73	735.56	671.86
Age of firm								
Less than 5 years	648.22	1,303.84	1,438.59	1,264.61	655.03	439.10	856.05	893.60
5-9 years	509.57	1,287.96	1,308.11	809.89	898.36	1,323.93	785.78	680.83
10-19 years	477.95	1,300.71	1,335.58	619.89	1,046.45	572.12	733.03	626.30
20 or more years	266.32	734.95	682.30	482.68	654.96	338.59	404.82	320.11
Multi/single status								
2 or more locations	330.42	--	2,508.40	576.04	787.27	314.25	1,155.71	341.49
1 location only	252.53	543.04	538.68	445.30	494.84	1,564.21	314.92	404.46
Percent full-time employees								
Less than 25%	1,058.49	--	--	2,354.47	2,841.67	747.48	1,833.63 *	1,121.42
25-49 %	606.05	--	1,617.48	1,482.24	1,469.85	851.60	932.79	740.08
50-74 %	461.68	1,796.51	1,797.60	697.13	669.62	958.78	910.07	535.09
75% or more	237.80	595.08	582.35	402.65	568.63	345.81	338.59	302.14
Union presence								
No union employees	221.62	544.81	528.50	358.00	525.19	338.88	300.36	287.53
Has union employees	679.63	--	3,962.15 *	1,446.22 *	1,616.81	720.10	1,786.03	726.93
Percent low-wage employees								
50% or more low-wage	608.15	1,370.98 *	1,091.28	766.35	1,119.95	1,172.63	749.09	778.98
Less than 50% low-wage	218.96	555.36	562.33	376.76	517.68	319.30	318.69	277.15
Percent women employees								
Less than 25%	340.17	935.84	812.21	460.30	781.47	807.07	482.20	458.15
25-49 %	504.69	1,120.21	640.71	626.72	1,249.11	509.91	592.50	616.29
50-74 %	335.98	948.68	768.16	1,186.97	542.69	465.81	557.82	400.93
75% or more	494.46	1,037.09	1,834.04	748.01	1,052.89	779.10	904.56	592.80
Percent age 50 or older employees								
Less than 25%	380.77	788.95	818.19	594.33	1,064.26	467.45	450.47	522.26
25-49 %	284.66	1,198.86	799.61	483.12	560.96	457.10	552.18	325.51
50-74 %	390.24	1,072.63	912.13	933.66	404.13	1,034.83	680.42	470.46
75% or more	961.23	1,510.55	1,402.90 *	1,611.49	--	1,882.35	1,120.47	1,434.81

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	6,218	3,704	6,893	8,198	6,600	6,059	6,571	6,206
Industry group **								
Agric., fish., forest.	3,652	--	--	3,541	8,426	3,325	--	3,673
Mining and manufacturing	5,354	--	--	6,197	5,370	5,329	4,059 *	5,377
Construction	8,288	--	--	10,680	8,957	6,541	7,596	8,419
Utilities and transp.	5,769	--	6,093	--	8,018	5,057	8,391	5,726
Wholesale trade	6,070	--	--	6,979	5,426	6,227	7,050	6,016
Fin. svcs. and real estate	5,806	--	--	6,391	5,949	5,808	--	5,839
Retail trade	6,313	--	--	6,411	7,611	6,312	4,664 *	6,352
Professional services	6,508	--	8,057	7,701	6,875	6,389	7,629	6,476
Other services	7,230	--	--	9,257	7,389	7,168	6,732	7,280
Ownership								
For profit, incorporated	6,283	3,858	6,312	8,699	6,714	6,105	6,489	6,276
For profit, unincorporated	6,246	--	8,446	7,908	6,463	6,036	8,150	6,164
Nonprofit	5,912	--	--	5,012	6,256	5,872	5,160	5,932
Age of firm								
Less than 5 years	6,815	--	--	9,583	6,739	--	7,609	6,409
5-9 years	8,382	--	--	9,635	8,655	7,822 *	6,958	9,011
10-19 years	6,538	--	7,033	7,431	7,691	5,336	6,541	6,537
20 or more years	6,167	3,238 *	6,039	8,081	6,439	6,068	6,356	6,164
Multi/single status								
2 or more locations	6,115	--	--	7,551	6,459	6,042	6,951	6,113
1 location only	7,076	3,704	6,867	8,429	6,949	6,845	6,542	7,287
Percent full-time employees								
Less than 25%	7,312	--	--	--	8,924	7,347	--	7,772
25-49 %	6,450	--	--	6,421	7,473	6,384	--	6,561
50-74 %	5,923	--	11,911	8,781	6,503	5,786	6,652	5,901
75% or more	6,235	4,341	6,776	8,236	6,571	6,073	6,704	6,219
Union presence								
No union employees	6,387	4,133	7,176	7,813	6,823	6,200	6,653	6,376
Has union employees	5,818	--	--	9,563 *	4,911	5,786	6,040 *	5,815
Percent low-wage employees								
50% or more low-wage	6,896	--	--	8,025	9,041	6,668	6,227	6,966
Less than 50% low-wage	6,195	3,738	6,906	8,209	6,555	6,038	6,607	6,182
Percent women employees								
Less than 25%	6,122	3,706 *	8,014	9,030	6,061	5,756	7,390	6,027
25-49 %	6,139	--	--	6,136	6,783	6,049	5,028	6,162
50-74 %	6,322	--	--	7,237	6,462	6,312	4,868	6,358
75% or more	6,375	--	--	9,626	7,646	6,079	8,736	6,333
Percent age 50 or older employees								
Less than 25%	6,887	3,291 *	7,475	8,735	6,498	6,883	6,137	6,944
25-49 %	5,930	--	6,714 *	7,504	6,231	5,830	8,275	5,901
50-74 %	6,161	--	5,111	8,678	8,018	5,483	6,030	6,167
75% or more	6,043	--	--	6,009	8,770	5,787	--	6,177

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	121.60	787.81	985.51	837.38	290.21	135.34	506.07	124.50
Industry group **								
Agric., fish., forest.	279.16	--	--	80.90	402.03	248.51	--	300.87
Mining and manufacturing	236.13	--	--	1,104.38	443.47	287.22	1,393.49 *	238.67
Construction	1,048.63	--	--	2,979.48	1,831.14	764.20	1,742.22	1,199.80
Utilities and transp.	670.70	--	593.73	--	878.79	743.69	1,168.07	680.95
Wholesale trade	565.52	--	--	1,336.87	633.41	816.51	1,192.73	591.54
Fin. svcs. and real estate	196.07	--	--	1,578.41	596.28	210.42	--	197.11
Retail trade	406.67	--	--	1,054.07	655.11	444.80	1,703.05 *	411.67
Professional services	206.72	--	1,341.96	784.69	401.85	236.66	795.80	210.28
Other services	404.30	--	--	856.06	778.03	516.04	868.90	436.21
Ownership								
For profit, incorporated	148.86	957.71	1,251.34	1,082.95	383.35	161.00	619.55	152.43
For profit, unincorporated	407.85	--	1,652.71	1,006.01	604.07	522.52	998.88	419.98
Nonprofit	184.77	--	--	1,178.59	517.05	198.30	1,104.94	187.25
Age of firm								
Less than 5 years	775.62	--	--	1,670.82	965.25	--	1,651.67	803.33
5-9 years	1,141.38	--	--	2,261.90	1,810.85	2,635.80 *	1,044.60	1,549.74
10-19 years	395.16	--	1,783.53	861.97	609.09	630.41	932.80	435.40
20 or more years	126.92	1,182.08 *	1,483.65	1,140.57	321.87	137.71	751.05	128.57
Multi/single status								
2 or more locations	124.27	--	--	715.79	285.18	137.73	1,313.04	124.53
1 location only	438.33	787.81	1,030.82	1,099.04	692.12	339.19	533.87	571.72
Percent full-time employees								
Less than 25%	672.40	--	--	--	1,163.10	754.69	--	645.52
25-49 %	454.63	--	--	922.51	455.54	568.65	--	473.94
50-74 %	299.45	--	2,226.04	1,657.02	529.22	337.42	1,791.91	303.42
75% or more	133.12	976.73	1,033.41	922.08	314.55	148.36	550.12	136.29
Union presence								
No union employees	122.23	765.06	1,050.43	405.80	309.36	139.01	469.84	125.85
Has union employees	279.54	--	--	3,469.15 *	633.90	283.24	2,231.26 *	281.66
Percent low-wage employees								
50% or more low-wage	369.71	--	--	1,642.43	910.95	410.78	1,433.88	379.58
Less than 50% low-wage	125.12	818.15	1,058.72	885.73	295.10	139.30	536.56	127.91
Percent women employees								
Less than 25%	254.89	1,624.26 *	1,206.08	1,418.14	425.14	295.04	780.61	266.69
25-49 %	264.51	--	--	904.90	637.73	299.18	864.17	269.39
50-74 %	166.39	--	--	658.77	449.52	183.96	728.03	169.47
75% or more	165.63	--	--	1,191.56	567.53	166.82	1,239.33	166.72
Percent age 50 or older employees								
Less than 25%	202.03	1,004.55 *	1,375.74	1,614.86	395.22	208.23	661.33	210.62
25-49 %	152.17	--	2,267.26 *	718.61	429.67	165.62	1,104.62	153.09
50-74 %	460.89	--	809.61	914.64	647.71	549.78	1,059.72	481.08
75% or more	654.18	--	--	956.34	997.40	765.51	--	711.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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%	27.7%	37.3%	39.3%	31.1%	25.9%	35.3%	28.0%
Industry group **								
Agric., fish., forest.	25.9%	--	--	30.0%	37.6%	17.8%	31.6%	24.6%
Mining and manufacturing	25.4%	29.3% *	31.5%	33.0%	24.9%	24.2%	30.7%	25.0%
Construction	39.1%	29.9%	44.1%	42.4%	37.7%	36.2%	37.9%	39.7%
Utilities and transp.	24.5%	--	17.9% *	40.1%	27.8%	21.8%	29.3%	24.1%
Wholesale trade	27.4%	20.8%	24.1%	36.4%	24.6%	26.1%	33.4%	26.4%
Fin. svcs. and real estate	24.8%	19.0%	24.6%	35.2%	27.7%	24.0%	24.3%	24.9%
Retail trade	32.2%	19.9% *	56.2%	45.8%	56.6%	26.8%	44.2%	31.0%
Professional services	28.7%	30.3%	39.7%	42.7%	31.2%	25.4%	37.7%	27.7%
Other services	35.2%	33.1%	38.1%	36.6%	36.7%	34.2%	36.0%	35.1%
Ownership								
For profit, incorporated	29.5%	27.2%	38.6%	40.3%	31.2%	26.8%	36.2%	28.6%
For profit, unincorporated	30.0%	32.0%	39.9%	40.0%	33.5%	24.9%	36.7%	28.9%
Nonprofit	24.8%	18.8% *	23.6%	32.6%	28.4%	22.5%	25.4%	24.8%
Age of firm								
Less than 5 years	34.6%	30.8%	38.0%	38.3%	34.6%	17.7%	33.4%	36.3%
5-9 years	39.6%	31.6%	48.6%	45.4%	38.8%	34.9%	37.7%	40.6%
10-19 years	34.6%	33.4%	43.7%	43.7%	33.0%	25.6%	41.5%	31.6%
20 or more years	27.7%	22.9%	32.5%	37.7%	30.0%	25.8%	33.0%	27.2%
Multi/single status								
2 or more locations	27.0%	--	47.1%	34.3%	30.4%	25.8%	38.6%	26.9%
1 location only	34.5%	28.1%	36.5%	41.1%	32.3%	27.1%	34.9%	34.2%
Percent full-time employees								
Less than 25%	34.6%	--	--	40.3%	50.5%	33.2%	24.6% *	39.2%
25-49 %	30.6%	14.9% *	31.0%	32.9%	34.7%	29.9%	23.9%	31.8%
50-74 %	29.4%	25.7%	46.4%	44.7%	34.3%	25.7%	38.3%	28.4%
75% or more	28.6%	28.6%	37.2%	39.1%	30.6%	25.7%	35.7%	27.7%
Union presence								
No union employees	30.1%	27.4%	37.2%	40.7%	31.7%	26.8%	35.5%	29.2%
Has union employees	24.6%	--	39.0%	29.2%	26.2%	23.9%	32.0%	24.4%
Percent low-wage employees								
50% or more low-wage	33.0%	18.9% *	44.0%	40.6%	38.0%	30.8%	34.1%	32.8%
Less than 50% low-wage	28.6%	28.2%	37.0%	39.2%	30.9%	25.7%	35.3%	27.8%
Percent women employees								
Less than 25%	30.4%	32.5%	40.6%	38.9%	31.4%	25.2%	37.8%	28.7%
25-49 %	27.3%	19.4%	23.1%	35.0%	30.4%	26.0%	27.0%	27.3%
50-74 %	28.2%	23.0%	40.2%	41.6%	29.5%	26.3%	32.7%	27.8%
75% or more	29.8%	38.1%	43.0%	44.7%	34.2%	25.6%	43.0%	28.2%
Percent age 50 or older employees								
Less than 25%	33.2%	29.8%	41.7%	42.0%	33.8%	29.8%	37.4%	32.3%
25-49 %	26.2%	28.6%	31.4%	36.8%	28.4%	24.4%	34.9%	25.7%
50-74 %	28.9%	25.2%	36.4%	38.1%	33.4%	24.5%	34.1%	28.0%
75% or more	25.8%	22.4%	16.7% *	29.8%	41.8%	24.6%	21.5%	28.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	2.19%	2.16%	1.34%	1.14%	0.50%	1.18%	0.48%
Industry group **								
Agric., fish., forest.	2.93%	--	--	5.34%	5.56%	3.47%	8.03%	2.88%
Mining and manufacturing	0.91%	8.87% *	6.34%	2.30%	1.95%	1.06%	3.39%	0.94%
Construction	2.21%	7.02%	5.42%	4.55%	3.93%	3.64%	3.73%	2.72%
Utilities and transp.	2.18%	--	7.50% *	8.68%	4.57%	2.64%	5.77%	2.32%
Wholesale trade	1.77%	5.88%	3.88%	2.72%	3.25%	2.75%	3.21%	1.96%
Fin. svcs. and real estate	0.89%	4.36%	6.74%	4.14%	3.05%	0.90%	3.40%	0.93%
Retail trade	2.10%	8.95% *	5.47%	4.35%	6.43%	1.78%	5.28%	2.28%
Professional services	0.70%	3.93%	3.88%	2.93%	1.36%	0.73%	2.18%	0.72%
Other services	1.42%	4.94%	4.03%	2.28%	2.54%	2.28%	2.44%	1.65%
Ownership								
For profit, incorporated	0.56%	2.69%	2.52%	1.51%	1.56%	0.63%	1.43%	0.60%
For profit, unincorporated	1.20%	4.00%	5.62%	2.83%	2.26%	1.61%	2.75%	1.31%
Nonprofit	0.90%	5.95% *	4.82%	5.64%	2.23%	0.67%	2.68%	0.94%
Age of firm								
Less than 5 years	2.56%	5.51%	6.88%	5.45%	2.65%	3.23%	3.66%	3.27%
5-9 years	2.14%	5.70%	5.20%	5.17%	3.36%	5.10%	3.32%	2.79%
10-19 years	1.52%	5.02%	4.80%	2.42%	2.83%	2.19%	2.70%	1.72%
20 or more years	0.48%	2.94%	2.71%	1.68%	1.35%	0.52%	1.52%	0.51%
Multi/single status								
2 or more locations	0.50%	--	7.01%	1.87%	1.56%	0.50%	3.37%	0.50%
1 location only	0.96%	2.21%	2.24%	1.67%	1.60%	4.00%	1.25%	1.40%
Percent full-time employees								
Less than 25%	3.08%	--	--	8.27%	6.94%	2.50%	7.64% *	2.73%
25-49 %	1.70%	5.51% *	8.46%	5.81%	3.94%	2.17%	4.15%	1.87%
50-74 %	1.38%	6.41%	6.40%	3.40%	2.48%	1.63%	3.46%	1.46%
75% or more	0.49%	2.45%	2.34%	1.46%	1.26%	0.54%	1.30%	0.52%
Union presence								
No union employees	0.48%	2.22%	2.20%	1.21%	1.20%	0.55%	1.17%	0.53%
Has union employees	1.00%	--	9.98%	6.88%	3.72%	1.00%	6.27%	1.01%
Percent low-wage employees								
50% or more low-wage	1.54%	6.21% *	6.61%	3.52%	4.25%	1.92%	3.81%	1.68%
Less than 50% low-wage	0.46%	2.28%	2.24%	1.39%	1.17%	0.52%	1.22%	0.49%
Percent women employees								
Less than 25%	0.85%	3.94%	3.11%	1.98%	1.93%	1.07%	1.84%	0.94%
25-49 %	0.97%	4.12%	2.93%	2.54%	2.66%	1.07%	2.25%	1.04%
50-74 %	0.71%	3.79%	3.71%	3.58%	1.43%	0.78%	2.25%	0.74%
75% or more	0.93%	4.95%	7.04%	2.51%	2.51%	0.90%	3.32%	0.95%
Percent age 50 or older employees								
Less than 25%	0.82%	3.12%	3.19%	2.22%	2.32%	0.84%	1.72%	0.93%
25-49 %	0.56%	5.25%	3.50%	1.77%	1.42%	0.62%	2.18%	0.57%
50-74 %	1.31%	3.94%	3.97%	2.90%	2.09%	1.86%	2.40%	1.46%
75% or more	2.61%	6.58%	6.74% *	7.57%	6.62%	2.50%	4.76%	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2023**

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	29.6%	27.4%	36.4%	38.3%	30.4%	26.2%	34.0%	28.7%
Industry group **								
Agric., fish., forest.	30.6%	--	--	27.0%	24.7%	34.9%	--	25.2%
Mining and manufacturing	24.9%	--	27.7%	27.9%	21.4%	27.3%	30.6%	24.0%
Construction	36.4%	--	33.0%	43.0%	38.5%	37.4%	31.1%	41.5%
Utilities and transp.	27.7%	--	--	56.3%	19.6% *	29.6%	--	26.4%
Wholesale trade	23.5%	--	--	37.3%	22.4%	13.5% *	26.5%	22.4%
Fin. svcs. and real estate	31.1%	29.4%	39.8%	48.3%	34.2%	27.8%	36.9%	30.3%
Retail trade	27.5%	--	--	44.9%	53.4%	18.0%	36.5% *	26.0%
Professional services	29.7%	33.2%	39.6%	38.6%	31.2%	27.0%	37.7%	28.7%
Other services	36.3%	33.7% *	41.0%	34.8%	34.9%	38.3%	35.2%	36.8%
Ownership								
For profit, incorporated	29.7%	25.7%	36.8%	40.3%	29.3%	26.2%	34.5%	28.6%
For profit, unincorporated	38.2%	33.4%	37.6%	37.2%	38.4%	40.0%	33.6%	39.6%
Nonprofit	24.8%	--	29.6%	28.7%	28.9%	22.7%	31.0%	24.5%
Age of firm								
Less than 5 years	40.3%	38.0%	--	51.1%	38.4%	33.7%	40.4%	40.1%
5-9 years	36.4%	--	55.9%	33.7%	34.2%	--	36.2%	36.6%
10-19 years	37.1%	36.6% *	36.3%	47.7%	32.0%	30.0%	41.7%	34.0%
20 or more years	28.1%	21.9%	30.3%	35.5%	29.8%	26.1%	29.8%	27.9%
Multi/single status								
2 or more locations	27.6%	--	--	34.9%	30.3%	26.1%	26.5%	27.6%
1 location only	33.6%	27.4%	36.9%	39.3%	30.7%	31.8%	34.4%	32.9%
Percent full-time employees								
Less than 25%	35.7%	--	--	--	--	28.2%	55.9%	30.9%
25-49 %	27.4%	0.0% *	--	25.5% *	31.6%	26.4%	15.8% *	29.7%
50-74 %	25.2%	--	57.6%	45.7%	35.8%	19.1%	48.5%	22.0%
75% or more	30.5%	25.7%	34.6%	38.3%	30.0%	28.5%	33.1%	29.9%
Union presence								
No union employees	31.1%	27.8%	38.3%	39.3%	30.6%	27.4%	35.1%	30.0%
Has union employees	25.1%	--	--	--	29.5%	24.6%	--	25.5%
Percent low-wage employees								
50% or more low-wage	38.5%	--	59.3%	40.9%	43.9%	30.9%	50.7%	34.1%
Less than 50% low-wage	29.3%	27.2%	34.9%	38.2%	30.2%	26.1%	33.3%	28.5%
Percent women employees								
Less than 25%	32.3%	23.8%	36.1%	37.9%	31.1%	28.5%	33.4%	31.7%
25-49 %	27.9%	24.5% *	26.3%	33.9%	27.6%	27.5%	25.9%	28.2%
50-74 %	29.7%	30.4%	34.4%	39.0%	30.2%	27.5%	36.3%	28.8%
75% or more	28.4%	41.5%	56.5%	45.5%	34.1%	22.9%	46.0%	26.5%
Percent age 50 or older employees								
Less than 25%	35.4%	31.7%	38.1%	40.4%	37.0%	31.2%	36.6%	34.9%
25-49 %	26.5%	18.7%	35.7%	37.4%	26.2%	25.0%	31.2%	26.1%
50-74 %	28.3%	31.0%	28.2%	34.3%	29.6%	24.3%	31.6%	27.6%
75% or more	28.1% *	--	--	44.4%	--	28.7%	27.3% *	29.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	4.23%	3.20%	1.94%	2.19%	1.37%	2.01%	1.14%
Industry group **								
Agric., fish., forest.	6.65%	--	--	2.62%	2.87%	1.69%	--	0.92%
Mining and manufacturing	2.65%	--	5.42%	3.35%	3.92%	3.96%	4.46%	2.92%
Construction	3.42%	--	7.85%	7.50%	4.85%	6.21%	4.69%	4.64%
Utilities and transp.	4.04%	--	--	4.33%	5.93% *	4.28%	--	4.32%
Wholesale trade	3.94%	--	--	3.51%	4.75%	5.58% *	3.55%	5.06%
Fin. svcs. and real estate	2.24%	5.84%	3.67%	8.73%	7.06%	1.35%	4.11%	2.48%
Retail trade	4.02%	--	--	5.58%	5.62%	2.54%	11.77% *	4.29%
Professional services	1.70%	8.12%	5.28%	3.30%	3.54%	2.21%	3.79%	1.82%
Other services	2.30%	10.88% *	6.81%	5.11%	4.19%	2.98%	5.30%	2.42%
Ownership								
For profit, incorporated	1.26%	5.20%	3.63%	2.27%	2.65%	1.66%	2.36%	1.43%
For profit, unincorporated	4.05%	6.98%	9.51%	5.95%	6.65%	8.93%	5.13%	5.01%
Nonprofit	1.40%	--	7.95%	4.66%	4.41%	0.99%	5.04%	1.44%
Age of firm								
Less than 5 years	3.12%	7.16%	--	3.71%	3.32%	2.31%	4.91%	2.97%
5-9 years	4.09%	--	6.97%	9.76%	4.25%	--	6.82%	4.41%
10-19 years	2.69%	11.26% *	7.00%	4.80%	4.21%	4.11%	4.69%	3.01%
20 or more years	1.13%	5.37%	4.01%	2.23%	2.56%	1.41%	2.40%	1.24%
Multi/single status								
2 or more locations	1.34%	--	--	3.22%	3.36%	1.40%	3.99%	1.36%
1 location only	1.39%	4.23%	3.33%	2.34%	2.16%	4.26%	2.10%	1.81%
Percent full-time employees								
Less than 25%	4.82%	--	--	--	--	5.95%	8.54%	4.80%
25-49 %	2.82%	0.02% *	--	12.29% *	5.24%	3.02%	7.92% *	2.95%
50-74 %	2.39%	--	11.46%	4.43%	4.93%	1.85%	6.01%	2.02%
75% or more	1.14%	4.44%	3.17%	1.98%	2.40%	1.64%	2.05%	1.31%
Union presence								
No union employees	1.11%	4.32%	3.16%	1.92%	2.41%	1.40%	2.04%	1.28%
Has union employees	2.34%	--	--	--	5.37%	2.66%	--	2.39%
Percent low-wage employees								
50% or more low-wage	2.89%	--	5.93%	7.26%	5.59%	2.26%	5.02%	2.64%
Less than 50% low-wage	1.04%	4.30%	3.31%	2.00%	2.22%	1.41%	2.06%	1.17%
Percent women employees								
Less than 25%	2.16%	5.32%	4.55%	2.78%	4.78%	2.37%	2.68%	2.92%
25-49 %	2.15%	11.30% *	6.10%	5.40%	2.34%	3.50%	5.14%	2.35%
50-74 %	1.84%	8.71%	5.74%	3.63%	4.51%	2.10%	4.15%	1.99%
75% or more	1.90%	5.28%	6.68%	3.60%	5.65%	1.37%	3.29%	1.92%
Percent age 50 or older employees								
Less than 25%	1.62%	5.57%	4.74%	3.25%	3.95%	1.32%	2.73%	2.00%
25-49 %	1.36%	5.10%	4.51%	2.86%	2.69%	1.82%	3.15%	1.45%
50-74 %	2.76%	5.96%	5.78%	4.35%	4.92%	4.02%	3.17%	3.19%
75% or more	9.97% *	--	--	7.66%	--	1.30%	14.16% *	2.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	28.0%	29.1%	36.8%	38.1%	30.5%	25.6%	35.5%	27.3%
Industry group **								
Agric., fish., forest.	26.0%	--	--	--	--	19.4%	--	25.1%
Mining and manufacturing	25.3%	--	30.6% *	35.2%	26.4%	23.6%	32.1%	24.9%
Construction	38.6%	29.5% *	48.6%	40.9%	37.2%	36.0%	36.4%	39.5%
Utilities and transp.	23.7%	--	--	34.1% *	29.5%	21.1%	25.9%	23.6%
Wholesale trade	27.3%	--	26.9%	34.9%	24.4%	26.5%	36.3%	26.2%
Fin. svcs. and real estate	24.0%	14.5% *	18.7% *	32.6%	26.1%	23.8%	18.9%	24.3%
Retail trade	30.8%	--	58.4%	44.2%	42.9%	28.3%	45.8%	29.7%
Professional services	27.9%	32.4%	39.9%	40.2%	31.2%	24.8%	39.1%	26.8%
Other services	35.2%	37.1%	36.9%	37.2%	37.5%	33.5%	37.6%	34.8%
Ownership								
For profit, incorporated	28.8%	27.5%	38.4%	39.4%	30.5%	26.7%	35.8%	28.1%
For profit, unincorporated	28.5%	36.1%	40.9%	41.0%	32.9%	22.8%	40.7%	27.1%
Nonprofit	24.0%	27.1% *	21.7%	25.9%	28.0%	22.3%	25.7%	23.9%
Age of firm								
Less than 5 years	32.3%	29.7%	36.8% *	32.7%	34.8%	--	30.1%	35.5%
5-9 years	40.2%	27.8%	41.8%	49.2%	40.2%	37.0%	35.6%	41.9%
10-19 years	34.4%	34.6%	50.0%	44.6%	32.0%	25.8%	44.3%	31.0%
20 or more years	26.9%	26.5%	31.4%	36.1%	29.0%	25.5%	33.5%	26.5%
Multi/single status								
2 or more locations	26.6%	--	55.7%	33.0%	29.4%	25.6%	43.1%	26.4%
1 location only	33.8%	29.1%	34.8%	40.1%	32.4%	22.5%	34.6%	33.2%
Percent full-time employees								
Less than 25%	34.7%	--	--	39.0%	50.2%	32.3%	26.3% *	38.7%
25-49 %	32.2%	--	--	34.7%	37.6%	31.6%	27.8%	32.8%
50-74 %	31.9%	25.0% *	45.0%	44.3%	35.2%	28.9%	39.5%	31.1%
75% or more	27.5%	30.2%	36.7%	37.8%	29.7%	25.1%	35.7%	26.8%
Union presence								
No union employees	29.4%	29.2%	35.7%	39.9%	31.3%	26.6%	36.0%	28.6%
Has union employees	23.9%	--	50.9%	28.3%	24.1%	23.3%	30.2%	23.7%
Percent low-wage employees								
50% or more low-wage	32.6%	--	34.0%	39.5%	40.3%	30.5%	31.0%	32.8%
Less than 50% low-wage	27.8%	29.4%	36.9%	38.0%	30.2%	25.4%	35.7%	27.1%
Percent women employees								
Less than 25%	29.0%	35.3%	42.2%	38.2%	31.3%	24.1%	38.1%	27.6%
25-49 %	26.3%	18.9%	19.1%	33.8%	28.4%	25.5%	26.7%	26.3%
50-74 %	27.6%	23.6%	43.0%	38.3%	29.4%	26.1%	33.5%	27.1%
75% or more	30.7%	41.0%	38.4%	45.0%	35.6%	27.0%	43.4%	29.3%
Percent age 50 or older employees								
Less than 25%	31.8%	28.0%	42.1%	40.6%	30.9%	29.4%	37.1%	30.9%
25-49 %	25.9%	39.9%	28.4%	35.7%	28.9%	24.1%	36.4%	25.4%
50-74 %	28.8%	26.8%	39.0%	38.3%	34.6%	24.2%	35.7%	27.7%
75% or more	25.6%	22.0% *	--	24.6% *	41.8%	24.6%	19.4%	29.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	0.49%	3.00%	3.24%	1.60%	1.17%	0.56%	1.64%	0.51%
Industry group **								
Agric., fish., forest.	3.49%	--	--	--	--	3.35%	--	3.65%
Mining and manufacturing	1.01%	--	10.83% *	3.01%	2.26%	1.16%	5.43%	1.02%
Construction	3.04%	10.75% *	7.53%	5.95%	6.02%	4.16%	5.37%	3.64%
Utilities and transp.	2.53%	--	--	11.22% *	5.87%	2.87%	7.08%	2.65%
Wholesale trade	2.08%	--	4.37%	3.69%	3.92%	2.99%	4.62%	2.21%
Fin. svcs. and real estate	0.96%	5.08% *	6.85% *	4.22%	2.75%	1.07%	3.86%	0.98%
Retail trade	1.77%	--	7.15%	6.03%	3.24%	2.04%	6.04%	1.84%
Professional services	0.78%	5.87%	6.00%	2.82%	1.67%	0.75%	3.18%	0.75%
Other services	1.70%	5.68%	5.51%	2.57%	3.01%	2.56%	2.73%	1.93%
Ownership								
For profit, incorporated	0.62%	3.61%	3.93%	2.01%	1.55%	0.72%	2.01%	0.65%
For profit, unincorporated	1.28%	6.41%	8.14%	3.42%	2.51%	1.39%	3.93%	1.33%
Nonprofit	0.86%	8.44% *	5.85%	2.81%	2.41%	0.77%	3.33%	0.89%
Age of firm								
Less than 5 years	3.86%	8.25%	12.60% *	6.66%	3.88%	--	5.33%	5.17%
5-9 years	2.60%	7.52%	7.32%	5.83%	3.81%	6.04%	4.15%	3.23%
10-19 years	1.98%	6.43%	6.91%	3.13%	3.52%	2.70%	3.86%	2.14%
20 or more years	0.51%	4.32%	3.78%	1.92%	1.30%	0.58%	2.07%	0.52%
Multi/single status								
2 or more locations	0.52%	--	7.55%	2.43%	1.31%	0.57%	4.26%	0.52%
1 location only	1.24%	3.03%	3.35%	1.98%	2.17%	2.06%	1.74%	1.71%
Percent full-time employees								
Less than 25%	3.76%	--	--	11.37%	9.31%	2.66%	9.57% *	3.36%
25-49 %	2.24%	--	--	5.05%	4.95%	2.90%	4.81%	2.47%
50-74 %	1.66%	7.76% *	7.07%	4.90%	3.04%	2.10%	3.88%	1.78%
75% or more	0.52%	3.38%	3.55%	1.74%	1.25%	0.60%	1.83%	0.54%
Union presence								
No union employees	0.53%	3.02%	3.32%	1.36%	1.22%	0.64%	1.66%	0.55%
Has union employees	1.05%	--	11.01%	7.35%	3.74%	1.04%	7.23%	1.05%
Percent low-wage employees								
50% or more low-wage	1.84%	--	7.00%	4.90%	5.10%	2.22%	4.40%	2.00%
Less than 50% low-wage	0.50%	3.15%	3.36%	1.65%	1.19%	0.58%	1.71%	0.52%
Percent women employees								
Less than 25%	0.94%	6.27%	4.64%	2.63%	2.18%	1.06%	2.66%	0.99%
25-49 %	1.00%	4.42%	3.29%	3.08%	2.48%	1.18%	2.69%	1.05%
50-74 %	0.76%	5.32%	5.76%	2.75%	1.25%	0.91%	3.13%	0.77%
75% or more	1.08%	6.83%	10.18%	3.35%	2.61%	1.10%	4.87%	1.07%
Percent age 50 or older employees								
Less than 25%	0.82%	4.18%	4.90%	2.52%	1.93%	0.93%	2.47%	0.86%
25-49 %	0.64%	8.34%	5.04%	2.30%	1.75%	0.70%	3.11%	0.65%
50-74 %	1.60%	5.26%	5.15%	3.93%	2.39%	2.19%	3.31%	1.75%
75% or more	2.86%	7.21% *	--	7.98% *	7.20%	3.00%	5.01%	3.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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%	24.5%	40.9%	47.5%	35.0%	28.2%	36.3%	32.1%
Industry group **								
Agric., fish., forest.	--	--	--	--	36.1%	1.5% *	0.0%	--
Mining and manufacturing	27.7%	--	--	31.0%	24.5%	29.5%	26.0%	28.1%
Construction	45.3%	--	--	48.7%	38.9%	--	54.4%	38.3%
Utilities and transp.	29.9%	--	--	--	--	24.7%	44.4%	28.1%
Wholesale trade	34.2%	--	--	45.8%	29.5%	36.3%	35.9%	33.7%
Fin. svcs. and real estate	23.0%	--	--	--	26.0%	21.2%	26.0% *	22.6%
Retail trade	52.4%	--	47.6%	56.3%	73.9%	32.7%	53.5%	52.2%
Professional services	32.0%	23.7%	39.4%	62.1%	31.1%	27.4%	33.6%	31.6%
Other services	33.7%	--	--	38.2%	33.5%	35.0%	30.2%	34.6%
Ownership								
For profit, incorporated	33.6%	28.6%	42.0%	45.4%	37.1%	28.5%	40.5%	32.1%
For profit, unincorporated	29.1%	--	38.7%	38.9%	27.8%	28.3%	27.1%	29.7%
Nonprofit	31.9%	--	--	61.1%	30.3%	25.4%	14.1% *	34.1%
Age of firm								
Less than 5 years	32.9%	--	43.2%	57.9%	26.8%	--	33.3%	32.4%
5-9 years	41.5%	--	54.5%	48.0%	27.1%	--	46.3%	33.5%
10-19 years	32.2%	24.7% *	35.1%	34.1%	42.2%	21.5%	32.6%	31.9%
20 or more years	32.6%	15.3% *	41.5%	50.9%	34.9%	28.6%	36.0%	32.1%
Multi/single status								
2 or more locations	30.0%	--	--	40.1%	34.5%	27.3%	33.7%	29.8%
1 location only	40.2%	26.4%	41.8%	50.5%	36.7%	--	36.7%	44.5%
Percent full-time employees								
Less than 25%	33.5%	--	--	46.3%	53.7%	47.4%	--	49.4%
25-49 %	29.9%	--	--	--	29.9% *	25.5%	--	30.8%
50-74 %	26.3%	--	--	43.3%	26.5%	30.2%	15.2% *	29.8%
75% or more	33.4%	28.5%	42.9%	47.8%	35.6%	28.0%	39.6%	32.1%
Union presence								
No union employees	32.8%	21.7%	40.9%	47.0%	35.3%	27.2%	34.4%	32.4%
Has union employees	33.7%	--	--	--	28.8%	31.3%	62.1%	30.6%
Percent low-wage employees								
50% or more low-wage	28.9%	--	--	46.7%	25.2%	34.9%	18.1% *	31.6%
Less than 50% low-wage	33.0%	26.3%	40.9%	47.5%	35.4%	27.9%	37.1%	32.1%
Percent women employees								
Less than 25%	38.7%	41.3%	43.1%	44.5%	32.5%	37.9%	44.9%	35.8%
25-49 %	34.1%	--	32.6%	47.0%	42.6%	28.8%	30.2%	34.5%
50-74 %	30.0%	13.5% *	40.4%	54.7%	28.5%	26.1%	25.6%	30.9%
75% or more	26.9%	--	46.5%	40.5%	29.3%	21.6%	37.2%	25.1%
Percent age 50 or older employees								
Less than 25%	38.2%	31.2%	46.9%	51.2%	39.0%	32.1%	39.5%	37.8%
25-49 %	28.6%	--	35.2%	41.5%	30.2%	26.1%	35.5%	27.7%
50-74 %	31.2%	--	--	47.8%	33.6%	28.0%	31.3%	31.2%
75% or more	24.1%	--	--	--	--	--	20.7%	26.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	1.79%	4.82%	3.48%	4.91%	4.61%	1.69%	2.82%	2.12%
Industry group **								
Agric., fish., forest.	--	--	--	--	2.37%	1.48% *	0.00%	--
Mining and manufacturing	2.53%	--	--	7.03%	4.03%	3.59%	7.03%	2.67%
Construction	4.88%	--	--	9.82%	8.41%	--	6.96%	5.44%
Utilities and transp.	4.15%	--	--	--	--	2.41%	7.59%	4.48%
Wholesale trade	2.85%	--	--	6.99%	2.49%	3.89%	9.03%	2.80%
Fin. svcs. and real estate	1.70%	--	--	--	1.39%	2.20%	9.93% *	1.54%
Retail trade	8.90%	--	5.44%	6.13%	3.35%	4.34%	4.88%	10.54%
Professional services	2.17%	6.88%	4.69%	8.90%	1.71%	2.31%	3.74%	2.53%
Other services	5.25%	--	--	6.74%	6.83%	8.98%	8.35%	6.20%
Ownership								
For profit, incorporated	2.13%	6.29%	4.03%	3.97%	5.99%	1.94%	3.34%	2.54%
For profit, unincorporated	1.95%	--	6.21%	6.82%	4.28%	2.32%	3.81%	2.26%
Nonprofit	5.66%	--	--	14.58%	1.80%	6.19%	5.01% *	6.15%
Age of firm								
Less than 5 years	5.18%	--	7.78%	8.33%	5.26%	--	7.47%	6.76%
5-9 years	5.67%	--	3.03%	8.60%	6.43%	--	6.85%	7.24%
10-19 years	2.80%	8.45% *	6.05%	6.24%	6.02%	2.63%	4.82%	3.38%
20 or more years	2.12%	5.38% *	5.28%	6.10%	5.38%	1.78%	4.13%	2.36%
Multi/single status								
2 or more locations	2.22%	--	--	4.37%	5.97%	1.35%	7.28%	2.28%
1 location only	3.00%	5.01%	3.55%	6.29%	2.94%	--	3.06%	5.20%
Percent full-time employees								
Less than 25%	7.63%	--	--	2.02%	3.25%	2.91%	--	1.93%
25-49 %	3.33%	--	--	--	9.96% *	2.06%	--	3.47%
50-74 %	3.05%	--	--	6.08%	3.75%	4.94%	5.63% *	3.36%
75% or more	1.96%	5.88%	3.54%	5.32%	4.99%	1.83%	3.04%	2.31%
Union presence								
No union employees	1.94%	4.84%	3.50%	5.01%	4.76%	1.46%	2.64%	2.34%
Has union employees	4.63%	--	--	--	8.12%	5.26%	9.24%	4.77%
Percent low-wage employees								
50% or more low-wage	4.65%	--	--	7.26%	7.06%	6.72%	8.44% *	5.23%
Less than 50% low-wage	1.85%	5.12%	3.50%	5.06%	4.74%	1.73%	2.88%	2.19%
Percent women employees								
Less than 25%	2.58%	7.76%	6.18%	5.59%	3.35%	5.59%	4.30%	3.18%
25-49 %	4.32%	--	6.90%	5.38%	9.93%	2.42%	5.81%	4.76%
50-74 %	2.99%	4.17% *	6.97%	11.86%	2.64%	2.01%	4.58%	3.43%
75% or more	1.96%	--	5.64%	4.29%	1.79%	2.90%	5.46%	2.02%
Percent age 50 or older employees								
Less than 25%	3.58%	7.02%	4.40%	7.93%	8.45%	3.82%	4.12%	4.49%
25-49 %	1.32%	--	6.54%	4.93%	2.01%	1.77%	5.19%	1.34%
50-74 %	2.73%	--	--	4.36%	4.46%	4.07%	6.06%	3.02%
75% or more	4.38%	--	--	--	--	--	6.04%	6.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.3.d Percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	34.7%	28.7%	37.6%	39.7%	34.5%	32.5%	35.5%	34.5%
Industry group **								
Agric., fish., forest.	32.3%	--	--	--	37.9%	--	38.1%	30.0%
Mining and manufacturing	30.2%	28.2% *	35.2%	33.3%	27.8%	30.7%	32.2%	29.7%
Construction	39.8%	33.7%	44.0%	39.2%	38.3%	52.0%	37.3%	42.6%
Utilities and transp.	23.4%	--	--	40.0%	20.6%	21.4%	26.2%	22.3%
Wholesale trade	30.4%	--	24.7%	37.8%	27.5%	28.8%	33.2%	29.4%
Fin. svcs. and real estate	29.2%	20.4%	24.8%	36.7%	31.4%	28.7%	25.3%	30.1%
Retail trade	51.9%	23.2% *	58.9%	55.9%	62.9%	43.5%	48.1%	53.4%
Professional services	34.0%	30.3%	39.6%	44.0%	33.4%	28.0%	37.6%	32.8%
Other services	40.9%	35.3%	38.1%	35.2%	40.4%	47.6%	36.4%	42.6%
Ownership								
For profit, incorporated	35.5%	28.1%	39.5%	40.1%	34.3%	34.6%	36.7%	35.1%
For profit, unincorporated	36.6%	32.6%	38.5%	41.2%	38.3%	30.3%	35.7%	36.9%
Nonprofit	29.3%	22.3% *	19.2%	35.8%	31.5%	24.9%	25.7%	29.9%
Age of firm								
Less than 5 years	35.4%	31.2%	36.2%	37.7%	38.5%	32.4%	32.5%	41.2%
5-9 years	39.4%	32.6%	50.8%	43.2%	38.7%	34.1%	38.4%	40.0%
10-19 years	37.0%	34.0%	43.7%	45.1%	32.7%	30.5%	41.7%	34.1%
20 or more years	33.8%	24.1%	33.2%	38.3%	34.0%	32.7%	33.4%	33.8%
Multi/single status								
2 or more locations	33.6%	--	48.0%	35.4%	34.8%	32.3%	39.8%	33.3%
1 location only	36.1%	29.2%	36.7%	41.3%	34.1%	39.4%	35.1%	37.2%
Percent full-time employees								
Less than 25%	36.5%	--	--	39.8%	58.8%	35.4%	26.3% *	44.7%
25-49 %	33.2%	--	38.0%	33.2%	41.1%	32.1%	24.8%	36.1%
50-74 %	38.4%	29.5%	48.3%	46.4%	38.4%	35.4%	39.9%	37.9%
75% or more	34.4%	29.2%	37.4%	39.5%	33.7%	32.2%	35.7%	33.9%
Union presence								
No union employees	35.0%	28.1%	37.5%	41.8%	34.8%	31.6%	35.8%	34.7%
Has union employees	32.9%	--	40.4% *	19.2% *	31.7%	36.8%	31.1%	33.2%
Percent low-wage employees								
50% or more low-wage	38.9%	20.9% *	50.7%	39.9%	37.4%	41.1%	35.9%	39.7%
Less than 50% low-wage	34.6%	29.1%	37.2%	39.7%	34.4%	32.0%	35.5%	34.2%
Percent women employees								
Less than 25%	36.3%	33.8%	40.6%	37.8%	36.0%	32.9%	37.5%	35.7%
25-49 %	31.1%	19.8%	24.4%	36.6%	32.5%	31.0%	27.6%	32.1%
50-74 %	34.1%	24.3%	40.4%	43.3%	32.9%	32.7%	33.7%	34.2%
75% or more	38.9%	38.7%	42.9%	46.4%	38.3%	34.7%	43.1%	37.4%
Percent age 50 or older employees								
Less than 25%	37.8%	31.6%	42.5%	41.8%	37.4%	34.8%	38.3%	37.5%
25-49 %	32.6%	28.6%	31.3%	38.3%	31.9%	31.3%	34.3%	32.2%
50-74 %	33.4%	26.5%	36.7%	37.7%	33.9%	31.5%	34.4%	33.0%
75% or more	26.0%	22.7% *	16.5% *	29.9% *	--	26.2%	21.6%	35.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for percent of total premiums for purchased plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	0.82%	2.39%	2.36%	1.46%	1.77%	1.32%	1.31%	1.01%
Industry group **								
Agric., fish., forest.	4.76%	--	--	--	6.96%	--	8.51%	5.09%
Mining and manufacturing	1.78%	9.37% *	6.01%	2.58%	3.28%	2.43%	3.53%	2.02%
Construction	2.58%	7.09%	6.03%	4.75%	3.93%	6.49%	4.08%	3.07%
Utilities and transp.	3.24%	--	--	7.76%	6.04%	2.67%	5.77%	3.83%
Wholesale trade	2.71%	--	4.33%	2.99%	5.14%	5.76%	3.54%	3.34%
Fin. svcs. and real estate	2.08%	4.72%	6.80%	4.67%	5.23%	2.37%	3.64%	2.38%
Retail trade	4.18%	11.82% *	5.28%	3.40%	5.85%	5.99%	5.93%	5.09%
Professional services	1.22%	4.23%	4.32%	3.34%	2.03%	1.46%	2.43%	1.41%
Other services	1.88%	5.60%	4.59%	2.65%	3.24%	3.94%	2.87%	2.34%
Ownership								
For profit, incorporated	1.03%	2.96%	2.69%	1.55%	2.57%	1.72%	1.57%	1.30%
For profit, unincorporated	1.58%	4.21%	5.93%	3.43%	2.95%	1.78%	2.97%	1.86%
Nonprofit	2.13%	7.29% *	5.05%	6.46%	3.47%	1.86%	3.16%	2.44%
Age of firm								
Less than 5 years	3.09%	5.78%	6.98%	6.53%	3.47%	1.39%	3.92%	4.73%
5-9 years	2.33%	6.11%	5.89%	5.00%	3.73%	3.77%	3.83%	2.95%
10-19 years	1.92%	5.54%	5.30%	2.69%	3.87%	2.10%	3.04%	2.36%
20 or more years	1.01%	3.26%	2.95%	1.83%	2.27%	1.45%	1.66%	1.19%
Multi/single status								
2 or more locations	1.21%	--	7.48%	2.28%	2.71%	1.29%	3.75%	1.26%
1 location only	1.07%	2.42%	2.44%	1.78%	1.95%	10.97%	1.38%	1.66%
Percent full-time employees								
Less than 25%	4.45%	--	--	8.91%	6.81%	2.91%	8.34% *	3.82%
25-49 %	2.94%	--	8.82%	7.56%	5.47%	4.48%	4.90%	3.68%
50-74 %	2.16%	7.20%	7.23%	3.40%	2.77%	4.58%	3.78%	2.56%
75% or more	0.91%	2.66%	2.54%	1.58%	2.00%	1.45%	1.44%	1.12%
Union presence								
No union employees	0.85%	2.42%	2.38%	1.42%	1.86%	1.37%	1.30%	1.07%
Has union employees	2.78%	--	13.27% *	5.95% *	5.83%	3.71%	7.17%	3.01%
Percent low-wage employees								
50% or more low-wage	2.67%	7.47% *	5.99%	4.29%	5.70%	4.32%	4.58%	3.20%
Less than 50% low-wage	0.84%	2.47%	2.42%	1.50%	1.82%	1.36%	1.35%	1.04%
Percent women employees								
Less than 25%	1.48%	4.16%	3.55%	1.94%	3.12%	4.02%	2.06%	1.98%
25-49 %	1.83%	4.62%	3.11%	2.91%	4.18%	2.25%	2.51%	2.19%
50-74 %	1.37%	4.20%	3.94%	4.13%	2.14%	2.06%	2.51%	1.60%
75% or more	1.77%	5.39%	7.40%	2.67%	3.74%	2.45%	3.60%	2.06%
Percent age 50 or older employees								
Less than 25%	1.38%	3.39%	3.50%	2.35%	3.41%	1.92%	1.93%	1.80%
25-49 %	1.18%	5.75%	3.70%	2.02%	2.26%	1.94%	2.34%	1.34%
50-74 %	1.62%	4.17%	4.39%	3.37%	1.66%	4.38%	2.60%	2.04%
75% or more	4.23%	6.95% *	7.20% *	8.98% *	--	6.04%	5.16%	5.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.D.3.e Percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	25.3%	19.1%	35.0%	37.7%	27.1%	24.3%	33.7%	25.1%
Industry group **								
Agric., fish., forest.	19.9%	--	--	15.5%	36.2%	19.1%	--	20.6%
Mining and manufacturing	23.0%	--	--	31.2%	22.5%	22.9%	20.1% *	23.0%
Construction	38.2%	--	--	49.0%	37.2%	33.3%	40.4%	37.8%
Utilities and transp.	24.8%	--	--	--	32.8%	21.8%	59.7%	24.5%
Wholesale trade	24.4%	--	--	30.9%	21.6%	24.6%	34.5%	23.9%
Fin. svcs. and real estate	23.0%	--	--	27.8%	23.9%	22.9%	--	23.0%
Retail trade	25.0%	--	--	28.8%	37.1%	24.6%	23.0% *	25.1%
Professional services	25.7%	--	40.4%	35.8%	28.2%	24.9%	38.5%	25.4%
Other services	29.1%	--	38.2%	41.9%	28.7%	28.3%	34.4%	28.7%
Ownership								
For profit, incorporated	26.0%	20.3%	30.8%	41.0%	28.2%	25.0%	33.5%	25.8%
For profit, unincorporated	24.9%	--	--	36.1%	25.8%	23.7%	43.8%	24.3%
Nonprofit	22.5%	--	36.2%	19.8%	24.2%	22.1%	24.3%	22.4%
Age of firm								
Less than 5 years	31.5%	--	--	40.6%	28.8%	--	42.4%	27.2%
5-9 years	40.3%	--	--	51.6%	39.8%	36.0%	34.6%	42.8%
10-19 years	29.3%	--	44.0%	38.5%	33.7%	21.7%	40.4%	27.5%
20 or more years	24.9%	15.4% *	27.6%	35.7%	26.2%	24.3%	30.3%	24.8%
Multi/single status								
2 or more locations	24.7%	--	--	31.0%	26.3%	24.4%	30.1%	24.7%
1 location only	30.4%	19.1%	34.9%	40.6%	29.2%	22.9%	34.0%	29.3%
Percent full-time employees								
Less than 25%	31.4%	--	--	--	38.2%	31.6%	--	33.5%
25-49 %	28.2%	1.6% *	--	32.1%	27.7%	28.6%	--	28.6%
50-74 %	23.7%	--	36.8%	37.8%	26.1%	23.1%	29.0%	23.6%
75% or more	25.3%	23.1%	36.1%	37.9%	27.1%	24.3%	35.2%	25.1%
Union presence								
No union employees	26.4%	21.3%	34.7%	36.1%	28.0%	25.4%	33.6%	26.1%
Has union employees	22.8%	--	--	43.5%	20.1%	22.5%	34.7% *	22.7%
Percent low-wage employees								
50% or more low-wage	28.6%	--	--	42.0%	39.4%	27.0%	30.2%	28.5%
Less than 50% low-wage	25.2%	20.0%	35.6%	37.5%	26.9%	24.2%	34.1%	24.9%
Percent women employees								
Less than 25%	25.9%	20.7% *	40.7%	42.3%	26.5%	23.6%	39.3%	25.1%
25-49 %	25.4%	--	--	29.0%	28.2%	24.9%	23.8%	25.5%
50-74 %	24.8%	--	--	33.7%	25.0%	24.6%	25.9%	24.8%
75% or more	24.9%	--	--	37.7%	29.2%	23.7%	41.8%	24.6%
Percent age 50 or older employees								
Less than 25%	29.0%	17.8% *	36.8%	42.7%	28.1%	28.2%	32.5%	28.8%
25-49 %	23.6%	--	31.9% *	32.2%	24.9%	23.2%	39.0%	23.5%
50-74 %	25.6%	--	--	39.9%	32.9%	22.6%	32.5%	25.4%
75% or more	25.5%	--	--	--	36.6%	24.2%	--	25.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for percent of total premiums for self-insured plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	0.48%	4.13%	5.37%	3.22%	1.23%	0.53%	2.68%	0.49%
Industry group **								
Agric., fish., forest.	2.96%	--	--	0.31%	4.44%	3.55%	--	3.23%
Mining and manufacturing	1.01%	--	--	4.92%	2.22%	1.12%	7.87% *	1.01%
Construction	3.71%	--	--	8.64%	6.20%	3.77%	9.10%	4.07%
Utilities and transp.	2.71%	--	--	--	5.27%	2.92%	5.85%	2.73%
Wholesale trade	2.26%	--	--	5.49%	3.78%	2.96%	7.34%	2.32%
Fin. svcs. and real estate	0.83%	--	--	7.23%	2.08%	0.92%	--	0.84%
Retail trade	1.74%	--	--	4.23%	3.07%	1.90%	8.61% *	1.76%
Professional services	0.74%	--	7.72%	3.60%	1.43%	0.82%	4.14%	0.74%
Other services	1.90%	--	7.64%	3.68%	3.21%	2.38%	4.27%	2.00%
Ownership								
For profit, incorporated	0.61%	5.08%	6.55%	4.03%	1.67%	0.65%	3.30%	0.62%
For profit, unincorporated	1.54%	--	--	3.93%	2.63%	1.88%	5.56%	1.54%
Nonprofit	0.66%	--	6.53%	4.55%	1.75%	0.71%	4.70%	0.66%
Age of firm								
Less than 5 years	3.22%	--	--	5.43%	3.78%	--	8.09%	3.02%
5-9 years	4.97%	--	--	12.90%	6.89%	9.45%	5.22%	6.52%
10-19 years	2.26%	--	10.11%	5.21%	2.92%	3.30%	5.17%	2.29%
20 or more years	0.50%	5.49% *	6.79%	4.03%	1.35%	0.53%	3.67%	0.50%
Multi/single status								
2 or more locations	0.49%	--	--	2.71%	1.27%	0.54%	5.34%	0.49%
1 location only	1.92%	4.13%	5.64%	4.25%	2.76%	1.86%	2.88%	2.30%
Percent full-time employees								
Less than 25%	3.15%	--	--	--	5.46%	3.68%	--	3.01%
25-49 %	1.89%	2.10% *	--	3.94%	2.72%	2.42%	--	1.97%
50-74 %	1.39%	--	4.46%	8.73%	2.61%	1.57%	6.78%	1.41%
75% or more	0.52%	5.21%	6.05%	3.52%	1.33%	0.57%	2.99%	0.53%
Union presence								
No union employees	0.52%	4.08%	5.79%	1.96%	1.32%	0.59%	2.49%	0.53%
Has union employees	0.98%	--	--	12.00%	2.52%	0.97%	12.79% *	0.98%
Percent low-wage employees								
50% or more low-wage	1.58%	--	--	6.08%	4.08%	1.71%	6.58%	1.62%
Less than 50% low-wage	0.50%	4.44%	5.86%	3.39%	1.25%	0.54%	2.88%	0.50%
Percent women employees								
Less than 25%	0.94%	9.00% *	5.89%	5.10%	1.84%	1.00%	4.03%	0.95%
25-49 %	1.08%	--	--	4.61%	2.88%	1.19%	4.55%	1.10%
50-74 %	0.70%	--	--	3.34%	1.69%	0.78%	4.26%	0.71%
75% or more	0.78%	--	--	5.54%	2.03%	0.85%	5.37%	0.78%
Percent age 50 or older employees								
Less than 25%	0.85%	5.60% *	7.42%	5.69%	1.71%	0.92%	3.55%	0.87%
25-49 %	0.59%	--	11.13% *	3.57%	1.67%	0.63%	5.80%	0.59%
50-74 %	1.82%	--	--	4.89%	3.80%	2.01%	6.12%	1.86%
75% or more	2.36%	--	--	--	4.03%	2.73%	--	2.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2023**

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	24.1%	22.6%	19.5%	20.1%	23.0%	26.0%	20.5%	24.7%
Industry group **								
Agric., fish., forest.	20.9%	27.2%	--	19.6%	14.9%	26.8%	17.0%	22.0%
Mining and manufacturing	26.9%	27.4%	19.3%	18.6%	28.1%	28.8%	20.2%	27.7%
Construction	25.1%	31.0%	19.6%	24.5%	23.8%	32.3%	23.9%	25.8%
Utilities and transp.	24.8%	16.3% *	20.2%	21.7%	26.3%	25.3%	18.5%	25.6%
Wholesale trade	26.6%	14.8%	17.8%	27.0%	23.9%	31.0%	20.9%	28.1%
Fin. svcs. and real estate	27.8%	23.0%	24.2%	16.3%	24.7%	30.0%	21.8%	28.3%
Retail trade	19.6%	22.1%	15.0%	15.3%	20.3%	20.3%	16.2%	20.0%
Professional services	24.7%	24.5%	21.0%	20.5%	21.7%	27.2%	21.5%	25.2%
Other services	18.6%	18.5%	18.7%	17.2%	18.0%	19.4%	19.0%	18.5%
Ownership								
For profit, incorporated	24.1%	24.0%	19.2%	20.4%	24.1%	25.5%	20.7%	24.8%
For profit, unincorporated	24.2%	20.0%	18.0%	18.5%	22.7%	29.2%	19.2%	25.3%
Nonprofit	23.7%	17.9%	24.7%	20.7%	20.2%	26.2%	21.5%	23.9%
Age of firm								
Less than 5 years	20.9%	23.8%	20.0%	18.3%	21.5%	23.5%	21.4%	20.2%
5-9 years	21.2%	23.0%	17.9%	19.3%	23.1%	20.7%	19.8%	22.1%
10-19 years	20.9%	22.8%	20.2%	18.5%	20.5%	23.8%	21.0%	20.8%
20 or more years	24.7%	22.0%	19.4%	20.8%	23.5%	26.1%	20.4%	25.2%
Multi/single status								
2 or more locations	25.1%	--	14.1%	19.4%	23.4%	26.0%	16.6%	25.3%
1 location only	21.5%	22.5%	20.0%	20.4%	22.3%	25.7%	21.0%	21.9%
Percent full-time employees								
Less than 25%	18.0%	28.5%	21.6% *	19.7%	12.7%	18.4%	24.7%	16.0%
25-49 %	20.2%	29.2%	13.5%	15.6%	14.1%	25.2%	20.0%	20.2%
50-74 %	21.0%	19.4%	16.3%	16.0%	19.7%	22.9%	17.9%	21.5%
75% or more	24.7%	22.6%	19.9%	20.8%	23.9%	26.4%	20.8%	25.3%
Union presence								
No union employees	23.1%	22.1%	18.9%	18.9%	22.5%	25.3%	19.8%	23.8%
Has union employees	28.2%	38.8%	32.5%	36.8%	27.6%	27.7%	35.6%	27.9%
Percent low-wage employees								
50% or more low-wage	16.9%	15.0%	18.2%	13.5%	14.9%	18.6%	16.4%	17.0%
Less than 50% low-wage	24.5%	23.3%	19.5%	20.5%	23.4%	26.4%	20.8%	25.1%
Percent women employees								
Less than 25%	25.8%	24.5%	20.6%	22.1%	26.4%	28.7%	21.6%	27.1%
25-49 %	25.0%	26.4%	21.0%	21.1%	25.3%	25.5%	22.6%	25.2%
50-74 %	22.7%	25.4%	18.7%	18.2%	19.8%	24.5%	21.0%	22.9%
75% or more	22.1%	14.0%	16.2%	15.7%	18.8%	26.4%	15.8%	23.4%
Percent age 50 or older employees								
Less than 25%	21.8%	25.5%	21.1%	19.6%	21.7%	22.4%	21.8%	21.9%
25-49 %	25.9%	20.2%	18.7%	21.2%	24.0%	27.8%	19.6%	26.5%
50-74 %	23.8%	20.9%	16.6%	20.1%	23.4%	26.7%	19.1%	25.0%
75% or more	21.0%	20.4%	15.1%	15.8%	20.2%	26.7%	18.6%	23.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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%	1.32%	0.92%	0.58%	0.58%	0.50%	0.58%	0.36%
Industry group **								
Agric., fish., forest.	2.29%	7.40%	--	4.49%	3.30%	3.10%	3.60%	2.61%
Mining and manufacturing	0.64%	6.32%	3.19%	1.22%	1.39%	0.80%	1.88%	0.68%
Construction	1.22%	5.05%	2.44%	1.91%	2.10%	4.18%	1.87%	1.59%
Utilities and transp.	1.40%	6.25% *	4.72%	3.81%	3.35%	1.77%	2.91%	1.53%
Wholesale trade	1.09%	3.39%	2.69%	2.03%	1.73%	1.91%	1.86%	1.25%
Fin. svcs. and real estate	0.76%	3.74%	5.38%	2.05%	1.62%	0.85%	2.46%	0.78%
Retail trade	1.11%	4.43%	2.30%	1.93%	2.84%	1.55%	1.56%	1.30%
Professional services	0.48%	2.38%	1.51%	1.11%	1.02%	0.62%	1.03%	0.53%
Other services	0.68%	2.55%	2.46%	1.16%	1.59%	0.98%	1.33%	0.78%
Ownership								
For profit, incorporated	0.40%	1.62%	1.03%	0.68%	0.75%	0.63%	0.68%	0.46%
For profit, unincorporated	0.75%	2.63%	2.08%	1.34%	1.37%	1.13%	1.31%	0.84%
Nonprofit	0.58%	3.32%	4.25%	2.03%	1.19%	0.65%	2.06%	0.61%
Age of firm								
Less than 5 years	1.31%	3.28%	2.85%	2.27%	2.16%	3.76%	1.88%	1.72%
5-9 years	1.40%	3.67%	2.24%	1.72%	3.03%	2.24%	1.61%	2.01%
10-19 years	0.71%	2.91%	1.80%	1.12%	1.17%	1.87%	1.21%	0.88%
20 or more years	0.36%	1.87%	1.32%	0.75%	0.67%	0.52%	0.79%	0.40%
Multi/single status								
2 or more locations	0.40%	--	2.50%	1.13%	0.71%	0.51%	1.52%	0.41%
1 location only	0.49%	1.33%	0.97%	0.68%	1.06%	2.15%	0.62%	0.75%
Percent full-time employees								
Less than 25%	1.40%	8.36%	7.03% *	3.16%	2.65%	1.55%	3.98%	1.32%
25-49 %	1.35%	4.88%	3.35%	1.84%	2.51%	1.73%	2.31%	1.55%
50-74 %	0.75%	3.55%	2.48%	1.84%	2.07%	0.86%	1.67%	0.82%
75% or more	0.35%	1.48%	1.01%	0.64%	0.62%	0.58%	0.64%	0.41%
Union presence								
No union employees	0.34%	1.31%	0.91%	0.54%	0.60%	0.62%	0.57%	0.40%
Has union employees	0.69%	9.09%	6.42%	3.90%	2.34%	0.74%	4.09%	0.70%
Percent low-wage employees								
50% or more low-wage	0.71%	3.62%	3.45%	1.49%	1.52%	0.95%	1.83%	0.77%
Less than 50% low-wage	0.33%	1.40%	0.95%	0.61%	0.61%	0.53%	0.61%	0.38%
Percent women employees								
Less than 25%	0.52%	2.43%	1.45%	0.93%	1.16%	0.83%	0.95%	0.61%
25-49 %	0.77%	3.28%	2.08%	1.34%	1.09%	1.14%	1.33%	0.84%
50-74 %	0.52%	2.75%	1.98%	1.25%	1.00%	0.69%	1.28%	0.56%
75% or more	0.62%	2.04%	2.06%	1.14%	1.34%	0.81%	1.18%	0.69%
Percent age 50 or older employees								
Less than 25%	0.53%	1.97%	1.27%	0.87%	0.90%	0.96%	0.80%	0.63%
25-49 %	0.40%	3.06%	1.77%	0.95%	0.89%	0.48%	1.16%	0.42%
50-74 %	0.85%	2.67%	2.02%	1.47%	1.54%	1.45%	1.34%	0.98%
75% or more	1.49%	3.39%	4.38%	3.41%	3.16%	1.57%	2.55%	1.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	6.1%	44.5%	21.0%	10.4%	6.1%	1.7%	25.1%	3.3%
Industry group **								
Agric., fish., forest.	7.5% *	--	--	0.5% *	0.0%	5.2% *	25.7% *	--
Mining and manufacturing	6.9%	61.4%	23.8% *	8.5% *	7.6% *	3.7% *	27.4%	5.2% *
Construction	17.8%	51.5%	26.1% *	19.0%	11.2% *	3.2% *	32.3%	9.7% *
Utilities and transp.	11.7%	--	43.4% *	17.2% *	20.4% *	4.5% *	29.8% *	10.0% *
Wholesale trade	4.2%	32.8% *	13.3% *	5.1% *	--	1.3% *	10.0% *	3.2% *
Fin. svcs. and real estate	5.5%	62.1%	33.2% *	17.1% *	3.4% *	2.2% *	45.2%	2.5% *
Retail trade	2.7%	56.2%	9.8% *	3.3% *	2.1% *	0.1% *	22.4%	0.5% *
Professional services	3.8%	34.3%	14.2%	6.3%	3.7%	0.6% *	19.0%	1.8%
Other services	7.0%	36.0%	24.8%	13.7%	4.1% *	0.9% *	24.7%	2.6%
Ownership								
For profit, incorporated	6.4%	47.1%	21.3%	10.4%	6.6%	1.8%	25.9%	3.4%
For profit, unincorporated	5.4%	30.8%	9.1% *	9.3% *	3.8% *	2.3% *	19.5%	3.0% *
Nonprofit	4.9%	58.7%	35.5% *	12.3% *	6.8% *	0.4% *	28.1%	2.9% *
Age of firm								
Less than 5 years	15.1%	38.8%	10.9% *	6.3% *	0.1% *	0.7% *	25.2%	0.1% *
5-9 years	9.3%	40.0%	4.1% *	8.8% *	1.9% *	--	21.3%	2.5% *
10-19 years	11.0%	36.5%	19.4%	7.6% *	5.1% *	6.3% *	22.4%	5.1% *
20 or more years	5.2%	51.9%	26.9%	11.6%	6.9%	1.5%	26.9%	3.2%
Multi/single status								
2 or more locations	2.9%	--	7.5% *	10.0%	6.1%	1.7%	10.7% *	2.8%
1 location only	15.6%	44.1%	22.0%	10.6%	6.1%	1.5% *	26.4%	6.2%
Percent full-time employees								
Less than 25%	16.6%	--	--	23.7% *	1.2% *	0.0%	49.8%	0.8% *
25-49 %	9.1%	62.7%	29.2% *	23.3% *	--	0.4% *	44.7%	1.8% *
50-74 %	4.2%	54.7%	16.3% *	7.6% *	3.4% *	0.1% *	26.6%	1.3% *
75% or more	6.0%	42.1%	20.4%	9.9%	6.5%	1.9%	23.5%	3.6%
Union presence								
No union employees	5.9%	43.9%	19.4%	6.8%	4.7%	1.6%	23.4%	2.8%
Has union employees	6.5%	--	40.5% *	36.9%	16.7% *	1.9% *	44.3%	4.8%
Percent low-wage employees								
50% or more low-wage	5.9%	56.1%	14.3% *	11.9% *	2.1% *	0.7% *	26.6%	1.6% *
Less than 50% low-wage	6.1%	43.9%	21.3%	10.3%	6.3%	1.7%	25.0%	3.4%
Percent women employees								
Less than 25%	10.5%	45.3%	21.5%	11.3%	9.6% *	4.8%	25.0%	6.8%
25-49 %	5.0%	52.3%	26.5%	11.6%	5.7% *	1.2% *	29.3%	2.8%
50-74 %	4.6%	49.8%	15.3%	9.6%	5.0% *	0.7% *	28.9%	2.0%
75% or more	2.5%	20.9%	17.7% *	6.2% *	1.3% *	0.3% *	14.8%	0.8% *
Percent age 50 or older employees								
Less than 25%	7.5%	43.5%	16.1%	10.4%	4.9%	2.4% *	23.8%	3.4%
25-49 %	4.7%	38.8%	27.7%	11.5%	8.5%	1.3%	22.3%	3.5%
50-74 %	5.7%	44.5%	20.4%	6.5% *	0.8% *	2.0% *	24.3%	2.1% *
75% or more	23.9%	58.4%	48.2% *	14.5% *	0.3% *	--	51.6%	2.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2023**

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%	3.54%	2.93%	1.37%	1.26%	0.31%	1.71%	0.41%
Industry group **								
Agric., fish., forest.	3.73% *	--	--	0.58% *	0.00%	5.29% *	11.66% *	--
Mining and manufacturing	1.51%	13.02%	9.02% *	2.94% *	3.74% *	1.26% *	5.69%	1.55% *
Construction	2.93%	11.22%	8.02% *	4.91%	5.47% *	2.26% *	5.25%	3.05% *
Utilities and transp.	3.22%	--	19.22% *	10.57% *	10.31% *	1.74% *	10.89% *	3.32% *
Wholesale trade	1.14%	11.19% *	5.61% *	2.26% *	--	0.57% *	3.12% *	1.20% *
Fin. svcs. and real estate	1.07%	8.05%	16.60% *	7.08% *	1.70% *	0.92% *	6.82%	0.81% *
Retail trade	0.79%	13.79%	3.98% *	1.53% *	1.50% *	0.07% *	6.28%	0.22% *
Professional services	0.50%	5.91%	3.23%	1.68%	1.12%	0.40% *	2.56%	0.42%
Other services	1.02%	7.49%	7.17%	3.53%	1.53% *	0.34% *	3.83%	0.60%
Ownership								
For profit, incorporated	0.53%	4.23%	3.23%	1.63%	1.62%	0.37%	2.00%	0.49%
For profit, unincorporated	1.06%	7.05%	3.40% *	3.10% *	1.99% *	1.26% *	3.72%	1.01% *
Nonprofit	1.16%	10.73%	12.91% *	4.30% *	3.34% *	0.24% *	6.40%	1.08% *
Age of firm								
Less than 5 years	3.50%	9.04%	5.03% *	3.95% *	0.11% *	0.75% *	5.36%	0.08% *
5-9 years	2.22%	8.78%	2.44% *	4.42% *	1.91% *	--	4.50%	1.47% *
10-19 years	1.62%	7.01%	4.22%	2.56% *	1.72% *	4.41% *	3.11%	1.77% *
20 or more years	0.47%	5.26%	4.58%	1.77%	1.56%	0.29%	2.47%	0.44%
Multi/single status								
2 or more locations	0.43%	--	3.89% *	2.48%	1.75%	0.31%	3.67% *	0.44%
1 location only	1.16%	3.56%	3.11%	1.63%	1.58%	1.46% *	1.83%	1.16%
Percent full-time employees								
Less than 25%	4.47%	--	--	10.71% *	1.19% *	0.00%	10.78%	0.58% *
25-49 %	2.36%	17.73%	12.58% *	9.15% *	--	0.26% *	9.48%	0.80% *
50-74 %	0.83%	8.83%	6.24% *	3.35% *	1.82% *	0.06% *	4.92%	0.51% *
75% or more	0.49%	3.93%	3.20%	1.46%	1.40%	0.35%	1.87%	0.46%
Union presence								
No union employees	0.48%	3.54%	2.89%	0.99%	1.23%	0.36%	1.68%	0.45%
Has union employees	1.05%	--	14.25% *	7.54%	5.11% *	0.59% *	8.47%	0.94%
Percent low-wage employees								
50% or more low-wage	1.24%	12.14%	6.65% *	4.02% *	1.78% *	0.48% *	5.78%	0.66% *
Less than 50% low-wage	0.45%	3.66%	3.05%	1.42%	1.30%	0.32%	1.78%	0.42%
Percent women employees								
Less than 25%	1.14%	6.15%	4.37%	2.18%	2.96% *	1.18%	2.70%	1.21%
25-49 %	0.77%	7.58%	6.17%	3.32%	2.32% *	0.45% *	3.95%	0.70%
50-74 %	0.58%	6.80%	4.20%	2.40%	1.51% *	0.27% *	3.61%	0.41%
75% or more	0.58%	5.46%	8.65% *	2.03% *	0.70% *	0.21% *	4.00%	0.27% *
Percent age 50 or older employees								
Less than 25%	0.75%	5.19%	3.28%	1.93%	1.36%	0.77% *	2.33%	0.64%
25-49 %	0.63%	8.01%	6.91%	2.38%	2.27%	0.31%	3.61%	0.60%
50-74 %	1.00%	7.81%	5.28%	3.46% *	0.49% *	1.05% *	3.89%	0.78% *
75% or more	4.75%	9.56%	16.30% *	8.59% *	0.34% *	--	7.28%	2.23% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2023**

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	61.3%	11.9%	13.3%	23.1%	45.1%	80.7%	15.9%	67.9%
Industry group **								
Agric., fish., forest.	56.7%	--	--	--	19.1% *	85.3%	25.5% *	63.3%
Mining and manufacturing	64.5%	5.6% *	17.0% *	16.5%	52.6%	83.6%	14.1%	68.9%
Construction	44.1%	12.6% *	15.0% *	32.5%	53.0%	85.0%	19.6%	57.9%
Utilities and transp.	73.2%	1.4% *	10.3% *	38.9% *	57.3%	89.7%	13.5% *	78.9%
Wholesale trade	49.0%	18.1% *	10.5% *	21.5%	49.9%	64.5%	16.4%	55.1%
Fin. svcs. and real estate	68.5%	9.6% *	0.8% *	15.9% *	50.1%	79.9%	7.5% *	73.1%
Retail trade	71.9%	26.8% *	5.6% *	35.5%	29.5%	87.2%	16.8%	77.9%
Professional services	62.2%	8.0% *	14.8% *	16.9%	41.4%	82.9%	13.9%	68.8%
Other services	45.0%	17.1%	18.7% *	22.6%	29.4%	64.8%	20.8%	51.0%
Ownership								
For profit, incorporated	62.4%	12.4%	10.4%	23.5%	49.3%	80.5%	15.3%	69.6%
For profit, unincorporated	53.1%	6.5% *	18.2% *	23.7%	35.2%	79.3%	15.2%	59.5%
Nonprofit	64.2%	25.2% *	27.7% *	19.9%	41.0%	82.6%	22.0%	67.7%
Age of firm								
Less than 5 years	19.3%	6.8% *	9.8% *	17.0% *	35.8% *	88.7%	10.9%	31.5%
5-9 years	20.1%	9.3% *	16.2% *	27.2%	13.8% *	45.9%	17.0%	21.8%
10-19 years	31.3%	12.4% *	15.6% *	23.4%	31.8%	55.1%	18.2%	38.0%
20 or more years	67.3%	14.6%	12.2%	23.1%	50.5%	81.8%	15.7%	72.0%
Multi/single status								
2 or more locations	72.9%	0.0%	9.2% *	23.6%	50.6%	81.0%	13.0%	73.7%
1 location only	26.5%	12.2%	13.6%	23.0%	35.7%	67.3%	16.2%	35.6%
Percent full-time employees								
Less than 25%	35.3%	--	--	7.6% *	37.6% *	57.6%	9.7% *	47.5%
25-49 %	49.7%	5.7% *	15.5% *	25.4% *	41.1%	64.9%	14.4% *	57.0%
50-74 %	59.1%	17.1% *	11.0% *	18.8%	30.9%	78.9%	14.4%	65.0%
75% or more	62.1%	11.5%	13.5%	23.6%	46.6%	81.5%	16.2%	68.7%
Union presence								
No union employees	55.8%	11.4%	11.3%	20.5%	45.1%	77.0%	14.9%	63.1%
Has union employees	80.0%	--	38.7% *	42.1%	45.8%	88.7%	27.4%	82.4%
Percent low-wage employees								
50% or more low-wage	53.4%	25.1% *	23.1% *	34.1%	25.4%	71.4%	29.5%	58.4%
Less than 50% low-wage	61.6%	11.2%	12.8%	22.6%	45.8%	81.0%	15.2%	68.3%
Percent women employees								
Less than 25%	54.5%	10.6% *	17.3%	25.9%	47.4%	80.8%	18.6%	63.6%
25-49 %	66.8%	12.7% *	13.6% *	23.5%	47.5%	82.6%	15.9%	71.5%
50-74 %	60.7%	13.9%	8.1% *	19.0%	40.6%	76.8%	14.8%	65.7%
75% or more	63.4%	10.9% *	6.0% *	17.8%	42.2%	82.5%	9.2%	70.7%
Percent age 50 or older employees								
Less than 25%	50.3%	14.1%	14.8%	22.5%	40.2%	72.7%	17.7%	58.4%
25-49 %	69.7%	10.9% *	9.4% *	25.0%	47.9%	84.4%	13.6%	73.5%
50-74 %	57.1%	11.6% *	16.8% *	21.2%	47.3%	79.2%	16.8%	64.9%
75% or more	42.7%	5.7% *	7.2% *	15.6% *	46.8%	83.7%	8.2% *	69.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have family coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2023**

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	1.09%	2.10%	2.35%	1.98%	2.40%	1.19%	1.37%	1.16%
Industry group **								
Agric., fish., forest.	11.90%	--	--	--	10.78% *	8.64%	16.56% *	12.76%
Mining and manufacturing	2.59%	3.63% *	9.02% *	3.54%	5.05%	2.86%	4.18%	2.71%
Construction	4.06%	8.90% *	4.62% *	6.03%	8.06%	4.62%	4.26%	4.99%
Utilities and transp.	3.88%	1.51% *	8.34% *	11.71% *	11.43%	2.92%	5.55% *	3.89%
Wholesale trade	4.11%	8.44% *	5.19% *	5.75%	7.83%	6.66%	3.61%	4.72%
Fin. svcs. and real estate	2.89%	4.42% *	0.63% *	5.02% *	7.16%	3.13%	2.55% *	2.93%
Retail trade	3.66%	12.26% *	3.21% *	9.80%	7.70%	2.77%	4.65%	3.60%
Professional services	1.92%	2.46% *	4.92% *	3.06%	3.82%	1.81%	2.52%	1.98%
Other services	3.29%	5.12%	6.53% *	4.48%	6.92%	4.31%	3.69%	4.03%
Ownership								
For profit, incorporated	1.32%	2.58%	2.08%	2.32%	2.93%	1.46%	1.53%	1.38%
For profit, unincorporated	3.18%	2.58% *	9.08% *	5.29%	5.78%	3.14%	3.80%	3.64%
Nonprofit	2.40%	10.25% *	9.90% *	5.00%	4.89%	2.49%	4.96%	2.50%
Age of firm								
Less than 5 years	3.76%	3.55% *	4.60% *	5.99% *	10.81% *	8.28%	3.08%	7.54%
5-9 years	3.47%	3.34% *	7.19% *	6.82%	5.22% *	8.10%	3.82%	5.19%
10-19 years	2.84%	3.82% *	6.11% *	4.64%	4.53%	7.27%	3.55%	3.82%
20 or more years	1.12%	3.75%	2.77%	2.45%	2.60%	1.20%	1.75%	1.15%
Multi/single status								
2 or more locations	1.14%	0.00%	4.28% *	4.14%	2.75%	1.18%	2.83%	1.15%
1 location only	1.92%	2.15%	2.50%	2.25%	4.30%	10.80%	1.47%	3.25%
Percent full-time employees								
Less than 25%	5.24%	--	--	3.54% *	15.81% *	6.41%	5.22% *	6.14%
25-49 %	4.90%	5.16% *	11.21% *	7.72% *	12.11%	6.93%	5.86% *	5.50%
50-74 %	3.55%	7.06% *	5.99% *	4.51%	6.70%	3.62%	3.49%	3.92%
75% or more	1.17%	2.33%	2.56%	2.18%	2.56%	1.27%	1.53%	1.24%
Union presence								
No union employees	1.24%	1.88%	2.27%	1.71%	2.52%	1.51%	1.33%	1.36%
Has union employees	1.92%	--	12.92% *	9.15%	7.19%	1.66%	7.54%	1.88%
Percent low-wage employees								
50% or more low-wage	3.35%	10.70% *	14.04% *	7.36%	5.35%	3.85%	7.03%	3.70%
Less than 50% low-wage	1.12%	2.14%	2.34%	2.04%	2.47%	1.22%	1.38%	1.20%
Percent women employees								
Less than 25%	1.93%	3.66% *	4.00%	3.10%	4.06%	2.82%	2.37%	2.23%
25-49 %	2.19%	4.40% *	5.64% *	4.85%	4.93%	1.97%	2.91%	2.26%
50-74 %	2.03%	4.16%	2.73% *	3.49%	4.50%	2.33%	2.68%	2.11%
75% or more	2.61%	3.90% *	2.02% *	3.29%	6.14%	2.35%	1.75%	2.72%
Percent age 50 or older employees								
Less than 25%	1.99%	3.41%	3.46%	3.00%	3.76%	2.68%	2.07%	2.25%
25-49 %	1.41%	3.78% *	3.51% *	3.27%	3.29%	1.37%	2.29%	1.43%
50-74 %	3.62%	4.97% *	6.48% *	4.53%	8.49%	3.74%	3.41%	4.19%
75% or more	5.67%	2.92% *	4.60% *	6.72% *	13.19%	5.29%	2.64% *	6.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and selected characteristics: United States, 2023**

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	21.9%	23.0%	18.9%	19.4%	21.8%	25.0%	20.2%	22.6%
Industry group **								
Agric., fish., forest.	16.0%	28.7%	--	--	14.1%	--	14.6%	16.6%
Mining and manufacturing	24.1%	29.4%	18.6%	18.2%	28.0%	26.1%	19.7%	25.4%
Construction	22.7%	31.4%	18.8%	22.4%	22.2%	27.6%	23.0%	22.4%
Utilities and transp.	21.8%	17.8% *	21.5%	17.1%	23.0%	27.2%	19.0%	23.2%
Wholesale trade	25.9%	13.4%	17.9%	26.1%	25.4%	33.6%	20.5%	28.5%
Fin. svcs. and real estate	24.8%	24.7%	24.6%	16.0%	23.5%	28.9%	22.6%	25.5%
Retail trade	19.8%	19.2%	14.7%	13.6%	23.1%	26.4%	15.6%	22.2%
Professional services	22.3%	25.4%	20.1%	21.2%	20.5%	25.6%	21.6%	22.5%
Other services	17.5%	18.3%	17.8%	17.0%	17.2%	17.8%	18.2%	17.3%
Ownership								
For profit, incorporated	22.3%	24.2%	19.1%	19.7%	22.6%	25.0%	20.4%	23.1%
For profit, unincorporated	21.0%	20.9%	16.6%	17.8%	22.9%	23.2%	19.3%	21.6%
Nonprofit	21.1%	16.7%	21.7%	20.7%	18.8%	27.0%	20.1%	21.4%
Age of firm								
Less than 5 years	21.3%	24.5%	20.6%	18.6%	21.5%	--	22.2%	19.8%
5-9 years	21.8%	23.6%	16.6%	18.6%	25.0%	22.4%	19.3%	23.6%
10-19 years	20.4%	23.7%	19.6%	17.5%	20.1%	26.1%	20.6%	20.3%
20 or more years	22.2%	21.9%	18.9%	20.2%	21.7%	25.0%	19.9%	22.9%
Multi/single status								
2 or more locations	22.9%	--	14.5%	18.9%	21.9%	25.0%	16.7%	23.4%
1 location only	20.8%	22.8%	19.4%	19.6%	21.6%	25.8%	20.6%	20.9%
Percent full-time employees								
Less than 25%	17.5%	27.2% *	23.3% *	22.7%	11.1%	15.6%	25.8%	13.9%
25-49 %	19.5%	30.7%	13.4%	14.3%	15.0%	27.3%	20.0%	19.3%
50-74 %	19.8%	18.4%	16.2%	17.3%	19.9%	22.7%	18.2%	20.3%
75% or more	22.3%	23.1%	19.2%	19.9%	22.5%	25.4%	20.3%	23.2%
Union presence								
No union employees	21.4%	22.4%	18.6%	18.8%	21.4%	25.4%	19.6%	22.3%
Has union employees	25.6%	--	27.1%	30.6%	25.3%	23.6%	34.5%	24.4%
Percent low-wage employees								
50% or more low-wage	15.5%	14.8%	17.8%	12.7%	15.2%	17.1%	15.8%	15.4%
Less than 50% low-wage	22.3%	23.6%	19.0%	19.8%	22.2%	25.7%	20.5%	23.1%
Percent women employees								
Less than 25%	23.7%	25.2%	19.6%	21.2%	26.2%	27.6%	21.2%	25.3%
25-49 %	23.3%	26.6%	19.7%	20.2%	23.2%	25.4%	22.0%	23.6%
50-74 %	20.5%	25.6%	18.5%	17.5%	18.5%	23.3%	20.5%	20.5%
75% or more	18.9%	14.3%	17.0%	16.3%	18.5%	24.8%	16.3%	20.2%
Percent age 50 or older employees								
Less than 25%	21.4%	25.7%	20.4%	19.2%	20.4%	24.1%	21.4%	21.4%
25-49 %	23.1%	19.9%	18.5%	20.2%	23.3%	26.5%	19.2%	24.1%
50-74 %	20.3%	21.1%	15.7%	19.6%	20.9%	22.2%	18.7%	21.1%
75% or more	19.7%	22.8%	15.5% *	14.8%	20.4%	26.3%	19.7%	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and selected characteristics: United States, 2023**

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%	1.48%	0.95%	0.62%	0.81%	0.81%	0.64%	0.50%
Industry group **								
Agric., fish., forest.	2.22%	7.64%	--	--	3.84%	--	3.40%	2.82%
Mining and manufacturing	1.17%	7.06%	3.18%	1.33%	2.38%	2.09%	1.96%	1.40%
Construction	1.39%	5.80%	2.67%	2.13%	2.74%	2.44%	2.14%	1.75%
Utilities and transp.	2.39%	7.06% *	5.47%	3.67%	5.27%	2.58%	3.36%	3.13%
Wholesale trade	1.62%	3.68%	2.98%	2.20%	2.40%	4.54%	2.13%	2.09%
Fin. svcs. and real estate	1.22%	4.26%	5.52%	2.30%	1.86%	1.85%	2.71%	1.34%
Retail trade	1.53%	4.71%	2.36%	1.24%	4.23%	3.05%	1.65%	2.14%
Professional services	0.66%	2.61%	1.50%	1.29%	1.33%	0.89%	1.12%	0.80%
Other services	0.93%	2.86%	2.48%	1.23%	2.06%	1.69%	1.42%	1.18%
Ownership								
For profit, incorporated	0.49%	1.80%	1.10%	0.74%	1.06%	1.04%	0.75%	0.64%
For profit, unincorporated	0.94%	2.90%	1.81%	1.29%	1.91%	1.43%	1.41%	1.16%
Nonprofit	1.01%	3.52%	4.64%	2.27%	1.53%	1.41%	2.26%	1.13%
Age of firm								
Less than 5 years	1.53%	3.53%	3.19%	2.68%	2.02%	--	2.13%	2.00%
5-9 years	1.61%	4.11%	2.24%	1.80%	3.21%	2.64%	1.79%	2.31%
10-19 years	0.81%	3.29%	1.73%	1.13%	1.54%	1.97%	1.27%	1.05%
20 or more years	0.48%	2.08%	1.38%	0.81%	0.94%	0.88%	0.86%	0.57%
Multi/single status								
2 or more locations	0.58%	--	2.80%	1.21%	1.03%	0.82%	1.71%	0.60%
1 location only	0.56%	1.49%	1.00%	0.73%	1.32%	4.43%	0.68%	0.90%
Percent full-time employees								
Less than 25%	1.78%	9.40% *	7.80% *	3.58%	2.69%	1.64%	4.40%	1.49%
25-49 %	1.84%	5.06%	3.57%	1.84%	3.18%	3.65%	2.49%	2.35%
50-74 %	1.32%	3.73%	2.66%	2.34%	2.79%	2.04%	1.88%	1.64%
75% or more	0.44%	1.66%	1.04%	0.68%	0.87%	0.92%	0.70%	0.54%
Union presence								
No union employees	0.42%	1.46%	0.94%	0.61%	0.85%	0.89%	0.62%	0.53%
Has union employees	1.47%	--	7.59%	4.04%	2.80%	1.88%	5.09%	1.49%
Percent low-wage employees								
50% or more low-wage	0.95%	4.08%	3.43%	1.57%	1.89%	1.55%	1.99%	1.09%
Less than 50% low-wage	0.42%	1.56%	0.98%	0.65%	0.85%	0.87%	0.66%	0.53%
Percent women employees								
Less than 25%	0.77%	2.74%	1.51%	1.01%	1.82%	2.02%	1.05%	1.06%
25-49 %	0.84%	3.66%	2.00%	1.35%	1.58%	1.54%	1.45%	0.99%
50-74 %	0.72%	3.00%	2.08%	1.36%	1.16%	1.35%	1.38%	0.83%
75% or more	0.84%	2.29%	2.22%	1.39%	1.77%	1.46%	1.32%	1.05%
Percent age 50 or older employees								
Less than 25%	0.56%	2.23%	1.31%	0.90%	1.16%	1.12%	0.88%	0.72%
25-49 %	0.68%	3.32%	1.87%	1.07%	1.33%	1.13%	1.26%	0.79%
50-74 %	1.12%	2.83%	1.95%	1.60%	2.07%	3.16%	1.42%	1.51%
75% or more	2.16%	3.94%	4.87% *	3.73%	5.47%	3.62%	2.92%	2.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and selected characteristics: United States, 2023**

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%	20.3%	24.1%	22.7%	24.7%	26.2%	22.4%	25.9%
Industry group **								
Agric., fish., forest.	27.4%	--	--	36.7%	--	27.9%	--	27.1%
Mining and manufacturing	28.8%	--	--	21.6%	28.2%	29.4%	24.2%	28.9%
Construction	29.0%	--	26.3%	30.2%	25.4%	33.3%	28.5%	29.1%
Utilities and transp.	26.0%	--	--	37.4%	29.6%	25.1%	16.1%	26.3%
Wholesale trade	27.5%	--	--	30.8%	22.6%	29.7%	23.6%	27.7%
Fin. svcs. and real estate	29.3%	14.0% *	--	18.2%	26.1%	30.3%	15.1% *	29.6%
Retail trade	19.5%	--	--	19.8%	15.7%	19.6%	19.8%	19.5%
Professional services	26.5%	17.4%	27.6%	17.6%	23.7%	27.5%	20.9%	26.7%
Other services	20.2%	19.9%	24.0% *	17.8%	20.1%	20.3%	23.1%	19.9%
Ownership								
For profit, incorporated	25.4%	22.2%	20.2%	23.4%	25.9%	25.6%	22.4%	25.6%
For profit, unincorporated	28.1%	11.9% *	29.1% *	21.1%	22.3%	31.3%	18.7%	28.7%
Nonprofit	25.4%	22.4% *	38.4%	20.8%	22.7%	26.1%	28.6%	25.3%
Age of firm								
Less than 5 years	19.2%	16.8% *	--	17.0%	21.4%	23.1%	16.2%	21.3%
5-9 years	19.1%	18.0% *	30.4%	21.3%	15.7% *	19.0%	22.5%	17.9%
10-19 years	22.0%	17.8%	24.0%	22.8%	21.6%	22.2%	22.8%	21.8%
20 or more years	26.1%	23.1%	24.3%	23.4%	25.5%	26.4%	23.3%	26.2%
Multi/single status								
2 or more locations	26.0%	0.0%	11.1% *	21.1%	25.2%	26.2%	16.1%	26.0%
1 location only	23.7%	20.5%	25.5%	23.3%	23.5%	25.7%	23.1%	23.9%
Percent full-time employees								
Less than 25%	19.0%	--	--	7.6% *	16.6% *	21.3%	17.9% *	19.1%
25-49 %	20.9%	--	--	21.0%	13.0% *	24.2%	19.8% *	21.0%
50-74 %	22.0%	26.1% *	17.3% *	12.0%	19.1%	23.0%	16.3%	22.2%
75% or more	26.3%	19.4%	25.4%	24.3%	25.8%	26.7%	23.3%	26.5%
Union presence								
No union employees	24.6%	19.7%	21.3%	19.6%	24.1%	25.2%	21.0%	24.8%
Has union employees	28.9%	--	--	51.0%	30.9%	28.3%	39.1%	28.8%
Percent low-wage employees								
50% or more low-wage	18.2%	15.8% *	--	15.4%	13.9%	19.3%	18.1%	18.3%
Less than 50% low-wage	26.1%	21.1%	24.5%	23.4%	25.1%	26.5%	23.0%	26.2%
Percent women employees								
Less than 25%	27.9%	19.9%	26.4%	25.1%	26.6%	28.9%	23.9%	28.2%
25-49 %	25.9%	24.8%	--	25.2%	28.0%	25.5%	26.4%	25.9%
50-74 %	24.4%	24.5%	22.4%	21.7%	22.0%	24.9%	24.3%	24.4%
75% or more	24.6%	12.3%	9.4%	13.3%	19.2%	26.7%	11.9%	25.0%
Percent age 50 or older employees								
Less than 25%	22.3%	24.0%	26.5%	21.2%	23.8%	21.9%	23.6%	22.2%
25-49 %	27.4%	23.4%	20.5%	24.7%	24.8%	28.1%	23.1%	27.5%
50-74 %	27.3%	19.4% *	23.4% *	22.2%	26.9%	28.2%	21.0%	27.8%
75% or more	23.1%	7.3% *	--	--	20.0%	26.8%	11.4%	25.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have family coverage by firm size and selected characteristics: United States, 2023**

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	0.48%	2.62%	3.09%	1.43%	0.84%	0.60%	1.36%	0.50%
Industry group **								
Agric., fish., forest.	3.00%	--	--	1.28%	--	3.39%	--	3.19%
Mining and manufacturing	0.73%	--	--	2.72%	1.59%	0.85%	6.03%	0.74%
Construction	2.17%	--	3.79%	3.85%	3.03%	5.03%	2.99%	2.52%
Utilities and transp.	1.72%	--	--	8.63%	3.65%	1.94%	4.19%	1.76%
Wholesale trade	1.42%	--	--	4.85%	2.39%	1.79%	2.56%	1.49%
Fin. svcs. and real estate	0.92%	6.25% *	--	3.39%	2.59%	0.97%	4.62% *	0.92%
Retail trade	1.42%	--	--	5.84%	1.81%	1.56%	4.56%	1.44%
Professional services	0.65%	4.02%	5.38%	1.85%	1.61%	0.72%	2.62%	0.66%
Other services	0.97%	5.24%	8.20% *	2.93%	2.12%	1.18%	3.33%	1.01%
Ownership								
For profit, incorporated	0.61%	3.24%	3.04%	1.59%	1.07%	0.75%	1.52%	0.63%
For profit, unincorporated	1.15%	4.06% *	9.16% *	4.03%	1.65%	1.39%	3.57%	1.20%
Nonprofit	0.69%	8.61% *	9.50%	4.43%	1.88%	0.72%	4.82%	0.69%
Age of firm								
Less than 5 years	2.34%	7.49% *	--	3.13%	4.81%	3.87%	2.95%	3.30%
5-9 years	2.53%	5.56% *	6.90%	4.21%	5.11% *	3.27%	3.24%	3.09%
10-19 years	1.42%	5.14%	6.55%	3.06%	1.52%	2.84%	3.27%	1.57%
20 or more years	0.51%	3.82%	4.50%	1.85%	0.91%	0.62%	1.84%	0.52%
Multi/single status								
2 or more locations	0.53%	0.00%	3.75% *	2.78%	0.93%	0.61%	2.74%	0.53%
1 location only	1.03%	2.64%	3.33%	1.68%	1.78%	2.37%	1.46%	1.32%
Percent full-time employees								
Less than 25%	2.24%	--	--	2.48% *	5.98% *	2.39%	8.12% *	2.32%
25-49 %	1.97%	--	--	5.36%	4.01% *	1.88%	6.22% *	2.06%
50-74 %	0.86%	9.47% *	6.01% *	1.80%	2.50%	0.93%	3.29%	0.88%
75% or more	0.55%	2.79%	3.45%	1.63%	0.86%	0.69%	1.51%	0.57%
Union presence								
No union employees	0.56%	2.70%	3.15%	1.07%	0.84%	0.76%	1.35%	0.59%
Has union employees	0.77%	--	--	6.62%	3.88%	0.79%	5.75%	0.78%
Percent low-wage employees								
50% or more low-wage	1.02%	7.78% *	--	3.43%	2.35%	1.15%	4.08%	1.04%
Less than 50% low-wage	0.50%	2.73%	3.27%	1.51%	0.87%	0.63%	1.43%	0.52%
Percent women employees								
Less than 25%	0.70%	4.13%	4.28%	2.14%	1.41%	0.92%	2.09%	0.74%
25-49 %	1.14%	6.56%	--	3.89%	1.32%	1.34%	3.23%	1.16%
50-74 %	0.71%	7.04%	5.19%	2.99%	1.77%	0.80%	3.35%	0.72%
75% or more	0.86%	2.93%	2.73%	1.45%	2.09%	0.94%	1.58%	0.88%
Percent age 50 or older employees								
Less than 25%	0.93%	3.75%	4.22%	2.34%	1.38%	1.18%	1.85%	0.98%
25-49 %	0.48%	5.45%	5.09%	1.85%	1.18%	0.53%	2.57%	0.48%
50-74 %	1.20%	7.69% *	8.68% *	3.47%	2.33%	1.51%	3.78%	1.24%
75% or more	1.58%	3.22% *	--	--	2.71%	1.72%	2.89%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	16,141	14,034	15,381	15,086	16,124	16,475	14,917	16,303
Industry group **								
Agric., fish., forest.	14,719	--	--	15,862	14,205	15,705	12,430	15,239
Mining and manufacturing	15,250	13,777	17,067	14,661	15,502	15,136	15,946	15,188
Construction	14,141	10,974	14,151	13,763	15,070	14,356	13,708	14,368
Utilities and transp.	15,473	12,848	14,180	13,890	16,491	15,416	13,399	15,673
Wholesale trade	16,478	14,123	16,498	15,253	16,642	16,970	15,378	16,685
Fin. svcs. and real estate	16,778	14,408	19,155	15,812	16,466	16,910	16,380	16,808
Retail trade	15,552	11,779	14,286	14,941	14,881	15,925	14,311	15,700
Professional services	16,807	14,180	15,485	15,504	16,963	17,144	14,925	17,035
Other services	16,262	16,459	13,786	15,991	15,478	16,797	15,111	16,464
Ownership								
For profit, incorporated	15,905	13,456	15,032	14,903	15,927	16,233	14,613	16,084
For profit, unincorporated	15,780	13,671	17,104	14,903	15,277	16,407	15,636	15,806
Nonprofit	17,519	18,080	14,812	16,825	17,543	17,635	16,159	17,618
Age of firm								
Less than 5 years	13,475	10,696	15,467	14,637	13,329	14,973	12,929	14,098
5-9 years	13,916	15,085	13,504	12,961	13,896	15,065	13,971	13,884
10-19 years	15,236	13,486	13,674	14,675	15,793	16,134	13,903	15,730
20 or more years	16,406	15,121	16,599	15,552	16,486	16,503	15,822	16,456
Multi/single status								
2 or more locations	16,394	--	15,611	15,811	16,303	16,452	15,143	16,418
1 location only	15,300	14,020	15,345	14,816	15,805	17,568	14,886	15,631
Percent full-time employees								
Less than 25%	14,697	9,109	13,180	16,458	14,744	15,721	12,443	15,464
25-49 %	15,274	--	14,236	14,002	15,579	15,813	13,907	15,547
50-74 %	15,962	15,855	15,920	14,562	16,696	15,895	15,252	16,039
75% or more	16,195	14,076	15,395	15,161	16,090	16,563	14,974	16,356
Union presence								
No union employees	15,869	13,993	15,591	15,115	15,994	16,127	14,976	16,016
Has union employees	17,090	--	11,969	14,735	17,372	17,237	14,014	17,192
Percent low-wage employees								
50% or more low-wage	15,088	17,141	11,195	14,993	12,889	16,031	14,107	15,219
Less than 50% low-wage	16,194	13,816	15,574	15,092	16,280	16,497	14,958	16,357
Percent women employees								
Less than 25%	15,333	13,347	15,798	14,489	15,294	15,756	14,842	15,458
25-49 %	15,827	11,685	15,759	15,919	16,100	15,816	15,033	15,890
50-74 %	16,701	15,797	15,350	15,444	16,352	17,026	15,532	16,794
75% or more	17,059	14,738	14,009	15,425	17,257	17,646	14,430	17,453
Percent age 50 or older employees								
Less than 25%	15,396	13,067	14,565	14,260	15,729	15,800	14,055	15,655
25-49 %	16,622	13,478	16,211	15,562	16,448	16,843	15,516	16,694
50-74 %	16,337	16,018	16,091	17,053	15,964	16,486	16,230	16,359
75% or more	15,523	14,498	16,089	15,609	17,843	15,341	15,371	15,663

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	116.37	574.20	586.49	227.78	220.75	161.66	287.61	126.19
Industry group **								
Agric., fish., forest.	857.13	--	--	2,944.88	794.00	1,199.37	1,945.08	972.06
Mining and manufacturing	244.11	2,254.23	1,031.62	567.01	499.48	318.54	642.26	258.59
Construction	407.95	1,852.48	1,084.39	615.25	829.55	738.66	707.92	501.19
Utilities and transp.	392.81	2,435.77	1,261.51	917.20	1,034.34	468.85	869.68	421.43
Wholesale trade	361.64	1,773.97	1,128.02	396.58	993.18	437.18	594.97	410.12
Fin. svcs. and real estate	275.28	1,857.76	3,899.92	1,154.63	672.75	284.69	1,875.38	261.74
Retail trade	250.53	1,283.78	2,211.05	860.07	742.95	293.20	1,170.20	248.98
Professional services	182.00	1,012.97	860.03	442.44	389.84	236.66	487.82	194.84
Other services	508.75	732.84	787.87	568.84	520.72	795.54	431.87	584.62
Ownership								
For profit, incorporated	142.46	704.23	518.62	265.41	299.52	193.97	289.71	156.38
For profit, unincorporated	303.69	1,344.02	2,218.80	633.59	427.95	457.11	1,107.35	302.82
Nonprofit	243.23	921.52	929.32	493.73	388.85	342.76	507.96	258.01
Age of firm								
Less than 5 years	657.90	1,463.78	1,558.15	1,007.34	1,082.32	352.40	966.68	888.71
5-9 years	379.05	1,366.18	963.59	609.14	665.22	918.28	614.78	480.64
10-19 years	295.11	1,177.90	829.42	671.68	532.11	453.21	538.82	345.66
20 or more years	129.51	706.93	886.19	258.75	253.91	167.83	394.15	136.58
Multi/single status								
2 or more locations	134.99	--	1,723.67	473.39	269.09	159.98	810.10	136.61
1 location only	226.63	583.05	624.50	257.14	384.32	1,650.91	308.11	324.22
Percent full-time employees								
Less than 25%	600.91	616.05	2,493.71	1,428.55	1,370.28	700.53	1,227.54	605.61
25-49 %	494.07	--	1,627.28	866.73	958.25	590.00	1,590.54	481.04
50-74 %	317.09	1,101.20	1,814.51	1,091.59	791.99	375.29	795.68	340.08
75% or more	127.75	616.17	636.29	239.49	234.71	179.82	313.46	138.64
Union presence								
No union employees	109.84	560.06	609.84	233.04	231.83	150.15	295.44	119.39
Has union employees	323.67	--	1,210.02	985.93	715.09	361.39	1,211.52	329.04
Percent low-wage employees								
50% or more low-wage	438.60	2,629.52	991.76	1,222.87	716.98	564.89	1,151.76	471.84
Less than 50% low-wage	120.15	582.73	603.88	230.62	226.87	167.49	296.21	130.37
Percent women employees								
Less than 25%	188.14	924.49	1,032.84	303.76	407.90	257.24	495.46	200.77
25-49 %	155.83	764.58	1,018.14	388.25	403.46	178.57	536.73	164.01
50-74 %	289.72	1,090.08	807.13	562.50	439.88	393.24	534.70	308.19
75% or more	254.07	1,264.91	988.88	813.66	504.76	322.58	613.65	269.42
Percent age 50 or older employees								
Less than 25%	146.82	834.40	1,017.55	341.42	313.05	185.83	470.74	152.36
25-49 %	171.60	1,057.80	816.81	364.38	292.12	224.01	439.62	180.00
50-74 %	403.78	1,268.85	909.73	569.29	831.51	623.39	555.07	475.43
75% or more	656.23	1,431.23	2,983.16	774.46	1,587.02	641.10	1,214.36	590.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.E.1.d Average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	15,578	13,615	15,484	15,003	15,914	16,042	14,896	15,813
Industry group **								
Agric., fish., forest.	13,312	--	--	--	13,958	--	10,308	14,209
Mining and manufacturing	15,189	12,119	17,227	14,629	15,494	14,869	15,912	14,999
Construction	13,696	10,018	14,298	13,839	14,398	13,950	13,523	13,846
Utilities and transp.	15,694	12,950	14,522	14,155	16,845	15,948	13,604	16,385
Wholesale trade	16,320	14,261	16,248	15,309	17,015	17,172	15,381	16,673
Fin. svcs. and real estate	15,895	12,163	19,175	14,669	15,809	16,142	15,776	15,924
Retail trade	15,104	12,469	14,345	14,322	15,140	16,744	14,530	15,386
Professional services	16,436	13,986	15,648	15,505	16,689	17,568	15,062	16,876
Other services	14,997	16,672	13,781	16,076	15,205	14,300	15,069	14,974
Ownership								
For profit, incorporated	15,395	13,167	15,131	14,927	15,780	15,922	14,630	15,694
For profit, unincorporated	14,908	12,358	17,164	14,430	14,922	14,874	15,485	14,735
Nonprofit	17,259	18,288	14,852	16,528	17,220	17,914	16,129	17,483
Age of firm								
Less than 5 years	13,187	10,751	16,347	14,537	12,103	14,845	13,172	13,209
5-9 years	13,732	13,871	13,323	12,671	13,934	16,084	13,570	13,828
10-19 years	15,132	13,009	13,811	14,454	16,168	16,510	14,020	15,711
20 or more years	16,026	14,945	16,613	15,513	16,348	16,011	15,778	16,090
Multi/single status								
2 or more locations	15,967	--	15,488	15,482	15,939	16,108	15,089	16,019
1 location only	15,092	13,600	15,484	14,826	15,879	14,190	14,870	15,319
Percent full-time employees								
Less than 25%	14,760	8,322	--	16,819	14,279	16,199	12,725	15,563
25-49 %	14,686	--	14,274	14,114	13,938	16,635	13,440	15,179
50-74 %	15,936	15,754	16,047	14,672	16,147	16,209	15,716	15,988
75% or more	15,585	13,678	15,509	15,046	15,954	15,991	14,926	15,818
Union presence								
No union employees	15,554	13,577	15,671	15,049	15,805	16,078	14,977	15,769
Has union employees	15,767	--	11,659	14,431	16,998	15,900	13,584	16,092
Percent low-wage employees								
50% or more low-wage	14,542	17,446	11,045	15,032	12,399	16,545	14,185	14,625
Less than 50% low-wage	15,648	13,356	15,704	15,001	16,159	16,001	14,931	15,902
Percent women employees								
Less than 25%	14,879	12,652	15,984	14,481	15,327	14,833	14,845	14,900
25-49 %	16,024	11,654	15,817	16,106	16,279	16,212	15,102	16,240
50-74 %	15,627	15,510	15,674	15,275	15,657	15,754	15,620	15,628
75% or more	16,041	14,296	13,897	14,767	16,514	17,792	14,150	16,809
Percent age 50 or older employees								
Less than 25%	15,070	12,915	14,773	14,302	15,888	15,409	14,164	15,432
25-49 %	15,990	13,279	16,200	15,160	16,033	16,563	15,359	16,123
50-74 %	15,974	15,036	16,103	17,350	15,520	15,924	16,085	15,923
75% or more	15,572	13,896	16,156	15,697	17,756	17,529	15,266	16,327

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.E.1.d Standard errors for average total employee-plus-one premium (in dollars) for purchased plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	148.24	610.34	638.88	257.41	253.88	265.54	327.75	165.73
Industry group **								
Agric., fish., forest.	1,040.55	--	--	--	726.47	--	1,074.71	1,266.19
Mining and manufacturing	264.77	2,191.56	1,113.95	643.55	404.37	324.20	704.40	277.55
Construction	553.73	1,752.37	1,214.46	751.43	1,160.23	1,307.42	829.04	746.25
Utilities and transp.	575.10	2,511.06	1,465.64	1,010.02	931.48	899.82	1,035.69	645.61
Wholesale trade	497.79	1,845.54	1,336.41	433.18	1,517.86	747.71	685.91	623.54
Fin. svcs. and real estate	596.13	937.63	3,921.77	1,061.81	911.13	752.61	2,101.67	547.24
Retail trade	693.74	1,512.60	2,287.55	968.17	1,031.30	1,350.46	1,309.88	794.39
Professional services	244.07	1,164.17	927.54	513.02	400.38	375.02	560.63	264.77
Other services	315.85	819.32	816.15	674.79	617.09	509.08	494.63	385.47
Ownership								
For profit, incorporated	174.61	784.33	563.75	291.97	342.10	312.82	328.39	205.26
For profit, unincorporated	437.98	767.63	2,341.63	790.06	537.81	711.14	1,332.43	397.76
Nonprofit	296.60	1,018.47	1,010.71	545.00	487.75	483.98	574.95	337.01
Age of firm								
Less than 5 years	758.88	1,489.86	1,560.74	1,141.44	1,265.95	232.32	1,035.74	1,099.17
5-9 years	419.29	909.07	994.59	743.95	722.02	1,279.62	578.62	577.47
10-19 years	404.73	1,267.76	945.94	699.97	741.44	619.12	621.10	507.67
20 or more years	169.38	796.70	958.13	292.31	261.01	284.11	454.60	178.65
Multi/single status								
2 or more locations	191.41	--	1,907.53	527.51	307.15	269.73	944.18	194.57
1 location only	234.88	620.74	676.59	295.03	434.59	1,179.04	350.28	314.18
Percent full-time employees								
Less than 25%	795.66	633.99	--	1,541.41	1,526.16	1,158.13	1,508.03	851.42
25-49 %	940.86	--	1,719.94	1,033.04	1,080.00	1,691.18	1,742.91	1,054.01
50-74 %	440.59	1,382.28	2,050.40	1,464.31	606.17	731.75	969.69	495.03
75% or more	161.42	641.48	690.97	266.46	282.40	290.41	354.69	180.29
Union presence								
No union employees	157.11	586.16	657.91	261.31	268.49	294.79	335.23	177.50
Has union employees	448.95	--	1,412.68	1,176.19	662.85	602.48	1,450.34	460.91
Percent low-wage employees								
50% or more low-wage	740.88	3,132.70	1,001.80	1,495.47	813.91	1,311.25	1,347.50	854.71
Less than 50% low-wage	150.12	608.58	658.89	259.43	258.45	263.63	337.22	166.48
Percent women employees								
Less than 25%	281.84	1,027.28	1,167.53	338.60	457.32	487.94	594.26	277.63
25-49 %	241.78	819.26	1,043.27	437.59	473.71	308.52	596.21	265.47
50-74 %	325.76	1,229.31	841.94	640.38	534.17	600.08	596.05	372.45
75% or more	331.96	1,187.43	1,047.82	924.67	533.52	391.69	624.76	371.14
Percent age 50 or older employees								
Less than 25%	246.22	953.95	1,102.78	396.26	417.53	432.20	549.21	269.41
25-49 %	209.70	1,106.88	910.68	388.36	366.25	342.62	495.10	231.99
50-74 %	383.35	1,166.23	995.30	642.84	622.14	920.29	570.86	493.03
75% or more	1,050.65	1,748.10	3,047.99	804.57	2,759.59	815.69	1,399.46	1,084.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.E.1.e Average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	16,495	16,424	14,362	15,405	16,398	16,579	15,030	16,539
Industry group **								
Agric., fish., forest.	16,753	--	--	--	16,028	16,609	--	16,544
Mining and manufacturing	15,282	19,305	--	14,842	15,508	15,194	16,219	15,269
Construction	14,818	--	13,279	13,593	15,967	14,448	14,524	14,874
Utilities and transp.	15,387	--	--	12,629	16,099	15,355	12,640	15,460
Wholesale trade	16,620	--	17,749	15,000	16,378	16,878	15,363	16,693
Fin. svcs. and real estate	17,192	21,595	--	21,341	17,108	17,105	20,758	17,148
Retail trade	15,722	--	--	16,829	14,488	15,822	13,009	15,781
Professional services	17,032	15,307	13,770	15,503	17,427	17,056	14,174	17,110
Other services	17,639	15,242	--	15,657	16,415	17,954	15,353	17,749
Ownership								
For profit, incorporated	16,206	15,601	14,124	14,808	16,089	16,307	14,514	16,255
For profit, unincorporated	16,701	--	16,075	16,394	15,938	16,958	16,232	16,732
Nonprofit	17,660	17,002	--	18,057	18,091	17,584	16,329	17,681
Age of firm								
Less than 5 years	14,931	--	--	15,206	16,815	14,984	10,048	16,581
5-9 years	14,503	17,592	--	13,644	13,677	14,177	15,283	14,058
10-19 years	15,432	15,615	12,853	15,767	15,035	15,942	13,332	15,757
20 or more years	16,593	16,297	16,435	15,698	16,633	16,615	16,082	16,602
Multi/single status								
2 or more locations	16,559	--	16,668	17,006	16,705	16,533	15,419	16,564
1 location only	15,898	16,380	13,945	14,776	15,672	19,131	14,973	16,230
Percent full-time employees								
Less than 25%	14,544	--	18,206	12,927	17,927	15,040	--	15,255
25-49 %	15,852	--	--	13,503	18,651	15,460	16,445	15,820
50-74 %	15,979	16,198	15,001	14,292	17,895	15,810	13,685	16,066
75% or more	16,569	16,628	14,248	15,611	16,258	16,692	15,250	16,607
Union presence								
No union employees	16,117	16,359	14,681	15,363	16,244	16,141	14,969	16,163
Has union employees	17,418	17,804	--	15,927	17,834	17,427	15,748	17,431
Percent low-wage employees								
50% or more low-wage	15,666	--	--	14,861	14,869	15,797	13,758	15,755
Less than 50% low-wage	16,527	16,481	14,342	15,438	16,431	16,611	15,107	16,569
Percent women employees								
Less than 25%	15,692	16,787	14,564	14,515	15,260	15,960	14,830	15,753
25-49 %	15,726	11,892	--	15,192	15,862	15,731	14,524	15,742
50-74 %	17,366	17,988	12,252	16,356	17,417	17,396	14,970	17,405
75% or more	17,704	--	15,594	17,645	18,460	17,614	16,130	17,753
Percent age 50 or older employees								
Less than 25%	15,695	13,871	12,486	14,091	15,455	15,931	13,477	15,810
25-49 %	16,894	15,832	16,303	16,871	16,913	16,895	16,429	16,900
50-74 %	16,647	22,347	15,976	15,792	16,468	16,658	16,985	16,628
75% or more	15,458	--	--	--	17,943	14,959	15,984	15,356

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.E.1.e Standard errors for average total employee-plus-one premium (in dollars) for self-insured plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	162.69	1,420.33	866.63	487.48	377.13	188.51	501.71	166.89
Industry group **								
Agric., fish., forest.	937.75	--	--	--	1,746.12	1,159.28	--	1,048.95
Mining and manufacturing	347.84	1,701.42	--	977.74	831.38	381.45	1,263.83	351.90
Construction	585.05	--	1,847.19	1,063.36	1,095.75	856.40	1,097.93	665.33
Utilities and transp.	495.44	--	--	1,836.32	1,832.99	513.30	1,147.26	506.39
Wholesale trade	519.10	--	1,215.13	981.22	1,307.84	540.25	1,090.82	543.47
Fin. svcs. and real estate	277.48	3,763.59	--	1,459.32	966.41	280.72	2,878.96	276.83
Retail trade	242.74	--	--	1,711.89	932.86	263.03	2,165.54	247.87
Professional services	247.48	1,183.21	1,563.67	821.35	708.94	274.77	736.12	253.16
Other services	860.32	1,070.15	--	891.57	692.52	989.69	675.12	891.03
Ownership								
For profit, incorporated	199.28	1,011.35	989.51	628.47	493.68	227.53	491.22	204.35
For profit, unincorporated	403.56	--	2,147.61	742.25	739.35	504.96	1,622.14	417.52
Nonprofit	336.57	1,693.09	--	1,110.31	620.73	393.97	920.94	341.42
Age of firm								
Less than 5 years	926.09	--	--	1,679.57	1,230.30	381.47	1,296.06	799.49
5-9 years	829.30	3,233.76	--	965.33	1,827.62	929.23	1,702.36	814.74
10-19 years	382.83	2,822.56	1,297.46	1,816.30	475.81	580.76	943.13	418.89
20 or more years	172.54	944.65	826.82	559.03	433.44	194.11	474.06	175.33
Multi/single status								
2 or more locations	170.13	--	1,350.91	972.05	448.37	185.66	1,051.50	170.78
1 location only	540.25	1,431.70	907.20	517.66	702.73	1,951.39	553.89	698.08
Percent full-time employees								
Less than 25%	722.98	--	940.00	970.74	2,632.23	500.98	--	570.21
25-49 %	358.57	--	--	1,068.48	1,278.55	314.66	2,935.73	340.68
50-74 %	436.18	1,133.43	1,754.49	1,136.75	1,912.78	434.65	1,068.66	448.77
75% or more	178.11	1,688.31	961.93	542.71	381.83	208.57	561.02	182.48
Union presence								
No union employees	151.31	1,489.94	891.01	514.02	392.99	171.55	526.46	156.37
Has union employees	377.06	209.91	--	1,513.97	1,318.33	396.35	1,677.96	379.48
Percent low-wage employees								
50% or more low-wage	466.47	--	--	1,781.15	1,232.76	529.12	1,809.95	481.92
Less than 50% low-wage	168.08	1,527.60	879.77	505.04	385.17	195.10	518.53	172.36
Percent women employees								
Less than 25%	248.60	1,266.15	1,108.55	679.37	634.34	289.73	569.93	263.33
25-49 %	196.80	1,879.76	--	811.00	696.62	201.82	927.92	199.47
50-74 %	393.93	932.30	2,400.22	949.90	733.53	453.89	1,015.79	398.73
75% or more	344.42	--	1,883.72	1,333.39	917.55	384.58	1,931.29	349.60
Percent age 50 or older employees								
Less than 25%	171.17	1,287.14	1,114.79	625.50	428.54	202.96	531.58	179.54
25-49 %	223.85	2,790.97	1,034.52	831.40	462.37	255.78	849.59	226.43
50-74 %	664.57	3,487.37	1,977.81	1,080.05	1,568.74	762.47	1,711.18	694.06
75% or more	614.68	--	--	--	1,316.57	695.44	1,484.15	666.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	4,473	4,415	4,989	5,296	4,775	4,191	5,010	4,402
Industry group **								
Agric., fish., forest.	3,170	0	--	--	4,181	2,268	--	3,392
Mining and manufacturing	3,766	--	4,284	5,194	3,808	3,464	4,826	3,673
Construction	5,354	4,208	5,121	5,416	6,067	4,544	4,814	5,637
Utilities and transp.	4,629	--	6,647	5,010	4,991	4,404	5,341	4,560
Wholesale trade	4,480	--	4,211	4,970	3,746	4,774	4,872	4,407
Fin. svcs. and real estate	3,971	2,619	3,675	4,180	4,323	3,925	3,370	4,015
Retail trade	4,591	2,910	4,912	6,275	5,110	4,354	4,942	4,549
Professional services	4,545	4,002	5,537	5,605	5,260	4,109	5,255	4,459
Other services	5,264	7,439 *	5,384	5,094	5,343	5,099	5,901	5,152
Ownership								
For profit, incorporated	4,464	4,506	5,163	5,332	4,694	4,196	5,177	4,365
For profit, unincorporated	4,887	4,430	4,744	5,978	5,098	4,482	4,936	4,879
Nonprofit	4,182	3,845	3,556	3,815	4,744	3,999	3,767	4,212
Age of firm								
Less than 5 years	4,484	3,458	4,749	5,275	4,554	2,698	3,982	5,057
5-9 years	5,205	4,605	7,079	5,073	5,214	3,989	5,629	4,953
10-19 years	4,530	3,619	4,344	5,687	4,637	3,658	4,664	4,480
20 or more years	4,432	4,966	4,832	5,223	4,767	4,214	5,165	4,369
Multi/single status								
2 or more locations	4,307	--	5,598	4,887	4,682	4,174	5,236	4,289
1 location only	5,026	4,371	4,894	5,449	4,942	4,958	4,979	5,064
Percent full-time employees								
Less than 25%	5,042	--	--	4,052	4,850	5,527	4,332	5,284
25-49 %	4,688	--	4,979	4,784	5,561	4,722	3,879	4,850
50-74 %	4,597	4,899	6,725	5,718	5,213	4,138	5,728	4,475
75% or more	4,450	4,511	4,875	5,296	4,716	4,173	5,005	4,376
Union presence								
No union employees	4,643	4,529	5,057	5,461	4,830	4,336	5,142	4,561
Has union employees	3,877	--	3,887	3,248	4,248	3,874	2,977	3,907
Percent low-wage employees								
50% or more low-wage	5,101	5,188 *	4,199	5,812	5,388	4,922	4,611	5,166
Less than 50% low-wage	4,442	4,360	5,026	5,267	4,746	4,155	5,030	4,364
Percent women employees								
Less than 25%	4,290	3,946	4,555	5,185	4,661	3,746	4,761	4,171
25-49 %	4,308	3,123	4,533	5,176	4,536	4,161	4,650	4,281
50-74 %	4,640	6,520 *	6,351	5,086	4,740	4,437	5,869	4,542
75% or more	4,785	3,943	5,642	6,105	5,504	4,351	5,198	4,723
Percent age 50 or older employees								
Less than 25%	4,657	4,377	4,701	5,244	4,862	4,422	4,781	4,633
25-49 %	4,265	3,524	5,538	5,170	4,612	4,039	5,293	4,198
50-74 %	4,949	6,374 *	5,839	5,971	4,978	4,423	6,071	4,712
75% or more	3,949	2,990	2,447 *	5,036	6,695	4,046	3,133	4,693

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	61.60	678.41	293.55	171.68	148.22	71.68	212.10	63.63
Industry group **								
Agric., fish., forest.	324.62	0.00	--	--	379.37	223.06	--	328.36
Mining and manufacturing	144.83	--	850.96	366.94	288.45	180.03	512.59	149.53
Construction	227.96	1,153.90	525.99	482.39	381.23	282.30	422.11	265.98
Utilities and transp.	238.94	--	1,074.45	671.88	647.86	276.17	705.57	254.54
Wholesale trade	212.87	--	851.13	351.44	355.83	337.43	432.57	238.64
Fin. svcs. and real estate	114.93	638.28	823.46	350.38	275.70	136.11	408.86	118.69
Retail trade	160.28	735.10	965.65	579.70	395.15	196.57	623.09	164.29
Professional services	125.51	650.23	603.57	361.04	341.01	131.91	336.47	133.96
Other services	203.06	2,373.73 *	714.97	591.28	382.94	205.72	820.41	184.41
Ownership								
For profit, incorporated	74.46	935.40	363.40	205.44	181.63	85.96	267.33	75.73
For profit, unincorporated	195.09	753.95	534.22	430.12	469.25	226.27	347.67	220.73
Nonprofit	118.46	1,070.47	489.88	297.05	259.08	141.98	391.33	123.73
Age of firm								
Less than 5 years	337.21	737.43	674.35	762.79	363.54	393.14	435.18	506.14
5-9 years	291.88	821.85	771.68	388.36	544.19	600.99	430.95	379.56
10-19 years	204.03	752.59	545.90	542.07	362.91	236.20	354.15	246.00
20 or more years	67.66	1,244.37	411.40	194.34	175.87	74.20	323.10	67.72
Multi/single status								
2 or more locations	64.98	--	1,303.68	301.53	160.81	72.39	613.72	65.27
1 location only	155.62	686.92	278.80	206.87	300.59	495.58	227.00	213.97
Percent full-time employees								
Less than 25%	394.34	--	--	859.12	929.18	484.81	917.60	426.55
25-49 %	219.47	--	1,236.78	636.95	420.24	267.25	678.45	221.33
50-74 %	193.88	1,079.66	1,390.44	762.68	324.76	237.07	647.95	200.84
75% or more	67.00	792.51	298.17	182.26	163.64	77.33	233.62	69.05
Union presence								
No union employees	68.80	700.56	308.26	175.43	156.52	79.76	219.97	71.13
Has union employees	131.28	--	839.56	569.58	426.64	143.43	548.51	134.12
Percent low-wage employees								
50% or more low-wage	261.99	1,980.92 *	718.06	773.91	595.83	314.90	760.98	277.96
Less than 50% low-wage	63.15	713.51	305.92	174.98	152.30	73.49	219.38	65.09
Percent women employees								
Less than 25%	104.14	615.58	362.47	250.85	218.93	142.67	237.11	114.62
25-49 %	119.70	399.22	623.18	362.70	310.51	138.93	333.87	126.50
50-74 %	124.60	2,294.77 *	979.51	364.48	311.64	115.77	856.10	112.83
75% or more	147.29	692.50	784.73	500.01	305.72	173.10	414.41	157.34
Percent age 50 or older employees								
Less than 25%	108.48	549.10	380.62	259.94	313.60	122.60	225.16	121.95
25-49 %	78.51	702.64	516.73	263.46	176.58	94.50	304.27	80.87
50-74 %	221.65	2,404.12 *	691.39	491.17	292.78	235.94	833.92	183.99
75% or more	409.26	868.83	969.60 *	663.55	1,488.72	429.52	610.38	472.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	5,100	4,502	5,008	5,313	5,323	4,868	5,017	5,128
Industry group **								
Agric., fish., forest.	3,571	0	--	--	4,362	--	--	4,040
Mining and manufacturing	4,626	--	4,384	5,307	5,175	3,567	4,785	4,585
Construction	5,589	4,193 *	5,413	5,637	6,197	5,137	4,959	6,135
Utilities and transp.	4,676	--	--	5,190	4,847	3,959	4,880	4,608
Wholesale trade	4,974	--	4,119	4,871	4,073	6,167	4,816	5,033
Fin. svcs. and real estate	4,460	2,903	3,690	4,127	4,438	4,904	3,537	4,678
Retail trade	5,639	2,752 *	4,954	6,116	5,602	6,352	4,691	6,106
Professional services	5,150	4,011	5,608	5,562	5,626	4,385	5,250	5,118
Other services	5,634	7,912 *	5,391	5,126	5,606	5,526	6,051	5,499
Ownership								
For profit, incorporated	5,169	4,698	5,212	5,370	5,218	5,068	5,218	5,150
For profit, unincorporated	5,265	4,662	4,711	5,936	5,828	4,175	4,903	5,374
Nonprofit	4,568	3,038 *	3,342	3,846	5,133	4,403	3,542	4,771
Age of firm								
Less than 5 years	4,551	3,484	4,970	5,416	4,409	4,755	4,034	5,290
5-9 years	5,439	4,610	6,969	5,126	5,347	4,488	5,896	5,164
10-19 years	4,769	3,650	4,091	5,774	4,640	4,496	4,542	4,888
20 or more years	5,163	5,161	4,929	5,193	5,523	4,902	5,177	5,159
Multi/single status								
2 or more locations	4,993	--	5,687	4,864	5,196	4,841	5,322	4,974
1 location only	5,233	4,452	4,903	5,479	5,510	5,611	4,975	5,498
Percent full-time employees								
Less than 25%	4,945	--	--	4,130	4,516	5,863	3,939	5,341
25-49 %	4,909	--	5,221	5,059	5,954	5,225	3,912	5,304
50-74 %	5,771	5,783	6,853	5,831	5,591	5,690	6,184	5,672
75% or more	5,038	4,583	4,886	5,301	5,286	4,723	4,987	5,056
Union presence								
No union employees	5,154	4,640	5,030	5,506	5,392	4,761	5,143	5,158
Has union employees	4,680	--	4,552	2,947	4,644	5,289	2,952	4,937
Percent low-wage employees								
50% or more low-wage	5,236	--	4,192	5,836	5,546	4,877	4,702	5,358
Less than 50% low-wage	5,091	4,443	5,048	5,285	5,308	4,867	5,032	5,111
Percent women employees								
Less than 25%	4,851	3,609	4,531	5,198	5,352	4,322	4,640	4,977
25-49 %	5,017	3,208	4,558	5,117	4,996	5,299	4,609	5,113
50-74 %	5,059	6,999 *	6,589	5,065	5,392	4,299	6,135	4,843
75% or more	5,731	4,154	5,584	6,338	5,760	5,936	5,283	5,913
Percent age 50 or older employees								
Less than 25%	5,105	4,206	4,661	5,284	5,475	4,920	4,728	5,255
25-49 %	5,012	3,374	5,663	5,010	5,192	4,859	5,150	4,984
50-74 %	5,553	6,985 *	5,944	6,389	5,090	4,767	6,452	5,136
75% or more	4,096	3,244 *	2,462 *	5,084	9,199	4,203	3,247	6,191

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for average total employee contribution (in dollars) for purchased plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	114.47	781.63	318.37	199.91	220.78	176.61	242.64	129.32
Industry group **								
Agric., fish., forest.	484.27	0.00	--	--	468.27	--	--	475.17
Mining and manufacturing	229.87	--	955.45	418.28	422.99	248.22	564.77	249.25
Construction	309.68	1,258.48 *	518.95	570.07	540.84	516.43	484.12	391.43
Utilities and transp.	518.67	--	--	810.81	1,103.02	362.04	792.74	636.47
Wholesale trade	371.84	--	1,008.04	405.83	604.49	848.54	514.29	473.48
Fin. svcs. and real estate	229.96	747.28	831.98	401.82	381.50	366.11	452.21	251.78
Retail trade	399.73	830.93 *	1,003.75	556.16	649.81	1,012.34	602.77	521.29
Professional services	236.11	694.68	658.11	432.68	510.85	264.43	379.56	287.37
Other services	347.69	2,677.89 *	746.98	710.95	463.51	479.31	946.86	332.59
Ownership								
For profit, incorporated	143.25	1,045.41	396.96	236.04	297.23	213.06	304.29	159.87
For profit, unincorporated	287.13	841.30	561.81	541.83	584.83	306.33	390.83	353.46
Nonprofit	236.91	973.23 *	525.33	343.68	349.92	503.18	392.47	268.79
Age of firm								
Less than 5 years	391.91	751.38	705.85	886.44	366.32	204.79	468.16	662.83
5-9 years	334.16	878.85	797.06	418.23	620.79	645.60	470.87	441.35
10-19 years	261.52	899.92	586.92	646.51	391.03	431.66	407.00	336.41
20 or more years	141.78	1,405.05	445.44	217.17	287.58	189.71	368.07	151.03
Multi/single status								
2 or more locations	139.33	--	1,466.98	355.73	255.97	177.66	719.31	141.53
1 location only	190.53	793.18	298.96	239.63	402.85	1,137.37	259.11	282.34
Percent full-time employees								
Less than 25%	538.88	--	--	926.28	961.24	776.35	1,137.65	599.70
25-49 %	377.28	--	1,304.20	761.08	546.99	660.70	799.89	409.93
50-74 %	360.73	1,066.93	1,564.80	1,046.53	456.70	671.20	757.53	405.51
75% or more	125.83	900.38	321.32	209.31	249.23	188.10	265.00	142.38
Union presence								
No union employees	122.52	805.56	330.95	202.47	232.62	193.15	250.75	139.74
Has union employees	318.44	--	1,011.14	632.10	686.32	398.85	657.93	340.51
Percent low-wage employees								
50% or more low-wage	404.92	--	742.54	928.05	708.67	572.17	908.24	449.77
Less than 50% low-wage	119.14	820.24	332.88	203.24	230.73	185.29	250.62	134.83
Percent women employees								
Less than 25%	161.64	645.84	398.62	282.34	332.01	308.71	259.38	208.13
25-49 %	239.34	451.60	641.28	421.79	502.17	328.62	367.36	282.16
50-74 %	255.97	2,506.56 *	1,066.90	422.34	407.08	261.98	971.85	225.09
75% or more	261.68	784.11	832.95	621.24	436.97	484.18	466.02	309.81
Percent age 50 or older employees								
Less than 25%	188.13	616.71	407.50	302.21	441.05	308.86	254.78	242.14
25-49 %	147.25	712.47	560.86	306.05	262.63	242.69	326.25	164.40
50-74 %	374.90	2,621.93 *	764.60	534.28	353.45	447.85	955.21	271.29
75% or more	653.81	1,077.95 *	994.71 *	730.10	1,975.75	677.13	702.29	969.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	4,079	3,920	4,811	5,229	4,058	4,029	4,975	4,052
Industry group **								
Agric., fish., forest.	2,589	--	--	--	--	2,536	--	2,570
Mining and manufacturing	3,307	--	--	4,558	2,771	3,441	5,152	3,281
Construction	4,999	--	--	4,918	5,892	4,409	4,177	5,155
Utilities and transp.	4,610	--	8,360	4,152	5,151	4,456	7,052	4,545
Wholesale trade	4,037	--	4,673	5,424	3,514	4,143	5,125	3,974
Fin. svcs. and real estate	3,741	--	--	4,439	4,211	3,677	2,157 *	3,760
Retail trade	4,192	--	--	6,762	4,365	4,103	6,428 *	4,144
Professional services	4,178	--	4,782	5,781	4,638	4,051	5,284	4,148
Other services	4,860	4,735	--	4,964	4,442	4,901	5,032	4,852
Ownership								
For profit, incorporated	4,047	3,087	4,716	5,182	4,116	3,988	4,937	4,021
For profit, unincorporated	4,488	--	5,294	6,110	3,740	4,592	5,064	4,450
Nonprofit	3,972	--	--	3,683	4,086	3,926	5,064	3,955
Age of firm								
Less than 5 years	4,143	--	--	4,468	4,968	--	3,364	4,406
5-9 years	4,463	--	--	4,948	4,440	3,554	4,757	4,296
10-19 years	4,074	--	5,862	5,251	4,631	3,228	5,258	3,890
20 or more years	4,072	3,665	3,672	5,335	3,960	4,058	5,090	4,055
Multi/single status								
2 or more locations	4,041	--	4,839	4,967	4,113	4,018	4,794	4,038
1 location only	4,433	3,913	4,806	5,332	3,926	4,655	5,001	4,229
Percent full-time employees								
Less than 25%	5,276	--	4,347	--	--	5,048	5,774	5,163
25-49 %	4,471	--	--	3,562	4,824	4,505	3,702	4,512
50-74 %	3,847	--	5,802	5,441	4,388	3,714	4,186	3,834
75% or more	4,089	4,047	4,757	5,278	4,017	4,049	5,111	4,060
Union presence								
No union employees	4,243	3,900	5,369	5,292	4,090	4,213	5,135	4,207
Has union employees	3,679	4,347	--	4,429	3,760	3,673	--	3,683
Percent low-wage employees								
50% or more low-wage	4,958	--	4,410	5,730	4,751	4,943	4,203	4,993
Less than 50% low-wage	4,044	3,881	4,817	5,199	4,043	3,991	5,021	4,015
Percent women employees								
Less than 25%	3,847	--	4,711	5,143	3,974	3,618	5,296	3,743
25-49 %	3,943	--	--	5,405	3,925	3,916	4,957	3,930
50-74 %	4,380	--	--	5,202	3,742	4,477	4,160	4,384
75% or more	4,185	--	6,459	5,319	5,089	4,004	4,681	4,169
Percent age 50 or older employees								
Less than 25%	4,247	5,276	5,095	5,084	3,806	4,256	5,058	4,205
25-49 %	3,943	--	4,485	5,691	3,963	3,886	6,119	3,914
50-74 %	4,432	--	4,878	4,197	4,850	4,318	4,085	4,452
75% or more	3,750	--	--	4,565	3,846	4,018	--	4,001

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for average total employee contribution (in dollars) for self-insured plans per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2023**

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	68.42	790.35	575.89	320.81	163.46	78.24	352.72	69.70
Industry group **								
Agric., fish., forest.	170.88	--	--	--	--	156.08	--	191.89
Mining and manufacturing	171.38	--	--	465.77	271.68	211.58	896.67	172.76
Construction	322.48	--	--	882.15	526.50	283.56	765.03	350.77
Utilities and transp.	264.59	--	616.65	729.85	552.13	302.36	717.51	271.14
Wholesale trade	208.23	--	283.54	536.67	426.62	231.89	519.19	215.36
Fin. svcs. and real estate	126.83	--	--	632.39	391.08	136.44	830.47 *	127.50
Retail trade	192.23	--	--	1,607.93	440.22	213.59	2,215.76 *	194.83
Professional services	131.40	--	779.54	497.18	259.53	148.20	648.80	133.18
Other services	190.24	802.52	--	833.64	563.94	209.81	657.47	196.97
Ownership								
For profit, incorporated	81.64	671.38	697.58	411.06	184.34	93.95	423.61	83.19
For profit, unincorporated	250.50	--	632.46	512.15	573.15	280.85	750.17	261.68
Nonprofit	126.42	--	--	540.61	324.00	139.55	1,176.41	126.78
Age of firm								
Less than 5 years	522.04	--	--	910.21	799.64	--	681.49	612.23
5-9 years	514.90	--	--	832.34	775.68	804.59	906.76	610.22
10-19 years	300.89	--	889.70	437.28	764.13	231.84	495.47	321.01
20 or more years	71.43	1,068.12	578.43	431.66	167.36	80.29	512.07	72.14
Multi/single status								
2 or more locations	71.81	--	292.11	517.36	169.70	79.24	867.27	72.03
1 location only	235.37	795.37	677.92	396.70	363.78	463.95	383.47	280.19
Percent full-time employees								
Less than 25%	336.06	--	297.32	--	--	359.20	188.44	404.59
25-49 %	233.87	--	--	677.59	630.74	268.95	479.85	245.57
50-74 %	197.78	--	1,113.26	549.17	336.14	226.24	846.70	202.88
75% or more	74.17	945.26	643.15	363.48	174.65	84.79	403.34	75.43
Union presence								
No union employees	75.74	826.00	538.89	343.30	175.70	87.50	373.40	77.40
Has union employees	141.35	215.20	--	751.42	415.84	149.20	--	142.34
Percent low-wage employees								
50% or more low-wage	327.50	--	301.98	1,290.63	622.31	374.05	914.65	339.02
Less than 50% low-wage	69.75	851.80	585.10	330.42	166.24	79.85	369.82	71.02
Percent women employees								
Less than 25%	131.77	--	772.39	543.03	255.73	160.06	564.34	133.76
25-49 %	132.96	--	--	647.09	275.32	152.33	685.87	134.58
50-74 %	124.78	--	--	443.92	398.68	127.34	468.86	126.56
75% or more	147.29	--	894.14	511.71	332.20	162.98	761.11	149.78
Percent age 50 or older employees								
Less than 25%	115.85	1,020.60	927.19	466.94	272.20	132.86	424.97	120.57
25-49 %	90.46	--	977.47	490.23	208.83	101.45	805.30	90.82
50-74 %	230.79	--	726.65	980.88	503.82	267.36	794.03	240.05
75% or more	400.71	--	--	308.71	836.72	487.02	--	432.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	27.7%	31.5%	32.4%	35.1%	29.6%	25.4%	33.6%	27.0%
Industry group **								
Agric., fish., forest.	21.5%	0.0%	--	27.8%	29.4%	14.4%	--	22.3%
Mining and manufacturing	24.7%	--	25.1%	35.4%	24.6%	22.9%	30.3%	24.2%
Construction	37.9%	38.4%	36.2%	39.4%	40.3%	31.6%	35.1%	39.2%
Utilities and transp.	29.9%	--	46.9%	36.1%	30.3%	28.6%	39.9%	29.1%
Wholesale trade	27.2%	--	25.5%	32.6%	22.5%	28.1%	31.7%	26.4%
Fin. svcs. and real estate	23.7%	18.2% *	19.2%	26.4%	26.3%	23.2%	20.6%	23.9%
Retail trade	29.5%	24.7%	34.4%	42.0%	34.3%	27.3%	34.5%	29.0%
Professional services	27.0%	28.2%	35.8%	36.2%	31.0%	24.0%	35.2%	26.2%
Other services	32.4%	45.2%	39.1%	31.9%	34.5%	30.4%	39.0%	31.3%
Ownership								
For profit, incorporated	28.1%	33.5%	34.3%	35.8%	29.5%	25.8%	35.4%	27.1%
For profit, unincorporated	31.0%	32.4%	27.7%	40.1%	33.4%	27.3%	31.6%	30.9%
Nonprofit	23.9%	21.3%	24.0%	22.7%	27.0%	22.7%	23.3%	23.9%
Age of firm								
Less than 5 years	33.3%	32.3%	30.7%	36.0%	34.2%	18.0%	30.8%	35.9%
5-9 years	37.4%	30.5%	52.4%	39.1%	37.5%	26.5%	40.3%	35.7%
10-19 years	29.7%	26.8%	31.8%	38.8%	29.4%	22.7%	33.5%	28.5%
20 or more years	27.0%	32.8%	29.1%	33.6%	28.9%	25.5%	32.6%	26.6%
Multi/single status								
2 or more locations	26.3%	--	35.9%	30.9%	28.7%	25.4%	34.6%	26.1%
1 location only	32.9%	31.2%	31.9%	36.8%	31.3%	28.2%	33.4%	32.4%
Percent full-time employees								
Less than 25%	34.3%	--	--	24.6%	32.9%	35.2%	34.8%	34.2%
25-49 %	30.7%	--	35.0%	34.2%	35.7%	29.9%	27.9%	31.2%
50-74 %	28.8%	30.9%	42.2%	39.3%	31.2%	26.0%	37.6%	27.9%
75% or more	27.5%	32.0%	31.7%	34.9%	29.3%	25.2%	33.4%	26.8%
Union presence								
No union employees	29.3%	32.4%	32.4%	36.1%	30.2%	26.9%	34.3%	28.5%
Has union employees	22.7%	--	32.5%	22.0%	24.5%	22.5%	21.2%	22.7%
Percent low-wage employees								
50% or more low-wage	33.8%	30.3% *	37.5%	38.8%	41.8%	30.7%	32.7%	33.9%
Less than 50% low-wage	27.4%	31.6%	32.3%	34.9%	29.1%	25.2%	33.6%	26.7%
Percent women employees								
Less than 25%	28.0%	29.6%	28.8%	35.8%	30.5%	23.8%	32.1%	27.0%
25-49 %	27.2%	26.7%	28.8%	32.5%	28.2%	26.3%	30.9%	26.9%
50-74 %	27.8%	41.3% *	41.4%	32.9%	29.0%	26.1%	37.8%	27.0%
75% or more	28.1%	26.8%	40.3%	39.6%	31.9%	24.7%	36.0%	27.1%
Percent age 50 or older employees								
Less than 25%	30.3%	33.5%	32.3%	36.8%	30.9%	28.0%	34.0%	29.6%
25-49 %	25.7%	26.1%	34.2%	33.2%	28.0%	24.0%	34.1%	25.1%
50-74 %	30.3%	39.8% *	36.3%	35.0%	31.2%	26.8%	37.4%	28.8%
75% or more	25.4%	20.6%	15.2% *	32.3%	37.5%	26.4%	20.4%	30.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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%	4.46%	2.14%	1.12%	0.92%	0.43%	1.44%	0.39%
Industry group **								
Agric., fish., forest.	2.27%	0.00%	--	5.34%	2.48%	1.39%	--	2.42%
Mining and manufacturing	0.93%	--	4.79%	2.93%	1.92%	1.11%	3.33%	0.96%
Construction	1.43%	7.88%	4.00%	3.08%	2.09%	2.41%	2.88%	1.56%
Utilities and transp.	1.81%	--	8.85%	6.23%	5.02%	1.94%	6.43%	1.90%
Wholesale trade	1.41%	--	5.86%	2.35%	2.95%	1.81%	3.16%	1.54%
Fin. svcs. and real estate	0.68%	5.53% *	4.59%	2.19%	1.62%	0.77%	3.09%	0.68%
Retail trade	1.08%	6.77%	5.74%	4.42%	3.70%	1.35%	4.26%	1.13%
Professional services	0.71%	4.32%	4.11%	2.20%	1.85%	0.72%	2.24%	0.74%
Other services	1.47%	13.48%	4.44%	3.25%	2.42%	1.65%	4.92%	1.40%
Ownership								
For profit, incorporated	0.48%	6.09%	2.33%	1.40%	1.20%	0.53%	1.71%	0.48%
For profit, unincorporated	1.23%	6.86%	5.47%	2.31%	2.90%	1.29%	3.52%	1.31%
Nonprofit	0.63%	6.22%	2.96%	1.79%	1.32%	0.74%	2.52%	0.65%
Age of firm								
Less than 5 years	2.07%	4.71%	3.87%	4.74%	2.79%	2.35%	2.80%	2.91%
5-9 years	2.14%	6.84%	3.47%	3.01%	4.03%	3.23%	3.32%	2.75%
10-19 years	1.37%	4.72%	4.03%	3.96%	2.41%	1.31%	2.63%	1.58%
20 or more years	0.41%	7.71%	2.82%	1.18%	1.05%	0.45%	2.08%	0.41%
Multi/single status								
2 or more locations	0.39%	--	6.55%	1.70%	1.03%	0.43%	3.29%	0.40%
1 location only	1.04%	4.53%	2.26%	1.41%	1.83%	3.87%	1.58%	1.39%
Percent full-time employees								
Less than 25%	2.76%	--	--	6.52%	7.90%	2.46%	7.93%	2.76%
25-49 %	1.49%	--	7.19%	4.33%	3.37%	1.79%	4.37%	1.58%
50-74 %	1.15%	6.64%	7.45%	3.13%	2.03%	1.41%	3.78%	1.18%
75% or more	0.42%	5.17%	2.24%	1.22%	1.02%	0.46%	1.59%	0.42%
Union presence								
No union employees	0.42%	4.59%	2.23%	1.14%	0.98%	0.47%	1.49%	0.43%
Has union employees	0.71%	--	5.67%	3.95%	2.47%	0.76%	3.95%	0.72%
Percent low-wage employees								
50% or more low-wage	2.11%	9.70% *	6.26%	5.78%	4.40%	2.54%	4.61%	2.30%
Less than 50% low-wage	0.39%	4.77%	2.20%	1.13%	0.93%	0.43%	1.49%	0.39%
Percent women employees								
Less than 25%	0.66%	4.49%	2.82%	1.74%	1.47%	0.78%	1.81%	0.69%
25-49 %	0.75%	3.30%	4.83%	2.31%	1.99%	0.85%	2.57%	0.78%
50-74 %	0.78%	13.27% *	5.34%	2.51%	1.85%	0.72%	5.11%	0.71%
75% or more	0.91%	4.72%	4.23%	2.67%	1.88%	1.04%	2.55%	0.96%
Percent age 50 or older employees								
Less than 25%	0.68%	3.32%	3.44%	1.74%	1.95%	0.73%	1.85%	0.74%
25-49 %	0.47%	5.65%	2.93%	1.82%	1.07%	0.53%	1.91%	0.47%
50-74 %	1.37%	14.37% *	3.67%	2.52%	2.14%	1.48%	4.88%	1.20%
75% or more	2.65%	5.77%	7.20% *	4.29%	6.85%	2.49%	4.22%	2.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Percent of total premiums for purchased plans 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, 2023**

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	32.7%	33.1%	32.3%	35.4%	33.5%	30.3%	33.7%	32.4%
Industry group **								
Agric., fish., forest.	26.8%	0.0%	--	--	31.3%	--	--	28.4%
Mining and manufacturing	30.5%	--	25.4%	36.3%	33.4%	24.0%	30.1%	30.6%
Construction	40.8%	41.8%	37.9%	40.7%	43.0%	36.8%	36.7%	44.3%
Utilities and transp.	29.8%	--	--	36.7%	28.8%	24.8%	35.9%	28.1%
Wholesale trade	30.5%	--	25.4%	31.8%	23.9%	35.9%	31.3%	30.2%
Fin. svcs. and real estate	28.1%	23.9%	19.2%	28.1%	28.1%	30.4%	22.4%	29.4%
Retail trade	37.3%	22.1% *	34.5%	42.7%	37.0%	37.9%	32.3%	39.7%
Professional services	31.3%	28.7%	35.8%	35.9%	33.7%	25.0%	34.9%	30.3%
Other services	37.6%	47.5% *	39.1%	31.9%	36.9%	38.6%	40.2%	36.7%
Ownership								
For profit, incorporated	33.6%	35.7%	34.4%	36.0%	33.1%	31.8%	35.7%	32.8%
For profit, unincorporated	35.3%	37.7%	27.4%	41.1%	39.1%	28.1%	31.7%	36.5%
Nonprofit	26.5%	16.6% *	22.5%	23.3%	29.8%	24.6%	22.0%	27.3%
Age of firm								
Less than 5 years	34.5%	32.4%	30.4%	37.3%	36.4%	32.0%	30.6%	40.0%
5-9 years	39.6%	33.2%	52.3%	40.5%	38.4%	27.9%	43.4%	37.3%
10-19 years	31.5%	28.1%	29.6%	39.9%	28.7%	27.2%	32.4%	31.1%
20 or more years	32.2%	34.5%	29.7%	33.5%	33.8%	30.6%	32.8%	32.1%
Multi/single status								
2 or more locations	31.3%	--	36.7%	31.4%	32.6%	30.1%	35.3%	31.0%
1 location only	34.7%	32.7%	31.7%	37.0%	34.7%	39.5%	33.5%	35.9%
Percent full-time employees								
Less than 25%	33.5%	--	--	24.6%	31.6%	36.2%	31.0% *	34.3%
25-49 %	33.4%	--	36.6%	35.8%	42.7%	31.4%	29.1%	34.9%
50-74 %	36.2%	36.7%	42.7%	39.7%	34.6%	35.1%	39.4%	35.5%
75% or more	32.3%	33.5%	31.5%	35.2%	33.1%	29.5%	33.4%	32.0%
Union presence								
No union employees	33.1%	34.2%	32.1%	36.6%	34.1%	29.6%	34.3%	32.7%
Has union employees	29.7%	--	39.0%	20.4%	27.3%	33.3%	21.7%	30.7%
Percent low-wage employees								
50% or more low-wage	36.0%	--	38.0%	38.8%	44.7%	29.5%	33.1%	36.6%
Less than 50% low-wage	32.5%	33.3%	32.1%	35.2%	32.8%	30.4%	33.7%	32.1%
Percent women employees								
Less than 25%	32.6%	28.5%	28.3%	35.9%	34.9%	29.1%	31.3%	33.4%
25-49 %	31.3%	27.5%	28.8%	31.8%	30.7%	32.7%	30.5%	31.5%
50-74 %	32.4%	45.1% *	42.0%	33.2%	34.4%	27.3%	39.3%	31.0%
75% or more	35.7%	29.1%	40.2%	42.9%	34.9%	33.4%	37.3%	35.2%
Percent age 50 or older employees								
Less than 25%	33.9%	32.6%	31.6%	36.9%	34.5%	31.9%	33.4%	34.1%
25-49 %	31.3%	25.4%	35.0%	33.1%	32.4%	29.3%	33.5%	30.9%
50-74 %	34.8%	46.5% *	36.9%	36.8%	32.8%	29.9%	40.1%	32.3%
75% or more	26.3%	23.3% *	15.2% *	32.4%	51.8%	24.0%	21.3%	37.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.d Standard errors for percent of total premiums for purchased plans 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, 2023**

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	0.72%	5.12%	2.31%	1.31%	1.35%	1.07%	1.64%	0.79%
Industry group **								
Agric., fish., forest.	2.66%	0.00%	--	--	2.49%	--	--	2.40%
Mining and manufacturing	1.57%	--	5.31%	3.38%	2.76%	1.71%	3.70%	1.71%
Construction	1.97%	8.42%	4.36%	3.57%	3.08%	6.28%	3.33%	2.16%
Utilities and transp.	3.71%	--	--	7.34%	7.17%	2.25%	6.85%	4.26%
Wholesale trade	2.37%	--	7.10%	2.67%	4.95%	3.95%	3.71%	2.92%
Fin. svcs. and real estate	1.43%	5.95%	4.64%	2.20%	2.49%	1.67%	3.64%	1.32%
Retail trade	3.39%	6.88% *	5.96%	5.41%	6.24%	8.04%	4.23%	4.68%
Professional services	1.35%	4.52%	4.43%	2.62%	2.78%	1.49%	2.49%	1.60%
Other services	2.11%	15.05% *	4.70%	3.85%	2.79%	3.10%	5.67%	2.04%
Ownership								
For profit, incorporated	0.91%	6.79%	2.51%	1.61%	1.87%	1.33%	1.94%	1.01%
For profit, unincorporated	2.01%	6.38%	5.69%	2.95%	3.76%	1.62%	4.11%	2.21%
Nonprofit	1.26%	5.34% *	3.17%	2.09%	1.68%	2.73%	2.49%	1.39%
Age of firm								
Less than 5 years	2.50%	4.77%	4.09%	5.59%	4.18%	0.88%	2.96%	4.04%
5-9 years	2.36%	5.79%	3.64%	3.06%	4.54%	3.50%	2.79%	3.27%
10-19 years	1.80%	5.50%	4.24%	4.61%	2.66%	2.52%	2.95%	2.24%
20 or more years	0.86%	8.73%	3.09%	1.35%	1.67%	1.15%	2.39%	0.90%
Multi/single status								
2 or more locations	0.84%	--	7.43%	1.95%	1.60%	1.07%	3.87%	0.86%
1 location only	1.26%	5.21%	2.40%	1.66%	2.40%	7.88%	1.79%	1.77%
Percent full-time employees								
Less than 25%	3.71%	--	--	6.95%	8.98%	3.66%	9.32% *	3.90%
25-49 %	2.89%	--	7.59%	5.11%	4.29%	4.91%	5.19%	3.59%
50-74 %	1.89%	6.25%	8.31%	3.95%	2.31%	3.71%	4.13%	2.10%
75% or more	0.80%	5.86%	2.39%	1.42%	1.53%	1.16%	1.80%	0.88%
Union presence								
No union employees	0.77%	5.23%	2.37%	1.33%	1.41%	1.13%	1.69%	0.85%
Has union employees	2.10%	--	5.36%	4.42%	4.13%	2.72%	5.02%	2.24%
Percent low-wage employees								
50% or more low-wage	3.53%	--	6.53%	7.15%	5.07%	5.00%	5.50%	4.16%
Less than 50% low-wage	0.74%	5.47%	2.36%	1.32%	1.38%	1.08%	1.70%	0.80%
Percent women employees								
Less than 25%	1.17%	4.94%	3.04%	2.02%	2.34%	1.98%	2.03%	1.41%
25-49 %	1.46%	3.70%	4.95%	2.68%	2.98%	1.85%	2.82%	1.66%
50-74 %	1.62%	14.38% *	5.74%	2.91%	2.42%	1.88%	5.75%	1.48%
75% or more	1.42%	4.61%	4.56%	2.69%	2.64%	2.49%	2.59%	1.69%
Percent age 50 or older employees								
Less than 25%	1.24%	3.63%	3.59%	2.05%	2.77%	1.87%	2.08%	1.51%
25-49 %	0.90%	6.00%	3.22%	2.18%	1.58%	1.39%	2.11%	0.99%
50-74 %	2.23%	15.15% *	4.02%	2.67%	1.96%	3.66%	5.43%	1.74%
75% or more	4.23%	7.14% *	7.33% *	4.68%	5.09%	4.44%	4.87%	4.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Percent of total premiums for self-insured plans 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, 2023**

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	24.7%	23.9%	33.5%	33.9%	24.7%	24.3%	33.1%	24.5%
Industry group **								
Agric., fish., forest.	15.5%	--	--	--	--	15.3%	--	15.5%
Mining and manufacturing	21.6%	--	--	30.7%	17.9%	22.6%	31.8%	21.5%
Construction	33.7%	--	--	36.2%	36.9%	30.5%	28.8%	34.7%
Utilities and transp.	30.0%	--	--	--	32.0%	29.0%	55.8%	29.4%
Wholesale trade	24.3%	--	26.3%	36.2%	21.5%	24.5%	33.4%	23.8%
Fin. svcs. and real estate	21.8%	--	--	20.8%	24.6%	21.5%	10.4% *	21.9%
Retail trade	26.7%	--	--	40.2%	30.1%	25.9%	49.4%	26.3%
Professional services	24.5%	--	34.7%	37.3%	26.6%	23.8%	37.3%	24.2%
Other services	27.6%	31.1%	--	31.7%	27.1%	27.3%	32.8%	27.3%
Ownership								
For profit, incorporated	25.0%	19.8%	33.4%	35.0%	25.6%	24.5%	34.0%	24.7%
For profit, unincorporated	26.9%	--	32.9%	37.3%	23.5%	27.1%	31.2%	26.6%
Nonprofit	22.5%	--	--	20.4%	22.6%	22.3%	31.0%	22.4%
Age of firm								
Less than 5 years	27.7%	--	--	29.4%	29.5%	--	33.5%	26.6%
5-9 years	30.8%	--	--	36.3%	32.5%	25.1%	31.1%	30.6%
10-19 years	26.4%	--	45.6%	33.3%	30.8%	20.2%	39.4%	24.7%
20 or more years	24.5%	22.5%	22.3%	34.0%	23.8%	24.4%	31.6%	24.4%
Multi/single status								
2 or more locations	24.4%	--	--	29.2%	24.6%	24.3%	31.1%	24.4%
1 location only	27.9%	23.9%	34.5%	36.1%	25.1%	24.3%	33.4%	26.1%
Percent full-time employees								
Less than 25%	36.3%	--	23.9%	--	39.8%	33.6%	--	33.8%
25-49 %	28.2%	--	--	26.4%	25.9%	29.1%	--	28.5%
50-74 %	24.1%	--	38.7%	38.1%	24.5%	23.5%	30.6%	23.9%
75% or more	24.7%	24.3%	33.4%	33.8%	24.7%	24.3%	33.5%	24.4%
Union presence								
No union employees	26.3%	23.8%	36.6%	34.4%	25.2%	26.1%	34.3%	26.0%
Has union employees	21.1%	24.4%	--	27.8%	21.1%	21.1%	19.5%	21.1%
Percent low-wage employees								
50% or more low-wage	31.6%	--	--	38.6%	32.0%	31.3%	30.6%	31.7%
Less than 50% low-wage	24.5%	23.6%	33.6%	33.7%	24.6%	24.0%	33.2%	24.2%
Percent women employees								
Less than 25%	24.5%	--	32.3%	35.4%	26.0%	22.7%	35.7%	23.8%
25-49 %	25.1%	21.5%	--	35.6%	24.7%	24.9%	34.1%	25.0%
50-74 %	25.2%	--	--	31.8%	21.5%	25.7%	27.8%	25.2%
75% or more	23.6%	--	41.4%	30.1%	27.6%	22.7%	29.0%	23.5%
Percent age 50 or older employees								
Less than 25%	27.1%	38.0%	40.8%	36.1%	24.6%	26.7%	37.5%	26.6%
25-49 %	23.3%	--	27.5%	33.7%	23.4%	23.0%	37.2%	23.2%
50-74 %	26.6%	--	30.5%	26.6%	29.5%	25.9%	24.0%	26.8%
75% or more	24.3%	--	--	--	21.4%	26.9%	--	26.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.e Standard errors for percent of total premiums for self-insured plans 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, 2023**

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%	6.00%	4.29%	2.03%	1.05%	0.46%	2.56%	0.42%
Industry group **								
Agric., fish., forest.	1.21%	--	--	--	--	1.13%	--	1.40%
Mining and manufacturing	1.09%	--	--	3.29%	1.88%	1.29%	4.72%	1.10%
Construction	1.93%	--	--	5.88%	2.65%	2.39%	4.97%	2.06%
Utilities and transp.	2.05%	--	--	--	6.54%	2.14%	8.78%	2.08%
Wholesale trade	1.49%	--	1.55%	4.19%	3.59%	1.34%	4.68%	1.52%
Fin. svcs. and real estate	0.73%	--	--	3.61%	1.98%	0.79%	5.17% *	0.72%
Retail trade	1.26%	--	--	7.63%	3.06%	1.44%	9.70%	1.30%
Professional services	0.72%	--	4.97%	3.17%	1.35%	0.80%	4.96%	0.72%
Other services	1.37%	5.54%	--	5.03%	3.83%	1.49%	3.95%	1.39%
Ownership								
For profit, incorporated	0.51%	4.74%	5.26%	2.74%	1.35%	0.57%	2.85%	0.52%
For profit, unincorporated	1.40%	--	5.20%	2.78%	3.09%	1.61%	6.44%	1.43%
Nonprofit	0.65%	--	--	3.11%	1.68%	0.70%	8.05%	0.64%
Age of firm								
Less than 5 years	2.40%	--	--	3.40%	3.64%	--	4.51%	2.89%
5-9 years	4.01%	--	--	6.40%	6.61%	5.04%	8.15%	4.10%
10-19 years	1.97%	--	7.86%	5.94%	5.08%	1.36%	4.78%	1.99%
20 or more years	0.43%	6.33%	3.00%	2.41%	1.08%	0.47%	2.84%	0.43%
Multi/single status								
2 or more locations	0.43%	--	--	3.31%	1.14%	0.47%	4.86%	0.43%
1 location only	1.60%	6.06%	5.05%	2.42%	2.31%	3.09%	2.86%	1.78%
Percent full-time employees								
Less than 25%	2.61%	--	1.85%	--	4.54%	2.37%	--	2.23%
25-49 %	1.41%	--	--	5.29%	4.18%	1.54%	--	1.45%
50-74 %	1.19%	--	7.63%	4.40%	2.28%	1.35%	7.45%	1.20%
75% or more	0.45%	7.19%	4.85%	2.25%	1.14%	0.50%	2.85%	0.45%
Union presence								
No union employees	0.47%	6.30%	4.54%	2.15%	1.15%	0.52%	2.77%	0.47%
Has union employees	0.68%	0.95%	--	6.63%	2.36%	0.71%	3.49%	0.69%
Percent low-wage employees								
50% or more low-wage	2.43%	--	--	7.70%	4.46%	2.79%	5.20%	2.52%
Less than 50% low-wage	0.42%	6.41%	4.36%	2.09%	1.07%	0.46%	2.69%	0.42%
Percent women employees								
Less than 25%	0.74%	--	5.92%	3.33%	1.67%	0.83%	3.61%	0.74%
25-49 %	0.87%	3.76%	--	3.80%	2.26%	0.96%	4.76%	0.88%
50-74 %	0.70%	--	--	3.53%	2.09%	0.76%	3.37%	0.71%
75% or more	0.92%	--	6.74%	4.31%	1.94%	1.01%	7.38%	0.92%
Percent age 50 or older employees								
Less than 25%	0.71%	8.29%	7.43%	2.89%	1.69%	0.82%	3.31%	0.73%
25-49 %	0.50%	--	5.68%	3.26%	1.23%	0.55%	4.39%	0.50%
50-74 %	1.48%	--	4.24%	5.91%	3.91%	1.52%	5.94%	1.53%
75% or more	2.59%	--	--	--	5.94%	2.84%	--	2.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	18.0%	12.3%	14.5%	15.3%	17.0%	19.8%	14.2%	18.7%
Industry group **								
Agric., fish., forest.	14.7%	7.1% *	--	17.0%	18.7% *	13.3% *	12.6% *	15.3%
Mining and manufacturing	20.7%	10.6% *	17.0%	16.1%	20.1%	22.9%	15.8%	21.3%
Construction	16.5%	14.6%	13.4%	16.6%	17.0%	19.9%	15.0%	17.4%
Utilities and transp.	17.5%	8.8% *	10.4%	14.7%	17.2%	19.0%	13.3%	18.1%
Wholesale trade	18.8%	11.0% *	15.8%	16.7%	18.5%	21.3%	14.9%	19.8%
Fin. svcs. and real estate	19.4%	12.3%	20.7%	15.7%	18.0%	20.4%	15.1%	19.8%
Retail trade	15.8%	14.4%	14.4%	14.5%	15.6%	16.2%	14.2%	16.1%
Professional services	17.8%	12.9%	13.4%	14.9%	16.3%	19.9%	13.8%	18.5%
Other services	16.9%	11.6%	15.0%	13.9%	13.7%	20.3%	13.1%	17.8%
Ownership								
For profit, incorporated	18.4%	12.1%	14.5%	16.0%	17.8%	20.0%	14.4%	19.2%
For profit, unincorporated	16.1%	10.7%	15.9%	14.1%	16.0%	17.9%	13.2%	16.8%
Nonprofit	17.8%	20.3%	11.4%	13.1%	15.3%	20.2%	14.3%	18.2%
Age of firm								
Less than 5 years	15.2%	14.3%	12.6%	15.2%	18.6%	--	13.9%	17.0%
5-9 years	15.1%	12.2%	14.4%	16.0%	15.5%	16.3%	14.5%	15.5%
10-19 years	16.7%	9.5%	15.9%	15.4%	17.8%	20.2%	13.4%	18.4%
20 or more years	18.4%	13.0%	14.2%	15.2%	16.9%	19.9%	14.5%	18.8%
Multi/single status								
2 or more locations	19.2%	--	20.8%	15.5%	17.4%	19.9%	16.7%	19.3%
1 location only	14.9%	12.3%	13.8%	15.2%	16.2%	16.8%	13.9%	15.8%
Percent full-time employees								
Less than 25%	13.6%	18.9% *	15.6% *	8.9%	9.8%	16.9%	14.7%	13.3%
25-49 %	12.8%	16.3% *	9.2%	11.9%	7.8%	16.1%	12.5%	12.9%
50-74 %	16.5%	9.4%	13.2%	12.8%	15.1%	18.6%	11.8%	17.3%
75% or more	18.4%	12.4%	14.8%	15.8%	17.7%	20.1%	14.5%	19.1%
Union presence								
No union employees	17.4%	12.2%	14.3%	15.2%	17.0%	19.2%	14.0%	18.1%
Has union employees	20.6%	17.0% *	19.5%	17.4%	16.7%	21.3%	19.1%	20.6%
Percent low-wage employees								
50% or more low-wage	15.8%	10.3%	12.3%	12.8%	15.9%	17.5%	10.6%	16.9%
Less than 50% low-wage	18.1%	12.5%	14.6%	15.5%	17.0%	19.9%	14.5%	18.8%
Percent women employees								
Less than 25%	18.1%	12.4%	15.1%	16.3%	17.3%	21.0%	15.1%	19.1%
25-49 %	17.7%	9.4%	15.9%	14.7%	17.9%	18.5%	14.0%	18.1%
50-74 %	18.8%	12.8%	12.1%	15.0%	17.1%	20.8%	13.1%	19.5%
75% or more	17.2%	14.3%	13.6%	13.8%	14.8%	19.6%	13.5%	17.9%
Percent age 50 or older employees								
Less than 25%	17.1%	11.9%	13.9%	15.2%	16.8%	18.9%	13.9%	17.9%
25-49 %	18.8%	10.5%	13.4%	15.6%	16.7%	20.5%	13.6%	19.3%
50-74 %	17.5%	13.9%	16.1%	15.0%	18.3%	18.5%	15.2%	18.1%
75% or more	18.0%	14.8%	24.7%	15.8%	15.9%	20.6%	17.3%	18.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	0.99%	0.81%	0.41%	0.41%	0.30%	0.46%	0.23%
Industry group **								
Agric., fish., forest.	3.37%	4.24% *	--	3.83%	6.68% *	5.42% *	4.29% *	4.15%
Mining and manufacturing	0.56%	3.30% *	2.75%	1.27%	1.06%	0.72%	1.45%	0.59%
Construction	0.70%	3.20%	1.78%	1.05%	1.31%	1.78%	1.18%	0.87%
Utilities and transp.	0.81%	3.69% *	2.83%	2.58%	1.75%	1.04%	2.36%	0.85%
Wholesale trade	0.67%	3.46% *	2.66%	1.14%	1.23%	1.11%	1.36%	0.76%
Fin. svcs. and real estate	0.58%	2.73%	5.59%	1.83%	1.24%	0.71%	2.26%	0.60%
Retail trade	0.47%	3.31%	3.11%	1.23%	1.80%	0.47%	1.72%	0.46%
Professional services	0.30%	1.59%	1.12%	0.67%	0.70%	0.37%	0.73%	0.33%
Other services	0.85%	2.65%	1.74%	1.05%	1.03%	1.49%	1.12%	1.01%
Ownership								
For profit, incorporated	0.26%	1.22%	0.90%	0.49%	0.50%	0.38%	0.54%	0.29%
For profit, unincorporated	0.52%	1.86%	2.47%	0.91%	1.07%	0.74%	1.21%	0.57%
Nonprofit	0.45%	3.42%	1.80%	1.01%	0.91%	0.50%	1.22%	0.48%
Age of firm								
Less than 5 years	1.21%	2.47%	2.37%	1.97%	2.80%	--	1.55%	1.84%
5-9 years	0.88%	2.22%	2.07%	1.38%	1.80%	1.69%	1.31%	1.18%
10-19 years	0.61%	1.73%	1.56%	1.07%	0.90%	1.67%	0.90%	0.76%
20 or more years	0.23%	1.59%	1.15%	0.47%	0.47%	0.31%	0.63%	0.25%
Multi/single status								
2 or more locations	0.25%	--	3.57%	0.73%	0.51%	0.31%	1.57%	0.26%
1 location only	0.34%	1.00%	0.78%	0.49%	0.69%	0.93%	0.48%	0.48%
Percent full-time employees								
Less than 25%	1.23%	7.77% *	4.81% *	1.71%	1.89%	1.71%	3.08%	1.29%
25-49 %	0.99%	5.22% *	2.14%	1.57%	1.92%	0.97%	2.04%	1.11%
50-74 %	0.57%	2.39%	2.08%	1.13%	1.22%	0.74%	1.20%	0.62%
75% or more	0.23%	1.10%	0.89%	0.45%	0.43%	0.34%	0.51%	0.25%
Union presence								
No union employees	0.20%	1.00%	0.83%	0.41%	0.42%	0.30%	0.47%	0.22%
Has union employees	0.65%	7.25% *	3.74%	2.06%	1.74%	0.72%	2.73%	0.67%
Percent low-wage employees								
50% or more low-wage	0.74%	2.85%	2.84%	1.81%	1.74%	1.00%	1.43%	0.82%
Less than 50% low-wage	0.22%	1.05%	0.84%	0.42%	0.43%	0.31%	0.48%	0.24%
Percent women employees								
Less than 25%	0.37%	1.54%	1.40%	0.63%	0.74%	0.57%	0.75%	0.42%
25-49 %	0.33%	1.67%	1.63%	0.92%	0.73%	0.43%	0.98%	0.35%
50-74 %	0.51%	2.82%	1.39%	0.88%	0.83%	0.72%	1.11%	0.55%
75% or more	0.46%	1.85%	1.58%	0.91%	1.07%	0.58%	0.93%	0.51%
Percent age 50 or older employees								
Less than 25%	0.28%	1.29%	1.17%	0.58%	0.67%	0.39%	0.63%	0.31%
25-49 %	0.32%	1.71%	1.25%	0.74%	0.62%	0.43%	0.77%	0.34%
50-74 %	0.68%	3.09%	1.91%	0.90%	1.08%	1.20%	1.32%	0.79%
75% or more	1.37%	2.75%	5.33%	2.15%	2.67%	1.72%	2.38%	1.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	6.0%	33.5%	18.9%	9.4%	5.2%	3.5%	19.6%	4.2%
Industry group **								
Agric., fish., forest.	12.7% *	100.0%	--	0.3% *	7.0% *	5.6% *	--	5.7% *
Mining and manufacturing	8.4%	--	36.3% *	4.3% *	6.9% *	7.6%	24.1%	7.0%
Construction	10.0%	21.8% *	16.8% *	17.4% *	2.8% *	0.6% *	20.6%	4.5% *
Utilities and transp.	6.0% *	--	13.6% *	3.5% *	15.7% *	1.8% *	13.4% *	5.3% *
Wholesale trade	5.5%	--	12.7% *	6.1% *	3.9% *	4.0% *	12.5% *	4.2% *
Fin. svcs. and real estate	4.8%	46.6%	5.7% *	6.6% *	4.3% *	3.4% *	22.2%	3.5%
Retail trade	2.1% *	20.6% *	8.9% *	9.2% *	1.1% *	0.4% *	15.8% *	0.5% *
Professional services	5.8%	36.4%	23.0%	8.9%	4.3%	3.2% *	21.4%	3.9%
Other services	6.2%	25.8% *	15.2% *	13.5%	3.9% *	3.4%	16.8%	4.4%
Ownership								
For profit, incorporated	6.2%	31.8%	20.2%	9.4%	5.1%	3.9%	19.6%	4.4%
For profit, unincorporated	6.6%	30.3%	16.0% *	6.3% *	6.3% *	3.2% *	17.6%	4.6% *
Nonprofit	4.5%	49.0%	11.7% *	14.5%	4.5%	1.8% *	23.1%	3.1%
Age of firm								
Less than 5 years	12.6%	30.7%	17.8% *	6.3% *	1.6% *	0.8% *	21.7%	2.1% *
5-9 years	6.6%	28.0% *	8.2% *	5.1% *	2.4% *	2.1% *	12.7%	3.0% *
10-19 years	11.7%	40.5%	21.8%	5.7% *	10.9% *	6.4% *	21.9%	7.9% *
20 or more years	5.2%	34.1%	20.3%	11.3%	4.5%	3.4%	20.0%	4.0%
Multi/single status								
2 or more locations	3.9%	--	1.5% *	11.4%	4.3%	3.5%	8.2% *	3.9%
1 location only	12.8%	33.4%	21.7%	8.6%	6.9%	2.1% *	21.2%	6.1%
Percent full-time employees								
Less than 25%	18.8%	--	--	38.7%	29.0% *	7.1% *	32.4% *	14.2% *
25-49 %	5.6%	--	18.3% *	12.7% *	1.2% *	1.0% *	25.7%	1.6% *
50-74 %	3.1%	27.5% *	11.1% *	6.9% *	2.4% *	1.5%	13.2% *	2.0%
75% or more	6.2%	34.8%	19.0%	9.2%	5.4%	3.7%	19.7%	4.4%
Union presence								
No union employees	6.1%	33.4%	18.6%	7.7%	4.2%	3.5%	18.7%	4.0%
Has union employees	5.8%	--	24.2% *	30.0%	14.9% *	3.4%	32.6% *	4.9%
Percent low-wage employees								
50% or more low-wage	7.7%	39.3% *	25.0% *	14.0%	1.6% *	5.4% *	29.2%	4.8%
Less than 50% low-wage	5.9%	33.1%	18.7%	9.1%	5.4%	3.4%	19.1%	4.2%
Percent women employees								
Less than 25%	10.3%	36.2%	22.1%	10.1%	5.7% *	8.5%	21.1%	7.5%
25-49 %	3.4%	22.2% *	18.3% *	6.6% *	3.7%	1.9%	13.3%	2.6%
50-74 %	5.2%	27.0% *	20.2% *	11.6%	7.6% *	2.5%	21.0%	3.9%
75% or more	5.3%	41.8%	11.3% *	7.8%	3.2% *	2.5% *	20.9%	2.9%
Percent age 50 or older employees								
Less than 25%	7.8%	28.9%	17.2%	9.9%	6.5% *	5.3%	18.6%	5.7%
25-49 %	4.2%	33.5%	20.3%	7.8%	5.2%	2.5%	16.9%	3.3%
50-74 %	6.4%	27.6% *	17.6% *	11.4% *	1.8% *	4.1% *	17.7%	4.0%
75% or more	20.9%	52.7%	30.1% *	10.9% *	10.6% *	2.4% *	39.7%	3.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	4.00%	2.93%	1.28%	0.96%	0.53%	1.66%	0.45%
Industry group **								
Agric., fish., forest.	5.80% *	0.00%	--	0.38% *	6.23% *	5.20% *	--	3.53% *
Mining and manufacturing	1.65%	--	11.73% *	1.70% *	3.34% *	2.10%	6.28%	1.68%
Construction	2.11%	9.46% *	5.93% *	5.34% *	1.42% *	0.64% *	4.62%	1.89% *
Utilities and transp.	2.12% *	--	10.64% *	1.92% *	8.36% *	0.62% *	5.77% *	2.26% *
Wholesale trade	1.32%	--	7.22% *	2.82% *	2.07% *	1.91% *	4.02% *	1.36% *
Fin. svcs. and real estate	0.96%	11.63%	4.27% *	3.06% *	1.55% *	1.09% *	6.45%	0.90%
Retail trade	0.66% *	8.41% *	4.96% *	5.14% *	0.60% *	0.17% *	5.08% *	0.17% *
Professional services	0.85%	7.07%	5.82%	2.07%	1.06%	1.10% *	3.29%	0.83%
Other services	0.95%	8.55% *	5.34% *	3.76%	1.24% *	1.01%	3.20%	0.91%
Ownership								
For profit, incorporated	0.56%	4.73%	3.43%	1.60%	1.07%	0.68%	1.94%	0.56%
For profit, unincorporated	1.42%	8.57%	6.99% *	1.91% *	3.69% *	1.07% *	4.02%	1.50% *
Nonprofit	0.73%	11.40%	6.28% *	3.95%	1.16%	0.71% *	5.20%	0.64%
Age of firm								
Less than 5 years	2.87%	8.98%	6.78% *	2.68% *	0.99% *	0.78% *	4.91%	0.93% *
5-9 years	1.62%	8.66% *	5.09% *	2.46% *	1.35% *	1.32% *	3.57%	1.11% *
10-19 years	2.17%	9.63%	6.04%	2.39% *	4.76% *	2.56% *	3.96%	2.56% *
20 or more years	0.47%	6.00%	4.29%	1.76%	0.87%	0.54%	2.26%	0.46%
Multi/single status								
2 or more locations	0.47%	--	0.98% *	2.67%	0.98%	0.54%	2.61% *	0.47%
1 location only	1.15%	4.04%	3.25%	1.44%	2.03%	1.45% *	1.83%	1.36%
Percent full-time employees								
Less than 25%	5.10%	--	--	11.61%	12.43% *	6.04% *	11.49% *	5.61% *
25-49 %	1.41%	--	8.63% *	4.93% *	0.97% *	0.52% *	7.29%	0.56% *
50-74 %	0.61%	12.65% *	4.11% *	2.37% *	1.11% *	0.45%	4.13% *	0.46%
75% or more	0.51%	4.50%	3.21%	1.42%	1.07%	0.60%	1.83%	0.51%
Union presence								
No union employees	0.51%	3.97%	3.01%	1.11%	0.89%	0.68%	1.63%	0.51%
Has union employees	0.99%	--	12.57% *	8.96%	5.23% *	0.79%	9.81% *	0.93%
Percent low-wage employees								
50% or more low-wage	1.47%	13.38% *	11.41% *	4.11%	0.74% *	1.86% *	6.53%	1.32%
Less than 50% low-wage	0.47%	4.18%	3.02%	1.34%	1.01%	0.55%	1.71%	0.47%
Percent women employees								
Less than 25%	1.26%	7.00%	4.69%	2.22%	1.94% *	2.12%	2.70%	1.42%
25-49 %	0.50%	7.16% *	7.24% *	2.02% *	1.04%	0.43%	3.51%	0.43%
50-74 %	0.79%	8.33% *	7.12% *	2.96%	2.69% *	0.56%	3.88%	0.78%
75% or more	0.79%	7.27%	3.61% *	1.82%	1.05% *	0.93% *	3.32%	0.71%
Percent age 50 or older employees								
Less than 25%	0.95%	5.61%	3.85%	1.95%	1.99% *	1.29%	2.32%	1.00%
25-49 %	0.52%	8.69%	4.49%	1.88%	1.26%	0.56%	2.67%	0.52%
50-74 %	1.16%	9.13% *	7.55% *	4.04% *	0.90% *	1.42% *	4.16%	1.00%
75% or more	4.67%	9.52%	21.16% *	5.42% *	7.44% *	2.03% *	8.69%	2.02% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.b Percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2023**

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	61.4%	14.9%	9.2%	20.8%	43.3%	80.7%	15.5%	67.5%
Industry group **								
Agric., fish., forest.	40.9% *	0.0%	0.0%	--	11.9% *	79.4%	--	44.1% *
Mining and manufacturing	65.2%	--	10.2% *	15.1%	56.9%	82.2%	11.2%	70.0%
Construction	39.7%	8.6% *	14.4% *	30.7%	42.8%	81.5%	18.5%	50.8%
Utilities and transp.	72.1%	--	40.0% *	17.3% *	47.5%	89.6%	21.2% *	77.0%
Wholesale trade	52.7%	--	16.7% *	18.0%	58.5%	68.8%	18.2%	59.2%
Fin. svcs. and real estate	68.1%	23.8% *	0.6% *	17.1% *	50.6%	79.8%	12.1% *	72.2%
Retail trade	72.5%	19.8% *	3.5% *	24.7%	39.8%	88.8%	14.4%	79.4%
Professional services	62.2%	14.7% *	8.7%	19.9%	37.1%	82.8%	15.4%	67.9%
Other services	47.9%	14.9% *	4.7% *	20.1%	22.6%	68.4%	14.8%	53.7%
Ownership								
For profit, incorporated	62.9%	11.9%	9.8%	20.3%	47.6%	80.8%	14.6%	69.6%
For profit, unincorporated	48.7%	25.1% *	5.6% *	24.1%	35.0%	73.6%	20.2%	53.6%
Nonprofit	64.9%	16.2% *	11.9% *	19.4%	37.1%	84.7%	14.8%	68.5%
Age of firm								
Less than 5 years	16.5%	1.9% *	11.6% *	14.9% *	26.0% *	92.2%	7.8% *	26.4%
5-9 years	24.0%	32.6%	4.2% *	29.8%	14.6% *	53.4%	23.4%	24.3%
10-19 years	34.4%	18.3% *	14.3%	16.8%	33.1%	66.1%	17.1%	40.9%
20 or more years	67.0%	13.0% *	7.7%	21.2%	48.4%	81.5%	14.5%	71.5%
Multi/single status								
2 or more locations	72.1%	--	10.4% *	21.6%	47.5%	81.0%	16.2%	73.1%
1 location only	25.9%	15.1%	9.0%	20.5%	35.9%	68.4%	15.4%	34.2%
Percent full-time employees								
Less than 25%	29.4%	--	--	9.3% *	12.7% *	41.2%	21.4% *	32.2%
25-49 %	50.4%	--	6.7% *	18.4% *	34.8%	70.0%	15.5% *	57.3%
50-74 %	61.0%	22.8% *	12.2% *	29.0%	31.4%	78.5%	22.8%	65.2%
75% or more	62.0%	13.5%	9.1%	20.4%	44.9%	81.6%	14.8%	68.2%
Union presence								
No union employees	56.0%	15.0%	8.1%	20.9%	43.2%	77.6%	15.2%	62.7%
Has union employees	80.1%	--	27.1% *	20.3% *	44.7%	87.6%	19.9% *	82.1%
Percent low-wage employees								
50% or more low-wage	48.5%	18.0% *	3.3% *	22.7%	19.8%	68.7%	18.3%	52.6%
Less than 50% low-wage	62.0%	14.7%	9.5%	20.7%	44.5%	81.3%	15.4%	68.2%
Percent women employees								
Less than 25%	55.8%	16.8% *	13.1%	22.5%	50.2%	81.9%	18.4%	65.3%
25-49 %	66.0%	13.0% *	2.8% *	20.5%	43.0%	82.3%	11.8%	70.3%
50-74 %	61.8%	11.6% *	9.5% *	15.6%	39.5%	77.5%	13.4%	65.6%
75% or more	61.2%	16.4% *	6.6% *	22.9%	38.2%	82.1%	14.1%	68.2%
Percent age 50 or older employees								
Less than 25%	52.1%	16.0%	9.1%	19.9%	36.7%	74.9%	15.9%	59.2%
25-49 %	69.9%	7.8% *	10.7% *	23.5%	47.2%	84.3%	14.7%	73.5%
50-74 %	53.9%	13.4% *	9.8% *	19.1%	46.8%	76.6%	16.1%	61.9%
75% or more	42.7%	23.1% *	2.1% *	9.3% *	46.8%	85.1%	14.5% *	68.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.4.b Standard errors for percent of private-sector employees enrolled in a health insurance plan that have employee-plus-one coverage that are enrolled in a self-insured plan by firm size and selected characteristics: United States, 2023**

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	1.16%	2.81%	1.70%	1.73%	2.20%	1.22%	1.34%	1.20%
Industry group **								
Agric., fish., forest.	12.34% *	0.00%	0.00%	--	8.45% *	10.43%	--	14.70% *
Mining and manufacturing	2.80%	--	5.06% *	3.70%	5.14%	3.28%	3.09%	2.87%
Construction	3.65%	5.10% *	5.61% *	5.76%	6.99%	5.70%	4.34%	4.77%
Utilities and transp.	3.69%	--	17.56% *	6.35% *	10.57%	3.26%	8.08% *	3.74%
Wholesale trade	3.71%	--	10.29% *	4.26%	7.08%	5.61%	4.73%	4.16%
Fin. svcs. and real estate	2.75%	10.15% *	0.44% *	7.79% *	7.16%	2.77%	4.53% *	2.73%
Retail trade	4.64%	9.60% *	2.05% *	6.04%	7.71%	3.14%	4.24%	4.08%
Professional services	1.86%	5.06% *	2.32%	3.26%	3.50%	1.84%	2.34%	1.94%
Other services	3.90%	6.40% *	2.19% *	4.03%	5.06%	4.64%	3.02%	4.30%
Ownership								
For profit, incorporated	1.43%	2.91%	2.08%	2.07%	2.70%	1.48%	1.51%	1.45%
For profit, unincorporated	2.86%	8.17% *	2.32% *	4.33%	5.92%	3.70%	3.92%	3.24%
Nonprofit	2.36%	8.06% *	6.36% *	3.79%	4.38%	2.32%	3.72%	2.44%
Age of firm								
Less than 5 years	3.48%	1.33% *	6.59% *	6.30% *	9.40% *	6.35%	2.72% *	6.92%
5-9 years	3.93%	9.13%	2.14% *	6.48%	5.63% *	10.87%	4.88%	5.57%
10-19 years	3.31%	6.59% *	4.14%	4.20%	5.09%	7.44%	2.92%	4.22%
20 or more years	1.20%	3.91% *	2.18%	2.04%	2.46%	1.24%	1.69%	1.20%
Multi/single status								
2 or more locations	1.23%	--	6.34% *	3.39%	2.67%	1.23%	3.98%	1.22%
1 location only	1.82%	2.86%	1.70%	2.02%	3.90%	9.24%	1.42%	2.93%
Percent full-time employees								
Less than 25%	4.65%	--	--	5.09% *	5.88% *	7.32%	11.30% *	5.05%
25-49 %	4.15%	--	4.82% *	5.73% *	7.16%	6.45%	5.77% *	4.74%
50-74 %	3.37%	12.22% *	5.52% *	6.03%	6.79%	3.63%	5.46%	3.61%
75% or more	1.26%	2.87%	1.84%	1.88%	2.36%	1.31%	1.42%	1.29%
Union presence								
No union employees	1.34%	2.87%	1.62%	1.78%	2.33%	1.57%	1.36%	1.43%
Has union employees	1.96%	--	11.52% *	7.30% *	6.42%	1.76%	6.64% *	1.90%
Percent low-wage employees								
50% or more low-wage	3.83%	8.59% *	2.22% *	5.99%	4.80%	4.94%	4.75%	4.29%
Less than 50% low-wage	1.19%	2.94%	1.78%	1.80%	2.28%	1.25%	1.39%	1.23%
Percent women employees								
Less than 25%	1.99%	5.05% *	3.26%	2.71%	3.62%	2.53%	2.31%	2.16%
25-49 %	2.45%	6.04% *	1.71% *	3.80%	4.33%	2.21%	2.45%	2.45%
50-74 %	2.21%	4.90% *	3.32% *	3.06%	4.62%	2.42%	2.67%	2.27%
75% or more	2.44%	5.87% *	2.50% *	4.82%	5.13%	2.32%	2.77%	2.57%
Percent age 50 or older employees								
Less than 25%	2.48%	4.05%	2.48%	2.42%	3.57%	2.86%	1.98%	2.66%
25-49 %	1.39%	3.78% *	3.61% *	3.20%	3.13%	1.38%	2.38%	1.40%
50-74 %	3.48%	6.71% *	3.30% *	4.12%	6.47%	4.12%	3.25%	3.83%
75% or more	5.85%	8.68% *	1.53% *	4.80% *	12.26%	5.48%	5.28% *	6.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.E.5 Percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and selected characteristics: United States, 2023**

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	16.3%	12.1%	14.7%	15.2%	16.6%	19.0%	14.1%	17.3%
Industry group **								
Agric., fish., forest.	15.3%	8.5% *	--	--	19.3% *	15.1%	10.6% *	17.6%
Mining and manufacturing	18.2%	9.3% *	17.7%	15.9%	18.2%	22.6%	15.9%	18.9%
Construction	16.1%	15.5%	12.9%	15.6%	19.3%	21.0%	14.7%	17.7%
Utilities and transp.	16.1%	9.5% *	7.4%	15.7%	18.5%	20.5%	12.4%	17.9%
Wholesale trade	17.0%	11.6% *	14.7%	16.9%	16.3%	20.3%	14.3%	18.3%
Fin. svcs. and real estate	17.6%	11.1%	21.2%	15.1%	16.9%	19.8%	14.9%	18.4%
Retail trade	15.7%	13.7%	14.4%	15.0%	15.1%	18.4%	14.1%	16.6%
Professional services	16.0%	12.4%	13.7%	14.9%	16.5%	18.7%	13.7%	17.0%
Other services	15.1%	11.7%	16.7%	14.2%	14.4%	16.8%	13.4%	15.7%
Ownership								
For profit, incorporated	16.8%	12.3%	14.5%	16.0%	17.3%	19.3%	14.3%	17.9%
For profit, unincorporated	15.3%	9.0%	16.9%	13.5%	16.2%	18.2%	12.5%	16.4%
Nonprofit	15.6%	21.3%	12.2%	13.2%	15.2%	18.3%	14.6%	15.9%
Age of firm								
Less than 5 years	16.1%	15.5%	12.7%	15.9%	21.4%	--	15.0%	17.9%
5-9 years	14.8%	9.3%	15.2%	14.9%	16.7%	15.2%	13.1%	16.1%
10-19 years	15.6%	9.2%	15.7%	15.8%	17.0%	16.7%	13.3%	17.1%
20 or more years	16.7%	13.1%	14.6%	15.1%	16.3%	19.3%	14.4%	17.4%
Multi/single status								
2 or more locations	18.1%	--	21.0%	15.6%	17.3%	19.1%	16.1%	18.2%
1 location only	14.6%	12.1%	14.1%	15.1%	15.7%	16.4%	13.8%	15.5%
Percent full-time employees								
Less than 25%	14.5%	12.8% *	16.0% *	10.0%	12.0%	19.9%	13.4%	14.9%
25-49 %	12.2%	16.3% *	10.1%	12.0%	9.2%	14.9%	12.3%	12.2%
50-74 %	14.8%	8.3%	12.9%	12.1%	15.2%	18.7%	10.8%	16.3%
75% or more	16.7%	12.4%	15.0%	15.8%	17.2%	19.3%	14.5%	17.7%
Union presence								
No union employees	16.1%	11.9%	14.6%	15.0%	16.7%	18.8%	13.8%	17.1%
Has union employees	18.6%	--	19.3%	19.9%	15.6%	19.9%	20.4%	18.3%
Percent low-wage employees								
50% or more low-wage	16.1%	11.1% *	15.0%	14.1%	17.5%	17.5%	11.9%	17.5%
Less than 50% low-wage	16.3%	12.2%	14.7%	15.3%	16.5%	19.1%	14.2%	17.3%
Percent women employees								
Less than 25%	16.1%	11.9%	15.2%	16.3%	16.2%	19.1%	14.9%	17.0%
25-49 %	16.9%	9.5%	16.8%	14.5%	17.8%	18.8%	14.3%	17.7%
50-74 %	16.5%	13.2%	11.7%	15.1%	16.3%	19.2%	13.0%	17.5%
75% or more	15.5%	13.6%	14.2%	13.4%	15.6%	18.9%	13.2%	16.8%
Percent age 50 or older employees								
Less than 25%	16.1%	11.7%	14.4%	15.3%	16.7%	18.7%	13.9%	17.2%
25-49 %	16.6%	10.7%	13.1%	15.2%	16.5%	19.7%	13.1%	17.6%
50-74 %	16.1%	13.8%	16.5%	15.0%	16.5%	17.3%	15.0%	16.6%
75% or more	16.9%	13.5%	26.7%	15.8%	16.1%	18.4%	17.1%	16.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**Table I.E.5 Standard errors for percent of private-sector employees enrolled in a purchased health insurance plan that have employee-plus-one coverage by firm size and selected characteristics: United States, 2023**

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%	1.07%	0.88%	0.46%	0.50%	0.53%	0.51%	0.32%
Industry group **								
Agric., fish., forest.	3.75%	5.28% *	--	--	7.63% *	0.90%	4.00% *	4.78%
Mining and manufacturing	0.77%	3.52% *	3.09%	1.42%	1.19%	1.47%	1.60%	0.87%
Construction	0.89%	3.30%	1.94%	1.17%	1.82%	4.09%	1.30%	1.18%
Utilities and transp.	1.54%	4.16% *	2.20%	3.20%	2.94%	1.81%	2.64%	1.82%
Wholesale trade	0.92%	3.84% *	2.71%	1.32%	1.51%	2.22%	1.51%	1.13%
Fin. svcs. and real estate	0.91%	2.74%	5.69%	1.85%	1.76%	1.13%	2.44%	0.94%
Retail trade	1.18%	3.50%	3.22%	1.43%	2.61%	2.60%	1.90%	1.52%
Professional services	0.42%	1.64%	1.22%	0.76%	0.73%	0.80%	0.79%	0.49%
Other services	0.69%	3.04%	1.92%	1.24%	1.19%	1.26%	1.29%	0.81%
Ownership								
For profit, incorporated	0.34%	1.35%	0.98%	0.56%	0.67%	0.65%	0.60%	0.41%
For profit, unincorporated	0.64%	1.79%	2.69%	1.05%	1.00%	1.38%	1.34%	0.72%
Nonprofit	0.67%	3.50%	2.06%	1.16%	1.07%	1.08%	1.34%	0.76%
Age of firm								
Less than 5 years	1.46%	2.71%	2.62%	2.22%	3.85%	--	1.75%	2.46%
5-9 years	0.93%	1.91%	2.22%	1.50%	1.87%	1.76%	1.33%	1.29%
10-19 years	0.64%	1.87%	1.72%	1.19%	0.97%	2.16%	1.02%	0.81%
20 or more years	0.33%	1.75%	1.25%	0.54%	0.59%	0.56%	0.70%	0.37%
Multi/single status								
2 or more locations	0.39%	--	3.91%	0.83%	0.69%	0.55%	1.77%	0.40%
1 location only	0.37%	1.08%	0.85%	0.55%	0.69%	1.51%	0.53%	0.51%
Percent full-time employees								
Less than 25%	1.56%	7.03% *	5.23% *	2.06%	2.26%	2.92%	3.00%	1.82%
25-49 %	1.30%	5.57% *	2.41%	1.87%	2.65%	1.68%	2.29%	1.58%
50-74 %	0.80%	2.27%	2.29%	1.24%	1.35%	1.59%	1.24%	0.96%
75% or more	0.30%	1.20%	0.97%	0.51%	0.54%	0.60%	0.57%	0.35%
Union presence								
No union employees	0.29%	1.07%	0.90%	0.46%	0.49%	0.62%	0.51%	0.34%
Has union employees	1.01%	--	4.74%	2.57%	2.22%	0.99%	3.19%	1.05%
Percent low-wage employees								
50% or more low-wage	1.23%	3.49% *	3.16%	2.32%	2.16%	2.44%	1.76%	1.49%
Less than 50% low-wage	0.28%	1.11%	0.91%	0.47%	0.51%	0.54%	0.53%	0.33%
Percent women employees								
Less than 25%	0.49%	1.60%	1.57%	0.73%	0.98%	1.00%	0.84%	0.60%
25-49 %	0.55%	1.85%	1.71%	1.11%	0.89%	1.13%	1.10%	0.64%
50-74 %	0.57%	3.22%	1.45%	1.00%	1.00%	0.93%	1.24%	0.64%
75% or more	0.59%	1.87%	1.72%	0.94%	1.20%	0.93%	0.99%	0.71%
Percent age 50 or older employees								
Less than 25%	0.41%	1.37%	1.29%	0.65%	0.78%	0.79%	0.71%	0.48%
25-49 %	0.45%	1.86%	1.30%	0.86%	0.81%	0.73%	0.83%	0.51%
50-74 %	0.73%	3.38%	2.09%	0.97%	0.98%	1.89%	1.48%	0.82%
75% or more	1.92%	2.79%	5.19%	2.35%	3.99%	3.84%	2.58%	2.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and selected characteristics: United States, 2023**

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	19.3%	13.9%	12.5%	15.5%	17.5%	20.0%	15.1%	19.4%
Industry group **								
Agric., fish., forest.	13.9% *	0.0%	--	36.1%	--	12.9% *	--	13.1% *
Mining and manufacturing	22.4%	--	--	17.1%	21.8%	22.9%	15.0%	22.5%
Construction	17.2%	--	17.4%	19.3%	14.7%	19.6%	16.9%	17.2%
Utilities and transp.	18.1%	--	--	11.3%	16.0%	18.8%	18.2%	18.1%
Wholesale trade	20.9%	--	--	16.0%	20.5%	21.8%	18.6%	21.0%
Fin. svcs. and real estate	20.3%	18.5% *	--	18.9% *	19.2%	20.6%	17.0% *	20.4%
Retail trade	15.9%	--	--	13.0%	16.2%	16.0%	14.8%	15.9%
Professional services	19.1%	16.8% *	10.3%	15.1%	15.9%	20.1%	14.9%	19.3%
Other services	19.5%	10.8% *	4.9% *	12.8%	11.8%	22.5%	11.3%	20.2%
Ownership								
For profit, incorporated	19.6%	10.7%	14.5%	15.7%	18.5%	20.2%	14.9%	19.8%
For profit, unincorporated	17.1%	24.5%	7.9% *	16.3%	15.6%	17.8%	17.2%	17.1%
Nonprofit	19.3%	16.3% *	7.6% *	12.8%	15.6%	20.6%	12.7%	19.5%
Age of firm								
Less than 5 years	12.0%	2.8% *	--	12.3% *	13.4%	--	7.6%	15.0%
5-9 years	16.3%	33.4%	6.3% *	19.5%	11.1% *	17.4%	22.7%	14.0%
10-19 years	19.3%	10.9% *	17.3%	13.6%	19.5%	22.7%	13.6%	20.7%
20 or more years	19.4%	12.2% *	11.3%	15.7%	17.6%	20.0%	15.3%	19.5%
Multi/single status								
2 or more locations	19.7%	--	18.7% *	15.5%	17.6%	20.1%	20.1%	19.7%
1 location only	16.0%	13.9%	11.8%	15.5%	17.2%	17.1%	14.6%	16.6%
Percent full-time employees								
Less than 25%	12.0%	--	--	4.2% *	4.3% *	13.9%	23.4% *	10.8%
25-49 %	13.5%	--	--	11.6%	6.1% *	16.7%	13.3%	13.5%
50-74 %	17.9%	16.9% *	15.6%	14.8%	15.0%	18.5%	17.0%	17.9%
75% or more	19.6%	12.5%	12.6%	16.0%	18.3%	20.3%	14.8%	19.8%
Union presence								
No union employees	18.6%	14.4%	11.6%	15.9%	17.4%	19.3%	15.1%	18.7%
Has union employees	21.2%	--	--	11.6%	18.2%	21.6%	15.3% *	21.2%
Percent low-wage employees								
50% or more low-wage	15.5%	7.8% *	1.9% *	9.8%	11.6%	17.5%	7.3%	16.4%
Less than 50% low-wage	19.4%	14.9%	13.7%	16.1%	17.7%	20.1%	16.1%	19.6%
Percent women employees								
Less than 25%	20.1%	16.0% *	14.6%	16.1%	18.4%	21.5%	16.4%	20.4%
25-49 %	18.2%	9.1% *	--	15.3%	18.0%	18.4%	12.2%	18.3%
50-74 %	20.6%	10.3% *	16.9%	14.7%	18.5%	21.3%	13.7%	20.8%
75% or more	18.4%	18.8% *	8.8%	15.0%	13.8%	19.8%	15.5%	18.5%
Percent age 50 or older employees								
Less than 25%	18.1%	12.6%	10.8%	14.5%	16.9%	19.0%	13.5%	18.4%
25-49 %	19.9%	8.7% *	16.8%	17.2%	17.0%	20.7%	17.3%	20.0%
50-74 %	19.0%	15.0% *	13.2% *	14.9%	20.8%	18.9%	16.1%	19.2%
75% or more	19.7%	21.6% *	--	--	15.7%	21.0%	18.8% *	19.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.6 Standard errors for percent of private-sector employees enrolled in a self-insured health insurance plan that have employee-plus-one coverage by firm size and selected characteristics: United States, 2023**

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	0.30%	2.67%	1.71%	0.84%	0.70%	0.35%	1.02%	0.31%
Industry group **								
Agric., fish., forest.	5.82% *	0.00%	--	1.72%	--	6.51% *	--	5.95% *
Mining and manufacturing	0.72%	--	--	2.51%	1.64%	0.80%	2.83%	0.73%
Construction	1.13%	--	3.52%	2.14%	1.50%	1.97%	2.86%	1.23%
Utilities and transp.	0.95%	--	--	3.02%	2.07%	1.12%	4.01%	0.97%
Wholesale trade	0.96%	--	--	1.98%	1.92%	1.23%	2.80%	1.01%
Fin. svcs. and real estate	0.75%	9.05% *	--	6.07% *	1.64%	0.85%	5.85% *	0.76%
Retail trade	0.45%	--	--	2.39%	1.99%	0.46%	3.97%	0.45%
Professional services	0.41%	5.90% *	2.27%	1.45%	1.31%	0.41%	1.92%	0.42%
Other services	1.73%	4.14% *	1.95% *	1.72%	1.96%	2.21%	1.89%	1.86%
Ownership								
For profit, incorporated	0.37%	2.68%	2.14%	1.06%	0.72%	0.45%	1.19%	0.38%
For profit, unincorporated	0.83%	7.35%	2.55% *	1.61%	2.39%	0.84%	2.62%	0.86%
Nonprofit	0.58%	9.06% *	3.33% *	2.05%	1.67%	0.56%	2.93%	0.59%
Age of firm								
Less than 5 years	1.52%	1.88% *	--	3.92% *	1.55%	--	2.25%	1.75%
5-9 years	2.25%	8.47%	2.88% *	2.91%	4.38% *	2.44%	3.63%	2.56%
10-19 years	1.29%	4.41% *	3.42%	2.32%	1.90%	2.29%	1.81%	1.47%
20 or more years	0.31%	3.66% *	2.50%	0.93%	0.75%	0.36%	1.33%	0.32%
Multi/single status								
2 or more locations	0.32%	--	7.21% *	1.49%	0.76%	0.36%	2.62%	0.32%
1 location only	0.78%	2.70%	1.66%	1.02%	1.49%	1.17%	1.08%	1.00%
Percent full-time employees								
Less than 25%	1.83%	--	--	2.00% *	1.69% *	1.40%	11.33% *	1.47%
25-49 %	1.52%	--	--	2.31%	2.51% *	1.24%	3.97%	1.59%
50-74 %	0.78%	9.78% *	3.06%	2.63%	2.52%	0.84%	3.53%	0.80%
75% or more	0.33%	2.70%	1.91%	0.94%	0.69%	0.40%	1.10%	0.34%
Union presence								
No union employees	0.29%	2.70%	1.75%	0.88%	0.72%	0.34%	1.04%	0.30%
Has union employees	0.78%	--	--	2.69%	2.68%	0.82%	4.59% *	0.78%
Percent low-wage employees								
50% or more low-wage	0.81%	4.15% *	1.36% *	1.88%	1.59%	0.93%	1.96%	0.82%
Less than 50% low-wage	0.31%	3.01%	1.80%	0.88%	0.72%	0.37%	1.09%	0.32%
Percent women employees								
Less than 25%	0.52%	5.19% *	2.62%	1.30%	1.00%	0.66%	1.60%	0.54%
25-49 %	0.42%	4.19% *	--	1.32%	1.25%	0.46%	1.89%	0.43%
50-74 %	0.77%	4.06% *	3.85%	1.75%	1.43%	0.90%	2.00%	0.79%
75% or more	0.67%	6.91% *	2.39%	2.52%	1.85%	0.69%	2.65%	0.69%
Percent age 50 or older employees								
Less than 25%	0.40%	3.56%	2.08%	1.23%	1.24%	0.45%	1.33%	0.42%
25-49 %	0.43%	3.34% *	4.18%	1.33%	0.95%	0.49%	1.80%	0.43%
50-74 %	1.08%	7.39% *	4.01% *	2.28%	1.76%	1.43%	2.66%	1.14%
75% or more	1.80%	8.58% *	--	--	3.48%	1.91%	6.41% *	1.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2023**

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	89.4%	81.8%	84.1%	90.5%	86.3%	91.6%	85.2%	90.1%
Industry group **								
Agric., fish., forest.	92.1%	68.2%	--	100.0%	89.0%	99.0%	79.1%	95.7%
Mining and manufacturing	89.9%	79.3%	90.3%	94.8%	89.1%	89.5%	88.2%	90.1%
Construction	92.5%	84.0%	88.9%	93.2%	94.5%	94.9%	87.9%	95.2%
Utilities and transp.	91.7%	68.6%	85.1%	81.7%	86.6%	96.6%	81.5%	93.0%
Wholesale trade	88.7%	84.3%	70.7%	89.3%	83.3%	95.2%	82.5%	90.3%
Fin. svcs. and real estate	89.2%	71.9%	76.1%	92.6%	84.7%	91.7%	78.3%	90.2%
Retail trade	95.1%	76.0%	84.0%	87.4%	94.0%	97.7%	83.1%	96.7%
Professional services	86.6%	86.0%	84.0%	88.3%	83.8%	87.8%	85.4%	86.8%
Other services	88.9%	85.3%	85.8%	91.3%	84.2%	91.5%	88.1%	89.1%
Ownership								
For profit, incorporated	91.1%	81.4%	82.4%	90.2%	87.1%	94.2%	84.4%	92.3%
For profit, unincorporated	89.6%	83.1%	90.3%	91.6%	93.0%	87.1%	86.9%	90.2%
Nonprofit	81.9%	81.7%	87.6%	90.8%	78.2%	82.4%	88.7%	81.3%
Age of firm								
Less than 5 years	81.9%	78.6%	73.7%	83.5%	91.8%	--	79.3%	85.4%
5-9 years	86.1%	83.4%	80.5%	86.8%	86.0%	94.7%	82.2%	88.6%
10-19 years	87.2%	81.0%	84.9%	91.9%	86.0%	87.9%	84.5%	88.5%
20 or more years	90.1%	82.8%	86.2%	91.3%	86.2%	91.7%	87.2%	90.4%
Multi/single status								
2 or more locations	91.3%	78.0%	77.7%	91.7%	90.1%	91.7%	85.9%	91.4%
1 location only	84.6%	81.9%	84.8%	90.1%	79.9%	87.5%	85.1%	84.1%
Percent full-time employees								
Less than 25%	88.7%	77.2%	84.4%	87.6%	88.0%	92.4%	81.5%	90.9%
25-49 %	82.4%	78.3%	75.0%	87.7%	72.9%	87.2%	82.0%	82.5%
50-74 %	89.8%	80.0%	82.4%	87.4%	87.9%	92.4%	83.1%	90.9%
75% or more	89.6%	82.3%	84.5%	91.0%	86.7%	91.7%	85.7%	90.3%
Union presence								
No union employees	89.8%	82.1%	84.9%	90.7%	87.5%	92.3%	85.8%	90.7%
Has union employees	87.7%	74.9%	65.3%	87.5%	74.6%	90.0%	73.8%	88.2%
Percent low-wage employees								
50% or more low-wage	90.0%	90.9%	89.1%	88.8%	91.8%	89.6%	88.8%	90.3%
Less than 50% low-wage	89.4%	81.1%	83.8%	90.6%	86.0%	91.7%	85.0%	90.1%
Percent women employees								
Less than 25%	90.5%	80.5%	87.1%	91.1%	91.5%	91.9%	86.7%	91.8%
25-49 %	93.2%	83.7%	85.1%	89.3%	86.9%	96.8%	85.9%	94.0%
50-74 %	86.2%	81.9%	73.3%	89.4%	83.8%	87.7%	81.3%	86.8%
75% or more	85.7%	82.2%	84.6%	91.7%	81.1%	87.1%	85.0%	85.9%
Percent age 50 or older employees								
Less than 25%	89.8%	82.3%	83.6%	91.0%	87.0%	92.6%	85.3%	91.0%
25-49 %	89.2%	81.0%	86.3%	89.9%	84.9%	91.1%	86.0%	89.5%
50-74 %	89.1%	82.3%	83.5%	89.2%	89.4%	90.8%	85.0%	90.1%
75% or more	88.3%	81.3%	75.7%	93.9%	80.2%	99.1%	81.3%	95.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.54%	1.70%	1.71%	0.81%	1.37%	0.70%	0.90%	0.61%
Industry group **								
Agric., fish., forest.	3.25%	8.64%	--	0.00%	5.06%	0.79%	11.71%	1.90%
Mining and manufacturing	1.50%	7.14%	5.03%	1.58%	3.25%	2.11%	2.77%	1.65%
Construction	1.29%	6.36%	3.73%	2.17%	2.08%	2.56%	2.59%	1.26%
Utilities and transp.	1.59%	11.55%	7.04%	4.66%	5.42%	0.88%	4.44%	1.70%
Wholesale trade	2.20%	5.23%	7.96%	3.15%	6.58%	1.50%	3.51%	2.62%
Fin. svcs. and real estate	1.66%	6.31%	11.26%	2.52%	5.07%	1.76%	4.51%	1.76%
Retail trade	0.90%	6.76%	4.72%	3.02%	2.48%	0.63%	3.02%	0.74%
Professional services	1.01%	2.57%	2.94%	1.79%	2.34%	1.39%	1.61%	1.14%
Other services	1.62%	3.36%	3.28%	1.69%	4.27%	2.40%	1.66%	1.96%
Ownership								
For profit, incorporated	0.58%	2.08%	2.11%	1.03%	1.74%	0.65%	1.12%	0.64%
For profit, unincorporated	1.41%	3.58%	2.80%	1.53%	1.55%	3.05%	1.83%	1.67%
Nonprofit	1.74%	6.21%	3.57%	1.93%	3.68%	2.24%	2.16%	1.88%
Age of firm								
Less than 5 years	2.52%	4.48%	7.10%	4.38%	3.53%	--	3.34%	3.76%
5-9 years	2.64%	4.19%	5.25%	2.96%	6.14%	4.05%	2.77%	3.85%
10-19 years	1.35%	3.79%	2.88%	1.55%	3.09%	2.72%	1.80%	1.83%
20 or more years	0.60%	2.52%	2.28%	0.97%	1.59%	0.72%	1.19%	0.65%
Multi/single status								
2 or more locations	0.59%	13.40%	7.55%	1.44%	1.30%	0.70%	3.30%	0.60%
1 location only	1.11%	1.72%	1.70%	0.97%	2.92%	5.92%	0.93%	1.93%
Percent full-time employees								
Less than 25%	1.93%	9.46%	6.55%	4.03%	4.80%	2.11%	4.36%	2.11%
25-49 %	4.18%	13.57%	9.26%	3.56%	11.81%	4.38%	5.09%	4.94%
50-74 %	1.37%	4.64%	4.61%	2.82%	3.04%	1.91%	2.55%	1.53%
75% or more	0.58%	1.83%	1.87%	0.88%	1.45%	0.77%	0.98%	0.65%
Union presence								
No union employees	0.55%	1.66%	1.72%	0.81%	1.30%	0.77%	0.89%	0.64%
Has union employees	1.56%	15.69%	9.82%	4.23%	6.66%	1.52%	6.24%	1.60%
Percent low-wage employees								
50% or more low-wage	1.20%	2.83%	3.72%	2.79%	2.33%	1.83%	2.22%	1.38%
Less than 50% low-wage	0.56%	1.83%	1.79%	0.84%	1.44%	0.73%	0.94%	0.64%
Percent women employees								
Less than 25%	0.90%	3.22%	2.36%	1.25%	1.70%	1.72%	1.38%	1.10%
25-49 %	0.76%	3.69%	3.94%	2.05%	2.48%	0.50%	2.10%	0.79%
50-74 %	1.15%	3.18%	4.54%	1.78%	2.53%	1.55%	2.09%	1.26%
75% or more	1.59%	3.62%	4.15%	1.49%	4.72%	1.89%	2.13%	1.86%
Percent age 50 or older employees								
Less than 25%	0.85%	2.71%	2.32%	1.05%	1.88%	1.26%	1.27%	0.98%
25-49 %	0.80%	3.94%	2.76%	1.51%	2.30%	0.88%	1.70%	0.86%
50-74 %	1.60%	3.32%	4.16%	2.52%	2.85%	2.84%	2.11%	1.92%
75% or more	2.75%	4.55%	17.14%	3.65%	7.34%	0.44%	4.89%	1.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	1,930	2,420	2,391	2,611	2,223	1,537	2,493	1,823
Industry group **								
Agric., fish., forest.	2,164	2,535	2,230	3,045	2,743	1,504	2,767	2,012
Mining and manufacturing	2,052	2,461	2,349	2,530	2,262	1,703	2,516	1,985
Construction	2,457	2,316	2,405	2,691	2,498	1,863	2,476	2,446
Utilities and transp.	1,916	2,248	2,284	2,799	2,492	1,542	2,605	1,822
Wholesale trade	2,007	2,169	2,533	2,328	2,181	1,614	2,457	1,878
Fin. svcs. and real estate	1,875	3,146	2,959	2,934	2,232	1,533	3,146	1,745
Retail trade	1,583	1,970	2,359	2,951	2,580	1,203	2,498	1,468
Professional services	1,882	2,365	2,348	2,514	2,066	1,557	2,386	1,789
Other services	2,043	2,421	2,353	2,517	2,126	1,752	2,380	1,957
Ownership								
For profit, incorporated	1,937	2,432	2,412	2,716	2,304	1,544	2,533	1,820
For profit, unincorporated	2,095	2,595	2,416	2,462	2,194	1,659	2,536	1,988
Nonprofit	1,730	1,643	2,147	2,217	2,020	1,416	2,097	1,688
Age of firm								
Less than 5 years	2,597	2,695	2,136	2,919	2,563	1,002	2,648	2,529
5-9 years	2,252	2,759	2,321	2,646	1,854	2,031	2,523	2,083
10-19 years	2,352	2,317	2,483	2,605	2,378	1,856	2,436	2,308
20 or more years	1,840	2,261	2,406	2,578	2,221	1,520	2,482	1,759
Multi/single status								
2 or more locations	1,740	--	2,382	2,720	2,178	1,534	2,725	1,715
1 location only	2,396	2,414	2,392	2,570	2,305	1,656	2,465	2,329
Percent full-time employees								
Less than 25%	2,450	1,500	2,929	2,852	2,800	2,059	2,446	2,450
25-49 %	2,242	2,501	1,948	2,481	2,363	2,070	2,385	2,211
50-74 %	1,957	2,904	2,441	2,618	2,288	1,563	2,721	1,826
75% or more	1,907	2,365	2,393	2,614	2,197	1,510	2,472	1,799
Union presence								
No union employees	2,019	2,452	2,403	2,633	2,273	1,570	2,520	1,904
Has union employees	1,491	--	1,862	2,143	1,603	1,448	1,527	1,490
Percent low-wage employees								
50% or more low-wage	2,451	2,382	2,653	2,902	2,868	2,122	2,630	2,409
Less than 50% low-wage	1,894	2,425	2,375	2,589	2,181	1,499	2,482	1,784
Percent women employees								
Less than 25%	2,218	2,171	2,348	2,790	2,375	1,746	2,487	2,123
25-49 %	1,692	2,575	2,795	2,368	2,053	1,391	2,636	1,592
50-74 %	1,930	2,329	2,023	2,621	2,271	1,622	2,375	1,873
75% or more	1,938	2,721	2,359	2,444	2,189	1,511	2,474	1,810
Percent age 50 or older employees								
Less than 25%	1,958	2,306	2,281	2,624	2,221	1,504	2,403	1,846
25-49 %	1,860	2,362	2,428	2,584	2,228	1,546	2,529	1,786
50-74 %	2,058	2,596	2,650	2,605	2,170	1,616	2,658	1,894
75% or more	2,319	2,638	2,519	2,713	3,003	1,484	2,624	2,031

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	30.83	99.55	69.09	56.14	57.60	36.14	45.76	33.42
Industry group **								
Agric., fish., forest.	254.51	477.01	196.49	427.71	372.07	293.06	344.14	282.23
Mining and manufacturing	58.36	280.38	190.98	156.26	121.10	79.04	126.87	64.12
Construction	99.13	343.74	156.89	171.34	216.88	169.45	120.32	141.65
Utilities and transp.	89.50	312.34	462.78	235.73	210.56	89.59	261.42	93.34
Wholesale trade	62.91	306.93	288.65	154.80	125.47	79.62	156.12	65.77
Fin. svcs. and real estate	68.58	304.28	317.72	272.16	183.19	52.72	222.30	64.35
Retail trade	132.49	325.00	195.17	157.79	169.71	100.98	141.70	129.56
Professional services	36.62	147.28	109.79	100.35	89.86	38.14	71.63	39.78
Other services	68.18	219.86	219.14	142.83	205.74	68.76	108.86	78.37
Ownership								
For profit, incorporated	39.90	119.25	82.93	71.00	56.77	45.88	55.53	42.92
For profit, unincorporated	72.96	208.63	143.61	105.21	191.74	60.81	99.55	83.90
Nonprofit	54.16	198.63	236.75	147.31	125.80	50.39	130.43	57.84
Age of firm								
Less than 5 years	107.94	254.49	241.87	169.34	166.78	186.88	156.90	138.41
5-9 years	161.93	279.81	181.74	107.47	340.17	210.84	133.01	228.05
10-19 years	70.29	221.86	154.04	141.52	135.84	116.29	98.71	93.35
20 or more years	33.65	122.49	91.43	72.76	60.61	37.08	61.01	35.21
Multi/single status								
2 or more locations	35.45	--	208.53	114.10	66.12	36.59	176.18	35.32
1 location only	47.20	99.95	73.19	64.13	116.59	204.16	46.60	79.80
Percent full-time employees								
Less than 25%	90.56	287.55	398.70	204.33	175.33	98.81	239.53	96.35
25-49 %	113.85	354.87	246.71	165.62	377.17	101.52	157.48	132.27
50-74 %	65.68	359.38	170.63	125.28	143.74	76.69	149.33	69.84
75% or more	34.92	105.60	76.61	64.35	64.30	40.27	50.47	37.78
Union presence								
No union employees	37.47	98.39	69.92	56.85	60.67	48.24	45.88	41.85
Has union employees	41.73	--	381.41	308.15	162.23	42.33	226.15	42.41
Percent low-wage employees								
50% or more low-wage	77.53	385.32	269.05	203.79	150.47	94.59	177.99	85.76
Less than 50% low-wage	31.99	101.59	71.52	58.66	60.42	36.78	47.41	34.49
Percent women employees								
Less than 25%	39.78	137.46	97.82	88.95	89.36	57.11	65.00	48.59
25-49 %	68.29	235.64	162.92	114.61	130.71	69.78	99.00	68.08
50-74 %	41.35	215.78	183.99	146.76	87.34	42.35	140.46	41.93
75% or more	52.22	200.39	154.81	106.72	152.50	42.87	98.71	57.08
Percent age 50 or older employees								
Less than 25%	67.12	148.07	89.83	76.48	86.22	85.18	60.94	76.26
25-49 %	31.50	226.41	135.62	110.16	80.21	30.81	100.63	32.13
50-74 %	79.44	209.67	188.02	125.54	221.31	83.96	104.33	89.63
75% or more	120.03	207.26	404.40	256.26	249.13	110.44	163.82	163.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	3,733	5,114	4,923	5,048	4,154	3,199	5,074	3,547
Industry group **								
Agric., fish., forest.	3,858	10,137	4,692	6,845	4,647	2,589	7,068	3,302
Mining and manufacturing	3,855	5,205	3,944	5,083	4,268	3,350	4,742	3,779
Construction	4,349	3,226	4,632	4,899	4,016	4,405	4,445	4,299
Utilities and transp.	3,565	--	4,282	5,527	3,961	3,151	5,547	3,404
Wholesale trade	3,719	5,114 *	5,730	4,190	4,498	3,016	4,846	3,530
Fin. svcs. and real estate	3,371	4,728	6,494	5,279	3,900	3,034	5,566	3,222
Retail trade	3,526	3,609	5,159	5,624	5,872	2,905	4,992	3,383
Professional services	3,831	6,001	5,080	5,154	4,081	3,328	5,456	3,606
Other services	3,786	5,273	4,538	5,084	3,668	3,249	4,818	3,537
Ownership								
For profit, incorporated	3,795	5,225	4,932	5,231	4,279	3,256	5,171	3,596
For profit, unincorporated	3,705	5,086	4,946	4,412	3,883	3,138	4,873	3,513
Nonprofit	3,451	3,808	4,818	4,872	4,008	2,952	4,664	3,343
Age of firm								
Less than 5 years	5,103	5,568	3,869	5,946	4,934	2,779	5,240	4,910
5-9 years	4,489	5,193	5,364	5,042	3,977	3,714	5,337	4,021
10-19 years	4,651	5,509	5,418	5,423	4,262	3,645	5,479	4,229
20 or more years	3,580	4,737	4,774	4,895	4,133	3,181	4,832	3,472
Multi/single status								
2 or more locations	3,441	--	5,142	4,924	4,103	3,208	4,676	3,424
1 location only	4,673	5,155	4,908	5,092	4,251	2,807	5,113	4,285
Percent full-time employees								
Less than 25%	5,103	--	5,781	5,800	5,222	4,197	5,859	4,748
25-49 %	4,153	--	3,579	5,308	4,362	3,658	5,044	3,978
50-74 %	3,648	4,633	5,735	4,960	4,152	3,201	5,310	3,456
75% or more	3,717	5,082	4,882	5,032	4,140	3,179	5,038	3,536
Union presence								
No union employees	3,906	5,356	5,055	5,161	4,290	3,237	5,247	3,677
Has union employees	3,133	--	3,076	4,213	2,938	3,113	2,761	3,147
Percent low-wage employees								
50% or more low-wage	4,827	5,400	6,974	5,772	6,306	3,943	6,172	4,558
Less than 50% low-wage	3,690	5,097	4,821	5,016	4,083	3,170	5,014	3,510
Percent women employees								
Less than 25%	4,105	4,663	4,679	5,289	4,226	3,425	4,939	3,902
25-49 %	3,499	4,781	5,784	4,695	3,927	3,124	5,149	3,364
50-74 %	3,666	5,389	4,960	4,997	4,459	3,119	5,182	3,504
75% or more	3,660	6,183	4,670	4,767	4,023	3,207	5,232	3,441
Percent age 50 or older employees								
Less than 25%	3,973	5,217	4,511	4,999	4,283	3,322	4,945	3,743
25-49 %	3,545	4,422	5,505	5,002	4,142	3,143	5,045	3,445
50-74 %	3,761	4,780	4,831	5,337	3,790	3,232	5,076	3,519
75% or more	4,802	6,369	6,780	5,384	5,890	3,005	6,408	3,711

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	48.97	336.93	194.90	123.80	135.40	51.41	136.44	50.74
Industry group **								
Agric., fish., forest.	410.08	428.55	295.11	530.21	961.12	299.44	876.36	346.35
Mining and manufacturing	131.93	1,305.84	603.98	277.07	317.47	135.43	417.57	139.39
Construction	216.90	694.42	490.24	342.46	435.13	469.21	342.46	277.28
Utilities and transp.	162.48	--	696.91	430.31	452.21	167.86	514.40	165.13
Wholesale trade	187.07	1,590.59 *	547.15	378.17	300.51	257.31	401.63	205.42
Fin. svcs. and real estate	133.70	623.93	660.19	563.50	281.88	149.33	439.23	132.57
Retail trade	175.72	815.02	678.09	541.83	617.33	123.47	455.86	181.18
Professional services	76.50	635.20	309.43	241.48	210.02	71.03	278.48	73.31
Other services	164.69	651.18	458.30	318.40	482.04	150.28	287.21	177.34
Ownership								
For profit, incorporated	59.67	416.71	228.48	151.37	159.41	63.69	165.70	61.91
For profit, unincorporated	146.57	598.03	374.63	271.45	394.77	120.36	293.06	154.42
Nonprofit	95.18	779.68	749.68	298.63	222.43	98.43	394.33	94.27
Age of firm								
Less than 5 years	306.02	795.63	459.88	420.85	437.00	420.49	469.47	326.02
5-9 years	438.02	662.91	517.67	379.30	859.93	339.49	356.20	573.39
10-19 years	177.30	980.38	347.30	310.24	266.35	303.10	353.50	188.27
20 or more years	50.04	411.68	279.63	150.37	140.68	52.56	163.34	51.72
Multi/single status								
2 or more locations	51.76	--	581.78	245.19	153.89	52.35	320.75	52.19
1 location only	125.51	344.42	205.04	144.23	273.02	228.43	146.64	183.57
Percent full-time employees								
Less than 25%	373.67	--	695.98	600.18	720.05	356.76	878.61	341.07
25-49 %	254.20	--	741.43	650.17	802.67	254.07	697.17	263.79
50-74 %	148.00	490.60	703.09	372.73	418.06	169.76	343.46	153.19
75% or more	53.19	384.89	209.21	133.67	146.63	55.33	150.09	55.07
Union presence								
No union employees	57.39	332.37	197.88	124.83	146.78	58.08	137.05	59.93
Has union employees	97.94	--	603.01	451.56	310.96	106.80	470.16	100.02
Percent low-wage employees								
50% or more low-wage	210.42	567.70	827.25	471.49	617.24	182.90	438.65	226.66
Less than 50% low-wage	49.93	354.87	194.86	127.45	136.58	52.84	141.06	51.73
Percent women employees								
Less than 25%	102.35	483.30	272.26	194.21	275.30	127.68	188.75	118.76
25-49 %	83.08	537.99	453.37	256.56	248.20	82.49	260.32	83.93
50-74 %	101.00	826.32	451.59	243.39	197.65	106.36	383.93	98.71
75% or more	93.03	773.39	480.32	314.52	302.13	85.50	347.34	86.20
Percent age 50 or older employees								
Less than 25%	85.61	419.29	254.49	184.29	202.30	94.16	173.93	92.84
25-49 %	65.63	630.19	335.70	205.03	188.08	68.95	239.26	67.12
50-74 %	158.81	611.89	488.82	316.05	425.29	157.90	310.95	165.91
75% or more	493.09	1,446.31	958.28	524.90	839.72	240.79	1,032.91	306.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	57.9%	68.7%	71.4%	69.8%	66.8%	49.4%	70.0%	55.8%
Industry group **								
Agric., fish., forest.	76.5%	55.5%	86.4%	81.4%	77.6%	73.9%	72.7%	77.6%
Mining and manufacturing	55.8%	73.7%	74.3%	66.9%	63.4%	46.4%	73.3%	53.7%
Construction	63.7%	59.7%	72.7%	61.6%	64.2%	59.2%	66.0%	62.3%
Utilities and transp.	61.2%	78.6%	79.8%	63.8%	71.8%	54.7%	74.2%	59.6%
Wholesale trade	61.7%	67.8%	71.8%	79.2%	65.0%	49.4%	75.4%	58.3%
Fin. svcs. and real estate	49.4%	67.7%	52.7%	56.7%	64.2%	43.3%	58.0%	48.5%
Retail trade	45.6%	76.6%	71.6%	78.9%	69.1%	34.7%	75.0%	41.6%
Professional services	61.8%	65.7%	72.1%	72.5%	68.6%	55.7%	70.6%	60.4%
Other services	63.2%	72.7%	70.2%	70.9%	67.4%	56.9%	69.5%	61.8%
Ownership								
For profit, incorporated	56.0%	67.7%	72.4%	70.5%	67.2%	46.6%	70.3%	53.4%
For profit, unincorporated	60.8%	69.2%	66.3%	71.3%	61.9%	53.9%	69.8%	58.9%
Nonprofit	64.0%	76.5%	72.9%	63.1%	69.9%	59.8%	67.7%	63.6%
Age of firm								
Less than 5 years	67.3%	66.8%	64.1%	76.0%	57.0%	81.8%	68.3%	65.9%
5-9 years	67.7%	75.7%	71.3%	73.7%	66.2%	48.9%	73.0%	64.3%
10-19 years	67.5%	64.3%	66.4%	71.0%	71.3%	59.3%	67.2%	67.6%
20 or more years	56.0%	68.8%	74.7%	68.4%	66.4%	49.0%	70.6%	54.4%
Multi/single status								
2 or more locations	53.9%	79.3%	67.3%	67.9%	66.8%	49.4%	66.3%	53.6%
1 location only	68.3%	68.5%	71.9%	70.5%	66.7%	51.4%	70.4%	66.5%
Percent full-time employees								
Less than 25%	64.5%	61.4%	56.7%	74.3%	68.0%	60.0%	64.4%	64.5%
25-49 %	57.8%	61.0%	73.4%	72.2%	50.3%	55.2%	69.7%	55.4%
50-74 %	63.0%	66.2%	74.3%	69.9%	66.9%	59.2%	69.2%	62.0%
75% or more	57.3%	69.5%	71.3%	69.6%	67.5%	48.0%	70.2%	55.0%
Union presence								
No union employees	59.7%	68.1%	71.9%	70.9%	66.5%	50.2%	70.5%	57.3%
Has union employees	50.8%	85.8%	62.2%	55.0%	69.5%	47.5%	58.2%	50.5%
Percent low-wage employees								
50% or more low-wage	58.0%	70.8%	58.5%	68.9%	54.5%	55.1%	69.8%	55.5%
Less than 50% low-wage	57.9%	68.5%	72.1%	69.9%	67.4%	49.1%	70.0%	55.9%
Percent women employees								
Less than 25%	61.2%	68.9%	73.6%	70.1%	66.6%	49.4%	72.0%	57.7%
25-49 %	52.3%	62.4%	70.3%	74.5%	65.2%	43.7%	69.7%	50.6%
50-74 %	58.8%	72.1%	74.8%	67.3%	67.8%	52.4%	69.6%	57.5%
75% or more	61.6%	70.4%	65.3%	66.3%	68.2%	56.3%	66.2%	60.6%
Percent age 50 or older employees								
Less than 25%	57.1%	67.2%	68.4%	69.7%	66.4%	45.6%	68.2%	54.4%
25-49 %	56.9%	72.2%	76.3%	69.0%	66.2%	50.4%	72.4%	55.4%
50-74 %	64.3%	65.6%	74.3%	73.5%	70.0%	56.5%	71.5%	62.5%
75% or more	62.7%	71.4%	60.9%	67.4%	66.5%	51.3%	69.0%	56.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	2.04%	1.90%	1.42%	1.54%	1.37%	1.14%	1.06%
Industry group **								
Agric., fish., forest.	4.41%	16.27%	10.53%	13.51%	7.92%	6.35%	10.78%	4.88%
Mining and manufacturing	2.22%	6.98%	5.56%	4.49%	3.44%	3.25%	3.39%	2.41%
Construction	2.53%	8.04%	4.75%	4.35%	5.08%	7.11%	3.46%	3.49%
Utilities and transp.	3.07%	9.19%	8.07%	6.36%	5.93%	4.29%	5.41%	3.41%
Wholesale trade	2.68%	7.62%	7.74%	3.42%	4.56%	4.58%	3.66%	3.18%
Fin. svcs. and real estate	2.18%	5.43%	11.07%	7.29%	4.09%	2.70%	5.45%	2.34%
Retail trade	3.65%	6.04%	5.92%	3.19%	5.28%	3.29%	3.27%	3.62%
Professional services	1.48%	3.70%	3.14%	2.29%	2.75%	2.32%	1.94%	1.70%
Other services	2.20%	4.36%	4.48%	3.30%	5.45%	3.20%	2.54%	2.66%
Ownership								
For profit, incorporated	1.16%	2.43%	2.15%	1.68%	1.70%	1.67%	1.34%	1.32%
For profit, unincorporated	2.17%	4.67%	5.39%	3.60%	4.99%	3.17%	2.80%	2.59%
Nonprofit	1.83%	5.86%	5.62%	3.84%	3.43%	2.51%	3.54%	1.98%
Age of firm								
Less than 5 years	2.88%	4.85%	6.34%	4.68%	7.68%	7.20%	3.39%	5.06%
5-9 years	3.98%	5.19%	5.47%	3.70%	9.59%	7.70%	3.11%	6.32%
10-19 years	1.67%	4.58%	4.25%	3.39%	3.00%	3.67%	2.46%	2.18%
20 or more years	1.06%	2.99%	2.46%	1.80%	1.68%	1.43%	1.57%	1.15%
Multi/single status								
2 or more locations	1.16%	12.02%	7.58%	2.94%	1.73%	1.40%	4.52%	1.18%
1 location only	1.24%	2.06%	1.94%	1.62%	3.00%	6.77%	1.16%	2.13%
Percent full-time employees								
Less than 25%	2.58%	9.98%	10.24%	4.70%	5.81%	3.44%	5.29%	2.95%
25-49 %	3.81%	13.81%	6.22%	5.14%	10.94%	3.89%	5.50%	4.40%
50-74 %	2.29%	6.31%	4.33%	3.98%	5.76%	3.13%	3.23%	2.61%
75% or more	1.04%	2.16%	2.12%	1.59%	1.57%	1.52%	1.26%	1.17%
Union presence								
No union employees	1.01%	2.06%	1.96%	1.43%	1.60%	1.56%	1.15%	1.17%
Has union employees	2.50%	8.75%	8.39%	6.83%	5.72%	2.90%	6.72%	2.58%
Percent low-wage employees								
50% or more low-wage	2.22%	5.83%	8.04%	5.40%	5.03%	3.14%	3.70%	2.54%
Less than 50% low-wage	0.98%	2.16%	1.95%	1.47%	1.60%	1.44%	1.19%	1.11%
Percent women employees								
Less than 25%	1.48%	3.46%	2.64%	2.26%	2.52%	2.75%	1.68%	1.83%
25-49 %	2.14%	5.33%	4.89%	2.73%	3.19%	2.73%	2.71%	2.30%
50-74 %	1.48%	4.21%	3.91%	3.46%	2.84%	2.01%	2.79%	1.62%
75% or more	1.82%	3.59%	4.56%	3.12%	4.09%	2.64%	2.52%	2.13%
Percent age 50 or older employees								
Less than 25%	1.76%	3.19%	2.73%	1.97%	2.41%	2.56%	1.62%	2.05%
25-49 %	1.23%	4.39%	3.05%	2.60%	2.28%	1.69%	2.27%	1.33%
50-74 %	2.22%	4.53%	4.29%	3.30%	4.35%	3.67%	2.52%	2.75%
75% or more	3.42%	4.37%	15.45%	7.68%	6.60%	6.11%	4.81%	4.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	27.22	29.13	31.20	29.46	26.56	26.15	30.12	26.59
Industry group **								
Agric., fish., forest.	29.69	32.20	--	30.22	26.89	30.86	31.93	29.11
Mining and manufacturing	28.25	31.97	35.17	31.14	26.99	27.19	32.96	27.48
Construction	28.89	28.03	30.79	30.06	27.99	26.29	29.53	28.48
Utilities and transp.	27.26	20.71	26.43	27.58	29.06	26.84	25.43	27.56
Wholesale trade	26.90	29.90	30.01	27.75	25.31	26.46	29.62	26.03
Fin. svcs. and real estate	26.94	25.97	38.27	29.52	25.68	26.76	30.41	26.53
Retail trade	28.32	30.95	29.91	29.95	29.27	27.10	30.01	27.91
Professional services	26.49	31.67	31.73	28.76	26.06	25.05	31.12	25.62
Other services	26.85	27.88	28.94	29.92	25.81	25.91	28.69	26.36
Ownership								
For profit, incorporated	27.61	28.72	31.40	29.79	27.11	26.46	30.20	26.98
For profit, unincorporated	27.70	30.35	30.83	29.56	26.87	26.36	30.09	27.07
Nonprofit	25.29	29.30	29.88	26.88	24.84	24.89	29.53	24.87
Age of firm								
Less than 5 years	27.55	29.71	26.94	27.20	27.52	18.48	27.98	26.93
5-9 years	27.90	28.12	33.46	28.62	26.10	23.50	29.75	26.56
10-19 years	29.14	32.30	31.69	31.02	27.39	26.49	31.57	27.90
20 or more years	26.91	28.02	31.10	29.39	26.43	26.18	30.07	26.45
Multi/single status								
2 or more locations	26.65	--	32.83	30.00	27.16	26.09	31.56	26.52
1 location only	28.37	28.97	31.04	29.27	25.56	28.31	29.96	26.85
Percent full-time employees								
Less than 25%	28.78	32.25	30.49	26.62	29.43	28.40	29.67	28.51
25-49 %	29.85	27.18	30.47	31.36	29.56	29.49	30.19	29.76
50-74 %	25.24	28.45	31.98	30.12	26.32	22.85	30.38	24.33
75% or more	27.35	29.23	31.16	29.33	26.44	26.49	30.10	26.74
Union presence								
No union employees	27.81	29.47	31.33	29.50	26.69	27.03	30.35	27.14
Has union employees	24.35	--	27.84	28.56	25.39	23.87	24.22	24.35
Percent low-wage employees								
50% or more low-wage	29.24	30.21	30.75	29.64	29.98	28.53	29.69	29.12
Less than 50% low-wage	27.10	29.03	31.22	29.44	26.42	26.00	30.15	26.45
Percent women employees								
Less than 25%	28.53	27.47	31.68	30.17	28.26	26.68	30.14	27.88
25-49 %	26.55	30.19	30.41	28.92	25.35	26.15	29.83	26.09
50-74 %	26.73	29.36	31.74	27.90	26.37	26.08	30.25	26.22
75% or more	26.97	30.58	30.35	30.10	26.18	25.74	30.26	26.25
Percent age 50 or older employees								
Less than 25%	28.23	28.52	31.64	29.63	27.08	27.47	29.93	27.70
25-49 %	26.45	28.97	31.27	29.70	26.38	25.40	30.75	25.93
50-74 %	27.09	30.77	30.03	27.90	25.68	26.63	29.73	26.33
75% or more	28.43	29.06	29.50	30.21	29.25	25.56	29.65	26.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	0.20	0.69	0.65	0.37	0.43	0.28	0.36	0.22
Industry group **								
Agric., fish., forest.	2.18	2.14	--	2.46	1.51	3.12	7.07	2.02
Mining and manufacturing	0.42	1.88	2.24	1.02	0.76	0.52	1.25	0.43
Construction	0.60	3.17	1.17	0.97	1.19	1.03	0.98	0.76
Utilities and transp.	0.70	2.44	3.09	1.31	1.95	0.72	1.79	0.75
Wholesale trade	0.63	2.81	1.48	1.19	1.48	0.76	1.03	0.74
Fin. svs. and real estate	0.56	2.14	3.33	1.79	1.10	0.70	1.88	0.58
Retail trade	0.67	1.89	2.77	1.31	1.52	0.96	1.37	0.76
Professional services	0.38	1.12	0.84	0.73	0.64	0.57	0.55	0.42
Other services	0.58	1.12	1.30	0.81	1.79	0.49	0.65	0.70
Ownership								
For profit, incorporated	0.22	0.79	0.76	0.45	0.48	0.32	0.43	0.25
For profit, unincorporated	0.67	1.68	1.68	0.86	1.75	0.60	0.90	0.78
Nonprofit	0.50	2.18	1.36	1.03	0.60	0.85	1.01	0.53
Age of firm								
Less than 5 years	0.66	1.23	1.57	1.03	1.51	2.00	0.83	1.06
5-9 years	1.52	1.64	1.49	1.02	3.56	1.31	0.94	2.33
10-19 years	0.58	1.39	1.43	0.80	1.06	1.67	0.77	0.77
20 or more years	0.21	1.06	0.89	0.48	0.39	0.29	0.50	0.22
Multi/single status								
2 or more locations	0.24	--	2.75	0.76	0.47	0.28	1.30	0.24
1 location only	0.37	0.69	0.65	0.42	0.80	2.34	0.37	0.59
Percent full-time employees								
Less than 25%	0.68	2.23	2.76	1.59	1.51	0.83	1.49	0.77
25-49 %	0.78	2.41	3.11	0.94	1.25	1.45	1.24	0.93
50-74 %	0.48	1.28	1.40	0.89	0.90	0.58	0.79	0.51
75% or more	0.22	0.80	0.72	0.42	0.49	0.31	0.41	0.25
Union presence								
No union employees	0.21	0.67	0.66	0.37	0.47	0.29	0.36	0.24
Has union employees	0.50	--	2.86	2.14	0.99	0.57	2.04	0.51
Percent low-wage employees								
50% or more low-wage	0.56	1.30	1.25	1.14	1.04	0.90	0.87	0.66
Less than 50% low-wage	0.21	0.74	0.67	0.39	0.45	0.29	0.38	0.23
Percent women employees								
Less than 25%	0.30	1.12	1.15	0.56	0.64	0.39	0.62	0.34
25-49 %	0.45	1.69	1.21	0.87	1.07	0.53	0.76	0.49
50-74 %	0.38	1.41	1.33	0.80	0.77	0.53	0.74	0.41
75% or more	0.45	1.33	0.94	0.77	0.74	0.75	0.69	0.52
Percent age 50 or older employees								
Less than 25%	0.29	1.09	0.88	0.51	0.70	0.41	0.50	0.35
25-49 %	0.29	1.51	1.14	0.66	0.50	0.40	0.71	0.30
50-74 %	0.67	1.51	1.92	0.92	1.67	0.65	0.95	0.79
75% or more	0.83	1.21	1.42	2.44	2.74	1.57	1.14	1.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	19.7	21.9	23.1	23.3	20.8	18.9	23.0	19.4
Industry group **								
Agric., fish., forest.	25.8	--	19.8	19.8	19.3	33.3	19.5	27.2
Mining and manufacturing	21.1	17.5	21.8	26.2	21.1	20.8	25.0	21.0
Construction	20.9	18.5	25.8	23.6	20.2	17.0	23.1	19.9
Utilities and transp.	20.0	--	--	22.1	22.0	19.5	21.3	19.9
Wholesale trade	19.4	22.1	21.0	23.7	17.9	18.9	23.4	19.0
Fin. svcs. and real estate	19.6	22.5	27.2	25.7	21.4	18.9	24.5	19.4
Retail trade	15.6	19.5	20.2	23.0	23.5	14.7	22.0	15.3
Professional services	20.2	23.7	23.5	22.1	20.0	19.8	23.2	19.9
Other services	21.8	21.1	21.5	22.3	21.7	21.9	22.0	21.8
Ownership								
For profit, incorporated	19.4	20.2	23.0	23.6	21.1	18.7	22.6	19.2
For profit, unincorporated	21.4	26.7	22.7	23.7	20.7	20.7	24.7	20.9
Nonprofit	19.4	22.9	25.8	20.7	19.9	18.8	22.4	19.1
Age of firm								
Less than 5 years	20.6	20.9	21.0	21.8	19.4	19.2	21.2	20.0
5-9 years	22.5	25.0	20.6	25.6	22.7	19.8	24.0	21.7
10-19 years	22.2	21.9	20.7	25.3	22.3	20.6	22.0	22.2
20 or more years	19.4	20.8	25.3	22.6	20.4	18.8	23.5	19.2
Multi/single status								
2 or more locations	19.2	20.0	27.5	21.4	20.5	18.9	25.8	19.1
1 location only	22.1	21.9	22.5	23.9	21.1	20.3	22.7	21.7
Percent full-time employees								
Less than 25%	21.3	--	--	21.7	25.4	19.6	22.3	21.1
25-49 %	21.1	33.9	16.7	24.6	22.4	19.6	24.3	20.8
50-74 %	20.5	19.2	22.7	22.0	20.5	20.3	22.1	20.3
75% or more	19.5	21.6	23.4	23.4	20.6	18.7	23.1	19.2
Union presence								
No union employees	19.5	22.5	23.1	23.7	20.9	18.3	23.3	19.1
Has union employees	20.2	--	22.5	19.9	19.6	20.3	19.3	20.2
Percent low-wage employees								
50% or more low-wage	21.8	18.9	18.5	21.5	25.0	21.3	19.7	22.0
Less than 50% low-wage	19.6	22.0	23.5	23.4	20.5	18.8	23.2	19.2
Percent women employees								
Less than 25%	21.0	19.8	22.5	24.7	19.8	20.6	23.2	20.6
25-49 %	18.3	21.2	22.2	21.8	20.6	17.6	21.6	18.2
50-74 %	19.9	22.6	26.0	23.0	20.4	19.4	23.2	19.7
75% or more	20.7	25.2	23.1	21.9	23.1	19.4	23.7	20.2
Percent age 50 or older employees								
Less than 25%	18.7	22.8	21.7	24.6	21.4	16.8	23.4	18.0
25-49 %	20.0	19.4	26.3	21.6	19.9	19.8	22.9	19.8
50-74 %	21.8	22.2	23.0	21.3	22.1	21.7	21.9	21.8
75% or more	20.1	22.6	21.8	26.1	24.4	16.9	22.3	19.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	1.38	1.15	0.65	0.46	0.46	0.66	0.38
Industry group **								
Agric., fish., forest.	2.47	--	0.28	0.31	1.48	3.28	0.67	2.80
Mining and manufacturing	0.49	1.71	2.15	2.85	1.14	0.53	2.83	0.49
Construction	1.07	3.85	5.00	1.78	1.12	1.45	2.65	0.91
Utilities and transp.	0.62	--	--	2.40	1.26	0.72	2.36	0.64
Wholesale trade	0.52	2.71	1.11	1.82	1.07	0.58	1.83	0.53
Fin. svcs. and real estate	0.50	3.43	4.36	2.29	1.67	0.53	2.08	0.52
Retail trade	1.13	2.00	1.75	1.64	1.26	1.08	1.25	1.13
Professional services	0.31	2.98	1.99	1.16	0.84	0.34	1.25	0.32
Other services	0.77	1.17	1.93	1.07	1.05	1.16	0.90	0.89
Ownership								
For profit, incorporated	0.46	1.15	1.36	0.87	0.56	0.55	0.76	0.48
For profit, unincorporated	0.48	4.17	2.49	1.13	0.86	0.63	1.76	0.48
Nonprofit	0.46	1.79	4.61	0.92	1.23	0.46	1.47	0.48
Age of firm								
Less than 5 years	0.61	1.81	1.15	1.28	0.70	1.09	0.95	0.76
5-9 years	0.85	2.81	2.30	1.49	1.87	0.43	1.53	1.01
10-19 years	0.61	1.87	1.12	1.37	1.27	0.90	0.82	0.78
20 or more years	0.39	2.53	1.97	0.87	0.52	0.47	1.07	0.40
Multi/single status								
2 or more locations	0.41	0.00	4.86	0.96	0.59	0.47	1.95	0.41
1 location only	0.43	1.39	1.16	0.80	0.71	0.53	0.70	0.53
Percent full-time employees								
Less than 25%	0.78	--	--	1.34	1.68	0.87	2.26	0.81
25-49 %	0.75	2.55	2.27	1.99	1.91	0.55	3.73	0.68
50-74 %	0.51	1.44	2.12	1.57	1.63	0.54	1.09	0.55
75% or more	0.41	1.54	1.27	0.74	0.49	0.51	0.74	0.43
Union presence								
No union employees	0.46	1.37	1.19	0.70	0.48	0.61	0.67	0.49
Has union employees	0.25	--	1.83	1.53	1.64	0.25	2.42	0.25
Percent low-wage employees								
50% or more low-wage	0.51	2.61	1.30	1.15	2.01	0.48	0.96	0.55
Less than 50% low-wage	0.38	1.45	1.23	0.69	0.47	0.48	0.69	0.40
Percent women employees								
Less than 25%	0.36	1.86	1.92	1.12	0.90	0.41	1.19	0.37
25-49 %	0.80	1.86	2.60	1.42	0.91	0.93	1.11	0.83
50-74 %	0.31	3.40	3.59	1.25	0.76	0.33	1.61	0.31
75% or more	0.42	4.05	1.34	1.01	1.02	0.51	1.20	0.45
Percent age 50 or older employees								
Less than 25%	0.82	2.05	1.75	0.95	0.85	0.95	0.97	0.86
25-49 %	0.23	1.90	2.17	1.07	0.53	0.26	1.12	0.23
50-74 %	0.96	3.87	1.98	1.10	1.59	1.41	1.84	1.07
75% or more	0.94	1.36	1.34	3.22	1.85	1.14	0.92	1.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	35.0%	19.4%	18.4%	19.5%	24.8%	45.4%	19.6%	37.6%
Industry group **								
Agric., fish., forest.	24.5%	18.8% *	--	18.3% *	32.4%	25.5%	20.7% *	25.5%
Mining and manufacturing	39.8%	7.4% *	21.0%	16.7%	31.5%	53.2%	17.5%	42.5%
Construction	25.2%	26.8% *	18.7%	20.0%	28.1%	36.4%	21.0%	27.7%
Utilities and transp.	31.7%	9.2% *	13.5% *	24.1%	13.6%	42.0%	16.4%	33.7%
Wholesale trade	32.6%	21.0% *	9.1% *	19.5%	28.0%	46.5%	15.2%	37.0%
Fin. svcs. and real estate	41.1%	24.5%	28.0% *	20.1%	28.0%	48.1%	23.8%	42.8%
Retail trade	52.7%	18.1% *	13.6%	18.1%	27.0%	65.2%	15.8%	57.7%
Professional services	29.5%	20.8%	17.0%	19.1%	21.6%	36.7%	19.3%	31.2%
Other services	28.9%	15.7%	24.6%	21.2%	21.9%	36.9%	22.5%	30.4%
Ownership								
For profit, incorporated	37.6%	19.5%	17.0%	18.9%	24.9%	49.2%	18.5%	41.1%
For profit, unincorporated	31.9%	20.9%	25.9%	21.5%	26.2%	42.9%	23.2%	33.8%
Nonprofit	26.0%	13.2%	16.3%	19.7%	23.5%	29.4%	21.4%	26.4%
Age of firm								
Less than 5 years	25.5%	21.3%	20.8%	23.4%	39.2%	--	21.4%	31.2%
5-9 years	23.2%	24.9%	17.8%	18.9%	18.7% *	48.1%	21.5%	24.2%
10-19 years	24.0%	17.1%	20.6%	19.4%	23.8%	35.2%	19.4%	26.4%
20 or more years	37.1%	17.8%	17.2%	19.2%	25.2%	45.8%	18.9%	39.2%
Multi/single status								
2 or more locations	39.9%	--	22.3% *	18.3%	25.3%	45.4%	20.5%	40.4%
1 location only	22.1%	19.5%	18.0%	19.9%	24.2%	46.4%	19.5%	24.5%
Percent full-time employees								
Less than 25%	24.8%	15.2% *	21.7%	19.3%	17.8%	34.2%	20.0%	26.2%
25-49 %	33.9%	21.9% *	22.6% *	17.7%	32.9% *	42.8%	18.7%	37.1%
50-74 %	33.2%	23.3%	14.0%	21.3%	29.9%	38.9%	20.3%	35.3%
75% or more	35.3%	18.9%	18.6%	19.4%	24.0%	46.4%	19.5%	38.0%
Union presence								
No union employees	33.1%	18.8%	18.7%	18.8%	25.2%	45.0%	19.2%	36.1%
Has union employees	42.5%	37.3% *	12.6% *	28.5%	21.5%	46.6%	28.2%	43.0%
Percent low-wage employees								
50% or more low-wage	34.4%	13.0%	24.3% *	19.0%	29.6%	43.6%	18.2%	37.9%
Less than 50% low-wage	35.0%	19.9%	18.1%	19.5%	24.6%	45.5%	19.7%	37.6%
Percent women employees								
Less than 25%	31.3%	17.0%	19.1%	19.2%	24.7%	46.3%	18.6%	35.4%
25-49 %	42.7%	29.9%	13.4%	20.8%	26.0%	53.4%	20.4%	45.0%
50-74 %	34.2%	15.8%	17.1%	16.4%	25.4%	42.3%	17.1%	36.2%
75% or more	28.0%	17.7%	22.3%	22.6%	22.3%	33.4%	23.2%	29.0%
Percent age 50 or older employees								
Less than 25%	34.4%	21.3%	19.7%	20.2%	23.7%	48.1%	21.3%	37.7%
25-49 %	36.9%	18.4%	16.4%	18.4%	26.3%	44.8%	17.9%	38.6%
50-74 %	29.5%	22.4%	13.0%	19.0%	22.7%	40.3%	17.4%	32.5%
75% or more	29.1%	10.9%	39.8% *	21.4%	26.8%	47.5%	19.0%	38.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.98%	1.91%	1.66%	1.13%	1.40%	1.45%	0.99%	1.11%
Industry group **								
Agric., fish., forest.	4.23%	9.71% *	--	13.48% *	6.27%	6.42%	10.06% *	4.50%
Mining and manufacturing	2.29%	4.16% *	5.42%	3.15%	3.39%	3.29%	2.89%	2.49%
Construction	2.56%	8.59% *	5.08%	3.56%	5.65%	6.95%	3.41%	3.55%
Utilities and transp.	2.93%	4.91% *	6.30% *	5.80%	3.39%	4.27%	4.16%	3.28%
Wholesale trade	2.68%	6.59% *	3.88% *	4.00%	4.10%	4.65%	2.91%	3.17%
Fin. svcs. and real estate	2.20%	5.99%	11.23% *	4.75%	3.92%	2.78%	4.60%	2.36%
Retail trade	3.84%	5.78% *	3.65%	3.10%	5.23%	3.29%	2.44%	3.69%
Professional services	1.43%	3.32%	2.48%	2.04%	2.33%	2.28%	1.68%	1.64%
Other services	1.95%	3.56%	4.29%	2.79%	4.67%	2.93%	2.35%	2.36%
Ownership								
For profit, incorporated	1.23%	2.22%	1.85%	1.37%	1.53%	1.75%	1.11%	1.39%
For profit, unincorporated	2.07%	4.53%	5.03%	2.73%	4.33%	3.21%	2.68%	2.47%
Nonprofit	1.84%	3.84%	4.61%	3.08%	3.23%	2.66%	3.17%	1.99%
Age of firm								
Less than 5 years	2.55%	4.46%	5.69%	4.09%	6.13%	--	3.00%	4.43%
5-9 years	3.37%	6.02%	4.50%	3.12%	7.02% *	7.87%	3.09%	5.19%
10-19 years	1.51%	3.31%	3.32%	2.96%	2.72%	3.98%	1.95%	2.06%
20 or more years	1.12%	2.66%	2.30%	1.40%	1.58%	1.51%	1.33%	1.21%
Multi/single status								
2 or more locations	1.21%	--	7.89% *	1.89%	1.60%	1.47%	3.42%	1.23%
1 location only	1.22%	1.93%	1.63%	1.39%	2.63%	10.39%	1.03%	2.13%
Percent full-time employees								
Less than 25%	2.02%	7.68% *	6.19%	4.36%	3.85%	3.11%	3.93%	2.38%
25-49 %	3.57%	15.03% *	7.52% *	3.74%	10.42% *	4.07%	5.15%	4.17%
50-74 %	2.25%	5.79%	3.27%	3.65%	5.81%	3.08%	2.95%	2.58%
75% or more	1.10%	2.04%	1.85%	1.26%	1.40%	1.62%	1.09%	1.24%
Union presence								
No union employees	1.08%	1.82%	1.72%	1.14%	1.44%	1.67%	0.98%	1.24%
Has union employees	2.53%	18.52% *	5.53% *	5.85%	5.24%	2.94%	6.66%	2.61%
Percent low-wage employees								
50% or more low-wage	2.12%	3.63%	7.76% *	3.11%	4.64%	3.14%	3.09%	2.45%
Less than 50% low-wage	1.03%	2.04%	1.70%	1.19%	1.45%	1.52%	1.04%	1.17%
Percent women employees								
Less than 25%	1.52%	3.37%	2.54%	1.81%	2.22%	2.91%	1.55%	1.89%
25-49 %	2.26%	5.21%	3.40%	2.72%	2.97%	2.82%	2.40%	2.40%
50-74 %	1.44%	3.61%	3.36%	2.25%	2.72%	2.00%	2.00%	1.58%
75% or more	1.85%	2.77%	4.14%	2.58%	3.37%	2.88%	2.26%	2.17%
Percent age 50 or older employees								
Less than 25%	1.98%	3.18%	2.33%	1.66%	2.14%	2.95%	1.45%	2.32%
25-49 %	1.23%	4.12%	2.72%	1.97%	2.10%	1.72%	1.84%	1.33%
50-74 %	2.15%	4.05%	2.99%	2.81%	3.82%	3.74%	2.07%	2.69%
75% or more	3.95%	2.61%	15.54% *	5.97%	6.87%	8.16%	4.74%	5.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	92.5%	76.7%	86.4%	89.7%	92.2%	95.5%	84.3%	94.1%
Industry group **								
Agric., fish., forest.	90.3%	--	97.3%	100.0%	71.0%	99.7%	92.9%	89.4%
Mining and manufacturing	93.4%	62.8%	91.8%	94.5%	93.8%	94.1%	87.2%	94.3%
Construction	89.5%	61.5%	91.3%	86.7%	96.0%	94.1%	85.0%	92.5%
Utilities and transp.	93.1%	68.9%	79.6%	83.9%	96.9%	95.9%	79.6%	95.2%
Wholesale trade	93.5%	77.9%	82.7%	94.4%	94.9%	97.3%	85.8%	95.9%
Fin. svcs. and real estate	93.8%	80.0%	65.8%	93.9%	94.5%	95.8%	80.4%	95.4%
Retail trade	95.3%	80.2%	80.0%	84.8%	97.4%	98.3%	79.8%	97.6%
Professional services	93.2%	79.7%	90.7%	92.6%	91.3%	95.8%	87.5%	94.3%
Other services	87.8%	79.5%	83.8%	83.4%	86.7%	91.7%	81.8%	89.4%
Ownership								
For profit, incorporated	92.2%	77.7%	85.5%	88.6%	91.5%	95.4%	84.1%	94.0%
For profit, unincorporated	92.1%	75.9%	91.8%	90.4%	92.8%	95.8%	84.5%	94.1%
Nonprofit	94.1%	69.4%	84.4%	95.2%	93.4%	95.9%	86.1%	94.9%
Age of firm								
Less than 5 years	86.5%	85.5%	83.1%	85.4%	90.9%	98.3%	82.8%	91.7%
5-9 years	84.5%	72.8%	88.1%	87.6%	80.6%	99.0%	82.5%	85.9%
10-19 years	88.6%	72.5%	84.2%	88.1%	92.4%	94.8%	81.0%	92.8%
20 or more years	93.7%	77.1%	87.5%	90.8%	93.4%	95.5%	86.2%	94.7%
Multi/single status								
2 or more locations	94.9%	96.0%	82.3%	91.2%	94.3%	95.5%	88.3%	95.1%
1 location only	87.0%	76.5%	86.9%	89.1%	88.8%	95.3%	83.8%	90.0%
Percent full-time employees								
Less than 25%	88.2%	68.2%	89.5%	87.5%	85.7%	93.5%	81.4%	90.0%
25-49 %	86.1%	45.7%	90.8%	86.8%	79.1%	94.3%	78.7%	87.6%
50-74 %	92.4%	81.4%	79.1%	90.3%	90.2%	96.1%	82.7%	94.2%
75% or more	92.9%	77.3%	86.9%	89.8%	93.3%	95.5%	84.8%	94.5%
Union presence								
No union employees	92.1%	77.6%	86.2%	90.0%	92.5%	95.4%	84.4%	94.0%
Has union employees	94.3%	--	94.6%	84.1%	89.1%	96.0%	81.2%	94.8%
Percent low-wage employees								
50% or more low-wage	87.2%	64.2%	84.5%	85.3%	84.1%	92.4%	75.4%	90.0%
Less than 50% low-wage	92.9%	77.9%	86.5%	90.0%	92.7%	95.8%	85.0%	94.4%
Percent women employees								
Less than 25%	90.6%	71.1%	87.3%	87.9%	92.0%	95.6%	83.1%	93.4%
25-49 %	95.6%	84.8%	91.0%	92.1%	94.7%	97.1%	89.2%	96.3%
50-74 %	92.2%	78.4%	84.1%	89.3%	94.0%	93.5%	83.6%	93.4%
75% or more	90.5%	76.6%	82.6%	91.7%	86.3%	95.5%	83.2%	92.2%
Percent age 50 or older employees								
Less than 25%	91.2%	72.6%	84.3%	86.5%	93.1%	95.2%	81.4%	93.9%
25-49 %	94.6%	86.9%	92.9%	92.9%	92.6%	96.2%	91.9%	94.9%
50-74 %	89.5%	70.7%	84.9%	93.4%	89.6%	92.6%	82.1%	91.7%
75% or more	84.2%	78.7%	65.2%	91.6%	73.1%	97.4%	77.9%	90.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	2.40%	1.47%	0.96%	1.13%	0.57%	1.01%	0.50%
Industry group **								
Agric., fish., forest.	3.98%	--	2.99%	0.00%	10.63%	0.22%	3.71%	5.09%
Mining and manufacturing	0.95%	8.52%	3.73%	1.81%	1.65%	1.48%	2.81%	1.00%
Construction	1.66%	10.52%	2.74%	3.17%	1.73%	2.64%	2.99%	1.85%
Utilities and transp.	1.40%	14.06%	7.18%	4.14%	1.67%	1.88%	4.79%	1.42%
Wholesale trade	1.17%	9.24%	5.90%	1.88%	1.90%	1.26%	3.62%	1.00%
Fin. svcs. and real estate	1.07%	6.72%	11.72%	2.13%	2.95%	1.05%	4.75%	1.04%
Retail trade	0.95%	8.06%	5.17%	4.16%	0.92%	0.53%	3.91%	0.58%
Professional services	0.82%	3.89%	1.87%	1.34%	2.43%	0.82%	1.59%	0.93%
Other services	1.70%	4.74%	3.89%	3.02%	3.77%	2.77%	2.40%	2.05%
Ownership								
For profit, incorporated	0.60%	2.82%	1.78%	1.23%	1.67%	0.74%	1.21%	0.67%
For profit, unincorporated	0.91%	5.10%	2.28%	2.04%	1.94%	0.82%	2.29%	0.95%
Nonprofit	0.87%	9.79%	5.21%	1.35%	1.91%	0.88%	3.18%	0.90%
Age of firm								
Less than 5 years	2.29%	4.22%	4.75%	5.15%	3.41%	1.86%	3.44%	2.37%
5-9 years	3.45%	7.23%	3.26%	2.48%	8.75%	0.51%	3.05%	5.39%
10-19 years	1.23%	5.42%	3.07%	2.65%	1.91%	1.73%	2.27%	1.37%
20 or more years	0.48%	3.32%	2.08%	1.07%	1.08%	0.60%	1.28%	0.50%
Multi/single status								
2 or more locations	0.48%	4.12%	7.14%	1.66%	0.90%	0.58%	3.20%	0.48%
1 location only	0.99%	2.43%	1.44%	1.16%	2.53%	3.52%	1.07%	1.64%
Percent full-time employees								
Less than 25%	1.91%	12.98%	6.54%	3.59%	4.36%	1.87%	4.94%	1.99%
25-49 %	4.25%	13.16%	3.73%	3.35%	12.19%	1.26%	5.41%	5.06%
50-74 %	0.99%	6.27%	4.94%	2.44%	2.57%	1.11%	2.95%	1.03%
75% or more	0.49%	2.62%	1.61%	1.09%	1.04%	0.66%	1.11%	0.53%
Union presence								
No union employees	0.48%	2.34%	1.52%	0.95%	1.17%	0.55%	1.01%	0.53%
Has union employees	1.39%	--	2.71%	6.09%	4.20%	1.50%	7.63%	1.41%
Percent low-wage employees								
50% or more low-wage	1.64%	8.84%	5.77%	4.74%	4.26%	1.57%	4.78%	1.61%
Less than 50% low-wage	0.48%	2.46%	1.52%	0.96%	1.17%	0.60%	1.01%	0.53%
Percent women employees								
Less than 25%	0.85%	4.45%	2.00%	1.67%	2.34%	0.86%	1.65%	0.98%
25-49 %	0.55%	4.91%	2.75%	1.95%	1.12%	0.59%	2.03%	0.54%
50-74 %	1.02%	5.30%	3.73%	2.05%	1.24%	1.62%	2.34%	1.11%
75% or more	1.27%	4.23%	3.89%	1.67%	4.00%	0.93%	2.20%	1.48%
Percent age 50 or older employees								
Less than 25%	0.71%	3.89%	1.99%	1.55%	1.18%	0.89%	1.51%	0.71%
25-49 %	0.62%	4.15%	1.74%	1.27%	2.03%	0.52%	1.34%	0.67%
50-74 %	1.90%	5.67%	4.22%	2.18%	2.63%	3.91%	2.82%	2.33%
75% or more	3.09%	5.03%	15.36%	3.84%	11.10%	1.26%	4.92%	3.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	90.3%	75.9%	78.2%	85.7%	91.9%	92.4%	79.7%	91.9%
Industry group **								
Agric., fish., forest.	94.4%	--	86.8%	93.4%	90.4%	99.7%	79.3%	97.6%
Mining and manufacturing	90.5%	80.2%	83.5%	90.3%	90.0%	91.5%	85.0%	91.0%
Construction	81.8%	59.2%	74.0%	81.5%	88.3%	89.2%	75.0%	85.6%
Utilities and transp.	92.8%	--	80.7%	70.8%	99.2%	94.5%	76.6%	94.3%
Wholesale trade	93.4%	77.2%	88.5%	92.6%	98.9%	92.5%	89.7%	94.1%
Fin. svcs. and real estate	92.0%	79.2%	77.9%	90.1%	86.3%	94.5%	80.4%	92.9%
Retail trade	91.5%	73.7%	55.0%	83.2%	92.5%	94.8%	66.2%	94.2%
Professional services	91.3%	84.8%	86.1%	86.9%	94.6%	91.6%	85.2%	92.2%
Other services	84.8%	69.7%	67.8%	82.1%	88.0%	87.8%	72.6%	87.8%
Ownership								
For profit, incorporated	89.9%	73.8%	75.8%	86.8%	91.7%	92.0%	78.8%	91.6%
For profit, unincorporated	90.6%	83.4%	87.7%	80.5%	91.3%	93.7%	82.8%	91.9%
Nonprofit	92.3%	78.3%	82.0%	86.5%	93.2%	93.4%	81.2%	93.2%
Age of firm								
Less than 5 years	83.0%	86.6%	67.3%	81.2%	91.0%	100.0%	78.6%	89.6%
5-9 years	85.9%	78.0%	77.5%	75.6%	92.3%	98.8%	80.6%	88.9%
10-19 years	86.8%	67.9%	75.1%	85.9%	94.5%	91.8%	73.5%	93.6%
20 or more years	91.1%	74.9%	81.4%	87.3%	91.5%	92.3%	82.0%	91.9%
Multi/single status								
2 or more locations	92.2%	100.0%	82.9%	91.6%	91.6%	92.5%	91.5%	92.3%
1 location only	84.6%	75.4%	77.8%	83.6%	92.4%	89.1%	78.6%	89.8%
Percent full-time employees								
Less than 25%	89.1%	82.8%	94.0%	86.0%	84.8%	93.4%	86.3%	90.5%
25-49 %	86.6%	90.5%	94.5%	62.2%	92.7%	89.2%	78.3%	88.3%
50-74 %	85.2%	68.9%	64.6%	71.7%	91.1%	87.1%	68.6%	87.5%
75% or more	91.0%	75.7%	78.6%	87.7%	92.0%	93.0%	80.6%	92.4%
Union presence								
No union employees	89.9%	76.8%	78.4%	86.6%	91.9%	91.9%	79.7%	91.7%
Has union employees	92.0%	--	75.2%	79.3%	91.5%	93.5%	78.9%	92.6%
Percent low-wage employees								
50% or more low-wage	86.1%	72.7%	79.5%	74.6%	84.8%	90.4%	73.0%	88.8%
Less than 50% low-wage	90.5%	76.1%	78.1%	86.2%	92.1%	92.5%	80.0%	92.0%
Percent women employees								
Less than 25%	87.9%	73.5%	75.3%	84.6%	91.5%	91.0%	78.0%	90.5%
25-49 %	93.1%	76.0%	93.8%	90.4%	92.2%	94.4%	87.6%	93.6%
50-74 %	91.1%	78.4%	66.5%	87.0%	92.2%	92.9%	75.8%	92.7%
75% or more	88.0%	77.9%	77.7%	79.7%	91.4%	89.2%	78.7%	89.3%
Percent age 50 or older employees								
Less than 25%	85.4%	72.4%	73.6%	80.3%	91.1%	87.5%	75.0%	88.1%
25-49 %	93.5%	78.7%	87.6%	89.6%	91.8%	95.0%	87.4%	94.0%
50-74 %	90.1%	86.2%	74.1%	95.6%	93.7%	89.1%	84.2%	91.3%
75% or more	87.1%	70.1%	89.0%	85.2%	93.4%	98.1%	74.8%	96.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	3.11%	2.67%	1.51%	1.04%	0.76%	1.51%	0.60%
Industry group **								
Agric., fish., forest.	2.48%	--	13.53%	6.93%	8.16%	0.23%	9.86%	1.91%
Mining and manufacturing	1.36%	9.98%	6.55%	3.23%	2.45%	1.91%	3.74%	1.44%
Construction	2.88%	11.15%	8.02%	4.97%	5.36%	5.55%	4.68%	3.63%
Utilities and transp.	1.57%	--	11.09%	8.64%	0.54%	1.82%	7.53%	1.52%
Wholesale trade	1.40%	11.13%	5.13%	3.09%	0.45%	2.39%	2.95%	1.56%
Fin. svcs. and real estate	1.34%	6.94%	9.86%	3.73%	4.43%	1.25%	4.64%	1.39%
Retail trade	1.67%	14.94%	10.27%	4.71%	3.18%	1.70%	6.66%	1.50%
Professional services	1.03%	3.51%	3.78%	2.91%	1.02%	1.53%	2.22%	1.13%
Other services	2.26%	8.10%	7.70%	3.99%	3.84%	3.62%	4.20%	2.57%
Ownership								
For profit, incorporated	0.73%	3.84%	3.25%	1.69%	1.40%	0.99%	1.81%	0.79%
For profit, unincorporated	1.26%	5.16%	3.97%	4.25%	2.36%	1.66%	3.07%	1.35%
Nonprofit	0.97%	7.97%	7.29%	4.78%	1.88%	1.14%	4.97%	0.95%
Age of firm								
Less than 5 years	3.34%	5.57%	10.82%	6.17%	4.37%	0.00%	4.79%	4.10%
5-9 years	2.94%	6.96%	7.24%	6.45%	4.19%	0.81%	3.91%	3.76%
10-19 years	1.67%	7.43%	5.62%	3.30%	1.95%	3.14%	3.56%	1.51%
20 or more years	0.62%	4.76%	3.40%	1.77%	1.23%	0.79%	1.96%	0.65%
Multi/single status								
2 or more locations	0.63%	0.04%	9.19%	2.04%	1.33%	0.74%	3.18%	0.64%
1 location only	1.20%	3.16%	2.79%	1.88%	1.71%	9.16%	1.62%	1.69%
Percent full-time employees								
Less than 25%	2.40%	11.29%	4.98%	5.22%	7.77%	1.92%	5.10%	2.57%
25-49 %	2.72%	5.83%	3.78%	8.16%	3.18%	3.91%	6.55%	2.99%
50-74 %	2.96%	8.80%	9.51%	8.62%	2.82%	4.35%	5.72%	3.28%
75% or more	0.56%	3.52%	2.86%	1.50%	1.14%	0.72%	1.63%	0.59%
Union presence								
No union employees	0.62%	2.99%	2.64%	1.45%	1.09%	0.90%	1.50%	0.67%
Has union employees	1.35%	--	14.35%	6.57%	3.29%	1.45%	7.61%	1.35%
Percent low-wage employees								
50% or more low-wage	2.19%	11.16%	10.20%	6.35%	6.41%	2.33%	6.17%	2.25%
Less than 50% low-wage	0.58%	3.22%	2.76%	1.55%	1.06%	0.79%	1.56%	0.62%
Percent women employees								
Less than 25%	1.12%	5.38%	4.11%	2.28%	1.84%	1.83%	2.33%	1.26%
25-49 %	0.84%	6.57%	2.32%	2.89%	2.21%	0.91%	2.56%	0.88%
50-74 %	1.01%	5.27%	7.39%	3.08%	1.63%	1.31%	3.53%	1.03%
75% or more	1.79%	8.67%	6.68%	4.73%	2.43%	2.53%	4.30%	1.94%
Percent age 50 or older employees								
Less than 25%	1.20%	4.69%	3.76%	2.55%	1.92%	1.97%	2.23%	1.38%
25-49 %	0.57%	6.75%	4.14%	2.03%	1.51%	0.61%	2.40%	0.59%
50-74 %	2.04%	4.40%	8.10%	1.59%	1.76%	3.66%	3.41%	2.34%
75% or more	3.53%	9.79%	6.63%	7.04%	4.34%	1.02%	7.15%	1.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	4,625	5,483	5,528	5,525	4,625	4,248	5,512	4,466
Industry group **								
Agric., fish., forest.	5,623	4,077	7,364	5,550	5,422	5,281	6,462	5,353
Mining and manufacturing	4,738	5,764	5,694	5,405	4,764	4,370	5,561	4,623
Construction	5,351	4,981	5,854	5,845	4,828	4,989	5,713	5,134
Utilities and transp.	4,631	3,444	5,760	5,873	5,022	4,257	5,238	4,550
Wholesale trade	4,779	5,835	5,796	5,756	4,305	4,289	5,849	4,485
Fin. svcs. and real estate	4,471	5,835	5,065	5,522	4,425	4,268	5,643	4,354
Retail trade	4,291	5,584	5,421	5,896	5,319	3,825	5,762	4,115
Professional services	4,511	5,374	5,414	5,251	4,427	4,226	5,380	4,361
Other services	4,822	5,745	5,085	5,439	4,654	4,579	5,249	4,722
Ownership								
For profit, incorporated	4,646	5,481	5,535	5,567	4,716	4,260	5,565	4,470
For profit, unincorporated	4,821	5,714	5,353	5,467	4,758	4,334	5,370	4,694
Nonprofit	4,362	4,610	5,861	5,381	4,288	4,136	5,362	4,269
Age of firm								
Less than 5 years	5,313	5,610	4,661	5,714	5,210	3,742	5,242	5,406
5-9 years	5,124	5,833	5,772	5,362	4,555	4,786	5,551	4,851
10-19 years	5,095	5,862	5,176	5,724	4,850	4,355	5,492	4,903
20 or more years	4,520	5,158	5,740	5,475	4,574	4,237	5,556	4,398
Multi/single status								
2 or more locations	4,400	6,782	5,866	5,552	4,625	4,238	5,850	4,365
1 location only	5,181	5,463	5,495	5,515	4,624	4,596	5,469	4,925
Percent full-time employees								
Less than 25%	5,499	4,830	5,590	5,523	5,997	5,168	5,592	5,477
25-49 %	4,670	5,393	4,742	5,786	4,380	4,359	4,834	4,639
50-74 %	4,924	6,113	5,536	5,654	4,657	4,750	5,695	4,800
75% or more	4,575	5,400	5,558	5,495	4,611	4,168	5,519	4,403
Union presence								
No union employees	4,698	5,509	5,563	5,538	4,699	4,224	5,536	4,515
Has union employees	4,285	3,256	4,557	5,249	3,839	4,311	4,739	4,272
Percent low-wage employees								
50% or more low-wage	5,193	5,924	4,612	5,734	5,115	5,069	5,408	5,150
Less than 50% low-wage	4,589	5,447	5,580	5,510	4,598	4,195	5,519	4,423
Percent women employees								
Less than 25%	4,977	5,479	5,454	5,671	4,880	4,457	5,539	4,789
25-49 %	4,271	5,191	5,797	5,162	4,485	3,953	5,463	4,145
50-74 %	4,618	5,838	5,262	5,337	4,567	4,407	5,394	4,523
75% or more	4,768	5,431	5,636	5,825	4,575	4,411	5,607	4,585
Percent age 50 or older employees								
Less than 25%	4,524	5,579	5,294	5,480	4,606	3,952	5,396	4,322
25-49 %	4,635	5,677	5,635	5,566	4,551	4,417	5,587	4,530
50-74 %	4,857	5,188	6,134	5,402	4,891	4,383	5,747	4,624
75% or more	5,057	5,191	4,942	6,324	5,644	3,959	5,412	4,727

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	47.21	143.54	115.53	80.55	71.59	66.53	69.19	51.29
Industry group **								
Agric., fish., forest.	269.08	407.06	347.08	568.96	641.60	316.82	533.78	279.30
Mining and manufacturing	89.86	364.47	397.40	221.31	180.51	112.25	216.25	95.82
Construction	124.84	431.44	276.54	213.20	222.64	229.24	183.55	162.84
Utilities and transp.	150.88	763.56	445.73	422.93	238.70	215.69	452.86	162.07
Wholesale trade	119.61	519.73	381.53	225.21	256.59	142.08	230.40	128.86
Fin. svcs. and real estate	85.52	350.65	524.13	270.24	232.72	94.73	246.37	89.10
Retail trade	238.11	397.43	327.11	228.87	195.91	230.36	206.02	237.13
Professional services	62.95	202.03	203.08	161.19	125.81	85.37	118.49	68.87
Other services	90.50	293.31	266.67	212.23	221.17	105.66	168.09	102.17
Ownership								
For profit, incorporated	63.13	174.66	129.75	96.37	87.95	85.41	79.48	68.40
For profit, unincorporated	89.53	287.91	302.31	204.77	174.46	133.06	180.47	101.14
Nonprofit	85.19	434.90	394.88	195.30	168.14	107.08	217.46	89.64
Age of firm								
Less than 5 years	164.70	276.62	383.40	306.35	291.48	361.10	213.76	252.50
5-9 years	184.02	327.24	289.29	240.87	342.81	424.36	207.08	244.02
10-19 years	100.53	317.40	239.50	193.90	187.64	149.29	155.97	126.96
20 or more years	52.86	213.47	144.77	99.13	80.74	69.29	88.81	55.44
Multi/single status								
2 or more locations	56.33	554.04	330.31	139.53	85.02	67.39	192.33	56.66
1 location only	65.28	145.17	122.52	98.04	128.81	335.77	74.06	100.10
Percent full-time employees								
Less than 25%	144.06	782.03	722.77	243.98	326.22	142.50	356.51	156.97
25-49 %	184.96	608.72	505.13	452.66	378.12	203.43	378.44	206.79
50-74 %	100.26	355.07	316.72	163.61	258.75	126.79	183.51	110.95
75% or more	52.89	156.47	126.29	90.08	75.60	73.45	75.42	57.05
Union presence								
No union employees	55.33	144.43	116.63	82.93	73.60	84.10	69.93	61.32
Has union employees	85.17	386.81	624.86	352.31	242.36	92.81	470.69	86.23
Percent low-wage employees								
50% or more low-wage	97.29	529.18	330.63	175.19	168.97	142.57	237.42	106.02
Less than 50% low-wage	49.25	146.17	119.76	85.58	74.94	68.58	71.91	53.30
Percent women employees								
Less than 25%	62.69	291.44	187.89	124.47	122.70	103.03	115.36	73.68
25-49 %	107.48	301.54	256.43	193.10	142.60	131.21	165.16	109.71
50-74 %	58.02	268.11	254.56	176.94	132.19	67.95	142.76	61.66
75% or more	79.33	259.70	224.74	144.95	188.10	104.34	135.27	89.30
Percent age 50 or older employees								
Less than 25%	98.48	185.32	169.70	120.62	119.18	132.16	100.37	107.83
25-49 %	50.81	362.66	179.71	135.93	108.65	63.58	129.46	53.55
50-74 %	82.89	216.75	283.02	189.14	161.92	123.92	153.10	90.90
75% or more	186.46	382.69	494.25	267.92	392.21	145.21	279.26	232.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	8,874	10,435	10,600	10,204	8,827	8,493	10,434	8,678
Industry group **								
Agric., fish., forest.	11,078	11,341	14,557	10,606	13,196	10,179	12,054	10,909
Mining and manufacturing	8,788	9,825	8,895	10,020	8,995	8,438	9,796	8,706
Construction	9,987	9,902	11,566	10,289	9,030	10,223	10,764	9,605
Utilities and transp.	8,528	12,386	9,730	8,881	8,316	8,438	10,066	8,409
Wholesale trade	9,017	12,503	10,482	9,533	8,356	8,875	10,232	8,801
Fin. svcs. and real estate	8,241	9,400	12,897	11,098	7,714	8,075	10,992	8,063
Retail trade	9,153	11,008	10,666	11,297	10,582	8,654	11,018	9,010
Professional services	8,839	10,167	10,378	10,075	8,747	8,519	10,366	8,645
Other services	9,279	11,317	10,195	10,663	9,451	8,585	10,261	9,080
Ownership								
For profit, incorporated	8,957	10,313	10,388	10,453	8,946	8,563	10,422	8,762
For profit, unincorporated	8,819	10,610	11,593	9,714	8,409	8,452	10,709	8,533
Nonprofit	8,554	11,311	10,503	9,308	8,838	8,209	10,050	8,445
Age of firm								
Less than 5 years	10,426	10,763	11,367	10,679	9,564	8,010	10,818	9,920
5-9 years	9,755	10,729	11,390	10,956	8,662	9,430	10,874	9,177
10-19 years	9,644	10,638	10,527	11,358	8,940	8,506	10,776	9,188
20 or more years	8,727	10,100	10,363	9,808	8,805	8,484	10,152	8,612
Multi/single status								
2 or more locations	8,651	--	11,641	10,509	8,935	8,480	11,132	8,616
1 location only	9,606	10,372	10,518	10,087	8,641	9,006	10,360	9,031
Percent full-time employees								
Less than 25%	10,317	--	9,781	11,205	11,414	9,966	10,075	10,427
25-49 %	8,675	9,123	13,784	11,090	8,607	7,979	10,236	8,392
50-74 %	9,532	11,956	9,747	10,553	8,916	9,515	10,744	9,406
75% or more	8,807	10,417	10,584	10,141	8,808	8,399	10,426	8,607
Union presence								
No union employees	8,956	10,558	10,694	10,342	8,936	8,419	10,573	8,706
Has union employees	8,601	--	9,331	9,105	7,986	8,652	8,782	8,594
Percent low-wage employees								
50% or more low-wage	9,862	9,251	10,132	11,107	9,528	9,793	10,175	9,810
Less than 50% low-wage	8,836	10,497	10,624	10,169	8,806	8,442	10,447	8,637
Percent women employees								
Less than 25%	9,235	10,514	10,870	10,444	9,079	8,543	10,557	8,944
25-49 %	8,586	9,513	10,359	9,868	8,625	8,338	10,076	8,458
50-74 %	8,771	10,400	10,369	9,556	9,001	8,486	10,177	8,645
75% or more	9,004	11,719	10,384	10,879	8,467	8,765	10,928	8,776
Percent age 50 or older employees								
Less than 25%	8,970	10,724	10,533	10,425	8,764	8,318	10,584	8,628
25-49 %	8,788	9,663	10,589	10,078	8,785	8,592	9,956	8,714
50-74 %	8,922	10,438	10,834	9,666	8,998	8,382	10,795	8,590
75% or more	9,585	10,751	10,876	11,049	11,159	7,969	10,662	8,940

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	75.21	326.72	319.66	185.01	179.35	92.12	172.72	80.40
Industry group **								
Agric., fish., forest.	610.48	652.95	1,137.86	568.88	1,346.57	745.28	1,311.08	674.91
Mining and manufacturing	216.32	648.21	889.62	411.33	544.56	215.09	452.54	231.29
Construction	332.35	1,014.17	700.15	590.54	614.66	665.13	488.94	426.06
Utilities and transp.	269.26	1,179.13	972.44	834.73	730.48	279.78	719.35	284.97
Wholesale trade	311.42	1,552.85	1,333.52	565.28	558.20	480.99	686.56	341.50
Fin. svcs. and real estate	178.38	642.79	1,841.72	606.52	411.32	199.23	751.37	179.34
Retail trade	273.67	836.08	676.38	545.71	339.04	298.70	472.39	281.84
Professional services	137.11	609.87	472.94	352.35	276.25	179.86	304.27	146.68
Other services	205.55	716.38	605.95	428.78	406.19	280.79	354.50	230.29
Ownership								
For profit, incorporated	92.68	377.19	334.24	222.07	244.29	108.35	191.56	99.48
For profit, unincorporated	203.65	706.46	1,019.03	420.34	353.69	307.68	503.28	219.40
Nonprofit	179.91	1,416.87	828.66	456.67	357.38	236.64	531.01	188.93
Age of firm								
Less than 5 years	364.64	800.42	575.55	586.83	844.12	773.91	486.99	558.36
5-9 years	391.13	700.47	658.36	412.67	554.01	1,036.18	384.99	479.99
10-19 years	262.01	718.03	644.08	365.82	485.12	520.28	353.84	328.05
20 or more years	81.61	508.53	462.77	233.05	210.05	94.29	246.02	85.14
Multi/single status								
2 or more locations	83.94	--	906.71	352.84	215.25	91.35	440.66	84.57
1 location only	163.68	328.06	336.56	215.96	314.63	904.87	184.92	242.22
Percent full-time employees								
Less than 25%	373.71	--	1,855.21	647.50	855.16	430.41	759.77	417.73
25-49 %	459.28	1,407.91	602.36	820.72	796.47	634.21	862.49	507.93
50-74 %	248.94	1,056.31	1,267.64	402.85	636.56	280.74	580.03	265.40
75% or more	80.43	352.58	339.60	201.08	192.18	97.78	187.24	85.77
Union presence								
No union employees	85.04	334.69	329.89	187.28	190.22	107.94	174.56	92.30
Has union employees	164.38	--	1,207.14	691.86	567.88	178.86	767.90	168.04
Percent low-wage employees								
50% or more low-wage	263.88	1,141.58	1,218.58	437.96	687.50	334.92	633.59	289.22
Less than 50% low-wage	77.23	337.71	329.97	191.04	184.04	94.32	178.41	82.46
Percent women employees								
Less than 25%	154.42	577.57	536.69	293.88	397.82	191.02	291.76	175.23
25-49 %	130.56	661.96	672.52	347.72	278.93	157.99	360.21	135.54
50-74 %	140.20	581.92	610.21	414.70	325.74	173.69	335.12	148.53
75% or more	183.77	817.73	514.20	396.39	420.11	231.27	352.18	197.94
Percent age 50 or older employees								
Less than 25%	129.75	469.76	525.97	276.63	257.29	166.81	256.90	139.12
25-49 %	106.67	893.40	450.95	302.94	285.60	121.11	337.05	110.95
50-74 %	208.63	505.11	578.89	462.29	450.80	296.75	312.01	233.43
75% or more	375.66	794.70	942.57	1,106.35	1,207.38	363.84	581.39	481.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2023**

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	54.4%	57.3%	59.6%	70.3%	58.1%	47.7%	62.3%	52.8%
Industry group **								
Agric., fish., forest.	63.4%	70.9%	--	95.3%	70.2%	49.3%	68.3%	61.8%
Mining and manufacturing	60.0%	57.6%	61.9%	73.9%	59.7%	55.5%	65.5%	59.2%
Construction	67.3%	56.1%	63.2%	70.7%	69.9%	64.3%	64.8%	68.9%
Utilities and transp.	53.9%	56.2%	54.2%	61.2%	70.8%	46.0%	59.5%	53.0%
Wholesale trade	59.0%	55.3%	54.0%	66.5%	57.5%	58.0%	62.0%	58.1%
Fin. svcs. and real estate	52.9%	53.1%	59.7%	79.6%	59.8%	47.2%	63.6%	51.6%
Retail trade	49.6%	44.0%	63.6%	70.2%	73.8%	42.0%	60.7%	47.9%
Professional services	51.4%	60.1%	60.3%	68.9%	53.1%	44.9%	61.4%	49.5%
Other services	54.8%	60.8%	54.8%	68.6%	51.3%	51.6%	61.4%	53.2%
Ownership								
For profit, incorporated	55.5%	56.3%	59.1%	71.3%	60.7%	49.2%	62.3%	54.0%
For profit, unincorporated	59.7%	65.7%	65.8%	71.9%	63.7%	47.9%	66.4%	58.0%
Nonprofit	44.8%	38.1%	51.3%	62.2%	46.9%	40.1%	55.1%	43.8%
Age of firm								
Less than 5 years	63.1%	59.3%	40.3%	75.2%	76.7%	--	58.0%	70.4%
5-9 years	57.6%	66.4%	57.1%	71.9%	42.1%	68.0%	62.7%	54.2%
10-19 years	61.5%	53.5%	65.6%	66.3%	62.5%	54.7%	60.7%	62.0%
20 or more years	53.0%	55.3%	60.9%	70.8%	58.4%	47.2%	63.7%	51.7%
Multi/single status								
2 or more locations	51.5%	--	58.6%	73.7%	59.4%	47.6%	67.7%	51.1%
1 location only	60.9%	57.5%	59.7%	69.1%	56.1%	52.3%	61.7%	60.0%
Percent full-time employees								
Less than 25%	68.4%	26.3% *	66.8%	78.1%	74.2%	65.8%	56.5%	71.5%
25-49 %	53.9%	66.7%	36.8%	68.6%	47.5%	53.5%	59.9%	52.7%
50-74 %	55.8%	61.1%	61.1%	69.5%	59.4%	50.3%	62.2%	54.6%
75% or more	54.1%	57.0%	60.2%	70.4%	58.3%	46.9%	62.6%	52.3%
Union presence								
No union employees	56.2%	58.1%	60.5%	71.5%	60.3%	47.8%	63.4%	54.5%
Has union employees	45.5%	--	32.6% *	47.9%	35.5%	47.3%	31.2%	46.0%
Percent low-wage employees								
50% or more low-wage	65.2%	57.9%	64.2%	71.8%	72.2%	61.3%	64.8%	65.3%
Less than 50% low-wage	53.7%	57.3%	59.3%	70.2%	57.2%	46.8%	62.2%	52.0%
Percent women employees								
Less than 25%	62.9%	55.3%	61.5%	74.8%	64.5%	56.3%	65.0%	62.1%
25-49 %	51.3%	61.2%	74.1%	66.6%	55.6%	45.8%	68.5%	49.3%
50-74 %	52.8%	55.5%	42.3%	66.3%	59.6%	47.8%	53.5%	52.7%
75% or more	50.1%	58.7%	56.4%	68.7%	51.2%	42.6%	59.6%	47.9%
Percent age 50 or older employees								
Less than 25%	54.8%	56.7%	55.9%	70.1%	60.5%	45.8%	59.5%	53.5%
25-49 %	53.3%	57.3%	62.9%	69.8%	55.7%	48.8%	65.7%	51.9%
50-74 %	56.1%	56.3%	66.2%	69.7%	59.8%	47.3%	64.5%	53.7%
75% or more	63.5%	60.9%	52.9%	84.0%	59.8%	58.1%	63.5%	63.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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%	2.70%	2.27%	1.42%	1.91%	1.53%	1.32%	1.17%
Industry group **								
Agric., fish., forest.	6.63%	13.40%	--	3.89%	8.56%	8.32%	15.08%	7.15%
Mining and manufacturing	2.13%	8.89%	7.84%	3.72%	3.85%	3.47%	4.07%	2.38%
Construction	2.96%	9.94%	6.15%	4.58%	6.59%	6.85%	4.13%	4.09%
Utilities and transp.	3.66%	16.82%	12.87%	7.02%	7.05%	4.77%	7.42%	4.05%
Wholesale trade	2.85%	10.15%	8.58%	5.34%	6.29%	4.48%	4.94%	3.40%
Fin. svcs. and real estate	2.15%	7.65%	11.21%	4.66%	5.51%	2.52%	5.30%	2.29%
Retail trade	5.06%	9.12%	6.10%	4.27%	4.55%	5.87%	4.14%	5.57%
Professional services	1.50%	4.58%	3.87%	2.95%	3.51%	1.99%	2.38%	1.70%
Other services	2.36%	5.88%	5.71%	3.28%	5.75%	3.39%	3.05%	2.82%
Ownership								
For profit, incorporated	1.34%	3.35%	2.68%	1.74%	2.22%	2.01%	1.59%	1.56%
For profit, unincorporated	2.30%	4.91%	5.31%	3.21%	5.67%	3.04%	2.88%	2.76%
Nonprofit	1.89%	7.95%	7.14%	4.18%	4.07%	2.23%	4.29%	2.02%
Age of firm								
Less than 5 years	3.23%	6.33%	7.19%	4.38%	5.42%	--	4.33%	4.49%
5-9 years	4.73%	6.60%	6.57%	3.95%	9.62%	8.04%	3.93%	7.12%
10-19 years	2.01%	5.85%	4.22%	3.41%	4.21%	4.46%	2.78%	2.72%
20 or more years	1.17%	4.02%	3.10%	1.85%	2.12%	1.59%	1.79%	1.28%
Multi/single status								
2 or more locations	1.29%	--	7.49%	2.64%	2.13%	1.56%	4.19%	1.31%
1 location only	1.43%	2.72%	2.39%	1.70%	3.54%	6.32%	1.40%	2.43%
Percent full-time employees								
Less than 25%	3.10%	11.46% *	10.52%	4.75%	6.23%	4.19%	6.47%	3.41%
25-49 %	4.47%	11.77%	8.09%	5.64%	10.92%	3.94%	6.23%	5.12%
50-74 %	2.37%	8.31%	5.46%	3.83%	5.29%	3.33%	3.75%	2.71%
75% or more	1.15%	2.95%	2.52%	1.61%	2.07%	1.73%	1.47%	1.32%
Union presence								
No union employees	1.15%	2.70%	2.31%	1.42%	1.95%	1.87%	1.32%	1.36%
Has union employees	2.35%	--	10.17% *	8.06%	6.00%	2.64%	6.75%	2.42%
Percent low-wage employees								
50% or more low-wage	2.09%	9.14%	7.56%	4.59%	3.32%	3.15%	4.62%	2.35%
Less than 50% low-wage	1.07%	2.82%	2.37%	1.50%	2.00%	1.60%	1.38%	1.23%
Percent women employees								
Less than 25%	1.47%	4.85%	3.65%	2.11%	3.01%	2.94%	2.17%	1.85%
25-49 %	2.52%	5.93%	4.78%	3.68%	4.08%	3.34%	2.89%	2.68%
50-74 %	1.50%	6.06%	5.29%	3.17%	3.36%	1.94%	3.27%	1.64%
75% or more	1.79%	4.99%	4.57%	3.26%	4.90%	2.15%	2.76%	2.08%
Percent age 50 or older employees								
Less than 25%	2.02%	4.02%	3.15%	1.95%	2.94%	3.32%	1.87%	2.46%
25-49 %	1.23%	6.13%	4.21%	2.66%	2.81%	1.57%	2.61%	1.32%
50-74 %	2.78%	5.60%	5.91%	3.88%	6.32%	4.57%	3.20%	3.40%
75% or more	3.85%	6.95%	14.06%	6.18%	8.73%	7.22%	5.62%	5.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	44.9%	14.7%	18.1%	22.0%	40.2%	63.5%	19.0%	51.0%
Industry group **								
Agric., fish., forest.	18.6% *	--	2.0% *	--	2.6% *	28.5% *	18.4% *	18.7% *
Mining and manufacturing	48.7%	8.8% *	12.9% *	25.7%	43.8%	68.3%	16.9%	54.0%
Construction	25.4%	7.2% *	11.9% *	7.3% *	40.6%	64.1%	10.1%	34.8%
Utilities and transp.	39.1%	--	3.1% *	8.2% *	18.8%	63.9%	9.7% *	44.3%
Wholesale trade	46.1%	16.9% *	23.9% *	25.9%	52.3%	63.3%	20.2%	54.5%
Fin. svcs. and real estate	54.0%	9.8% *	22.9% *	42.2%	50.0%	63.3%	30.7%	57.5%
Retail trade	51.5%	--	14.3% *	17.4%	25.7%	73.0%	11.5% *	59.0%
Professional services	49.0%	18.2%	28.5%	26.5%	46.5%	65.2%	26.3%	54.2%
Other services	33.8%	16.8% *	11.6% *	16.9%	30.6%	49.3%	15.7%	39.2%
Ownership								
For profit, incorporated	45.6%	16.1%	14.8%	20.6%	40.1%	64.2%	17.8%	52.4%
For profit, unincorporated	35.3%	10.3% *	25.8%	18.7%	31.0%	62.2%	18.0%	40.4%
Nonprofit	52.7%	20.4% *	35.2% *	38.4%	51.1%	60.6%	33.7%	55.1%
Age of firm								
Less than 5 years	21.4%	15.3% *	28.4% *	13.3%	32.9%	88.6%	18.5%	24.8%
5-9 years	24.5%	17.3% *	11.2% *	14.6%	30.9%	53.3%	15.3%	31.6%
10-19 years	26.7%	17.2%	21.4%	16.8%	26.1%	54.1%	19.4%	30.6%
20 or more years	49.8%	12.3%	17.2%	25.4%	43.9%	64.1%	19.8%	54.6%
Multi/single status								
2 or more locations	56.0%	--	15.8% *	31.2%	43.4%	64.1%	25.7%	57.1%
1 location only	23.5%	14.7%	18.4%	18.4%	34.8%	45.0%	18.2%	28.7%
Percent full-time employees								
Less than 25%	21.7%	--	--	16.7% *	10.6%	39.0%	7.1% *	24.7%
25-49 %	32.0%	7.0% *	10.4% *	15.0% *	40.1%	41.0%	7.8% *	37.7%
50-74 %	41.8%	22.3% *	15.8%	21.3%	40.8%	53.3%	21.6%	46.0%
75% or more	46.3%	14.0%	18.8%	22.6%	40.8%	66.3%	19.4%	52.7%
Union presence								
No union employees	41.0%	14.9%	18.2%	21.7%	39.4%	60.5%	19.1%	47.3%
Has union employees	67.6%	0.0%	16.4% *	33.3% *	53.6%	71.5%	18.5% *	68.7%
Percent low-wage employees								
50% or more low-wage	27.0%	8.8% *	10.8% *	11.0%	29.0%	35.4%	10.5% *	30.8%
Less than 50% low-wage	46.3%	15.3%	18.6%	22.9%	41.1%	66.0%	19.7%	52.7%
Percent women employees								
Less than 25%	35.7%	8.2% *	17.2%	16.5%	36.9%	61.0%	14.4%	44.1%
25-49 %	55.1%	22.6% *	18.6%	25.6%	41.0%	72.8%	20.9%	60.5%
50-74 %	48.4%	8.1%	24.7%	27.0%	46.7%	59.3%	25.0%	51.6%
75% or more	38.4%	21.9%	16.1%	26.8%	34.1%	53.8%	22.4%	43.2%
Percent age 50 or older employees								
Less than 25%	38.8%	17.0%	19.1%	17.2%	39.3%	58.1%	18.8%	44.8%
25-49 %	52.2%	9.5% *	17.3%	25.0%	42.7%	68.2%	19.8%	56.9%
50-74 %	38.8%	8.8% *	19.4% *	32.8%	35.2%	56.5%	19.3%	45.7%
75% or more	31.7%	25.3% *	5.5% *	27.3% *	31.9%	53.1%	16.7% *	47.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	1.08%	2.48%	2.26%	1.67%	1.91%	1.63%	1.45%	1.24%
Industry group **								
Agric., fish., forest.	5.97% *	--	2.31% *	--	1.45% *	11.95% *	10.81% *	7.11% *
Mining and manufacturing	3.05%	4.08% *	4.52% *	4.96%	4.39%	4.11%	3.32%	3.31%
Construction	3.22%	3.16% *	4.15% *	2.21% *	6.71%	9.41%	2.48%	4.60%
Utilities and transp.	3.80%	--	2.37% *	3.51% *	4.91%	5.32%	4.14% *	4.36%
Wholesale trade	3.42%	8.92% *	8.68% *	4.92%	5.73%	5.74%	4.43%	3.92%
Fin. svcs. and real estate	3.21%	3.79% *	9.40% *	9.75%	6.79%	4.42%	8.69%	3.56%
Retail trade	4.64%	--	8.30% *	4.12%	5.88%	4.49%	4.36% *	4.80%
Professional services	1.74%	3.96%	4.66%	3.30%	3.72%	2.44%	2.66%	1.99%
Other services	2.71%	6.88% *	4.34% *	3.15%	4.50%	4.61%	3.20%	3.26%
Ownership								
For profit, incorporated	1.35%	3.05%	2.17%	2.04%	2.23%	1.96%	1.67%	1.53%
For profit, unincorporated	2.50%	4.61% *	7.12%	3.28%	4.65%	4.25%	3.32%	3.09%
Nonprofit	2.38%	8.76% *	11.03% *	5.39%	4.49%	3.29%	5.62%	2.56%
Age of firm								
Less than 5 years	3.37%	7.42% *	10.61% *	3.81%	7.64%	6.43%	4.72%	4.93%
5-9 years	3.38%	7.76% *	4.88% *	3.67%	8.34%	7.89%	3.78%	5.12%
10-19 years	2.13%	4.70%	5.36%	2.92%	3.66%	6.31%	2.90%	2.93%
20 or more years	1.24%	2.76%	2.77%	2.27%	2.21%	1.69%	2.01%	1.35%
Multi/single status								
2 or more locations	1.36%	--	6.43% *	4.12%	2.37%	1.64%	6.55%	1.39%
1 location only	1.33%	2.50%	2.40%	1.55%	3.24%	10.25%	1.37%	2.22%
Percent full-time employees								
Less than 25%	3.00%	--	--	8.19% *	2.88%	5.29%	2.84% *	3.61%
25-49 %	2.96%	4.47% *	6.37% *	4.86% *	6.34%	4.02%	2.89% *	3.27%
50-74 %	2.80%	9.88% *	4.37%	4.68%	6.80%	3.83%	4.48%	3.18%
75% or more	1.23%	2.52%	2.53%	1.90%	2.10%	1.81%	1.61%	1.41%
Union presence								
No union employees	1.15%	2.50%	2.29%	1.69%	1.96%	1.90%	1.47%	1.35%
Has union employees	2.96%	0.00%	9.08% *	10.62% *	7.95%	3.23%	6.73% *	3.00%
Percent low-wage employees								
50% or more low-wage	2.45%	5.04% *	8.74% *	3.22%	6.01%	3.67%	3.67% *	2.85%
Less than 50% low-wage	1.14%	2.67%	2.34%	1.78%	1.99%	1.68%	1.53%	1.30%
Percent women employees								
Less than 25%	1.90%	2.47% *	3.28%	1.97%	3.06%	3.73%	1.70%	2.40%
25-49 %	2.27%	7.19% *	5.25%	4.19%	3.48%	2.64%	3.16%	2.39%
50-74 %	2.01%	2.41%	6.82%	4.97%	4.24%	2.67%	4.94%	2.18%
75% or more	2.06%	6.10%	4.50%	3.57%	4.11%	3.42%	3.20%	2.52%
Percent age 50 or older employees								
Less than 25%	1.95%	4.31%	3.48%	1.84%	3.06%	3.40%	1.92%	2.33%
25-49 %	1.51%	3.15% *	3.55%	3.39%	2.97%	1.87%	3.18%	1.62%
50-74 %	2.97%	3.26% *	5.87% *	4.62%	4.25%	5.93%	3.01%	3.73%
75% or more	5.11%	8.53% *	4.63% *	12.83% *	8.15%	11.83%	5.45% *	8.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	12.6%	17.7%	16.1%	9.9%	13.6%	11.9%	14.7%	12.2%
Industry group **								
Agric., fish., forest.	10.0% *	--	--	0.7% *	12.9% *	1.0% *	25.3% *	5.2% *
Mining and manufacturing	8.7%	20.8% *	15.0% *	7.4%	10.7% *	6.7%	13.9%	7.9%
Construction	9.0%	12.7% *	16.1%	9.6% *	5.0% *	--	13.7%	5.9%
Utilities and transp.	10.6% *	17.7% *	17.4% *	18.5%	4.2% *	10.6% *	18.6% *	9.3% *
Wholesale trade	9.9%	16.4% *	12.7% *	12.0% *	12.3% *	5.1% *	11.3% *	9.5%
Fin. svcs. and real estate	10.5%	29.2%	23.5% *	7.8% *	13.5%	7.9%	20.9%	9.3%
Retail trade	17.0%	28.9% *	13.8%	10.1%	6.5%	19.4%	15.7%	17.2%
Professional services	14.6%	14.0%	15.0%	9.3%	16.6%	14.7%	13.3%	14.9%
Other services	12.9%	14.2%	16.2%	11.0%	19.1%	9.2%	14.2%	12.5%
Ownership								
For profit, incorporated	11.7%	16.8%	16.3%	10.4%	13.0%	10.4%	14.7%	11.0%
For profit, unincorporated	9.8%	15.8%	14.8%	9.1%	10.0% *	7.6%	14.4%	8.6%
Nonprofit	19.3%	33.5%	15.7%	8.0%	18.0%	22.0%	15.0%	19.7%
Age of firm								
Less than 5 years	16.9%	23.2%	27.7% *	12.4%	7.8% *	1.8% *	22.2%	9.3%
5-9 years	16.4%	17.5% *	18.6% *	9.2%	18.8% *	18.7% *	16.4%	16.5% *
10-19 years	12.2%	24.3%	11.2%	9.0%	13.2%	8.6%	15.5%	10.4%
20 or more years	12.2%	12.9%	15.5%	10.0%	13.3%	12.0%	12.6%	12.2%
Multi/single status								
2 or more locations	11.5%	--	17.8% *	6.9%	11.2%	11.9%	8.9% *	11.6%
1 location only	15.0%	17.7%	15.9%	11.0%	17.3%	14.4% *	15.4%	14.6%
Percent full-time employees								
Less than 25%	8.4%	29.3% *	18.7% *	3.3% *	11.5% *	3.2% *	16.0% *	6.4% *
25-49 %	19.4%	9.3% *	19.4% *	13.2%	30.2% *	14.8% *	15.3%	20.3% *
50-74 %	17.6%	12.5% *	16.8%	9.4%	11.2%	22.8%	13.8%	18.4%
75% or more	11.7%	18.5%	15.8%	9.8%	12.9%	10.5%	14.7%	11.1%
Union presence								
No union employees	11.5%	18.0%	15.2%	9.6%	12.7%	10.1%	14.2%	10.9%
Has union employees	17.7%	--	40.8% *	15.5% *	22.5% *	16.8%	28.8% *	17.4%
Percent low-wage employees								
50% or more low-wage	7.3%	10.1% *	10.7% *	8.1% *	7.7%	6.1%	9.3%	6.8%
Less than 50% low-wage	13.0%	18.4%	16.4%	10.0%	13.9%	12.3%	15.1%	12.5%
Percent women employees								
Less than 25%	9.5%	17.6%	17.0%	9.4%	10.0%	5.6% *	14.5%	7.6%
25-49 %	12.4%	15.7%	6.2% *	10.0%	13.6%	12.5%	10.2%	12.6%
50-74 %	13.0%	14.7%	28.2%	12.7%	13.0%	11.9%	19.4%	12.1%
75% or more	16.6%	21.8%	13.6%	7.6%	18.9%	17.4%	14.8%	17.0%
Percent age 50 or older employees								
Less than 25%	12.0%	17.1%	15.1%	10.0%	11.5%	11.9%	15.1%	11.1%
25-49 %	13.8%	21.0%	18.8%	10.8%	17.0%	12.3%	15.7%	13.6%
50-74 %	10.1%	11.9%	12.2% *	9.1%	7.9%	11.2% *	10.2%	10.1%
75% or more	11.0%	21.7%	23.0% *	0.4% *	5.2% *	3.7% *	18.1%	3.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	2.12%	1.94%	0.93%	1.46%	0.92%	1.05%	0.72%
Industry group **								
Agric., fish., forest.	4.61% *	--	--	0.77% *	5.63% *	0.85% *	15.37% *	2.54% *
Mining and manufacturing	1.42%	7.48% *	7.46% *	1.77%	3.25% *	1.89%	3.40%	1.56%
Construction	1.72%	5.30% *	4.75%	3.91% *	1.84% *	--	3.30%	1.74%
Utilities and transp.	3.43% *	9.73% *	12.26% *	5.51%	1.60% *	5.55% *	6.26% *	3.87% *
Wholesale trade	2.30%	8.26% *	6.56% *	3.72% *	6.40% *	2.09% *	3.54% *	2.81%
Fin. svcs. and real estate	1.29%	7.86%	11.56% *	3.26% *	3.38%	1.36%	4.87%	1.31%
Retail trade	1.92%	9.32% *	4.12%	2.80%	1.90%	2.34%	3.08%	2.14%
Professional services	1.04%	3.33%	3.46%	1.62%	2.65%	1.35%	1.87%	1.18%
Other services	2.00%	4.17%	3.71%	2.07%	5.56%	2.72%	2.08%	2.45%
Ownership								
For profit, incorporated	0.79%	2.44%	2.34%	1.21%	2.03%	1.15%	1.28%	0.92%
For profit, unincorporated	1.47%	4.44%	4.17%	1.69%	3.73% *	1.83%	2.36%	1.75%
Nonprofit	1.54%	9.73%	4.69%	2.11%	2.75%	2.23%	3.10%	1.66%
Age of firm								
Less than 5 years	2.76%	6.11%	8.35% *	3.34%	2.47% *	1.86% *	4.15%	2.44%
5-9 years	3.95%	5.45% *	6.14% *	2.49%	9.71% *	9.18% *	3.27%	6.22% *
10-19 years	1.43%	5.64%	2.79%	1.91%	3.18%	2.14%	2.23%	1.84%
20 or more years	0.69%	2.27%	2.59%	1.23%	1.53%	0.96%	1.31%	0.76%
Multi/single status								
2 or more locations	0.75%	--	6.99% *	1.34%	1.38%	0.94%	2.73% *	0.76%
1 location only	1.17%	2.14%	2.01%	1.17%	3.11%	5.58% *	1.13%	2.01%
Percent full-time employees								
Less than 25%	1.92%	12.87% *	10.10% *	1.54% *	4.63% *	1.24% *	5.23% *	1.95% *
25-49 %	5.37%	5.41% *	9.35% *	3.71%	14.14% *	4.77% *	4.29%	6.37% *
50-74 %	1.98%	3.93% *	4.57%	2.11%	3.04%	3.13%	2.33%	2.29%
75% or more	0.66%	2.44%	2.16%	1.06%	1.44%	1.01%	1.19%	0.76%
Union presence								
No union employees	0.64%	2.16%	1.94%	0.89%	1.47%	1.03%	1.03%	0.76%
Has union employees	2.00%	--	13.20% *	7.67% *	6.85% *	2.14%	9.49% *	2.03%
Percent low-wage employees								
50% or more low-wage	0.98%	3.21% *	3.82% *	2.51% *	1.66%	1.54%	1.92%	1.13%
Less than 50% low-wage	0.66%	2.30%	2.04%	0.98%	1.54%	0.97%	1.12%	0.76%
Percent women employees								
Less than 25%	1.13%	3.57%	3.11%	1.58%	2.38%	2.23% *	1.75%	1.41%
25-49 %	1.29%	4.47%	2.42% *	2.08%	3.36%	1.63%	1.81%	1.41%
50-74 %	1.12%	3.78%	5.74%	2.10%	2.05%	1.65%	2.62%	1.23%
75% or more	1.53%	4.84%	3.81%	1.58%	4.32%	1.88%	2.30%	1.81%
Percent age 50 or older employees								
Less than 25%	0.89%	3.06%	2.44%	1.33%	1.81%	1.54%	1.46%	1.09%
25-49 %	1.00%	5.13%	3.83%	1.68%	2.63%	1.20%	2.13%	1.09%
50-74 %	1.86%	3.15%	4.80% *	2.36%	1.91%	3.94% *	2.18%	2.32%
75% or more	3.00%	6.45%	16.46% *	0.28% *	2.86% *	1.97% *	5.32%	1.31% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	4.0%	7.0%	6.6%	5.1%	3.8%	3.2%	6.0%	3.6%
Industry group **								
Agric., fish., forest.	2.8% *	--	0.2% *	--	--	1.9% *	--	2.6% *
Mining and manufacturing	4.5%	3.3% *	2.6% *	3.8% *	5.3%	4.5% *	2.7% *	4.8%
Construction	6.7%	19.5% *	7.4% *	8.6%	2.2% *	4.2% *	9.2%	5.0%
Utilities and transp.	3.4% *	8.8% *	6.2% *	5.6% *	0.7% *	--	5.4% *	3.1% *
Wholesale trade	4.8%	11.6% *	9.5% *	3.6% *	5.8% *	2.5% *	7.9% *	3.9% *
Fin. svcs. and real estate	5.6%	3.5% *	3.6% *	2.0% *	3.1% *	7.1% *	2.8% *	5.9%
Retail trade	2.3%	--	3.3% *	6.9% *	--	1.1% *	5.3% *	1.9% *
Professional services	3.6%	3.4% *	8.5%	5.5%	3.7%	2.5%	6.6%	3.0%
Other services	3.6%	8.7% *	7.4% *	3.9% *	3.6%	2.1%	5.9%	3.0%
Ownership								
For profit, incorporated	4.1%	7.3%	6.5%	5.2%	4.7%	3.1%	6.1%	3.7%
For profit, unincorporated	3.8%	5.8% *	4.3% *	3.7%	1.8% *	5.0% *	4.9%	3.5% *
Nonprofit	3.7%	7.9% *	12.2% *	6.6% *	3.3%	2.8%	7.3%	3.3%
Age of firm								
Less than 5 years	4.6%	4.0% *	10.1% *	3.2% *	2.7% *	0.0%	5.7% *	3.0% *
5-9 years	5.3%	1.9% *	8.6% *	5.1% *	--	6.6% *	5.0% *	5.4% *
10-19 years	4.6%	8.8% *	5.9% *	4.6%	4.4% *	1.6% *	6.4%	3.6%
20 or more years	3.8%	8.9%	5.8%	5.4%	3.6%	3.2%	6.1%	3.5%
Multi/single status								
2 or more locations	3.6%	0.0%	8.7% *	5.5%	3.9%	3.3%	6.9%	3.5%
1 location only	5.0%	7.1%	6.4%	4.9%	3.7%	1.3% *	5.9%	4.1%
Percent full-time employees								
Less than 25%	4.3%	14.3% *	7.8% *	8.4% *	2.0% *	2.3% *	12.5% *	2.2% *
25-49 %	4.1%	11.0% *	22.6% *	8.3% *	1.5% *	1.1% *	10.5% *	2.7% *
50-74 %	3.1%	10.6% *	1.9% *	3.0%	4.7% *	1.8% *	5.4% *	2.6%
75% or more	4.1%	6.2%	6.4%	5.0%	3.9%	3.5%	5.7%	3.8%
Union presence								
No union employees	3.9%	6.0%	6.4%	4.8%	3.9%	3.0%	5.6%	3.5%
Has union employees	4.4%	--	12.5% *	10.4% *	3.2% *	3.9%	18.2% *	4.0%
Percent low-wage employees								
50% or more low-wage	4.8%	15.5% *	1.3% *	5.8% *	2.6% *	4.4% *	7.4% *	4.1% *
Less than 50% low-wage	3.9%	6.1%	6.9%	5.0%	3.9%	3.1%	5.9%	3.6%
Percent women employees								
Less than 25%	4.7%	11.1% *	4.1%	5.4%	2.8%	4.7% *	5.8%	4.3%
25-49 %	2.7%	2.5% *	10.2% *	6.0%	4.3%	1.2%	6.0%	2.3%
50-74 %	5.2%	5.1% *	8.5% *	4.9%	4.7%	5.3%	6.4%	5.0%
75% or more	3.4%	6.4% *	7.3% *	3.3%	3.2%	2.6%	6.0%	2.8%
Percent age 50 or older employees								
Less than 25%	4.2%	8.8% *	7.9%	4.9%	4.3%	2.8%	6.9%	3.5%
25-49 %	3.8%	5.6% *	5.0%	5.1%	3.6%	3.5%	5.0%	3.6%
50-74 %	4.0%	4.5% *	6.4% *	5.0% *	3.2%	3.6% *	4.7%	3.8%
75% or more	5.2%	7.7% *	--	8.8% *	2.3% *	1.8% *	6.7% *	3.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	1.59%	1.06%	0.59%	0.48%	0.49%	0.65%	0.35%
Industry group **								
Agric., fish., forest.	1.23% *	--	0.28% *	--	--	1.76% *	--	1.37% *
Mining and manufacturing	0.85%	2.03% *	1.23% *	1.52% *	1.52%	1.41% *	0.86% *	0.96%
Construction	1.34%	9.85% *	3.38% *	2.28%	1.11% *	2.37% *	2.69%	1.29%
Utilities and transp.	1.61% *	7.68% *	4.42% *	2.86% *	0.38% *	--	2.68% *	1.82% *
Wholesale trade	1.14%	5.43% *	4.70% *	2.13% *	2.47% *	1.56% *	2.46% *	1.28% *
Fin. svcs. and real estate	1.59%	2.12% *	1.99% *	1.03% *	1.60% *	2.38% *	1.12% *	1.77%
Retail trade	0.57%	--	2.21% *	2.23% *	--	0.39% *	1.73% *	0.56% *
Professional services	0.38%	1.40% *	2.25%	1.07%	0.86%	0.44%	1.15%	0.39%
Other services	0.54%	4.43% *	2.46% *	1.25% *	0.86%	0.62%	1.71%	0.51%
Ownership								
For profit, incorporated	0.38%	2.14%	1.24%	0.73%	0.70%	0.56%	0.81%	0.43%
For profit, unincorporated	0.97%	2.07% *	1.89% *	1.08%	0.86% *	2.41% *	1.12%	1.18% *
Nonprofit	0.49%	3.93% *	4.77% *	2.01% *	0.86%	0.56%	1.94%	0.50%
Age of firm								
Less than 5 years	1.17%	2.02% *	4.45% *	1.29% *	1.60% *	0.00%	1.79% *	1.22% *
5-9 years	1.39%	1.23% *	3.99% *	1.79% *	--	4.66% *	1.74% *	2.00% *
10-19 years	0.85%	4.72% *	1.83% *	1.12%	1.70% *	0.80% *	1.62%	0.97%
20 or more years	0.35%	2.41%	1.31%	0.80%	0.48%	0.52%	0.84%	0.38%
Multi/single status								
2 or more locations	0.39%	0.00%	3.53% *	1.19%	0.57%	0.51%	1.77%	0.40%
1 location only	0.47%	1.61%	1.11%	0.68%	0.87%	0.79% *	0.69%	0.64%
Percent full-time employees								
Less than 25%	1.27%	12.74% *	4.95% *	3.44% *	0.97% *	1.57% *	4.72% *	0.89% *
25-49 %	1.04%	8.78% *	9.17% *	3.58% *	0.74% *	0.42% *	3.87% *	0.92% *
50-74 %	0.65%	7.83% *	1.06% *	0.89%	1.54% *	0.53% *	2.79% *	0.56%
75% or more	0.36%	1.46%	1.15%	0.65%	0.55%	0.58%	0.66%	0.40%
Union presence								
No union employees	0.31%	1.38%	1.06%	0.57%	0.52%	0.53%	0.61%	0.36%
Has union employees	0.98%	--	8.81% *	4.67% *	1.14% *	1.12%	7.94% *	0.97%
Percent low-wage employees								
50% or more low-wage	1.39%	10.00% *	0.69% *	2.35% *	0.95% *	2.17% *	3.84% *	1.45% *
Less than 50% low-wage	0.32%	1.37%	1.12%	0.61%	0.51%	0.51%	0.63%	0.36%
Percent women employees								
Less than 25%	0.66%	3.94% *	1.21%	1.01%	0.77%	1.43% *	1.15%	0.80%
25-49 %	0.37%	1.20% *	3.49% *	1.42%	0.94%	0.32%	1.45%	0.37%
50-74 %	0.82%	2.26% *	2.64% *	1.31%	1.15%	1.32%	1.29%	0.92%
75% or more	0.44%	2.18% *	2.30% *	0.75%	0.88%	0.58%	1.19%	0.45%
Percent age 50 or older employees								
Less than 25%	0.47%	2.63% *	1.72%	0.74%	0.92%	0.68%	0.99%	0.51%
25-49 %	0.48%	3.89% *	1.48%	1.08%	0.66%	0.72%	1.23%	0.52%
50-74 %	0.90%	1.99% *	2.54% *	1.81% *	0.95%	1.85% *	1.26%	1.11%
75% or more	1.56%	3.23% *	--	5.49% *	1.56% *	1.25% *	2.26% *	2.15% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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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**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, 2023**

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	25.0%	9.7%	11.8%	11.2%	19.9%	34.0%	11.0%	27.8%
Industry group **								
Agric., fish., forest.	19.9% *	0.0%	1.9% *	0.2% *	6.4% *	43.2%	1.2% *	25.7% *
Mining and manufacturing	23.2%	14.0% *	8.4% *	8.6%	20.2%	31.9%	9.9%	25.1%
Construction	13.0%	6.3% *	5.0% *	8.1% *	20.4% *	22.8%	6.3%	17.4%
Utilities and transp.	30.3%	15.6% *	20.6% *	7.8% *	22.3% *	39.1%	14.0% *	32.9%
Wholesale trade	21.2%	4.3% *	21.2% *	13.5% *	18.8%	30.3%	12.3%	23.9%
Fin. svcs. and real estate	27.7%	6.8% *	11.8% *	8.3%	21.0%	34.3%	8.1%	30.0%
Retail trade	29.1%	7.9% *	14.2% *	10.9%	13.4%	36.1%	12.4%	31.6%
Professional services	24.9%	11.3%	10.0%	14.2%	18.1%	33.8%	11.8%	27.4%
Other services	24.8%	10.9%	16.3%	12.5%	24.7%	32.1%	13.1%	27.8%
Ownership								
For profit, incorporated	24.7%	9.8%	11.3%	9.6%	17.6%	33.9%	10.4%	27.8%
For profit, unincorporated	23.9%	8.7%	10.2% *	12.8%	22.8%	36.1%	10.2%	27.5%
Nonprofit	27.4%	11.4% *	19.9%	18.1%	23.4%	32.9%	17.1%	28.4%
Age of firm								
Less than 5 years	9.3%	8.6% *	11.0% *	7.3% *	5.7% *	--	8.2%	10.8%
5-9 years	16.3% *	6.0% *	6.2% *	12.2%	30.9% *	5.3% *	8.5%	21.4% *
10-19 years	17.0%	6.2%	10.6%	16.3%	17.4%	28.4%	11.0%	20.4%
20 or more years	27.1%	12.8%	13.7%	10.0%	19.7%	34.6%	12.0%	29.0%
Multi/single status								
2 or more locations	29.5%	0.7% *	7.3% *	10.1%	19.2%	34.2%	8.9%	30.0%
1 location only	14.9%	9.8%	12.2%	11.5%	21.0%	24.6%	11.2%	18.4%
Percent full-time employees								
Less than 25%	14.5%	22.5% *	--	8.9% *	5.1% *	25.4%	11.4% *	15.3%
25-49 %	19.8%	10.7% *	16.8% *	8.0%	20.0% *	26.1%	11.7%	21.5%
50-74 %	19.3%	7.2% *	11.2%	14.6%	17.6%	22.9%	11.6%	20.7%
75% or more	26.1%	9.7%	11.7%	11.0%	20.5%	35.8%	10.9%	29.2%
Union presence								
No union employees	24.0%	9.5%	12.0%	10.5%	18.4%	35.6%	10.8%	27.2%
Has union employees	29.9%	--	3.2% *	25.1%	35.1%	29.8%	16.5% *	30.3%
Percent low-wage employees								
50% or more low-wage	18.8%	12.6% *	17.0% *	10.1% *	11.5%	25.4%	12.9%	20.2%
Less than 50% low-wage	25.4%	9.4%	11.5%	11.2%	20.4%	34.6%	10.8%	28.3%
Percent women employees								
Less than 25%	19.0%	7.6%	10.2%	7.7%	18.9%	30.6%	8.8%	22.8%
25-49 %	30.2%	9.9% *	7.9% *	14.3%	21.4%	37.9%	9.4%	32.6%
50-74 %	25.7%	15.3%	13.2%	12.3%	20.6%	32.0%	14.2%	27.2%
75% or more	23.8%	7.5%	17.0%	14.6%	18.1%	32.6%	13.7%	26.3%
Percent age 50 or older employees								
Less than 25%	24.1%	9.0%	13.3%	11.2%	17.6%	35.7%	11.9%	27.3%
25-49 %	26.1%	8.4%	9.9%	11.4%	20.0%	32.9%	9.5%	28.0%
50-74 %	25.4%	15.2%	8.9% *	11.5%	26.0%	34.4%	11.9%	29.3%
75% or more	14.6%	6.0% *	19.0% *	5.5% *	19.2%	27.4%	8.5% *	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	0.92%	1.37%	1.32%	0.95%	1.74%	1.37%	0.77%	1.06%
Industry group **								
Agric., fish., forest.	7.41% *	0.00%	1.88% *	0.16% *	4.21% *	9.67%	1.09% *	8.62% *
Mining and manufacturing	1.82%	6.83% *	3.63% *	2.13%	3.28%	3.22%	2.42%	2.07%
Construction	2.59%	3.09% *	2.06% *	2.70% *	6.67% *	6.54%	1.68%	3.99%
Utilities and transp.	3.13%	9.66% *	9.63% *	3.57% *	6.90% *	4.47%	4.74% *	3.53%
Wholesale trade	2.22%	2.12% *	6.89% *	4.24% *	4.51%	4.08%	3.04%	2.73%
Fin. svcs. and real estate	2.00%	2.23% *	5.34% *	2.49%	3.60%	2.73%	1.90%	2.18%
Retail trade	4.19%	4.60% *	4.83% *	3.08%	3.08%	4.70%	2.97%	4.45%
Professional services	1.52%	3.07%	1.83%	1.97%	2.44%	2.42%	1.44%	1.76%
Other services	2.32%	2.70%	3.75%	2.33%	6.77%	3.05%	1.80%	2.82%
Ownership								
For profit, incorporated	1.16%	1.78%	1.49%	1.08%	1.73%	1.69%	0.91%	1.33%
For profit, unincorporated	2.36%	2.25%	3.17% *	2.40%	5.94%	3.50%	1.56%	2.87%
Nonprofit	1.88%	3.63% *	5.25%	3.13%	3.42%	2.76%	2.83%	2.04%
Age of firm								
Less than 5 years	1.74%	2.95% *	4.14% *	2.44% *	2.13% *	--	1.92%	3.19%
5-9 years	5.14% *	2.04% *	2.23% *	2.64%	12.14% *	2.07% *	1.63%	8.09% *
10-19 years	1.57%	1.68%	2.53%	2.79%	3.28%	4.06%	1.55%	2.25%
20 or more years	1.03%	2.49%	1.96%	1.13%	1.68%	1.42%	1.12%	1.13%
Multi/single status								
2 or more locations	1.14%	0.75% *	3.07% *	1.82%	1.51%	1.39%	2.23%	1.15%
1 location only	1.34%	1.39%	1.42%	1.12%	3.77%	6.71%	0.82%	2.44%
Percent full-time employees								
Less than 25%	2.08%	12.03% *	--	3.01% *	1.81% *	3.88%	4.13% *	2.40%
25-49 %	3.89%	6.09% *	7.46% *	2.24%	11.22% *	3.27%	3.21%	4.60%
50-74 %	1.77%	2.38% *	2.84%	2.87%	4.07%	2.59%	1.85%	2.06%
75% or more	1.04%	1.57%	1.46%	1.08%	1.89%	1.53%	0.86%	1.18%
Union presence								
No union employees	0.99%	1.39%	1.36%	0.92%	1.74%	1.52%	0.77%	1.16%
Has union employees	2.52%	--	2.19% *	7.17%	6.90%	2.84%	5.35% *	2.58%
Percent low-wage employees								
50% or more low-wage	1.80%	4.40% *	6.77% *	3.15% *	1.99%	3.04%	3.05%	2.09%
Less than 50% low-wage	0.97%	1.44%	1.33%	0.99%	1.83%	1.44%	0.79%	1.11%
Percent women employees								
Less than 25%	1.08%	1.86%	2.01%	1.20%	2.44%	2.35%	1.10%	1.43%
25-49 %	2.24%	4.05% *	2.75% *	2.81%	4.46%	2.72%	1.94%	2.37%
50-74 %	1.41%	3.58%	2.95%	1.89%	3.06%	2.00%	1.87%	1.57%
75% or more	1.59%	2.03%	3.12%	2.31%	3.07%	2.53%	1.69%	1.91%
Percent age 50 or older employees								
Less than 25%	1.73%	2.29%	1.91%	1.31%	2.19%	2.62%	1.13%	2.02%
25-49 %	1.18%	2.38%	2.32%	1.75%	2.19%	1.68%	1.38%	1.29%
50-74 %	2.78%	3.58%	2.85% *	2.56%	7.42%	3.99%	1.96%	3.43%
75% or more	2.49%	2.09% *	10.06% *	2.50% *	4.74%	6.44%	2.57% *	4.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	4.0%	8.4%	6.0%	3.5%	4.6%	3.2%	6.0%	3.6%
Industry group **								
Agric., fish., forest.	4.0% *	1.0% *	2.2% *	0.0%	6.2% *	--	1.5% *	--
Mining and manufacturing	3.6%	--	12.1% *	6.3% *	4.1% *	1.5% *	8.0%	3.0%
Construction	4.1%	5.4% *	8.3% *	3.0% *	2.5% *	3.8% *	5.9% *	2.9% *
Utilities and transp.	1.8% *	1.7% *	1.6% *	6.9% *	2.0% *	0.9% *	2.5% *	1.7% *
Wholesale trade	5.1%	12.3% *	2.6% *	4.4% *	5.7% *	4.1% *	6.5% *	4.6% *
Fin. svcs. and real estate	3.3%	7.3% *	1.6% *	2.2% *	2.6% *	3.5% *	4.6%	3.2%
Retail trade	2.0%	14.7% *	5.1% *	2.0% *	1.5% *	1.3% *	5.9% *	1.4%
Professional services	5.5%	11.2% *	6.2%	2.1% *	8.4% *	4.1%	6.9%	5.2%
Other services	3.9%	5.4% *	5.3% *	4.0%	1.3% *	5.0% *	5.4%	3.6%
Ownership								
For profit, incorporated	4.0%	9.8%	6.7%	3.6%	4.1%	3.3%	6.5%	3.5%
For profit, unincorporated	2.8%	4.0% *	5.0% *	2.4% *	1.6% *	3.4%	4.1%	2.5%
Nonprofit	4.8% *	9.0% *	1.0% *	5.2% *	8.5% *	2.3%	5.5% *	4.8% *
Age of firm								
Less than 5 years	6.1%	5.0% *	10.9% *	1.9% *	7.1% *	--	5.9%	6.4% *
5-9 years	4.4%	8.2% *	9.6% *	1.7% *	3.4% *	1.4% *	7.3% *	2.5% *
10-19 years	4.6%	7.1% *	6.7% *	3.9% *	2.4% *	6.6%	6.4%	3.6%
20 or more years	3.8%	10.1%	4.1%	3.9%	5.1%	3.0%	5.6%	3.6%
Multi/single status								
2 or more locations	3.9%	--	7.6% *	3.7% *	6.3%	3.1%	7.5%	3.8%
1 location only	4.3%	8.1%	5.8%	3.5%	1.9%	7.5% *	5.8%	2.8%
Percent full-time employees								
Less than 25%	4.3%	7.5% *	1.8% *	1.3% *	7.2% *	3.3% *	3.7% *	4.5% *
25-49 %	2.8%	2.3% *	--	1.8% *	0.9% *	4.6%	2.5% *	2.8%
50-74 %	4.2%	8.5% *	9.1% *	3.5% *	7.3% *	2.2%	7.0%	3.7% *
75% or more	4.0%	8.6%	5.8%	3.7%	4.5%	3.2%	6.1%	3.6%
Union presence								
No union employees	4.3%	8.5%	5.8%	3.7%	4.7%	3.5%	6.0%	3.9%
Has union employees	2.5%	--	10.9% *	1.0% *	3.6% *	2.3%	5.4% *	2.4%
Percent low-wage employees								
50% or more low-wage	4.0%	4.0% *	6.7% *	4.2% *	6.0% *	2.8%	5.6%	3.6%
Less than 50% low-wage	4.0%	8.8%	6.0%	3.5%	4.5%	3.2%	6.0%	3.6%
Percent women employees								
Less than 25%	3.9%	8.4% *	7.2%	2.7%	3.8%	2.8%	5.8%	3.1%
25-49 %	3.4%	10.7% *	1.7% *	3.1% *	5.2% *	2.6%	5.9%	3.2%
50-74 %	3.3%	9.4% *	7.8% *	3.7%	2.1%	3.1%	6.5%	2.9%
75% or more	6.0%	5.6%	5.7%	5.8% *	8.6% *	4.8%	6.0%	6.0%
Percent age 50 or older employees								
Less than 25%	4.9%	8.5% *	7.9%	3.8%	6.1% *	3.8%	6.6%	4.5%
25-49 %	3.0%	7.7% *	3.4%	2.9%	3.7%	2.6%	4.2%	2.9%
50-74 %	4.4%	12.1% *	6.2% *	4.7% *	3.1% *	3.5%	8.7%	3.2%
75% or more	5.6% *	3.8% *	1.7% *	1.3% *	13.5% *	8.9% *	3.1% *	8.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2023**

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	0.35%	1.60%	0.92%	0.57%	1.05%	0.38%	0.63%	0.39%
Industry group **								
Agric., fish., forest.	2.07% *	1.04% *	2.41% *	0.00%	4.63% *	--	1.37% *	--
Mining and manufacturing	0.65%	--	4.35% *	2.47% *	1.24% *	0.51% *	2.09%	0.67%
Construction	0.95%	3.30% *	3.55% *	1.47% *	1.24% *	1.82% *	1.87% *	0.97% *
Utilities and transp.	0.56% *	1.73% *	1.62% *	3.97% *	1.03% *	0.46% *	1.44% *	0.61% *
Wholesale trade	1.41%	8.41% *	1.86% *	1.99% *	3.80% *	1.26% *	2.90% *	1.60% *
Fin. svcs. and real estate	0.79%	2.62% *	1.14% *	1.11% *	1.50% *	1.11% *	1.36%	0.87%
Retail trade	0.45%	8.16% *	2.06% *	0.74% *	0.69% *	0.40% *	2.04% *	0.35%
Professional services	0.88%	3.59% *	1.45%	0.94% *	2.94% *	0.65%	1.38%	1.02%
Other services	0.78%	1.97% *	2.37% *	1.05%	0.41% *	1.57% *	1.18%	0.93%
Ownership								
For profit, incorporated	0.35%	2.18%	1.13%	0.69%	0.71%	0.48%	0.78%	0.38%
For profit, unincorporated	0.41%	1.45% *	1.97% *	0.94% *	0.66% *	0.68%	0.94%	0.45%
Nonprofit	1.50% *	4.27% *	0.53% *	2.11% *	4.01% *	0.60%	2.17% *	1.65% *
Age of firm								
Less than 5 years	1.52%	2.17% *	4.12% *	1.72% *	4.11% *	--	1.71%	2.76% *
5-9 years	1.15%	4.48% *	4.07% *	0.61% *	1.81% *	0.80% *	2.26% *	1.07% *
10-19 years	0.67%	2.20% *	2.05% *	1.19% *	0.95% *	1.94%	1.18%	0.80%
20 or more years	0.40%	2.74%	0.80%	0.77%	1.34%	0.39%	0.84%	0.44%
Multi/single status								
2 or more locations	0.46%	--	2.83% *	1.19% *	1.64%	0.37%	2.24%	0.47%
1 location only	0.43%	1.60%	0.97%	0.64%	0.47%	3.90% *	0.65%	0.55%
Percent full-time employees								
Less than 25%	1.21%	5.64% *	1.84% *	0.78% *	3.35% *	1.18% *	1.80% *	1.46% *
25-49 %	0.50%	2.00% *	--	0.64% *	0.57% *	0.94%	1.00% *	0.57%
50-74 %	1.08%	4.74% *	3.74% *	1.20% *	3.90% *	0.65%	2.05%	1.22% *
75% or more	0.39%	1.79%	0.99%	0.66%	1.16%	0.43%	0.70%	0.44%
Union presence								
No union employees	0.40%	1.64%	0.93%	0.60%	1.14%	0.46%	0.65%	0.47%
Has union employees	0.57%	--	6.71% *	0.50% *	1.67% *	0.64%	2.73% *	0.58%
Percent low-wage employees								
50% or more low-wage	0.61%	1.92% *	3.23% *	1.60% *	2.01% *	0.50%	1.58%	0.66%
Less than 50% low-wage	0.37%	1.75%	0.96%	0.60%	1.10%	0.40%	0.67%	0.42%
Percent women employees								
Less than 25%	0.48%	2.82% *	1.66%	0.70%	1.10%	0.71%	0.98%	0.55%
25-49 %	0.59%	3.33% *	0.83% *	1.00% *	1.73% *	0.64%	1.29%	0.63%
50-74 %	0.48%	4.86% *	2.52% *	0.97%	0.60%	0.68%	1.80%	0.48%
75% or more	1.26%	1.46%	1.67%	2.23% *	4.26% *	0.97%	1.18%	1.54%
Percent age 50 or older employees								
Less than 25%	0.73%	2.68% *	1.56%	0.91%	2.39% *	0.80%	0.98%	0.89%
25-49 %	0.38%	2.90% *	0.90%	0.73%	0.99%	0.45%	0.86%	0.41%
50-74 %	0.69%	4.17% *	2.51% *	1.78% *	1.19% *	0.84%	1.97%	0.64%
75% or more	1.70% *	1.54% *	1.36% *	0.85% *	9.55% *	4.00% *	1.04% *	3.31% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	24.4%	8.4%	10.8%	15.5%	23.4%	30.3%	11.9%	26.9%
Industry group **								
Agric., fish., forest.	11.8% *	--	1.2% *	--	1.8% *	14.0% *	12.6% *	11.6% *
Mining and manufacturing	29.2%	5.1% *	8.0% *	19.0%	26.2%	37.9%	11.1%	32.0%
Construction	17.1%	4.1% *	7.5% *	5.1% *	28.4%	41.2%	6.6%	23.9%
Utilities and transp.	21.0%	7.0% *	1.7% *	5.0% *	13.3%	29.4%	5.8% *	23.5%
Wholesale trade	27.2%	9.4% *	12.9% *	17.2%	30.1%	36.7%	12.5%	31.7%
Fin. svcs. and real estate	28.6%	5.2% *	13.7% *	33.6%	29.9%	29.9%	19.5% *	29.6%
Retail trade	25.5%	1.7% *	9.1% *	12.2%	19.0%	30.7%	7.0% *	28.3%
Professional services	25.2%	10.9%	17.2%	18.2%	24.7%	29.2%	16.2%	26.9%
Other services	18.6%	10.2% *	6.3% *	11.6%	15.7%	25.4%	9.7%	20.8%
Ownership								
For profit, incorporated	25.3%	9.1%	8.8%	14.7%	24.3%	31.6%	11.1%	28.3%
For profit, unincorporated	21.1%	6.7% *	17.0%	13.5%	19.8%	29.8%	11.9%	23.5%
Nonprofit	23.6%	7.8% *	18.1% *	23.9%	23.9%	24.3%	18.5%	24.1%
Age of firm								
Less than 5 years	13.5%	9.1% *	11.5% *	10.0%	25.2%	--	10.7%	17.5%
5-9 years	14.1%	11.5% *	6.4% *	10.5%	13.0% *	36.3%	9.6%	17.1%
10-19 years	16.4%	9.2%	14.0%	11.1%	16.3%	29.6%	11.8%	19.0%
20 or more years	26.4%	6.8%	10.5%	18.0%	25.6%	30.3%	12.6%	28.2%
Multi/single status								
2 or more locations	28.9%	--	9.3% *	23.0%	25.8%	30.5%	17.4%	29.2%
1 location only	14.3%	8.5%	11.0%	12.7%	19.5%	23.5%	11.2%	17.3%
Percent full-time employees								
Less than 25%	14.8%	1.6% *	2.3% *	13.1% *	7.8%	25.7%	4.0% *	17.7%
25-49 %	17.3%	--	3.8% *	10.3% *	19.0%	21.9%	4.7% *	19.9%
50-74 %	23.3%	13.6% *	9.7%	14.8%	24.2%	26.8%	13.5%	25.1%
75% or more	25.0%	8.0%	11.3%	15.9%	23.8%	31.1%	12.2%	27.6%
Union presence								
No union employees	23.1%	8.6%	11.0%	15.5%	23.8%	29.0%	12.1%	25.8%
Has union employees	30.8%	0.0%	5.3% *	16.0% *	19.1%	33.8%	5.8% *	31.6%
Percent low-wage employees								
50% or more low-wage	17.6%	5.1% *	6.9% *	7.9%	20.9%	21.7%	6.8% *	20.1%
Less than 50% low-wage	24.9%	8.8%	11.0%	16.1%	23.5%	30.9%	12.3%	27.4%
Percent women employees								
Less than 25%	22.4%	4.5% *	10.6%	12.4%	23.8%	34.3%	9.3%	27.4%
25-49 %	28.3%	13.9% *	13.8%	17.0%	22.8%	33.3%	14.3%	29.8%
50-74 %	25.5%	4.5%	10.5% *	17.9%	27.8%	28.3%	13.4%	27.2%
75% or more	19.3%	12.9% *	9.1%	18.4%	17.5%	22.9%	13.3%	20.7%
Percent age 50 or older employees								
Less than 25%	21.3%	9.6%	10.6%	12.0%	23.8%	26.6%	11.2%	24.0%
25-49 %	27.8%	5.4% *	10.9%	17.4%	23.8%	33.3%	13.0%	29.5%
50-74 %	21.8%	5.0% *	12.8% *	22.9%	21.1%	26.8%	12.4%	24.5%
75% or more	20.1%	15.4% *	--	23.0% *	19.1%	30.9%	10.6% *	30.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023**

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	0.73%	1.47%	1.40%	1.22%	1.33%	1.23%	0.94%	0.86%
Industry group **								
Agric., fish., forest.	4.20% *	--	1.30% *	--	0.97% *	7.66% *	7.34% *	5.01% *
Mining and manufacturing	2.30%	2.29% *	2.73% *	3.69%	3.11%	3.89%	2.18%	2.57%
Construction	2.34%	1.68% *	2.63% *	1.59% *	5.46%	8.29%	1.63%	3.54%
Utilities and transp.	2.16%	7.01% *	1.26% *	2.10% *	3.40%	3.41%	2.41% *	2.49%
Wholesale trade	2.51%	5.21% *	5.10% *	3.42%	4.74%	4.67%	2.89%	3.07%
Fin. svcs. and real estate	1.90%	1.91% *	5.97% *	8.18%	4.00%	2.48%	6.11% *	2.03%
Retail trade	3.05%	1.26% *	5.54% *	2.95%	4.33%	4.50%	2.74% *	3.58%
Professional services	1.20%	2.52%	3.12%	2.38%	2.76%	1.74%	1.77%	1.39%
Other services	1.75%	4.39% *	2.37% *	2.18%	2.74%	3.16%	2.03%	2.13%
Ownership								
For profit, incorporated	0.93%	1.78%	1.31%	1.51%	1.60%	1.57%	1.08%	1.11%
For profit, unincorporated	1.65%	3.09% *	4.99%	2.33%	3.32%	3.01%	2.27%	2.02%
Nonprofit	1.46%	3.68% *	6.57% *	3.72%	3.00%	1.84%	3.44%	1.58%
Age of firm								
Less than 5 years	2.20%	4.64% *	5.17% *	2.83%	5.78%	--	2.91%	3.38%
5-9 years	2.21%	5.34% *	2.90% *	2.59%	4.31% *	3.83%	2.44%	3.42%
10-19 years	1.31%	2.66%	3.72%	1.90%	2.20%	3.75%	1.86%	1.77%
20 or more years	0.86%	1.53%	1.72%	1.69%	1.59%	1.29%	1.34%	0.96%
Multi/single status								
2 or more locations	0.98%	--	4.00% *	3.25%	1.61%	1.26%	4.83%	1.00%
1 location only	0.87%	1.48%	1.49%	1.08%	2.20%	5.14%	0.88%	1.48%
Percent full-time employees								
Less than 25%	2.02%	1.67% *	2.30% *	6.62% *	2.06%	3.62%	1.60% *	2.51%
25-49 %	1.90%	--	2.49% *	3.33% *	4.78%	2.50%	1.65% *	2.36%
50-74 %	1.91%	6.47% *	2.67%	3.34%	5.00%	2.53%	2.97%	2.18%
75% or more	0.82%	1.47%	1.59%	1.38%	1.46%	1.42%	1.05%	0.98%
Union presence								
No union employees	0.76%	1.50%	1.44%	1.24%	1.41%	1.40%	0.97%	0.92%
Has union employees	2.14%	0.00%	3.13% *	6.05% *	3.80%	2.49%	2.30% *	2.21%
Percent low-wage employees								
50% or more low-wage	1.62%	2.96% *	5.80% *	2.28%	4.70%	2.15%	2.43% *	1.89%
Less than 50% low-wage	0.77%	1.58%	1.44%	1.29%	1.38%	1.31%	1.00%	0.91%
Percent women employees								
Less than 25%	1.36%	1.37% *	2.07%	1.48%	2.16%	2.99%	1.12%	1.77%
25-49 %	1.67%	4.57% *	4.05%	2.96%	2.51%	2.61%	2.25%	1.88%
50-74 %	1.32%	1.28%	3.23% *	3.54%	3.02%	1.76%	2.95%	1.45%
75% or more	1.16%	3.86% *	2.64%	2.56%	2.31%	1.83%	2.03%	1.37%
Percent age 50 or older employees								
Less than 25%	1.15%	2.59%	2.05%	1.29%	2.13%	2.20%	1.19%	1.43%
25-49 %	1.08%	1.75% *	2.26%	2.49%	2.00%	1.54%	2.19%	1.18%
50-74 %	2.09%	1.82% *	4.12% *	3.47%	3.26%	4.14%	2.03%	2.65%
75% or more	3.43%	5.55% *	--	11.14% *	5.69%	6.50%	3.60% *	5.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023**

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	30.0%	48.9%	48.8%	54.9%	34.7%	17.4%	50.5%	25.9%
Industry group **								
Agric., fish., forest.	51.6%	--	--	--	68.4%	35.3%	55.8%	50.3%
Mining and manufacturing	30.8%	52.5%	53.9%	54.9%	33.5%	17.6%	54.4%	27.2%
Construction	50.2%	52.0%	55.7%	65.6%	41.5%	23.1%	58.3%	44.9%
Utilities and transp.	32.8%	49.2% *	52.5%	56.2%	57.5%	16.6%	53.7%	29.5%
Wholesale trade	31.8%	46.0%	41.0%	49.3%	27.4%	21.3%	49.5%	26.4%
Fin. svcs. and real estate	24.3%	47.9%	46.0%	46.0%	29.9%	17.3%	44.1%	21.9%
Retail trade	24.0%	42.3%	54.5%	58.0%	54.8%	11.4%	53.7%	19.7%
Professional services	26.2%	49.2%	43.1%	50.6%	28.5%	15.6%	45.2%	22.7%
Other services	36.3%	50.6%	48.4%	57.0%	35.6%	26.2%	51.7%	32.3%
Ownership								
For profit, incorporated	30.2%	47.2%	50.4%	56.6%	36.4%	17.6%	51.2%	25.7%
For profit, unincorporated	38.6%	59.0%	48.8%	58.5%	43.9%	18.1%	54.4%	34.6%
Nonprofit	21.2%	30.4%	33.2%	38.3%	22.9%	15.8%	36.5%	19.6%
Age of firm								
Less than 5 years	49.6%	50.2%	28.8%	65.2%	51.5%	2.6% *	47.2%	52.9%
5-9 years	43.5%	54.9%	50.7%	61.4%	29.1%	31.7%	53.1%	37.1%
10-19 years	45.1%	44.3%	51.6%	55.1%	46.1%	25.1%	48.9%	43.1%
20 or more years	26.6%	48.5%	50.5%	52.8%	32.8%	16.9%	51.0%	23.4%
Multi/single status								
2 or more locations	22.7%	--	49.4%	50.7%	33.6%	17.1%	50.3%	21.9%
1 location only	46.5%	49.0%	48.7%	56.4%	36.6%	28.7%	50.5%	42.8%
Percent full-time employees								
Less than 25%	53.6%	24.7% *	64.5%	65.1%	66.4%	40.2%	52.5%	53.8%
25-49 %	36.7%	62.1%	33.0%	58.3%	28.4%	31.6%	55.3%	32.8%
50-74 %	32.5%	47.5%	51.4%	54.7%	35.1%	23.5%	48.7%	29.5%
75% or more	29.0%	49.0%	48.9%	54.5%	34.5%	15.8%	50.4%	24.7%
Union presence								
No union employees	33.2%	49.4%	49.5%	56.0%	36.5%	18.9%	51.3%	28.8%
Has union employees	14.7%	--	27.2% *	32.0%	16.5%	13.4%	25.4%	14.4%
Percent low-wage employees								
50% or more low-wage	47.6%	52.8%	57.3%	63.9%	51.3%	39.6%	58.0%	45.2%
Less than 50% low-wage	28.8%	48.5%	48.3%	54.2%	33.7%	15.9%	49.9%	24.6%
Percent women employees								
Less than 25%	40.4%	50.8%	50.9%	62.4%	40.7%	22.0%	55.7%	34.7%
25-49 %	23.1%	47.4%	60.3%	49.6%	32.8%	12.5%	54.2%	19.5%
50-74 %	27.3%	51.0%	31.8%	48.4%	31.8%	19.5%	40.2%	25.5%
75% or more	30.9%	45.8%	47.4%	50.3%	33.7%	19.7%	46.2%	27.2%
Percent age 50 or older employees								
Less than 25%	33.5%	47.1%	45.2%	58.1%	36.7%	19.2%	48.4%	29.6%
25-49 %	25.5%	51.8%	52.0%	52.4%	31.9%	15.5%	52.7%	22.4%
50-74 %	34.3%	51.3%	53.4%	46.8%	38.7%	20.6%	52.0%	29.2%
75% or more	43.4%	45.5%	50.0%	61.0%	40.7%	27.3% *	52.9%	33.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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**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, 2023**

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%	2.74%	2.31%	1.62%	1.60%	0.97%	1.39%	0.90%
Industry group **								
Agric., fish., forest.	5.95%	--	--	--	8.72%	4.89%	15.59%	5.98%
Mining and manufacturing	1.91%	8.96%	8.01%	4.82%	3.40%	2.10%	4.28%	2.02%
Construction	3.01%	9.94%	6.32%	4.57%	6.04%	5.96%	4.16%	4.04%
Utilities and transp.	3.40%	18.42% *	12.83%	7.23%	7.39%	3.32%	7.63%	3.66%
Wholesale trade	2.42%	9.82%	8.06%	5.38%	4.38%	3.50%	4.88%	2.63%
Fin. svcs. and real estate	2.09%	7.80%	10.70%	7.99%	5.67%	2.37%	5.88%	2.24%
Retail trade	3.74%	9.03%	6.59%	4.69%	5.87%	2.58%	4.26%	3.57%
Professional services	1.13%	4.43%	3.72%	3.19%	2.50%	1.26%	2.35%	1.21%
Other services	2.05%	6.11%	5.90%	3.65%	4.83%	2.65%	3.21%	2.33%
Ownership								
For profit, incorporated	1.09%	3.34%	2.71%	1.98%	1.92%	1.23%	1.66%	1.16%
For profit, unincorporated	2.17%	5.25%	5.86%	3.81%	5.09%	2.15%	3.20%	2.53%
Nonprofit	1.39%	7.22%	6.67%	4.22%	2.85%	1.62%	4.16%	1.44%
Age of firm								
Less than 5 years	3.40%	6.42%	5.84%	5.13%	7.48%	1.47% *	4.30%	5.40%
5-9 years	4.17%	7.32%	6.42%	4.64%	7.89%	8.44%	4.11%	5.81%
10-19 years	2.16%	5.57%	4.60%	3.75%	4.40%	4.38%	2.81%	2.97%
20 or more years	0.90%	4.05%	3.20%	2.08%	1.76%	0.99%	1.90%	0.93%
Multi/single status								
2 or more locations	0.93%	--	7.21%	3.33%	1.95%	0.97%	4.70%	0.93%
1 location only	1.38%	2.76%	2.45%	1.85%	2.94%	7.31%	1.45%	2.24%
Percent full-time employees								
Less than 25%	3.49%	11.32% *	10.56%	6.72%	6.47%	4.61%	6.45%	4.06%
25-49 %	3.73%	12.33%	7.64%	6.19%	7.74%	3.38%	6.49%	3.87%
50-74 %	2.01%	8.45%	5.66%	4.49%	4.50%	2.56%	3.85%	2.22%
75% or more	0.94%	2.98%	2.57%	1.83%	1.76%	1.04%	1.54%	1.00%
Union presence								
No union employees	0.99%	2.75%	2.36%	1.65%	1.67%	1.21%	1.40%	1.09%
Has union employees	1.51%	--	9.47% *	6.91%	4.37%	1.67%	6.14%	1.54%
Percent low-wage employees								
50% or more low-wage	2.35%	9.07%	8.07%	5.05%	4.32%	3.50%	4.75%	2.65%
Less than 50% low-wage	0.86%	2.86%	2.41%	1.71%	1.67%	0.96%	1.45%	0.92%
Percent women employees								
Less than 25%	1.43%	4.83%	3.75%	2.41%	2.88%	2.21%	2.24%	1.72%
25-49 %	1.73%	6.43%	5.32%	3.89%	3.15%	1.57%	3.15%	1.69%
50-74 %	1.28%	6.09%	4.80%	3.70%	3.05%	1.47%	3.15%	1.38%
75% or more	1.61%	4.96%	4.61%	3.51%	4.30%	1.79%	2.80%	1.83%
Percent age 50 or older employees								
Less than 25%	1.83%	3.97%	3.17%	2.18%	2.64%	2.30%	1.91%	2.07%
25-49 %	0.95%	6.24%	4.38%	3.01%	2.36%	0.95%	2.86%	0.97%
50-74 %	2.23%	5.69%	5.94%	4.12%	4.96%	3.14%	3.23%	2.58%
75% or more	4.24%	7.20%	13.69%	11.05%	7.57%	8.73% *	5.79%	5.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	57.3%	62.9%	65.2%	55.7%	53.6%	61.4%	55.0%
Industry group **								
Agric., fish., forest.	51.5%	--	87.3%	99.7%	76.5%	29.0%	78.9%	45.6%
Mining and manufacturing	56.9%	50.8%	57.2%	78.5%	58.1%	52.9%	61.1%	56.5%
Construction	57.5%	35.1%	57.5%	61.2%	55.6%	66.5%	53.5%	59.8%
Utilities and transp.	54.9%	--	51.6% *	61.0%	48.0%	56.7%	61.8%	54.2%
Wholesale trade	55.0%	45.0% *	69.6%	57.9%	56.6%	52.5%	62.3%	53.7%
Fin. svcs. and real estate	51.0%	50.1%	72.8%	60.2%	56.4%	48.6%	59.2%	50.3%
Retail trade	63.9%	40.6% *	60.6%	75.4%	77.0%	62.0%	57.8%	64.6%
Professional services	57.1%	73.2%	66.6%	64.2%	53.7%	55.5%	67.5%	55.7%
Other services	51.3%	60.0%	58.6%	62.2%	50.7%	47.0%	58.7%	49.5%
Ownership								
For profit, incorporated	57.4%	58.1%	61.6%	65.7%	57.4%	55.7%	61.8%	56.8%
For profit, unincorporated	55.3%	57.7%	71.7%	62.1%	53.3%	53.0%	60.9%	54.3%
Nonprofit	48.8%	44.9%	60.0%	66.6%	52.3%	44.6%	58.6%	47.9%
Age of firm								
Less than 5 years	61.6%	59.0%	47.8%	61.1%	81.1%	--	58.1%	66.9%
5-9 years	56.8%	66.1%	66.6%	56.8%	47.9%	64.7%	64.4%	52.4%
10-19 years	60.5%	57.9%	71.9%	67.0%	58.2%	52.5%	64.9%	58.3%
20 or more years	55.2%	53.2%	60.7%	66.2%	55.4%	53.6%	60.0%	54.7%
Multi/single status								
2 or more locations	55.0%	--	69.5%	68.4%	56.9%	53.8%	65.3%	54.8%
1 location only	58.2%	57.0%	62.4%	64.1%	53.7%	45.0%	61.0%	55.7%
Percent full-time employees								
Less than 25%	66.3%	--	92.0%	67.3%	64.0%	61.0%	71.8%	63.8%
25-49 %	54.6%	66.9%	42.1%	53.9%	58.0%	52.8%	51.1%	55.3%
50-74 %	53.9%	59.4%	58.0%	58.8%	55.3%	52.2%	59.1%	53.2%
75% or more	55.9%	56.2%	63.2%	66.1%	55.6%	53.8%	61.8%	55.1%
Union presence								
No union employees	56.5%	60.8%	65.3%	66.4%	58.2%	52.3%	64.0%	55.2%
Has union employees	53.4%	1.4% *	32.2% *	56.5%	36.4%	56.6%	30.1%	54.5%
Percent low-wage employees								
50% or more low-wage	67.6%	71.7%	72.1%	68.3%	74.8%	64.3%	72.2%	66.6%
Less than 50% low-wage	55.3%	56.5%	62.4%	65.1%	55.1%	53.2%	60.8%	54.5%
Percent women employees								
Less than 25%	58.0%	48.7%	62.2%	68.8%	56.5%	55.2%	61.1%	57.2%
25-49 %	58.3%	57.7%	67.1%	64.4%	54.5%	58.7%	62.6%	57.9%
50-74 %	52.3%	62.9%	58.4%	61.3%	61.8%	47.4%	59.8%	51.5%
75% or more	52.1%	69.9%	63.6%	58.2%	47.4%	51.1%	62.2%	50.8%
Percent age 50 or older employees								
Less than 25%	56.6%	58.9%	54.8%	63.9%	60.0%	52.8%	58.1%	56.2%
25-49 %	55.3%	51.0%	77.8%	63.7%	53.7%	54.3%	65.6%	54.6%
50-74 %	54.1%	54.9%	59.2%	74.1%	51.3%	51.0%	63.4%	52.3%
75% or more	66.4%	65.7%	82.5%	71.3%	80.8%	58.5%	66.0%	66.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	1.03%	3.46%	2.99%	1.99%	2.26%	1.46%	1.77%	1.16%
Industry group **								
Agric., fish., forest.	8.26%	--	13.36%	0.33%	13.29%	7.09%	12.55%	8.74%
Mining and manufacturing	2.55%	14.86%	11.09%	3.78%	4.40%	3.78%	6.00%	2.73%
Construction	3.74%	9.81%	8.07%	5.57%	8.50%	7.69%	5.26%	5.04%
Utilities and transp.	4.40%	--	17.78% *	9.86%	10.73%	5.09%	9.42%	4.73%
Wholesale trade	3.74%	14.05% *	10.27%	6.83%	6.61%	6.17%	6.37%	4.26%
Fin. svcs. and real estate	3.09%	8.97%	10.74%	7.07%	5.96%	3.91%	6.34%	3.28%
Retail trade	2.87%	13.55% *	9.16%	5.63%	6.39%	3.47%	6.39%	3.10%
Professional services	1.84%	4.64%	4.58%	4.01%	3.75%	2.62%	2.73%	2.08%
Other services	2.90%	7.73%	7.59%	4.74%	8.40%	3.42%	4.30%	3.36%
Ownership								
For profit, incorporated	1.25%	4.06%	3.42%	2.36%	2.60%	1.80%	2.04%	1.41%
For profit, unincorporated	3.04%	7.90%	6.96%	4.98%	6.94%	4.17%	4.50%	3.44%
Nonprofit	2.08%	11.13%	10.46%	5.79%	4.49%	2.64%	6.08%	2.20%
Age of firm								
Less than 5 years	4.66%	8.36%	11.51%	10.15%	5.51%	--	6.03%	7.24%
5-9 years	6.74%	7.97%	7.21%	6.57%	13.67%	7.71%	4.75%	9.57%
10-19 years	2.31%	7.72%	4.99%	3.84%	4.47%	4.86%	3.56%	2.94%
20 or more years	1.14%	5.08%	4.22%	2.45%	2.37%	1.52%	2.41%	1.23%
Multi/single status								
2 or more locations	1.23%	--	8.74%	3.79%	2.38%	1.48%	5.02%	1.24%
1 location only	1.94%	3.48%	3.15%	2.34%	4.52%	9.79%	1.88%	3.17%
Percent full-time employees								
Less than 25%	4.80%	--	6.84%	8.38%	12.07%	6.97%	8.62%	5.71%
25-49 %	4.31%	17.26%	12.25%	8.63%	12.12%	5.62%	9.25%	4.85%
50-74 %	3.32%	9.08%	9.17%	8.06%	9.46%	3.97%	5.62%	3.67%
75% or more	1.12%	3.85%	3.23%	2.13%	2.38%	1.61%	1.93%	1.25%
Union presence								
No union employees	1.07%	3.33%	2.97%	2.00%	2.44%	1.54%	1.73%	1.22%
Has union employees	2.79%	1.23% *	12.04% *	7.78%	5.88%	3.15%	7.64%	2.86%
Percent low-wage employees								
50% or more low-wage	2.68%	9.91%	9.81%	6.11%	6.79%	3.59%	5.54%	3.02%
Less than 50% low-wage	1.07%	3.59%	3.10%	2.07%	2.32%	1.51%	1.84%	1.20%
Percent women employees								
Less than 25%	1.83%	5.91%	4.73%	3.00%	3.75%	3.13%	2.87%	2.18%
25-49 %	2.05%	7.43%	6.28%	4.62%	4.42%	2.63%	3.77%	2.21%
50-74 %	1.85%	6.33%	6.47%	4.26%	4.09%	2.35%	3.69%	2.00%
75% or more	2.60%	7.17%	6.76%	5.02%	5.78%	3.47%	4.27%	2.90%
Percent age 50 or older employees								
Less than 25%	1.43%	5.13%	4.25%	2.91%	2.98%	2.20%	2.53%	1.67%
25-49 %	1.55%	7.58%	4.30%	3.33%	3.09%	2.04%	3.34%	1.65%
50-74 %	3.39%	7.68%	7.38%	4.84%	8.17%	4.45%	4.09%	3.90%
75% or more	4.85%	9.74%	8.62%	16.53%	6.43%	7.83%	8.01%	5.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	53.4%	18.3%	25.3%	29.6%	47.5%	65.5%	25.5%	57.9%
Industry group **								
Agric., fish., forest.	23.6% *	0.0%	--	--	9.6% *	--	--	22.5% *
Mining and manufacturing	57.0%	--	21.2% *	43.2%	50.9%	67.8%	29.9%	59.5%
Construction	26.1%	6.8% *	14.5% *	12.7% *	46.3%	31.2% *	14.4%	32.0%
Utilities and transp.	43.7%	2.2% *	0.0%	35.1% *	50.3%	46.4%	18.8% *	46.4%
Wholesale trade	51.0%	--	29.0% *	28.2%	58.5%	61.0%	28.2%	55.9%
Fin. svcs. and real estate	60.9%	26.6% *	60.2%	46.5%	55.8%	64.7%	47.7%	62.1%
Retail trade	57.8%	0.0%	7.1% *	16.1%	12.8% *	75.3%	9.0% *	62.6%
Professional services	60.7%	20.2%	31.3%	31.5%	55.8%	73.3%	27.4%	66.3%
Other services	33.6%	26.5% *	17.8% *	26.0%	23.5%	44.8%	23.5%	36.6%
Ownership								
For profit, incorporated	53.7%	19.9%	20.2%	26.3%	47.7%	66.2%	23.1%	58.8%
For profit, unincorporated	47.5%	4.8% *	33.8% *	33.6%	40.1%	62.7%	23.3%	52.1%
Nonprofit	58.2%	--	49.8% *	44.5%	54.1%	63.5%	48.8%	59.2%
Age of firm								
Less than 5 years	25.3%	3.0% *	30.9% *	20.2% *	45.1%	--	16.2% *	37.0%
5-9 years	30.9%	6.0% *	5.5% *	34.8%	45.5%	46.6%	15.6%	41.6%
10-19 years	38.8%	27.0% *	26.7% *	31.0%	42.0%	58.0%	26.8%	45.7%
20 or more years	56.9%	25.8%	28.6%	29.5%	48.6%	65.9%	29.0%	59.6%
Multi/single status								
2 or more locations	60.4%	--	18.9% *	31.8%	48.7%	65.4%	25.8%	60.9%
1 location only	33.6%	18.8%	25.9%	28.8%	45.2%	69.9%	25.4%	41.4%
Percent full-time employees								
Less than 25%	26.7%	--	--	40.4%	18.5% *	38.4%	12.5% *	34.3%
25-49 %	39.4%	--	2.9% *	30.5%	34.0%	49.3%	9.8% *	45.0%
50-74 %	47.1%	16.3% *	13.9% *	29.7%	43.0%	55.3%	23.0%	50.7%
75% or more	54.7%	19.6%	26.9%	29.4%	48.5%	67.2%	26.6%	59.2%
Union presence								
No union employees	49.2%	18.4%	25.8%	30.2%	47.6%	61.2%	25.6%	54.0%
Has union employees	68.7%	--	--	24.4% *	45.4%	74.2%	22.4% *	69.8%
Percent low-wage employees								
50% or more low-wage	33.0%	--	10.1% *	12.3%	22.3% *	45.0%	11.6% *	37.8%
Less than 50% low-wage	54.4%	18.4%	26.2%	30.4%	48.6%	66.5%	26.4%	58.9%
Percent women employees								
Less than 25%	44.6%	8.4% *	25.0%	26.2%	46.1%	60.0%	21.9%	50.8%
25-49 %	62.6%	20.8% *	15.9% *	34.0%	50.3%	73.9%	24.3%	66.4%
50-74 %	55.0%	23.4%	19.1% *	33.1%	51.5%	64.1%	27.1%	58.6%
75% or more	47.8%	25.6% *	42.4%	31.6%	36.0%	55.5%	35.3%	49.9%
Percent age 50 or older employees								
Less than 25%	45.1%	18.0%	28.3%	24.7%	42.1%	59.9%	26.0%	50.0%
25-49 %	61.6%	20.8% *	25.9%	34.9%	51.5%	70.6%	28.6%	64.3%
50-74 %	42.8%	19.5% *	18.4% *	32.0%	49.3%	48.2%	23.1%	47.4%
75% or more	35.3%	14.7% *	--	35.3% *	30.8% *	62.0%	11.8% *	53.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	1.49%	3.51%	4.15%	2.26%	2.44%	2.14%	2.15%	1.65%
Industry group **								
Agric., fish., forest.	10.14% *	0.00%	--	--	9.08% *	--	--	11.62% *
Mining and manufacturing	3.25%	--	7.00% *	6.29%	5.61%	4.27%	6.16%	3.44%
Construction	3.26%	4.49% *	4.73% *	4.37% *	6.49%	9.44% *	4.09%	4.52%
Utilities and transp.	5.64%	2.38% *	0.00%	14.58% *	11.97%	7.55%	11.08% *	6.23%
Wholesale trade	4.38%	--	12.89% *	6.16%	7.72%	7.09%	5.89%	5.06%
Fin. svcs. and real estate	4.74%	8.37% *	16.23%	9.21%	6.73%	6.61%	9.15%	5.15%
Retail trade	5.23%	0.00%	3.76% *	4.77%	4.25% *	4.64%	2.93% *	5.42%
Professional services	2.63%	5.38%	7.52%	4.37%	4.07%	3.08%	3.91%	2.72%
Other services	2.63%	11.29% *	8.16% *	5.01%	4.48%	3.99%	5.31%	3.03%
Ownership								
For profit, incorporated	1.85%	4.33%	3.74%	2.46%	3.11%	2.56%	2.20%	2.04%
For profit, unincorporated	3.45%	2.37% *	12.43% *	6.26%	5.64%	6.19%	6.11%	3.98%
Nonprofit	3.05%	--	17.05% *	8.55%	5.20%	4.17%	8.79%	3.23%
Age of firm								
Less than 5 years	5.35%	2.05% *	20.29% *	7.60% *	10.56%	--	7.16% *	8.12%
5-9 years	4.86%	3.72% *	3.61% *	7.59%	10.29%	12.72%	4.67%	6.97%
10-19 years	3.18%	10.29% *	8.45% *	5.07%	5.77%	8.46%	5.06%	4.15%
20 or more years	1.67%	5.69%	5.56%	2.81%	2.82%	2.21%	2.85%	1.78%
Multi/single status								
2 or more locations	1.81%	--	8.43% *	4.71%	3.07%	2.17%	5.26%	1.84%
1 location only	2.11%	3.59%	4.42%	2.57%	3.96%	12.23%	2.30%	3.33%
Percent full-time employees								
Less than 25%	4.54%	--	--	11.59%	9.57% *	6.67%	5.60% *	6.21%
25-49 %	5.76%	--	2.35% *	8.91%	9.67%	8.40%	4.64% *	6.39%
50-74 %	3.47%	8.75% *	6.26% *	8.12%	7.67%	4.41%	6.15%	3.76%
75% or more	1.64%	4.11%	4.51%	2.44%	2.65%	2.37%	2.38%	1.82%
Union presence								
No union employees	1.45%	3.52%	4.28%	2.27%	2.52%	2.44%	2.18%	1.68%
Has union employees	3.54%	--	--	9.32% *	9.24%	3.56%	11.90% *	3.54%
Percent low-wage employees								
50% or more low-wage	3.93%	--	7.77% *	3.37%	7.88% *	5.45%	4.72% *	4.47%
Less than 50% low-wage	1.54%	3.67%	4.34%	2.35%	2.52%	2.22%	2.25%	1.70%
Percent women employees								
Less than 25%	2.37%	3.19% *	5.79%	3.10%	4.43%	3.93%	2.98%	2.78%
25-49 %	2.83%	7.92% *	5.47% *	5.83%	4.74%	3.33%	4.23%	2.94%
50-74 %	2.31%	6.53%	6.07% *	5.23%	4.56%	2.98%	4.15%	2.47%
75% or more	4.04%	11.87% *	12.62%	5.58%	4.57%	6.38%	7.15%	4.65%
Percent age 50 or older employees								
Less than 25%	2.27%	5.40%	6.14%	3.03%	4.12%	3.45%	3.16%	2.66%
25-49 %	2.15%	9.83% *	7.56%	4.06%	3.49%	2.79%	4.50%	2.26%
50-74 %	3.46%	6.58% *	5.80% *	5.45%	5.87%	6.45%	3.66%	4.30%
75% or more	6.23%	5.98% *	--	16.32% *	12.25% *	12.02%	4.09% *	8.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	10.2%	13.1%	13.9%	10.6%	10.6%	9.4%	13.4%	9.7%
Industry group **								
Agric., fish., forest.	2.0% *	--	--	0.3% *	3.8% *	0.5% *	5.8% *	1.2% *
Mining and manufacturing	7.4%	5.6% *	5.0% *	8.4% *	10.4% *	5.6%	9.5% *	7.2%
Construction	7.8%	24.0% *	16.6% *	5.6% *	3.3% *	--	14.5%	3.9% *
Utilities and transp.	6.2%	--	21.0% *	19.9% *	6.0% *	3.5%	20.1% *	4.9%
Wholesale trade	10.4%	31.7% *	17.2% *	18.7% *	6.6% *	7.2% *	19.4% *	8.8% *
Fin. svcs. and real estate	8.9%	12.6% *	6.2% *	11.4% *	10.1% *	8.4%	9.7% *	8.8%
Retail trade	13.7%	25.2% *	12.1% *	8.6% *	8.0% *	14.6%	16.4% *	13.4%
Professional services	12.5%	5.5% *	14.2%	8.0%	15.1%	12.5%	10.1%	12.8%
Other services	9.8%	13.8% *	17.7%	13.9%	10.5% *	6.9%	17.0%	8.0%
Ownership								
For profit, incorporated	9.1%	13.2%	13.9%	10.3%	10.5%	7.8%	13.1%	8.5%
For profit, unincorporated	7.3%	13.8% *	15.4% *	11.2%	6.8% *	5.3%	14.4%	6.1%
Nonprofit	17.5%	9.9% *	12.1% *	11.4% *	14.7%	20.0%	13.8% *	17.8%
Age of firm								
Less than 5 years	9.6%	7.3% *	19.1% *	11.9% *	3.4% *	1.2% *	11.0% *	7.5% *
5-9 years	8.4%	12.4% *	15.8% *	9.5% *	2.0% *	15.4% *	14.7%	4.8% *
10-19 years	9.4%	14.4% *	9.5% *	7.9%	10.8%	6.5%	11.6%	8.3%
20 or more years	10.3%	15.0%	14.6%	11.3%	11.6%	9.5%	14.3%	10.0%
Multi/single status								
2 or more locations	9.3%	0.0% *	8.9% *	9.5%	9.3%	9.4%	4.8% *	9.4%
1 location only	12.6%	13.4%	14.3%	11.0%	12.8%	12.5%	14.2%	11.2%
Percent full-time employees								
Less than 25%	4.4% *	0.0%	1.3% *	3.5% *	--	7.0% *	0.9% *	6.1% *
25-49 %	15.2%	0.0% *	30.5% *	18.9% *	21.4% *	13.1% *	19.0% *	14.4% *
50-74 %	19.7%	10.4% *	20.7% *	17.6% *	6.5% *	25.0%	18.7%	19.8%
75% or more	9.1%	14.6%	13.3%	9.8%	10.7%	7.7%	12.9%	8.6%
Union presence								
No union employees	8.9%	12.6%	12.1%	11.5%	8.8%	7.7%	12.8%	8.2%
Has union employees	14.4%	--	36.9% *	--	24.2%	13.2%	20.0% *	14.1%
Percent low-wage employees								
50% or more low-wage	6.2%	--	20.6% *	10.0% *	4.8% *	4.9% *	10.9% *	5.3%
Less than 50% low-wage	10.3%	13.7%	13.6%	10.6%	10.8%	9.6%	13.5%	9.9%
Percent women employees								
Less than 25%	6.8%	17.1%	15.1%	8.7%	8.4%	2.6%	13.8%	5.0%
25-49 %	8.7%	12.4% *	11.7% *	11.1%	9.7%	7.8%	12.2%	8.4%
50-74 %	12.5%	11.6% *	17.3%	14.9%	10.6%	12.7%	15.5%	12.1%
75% or more	15.2%	6.4% *	10.7% *	10.8% *	17.3%	15.9%	11.3%	15.8%
Percent age 50 or older employees								
Less than 25%	9.6%	12.3%	17.8%	10.0%	10.1%	7.7%	15.4%	8.2%
25-49 %	11.0%	20.5% *	8.5% *	12.1%	12.3%	10.4%	12.5%	10.9%
50-74 %	8.5%	6.4% *	12.1% *	9.9% *	6.1%	9.4% *	9.2%	8.4%
75% or more	5.3% *	13.6% *	2.0% *	1.8% *	1.7% *	2.0% *	9.8% *	1.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	0.58%	2.45%	2.19%	1.31%	1.26%	0.79%	1.32%	0.63%
Industry group **								
Agric., fish., forest.	1.04% *	--	--	0.33% *	2.39% *	0.49% *	4.80% *	0.64% *
Mining and manufacturing	1.39%	3.74% *	4.17% *	2.93% *	3.28% *	1.51%	3.43% *	1.48%
Construction	1.76%	9.53% *	7.86% *	2.34% *	1.39% *	--	4.12%	1.19% *
Utilities and transp.	1.40%	--	13.46% *	8.39% *	3.31% *	1.04%	8.02% *	1.28%
Wholesale trade	2.51%	15.63% *	10.12% *	5.69% *	3.03% *	4.07% *	6.28% *	2.72% *
Fin. svcs. and real estate	1.57%	5.52% *	5.54% *	5.23% *	3.16% *	1.95%	3.31% *	1.67%
Retail trade	2.28%	14.18% *	6.15% *	2.98% *	3.40% *	2.88%	5.55% *	2.46%
Professional services	1.13%	2.22% *	3.55%	1.72%	2.58%	1.56%	1.77%	1.27%
Other services	1.52%	5.73% *	5.30%	4.16%	4.27% *	1.64%	3.53%	1.65%
Ownership								
For profit, incorporated	0.70%	2.86%	2.59%	1.51%	1.63%	0.94%	1.52%	0.77%
For profit, unincorporated	1.16%	5.90% *	5.44% *	3.12%	2.52% *	1.39%	3.33%	1.21%
Nonprofit	1.64%	5.73% *	6.16% *	4.59% *	3.09%	2.19%	4.64% *	1.73%
Age of firm								
Less than 5 years	2.40%	3.76% *	8.17% *	5.33% *	1.65% *	1.28% *	3.33% *	3.34% *
5-9 years	2.17%	5.66% *	5.34% *	4.28% *	0.93% *	9.34% *	3.66%	2.50% *
10-19 years	1.19%	5.46% *	3.08% *	2.22%	2.18%	1.79%	2.37%	1.30%
20 or more years	0.65%	4.07%	3.29%	1.68%	1.55%	0.81%	1.94%	0.69%
Multi/single status								
2 or more locations	0.67%	0.04% *	6.54% *	2.47%	1.24%	0.80%	2.17% *	0.68%
1 location only	1.15%	2.49%	2.30%	1.55%	2.72%	2.74%	1.42%	1.75%
Percent full-time employees								
Less than 25%	1.35% *	0.00%	1.41% *	2.16% *	--	2.60% *	0.57% *	1.90% *
25-49 %	4.16%	0.01% *	11.68% *	8.77% *	13.95% *	4.83% *	7.44% *	4.80% *
50-74 %	3.11%	5.03% *	7.88% *	7.13% *	2.16% *	4.45%	5.21%	3.46%
75% or more	0.56%	2.85%	2.35%	1.31%	1.35%	0.71%	1.41%	0.61%
Union presence								
No union employees	0.60%	2.40%	1.93%	1.42%	1.14%	0.89%	1.29%	0.67%
Has union employees	1.59%	--	14.19% *	--	5.76%	1.68%	7.20% *	1.63%
Percent low-wage employees								
50% or more low-wage	1.27%	--	9.19% *	3.52% *	1.92% *	1.69% *	3.73% *	1.32%
Less than 50% low-wage	0.60%	2.57%	2.25%	1.35%	1.30%	0.82%	1.38%	0.65%
Percent women employees								
Less than 25%	0.74%	4.57%	3.57%	1.75%	1.85%	0.56%	2.14%	0.72%
25-49 %	1.00%	5.59% *	4.44% *	3.24%	2.36%	1.20%	2.85%	1.05%
50-74 %	1.29%	4.32% *	4.91%	2.93%	2.04%	1.80%	2.70%	1.40%
75% or more	1.87%	3.34% *	4.33% *	4.00% *	4.74%	2.43%	3.12%	2.08%
Percent age 50 or older employees								
Less than 25%	0.86%	3.13%	3.47%	1.83%	1.70%	1.32%	1.95%	0.96%
25-49 %	0.86%	6.73% *	2.80% *	2.36%	2.13%	1.02%	2.50%	0.90%
50-74 %	1.90%	3.70% *	4.11% *	3.24% *	1.65%	3.47% *	2.31%	2.22%
75% or more	2.84% *	8.91% *	1.81% *	1.09% *	1.57% *	1.10% *	6.15% *	0.83% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	4.5%	6.6% *	6.3%	6.0%	3.6%	4.3%	5.9%	4.3%
Industry group **								
Agric., fish., forest.	2.9% *	0.0%	0.4% *	0.0%	1.0% *	--	0.2% *	--
Mining and manufacturing	3.7%	6.0% *	3.1% *	3.1% *	4.7% *	3.2%	4.2% *	3.7%
Construction	8.3%	17.0% *	9.9% *	13.6% *	3.3% *	1.8% *	10.3% *	7.1% *
Utilities and transp.	3.4% *	0.0%	8.1% *	7.4% *	0.5% *	--	--	3.3% *
Wholesale trade	3.8% *	13.0% *	2.2% *	1.8% *	5.9% *	3.1% *	4.1% *	3.7% *
Fin. svcs. and real estate	8.8% *	0.0%	2.4% *	1.4% *	2.3% *	11.2% *	1.2% *	9.3% *
Retail trade	2.5%	11.3% *	6.1% *	6.4% *	3.3% *	1.5% *	7.3% *	2.0% *
Professional services	3.6%	--	5.4% *	6.7% *	3.7%	2.9%	5.6%	3.3%
Other services	2.9%	6.5% *	10.4% *	4.0% *	3.4% *	1.0% *	6.6% *	2.0%
Ownership								
For profit, incorporated	4.6%	7.7% *	6.9%	6.7%	4.3%	4.0%	6.6%	4.3%
For profit, unincorporated	5.1% *	3.8% *	0.7% *	5.0% *	2.0% *	7.5% *	3.1% *	5.4% *
Nonprofit	3.5%	2.2% *	10.5% *	3.2% *	3.0%	3.4%	5.2% *	3.3%
Age of firm								
Less than 5 years	5.9% *	7.0% *	14.5% *	1.8% *	--	0.0%	8.3% *	2.5% *
5-9 years	5.0% *	1.1% *	6.4% *	11.3% *	1.8% *	8.6% *	3.3% *	6.0% *
10-19 years	3.9%	1.9% *	3.2% *	4.0% *	6.7% *	1.1% *	2.8%	4.5% *
20 or more years	4.5%	10.6% *	6.3%	6.2%	3.3%	4.4%	7.2%	4.2%
Multi/single status								
2 or more locations	4.3%	0.0%	7.1% *	5.9% *	3.7%	4.3%	8.4% *	4.2%
1 location only	5.1%	6.8% *	6.3%	6.1%	3.4% *	2.8% *	5.6%	4.7%
Percent full-time employees								
Less than 25%	4.4% *	0.0%	0.0%	12.0% *	10.9% *	0.2% *	6.1% *	3.6% *
25-49 %	5.9% *	28.1% *	22.9% *	7.3% *	--	2.7% *	18.1% *	3.4% *
50-74 %	2.9%	0.6% *	5.9% *	8.3% *	3.1% *	2.1% *	2.4% *	2.9%
75% or more	4.6%	6.2% *	6.1%	5.7%	3.6%	4.6%	5.6%	4.5%
Union presence								
No union employees	3.9%	4.7% *	5.6%	5.9%	3.7%	3.2%	5.0%	3.7%
Has union employees	6.6%	--	15.3% *	6.4% *	2.6% *	6.7% *	16.6% *	6.2%
Percent low-wage employees								
50% or more low-wage	3.5% *	0.6% *	1.3% *	2.1% *	8.9% *	2.5% *	1.0% *	4.0% *
Less than 50% low-wage	4.5%	7.0% *	6.6%	6.2%	3.4%	4.4%	6.1%	4.3%
Percent women employees								
Less than 25%	5.1%	9.9% *	6.8% *	7.2%	2.6%	4.8% *	6.8%	4.6%
25-49 %	2.6%	7.5% *	6.8% *	7.1% *	4.4% *	1.2% *	6.8%	2.2%
50-74 %	7.1%	3.7% *	3.4% *	3.9% *	4.1%	8.8% *	3.8% *	7.5%
75% or more	3.3%	1.7% *	7.0% *	2.4% *	3.4% *	3.2%	4.4% *	3.2%
Percent age 50 or older employees								
Less than 25%	4.8%	9.3% *	7.0%	7.4%	3.9%	3.6% *	7.2%	4.2%
25-49 %	4.4%	--	1.4% *	5.3%	3.4%	4.8%	3.5% *	4.5%
50-74 %	4.3%	5.6% *	15.5% *	3.3% *	3.5% *	3.6% *	7.1% *	3.7% *
75% or more	2.1% *	2.7% *	0.0%	0.2% *	1.6% *	2.9% *	1.8% *	2.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.55%	2.05% *	1.52%	1.04%	0.60%	0.86%	0.90%	0.61%
Industry group **								
Agric., fish., forest.	2.28% *	0.00%	0.49% *	0.00%	1.00% *	--	0.16% *	--
Mining and manufacturing	0.74%	4.66% *	1.99% *	1.40% *	1.78% *	0.81%	1.73% *	0.79%
Construction	1.94%	10.55% *	4.85% *	4.17% *	1.73% *	1.23% *	3.62% *	2.22% *
Utilities and transp.	1.86% *	0.00%	7.23% *	5.51% *	0.31% *	--	--	2.01% *
Wholesale trade	1.56% *	11.04% *	1.85% *	0.88% *	4.31% *	2.20% *	2.32% *	1.81% *
Fin. svcs. and real estate	2.90% *	0.00%	2.35% *	0.98% *	1.27% *	3.83% *	0.85% *	3.10% *
Retail trade	0.69%	10.24% *	4.21% *	3.78% *	1.88% *	0.56% *	3.75% *	0.61% *
Professional services	0.45%	--	2.00% *	2.24% *	0.86%	0.54%	1.39%	0.47%
Other services	0.59%	2.70% *	6.43% *	1.43% *	1.04% *	0.40% *	2.32% *	0.42%
Ownership								
For profit, incorporated	0.64%	2.66% *	1.84%	1.33%	0.88%	0.97%	1.12%	0.72%
For profit, unincorporated	2.06% *	2.12% *	0.53% *	2.31% *	0.89% *	3.99% *	1.31% *	2.38% *
Nonprofit	0.53%	1.75% *	5.98% *	1.17% *	0.83%	0.71%	2.35% *	0.54%
Age of firm								
Less than 5 years	2.33% *	4.04% *	9.62% *	0.99% *	--	0.00%	3.70% *	1.55% *
5-9 years	1.68% *	1.15% *	4.50% *	5.69% *	0.99% *	6.49% *	1.69% *	2.52% *
10-19 years	1.06%	1.30% *	1.22% *	1.71% *	2.84% *	0.63% *	0.78%	1.54% *
20 or more years	0.62%	3.97% *	1.87%	1.25%	0.61%	0.89%	1.34%	0.67%
Multi/single status								
2 or more locations	0.70%	0.00%	4.81% *	1.78% *	0.73%	0.88%	2.57% *	0.71%
1 location only	0.67%	2.09% *	1.59%	1.26%	1.03% *	1.74% *	0.95%	0.94%
Percent full-time employees								
Less than 25%	1.88% *	0.00%	0.00%	5.55% *	7.45% *	0.17% *	3.45% *	2.21% *
25-49 %	1.96% *	17.29% *	15.08% *	4.15% *	--	1.62% *	8.16% *	1.49% *
50-74 %	0.79%	0.63% *	4.92% *	7.07% *	1.19% *	0.74% *	1.54% *	0.88%
75% or more	0.62%	2.15% *	1.60%	1.03%	0.66%	0.98%	0.95%	0.69%
Union presence								
No union employees	0.49%	1.47% *	1.49%	1.09%	0.67%	0.81%	0.78%	0.56%
Has union employees	1.72%	--	8.65% *	3.52% *	0.87% *	2.08% *	6.46% *	1.77%
Percent low-wage employees								
50% or more low-wage	1.54% *	0.58% *	1.28% *	1.32% *	6.70% *	1.31% *	0.56% *	1.85% *
Less than 50% low-wage	0.57%	2.16% *	1.59%	1.09%	0.57%	0.89%	0.94%	0.63%
Percent women employees								
Less than 25%	0.84%	4.39% *	2.47% *	1.70%	0.72%	1.56% *	1.58%	0.97%
25-49 %	0.49%	3.89% *	3.37% *	2.63% *	1.48% *	0.40% *	1.92%	0.50%
50-74 %	1.84%	2.39% *	2.38% *	1.50% *	1.05%	2.74% *	1.45% *	2.02%
75% or more	0.63%	1.70% *	3.21% *	0.98% *	1.20% *	0.85%	1.51% *	0.68%
Percent age 50 or older employees								
Less than 25%	0.70%	3.52% *	1.92%	1.70%	1.13%	1.10% *	1.32%	0.81%
25-49 %	0.89%	--	0.70% *	1.53%	0.75%	1.27%	1.20% *	0.95%
50-74 %	1.20%	4.23% *	7.38% *	2.28% *	1.71% *	1.87% *	3.00% *	1.29% *
75% or more	1.02% *	1.99% *	0.00%	0.24% *	1.20% *	2.09% *	1.32% *	1.50% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	25.5%	13.4%	11.6%	14.5%	25.4%	29.3%	12.8%	27.4%
Industry group **								
Agric., fish., forest.	38.4%	--	0.0%	0.0%	11.4% *	60.0%	12.2% *	44.0%
Mining and manufacturing	29.2%	31.8% *	26.9% *	7.2%	22.0%	37.1%	19.7% *	30.1%
Construction	20.7%	14.4% *	6.8% *	12.9% *	33.8%	24.8%	11.8% *	25.7%
Utilities and transp.	34.3%	--	19.0% *	11.7% *	41.8%	35.7%	13.2% *	36.3%
Wholesale trade	27.4%	2.4% *	10.9% *	19.9%	24.2%	34.7%	11.6% *	30.3%
Fin. svcs. and real estate	27.3%	17.0% *	15.7% *	20.9%	26.7%	28.5%	17.3%	28.0%
Retail trade	16.0%	16.3% *	11.1% *	7.0% *	11.4% *	17.9%	12.0% *	16.5%
Professional services	22.3%	8.9% *	9.0%	17.9%	20.7%	25.3%	10.5%	23.9%
Other services	30.7%	11.2% *	9.4% *	15.3%	34.5%	37.8%	12.2%	35.3%
Ownership								
For profit, incorporated	24.6%	11.1%	12.1%	14.0%	23.0%	28.8%	11.9%	26.6%
For profit, unincorporated	28.4%	17.8% *	6.4% *	16.7%	33.9%	31.2%	14.2%	30.8%
Nonprofit	27.0%	28.8% *	15.8% *	14.9%	25.2%	29.7%	16.8%	27.8%
Age of firm								
Less than 5 years	15.2%	17.3% *	2.5% *	24.5% *	9.3% *	--	13.0% *	18.4% *
5-9 years	26.7% *	10.6% *	8.1% *	18.4%	47.3% *	10.1% *	10.6%	35.8% *
10-19 years	20.4%	14.8% *	11.5%	14.5%	20.0%	33.8%	13.3%	24.0%
20 or more years	26.2%	12.3%	13.9%	13.2%	24.5%	29.3%	13.0%	27.4%
Multi/single status								
2 or more locations	27.6%	0.0%	14.4% *	12.8%	23.6%	29.3%	15.6%	27.8%
1 location only	19.3%	13.7%	11.4%	15.1%	28.6%	25.6%	12.5%	25.2%
Percent full-time employees								
Less than 25%	21.3%	--	--	16.4% *	5.6% *	31.2%	20.7% *	21.6%
25-49 %	21.5%	--	--	14.1% *	15.9% *	27.9%	7.2% *	24.4%
50-74 %	20.8%	12.5% *	12.0% *	11.3%	31.2% *	19.4%	10.5%	22.2%
75% or more	26.2%	13.5%	11.8%	14.7%	25.3%	30.3%	13.0%	28.0%
Union presence								
No union employees	26.3%	13.0%	11.5%	12.7%	24.6%	32.7%	11.8%	28.8%
Has union employees	23.0%	--	13.5% *	27.9%	31.8%	21.7%	23.5%	23.0%
Percent low-wage employees								
50% or more low-wage	19.3%	16.5% *	5.3% *	12.2% *	8.8%	25.5%	9.3% *	21.3%
Less than 50% low-wage	25.8%	13.2%	11.9%	14.6%	25.9%	29.4%	12.9%	27.6%
Percent women employees								
Less than 25%	25.8%	13.3% *	10.5%	11.8%	27.5%	34.3%	11.1%	29.6%
25-49 %	26.5%	10.0% *	11.1% *	15.1%	26.6%	29.0%	12.2%	27.8%
50-74 %	24.5%	16.1%	15.6%	14.6%	21.7%	27.4%	15.6%	25.5%
75% or more	24.7%	14.1% *	12.0%	23.6%	24.0%	26.5%	15.0%	26.0%
Percent age 50 or older employees								
Less than 25%	23.0%	10.4% *	14.2%	14.2%	18.7%	30.4%	12.2%	25.7%
25-49 %	26.4%	10.8% *	8.1%	15.7%	27.4%	28.2%	11.5%	27.4%
50-74 %	29.8%	27.7%	8.4% *	10.1%	35.5%	33.1%	16.0%	32.5%
75% or more	19.0%	8.5% *	12.6% *	26.1% *	11.6% *	27.6%	15.3% *	21.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	2.19%	1.97%	1.51%	2.45%	1.25%	1.17%	1.05%
Industry group **								
Agric., fish., forest.	9.17%	--	0.00%	0.00%	10.31% *	8.44%	11.45% *	9.80%
Mining and manufacturing	2.35%	14.60% *	12.48% *	2.00%	3.73%	3.56%	6.01% *	2.51%
Construction	3.72%	8.37% *	3.49% *	4.22% *	9.12%	7.25%	3.75% *	5.22%
Utilities and transp.	4.31%	--	11.06% *	6.20% *	11.89%	4.60%	5.42% *	4.64%
Wholesale trade	3.62%	2.49% *	4.97% *	5.85%	6.52%	6.01%	4.08% *	4.17%
Fin. svcs. and real estate	2.75%	5.97% *	7.44% *	5.83%	6.13%	3.42%	4.05%	2.95%
Retail trade	1.88%	8.24% *	5.69% *	3.29% *	4.12% *	2.31%	3.60% *	2.04%
Professional services	1.41%	2.82% *	2.18%	3.29%	3.71%	1.92%	1.56%	1.60%
Other services	3.32%	4.09% *	3.34% *	2.97%	10.30%	3.63%	2.28%	3.87%
Ownership								
For profit, incorporated	1.06%	2.34%	2.41%	1.83%	2.61%	1.49%	1.35%	1.21%
For profit, unincorporated	3.31%	6.30% *	2.30% *	3.82%	8.16%	4.18%	3.12%	3.79%
Nonprofit	1.87%	10.26% *	6.42% *	3.37%	3.96%	2.46%	3.83%	2.00%
Age of firm								
Less than 5 years	3.89%	7.06% *	1.53% *	10.52% *	3.94% *	--	4.71% *	6.60% *
5-9 years	8.23% *	4.76% *	2.95% *	5.26%	14.76% *	4.18% *	2.50%	11.40% *
10-19 years	2.08%	5.76% *	3.36%	2.55%	4.06%	4.96%	2.42%	2.80%
20 or more years	0.98%	2.66%	3.12%	1.72%	2.30%	1.29%	1.58%	1.07%
Multi/single status								
2 or more locations	1.06%	0.00%	6.86% *	2.60%	2.20%	1.27%	4.18%	1.07%
1 location only	2.09%	2.24%	2.05%	1.82%	5.33%	7.52%	1.22%	3.58%
Percent full-time employees								
Less than 25%	4.01%	--	--	7.86% *	2.58% *	5.69%	8.67% *	4.25%
25-49 %	3.56%	--	--	4.36% *	6.42% *	5.55%	2.68% *	4.22%
50-74 %	3.13%	6.48% *	6.20% *	3.10%	10.75% *	2.65%	3.13%	3.50%
75% or more	1.01%	2.43%	2.14%	1.68%	2.55%	1.39%	1.30%	1.14%
Union presence								
No union employees	1.07%	2.05%	2.05%	1.36%	2.68%	1.50%	1.12%	1.23%
Has union employees	1.83%	--	7.05% *	7.35%	5.79%	1.98%	6.99%	1.88%
Percent low-wage employees								
50% or more low-wage	2.21%	7.55% *	3.04% *	3.99% *	2.57%	3.37%	2.82% *	2.58%
Less than 50% low-wage	0.97%	2.28%	2.06%	1.57%	2.52%	1.29%	1.22%	1.09%
Percent women employees								
Less than 25%	1.71%	4.43% *	3.09%	2.34%	3.82%	2.89%	1.94%	2.06%
25-49 %	1.89%	3.23% *	4.53% *	3.29%	5.20%	2.26%	2.39%	2.05%
50-74 %	1.64%	3.97%	4.59%	2.52%	4.21%	2.13%	2.36%	1.80%
75% or more	2.11%	5.63% *	3.56%	4.39%	6.21%	2.63%	2.90%	2.38%
Percent age 50 or older employees								
Less than 25%	1.28%	3.40% *	3.20%	2.05%	2.51%	2.10%	1.69%	1.53%
25-49 %	1.30%	3.94% *	2.40%	2.72%	3.08%	1.65%	1.99%	1.39%
50-74 %	3.77%	6.37%	2.77% *	2.64%	9.99%	4.33%	2.86%	4.36%
75% or more	4.09%	4.09% *	7.58% *	16.87% *	4.29% *	7.19%	6.26% *	5.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	4.0%	9.6%	5.2%	3.7%	4.7%	3.4%	6.6%	3.6%
Industry group **								
Agric., fish., forest.	5.2% *	--	0.0%	0.0%	7.3% *	5.9% *	--	5.8% *
Mining and manufacturing	2.8%	5.9% *	7.8% *	2.8% *	4.8% *	1.2% *	5.4% *	2.5%
Construction	5.8%	9.6% *	9.2% *	6.7% *	3.9% *	3.0% *	9.9% *	3.5% *
Utilities and transp.	1.2% *	0.8% *	0.3% *	0.0%	--	0.3% *	0.3% *	1.2% *
Wholesale trade	3.4% *	7.9% *	0.0%	1.7% *	6.6% *	2.4% *	2.5% *	3.5% *
Fin. svcs. and real estate	4.1% *	20.3% *	--	6.1% *	--	3.2% *	12.7% *	3.4% *
Retail trade	3.8%	6.6% *	10.1% *	2.6% *	0.3% *	4.0% *	6.5% *	3.5% *
Professional services	4.5%	8.2% *	4.7% *	3.2% *	6.7%	3.7%	6.2%	4.3%
Other services	5.2% *	8.6% *	3.9% *	4.6% *	0.9% *	7.2% *	5.5% *	5.2% *
Ownership								
For profit, incorporated	4.2%	9.9%	5.6%	3.3%	4.8%	3.6%	6.6%	3.8%
For profit, unincorporated	3.9%	6.8% *	6.0% *	5.0% *	4.0% *	3.0%	7.4%	3.3%
Nonprofit	3.3%	14.3% *	1.6% *	3.9% *	--	2.4%	5.7% *	3.1%
Age of firm								
Less than 5 years	7.7%	9.5% *	16.1% *	0.7% *	3.0% *	--	9.6% *	--
5-9 years	3.2% *	9.8% *	3.1% *	--	1.1% *	1.2% *	7.1% *	1.0% *
10-19 years	5.8%	11.0% *	3.9% *	6.5% *	4.3% *	6.1% *	7.4%	5.0%
20 or more years	3.8%	8.9% *	4.5%	3.2%	5.1%	3.3%	5.6%	3.6%
Multi/single status								
2 or more locations	3.8%	--	0.0%	3.4% *	6.4%	3.1%	5.9% *	3.7%
1 location only	4.8%	9.1%	5.6%	3.8%	1.6% *	14.1% *	6.7%	3.1% *
Percent full-time employees								
Less than 25%	3.5% *	0.0%	0.0%	0.8% *	15.6% *	0.7% *	0.4% *	--
25-49 %	2.9%	0.8% *	0.0%	5.8% *	0.4% *	3.5%	--	2.6%
50-74 %	2.8%	17.0% *	3.4% *	4.0% *	3.9% *	1.2% *	9.3% *	1.9%
75% or more	4.2%	9.5%	5.6%	3.6%	4.8%	3.6%	6.6%	3.8%
Union presence								
No union employees	4.5%	8.9%	5.5%	3.5%	4.6%	4.1%	6.3%	4.1%
Has union employees	2.5% *	--	2.1% *	--	5.0% *	1.8% *	9.9% *	2.2% *
Percent low-wage employees								
50% or more low-wage	3.5%	8.3% *	0.7% *	7.4% *	2.7% *	2.8%	6.6% *	2.8%
Less than 50% low-wage	4.0%	9.6%	5.5%	3.5%	4.7%	3.4%	6.6%	3.7%
Percent women employees								
Less than 25%	4.2%	11.0% *	5.5% *	3.4% *	5.0%	3.1% *	7.2%	3.5%
25-49 %	3.8%	12.4% *	3.2% *	2.2% *	4.8% *	3.3% *	6.2% *	3.6%
50-74 %	3.6%	5.7% *	5.4% *	5.3% *	1.9% *	3.7%	5.2% *	3.4%
75% or more	4.6%	8.0% *	6.7% *	5.0% *	8.0% *	3.2%	7.1%	4.3%
Percent age 50 or older employees								
Less than 25%	6.0%	9.2%	6.1%	4.4%	7.3%	5.5%	7.0%	5.8%
25-49 %	2.8%	13.9% *	4.2% *	3.2%	3.2%	2.4%	6.9%	2.5%
50-74 %	3.3%	5.4% *	4.7% *	2.6% *	3.6% *	2.9%	4.3% *	3.1%
75% or more	7.1% *	9.6% *	--	0.6% *	--	9.0% *	7.0% *	7.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023**

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%	2.13%	1.16%	0.68%	0.88%	0.53%	0.90%	0.43%
Industry group **								
Agric., fish., forest.	3.32% *	--	0.00%	0.00%	6.74% *	5.40% *	--	4.02% *
Mining and manufacturing	0.67%	5.83% *	3.85% *	1.12% *	1.85% *	0.45% *	1.91% *	0.71%
Construction	1.42%	6.93% *	4.68% *	2.85% *	2.02% *	1.40% *	3.30% *	1.10% *
Utilities and transp.	0.67% *	0.80% *	0.34% *	0.00%	--	0.20% *	0.22% *	0.74% *
Wholesale trade	1.05% *	6.35% *	0.00%	0.76% *	3.82% *	0.74% *	1.30% *	1.22% *
Fin. svcs. and real estate	1.27% *	9.01% *	--	3.20% *	--	1.48% *	4.82% *	1.31% *
Retail trade	1.08%	4.94% *	7.45% *	1.16% *	0.17% *	1.38% *	3.43% *	1.13% *
Professional services	0.61%	2.80% *	1.40% *	1.28% *	1.98%	0.64%	1.35%	0.67%
Other services	1.84% *	4.85% *	1.91% *	1.74% *	0.40% *	3.47% *	1.84% *	2.25% *
Ownership								
For profit, incorporated	0.50%	2.54%	1.39%	0.78%	1.01%	0.70%	1.05%	0.55%
For profit, unincorporated	0.75%	3.41% *	3.28% *	2.00% *	1.88% *	0.76%	2.18%	0.79%
Nonprofit	0.87%	11.25% *	1.06% *	1.67% *	--	0.68%	2.66% *	0.92%
Age of firm								
Less than 5 years	2.29%	4.61% *	8.10% *	0.68% *	1.60% *	--	3.41% *	--
5-9 years	1.07% *	4.87% *	2.21% *	--	0.65% *	0.72% *	2.62% *	0.44% *
10-19 years	1.05%	4.48% *	1.52% *	2.19% *	1.98% *	2.02% *	1.83%	1.28%
20 or more years	0.44%	3.40% *	1.33%	0.75%	1.06%	0.54%	1.16%	0.46%
Multi/single status								
2 or more locations	0.45%	--	0.00%	1.05% *	1.31%	0.48%	2.64% *	0.46%
1 location only	0.75%	2.10%	1.24%	0.84%	0.52% *	9.26% *	0.95%	1.14% *
Percent full-time employees								
Less than 25%	2.19% *	0.00%	0.00%	0.63% *	10.07% *	0.36% *	0.35% *	--
25-49 %	0.76%	0.79% *	0.00%	4.09% *	0.29% *	0.90%	--	0.62%
50-74 %	0.63%	7.29% *	1.96% *	2.27% *	1.94% *	0.42% *	3.15% *	0.55%
75% or more	0.44%	2.39%	1.28%	0.73%	0.97%	0.60%	0.99%	0.48%
Union presence								
No union employees	0.45%	2.05%	1.24%	0.63%	0.93%	0.66%	0.87%	0.50%
Has union employees	0.79% *	--	2.11% *	--	2.61% *	0.85% *	5.17% *	0.78% *
Percent low-wage employees								
50% or more low-wage	0.86%	6.57% *	0.76% *	4.84% *	1.54% *	0.80%	3.72% *	0.68%
Less than 50% low-wage	0.40%	2.22%	1.22%	0.67%	0.90%	0.55%	0.92%	0.44%
Percent women employees								
Less than 25%	0.73%	3.73% *	1.72% *	1.11% *	1.48%	1.21% *	1.46%	0.83%
25-49 %	0.77%	5.50% *	1.64% *	0.94% *	1.62% *	1.01% *	2.01% *	0.82%
50-74 %	0.70%	3.17% *	4.15% *	1.63% *	0.68% *	1.00%	1.91% *	0.75%
75% or more	0.89%	3.80% *	2.51% *	1.73% *	3.45% *	0.73%	1.75%	0.98%
Percent age 50 or older employees								
Less than 25%	0.89%	2.58%	1.60%	1.16%	2.06%	1.43%	1.20%	1.07%
25-49 %	0.42%	6.58% *	2.35% *	0.91%	0.82%	0.53%	2.03%	0.43%
50-74 %	0.66%	3.18% *	2.31% *	1.26% *	1.69% *	0.76%	1.45% *	0.74%
75% or more	2.64% *	6.30% *	--	0.58% *	--	4.51% *	4.29% *	3.30% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	29.8%	10.5%	15.9%	19.3%	26.4%	35.1%	15.6%	31.8%
Industry group **								
Agric., fish., forest.	12.1% *	0.0%	--	--	7.4% *	--	20.9% *	10.3% *
Mining and manufacturing	32.4%	2.2% *	12.1% *	33.9%	29.6%	35.8%	18.3%	33.7%
Construction	15.0%	2.4% *	8.4% *	7.8% *	25.7%	20.7%	7.7% *	19.2%
Utilities and transp.	24.0%	1.4% *	0.0%	21.4% *	24.1% *	26.3%	11.6% *	25.1%
Wholesale trade	28.1%	8.1% *	20.2% *	16.3%	33.1%	32.0%	17.6%	30.0%
Fin. svcs. and real estate	31.0%	13.3% *	43.8% *	28.0%	31.5%	31.5%	28.2%	31.3%
Retail trade	37.0%	0.0%	4.3% *	12.1%	9.8%	46.7%	5.2% *	40.4%
Professional services	34.7%	14.8%	20.9%	20.2%	30.0%	40.7%	18.5%	36.9%
Other services	17.3%	15.9% *	10.5% *	16.2%	11.9%	21.1%	13.8%	18.1%
Ownership								
For profit, incorporated	30.8%	11.5%	12.4%	17.3%	27.4%	36.9%	14.3%	33.4%
For profit, unincorporated	26.3%	2.8% *	24.2% *	20.9%	21.4%	33.2%	14.2%	28.3%
Nonprofit	28.4%	23.8% *	29.9% *	29.6%	28.3%	28.3%	28.6%	28.4%
Age of firm								
Less than 5 years	15.6%	1.8% *	14.8% *	12.3% *	36.6%	--	9.4% *	24.8%
5-9 years	17.6%	4.0% *	3.6% *	19.8%	21.8% *	30.2%	10.1% *	21.8%
10-19 years	23.5%	15.7% *	19.2% *	20.8%	24.4%	30.4%	17.4%	26.6%
20 or more years	31.4%	13.7%	17.3%	19.5%	26.9%	35.3%	17.4%	32.6%
Multi/single status								
2 or more locations	33.2%	0.0%	13.1% *	21.8%	27.7%	35.2%	16.8%	33.4%
1 location only	19.6%	10.7%	16.1%	18.5%	24.3%	31.4% *	15.5%	23.1%
Percent full-time employees								
Less than 25%	17.7%	--	--	27.2% *	11.8% *	23.4%	8.9% *	21.9%
25-49 %	21.5%	6.3% *	1.2% *	16.4% *	19.7% *	26.1%	5.0% *	24.9%
50-74 %	25.4%	9.7% *	8.1% *	17.5% *	23.8%	28.9%	13.6%	27.0%
75% or more	30.6%	11.0%	17.0%	19.5%	27.0%	36.1%	16.4%	32.6%
Union presence								
No union employees	27.8%	11.2%	16.8%	20.1%	27.7%	32.0%	16.4%	29.8%
Has union employees	36.7%	0.0%	4.5% *	13.8% *	16.5%	42.0%	6.7% *	38.0%
Percent low-wage employees								
50% or more low-wage	22.3%	12.4% *	7.3% *	8.4%	16.7% *	29.0%	8.4% *	25.2%
Less than 50% low-wage	30.1%	10.4%	16.4%	19.8%	26.8%	35.4%	16.0%	32.1%
Percent women employees								
Less than 25%	25.9%	4.1% *	15.5%	18.0%	26.0%	33.1%	13.4%	29.1%
25-49 %	36.5%	12.0% *	10.7% *	21.9%	27.4%	43.4%	15.2%	38.5%
50-74 %	28.8%	14.7%	11.1% *	20.3%	31.8%	30.4%	16.2%	30.2%
75% or more	24.9%	17.9% *	27.0% *	18.4%	17.1%	28.4%	22.0%	25.3%
Percent age 50 or older employees								
Less than 25%	25.5%	10.6% *	15.5%	15.8%	25.3%	31.7%	15.1%	28.1%
25-49 %	34.1%	10.6% *	20.2% *	22.2%	27.6%	38.3%	18.8%	35.1%
50-74 %	23.2%	10.7% *	10.9% *	23.7%	25.3%	24.6%	14.6%	24.8%
75% or more	23.4%	9.7% *	--	25.1% *	24.9% *	36.3%	7.8% *	35.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	1.07%	2.11%	2.85%	1.57%	1.71%	1.58%	1.43%	1.19%
Industry group **								
Agric., fish., forest.	6.03% *	0.00%	--	--	6.71% *	--	16.59% *	6.11% *
Mining and manufacturing	2.56%	1.87% *	4.45% *	5.41%	3.83%	3.89%	4.20%	2.74%
Construction	2.02%	1.57% *	2.91% *	2.77% *	4.97%	5.98%	2.30% *	2.92%
Utilities and transp.	3.14%	1.51% *	0.00%	10.42% *	9.18% *	3.38%	7.11% *	3.40%
Wholesale trade	3.12%	5.19% *	9.89% *	3.86%	6.08%	5.16%	4.17%	3.60%
Fin. svcs. and real estate	2.50%	4.59% *	15.74% *	6.58%	4.60%	3.15%	7.00%	2.64%
Retail trade	3.67%	0.00%	2.27% *	3.47%	2.81%	4.02%	1.72% *	3.85%
Professional services	2.28%	4.03%	5.51%	2.86%	3.21%	3.21%	2.80%	2.50%
Other services	1.70%	7.50% *	5.01% *	3.21%	2.90%	2.61%	3.34%	1.98%
Ownership								
For profit, incorporated	1.36%	2.67%	2.44%	1.72%	2.08%	1.98%	1.45%	1.53%
For profit, unincorporated	2.32%	1.34% *	9.92% *	4.14%	4.12%	3.72%	4.03%	2.67%
Nonprofit	2.07%	9.98% *	13.17% *	5.90%	3.89%	2.73%	6.54%	2.17%
Age of firm								
Less than 5 years	3.56%	1.19% *	11.83% *	4.99% *	8.66%	--	4.42% *	5.87%
5-9 years	3.54%	2.44% *	2.40% *	5.36%	8.33% *	6.23%	3.08% *	5.58%
10-19 years	2.02%	6.63% *	6.50% *	3.50%	3.50%	4.46%	3.55%	2.48%
20 or more years	1.20%	3.33%	3.76%	1.97%	1.89%	1.64%	1.90%	1.29%
Multi/single status								
2 or more locations	1.31%	0.00%	6.13% *	3.38%	2.00%	1.59%	3.63%	1.32%
1 location only	1.46%	2.15%	3.02%	1.77%	3.02%	11.14% *	1.53%	2.39%
Percent full-time employees								
Less than 25%	3.00%	--	--	8.73% *	5.72% *	4.51%	3.94% *	4.03%
25-49 %	3.58%	4.15% *	0.97% *	5.38% *	6.50% *	5.37%	2.32% *	4.17%
50-74 %	2.56%	5.42% *	3.67% *	5.57% *	6.21%	3.30%	3.97%	2.85%
75% or more	1.18%	2.44%	3.13%	1.71%	1.83%	1.75%	1.60%	1.32%
Union presence								
No union employees	0.94%	2.23%	3.04%	1.61%	1.84%	1.44%	1.50%	1.08%
Has union employees	3.22%	0.00%	2.35% *	5.51% *	4.24%	3.67%	3.87% *	3.31%
Percent low-wage employees								
50% or more low-wage	2.83%	8.55% *	5.60% *	2.35%	6.17% *	3.95%	3.44% *	3.25%
Less than 50% low-wage	1.10%	2.18%	2.98%	1.64%	1.75%	1.63%	1.49%	1.23%
Percent women employees								
Less than 25%	1.71%	1.56% *	3.92%	2.28%	2.93%	3.13%	1.95%	2.07%
25-49 %	2.34%	4.84% *	3.76% *	4.09%	3.27%	3.08%	2.83%	2.49%
50-74 %	1.67%	4.21%	3.72% *	3.18%	3.73%	2.21%	2.59%	1.83%
75% or more	2.18%	8.96% *	9.90% *	3.59%	2.76%	3.07%	5.23%	2.37%
Percent age 50 or older employees								
Less than 25%	1.46%	3.35% *	3.86%	2.01%	2.61%	2.40%	2.02%	1.73%
25-49 %	1.67%	5.47% *	6.16% *	2.87%	2.47%	2.23%	3.23%	1.76%
50-74 %	2.05%	3.52% *	3.50% *	4.26%	5.09%	2.87%	2.36%	2.45%
75% or more	4.46%	4.05% *	--	14.09% *	10.04% *	8.16%	2.78% *	6.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	26.0%	46.8%	47.0%	45.9%	29.3%	18.5%	45.7%	23.1%
Industry group **								
Agric., fish., forest.	39.3%	--	83.4%	--	69.2%	25.1%	58.0% *	35.4%
Mining and manufacturing	24.5%	48.6% *	45.1%	44.5%	28.5%	17.0%	42.8%	22.9%
Construction	42.5%	32.7%	49.2%	53.4%	29.9%	45.8%	45.8%	40.6%
Utilities and transp.	30.9%	--	51.6% *	39.6%	23.8%	30.4%	50.2%	29.1%
Wholesale trade	27.0%	36.8% *	49.5%	41.6%	23.5%	20.4%	44.7%	23.7%
Fin. svcs. and real estate	19.9%	36.8%	29.0% *	32.2%	24.9%	17.2%	31.0%	19.1%
Retail trade	27.0%	40.6% *	56.3%	63.2%	67.2%	15.3%	52.6%	24.1%
Professional services	22.4%	58.4%	45.8%	44.0%	23.7%	14.8%	49.0%	18.8%
Other services	34.1%	44.1%	48.2%	46.0%	38.8%	25.9%	44.9%	31.4%
Ownership								
For profit, incorporated	26.6%	46.6%	49.1%	48.4%	30.0%	18.8%	47.5%	23.4%
For profit, unincorporated	29.0%	55.0%	47.4%	41.3%	31.9%	19.7%	46.7%	26.0%
Nonprofit	20.4%	21.2% *	30.1% *	37.0%	24.0%	16.3%	30.0%	19.6%
Age of firm								
Less than 5 years	46.0%	57.2%	33.0%	48.7%	44.5%	--	48.7%	42.1%
5-9 years	39.2%	62.2%	63.0%	37.0%	26.1% *	34.5% *	54.3%	30.6%
10-19 years	37.1%	42.3%	52.7%	46.2%	33.7%	22.1%	47.6%	31.7%
20 or more years	23.8%	39.5%	43.3%	46.7%	28.5%	18.3%	42.6%	22.1%
Multi/single status								
2 or more locations	21.8%	--	56.4%	46.6%	29.2%	18.6%	48.5%	21.4%
1 location only	38.6%	46.3%	46.3%	45.7%	29.4%	13.6% *	45.5%	32.7%
Percent full-time employees								
Less than 25%	48.6%	--	87.4%	40.1%	52.2%	37.5%	62.9%	41.9%
25-49 %	33.1%	60.6%	40.8%	37.5%	38.3%	26.8%	46.1%	30.4%
50-74 %	28.5%	49.7%	49.9%	41.3%	31.5%	23.3%	45.5%	26.2%
75% or more	25.3%	45.2%	46.2%	46.7%	28.6%	17.6%	45.4%	22.5%
Union presence								
No union employees	28.7%	49.7%	48.5%	46.3%	30.5%	20.3%	47.6%	25.4%
Has union employees	16.7%	1.4% *	27.7% *	42.7%	19.9%	14.6%	23.3% *	16.4%
Percent low-wage employees								
50% or more low-wage	45.3%	59.3%	64.8%	59.9%	58.1%	35.3%	63.9%	41.4%
Less than 50% low-wage	25.2%	46.1%	46.0%	45.3%	28.3%	17.8%	44.8%	22.4%
Percent women employees								
Less than 25%	32.1%	44.6%	46.6%	50.8%	30.4%	22.1%	47.7%	28.2%
25-49 %	21.8%	45.7%	56.4%	42.5%	27.1%	15.3%	47.4%	19.5%
50-74 %	23.5%	48.2%	47.3%	41.0%	30.0%	17.0%	43.6%	21.3%
75% or more	27.2%	52.0%	36.6%	39.8%	30.3%	22.7%	40.2%	25.5%
Percent age 50 or older employees								
Less than 25%	31.1%	48.2%	39.3%	48.1%	34.7%	21.2%	43.0%	28.1%
25-49 %	21.2%	40.4%	57.6%	41.5%	26.0%	16.0%	46.8%	19.5%
50-74 %	30.9%	44.2%	48.3%	50.3%	26.0%	26.4%	48.7%	27.5%
75% or more	43.0%	56.0%	78.8%	46.2% *	55.9%	22.3% *	58.2%	31.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.89%	3.47%	3.10%	2.06%	1.83%	1.20%	1.79%	0.97%
Industry group **								
Agric., fish., forest.	7.05%	--	15.01%	--	15.42%	5.83%	17.51% *	7.47%
Mining and manufacturing	1.96%	14.91% *	9.95%	5.09%	4.03%	2.22%	5.59%	2.06%
Construction	3.50%	9.61%	7.54%	5.54%	6.19%	9.39%	5.03%	4.69%
Utilities and transp.	4.48%	--	17.78% *	9.37%	6.29%	6.33%	10.15%	4.82%
Wholesale trade	2.98%	13.29% *	10.64%	6.37%	4.95%	4.52%	5.72%	3.31%
Fin. svcs. and real estate	3.05%	8.19%	10.67% *	6.56%	4.99%	4.00%	5.37%	3.27%
Retail trade	3.60%	13.55% *	9.14%	6.66%	8.10%	2.94%	6.27%	3.78%
Professional services	1.30%	5.45%	5.30%	4.27%	2.57%	1.44%	3.18%	1.31%
Other services	2.30%	7.83%	7.73%	4.97%	6.97%	2.43%	4.36%	2.56%
Ownership								
For profit, incorporated	1.11%	4.05%	3.47%	2.39%	2.34%	1.47%	2.05%	1.22%
For profit, unincorporated	2.56%	7.93%	8.62%	5.25%	5.10%	3.92%	4.64%	2.85%
Nonprofit	1.59%	7.01% *	9.50% *	6.93%	3.18%	1.92%	5.33%	1.66%
Age of firm								
Less than 5 years	4.65%	8.40%	9.12%	9.50%	9.36%	--	6.04%	7.35%
5-9 years	5.30%	8.17%	7.43%	5.27%	8.49% *	11.52% *	5.05%	6.47%
10-19 years	2.52%	7.51%	6.38%	4.49%	4.64%	5.44%	3.90%	3.19%
20 or more years	0.98%	4.77%	4.15%	2.59%	2.03%	1.23%	2.32%	1.04%
Multi/single status								
2 or more locations	1.06%	--	9.05%	4.23%	2.23%	1.22%	5.15%	1.07%
1 location only	1.67%	3.47%	3.25%	2.36%	3.19%	4.32% *	1.89%	2.47%
Percent full-time employees								
Less than 25%	5.11%	--	8.39%	8.96%	13.33%	6.35%	9.28%	6.00%
25-49 %	4.09%	17.30%	12.15%	7.85%	10.36%	5.13%	9.22%	4.41%
50-74 %	2.42%	9.16%	9.16%	7.00%	6.47%	2.80%	5.40%	2.58%
75% or more	0.98%	3.85%	3.34%	2.24%	1.96%	1.33%	1.96%	1.07%
Union presence								
No union employees	1.02%	3.44%	3.19%	2.07%	1.98%	1.50%	1.81%	1.14%
Has union employees	1.70%	1.23% *	11.82% *	8.08%	4.71%	1.83%	7.10% *	1.74%
Percent low-wage employees								
50% or more low-wage	3.14%	11.73%	10.89%	6.05%	7.69%	3.91%	6.08%	3.43%
Less than 50% low-wage	0.91%	3.59%	3.18%	2.14%	1.86%	1.23%	1.85%	1.00%
Percent women employees								
Less than 25%	1.56%	5.86%	4.73%	3.07%	3.34%	2.29%	2.84%	1.79%
25-49 %	1.63%	7.41%	6.57%	4.80%	3.52%	1.90%	3.82%	1.69%
50-74 %	1.39%	6.68%	6.41%	4.78%	3.23%	1.53%	3.82%	1.43%
75% or more	2.76%	8.60%	6.72%	4.77%	4.57%	4.12%	4.21%	3.12%
Percent age 50 or older employees								
Less than 25%	1.48%	5.15%	3.90%	3.04%	3.21%	1.91%	2.48%	1.70%
25-49 %	1.22%	7.26%	6.25%	3.32%	2.38%	1.55%	3.53%	1.27%
50-74 %	3.03%	7.95%	7.35%	5.31%	5.06%	4.89%	4.19%	3.47%
75% or more	5.22%	9.52%	9.12%	14.04% *	10.97%	7.90% *	7.77%	6.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	68.6%	73.5%	71.1%	64.7%	51.3%	71.2%	56.6%
Industry group **								
Agric., fish., forest.	62.5%	53.7% *	88.1%	78.5%	78.4%	42.4% *	71.8%	59.9%
Mining and manufacturing	56.2%	73.5%	74.6%	68.4%	62.3%	47.5%	74.8%	54.0%
Construction	61.6%	54.5%	77.1%	66.8%	55.4%	50.3%	68.5%	57.3%
Utilities and transp.	60.0%	81.3%	77.6%	62.1%	71.4%	53.2%	73.8%	58.2%
Wholesale trade	63.2%	70.0%	73.0%	75.3%	62.7%	55.7%	76.4%	59.9%
Fin. svcs. and real estate	53.0%	65.5%	73.5%	60.6%	64.2%	47.7%	64.5%	51.9%
Retail trade	45.6%	70.2%	71.8%	76.8%	67.8%	35.4%	71.5%	42.1%
Professional services	63.7%	70.1%	73.7%	74.6%	66.8%	58.9%	72.9%	62.2%
Other services	62.6%	70.6%	67.7%	72.1%	64.4%	57.3%	68.5%	61.2%
Ownership								
For profit, incorporated	56.4%	66.8%	74.1%	71.5%	64.9%	47.8%	71.1%	53.7%
For profit, unincorporated	60.5%	70.5%	71.0%	73.9%	59.9%	52.6%	72.3%	57.9%
Nonprofit	67.7%	80.1%	73.2%	63.8%	68.4%	67.1%	69.5%	67.5%
Age of firm								
Less than 5 years	68.2%	68.4%	69.3%	76.0%	54.7%	81.8%	69.8%	66.1%
5-9 years	66.3%	75.0%	72.2%	76.5%	61.6%	46.3%	73.8%	61.5%
10-19 years	67.9%	67.3%	68.0%	74.8%	68.4%	59.5%	69.7%	67.0%
20 or more years	57.0%	66.9%	76.8%	68.8%	64.7%	51.1%	71.3%	55.4%
Multi/single status								
2 or more locations	55.0%	87.4%	78.0%	70.1%	64.9%	51.1%	71.4%	54.6%
1 location only	68.5%	68.3%	73.1%	71.4%	64.4%	61.1%	71.1%	66.2%
Percent full-time employees								
Less than 25%	63.1%	50.8%	55.1%	68.5%	68.8%	60.8%	58.1%	64.7%
25-49 %	59.6%	59.9%	74.2%	71.4%	51.4%	58.7%	69.9%	57.5%
50-74 %	63.8%	69.5%	77.3%	73.1%	62.2%	61.3%	70.8%	62.6%
75% or more	58.1%	69.2%	73.4%	70.9%	65.6%	49.8%	71.5%	55.8%
Union presence								
No union employees	60.1%	68.1%	74.1%	71.8%	64.5%	51.7%	71.6%	57.7%
Has union employees	53.0%	80.8%	61.6%	60.2%	67.0%	50.3%	61.8%	52.7%
Percent low-wage employees								
50% or more low-wage	58.9%	70.0%	55.0%	72.7%	54.7%	56.3%	66.9%	57.2%
Less than 50% low-wage	58.7%	68.4%	74.5%	71.0%	65.2%	51.0%	71.4%	56.6%
Percent women employees								
Less than 25%	60.3%	64.9%	75.8%	71.8%	63.1%	48.7%	73.0%	56.3%
25-49 %	52.4%	62.5%	69.9%	73.6%	62.9%	44.8%	69.7%	50.7%
50-74 %	59.9%	69.0%	77.4%	65.8%	66.8%	54.8%	68.6%	58.8%
75% or more	65.7%	78.7%	69.1%	72.4%	67.1%	62.0%	71.0%	64.6%
Percent age 50 or older employees								
Less than 25%	58.7%	69.7%	71.5%	71.8%	65.4%	47.8%	70.3%	55.8%
25-49 %	57.5%	70.2%	76.7%	68.4%	63.2%	52.6%	72.7%	56.1%
50-74 %	63.8%	68.1%	72.6%	75.2%	69.0%	55.5%	71.9%	61.8%
75% or more	61.3%	62.7%	78.6%	73.1%	49.2%	51.9%	69.2%	53.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	0.94%	2.06%	1.79%	1.39%	1.60%	1.40%	1.10%	1.07%
Industry group **								
Agric., fish., forest.	10.40%	16.70% *	10.04%	13.55%	7.76%	16.25% *	10.81%	12.54%
Mining and manufacturing	2.21%	6.73%	5.47%	4.41%	3.47%	3.27%	3.24%	2.40%
Construction	2.98%	8.23%	4.21%	4.35%	6.76%	7.05%	3.25%	4.20%
Utilities and transp.	3.20%	7.90%	8.88%	6.47%	5.87%	4.53%	5.48%	3.56%
Wholesale trade	2.48%	7.43%	7.88%	4.17%	4.70%	4.20%	3.65%	2.93%
Fin. svcs. and real estate	2.17%	5.49%	8.55%	7.29%	4.10%	2.74%	5.13%	2.33%
Retail trade	3.66%	7.72%	5.87%	3.45%	5.32%	3.40%	3.57%	3.68%
Professional services	1.44%	3.48%	3.04%	2.12%	2.77%	2.27%	1.85%	1.66%
Other services	2.16%	4.81%	4.93%	3.07%	5.61%	3.09%	2.68%	2.62%
Ownership								
For profit, incorporated	1.17%	2.49%	2.04%	1.66%	1.82%	1.69%	1.30%	1.33%
For profit, unincorporated	2.16%	4.71%	4.91%	3.41%	5.06%	3.13%	2.67%	2.59%
Nonprofit	1.70%	4.61%	5.57%	3.76%	3.47%	2.23%	3.45%	1.83%
Age of firm								
Less than 5 years	2.88%	4.94%	6.13%	4.50%	7.79%	7.20%	3.41%	5.01%
5-9 years	4.00%	5.20%	5.27%	3.26%	9.99%	7.57%	3.02%	6.44%
10-19 years	1.68%	4.20%	4.23%	3.11%	3.09%	4.08%	2.39%	2.23%
20 or more years	1.06%	3.12%	2.21%	1.79%	1.76%	1.45%	1.52%	1.15%
Multi/single status								
2 or more locations	1.16%	8.39%	4.78%	2.86%	1.82%	1.41%	4.19%	1.18%
1 location only	1.25%	2.09%	1.90%	1.59%	3.11%	8.82%	1.14%	2.17%
Percent full-time employees								
Less than 25%	2.74%	10.53%	10.15%	5.99%	5.70%	3.71%	5.75%	3.06%
25-49 %	3.74%	13.75%	6.40%	4.84%	11.00%	3.52%	5.51%	4.32%
50-74 %	2.29%	6.24%	4.15%	3.65%	5.89%	3.12%	3.21%	2.62%
75% or more	1.04%	2.21%	1.98%	1.56%	1.65%	1.55%	1.22%	1.18%
Union presence								
No union employees	1.01%	2.08%	1.82%	1.41%	1.66%	1.58%	1.11%	1.17%
Has union employees	2.54%	10.57%	9.04%	6.66%	5.80%	2.96%	6.48%	2.62%
Percent low-wage employees								
50% or more low-wage	2.14%	5.47%	8.06%	4.68%	4.74%	3.07%	3.78%	2.45%
Less than 50% low-wage	0.98%	2.19%	1.82%	1.45%	1.66%	1.47%	1.15%	1.12%
Percent women employees								
Less than 25%	1.50%	3.60%	2.44%	2.21%	2.75%	2.77%	1.59%	1.86%
25-49 %	2.15%	5.37%	4.99%	2.84%	3.36%	2.77%	2.75%	2.30%
50-74 %	1.44%	4.71%	3.56%	3.45%	2.88%	1.95%	2.87%	1.57%
75% or more	1.76%	2.85%	4.24%	2.68%	4.11%	2.61%	2.32%	2.07%
Percent age 50 or older employees								
Less than 25%	1.78%	3.04%	2.57%	1.88%	2.42%	2.65%	1.53%	2.07%
25-49 %	1.24%	4.62%	3.16%	2.61%	2.41%	1.72%	2.31%	1.34%
50-74 %	2.33%	4.28%	4.59%	3.13%	4.48%	3.90%	2.53%	2.89%
75% or more	3.25%	5.76%	7.47%	7.07%	7.58%	5.59%	4.37%	4.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	46.92	52.69	56.13	54.43	43.77	44.48	54.86	45.18
Industry group **								
Agric., fish., forest.	51.94	77.67	--	52.36	41.48	53.33	66.58	47.08
Mining and manufacturing	48.43	57.74	56.22	57.65	44.45	46.85	57.14	46.99
Construction	51.40	42.17	56.67	55.07	48.88	43.52	53.01	50.23
Utilities and transp.	48.22	32.69	55.57	50.75	49.99	47.14	48.12	48.23
Wholesale trade	46.04	54.78	54.00	51.77	41.33	43.03	54.62	43.31
Fin. svcs. and real estate	46.91	47.24	56.86	50.44	39.92	48.64	52.57	46.22
Retail trade	47.56	50.23	55.10	54.92	48.36	43.93	54.25	46.03
Professional services	44.62	56.90	55.83	53.37	41.32	41.77	55.89	42.49
Other services	48.31	55.36	56.54	56.59	46.30	44.18	55.54	46.38
Ownership								
For profit, incorporated	47.74	50.47	55.99	55.06	44.36	45.49	54.36	46.12
For profit, unincorporated	48.85	57.42	58.46	55.28	45.73	44.33	57.26	46.53
Nonprofit	42.34	58.00	53.03	48.41	40.70	41.21	54.34	41.19
Age of firm								
Less than 5 years	52.23	58.15	54.17	51.93	46.14	31.05	55.18	47.90
5-9 years	51.02	52.47	57.93	54.53	45.16	49.09	54.82	48.14
10-19 years	51.13	59.20	56.05	57.07	44.61	46.94	57.78	47.59
20 or more years	45.89	48.00	56.06	53.91	43.42	44.36	53.76	44.77
Multi/single status								
2 or more locations	44.95	62.17	59.05	52.47	43.76	44.51	56.69	44.61
1 location only	51.00	52.50	55.81	55.14	43.79	43.66	54.65	47.44
Percent full-time employees								
Less than 25%	51.72	48.59	59.19	53.46	48.18	52.94	53.63	51.19
25-49 %	50.19	45.70	51.14	58.79	50.57	46.54	53.98	49.24
50-74 %	45.15	51.18	57.20	54.35	45.80	41.31	53.79	43.59
75% or more	46.95	53.23	56.16	54.21	43.25	44.79	55.04	45.15
Union presence								
No union employees	48.04	53.36	56.49	54.90	44.41	45.45	55.38	46.09
Has union employees	41.67	--	46.55	46.62	37.97	42.05	42.15	41.65
Percent low-wage employees								
50% or more low-wage	51.11	51.67	57.93	59.53	49.06	48.41	55.03	50.14
Less than 50% low-wage	46.68	52.78	56.06	54.08	43.54	44.24	54.85	44.90
Percent women employees								
Less than 25%	50.37	49.72	57.87	55.28	47.03	46.76	55.33	48.31
25-49 %	45.21	52.14	55.35	54.27	42.89	43.29	54.15	43.96
50-74 %	46.28	50.22	54.74	53.35	42.87	45.71	53.85	45.22
75% or more	45.45	58.86	53.86	53.54	41.75	42.51	55.41	43.26
Percent age 50 or older employees								
Less than 25%	47.76	51.96	55.97	54.87	42.77	44.97	54.40	45.67
25-49 %	46.15	51.71	57.88	53.49	44.42	44.49	55.35	45.04
50-74 %	47.02	56.41	55.10	53.78	44.32	43.22	55.86	44.42
75% or more	49.64	51.40	47.92	60.86	41.51	42.79	53.72	44.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	1.51	1.25	0.74	0.93	0.67	0.72	0.51
Industry group **								
Agric., fish., forest.	5.40	12.66	--	5.90	2.82	8.74	14.94	4.20
Mining and manufacturing	1.12	3.62	3.17	2.03	1.56	2.03	1.81	1.26
Construction	1.43	6.83	2.87	2.05	3.07	1.98	2.24	1.86
Utilities and transp.	1.78	6.79	6.39	2.98	2.71	2.80	4.33	1.94
Wholesale trade	1.36	6.65	2.94	2.11	2.92	2.01	2.36	1.52
Fin. svcs. and real estate	1.70	3.03	8.14	3.38	3.12	2.28	3.34	1.87
Retail trade	1.16	3.45	5.19	2.22	2.04	1.52	2.63	1.23
Professional services	0.69	2.12	1.65	1.56	1.45	0.93	1.08	0.76
Other services	1.40	3.09	2.38	1.89	4.10	1.60	1.54	1.67
Ownership								
For profit, incorporated	0.50	1.70	1.40	0.93	0.98	0.78	0.82	0.58
For profit, unincorporated	1.38	2.94	3.72	1.51	2.66	2.64	1.86	1.63
Nonprofit	1.17	6.69	3.01	2.05	2.67	1.35	2.48	1.25
Age of firm								
Less than 5 years	1.58	2.88	4.20	2.22	3.32	5.59	2.15	2.07
5-9 years	2.43	2.80	3.10	2.06	5.11	5.72	1.71	3.67
10-19 years	1.18	3.36	2.66	1.66	2.35	2.37	1.58	1.54
20 or more years	0.50	2.28	1.71	0.98	1.06	0.70	1.00	0.55
Multi/single status								
2 or more locations	0.57	3.68	5.32	1.40	1.26	0.68	2.51	0.58
1 location only	0.71	1.53	1.25	0.88	1.44	3.28	0.75	1.09
Percent full-time employees								
Less than 25%	1.32	7.06	3.93	2.28	2.01	2.31	2.78	1.48
25-49 %	1.75	7.77	5.11	1.80	2.89	2.95	3.00	2.03
50-74 %	1.15	3.55	2.19	2.21	3.13	1.29	1.63	1.28
75% or more	0.50	1.70	1.39	0.84	1.02	0.77	0.82	0.57
Union presence								
No union employees	0.46	1.43	1.28	0.77	0.98	0.71	0.72	0.54
Has union employees	1.23	--	4.14	2.87	2.75	1.45	4.17	1.27
Percent low-wage employees								
50% or more low-wage	1.00	2.58	4.66	2.95	2.13	1.26	2.12	1.14
Less than 50% low-wage	0.46	1.62	1.28	0.77	0.97	0.71	0.76	0.53
Percent women employees								
Less than 25%	0.76	2.73	2.15	1.09	1.34	1.67	1.22	0.95
25-49 %	0.80	2.56	2.09	1.98	1.64	1.03	1.34	0.87
50-74 %	1.04	2.43	2.77	1.67	2.30	1.45	1.53	1.16
75% or more	0.90	3.27	2.20	1.65	2.25	1.21	1.64	1.02
Percent age 50 or older employees								
Less than 25%	0.59	2.36	1.79	1.03	1.33	0.83	1.02	0.69
25-49 %	0.74	3.52	2.27	1.35	1.53	1.03	1.46	0.81
50-74 %	1.20	2.72	2.65	2.07	2.56	1.64	1.60	1.36
75% or more	1.81	3.06	5.98	4.13	3.11	2.52	2.90	1.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	20.9	23.3	25.2	24.9	21.6	20.1	24.7	20.6
Industry group **								
Agric., fish., forest.	25.4	--	19.8	--	19.1	26.9	29.0	24.9
Mining and manufacturing	22.1	--	23.7	23.6	21.4	22.2	23.2	22.1
Construction	20.5	18.3	21.5	26.1	19.4	16.8	22.3	19.8
Utilities and transp.	20.3	--	--	25.0	21.9	19.5	23.3	20.1
Wholesale trade	20.5	22.0	20.9	25.9	18.1	20.0	24.3	20.0
Fin. svcs. and real estate	20.9	21.9	36.2	28.6	22.3	20.3	26.8	20.7
Retail trade	16.0	20.5	20.2	23.0	23.7	15.2	22.4	15.8
Professional services	22.0	24.1	27.4	25.1	21.4	21.5	26.1	21.6
Other services	24.0	27.7	25.3	22.9	24.2	23.8	25.3	23.8
Ownership								
For profit, incorporated	20.7	22.0	25.2	25.0	21.8	20.0	24.2	20.5
For profit, unincorporated	22.6	28.6	23.3	26.1	22.1	21.8	26.8	22.0
Nonprofit	20.3	24.8	29.8	22.4	20.4	19.6	24.4	20.0
Age of firm								
Less than 5 years	23.9	22.4	22.0	25.9	24.3	19.2	22.9	24.9
5-9 years	25.4	28.1	23.5	27.9	26.0	22.8	27.0	24.7
10-19 years	24.1	22.6	24.0	28.0	24.2	22.2	24.9	23.8
20 or more years	20.5	22.3	27.1	23.8	20.6	20.1	24.5	20.3
Multi/single status								
2 or more locations	20.4	20.0	33.8	23.4	21.5	20.1	28.8	20.3
1 location only	23.3	23.3	24.5	25.4	21.8	21.4	24.3	22.7
Percent full-time employees								
Less than 25%	22.9	--	--	24.3	29.0	20.6	22.9	22.9
25-49 %	22.5	32.3	17.4	23.2	23.1	21.9	24.2	22.4
50-74 %	21.4	21.8	22.1	23.4	20.6	21.4	23.4	21.2
75% or more	20.8	23.0	25.9	25.1	21.6	20.0	25.0	20.5
Union presence								
No union employees	20.8	24.1	25.3	25.2	21.7	19.6	25.1	20.3
Has union employees	21.4	--	22.7	21.5	21.1	21.4	19.4	21.4
Percent low-wage employees								
50% or more low-wage	22.8	21.7	19.9	23.3	26.1	22.0	21.7	22.9
Less than 50% low-wage	20.8	23.4	25.8	25.0	21.3	20.0	25.0	20.5
Percent women employees								
Less than 25%	22.4	20.3	22.6	26.9	20.6	22.2	23.9	22.2
25-49 %	19.1	20.1	26.2	21.6	21.6	18.4	22.6	18.9
50-74 %	21.6	29.8	28.5	25.1	20.9	21.2	27.5	21.3
75% or more	22.2	26.0	27.1	23.8	24.6	20.7	25.8	21.7
Percent age 50 or older employees								
Less than 25%	20.2	23.9	23.5	26.3	23.1	18.2	25.2	19.6
25-49 %	21.1	22.1	28.5	22.7	20.5	20.9	24.6	20.9
50-74 %	22.3	19.1	24.0	24.2	21.2	22.7	21.9	22.4
75% or more	23.7	27.9	26.2	27.8	31.6	18.4	27.1	22.1

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	1.53	1.11	0.72	0.53	0.54	0.67	0.44
Industry group **								
Agric., fish., forest.	1.80	--	0.28	--	1.33	2.67	5.54	1.78
Mining and manufacturing	0.49	--	2.47	2.15	1.03	0.59	1.51	0.51
Construction	1.12	3.10	0.90	1.83	2.03	1.36	1.96	1.29
Utilities and transp.	0.61	--	--	3.09	1.06	0.71	2.96	0.63
Wholesale trade	0.62	2.61	1.11	2.95	1.06	0.48	1.73	0.65
Fin. svcs. and real estate	0.74	3.39	3.68	2.03	1.71	0.86	2.41	0.76
Retail trade	1.24	3.27	1.78	1.60	1.28	1.21	1.29	1.24
Professional services	0.39	2.09	2.27	1.64	1.05	0.44	1.30	0.40
Other services	0.96	3.85	2.44	1.08	1.51	1.46	1.51	1.11
Ownership								
For profit, incorporated	0.53	1.79	1.25	0.91	0.69	0.66	0.78	0.56
For profit, unincorporated	0.55	3.32	2.42	1.73	0.97	0.75	1.78	0.57
Nonprofit	0.54	1.87	4.30	1.24	1.30	0.56	1.67	0.56
Age of firm								
Less than 5 years	1.58	1.83	1.36	1.58	3.90	1.09	1.04	2.77
5-9 years	1.24	3.34	2.42	1.81	2.60	1.60	1.74	1.57
10-19 years	0.74	2.14	1.69	1.97	1.38	1.09	1.41	0.87
20 or more years	0.45	2.68	1.84	0.88	0.54	0.56	0.98	0.46
Multi/single status								
2 or more locations	0.48	0.00	5.16	1.12	0.71	0.55	2.01	0.48
1 location only	0.47	1.54	1.06	0.89	0.79	0.86	0.71	0.62
Percent full-time employees								
Less than 25%	0.98	--	--	1.97	2.86	0.67	2.28	1.08
25-49 %	0.83	3.40	2.61	1.93	2.06	0.79	3.78	0.80
50-74 %	0.56	2.58	1.71	1.55	1.63	0.57	1.27	0.59
75% or more	0.47	1.75	1.23	0.82	0.58	0.60	0.77	0.49
Union presence								
No union employees	0.53	1.50	1.14	0.78	0.56	0.72	0.68	0.56
Has union employees	0.45	--	1.97	1.75	1.71	0.47	2.36	0.45
Percent low-wage employees								
50% or more low-wage	0.51	1.52	1.34	1.00	2.04	0.45	0.91	0.57
Less than 50% low-wage	0.44	1.63	1.19	0.77	0.54	0.56	0.72	0.46
Percent women employees								
Less than 25%	0.53	1.78	1.45	1.13	1.12	0.72	1.01	0.58
25-49 %	0.86	1.42	2.82	1.55	0.98	1.00	1.10	0.88
50-74 %	0.47	4.06	3.51	1.70	0.72	0.58	2.11	0.47
75% or more	0.49	2.65	1.91	1.11	1.43	0.54	1.05	0.53
Percent age 50 or older employees								
Less than 25%	1.01	2.18	1.46	0.96	1.01	1.25	0.94	1.08
25-49 %	0.25	2.56	2.17	1.31	0.65	0.28	1.19	0.26
50-74 %	0.93	1.25	2.29	1.63	1.09	1.38	1.21	1.03
75% or more	1.92	5.27	3.21	3.64	5.04	1.39	3.58	2.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	35.2%	18.3%	16.5%	19.8%	27.3%	45.0%	18.5%	38.1%
Industry group **								
Agric., fish., forest.	38.4%	7.3% *	--	20.7% *	33.0%	56.9%	19.8% *	43.6%
Mining and manufacturing	38.1%	5.8% *	16.9%	15.5%	31.9%	50.1%	14.1%	40.9%
Construction	29.4%	33.6%	12.6%	22.4%	36.8%	44.9%	20.4%	34.9%
Utilities and transp.	33.2%	--	17.4% *	22.3%	17.0%	43.3%	15.7%	35.4%
Wholesale trade	30.7%	22.3%	9.2% *	24.0%	28.8%	39.2%	16.9%	34.1%
Fin. svcs. and real estate	39.0%	15.6%	12.6% *	17.5%	28.2%	46.1%	15.0%	41.3%
Retail trade	52.2%	11.4% *	13.4%	18.9%	25.9%	64.7%	15.6%	57.1%
Professional services	30.4%	17.6%	16.3%	19.5%	24.9%	37.0%	17.9%	32.4%
Other services	30.6%	20.7%	27.4%	20.3%	25.2%	38.0%	24.5%	32.1%
Ownership								
For profit, incorporated	37.5%	19.6%	14.2%	19.5%	27.6%	48.4%	17.4%	41.3%
For profit, unincorporated	32.8%	14.4%	24.5%	20.0%	29.2%	44.6%	20.1%	35.6%
Nonprofit	26.8%	16.8%	22.7%	21.6%	24.6%	29.3%	24.6%	27.0%
Age of firm								
Less than 5 years	24.1%	18.7%	19.0%	21.6%	40.3%	--	19.6%	30.4%
5-9 years	24.6%	18.3%	17.5%	17.7%	24.5% *	51.6%	18.7%	28.3%
10-19 years	23.9%	17.2%	19.8%	16.3%	27.4%	32.8%	17.7%	27.1%
20 or more years	37.4%	18.6%	14.6%	20.9%	27.1%	45.4%	18.6%	39.5%
Multi/single status								
2 or more locations	40.0%	--	13.6% *	18.1%	26.8%	45.2%	16.9%	40.5%
1 location only	22.7%	18.5%	16.9%	20.5%	28.0%	36.0%	18.7%	26.3%
Percent full-time employees								
Less than 25%	27.4%	25.0% *	30.2% *	19.1%	19.5%	36.2%	26.5%	27.7%
25-49 %	33.1%	25.1% *	22.1% *	14.8%	32.8% *	41.7%	18.3%	36.1%
50-74 %	33.3%	20.3%	12.9%	23.1%	33.4%	37.7%	20.3%	35.4%
75% or more	35.6%	17.6%	16.5%	19.8%	26.4%	46.1%	18.2%	38.6%
Union presence								
No union employees	33.2%	17.5%	16.8%	19.3%	27.4%	44.1%	18.0%	36.4%
Has union employees	43.5%	40.9% *	11.7% *	27.6%	26.1%	47.3%	29.0%	44.1%
Percent low-wage employees								
50% or more low-wage	34.7%	14.8%	28.4%	20.6%	31.5%	42.3%	21.2%	37.5%
Less than 50% low-wage	35.2%	18.6%	15.9%	19.8%	27.0%	45.2%	18.3%	38.1%
Percent women employees								
Less than 25%	31.3%	17.5%	15.9%	19.6%	28.2%	44.4%	17.2%	35.8%
25-49 %	43.1%	25.3%	14.4%	20.9%	27.5%	53.5%	19.5%	45.5%
50-74 %	34.3%	18.3%	17.9%	17.7%	28.1%	41.1%	18.5%	36.2%
75% or more	28.5%	13.5%	18.8%	21.9%	24.2%	34.5%	20.3%	30.2%
Percent age 50 or older employees								
Less than 25%	34.3%	19.5%	17.6%	20.5%	25.6%	47.4%	19.7%	38.0%
25-49 %	37.2%	14.3%	17.1%	19.3%	29.3%	44.2%	17.6%	39.0%
50-74 %	29.9%	17.8%	10.7%	18.9%	23.7%	41.6%	15.4%	33.5%
75% or more	31.5%	22.2%	21.6% *	17.9% *	40.6%	47.7%	20.8%	41.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.98%	1.87%	1.48%	1.13%	1.53%	1.45%	0.93%	1.11%
Industry group **								
Agric., fish., forest.	10.03%	5.46% *	--	13.52% *	6.59%	16.40%	9.91% *	11.62%
Mining and manufacturing	2.27%	3.18% *	4.76%	2.94%	3.38%	3.38%	2.29%	2.47%
Construction	2.97%	8.59%	3.71%	3.63%	6.96%	7.09%	3.19%	4.18%
Utilities and transp.	3.13%	--	6.79% *	5.58%	4.66%	4.54%	4.07%	3.51%
Wholesale trade	2.41%	6.69%	3.94% *	4.48%	4.13%	4.20%	2.98%	2.87%
Fin. svcs. and real estate	2.23%	4.06%	4.98% *	4.07%	3.92%	2.86%	2.67%	2.40%
Retail trade	3.90%	4.82% *	3.64%	3.27%	5.12%	3.37%	2.55%	3.77%
Professional services	1.38%	3.01%	2.36%	2.04%	2.77%	2.15%	1.59%	1.59%
Other services	1.99%	4.59%	5.05%	2.70%	4.85%	2.93%	2.62%	2.40%
Ownership								
For profit, incorporated	1.24%	2.29%	1.55%	1.38%	1.74%	1.78%	1.05%	1.40%
For profit, unincorporated	2.09%	3.92%	4.81%	2.63%	4.52%	3.16%	2.48%	2.50%
Nonprofit	1.56%	4.45%	5.33%	3.13%	3.28%	2.03%	3.27%	1.68%
Age of firm								
Less than 5 years	2.55%	4.26%	5.67%	4.06%	6.14%	--	2.98%	4.44%
5-9 years	3.48%	5.24%	4.47%	2.95%	7.83% *	7.73%	2.82%	5.54%
10-19 years	1.51%	3.31%	3.50%	2.54%	3.02%	3.80%	1.94%	2.07%
20 or more years	1.11%	2.88%	1.74%	1.46%	1.73%	1.50%	1.25%	1.20%
Multi/single status								
2 or more locations	1.22%	--	4.31% *	1.87%	1.71%	1.47%	2.44%	1.24%
1 location only	1.12%	1.89%	1.57%	1.39%	2.91%	5.70%	1.00%	1.95%
Percent full-time employees								
Less than 25%	2.37%	8.92% *	9.74% *	4.95%	3.99%	3.62%	5.18%	2.67%
25-49 %	3.53%	14.71% *	7.54% *	3.40%	10.42% *	3.96%	5.14%	4.12%
50-74 %	2.27%	5.64%	3.17%	3.73%	5.84%	3.09%	2.97%	2.60%
75% or more	1.09%	1.97%	1.64%	1.26%	1.57%	1.61%	1.01%	1.23%
Union presence								
No union employees	1.08%	1.77%	1.53%	1.15%	1.59%	1.69%	0.92%	1.25%
Has union employees	2.49%	18.35% *	5.43% *	5.75%	5.52%	2.91%	6.69%	2.57%
Percent low-wage employees								
50% or more low-wage	2.10%	3.79%	7.90%	3.84%	4.68%	3.08%	3.32%	2.43%
Less than 50% low-wage	1.03%	2.00%	1.49%	1.18%	1.59%	1.52%	0.97%	1.16%
Percent women employees								
Less than 25%	1.54%	3.27%	2.19%	1.78%	2.63%	2.99%	1.42%	1.93%
25-49 %	2.26%	4.81%	3.24%	2.82%	3.01%	2.83%	2.25%	2.40%
50-74 %	1.43%	4.43%	3.42%	2.19%	3.03%	1.95%	2.19%	1.57%
75% or more	1.67%	2.14%	3.58%	2.57%	3.54%	2.51%	2.04%	1.96%
Percent age 50 or older employees								
Less than 25%	1.98%	3.02%	2.06%	1.63%	2.20%	2.98%	1.35%	2.30%
25-49 %	1.22%	3.18%	3.05%	2.02%	2.32%	1.69%	1.83%	1.32%
50-74 %	2.28%	3.70%	2.58%	2.71%	3.97%	4.01%	1.93%	2.86%
75% or more	3.69%	5.65%	8.57% *	5.48% *	8.42%	7.37%	4.11%	5.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	5.8%	14.1%	15.5%	11.6%	6.9%	2.5%	14.2%	4.3%
Industry group **								
Agric., fish., forest.	12.7% *	8.0% *	--	16.0% *	11.3% *	0.0%	38.9% *	5.4% *
Mining and manufacturing	3.8%	9.6% *	17.7% *	9.5%	2.0% *	2.1% *	13.9%	2.6%
Construction	9.3%	3.2% *	17.6%	11.7%	3.8% *	10.7% *	13.5%	6.8% *
Utilities and transp.	6.2%	26.2% *	13.5% *	10.2% *	12.2% *	1.8% *	14.5% *	5.1% *
Wholesale trade	7.7%	18.3% *	26.1% *	14.9%	7.4% *	0.6% *	19.3%	4.8% *
Fin. svcs. and real estate	4.1%	12.1% *	8.3% *	6.8% *	7.7% *	2.2%	10.2%	3.5%
Retail trade	4.1%	20.8% *	8.4% *	16.8%	4.2% *	1.5% *	13.1%	2.9%
Professional services	6.4%	16.4%	14.4%	10.6%	8.1%	3.4%	15.1%	5.0%
Other services	6.7%	12.6%	12.9%	12.2%	8.8% *	2.5% *	12.2%	5.3%
Ownership								
For profit, incorporated	5.7%	14.2%	18.1%	11.4%	7.3%	2.0%	15.2%	3.9%
For profit, unincorporated	5.8%	12.8%	6.5% *	11.6%	6.0% *	2.3% *	10.5%	4.8%
Nonprofit	6.3%	17.5% *	8.5% *	12.4%	6.3%	4.8% *	13.5%	5.6%
Age of firm								
Less than 5 years	11.1%	15.8%	20.4% *	8.9% *	2.1% *	0.0%	15.1%	5.5% *
5-9 years	9.2%	17.0%	10.1% *	11.0%	7.0% *	3.0% *	13.8%	6.2% *
10-19 years	9.9%	13.7%	14.6%	12.0%	9.9%	2.6% *	13.7%	8.0%
20 or more years	5.0%	12.8%	16.3%	11.8%	6.5%	2.5%	14.4%	3.9%
Multi/single status								
2 or more locations	3.9%	--	12.4%	11.1%	7.1%	2.5%	12.8%	3.7%
1 location only	10.7%	14.1%	15.8%	11.7%	6.4%	2.3% *	14.4%	7.2%
Percent full-time employees								
Less than 25%	8.2%	24.4% *	19.0% *	9.0% *	6.5% *	4.0% *	17.9%	5.2%
25-49 %	7.6%	5.4% *	12.7% *	12.7%	2.0% *	8.7%	11.0%	6.8%
50-74 %	4.4%	12.1%	14.9%	8.1%	5.2% *	2.1% *	13.2%	3.0%
75% or more	5.9%	14.6%	15.6%	11.9%	7.3%	2.3%	14.4%	4.4%
Union presence								
No union employees	6.2%	14.5%	15.2%	11.7%	6.7%	2.4%	14.3%	4.5%
Has union employees	4.0%	--	22.4% *	10.0% *	8.6% *	2.8% *	13.1% *	3.7%
Percent low-wage employees								
50% or more low-wage	6.8%	12.8%	18.0%	13.1%	4.7%	4.3%	15.5%	5.0%
Less than 50% low-wage	5.7%	14.2%	15.3%	11.5%	7.0%	2.4%	14.1%	4.3%
Percent women employees								
Less than 25%	7.3%	16.8%	17.4%	10.5%	5.8%	3.0%	14.7%	5.0%
25-49 %	4.2%	13.0%	13.5%	10.2%	8.1%	1.2%	12.1%	3.4%
50-74 %	5.6%	10.4%	18.1%	13.9%	7.8%	2.6%	16.4%	4.3%
75% or more	6.5%	14.6%	11.2%	13.4%	5.0%	4.4% *	13.3%	5.1%
Percent age 50 or older employees								
Less than 25%	7.5%	15.1%	14.8%	12.4%	9.5%	3.0%	14.5%	5.8%
25-49 %	4.5%	18.8%	16.7%	10.6%	5.4%	2.3%	15.2%	3.5%
50-74 %	5.6%	6.2%	16.3%	11.3%	5.3% *	2.5%	11.8%	4.0%
75% or more	7.8%	14.2% *	11.3% *	8.8% *	2.9% *	1.6% *	14.0%	1.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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%	1.80%	1.67%	0.94%	0.88%	0.34%	0.92%	0.36%
Industry group **								
Agric., fish., forest.	5.59% *	6.48% *	--	11.08% *	7.56% *	0.00%	16.23% *	3.14% *
Mining and manufacturing	0.64%	4.76% *	5.83% *	2.69%	0.67% *	0.78% *	3.02%	0.59%
Construction	1.58%	1.44% *	4.34%	3.02%	1.80% *	5.80% *	2.40%	2.05% *
Utilities and transp.	1.59%	18.36% *	6.73% *	3.76% *	5.54% *	0.68% *	5.77% *	1.60% *
Wholesale trade	1.70%	8.80% *	8.02% *	3.61%	4.78% *	0.25% *	4.04%	1.84% *
Fin. svcs. and real estate	0.74%	4.79% *	4.23% *	2.55% *	2.55% *	0.62%	2.75%	0.76%
Retail trade	0.79%	8.20% *	2.95% *	3.26%	1.28% *	0.52% *	2.68%	0.68%
Professional services	0.69%	2.89%	3.01%	1.63%	1.67%	0.85%	1.70%	0.75%
Other services	0.92%	3.06%	3.31%	2.47%	2.72% *	0.80% *	1.72%	1.05%
Ownership								
For profit, incorporated	0.38%	2.20%	2.07%	1.13%	1.17%	0.29%	1.12%	0.38%
For profit, unincorporated	0.91%	3.69%	2.53% *	2.30%	2.30% *	0.70% *	1.88%	1.03%
Nonprofit	1.03%	5.78% *	3.40% *	2.80%	1.46%	1.59% *	2.65%	1.10%
Age of firm								
Less than 5 years	2.17%	4.24%	7.78% *	2.84% *	0.86% *	0.00%	3.32%	2.02% *
5-9 years	1.93%	4.85%	3.67% *	2.88%	4.14% *	1.91% *	2.51%	2.66% *
10-19 years	1.27%	3.82%	2.79%	2.29%	2.92%	0.89% *	1.75%	1.69%
20 or more years	0.35%	2.62%	2.36%	1.20%	0.93%	0.36%	1.27%	0.36%
Multi/single status								
2 or more locations	0.37%	--	3.51%	1.78%	1.17%	0.35%	2.44%	0.38%
1 location only	0.70%	1.81%	1.80%	1.12%	1.30%	1.19% *	0.99%	0.97%
Percent full-time employees								
Less than 25%	1.54%	10.56% *	7.43% *	3.44% *	2.76% *	1.31% *	4.68%	1.28%
25-49 %	1.32%	2.77% *	4.94% *	3.51%	0.96% *	2.25%	2.71%	1.48%
50-74 %	0.63%	3.33%	4.46%	1.69%	1.58% *	0.66% *	2.11%	0.62%
75% or more	0.38%	2.08%	1.85%	1.07%	1.01%	0.38%	1.04%	0.40%
Union presence								
No union employees	0.37%	1.84%	1.68%	0.97%	0.92%	0.33%	0.93%	0.39%
Has union employees	0.82%	--	10.01% *	3.70% *	2.96% *	0.86% *	4.82% *	0.83%
Percent low-wage employees								
50% or more low-wage	0.88%	3.44%	4.89%	2.87%	1.37%	1.18%	2.58%	0.90%
Less than 50% low-wage	0.35%	1.92%	1.74%	0.99%	0.92%	0.36%	0.96%	0.37%
Percent women employees								
Less than 25%	0.65%	3.66%	2.82%	1.39%	1.43%	0.66%	1.58%	0.66%
25-49 %	0.58%	3.86%	3.70%	2.15%	1.93%	0.29%	1.96%	0.59%
50-74 %	0.63%	2.73%	4.42%	2.18%	1.87%	0.56%	2.11%	0.65%
75% or more	0.93%	3.17%	2.38%	2.55%	1.46%	1.44% *	1.68%	1.06%
Percent age 50 or older employees								
Less than 25%	0.69%	2.52%	2.24%	1.43%	1.95%	0.59%	1.27%	0.76%
25-49 %	0.43%	5.03%	3.41%	1.55%	0.87%	0.50%	1.98%	0.43%
50-74 %	0.74%	1.71%	4.26%	2.34%	1.73% *	0.55%	1.93%	0.76%
75% or more	1.86%	4.40% *	5.95% *	5.57% *	1.75% *	1.32% *	3.47%	0.91% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	18.6%	24.2%	26.2%	23.1%	21.8%	15.0%	24.8%	17.5%
Industry group **								
Agric., fish., forest.	19.1% *	15.4% *	--	36.1% *	29.1% *	12.5% *	--	23.0% *
Mining and manufacturing	17.2%	25.9%	35.2%	23.7%	24.6%	9.4%	29.8%	15.7%
Construction	20.6%	20.4%	19.9%	26.5%	12.3%	26.7%	21.2%	20.2%
Utilities and transp.	16.4%	18.5% *	17.0% *	27.8%	21.6% *	12.5%	19.2%	16.0%
Wholesale trade	17.5%	21.7% *	24.8%	23.0%	19.1%	12.3%	26.5%	15.3%
Fin. svcs. and real estate	19.4%	24.2%	24.8% *	20.3%	23.9%	17.5%	23.5%	19.0%
Retail trade	20.8%	24.9%	27.3%	20.3%	19.0%	20.5%	25.8%	20.2%
Professional services	18.4%	28.2%	29.2%	20.8%	19.2%	15.8%	26.9%	17.1%
Other services	18.1%	21.5%	26.0%	23.9%	28.5%	9.8%	23.7%	16.8%
Ownership								
For profit, incorporated	17.2%	22.4%	26.5%	24.0%	19.9%	13.6%	24.3%	15.9%
For profit, unincorporated	20.6%	28.9%	24.3%	20.5%	22.8%	17.0%	27.9%	19.0%
Nonprofit	22.6%	27.3%	26.7%	21.3%	26.3%	20.3%	23.5%	22.6%
Age of firm								
Less than 5 years	19.6%	25.2%	20.1%	17.1%	17.8% *	--	22.3%	15.8% *
5-9 years	23.4%	23.6%	28.9%	20.4%	27.0% *	11.7% *	24.3%	22.9% *
10-19 years	21.6%	24.9%	19.7%	27.9%	21.0%	14.9%	23.4%	20.6%
20 or more years	17.9%	23.7%	29.2%	22.7%	21.6%	15.1%	25.9%	17.0%
Multi/single status								
2 or more locations	16.1%	--	21.1%	19.3%	18.7%	15.1%	19.9%	16.0%
1 location only	24.9%	24.0%	26.7%	24.5%	27.0%	10.6%	25.4%	24.5%
Percent full-time employees								
Less than 25%	15.0%	12.0% *	22.8% *	22.6%	18.5%	8.7%	20.0%	13.5%
25-49 %	21.1%	33.3%	22.5% *	18.9%	24.5% *	18.6%	22.3%	20.9%
50-74 %	20.9%	21.6%	33.3%	20.0%	14.2%	22.8%	26.3%	20.1%
75% or more	18.2%	24.4%	25.7%	23.6%	22.6%	14.0%	24.9%	17.1%
Union presence								
No union employees	18.8%	24.2%	26.5%	23.7%	21.0%	14.6%	25.1%	17.5%
Has union employees	17.5%	24.5% *	19.4% *	14.3%	29.4%	15.9%	19.8%	17.4%
Percent low-wage employees								
50% or more low-wage	17.5%	17.2%	10.2% *	20.2%	19.2%	16.9%	14.7%	18.1%
Less than 50% low-wage	18.6%	24.8%	27.1%	23.3%	22.0%	14.9%	25.5%	17.4%
Percent women employees								
Less than 25%	17.1%	24.7%	24.0%	24.4%	14.5%	12.3%	24.6%	14.6%
25-49 %	17.4%	20.6%	23.7%	24.4%	26.3%	13.0%	25.1%	16.7%
50-74 %	20.1%	26.7%	33.7%	23.1%	25.6%	16.3%	26.1%	19.3%
75% or more	20.5%	23.9%	27.7%	17.6%	20.2%	20.0%	24.0%	19.8%
Percent age 50 or older employees								
Less than 25%	18.3%	21.7%	27.4%	23.7%	19.6%	14.0%	24.9%	16.6%
25-49 %	17.9%	24.2%	24.5%	21.5%	21.0%	15.8%	23.9%	17.4%
50-74 %	22.3%	28.1%	28.4%	26.6%	30.0%	14.4%	27.5%	21.0%
75% or more	18.9%	26.4%	13.8% *	16.1% *	28.1% *	11.8% *	21.9%	15.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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%	1.89%	1.90%	1.35%	1.75%	0.95%	1.06%	0.80%
Industry group **								
Agric., fish., forest.	6.84% *	8.70% *	--	19.18% *	15.41% *	7.87% *	--	8.64% *
Mining and manufacturing	1.67%	7.28%	6.87%	3.64%	3.93%	1.52%	3.70%	1.81%
Construction	2.15%	5.99%	4.79%	3.79%	3.22%	7.73%	2.91%	2.97%
Utilities and transp.	2.70%	7.86% *	9.36% *	6.86%	8.04% *	2.72%	5.07%	2.98%
Wholesale trade	2.21%	7.13% *	6.30%	4.06%	5.70%	2.83%	3.74%	2.59%
Fin. svcs. and real estate	2.73%	5.29%	10.04% *	5.49%	5.40%	3.64%	4.23%	2.97%
Retail trade	1.80%	7.27%	6.17%	3.14%	4.83%	2.31%	3.64%	2.00%
Professional services	1.04%	3.43%	3.31%	2.48%	1.92%	1.51%	1.94%	1.15%
Other services	2.28%	4.00%	4.52%	3.87%	7.26%	1.40%	2.35%	2.79%
Ownership								
For profit, incorporated	0.76%	2.17%	2.17%	1.67%	1.73%	1.09%	1.22%	0.87%
For profit, unincorporated	2.49%	4.41%	5.13%	3.08%	6.23%	3.43%	2.80%	3.02%
Nonprofit	1.81%	6.86%	6.16%	3.07%	3.76%	2.32%	3.25%	1.95%
Age of firm								
Less than 5 years	2.67%	4.69%	5.52%	4.46%	7.42% *	--	3.04%	4.86% *
5-9 years	5.35%	4.86%	5.45%	3.47%	13.22% *	5.04% *	3.01%	8.58% *
10-19 years	1.71%	3.90%	3.31%	4.02%	3.15%	3.29%	2.20%	2.32%
20 or more years	0.75%	2.79%	2.74%	1.56%	1.71%	0.99%	1.46%	0.82%
Multi/single status								
2 or more locations	0.80%	--	4.91%	2.47%	1.65%	0.97%	2.92%	0.82%
1 location only	1.37%	1.89%	2.04%	1.61%	3.60%	3.10%	1.13%	2.41%
Percent full-time employees								
Less than 25%	2.13%	6.40% *	10.12% *	5.20%	5.27%	1.99%	4.92%	2.30%
25-49 %	3.41%	9.83%	8.55% *	4.39%	9.27% *	4.37%	4.49%	4.01%
50-74 %	2.21%	4.29%	5.59%	3.33%	2.93%	3.45%	2.94%	2.53%
75% or more	0.76%	2.13%	2.08%	1.53%	1.95%	1.01%	1.18%	0.87%
Union presence								
No union employees	0.75%	1.90%	1.96%	1.41%	1.79%	1.13%	1.09%	0.89%
Has union employees	1.72%	13.33% *	7.80% *	3.74%	6.53%	1.79%	4.59%	1.78%
Percent low-wage employees								
50% or more low-wage	1.69%	4.33%	3.74% *	4.37%	3.55%	2.50%	2.43%	1.98%
Less than 50% low-wage	0.73%	2.01%	2.00%	1.41%	1.83%	1.00%	1.12%	0.84%
Percent women employees								
Less than 25%	1.03%	3.28%	3.00%	2.28%	1.83%	1.71%	1.73%	1.22%
25-49 %	1.38%	4.07%	4.13%	2.74%	4.33%	1.39%	2.36%	1.51%
50-74 %	1.26%	4.29%	4.64%	3.04%	2.83%	1.64%	2.41%	1.38%
75% or more	2.10%	3.52%	4.11%	2.43%	4.31%	3.33%	2.22%	2.49%
Percent age 50 or older employees								
Less than 25%	0.82%	2.59%	2.77%	2.05%	1.92%	1.26%	1.53%	0.97%
25-49 %	1.09%	4.31%	3.48%	2.01%	2.28%	1.46%	2.04%	1.17%
50-74 %	2.75%	4.58%	4.62%	3.88%	7.57%	2.55%	2.59%	3.41%
75% or more	2.78%	4.89%	6.62% *	6.69% *	9.22% *	5.02% *	3.82%	4.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	319.93	306.18	405.66	371.81	273.48	275.14	364.63	294.26
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	315.22	--	542.34	356.99	209.65	179.55	418.20	248.78
Construction	355.38	--	403.06	455.80	--	--	392.12	311.04
Utilities and transp.	330.61	--	--	443.11	--	--	319.16	334.90
Wholesale trade	368.34	--	446.75	411.95	213.35	148.44	448.74	287.90
Fin. svcs. and real estate	294.76	--	--	235.07	386.74	202.85	323.68	286.59
Retail trade	325.85	--	--	435.31	351.32	147.69	391.23	285.80
Professional services	302.41	281.45	381.01	356.60	258.72	291.65	347.43	280.44
Other services	333.93	313.88	361.88	294.58	251.00	537.00 *	318.00	342.66
Ownership								
For profit, incorporated	306.70	288.63	399.09	377.14	246.25	224.28	362.88	266.37
For profit, unincorporated	355.36	386.96	443.03	323.91	307.28	444.85 *	378.99	344.00
Nonprofit	343.91	261.65	483.26	414.02	334.92	321.02	359.69	340.37
Age of firm								
Less than 5 years	374.13	298.85	443.60	374.41	443.85	--	370.42	388.40
5-9 years	300.36	254.30 *	559.31	350.40	--	--	389.23	175.96
10-19 years	286.70	374.60	379.97	291.18	202.11	226.66	366.97	216.33
20 or more years	325.62	301.10	385.66	396.60	301.40	278.73	357.32	312.73
Multi/single status								
2 or more locations	301.05	--	440.73	405.32	291.56	276.10	433.27	291.09
1 location only	337.79	310.54	402.79	360.15	240.27	--	357.57	302.07
Percent full-time employees								
Less than 25%	259.57	--	--	--	--	200.90	258.37	260.85
25-49 %	295.81	--	--	424.42	432.24	209.08	339.40	281.40
50-74 %	424.77	294.77	456.06	398.53	414.06	495.25 *	388.82	449.98 *
75% or more	313.04	312.44	403.76	368.59	260.03	260.62	365.56	282.96
Union presence								
No union employees	320.58	306.25	406.68	364.33	273.46	266.06	364.70	290.71
Has union employees	315.74	--	--	495.55	273.58 *	293.95	363.14	309.68
Percent low-wage employees								
50% or more low-wage	270.10	321.64	368.29	290.03	377.41	151.98	316.03	239.80
Less than 50% low-wage	323.36	304.99	408.07	378.08	269.85	287.77	368.30	297.80
Percent women employees								
Less than 25%	352.12	379.40	403.33	410.61	319.97	198.12	398.45	308.34
25-49 %	262.42	248.96	494.55	328.02	198.91	212.33	378.73	220.32
50-74 %	329.24	285.24	323.17	334.89	345.22	318.20 *	299.61	342.62
75% or more	319.03	235.48	412.94	378.23	225.36	329.03	346.87	304.59
Percent age 50 or older employees								
Less than 25%	328.24	353.06	420.63	354.40	268.15	299.16	382.64	294.14
25-49 %	313.75	268.64	374.30	402.91	289.05	267.48	344.77	301.25
50-74 %	304.66	250.70	418.85	352.50	242.94	228.63	353.75	268.47
75% or more	324.85	270.44	--	449.93	--	155.67	338.24	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	13.05	27.96	26.36	19.28	24.44	38.41	14.85	18.83
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	38.83	--	74.06	61.57	55.27	14.43	57.06	44.88
Construction	42.52	--	54.18	69.53	--	--	48.69	72.06
Utilities and transp.	45.18	--	--	77.40	--	--	49.46	58.97
Wholesale trade	41.82	--	81.07	35.95	18.58	17.28	40.94	47.54
Fin. svcs. and real estate	35.54	--	--	56.00	74.01	34.82	61.43	42.21
Retail trade	28.51	--	--	37.25	80.58	18.83	44.63	34.52
Professional services	20.79	47.33	47.77	28.80	43.45	47.84	25.59	29.77
Other services	49.82	44.58	60.42	47.05	50.36	207.92 *	28.41	75.75
Ownership								
For profit, incorporated	12.95	32.62	29.11	21.90	23.07	32.36	17.59	17.92
For profit, unincorporated	51.40	58.73	51.34	51.57	74.17	262.84 *	36.05	74.11
Nonprofit	33.43	47.23	61.20	44.93	73.73	56.43	34.96	40.39
Age of firm								
Less than 5 years	30.41	60.74	33.97	50.43	78.63	--	35.32	58.52
5-9 years	51.01	76.49 *	84.81	64.50	--	--	53.78	39.34
10-19 years	22.60	70.31	53.53	39.38	19.65	5.75	32.28	19.80
20 or more years	16.23	32.50	34.66	22.82	29.32	40.12	19.26	21.73
Multi/single status								
2 or more locations	22.83	--	60.65	34.02	34.68	39.21	53.49	24.34
1 location only	13.93	28.13	28.06	23.07	23.14	--	15.36	26.17
Percent full-time employees								
Less than 25%	40.72	--	--	--	--	20.19	65.18	47.55
25-49 %	36.33	--	--	58.99	78.67	31.88	46.82	44.61
50-74 %	81.16	51.36	54.57	33.65	43.44	289.66 *	30.47	136.00 *
75% or more	13.09	31.76	29.19	21.52	26.35	36.24	16.77	18.49
Union presence								
No union employees	13.62	28.27	27.58	19.37	25.27	47.26	15.23	20.26
Has union employees	42.13	--	--	87.67	85.05 *	61.59	68.07	47.15
Percent low-wage employees								
50% or more low-wage	24.34	61.24	61.10	34.15	58.28	23.42	34.02	31.05
Less than 50% low-wage	13.81	29.81	27.78	20.48	25.21	41.27	15.74	19.86
Percent women employees								
Less than 25%	19.72	46.60	38.62	32.21	55.06	24.65	24.80	29.54
25-49 %	20.38	59.75	56.92	45.40	27.03	16.23	37.80	20.42
50-74 %	33.15	54.25	65.52	30.03	38.59	104.39 *	27.77	45.84
75% or more	27.87	41.92	40.78	43.21	50.10	54.26	26.33	41.40
Percent age 50 or older employees								
Less than 25%	22.41	37.26	34.92	27.41	41.46	80.81	18.52	33.90
25-49 %	18.23	59.05	57.15	32.90	27.82	44.06	34.28	22.29
50-74 %	23.85	49.57	39.80	47.37	49.56	37.02	29.05	33.09
75% or more	44.90	63.56	--	35.18	--	9.28	48.73	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	614.52	840.64	714.70	816.28	562.93	535.36	795.00	569.84
Industry group **								
Agric., fish., forest.	408.04	--	--	500.00	--	275.39	--	363.94
Mining and manufacturing	738.45	--	642.63	966.68	850.77	475.09	769.92	731.30
Construction	937.36	903.76 *	520.19	968.95	802.31 *	1,366.75 *	741.26	1,062.61
Utilities and transp.	527.24	--	--	674.85 *	475.71	476.85	688.20	501.97
Wholesale trade	513.65	--	919.85	561.70	493.56	371.59	670.66	445.57
Fin. svcs. and real estate	534.40	1,005.64	--	520.30	382.79	525.22	938.46	485.69
Retail trade	737.76	1,269.04 *	779.46	1,460.26	422.21	658.51	1,188.32	659.94
Professional services	539.65	883.53	700.13	738.28	478.33	449.50	767.73	481.36
Other services	596.07	699.65	644.03 *	676.81	555.09 *	556.07	701.15	560.70
Ownership								
For profit, incorporated	671.77	864.72	777.81	876.15	642.39	568.53	846.63	622.53
For profit, unincorporated	500.86	819.15	462.75	656.22	428.14	427.30	696.49	437.32
Nonprofit	512.44	715.50	573.13	640.74	496.33	490.97	580.73	505.83
Age of firm								
Less than 5 years	933.22	1,074.90	1,037.86 *	1,009.46	517.06 *	--	1,115.93	572.64
5-9 years	546.09	876.35	623.03	828.83	228.87	911.83 *	724.10	426.59 *
10-19 years	739.18	693.11	786.41	829.56	643.99	760.44	801.74	703.04
20 or more years	592.57	811.03	680.09	795.93	592.96	524.05	758.42	564.46
Multi/single status								
2 or more locations	585.80	--	749.98	947.14	657.06	532.72	1,061.40	572.87
1 location only	662.35	850.19	711.80	778.49	454.61	683.27 *	770.77	560.30
Percent full-time employees								
Less than 25%	543.71	--	--	413.69	542.04	737.12 *	443.85	589.13
25-49 %	526.00	498.68	--	700.28	511.74 *	435.23	670.65	494.12
50-74 %	524.02	1,367.20	637.95	792.61	603.66	388.73	897.47	446.09
75% or more	631.17	803.08	723.44	829.65	562.82	567.58	793.66	590.14
Union presence								
No union employees	653.97	859.20	715.37	785.15	588.72	595.64	802.94	608.39
Has union employees	438.87	--	--	1,545.16 *	388.69	400.46	583.01	433.01
Percent low-wage employees								
50% or more low-wage	813.92	894.90	--	785.70	673.59	878.57	933.24	793.43
Less than 50% low-wage	603.73	837.42	713.43	818.06	557.93	513.40	789.55	556.90
Percent women employees								
Less than 25%	732.14	623.76	639.15	963.00	796.17	532.96	778.48	707.27
25-49 %	566.97	980.45	693.34	779.32	426.19	578.92	834.54	525.84
50-74 %	629.17	940.85	830.46	610.95	616.92	588.12	784.60	604.18
75% or more	519.72	973.65	771.64	652.53	498.57	409.43	802.04	451.53
Percent age 50 or older employees								
Less than 25%	727.59	918.98	686.21	786.84	614.62	755.13	805.16	698.46
25-49 %	547.76	636.71	802.10	926.81	536.28	459.80	758.09	521.03
50-74 %	549.38	978.20	673.17	689.24	531.77 *	336.28	844.10	451.97
75% or more	620.84	756.35	--	--	--	309.80	730.77	473.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	26.06	77.46	71.96	69.54	56.51	35.95	46.73	29.83
Industry group **								
Agric., fish., forest.	100.54	--	--	0.00	--	37.74	--	84.42
Mining and manufacturing	99.49	--	160.40	250.28	193.61	70.63	116.70	119.10
Construction	142.82	284.65 *	106.47	207.30	243.89 *	473.93 *	118.04	216.15
Utilities and transp.	66.18	--	--	241.12 *	99.16	83.49	169.32	69.63
Wholesale trade	55.69	--	224.05	102.58	117.99	61.72	112.47	60.92
Fin. svcs. and real estate	59.78	182.30	--	139.01	56.88	79.03	236.03	56.60
Retail trade	83.59	474.66 *	205.03	397.22	104.00	99.92	251.62	89.60
Professional services	28.18	144.32	100.04	110.46	42.57	34.65	74.96	28.19
Other services	86.38	100.09	213.42 *	77.70	185.27 *	121.89	91.08	107.44
Ownership								
For profit, incorporated	33.10	98.65	89.22	89.90	76.30	47.14	58.87	38.82
For profit, unincorporated	61.24	155.05	91.63	108.28	104.21	97.43	94.44	66.20
Nonprofit	46.46	168.46	102.60	129.61	103.32	45.50	66.67	50.37
Age of firm								
Less than 5 years	145.72	258.11	327.30 *	241.42	222.80 *	--	179.36	157.35
5-9 years	123.45	183.92	103.69	135.34	58.35	403.47 *	85.14	149.07 *
10-19 years	72.90	84.60	172.25	183.81	83.46	223.29	133.87	84.15
20 or more years	28.65	119.68	97.71	84.27	65.53	36.41	57.15	31.91
Multi/single status								
2 or more locations	33.69	--	159.00	175.59	85.14	36.01	161.94	34.24
1 location only	42.23	78.11	76.80	74.41	60.15	348.78 *	48.77	60.55
Percent full-time employees								
Less than 25%	69.97	--	--	61.77	93.00	233.70 *	72.67	96.56
25-49 %	83.07	81.43	--	152.78	182.38 *	118.48	93.08	95.63
50-74 %	59.63	357.19	168.67	147.34	134.80	59.49	145.79	58.00
75% or more	29.56	80.21	81.23	78.40	62.44	41.43	52.06	34.10
Union presence								
No union employees	30.20	79.35	73.95	65.97	63.83	47.50	48.22	35.93
Has union employees	42.81	--	--	608.49 *	75.29	38.72	124.07	44.09
Percent low-wage employees								
50% or more low-wage	98.50	261.43	--	136.56	136.83	170.83	152.19	112.30
Less than 50% low-wage	26.83	80.66	73.37	73.19	58.58	36.57	48.22	30.72
Percent women employees								
Less than 25%	64.02	86.00	111.61	132.72	170.34	102.53	80.91	88.03
25-49 %	48.23	189.69	102.58	107.10	63.87	74.26	85.32	53.65
50-74 %	49.77	192.29	206.19	92.23	111.84	63.01	110.09	54.47
75% or more	35.92	175.70	151.25	82.59	79.39	34.00	92.19	32.75
Percent age 50 or older employees								
Less than 25%	38.96	134.60	87.47	84.78	79.24	66.60	70.62	47.18
25-49 %	35.37	127.85	180.99	155.86	70.92	37.71	92.05	37.43
50-74 %	82.51	194.06	127.08	107.65	192.60 *	42.10	98.49	94.50
75% or more	86.08	146.46	--	--	--	43.17	128.65	90.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	22.4	23.4	23.9	20.4	19.3	23.4	19.9
Industry group **								
Agric., fish., forest.	23.8	25.0	22.5	29.8	20.3	24.1	26.9	23.2
Mining and manufacturing	21.3	19.5	26.1	25.2	20.5	20.9	25.2	21.0
Construction	21.9	22.0	23.4	24.5	20.0	19.9	23.4	21.1
Utilities and transp.	20.8	22.8	20.1	24.5	22.5	19.8	23.2	20.5
Wholesale trade	20.4	22.6	26.0	23.1	19.6	19.2	24.0	19.7
Fin. svcs. and real estate	19.7	22.9	26.7	23.0	21.1	18.8	23.9	19.4
Retail trade	17.6	18.3	22.2	24.5	22.5	16.0	22.2	17.2
Professional services	20.1	24.1	23.4	23.1	19.6	19.4	23.5	19.7
Other services	21.5	21.9	21.7	23.9	20.1	21.4	22.3	21.3
Ownership								
For profit, incorporated	20.3	22.0	23.7	23.9	20.8	19.3	23.4	19.9
For profit, unincorporated	21.1	23.9	22.3	24.3	20.3	20.4	23.3	20.8
Nonprofit	19.3	22.7	23.2	23.6	19.2	18.5	23.6	18.9
Age of firm								
Less than 5 years	21.3	21.7	20.8	22.5	20.2	17.4	22.0	20.5
5-9 years	21.6	23.6	23.9	23.6	19.5	20.8	23.3	20.7
10-19 years	22.1	20.8	24.2	25.5	21.1	19.6	24.0	21.2
20 or more years	20.0	23.0	23.2	23.7	20.3	19.3	23.4	19.7
Multi/single status								
2 or more locations	19.7	19.1	24.3	23.4	20.4	19.3	23.3	19.6
1 location only	22.2	22.5	23.3	24.1	20.3	19.8	23.4	21.3
Percent full-time employees								
Less than 25%	21.6	21.2	22.2	23.3	23.5	20.0	22.0	21.5
25-49 %	21.4	24.7	21.6	24.0	23.2	19.5	23.4	21.1
50-74 %	19.9	21.4	21.7	25.1	19.4	19.1	23.1	19.5
75% or more	20.3	22.5	23.7	23.8	20.3	19.3	23.5	19.9
Union presence								
No union employees	20.4	22.5	23.5	24.1	20.5	19.2	23.5	19.9
Has union employees	19.7	21.0	21.4	21.6	18.9	19.7	21.6	19.6
Percent low-wage employees								
50% or more low-wage	21.9	20.3	21.3	24.6	23.5	21.1	22.6	21.8
Less than 50% low-wage	20.2	22.6	23.5	23.9	20.2	19.2	23.4	19.8
Percent women employees								
Less than 25%	21.5	21.6	22.8	24.7	19.9	20.9	23.4	21.0
25-49 %	19.3	21.6	23.9	22.4	20.0	18.5	22.8	19.0
50-74 %	20.3	23.2	22.6	23.6	21.0	19.6	22.8	20.1
75% or more	20.3	23.6	24.7	24.5	20.9	18.7	24.3	19.6
Percent age 50 or older employees								
Less than 25%	20.0	22.5	23.1	24.3	20.6	18.1	23.5	19.3
25-49 %	20.1	21.9	24.1	23.1	20.3	19.6	23.4	19.9
50-74 %	21.5	21.4	24.8	24.7	19.8	21.6	23.1	21.3
75% or more	20.9	24.6	18.6	24.4	21.3	17.8	23.4	19.0

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.20	0.52	0.53	0.35	0.32	0.28	0.31	0.21
Industry group **								
Agric., fish., forest.	0.93	1.78	2.22	3.32	0.56	1.34	2.54	0.97
Mining and manufacturing	0.33	0.65	1.73	1.26	0.52	0.45	1.25	0.34
Construction	0.60	1.34	0.94	1.16	1.04	1.12	0.82	0.77
Utilities and transp.	0.65	2.20	2.87	2.11	2.00	0.67	2.09	0.69
Wholesale trade	0.40	1.55	2.65	0.83	0.93	0.46	1.05	0.41
Fin. svs. and real estate	0.36	1.76	3.08	1.07	1.05	0.38	1.25	0.37
Retail trade	0.99	1.12	1.13	1.06	0.66	1.04	0.83	1.03
Professional services	0.20	1.24	1.03	0.61	0.37	0.26	0.60	0.21
Other services	0.50	0.78	0.85	0.62	1.39	0.62	0.47	0.59
Ownership								
For profit, incorporated	0.26	0.53	0.67	0.45	0.36	0.36	0.37	0.28
For profit, unincorporated	0.42	1.69	0.95	0.69	1.09	0.37	0.74	0.46
Nonprofit	0.26	1.09	1.59	0.78	0.51	0.32	0.90	0.26
Age of firm								
Less than 5 years	0.52	1.24	1.01	0.93	0.91	1.74	0.78	0.63
5-9 years	1.17	1.26	1.46	0.86	2.45	0.71	0.80	1.62
10-19 years	0.42	0.63	1.15	0.77	0.70	0.93	0.66	0.52
20 or more years	0.22	0.84	0.72	0.46	0.30	0.29	0.44	0.23
Multi/single status								
2 or more locations	0.23	1.28	1.69	0.50	0.36	0.28	0.78	0.24
1 location only	0.31	0.52	0.56	0.45	0.65	0.83	0.34	0.46
Percent full-time employees								
Less than 25%	0.46	0.91	1.98	1.13	0.93	0.70	0.88	0.53
25-49 %	0.51	2.34	1.71	1.53	1.28	0.54	1.45	0.54
50-74 %	0.38	0.82	1.38	0.96	0.64	0.52	0.72	0.41
75% or more	0.22	0.61	0.60	0.39	0.36	0.31	0.35	0.24
Union presence								
No union employees	0.24	0.54	0.56	0.36	0.34	0.37	0.32	0.27
Has union employees	0.25	1.77	0.84	1.37	0.70	0.27	1.61	0.25
Percent low-wage employees								
50% or more low-wage	0.31	1.24	1.11	0.99	0.89	0.35	0.84	0.33
Less than 50% low-wage	0.21	0.55	0.56	0.37	0.33	0.29	0.33	0.22
Percent women employees								
Less than 25%	0.24	0.66	0.72	0.63	0.45	0.36	0.51	0.27
25-49 %	0.50	1.10	1.41	0.63	0.89	0.63	0.68	0.52
50-74 %	0.21	0.97	1.08	0.64	0.45	0.26	0.55	0.22
75% or more	0.28	1.45	1.25	0.66	0.50	0.35	0.73	0.29
Percent age 50 or older employees								
Less than 25%	0.45	0.68	0.68	0.51	0.38	0.66	0.44	0.50
25-49 %	0.16	1.02	0.99	0.54	0.36	0.20	0.55	0.17
50-74 %	0.65	1.48	1.71	1.13	1.52	0.80	0.86	0.75
75% or more	0.66	1.29	1.99	2.00	0.91	0.63	1.23	0.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	77.9%	60.2%	58.6%	67.2%	72.9%	85.6%	61.5%	80.7%
Industry group **								
Agric., fish., forest.	75.1%	68.1%	--	64.2%	64.7%	96.5%	57.3%	80.1%
Mining and manufacturing	80.5%	67.8%	51.3%	65.8%	75.4%	89.9%	60.5%	82.9%
Construction	71.6%	68.3%	66.3%	64.5%	85.3%	64.7%	63.6%	76.5%
Utilities and transp.	82.5%	50.7%	63.5%	65.4%	77.4%	89.8%	64.5%	84.8%
Wholesale trade	76.5%	55.9%	52.3%	65.3%	72.8%	90.1%	58.1%	81.1%
Fin. svcs. and real estate	81.5%	55.6%	67.4%	74.4%	68.8%	87.8%	63.2%	83.3%
Retail trade	82.0%	50.7%	64.4%	66.0%	84.6%	86.2%	61.2%	84.8%
Professional services	75.6%	57.6%	56.1%	71.2%	70.0%	82.2%	59.6%	78.2%
Other services	74.8%	67.2%	57.8%	63.8%	68.8%	84.0%	64.0%	77.3%
Ownership								
For profit, incorporated	79.3%	62.6%	56.1%	67.3%	73.1%	87.4%	61.6%	82.5%
For profit, unincorporated	78.1%	53.3%	67.2%	67.2%	77.2%	88.5%	60.2%	82.0%
Nonprofit	71.5%	58.4%	65.4%	66.5%	68.5%	74.8%	62.9%	72.3%
Age of firm								
Less than 5 years	64.6%	56.8%	49.7%	71.2%	75.1%	85.2%	57.6%	74.5%
5-9 years	70.7%	58.4%	65.9%	69.0%	73.7%	84.0%	63.0%	75.6%
10-19 years	70.8%	57.2%	65.3%	65.3%	72.8%	83.8%	63.3%	74.6%
20 or more years	79.5%	63.3%	55.6%	67.0%	72.8%	85.6%	61.2%	81.5%
Multi/single status								
2 or more locations	82.6%	--	64.3%	70.9%	75.4%	85.6%	65.9%	83.0%
1 location only	65.6%	60.7%	58.0%	65.8%	68.8%	85.5%	61.0%	69.7%
Percent full-time employees								
Less than 25%	74.5%	55.3%	70.6%	62.2%	69.4%	87.4%	61.6%	78.5%
25-49 %	70.3%	58.5%	63.0%	69.0%	61.0%	78.1%	63.7%	71.7%
50-74 %	80.2%	68.2%	59.7%	67.7%	76.1%	86.5%	62.6%	83.0%
75% or more	77.9%	59.4%	58.2%	67.1%	73.1%	85.7%	61.3%	80.8%
Union presence								
No union employees	77.0%	59.8%	58.5%	66.9%	73.8%	85.9%	61.4%	80.3%
Has union employees	81.5%	73.3%	60.7%	71.8%	64.2%	84.7%	64.1%	82.1%
Percent low-wage employees								
50% or more low-wage	75.5%	57.8%	66.2%	67.6%	64.6%	84.6%	64.6%	77.8%
Less than 50% low-wage	78.0%	60.4%	58.2%	67.2%	73.3%	85.6%	61.3%	80.9%
Percent women employees								
Less than 25%	76.9%	57.5%	58.6%	65.2%	79.2%	88.2%	60.9%	82.0%
25-49 %	82.5%	63.5%	65.1%	71.6%	73.0%	88.9%	65.7%	84.2%
50-74 %	76.0%	58.6%	49.9%	65.3%	70.4%	82.2%	56.8%	78.2%
75% or more	74.1%	63.2%	59.3%	69.3%	66.7%	81.3%	63.2%	76.3%
Percent age 50 or older employees								
Less than 25%	74.3%	62.6%	59.7%	65.5%	70.1%	82.8%	61.3%	77.5%
25-49 %	80.2%	54.5%	58.4%	68.0%	73.1%	86.2%	61.7%	81.9%
50-74 %	79.9%	62.9%	51.2%	70.2%	79.6%	89.9%	60.4%	84.8%
75% or more	75.6%	59.1%	76.2%	75.0%	70.1%	93.1%	65.2%	85.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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%	2.28%	2.15%	1.50%	1.54%	0.79%	1.21%	0.70%
Industry group **								
Agric., fish., forest.	6.89%	14.56%	--	19.25%	8.94%	3.00%	15.64%	6.69%
Mining and manufacturing	1.67%	7.77%	7.23%	4.52%	3.61%	1.50%	3.88%	1.77%
Construction	2.39%	7.38%	5.26%	4.13%	3.02%	8.09%	3.42%	3.14%
Utilities and transp.	2.25%	15.07%	11.30%	7.24%	6.39%	1.95%	6.74%	2.31%
Wholesale trade	2.47%	9.31%	8.22%	4.75%	6.33%	2.04%	4.56%	2.81%
Fin. svcs. and real estate	1.81%	6.65%	10.28%	5.65%	4.95%	1.77%	4.90%	1.91%
Retail trade	1.28%	8.60%	6.39%	4.05%	3.31%	1.94%	4.00%	1.54%
Professional services	1.24%	3.75%	3.74%	2.69%	2.68%	1.66%	2.17%	1.37%
Other services	1.95%	4.49%	4.97%	4.06%	5.02%	2.71%	2.65%	2.32%
Ownership								
For profit, incorporated	0.70%	2.71%	2.47%	1.79%	1.85%	0.86%	1.42%	0.78%
For profit, unincorporated	1.68%	5.05%	5.43%	3.87%	3.56%	2.10%	3.05%	1.87%
Nonprofit	1.94%	7.71%	6.45%	3.65%	3.78%	2.64%	3.70%	2.09%
Age of firm								
Less than 5 years	3.03%	5.60%	7.04%	5.68%	5.53%	7.46%	3.80%	4.68%
5-9 years	3.48%	5.73%	5.82%	4.04%	7.75%	6.08%	3.39%	5.00%
10-19 years	1.89%	5.00%	4.03%	3.93%	3.74%	3.19%	2.50%	2.56%
20 or more years	0.69%	3.34%	3.01%	1.84%	1.72%	0.82%	1.67%	0.74%
Multi/single status								
2 or more locations	0.71%	--	6.38%	2.78%	1.78%	0.80%	3.76%	0.72%
1 location only	1.27%	2.29%	2.26%	1.78%	2.93%	5.96%	1.28%	2.10%
Percent full-time employees								
Less than 25%	2.65%	11.70%	7.75%	5.92%	6.86%	2.67%	5.36%	2.97%
25-49 %	3.87%	9.88%	8.88%	5.26%	10.80%	4.20%	5.18%	4.60%
50-74 %	1.65%	5.18%	5.47%	4.04%	4.03%	2.21%	3.17%	1.82%
75% or more	0.69%	2.56%	2.38%	1.68%	1.65%	0.87%	1.36%	0.76%
Union presence								
No union employees	0.65%	2.30%	2.19%	1.55%	1.54%	0.86%	1.23%	0.73%
Has union employees	1.76%	13.44%	10.55%	5.97%	6.50%	1.77%	6.58%	1.80%
Percent low-wage employees								
50% or more low-wage	2.02%	7.09%	6.88%	4.86%	5.24%	2.34%	3.85%	2.31%
Less than 50% low-wage	0.65%	2.40%	2.23%	1.56%	1.59%	0.83%	1.27%	0.72%
Percent women employees								
Less than 25%	1.12%	4.17%	3.40%	2.48%	2.28%	1.44%	1.98%	1.28%
25-49 %	0.97%	5.24%	5.02%	3.02%	2.76%	1.18%	2.74%	1.03%
50-74 %	1.37%	4.60%	4.84%	3.34%	2.97%	1.79%	2.79%	1.48%
75% or more	1.78%	4.19%	4.35%	3.18%	4.75%	2.24%	2.47%	2.08%
Percent age 50 or older employees								
Less than 25%	0.97%	3.24%	2.96%	2.20%	2.40%	1.32%	1.70%	1.12%
25-49 %	0.98%	5.64%	4.01%	2.55%	2.40%	1.10%	2.46%	1.03%
50-74 %	1.46%	4.69%	5.50%	3.82%	3.16%	1.64%	2.91%	1.52%
75% or more	2.92%	5.60%	8.79%	7.66%	9.09%	2.23%	4.55%	3.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	10.6%	10.2%	11.8%	11.2%	9.3%	10.9%	11.6%	10.4%
Industry group **								
Agric., fish., forest.	7.5% *	7.7% *	0.0%	0.6% *	1.6% *	15.1% *	1.8% *	9.1% *
Mining and manufacturing	7.9%	8.1% *	14.6% *	7.2% *	5.7%	9.0%	10.9%	7.6%
Construction	11.4%	3.1% *	17.8% *	13.9%	7.9%	11.3% *	12.6%	10.7%
Utilities and transp.	8.6%	10.9% *	2.7% *	14.9% *	9.0% *	7.9%	11.6% *	8.2%
Wholesale trade	10.1%	3.8% *	18.0% *	9.2%	8.6% *	11.2%	12.8%	9.5%
Fin. svcs. and real estate	8.1%	5.8% *	9.6% *	5.8% *	6.2%	8.9%	7.0%	8.2%
Retail trade	6.5%	15.1% *	6.5% *	14.2%	15.7% *	3.8%	9.7%	6.1%
Professional services	14.2%	11.7%	11.1%	11.2%	7.1%	18.4%	11.6%	14.7%
Other services	11.5%	14.6%	11.7%	13.6%	19.5% *	6.4%	14.2%	10.9%
Ownership								
For profit, incorporated	9.7%	9.1%	12.1%	10.4%	8.5%	9.8%	10.9%	9.5%
For profit, unincorporated	12.0%	13.4%	13.2%	15.2%	12.4% *	10.1%	16.1%	11.1%
Nonprofit	13.1%	10.5% *	5.4% *	9.6%	8.7%	16.7%	8.6%	13.5%
Age of firm								
Less than 5 years	11.0%	11.0% *	10.1% *	13.0% *	9.2% *	--	10.1%	12.3%
5-9 years	15.3% *	13.3% *	14.7%	13.5% *	19.9% *	7.7% *	14.6%	15.8% *
10-19 years	10.4%	7.0%	11.4%	12.4%	8.2%	12.6% *	10.4%	10.4%
20 or more years	10.3%	10.2%	11.5%	10.3%	8.4%	10.9%	11.6%	10.1%
Multi/single status								
2 or more locations	10.1%	--	9.9% *	9.8%	8.0%	10.7%	10.4%	10.1%
1 location only	11.7%	9.9%	12.0%	11.7%	11.4% *	18.8% *	11.7%	11.7%
Percent full-time employees								
Less than 25%	6.9%	--	17.5% *	7.6% *	7.4% *	4.7%	8.3% *	6.5%
25-49 %	12.5%	11.1% *	10.7% *	22.9% *	15.6% *	7.2% *	19.8% *	11.0% *
50-74 %	8.0%	18.2% *	7.6% *	10.1%	6.6%	7.4%	11.8%	7.4%
75% or more	10.8%	9.2%	12.1%	10.7%	9.3%	11.5%	11.2%	10.8%
Union presence								
No union employees	9.1%	10.5%	11.8%	11.2%	9.3%	7.9%	11.6%	8.5%
Has union employees	16.7%	1.0% *	12.0% *	11.2% *	9.0% *	18.3%	10.3% *	16.9%
Percent low-wage employees								
50% or more low-wage	9.4%	11.7%	8.1% *	14.0% *	8.5%	8.5%	9.8%	9.3%
Less than 50% low-wage	10.6%	10.0%	12.0%	11.0%	9.3%	11.0%	11.7%	10.5%
Percent women employees								
Less than 25%	10.2%	5.2%	12.7%	10.9%	8.8%	10.9%	10.4%	10.2%
25-49 %	9.9%	11.1% *	15.3%	9.8%	11.1% *	9.1%	13.4%	9.5%
50-74 %	9.6%	13.7%	7.6%	13.5%	8.2%	9.4%	12.9%	9.2%
75% or more	13.7%	13.5%	9.6%	10.7%	8.6% *	17.1%	11.0%	14.2%
Percent age 50 or older employees								
Less than 25%	7.8%	9.6%	11.5%	11.7%	7.1%	6.1%	11.2%	7.0%
25-49 %	12.5%	6.8% *	10.4%	11.0%	8.7%	14.3%	10.2%	12.7%
50-74 %	10.8%	13.3%	14.4%	8.8%	17.5% *	6.2%	13.6%	10.1% *
75% or more	12.2%	13.3% *	15.3% *	14.1% *	1.6% *	12.6% *	15.2%	9.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

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	0.77%	1.36%	1.33%	1.03%	1.53%	1.20%	0.79%	0.89%
Industry group **								
Agric., fish., forest.	3.84% *	6.07% *	0.00%	0.50% *	1.16% *	9.06% *	1.28% *	4.93% *
Mining and manufacturing	0.98%	3.81% *	5.11% *	2.27% *	1.27%	1.62%	2.43%	1.05%
Construction	1.71%	1.51% *	4.24%	3.55%	2.32%	5.42% *	2.23%	2.38%
Utilities and transp.	1.85%	6.66% *	1.85% *	4.82% *	4.63% *	2.35%	3.88% *	2.03%
Wholesale trade	1.49%	2.17% *	7.82% *	2.60%	2.70% *	2.52%	3.28%	1.67%
Fin. svcs. and real estate	1.73%	1.93% *	4.29% *	1.83% *	1.77%	2.45%	1.66%	1.89%
Retail trade	1.25%	7.33% *	2.49% *	4.08%	4.83% *	1.05%	2.32%	1.34%
Professional services	1.86%	2.43%	2.05%	1.81%	1.69%	3.09%	1.32%	2.14%
Other services	2.26%	3.89%	3.35%	3.05%	7.76% *	1.03%	2.35%	2.75%
Ownership								
For profit, incorporated	0.88%	1.55%	1.58%	1.15%	1.17%	1.43%	0.87%	1.03%
For profit, unincorporated	2.38%	3.53%	3.39%	3.24%	6.50% *	2.59%	2.54%	2.86%
Nonprofit	1.89%	3.47% *	2.05% *	1.89%	2.28%	3.05%	1.71%	2.05%
Age of firm								
Less than 5 years	2.04%	4.19% *	4.32% *	3.96% *	4.03% *	--	2.48%	3.47%
5-9 years	5.73% *	4.29% *	4.22%	4.28% *	14.17% *	3.87% *	3.07%	9.11% *
10-19 years	1.29%	1.98%	2.58%	2.63%	1.85%	4.17% *	1.51%	1.79%
20 or more years	0.83%	1.83%	1.78%	1.19%	1.09%	1.25%	0.99%	0.92%
Multi/single status								
2 or more locations	0.91%	--	3.18% *	1.82%	1.11%	1.18%	2.09%	0.93%
1 location only	1.41%	1.32%	1.42%	1.24%	3.54% *	13.46% *	0.85%	2.58%
Percent full-time employees								
Less than 25%	1.33%	--	9.58% *	3.07% *	2.79% *	1.14%	3.55% *	1.34%
25-49 %	3.30%	5.07% *	5.63% *	8.28% *	9.55% *	2.28% *	7.15% *	3.69% *
50-74 %	0.98%	5.73% *	2.45% *	2.43%	1.92%	1.32%	2.36%	1.06%
75% or more	0.87%	1.41%	1.47%	1.05%	1.71%	1.38%	0.82%	1.02%
Union presence								
No union employees	0.61%	1.40%	1.34%	1.06%	1.62%	0.81%	0.81%	0.72%
Has union employees	2.84%	0.68% *	7.44% *	4.06% *	4.38% *	3.35%	3.79% *	2.94%
Percent low-wage employees								
50% or more low-wage	1.10%	3.49%	3.50% *	4.76% *	1.84%	1.35%	2.11%	1.26%
Less than 50% low-wage	0.81%	1.45%	1.39%	1.05%	1.60%	1.26%	0.84%	0.93%
Percent women employees								
Less than 25%	0.82%	1.14%	2.07%	1.55%	1.60%	1.54%	1.11%	1.03%
25-49 %	1.97%	3.72% *	3.84%	2.47%	4.32% *	2.65%	2.35%	2.16%
50-74 %	1.04%	3.51%	2.13%	2.58%	1.90%	1.49%	1.83%	1.15%
75% or more	1.81%	3.13%	2.39%	1.98%	2.76% *	2.99%	1.53%	2.14%
Percent age 50 or older employees								
Less than 25%	0.63%	1.99%	1.94%	1.55%	1.11%	0.92%	1.19%	0.70%
25-49 %	1.29%	2.22% *	2.00%	1.78%	1.55%	1.91%	1.26%	1.40%
50-74 %	2.64%	3.68%	3.91%	1.94%	8.17% *	1.44%	2.12%	3.29% *
75% or more	2.37%	4.05% *	7.11% *	5.88% *	0.84% *	5.06% *	3.36%	3.40% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023**

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	311	361	411	358	330	280	398	294
Industry group **								
Agric., fish., forest.	145	--	--	--	--	--	--	138
Mining and manufacturing	364	--	389	383 *	354	335	489	342
Construction	268	--	351	255	237	--	351	209
Utilities and transp.	290	--	376	--	--	213	--	218
Wholesale trade	365	--	--	250	569 *	316 *	284	393 *
Fin. svcs. and real estate	252	259	--	249	402	209	392	241
Retail trade	347	--	423	395 *	335 *	349 *	295	358
Professional services	322	336	409	287	443	299	370	316
Other services	283	366	501	468	211 *	212	448	232
Ownership								
For profit, incorporated	304	314	399	378	337	265	396	284
For profit, unincorporated	258	406 *	481	277	214 *	211	369	222
Nonprofit	380	--	329	433	457	348	523	371
Age of firm								
Less than 5 years	375	--	--	257 *	--	--	375	376 *
5-9 years	217	266	363	286	138	--	310	162
10-19 years	341	574 *	484	345 *	344	186	524	248
20 or more years	314	399	368	388	362	285	386	305
Multi/single status								
2 or more locations	297	99	442 *	325	345	285	377 *	295
1 location only	343	373	408	368	312	165	400	291
Percent full-time employees								
Less than 25%	487	--	--	--	--	235	638 *	428
25-49 %	286	--	--	358	202 *	239	455	223
50-74 %	410	--	--	453 *	406	396	399	413
75% or more	303	343	394	351	330	272	390	287
Union presence								
No union employees	339	360	413	347	348	313	397	323
Has union employees	248	--	--	--	155 *	246	435 *	244
Percent low-wage employees								
50% or more low-wage	327	--	--	662 *	208	212	565 *	274
Less than 50% low-wage	311	366	404	332	336	283	389	296
Percent women employees								
Less than 25%	346	613 *	470	377	312	295	474	304
25-49 %	269	252	330	383	268 *	250	372	254
50-74 %	312	313	319	360	400	271	319	311
75% or more	325	334	414	272	392	310	361	320
Percent age 50 or older employees								
Less than 25%	348	431 *	423	365	375	286	405	325
25-49 %	295	360	474	336	351	271	458	283
50-74 %	257	299	275	350	246 *	219	299	242
75% or more	585	292	--	--	--	--	399	887

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023**

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	22.85	59.88	33.27	38.75	50.12	33.26	30.36	25.90
Industry group **								
Agric., fish., forest.	27.63	--	--	--	--	--	--	26.54
Mining and manufacturing	48.04	--	85.19	121.93 *	57.17	68.42	135.49	50.34
Construction	29.21	--	40.35	57.28	41.55	--	46.36	28.42
Utilities and transp.	72.04	--	18.54	--	--	28.42	--	38.09
Wholesale trade	106.76	--	--	42.95	337.12 *	145.63 *	33.41	141.87 *
Fin. svcs. and real estate	37.08	51.76	--	39.49	116.60	35.04	77.01	37.78
Retail trade	68.44	--	79.92	137.25 *	156.97 *	111.27 *	54.72	82.62
Professional services	45.87	43.27	75.56	39.91	78.82	59.84	39.69	51.00
Other services	46.37	107.48	98.72	95.44	65.74 *	37.85	71.21	45.41
Ownership								
For profit, incorporated	27.30	50.84	35.81	54.54	52.06	39.39	37.08	31.09
For profit, unincorporated	39.99	159.52 *	102.85	43.56	74.93 *	46.00	58.04	41.42
Nonprofit	64.94	--	84.82	91.39	122.93	82.77	110.68	67.86
Age of firm								
Less than 5 years	75.18	--	--	78.73 *	--	--	84.29	129.05 *
5-9 years	51.75	25.60	44.02	36.33	36.34	--	24.20	44.34
10-19 years	50.84	302.15 *	90.69	124.41 *	66.15	42.64	113.85	36.79
20 or more years	26.41	74.81	38.01	46.60	52.38	35.04	33.39	29.08
Multi/single status								
2 or more locations	28.72	4.38	157.38 *	76.79	42.43	34.72	120.78 *	29.17
1 location only	37.18	61.90	33.57	44.68	92.97	4.77	31.06	55.99
Percent full-time employees								
Less than 25%	95.27	--	--	--	--	33.12	225.59 *	109.49
25-49 %	67.03	--	--	95.93	110.63 *	65.38	134.37	61.93
50-74 %	70.51	--	--	144.70 *	96.79	116.25	92.87	85.18
75% or more	24.73	68.06	32.92	43.93	55.91	35.12	33.62	27.79
Union presence								
No union employees	24.97	60.08	34.56	39.37	55.72	43.48	31.12	30.34
Has union employees	43.63	--	--	--	47.69 *	47.44	137.80 *	44.13
Percent low-wage employees								
50% or more low-wage	54.66	--	--	241.20 *	39.63	21.45	180.94 *	50.27
Less than 50% low-wage	23.82	65.38	32.89	36.06	53.11	34.82	30.13	27.11
Percent women employees								
Less than 25%	35.41	262.66 *	46.46	70.40	92.51	51.84	61.70	40.83
25-49 %	49.72	41.16	55.65	91.69	84.33 *	72.74	61.09	54.34
50-74 %	38.87	51.70	50.14	72.61	93.22	53.96	39.40	44.83
75% or more	48.14	72.38	101.33	34.12	86.06	67.94	46.33	54.82
Percent age 50 or older employees								
Less than 25%	25.86	134.43 *	51.04	50.54	51.65	43.45	43.63	31.21
25-49 %	33.61	100.15	59.77	76.58	69.89	41.46	76.99	34.97
50-74 %	50.70	60.22	30.83	86.06	99.82 *	46.91	39.72	62.72
75% or more	141.05	64.79	--	--	--	--	79.86	252.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	70.3%	64.5%	62.0%	41.8%
Firm size				
Less than 50 employees	72.6%	70.4%	66.1%	45.1%
50+ employees	69.9%	63.5%	61.2%	41.3%
Less than 10 employees	68.9%	66.8%	61.8%	43.9%
10-24 employees	72.3%	68.6%	66.2%	45.1%
25-99 employees	75.4%	75.4%	70.5%	47.3%
100-999 employees	76.4%	75.0%	72.2%	46.7%
1000+ employees	66.4%	57.1%	55.3%	38.1%
Industry group **				
Agric., fish., forest.	83.9%	78.4%	75.7%	51.4%
Mining and manufacturing	66.9%	64.5%	63.7%	40.7%
Construction	72.1%	69.3%	64.8%	43.2%
Utilities and transp.	73.3%	62.5%	61.7%	44.8%
Wholesale trade	75.4%	70.2%	68.8%	43.6%
Fin. svcs. and real estate	68.7%	65.1%	62.2%	44.3%
Retail trade	62.3%	51.9%	50.7%	32.3%
Professional services	72.2%	65.4%	61.9%	42.3%
Other services	72.1%	67.9%	64.5%	44.1%
Ownership				
For profit, incorporated	68.2%	61.1%	59.2%	40.1%
For profit, unincorporated	74.1%	71.6%	68.2%	44.9%
Nonprofit	75.8%	73.3%	68.6%	47.0%
Age of firm				
Less than 5 years	73.1%	70.6%	66.8%	47.3%
5-9 years	78.3%	75.4%	72.4%	46.4%
10-19 years	75.0%	73.8%	69.0%	46.6%
20 or more years	69.2%	62.7%	60.4%	40.9%
Multi/single status				
2 or more locations	68.9%	61.6%	59.6%	40.7%
1 location only	73.8%	72.0%	68.0%	44.8%
Percent full-time employees				
Less than 25%	71.0%	64.3%	61.3%	41.5%
25-49 %	71.5%	67.2%	61.8%	42.2%
50-74 %	74.3%	61.4%	58.3%	34.9%
75% or more	69.7%	64.8%	62.4%	42.6%
Union presence				
No union employees	70.7%	67.2%	64.7%	42.6%
Has union employees	68.3%	53.5%	50.8%	38.6%
Percent low wage employees **				
50% or more low-wage	71.9%	65.8%	63.9%	42.8%
Less than 50% low-wage	70.2%	64.4%	61.8%	41.8%
Percent women employees				
Less than 25%	70.7%	66.6%	64.9%	44.8%
25-49 %	67.3%	58.1%	56.2%	37.2%
50-74 %	70.9%	65.3%	62.1%	41.3%
75% or more	73.7%	71.3%	67.4%	46.2%
Percent age 50 or older employees				
Less than 25%	67.6%	63.6%	60.7%	41.3%
25-49 %	70.4%	62.6%	60.3%	40.8%
50-74 %	77.2%	75.0%	72.2%	48.3%
75% or more	75.2%	69.2%	66.3%	40.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	1.01%	1.03%	1.02%	0.88%
Firm size				
Less than 50 employees	1.09%	1.14%	1.16%	1.27%
50+ employees	1.17%	1.19%	1.17%	1.00%
Less than 10 employees	2.10%	2.19%	2.25%	2.34%
10-24 employees	1.93%	2.02%	2.01%	2.19%
25-99 employees	1.33%	1.32%	1.41%	1.62%
100-999 employees	1.44%	1.44%	1.50%	1.89%
1000+ employees	1.62%	1.57%	1.56%	1.24%
Industry group **				
Agric., fish., forest.	4.49%	6.18%	5.79%	6.80%
Mining and manufacturing	2.33%	2.31%	2.31%	2.07%
Construction	2.41%	2.50%	2.76%	2.90%
Utilities and transp.	2.57%	3.01%	3.07%	3.50%
Wholesale trade	2.47%	2.67%	2.64%	2.70%
Fin. svcs. and real estate	2.28%	2.54%	2.58%	2.74%
Retail trade	5.56%	4.40%	4.26%	2.14%
Professional services	1.33%	1.72%	1.70%	1.52%
Other services	2.13%	2.20%	2.26%	2.41%
Ownership				
For profit, incorporated	1.31%	1.31%	1.29%	1.03%
For profit, unincorporated	1.93%	1.88%	1.95%	2.44%
Nonprofit	1.74%	1.76%	1.80%	1.97%
Age of firm				
Less than 5 years	2.85%	2.99%	3.17%	3.44%
5-9 years	2.92%	3.10%	3.26%	4.91%
10-19 years	1.60%	1.67%	1.78%	2.11%
20 or more years	1.17%	1.18%	1.17%	0.96%
Multi/single status				
2 or more locations	1.31%	1.31%	1.30%	1.07%
1 location only	1.16%	1.20%	1.26%	1.42%
Percent full-time employees				
Less than 25%	2.60%	2.96%	3.06%	3.24%
25-49 %	4.05%	4.00%	3.85%	3.46%
50-74 %	2.16%	2.55%	2.55%	2.23%
75% or more	1.13%	1.16%	1.15%	0.98%
Union presence				
No union employees	1.13%	1.11%	1.09%	0.93%
Has union employees	2.29%	2.64%	2.61%	2.31%
Percent low wage employees **				
50% or more low-wage	1.99%	2.09%	2.17%	2.24%
Less than 50% low-wage	1.06%	1.09%	1.07%	0.92%
Percent women employees				
Less than 25%	1.50%	1.50%	1.49%	1.45%
25-49 %	2.52%	2.40%	2.35%	1.77%
50-74 %	1.49%	1.60%	1.62%	1.55%
75% or more	1.69%	1.73%	1.82%	2.02%
Percent age 50 or older employees				
Less than 25%	2.06%	1.96%	1.88%	1.38%
25-49 %	1.18%	1.37%	1.38%	1.26%
50-74 %	1.61%	1.69%	1.85%	2.58%
75% or more	2.86%	3.44%	3.53%	3.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	12	35	61	105
Firm size				
Less than 50 employees	13	36	62	115
50+ employees	12	35	61	103
Less than 10 employees	13	36	60	105
10-24 employees	13	36	61	115
25-99 employees	12	37	64	120
100-999 employees	12	34	58	97
1000+ employees	11	36	62	104
Industry group **				
Agric., fish., forest.	13	38	67	113
Mining and manufacturing	12	37	63	115
Construction	13	35	59	109
Utilities and transp.	12	35	59	103
Wholesale trade	12	36	62	111
Fin. svcs. and real estate	12	36	62	100
Retail trade	10	34	59	95
Professional services	12	35	60	104
Other services	12	36	62	107
Ownership				
For profit, incorporated	12	36	62	107
For profit, unincorporated	12	36	60	104
Nonprofit	12	34	59	99
Age of firm				
Less than 5 years	12	35	61	118
5-9 years	12	34	60	102
10-19 years	12	37	64	106
20 or more years	12	35	61	105
Multi/single status				
2 or more locations	12	35	61	103
1 location only	12	36	61	110
Percent full-time employees				
Less than 25%	12	35	61	114
25-49 %	12	35	62	113
50-74 %	11	36	60	100
75% or more	12	35	61	105
Union presence				
No union employees	12	36	61	105
Has union employees	11	35	60	106
Percent low wage employees **				
50% or more low-wage	12	36	62	98
Less than 50% low-wage	12	35	61	106
Percent women employees				
Less than 25%	12	36	61	109
25-49 %	11	35	60	100
50-74 %	12	37	63	108
75% or more	12	35	59	102
Percent age 50 or older employees				
Less than 25%	12	35	60	102
25-49 %	12	36	62	109
50-74 %	12	36	60	99
75% or more	13	36	61	94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.11	0.33	0.53	1.87
Firm size				
Less than 50 employees	0.19	0.49	0.92	3.14
50+ employees	0.13	0.38	0.61	2.13
Less than 10 employees	0.45	0.84	1.54	5.22
10-24 employees	0.30	0.81	1.67	5.66
25-99 employees	0.19	0.60	1.13	3.86
100-999 employees	0.21	0.73	1.08	3.57
1000+ employees	0.18	0.49	0.79	2.86
Industry group **				
Agric., fish., forest.	0.67	2.24	6.12	15.28
Mining and manufacturing	0.24	0.72	1.32	4.51
Construction	0.37	1.18	2.33	7.23
Utilities and transp.	0.35	1.02	1.84	6.83
Wholesale trade	0.34	1.01	1.76	5.82
Fin. svcs. and real estate	0.42	1.02	1.70	4.51
Retail trade	0.34	0.77	1.66	7.78
Professional services	0.18	0.46	0.79	2.95
Other services	0.35	1.40	1.85	6.26
Ownership				
For profit, incorporated	0.14	0.36	0.63	2.28
For profit, unincorporated	0.31	1.28	1.72	5.45
Nonprofit	0.26	0.61	1.12	3.76
Age of firm				
Less than 5 years	0.44	1.07	1.72	7.58
5-9 years	0.72	2.82	3.50	9.29
10-19 years	0.27	0.79	1.46	4.53
20 or more years	0.12	0.34	0.58	2.11
Multi/single status				
2 or more locations	0.14	0.38	0.64	2.29
1 location only	0.20	0.65	0.96	3.19
Percent full-time employees				
Less than 25%	0.37	0.83	1.73	6.34
25-49 %	0.29	1.09	2.11	9.37
50-74 %	0.35	0.94	1.37	4.52
75% or more	0.12	0.37	0.59	2.06
Union presence				
No union employees	0.10	0.34	0.56	1.91
Has union employees	0.39	1.05	1.58	5.61
Percent low wage employees **				
50% or more low-wage	0.33	0.80	1.33	4.18
Less than 50% low-wage	0.12	0.35	0.56	1.96
Percent women employees				
Less than 25%	0.17	0.46	0.93	2.96
25-49 %	0.22	0.75	1.10	3.88
50-74 %	0.24	0.73	1.17	4.08
75% or more	0.25	0.60	1.00	3.71
Percent age 50 or older employees				
Less than 25%	0.14	0.40	0.82	2.87
25-49 %	0.18	0.43	0.75	2.70
50-74 %	0.38	1.56	1.89	5.91
75% or more	0.54	1.50	2.16	7.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	22.1%	31.7%	33.9%	43.5%
Firm size				
Less than 50 employees	13.1%	17.6%	20.1%	32.9%
50+ employees	23.6%	34.1%	36.3%	45.3%
Less than 10 employees	13.4%	17.8%	19.7%	30.1%
10-24 employees	12.9%	18.7%	20.2%	31.7%
25-99 employees	12.0%	15.2%	18.8%	34.8%
100-999 employees	14.2%	18.0%	19.4%	35.8%
1000+ employees	29.2%	43.4%	45.8%	50.8%
Industry group **				
Agric., fish., forest.	10.6% *	38.0%	39.5%	44.9%
Mining and manufacturing	24.6%	31.2%	32.5%	45.0%
Construction	14.2%	19.0%	20.2%	37.4%
Utilities and transp.	22.9%	34.0%	38.4%	37.0%
Wholesale trade	18.3%	25.8%	27.7%	44.6%
Fin. svcs. and real estate	20.3%	29.7%	34.1%	45.2%
Retail trade	42.0%	53.7%	55.0%	60.3%
Professional services	18.5%	30.1%	32.0%	39.2%
Other services	18.4%	26.1%	28.4%	40.8%
Ownership				
For profit, incorporated	24.5%	35.5%	37.3%	45.2%
For profit, unincorporated	17.4%	23.7%	26.7%	41.1%
Nonprofit	15.1%	21.7%	25.5%	38.0%
Age of firm				
Less than 5 years	12.9%	18.4%	19.5%	34.6%
5-9 years	12.5%	17.0%	17.9%	32.6%
10-19 years	14.8%	19.0%	21.4%	34.8%
20 or more years	23.7%	34.3%	36.7%	45.3%
Multi/single status				
2 or more locations	25.4%	37.2%	39.3%	47.1%
1 location only	13.3%	17.5%	19.9%	34.0%
Percent full-time employees				
Less than 25%	19.1%	25.7%	26.8%	38.2%
25-49 %	21.8%	28.7%	32.1%	41.9%
50-74 %	18.4%	34.6%	36.0%	49.8%
75% or more	22.5%	31.5%	33.8%	42.8%
Union presence				
No union employees	20.3%	27.7%	29.9%	41.9%
Has union employees	29.3%	48.3%	50.5%	50.1%
Percent low wage employees **				
50% or more low-wage	20.5%	29.6%	30.3%	39.0%
Less than 50% low-wage	22.1%	31.8%	34.1%	43.7%
Percent women employees				
Less than 25%	19.3%	26.2%	27.3%	39.7%
25-49 %	30.0%	43.0%	45.2%	49.1%
50-74 %	19.8%	30.1%	32.3%	44.4%
75% or more	15.7%	22.4%	26.6%	37.8%
Percent age 50 or older employees				
Less than 25%	23.5%	30.4%	32.4%	42.6%
25-49 %	22.9%	35.2%	37.4%	45.9%
50-74 %	14.7%	21.5%	24.8%	35.9%
75% or more	15.8%	25.4%	26.8%	42.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	1.05%	1.06%	1.05%	0.96%
Firm size				
Less than 50 employees	0.86%	0.99%	0.99%	1.21%
50+ employees	1.20%	1.21%	1.19%	1.10%
Less than 10 employees	1.53%	1.77%	1.79%	2.20%
10-24 employees	1.49%	1.81%	1.74%	2.03%
25-99 employees	1.01%	1.09%	1.18%	1.50%
100-999 employees	1.17%	1.27%	1.29%	1.73%
1000+ employees	1.67%	1.57%	1.53%	1.43%
Industry group **				
Agric., fish., forest.	3.42% *	10.51%	10.14%	9.84%
Mining and manufacturing	2.38%	2.39%	2.40%	2.42%
Construction	1.89%	2.07%	1.97%	2.61%
Utilities and transp.	2.59%	3.04%	3.28%	2.91%
Wholesale trade	2.36%	2.60%	2.59%	2.87%
Fin. svcs. and real estate	1.72%	2.35%	2.39%	2.37%
Retail trade	5.11%	3.72%	3.58%	2.93%
Professional services	1.09%	1.72%	1.71%	1.52%
Other services	1.82%	2.11%	2.18%	2.33%
Ownership				
For profit, incorporated	1.38%	1.36%	1.33%	1.20%
For profit, unincorporated	1.64%	1.86%	1.99%	2.32%
Nonprofit	1.40%	1.56%	1.61%	1.94%
Age of firm				
Less than 5 years	1.82%	2.38%	2.51%	3.13%
5-9 years	2.31%	2.58%	2.60%	4.16%
10-19 years	1.34%	1.50%	1.58%	2.01%
20 or more years	1.21%	1.21%	1.19%	1.08%
Multi/single status				
2 or more locations	1.36%	1.33%	1.30%	1.19%
1 location only	0.91%	1.01%	1.04%	1.32%
Percent full-time employees				
Less than 25%	2.18%	2.58%	2.58%	3.13%
25-49 %	4.32%	4.21%	4.17%	3.93%
50-74 %	1.91%	2.55%	2.45%	2.56%
75% or more	1.18%	1.20%	1.18%	1.08%
Union presence				
No union employees	1.20%	1.14%	1.13%	1.04%
Has union employees	2.32%	2.70%	2.66%	2.61%
Percent low wage employees **				
50% or more low-wage	1.86%	2.24%	2.15%	2.26%
Less than 50% low-wage	1.10%	1.12%	1.10%	1.01%
Percent women employees				
Less than 25%	1.48%	1.51%	1.51%	1.52%
25-49 %	2.63%	2.39%	2.31%	2.18%
50-74 %	1.22%	1.55%	1.58%	1.60%
75% or more	1.26%	1.50%	1.67%	1.89%
Percent age 50 or older employees				
Less than 25%	2.32%	2.13%	2.08%	1.79%
25-49 %	1.10%	1.38%	1.37%	1.29%
50-74 %	1.32%	1.82%	2.03%	2.51%
75% or more	2.64%	3.44%	3.50%	4.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 (in percentages) 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, 2023**

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	19.3	23.6	30.8	25.9
Firm size				
Less than 50 employees	23.1	26.3	32.0	29.4
50+ employees	18.9	23.4	30.7	25.5
Less than 10 employees	23.4	26.0	32.1	29.2
10-24 employees	23.8	28.0	31.9	29.9
25-99 employees	23.2	25.8	32.7	29.1
100-999 employees	20.6	24.4	29.2	26.8
1000+ employees	18.3	23.0	30.8	24.8
Industry group **				
Agric., fish., forest.	24.3	25.7	35.9	25.0
Mining and manufacturing	20.9	23.5	28.9	26.1
Construction	21.6	28.2	33.3	29.0
Utilities and transp.	19.0	24.5	31.9	28.0
Wholesale trade	21.3	24.7	31.6	28.2
Fin. svcs. and real estate	19.0	24.7	29.7	25.9
Retail trade	13.4	17.0	24.3	18.3
Professional services	21.6	25.8	35.0	27.4
Other services	21.8	25.5	31.7	28.6
Ownership				
For profit, incorporated	19.2	23.5	30.4	25.7
For profit, unincorporated	19.2	24.6	31.7	26.4
Nonprofit	20.1	23.7	32.5	26.5
Age of firm				
Less than 5 years	20.7	25.6	31.3	29.3
5-9 years	23.5	27.2	30.4	27.1
10-19 years	21.1	24.6	30.5	28.9
20 or more years	19.0	23.4	30.8	25.5
Multi/single status				
2 or more locations	18.8	23.2	30.7	25.2
1 location only	21.9	25.8	31.1	28.5
Percent full-time employees				
Less than 25%	25.0	29.2	34.7	29.0
25-49 %	20.1	25.1	31.1	26.2
50-74 %	21.5	24.0	29.8	27.4
75% or more	19.0	23.5	30.9	25.7
Union presence				
No union employees	19.4	23.4	29.3	25.9
Has union employees	19.2	24.2	34.5	26.0
Percent low wage employees **				
50% or more low-wage	20.7	26.0	35.2	29.0
Less than 50% low-wage	19.2	23.5	30.6	25.7
Percent women employees				
Less than 25%	23.0	26.2	32.5	29.1
25-49 %	16.2	20.8	28.2	22.5
50-74 %	20.8	25.8	33.2	27.6
75% or more	20.2	24.3	31.7	25.7
Percent age 50 or older employees				
Less than 25%	18.1	21.5	26.7	24.6
25-49 %	19.8	24.6	33.1	26.3
50-74 %	22.6	25.9	32.2	28.3
75% or more	18.6	25.3	35.2	27.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 (in percentages) 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, 2023**

<b>Characteristics</b>	<b>Generic</b>	<b>Preferred</b>	<b>Non-Preferred</b>	<b>Specialty</b>
United States	0.65	0.61	0.86	0.52
Firm size				
Less than 50 employees	0.93	0.80	0.83	0.58
50+ employees	0.69	0.65	0.93	0.57
Less than 10 employees	1.53	1.34	1.58	1.16
10-24 employees	2.09	1.57	1.51	1.07
25-99 employees	0.95	0.85	1.31	0.64
100-999 employees	0.66	0.90	1.08	0.68
1000+ employees	0.82	0.76	1.13	0.74
Industry group **				
Agric., fish., forest.	3.13	2.26	2.11	2.11
Mining and manufacturing	0.56	0.59	0.99	0.65
Construction	1.44	2.36	2.71	1.31
Utilities and transp.	0.74	0.91	1.58	1.13
Wholesale trade	1.56	1.14	1.76	0.97
Fin. svcs. and real estate	0.56	0.85	1.37	0.92
Retail trade	0.85	1.39	2.90	1.48
Professional services	1.51	0.96	1.06	0.79
Other services	0.80	0.77	1.21	0.75
Ownership				
For profit, incorporated	0.81	0.75	1.07	0.68
For profit, unincorporated	0.76	1.04	1.38	0.85
Nonprofit	0.60	0.49	0.91	0.59
Age of firm				
Less than 5 years	1.56	1.62	2.37	1.37
5-9 years	2.04	1.86	1.83	1.36
10-19 years	0.93	0.84	1.50	0.77
20 or more years	0.71	0.66	0.94	0.58
Multi/single status				
2 or more locations	0.74	0.69	1.01	0.63
1 location only	0.72	0.76	0.90	0.58
Percent full-time employees				
Less than 25%	2.43	1.91	2.10	0.99
25-49 %	1.66	2.08	2.57	1.51
50-74 %	0.65	0.74	1.18	0.72
75% or more	0.72	0.70	0.99	0.60
Union presence				
No union employees	0.86	0.81	1.04	0.64
Has union employees	0.42	0.64	1.17	0.70
Percent low wage employees **				
50% or more low-wage	0.98	0.90	1.41	0.97
Less than 50% low-wage	0.68	0.63	0.89	0.54
Percent women employees				
Less than 25%	1.68	1.29	1.35	0.91
25-49 %	0.81	1.06	1.71	1.02
50-74 %	0.45	0.52	0.81	0.51
75% or more	0.54	0.58	1.36	0.76
Percent age 50 or older employees				
Less than 25%	1.48	1.42	1.79	1.22
25-49 %	0.32	0.40	0.73	0.41
50-74 %	0.79	0.88	1.28	0.78
75% or more	1.09	1.64	2.13	1.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	8,182	8,488	7,778	7,726	8,223	8,300	7,974	8,223
10th percentile	5,100	4,300	4,400	4,400	5,000	5,800	4,400	5,300
25th percentile	6,600	5,900	5,500	5,900	6,400	7,100	5,700	6,800
50th percentile (median)	8,100	8,000	7,200	7,300	8,000	8,300	7,500	8,200
75th percentile	9,600	11,000	9,600	9,100	9,800	9,500	9,800	9,500
90th percentile	11,000	13,000	12,000	12,000	12,000	11,000	12,000	11,000
Employee-plus-one coverage								
Average (mean)	16,141	14,034	15,381	15,086	16,124	16,475	14,917	16,303
10th percentile	10,000	5,700	7,500	8,400	9,500	12,000	7,600	11,000
25th percentile	13,000	9,300	11,000	11,000	13,000	14,000	11,000	13,000
50th percentile (median)	16,000	14,000	14,000	15,000	16,000	16,000	14,000	16,000
75th percentile	19,000	18,000	21,000	19,000	19,000	19,000	19,000	19,000
90th percentile	23,000	22,000	25,000	22,000	23,000	22,000	23,000	23,000
Family coverage								
Average (mean)	23,938	20,965	21,062	22,501	23,775	24,649	21,351	24,312
10th percentile	15,000	10,000	10,000	13,000	14,000	17,000	11,000	16,000
25th percentile	20,000	14,000	15,000	17,000	19,000	21,000	16,000	20,000
50th percentile (median)	24,000	20,000	20,000	22,000	23,000	24,000	21,000	24,000
75th percentile	28,000	26,000	26,000	27,000	28,000	29,000	26,000	29,000
90th percentile	33,000	33,000	33,000	33,000	34,000	32,000	32,000	33,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	47.69	202.67	142.01	96.01	127.71	59.56	88.93	54.25
10th percentile	73.11	174.25	260.62	93.06	134.31	162.59	97.03	84.36
25th percentile	57.82	171.83	146.78	109.46	135.29	94.38	106.09	69.52
50th percentile (median)	52.40	229.22	147.86	99.56	127.82	53.09	117.03	54.08
75th percentile	72.12	295.90	265.57	160.20	185.86	97.76	121.86	84.03
90th percentile	109.07	610.07	228.82	246.28	412.48	147.78	187.35	115.81
Employee-plus-one coverage								
Average (mean)	116.37	574.20	586.49	227.78	220.75	161.66	287.61	126.19
10th percentile	195.95	1,176.04	353.67	399.04	384.35	217.41	304.16	163.08
25th percentile	145.83	751.55	462.41	204.34	298.07	156.89	244.56	125.23
50th percentile (median)	131.08	592.42	436.55	352.00	257.29	196.21	242.11	142.57
75th percentile	158.04	383.15	992.52	251.13	320.30	219.35	343.65	171.99
90th percentile	257.69	1,074.74	1,743.47	627.72	682.78	364.89	693.58	295.11
Family coverage								
Average (mean)	143.65	626.41	547.35	336.07	343.02	186.72	305.21	157.66
10th percentile	298.68	1,402.72	683.25	656.13	654.30	417.83	400.36	226.57
25th percentile	184.65	894.55	805.25	322.32	394.62	278.76	436.93	185.00
50th percentile (median)	138.17	1,027.07	532.85	439.23	400.29	225.26	356.05	175.66
75th percentile	217.24	947.50	680.45	589.37	589.16	285.28	439.41	254.89
90th percentile	247.77	1,287.14	1,858.39	747.65	575.97	398.97	616.83	277.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	1,640	1,481	1,767	1,810	1,667	1,582	1,734	1,621
10th percentile	0	0	0	0	0	410	0	120 *
25th percentile	620	0	0	300 *	670	780	0	730
50th percentile (median)	1,300	0	1,300	1,600	1,400	1,300	1,300	1,300
75th percentile	2,200	2,400	2,800	2,600	2,300	2,000	2,700	2,100
90th percentile	3,400	4,300	4,300	3,900	3,200	3,000	4,300	3,200
Employee-plus-one coverage								
Average (mean)	4,473	4,415	4,989	5,296	4,775	4,191	5,010	4,402
10th percentile	1,000	0	0	360 *	1,000	1,300	0	1,200
25th percentile	2,300	0	1,200 *	2,400	2,200	2,300	1,200	2,300
50th percentile (median)	3,800	2,900	4,500	4,700	4,100	3,600	4,300	3,700
75th percentile	5,800	7,200	7,200	7,400	6,500	5,200	7,400	5,600
90th percentile	8,700	13,000	11,000	10,000	9,000	7,600	11,000	8,300
Family coverage								
Average (mean)	6,889	5,801	7,860	8,839	7,388	6,373	7,529	6,796
10th percentile	1,200	0	0	0	1,100	2,000	0	1,800
25th percentile	3,500	0	1,300 *	4,100	3,400	3,700	0	3,600
50th percentile (median)	5,600	2,900 *	6,500	7,700	6,100	5,300	6,000	5,500
75th percentile	8,600	10,000	12,000	12,000	9,500	7,600	12,000	8,300
90th percentile	14,000	16,000	18,000	18,000	15,000	12,000	17,000	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	26.19	137.76	84.29	55.27	50.34	38.12	56.65	29.06
10th percentile	48.97	221.13	151.75	106.20	86.06	28.06	119.28	76.11 *
25th percentile	30.81	221.13	151.75	140.77 *	70.86	41.58	119.28	29.20
50th percentile (median)	17.07	221.13	119.40	60.11	54.44	13.34	72.11	17.22
75th percentile	40.65	193.96	119.11	62.12	54.33	41.00	87.71	39.40
90th percentile	52.09	376.28	249.58	121.68	62.70	86.65	179.71	58.36
Employee-plus-one coverage								
Average (mean)	61.60	678.41	293.55	171.68	148.22	71.68	212.10	63.63
10th percentile	61.07	277.93	296.47	175.76 *	145.50	99.75	273.67	75.58
25th percentile	34.34	277.93	603.04 *	193.27	178.45	40.57	276.33	34.28
50th percentile (median)	70.81	560.09	361.29	185.04	131.04	94.14	197.68	67.72
75th percentile	106.05	723.46	344.29	194.22	206.66	101.89	180.09	96.46
90th percentile	190.12	1,153.46	661.18	390.98	338.82	298.01	363.52	152.85
Family coverage								
Average (mean)	112.55	481.58	484.15	340.41	305.26	126.10	268.72	122.79
10th percentile	138.47	872.46	457.23	397.32	308.86	117.91	386.54	145.07
25th percentile	75.70	872.46	689.51 *	277.13	261.73	60.92	386.54	59.13
50th percentile (median)	119.61	1,155.61 *	562.08	377.88	290.05	133.24	289.10	122.05
75th percentile	159.50	1,081.34	573.01	372.84	500.21	148.24	413.45	143.74
90th percentile	389.97	929.42	1,111.40	1,033.74	857.35	420.03	718.84	395.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	6,542	7,008	6,011	5,916	6,557	6,718	6,240	6,602
10th percentile	3,000	2,400	2,200	2,400	3,100	3,900	2,300	3,400
25th percentile	4,900	4,300	3,700	3,900	4,800	5,400	3,900	5,100
50th percentile (median)	6,500	6,500	5,800	5,700	6,400	6,800	5,900	6,600
75th percentile	8,000	9,300	7,800	7,500	8,000	8,100	8,000	8,000
90th percentile	9,800	12,000	10,000	9,600	10,000	9,400	11,000	9,600
Employee-plus-one coverage								
Average (mean)	11,667	9,620	10,391	9,790	11,349	12,285	9,907	11,901
10th percentile	4,800	880 *	2,900	3,300	4,400	6,500	2,600	5,200
25th percentile	8,500	4,200	5,400	5,400	7,600	9,900	5,200	9,000
50th percentile (median)	12,000	9,000	9,500	9,000	11,000	13,000	9,000	12,000
75th percentile	15,000	14,000	14,000	13,000	15,000	15,000	14,000	15,000
90th percentile	18,000	18,000	21,000	17,000	18,000	18,000	19,000	18,000
Family coverage								
Average (mean)	17,049	15,164	13,202	13,662	16,387	18,276	13,823	17,516
10th percentile	5,900	3,300	2,600	4,000	5,400	8,700	3,200	7,100
25th percentile	12,000	7,400	6,000	6,700	11,000	14,000	6,200	13,000
50th percentile (median)	18,000	14,000	12,000	13,000	16,000	19,000	13,000	18,000
75th percentile	22,000	23,000	19,000	19,000	21,000	22,000	20,000	22,000
90th percentile	26,000	28,000	26,000	25,000	26,000	26,000	26,000	26,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	54.62	208.55	144.20	103.49	132.00	73.78	91.73	62.32
10th percentile	97.22	195.98	168.74	113.14	206.39	201.98	77.72	131.88
25th percentile	66.95	275.22	232.32	153.15	115.59	93.88	151.39	61.21
50th percentile (median)	67.35	223.00	156.58	135.07	125.76	120.87	74.49	74.86
75th percentile	68.27	360.86	237.97	151.04	150.21	84.16	144.46	71.52
90th percentile	95.53	583.67	382.65	291.58	368.11	138.34	228.97	128.03
Employee-plus-one coverage								
Average (mean)	116.96	685.61	623.15	245.87	238.52	155.38	320.63	125.01
10th percentile	182.25	429.84 *	285.96	295.10	351.19	347.69	178.31	215.09
25th percentile	158.04	739.42	314.89	228.97	369.68	213.84	203.04	159.21
50th percentile (median)	102.94	810.81	610.86	338.55	265.21	134.32	387.48	127.78
75th percentile	155.01	944.97	1,122.13	375.91	336.07	246.41	396.99	168.97
90th percentile	390.98	898.41	2,036.64	682.42	688.40	451.77	871.84	385.89
Family coverage								
Average (mean)	151.66	660.97	591.85	347.06	335.96	198.60	327.95	165.53
10th percentile	162.78	410.18	429.80	258.59	512.32	432.52	231.41	268.65
25th percentile	257.14	813.49	277.47	456.36	563.24	367.45	259.53	165.59
50th percentile (median)	175.74	1,372.84	1,056.63	554.12	489.21	240.05	599.93	198.43
75th percentile	201.31	1,091.14	844.44	631.28	429.13	353.31	534.82	243.06
90th percentile	114.43	1,003.57	1,193.30	661.70	678.10	164.26	622.33	119.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	1,930	2,420	2,391	2,611	2,223	1,537	2,493	1,823
10th percentile	460	480	480	530	470	380	490	460
25th percentile	980	970	970	1,400	990	750	1,100	850
50th percentile (median)	1,500	2,000	2,300	2,400	2,000	1,500	2,400	1,500
75th percentile	2,700	3,500	3,200	3,500	3,000	2,000	3,500	2,500
90th percentile	4,000	4,900	4,900	4,900	5,000	3,000	4,900	3,500
Family coverage								
Average (mean)	3,733	5,114	4,923	5,048	4,154	3,199	5,074	3,547
10th percentile	950	920	940	980	930	950	950	950
25th percentile	1,800	1,900	2,200	2,500	1,800	1,500	2,200	1,600
50th percentile (median)	3,000	3,900	4,600	4,500	3,100	3,000	4,600	3,000
75th percentile	5,000	7,400	6,900	7,000	6,000	3,900	7,400	5,000
90th percentile	7,400	10,000	9,800	9,800	8,900	6,000	9,900	6,800

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	30.83	99.55	69.09	56.14	57.60	36.14	45.76	33.42
10th percentile	39.25	64.24	51.90	68.02	60.58	43.00	53.80	39.95
25th percentile	56.46	117.07	66.15	110.06	64.28	56.89	107.68	58.18
50th percentile (median)	71.79	125.42	118.83	114.74	122.15	72.10	110.74	73.25
75th percentile	124.05	139.27	119.34	122.56	121.92	63.54	119.60	119.63
90th percentile	127.89	253.42	229.27	237.93	245.41	109.57	129.07	121.00
Family coverage								
Average (mean)	48.97	336.93	194.90	123.80	135.40	51.41	136.44	50.74
10th percentile	43.62	129.66	99.02	92.82	72.20	45.37	98.52	44.59
25th percentile	117.34	326.81	255.22	216.44	124.57	84.24	176.16	116.41
50th percentile (median)	140.24	486.67	237.18	228.79	251.87	146.66	224.31	143.39
75th percentile	121.05	555.85	421.12	388.57	249.86	114.16	247.92	122.03
90th percentile	139.96	610.15	486.63	354.46	612.99	230.85	265.52	243.42

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	4,625	5,483	5,528	5,525	4,625	4,248	5,512	4,466
10th percentile	2,000	2,000	2,000	2,400	1,900	2,000	2,000	2,000
25th percentile	3,000	3,600	3,500	3,500	3,000	3,000	3,500	3,000
50th percentile (median)	4,400	5,900	6,000	6,000	4,500	4,000	6,000	4,000
75th percentile	6,200	7,100	7,300	7,100	6,300	5,500	7,300	6,000
90th percentile	7,300	8,400	8,500	8,200	7,300	6,700	8,500	7,000
Family coverage								
Average (mean)	8,874	10,435	10,600	10,204	8,827	8,493	10,434	8,678
10th percentile	4,400	4,700	4,000	4,800	3,900	4,500	4,900	4,400
25th percentile	6,000	7,000	6,000	6,600	6,000	6,000	6,900	6,000
50th percentile (median)	8,000	9,800	11,000	9,900	8,000	8,000	10,000	8,000
75th percentile	12,000	14,000	14,000	14,000	12,000	11,000	14,000	11,000
90th percentile	14,000	16,000	16,000	16,000	14,000	13,000	16,000	14,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023**

	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)	47.21	143.54	115.53	80.55	71.59	66.53	69.19	51.29
10th percentile	13.78	142.73	121.80	119.03	122.12	6.86	124.70	13.63
25th percentile	127.80	262.11	249.88	148.68	132.34	121.01	160.27	128.77
50th percentile (median)	126.74	259.60	254.90	134.29	164.13	70.62	130.39	93.56
75th percentile	84.89	200.61	126.31	125.23	90.56	153.71	115.34	124.54
90th percentile	53.46	150.86	104.36	95.65	130.30	80.07	52.11	36.94
Family coverage								
Average (mean)	75.21	326.72	319.66	185.01	179.35	92.12	172.72	80.40
10th percentile	126.83	450.95	362.12	180.01	264.11	131.86	265.02	127.62
25th percentile	206.73	642.11	261.19	256.24	264.54	235.13	261.98	237.20
50th percentile (median)	127.33	332.15	490.84	257.66	249.74	127.63	249.17	127.83
75th percentile	262.53	272.63	271.60	249.97	283.17	255.29	172.33	208.43
90th percentile	77.16	420.37	316.69	145.85	279.51	98.18	191.26	160.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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