

Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,567,731	4,193,807	898,138	634,702	530,391	1,310,692	5,498,595	2,069,136
Industry group **								
Agric., fish., forest.	133,120	104,100	16,472	9,338	2,921	--	127,217	5,903
Mining and manufacturing	276,386	125,525	48,786	40,599	25,896	35,580	201,228	75,158
Construction	575,216	416,983	84,650	50,023	15,233	8,328	537,085	38,131
Utilities and transp.	209,198	98,936	14,599	20,777	17,696	57,190	125,256	83,942
Wholesale trade	388,842	221,083	37,768	39,851	34,981	55,159	285,028	103,814
Fin. svcs. and real estate	1,094,288	501,971	53,757	52,544	100,843	385,172	584,132	510,155
Retail trade	780,490	367,700	83,558	59,594	46,256	223,382	488,937	291,553
Professional services	2,056,069	1,236,295	230,526	163,655	151,290	274,303	1,562,913	493,156
Other services	2,054,121	1,121,214	328,021	198,321	135,276	271,289	1,586,798	467,324
Ownership								
For profit, incorporated	5,320,385	2,888,768	631,108	440,822	324,911	1,034,775	3,806,630	1,513,755
For profit, unincorporated	1,548,457	969,343	187,302	119,922	93,060	178,829	1,237,234	311,223
Nonprofit	698,889	335,695	79,727	73,958	112,420	97,089	454,731	244,158
Age of firm								
Less than 5 years	1,124,729	958,497	115,787	41,766	8,160	--	1,101,419	23,310
5-9 years	1,084,079	827,300	145,196	71,278	28,042	12,263	1,025,310	58,768
10-19 years	1,447,994	985,391	214,911	139,143	64,699	43,849	1,295,229	152,765
20 or more years	3,910,929	1,422,618	422,243	382,515	429,490	1,254,063	2,076,637	1,834,292
Multi/single status								
2 or more locations	2,234,135	58,267	108,846	286,933	470,442	1,309,647	327,139	1,906,996
1 location only	5,333,596	4,135,540	789,291	347,770	59,949	1,046	5,171,456	162,139
Percent full-time employees								
Less than 25%	1,060,131	727,167	130,735	71,017	44,233	86,979	910,878	149,253
25-49 %	592,896	272,735	107,327	66,194	46,694	99,947	420,826	172,071
50-74 %	1,100,454	630,309	128,729	72,999	66,229	202,187	804,818	295,636
75% or more	4,814,249	2,563,596	531,347	424,493	373,235	921,579	3,362,074	1,452,176
Union presence								
No union employees	7,175,106	4,144,800	883,467	612,493	503,517	1,030,829	5,422,753	1,752,354
Has union employees	392,624	49,007	14,671	22,209	26,874	279,863	75,842	316,782
Percent low-wage employees								
50% or more low-wage	2,157,313	1,244,448	262,710	179,546	142,736	327,872	1,627,533	529,781
Less than 50% low-wage	5,410,417	2,949,358	635,428	455,156	387,655	982,820	3,871,062	1,539,355
Percent women employees								
Less than 25%	2,816,136	1,913,231	313,472	224,092	129,700	235,641	2,378,750	437,386
25-49 %	1,060,281	407,487	151,762	116,214	96,692	288,126	628,449	431,832
50-74 %	1,824,168	774,138	185,319	153,490	164,192	547,030	1,057,692	766,476
75% or more	1,867,146	1,098,951	247,584	140,907	139,808	239,896	1,433,704	433,442
Percent age 50 or older employees								
Less than 25%	3,971,015	2,315,606	546,355	367,454	244,373	497,226	3,108,685	862,330
25-49 %	1,662,151	439,443	193,927	165,090	167,585	696,106	729,496	932,655
50-74 %	840,655	469,125	114,862	72,868	89,350	94,450	628,688	211,967
75% or more	1,093,909	969,632	42,994	29,290	29,083	22,910	1,031,725	62,184

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45,375	35,100	20,654	16,478	8,779	30,418	35,049	31,173
Industry group **								
Agric., fish., forest.	15,706	15,012	4,133	1,994	760	--	15,660	1,205
Mining and manufacturing	15,483	13,344	5,925	3,566	2,122	3,378	14,877	4,332
Construction	26,627	25,074	7,827	4,458	1,898	1,590	26,370	3,799
Utilities and transp.	17,034	14,461	2,937	3,843	2,721	7,108	15,081	7,921
Wholesale trade	26,347	24,221	5,538	5,746	3,710	5,708	25,374	7,116
Fin. svcs. and real estate	42,591	32,400	7,358	6,033	7,147	25,250	33,515	26,315
Retail trade	28,399	22,458	6,732	6,155	4,424	14,384	23,956	15,301
Professional services	49,263	43,863	12,252	9,901	7,321	15,981	45,914	18,136
Other services	50,554	42,461	15,966	10,723	8,652	19,932	45,595	22,122
Ownership								
For profit, incorporated	58,835	48,751	19,094	15,232	9,843	28,600	51,101	30,335
For profit, unincorporated	44,572	38,375	12,033	7,316	7,141	17,331	40,322	19,122
Nonprofit	29,464	25,602	7,074	6,456	6,135	9,642	27,004	11,869
Age of firm								
Less than 5 years	40,223	38,876	10,307	4,023	1,525	--	40,125	3,148
5-9 years	38,711	36,627	11,200	5,737	3,450	3,071	38,375	5,247
10-19 years	43,375	40,292	11,578	10,534	5,337	5,409	42,584	8,637
20 or more years	58,556	46,730	16,152	13,553	9,355	30,970	49,580	31,901
Multi/single status								
2 or more locations	37,870	15,432	9,615	15,578	8,733	30,418	22,510	30,896
1 location only	33,424	34,372	20,145	7,999	2,558	144	33,531	5,416
Percent full-time employees								
Less than 25%	35,833	32,726	9,370	7,612	3,971	8,502	34,501	9,768
25-49 %	25,154	19,865	9,032	5,550	4,383	10,762	22,130	12,040
50-74 %	39,505	35,041	8,891	5,279	7,157	13,754	36,223	15,820
75% or more	61,340	50,500	18,552	14,769	9,100	30,238	53,221	31,509
Union presence								
No union employees	46,762	35,920	20,691	16,483	9,055	30,814	36,127	31,865
Has union employees	19,884	10,032	2,816	2,990	2,650	16,500	10,688	16,774
Percent low-wage employees								
50% or more low-wage	47,630	40,854	12,367	11,728	7,904	17,798	43,403	19,946
Less than 50% low-wage	59,746	49,793	19,657	13,521	9,495	30,322	51,390	31,663
Percent women employees								
Less than 25%	52,045	47,793	14,543	10,372	6,880	12,942	49,860	15,529
25-49 %	36,129	28,411	11,234	7,702	6,246	17,283	30,928	18,823
50-74 %	48,675	35,879	11,464	11,486	8,051	28,368	38,784	29,520
75% or more	47,251	41,255	13,157	7,922	8,509	16,519	43,352	19,026
Percent age 50 or older employees								
Less than 25%	56,845	49,725	17,854	14,121	9,556	20,731	52,253	23,347
25-49 %	43,615	28,946	11,898	8,869	6,689	29,189	31,685	30,124
50-74 %	31,757	26,882	9,233	6,657	6,963	11,092	28,803	13,453
75% or more	41,675	40,190	7,247	4,498	5,368	4,894	40,981	7,600

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,567,731	55.4%	11.9%	8.4%	7.0%	17.3%	72.7%	27.3%
Industry group **								
Agric., fish., forest.	133,120	78.2%	12.4%	7.0%	2.2%	0.2% *	95.6%	4.4%
Mining and manufacturing	276,386	45.4%	17.7%	14.7%	9.4%	12.9%	72.8%	27.2%
Construction	575,216	72.5%	14.7%	8.7%	2.6%	1.4%	93.4%	6.6%
Utilities and transp.	209,198	47.3%	7.0%	9.9%	8.5%	27.3%	59.9%	40.1%
Wholesale trade	388,842	56.9%	9.7%	10.2%	9.0%	14.2%	73.3%	26.7%
Fin. svcs. and real estate	1,094,288	45.9%	4.9%	4.8%	9.2%	35.2%	53.4%	46.6%
Retail trade	780,490	47.1%	10.7%	7.6%	5.9%	28.6%	62.6%	37.4%
Professional services	2,056,069	60.1%	11.2%	8.0%	7.4%	13.3%	76.0%	24.0%
Other services	2,054,121	54.6%	16.0%	9.7%	6.6%	13.2%	77.2%	22.8%
Ownership								
For profit, incorporated	5,320,385	54.3%	11.9%	8.3%	6.1%	19.4%	71.5%	28.5%
For profit, unincorporated	1,548,457	62.6%	12.1%	7.7%	6.0%	11.5%	79.9%	20.1%
Nonprofit	698,889	48.0%	11.4%	10.6%	16.1%	13.9%	65.1%	34.9%
Age of firm								
Less than 5 years	1,124,729	85.2%	10.3%	3.7%	0.7%	0.0% *	97.9%	2.1%
5-9 years	1,084,079	76.3%	13.4%	6.6%	2.6%	1.1%	94.6%	5.4%
10-19 years	1,447,994	68.1%	14.8%	9.6%	4.5%	3.0%	89.4%	10.6%
20 or more years	3,910,929	36.4%	10.8%	9.8%	11.0%	32.1%	53.1%	46.9%
Multi/single status								
2 or more locations	2,234,135	2.6%	4.9%	12.8%	21.1%	58.6%	14.6%	85.4%
1 location only	5,333,596	77.5%	14.8%	6.5%	1.1%	0.0%	97.0%	3.0%
Percent full-time employees								
Less than 25%	1,060,131	68.6%	12.3%	6.7%	4.2%	8.2%	85.9%	14.1%
25-49 %	592,896	46.0%	18.1%	11.2%	7.9%	16.9%	71.0%	29.0%
50-74 %	1,100,454	57.3%	11.7%	6.6%	6.0%	18.4%	73.1%	26.9%
75% or more	4,814,249	53.3%	11.0%	8.8%	7.8%	19.1%	69.8%	30.2%
Union presence								
No union employees	7,175,106	57.8%	12.3%	8.5%	7.0%	14.4%	75.6%	24.4%
Has union employees	392,624	12.5%	3.7%	5.7%	6.8%	71.3%	19.3%	80.7%
Percent low-wage employees								
50% or more low-wage	2,157,313	57.7%	12.2%	8.3%	6.6%	15.2%	75.4%	24.6%
Less than 50% low-wage	5,410,417	54.5%	11.7%	8.4%	7.2%	18.2%	71.5%	28.5%
Percent women employees								
Less than 25%	2,816,136	67.9%	11.1%	8.0%	4.6%	8.4%	84.5%	15.5%
25-49 %	1,060,281	38.4%	14.3%	11.0%	9.1%	27.2%	59.3%	40.7%
50-74 %	1,824,168	42.4%	10.2%	8.4%	9.0%	30.0%	58.0%	42.0%
75% or more	1,867,146	58.9%	13.3%	7.5%	7.5%	12.8%	76.8%	23.2%
Percent age 50 or older employees								
Less than 25%	3,971,015	58.3%	13.8%	9.3%	6.2%	12.5%	78.3%	21.7%
25-49 %	1,662,151	26.4%	11.7%	9.9%	10.1%	41.9%	43.9%	56.1%
50-74 %	840,655	55.8%	13.7%	8.7%	10.6%	11.2%	74.8%	25.2%
75% or more	1,093,909	88.6%	3.9%	2.7%	2.7%	2.1%	94.3%	5.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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* 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	45,375	0.37%	0.28%	0.22%	0.12%	0.34%	0.33%	0.33%
Industry group **								
Agric., fish., forest.	15,706	3.68%	3.07%	1.62%	0.62%	0.09% *	1.01%	1.01%
Mining and manufacturing	15,483	2.95%	2.00%	1.37%	0.87%	1.28%	1.86%	1.86%
Construction	26,627	1.69%	1.34%	0.81%	0.34%	0.28%	0.69%	0.69%
Utilities and transp.	17,034	4.17%	1.42%	1.83%	1.37%	3.19%	3.68%	3.68%
Wholesale trade	26,347	3.10%	1.44%	1.49%	1.06%	1.57%	2.20%	2.20%
Fin. svcs. and real estate	42,591	1.98%	0.67%	0.56%	0.70%	1.86%	1.92%	1.92%
Retail trade	28,399	1.86%	0.86%	0.78%	0.58%	1.59%	1.68%	1.68%
Professional services	49,263	1.09%	0.60%	0.48%	0.37%	0.74%	0.86%	0.86%
Other services	50,554	1.22%	0.77%	0.53%	0.43%	0.89%	0.98%	0.98%
Ownership								
For profit, incorporated	58,835	0.58%	0.36%	0.28%	0.19%	0.48%	0.50%	0.50%
For profit, unincorporated	44,572	1.33%	0.77%	0.49%	0.47%	1.04%	1.12%	1.12%
Nonprofit	29,464	2.16%	1.02%	0.94%	1.00%	1.31%	1.75%	1.75%
Age of firm								
Less than 5 years	40,223	0.99%	0.90%	0.37%	0.14%	0.02% *	0.28%	0.28%
5-9 years	38,711	1.24%	1.02%	0.55%	0.32%	0.28%	0.50%	0.50%
10-19 years	43,375	1.21%	0.82%	0.72%	0.38%	0.37%	0.62%	0.62%
20 or more years	58,556	0.84%	0.41%	0.35%	0.28%	0.69%	0.74%	0.74%
Multi/single status								
2 or more locations	37,870	0.67%	0.42%	0.65%	0.51%	0.88%	0.89%	0.89%
1 location only	33,424	0.37%	0.37%	0.15%	0.05%	0.00%	0.10%	0.10%
Percent full-time employees								
Less than 25%	35,833	1.39%	0.88%	0.71%	0.39%	0.78%	0.92%	0.92%
25-49 %	25,154	2.19%	1.45%	0.96%	0.76%	1.64%	1.81%	1.81%
50-74 %	39,505	1.67%	0.83%	0.51%	0.65%	1.19%	1.37%	1.37%
75% or more	61,340	0.66%	0.39%	0.31%	0.21%	0.55%	0.57%	0.57%
Union presence								
No union employees	46,762	0.40%	0.29%	0.23%	0.13%	0.38%	0.36%	0.36%
Has union employees	19,884	2.30%	0.72%	0.77%	0.72%	2.36%	2.35%	2.35%
Percent low-wage employees								
50% or more low-wage	47,630	1.06%	0.58%	0.53%	0.37%	0.77%	0.86%	0.86%
Less than 50% low-wage	59,746	0.58%	0.37%	0.25%	0.19%	0.49%	0.50%	0.50%
Percent women employees								
Less than 25%	52,045	0.78%	0.51%	0.37%	0.25%	0.45%	0.54%	0.54%
25-49 %	36,129	1.85%	1.03%	0.75%	0.62%	1.44%	1.59%	1.59%
50-74 %	48,675	1.38%	0.63%	0.62%	0.47%	1.27%	1.30%	1.30%
75% or more	47,251	1.18%	0.70%	0.44%	0.46%	0.83%	0.95%	0.95%
Percent age 50 or older employees								
Less than 25%	56,845	0.71%	0.45%	0.36%	0.24%	0.49%	0.55%	0.55%
25-49 %	43,615	1.39%	0.71%	0.55%	0.46%	1.32%	1.34%	1.34%
50-74 %	31,757	1.82%	1.08%	0.80%	0.84%	1.24%	1.48%	1.48%
75% or more	41,675	0.99%	0.65%	0.41%	0.49%	0.45%	0.69%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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* 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	49.2%	23.8%	53.4%	75.9%	94.2%	96.6%	32.1%	94.8%
Industry group **								
Agric., fish., forest.	29.5%	20.0% *	51.9%	74.5%	93.1%	90.0%	26.9%	85.8%
Mining and manufacturing	59.2%	31.4%	60.4%	85.3%	99.6%	96.3%	45.1%	96.9%
Construction	33.9%	18.6%	62.4%	83.4%	97.5%	96.1%	29.5%	95.6%
Utilities and transp.	56.2%	17.6% *	52.0%	89.0%	97.5%	99.2%	27.9%	98.3%
Wholesale trade	62.9%	42.8%	64.6%	91.8%	98.6%	98.7%	50.0%	98.2%
Fin. svcs. and real estate	62.5%	26.5%	73.3%	84.2%	90.2%	97.8%	33.3%	96.1%
Retail trade	52.4%	16.5%	45.8%	77.6%	97.3%	98.0%	25.6%	97.3%
Professional services	51.5%	29.9%	66.6%	81.0%	94.6%	94.8%	38.2%	93.7%
Other services	39.6%	16.6%	38.4%	60.5%	92.6%	94.6%	24.3%	91.5%
Ownership								
For profit, incorporated	50.2%	23.6%	55.1%	75.9%	95.1%	96.5%	32.3%	95.1%
For profit, unincorporated	41.0%	21.5%	43.4%	69.7%	90.8%	98.6%	27.4%	94.9%
Nonprofit	60.3%	33.0%	63.8%	85.6%	94.3%	93.6%	42.6%	93.4%
Age of firm								
Less than 5 years	18.6%	13.6%	39.3%	60.4%	85.5%	--	17.3%	76.2%
5-9 years	30.2%	21.3%	45.0%	67.9%	89.9%	96.4%	26.8%	89.4%
10-19 years	35.9%	22.0%	46.5%	72.1%	93.5%	98.5%	29.3%	92.1%
20 or more years	68.3%	33.5%	63.7%	80.4%	94.7%	96.5%	44.2%	95.5%
Multi/single status								
2 or more locations	91.1%	51.7%	62.7%	79.7%	94.3%	96.6%	65.6%	95.5%
1 location only	31.7%	23.4%	52.1%	72.7%	93.2%	97.1%	30.0%	87.3%
Percent full-time employees								
Less than 25%	18.5%	3.8%	17.2%	50.9%	83.9%	83.9%	8.3%	80.7%
25-49 %	44.0%	14.9%	37.3%	56.5%	94.8%	98.5%	23.9%	93.0%
50-74 %	50.8%	29.1%	49.4%	65.9%	95.3%	99.2%	33.8%	97.1%
75% or more	56.3%	29.2%	66.6%	84.8%	95.1%	97.0%	39.1%	96.1%
Union presence								
No union employees	47.1%	23.7%	53.2%	75.3%	94.0%	96.2%	31.8%	94.3%
Has union employees	89.0%	38.1%	68.5%	90.8%	97.8%	98.0%	52.1%	97.8%
Percent low-wage employees								
50% or more low-wage	35.6%	12.2%	26.6%	56.7%	92.5%	95.4%	17.2%	92.0%
Less than 50% low-wage	54.7%	28.7%	64.5%	83.4%	94.8%	97.0%	38.3%	95.8%
Percent women employees								
Less than 25%	38.5%	20.8%	55.9%	77.3%	90.0%	94.0%	28.7%	91.7%
25-49 %	67.4%	39.9%	56.4%	80.3%	93.1%	98.1%	48.0%	95.6%
50-74 %	61.5%	28.9%	51.6%	73.5%	97.0%	96.9%	36.4%	96.1%
75% or more	43.2%	19.6%	49.8%	72.6%	95.4%	96.6%	27.5%	95.0%
Percent age 50 or older employees								
Less than 25%	43.0%	21.3%	46.9%	70.0%	92.9%	95.7%	29.1%	93.2%
25-49 %	75.2%	33.0%	63.6%	84.8%	97.7%	97.4%	47.3%	97.0%
50-74 %	53.8%	29.9%	62.4%	86.8%	96.2%	96.2%	39.7%	95.6%
75% or more	28.9%	22.9%	65.6%	72.6%	77.8%	93.0%	25.6%	82.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	1.03%	1.48%	1.18%	0.83%	0.51%	0.82%	0.42%
Industry group **								
Agric., fish., forest.	5.54%	6.70% *	12.61%	7.56%	6.66%	9.66%	5.78%	6.16%
Mining and manufacturing	2.97%	4.84%	5.76%	3.42%	0.27%	2.08%	3.67%	1.11%
Construction	2.12%	2.44%	4.51%	2.96%	1.41%	3.85%	2.18%	1.84%
Utilities and transp.	4.20%	6.06% *	10.02%	4.20%	1.39%	0.44%	5.31%	0.63%
Wholesale trade	3.30%	5.78%	6.91%	3.07%	0.90%	0.68%	4.53%	0.60%
Fin. svcs. and real estate	1.98%	3.06%	6.39%	4.15%	2.94%	0.82%	2.77%	0.89%
Retail trade	1.86%	2.27%	4.12%	4.09%	1.12%	0.69%	2.06%	0.67%
Professional services	1.35%	2.14%	2.55%	2.08%	1.61%	1.47%	1.73%	1.02%
Other services	1.29%	1.74%	2.68%	2.61%	1.48%	1.43%	1.42%	1.05%
Ownership								
For profit, incorporated	0.74%	1.24%	1.76%	1.44%	0.80%	0.58%	0.99%	0.47%
For profit, unincorporated	1.54%	1.98%	3.39%	2.87%	2.86%	0.55%	1.67%	1.02%
Nonprofit	2.12%	4.17%	4.31%	2.56%	2.10%	2.98%	3.12%	1.62%
Age of firm								
Less than 5 years	1.62%	1.77%	4.66%	4.66%	6.68%	--	1.64%	5.05%
5-9 years	1.78%	2.12%	4.08%	3.87%	4.45%	3.46%	1.85%	2.75%
10-19 years	1.58%	2.13%	2.84%	2.88%	2.12%	0.60%	1.73%	1.32%
20 or more years	0.81%	1.94%	2.00%	1.40%	0.92%	0.53%	1.39%	0.45%
Multi/single status								
2 or more locations	0.59%	13.02%	4.37%	2.02%	0.90%	0.51%	3.07%	0.44%
1 location only	0.80%	1.01%	1.57%	1.33%	2.07%	1.10%	0.83%	1.40%
Percent full-time employees								
Less than 25%	1.21%	1.03%	2.72%	5.35%	3.26%	5.04%	1.13%	3.17%
25-49 %	2.12%	2.64%	4.42%	4.23%	2.74%	1.14%	2.24%	1.46%
50-74 %	1.87%	3.08%	3.59%	3.63%	3.18%	0.37%	2.44%	0.88%
75% or more	0.81%	1.38%	1.83%	1.21%	0.91%	0.47%	1.10%	0.41%
Union presence								
No union employees	0.63%	1.03%	1.49%	1.22%	0.87%	0.59%	0.82%	0.47%
Has union employees	1.95%	10.30%	8.96%	3.79%	1.01%	1.05%	7.11%	0.94%
Percent low-wage employees								
50% or more low-wage	1.13%	1.41%	2.26%	3.16%	1.87%	1.35%	1.24%	1.08%
Less than 50% low-wage	0.76%	1.30%	1.69%	1.17%	0.91%	0.50%	1.02%	0.42%
Percent women employees								
Less than 25%	1.08%	1.44%	2.46%	1.98%	1.85%	1.25%	1.22%	0.97%
25-49 %	1.62%	3.77%	3.71%	2.37%	2.62%	0.74%	2.58%	0.87%
50-74 %	1.36%	2.47%	3.22%	2.78%	0.75%	0.79%	1.98%	0.63%
75% or more	1.35%	1.95%	2.83%	2.44%	1.67%	1.51%	1.59%	1.05%
Percent age 50 or older employees								
Less than 25%	0.90%	1.36%	1.89%	1.72%	1.15%	0.91%	1.09%	0.68%
25-49 %	1.20%	3.52%	2.95%	1.89%	0.58%	0.66%	2.27%	0.53%
50-74 %	1.96%	2.78%	3.91%	2.36%	1.33%	1.75%	2.32%	1.03%
75% or more	2.04%	2.20%	7.15%	6.83%	9.26%	3.79%	2.12%	5.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	39.4%	15.7%	36.9%	73.4%	15.0%	61.2%
Industry group **						
Agric., fish., forest.	25.8% *	24.9% *	24.2% *	--	26.4% *	21.4% *
Mining and manufacturing	35.7%	15.3%	49.8%	82.2%	14.7%	61.8%
Construction	21.9%	17.5%	42.1%	71.3%	17.3%	42.0%
Utilities and transp.	60.6%	32.9%	50.8%	82.6%	32.1% *	72.6%
Wholesale trade	31.7%	12.0%	41.8%	75.6%	10.8%	60.9%
Fin. svcs. and real estate	52.1%	13.5%	43.5%	74.2%	12.0%	67.9%
Retail trade	51.7%	14.1%	33.7%	77.7%	13.0%	68.7%
Professional services	34.8%	13.6%	36.5%	81.5%	13.0%	63.0%
Other services	33.3%	18.8%	27.0%	56.8%	18.5%	46.7%
Ownership						
For profit, incorporated	40.0%	14.5%	36.6%	72.9%	13.9%	62.4%
For profit, unincorporated	38.9%	18.2%	41.0%	77.5%	18.0%	62.9%
Nonprofit	35.9%	18.7%	34.5%	70.2%	17.3%	51.8%
Age of firm						
Less than 5 years	22.3%	22.5%	16.1% *	--	22.8%	17.4%
5-9 years	13.8%	9.7%	34.0%	65.9%	8.9%	39.5%
10-19 years	20.3%	12.9%	31.3%	68.0%	12.0%	42.9%
20 or more years	47.5%	17.2%	38.5%	73.7%	16.5%	63.8%
Multi/single status						
2 or more locations	58.9%	18.2%	37.9%	73.4%	15.6%	64.1%
1 location only	15.8%	15.2%	30.6%	50.7%	15.0%	25.1%
Percent full-time employees						
Less than 25%	38.1%	14.8%	22.8%	68.2%	14.4% *	53.1%
25-49 %	42.1%	21.2%	21.3%	71.2%	21.4%	55.2%
50-74 %	41.4%	19.0%	29.0%	74.4%	18.4%	63.2%
75% or more	38.8%	14.7%	41.8%	73.8%	13.9%	62.3%
Union presence						
No union employees	35.5%	15.1%	36.7%	70.1%	14.5%	57.3%
Has union employees	77.3%	39.6%	39.9%	86.2%	38.7%	82.2%
Percent low-wage employees						
50% or more low-wage	42.3%	15.7%	25.6%	72.7%	13.7%	58.7%
Less than 50% low-wage	38.6%	15.7%	41.3%	73.6%	15.3%	62.1%
Percent women employees						
Less than 25%	32.8%	17.1%	40.0%	77.5%	16.4%	60.7%
25-49 %	43.5%	14.8%	44.5%	75.3%	14.2%	64.9%
50-74 %	45.4%	14.4%	29.5%	72.0%	13.8%	62.0%
75% or more	36.1%	15.4%	37.5%	70.1%	14.5%	56.8%
Percent age 50 or older employees						
Less than 25%	34.8%	16.5%	30.0%	71.0%	15.6%	56.5%
25-49 %	53.1%	13.5%	43.8%	77.0%	13.5%	68.2%
50-74 %	32.3%	18.4%	39.6%	63.1%	17.2%	50.9%
75% or more	19.7%	13.5%	48.8%	63.9%	13.1%	53.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.88%	0.99%	1.69%	1.34%	1.07%	1.07%
Industry group **						
Agric., fish., forest.	11.50% *	12.47% *	12.73% *	--	13.11% *	7.44% *
Mining and manufacturing	2.66%	2.85%	4.82%	3.44%	3.15%	2.84%
Construction	3.28%	3.67%	6.48%	7.42%	3.94%	4.98%
Utilities and transp.	4.72%	8.18%	9.44%	3.61%	9.74% *	3.81%
Wholesale trade	3.28%	2.98%	6.24%	4.13%	3.15%	3.47%
Fin. svcs. and real estate	2.50%	2.87%	4.79%	2.98%	3.06%	2.60%
Retail trade	2.36%	2.42%	5.39%	2.69%	2.61%	2.49%
Professional services	1.65%	1.54%	2.84%	2.20%	1.66%	1.84%
Other services	2.03%	2.40%	3.54%	3.48%	2.63%	2.67%
Ownership						
For profit, incorporated	1.06%	1.14%	2.05%	1.56%	1.23%	1.28%
For profit, unincorporated	2.43%	2.57%	4.57%	3.43%	2.80%	2.89%
Nonprofit	2.46%	2.93%	3.44%	3.61%	3.26%	2.57%
Age of firm						
Less than 5 years	4.51%	4.67%	4.89% *	--	4.90%	4.53%
5-9 years	1.80%	1.70%	6.85%	10.71%	1.71%	4.86%
10-19 years	1.78%	1.78%	4.78%	5.26%	1.88%	3.06%
20 or more years	1.08%	1.33%	1.92%	1.39%	1.48%	1.15%
Multi/single status						
2 or more locations	1.17%	2.04%	1.93%	1.35%	2.60%	1.13%
1 location only	1.08%	1.11%	2.39%	6.84%	1.17%	1.67%
Percent full-time employees						
Less than 25%	3.22%	4.12%	5.52%	4.00%	4.53% *	3.44%
25-49 %	3.12%	4.13%	4.35%	4.14%	4.69%	3.60%
50-74 %	2.58%	3.36%	4.57%	3.11%	3.61%	2.74%
75% or more	1.06%	1.05%	2.04%	1.68%	1.14%	1.32%
Union presence						
No union employees	0.93%	0.97%	1.75%	1.58%	1.05%	1.20%
Has union employees	2.10%	8.65%	6.20%	2.16%	10.54%	2.07%
Percent low-wage employees						
50% or more low-wage	1.93%	2.68%	2.87%	2.40%	2.97%	2.03%
Less than 50% low-wage	1.02%	1.06%	1.99%	1.60%	1.15%	1.26%
Percent women employees						
Less than 25%	1.52%	1.67%	3.33%	2.30%	1.78%	1.90%
25-49 %	2.11%	2.14%	4.15%	2.66%	2.37%	2.21%
50-74 %	1.86%	2.30%	2.67%	2.29%	2.54%	1.98%
75% or more	1.86%	1.89%	3.64%	3.30%	2.04%	2.38%
Percent age 50 or older employees						
Less than 25%	1.26%	1.37%	2.34%	2.01%	1.48%	1.56%
25-49 %	1.63%	1.56%	2.70%	1.84%	1.80%	1.62%
50-74 %	2.30%	2.82%	4.81%	5.67%	3.04%	3.40%
75% or more	3.26%	3.39%	8.53%	10.26%	3.47%	6.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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%	58.5%	39.6%	27.3%	17.6%	9.1%	48.6%	12.9%
Industry group **								
Agric., fish., forest.	56.6%	--	84.6%	42.5% *	48.7%	0.0%	60.0%	33.3% *
Mining and manufacturing	21.8%	32.8%	29.7%	24.6%	15.5%	4.4%	30.2%	11.4%
Construction	44.9%	52.9%	46.3%	42.0%	21.1%	17.0% *	48.0%	31.5%
Utilities and transp.	25.8%	81.2%	15.1% *	32.2% *	26.2%	8.0% *	56.5%	12.8%
Wholesale trade	29.8%	50.4%	31.5%	18.9%	13.7%	11.1% *	41.0%	14.2%
Fin. svcs. and real estate	26.7%	70.7%	36.9%	40.3%	14.7%	11.3%	60.8%	13.1%
Retail trade	13.8%	40.6%	43.4%	13.2%	8.9%	2.3% *	36.1%	4.0%
Professional services	35.9%	61.3%	38.2%	26.2%	22.4%	10.6%	51.7%	15.5%
Other services	29.7%	60.4%	40.6%	25.7%	16.5%	10.6%	47.5%	13.7%
Ownership								
For profit, incorporated	27.7%	55.0%	40.3%	26.0%	15.7%	9.0%	46.4%	11.8%
For profit, unincorporated	33.4%	66.7%	33.3%	26.3%	15.6%	6.0%	53.2%	10.7%
Nonprofit	37.4%	64.3%	45.0%	35.4%	24.5%	16.9%	54.9%	22.5%
Age of firm								
Less than 5 years	49.1%	60.8%	35.8%	22.5%	14.8% *	--	52.3%	14.8% *
5-9 years	43.2%	60.0%	31.4%	21.8%	16.7%	1.3% *	49.0%	12.5%
10-19 years	43.6%	62.5%	42.8%	33.0%	18.6%	9.8% *	53.0%	18.2%
20 or more years	23.9%	55.4%	41.1%	26.7%	17.5%	9.2%	45.9%	12.4%
Multi/single status								
2 or more locations	14.3%	--	40.2%	25.8%	17.0%	9.1%	34.9%	11.9%
1 location only	48.4%	58.8%	39.5%	28.7%	22.0%	20.7% *	50.5%	25.2%
Percent full-time employees								
Less than 25%	25.7%	74.0%	44.4%	19.0% *	15.0%	10.3%	47.8%	11.7%
25-49 %	21.1%	47.9%	44.7%	19.6%	13.0%	4.8% *	42.1%	7.9%
50-74 %	30.9%	58.6%	35.8%	24.0%	24.3%	7.8% *	50.3%	12.6%
75% or more	30.7%	58.5%	39.4%	29.4%	17.2%	9.8%	48.8%	13.6%
Union presence								
No union employees	31.6%	58.8%	39.4%	26.2%	17.2%	10.3%	48.7%	13.7%
Has union employees	12.3%	40.6% *	49.9%	51.3%	24.0%	5.0% *	44.8%	8.2%
Percent low-wage employees								
50% or more low-wage	22.5%	58.5%	44.6%	24.7%	12.8%	3.5%	49.2%	7.2%
Less than 50% low-wage	31.7%	58.5%	38.8%	28.0%	19.3%	11.0%	48.5%	14.7%
Percent women employees								
Less than 25%	35.5%	56.9%	39.5%	29.4%	14.8%	9.3%	48.0%	14.0%
25-49 %	29.1%	62.8%	47.9%	22.8%	14.7%	10.8%	51.7%	12.6%
50-74 %	24.7%	60.3%	35.6%	30.1%	19.0%	8.4%	49.6%	11.7%
75% or more	29.8%	56.2%	37.2%	24.7%	20.3%	8.8%	46.3%	14.0%
Percent age 50 or older employees								
Less than 25%	33.0%	61.5%	38.9%	27.0%	18.4%	10.5%	49.6%	14.3%
25-49 %	19.0%	51.4%	40.7%	24.3%	16.4%	7.7%	41.8%	10.3%
50-74 %	32.5%	53.8%	38.6%	34.1%	16.6%	8.8% *	46.2%	15.6%
75% or more	51.2%	59.3%	44.5%	31.0%	21.5% *	27.0% *	56.3%	24.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.96%	2.53%	2.11%	1.79%	1.34%	0.98%	1.64%	0.75%
Industry group **								
Agric., fish., forest.	11.20%	--	10.54%	13.62% *	13.73%	0.00%	12.79%	10.65% *
Mining and manufacturing	2.89%	8.56%	8.59%	4.07%	3.30%	1.22%	4.85%	1.69%
Construction	3.58%	7.28%	6.05%	5.25%	4.00%	8.48% *	4.22%	5.58%
Utilities and transp.	5.03%	11.26%	7.28% *	11.13% *	7.42%	3.18% *	10.13%	2.91%
Wholesale trade	4.17%	10.04%	8.21%	4.26%	4.08%	3.87% *	6.84%	2.65%
Fin. svcs. and real estate	2.33%	5.74%	7.37%	6.38%	2.70%	2.19%	4.69%	1.82%
Retail trade	1.57%	7.11%	6.03%	3.60%	2.68%	1.13% *	4.16%	1.02%
Professional services	2.01%	4.47%	3.50%	4.17%	2.25%	2.06%	3.05%	1.42%
Other services	2.15%	5.41%	4.67%	3.22%	3.79%	2.49%	3.46%	1.92%
Ownership								
For profit, incorporated	1.11%	3.15%	2.49%	2.28%	1.62%	1.14%	1.97%	0.90%
For profit, unincorporated	2.49%	4.64%	5.33%	3.22%	4.33%	1.63%	3.52%	1.76%
Nonprofit	3.04%	7.16%	5.74%	4.77%	2.76%	4.10%	5.00%	2.18%
Age of firm								
Less than 5 years	4.91%	6.63%	8.15%	5.34%	5.23% *	--	5.22%	4.49% *
5-9 years	3.60%	5.32%	5.91%	4.84%	4.68%	1.02% *	4.07%	2.85%
10-19 years	2.94%	5.08%	4.19%	5.54%	3.55%	3.66% *	3.56%	2.45%
20 or more years	1.00%	3.86%	2.75%	1.86%	1.55%	1.01%	2.22%	0.82%
Multi/single status								
2 or more locations	0.86%	--	5.81%	3.23%	1.49%	0.98%	4.42%	0.80%
1 location only	1.61%	2.49%	2.26%	1.78%	2.10%	6.22% *	1.74%	1.77%
Percent full-time employees								
Less than 25%	3.35%	11.65%	8.45%	6.49% *	3.81%	2.62%	7.07%	2.05%
25-49 %	2.49%	9.49%	8.11%	4.24%	3.15%	1.58% *	5.23%	1.42%
50-74 %	2.84%	6.78%	5.23%	3.76%	6.62%	2.38% *	4.80%	2.36%
75% or more	1.15%	2.87%	2.47%	2.17%	1.31%	1.25%	1.89%	0.91%
Union presence								
No union employees	1.04%	2.55%	2.14%	1.84%	1.40%	1.17%	1.67%	0.85%
Has union employees	1.63%	15.81% *	11.73%	7.17%	4.66%	1.55% *	8.95%	1.49%
Percent low-wage employees								
50% or more low-wage	2.01%	5.94%	4.95%	5.61%	2.94%	0.75%	4.03%	1.04%
Less than 50% low-wage	1.10%	2.79%	2.31%	1.72%	1.53%	1.26%	1.80%	0.94%
Percent women employees								
Less than 25%	1.79%	4.00%	3.32%	2.53%	1.98%	1.60%	2.57%	1.30%
25-49 %	2.39%	5.90%	5.55%	2.98%	2.36%	1.84%	4.06%	1.42%
50-74 %	1.78%	5.01%	4.42%	5.25%	2.66%	1.74%	3.55%	1.41%
75% or more	2.03%	5.81%	4.02%	3.21%	3.20%	2.35%	3.50%	1.76%
Percent age 50 or older employees								
Less than 25%	1.50%	3.54%	2.76%	2.66%	2.10%	1.53%	2.31%	1.14%
25-49 %	1.29%	7.15%	4.26%	2.78%	1.74%	1.36%	3.37%	1.11%
50-74 %	2.37%	5.73%	5.41%	5.00%	2.88%	2.82% *	3.71%	2.04%
75% or more	4.29%	5.40%	11.13%	7.68%	13.10% *	11.56% *	4.84%	7.58% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.(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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.1%	19.2%	11.9%	8.4%	4.6%	2.0%	15.5%	3.3%
Industry group **								
Agric., fish., forest.	22.6% *	--	--	15.4% *	33.4% *	0.0%	23.2% *	18.6% *
Mining and manufacturing	4.7% *	8.7% *	--	5.3% *	2.5% *	0.9% *	6.6% *	2.2% *
Construction	13.2%	16.1% *	15.6% *	9.4%	3.0% *	7.1% *	14.6%	7.1%
Utilities and transp.	3.4% *	--	--	2.2% *	1.8% *	1.2% *	8.1% *	1.4% *
Wholesale trade	10.6% *	20.9% *	13.3% *	3.5% *	--	0.5% *	16.6% *	2.2% *
Fin. svcs. and real estate	7.7%	21.0%	13.5% *	17.5% *	4.1% *	2.0% *	19.8%	2.9%
Retail trade	4.7%	13.2% *	12.4% *	4.0% *	2.2% *	1.5% *	11.2%	1.8% *
Professional services	11.1%	19.9%	12.4%	8.9%	8.0%	0.7% *	16.4%	4.2%
Other services	9.4%	21.4%	10.4%	8.7%	2.3%	4.2% *	15.5%	4.0% *
Ownership								
For profit, incorporated	7.9%	17.5%	12.9%	6.1%	3.5%	1.7% *	14.3%	2.5%
For profit, unincorporated	10.8%	21.7%	7.4% *	11.3%	3.4% *	2.9% *	16.8%	4.0%
Nonprofit	13.8%	25.6% *	12.3% *	16.9%	8.6%	4.2% *	21.3%	7.4%
Age of firm								
Less than 5 years	14.0%	18.4% *	6.3% *	7.2% *	6.9% *	0.0%	14.7%	6.6% *
5-9 years	18.6%	26.8%	8.4% *	11.3% *	9.4% *	0.3% *	21.1%	5.2% *
10-19 years	14.2%	21.8%	15.7%	6.8%	4.0% *	3.8% *	17.4%	5.3%
20 or more years	6.5%	15.5%	12.3%	8.6%	4.3%	2.0%	13.3%	3.0%
Multi/single status								
2 or more locations	3.4%	--	10.2% *	7.2%	4.0%	2.0%	7.6%	2.9%
1 location only	15.9%	19.6%	12.2%	9.5%	9.1%	7.7% *	16.6%	8.3%
Percent full-time employees								
Less than 25%	11.0%	50.4%	9.4% *	10.9% *	2.5% *	0.9% *	25.5%	1.9% *
25-49 %	6.1%	16.5% *	10.4% *	5.7% *	2.6% *	1.9% *	12.0%	2.4% *
50-74 %	8.9%	15.2% *	10.4% *	9.0%	5.8% *	3.6% *	13.4%	4.6% *
75% or more	9.3%	19.2%	12.5%	8.4%	4.8%	1.8% *	15.7%	3.2%
Union presence								
No union employees	9.7%	19.6%	11.7%	7.9%	4.5%	2.4%	15.6%	3.6%
Has union employees	2.7%	0.0%	19.4% *	19.6% *	6.1% *	0.7% *	11.6% *	1.6%
Percent low-wage employees								
50% or more low-wage	6.8%	21.3%	14.2%	4.8%	1.7%	1.0% *	16.0%	1.5%
Less than 50% low-wage	9.7%	18.9%	11.5%	9.3%	5.6%	2.4%	15.4%	3.9%
Percent women employees								
Less than 25%	10.0%	18.3%	11.9%	4.8%	2.8% *	1.3% *	14.4%	2.4%
25-49 %	9.6%	24.8%	13.4%	8.8%	4.1% *	1.7%	19.1%	2.7%
50-74 %	8.0%	20.8%	10.4%	10.9%	5.1%	2.4% *	16.5%	3.5%
75% or more	8.9%	15.1%	11.9%	11.4%	5.8%	2.2% *	13.8%	4.2%
Percent age 50 or older employees								
Less than 25%	10.1%	19.4%	11.9%	8.0%	5.7%	2.6% *	15.4%	4.1%
25-49 %	5.0%	13.4%	10.1%	9.4%	3.1%	1.8% *	11.7%	2.4%
50-74 %	9.0%	15.8%	11.2%	7.0% *	5.4% *	1.3% *	12.5%	4.6%
75% or more	20.2%	24.9%	21.3% *	10.8% *	1.0% *	0.2% *	23.9%	1.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	2.22%	1.41%	1.01%	0.62%	0.53%	1.35%	0.39%
Industry group **								
Agric., fish., forest.	8.98% *	--	--	13.08% *	14.81% *	0.00%	10.22% *	9.68% *
Mining and manufacturing	1.54% *	5.71% *	--	1.84% *	1.10% *	0.52% *	2.71% *	0.69% *
Construction	2.65%	5.59% *	4.76% *	2.20%	1.38% *	3.55% *	3.21%	1.89%
Utilities and transp.	1.13% *	--	--	1.31% *	1.08% *	0.88% *	3.60% *	0.67% *
Wholesale trade	3.19% *	7.80% *	6.23% *	1.65% *	--	0.25% *	5.32% *	1.11% *
Fin. svcs. and real estate	1.49%	6.18%	5.32% *	5.83% *	1.54% *	0.76% *	4.54%	0.71%
Retail trade	1.04%	4.65% *	4.27% *	2.25% *	0.86% *	1.08% *	2.73%	0.85% *
Professional services	1.55%	4.05%	2.44%	1.64%	1.60%	0.24% *	2.63%	0.63%
Other services	1.58%	5.36%	2.92%	2.28%	0.57%	2.12% *	2.90%	1.31% *
Ownership								
For profit, incorporated	0.72%	2.40%	1.76%	0.93%	0.70%	0.58% *	1.44%	0.45%
For profit, unincorporated	1.69%	4.50%	2.62% *	2.36%	1.32% *	1.45% *	2.92%	1.04%
Nonprofit	3.13%	9.97% *	3.86% *	4.63%	1.81%	2.32% *	6.16%	1.36%
Age of firm								
Less than 5 years	4.01%	6.13% *	3.23% *	3.35% *	4.08% *	0.00%	4.36%	3.09% *
5-9 years	3.19%	5.38%	3.46% *	4.61% *	4.33% *	0.19% *	3.73%	2.20% *
10-19 years	2.77%	6.02%	3.26%	1.65%	1.83% *	2.11% *	3.67%	1.37%
20 or more years	0.60%	2.60%	1.96%	1.25%	0.65%	0.55%	1.51%	0.42%
Multi/single status								
2 or more locations	0.42%	--	3.65% *	1.46%	0.66%	0.53%	1.87%	0.42%
1 location only	1.39%	2.27%	1.53%	1.38%	1.68%	4.61% *	1.51%	1.14%
Percent full-time employees								
Less than 25%	3.18%	13.84%	5.79% *	5.90% *	1.17% *	0.68% *	7.23%	0.72% *
25-49 %	1.39%	6.82% *	4.12% *	2.20% *	1.20% *	0.98% *	3.30%	0.74% *
50-74 %	1.96%	5.25% *	3.57% *	2.50%	2.07% *	1.86% *	3.67%	1.41% *
75% or more	0.82%	2.56%	1.71%	1.14%	0.77%	0.61% *	1.57%	0.46%
Union presence								
No union employees	0.76%	2.26%	1.42%	1.00%	0.64%	0.67%	1.38%	0.46%
Has union employees	0.63%	0.00%	10.38% *	6.72% *	2.68% *	0.25% *	4.69% *	0.39%
Percent low-wage employees								
50% or more low-wage	1.37%	5.90%	3.89%	1.44%	0.44%	0.34% *	3.48%	0.31%
Less than 50% low-wage	0.80%	2.39%	1.51%	1.20%	0.82%	0.69%	1.47%	0.51%
Percent women employees								
Less than 25%	1.30%	3.22%	2.44%	0.80%	1.05% *	0.55% *	2.00%	0.49%
25-49 %	1.94%	7.14%	3.64%	2.06%	1.36% *	0.50%	4.19%	0.49%
50-74 %	1.20%	4.69%	2.92%	2.73%	1.16%	1.05% *	2.96%	0.83%
75% or more	1.26%	3.88%	2.66%	2.77%	1.39%	1.38% *	2.36%	0.95%
Percent age 50 or older employees								
Less than 25%	1.09%	3.31%	1.84%	1.32%	1.06%	0.88% *	1.93%	0.63%
25-49 %	0.71%	3.68%	2.92%	2.10%	0.68%	0.76% *	1.99%	0.60%
50-74 %	1.51%	4.15%	3.32%	2.28% *	1.86% *	0.79% *	2.55%	1.11%
75% or more	4.11%	5.54%	8.59% *	5.44% *	0.65% *	0.21% *	4.79%	0.63% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.9%	30.1%	22.5%	15.8%	11.9%	6.8%	25.8%	9.0%
Industry group **								
Agric., fish., forest.	29.0% *	--	--	26.3% *	34.8% *	0.0%	29.7% *	24.1% *
Mining and manufacturing	14.9%	19.3% *	22.4% *	18.1%	12.3%	2.3% *	20.6%	7.9%
Construction	25.6%	26.3%	28.1%	28.3%	14.5%	9.5% *	26.2%	23.1%
Utilities and transp.	15.2%	--	8.3% *	13.6% *	22.6% *	7.2% *	25.0% *	11.0%
Wholesale trade	14.8%	21.6% *	11.4% *	12.8%	7.6% *	10.4% *	17.5%	10.9%
Fin. svcs. and real estate	16.2%	34.5%	23.4%	23.9%	10.6%	9.5%	30.9%	10.4%
Retail trade	6.9%	16.6% *	24.4%	8.9% *	7.0% *	0.6% *	18.0%	1.9%
Professional services	20.1%	33.3%	22.7%	11.1%	11.7%	8.8%	28.1%	9.6%
Other services	17.1%	33.1%	20.7%	16.5%	13.6%	5.8%	26.0%	9.1%
Ownership								
For profit, incorporated	15.9%	28.1%	23.1%	15.7%	10.6%	6.9%	24.7%	8.4%
For profit, unincorporated	18.7%	36.2%	17.8%	15.5%	12.3% *	2.8%	29.1%	6.7%
Nonprofit	20.8%	31.3%	25.8%	17.0%	15.4%	14.1%	27.3%	15.2%
Age of firm								
Less than 5 years	22.2%	27.7%	13.4% *	14.6% *	5.9% *	0.0%	23.7%	6.7% *
5-9 years	24.1%	33.3%	20.0%	10.0%	7.6% *	1.0% *	27.5%	6.1%
10-19 years	23.4%	33.2%	24.1%	16.0%	13.4%	4.5% *	27.7%	11.9%
20 or more years	14.4%	28.2%	24.0%	16.8%	12.0%	6.9%	24.9%	8.8%
Multi/single status								
2 or more locations	9.5%	--	24.1%	13.1%	11.8%	6.8%	18.6%	8.4%
1 location only	25.9%	30.2%	22.2%	18.3%	12.5%	8.9% *	26.8%	15.7%
Percent full-time employees								
Less than 25%	13.0%	21.1% *	28.5%	5.9% *	11.6% *	9.3%	18.4%	9.5%
25-49 %	11.1%	18.9% *	21.4%	14.2%	10.1%	2.9% *	19.8%	5.6%
50-74 %	16.2%	29.7%	20.7%	11.3%	18.5% *	3.0% *	26.3%	6.7%
75% or more	17.9%	31.2%	22.5%	17.6%	11.0%	7.9%	26.6%	9.8%
Union presence								
No union employees	17.7%	30.0%	22.5%	15.0%	11.6%	7.6%	25.6%	9.5%
Has union employees	9.1%	38.3% *	23.8% *	35.5%	16.5%	3.9% *	33.7%	6.0%
Percent low-wage employees								
50% or more low-wage	11.6%	24.3%	26.4%	12.9%	10.7%	2.2%	22.7%	5.3%
Less than 50% low-wage	18.3%	31.2%	21.8%	16.6%	12.3%	8.3%	26.4%	10.2%
Percent women employees								
Less than 25%	21.6%	31.5%	23.8%	23.0%	10.0%	6.8%	28.2%	10.2%
25-49 %	16.1%	30.6%	25.2%	12.7%	8.1%	8.7%	25.9%	9.0%
50-74 %	13.7%	30.7%	22.4%	10.8%	13.4%	5.7%	25.1%	7.8%
75% or more	15.9%	26.6%	18.7%	12.2%	14.3%	7.0%	22.2%	9.8%
Percent age 50 or older employees								
Less than 25%	18.8%	33.0%	22.3%	15.6%	11.9%	7.2%	27.1%	9.4%
25-49 %	12.1%	29.7%	25.1%	14.0%	11.1%	5.8%	24.5%	7.4%
50-74 %	19.9%	32.8%	20.9%	19.7%	11.5%	7.4% *	27.2%	10.9%
75% or more	21.8%	22.5%	16.9% *	19.5% *	19.2% *	27.0% *	21.7%	22.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	2.36%	1.74%	1.20%	1.25%	0.84%	1.45%	0.66%
Industry group **								
Agric., fish., forest.	10.69% *	--	--	10.71% *	13.86% *	0.00%	12.17% *	9.76% *
Mining and manufacturing	2.59%	7.18% *	8.66% *	3.70%	3.15%	0.87% *	4.41%	1.45%
Construction	3.11%	6.06%	5.58%	5.42%	3.34%	8.24% *	3.60%	5.82%
Utilities and transp.	4.42%	--	5.94% *	5.13% *	7.43% *	3.15% *	12.12% *	2.87%
Wholesale trade	3.20%	7.68% *	5.02% *	3.53%	2.84% *	3.87% *	5.20%	2.45%
Fin. svcs. and real estate	1.80%	6.18%	6.17%	5.30%	2.31%	2.12%	4.48%	1.72%
Retail trade	1.05%	5.02% *	5.08%	3.23% *	2.57% *	0.26% *	3.11%	0.54%
Professional services	1.66%	4.19%	2.94%	1.64%	1.63%	2.02%	2.73%	1.27%
Other services	1.81%	5.93%	3.48%	2.49%	3.83%	1.38%	3.27%	1.48%
Ownership								
For profit, incorporated	0.91%	2.81%	2.08%	1.51%	1.46%	0.99%	1.70%	0.79%
For profit, unincorporated	2.16%	5.31%	3.88%	2.59%	4.30% *	0.80%	3.56%	1.48%
Nonprofit	2.24%	7.17%	5.12%	2.75%	2.45%	3.88%	4.33%	1.98%
Age of firm								
Less than 5 years	4.34%	6.56%	4.38% *	4.45% *	2.74% *	0.00%	4.71%	3.09% *
5-9 years	3.43%	5.73%	4.68%	2.49%	2.32% *	0.98% *	4.00%	1.41%
10-19 years	2.50%	5.38%	3.58%	2.84%	3.18%	2.06% *	3.31%	2.07%
20 or more years	0.81%	3.27%	2.41%	1.54%	1.45%	0.88%	1.88%	0.72%
Multi/single status								
2 or more locations	0.69%	--	5.07%	1.92%	1.39%	0.84%	2.90%	0.70%
1 location only	1.47%	2.39%	1.84%	1.45%	1.63%	4.32% *	1.59%	1.48%
Percent full-time employees								
Less than 25%	2.05%	9.74% *	7.05%	2.47% *	3.68% *	2.54%	4.42%	1.94%
25-49 %	1.65%	6.57% *	5.84%	3.80%	2.97%	1.23% *	3.74%	1.21%
50-74 %	2.31%	6.03%	4.43%	2.62%	6.79% *	1.41% *	4.21%	1.96%
75% or more	0.95%	2.74%	2.07%	1.48%	1.06%	1.12%	1.70%	0.81%
Union presence								
No union employees	0.85%	2.39%	1.77%	1.20%	1.30%	0.99%	1.47%	0.74%
Has union employees	1.53%	15.35% *	9.81% *	7.22%	4.17%	1.50% *	7.95%	1.41%
Percent low-wage employees								
50% or more low-wage	1.36%	5.28%	4.50%	2.84%	2.95%	0.52%	3.23%	0.96%
Less than 50% low-wage	0.92%	2.61%	1.88%	1.30%	1.37%	1.10%	1.61%	0.82%
Percent women employees								
Less than 25%	1.55%	3.69%	2.79%	2.43%	1.60%	1.45%	2.32%	1.18%
25-49 %	1.91%	6.62%	4.99%	2.25%	1.66%	1.75%	3.95%	1.29%
50-74 %	1.38%	4.98%	3.82%	1.83%	2.56%	1.42%	3.16%	1.18%
75% or more	1.54%	4.60%	2.96%	2.20%	3.07%	2.08%	2.70%	1.59%
Percent age 50 or older employees								
Less than 25%	1.27%	3.63%	2.19%	1.61%	1.93%	1.27%	2.15%	0.97%
25-49 %	1.05%	5.78%	3.74%	2.24%	1.51%	1.18%	2.79%	0.96%
50-74 %	1.98%	5.03%	4.78%	3.58%	2.31%	2.72% *	3.22%	1.74%
75% or more	3.64%	4.72%	7.71% *	6.00% *	13.36% *	11.56% *	4.08%	7.67% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.5%	12.0%	7.9%	5.0%	1.9%	1.0% *	9.9%	1.5%
Industry group **								
Agric., fish., forest.	10.7% *	2.2% *	--	0.8% *	0.8% *	0.0%	12.1% *	1.5% *
Mining and manufacturing	2.7% *	--	2.6% *	3.0% *	1.2% *	1.2% *	3.3% *	1.9% *
Construction	6.9%	10.4% *	3.9% *	6.3% *	4.0% *	0.3% *	7.8% *	2.8% *
Utilities and transp.	8.9% *	--	2.4% *	18.5% *	8.0% *	0.4% *	23.4% *	2.7% *
Wholesale trade	5.2% *	9.3% *	7.5% *	3.4% *	1.9% *	0.3% *	7.9% *	1.3% *
Fin. svcs. and real estate	3.8% *	16.9% *	0.9% *	2.5% *	0.1% *	0.6% *	12.2% *	0.5% *
Retail trade	3.5%	15.8% *	7.4% *	2.6% *	0.0%	0.3% *	10.4%	0.4% *
Professional services	7.6%	13.8%	6.9%	7.9% *	3.8%	1.1% *	11.7%	2.2%
Other services	4.7%	6.8%	12.3%	2.5% *	0.8% *	2.5% *	7.6%	2.1% *
Ownership								
For profit, incorporated	5.2%	11.9%	6.1%	5.9% *	2.3%	1.1% *	9.5%	1.6%
For profit, unincorporated	6.9%	14.7%	12.2% *	1.9% *	0.7% *	0.7% *	12.3%	0.8%
Nonprofit	4.8%	7.7% *	12.9%	4.6% *	1.8%	0.4% *	8.2%	1.9%
Age of firm								
Less than 5 years	13.7%	15.4% *	17.3% *	0.8% *	3.3% *	--	14.7%	2.1% *
5-9 years	4.2% *	5.5% *	--	2.4% *	0.8% *	0.0%	4.6% *	2.3% *
10-19 years	9.4%	11.6%	8.9%	12.4% *	1.8% *	--	11.9%	2.7% *
20 or more years	4.2%	13.6%	6.9%	3.4%	2.0%	1.0% *	9.7%	1.4%
Multi/single status								
2 or more locations	2.2%	--	6.5% *	6.3% *	1.8%	1.0% *	9.6% *	1.3%
1 location only	9.5%	11.9%	8.1%	3.9%	2.6%	8.6% *	10.0%	4.0%
Percent full-time employees								
Less than 25%	3.5% *	10.7% *	11.6% *	2.5% *	0.8% *	0.0% *	8.5% *	0.3% *
25-49 %	5.9% *	20.9% *	15.7% *	1.1% *	0.3% *	0.0% *	14.8% *	0.3% *
50-74 %	6.6%	14.8% *	6.6% *	5.1% *	0.7% *	1.4% *	11.9%	1.7% *
75% or more	5.4%	10.9%	7.0%	5.6% *	2.4%	1.1% *	9.2%	1.7%
Union presence								
No union employees	5.9%	12.2%	7.6%	4.9% *	1.9%	1.2% *	10.0%	1.6%
Has union employees	1.7%	2.3% *	21.5% *	6.7% *	2.4% *	0.6% *	7.4% *	1.0% *
Percent low-wage employees								
50% or more low-wage	5.2%	15.8% *	8.3%	8.0% *	0.7% *	0.4% *	13.4%	0.5% *
Less than 50% low-wage	5.6%	11.3%	7.8%	4.2%	2.4%	1.2% *	9.3%	1.8%
Percent women employees								
Less than 25%	5.8%	11.0%	5.3%	2.6%	2.1% *	1.5% *	8.2%	1.9%
25-49 %	5.1%	10.7%	12.8% *	3.3%	2.9% *	0.8% *	9.9%	1.6%
50-74 %	4.8%	11.5%	6.8% *	10.9% *	1.4%	1.3% *	11.0%	1.5% *
75% or more	6.4%	15.4%	9.0%	4.1% *	1.7% *	0.3% *	12.0%	1.0%
Percent age 50 or older employees								
Less than 25%	6.2%	13.2%	6.8%	5.6% *	2.0%	1.0% *	10.3%	1.6%
25-49 %	3.5%	10.9% *	9.5%	2.7%	2.5% *	1.2% *	8.5%	1.6% *
50-74 %	4.8%	7.5% *	7.3% *	8.3% *	0.6% *	0.1% *	8.1%	0.6% *
75% or more	10.5%	12.9%	12.2% *	2.8% *	1.8% *	0.0%	12.2%	1.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	1.61%	1.23%	1.44%	0.37%	0.41% *	1.04%	0.29%
Industry group **								
Agric., fish., forest.	5.35% *	1.83% *	--	0.80% *	0.79% *	0.00%	6.21% *	1.17% *
Mining and manufacturing	0.84% *	--	1.57% *	1.41% *	0.72% *	0.66% *	1.42% *	0.70% *
Construction	1.95%	4.58% *	1.65% *	1.94% *	1.64% *	0.31% *	2.38% *	1.08% *
Utilities and transp.	3.57% *	--	1.85% *	11.98% *	5.23% *	0.26% *	10.48% *	1.28% *
Wholesale trade	1.56% *	3.96% *	4.15% *	1.52% *	1.02% *	0.19% *	2.70% *	0.52% *
Fin. svcs. and real estate	1.33% *	6.15% *	0.71% *	1.62% *	0.11% *	0.31% *	4.36% *	0.25% *
Retail trade	0.92%	5.45% *	2.64% *	1.47% *	0.00%	0.23% *	2.84%	0.23% *
Professional services	1.23%	2.95%	1.86%	4.51% *	1.02%	0.43% *	2.12%	0.43%
Other services	0.92%	1.90%	3.41%	0.91% *	0.28% *	1.88% *	1.48%	1.15% *
Ownership								
For profit, incorporated	0.61%	1.92%	1.17%	2.02% *	0.56%	0.52% *	1.23%	0.39%
For profit, unincorporated	1.55%	4.11%	4.59% *	0.78% *	0.30% *	0.26% *	2.79%	0.20%
Nonprofit	0.88%	2.82% *	3.51%	1.45% *	0.51%	0.27% *	1.89%	0.44%
Age of firm								
Less than 5 years	3.77%	5.30% *	7.87% *	0.62% *	1.94% *	--	4.11%	1.08% *
5-9 years	1.29% *	2.10% *	--	1.63% *	0.47% *	0.00%	1.51% *	1.48% *
10-19 years	1.78%	2.87%	2.42%	6.13% *	0.56% *	--	2.39%	1.03% *
20 or more years	0.54%	2.61%	1.19%	0.58%	0.44%	0.42% *	1.41%	0.31%
Multi/single status								
2 or more locations	0.49%	--	2.60% *	2.89% *	0.41%	0.41% *	3.68% *	0.31%
1 location only	0.98%	1.60%	1.36%	0.72%	0.62%	4.75% *	1.07%	0.85%
Percent full-time employees								
Less than 25%	1.13% *	6.41% *	5.36% *	1.55% *	0.43% *	0.02% *	2.96% *	0.13% *
25-49 %	1.90% *	8.09% *	7.80% *	0.67% *	0.14% *	0.02% *	4.58% *	0.14% *
50-74 %	1.57%	4.52% *	2.38% *	2.15% *	0.34% *	0.78% *	3.10%	0.63% *
75% or more	0.61%	1.77%	1.25%	1.88% *	0.51%	0.55% *	1.17%	0.39%
Union presence								
No union employees	0.57%	1.64%	1.23%	1.49% *	0.39%	0.51% *	1.06%	0.34%
Has union employees	0.50%	2.35% *	10.17% *	2.88% *	1.15% *	0.38% *	3.29% *	0.39% *
Percent low-wage employees								
50% or more low-wage	1.35%	5.05% *	2.41%	5.81% *	0.22% *	0.41% *	3.46%	0.27% *
Less than 50% low-wage	0.56%	1.66%	1.37%	0.86%	0.50%	0.53% *	1.04%	0.38%
Percent women employees								
Less than 25%	0.89%	2.26%	1.49%	0.61%	0.73% *	0.60% *	1.38%	0.43%
25-49 %	0.95%	3.21%	4.44% *	1.00%	1.29% *	0.47% *	2.16%	0.46%
50-74 %	1.00%	3.24%	2.09% *	5.56% *	0.39%	0.91% *	2.53%	0.67% *
75% or more	1.33%	4.49%	2.33%	1.32% *	0.75% *	0.13% *	2.61%	0.30%
Percent age 50 or older employees								
Less than 25%	0.84%	2.40%	1.75%	2.42% *	0.57%	0.38% *	1.54%	0.31%
25-49 %	0.71%	4.45% *	2.45%	0.74%	0.78% *	0.72% *	2.08%	0.56% *
50-74 %	1.01%	2.34% *	2.32% *	4.14% *	0.26% *	0.10% *	1.81%	0.21% *
75% or more	2.62%	3.63%	5.76% *	1.93% *	1.41% *	0.00%	3.12%	0.99% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.2%	27.2%	17.4%	9.8%	4.2%	2.3%	22.0%	3.3%
Industry group **								
Agric., fish., forest.	33.3% *	--	--	15.3% *	12.2% *	0.0%	35.4% *	19.5% *
Mining and manufacturing	10.1%	27.5% *	5.2% *	8.1%	3.4% *	1.6% *	15.2%	3.9%
Construction	20.5%	18.0%	25.7%	23.1%	10.7%	14.8% *	21.9%	14.6%
Utilities and transp.	4.4%	--	1.6% *	6.9% *	--	1.2% *	8.8% *	2.6% *
Wholesale trade	20.2%	40.3%	5.3% *	8.7% *	4.5% *	9.8% *	29.5%	7.3% *
Fin. svcs. and real estate	11.0%	34.9%	19.3% *	8.9% *	1.8% *	4.1%	29.1%	3.8%
Retail trade	5.8%	17.6%	20.6%	4.6% *	3.7% *	0.6% *	16.1%	1.3% *
Professional services	12.1%	21.6%	17.6%	9.0%	5.6%	0.7% *	19.3%	2.9%
Other services	12.5%	33.6%	16.1%	9.5%	3.5%	1.2% *	23.7%	2.4%
Ownership								
For profit, incorporated	11.7%	26.7%	18.2%	9.4%	4.0%	2.5%	21.7%	3.3%
For profit, unincorporated	12.5%	25.3%	14.4%	9.7%	4.1% *	1.7% *	20.6%	3.1%
Nonprofit	14.5%	34.0%	16.8%	12.5%	4.8%	2.0% *	26.9%	3.9%
Age of firm								
Less than 5 years	13.2%	15.2% *	8.5% *	13.0% *	8.1% *	--	13.9%	5.6% *
5-9 years	16.8%	24.1%	10.7% *	9.7% *	2.4% *	0.0% *	19.6%	1.9% *
10-19 years	18.6%	28.3%	20.4%	10.5%	3.1% *	6.2% *	23.3%	6.0%
20 or more years	10.3%	31.2%	19.4%	9.4%	4.4%	2.2%	23.9%	3.1%
Multi/single status								
2 or more locations	4.5%	--	23.7%	5.9%	3.7%	2.3%	19.6%	2.8%
1 location only	21.4%	26.3%	16.4%	13.4%	8.3%	13.5% *	22.4%	10.4%
Percent full-time employees								
Less than 25%	8.3%	13.4% *	16.7% *	12.3% *	4.8% *	3.6% *	15.5% *	3.8% *
25-49 %	9.2%	31.1%	16.5% *	5.6% *	6.2% *	0.0%	20.8%	2.0% *
50-74 %	12.3%	27.8%	16.7%	6.2% *	1.8% *	1.5% *	23.5%	1.6% *
75% or more	12.7%	27.4%	17.7%	10.5%	4.3%	2.7%	22.2%	3.8%
Union presence								
No union employees	12.7%	27.0%	16.5%	8.9%	4.0%	2.8%	21.6%	3.6%
Has union employees	6.6%	36.5% *	60.1%	30.4%	7.7%	0.8% *	43.0%	2.0%
Percent low-wage employees								
50% or more low-wage	7.8%	22.1%	19.7%	4.9%	3.2% *	1.0% *	18.3%	1.7%
Less than 50% low-wage	13.3%	28.1%	17.0%	11.2%	4.5%	2.8%	22.7%	3.8%
Percent women employees								
Less than 25%	16.8%	29.0%	18.9%	12.3%	4.6%	3.2% *	23.9%	4.7%
25-49 %	13.2%	32.0%	15.1%	10.8%	4.9%	5.2%	23.8%	5.5%
50-74 %	9.6%	29.9%	19.1%	7.7%	4.7%	1.2% *	23.5%	2.3%
75% or more	8.6%	17.5%	15.7%	7.2% *	2.7% *	0.7% *	16.0%	1.5%
Percent age 50 or older employees								
Less than 25%	13.6%	30.0%	14.8%	9.8%	3.8%	2.9%	22.2%	3.9%
25-49 %	6.4%	16.4%	19.5%	9.3%	4.7%	1.7%	16.8%	2.4%
50-74 %	15.6%	29.1%	21.0%	10.6%	4.4%	4.7% *	24.3%	4.9%
75% or more	22.2%	27.0%	23.5% *	11.9% *	3.9% *	0.2% *	26.1%	2.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	2.48%	1.60%	0.94%	0.49%	0.42%	1.52%	0.32%
Industry group **								
Agric., fish., forest.	11.01% *	--	--	8.86% *	6.31% *	0.00%	12.50% *	10.19% *
Mining and manufacturing	2.36%	8.45% *	2.61% *	2.34%	1.35% *	0.66% *	4.09%	0.92%
Construction	2.58%	4.60%	5.45%	4.03%	2.85%	8.40% *	3.10%	3.00%
Utilities and transp.	1.26%	--	1.67% *	3.55% *	--	0.63% *	3.74% *	0.96% *
Wholesale trade	4.90%	10.43%	3.75% *	3.17% *	2.36% *	3.87% *	7.65%	2.26% *
Fin. svcs. and real estate	1.77%	6.92%	5.83% *	3.09% *	0.70% *	1.11%	5.07%	0.89%
Retail trade	1.01%	4.91%	5.09%	2.31% *	2.09% *	0.47% *	2.98%	0.51% *
Professional services	1.53%	3.96%	2.86%	1.66%	1.06%	0.45% *	2.60%	0.48%
Other services	1.73%	5.99%	3.07%	2.19%	0.84%	0.57% *	3.31%	0.48%
Ownership								
For profit, incorporated	0.87%	2.90%	1.94%	1.05%	0.57%	0.50%	1.74%	0.39%
For profit, unincorporated	1.86%	4.93%	3.73%	2.07%	1.40% *	0.66% *	3.24%	0.68%
Nonprofit	3.08%	9.35%	4.07%	3.62%	1.11%	1.28% *	5.89%	0.80%
Age of firm								
Less than 5 years	3.37%	5.10% *	4.15% *	4.14% *	4.29% *	--	3.67%	2.13% *
5-9 years	2.96%	5.05%	3.50% *	4.33% *	1.37% *	0.05% *	3.47%	0.84% *
10-19 years	2.96%	6.25%	3.51%	2.16%	1.06% *	3.49% *	3.87%	1.52%
20 or more years	0.79%	3.62%	2.24%	1.06%	0.57%	0.42%	2.05%	0.33%
Multi/single status								
2 or more locations	0.68%	--	5.26%	1.14%	0.52%	0.42%	5.13%	0.33%
1 location only	1.46%	2.39%	1.64%	1.41%	1.40%	5.88% *	1.59%	1.22%
Percent full-time employees								
Less than 25%	2.06%	9.60% *	6.11% *	5.84% *	1.94% *	2.01% *	4.82% *	1.36% *
25-49 %	1.71%	8.18%	5.72% *	1.81% *	2.49% *	0.00%	4.06%	0.73% *
50-74 %	1.98%	5.61%	4.46%	2.12% *	0.73% *	0.88% *	3.90%	0.65% *
75% or more	0.97%	2.95%	1.87%	1.06%	0.55%	0.53%	1.82%	0.40%
Union presence								
No union employees	0.85%	2.52%	1.60%	0.94%	0.50%	0.52%	1.55%	0.37%
Has union employees	1.00%	14.69% *	11.24%	6.06%	2.20%	0.33% *	8.70%	0.41%
Percent low-wage employees								
50% or more low-wage	1.13%	4.87%	4.25%	1.38%	0.98% *	0.53% *	2.92%	0.44%
Less than 50% low-wage	0.93%	2.77%	1.72%	1.12%	0.56%	0.52%	1.71%	0.39%
Percent women employees								
Less than 25%	1.64%	3.92%	2.62%	1.64%	1.01%	0.96% *	2.46%	0.71%
25-49 %	2.23%	7.63%	4.00%	2.06%	1.12%	1.41%	4.62%	1.03%
50-74 %	1.13%	4.75%	3.58%	1.69%	0.86%	0.43% *	2.99%	0.39%
75% or more	1.26%	4.08%	3.07%	2.24% *	0.97% *	0.49% *	2.49%	0.43%
Percent age 50 or older employees								
Less than 25%	1.38%	4.00%	1.89%	1.32%	0.66%	0.77%	2.39%	0.54%
25-49 %	0.66%	4.03%	3.24%	1.66%	0.95%	0.45%	2.15%	0.40%
50-74 %	1.83%	4.78%	4.88%	2.48%	1.20%	2.35% *	3.08%	1.24%
75% or more	3.62%	4.93%	9.23% *	5.51% *	1.92% *	0.21% *	4.29%	0.98% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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) 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, 2025

Characteristics	Total	Less than 10 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%	10.2%	4.4%	3.1%	1.0%	0.4% *	7.6%	0.7%
Industry group **								
Agric., fish., forest.	5.3% *	1.1% *	--	0.5% *	--	0.0%	5.6% *	3.0% *
Mining and manufacturing	3.0% *	7.4% *	2.9% *	3.1% *	0.1% *	0.1% *	--	1.0% *
Construction	4.6%	1.2% *	8.5% *	6.8% *	2.5% *	5.2% *	4.6%	4.9% *
Utilities and transp.	0.7% *	--	1.6% *	0.0%	0.9% *	0.0%	2.0% *	0.2% *
Wholesale trade	5.5% *	12.6% *	--	1.8% *	0.2% *	0.0%	9.3% *	0.1% *
Fin. svcs. and real estate	2.7% *	10.0% *	3.3% *	1.2% *	0.7% *	0.7% *	7.8% *	0.7% *
Retail trade	2.1% *	5.8% *	8.8% *	3.4% *	0.4% *	0.0%	6.4% *	0.2% *
Professional services	4.8%	10.0% *	3.7% *	3.3% *	2.0% *	0.3% *	7.6% *	1.1%
Other services	4.9% *	17.2% *	2.3% *	3.3% *	0.5% *	0.3% *	10.0% *	0.4% *
Ownership								
For profit, incorporated	3.6%	9.6%	5.0%	2.6%	0.9%	0.2% *	7.1%	0.6%
For profit, unincorporated	3.5%	6.5% *	3.5% *	3.8% *	0.5% *	1.3% *	5.6% *	1.1% *
Nonprofit	7.0% *	21.5% *	1.4% *	5.2% *	1.7% *	0.0%	14.3% *	0.8% *
Age of firm								
Less than 5 years	2.3% *	2.6% *	2.3% *	0.1% *	6.1% *	0.0%	2.3% *	2.6% *
5-9 years	7.0% *	10.7% *	1.9% *	5.6% *	1.1% *	0.0%	8.3% *	0.5% *
10-19 years	8.7% *	14.3% *	8.6%	4.1% *	0.9% *	2.8% *	11.3% *	1.8% *
20 or more years	2.8%	10.3%	3.8%	2.7%	0.9%	0.3% *	7.0%	0.6%
Multi/single status								
2 or more locations	0.7%	0.6% *	2.8% *	2.0% *	0.7% *	0.4% *	2.4% *	0.5%
1 location only	7.9%	10.5%	4.7%	4.1%	3.3% *	6.2% *	8.3%	3.1%
Percent full-time employees								
Less than 25%	1.7% *	0.0%	1.2% *	6.7% *	0.4% *	0.8% *	--	0.6% *
25-49 %	3.3% *	15.5% *	--	0.8% *	1.2% *	0.0%	8.1% *	0.4% *
50-74 %	3.8% *	9.1% *	2.5% *	2.6% *	0.5% *	0.6% *	7.1% *	0.6% *
75% or more	4.2%	10.6%	5.0%	3.1%	1.1%	0.3% *	7.9%	0.8%
Union presence								
No union employees	4.3%	10.4%	4.0%	2.9%	1.0%	0.4% *	7.6%	0.8%
Has union employees	1.2% *	0.0%	21.0% *	7.6% *	0.9% *	0.1% *	7.8% *	0.3% *
Percent low-wage employees								
50% or more low-wage	2.3%	7.2% *	5.5% *	2.4% *	0.2% *	0.2% *	5.9%	0.3% *
Less than 50% low-wage	4.4%	10.8%	4.2%	3.3%	1.3%	0.4% *	7.9%	0.8%
Percent women employees								
Less than 25%	4.2%	7.4% *	5.8%	2.6%	1.1% *	0.2% *	6.2%	0.8%
25-49 %	5.9% *	20.2% *	3.0% *	4.2% *	1.1% *	0.8% *	12.8% *	1.0% *
50-74 %	4.0%	15.6%	4.2% *	2.5% *	0.9% *	0.3% *	10.5%	0.6% *
75% or more	1.9%	2.5% *	3.5% *	3.6% *	1.1% *	0.0% *	3.3%	0.5% *
Percent age 50 or older employees								
Less than 25%	4.7%	11.9%	3.9%	2.8% *	1.2% *	0.3% *	8.2%	0.7%
25-49 %	1.7%	4.3% *	5.0% *	3.0% *	0.9% *	0.4% *	4.6%	0.5% *
50-74 %	3.7%	8.4% *	3.0% *	2.6% *	1.0% *	0.2% *	5.6%	1.2% *
75% or more	9.6%	11.5% *	9.6% *	9.3% *	0.4% *	0.0%	11.3%	0.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	1.96%	0.85%	0.65%	0.24%	0.13% *	1.16%	0.12%
Industry group **								
Agric., fish., forest.	4.28% *	0.87% *	--	0.50% *	--	0.00%	4.91% *	1.86% *
Mining and manufacturing	1.43% *	5.46% *	2.09% *	1.36% *	0.08% *	0.07% *	--	0.52% *
Construction	1.11%	0.95% *	3.05% *	2.65% *	1.34% *	2.96% *	1.32%	1.59% *
Utilities and transp.	0.52% *	--	1.67% *	0.00%	0.82% *	0.00%	1.73% *	0.17% *
Wholesale trade	2.21% *	5.64% *	--	1.21% *	0.19% *	0.00%	3.77% *	0.10% *
Fin. svcs. and real estate	0.99% *	4.69% *	2.22% *	0.81% *	0.49% *	0.40% *	3.29% *	0.32% *
Retail trade	0.68% *	3.21% *	4.07% *	2.22% *	0.27% *	0.00%	2.15% *	0.12% *
Professional services	1.33%	3.60% *	1.52% *	1.15% *	0.73% *	0.17% *	2.31% *	0.29%
Other services	1.49% *	5.78% *	1.01% *	1.80% *	0.24% *	0.19% *	3.01% *	0.15% *
Ownership								
For profit, incorporated	0.57%	2.06%	1.10%	0.60%	0.26%	0.12% *	1.20%	0.12%
For profit, unincorporated	0.99%	2.81% *	1.56% *	1.35% *	0.31% *	0.63% *	1.80% *	0.43% *
Nonprofit	3.07% *	10.00% *	0.95% *	3.30% *	0.81% *	0.00%	6.21% *	0.38% *
Age of firm								
Less than 5 years	1.08% *	1.54% *	2.10% *	0.10% *	4.03% *	0.00%	1.17% *	1.63% *
5-9 years	2.33% *	4.05% *	1.46% *	4.23% *	1.09% *	0.00%	2.76% *	0.52% *
10-19 years	2.87% *	6.42% *	2.47%	1.35% *	0.70% *	2.03% *	3.84% *	0.74% *
20 or more years	0.44%	2.28%	1.09%	0.63%	0.26%	0.12% *	1.24%	0.12%
Multi/single status								
2 or more locations	0.13%	0.66% *	1.20% *	0.69% *	0.24% *	0.13% *	0.77% *	0.12%
1 location only	1.20%	2.01%	0.97%	1.07%	1.09% *	4.51% *	1.31%	0.67%
Percent full-time employees								
Less than 25%	1.08% *	0.00%	0.92% *	5.50% *	0.35% *	0.67% *	--	0.42% *
25-49 %	1.13% *	6.44% *	--	0.46% *	0.97% *	0.00%	2.84% *	0.27% *
50-74 %	1.34% *	3.87% *	2.45% *	1.63% *	0.42% *	0.56% *	2.69% *	0.41% *
75% or more	0.72%	2.41%	1.03%	0.63%	0.31%	0.13% *	1.43%	0.13%
Union presence								
No union employees	0.62%	1.99%	0.83%	0.67%	0.25%	0.17% *	1.18%	0.14%
Has union employees	0.40% *	0.00%	10.59% *	3.00% *	0.73% *	0.06% *	3.45% *	0.13% *
Percent low-wage employees								
50% or more low-wage	0.62%	2.75% *	2.63% *	1.13% *	0.10% *	0.15% *	1.67%	0.12% *
Less than 50% low-wage	0.69%	2.25%	0.89%	0.77%	0.33%	0.17% *	1.34%	0.15%
Percent women employees								
Less than 25%	0.89%	2.28% *	1.57%	0.79%	0.45% *	0.11% *	1.40%	0.20%
25-49 %	2.17% *	8.19% *	1.59% *	1.46% *	0.58% *	0.39% *	4.80% *	0.32% *
50-74 %	0.84%	3.86%	1.77% *	1.11% *	0.35% *	0.23% *	2.34%	0.20% *
75% or more	0.48%	1.05% *	1.72% *	2.09% *	0.59% *	0.05% *	0.96%	0.21% *
Percent age 50 or older employees								
Less than 25%	1.07%	3.42%	1.07%	0.92% *	0.43% *	0.19% *	1.95%	0.18%
25-49 %	0.33%	1.98% *	1.71% *	1.09% *	0.32% *	0.20% *	1.12%	0.17% *
50-74 %	0.93%	2.79% *	1.54% *	1.24% *	0.56% *	0.19% *	1.64%	0.46% *
75% or more	2.69%	3.68% *	6.54% *	5.34% *	0.43% *	0.00%	3.20%	0.54% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.4%	12.7%	9.9%	5.8%	2.6%	1.7%	11.0%	2.2%
Industry group **								
Agric., fish., forest.	20.3% *	--	0.0%	14.1% *	9.8% *	0.0%	20.9% *	16.5% *
Mining and manufacturing	5.5% *	15.4% *	0.0%	5.2% *	2.7% *	1.4% *	7.9% *	2.5%
Construction	13.0%	13.1%	16.0% *	11.8%	6.7% *	9.6% *	14.1%	8.0% *
Utilities and transp.	3.3% *	--	0.0%	6.9% *	1.4% *	1.1% *	6.8% *	1.9% *
Wholesale trade	8.5%	14.0% *	0.0%	3.3% *	3.4% *	9.8% *	9.9% *	6.7% *
Fin. svcs. and real estate	7.2%	19.7%	15.3% *	7.5% *	1.0% *	3.4% *	17.5%	3.1%
Retail trade	2.8%	7.4% *	10.2% *	3.3% *	3.2% *	0.0%	7.9%	0.5% *
Professional services	5.9%	9.3%	10.6%	4.5%	3.0%	0.5% *	9.2%	1.5%
Other services	5.8%	12.9%	10.3%	5.8%	2.3% *	0.3% *	10.9%	1.3%
Ownership								
For profit, incorporated	6.5%	13.2%	10.8%	5.8%	2.5%	1.9%	11.5%	2.3%
For profit, unincorporated	6.7%	13.5%	6.7% *	5.6% *	3.1% *	0.7% *	10.8%	1.9%
Nonprofit	5.0%	7.9% *	8.6% *	6.1%	2.3%	1.7% *	8.0%	2.4%
Age of firm								
Less than 5 years	9.8% *	12.6% *	1.6% *	12.2% *	2.0% *	0.0%	10.5% *	2.4% *
5-9 years	9.8%	13.4%	8.8% *	5.0% *	1.3% *	0.0% *	11.5%	1.3% *
10-19 years	8.1%	12.4%	8.7%	5.3%	1.1% *	1.9% *	10.2%	2.6% *
20 or more years	5.3%	12.6%	12.0%	5.6%	2.9%	1.8%	11.3%	2.2%
Multi/single status								
2 or more locations	2.7%	--	16.1%	2.9%	2.3%	1.7%	9.2%	1.9%
1 location only	10.8%	12.6%	8.9%	8.5%	4.4%	--	11.2%	5.8%
Percent full-time employees								
Less than 25%	3.8%	3.3% *	9.7% *	4.4% *	4.7% *	1.5% *	6.0% *	2.5% *
25-49 %	4.4%	10.0% *	10.7% *	3.7% *	4.1% *	0.0%	9.3% *	1.3% *
50-74 %	6.8%	15.7%	12.1% *	2.0% *	1.1% *	0.1% *	13.7%	0.3% *
75% or more	6.6%	12.5%	9.4%	6.7%	2.4%	2.3%	10.8%	2.7%
Union presence								
No union employees	6.5%	12.3%	9.4%	5.2%	2.4%	2.1%	10.5%	2.4%
Has union employees	4.8%	34.8% *	33.6% *	19.1%	6.6% *	0.5% *	31.9%	1.3%
Percent low-wage employees								
50% or more low-wage	4.0%	11.8% *	10.5% *	2.3% *	2.3% *	0.1% *	9.8%	0.7% *
Less than 50% low-wage	7.0%	12.9%	9.8%	6.8%	2.7%	2.3%	11.2%	2.7%
Percent women employees								
Less than 25%	9.9%	16.6%	10.3%	8.2%	2.9%	2.6% *	13.7%	3.4%
25-49 %	6.1%	8.7%	11.4% *	5.6%	2.9%	4.2% *	8.9%	4.0%
50-74 %	4.7%	12.0%	12.4%	5.1%	3.3%	0.6% *	11.2%	1.3%
75% or more	4.1%	9.1%	6.4%	2.8% *	1.2% *	0.6% *	7.6%	0.8% *
Percent age 50 or older employees								
Less than 25%	6.7%	12.5%	8.7%	6.0%	2.3%	2.1% *	10.3%	2.7%
25-49 %	3.9%	10.1% *	11.5%	5.5%	2.8%	1.2% *	10.1%	1.5%
50-74 %	10.4%	17.6%	15.5%	6.9%	3.1% *	4.5% *	15.9%	3.6% *
75% or more	8.6%	11.7%	0.0%	2.4% *	1.7% *	0.2% *	10.1%	0.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	1.50%	1.26%	0.68%	0.39%	0.38%	0.93%	0.28%
Industry group **								
Agric., fish., forest.	10.56% *	--	0.00%	8.80% *	5.75% *	0.00%	12.00% *	10.21% *
Mining and manufacturing	1.86% *	7.07% *	0.00%	1.98% *	1.21% *	0.65% *	3.27% *	0.72%
Construction	2.17%	3.83%	4.95% *	2.89%	2.30% *	8.24% *	2.61%	2.41% *
Utilities and transp.	1.09% *	--	0.00%	3.55% *	0.73% *	0.63% *	3.23% *	0.81% *
Wholesale trade	2.32%	5.57% *	0.00%	1.79% *	2.20% *	3.87% *	3.67% *	2.25% *
Fin. svcs. and real estate	1.23%	5.03%	5.49% *	2.98% *	0.50% *	1.04% *	3.65%	0.84%
Retail trade	0.67%	3.20% *	3.43% *	2.20% *	2.08% *	0.00%	2.04%	0.34% *
Professional services	0.84%	2.16%	2.19%	1.09%	0.71%	0.42% *	1.47%	0.35%
Other services	0.96%	3.57%	2.65%	1.38%	0.69% *	0.17% *	1.96%	0.30%
Ownership								
For profit, incorporated	0.56%	1.86%	1.55%	0.83%	0.46%	0.45%	1.13%	0.35%
For profit, unincorporated	1.25%	3.45%	2.72% *	1.71% *	1.30% *	0.46% *	2.25%	0.55%
Nonprofit	0.96%	3.02% *	3.31% *	1.69%	0.67%	1.25% *	1.99%	0.65%
Age of firm								
Less than 5 years	3.18% *	4.94% *	1.27% *	4.09% *	1.46% *	0.00%	3.47% *	1.07% *
5-9 years	2.17%	3.78%	3.21% *	1.97% *	0.84% *	0.05% *	2.57%	0.66% *
10-19 years	1.43%	3.18%	2.40%	1.57%	0.50% *	1.76% *	1.93%	1.05% *
20 or more years	0.45%	2.00%	1.87%	0.82%	0.46%	0.39%	1.19%	0.30%
Multi/single status								
2 or more locations	0.35%	--	4.71%	0.80%	0.42%	0.38%	2.18%	0.29%
1 location only	0.93%	1.52%	1.23%	1.05%	0.86%	--	1.01%	0.95%
Percent full-time employees								
Less than 25%	1.03%	2.46% *	5.09% *	2.06% *	1.94% *	1.48% *	2.08% *	1.08% *
25-49 %	1.17%	4.59% *	5.16% *	1.44% *	2.19% *	0.00%	2.81% *	0.64% *
50-74 %	1.49%	4.30%	3.82% *	1.11% *	0.57% *	0.06% *	3.02%	0.13% *
75% or more	0.55%	1.69%	1.42%	0.86%	0.40%	0.52%	1.05%	0.37%
Union presence								
No union employees	0.51%	1.51%	1.26%	0.67%	0.39%	0.47%	0.94%	0.32%
Has union employees	0.88%	14.32% *	11.08% *	5.07%	2.10% *	0.27% *	7.50%	0.34%
Percent low-wage employees								
50% or more low-wage	0.87%	3.85% *	3.27% *	1.08% *	0.91% *	0.06% *	2.29%	0.25% *
Less than 50% low-wage	0.54%	1.63%	1.37%	0.81%	0.41%	0.50%	1.02%	0.36%
Percent women employees								
Less than 25%	1.11%	2.76%	1.97%	1.35%	0.85%	0.92% *	1.71%	0.66%
25-49 %	0.92%	2.56%	3.75% *	1.50%	0.83%	1.31% *	1.79%	0.94%
50-74 %	0.75%	3.21%	3.11%	1.43%	0.72%	0.31% *	2.06%	0.29%
75% or more	0.77%	2.58%	1.84%	0.88% *	0.71% *	0.49% *	1.53%	0.36% *
Percent age 50 or older employees								
Less than 25%	0.69%	2.11%	1.45%	0.95%	0.47%	0.68% *	1.23%	0.47%
25-49 %	0.55%	3.33% *	2.66%	1.29%	0.82%	0.40% *	1.76%	0.34%
50-74 %	1.59%	4.04%	4.62%	2.01%	0.98% *	2.34% *	2.68%	1.14% *
75% or more	2.47%	3.49%	0.00%	1.50% *	1.13% *	0.21% *	2.94%	0.50% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.2%	4.8% *	4.1%	1.3%	0.7%	0.4% *	4.1%	0.5%
Industry group **								
Agric., fish., forest.	7.8% *	2.2% *	--	0.8% *	0.0%	0.0%	8.8% *	1.1% *
Mining and manufacturing	1.8% *	--	2.3% *	0.3% *	0.6% *	0.1% *	2.9% *	0.4% *
Construction	3.0% *	3.8% *	1.3% *	4.5% *	2.3% *	0.0%	3.2% *	2.0% *
Utilities and transp.	0.3% *	0.0%	0.0%	0.0%	2.3% *	0.0% *	0.0%	0.5% *
Wholesale trade	6.3% *	13.9% *	2.2% *	3.8% *	0.9% *	0.0%	10.5% *	0.5% *
Fin. svcs. and real estate	1.6% *	7.0% *	0.7% *	0.2% *	0.1% *	0.4% *	--	0.3% *
Retail trade	1.2% *	4.5% *	1.9% *	0.1% *	0.0% *	0.6% *	2.8% *	0.5% *
Professional services	1.8%	2.3% *	4.8% *	1.3% *	0.9% *	0.0% *	2.8%	0.4% *
Other services	2.4%	4.8% *	5.5% *	0.9% *	0.8% *	0.6% *	4.3%	0.7% *
Ownership								
For profit, incorporated	2.0%	4.5% *	3.2%	1.4%	0.7% *	0.4% *	3.7%	0.5%
For profit, unincorporated	2.8% *	5.8% *	5.4% *	1.1% *	0.4% *	0.2% *	5.0% *	0.3% *
Nonprofit	2.7% *	--	8.5% *	1.2% *	0.9% *	0.3% *	5.0% *	0.7% *
Age of firm								
Less than 5 years	1.6% *	0.7% *	--	0.8% *	0.0%	--	1.6% *	0.8% *
5-9 years	0.6% *	0.9% *	0.1% *	0.5% *	0.0%	0.0%	0.7% *	0.0%
10-19 years	2.5%	1.6% *	6.3% *	1.1% *	1.1% *	--	2.6% *	2.2% *
20 or more years	2.4%	8.8% *	4.2%	1.5%	0.7%	0.3% *	6.2%	0.4%
Multi/single status								
2 or more locations	1.3% *	--	5.6% *	1.0% *	0.7%	0.4% *	8.3% *	0.4%
1 location only	3.3%	3.7%	3.9%	1.6%	0.9% *	7.0% *	3.5%	1.6% *
Percent full-time employees								
Less than 25%	3.2% *	10.1% *	9.8% *	1.2% *	0.1% *	1.3% *	7.1% *	0.8% *
25-49 %	1.9% *	6.0% *	--	1.1% *	0.9% *	0.0%	4.6% *	0.3% *
50-74 %	2.0%	3.9% *	2.1% *	1.7% *	0.2% *	0.9% *	3.3% *	0.7% *
75% or more	2.2%	4.8% *	4.1%	1.3%	0.9%	0.2% *	4.0%	0.5%
Union presence								
No union employees	2.3%	4.9% *	3.9%	1.2%	0.7%	0.4% *	4.0%	0.5%
Has union employees	1.0% *	1.7% *	15.1% *	--	0.9% *	0.2% *	6.2% *	0.4% *
Percent low-wage employees								
50% or more low-wage	1.7%	3.3% *	5.0% *	1.2% *	0.8% *	0.8% *	3.4% *	0.7% *
Less than 50% low-wage	2.3%	5.1% *	4.0%	1.4%	0.7%	0.2% *	4.2%	0.4%
Percent women employees								
Less than 25%	3.1% *	5.6% *	3.1% *	1.7% *	0.8% *	0.8% *	4.4% *	0.8% *
25-49 %	1.7%	4.6% *	0.7% *	1.7% *	0.9% *	0.5% *	3.2% *	0.6% *
50-74 %	1.1%	2.4% *	3.5% *	0.9% *	0.8% *	0.2% *	2.4% *	0.4% *
75% or more	3.0% *	5.9% *	8.4%	0.8% *	0.4% *	0.0% *	5.9% *	0.3% *
Percent age 50 or older employees								
Less than 25%	2.6% *	6.1% *	2.8% *	1.2%	0.5% *	0.8% *	4.3% *	0.7% *
25-49 %	1.1%	2.0% *	4.6% *	1.7% *	1.0% *	0.1% *	3.0%	0.4%
50-74 %	2.3%	4.4% *	4.2% *	1.4% *	0.5% *	0.0% *	4.0%	0.2% *
75% or more	4.2% *	3.9% *	13.9% *	0.2% *	1.8% *	0.0%	4.8% *	0.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	1.44% *	0.83%	0.30%	0.18%	0.15% *	0.86%	0.11%
Industry group **								
Agric., fish., forest.	4.74% *	1.83% *	--	0.80% *	0.00%	0.00%	5.47% *	1.08% *
Mining and manufacturing	0.78% *	--	1.54% *	0.27% *	0.60% *	0.06% *	1.39% *	0.25% *
Construction	1.09% *	2.49% *	0.80% *	1.76% *	1.28% *	0.00%	1.32% *	0.99% *
Utilities and transp.	0.34% *	0.00%	0.00%	0.00%	2.27% *	0.00% *	0.00%	0.48% *
Wholesale trade	4.63% *	11.11% *	2.15% *	2.33% *	0.88% *	0.00%	7.64% *	0.34% *
Fin. svcs. and real estate	1.01% *	4.94% *	0.67% *	0.16% *	0.05% *	0.24% *	--	0.18% *
Retail trade	0.44% *	2.32% *	1.24% *	0.08% *	0.05% *	0.47% *	1.18% *	0.36% *
Professional services	0.39%	0.82% *	1.70% *	0.53% *	0.36% *	0.01% *	0.68%	0.15% *
Other services	0.58%	2.08% *	1.77% *	0.44% *	0.41% *	0.51% *	1.16%	0.34% *
Ownership								
For profit, incorporated	0.49%	1.80% *	0.88%	0.38%	0.23% *	0.19% *	1.03%	0.14%
For profit, unincorporated	1.18% *	3.35% *	2.57% *	0.53% *	0.45% *	0.10% *	2.16% *	0.16% *
Nonprofit	0.85% *	--	2.99% *	0.84% *	0.42% *	0.27% *	1.82% *	0.28% *
Age of firm								
Less than 5 years	0.82% *	0.45% *	--	0.62% *	0.00%	--	0.89% *	0.74% *
5-9 years	0.27% *	0.48% *	0.08% *	0.50% *	0.00%	0.00%	0.32% *	0.00%
10-19 years	0.64%	0.89% *	2.23% *	0.54% *	0.61% *	--	0.79% *	1.01% *
20 or more years	0.56%	2.90% *	1.07%	0.42%	0.21%	0.11% *	1.57%	0.09%
Multi/single status								
2 or more locations	0.60% *	--	2.94% *	0.43% *	0.20%	0.15% *	5.23% *	0.12%
1 location only	0.56%	0.91%	0.84%	0.41%	0.41% *	4.60% *	0.61%	0.47% *
Percent full-time employees								
Less than 25%	1.59% *	9.42% *	5.24% *	1.06% *	0.10% *	1.23% *	3.88% *	0.75% *
25-49 %	0.74% *	3.73% *	--	0.98% *	0.85% *	0.00%	1.88% *	0.24% *
50-74 %	0.58%	1.56% *	1.27% *	0.91% *	0.16% *	0.68% *	1.10% *	0.48% *
75% or more	0.54%	1.85% *	1.01%	0.35%	0.23%	0.10% *	1.09%	0.10%
Union presence								
No union employees	0.45%	1.47% *	0.82%	0.29%	0.19%	0.18% *	0.87%	0.13%
Has union employees	0.38% *	1.79% *	9.37% *	--	0.66% *	0.18% *	3.03% *	0.19% *
Percent low-wage employees								
50% or more low-wage	0.51%	2.04% *	2.32% *	0.58% *	0.38% *	0.51% *	1.27% *	0.34% *
Less than 50% low-wage	0.50%	1.66% *	0.89%	0.35%	0.21%	0.11% *	0.99%	0.10%
Percent women employees								
Less than 25%	1.13% *	2.94% *	1.25% *	0.61% *	0.33% *	0.45% *	1.76% *	0.28% *
25-49 %	0.47%	1.88% *	0.46% *	0.71% *	0.49% *	0.46% *	1.03% *	0.34% *
50-74 %	0.33%	1.38% *	1.56% *	0.52% *	0.35% *	0.18% *	0.90% *	0.16% *
75% or more	0.96% *	3.26% *	2.35%	0.39% *	0.30% *	0.02% *	1.93% *	0.13% *
Percent age 50 or older employees								
Less than 25%	0.83% *	2.74% *	0.90% *	0.34%	0.20% *	0.38% *	1.53% *	0.24% *
25-49 %	0.23%	0.95% *	1.68% *	0.73% *	0.37% *	0.08% *	0.78%	0.10%
50-74 %	0.62%	1.67% *	2.01% *	0.83% *	0.46% *	0.02% *	1.12%	0.20% *
75% or more	1.40% *	1.74% *	7.20% *	0.21% *	1.41% *	0.00%	1.67% *	0.62% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	27.2%	38.9%	52.0%	69.6%	89.7%	33.3%	81.7%
Industry group **								
Agric., fish., forest.	28.0% *	--	--	22.4% *	43.6% *	90.4%	26.3% *	39.9%
Mining and manufacturing	49.7%	27.0% *	26.0%	43.9%	70.5%	86.2%	30.1%	74.0%
Construction	35.8%	17.7%	40.5%	46.1%	63.6%	74.8%	30.7%	58.2%
Utilities and transp.	64.0%	--	32.6% *	41.1%	68.8%	88.1%	30.2%	78.4%
Wholesale trade	46.5%	20.9% *	29.7%	37.8%	70.7%	88.8%	22.3% *	80.2%
Fin. svcs. and real estate	75.2%	31.4%	34.2%	59.8%	71.2%	97.8%	33.6%	91.7%
Retail trade	61.6%	23.9%	36.2%	52.2%	60.9%	78.6%	32.4%	74.5%
Professional services	58.0%	33.3%	42.5%	62.8%	70.5%	92.8%	39.0%	82.5%
Other services	56.6%	20.8%	42.5%	49.1%	71.2%	85.8%	31.7%	79.1%
Ownership								
For profit, incorporated	59.8%	27.4%	38.3%	49.4%	70.6%	89.3%	33.1%	82.6%
For profit, unincorporated	58.9%	30.8%	42.5%	60.6%	69.3%	94.1%	37.0%	84.1%
Nonprofit	52.8%	19.2% *	37.1%	53.9%	66.7%	85.7%	28.6%	73.5%
Age of firm								
Less than 5 years	40.3%	29.5%	49.9%	67.2%	81.1%	96.6%	37.0%	75.8%
5-9 years	42.4%	31.0%	48.9%	52.3%	73.9%	68.4%	37.2%	69.3%
10-19 years	51.8%	41.4%	41.0%	51.9%	77.6%	92.8%	41.8%	78.9%
20 or more years	63.7%	18.7%	33.8%	50.7%	67.9%	89.8%	27.9%	82.4%
Multi/single status								
2 or more locations	79.1%	--	40.6%	52.7%	70.1%	89.7%	43.9%	83.3%
1 location only	34.4%	26.4%	38.6%	51.3%	64.9%	75.7%	31.9%	62.1%
Percent full-time employees								
Less than 25%	57.5%	16.4% *	30.0%	28.0%	67.6%	91.0%	22.4%	79.7%
25-49 %	56.3%	17.7% *	41.3%	49.1%	61.5%	78.7%	33.0%	71.0%
50-74 %	55.7%	21.6%	37.0%	58.9%	70.4%	87.3%	27.5%	82.3%
75% or more	59.8%	29.5%	39.5%	53.7%	70.6%	91.4%	35.2%	83.0%
Union presence								
No union employees	56.3%	27.6%	38.8%	52.1%	69.8%	88.4%	33.4%	80.1%
Has union employees	83.7%	7.7% *	44.4%	49.7%	64.9%	94.6%	29.3%	90.6%
Percent low-wage employees								
50% or more low-wage	58.3%	15.2%	27.2%	49.5%	66.4%	85.6%	24.1%	78.0%
Less than 50% low-wage	59.0%	29.4%	40.9%	52.6%	70.7%	91.1%	35.1%	83.0%
Percent women employees								
Less than 25%	48.4%	28.5%	34.3%	45.8%	68.3%	86.9%	31.7%	76.8%
25-49 %	65.9%	38.0%	48.0%	53.1%	69.7%	90.5%	41.9%	83.5%
50-74 %	66.1%	20.2%	43.3%	52.7%	67.3%	92.1%	30.9%	84.5%
75% or more	56.4%	23.9%	35.7%	60.6%	73.2%	86.3%	32.1%	79.8%
Percent age 50 or older employees								
Less than 25%	56.5%	36.3%	37.0%	50.4%	69.2%	85.1%	37.9%	77.5%
25-49 %	73.1%	22.3%	42.5%	56.9%	71.3%	93.4%	36.4%	87.1%
50-74 %	51.6%	21.7%	38.1%	48.0%	70.0%	93.7%	29.0%	79.6%
75% or more	25.1%	13.8%	42.2%	49.8%	58.7%	60.5%	18.0%	61.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	2.51%	2.16%	1.89%	1.45%	0.88%	1.59%	0.75%
Industry group **								
Agric., fish., forest.	11.56% *	--	--	11.03% *	13.71% *	6.60%	13.28% *	11.40%
Mining and manufacturing	3.09%	9.04% *	7.26%	4.74%	3.72%	2.98%	4.82%	2.44%
Construction	3.20%	5.11%	6.11%	5.09%	5.78%	9.53%	3.67%	5.35%
Utilities and transp.	5.13%	--	15.07% *	8.96%	7.31%	6.10%	8.24%	4.70%
Wholesale trade	4.36%	10.84% *	8.07%	6.53%	4.88%	2.42%	7.32% *	2.38%
Fin. svcs. and real estate	2.09%	6.50%	7.20%	5.78%	3.73%	0.54%	4.87%	1.00%
Retail trade	2.31%	6.15%	6.10%	6.05%	4.90%	2.77%	4.20%	2.35%
Professional services	1.94%	4.53%	3.65%	3.20%	2.46%	1.27%	3.05%	1.25%
Other services	2.12%	5.52%	4.86%	4.03%	3.34%	2.64%	3.26%	1.97%
Ownership								
For profit, incorporated	1.12%	3.01%	2.53%	2.35%	1.71%	1.04%	1.89%	0.88%
For profit, unincorporated	2.40%	5.11%	5.70%	3.87%	4.46%	1.28%	3.52%	1.89%
Nonprofit	2.78%	9.45% *	5.65%	4.91%	2.99%	3.52%	5.49%	2.18%
Age of firm								
Less than 5 years	4.65%	6.46%	8.23%	6.78%	6.59%	3.85%	4.98%	8.01%
5-9 years	3.46%	5.53%	6.82%	5.09%	4.78%	13.02%	4.02%	4.26%
10-19 years	2.76%	6.06%	4.20%	4.96%	3.30%	2.96%	3.83%	2.21%
20 or more years	1.07%	3.26%	2.66%	2.27%	1.66%	0.91%	1.97%	0.80%
Multi/single status								
2 or more locations	0.89%	--	5.86%	3.37%	1.61%	0.88%	4.98%	0.78%
1 location only	1.53%	2.43%	2.33%	1.91%	2.41%	5.55%	1.66%	1.98%
Percent full-time employees								
Less than 25%	3.59%	10.30% *	7.82%	6.61%	4.52%	2.56%	5.11%	2.57%
25-49 %	3.03%	6.86% *	8.33%	5.75%	4.69%	4.09%	4.94%	3.10%
50-74 %	2.84%	5.32%	5.20%	4.28%	5.63%	2.62%	3.91%	2.29%
75% or more	1.10%	3.00%	2.56%	2.16%	1.63%	0.97%	1.89%	0.85%
Union presence								
No union employees	1.01%	2.55%	2.19%	1.95%	1.51%	1.08%	1.62%	0.86%
Has union employees	2.04%	6.29% *	11.63%	7.21%	5.18%	1.06%	7.13%	1.19%
Percent low-wage employees								
50% or more low-wage	2.00%	4.39%	4.50%	5.26%	2.79%	2.09%	3.38%	1.62%
Less than 50% low-wage	1.08%	2.82%	2.40%	1.94%	1.70%	0.94%	1.77%	0.84%
Percent women employees								
Less than 25%	1.77%	4.07%	3.30%	2.84%	2.78%	2.26%	2.55%	1.66%
25-49 %	2.03%	7.36%	5.52%	3.97%	3.25%	1.63%	4.31%	1.51%
50-74 %	1.78%	4.00%	4.75%	4.86%	2.78%	1.17%	3.11%	1.19%
75% or more	2.13%	4.89%	4.48%	3.47%	2.72%	2.58%	3.19%	1.78%
Percent age 50 or older employees								
Less than 25%	1.40%	4.02%	2.80%	2.73%	2.09%	1.76%	2.40%	1.27%
25-49 %	1.46%	5.47%	4.21%	3.02%	2.01%	0.87%	3.15%	0.89%
50-74 %	2.55%	4.23%	5.50%	5.16%	3.97%	1.69%	3.18%	2.24%
75% or more	3.27%	3.52%	12.55%	9.14%	11.09%	11.85%	3.54%	7.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	19.6%	90.2%	31.6%	71.2%
Firm size				
Less than 50 employees	21.7%	85.8%	34.6%	60.0%
50+ employees	17.6%	94.2%	29.0%	81.3%
Less than 10 employees	22.5%	83.8%	34.7%	57.4%
10-24 employees	20.8%	87.7%	33.2%	63.6%
25-99 employees	20.1%	91.1%	39.0%	64.9%
100-999 employees	20.7%	91.8%	34.9%	72.6%
1000+ employees	16.1%	95.3%	24.6%	86.9%
Industry group **				
Agric., fish., forest.	26.6% *	73.5%	33.1%	48.1%
Mining and manufacturing	16.6%	92.0%	32.8%	68.6%
Construction	16.7%	89.2%	33.3%	65.2%
Utilities and transp.	21.3%	87.9%	18.4%	80.0%
Wholesale trade	23.4%	86.2%	28.9%	65.3%
Fin. svs. and real estate	13.5%	93.4%	25.6%	80.6%
Retail trade	13.8%	92.1%	36.0%	67.4%
Professional services	23.3%	88.2%	34.8%	70.0%
Other services	22.2%	91.5%	32.5%	70.5%
Ownership				
For profit, incorporated	19.3%	90.6%	30.4%	71.8%
For profit, unincorporated	20.2%	88.3%	31.7%	70.0%
Nonprofit	20.2%	90.9%	39.3%	69.7%
Age of firm				
Less than 5 years	23.1%	84.0%	36.0%	55.6%
5-9 years	16.3%	92.3%	40.0%	66.6%
10-19 years	24.4%	87.1%	38.2%	66.0%
20 or more years	18.7%	91.1%	29.0%	74.0%
Multi/single status				
2 or more locations	18.8%	93.5%	28.4%	80.2%
1 location only	20.5%	86.3%	35.6%	60.5%
Percent full-time employees				
Less than 25%	27.3%	89.4%	35.7%	69.6%
25-49 %	20.9%	92.4%	30.2%	71.4%
50-74 %	20.1%	87.5%	36.5%	61.5%
75% or more	18.7%	90.7%	30.5%	73.3%
Union presence				
No union employees	19.6%	89.9%	31.6%	70.8%
Has union employees	18.7%	93.3%	32.1%	75.0%
Percent low wage employees **				
50% or more low-wage	19.8%	89.1%	32.6%	67.8%
Less than 50% low-wage	19.5%	90.5%	31.4%	72.1%
Percent women employees				
Less than 25%	20.2%	88.1%	29.2%	67.9%
25-49 %	17.4%	92.5%	34.8%	75.2%
50-74 %	17.4%	93.1%	30.6%	75.4%
75% or more	23.6%	87.1%	33.5%	66.5%
Percent age 50 or older employees				
Less than 25%	21.2%	89.6%	34.4%	68.7%
25-49 %	17.4%	92.9%	27.8%	79.6%
50-74 %	16.2%	90.9%	30.3%	70.8%
75% or more	23.8%	82.4%	34.0%	52.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.86%	0.59%	0.92%	0.87%
Firm size				
Less than 50 employees	1.48%	1.13%	1.58%	1.58%
50+ employees	0.93%	0.45%	0.99%	0.79%
Less than 10 employees	2.31%	1.81%	2.52%	2.51%
10-24 employees	1.89%	1.35%	2.02%	2.06%
25-99 employees	1.78%	1.17%	1.79%	1.82%
100-999 employees	1.27%	0.75%	1.45%	1.37%
1000+ employees	1.32%	0.61%	1.35%	1.02%
Industry group **				
Agric., fish., forest.	11.64% *	11.65%	9.70%	11.19%
Mining and manufacturing	2.08%	1.43%	2.97%	2.97%
Construction	2.59%	2.27%	3.24%	3.30%
Utilities and transp.	4.00%	3.75%	2.98%	3.91%
Wholesale trade	4.71%	2.78%	3.73%	4.07%
Fin. svcs. and real estate	1.74%	1.45%	2.18%	2.05%
Retail trade	1.49%	1.24%	2.26%	2.26%
Professional services	1.76%	1.22%	1.90%	1.71%
Other services	1.93%	1.02%	2.06%	1.94%
Ownership				
For profit, incorporated	1.00%	0.67%	1.06%	1.03%
For profit, unincorporated	1.98%	1.76%	2.24%	2.24%
Nonprofit	2.88%	1.43%	2.94%	2.48%
Age of firm				
Less than 5 years	4.05%	3.70%	4.91%	4.94%
5-9 years	2.49%	1.60%	3.55%	3.23%
10-19 years	2.79%	1.73%	2.92%	2.56%
20 or more years	0.96%	0.66%	0.96%	0.95%
Multi/single status				
2 or more locations	1.10%	0.56%	1.02%	0.88%
1 location only	1.35%	1.10%	1.58%	1.56%
Percent full-time employees				
Less than 25%	3.03%	2.26%	3.39%	3.44%
25-49 %	2.59%	1.47%	2.64%	2.67%
50-74 %	2.03%	1.80%	2.58%	2.70%
75% or more	1.05%	0.68%	1.09%	1.00%
Union presence				
No union employees	0.92%	0.64%	0.98%	0.93%
Has union employees	2.08%	1.15%	2.53%	2.27%
Percent low wage employees **				
50% or more low-wage	1.71%	1.42%	1.86%	1.95%
Less than 50% low-wage	0.98%	0.64%	1.05%	0.97%
Percent women employees				
Less than 25%	1.59%	1.17%	1.59%	1.66%
25-49 %	1.92%	0.95%	2.30%	1.76%
50-74 %	1.59%	0.90%	1.70%	1.57%
75% or more	1.82%	1.58%	1.92%	2.03%
Percent age 50 or older employees				
Less than 25%	1.37%	0.93%	1.40%	1.30%
25-49 %	1.34%	0.75%	1.41%	1.22%
50-74 %	1.73%	1.39%	2.26%	2.26%
75% or more	3.46%	3.08%	4.20%	4.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.4%	49.5%	79.4%	84.3%	88.3%	74.1%	63.0%	78.9%
Industry group **								
Agric., fish., forest.	59.9%	--	--	83.5%	93.6%	100.0%	54.5%	96.6%
Mining and manufacturing	82.4%	73.3%	87.7%	91.9%	87.4%	74.8%	82.9%	81.7%
Construction	80.1%	63.1%	92.8%	88.2%	93.7%	94.7%	77.3%	92.7%
Utilities and transp.	79.4%	81.8%	99.2%	95.6%	89.8%	67.6%	89.1%	75.3%
Wholesale trade	64.3%	44.6%	80.9%	78.4%	88.0%	66.6%	55.4%	76.8%
Fin. svcs. and real estate	66.9%	53.4%	68.9%	85.6%	83.9%	65.2%	60.1%	69.6%
Retail trade	85.3%	62.0%	88.2%	94.9%	96.0%	87.1%	77.7%	88.7%
Professional services	64.9%	44.5%	75.1%	80.1%	83.7%	69.6%	56.5%	75.7%
Other services	73.8%	41.3%	77.6%	80.8%	93.1%	82.8%	60.2%	86.1%
Ownership								
For profit, incorporated	71.5%	52.3%	80.8%	84.8%	89.7%	71.2%	65.3%	76.7%
For profit, unincorporated	76.0%	52.7%	82.8%	87.4%	87.2%	89.5%	64.7%	88.9%
Nonprofit	63.9%	26.1%	64.5%	77.5%	84.8%	75.5%	44.8%	80.1%
Age of firm								
Less than 5 years	58.6%	43.4%	82.5%	86.7%	89.2%	--	55.6%	91.1%
5-9 years	67.4%	53.9%	83.8%	86.4%	89.3%	55.2%	65.1%	79.8%
10-19 years	66.1%	44.3%	80.5%	78.8%	87.7%	82.3%	59.0%	85.2%
20 or more years	73.9%	51.9%	77.4%	85.5%	88.3%	74.0%	65.5%	78.3%
Multi/single status								
2 or more locations	77.7%	--	73.4%	84.9%	88.7%	74.0%	72.2%	78.4%
1 location only	63.7%	50.2%	80.4%	83.7%	84.5%	85.5%	61.7%	86.0%
Percent full-time employees								
Less than 25%	76.1%	19.2% *	70.6%	84.2%	91.2%	87.9%	55.1%	89.4%
25-49 %	79.9%	45.6%	69.3%	81.6%	93.1%	91.7%	62.1%	91.0%
50-74 %	73.7%	45.2%	83.7%	87.9%	91.1%	87.8%	57.7%	89.0%
75% or more	69.7%	51.9%	80.4%	84.1%	86.8%	67.9%	64.6%	74.6%
Union presence								
No union employees	70.6%	49.9%	79.5%	84.6%	88.6%	71.7%	63.3%	78.2%
Has union employees	79.1%	25.8% *	77.3%	76.6%	81.3%	82.7%	49.8%	82.8%
Percent low-wage employees								
50% or more low-wage	78.3%	37.4%	74.0%	85.6%	94.6%	89.9%	56.4%	91.0%
Less than 50% low-wage	69.6%	51.6%	80.3%	83.9%	86.0%	68.8%	64.2%	75.0%
Percent women employees								
Less than 25%	69.4%	50.2%	82.6%	82.0%	90.5%	72.4%	63.4%	79.5%
25-49 %	74.1%	59.7%	84.4%	84.8%	83.5%	72.7%	70.4%	76.7%
50-74 %	71.8%	46.6%	77.1%	85.9%	87.3%	73.8%	60.8%	77.6%
75% or more	71.1%	43.4%	73.3%	85.8%	90.6%	78.0%	58.6%	83.1%
Percent age 50 or older employees								
Less than 25%	74.8%	51.8%	80.2%	84.6%	88.6%	83.6%	65.2%	85.5%
25-49 %	71.9%	53.9%	80.6%	82.6%	88.2%	68.0%	69.9%	72.6%
50-74 %	71.1%	52.7%	78.5%	88.2%	87.1%	66.5%	65.1%	78.4%
75% or more	51.5%	39.4%	69.7%	78.9%	89.5%	86.3%	44.1%	89.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.99%	2.59%	1.72%	1.35%	0.95%	1.44%	1.70%	0.98%
Industry group **								
Agric., fish., forest.	11.41%	--	--	9.06%	4.83%	0.00%	12.85%	2.62%
Mining and manufacturing	2.65%	9.03%	4.27%	2.35%	2.42%	3.86%	4.48%	2.14%
Construction	3.73%	7.73%	2.65%	3.13%	2.00%	2.20%	4.45%	1.84%
Utilities and transp.	3.31%	13.11%	0.80%	2.68%	3.79%	5.30%	6.66%	3.71%
Wholesale trade	4.89%	9.56%	6.40%	9.01%	3.22%	4.90%	7.41%	2.97%
Fin. svcs. and real estate	2.43%	6.86%	7.93%	4.02%	3.35%	3.40%	5.07%	2.71%
Retail trade	1.65%	7.04%	3.83%	2.08%	1.19%	2.08%	3.79%	1.65%
Professional services	2.04%	4.45%	3.15%	2.43%	1.85%	3.01%	3.14%	1.86%
Other services	2.03%	5.77%	3.66%	2.96%	1.18%	2.98%	3.44%	1.88%
Ownership								
For profit, incorporated	1.17%	3.18%	2.01%	1.74%	1.07%	1.69%	2.02%	1.22%
For profit, unincorporated	2.29%	5.35%	4.09%	2.41%	3.01%	1.63%	3.71%	1.37%
Nonprofit	3.12%	5.99%	5.42%	3.50%	2.06%	5.34%	4.95%	2.47%
Age of firm								
Less than 5 years	5.10%	6.82%	6.15%	3.93%	3.68%	--	5.43%	3.38%
5-9 years	3.46%	5.66%	5.19%	3.08%	3.35%	13.20%	4.01%	4.25%
10-19 years	2.92%	5.61%	3.20%	4.21%	2.65%	4.04%	3.74%	2.00%
20 or more years	1.11%	3.87%	2.31%	1.48%	1.07%	1.49%	2.36%	1.08%
Multi/single status								
2 or more locations	1.11%	--	5.60%	2.41%	1.05%	1.44%	5.33%	1.05%
1 location only	1.67%	2.58%	1.76%	1.39%	1.62%	4.45%	1.80%	1.30%
Percent full-time employees								
Less than 25%	3.36%	8.87% *	7.29%	4.44%	2.51%	2.70%	7.12%	1.83%
25-49 %	2.68%	9.28%	7.44%	4.75%	2.16%	2.44%	5.41%	1.84%
50-74 %	3.00%	6.62%	3.69%	2.82%	2.05%	2.14%	5.06%	1.58%
75% or more	1.17%	2.96%	2.01%	1.64%	1.21%	1.90%	1.93%	1.28%
Union presence								
No union employees	1.06%	2.62%	1.75%	1.39%	0.98%	1.73%	1.72%	1.10%
Has union employees	2.31%	11.66% *	9.94%	5.66%	3.91%	2.15%	9.41%	1.94%
Percent low-wage employees								
50% or more low-wage	1.93%	5.84%	4.73%	3.08%	0.90%	1.56%	4.11%	1.08%
Less than 50% low-wage	1.14%	2.85%	1.84%	1.50%	1.23%	1.80%	1.86%	1.23%
Percent women employees								
Less than 25%	1.87%	4.01%	2.43%	2.74%	1.61%	2.60%	2.70%	1.60%
25-49 %	2.20%	7.01%	3.39%	2.65%	2.92%	2.90%	4.26%	2.11%
50-74 %	1.76%	5.30%	4.42%	2.34%	1.54%	2.51%	3.54%	1.85%
75% or more	2.26%	5.48%	3.82%	2.40%	1.76%	3.30%	3.69%	2.03%
Percent age 50 or older employees								
Less than 25%	1.44%	3.79%	2.39%	1.92%	1.30%	1.68%	2.37%	1.09%
25-49 %	1.62%	7.30%	3.30%	2.27%	1.33%	2.17%	3.87%	1.66%
50-74 %	2.63%	5.65%	4.26%	3.04%	3.25%	6.96%	3.67%	3.81%
75% or more	4.36%	5.46%	8.86%	9.34%	4.65%	6.87%	4.90%	3.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	8.3%	6.2%
Firm size		
Less than 50 employees	0.5% *	0.9%
50+ employees	15.3%	10.8%
Less than 10 employees	0.4% *	0.8% *
10-24 employees	0.6% *	1.1% *
25-99 employees	1.5%	1.7%
100-999 employees	5.4%	3.5%
1000+ employees	21.2%	15.1%
Industry group **		
Agric., fish., forest.	1.6% *	1.0% *
Mining and manufacturing	5.0%	3.1%
Construction	1.5% *	1.7% *
Utilities and transp.	19.0%	6.2%
Wholesale trade	4.7%	3.3%
Fin. svcs. and real estate	19.4%	13.7%
Retail trade	10.1%	8.5%
Professional services	6.0%	4.7%
Other services	3.2%	3.2%
Ownership		
For profit, incorporated	9.8%	7.3%
For profit, unincorporated	3.5%	2.8%
Nonprofit	5.8%	4.1%
Age of firm		
Less than 5 years	1.5% *	0.7% *
5-9 years	0.4% *	0.6% *
10-19 years	0.9% *	1.0% *
20 or more years	11.2%	8.3%
Multi/single status		
2 or more locations	14.7%	10.5%
1 location only	0.7%	0.9%
Percent full-time employees		
Less than 25%	5.1%	4.8%
25-49 %	2.1%	1.2%
50-74 %	7.7%	6.8%
75% or more	9.2%	6.6%
Union presence		
No union employees	6.6%	4.9%
Has union employees	24.9%	17.9%
Percent low wage employees **		
50% or more low-wage	6.8%	5.7%
Less than 50% low-wage	8.7%	6.3%
Percent women employees		
Less than 25%	5.7%	3.8%
25-49 %	9.2%	5.2%
50-74 %	12.0%	10.7%
75% or more	5.7%	3.9%
Percent age 50 or older employees		
Less than 25%	5.6%	4.5%
25-49 %	13.4%	9.7%
50-74 %	9.4%	6.4%
75% or more	1.0% *	0.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.52%	0.46%
Firm size		
Less than 50 employees	0.16% *	0.20%
50+ employees	0.93%	0.82%
Less than 10 employees	0.24% *	0.27% *
10-24 employees	0.25% *	0.34% *
25-99 employees	0.36%	0.36%
100-999 employees	0.78%	0.67%
1000+ employees	1.38%	1.23%
Industry group **		
Agric., fish., forest.	1.10% *	0.99% *
Mining and manufacturing	1.21%	0.60%
Construction	0.63% *	0.63% *
Utilities and transp.	3.43%	1.68%
Wholesale trade	0.96%	0.69%
Fin. svcs. and real estate	2.05%	1.84%
Retail trade	1.41%	1.37%
Professional services	0.79%	0.70%
Other services	0.66%	0.58%
Ownership		
For profit, incorporated	0.69%	0.61%
For profit, unincorporated	0.64%	0.60%
Nonprofit	0.84%	0.67%
Age of firm		
Less than 5 years	1.12% *	0.44% *
5-9 years	0.21% *	0.27% *
10-19 years	0.32% *	0.35% *
20 or more years	0.70%	0.63%
Multi/single status		
2 or more locations	0.90%	0.80%
1 location only	0.17%	0.18%
Percent full-time employees		
Less than 25%	1.00%	0.98%
25-49 %	0.48%	0.34%
50-74 %	1.28%	1.20%
75% or more	0.65%	0.57%
Union presence		
No union employees	0.51%	0.45%
Has union employees	2.33%	2.05%
Percent low wage employees **		
50% or more low-wage	0.84%	0.80%
Less than 50% low-wage	0.61%	0.54%
Percent women employees		
Less than 25%	0.70%	0.52%
25-49 %	1.18%	0.87%
50-74 %	1.25%	1.20%
75% or more	0.90%	0.73%
Percent age 50 or older employees		
Less than 25%	0.55%	0.48%
25-49 %	1.16%	1.04%
50-74 %	1.79%	1.47%
75% or more	0.53% *	0.31% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.6%	39.0%	41.8%	32.9%	27.8%	23.0%	38.4%	25.5%
Industry group **								
Agric., fish., forest.	30.4% *	--	--	29.8% *	32.2% *	--	30.5% *	29.9% *
Mining and manufacturing	32.9%	38.7%	40.4%	36.2%	25.2%	22.0%	37.9%	26.5%
Construction	34.3%	33.2%	43.0%	26.7%	32.1%	30.9%	36.2%	26.0%
Utilities and transp.	19.1%	--	44.8% *	33.8% *	30.0%	5.4% *	36.9%	11.5%
Wholesale trade	33.8%	46.3%	41.6%	18.6%	22.4%	26.0%	40.7%	24.1%
Fin. svcs. and real estate	25.8%	31.9%	34.0%	27.6%	20.0%	24.0%	30.6%	23.9%
Retail trade	26.0%	33.2%	39.4%	24.2%	27.7%	21.6%	32.4%	23.2%
Professional services	36.5%	45.8%	42.3%	34.9%	29.5%	24.4%	43.0%	28.0%
Other services	33.4%	32.9%	45.5%	41.4%	32.8%	24.3%	38.3%	28.9%
Ownership								
For profit, incorporated	32.8%	41.8%	42.7%	32.5%	28.7%	24.5%	40.0%	26.6%
For profit, unincorporated	27.0%	28.8%	38.7%	33.2%	23.3%	18.3%	31.8%	21.4%
Nonprofit	31.4%	40.8%	40.7%	34.5%	28.8%	15.6%	40.2%	23.9%
Age of firm								
Less than 5 years	48.1%	50.7%	44.5%	47.3%	28.5%	0.0%	48.5%	43.8%
5-9 years	39.5%	37.7%	54.5%	35.7%	36.3%	4.4% *	40.4%	34.5%
10-19 years	36.6%	37.6%	44.2%	33.1%	36.6%	22.3%	38.1%	32.5%
20 or more years	28.4%	36.9%	37.4%	31.1%	26.0%	23.2%	35.9%	24.5%
Multi/single status								
2 or more locations	24.8%	--	28.3%	31.0%	27.2%	23.0%	25.6%	24.8%
1 location only	39.8%	39.8%	44.0%	34.5%	32.7%	16.5% *	40.2%	35.2%
Percent full-time employees								
Less than 25%	36.8%	55.7%	46.1%	39.1%	31.0%	28.5%	48.2%	29.5%
25-49 %	31.4%	39.3%	38.1%	31.0%	32.4%	25.2%	37.1%	27.9%
50-74 %	36.0%	47.1%	42.2%	43.8%	27.5%	24.6%	45.3%	27.1%
75% or more	30.4%	36.4%	41.9%	31.0%	27.0%	21.9%	36.6%	24.6%
Union presence								
No union employees	32.9%	39.5%	42.3%	33.4%	28.1%	23.8%	38.9%	26.5%
Has union employees	19.8%	13.3% *	19.2% *	20.4%	22.1%	20.0%	17.5%	20.1%
Percent low-wage employees								
50% or more low-wage	31.4%	34.6%	46.2%	34.1%	34.3%	24.5%	36.6%	28.5%
Less than 50% low-wage	31.7%	39.8%	41.1%	32.5%	25.5%	22.5%	38.8%	24.5%
Percent women employees								
Less than 25%	30.9%	33.2%	41.2%	29.0%	24.3%	23.4%	34.5%	24.7%
25-49 %	34.5%	48.9%	43.3%	31.5%	22.7%	28.4%	44.1%	27.6%
50-74 %	27.6%	32.9%	42.1%	38.8%	31.1%	19.3%	36.0%	23.2%
75% or more	35.7%	48.7%	41.4%	34.2%	30.4%	24.5%	43.4%	28.4%
Percent age 50 or older employees								
Less than 25%	34.7%	40.3%	41.0%	34.3%	31.5%	27.3%	38.9%	30.0%
25-49 %	27.1%	51.8%	41.5%	30.1%	23.6%	19.4%	43.3%	20.9%
50-74 %	35.0%	38.6%	42.8%	35.1%	26.7%	31.2%	39.2%	29.9%
75% or more	28.1%	28.0%	48.0%	26.6%	25.4%	6.9% *	29.7%	19.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.95%	2.56%	2.15%	1.75%	1.44%	1.44%	1.62%	1.02%
Industry group **								
Agric., fish., forest.	11.61% *	--	--	11.71% *	14.08% *	--	13.22% *	11.67% *
Mining and manufacturing	3.08%	9.20%	8.05%	4.62%	3.35%	4.96%	5.00%	2.87%
Construction	3.25%	6.42%	6.00%	4.42%	5.99%	7.69%	3.91%	3.77%
Utilities and transp.	3.51%	--	14.16% *	11.15% *	6.29%	1.93% *	10.18%	2.08%
Wholesale trade	3.93%	9.70%	9.56%	4.30%	4.57%	5.10%	6.57%	3.25%
Fin. svcs. and real estate	2.14%	5.84%	7.01%	5.22%	2.90%	3.10%	4.29%	2.47%
Retail trade	2.31%	6.76%	6.00%	4.49%	4.08%	3.61%	4.03%	2.86%
Professional services	2.00%	4.65%	3.62%	3.12%	2.80%	2.84%	3.12%	1.90%
Other services	2.03%	5.65%	4.82%	4.19%	3.46%	3.22%	3.38%	2.27%
Ownership								
For profit, incorporated	1.14%	3.14%	2.56%	2.19%	1.93%	1.67%	1.95%	1.25%
For profit, unincorporated	2.04%	4.52%	5.37%	3.61%	3.03%	3.61%	3.17%	2.44%
Nonprofit	2.92%	8.90%	5.78%	4.54%	2.86%	3.46%	5.48%	2.08%
Age of firm								
Less than 5 years	4.89%	7.12%	8.14%	6.77%	7.23%	0.00%	5.29%	8.13%
5-9 years	3.38%	5.35%	6.57%	4.62%	6.30%	2.21% *	3.94%	4.42%
10-19 years	2.89%	6.08%	4.21%	4.24%	4.19%	6.21%	3.77%	2.95%
20 or more years	1.04%	3.62%	2.69%	2.19%	1.61%	1.48%	2.13%	1.11%
Multi/single status								
2 or more locations	1.05%	--	5.16%	3.10%	1.59%	1.44%	3.75%	1.09%
1 location only	1.60%	2.57%	2.33%	1.80%	2.35%	5.47% *	1.74%	1.96%
Percent full-time employees								
Less than 25%	3.66%	13.47%	8.57%	10.35%	4.80%	4.80%	7.17%	3.35%
25-49 %	3.15%	9.06%	7.73%	5.81%	4.46%	6.42%	5.05%	4.13%
50-74 %	2.82%	6.89%	5.33%	4.45%	5.53%	3.11%	4.87%	2.57%
75% or more	1.09%	2.84%	2.56%	1.86%	1.60%	1.73%	1.81%	1.21%
Union presence								
No union employees	1.02%	2.59%	2.19%	1.81%	1.50%	1.69%	1.65%	1.13%
Has union employees	2.10%	7.52% *	8.27% *	5.55%	3.93%	2.53%	5.11%	2.27%
Percent low-wage employees								
50% or more low-wage	1.94%	5.80%	4.97%	5.11%	3.13%	3.07%	3.79%	2.17%
Less than 50% low-wage	1.08%	2.82%	2.38%	1.74%	1.57%	1.62%	1.78%	1.15%
Percent women employees								
Less than 25%	1.58%	3.52%	3.42%	2.46%	2.35%	2.69%	2.31%	1.74%
25-49 %	2.38%	6.91%	5.43%	3.34%	2.44%	3.47%	4.28%	2.49%
50-74 %	1.62%	4.70%	4.74%	4.88%	2.43%	2.25%	3.29%	1.74%
75% or more	2.16%	5.81%	4.39%	3.25%	3.59%	3.03%	3.61%	2.16%
Percent age 50 or older employees								
Less than 25%	1.43%	3.75%	2.79%	2.57%	2.41%	2.39%	2.29%	1.61%
25-49 %	1.57%	6.96%	4.22%	2.70%	1.85%	1.85%	3.62%	1.45%
50-74 %	2.44%	5.32%	5.48%	4.91%	3.43%	6.25%	3.56%	3.28%
75% or more	3.65%	4.69%	11.88%	7.64%	6.98%	4.11% *	4.29%	4.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	35.5%	24.2%	18.4%
Firm size			
Less than 50 employees	15.9%	6.5%	4.8%
50+ employees	87.8%	71.0%	54.6%
Less than 10 employees	8.9%	4.5%	2.5%
10-24 employees	33.0%	10.7%	9.1%
25-99 employees	58.0%	23.5%	24.8%
100-999 employees	82.3%	53.2%	47.0%
1000+ employees	92.6%	84.7%	61.4%
Industry group **			
Agric., fish., forest.	11.2% *	8.2% *	6.7% *
Mining and manufacturing	40.5%	23.0%	20.4%
Construction	18.2%	5.5%	4.4%
Utilities and transp.	43.9%	34.4%	24.0%
Wholesale trade	45.0%	24.4%	20.0%
Fin. svcs. and real estate	50.9%	46.1%	35.8%
Retail trade	41.5%	28.7%	21.0%
Professional services	36.3%	25.3%	18.6%
Other services	27.5%	14.9%	11.6%
Ownership			
For profit, incorporated	36.9%	24.3%	18.8%
For profit, unincorporated	28.1%	18.9%	15.6%
Nonprofit	42.2%	34.6%	21.8%
Age of firm			
Less than 5 years	8.3%	5.4%	3.7%
5-9 years	18.3%	7.5%	6.5%
10-19 years	22.8%	9.8%	7.4%
20 or more years	52.9%	39.5%	30.1%
Multi/single status			
2 or more locations	82.7%	65.5%	50.4%
1 location only	15.8%	6.8%	5.1%
Percent full-time employees			
Less than 25%	12.6%	7.4%	5.8%
25-49 %	32.8%	19.7%	15.4%
50-74 %	36.4%	23.3%	15.9%
75% or more	40.8%	28.6%	22.2%
Union presence			
No union employees	33.2%	21.5%	17.2%
Has union employees	79.0%	72.9%	41.5%
Percent low wage employees **			
50% or more low-wage	25.4%	15.5%	12.6%
Less than 50% low-wage	39.6%	27.6%	20.8%
Percent women employees			
Less than 25%	24.7%	14.5%	11.1%
25-49 %	53.7%	35.4%	28.5%
50-74 %	47.1%	35.2%	26.4%
75% or more	30.4%	21.5%	16.0%
Percent age 50 or older employees			
Less than 25%	29.7%	18.2%	14.2%
25-49 %	64.8%	50.1%	37.8%
50-74 %	37.0%	23.2%	18.8%
75% or more	11.3%	6.9%	4.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Pretax Contributions	Flexible Spending Account	Flexible Benefits Plans
United States	0.52%	0.47%	0.44%
Firm size			
Less than 50 employees	0.64%	0.46%	0.35%
50+ employees	0.61%	0.89%	1.09%
Less than 10 employees	0.75%	0.54%	0.34%
10-24 employees	1.44%	0.98%	0.93%
25-99 employees	1.50%	1.35%	1.52%
100-999 employees	1.17%	1.52%	1.55%
1000+ employees	0.75%	1.08%	1.51%
Industry group **			
Agric., fish., forest.	4.02% *	3.95% *	3.93% *
Mining and manufacturing	2.53%	1.81%	1.71%
Construction	1.44%	0.65%	0.57%
Utilities and transp.	3.85%	3.46%	2.89%
Wholesale trade	3.39%	2.24%	2.04%
Fin. svcs. and real estate	1.99%	1.97%	1.89%
Retail trade	1.77%	1.63%	1.48%
Professional services	1.24%	1.07%	0.89%
Other services	1.15%	0.98%	0.85%
Ownership			
For profit, incorporated	0.68%	0.57%	0.56%
For profit, unincorporated	1.32%	1.24%	1.14%
Nonprofit	2.09%	2.12%	1.44%
Age of firm			
Less than 5 years	0.96%	0.91%	0.57%
5-9 years	1.33%	0.85%	0.80%
10-19 years	1.40%	1.08%	0.70%
20 or more years	0.84%	0.80%	0.79%
Multi/single status			
2 or more locations	0.79%	1.04%	1.14%
1 location only	0.60%	0.46%	0.32%
Percent full-time employees			
Less than 25%	0.94%	0.70%	0.74%
25-49 %	1.96%	1.75%	1.64%
50-74 %	1.75%	1.35%	1.11%
75% or more	0.75%	0.70%	0.64%
Union presence			
No union employees	0.55%	0.50%	0.46%
Has union employees	2.49%	2.55%	2.58%
Percent low wage employees **			
50% or more low-wage	0.95%	0.83%	0.81%
Less than 50% low-wage	0.70%	0.63%	0.57%
Percent women employees			
Less than 25%	0.88%	0.68%	0.57%
25-49 %	1.75%	1.69%	1.49%
50-74 %	1.37%	1.34%	1.29%
75% or more	1.19%	0.98%	0.89%
Percent age 50 or older employees			
Less than 25%	0.79%	0.68%	0.57%
25-49 %	1.31%	1.36%	1.38%
50-74 %	1.77%	1.52%	1.41%
75% or more	1.25%	1.07%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	83.2%	77.8%	88.5%	91.0%	97.0%
Industry group **					
Agric., fish., forest.	88.0%	82.6%	94.1%	98.1%	--
Mining and manufacturing	93.7%	95.5%	90.5%	94.5%	98.6%
Construction	83.7%	77.1%	90.2%	90.0%	--
Utilities and transp.	79.6%	73.9%	70.3%	97.4%	--
Wholesale trade	83.5%	78.7%	92.7%	92.3%	92.6%
Fin. svcs. and real estate	74.4%	68.6%	83.7%	87.6%	100.0%
Retail trade	83.8%	75.2%	86.9%	95.7%	99.4%
Professional services	86.0%	83.0%	89.4%	91.7%	95.5%
Other services	80.1%	70.7%	88.1%	87.2%	100.0%
Ownership					
For profit, incorporated	84.0%	78.5%	89.1%	91.6%	96.8%
For profit, unincorporated	86.5%	81.6%	93.1%	93.6%	100.0%
Nonprofit	72.5%	66.0%	77.1%	83.1%	93.7%
Age of firm					
Less than 5 years	84.6%	81.6%	89.5%	93.9%	100.0%
5-9 years	84.1%	79.6%	94.7%	85.6%	100.0%
10-19 years	84.0%	78.3%	89.5%	93.1%	95.2%
20 or more years	82.3%	75.8%	86.4%	91.0%	97.1%
Multi/single status					
2 or more locations	90.6%	89.1%	87.1%	91.3%	98.3%
1 location only	82.0%	77.4%	88.7%	90.8%	95.1%
Percent full-time employees					
Less than 25%	78.9%	72.4%	76.8%	85.6%	100.0%
25-49 %	76.2%	60.8%	79.4%	85.6%	99.6%
50-74 %	77.9%	72.1%	89.0%	87.1%	100.0%
75% or more	85.1%	80.3%	90.2%	91.7%	95.6%
Union presence					
No union employees	83.6%	78.3%	89.0%	91.6%	97.7%
Has union employees	63.3%	53.0% *	66.5%	74.8%	--
Percent low-wage employees					
50% or more low-wage	75.1%	65.2%	82.7%	88.8%	100.0%
Less than 50% low-wage	84.7%	80.0%	89.5%	91.5%	96.5%
Percent women employees					
Less than 25%	81.9%	76.0%	89.5%	89.2%	96.0%
25-49 %	86.5%	80.9%	91.7%	92.5%	97.9%
50-74 %	84.0%	77.7%	89.6%	94.6%	100.0%
75% or more	82.1%	78.7%	84.0%	88.8%	93.4%
Percent age 50 or older employees					
Less than 25%	81.7%	74.0%	88.7%	91.8%	98.4%
25-49 %	87.4%	83.1%	89.0%	91.8%	94.4%
50-74 %	84.3%	80.6%	86.8%	91.6%	96.0%
75% or more	81.6%	81.0%	88.4%	75.9%	100.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 for 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	1.21%	2.07%	1.25%	1.38%	1.23%
Industry group **					
Agric., fish., forest.	5.47%	9.68%	4.67%	1.43%	--
Mining and manufacturing	1.78%	2.21%	4.19%	2.90%	1.17%
Construction	3.82%	7.10%	3.10%	3.90%	--
Utilities and transp.	7.80%	14.34%	15.39%	2.14%	--
Wholesale trade	5.29%	7.92%	4.56%	4.18%	7.34%
Fin. svcs. and real estate	5.17%	7.16%	6.44%	4.88%	0.00%
Retail trade	3.18%	6.20%	3.61%	2.30%	0.57%
Professional services	1.79%	2.86%	2.02%	2.13%	2.80%
Other services	2.64%	5.08%	2.54%	3.98%	0.00%
Ownership					
For profit, incorporated	1.43%	2.48%	1.46%	1.56%	1.60%
For profit, unincorporated	2.59%	4.15%	2.25%	1.96%	0.00%
Nonprofit	4.31%	7.42%	4.86%	6.39%	4.45%
Age of firm					
Less than 5 years	3.32%	4.71%	3.88%	4.03%	0.00%
5-9 years	3.08%	4.58%	1.97%	6.14%	0.00%
10-19 years	2.53%	4.34%	2.64%	2.13%	3.66%
20 or more years	1.74%	3.22%	1.81%	1.70%	1.32%
Multi/single status					
2 or more locations	1.88%	7.71%	3.99%	2.40%	1.18%
1 location only	1.36%	2.11%	1.30%	1.65%	2.37%
Percent full-time employees					
Less than 25%	4.99%	10.91%	6.82%	7.88%	0.00%
25-49 %	4.96%	9.97%	6.11%	2.73%	0.41%
50-74 %	3.83%	5.70%	3.09%	3.98%	0.00%
75% or more	1.34%	2.27%	1.37%	1.48%	1.81%
Union presence					
No union employees	1.21%	2.05%	1.25%	1.39%	1.16%
Has union employees	10.09%	18.50% *	10.75%	8.65%	--
Percent low-wage employees					
50% or more low-wage	3.36%	5.77%	3.68%	4.08%	0.00%
Less than 50% low-wage	1.30%	2.20%	1.32%	1.40%	1.42%
Percent women employees					
Less than 25%	2.08%	3.42%	1.95%	2.51%	2.05%
25-49 %	2.29%	4.25%	2.61%	2.09%	1.85%
50-74 %	2.47%	4.16%	2.56%	1.73%	0.00%
75% or more	2.77%	4.77%	2.94%	3.97%	4.72%
Percent age 50 or older employees					
Less than 25%	1.74%	3.12%	1.62%	1.77%	1.03%
25-49 %	2.37%	5.25%	2.62%	2.26%	3.32%
50-74 %	2.86%	4.75%	3.45%	2.69%	4.04%
75% or more	3.65%	4.23%	5.20%	12.62%	0.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.I Percent of private-sector establishments that offer paid sick leave by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	63.3%	47.5%	70.3%	78.5%	85.1%	93.2%	53.3%	89.9%
Industry group **								
Agric., fish., forest.	38.4%	25.6%	83.8%	87.5%	77.6%	86.4%	36.6%	78.9%
Mining and manufacturing	63.8%	48.4%	74.1%	68.5%	81.9%	85.3%	56.6%	83.0%
Construction	49.1%	38.9%	71.9%	77.7%	80.3%	95.6%	46.5%	85.5%
Utilities and transp.	64.3%	38.8%	61.7%	81.9%	86.1%	95.9%	45.4%	92.5%
Wholesale trade	72.8%	62.4%	70.0%	88.0%	88.2%	95.4%	65.8%	91.9%
Fin. svcs. and real estate	74.3%	53.4%	80.2%	86.6%	87.0%	95.6%	57.5%	93.5%
Retail trade	64.2%	40.2%	65.5%	79.5%	84.5%	95.1%	47.2%	92.7%
Professional services	67.2%	53.5%	84.6%	86.8%	88.2%	91.2%	60.1%	89.9%
Other services	56.9%	43.4%	58.5%	68.9%	80.7%	90.3%	48.7%	84.8%
Ownership								
For profit, incorporated	62.3%	44.8%	69.9%	78.4%	83.7%	93.2%	51.3%	90.0%
For profit, unincorporated	60.0%	49.2%	64.9%	69.5%	81.7%	95.8%	52.9%	88.4%
Nonprofit	78.2%	65.6%	85.6%	93.6%	91.8%	88.1%	71.4%	90.8%
Age of firm								
Less than 5 years	41.8%	38.0%	62.9%	63.3%	86.4%	--	41.3%	66.0%
5-9 years	50.5%	44.0%	67.5%	71.7%	79.0%	94.3%	48.7%	81.7%
10-19 years	59.9%	52.6%	68.8%	79.7%	81.3%	84.9%	57.1%	83.5%
20 or more years	74.4%	52.3%	74.0%	81.0%	86.0%	93.5%	59.7%	91.0%
Multi/single status								
2 or more locations	88.8%	70.0%	76.1%	82.9%	85.4%	93.2%	77.8%	90.7%
1 location only	52.7%	47.1%	69.5%	74.9%	82.4%	93.4%	51.8%	80.2%
Percent full-time employees								
Less than 25%	42.9%	31.9%	53.2%	66.6%	79.0%	81.7%	37.0%	79.4%
25-49 %	66.7%	54.7%	61.8%	73.2%	82.8%	93.0%	58.1%	87.7%
50-74 %	67.1%	54.0%	71.0%	76.3%	85.0%	96.3%	57.8%	92.2%
75% or more	66.6%	49.5%	76.0%	81.7%	86.1%	93.6%	56.1%	90.7%
Union presence								
No union employees	62.0%	47.5%	70.4%	78.7%	84.6%	92.3%	53.4%	88.8%
Has union employees	86.9%	41.6%	60.6%	73.2%	94.1%	96.6%	48.4%	96.1%
Percent low-wage employees								
50% or more low-wage	47.8%	31.2%	46.8%	65.9%	77.1%	89.1%	36.1%	83.7%
Less than 50% low-wage	69.5%	54.3%	80.0%	83.5%	88.0%	94.6%	60.6%	92.0%
Percent women employees								
Less than 25%	52.6%	40.8%	67.3%	75.6%	80.9%	91.8%	46.4%	86.3%
25-49 %	78.1%	63.8%	76.2%	82.1%	85.1%	95.2%	68.7%	91.7%
50-74 %	72.9%	55.3%	70.4%	77.7%	86.5%	93.5%	59.9%	90.9%
75% or more	61.7%	47.5%	70.4%	81.1%	87.3%	91.6%	53.3%	89.8%
Percent age 50 or older employees								
Less than 25%	59.6%	46.2%	65.5%	76.2%	85.3%	90.6%	51.9%	87.5%
25-49 %	81.8%	61.1%	77.1%	83.2%	84.6%	95.1%	68.0%	92.6%
50-74 %	69.0%	55.5%	82.1%	78.6%	89.8%	93.3%	61.8%	90.3%
75% or more	44.4%	40.3%	68.3%	81.5%	72.1%	91.3%	42.2%	81.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.I Standard errors for percent of private-sector establishments that offer paid sick leave by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.08%	1.33%	1.12%	1.05%	0.64%	0.85%	0.52%
Industry group **								
Agric., fish., forest.	5.45%	5.98%	6.83%	4.91%	10.35%	10.34%	5.62%	7.39%
Mining and manufacturing	2.92%	5.38%	4.75%	4.29%	2.87%	3.41%	3.80%	2.07%
Construction	2.42%	3.11%	3.98%	3.29%	4.29%	1.93%	2.56%	2.72%
Utilities and transp.	4.16%	7.18%	9.51%	5.34%	3.84%	1.28%	6.01%	1.51%
Wholesale trade	2.95%	5.04%	7.53%	3.85%	3.49%	1.25%	4.03%	1.53%
Fin. svcs. and real estate	1.83%	3.36%	5.73%	4.08%	2.94%	1.00%	2.97%	1.02%
Retail trade	1.86%	3.12%	3.82%	3.52%	3.10%	1.07%	2.55%	1.01%
Professional services	1.30%	2.05%	1.83%	1.69%	1.91%	1.90%	1.65%	1.25%
Other services	1.34%	2.10%	2.54%	2.43%	2.30%	1.62%	1.60%	1.32%
Ownership								
For profit, incorporated	0.78%	1.32%	1.62%	1.35%	1.24%	0.71%	1.04%	0.60%
For profit, unincorporated	1.55%	2.23%	3.05%	2.96%	3.28%	1.05%	1.83%	1.47%
Nonprofit	1.81%	3.50%	3.22%	1.57%	2.14%	3.37%	2.64%	1.70%
Age of firm								
Less than 5 years	2.01%	2.28%	4.35%	4.78%	5.12%	--	2.04%	6.43%
5-9 years	1.98%	2.45%	3.84%	3.98%	4.98%	3.73%	2.08%	3.32%
10-19 years	1.60%	2.24%	2.60%	2.38%	3.18%	6.32%	1.77%	2.41%
20 or more years	0.78%	1.85%	1.77%	1.35%	1.15%	0.62%	1.33%	0.53%
Multi/single status								
2 or more locations	0.58%	9.67%	3.77%	1.78%	1.15%	0.64%	2.43%	0.55%
1 location only	0.86%	1.08%	1.42%	1.36%	2.27%	2.00%	0.89%	1.61%
Percent full-time employees								
Less than 25%	1.79%	2.32%	3.67%	4.23%	3.45%	4.98%	1.99%	3.12%
25-49 %	2.06%	3.71%	3.99%	3.63%	3.85%	2.13%	2.67%	1.85%
50-74 %	1.78%	2.91%	3.19%	3.28%	3.95%	0.97%	2.33%	1.26%
75% or more	0.83%	1.43%	1.72%	1.34%	1.18%	0.68%	1.13%	0.58%
Union presence								
No union employees	0.67%	1.09%	1.34%	1.13%	1.10%	0.75%	0.86%	0.59%
Has union employees	1.89%	10.53%	9.64%	6.89%	1.75%	1.15%	7.09%	1.04%
Percent low-wage employees								
50% or more low-wage	1.25%	1.80%	2.52%	2.78%	2.47%	1.79%	1.49%	1.38%
Less than 50% low-wage	0.76%	1.30%	1.49%	1.20%	1.11%	0.59%	1.02%	0.51%
Percent women employees								
Less than 25%	1.16%	1.61%	2.29%	1.97%	2.09%	1.11%	1.34%	1.04%
25-49 %	1.44%	3.28%	3.06%	2.38%	2.78%	0.90%	2.27%	0.98%
50-74 %	1.24%	2.49%	2.86%	2.51%	1.66%	1.01%	1.93%	0.87%
75% or more	1.39%	2.14%	2.67%	2.27%	2.20%	2.11%	1.71%	1.40%
Percent age 50 or older employees								
Less than 25%	0.93%	1.47%	1.74%	1.54%	1.38%	1.21%	1.15%	0.87%
25-49 %	1.03%	3.19%	2.45%	1.96%	1.64%	0.79%	2.05%	0.71%
50-74 %	1.85%	2.96%	3.07%	3.33%	2.04%	1.70%	2.34%	1.31%
75% or more	2.15%	2.36%	9.21%	6.04%	9.36%	4.52%	2.25%	5.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.m Percent of private-sector establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.5%	51.4%	77.6%	87.9%	93.8%	97.4%	58.2%	95.8%
Industry group **								
Agric., fish., forest.	48.4%	37.1%	90.9%	85.2%	88.4%	90.0%	46.7%	85.6%
Mining and manufacturing	78.1%	57.7%	90.4%	96.9%	98.1%	97.1%	70.9%	97.5%
Construction	63.2%	53.4%	84.4%	91.9%	97.7%	99.3%	60.7%	98.4%
Utilities and transp.	73.1%	47.5%	84.3%	98.0%	93.9%	99.2%	56.4%	98.1%
Wholesale trade	81.7%	69.8%	90.0%	99.3%	99.0%	99.7%	75.2%	99.3%
Fin. svcs. and real estate	77.2%	55.5%	89.9%	92.7%	91.7%	97.7%	60.4%	96.4%
Retail trade	69.8%	43.9%	76.2%	91.2%	97.6%	98.5%	53.1%	97.9%
Professional services	71.0%	56.1%	89.5%	93.8%	95.4%	95.5%	63.4%	95.1%
Other services	59.4%	43.4%	61.5%	74.6%	89.9%	97.0%	49.5%	93.1%
Ownership								
For profit, incorporated	67.3%	48.3%	77.3%	88.1%	93.6%	97.4%	55.9%	96.0%
For profit, unincorporated	66.4%	54.3%	74.1%	83.8%	92.3%	99.4%	59.1%	95.6%
Nonprofit	81.9%	69.9%	88.2%	92.8%	95.7%	93.6%	74.9%	94.9%
Age of firm								
Less than 5 years	42.6%	38.5%	61.8%	73.8%	92.9%	--	41.9%	79.1%
5-9 years	52.7%	45.1%	72.5%	79.5%	84.6%	96.5%	50.6%	88.1%
10-19 years	63.3%	53.5%	78.2%	84.5%	92.8%	98.9%	59.7%	93.9%
20 or more years	82.3%	62.2%	83.4%	92.2%	94.6%	97.4%	69.7%	96.4%
Multi/single status								
2 or more locations	94.6%	85.1%	80.3%	90.5%	93.8%	97.4%	85.3%	96.2%
1 location only	57.6%	50.9%	77.2%	85.7%	94.3%	94.7%	56.5%	91.2%
Percent full-time employees								
Less than 25%	37.1%	23.4%	51.1%	65.3%	81.8%	84.7%	29.5%	83.5%
25-49 %	70.8%	57.7%	67.4%	76.2%	90.5%	97.5%	61.4%	93.7%
50-74 %	74.2%	61.5%	78.5%	87.3%	95.7%	99.1%	65.6%	97.5%
75% or more	73.8%	56.2%	85.9%	93.5%	95.3%	98.2%	63.8%	97.0%
Union presence								
No union employees	67.2%	51.4%	77.7%	87.7%	93.6%	97.0%	58.2%	95.3%
Has union employees	91.6%	52.3%	73.3%	93.0%	98.0%	98.7%	62.3%	98.6%
Percent low-wage employees								
50% or more low-wage	52.7%	33.1%	55.8%	75.8%	91.2%	95.3%	39.7%	92.9%
Less than 50% low-wage	74.8%	59.1%	86.6%	92.6%	94.8%	98.1%	66.0%	96.8%
Percent women employees								
Less than 25%	60.0%	47.1%	77.9%	89.0%	89.7%	96.7%	53.9%	93.0%
25-49 %	83.4%	68.3%	82.7%	89.9%	93.2%	99.1%	73.8%	97.4%
50-74 %	76.2%	56.4%	73.6%	82.7%	96.2%	97.4%	61.4%	96.7%
75% or more	65.4%	49.1%	77.0%	89.9%	95.3%	95.9%	56.3%	95.5%
Percent age 50 or older employees								
Less than 25%	64.0%	48.6%	72.8%	84.9%	91.9%	96.7%	55.6%	94.3%
25-49 %	88.4%	69.7%	84.8%	92.4%	97.6%	98.0%	76.5%	97.6%
50-74 %	76.6%	63.0%	89.0%	91.9%	96.9%	98.1%	69.8%	96.7%
75% or more	48.5%	44.2%	75.5%	88.9%	79.3%	91.2%	46.2%	86.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.m Standard errors for percent of private-sector establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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%	1.09%	1.27%	0.95%	0.88%	0.45%	0.85%	0.39%
Industry group **								
Agric., fish., forest.	5.97%	7.49%	4.47%	7.05%	6.27%	9.66%	6.25%	5.67%
Mining and manufacturing	2.94%	5.47%	3.33%	1.81%	1.21%	1.90%	3.83%	1.05%
Construction	2.43%	3.15%	3.27%	1.99%	1.39%	0.68%	2.57%	0.78%
Utilities and transp.	3.92%	7.43%	7.53%	1.04%	4.37%	0.44%	6.02%	1.00%
Wholesale trade	2.64%	4.64%	4.44%	0.60%	0.80%	0.20%	3.61%	0.37%
Fin. svcs. and real estate	1.81%	3.37%	4.61%	3.11%	2.75%	0.83%	2.98%	0.87%
Retail trade	1.86%	3.13%	3.60%	2.58%	1.20%	0.55%	2.57%	0.54%
Professional services	1.28%	2.04%	1.66%	1.14%	1.56%	1.43%	1.64%	0.96%
Other services	1.36%	2.08%	2.57%	2.42%	1.95%	0.97%	1.61%	0.95%
Ownership								
For profit, incorporated	0.77%	1.32%	1.56%	1.09%	0.97%	0.49%	1.04%	0.42%
For profit, unincorporated	1.51%	2.22%	2.77%	2.50%	2.75%	0.25%	1.81%	1.06%
Nonprofit	1.78%	3.40%	3.08%	2.92%	2.03%	3.00%	2.59%	1.55%
Age of firm								
Less than 5 years	2.03%	2.30%	4.34%	4.50%	4.25%	--	2.07%	6.04%
5-9 years	1.99%	2.47%	3.85%	4.22%	6.15%	3.46%	2.09%	3.64%
10-19 years	1.62%	2.25%	2.34%	2.22%	2.16%	0.57%	1.79%	1.21%
20 or more years	0.73%	1.78%	1.58%	0.94%	0.94%	0.47%	1.27%	0.40%
Multi/single status								
2 or more locations	0.45%	6.26%	3.66%	1.49%	0.96%	0.45%	2.04%	0.41%
1 location only	0.86%	1.09%	1.36%	1.21%	1.91%	2.53%	0.89%	1.39%
Percent full-time employees								
Less than 25%	1.69%	2.05%	3.69%	4.76%	4.11%	4.84%	1.82%	3.10%
25-49 %	2.07%	3.71%	4.02%	3.83%	3.47%	1.60%	2.68%	1.51%
50-74 %	1.70%	2.80%	2.95%	2.77%	3.19%	0.39%	2.24%	0.90%
75% or more	0.80%	1.41%	1.53%	0.84%	0.88%	0.33%	1.11%	0.35%
Union presence								
No union employees	0.66%	1.09%	1.29%	0.98%	0.92%	0.51%	0.86%	0.44%
Has union employees	1.72%	10.18%	8.72%	2.84%	1.15%	0.98%	6.85%	0.87%
Percent low-wage employees								
50% or more low-wage	1.26%	1.83%	2.52%	2.51%	1.96%	1.31%	1.52%	1.05%
Less than 50% low-wage	0.74%	1.29%	1.37%	0.91%	0.96%	0.40%	1.01%	0.38%
Percent women employees								
Less than 25%	1.17%	1.63%	2.09%	1.43%	2.09%	0.68%	1.35%	0.88%
25-49 %	1.52%	3.44%	2.70%	1.93%	2.59%	0.33%	2.39%	0.67%
50-74 %	1.23%	2.49%	2.88%	2.42%	0.86%	0.74%	1.93%	0.60%
75% or more	1.38%	2.13%	2.59%	2.06%	1.70%	1.60%	1.70%	1.07%
Percent age 50 or older employees								
Less than 25%	0.94%	1.48%	1.66%	1.37%	1.29%	0.73%	1.16%	0.62%
25-49 %	0.96%	3.05%	2.22%	1.55%	0.66%	0.63%	1.96%	0.51%
50-74 %	1.75%	2.87%	2.56%	2.12%	1.18%	1.29%	2.24%	0.88%
75% or more	2.15%	2.36%	9.54%	5.40%	9.28%	4.76%	2.25%	4.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.n Percent of private-sector establishments that offer an Individual Coverage Health Reimbursement Arrangement (ICHRA) or a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.9%	1.8%	1.7%	2.9%	3.1%	1.8%	1.8%	2.3%
Industry group **								
Agric., fish., forest.	1.6% *	1.9% *	0.0%	1.2% *	0.0%	0.0%	1.7% *	0.0%
Mining and manufacturing	2.6% *	3.2% *	0.0%	5.7% *	2.4% *	0.2% *	3.0% *	1.3% *
Construction	0.7% *	0.5% *	1.6% *	0.8% *	0.9% *	1.4% *	0.7% *	0.7% *
Utilities and transp.	0.9% *	0.0%	7.1% *	1.0% *	3.5% *	0.0%	0.8% *	1.0% *
Wholesale trade	2.1% *	3.1% *	0.0%	1.0% *	2.9% *	0.0%	2.5% *	1.1% *
Fin. svcs. and real estate	2.0%	2.2% *	0.3% *	2.3% *	3.8% *	1.5% *	1.9% *	2.2% *
Retail trade	1.9%	0.9% *	1.4% *	1.5% *	2.9% *	3.4% *	1.0% *	3.4% *
Professional services	1.7%	1.9%	0.2% *	2.8% *	3.6%	0.3% *	1.7%	1.7%
Other services	2.6%	1.9% *	3.3% *	4.3%	2.3% *	3.1% *	2.3%	3.3%
Ownership								
For profit, incorporated	1.7%	1.5%	1.2% *	1.9%	3.0%	2.1%	1.4%	2.4%
For profit, unincorporated	2.3%	2.3%	3.4% *	3.6% *	1.9% *	0.6% *	2.5%	1.4%
Nonprofit	3.1%	2.9% *	1.8% *	7.9% *	4.1% *	0.4% *	3.2% *	3.1%
Age of firm								
Less than 5 years	2.2%	2.3%	1.6% *	2.6% *	--	0.0%	2.2%	2.9% *
5-9 years	3.0%	2.8% *	3.7% *	--	1.9% *	0.4% *	3.0%	2.5% *
10-19 years	1.5%	1.2% *	2.0% *	2.2% *	2.7% *	1.5% *	1.4%	2.4% *
20 or more years	1.7%	1.2%	0.8% *	2.9%	3.2%	1.8%	1.2%	2.3%
Multi/single status								
2 or more locations	2.0%	0.0%	0.0%	2.7%	3.1%	1.8%	0.9% *	2.2%
1 location only	1.9%	1.8%	1.9%	3.1%	2.8% *	0.0%	1.9%	3.4%
Percent full-time employees								
Less than 25%	2.9%	2.6% *	2.6% *	5.5% *	4.1% *	2.9% *	2.8%	3.5% *
25-49 %	3.8%	3.5% *	3.0% *	3.9% *	4.6% *	5.1% *	3.1% *	5.5%
50-74 %	2.9%	2.8% *	2.4% *	5.2% *	2.1% *	2.7% *	2.8%	3.1% *
75% or more	1.3%	1.1%	1.0% *	2.0%	2.9%	1.1% *	1.1%	1.6%
Union presence								
No union employees	2.0%	1.8%	1.7%	3.0%	3.1%	1.9% *	1.8%	2.5%
Has union employees	1.0% *	0.0%	0.0%	0.1% *	3.1% *	1.1% *	0.0% *	1.3% *
Percent low-wage employees								
50% or more low-wage	1.8%	1.1% *	1.8% *	4.1%	2.5%	3.2% *	1.3%	3.6%
Less than 50% low-wage	2.0%	2.1%	1.7% *	2.5%	3.3%	1.3% *	2.0%	1.9%
Percent women employees								
Less than 25%	1.4%	1.3%	2.2% *	1.8% *	2.4%	0.6% *	1.4%	1.3%
25-49 %	1.8%	2.1% *	1.0% *	2.6% *	3.2% *	0.8% *	2.0% *	1.5% *
50-74 %	3.1%	3.2%	1.9% *	4.2%	2.9%	3.0% *	2.9%	3.3%
75% or more	1.7%	1.5%	1.2% *	3.7% *	3.7%	1.2% *	1.6%	2.3%
Percent age 50 or older employees								
Less than 25%	2.1%	1.9%	1.9% *	3.6%	2.3%	2.1% *	2.0%	2.5%
25-49 %	2.1%	2.4% *	2.0% *	2.5% *	2.9%	1.5% *	2.2%	1.9%
50-74 %	1.2%	0.6% *	0.9% *	1.5% *	5.3% *	0.1% *	0.7% *	2.5% *
75% or more	1.9% *	1.8% *	0.0%	0.7% *	3.2% *	6.3% *	1.7% *	4.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.n Standard errors for percent of private-sector establishments that offer an Individual Coverage Health Reimbursement Arrangement (ICHRA) or a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.18%	0.27%	0.40%	0.53%	0.45%	0.48%	0.22%	0.34%
Industry group **								
Agric., fish., forest.	0.92% *	1.18% *	0.00%	1.26% *	0.00%	0.00%	0.97% *	0.00%
Mining and manufacturing	0.99% *	2.00% *	0.00%	2.51% *	1.23% *	0.09% *	1.35% *	0.51% *
Construction	0.30% *	0.35% *	1.05% *	0.49% *	0.68% *	1.12% *	0.32% *	0.37% *
Utilities and transp.	0.40% *	0.00%	4.88% *	1.05% *	1.84% *	0.00%	0.59% *	0.47% *
Wholesale trade	0.98% *	1.71% *	0.00%	0.74% *	1.39% *	0.00%	1.33% *	0.50% *
Fin. svcs. and real estate	0.57%	0.82% *	0.32% *	1.68% *	1.39% *	1.12% *	0.71% *	0.91% *
Retail trade	0.48%	0.51% *	1.03% *	1.10% *	1.08% *	1.34% *	0.42% *	1.06% *
Professional services	0.32%	0.50%	0.12% *	0.87% *	0.95%	0.12% *	0.40%	0.33%
Other services	0.41%	0.57% *	1.00% *	1.29%	0.72% *	1.24% *	0.48%	0.80%
Ownership								
For profit, incorporated	0.21%	0.29%	0.47% *	0.43%	0.55%	0.60%	0.23%	0.44%
For profit, unincorporated	0.44%	0.65%	1.06% *	1.18% *	0.65% *	0.33% *	0.54%	0.34%
Nonprofit	0.73%	1.26% *	0.85% *	3.09% *	1.31% *	0.28% *	1.05% *	0.78%
Age of firm								
Less than 5 years	0.53%	0.61%	0.91% *	0.97% *	--	0.00%	0.54%	1.32% *
5-9 years	0.72%	0.84% *	1.88% *	--	1.16% *	0.44% *	0.76%	1.07% *
10-19 years	0.35%	0.46% *	0.79% *	0.92% *	1.38% *	1.14% *	0.38%	0.76% *
20 or more years	0.22%	0.33%	0.30% *	0.59%	0.51%	0.50%	0.24%	0.37%
Multi/single status								
2 or more locations	0.32%	0.00%	0.00%	0.80%	0.49%	0.48%	0.49% *	0.36%
1 location only	0.22%	0.27%	0.46%	0.70%	0.87% *	0.00%	0.23%	0.66%
Percent full-time employees								
Less than 25%	0.61%	0.79% *	1.12% *	2.96% *	1.65% *	1.61% *	0.69%	1.12% *
25-49 %	0.87%	1.45% *	1.86% *	1.68% *	1.81% *	2.28% *	1.05% *	1.54%
50-74 %	0.62%	0.92% *	1.50% *	2.06% *	0.91% *	1.29% *	0.77%	0.97% *
75% or more	0.18%	0.25%	0.34% *	0.41%	0.55%	0.55% *	0.20%	0.38%
Union presence								
No union employees	0.19%	0.27%	0.41%	0.55%	0.47%	0.58% *	0.22%	0.38%
Has union employees	0.53% *	0.00%	0.00%	0.13% *	1.66% *	0.73% *	0.04% *	0.66% *
Percent low-wage employees								
50% or more low-wage	0.29%	0.35% *	0.62% *	1.09%	0.70%	1.04% *	0.29%	0.74%
Less than 50% low-wage	0.23%	0.35%	0.51% *	0.60%	0.56%	0.54% *	0.29%	0.38%
Percent women employees								
Less than 25%	0.25%	0.33%	0.82% *	0.62% *	0.62%	0.31% *	0.29%	0.28%
25-49 %	0.47%	1.07% *	0.58% *	1.05% *	1.36% *	0.52% *	0.73% *	0.48% *
50-74 %	0.51%	0.87%	1.07% *	1.04%	0.75%	1.07% *	0.67%	0.80%
75% or more	0.31%	0.42%	0.56% *	1.61% *	0.97%	0.67% *	0.36%	0.54%
Percent age 50 or older employees								
Less than 25%	0.25%	0.36%	0.58% *	0.80%	0.53%	0.67% *	0.30%	0.45%
25-49 %	0.42%	0.90% *	0.82% *	0.91% *	0.68%	0.74% *	0.60%	0.58%
50-74 %	0.30%	0.36% *	0.68% *	0.66% *	1.78% *	0.11% *	0.30% *	0.78% *
75% or more	0.57% *	0.63% *	0.00%	0.58% *	1.61% *	5.72% *	0.59% *	2.28% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.1 Number of private-sector employees by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	141,051,492	13,511,994	12,314,600	19,071,263	29,901,629	66,252,005	35,753,890	105,297,602
Industry group **								
Agric., fish., forest.	1,398,240	274,128	223,480	293,277	528,902 *	--	676,299	721,941
Mining and manufacturing	12,691,304	516,556	691,387	1,651,137	3,289,429	6,542,796	2,021,260	10,670,044
Construction	7,769,178	1,373,722	1,164,882	2,032,457	1,898,212	1,299,905	3,714,794	4,054,384
Utilities and transp.	7,219,003	298,755	219,946	725,820	1,410,342	4,564,140	790,878	6,428,126
Wholesale trade	5,947,256	677,905	520,590	838,840	1,223,001	2,686,919	1,637,531	4,309,725
Fin. svcs. and real estate	13,211,371	1,281,438	657,445	716,118	2,652,787	7,903,583	2,308,552	10,902,819
Retail trade	16,186,879	1,271,824	1,041,304	1,405,497	1,434,107	11,034,147	3,067,812	13,119,068
Professional services	40,295,103	3,757,392	2,992,174	4,932,690	9,355,659	19,257,189	9,189,457	31,105,646
Other services	36,333,157	4,060,274	4,803,391	6,475,429	8,109,190	12,884,873	12,347,307	23,985,850
Ownership								
For profit, incorporated	97,517,685	9,054,294	8,469,971	12,840,477	18,295,749	48,857,193	24,368,574	73,149,110
For profit, unincorporated	21,635,702	3,257,248	2,670,700	3,975,098	5,218,679	6,513,977	8,035,717	13,599,985
Nonprofit	21,898,106	1,200,452	1,173,929	2,255,689	6,387,201	10,880,835	3,349,599	18,548,507
Age of firm								
Less than 5 years	6,789,751	2,614,806	1,650,843	1,637,309	855,114	--	5,091,017	1,698,734
5-9 years	10,596,378	2,450,299	1,858,188	2,580,531	2,725,621	981,740	5,880,965	4,715,413
10-19 years	17,358,773	3,205,416	3,002,584	4,013,191	4,547,392	2,590,191	8,479,283	8,879,490
20 or more years	106,306,589	5,241,473	5,802,986	10,840,232	21,773,502	62,648,396	16,302,624	90,003,965
Multi/single status								
2 or more locations	88,218,442	160,812	996,276	4,595,106	17,711,387	64,754,861	3,040,652	85,177,790
1 location only	52,833,050	13,351,182	11,318,325	14,476,158	12,190,242	1,497,144	32,713,238	20,119,812
Percent full-time employees								
Less than 25%	11,957,987	2,208,659	1,833,877	2,282,834	2,266,279	3,366,338	5,381,934	6,576,053
25-49 %	12,275,287	1,304,144	1,527,723	2,069,333	2,744,060	4,630,027	3,870,913	8,404,373
50-74 %	24,649,606	2,518,612	1,825,917	2,468,475	3,488,376	14,348,226	5,494,889	19,154,717
75% or more	92,168,612	7,480,580	7,127,084	12,250,621	21,402,914	43,907,414	21,006,154	71,162,459
Union presence								
No union employees	118,240,324	13,355,140	12,108,528	18,155,284	26,860,512	47,760,860	34,980,973	83,259,351
Has union employees	22,811,168	156,855	206,073	915,979	3,041,117	18,491,145	772,917	22,038,251
Percent low-wage employees								
50% or more low-wage	32,607,679	3,998,366	3,685,376	4,901,510	6,801,058	13,221,368	10,438,245	22,169,434
Less than 50% low-wage	108,443,813	9,513,628	8,629,224	14,169,753	23,100,571	53,030,637	25,315,645	83,128,168
Percent women employees								
Less than 25%	34,391,764	5,388,818	4,236,285	6,589,130	7,185,909	10,991,622	13,261,875	21,129,888
25-49 %	34,687,974	1,913,810	2,122,719	3,945,737	7,112,511	19,593,197	5,949,166	28,738,808
50-74 %	43,838,866	2,729,977	2,688,453	4,582,314	9,975,427	23,862,695	7,617,201	36,221,664
75% or more	28,132,889	3,479,390	3,267,144	3,954,082	5,627,782	11,804,491	8,925,647	19,207,242
Percent age 50 or older employees								
Less than 25%	58,579,198	7,373,650	7,490,772	10,955,695	12,303,638	20,455,443	21,010,993	37,568,205
25-49 %	64,708,684	2,123,068	2,836,860	5,882,532	13,606,795	40,259,428	7,641,882	57,066,802
50-74 %	13,516,712	1,861,149	1,534,934	1,900,866	3,381,013	4,838,749	4,313,329	9,203,383
75% or more	4,246,899	2,154,127	452,033	332,171	610,182	698,385	2,787,686	1,459,212

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,823,630	203,125	296,490	419,202	731,498	1,671,126	387,208	1,809,687
Industry group **								
Agric., fish., forest.	202,517	39,953	61,654	74,300	171,351 *	--	93,801	179,564
Mining and manufacturing	593,217	54,593	83,973	142,332	330,591	465,690	135,955	578,003
Construction	406,895	91,207	105,280	186,111	249,400	225,497	180,579	366,566
Utilities and transp.	716,434	46,829	47,940	151,018	253,079	649,832	84,343	711,477
Wholesale trade	346,340	77,002	81,618	95,325	147,714	277,108	130,721	321,059
Fin. svcs. and real estate	658,234	91,500	99,723	95,817	304,827	561,091	151,771	640,617
Retail trade	1,158,128	78,838	88,470	132,441	154,290	1,134,483	150,558	1,148,551
Professional services	1,106,050	157,507	162,228	253,731	491,069	939,776	280,446	1,072,702
Other services	1,069,083	163,499	240,304	327,000	576,469	802,485	353,647	1,015,545
Ownership								
For profit, incorporated	1,756,328	204,589	265,219	393,141	635,600	1,597,747	392,705	1,724,489
For profit, unincorporated	749,236	136,110	182,623	253,965	433,070	516,847	270,692	702,511
Nonprofit	890,095	86,196	108,538	171,802	477,514	720,700	175,024	873,424
Age of firm								
Less than 5 years	307,292	127,936	157,000	193,547	134,560	--	219,799	217,744
5-9 years	490,314	116,356	137,310	218,007	346,916	208,060	241,899	428,898
10-19 years	674,522	142,018	171,257	242,034	432,738	409,394	279,011	617,684
20 or more years	1,813,898	180,462	234,207	348,883	692,580	1,653,648	352,874	1,787,716
Multi/single status								
2 or more locations	1,791,224	40,970	107,322	273,230	624,713	1,683,505	207,485	1,780,262
1 location only	779,192	201,955	295,058	371,731	610,580	225,780	380,624	723,179
Percent full-time employees								
Less than 25%	494,184	111,678	136,657	233,233	243,254	320,327	228,754	439,475
25-49 %	586,492	94,273	132,375	160,276	295,287	455,507	190,213	555,936
50-74 %	1,281,176	141,509	133,829	204,788	406,817	1,183,366	220,322	1,262,802
75% or more	1,512,781	186,978	261,527	365,101	683,239	1,312,819	386,412	1,476,237
Union presence								
No union employees	1,715,514	203,971	297,008	415,434	690,307	1,547,701	388,131	1,697,718
Has union employees	1,076,648	28,063	41,078	136,625	395,744	995,371	96,752	1,072,471
Percent low-wage employees								
50% or more low-wage	984,721	145,906	189,392	263,140	506,896	776,961	298,546	942,623
Less than 50% low-wage	1,754,805	205,669	275,095	400,398	675,327	1,591,277	390,467	1,726,530
Percent women employees								
Less than 25%	806,573	165,072	211,303	293,508	441,340	568,741	320,317	748,663
25-49 %	1,176,389	122,044	161,244	281,520	464,569	1,033,015	268,429	1,147,074
50-74 %	1,493,530	129,998	173,661	255,159	608,109	1,336,208	257,542	1,473,074
75% or more	928,332	150,338	172,890	230,339	403,718	776,905	279,713	887,100
Percent age 50 or older employees								
Less than 25%	1,137,243	188,678	256,359	342,950	543,568	914,872	378,452	1,087,045
25-49 %	1,669,137	135,890	184,885	335,639	611,856	1,524,939	295,270	1,645,539
50-74 %	677,228	107,305	128,664	153,568	414,643	487,642	190,959	650,704
75% or more	292,570	106,601	75,011	55,435	148,341	208,983	134,438	259,955

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	141,051,492	9.6%	8.7%	13.5%	21.2%	47.0%	25.3%	74.7%
Industry group **								
Agric., fish., forest.	1,398,240	19.6%	16.0%	21.0%	37.8%	--	48.4%	51.6%
Mining and manufacturing	12,691,304	4.1%	5.4%	13.0%	25.9%	51.6%	15.9%	84.1%
Construction	7,769,178	17.7%	15.0%	26.2%	24.4%	16.7%	47.8%	52.2%
Utilities and transp.	7,219,003	4.1%	3.0%	10.1%	19.5%	63.2%	11.0%	89.0%
Wholesale trade	5,947,256	11.4%	8.8%	14.1%	20.6%	45.2%	27.5%	72.5%
Fin. svcs. and real estate	13,211,371	9.7%	5.0%	5.4%	20.1%	59.8%	17.5%	82.5%
Retail trade	16,186,879	7.9%	6.4%	8.7%	8.9%	68.2%	19.0%	81.0%
Professional services	40,295,103	9.3%	7.4%	12.2%	23.2%	47.8%	22.8%	77.2%
Other services	36,333,157	11.2%	13.2%	17.8%	22.3%	35.5%	34.0%	66.0%
Ownership								
For profit, incorporated	97,517,685	9.3%	8.7%	13.2%	18.8%	50.1%	25.0%	75.0%
For profit, unincorporated	21,635,702	15.1%	12.3%	18.4%	24.1%	30.1%	37.1%	62.9%
Nonprofit	21,898,106	5.5%	5.4%	10.3%	29.2%	49.7%	15.3%	84.7%
Age of firm								
Less than 5 years	6,789,751	38.5%	24.3%	24.1%	12.6%	0.5% *	75.0%	25.0%
5-9 years	10,596,378	23.1%	17.5%	24.4%	25.7%	9.3%	55.5%	44.5%
10-19 years	17,358,773	18.5%	17.3%	23.1%	26.2%	14.9%	48.8%	51.2%
20 or more years	106,306,589	4.9%	5.5%	10.2%	20.5%	58.9%	15.3%	84.7%
Multi/single status								
2 or more locations	88,218,442	0.2%	1.1%	5.2%	20.1%	73.4%	3.4%	96.6%
1 location only	52,833,050	25.3%	21.4%	27.4%	23.1%	2.8%	61.9%	38.1%
Percent full-time employees								
Less than 25%	11,957,987	18.5%	15.3%	19.1%	19.0%	28.2%	45.0%	55.0%
25-49 %	12,275,287	10.6%	12.4%	16.9%	22.4%	37.7%	31.5%	68.5%
50-74 %	24,649,606	10.2%	7.4%	10.0%	14.2%	58.2%	22.3%	77.7%
75% or more	92,168,612	8.1%	7.7%	13.3%	23.2%	47.6%	22.8%	77.2%
Union presence								
No union employees	118,240,324	11.3%	10.2%	15.4%	22.7%	40.4%	29.6%	70.4%
Has union employees	22,811,168	0.7%	0.9%	4.0%	13.3%	81.1%	3.4%	96.6%
Percent low-wage employees								
50% or more low-wage	32,607,679	12.3%	11.3%	15.0%	20.9%	40.5%	32.0%	68.0%
Less than 50% low-wage	108,443,813	8.8%	8.0%	13.1%	21.3%	48.9%	23.3%	76.7%
Percent women employees								
Less than 25%	34,391,764	15.7%	12.3%	19.2%	20.9%	32.0%	38.6%	61.4%
25-49 %	34,687,974	5.5%	6.1%	11.4%	20.5%	56.5%	17.2%	82.8%
50-74 %	43,838,866	6.2%	6.1%	10.5%	22.8%	54.4%	17.4%	82.6%
75% or more	28,132,889	12.4%	11.6%	14.1%	20.0%	42.0%	31.7%	68.3%
Percent age 50 or older employees								
Less than 25%	58,579,198	12.6%	12.8%	18.7%	21.0%	34.9%	35.9%	64.1%
25-49 %	64,708,684	3.3%	4.4%	9.1%	21.0%	62.2%	11.8%	88.2%
50-74 %	13,516,712	13.8%	11.4%	14.1%	25.0%	35.8%	31.9%	68.1%
75% or more	4,246,899	50.7%	10.6%	7.8%	14.4%	16.4%	65.6%	34.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.1.a Standard errors for percent of number of private-sector employees by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,823,630	0.18%	0.23%	0.32%	0.50%	0.70%	0.40%	0.40%
Industry group **								
Agric., fish., forest.	202,517	3.61%	4.32%	5.07%	8.16%	--	7.11%	7.11%
Mining and manufacturing	593,217	0.45%	0.68%	1.14%	2.19%	2.35%	1.16%	1.16%
Construction	406,895	1.33%	1.39%	2.16%	2.63%	2.52%	2.57%	2.57%
Utilities and transp.	716,434	0.74%	0.71%	2.12%	3.36%	4.24%	1.50%	1.50%
Wholesale trade	346,340	1.32%	1.35%	1.59%	2.25%	3.00%	2.18%	2.18%
Fin. svcs. and real estate	658,234	0.79%	0.76%	0.74%	2.05%	2.32%	1.27%	1.27%
Retail trade	1,158,128	0.72%	0.69%	0.97%	1.07%	2.44%	1.54%	1.54%
Professional services	1,106,050	0.44%	0.43%	0.65%	1.10%	1.41%	0.81%	0.81%
Other services	1,069,083	0.52%	0.70%	0.90%	1.36%	1.59%	1.16%	1.16%
Ownership								
For profit, incorporated	1,756,328	0.26%	0.30%	0.43%	0.63%	0.92%	0.54%	0.54%
For profit, unincorporated	749,236	0.74%	0.86%	1.14%	1.67%	1.84%	1.45%	1.45%
Nonprofit	890,095	0.43%	0.52%	0.82%	1.85%	2.04%	0.91%	0.91%
Age of firm								
Less than 5 years	307,292	1.99%	2.02%	2.34%	1.81%	0.19% *	2.55%	2.55%
5-9 years	490,314	1.35%	1.34%	1.87%	2.58%	1.82%	2.47%	2.47%
10-19 years	674,522	0.97%	1.06%	1.38%	2.00%	2.06%	1.93%	1.93%
20 or more years	1,813,898	0.18%	0.23%	0.34%	0.63%	0.79%	0.39%	0.39%
Multi/single status								
2 or more locations	1,791,224	0.05%	0.12%	0.31%	0.70%	0.78%	0.24%	0.24%
1 location only	779,192	0.49%	0.57%	0.66%	0.92%	0.42%	0.92%	0.92%
Percent full-time employees								
Less than 25%	494,184	1.07%	1.15%	1.73%	1.79%	2.12%	1.97%	1.97%
25-49 %	586,492	0.85%	1.11%	1.34%	2.09%	2.58%	1.78%	1.78%
50-74 %	1,281,176	0.74%	0.63%	0.91%	1.58%	2.32%	1.34%	1.34%
75% or more	1,512,781	0.23%	0.30%	0.41%	0.68%	0.87%	0.50%	0.50%
Union presence								
No union employees	1,715,514	0.23%	0.28%	0.38%	0.56%	0.84%	0.50%	0.50%
Has union employees	1,076,648	0.13%	0.18%	0.60%	1.62%	1.72%	0.44%	0.44%
Percent low-wage employees								
50% or more low-wage	984,721	0.54%	0.62%	0.82%	1.35%	1.61%	1.12%	1.12%
Less than 50% low-wage	1,754,805	0.23%	0.27%	0.39%	0.61%	0.85%	0.47%	0.47%
Percent women employees								
Less than 25%	806,573	0.55%	0.62%	0.82%	1.11%	1.25%	1.03%	1.03%
25-49 %	1,176,389	0.38%	0.48%	0.81%	1.25%	1.61%	0.86%	0.86%
50-74 %	1,493,530	0.35%	0.43%	0.63%	1.30%	1.64%	0.76%	0.76%
75% or more	928,332	0.62%	0.67%	0.84%	1.30%	1.78%	1.21%	1.21%
Percent age 50 or older employees								
Less than 25%	1,137,243	0.38%	0.47%	0.60%	0.82%	1.10%	0.80%	0.80%
25-49 %	1,669,137	0.22%	0.30%	0.53%	0.92%	1.15%	0.50%	0.50%
50-74 %	677,228	0.97%	1.02%	1.20%	2.51%	2.63%	1.82%	1.82%
75% or more	292,570	3.48%	1.73%	1.32%	3.11%	4.19%	4.16%	4.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.2 Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.2%	30.9%	55.0%	79.3%	96.4%	96.3%	50.4%	95.6%
Industry group **								
Agric., fish., forest.	72.9%	17.8% *	56.4%	82.9%	99.1%	98.2%	47.8%	96.4%
Mining and manufacturing	93.2%	40.8%	66.6%	90.0%	99.6%	97.8%	67.4%	98.1%
Construction	78.7%	30.6%	65.4%	86.5%	99.0%	99.5%	57.1%	98.5%
Utilities and transp.	93.8%	24.5% *	54.1%	91.5%	98.8%	99.1%	52.3%	99.0%
Wholesale trade	87.4%	51.7%	66.7%	89.1%	98.9%	94.7%	66.1%	95.5%
Fin. svcs. and real estate	89.9%	38.7%	80.0%	92.1%	97.6%	96.2%	58.1%	96.6%
Retail trade	88.8%	21.6%	48.1%	87.4%	99.0%	99.2%	44.6%	99.1%
Professional services	87.5%	37.9%	68.6%	83.0%	96.3%	97.0%	58.2%	96.1%
Other services	72.4%	21.4%	39.1%	65.6%	92.9%	91.2%	37.7%	90.2%
Ownership								
For profit, incorporated	84.3%	31.8%	56.0%	78.6%	96.2%	95.9%	51.7%	95.1%
For profit, unincorporated	76.1%	25.7%	46.4%	77.4%	96.2%	96.7%	42.6%	95.9%
Nonprofit	91.8%	37.6%	67.5%	86.9%	97.5%	98.0%	59.8%	97.5%
Age of firm								
Less than 5 years	44.8%	19.5%	41.5%	63.6%	91.2%	--	32.6%	81.4%
5-9 years	64.7%	25.0%	45.0%	76.3%	94.5%	87.4%	43.0%	91.8%
10-19 years	70.0%	27.5%	50.1%	74.6%	94.6%	95.7%	46.4%	92.6%
20 or more years	90.9%	41.3%	64.6%	84.2%	97.3%	96.5%	60.7%	96.4%
Multi/single status								
2 or more locations	95.7%	61.7%	68.6%	85.9%	97.0%	96.5%	73.7%	96.5%
1 location only	65.0%	30.5%	53.8%	77.2%	95.6%	89.1%	48.2%	92.2%
Percent full-time employees								
Less than 25%	57.2%	5.1%	20.2%	53.7%	90.8%	91.2%	20.5%	87.2%
25-49 %	76.3%	17.6%	40.0%	64.2%	95.8%	98.7%	35.9%	94.9%
50-74 %	86.6%	33.4%	51.0%	77.0%	96.5%	99.7%	45.2%	98.5%
75% or more	88.1%	39.9%	68.2%	87.1%	97.1%	95.4%	62.1%	95.8%
Union presence								
No union employees	81.5%	30.7%	54.8%	78.6%	96.1%	95.3%	49.8%	94.8%
Has union employees	98.3%	46.4%	69.7%	93.4%	99.2%	99.1%	76.1%	99.0%
Percent low-wage employees								
50% or more low-wage	73.2%	15.0%	27.0%	59.8%	94.9%	97.6%	28.3%	94.4%
Less than 50% low-wage	87.5%	37.5%	67.0%	86.1%	96.9%	96.0%	59.5%	96.0%
Percent women employees								
Less than 25%	77.5%	29.5%	59.6%	82.9%	94.7%	93.4%	52.2%	93.4%
25-49 %	91.0%	41.2%	57.7%	83.0%	96.5%	99.1%	58.9%	97.6%
50-74 %	87.0%	33.6%	51.3%	75.7%	98.0%	94.7%	48.5%	95.1%
75% or more	79.5%	25.2%	50.4%	73.8%	95.9%	97.6%	43.6%	96.2%
Percent age 50 or older employees								
Less than 25%	77.2%	27.5%	48.7%	74.5%	95.1%	96.2%	46.3%	94.5%
25-49 %	92.4%	37.0%	64.5%	87.2%	98.1%	96.1%	62.5%	96.4%
50-74 %	83.4%	35.3%	66.0%	84.2%	96.5%	98.1%	55.6%	96.5%
75% or more	57.4%	32.5%	63.2%	69.4%	88.2%	97.8%	40.0%	90.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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%	1.17%	1.52%	1.07%	0.55%	0.58%	0.83%	0.42%
Industry group **								
Agric., fish., forest.	4.72%	5.82% *	13.44%	6.26%	0.92%	1.90%	7.12%	1.97%
Mining and manufacturing	0.69%	5.43%	5.32%	2.12%	0.31%	0.75%	2.91%	0.50%
Construction	1.54%	3.39%	4.25%	2.62%	0.53%	0.48%	2.39%	0.71%
Utilities and transp.	0.98%	7.50% *	10.71%	3.28%	1.00%	0.46%	5.31%	0.41%
Wholesale trade	2.09%	5.69%	6.89%	3.61%	0.68%	4.10%	3.54%	2.63%
Fin. svcs. and real estate	1.00%	3.73%	6.11%	2.47%	1.05%	1.17%	3.14%	0.89%
Retail trade	0.99%	2.84%	4.37%	2.58%	0.44%	0.36%	2.58%	0.31%
Professional services	0.61%	2.43%	2.54%	2.13%	0.80%	0.63%	1.57%	0.50%
Other services	1.20%	2.04%	2.74%	2.36%	1.71%	2.45%	1.65%	1.49%
Ownership								
For profit, incorporated	0.53%	1.49%	1.82%	1.37%	0.74%	0.76%	1.02%	0.56%
For profit, unincorporated	1.10%	2.15%	3.62%	2.29%	1.17%	1.20%	1.87%	0.77%
Nonprofit	0.65%	3.76%	4.25%	2.20%	1.04%	0.55%	2.51%	0.51%
Age of firm								
Less than 5 years	2.43%	2.48%	5.04%	5.28%	4.86%	--	2.36%	4.40%
5-9 years	1.96%	2.29%	3.86%	3.63%	2.31%	6.51%	2.20%	2.09%
10-19 years	1.43%	2.39%	2.99%	2.47%	1.81%	1.64%	1.80%	1.32%
20 or more years	0.43%	1.99%	2.11%	1.16%	0.54%	0.60%	1.18%	0.45%
Multi/single status								
2 or more locations	0.45%	10.97%	4.82%	1.77%	0.46%	0.59%	2.69%	0.46%
1 location only	0.75%	1.17%	1.59%	1.28%	1.17%	4.56%	0.87%	0.96%
Percent full-time employees								
Less than 25%	1.92%	1.28%	3.22%	4.96%	2.50%	2.37%	2.32%	1.81%
25-49 %	1.49%	2.94%	4.63%	3.69%	1.72%	0.68%	2.61%	0.99%
50-74 %	0.89%	3.18%	3.79%	2.94%	1.50%	0.11%	2.15%	0.36%
75% or more	0.51%	1.57%	1.89%	1.16%	0.63%	0.85%	1.03%	0.57%
Union presence								
No union employees	0.48%	1.18%	1.54%	1.11%	0.61%	0.80%	0.85%	0.52%
Has union employees	0.28%	9.05%	9.20%	2.57%	0.37%	0.25%	4.45%	0.23%
Percent low-wage employees								
50% or more low-wage	1.01%	1.66%	2.47%	2.69%	1.12%	0.67%	1.61%	0.67%
Less than 50% low-wage	0.46%	1.45%	1.67%	1.08%	0.63%	0.71%	0.94%	0.50%
Percent women employees								
Less than 25%	0.83%	1.77%	2.53%	1.63%	1.36%	1.42%	1.33%	0.93%
25-49 %	0.57%	3.38%	3.78%	2.13%	1.35%	0.22%	2.18%	0.42%
50-74 %	0.91%	2.57%	3.37%	2.29%	0.57%	1.40%	1.82%	0.95%
75% or more	0.94%	2.42%	2.84%	2.68%	1.12%	0.77%	1.73%	0.64%
Percent age 50 or older employees								
Less than 25%	0.64%	1.55%	1.96%	1.43%	0.94%	0.66%	1.13%	0.54%
25-49 %	0.64%	3.48%	3.17%	1.95%	0.60%	0.89%	1.91%	0.66%
50-74 %	1.23%	2.98%	3.87%	3.03%	2.10%	0.86%	2.24%	1.03%
75% or more	3.11%	2.79%	7.62%	8.00%	5.92%	1.39%	2.65%	3.31%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.6%	82.0%	78.4%	76.1%	78.5%	80.9%	78.6%	79.8%
Industry group **								
Agric., fish., forest.	82.3%	79.3%	86.8%	76.7%	84.6%	78.8%	79.0%	83.8%
Mining and manufacturing	95.5%	89.9%	92.0%	91.6%	96.0%	96.5%	89.3%	96.3%
Construction	85.7%	83.7%	88.3%	90.0%	82.8%	83.0%	88.3%	84.3%
Utilities and transp.	88.2%	69.6%	85.9%	71.3%	81.4%	93.1%	86.2%	88.3%
Wholesale trade	90.9%	87.4%	84.8%	88.3%	93.2%	91.8%	87.7%	91.7%
Fin. svcs. and real estate	90.8%	90.5%	89.0%	88.4%	90.7%	91.1%	90.0%	90.9%
Retail trade	70.1%	73.5%	69.4%	81.8%	78.3%	67.7%	75.1%	69.6%
Professional services	84.1%	84.8%	82.5%	80.6%	81.0%	86.4%	82.3%	84.4%
Other services	60.7%	71.7%	63.8%	55.5%	59.4%	62.2%	61.9%	60.5%
Ownership								
For profit, incorporated	80.8%	82.7%	81.1%	78.3%	80.5%	81.4%	80.7%	80.9%
For profit, unincorporated	74.9%	89.4%	74.0%	73.0%	75.1%	73.8%	77.8%	74.1%
Nonprofit	78.6%	64.3%	69.2%	69.6%	75.8%	83.2%	67.1%	79.9%
Age of firm								
Less than 5 years	70.8%	76.1%	77.7%	60.6%	74.2%	99.3%	75.1%	65.8%
5-9 years	78.0%	90.2%	77.9%	70.6%	79.7%	80.9%	80.3%	76.6%
10-19 years	76.6%	89.6%	77.0%	74.8%	73.7%	79.0%	77.9%	76.0%
20 or more years	80.4%	78.1%	79.2%	79.5%	79.5%	81.0%	79.1%	80.5%
Multi/single status								
2 or more locations	80.8%	92.4%	80.4%	80.1%	80.1%	81.0%	79.5%	80.8%
1 location only	76.7%	81.8%	78.2%	74.7%	76.2%	76.6%	78.5%	75.2%
Percent full-time employees								
Less than 25%	29.1%	33.9%	21.2%	23.0%	25.7%	34.6%	24.7%	29.9%
25-49 %	41.7%	49.8%	40.6%	40.0%	43.0%	41.2%	41.7%	41.7%
50-74 %	67.6%	66.4%	66.0%	62.1%	66.0%	68.8%	65.8%	67.8%
75% or more	91.4%	90.8%	89.9%	89.2%	90.3%	92.8%	89.6%	91.8%
Union presence								
No union employees	79.1%	82.3%	78.4%	76.0%	78.5%	80.3%	78.8%	79.2%
Has union employees	81.7%	69.9%	77.4%	76.7%	78.6%	82.5%	73.7%	81.9%
Percent low-wage employees								
50% or more low-wage	57.5%	66.7%	55.2%	56.2%	56.3%	58.1%	56.3%	57.6%
Less than 50% low-wage	85.2%	84.6%	82.4%	80.8%	84.9%	86.7%	83.0%	85.6%
Percent women employees								
Less than 25%	87.7%	84.2%	86.5%	85.6%	88.8%	88.9%	85.1%	88.6%
25-49 %	83.6%	83.7%	80.2%	69.8%	83.7%	86.1%	77.3%	84.4%
50-74 %	72.6%	82.6%	71.5%	69.4%	69.1%	74.3%	74.2%	72.4%
75% or more	76.3%	76.0%	70.4%	73.2%	76.0%	78.1%	72.5%	77.1%
Percent age 50 or older employees								
Less than 25%	73.1%	85.1%	76.4%	71.9%	75.0%	70.7%	76.2%	72.3%
25-49 %	84.2%	73.9%	83.4%	81.0%	82.6%	85.4%	82.5%	84.3%
50-74 %	82.0%	79.8%	79.2%	80.3%	78.7%	85.7%	79.7%	82.6%
75% or more	77.2%	84.5%	68.5%	85.4%	54.3%	88.6%	80.9%	74.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	1.23%	1.14%	1.18%	0.92%	0.79%	0.81%	0.58%
Industry group **								
Agric., fish., forest.	3.83%	6.33%	5.40%	8.48%	5.92%	12.55%	6.64%	4.71%
Mining and manufacturing	0.44%	2.47%	1.93%	1.52%	0.72%	0.58%	1.65%	0.43%
Construction	1.68%	3.59%	2.35%	2.05%	4.15%	3.86%	1.55%	2.44%
Utilities and transp.	2.18%	9.01%	4.10%	12.34%	6.23%	0.96%	2.92%	2.31%
Wholesale trade	1.24%	4.54%	4.23%	2.77%	1.24%	2.14%	2.18%	1.45%
Fin. svcs. and real estate	0.96%	2.21%	2.21%	2.27%	2.37%	1.23%	1.37%	1.07%
Retail trade	1.85%	6.04%	3.55%	2.32%	2.30%	2.29%	2.31%	2.01%
Professional services	0.55%	2.02%	1.64%	1.22%	1.16%	0.75%	1.01%	0.61%
Other services	1.25%	3.05%	2.78%	2.36%	2.16%	2.21%	2.13%	1.45%
Ownership								
For profit, incorporated	0.64%	1.50%	1.21%	1.52%	1.25%	0.94%	0.95%	0.73%
For profit, unincorporated	1.39%	1.72%	3.32%	2.54%	2.39%	2.73%	1.86%	1.69%
Nonprofit	1.03%	4.24%	3.56%	2.51%	1.62%	1.55%	2.53%	1.09%
Age of firm								
Less than 5 years	3.37%	4.04%	4.33%	7.35%	4.84%	0.47%	2.62%	6.31%
5-9 years	1.72%	1.71%	3.64%	3.02%	3.07%	5.46%	2.21%	2.43%
10-19 years	1.51%	1.71%	2.59%	2.75%	2.62%	4.15%	2.18%	1.98%
20 or more years	0.57%	1.87%	1.37%	1.21%	1.06%	0.81%	0.94%	0.63%
Multi/single status								
2 or more locations	0.64%	5.11%	2.78%	2.35%	1.09%	0.80%	3.56%	0.65%
1 location only	0.78%	1.25%	1.23%	1.36%	1.62%	4.39%	0.77%	1.27%
Percent full-time employees								
Less than 25%	2.08%	7.09%	2.01%	3.25%	4.20%	3.38%	2.91%	2.41%
25-49 %	1.17%	6.04%	2.94%	2.07%	2.24%	1.83%	1.88%	1.33%
50-74 %	1.06%	2.66%	2.05%	1.90%	1.77%	1.53%	1.36%	1.19%
75% or more	0.32%	1.02%	0.82%	0.77%	0.67%	0.47%	0.62%	0.36%
Union presence								
No union employees	0.58%	1.23%	1.16%	1.22%	0.97%	1.02%	0.82%	0.69%
Has union employees	0.97%	13.28%	7.38%	4.58%	2.93%	1.06%	4.39%	0.99%
Percent low-wage employees								
50% or more low-wage	1.30%	3.99%	3.36%	2.86%	2.08%	2.04%	2.61%	1.43%
Less than 50% low-wage	0.52%	1.22%	1.17%	1.20%	0.85%	0.84%	0.71%	0.60%
Percent women employees								
Less than 25%	0.65%	1.95%	1.41%	1.52%	1.43%	1.03%	1.10%	0.79%
25-49 %	0.98%	2.39%	2.96%	3.61%	1.80%	1.26%	2.41%	1.06%
50-74 %	1.06%	2.45%	2.89%	2.02%	1.84%	1.56%	1.62%	1.15%
75% or more	1.00%	2.96%	2.31%	1.92%	1.70%	1.64%	1.61%	1.16%
Percent age 50 or older employees								
Less than 25%	0.87%	1.46%	1.65%	1.54%	1.48%	1.62%	1.25%	1.05%
25-49 %	0.70%	3.61%	1.94%	2.33%	1.19%	0.96%	1.27%	0.76%
50-74 %	1.51%	2.90%	2.77%	2.34%	3.00%	2.59%	1.66%	1.87%
75% or more	4.05%	2.71%	5.58%	3.56%	10.19%	4.81%	2.37%	7.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.2%	73.8%	65.3%	64.2%	66.9%	69.6%	66.4%	68.6%
Industry group **								
Agric., fish., forest.	60.9%	64.8%	78.0%	67.8%	52.2%	69.8%	77.3%	53.7%
Mining and manufacturing	74.1%	78.1%	61.0%	65.5%	74.9%	76.4%	64.9%	75.2%
Construction	67.7%	71.6%	61.5%	65.8%	67.1%	73.9%	63.9%	69.8%
Utilities and transp.	69.3%	75.7%	62.9%	65.5%	68.9%	70.0%	65.7%	69.6%
Wholesale trade	76.2%	85.6%	68.8%	70.3%	75.4%	78.0%	74.4%	76.7%
Fin. svcs. and real estate	75.4%	77.9%	77.8%	74.3%	79.3%	73.9%	77.6%	75.2%
Retail trade	60.5%	73.2%	63.8%	56.1%	63.4%	60.1%	59.3%	60.6%
Professional services	71.8%	72.2%	65.6%	68.3%	69.8%	74.1%	68.1%	72.4%
Other services	55.3%	68.5%	62.3%	55.4%	49.8%	56.3%	60.5%	54.1%
Ownership								
For profit, incorporated	67.8%	72.5%	64.9%	63.4%	67.0%	68.9%	65.6%	68.2%
For profit, unincorporated	63.6%	75.3%	63.1%	61.5%	59.6%	66.0%	65.4%	63.0%
Nonprofit	73.8%	80.2%	71.7%	73.2%	72.5%	74.5%	74.7%	73.7%
Age of firm								
Less than 5 years	62.1%	72.2%	63.0%	52.7%	63.8%	84.0%	64.7%	58.5%
5-9 years	60.9%	73.2%	60.5%	56.5%	58.5%	67.2%	62.3%	60.0%
10-19 years	62.8%	70.9%	60.5%	63.8%	56.7%	69.6%	63.8%	62.3%
20 or more years	69.6%	75.6%	68.6%	66.9%	70.0%	69.7%	68.8%	69.6%
Multi/single status								
2 or more locations	69.7%	83.4%	71.1%	67.1%	70.1%	69.7%	69.4%	69.7%
1 location only	64.5%	73.5%	64.6%	63.1%	62.0%	66.8%	66.0%	63.1%
Percent full-time employees								
Less than 25%	42.9%	72.6%	60.5%	52.7%	34.2%	42.2%	53.5%	41.2%
25-49 %	53.0%	65.5%	59.5%	48.6%	47.0%	56.1%	56.3%	52.4%
50-74 %	61.7%	64.2%	61.3%	53.1%	53.6%	64.4%	60.5%	61.9%
75% or more	71.0%	76.1%	66.3%	66.8%	70.6%	72.4%	68.1%	71.5%
Union presence								
No union employees	66.9%	73.6%	64.8%	63.6%	66.4%	67.8%	66.1%	67.1%
Has union employees	73.9%	84.1%	89.8%	73.8%	71.7%	74.1%	78.4%	73.8%
Percent low-wage employees								
50% or more low-wage	49.6%	67.2%	51.1%	44.5%	44.4%	52.2%	51.1%	49.4%
Less than 50% low-wage	71.4%	74.6%	66.9%	67.5%	71.2%	72.6%	68.5%	71.9%
Percent women employees								
Less than 25%	70.5%	75.1%	61.3%	66.6%	68.5%	75.4%	65.7%	72.2%
25-49 %	69.3%	75.1%	71.5%	63.1%	69.5%	69.7%	67.9%	69.4%
50-74 %	66.3%	73.9%	68.4%	61.9%	64.9%	67.1%	67.0%	66.3%
75% or more	66.5%	69.5%	64.9%	62.9%	64.3%	68.4%	66.0%	66.7%
Percent age 50 or older employees								
Less than 25%	64.8%	71.4%	63.0%	61.6%	65.0%	65.7%	63.8%	65.1%
25-49 %	70.3%	70.2%	64.4%	66.6%	69.6%	71.3%	65.6%	70.7%
50-74 %	67.4%	79.5%	70.8%	67.0%	63.7%	67.7%	72.5%	66.1%
75% or more	77.0%	79.1%	82.7%	75.1%	54.4%	84.6%	79.0%	75.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.48%	1.32%	0.97%	0.98%	0.76%	0.80%	0.57%
Industry group **								
Agric., fish., forest.	5.92%	10.94%	8.66%	9.48%	10.09%	7.20%	6.08%	7.78%
Mining and manufacturing	1.67%	5.62%	5.43%	2.56%	2.02%	2.89%	2.77%	1.85%
Construction	1.65%	3.65%	3.12%	2.84%	3.35%	4.08%	2.06%	2.32%
Utilities and transp.	3.26%	10.35%	3.38%	4.63%	3.99%	4.47%	4.42%	3.46%
Wholesale trade	1.11%	2.95%	4.19%	2.90%	2.26%	1.54%	2.47%	1.24%
Fin. svcs. and real estate	0.95%	4.09%	4.03%	3.29%	1.75%	1.23%	2.33%	1.03%
Retail trade	1.31%	4.80%	3.06%	3.10%	2.06%	1.68%	2.43%	1.44%
Professional services	0.64%	2.41%	2.08%	1.50%	1.32%	0.90%	1.23%	0.72%
Other services	1.45%	4.23%	3.46%	2.51%	2.65%	2.43%	2.23%	1.70%
Ownership								
For profit, incorporated	0.64%	1.82%	1.52%	1.16%	1.28%	0.97%	0.94%	0.74%
For profit, unincorporated	1.30%	3.06%	3.67%	2.49%	2.66%	2.20%	2.09%	1.56%
Nonprofit	0.72%	3.53%	3.47%	2.02%	1.45%	0.95%	1.91%	0.77%
Age of firm								
Less than 5 years	2.49%	4.66%	5.78%	4.78%	4.00%	8.00%	3.19%	3.96%
5-9 years	1.76%	3.44%	4.02%	3.25%	3.45%	2.82%	2.62%	2.34%
10-19 years	1.86%	3.21%	2.21%	2.42%	3.79%	4.28%	1.67%	2.66%
20 or more years	0.55%	2.06%	1.70%	1.06%	0.93%	0.78%	0.97%	0.60%
Multi/single status								
2 or more locations	0.61%	5.93%	4.12%	1.76%	0.97%	0.77%	2.13%	0.63%
1 location only	0.82%	1.50%	1.39%	1.15%	1.90%	2.74%	0.87%	1.33%
Percent full-time employees								
Less than 25%	3.01%	11.13%	8.61%	6.36%	6.42%	3.55%	6.61%	3.30%
25-49 %	1.88%	11.24%	5.58%	4.18%	4.27%	2.20%	3.61%	2.11%
50-74 %	1.30%	4.23%	3.65%	2.90%	3.99%	1.55%	2.41%	1.44%
75% or more	0.55%	1.50%	1.48%	1.03%	0.90%	0.92%	0.87%	0.64%
Union presence								
No union employees	0.56%	1.50%	1.34%	1.00%	1.01%	0.96%	0.82%	0.66%
Has union employees	1.09%	4.26%	3.96%	3.35%	3.56%	1.18%	3.48%	1.11%
Percent low-wage employees								
50% or more low-wage	1.36%	4.89%	4.92%	2.84%	2.85%	1.82%	2.62%	1.51%
Less than 50% low-wage	0.52%	1.53%	1.34%	0.97%	0.88%	0.83%	0.82%	0.59%
Percent women employees								
Less than 25%	0.73%	2.04%	2.26%	1.53%	1.57%	1.16%	1.26%	0.88%
25-49 %	1.13%	3.87%	2.40%	2.46%	1.84%	1.63%	2.07%	1.24%
50-74 %	1.05%	3.35%	3.04%	2.11%	2.20%	1.44%	1.81%	1.15%
75% or more	0.82%	3.26%	2.61%	1.84%	1.83%	1.13%	1.60%	0.92%
Percent age 50 or older employees								
Less than 25%	0.75%	2.17%	1.80%	1.41%	1.58%	1.26%	1.14%	0.91%
25-49 %	0.74%	3.38%	2.76%	1.55%	1.18%	1.04%	1.56%	0.79%
50-74 %	1.58%	2.23%	2.58%	2.48%	4.04%	2.18%	1.56%	1.94%
75% or more	3.24%	4.03%	4.48%	5.80%	6.82%	5.38%	2.99%	5.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.3%	60.5%	51.2%	48.9%	52.5%	56.4%	52.3%	54.7%
Industry group **								
Agric., fish., forest.	50.1%	51.4%	67.6%	52.0%	44.2%	55.0%	61.0%	45.0%
Mining and manufacturing	70.8%	70.2%	56.1%	60.0%	71.9%	73.7%	58.0%	72.4%
Construction	58.0%	60.0%	54.3%	59.2%	55.5%	61.3%	56.4%	58.8%
Utilities and transp.	61.1%	52.7%	54.1%	46.7%	56.1%	65.1%	56.6%	61.4%
Wholesale trade	69.3%	74.9%	58.3%	62.1%	70.3%	71.6%	65.3%	70.3%
Fin. svcs. and real estate	68.5%	70.4%	69.2%	65.7%	72.0%	67.3%	69.9%	68.3%
Retail trade	42.4%	53.8%	44.3%	45.9%	49.7%	40.7%	44.6%	42.2%
Professional services	60.4%	61.3%	54.1%	55.1%	56.5%	64.0%	56.1%	61.1%
Other services	33.6%	49.1%	39.7%	30.8%	29.6%	35.0%	37.4%	32.7%
Ownership								
For profit, incorporated	54.8%	60.0%	52.6%	49.7%	53.9%	56.1%	53.0%	55.1%
For profit, unincorporated	47.6%	67.3%	46.7%	44.9%	44.8%	48.7%	50.9%	46.7%
Nonprofit	58.0%	51.6%	49.6%	51.0%	54.9%	62.0%	50.2%	58.9%
Age of firm								
Less than 5 years	44.0%	55.0%	48.9%	31.9%	47.3%	83.4%	48.6%	38.5%
5-9 years	47.4%	66.0%	47.2%	39.9%	46.6%	54.3%	50.0%	45.9%
10-19 years	48.1%	63.5%	46.6%	47.7%	41.8%	55.0%	49.7%	47.4%
20 or more years	55.9%	59.1%	54.4%	53.1%	55.6%	56.4%	54.4%	56.1%
Multi/single status								
2 or more locations	56.3%	77.1%	57.2%	53.7%	56.1%	56.5%	55.2%	56.3%
1 location only	49.5%	60.1%	50.5%	47.1%	47.3%	51.2%	51.8%	47.5%
Percent full-time employees								
Less than 25%	12.5%	24.6%	12.8%	12.1%	8.8%	14.6%	13.2%	12.3%
25-49 %	22.1%	32.6%	24.1%	19.5%	20.2%	23.1%	23.5%	21.8%
50-74 %	41.7%	42.6%	40.4%	33.0%	35.4%	44.4%	39.9%	41.9%
75% or more	64.9%	69.1%	59.6%	59.6%	63.7%	67.1%	61.0%	65.6%
Union presence								
No union employees	52.9%	60.6%	50.8%	48.4%	52.1%	54.4%	52.1%	53.1%
Has union employees	60.3%	58.8%	69.5%	56.6%	56.3%	61.1%	57.8%	60.4%
Percent low-wage employees								
50% or more low-wage	28.5%	44.8%	28.2%	25.0%	25.0%	30.3%	28.7%	28.5%
Less than 50% low-wage	60.8%	63.2%	55.2%	54.6%	60.5%	63.0%	56.9%	61.6%
Percent women employees								
Less than 25%	61.8%	63.3%	53.1%	57.0%	60.8%	67.0%	55.9%	63.9%
25-49 %	57.9%	62.9%	57.3%	44.0%	58.2%	60.0%	52.5%	58.6%
50-74 %	48.2%	61.1%	48.9%	43.0%	44.8%	49.9%	49.8%	48.0%
75% or more	50.8%	52.9%	45.7%	46.0%	48.9%	53.5%	47.9%	51.4%
Percent age 50 or older employees								
Less than 25%	47.4%	60.8%	48.2%	44.3%	48.7%	46.5%	48.7%	47.1%
25-49 %	59.2%	51.9%	53.7%	54.0%	57.4%	60.9%	54.1%	59.6%
50-74 %	55.3%	63.4%	56.1%	53.8%	50.1%	58.0%	57.8%	54.6%
75% or more	59.4%	66.8%	56.6%	64.2%	29.5%	74.9%	63.9%	55.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 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%	1.53%	1.27%	1.08%	1.08%	0.88%	0.81%	0.65%
Industry group **								
Agric., fish., forest.	4.38%	9.45%	7.62%	9.20%	6.95%	10.61%	6.92%	5.46%
Mining and manufacturing	1.60%	5.50%	4.93%	2.53%	2.02%	2.78%	2.63%	1.79%
Construction	1.68%	3.80%	2.97%	2.90%	3.28%	4.22%	2.02%	2.35%
Utilities and transp.	3.13%	5.59%	4.21%	8.66%	6.00%	3.95%	3.80%	3.33%
Wholesale trade	1.45%	4.50%	3.94%	3.31%	2.32%	2.36%	2.58%	1.69%
Fin. svcs. and real estate	1.16%	3.95%	3.78%	3.37%	2.81%	1.44%	2.31%	1.27%
Retail trade	1.47%	5.79%	2.99%	2.94%	2.36%	1.78%	2.24%	1.60%
Professional services	0.76%	2.73%	2.03%	1.62%	1.51%	1.10%	1.29%	0.86%
Other services	1.18%	3.37%	2.76%	1.81%	1.92%	2.14%	1.69%	1.39%
Ownership								
For profit, incorporated	0.72%	1.89%	1.41%	1.34%	1.50%	1.09%	0.95%	0.84%
For profit, unincorporated	1.31%	3.13%	3.62%	2.57%	2.42%	2.40%	2.02%	1.57%
Nonprofit	1.05%	4.19%	3.59%	2.46%	1.80%	1.53%	2.37%	1.12%
Age of firm								
Less than 5 years	2.82%	4.59%	5.12%	4.85%	4.83%	8.03%	2.87%	4.76%
5-9 years	1.77%	3.30%	3.52%	2.77%	3.46%	4.21%	2.34%	2.46%
10-19 years	2.03%	3.29%	2.27%	2.58%	3.73%	5.59%	1.84%	2.88%
20 or more years	0.62%	2.16%	1.68%	1.20%	1.10%	0.90%	1.01%	0.69%
Multi/single status								
2 or more locations	0.71%	6.85%	3.91%	2.10%	1.17%	0.89%	2.92%	0.72%
1 location only	0.85%	1.54%	1.34%	1.25%	1.94%	3.55%	0.83%	1.40%
Percent full-time employees								
Less than 25%	0.97%	5.22%	1.46%	1.53%	0.77%	1.94%	1.07%	1.14%
25-49 %	0.95%	4.25%	1.83%	1.47%	1.60%	1.62%	1.29%	1.09%
50-74 %	1.29%	2.91%	2.73%	2.08%	3.28%	1.72%	1.58%	1.44%
75% or more	0.55%	1.61%	1.46%	1.06%	0.99%	0.89%	0.89%	0.63%
Union presence								
No union employees	0.63%	1.55%	1.28%	1.11%	1.12%	1.09%	0.82%	0.74%
Has union employees	1.25%	11.77%	9.10%	4.35%	3.56%	1.40%	4.48%	1.28%
Percent low-wage employees								
50% or more low-wage	1.04%	3.64%	2.91%	1.89%	1.83%	1.57%	1.64%	1.17%
Less than 50% low-wage	0.62%	1.64%	1.36%	1.16%	1.01%	1.03%	0.83%	0.72%
Percent women employees								
Less than 25%	0.78%	2.25%	2.16%	1.65%	1.61%	1.29%	1.28%	0.95%
25-49 %	1.20%	3.67%	2.98%	2.82%	2.13%	1.70%	2.18%	1.32%
50-74 %	1.13%	3.21%	2.71%	2.12%	2.20%	1.62%	1.68%	1.24%
75% or more	1.02%	3.37%	2.54%	1.85%	2.00%	1.59%	1.61%	1.18%
Percent age 50 or older employees								
Less than 25%	0.84%	2.12%	1.70%	1.39%	1.63%	1.52%	1.13%	1.03%
25-49 %	0.84%	3.68%	2.63%	2.11%	1.31%	1.20%	1.53%	0.91%
50-74 %	1.93%	2.71%	2.90%	2.52%	4.66%	2.72%	1.80%	2.39%
75% or more	4.85%	4.14%	6.05%	6.37%	7.40%	7.94%	3.13%	8.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.(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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.7%	11.7%	14.4%	20.4%	50.9%	75.6%	15.1%	65.0%
Industry group **								
Agric., fish., forest.	23.9% *	--	0.0%	--	31.8% *	80.3%	7.4% *	34.3% *
Mining and manufacturing	67.3%	6.2% *	16.7% *	25.1%	61.7%	82.8%	18.1%	72.5%
Construction	38.4%	12.2% *	11.9% *	21.7%	51.8%	64.9%	15.2%	50.2%
Utilities and transp.	49.0%	--	12.9% *	40.6%	69.0%	45.6%	26.4%	50.4%
Wholesale trade	56.8%	8.3% *	19.8% *	22.7%	48.2%	80.7%	16.3%	66.7%
Fin. svcs. and real estate	63.1%	15.9% *	12.6% *	12.9%	57.3%	76.3%	13.2%	69.6%
Retail trade	52.6%	8.9% *	11.6% *	27.1%	39.4%	61.4%	18.0%	56.4%
Professional services	64.2%	10.3%	12.8%	15.5%	48.3%	88.8%	12.5%	72.6%
Other services	45.6%	12.4%	19.4%	20.3%	39.9%	64.9%	17.0%	52.6%
Ownership								
For profit, incorporated	56.4%	10.4%	13.5%	18.9%	53.2%	71.8%	14.4%	63.7%
For profit, unincorporated	49.1%	14.3%	20.6%	24.5%	46.7%	73.7%	18.0%	57.9%
Nonprofit	68.4%	15.2% *	11.3% *	22.4%	47.1%	91.6%	14.5%	73.5%
Age of firm								
Less than 5 years	20.9%	18.0%	15.5% *	20.0%	26.5%	--	15.5%	29.0%
5-9 years	30.0%	8.7% *	5.8% *	13.6%	52.8%	37.9%	9.3%	43.2%
10-19 years	38.9%	7.5% *	14.3%	16.4%	42.8%	82.7%	12.9%	51.9%
20 or more years	62.3%	13.1%	15.9%	22.7%	52.7%	75.9%	17.2%	67.3%
Multi/single status								
2 or more locations	68.3%	--	13.9% *	21.2%	53.3%	76.0%	17.1%	69.7%
1 location only	28.0%	11.9%	14.5%	20.1%	46.7%	55.8%	14.8%	40.2%
Percent full-time employees								
Less than 25%	41.7%	--	7.0% *	12.3% *	24.5%	64.4%	5.8% *	49.1%
25-49 %	52.8%	9.4% *	24.9% *	22.5%	26.3%	80.5%	18.0%	59.3%
50-74 %	61.3%	20.5%	13.6% *	25.4%	40.3%	74.0%	17.4%	66.8%
75% or more	57.5%	10.4%	14.1%	20.0%	53.2%	76.0%	14.8%	65.1%
Union presence								
No union employees	51.7%	11.4%	14.2%	19.0%	50.1%	70.8%	14.4%	59.8%
Has union employees	80.3%	28.7% *	21.4% *	41.3%	56.9%	86.3%	32.7%	81.5%
Percent low-wage employees								
50% or more low-wage	49.3%	7.7% *	9.5% *	22.8%	38.2%	64.5%	10.0%	54.9%
Less than 50% low-wage	58.7%	12.2%	14.8%	20.2%	52.4%	77.0%	15.6%	66.2%
Percent women employees								
Less than 25%	51.1%	11.6%	15.6%	23.4%	54.7%	74.2%	17.4%	61.5%
25-49 %	63.7%	15.3%	12.4% *	20.3%	55.8%	76.9%	14.9%	69.1%
50-74 %	54.9%	8.6%	12.4%	14.6%	42.1%	70.2%	10.9%	59.9%
75% or more	62.1%	12.0%	16.0%	20.1%	52.1%	84.8%	14.7%	71.3%
Percent age 50 or older employees								
Less than 25%	50.0%	13.4%	14.2%	18.4%	50.4%	74.0%	14.0%	60.1%
25-49 %	65.4%	11.0% *	15.1%	18.4%	53.2%	77.9%	16.3%	69.2%
50-74 %	44.3%	12.0%	15.3%	33.8%	41.8%	59.9%	19.8%	51.3%
75% or more	42.3%	7.7% *	9.1% *	29.5% *	49.6%	85.9%	8.4%	75.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.00%	1.43%	1.62%	1.57%	1.96%	1.60%	0.98%	1.16%
Industry group **								
Agric., fish., forest.	8.44% *	--	0.00%	--	17.16% *	14.66%	3.81% *	13.45% *
Mining and manufacturing	2.34%	3.77% *	6.14% *	4.88%	5.45%	2.78%	3.65%	2.49%
Construction	3.65%	4.19% *	3.78% *	5.61%	6.36%	9.01%	2.52%	4.89%
Utilities and transp.	5.90%	--	7.77% *	8.36%	8.06%	7.33%	6.83%	6.32%
Wholesale trade	3.06%	3.79% *	8.29% *	4.86%	5.66%	3.47%	3.70%	3.27%
Fin. svcs. and real estate	2.88%	5.37% *	6.53% *	3.21%	6.46%	3.83%	3.40%	3.19%
Retail trade	3.87%	3.96% *	4.22% *	6.74%	7.11%	5.65%	4.76%	4.45%
Professional services	1.53%	2.31%	2.46%	2.28%	3.20%	1.30%	1.54%	1.57%
Other services	2.64%	3.46%	4.01%	3.34%	4.72%	4.21%	2.40%	3.06%
Ownership								
For profit, incorporated	1.26%	1.61%	1.74%	1.75%	2.36%	2.04%	1.11%	1.47%
For profit, unincorporated	2.53%	3.66%	5.48%	4.74%	5.02%	3.58%	2.75%	3.04%
Nonprofit	2.05%	5.00% *	3.68% *	3.63%	4.45%	1.38%	2.71%	2.11%
Age of firm								
Less than 5 years	3.26%	5.35%	6.20% *	5.42%	7.85%	--	3.42%	6.21%
5-9 years	3.98%	3.46% *	2.27% *	3.47%	7.59%	11.16%	2.03%	5.86%
10-19 years	3.91%	2.25% *	3.69%	2.62%	5.67%	5.03%	1.94%	4.89%
20 or more years	1.13%	2.12%	2.15%	2.12%	2.21%	1.65%	1.39%	1.25%
Multi/single status								
2 or more locations	1.29%	--	4.79% *	2.92%	2.38%	1.62%	2.91%	1.32%
1 location only	1.51%	1.46%	1.72%	1.86%	3.49%	10.00%	1.04%	2.55%
Percent full-time employees								
Less than 25%	4.52%	--	3.86% *	7.65% *	5.27%	6.20%	1.83% *	4.97%
25-49 %	3.49%	4.72% *	9.94% *	6.01%	5.10%	5.39%	5.17%	3.99%
50-74 %	3.10%	4.87%	4.77% *	4.68%	5.64%	4.46%	2.83%	3.55%
75% or more	1.11%	1.51%	1.75%	1.74%	2.12%	1.76%	1.08%	1.28%
Union presence								
No union employees	1.12%	1.43%	1.64%	1.43%	2.01%	2.07%	0.95%	1.35%
Has union employees	1.90%	12.78% *	10.98% *	10.01%	6.91%	1.95%	8.61%	1.93%
Percent low-wage employees								
50% or more low-wage	2.87%	2.47% *	3.39% *	4.59%	4.99%	5.00%	1.78%	3.34%
Less than 50% low-wage	1.06%	1.58%	1.74%	1.67%	2.09%	1.67%	1.06%	1.23%
Percent women employees								
Less than 25%	1.62%	2.33%	2.47%	2.82%	3.24%	2.74%	1.68%	1.93%
25-49 %	2.12%	3.96%	3.97% *	3.18%	3.91%	3.09%	2.28%	2.34%
50-74 %	2.15%	2.28%	3.45%	2.51%	3.93%	3.25%	1.69%	2.40%
75% or more	2.04%	3.16%	3.55%	3.25%	4.31%	2.12%	2.09%	2.09%
Percent age 50 or older employees								
Less than 25%	1.61%	2.24%	2.30%	1.72%	3.21%	2.59%	1.27%	1.87%
25-49 %	1.48%	3.56% *	2.97%	2.96%	2.84%	2.05%	2.06%	1.60%
50-74 %	2.97%	3.22%	4.33%	5.20%	5.19%	6.30%	3.03%	3.85%
75% or more	8.41%	2.72% *	4.66% *	13.12% *	9.68%	7.08%	2.18%	7.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.3%	36.0%	53.5%	77.9%	84.9%	91.1%	57.7%	89.5%
Industry group **								
Agric., fish., forest.	90.9%	--	--	--	100.0%	100.0%	--	100.0%
Mining and manufacturing	92.5%	--	77.4%	75.8%	92.5%	93.7%	71.5%	93.0%
Construction	86.6%	--	55.6% *	81.4%	87.5%	94.9%	52.5%	91.9%
Utilities and transp.	94.2%	--	--	86.8%	95.3%	94.8%	65.7%	95.1%
Wholesale trade	89.4%	--	--	82.6%	83.1%	92.7%	67.1%	90.7%
Fin. svcs. and real estate	84.0%	--	83.3%	64.8%	77.2%	86.7%	66.1%	84.5%
Retail trade	91.4%	--	49.5% *	88.4%	89.0%	92.5%	72.4%	92.1%
Professional services	88.3%	25.0% *	55.0%	71.2%	83.6%	90.9%	52.1%	89.3%
Other services	82.7%	34.7% *	30.2% *	77.3%	75.7%	89.4%	48.9%	85.4%
Ownership								
For profit, incorporated	89.8%	34.9%	58.7%	78.0%	86.3%	92.3%	61.2%	90.9%
For profit, unincorporated	84.9%	35.3% *	43.0% *	82.0%	84.2%	89.6%	51.7%	87.8%
Nonprofit	85.4%	43.3% *	42.5% *	71.3%	80.8%	87.7%	47.9%	86.1%
Age of firm								
Less than 5 years	66.2%	45.8% *	--	79.0%	92.1%	--	43.1%	84.9%
5-9 years	79.4%	--	35.8% *	78.4%	77.3%	98.4%	63.8%	81.5%
10-19 years	82.3%	53.3%	49.1%	56.2%	87.1%	88.4%	50.4%	86.3%
20 or more years	89.2%	25.4%	61.2%	82.4%	85.3%	91.2%	60.9%	90.0%
Multi/single status								
2 or more locations	89.9%	96.3%	60.7%	75.0%	85.1%	91.1%	72.5%	90.0%
1 location only	77.8%	35.0%	52.6%	79.1%	84.6%	90.0%	55.1%	85.5%
Percent full-time employees								
Less than 25%	82.2%	--	--	87.5%	88.7%	81.3%	48.9%	83.0%
25-49 %	74.3%	--	--	56.2%	85.2%	76.7%	32.4% *	76.7%
50-74 %	89.9%	23.8% *	68.9%	75.0%	75.1%	93.1%	49.9%	91.2%
75% or more	88.6%	40.1%	55.1%	79.1%	85.5%	91.3%	60.2%	89.8%
Union presence								
No union employees	86.8%	36.3%	54.7%	77.1%	84.0%	90.2%	57.6%	88.3%
Has union employees	92.1%	--	--	83.3%	91.1%	92.7%	59.6%	92.5%
Percent low-wage employees								
50% or more low-wage	87.2%	42.0% *	16.8% *	66.8%	84.4%	90.3%	41.2%	88.3%
Less than 50% low-wage	88.4%	35.5%	55.6%	79.3%	84.9%	91.2%	58.8%	89.7%
Percent women employees								
Less than 25%	86.9%	32.3% *	57.5%	78.7%	85.5%	91.1%	57.0%	89.5%
25-49 %	91.1%	24.6% *	53.8% *	85.4%	89.9%	92.5%	54.3%	92.0%
50-74 %	87.9%	41.6%	42.9% *	75.6%	80.2%	90.8%	57.8%	88.5%
75% or more	86.2%	54.4%	53.6%	69.4%	82.3%	89.1%	62.9%	87.1%
Percent age 50 or older employees								
Less than 25%	83.1%	37.2%	48.7%	76.0%	82.6%	86.4%	54.8%	85.0%
25-49 %	91.0%	--	56.3%	83.5%	85.9%	92.7%	64.9%	91.5%
50-74 %	86.7%	39.0% *	60.7%	70.7%	90.0%	90.9%	58.5%	89.8%
75% or more	86.7%	--	--	88.7%	72.2%	95.6%	35.9% *	92.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 for 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, 2025

Characteristics	Total	Less than 10 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%	5.80%	5.90%	2.95%	1.78%	0.73%	3.33%	0.68%
Industry group **								
Agric., fish., forest.	5.59%	--	--	--	0.00%	0.00%	--	0.00%
Mining and manufacturing	1.42%	--	13.15%	8.73%	1.96%	1.85%	9.66%	1.43%
Construction	3.73%	--	17.19% *	7.88%	7.31%	3.70%	8.50%	3.84%
Utilities and transp.	1.20%	--	--	5.31%	2.57%	1.37%	11.04%	1.18%
Wholesale trade	2.33%	--	--	9.35%	5.31%	2.65%	11.31%	2.33%
Fin. svcs. and real estate	2.22%	--	12.20%	11.99%	6.51%	2.25%	12.21%	2.25%
Retail trade	1.16%	--	18.83% *	5.65%	4.13%	1.23%	9.38%	1.16%
Professional services	1.23%	8.79% *	10.06%	6.55%	3.29%	1.30%	6.44%	1.23%
Other services	2.46%	13.73% *	9.31% *	7.00%	6.36%	2.40%	7.58%	2.49%
Ownership								
For profit, incorporated	0.73%	6.89%	6.56%	3.46%	2.17%	0.74%	3.76%	0.74%
For profit, unincorporated	2.28%	13.43% *	15.17% *	6.70%	3.91%	3.01%	8.39%	2.30%
Nonprofit	1.85%	16.81% *	17.04% *	7.98%	4.58%	2.04%	9.58%	1.86%
Age of firm								
Less than 5 years	7.86%	15.33% *	--	11.44%	4.18%	--	10.95%	6.48%
5-9 years	4.90%	--	16.83% *	10.57%	7.06%	1.14%	9.89%	5.39%
10-19 years	3.41%	15.20%	14.04%	7.84%	3.68%	5.14%	7.83%	3.38%
20 or more years	0.70%	6.56%	6.75%	3.26%	2.04%	0.73%	4.09%	0.70%
Multi/single status								
2 or more locations	0.71%	4.03%	16.16%	5.57%	2.17%	0.74%	7.15%	0.71%
1 location only	2.14%	5.82%	6.28%	3.48%	3.13%	3.67%	3.66%	2.39%
Percent full-time employees								
Less than 25%	4.40%	--	--	9.98%	4.59%	5.37%	14.05%	4.43%
25-49 %	4.18%	--	--	15.97%	6.05%	4.95%	12.49% *	4.28%
50-74 %	1.83%	9.77% *	14.17%	8.32%	9.52%	1.74%	8.69%	1.86%
75% or more	0.74%	7.05%	6.37%	3.20%	1.81%	0.81%	3.66%	0.75%
Union presence								
No union employees	0.83%	5.98%	5.98%	2.97%	1.96%	0.91%	3.34%	0.85%
Has union employees	1.12%	--	--	10.12%	3.03%	1.19%	16.26%	1.11%
Percent low-wage employees								
50% or more low-wage	1.72%	15.84% *	8.36% *	9.75%	5.49%	1.62%	7.97%	1.71%
Less than 50% low-wage	0.73%	6.23%	6.11%	3.08%	1.88%	0.79%	3.49%	0.73%
Percent women employees								
Less than 25%	1.48%	9.75% *	8.11%	4.67%	3.13%	1.81%	5.06%	1.51%
25-49 %	1.05%	9.74% *	17.04% *	4.37%	2.50%	1.17%	7.99%	1.04%
50-74 %	1.36%	12.43%	15.35% *	7.22%	4.28%	1.33%	7.88%	1.37%
75% or more	1.71%	13.72%	11.74%	7.17%	4.72%	1.79%	6.84%	1.74%
Percent age 50 or older employees								
Less than 25%	1.52%	8.13%	8.63%	3.93%	3.19%	1.85%	4.68%	1.56%
25-49 %	0.75%	--	10.29%	4.62%	2.49%	0.73%	6.11%	0.75%
50-74 %	2.77%	12.89% *	13.72%	8.37%	2.92%	4.18%	8.19%	2.95%
75% or more	5.25%	--	--	7.85%	14.37%	2.67%	11.40% *	3.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.7%	27.3%	53.8%	67.7%	90.9%	71.4%	50.5%	75.6%
Industry group **								
Agric., fish., forest.	82.3%	--	--	--	--	100.0%	--	86.6%
Mining and manufacturing	74.1%	93.6%	--	61.5%	93.8%	67.9%	45.8%	74.8%
Construction	84.9%	0.0%	52.3% *	39.3% *	99.9%	97.4%	39.4%	91.9%
Utilities and transp.	64.4%	--	94.2%	80.0%	96.3%	50.0%	75.2%	64.0%
Wholesale trade	74.6%	1.3% *	--	79.0%	87.4%	72.9%	42.3%	76.5%
Fin. svcs. and real estate	77.2%	--	93.8%	69.7%	91.8%	73.6%	69.8%	77.4%
Retail trade	53.8%	--	55.3%	61.9%	95.5%	49.2%	36.5% *	54.5%
Professional services	78.3%	24.1% *	54.5%	78.9%	92.6%	75.8%	56.6%	79.0%
Other services	77.8%	16.0% *	49.8%	74.3%	72.6%	82.7%	46.9%	80.3%
Ownership								
For profit, incorporated	73.6%	24.3%	46.4%	69.7%	93.0%	69.5%	46.5%	74.7%
For profit, unincorporated	80.5%	35.3% *	75.8%	59.0%	81.1%	85.3%	60.4%	82.3%
Nonprofit	75.3%	24.8% *	50.7% *	72.0%	90.6%	71.8%	55.5%	75.7%
Age of firm								
Less than 5 years	65.5%	49.8% *	86.4%	59.8%	63.1%	92.2%	64.6%	66.2%
5-9 years	77.8%	--	43.8% *	61.3%	83.1%	76.6%	57.3%	80.6%
10-19 years	85.7%	43.3% *	46.8% *	66.0%	80.8%	98.3%	54.0%	89.7%
20 or more years	73.9%	9.3% *	51.4%	69.1%	93.4%	70.1%	46.8%	74.7%
Multi/single status								
2 or more locations	74.5%	0.0%	40.6% *	79.1%	91.9%	71.1%	56.4%	74.6%
1 location only	75.9%	27.8%	55.4%	62.8%	88.8%	86.4%	49.5%	85.0%
Percent full-time employees								
Less than 25%	73.0%	--	--	18.5% *	68.2%	77.5%	42.8% *	73.7%
25-49 %	76.9%	--	--	65.4%	88.5%	76.5%	59.2%	77.9%
50-74 %	48.0%	18.3% *	44.5% *	77.4%	79.9%	44.2%	37.8%	48.3%
75% or more	79.4%	30.0%	53.8%	67.3%	91.8%	77.0%	52.0%	80.5%
Union presence								
No union employees	81.7%	28.1%	54.1%	71.2%	90.5%	80.7%	51.7%	83.2%
Has union employees	57.7%	--	--	44.4% *	93.5%	54.5%	36.4% *	57.9%
Percent low-wage employees								
50% or more low-wage	67.3%	51.6% *	22.6% *	69.0%	73.9%	66.2%	44.9%	67.9%
Less than 50% low-wage	75.4%	25.5%	55.6%	67.5%	92.4%	71.9%	50.8%	76.4%
Percent women employees								
Less than 25%	73.6%	34.8%	45.4%	63.9%	90.9%	69.3%	48.4%	75.8%
25-49 %	74.0%	17.1% *	61.9%	67.0%	91.8%	70.4%	49.8%	74.6%
50-74 %	73.9%	29.8% *	63.9%	78.0%	88.5%	70.8%	56.2%	74.3%
75% or more	78.1%	23.6% *	55.7%	70.2%	92.5%	75.9%	52.2%	79.2%
Percent age 50 or older employees								
Less than 25%	80.4%	34.9%	50.8%	71.0%	86.6%	81.0%	49.6%	82.5%
25-49 %	71.4%	--	50.0%	56.5%	93.9%	67.1%	51.0%	71.8%
50-74 %	76.4%	10.0% *	67.9%	76.8%	90.2%	73.1%	56.2%	78.6%
75% or more	88.9%	--	--	86.0%	96.7%	94.8%	31.1% *	95.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.b Standard errors for 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.14%	5.34%	5.77%	4.21%	1.43%	1.46%	3.41%	1.18%
Industry group **								
Agric., fish., forest.	9.21%	--	--	--	--	0.00%	--	8.88%
Mining and manufacturing	2.52%	7.21%	--	9.88%	2.29%	3.20%	10.84%	2.56%
Construction	4.50%	0.00%	16.77% *	12.99% *	0.15%	1.48%	8.31%	4.88%
Utilities and transp.	5.10%	--	6.43%	10.50%	2.68%	5.94%	9.17%	5.26%
Wholesale trade	4.67%	1.41% *	--	8.64%	5.61%	6.13%	10.88%	4.92%
Fin. svcs. and real estate	2.93%	--	4.85%	9.91%	3.93%	3.53%	11.98%	2.99%
Retail trade	3.39%	--	9.73%	15.38%	2.51%	3.60%	11.98% *	3.47%
Professional services	2.07%	8.61% *	9.84%	4.73%	2.41%	2.57%	6.04%	2.12%
Other services	3.37%	7.59% *	11.04%	7.25%	5.72%	4.51%	7.64%	3.58%
Ownership								
For profit, incorporated	1.36%	6.04%	6.53%	4.22%	1.49%	1.72%	3.96%	1.40%
For profit, unincorporated	2.94%	13.23% *	10.16%	12.50%	4.75%	3.71%	7.79%	3.13%
Nonprofit	2.78%	11.91% *	16.90% *	7.36%	3.62%	3.46%	9.55%	2.83%
Age of firm								
Less than 5 years	7.70%	16.37% *	9.26%	12.38%	15.88%	8.38%	10.93%	10.75%
5-9 years	4.75%	--	19.17% *	13.41%	6.32%	8.15%	10.53%	5.16%
10-19 years	3.03%	14.49% *	14.23% *	7.28%	5.87%	0.86%	7.72%	2.90%
20 or more years	1.22%	3.44% *	7.03%	5.37%	1.40%	1.49%	4.30%	1.25%
Multi/single status								
2 or more locations	1.27%	0.00%	15.54% *	4.63%	1.64%	1.48%	8.74%	1.27%
1 location only	2.35%	5.41%	6.07%	5.36%	2.75%	5.29%	3.70%	2.68%
Percent full-time employees								
Less than 25%	5.98%	--	--	14.36% *	11.95%	5.86%	13.89% *	6.05%
25-49 %	3.57%	--	--	11.74%	5.26%	4.35%	14.63%	3.69%
50-74 %	3.33%	8.39% *	20.20% *	6.24%	9.80%	3.61%	8.70%	3.44%
75% or more	1.14%	6.65%	6.30%	4.81%	1.38%	1.50%	3.81%	1.17%
Union presence								
No union employees	1.04%	5.54%	5.86%	3.28%	1.57%	1.40%	3.40%	1.07%
Has union employees	2.79%	--	--	17.43% *	2.93%	2.99%	15.28% *	2.81%
Percent low-wage employees								
50% or more low-wage	3.52%	15.97% *	10.57% *	9.47%	6.91%	4.30%	8.60%	3.62%
Less than 50% low-wage	1.20%	5.73%	5.97%	4.56%	1.38%	1.55%	3.59%	1.24%
Percent women employees								
Less than 25%	2.27%	9.87%	7.90%	7.33%	2.66%	3.17%	5.12%	2.43%
25-49 %	1.97%	8.55% *	14.26%	7.43%	2.12%	2.47%	8.00%	2.00%
50-74 %	2.39%	10.82% *	14.08%	6.09%	3.27%	2.88%	7.78%	2.44%
75% or more	2.62%	9.46% *	11.32%	6.67%	3.85%	3.33%	7.33%	2.70%
Percent age 50 or older employees								
Less than 25%	1.62%	7.96%	8.38%	4.32%	2.85%	2.13%	4.62%	1.66%
25-49 %	1.60%	--	10.31%	9.33%	1.71%	1.90%	6.79%	1.63%
50-74 %	2.81%	5.39% *	13.52%	6.26%	3.34%	4.15%	8.02%	2.95%
75% or more	4.33%	--	--	10.53%	1.99%	3.14%	11.75% *	2.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.6%	26.9%	40.3%	54.8%	72.4%	89.0%	40.3%	82.0%
Industry group **								
Agric., fish., forest.	44.2%	--	--	20.6% *	53.0% *	93.8%	19.6% *	55.5%
Mining and manufacturing	73.2%	23.5% *	28.2%	43.1%	71.8%	85.8%	32.1%	78.6%
Construction	55.6%	20.5% *	39.6%	51.3%	63.0%	71.7%	40.5%	63.7%
Utilities and transp.	83.9%	--	30.1% *	47.7%	67.5%	96.7%	50.1%	86.1%
Wholesale trade	70.4%	16.8% *	30.6%	54.0%	76.7%	85.1%	29.6%	81.1%
Fin. svcs. and real estate	81.7%	27.1%	38.6%	56.4%	76.3%	92.3%	37.4%	87.3%
Retail trade	82.7%	29.0%	38.6%	57.0%	71.7%	90.3%	41.2%	87.0%
Professional services	76.9%	33.1%	44.6%	63.2%	73.1%	88.5%	46.4%	82.3%
Other services	73.3%	24.6%	42.7%	54.5%	74.5%	87.7%	39.1%	80.6%
Ownership								
For profit, incorporated	76.2%	27.9%	39.8%	51.5%	71.9%	89.7%	39.2%	82.9%
For profit, unincorporated	74.9%	30.6%	43.6%	65.1%	75.8%	90.9%	47.1%	82.1%
Nonprofit	74.0%	13.4% *	38.5%	55.6%	70.9%	84.4%	35.2%	78.3%
Age of firm								
Less than 5 years	60.8%	37.8%	46.9%	63.5%	84.3%	--	49.0%	75.0%
5-9 years	60.3%	32.4%	45.2%	55.0%	67.8%	84.2%	43.5%	70.1%
10-19 years	64.7%	41.3%	44.6%	50.5%	69.2%	94.3%	42.9%	75.1%
20 or more years	78.6%	16.9%	36.3%	55.1%	73.2%	88.8%	37.0%	83.3%
Multi/single status								
2 or more locations	84.9%	--	43.0%	56.6%	77.5%	89.2%	48.7%	85.8%
1 location only	52.9%	26.6%	40.0%	54.1%	65.0%	77.6%	39.1%	64.7%
Percent full-time employees								
Less than 25%	68.3%	6.7% *	30.2%	31.5%	67.4%	90.4%	23.8%	76.8%
25-49 %	68.7%	20.2% *	43.6%	53.6%	73.1%	76.4%	43.2%	73.2%
50-74 %	80.4%	22.5%	41.8%	65.5%	68.9%	91.0%	36.9%	86.1%
75% or more	75.8%	29.4%	40.4%	55.7%	73.4%	89.5%	42.0%	82.3%
Union presence								
No union employees	73.2%	27.2%	40.2%	55.0%	72.4%	88.3%	40.2%	80.5%
Has union employees	86.1%	8.5% *	44.4%	50.8%	72.4%	90.7%	43.9%	87.3%
Percent low-wage employees								
50% or more low-wage	73.4%	15.7%	29.8%	49.7%	66.4%	88.3%	32.5%	79.2%
Less than 50% low-wage	76.2%	28.7%	42.1%	56.0%	74.1%	89.1%	41.8%	82.7%
Percent women employees								
Less than 25%	65.3%	26.3%	34.9%	51.9%	68.8%	83.7%	37.1%	75.3%
25-49 %	80.1%	32.6%	50.9%	50.4%	77.7%	89.7%	42.1%	84.8%
50-74 %	80.2%	25.6%	46.1%	57.1%	73.1%	91.2%	43.5%	84.2%
75% or more	73.8%	24.1%	35.9%	62.4%	68.8%	88.1%	41.3%	80.6%
Percent age 50 or older employees								
Less than 25%	71.8%	33.8%	38.9%	54.4%	72.3%	88.6%	41.7%	80.0%
25-49 %	81.1%	17.3%	45.0%	57.1%	75.8%	89.1%	42.8%	84.4%
50-74 %	68.3%	27.9%	36.2%	48.8%	63.8%	90.4%	35.6%	77.1%
75% or more	47.7%	16.5%	43.5%	54.1%	43.4%	82.6%	26.7%	65.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	2.30%	2.21%	1.72%	1.63%	0.80%	1.34%	0.75%
Industry group **								
Agric., fish., forest.	9.99%	--	--	13.02% *	16.21% *	4.97%	11.29% *	12.56%
Mining and manufacturing	2.02%	8.85% *	6.98%	4.67%	4.43%	2.24%	4.19%	2.10%
Construction	3.16%	6.37% *	5.83%	5.18%	6.16%	8.00%	3.70%	4.30%
Utilities and transp.	3.15%	--	15.34% *	10.96%	8.81%	1.43%	7.97%	3.25%
Wholesale trade	2.55%	7.15% *	8.93%	6.04%	4.35%	3.14%	4.74%	2.47%
Fin. svcs. and real estate	1.69%	5.66%	8.16%	6.91%	4.27%	1.67%	4.85%	1.65%
Retail trade	1.75%	7.15%	6.82%	5.11%	4.22%	1.57%	4.48%	1.60%
Professional services	1.28%	4.28%	3.66%	2.86%	2.87%	1.61%	2.36%	1.40%
Other services	1.66%	5.72%	4.82%	3.67%	3.58%	2.26%	3.01%	1.84%
Ownership								
For profit, incorporated	0.84%	2.93%	2.51%	2.11%	2.06%	0.90%	1.59%	0.89%
For profit, unincorporated	1.63%	4.71%	6.12%	3.72%	3.27%	1.89%	3.24%	1.72%
Nonprofit	1.88%	4.26% *	5.95%	4.28%	3.75%	2.40%	3.71%	2.00%
Age of firm								
Less than 5 years	4.29%	7.69%	8.84%	9.16%	5.03%	--	4.83%	7.86%
5-9 years	3.19%	5.35%	6.10%	5.04%	6.19%	5.78%	3.61%	4.23%
10-19 years	2.62%	5.68%	4.52%	3.88%	5.71%	1.82%	2.99%	3.49%
20 or more years	0.74%	2.42%	2.85%	2.09%	1.68%	0.83%	1.76%	0.76%
Multi/single status								
2 or more locations	0.71%	--	6.88%	3.45%	1.39%	0.81%	4.44%	0.70%
1 location only	1.40%	2.30%	2.33%	1.99%	3.29%	5.55%	1.40%	2.31%
Percent full-time employees								
Less than 25%	3.10%	4.40% *	7.79%	7.06%	5.60%	2.37%	4.51%	3.25%
25-49 %	2.51%	7.94% *	8.53%	5.13%	4.53%	3.69%	5.01%	2.73%
50-74 %	2.00%	5.03%	5.75%	4.59%	6.73%	1.95%	3.44%	2.10%
75% or more	0.78%	2.76%	2.58%	1.91%	1.76%	0.90%	1.57%	0.83%
Union presence								
No union employees	0.78%	2.33%	2.24%	1.76%	1.63%	0.91%	1.36%	0.84%
Has union employees	1.68%	7.31% *	11.98%	7.98%	6.45%	1.63%	8.00%	1.71%
Percent low-wage employees								
50% or more low-wage	1.66%	4.22%	5.23%	4.11%	4.06%	1.45%	3.37%	1.73%
Less than 50% low-wage	0.77%	2.56%	2.42%	1.89%	1.70%	0.93%	1.46%	0.83%
Percent women employees								
Less than 25%	1.38%	3.52%	3.61%	2.75%	3.03%	1.98%	2.15%	1.60%
25-49 %	1.36%	5.93%	5.58%	4.28%	2.56%	1.65%	3.38%	1.40%
50-74 %	1.25%	4.37%	4.78%	3.43%	3.07%	1.12%	2.76%	1.28%
75% or more	1.65%	5.31%	4.15%	3.43%	3.99%	1.84%	2.89%	1.81%
Percent age 50 or older employees								
Less than 25%	1.04%	3.58%	2.94%	2.27%	2.20%	1.23%	1.86%	1.11%
25-49 %	0.96%	4.21%	4.41%	3.23%	1.95%	1.12%	2.73%	0.98%
50-74 %	2.80%	5.38%	5.53%	4.54%	7.14%	2.26%	3.33%	3.47%
75% or more	5.78%	4.05%	11.74%	9.96%	12.21%	7.12%	4.62%	8.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	2.2%	8.9%	88.9%
Firm size			
Less than 50 employees	2.3%	8.3%	89.3%
50+ employees	2.2%	9.0%	88.8%
Less than 10 employees	1.4% *	9.9%	88.7%
10-24 employees	2.9%	8.0%	89.1%
25-99 employees	4.1%	7.0%	88.9%
100-999 employees	3.2%	6.5%	90.3%
1000+ employees	1.3%	10.3%	88.3%
Industry group **			
Agric., fish., forest.	0.4% *	4.0% *	95.6%
Mining and manufacturing	2.5% *	5.6%	92.0%
Construction	10.2%	8.5%	81.3%
Utilities and transp.	5.5% *	10.3% *	84.2%
Wholesale trade	1.3% *	6.8%	91.9%
Fin. svcs. and real estate	0.7% *	6.0%	93.3%
Retail trade	1.0% *	30.4%	68.6%
Professional services	0.9%	6.9%	92.2%
Other services	2.8% *	5.5%	91.7%
Ownership			
For profit, incorporated	2.1%	9.6%	88.3%
For profit, unincorporated	2.3% *	6.5%	91.2%
Nonprofit	2.4% *	7.9%	89.7%
Age of firm			
Less than 5 years	2.4% *	10.6%	86.9%
5-9 years	1.0% *	9.7%	89.3%
10-19 years	1.7% *	5.6%	92.6%
20 or more years	2.3%	9.2%	88.5%
Multi/single status			
2 or more locations	1.5%	9.2%	89.3%
1 location only	4.0%	8.1%	87.8%
Percent full-time employees			
Less than 25%	0.2% *	6.6%	93.2%
25-49 %	0.6% *	7.6% *	91.8%
50-74 %	1.2% *	17.0%	81.9%
75% or more	2.4%	7.7%	89.9%
Union presence			
No union employees	0.4%	9.3%	90.3%
Has union employees	8.8%	7.6%	83.6%
Percent low wage employees **			
50% or more low-wage	0.8% *	15.4%	83.7%
Less than 50% low-wage	2.3%	8.2%	89.5%
Percent women employees			
Less than 25%	4.7%	6.4%	88.9%
25-49 %	2.1% *	8.4%	89.6%
50-74 %	0.9% *	13.5%	85.6%
75% or more	0.7%	6.1%	93.2%
Percent age 50 or older employees			
Less than 25%	1.7%	8.4%	90.0%
25-49 %	2.3%	8.7%	89.0%
50-74 %	3.1%	12.3%	84.6%
75% or more	2.6% *	9.0%	88.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	UNION	AHP	NEITHER UNION NOR AHP
United States	0.30%	0.75%	0.79%
Firm size			
Less than 50 employees	0.44%	0.70%	0.81%
50+ employees	0.34%	0.87%	0.91%
Less than 10 employees	0.43% *	1.56%	1.61%
10-24 employees	0.85%	1.07%	1.35%
25-99 employees	1.02%	0.78%	1.23%
100-999 employees	0.74%	0.98%	1.19%
1000+ employees	0.36%	1.26%	1.28%
Industry group **			
Agric., fish., forest.	0.38% *	1.83% *	1.90%
Mining and manufacturing	0.81% *	1.24%	1.44%
Construction	2.20%	1.60%	2.60%
Utilities and transp.	2.84% *	4.47% *	5.01%
Wholesale trade	0.54% *	1.40%	1.49%
Fin. svcs. and real estate	0.46% *	1.09%	1.17%
Retail trade	0.39% *	4.61%	4.56%
Professional services	0.20%	0.94%	0.96%
Other services	0.90% *	0.97%	1.29%
Ownership			
For profit, incorporated	0.33%	0.99%	1.02%
For profit, unincorporated	1.00% *	0.85%	1.27%
Nonprofit	0.78% *	1.48%	1.64%
Age of firm			
Less than 5 years	1.22% *	2.25%	2.46%
5-9 years	0.50% *	1.73%	1.80%
10-19 years	0.89% *	0.90%	1.25%
20 or more years	0.34%	0.88%	0.92%
Multi/single status			
2 or more locations	0.29%	0.99%	1.01%
1 location only	0.75%	0.68%	0.97%
Percent full-time employees			
Less than 25%	0.11% *	1.52%	1.53%
25-49 %	0.30% *	2.37% *	2.37%
50-74 %	0.68% *	3.29%	3.31%
75% or more	0.34%	0.70%	0.76%
Union presence			
No union employees	0.10%	0.87%	0.87%
Has union employees	1.33%	1.47%	1.88%
Percent low wage employees **			
50% or more low-wage	0.40% *	2.81%	2.81%
Less than 50% low-wage	0.33%	0.77%	0.81%
Percent women employees			
Less than 25%	0.73%	0.64%	0.94%
25-49 %	0.74% *	1.06%	1.25%
50-74 %	0.28% *	2.16%	2.16%
75% or more	0.21%	1.11%	1.12%
Percent age 50 or older employees			
Less than 25%	0.29%	0.93%	0.97%
25-49 %	0.48%	1.08%	1.16%
50-74 %	0.79%	3.38%	3.34%
75% or more	1.73% *	2.19%	2.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	97.1%	77.5%	87.9%	94.4%	98.4%	99.4%	87.2%	98.9%
Industry group **								
Agric., fish., forest.	93.7%	86.1%	98.6%	77.0%	100.0%	100.0%	80.1%	100.0%
Mining and manufacturing	96.3%	79.5%	79.8%	96.6%	99.2%	96.4%	88.0%	97.3%
Construction	96.4%	77.6%	88.7%	97.7%	100.0%	100.0%	89.6%	100.0%
Utilities and transp.	99.3%	96.7%	91.1%	100.0%	98.5%	99.7%	96.9%	99.5%
Wholesale trade	96.8%	67.0%	89.1%	99.6%	100.0%	99.5%	85.5%	99.7%
Fin. svcs. and real estate	98.2%	74.6%	89.1%	98.9%	99.4%	100.0%	85.8%	99.8%
Retail trade	98.0%	72.7%	81.4%	92.3%	98.6%	100.0%	86.3%	99.3%
Professional services	97.7%	78.8%	92.5%	96.5%	98.4%	99.7%	90.2%	99.1%
Other services	95.3%	79.9%	84.6%	89.2%	96.8%	99.3%	82.9%	97.9%
Ownership								
For profit, incorporated	97.0%	77.4%	87.1%	94.0%	98.2%	99.3%	86.6%	98.8%
For profit, unincorporated	95.9%	74.5%	90.1%	94.4%	97.3%	99.4%	87.7%	98.0%
Nonprofit	98.6%	83.2%	89.1%	95.9%	99.7%	99.7%	89.7%	99.6%
Age of firm								
Less than 5 years	91.2%	79.0%	86.1%	96.7%	96.1%	100.0%	86.2%	97.3%
5-9 years	95.0%	83.0%	92.7%	96.2%	96.1%	100.0%	92.0%	96.8%
10-19 years	93.1%	77.2%	85.2%	88.9%	98.5%	99.5%	82.5%	98.2%
20 or more years	97.9%	75.7%	88.2%	95.5%	98.7%	99.4%	87.9%	99.0%
Multi/single status								
2 or more locations	98.9%	88.9%	87.7%	93.9%	98.7%	99.4%	89.1%	99.1%
1 location only	92.6%	77.2%	87.9%	94.5%	97.9%	99.8%	86.9%	97.6%
Percent full-time employees								
Less than 25%	90.0%	55.0%	61.1%	73.9%	91.9%	99.9%	59.8%	95.8%
25-49 %	94.8%	63.4%	88.6%	88.5%	94.1%	99.5%	85.5%	96.4%
50-74 %	98.2%	77.7%	87.8%	97.9%	99.7%	99.8%	87.0%	99.7%
75% or more	97.6%	79.3%	89.8%	96.8%	99.4%	99.2%	89.7%	99.2%
Union presence								
No union employees	96.5%	77.3%	87.7%	94.2%	98.4%	99.2%	86.9%	98.6%
Has union employees	99.4%	86.2%	94.5%	97.1%	98.1%	99.9%	93.7%	99.6%
Percent low-wage employees								
50% or more low-wage	95.3%	65.8%	80.1%	86.1%	96.2%	99.6%	76.6%	98.0%
Less than 50% low-wage	97.5%	79.4%	89.2%	96.3%	99.0%	99.3%	89.2%	99.1%
Percent women employees								
Less than 25%	96.9%	79.8%	88.2%	97.1%	99.5%	99.8%	89.2%	99.6%
25-49 %	97.2%	75.6%	86.6%	93.0%	99.2%	98.8%	85.0%	98.7%
50-74 %	97.8%	79.7%	89.4%	90.8%	98.3%	99.8%	85.9%	99.0%
75% or more	96.0%	72.4%	87.0%	95.1%	96.2%	99.2%	86.5%	98.0%
Percent age 50 or older employees								
Less than 25%	95.6%	76.7%	86.4%	92.8%	97.5%	99.4%	85.8%	98.3%
25-49 %	98.4%	80.0%	88.1%	96.4%	99.3%	99.3%	89.9%	99.2%
50-74 %	97.1%	82.3%	93.6%	95.8%	97.8%	99.9%	91.6%	98.6%
75% or more	89.9%	72.3%	85.2%	95.8%	100.0%	100.0%	78.1%	99.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	1.95%	1.47%	0.88%	0.31%	0.35%	0.94%	0.25%
Industry group **								
Agric., fish., forest.	3.18%	9.00%	1.44%	11.83%	0.00%	0.00%	9.10%	0.00%
Mining and manufacturing	1.83%	7.22%	7.86%	1.47%	0.79%	3.27%	3.28%	2.04%
Construction	0.78%	6.19%	3.87%	1.02%	0.00%	0.00%	2.12%	0.01%
Utilities and transp.	0.34%	2.52%	5.29%	0.00%	1.36%	0.25%	1.51%	0.35%
Wholesale trade	0.84%	8.79%	5.34%	0.35%	0.00%	0.35%	3.69%	0.22%
Fin. svcs. and real estate	0.47%	5.62%	7.65%	0.79%	0.47%	0.03%	3.72%	0.12%
Retail trade	0.35%	6.68%	4.35%	2.47%	0.92%	0.00%	2.35%	0.26%
Professional services	0.28%	3.24%	1.71%	0.88%	0.69%	0.10%	1.17%	0.24%
Other services	0.61%	4.19%	3.26%	2.66%	0.74%	0.40%	2.57%	0.41%
Ownership								
For profit, incorporated	0.35%	2.45%	1.81%	1.20%	0.34%	0.47%	1.21%	0.34%
For profit, unincorporated	0.62%	4.15%	3.23%	1.52%	1.33%	0.31%	1.87%	0.59%
Nonprofit	0.25%	4.43%	3.56%	1.38%	0.16%	0.14%	1.99%	0.15%
Age of firm								
Less than 5 years	2.18%	6.09%	6.70%	1.98%	2.86%	0.00%	3.55%	1.71%
5-9 years	1.08%	3.28%	2.84%	1.42%	2.32%	0.00%	1.49%	1.46%
10-19 years	1.09%	4.15%	3.35%	3.39%	0.70%	0.40%	2.81%	0.52%
20 or more years	0.27%	2.88%	1.80%	0.79%	0.27%	0.37%	1.05%	0.27%
Multi/single status								
2 or more locations	0.30%	9.25%	5.98%	2.45%	0.29%	0.36%	4.30%	0.28%
1 location only	0.51%	1.99%	1.49%	0.81%	0.65%	0.16%	0.89%	0.52%
Percent full-time employees								
Less than 25%	1.95%	12.65%	9.33%	7.84%	3.01%	0.04%	7.22%	1.31%
25-49 %	0.83%	9.53%	4.04%	3.29%	1.72%	0.28%	3.02%	0.79%
50-74 %	0.31%	5.30%	3.07%	0.77%	0.23%	0.12%	2.25%	0.11%
75% or more	0.31%	2.06%	1.68%	0.56%	0.22%	0.53%	0.88%	0.33%
Union presence								
No union employees	0.31%	1.98%	1.49%	0.92%	0.28%	0.49%	0.97%	0.31%
Has union employees	0.26%	11.44%	5.35%	1.65%	1.80%	0.07%	3.00%	0.26%
Percent low-wage employees								
50% or more low-wage	0.63%	6.06%	3.79%	3.56%	0.89%	0.35%	3.51%	0.40%
Less than 50% low-wage	0.28%	2.00%	1.60%	0.60%	0.32%	0.43%	0.85%	0.29%
Percent women employees								
Less than 25%	0.35%	2.87%	2.27%	0.82%	0.33%	0.13%	1.23%	0.15%
25-49 %	0.79%	5.01%	3.82%	3.06%	0.45%	1.11%	3.02%	0.79%
50-74 %	0.28%	4.17%	3.08%	1.77%	0.50%	0.07%	2.00%	0.19%
75% or more	0.52%	4.57%	3.10%	1.36%	1.22%	0.42%	1.77%	0.48%
Percent age 50 or older employees								
Less than 25%	0.39%	2.77%	2.01%	1.41%	0.53%	0.26%	1.41%	0.26%
25-49 %	0.40%	5.00%	3.31%	1.15%	0.25%	0.56%	1.75%	0.41%
50-74 %	0.63%	3.84%	2.08%	1.50%	1.73%	0.06%	1.46%	0.69%
75% or more	2.03%	5.05%	6.52%	2.48%	0.00%	0.00%	3.72%	0.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.3%	25.1%	30.3%	36.2%	46.8%	60.8%	31.3%	54.9%
Industry group **								
Agric., fish., forest.	44.0%	--	--	54.5%	33.1% *	--	45.0%	43.6%
Mining and manufacturing	39.8%	11.2% *	19.8%	33.3%	42.3%	42.3%	23.9%	41.8%
Construction	36.1%	16.8% *	41.3%	33.4%	35.4%	44.3%	34.9%	36.8%
Utilities and transp.	67.6%	--	43.8% *	17.7% *	56.0%	80.0%	32.8%	69.8%
Wholesale trade	34.7%	24.7% *	23.8% *	25.0%	40.3%	37.8%	23.2%	37.8%
Fin. svcs. and real estate	53.4%	20.4%	16.8% *	21.9%	48.4%	62.5%	16.6%	58.1%
Retail trade	66.5%	28.0%	14.1%	24.4%	33.3%	78.8%	20.6%	71.3%
Professional services	51.2%	30.2%	33.9%	47.0%	50.4%	56.1%	38.1%	53.6%
Other services	50.2%	27.7%	30.4%	37.4%	49.5%	60.1%	32.1%	54.1%
Ownership								
For profit, incorporated	53.5%	25.0%	28.3%	36.1%	46.2%	64.3%	30.2%	57.7%
For profit, unincorporated	49.8%	27.1%	37.0%	37.9%	50.7%	60.3%	36.2%	53.3%
Nonprofit	43.4%	22.3%	31.5%	33.7%	45.3%	45.9%	29.6%	45.0%
Age of firm								
Less than 5 years	36.6%	27.9%	46.1%	33.6%	36.5%	--	39.4%	33.2%
5-9 years	48.0%	21.6%	34.8%	40.4%	68.4%	36.1%	35.1%	55.6%
10-19 years	44.6%	28.8%	28.3%	36.6%	47.1%	65.4%	30.9%	51.2%
20 or more years	52.8%	23.9%	27.2%	35.4%	44.5%	61.0%	29.1%	55.5%
Multi/single status								
2 or more locations	57.2%	--	34.0%	36.0%	47.9%	61.3%	35.3%	57.7%
1 location only	36.9%	24.9%	29.9%	36.2%	45.2%	38.1%	30.7%	42.1%
Percent full-time employees								
Less than 25%	41.2%	--	19.0% *	26.1%	37.8%	53.5%	18.5%	45.6%
25-49 %	40.1%	14.8% *	25.4%	31.3%	39.9%	46.0%	26.1%	42.5%
50-74 %	58.2%	17.7%	26.6%	39.0%	35.2%	70.5%	26.1%	62.4%
75% or more	51.6%	28.7%	32.5%	37.4%	50.4%	59.7%	33.9%	55.0%
Union presence								
No union employees	49.7%	25.4%	30.3%	36.6%	47.4%	60.1%	31.2%	53.8%
Has union employees	58.1%	8.5% *	28.7% *	28.8%	41.9%	62.6%	34.0%	58.8%
Percent low-wage employees								
50% or more low-wage	49.4%	18.2%	30.2%	33.6%	39.7%	60.7%	30.0%	52.1%
Less than 50% low-wage	51.8%	26.2%	30.3%	36.8%	48.8%	60.9%	31.5%	55.6%
Percent women employees								
Less than 25%	42.6%	21.2%	36.2%	33.0%	41.9%	53.1%	32.1%	46.3%
25-49 %	56.6%	29.3%	20.5%	38.6%	49.2%	65.6%	30.8%	59.8%
50-74 %	58.0%	24.1%	32.5%	37.0%	51.5%	67.0%	32.2%	60.8%
75% or more	42.7%	29.4%	26.7%	38.3%	41.5%	47.6%	29.4%	45.4%
Percent age 50 or older employees								
Less than 25%	47.5%	26.2%	30.5%	40.1%	50.4%	54.1%	33.5%	51.3%
25-49 %	55.3%	19.0%	31.5%	31.7%	45.5%	63.7%	29.1%	57.6%
50-74 %	47.3%	25.2%	25.7%	29.6%	41.9%	64.6%	26.1%	53.0%
75% or more	42.3%	28.6%	36.3% *	43.0%	31.0% *	67.6%	32.3%	50.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.95%	2.27%	2.08%	1.61%	1.69%	1.41%	1.27%	1.07%
Industry group **								
Agric., fish., forest.	9.36%	--	--	14.52%	14.24% *	--	12.62%	12.32%
Mining and manufacturing	2.50%	5.41% *	5.61%	4.43%	5.14%	3.62%	3.78%	2.77%
Construction	3.12%	5.25% *	5.79%	4.67%	6.23%	8.71%	3.54%	4.40%
Utilities and transp.	4.09%	--	16.16% *	5.96% *	8.92%	3.64%	7.72%	4.19%
Wholesale trade	2.99%	8.69% *	10.27% *	4.78%	6.11%	4.82%	4.82%	3.55%
Fin. svcs. and real estate	2.71%	5.27%	5.40% *	5.50%	5.91%	3.39%	3.08%	2.92%
Retail trade	2.90%	7.15%	4.12%	4.84%	5.62%	2.59%	3.96%	2.83%
Professional services	1.67%	4.18%	3.56%	2.98%	3.01%	2.65%	2.31%	1.92%
Other services	1.94%	5.73%	4.53%	3.48%	3.85%	3.09%	2.89%	2.25%
Ownership								
For profit, incorporated	1.15%	2.86%	2.29%	1.98%	2.11%	1.59%	1.53%	1.29%
For profit, unincorporated	2.27%	4.56%	6.05%	3.78%	4.41%	4.06%	3.13%	2.71%
Nonprofit	2.29%	5.75%	5.72%	4.02%	3.89%	3.54%	3.39%	2.51%
Age of firm								
Less than 5 years	3.88%	7.86%	8.78%	6.62%	7.67%	--	4.78%	6.06%
5-9 years	3.43%	4.36%	5.81%	4.78%	5.59%	9.26%	3.55%	4.87%
10-19 years	2.77%	5.67%	3.93%	3.57%	5.03%	6.72%	2.69%	3.74%
20 or more years	1.07%	2.89%	2.70%	2.03%	1.90%	1.45%	1.67%	1.16%
Multi/single status								
2 or more locations	1.17%	--	6.43%	3.21%	2.03%	1.42%	4.12%	1.19%
1 location only	1.32%	2.27%	2.20%	1.86%	3.06%	7.22%	1.34%	2.18%
Percent full-time employees								
Less than 25%	3.32%	--	7.12% *	6.46%	5.54%	4.99%	4.20%	3.75%
25-49 %	3.17%	5.72% *	6.30%	4.72%	5.93%	5.11%	3.93%	3.61%
50-74 %	2.79%	4.47%	5.24%	5.00%	5.55%	3.17%	3.19%	2.99%
75% or more	1.07%	2.78%	2.52%	1.85%	1.97%	1.66%	1.53%	1.22%
Union presence								
No union employees	1.04%	2.30%	2.11%	1.65%	1.76%	1.66%	1.29%	1.19%
Has union employees	2.51%	7.31% *	10.80% *	6.89%	6.50%	2.79%	8.05%	2.57%
Percent low-wage employees								
50% or more low-wage	2.10%	4.74%	5.52%	3.73%	4.10%	2.83%	3.46%	2.30%
Less than 50% low-wage	1.07%	2.51%	2.24%	1.78%	1.88%	1.62%	1.37%	1.22%
Percent women employees								
Less than 25%	1.59%	3.23%	3.73%	2.61%	3.43%	2.78%	2.14%	1.99%
25-49 %	1.85%	6.10%	4.17%	3.93%	3.48%	2.42%	3.16%	1.99%
50-74 %	1.83%	4.20%	4.42%	3.33%	3.24%	2.39%	2.53%	1.95%
75% or more	2.08%	5.50%	3.74%	3.50%	3.68%	3.45%	2.60%	2.45%
Percent age 50 or older employees								
Less than 25%	1.36%	3.45%	2.73%	2.20%	2.57%	2.40%	1.78%	1.63%
25-49 %	1.46%	4.86%	4.22%	2.89%	2.60%	1.88%	2.55%	1.54%
50-74 %	2.98%	4.69%	5.02%	4.09%	5.73%	4.38%	2.91%	3.65%
75% or more	6.03%	5.48%	11.96% *	9.94%	10.85% *	10.94%	4.93%	9.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.8%	25.1%	29.7%	35.9%	45.8%	60.6%	30.9%	54.4%
Industry group **								
Agric., fish., forest.	44.7%	--	--	55.0%	33.1% *	--	46.7%	43.8%
Mining and manufacturing	37.8%	11.0% *	19.1%	33.4%	37.0%	41.5%	24.1%	39.6%
Construction	37.8%	15.0% *	41.3%	34.3%	35.7%	50.9%	34.6%	39.5%
Utilities and transp.	67.5%	--	45.0% *	17.2% *	55.7%	80.0%	33.5%	69.7%
Wholesale trade	34.8%	24.7% *	23.8% *	25.0%	40.5%	37.8%	23.2%	37.8%
Fin. svcs. and real estate	53.4%	18.9%	19.6% *	21.0%	48.4%	62.6%	16.9%	58.1%
Retail trade	66.3%	31.0%	12.7% *	21.4%	33.9%	78.8%	18.6%	71.3%
Professional services	50.8%	28.9%	31.5%	45.7%	50.3%	55.9%	36.0%	53.4%
Other services	49.3%	29.9%	30.7%	38.4%	48.0%	58.5%	33.6%	52.7%
Ownership								
For profit, incorporated	53.2%	24.9%	28.1%	35.4%	45.8%	64.0%	29.7%	57.4%
For profit, unincorporated	47.6%	27.4%	34.8%	38.2%	47.0%	58.0%	36.2%	50.6%
Nonprofit	43.8%	22.4%	31.5%	35.1%	44.7%	46.8%	29.7%	45.4%
Age of firm								
Less than 5 years	36.0%	29.6%	45.6%	31.6%	36.5%	--	38.5%	33.1%
5-9 years	48.1%	23.5%	37.2%	40.0%	68.8%	32.7%	35.9%	55.2%
10-19 years	44.9%	29.7%	27.5%	38.0%	47.1%	65.3%	31.6%	51.2%
20 or more years	52.2%	22.6%	26.0%	34.9%	43.1%	60.8%	28.2%	55.0%
Multi/single status								
2 or more locations	56.5%	--	30.2%	34.3%	46.1%	61.1%	33.2%	57.1%
1 location only	36.9%	24.9%	29.7%	36.5%	45.4%	35.4%	30.6%	42.2%
Percent full-time employees								
Less than 25%	40.2%	--	18.7% *	26.3%	35.1%	53.2%	18.6%	44.4%
25-49 %	40.2%	16.6% *	25.4%	34.1%	39.9%	45.3%	29.1%	42.1%
50-74 %	57.7%	17.2%	26.8%	37.9%	34.7%	70.1%	25.9%	61.9%
75% or more	51.2%	28.8%	31.7%	36.9%	49.4%	59.5%	33.1%	54.6%
Union presence								
No union employees	49.2%	25.4%	29.8%	36.3%	46.3%	59.9%	30.8%	53.3%
Has union employees	57.8%	8.5% *	28.7% *	29.5%	41.6%	62.2%	35.0%	58.4%
Percent low-wage employees								
50% or more low-wage	49.2%	19.4%	29.6%	34.4%	39.4%	60.3%	31.3%	51.7%
Less than 50% low-wage	51.3%	26.1%	29.8%	36.3%	47.6%	60.6%	30.9%	55.1%
Percent women employees								
Less than 25%	42.6%	22.8%	36.1%	33.0%	41.7%	53.0%	32.2%	46.3%
25-49 %	55.4%	26.5%	17.9%	38.9%	46.2%	65.0%	29.9%	58.6%
50-74 %	57.5%	23.4%	29.8%	37.1%	50.8%	66.5%	30.5%	60.4%
75% or more	42.8%	29.8%	28.7%	36.6%	41.4%	48.1%	30.0%	45.6%
Percent age 50 or older employees								
Less than 25%	47.0%	26.9%	30.2%	39.7%	49.2%	53.8%	33.4%	50.7%
25-49 %	54.8%	18.2%	29.7%	31.6%	44.5%	63.4%	28.1%	57.1%
50-74 %	47.0%	23.8%	24.4%	29.6%	41.3%	64.7%	25.1%	52.8%
75% or more	43.2%	28.9%	43.2%	43.0%	31.4% *	67.3%	34.3%	50.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.95%	2.28%	2.07%	1.61%	1.70%	1.41%	1.28%	1.07%
Industry group **								
Agric., fish., forest.	9.39%	--	--	14.48%	14.24% *	--	12.45%	12.34%
Mining and manufacturing	2.43%	5.40% *	5.56%	4.43%	4.76%	3.61%	3.79%	2.71%
Construction	3.15%	5.06% *	5.79%	4.71%	6.24%	8.73%	3.54%	4.45%
Utilities and transp.	4.10%	--	16.10% *	5.90% *	8.93%	3.64%	7.72%	4.20%
Wholesale trade	2.99%	8.69% *	10.27% *	4.78%	6.11%	4.82%	4.82%	3.55%
Fin. svcs. and real estate	2.71%	5.07%	5.94% *	5.46%	5.91%	3.39%	3.15%	2.92%
Retail trade	2.92%	7.21%	3.93% *	4.69%	5.67%	2.59%	3.81%	2.82%
Professional services	1.67%	4.17%	3.50%	2.99%	3.01%	2.65%	2.30%	1.92%
Other services	1.95%	5.86%	4.52%	3.52%	3.86%	3.11%	2.93%	2.26%
Ownership								
For profit, incorporated	1.16%	2.88%	2.30%	1.98%	2.11%	1.59%	1.53%	1.29%
For profit, unincorporated	2.28%	4.66%	6.05%	3.83%	4.47%	4.08%	3.17%	2.74%
Nonprofit	2.29%	5.75%	5.73%	4.10%	3.89%	3.54%	3.39%	2.51%
Age of firm								
Less than 5 years	3.86%	7.83%	8.77%	6.37%	7.67%	--	4.77%	6.05%
5-9 years	3.43%	4.73%	5.89%	4.77%	5.56%	8.70%	3.57%	4.88%
10-19 years	2.77%	5.75%	3.90%	3.65%	5.03%	6.73%	2.76%	3.74%
20 or more years	1.08%	2.84%	2.67%	2.03%	1.90%	1.45%	1.66%	1.17%
Multi/single status								
2 or more locations	1.18%	--	6.26%	3.19%	2.05%	1.42%	4.08%	1.20%
1 location only	1.33%	2.29%	2.20%	1.88%	3.07%	6.97%	1.35%	2.19%
Percent full-time employees								
Less than 25%	3.32%	--	7.11% *	6.46%	5.42%	5.00%	4.20%	3.76%
25-49 %	3.17%	5.94% *	6.30%	4.97%	5.95%	5.13%	4.32%	3.62%
50-74 %	2.80%	4.43%	5.24%	4.98%	5.54%	3.20%	3.19%	3.01%
75% or more	1.07%	2.80%	2.52%	1.85%	1.99%	1.66%	1.53%	1.23%
Union presence								
No union employees	1.04%	2.32%	2.11%	1.66%	1.78%	1.66%	1.29%	1.20%
Has union employees	2.51%	7.31% *	10.80% *	6.92%	6.49%	2.79%	8.03%	2.57%
Percent low-wage employees								
50% or more low-wage	2.10%	4.78%	5.52%	3.80%	4.10%	2.84%	3.52%	2.31%
Less than 50% low-wage	1.08%	2.53%	2.23%	1.78%	1.90%	1.62%	1.37%	1.23%
Percent women employees								
Less than 25%	1.59%	3.38%	3.73%	2.61%	3.43%	2.79%	2.14%	1.99%
25-49 %	1.87%	6.10%	4.01%	3.97%	3.49%	2.43%	3.19%	2.02%
50-74 %	1.84%	4.18%	4.30%	3.35%	3.25%	2.41%	2.49%	1.96%
75% or more	2.08%	5.51%	3.82%	3.49%	3.68%	3.45%	2.61%	2.45%
Percent age 50 or older employees								
Less than 25%	1.36%	3.51%	2.73%	2.20%	2.58%	2.40%	1.79%	1.64%
25-49 %	1.47%	4.73%	4.19%	2.91%	2.63%	1.88%	2.54%	1.56%
50-74 %	2.98%	4.60%	4.97%	4.09%	5.69%	4.37%	2.88%	3.65%
75% or more	5.99%	5.49%	11.66%	9.94%	10.90% *	11.01%	4.95%	9.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.h Percent of private-sector employees working in establishments that offer paid sick leave by firm size and selected characteristics:United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	83.7%	56.7%	69.9%	77.8%	83.9%	93.5%	66.4%	89.6%
Industry group **								
Agric., fish., forest.	73.8%	39.6%	86.3%	87.5%	78.2%	--	68.7%	78.5%
Mining and manufacturing	81.7%	55.8%	73.1%	70.7%	77.5%	89.5%	65.1%	84.8%
Construction	74.7%	45.7%	69.8%	78.4%	80.4%	95.3%	62.3%	86.0%
Utilities and transp.	90.5%	43.6%	66.0%	85.0%	83.5%	97.7%	61.6%	94.0%
Wholesale trade	87.7%	72.3%	68.5%	87.7%	91.4%	93.5%	75.7%	92.2%
Fin. svcs. and real estate	88.6%	68.0%	82.7%	89.2%	85.7%	93.4%	74.9%	91.5%
Retail trade	88.3%	48.7%	65.1%	76.1%	74.6%	98.3%	59.5%	95.0%
Professional services	89.3%	67.1%	85.0%	86.4%	90.6%	94.5%	77.9%	92.7%
Other services	74.8%	49.4%	59.0%	69.6%	79.8%	88.2%	58.3%	83.3%
Ownership								
For profit, incorporated	83.4%	56.0%	69.0%	77.0%	81.4%	93.4%	65.9%	89.3%
For profit, unincorporated	77.7%	53.9%	65.2%	71.0%	83.2%	94.3%	61.3%	87.3%
Nonprofit	91.1%	69.3%	87.0%	94.7%	91.5%	93.1%	82.0%	92.8%
Age of firm								
Less than 5 years	59.4%	47.3%	62.2%	61.2%	86.6%	--	55.8%	70.2%
5-9 years	73.0%	53.4%	69.6%	76.9%	85.3%	83.9%	64.2%	83.9%
10-19 years	75.1%	61.6%	69.7%	78.0%	76.7%	90.9%	67.9%	82.0%
20 or more years	87.8%	59.9%	72.3%	80.5%	85.1%	93.7%	69.7%	91.0%
Multi/single status								
2 or more locations	90.9%	77.6%	77.9%	83.2%	83.4%	93.7%	80.2%	91.2%
1 location only	71.9%	56.4%	69.2%	76.1%	84.6%	83.6%	65.1%	82.8%
Percent full-time employees								
Less than 25%	69.3%	38.3%	54.6%	65.8%	88.2%	87.3%	49.8%	85.2%
25-49 %	78.6%	55.7%	60.9%	72.2%	78.7%	93.7%	62.0%	86.3%
50-74 %	87.3%	59.0%	70.8%	78.5%	85.4%	96.4%	66.5%	93.3%
75% or more	85.3%	61.6%	75.6%	80.9%	83.8%	92.9%	71.4%	89.4%
Union presence								
No union employees	81.6%	56.9%	70.2%	78.0%	82.8%	92.2%	66.6%	88.0%
Has union employees	94.6%	41.0%	56.4%	74.5%	93.7%	96.6%	55.3%	96.0%
Percent low-wage employees								
50% or more low-wage	71.4%	37.3%	46.1%	61.7%	74.9%	90.6%	46.4%	83.2%
Less than 50% low-wage	87.5%	64.9%	80.1%	83.4%	86.5%	94.2%	74.6%	91.4%
Percent women employees								
Less than 25%	75.7%	51.4%	67.1%	74.8%	78.0%	90.1%	62.3%	84.2%
25-49 %	88.3%	64.9%	75.3%	82.0%	84.7%	94.6%	72.9%	91.5%
50-74 %	86.1%	61.2%	69.8%	74.2%	85.3%	93.4%	67.6%	90.0%
75% or more	84.2%	56.7%	70.2%	83.0%	87.9%	94.7%	67.1%	92.1%
Percent age 50 or older employees								
Less than 25%	78.8%	56.0%	65.1%	75.2%	82.3%	91.9%	64.3%	86.9%
25-49 %	89.2%	61.5%	75.5%	82.9%	83.9%	94.3%	73.1%	91.3%
50-74 %	84.4%	61.6%	82.1%	77.2%	90.2%	92.7%	71.1%	90.6%
75% or more	67.0%	50.2%	73.9%	79.2%	80.4%	96.7%	56.7%	86.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	1.09%	1.37%	1.17%	1.25%	0.57%	0.75%	0.54%
Industry group **								
Agric., fish., forest.	5.56%	7.62%	6.09%	5.93%	12.60%	--	5.16%	9.61%
Mining and manufacturing	1.66%	5.25%	4.98%	3.92%	4.53%	1.68%	3.18%	1.84%
Construction	1.96%	3.44%	4.06%	3.42%	5.09%	2.28%	2.31%	2.85%
Utilities and transp.	1.55%	7.70%	9.89%	5.07%	5.25%	0.73%	5.12%	1.41%
Wholesale trade	2.19%	4.53%	8.14%	3.50%	3.09%	4.08%	3.53%	2.72%
Fin. svcs. and real estate	1.37%	3.11%	5.33%	4.69%	4.37%	1.50%	2.66%	1.55%
Retail trade	1.20%	3.21%	4.04%	4.26%	6.22%	0.43%	2.46%	1.02%
Professional services	0.69%	1.94%	1.91%	1.88%	1.69%	0.90%	1.18%	0.80%
Other services	1.16%	2.17%	2.58%	2.43%	2.83%	1.94%	1.50%	1.52%
Ownership								
For profit, incorporated	0.57%	1.36%	1.67%	1.42%	1.68%	0.65%	0.93%	0.65%
For profit, unincorporated	1.26%	2.24%	3.20%	3.11%	3.29%	1.15%	1.71%	1.63%
Nonprofit	1.14%	3.20%	2.91%	1.37%	2.25%	1.79%	1.76%	1.31%
Age of firm								
Less than 5 years	2.22%	2.63%	4.60%	5.76%	5.56%	--	2.20%	5.84%
5-9 years	1.77%	2.52%	3.36%	3.59%	3.75%	5.61%	1.98%	2.78%
10-19 years	1.50%	2.16%	2.68%	2.32%	4.17%	2.29%	1.52%	2.42%
20 or more years	0.51%	1.78%	1.97%	1.43%	1.38%	0.59%	1.11%	0.55%
Multi/single status								
2 or more locations	0.55%	8.19%	4.28%	2.19%	1.55%	0.57%	2.35%	0.56%
1 location only	0.78%	1.10%	1.44%	1.38%	2.10%	5.19%	0.79%	1.51%
Percent full-time employees								
Less than 25%	1.76%	2.68%	3.78%	4.26%	2.48%	4.25%	2.21%	2.50%
25-49 %	1.74%	3.66%	4.15%	3.62%	5.13%	1.80%	2.40%	2.20%
50-74 %	1.08%	2.79%	3.42%	3.66%	3.67%	0.94%	1.89%	1.11%
75% or more	0.56%	1.40%	1.77%	1.40%	1.50%	0.69%	0.97%	0.66%
Union presence								
No union employees	0.53%	1.10%	1.38%	1.18%	1.35%	0.75%	0.75%	0.66%
Has union employees	0.70%	8.93%	10.17%	6.77%	2.45%	0.60%	6.44%	0.63%
Percent low-wage employees								
50% or more low-wage	1.23%	2.00%	2.70%	2.74%	3.18%	1.74%	1.58%	1.53%
Less than 50% low-wage	0.48%	1.24%	1.41%	1.24%	1.34%	0.55%	0.82%	0.55%
Percent women employees								
Less than 25%	0.98%	1.74%	2.42%	2.11%	2.77%	1.53%	1.27%	1.35%
25-49 %	0.91%	3.01%	3.23%	2.45%	2.79%	0.95%	1.95%	1.00%
50-74 %	0.90%	2.38%	3.13%	2.64%	2.19%	1.03%	1.65%	0.98%
75% or more	0.91%	2.23%	2.54%	2.13%	2.30%	1.11%	1.50%	1.01%
Percent age 50 or older employees								
Less than 25%	0.76%	1.48%	1.82%	1.52%	2.13%	1.14%	1.01%	1.01%
25-49 %	0.65%	3.09%	2.90%	2.25%	1.82%	0.65%	1.74%	0.68%
50-74 %	1.43%	2.85%	3.20%	3.60%	2.36%	2.73%	2.04%	1.76%
75% or more	2.65%	2.66%	6.66%	7.60%	7.46%	2.12%	2.42%	3.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.i Percent of private-sector employees working in establishments that offer paid vacation leave by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.0%	62.1%	78.1%	88.5%	95.4%	97.9%	74.1%	96.7%
Industry group **								
Agric., fish., forest.	76.8%	38.7%	92.7%	81.8%	83.8%	98.2%	67.5%	85.4%
Mining and manufacturing	96.9%	68.5%	93.3%	97.1%	98.9%	98.4%	88.6%	98.4%
Construction	89.7%	68.3%	82.6%	93.0%	99.1%	100.0%	79.3%	99.3%
Utilities and transp.	96.5%	55.3%	81.9%	98.0%	98.1%	99.1%	76.7%	98.9%
Wholesale trade	94.6%	80.5%	91.6%	98.4%	99.2%	95.5%	89.1%	96.7%
Fin. svcs. and real estate	94.6%	71.2%	92.1%	98.1%	95.3%	98.0%	81.3%	97.4%
Retail trade	93.9%	54.5%	77.2%	92.4%	99.5%	99.5%	71.4%	99.2%
Professional services	94.0%	71.3%	89.9%	94.5%	97.0%	97.4%	83.4%	97.1%
Other services	82.0%	49.1%	63.3%	76.5%	90.5%	96.8%	60.7%	93.0%
Ownership								
For profit, incorporated	90.8%	61.5%	77.5%	88.7%	94.4%	97.8%	73.9%	96.5%
For profit, unincorporated	86.5%	59.6%	74.3%	85.2%	95.8%	98.3%	70.5%	95.9%
Nonprofit	95.9%	73.4%	90.7%	93.7%	98.3%	97.9%	84.0%	98.0%
Age of firm								
Less than 5 years	63.9%	49.5%	60.2%	74.9%	93.0%	--	57.1%	84.3%
5-9 years	79.3%	53.2%	72.7%	86.9%	94.2%	95.9%	67.5%	94.0%
10-19 years	83.3%	63.3%	80.1%	81.8%	92.9%	97.1%	72.8%	93.2%
20 or more years	95.1%	71.8%	83.8%	93.5%	96.2%	98.0%	82.4%	97.4%
Multi/single status								
2 or more locations	96.9%	92.2%	82.6%	90.3%	95.2%	98.0%	85.2%	97.3%
1 location only	81.1%	61.7%	77.7%	88.0%	95.7%	94.2%	73.0%	94.2%
Percent full-time employees								
Less than 25%	69.1%	28.6%	52.3%	64.8%	89.1%	94.3%	42.8%	90.7%
25-49 %	86.3%	58.6%	68.8%	79.2%	93.8%	98.5%	66.8%	95.2%
50-74 %	92.9%	67.1%	77.7%	89.0%	94.6%	99.6%	74.6%	98.2%
75% or more	93.9%	70.9%	86.7%	94.4%	96.5%	97.5%	83.3%	97.0%
Union presence								
No union employees	89.5%	62.2%	78.2%	88.3%	95.0%	97.4%	74.0%	96.0%
Has union employees	98.4%	55.4%	69.1%	92.6%	99.5%	99.2%	76.3%	99.2%
Percent low-wage employees								
50% or more low-wage	81.1%	39.8%	55.9%	74.2%	92.5%	97.3%	53.0%	94.3%
Less than 50% low-wage	93.9%	71.4%	87.5%	93.5%	96.3%	98.0%	82.8%	97.3%
Percent women employees								
Less than 25%	86.6%	61.0%	79.0%	89.8%	93.9%	95.3%	74.6%	94.1%
25-49 %	94.4%	68.8%	81.8%	88.8%	94.7%	99.2%	77.7%	97.8%
50-74 %	92.5%	62.0%	73.8%	83.4%	96.9%	98.0%	70.6%	97.1%
75% or more	89.6%	60.2%	77.9%	92.2%	95.7%	97.9%	73.9%	97.0%
Percent age 50 or older employees								
Less than 25%	86.0%	58.7%	72.4%	86.1%	92.5%	96.7%	70.5%	94.6%
25-49 %	96.3%	72.5%	85.6%	92.3%	97.6%	98.4%	84.2%	97.9%
50-74 %	92.4%	69.3%	89.7%	90.2%	98.9%	98.4%	80.6%	97.9%
75% or more	74.0%	57.1%	84.2%	91.4%	88.4%	98.5%	63.7%	93.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	1.07%	1.25%	1.00%	0.69%	0.31%	0.71%	0.30%
Industry group **								
Agric., fish., forest.	4.88%	7.18%	3.50%	9.36%	9.54%	1.90%	5.82%	7.12%
Mining and manufacturing	0.48%	4.73%	2.49%	1.40%	0.68%	0.57%	1.79%	0.44%
Construction	1.00%	2.93%	3.54%	1.72%	0.51%	0.00%	1.81%	0.39%
Utilities and transp.	0.70%	7.72%	8.74%	1.00%	1.25%	0.46%	4.18%	0.43%
Wholesale trade	1.94%	3.89%	3.87%	1.35%	0.49%	4.09%	2.06%	2.60%
Fin. svcs. and real estate	0.67%	2.97%	4.18%	0.83%	1.92%	0.59%	2.13%	0.63%
Retail trade	0.65%	3.17%	3.68%	2.63%	0.23%	0.28%	2.13%	0.32%
Professional services	0.42%	1.84%	1.64%	1.01%	0.70%	0.56%	1.02%	0.42%
Other services	0.93%	2.18%	2.52%	2.46%	2.15%	0.90%	1.53%	1.00%
Ownership								
For profit, incorporated	0.39%	1.34%	1.53%	1.19%	1.03%	0.39%	0.88%	0.39%
For profit, unincorporated	0.87%	2.19%	2.91%	2.52%	1.36%	0.72%	1.55%	0.88%
Nonprofit	0.49%	3.10%	2.40%	2.38%	0.62%	0.57%	2.03%	0.40%
Age of firm								
Less than 5 years	2.12%	2.63%	4.62%	5.15%	4.69%	--	2.19%	4.97%
5-9 years	1.46%	2.54%	3.47%	2.89%	2.01%	2.72%	1.93%	1.58%
10-19 years	1.20%	2.27%	2.27%	2.93%	2.35%	1.21%	1.64%	1.46%
20 or more years	0.29%	1.58%	1.59%	0.80%	0.74%	0.33%	0.87%	0.30%
Multi/single status								
2 or more locations	0.33%	3.72%	4.09%	2.46%	0.94%	0.32%	3.30%	0.32%
1 location only	0.58%	1.08%	1.31%	1.07%	0.99%	2.51%	0.72%	0.83%
Percent full-time employees								
Less than 25%	1.69%	2.48%	3.82%	4.89%	3.00%	1.51%	2.16%	1.47%
25-49 %	1.19%	3.67%	3.99%	3.45%	2.04%	0.74%	2.39%	1.03%
50-74 %	0.67%	2.58%	3.17%	3.07%	2.22%	0.12%	1.73%	0.56%
75% or more	0.34%	1.30%	1.39%	0.79%	0.80%	0.45%	0.73%	0.38%
Union presence								
No union employees	0.36%	1.08%	1.26%	1.04%	0.76%	0.42%	0.72%	0.38%
Has union employees	0.28%	8.80%	9.72%	2.95%	0.32%	0.25%	4.70%	0.22%
Percent low-wage employees								
50% or more low-wage	0.90%	2.01%	2.72%	2.82%	1.68%	0.69%	1.57%	0.80%
Less than 50% low-wage	0.30%	1.19%	1.20%	0.79%	0.75%	0.35%	0.69%	0.32%
Percent women employees								
Less than 25%	0.71%	1.65%	2.14%	1.49%	1.45%	1.30%	1.08%	0.91%
25-49 %	0.61%	3.28%	2.92%	2.65%	1.93%	0.21%	2.15%	0.53%
50-74 %	0.54%	2.37%	2.92%	2.32%	0.87%	0.51%	1.60%	0.48%
75% or more	0.64%	2.18%	2.27%	1.63%	1.25%	0.60%	1.37%	0.54%
Percent age 50 or older employees								
Less than 25%	0.57%	1.50%	1.74%	1.39%	1.45%	0.58%	1.00%	0.62%
25-49 %	0.36%	2.82%	2.14%	1.72%	0.64%	0.41%	1.33%	0.36%
50-74 %	0.76%	2.65%	2.51%	2.62%	0.54%	0.74%	1.71%	0.58%
75% or more	2.24%	2.55%	5.42%	3.81%	5.90%	0.93%	2.27%	2.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	95.4%	88.6%	91.1%	92.6%	94.5%	97.2%	91.3%	96.1%
Industry group **								
Agric., fish., forest.	89.4%	88.3%	--	94.8%	97.7%	96.1%	78.5%	96.2%
Mining and manufacturing	94.2%	80.2%	91.3%	90.0%	94.8%	95.4%	90.5%	94.6%
Construction	95.6%	89.2%	87.2%	97.7%	95.7%	99.0%	91.5%	97.7%
Utilities and transp.	94.5%	87.3%	91.3%	93.1%	84.6%	97.4%	92.9%	94.5%
Wholesale trade	95.6%	90.5%	95.7%	93.8%	94.9%	97.2%	94.0%	96.0%
Fin. svcs. and real estate	95.9%	87.2%	97.2%	90.0%	94.5%	97.4%	93.4%	96.2%
Retail trade	96.7%	89.2%	90.8%	88.3%	94.9%	98.5%	89.3%	97.5%
Professional services	95.6%	89.3%	89.5%	92.1%	95.1%	97.6%	90.3%	96.5%
Other services	95.2%	89.4%	95.4%	93.2%	95.1%	96.4%	93.1%	95.7%
Ownership								
For profit, incorporated	95.5%	89.7%	90.7%	93.1%	94.8%	97.1%	91.3%	96.3%
For profit, unincorporated	94.4%	82.7%	90.3%	92.1%	95.4%	97.7%	89.4%	95.9%
Nonprofit	95.6%	94.5%	94.5%	90.6%	93.2%	97.6%	94.7%	95.6%
Age of firm								
Less than 5 years	91.0%	82.8%	96.4%	92.1%	90.7%	100.0%	89.8%	92.7%
5-9 years	95.0%	90.6%	90.4%	95.2%	97.7%	95.4%	92.4%	96.6%
10-19 years	94.5%	85.4%	93.5%	92.2%	96.6%	98.4%	91.0%	96.2%
20 or more years	95.6%	90.5%	89.5%	92.3%	94.0%	97.2%	91.3%	96.1%
Multi/single status								
2 or more locations	96.5%	100.0%	89.7%	91.7%	95.0%	97.2%	92.7%	96.6%
1 location only	92.3%	88.2%	91.2%	93.0%	93.6%	96.7%	91.1%	93.5%
Percent full-time employees								
Less than 25%	94.1%	87.2%	95.9%	92.1%	90.1%	96.6%	90.4%	94.9%
25-49 %	93.9%	88.1%	96.1%	88.3%	93.1%	95.9%	92.4%	94.2%
50-74 %	97.4%	85.9%	88.7%	91.3%	97.2%	99.2%	89.4%	98.4%
75% or more	95.1%	89.1%	91.0%	92.9%	94.4%	96.9%	91.5%	95.8%
Union presence								
No union employees	95.0%	88.4%	91.3%	92.3%	94.7%	97.1%	91.2%	95.8%
Has union employees	96.9%	97.8%	84.4%	97.4%	92.8%	97.6%	94.4%	97.0%
Percent low-wage employees								
50% or more low-wage	94.8%	86.4%	76.3%	90.0%	93.5%	98.2%	84.1%	96.3%
Less than 50% low-wage	95.5%	88.8%	92.4%	92.9%	94.6%	97.1%	92.0%	96.1%
Percent women employees								
Less than 25%	94.4%	85.0%	88.0%	91.9%	95.2%	97.7%	89.1%	96.0%
25-49 %	95.7%	94.2%	93.9%	93.7%	93.6%	96.8%	94.4%	95.8%
50-74 %	96.5%	89.7%	96.0%	93.3%	95.0%	97.8%	92.6%	96.9%
75% or more	94.7%	88.7%	89.5%	92.2%	94.1%	96.5%	91.5%	95.3%
Percent age 50 or older employees								
Less than 25%	94.6%	84.4%	90.7%	91.9%	95.5%	97.2%	90.1%	95.9%
25-49 %	96.0%	96.2%	94.6%	93.3%	93.8%	97.1%	94.2%	96.2%
50-74 %	95.4%	88.5%	92.5%	92.9%	94.3%	98.4%	91.8%	96.4%
75% or more	91.6%	92.9%	68.1%	95.7%	94.7%	95.6%	87.5%	95.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	1.54%	1.32%	0.81%	0.87%	0.33%	0.73%	0.34%
Industry group **								
Agric., fish., forest.	5.57%	10.94%	--	3.89%	2.47%	2.69%	12.08%	2.46%
Mining and manufacturing	0.92%	8.32%	3.83%	2.94%	2.08%	1.07%	2.47%	0.98%
Construction	1.15%	4.09%	4.17%	0.97%	3.07%	0.98%	1.90%	1.42%
Utilities and transp.	2.49%	8.67%	6.37%	3.08%	9.35%	2.22%	2.80%	2.64%
Wholesale trade	0.97%	5.44%	2.52%	2.58%	2.15%	1.20%	2.26%	1.07%
Fin. svcs. and real estate	0.85%	4.81%	1.65%	3.81%	2.91%	0.64%	2.01%	0.92%
Retail trade	0.50%	3.57%	3.80%	3.26%	1.62%	0.33%	2.39%	0.46%
Professional services	0.46%	2.73%	2.41%	1.66%	1.13%	0.47%	1.41%	0.48%
Other services	0.70%	3.45%	1.28%	1.87%	1.45%	1.03%	1.28%	0.81%
Ownership								
For profit, incorporated	0.35%	1.76%	1.65%	0.96%	0.88%	0.42%	0.89%	0.37%
For profit, unincorporated	0.82%	4.21%	3.18%	1.65%	2.06%	0.69%	1.85%	0.91%
Nonprofit	0.91%	3.14%	2.06%	2.96%	2.65%	0.57%	1.43%	0.98%
Age of firm								
Less than 5 years	1.99%	5.74%	1.78%	3.71%	4.08%	0.00%	2.70%	2.86%
5-9 years	0.82%	2.43%	2.97%	1.62%	0.89%	2.66%	1.42%	0.95%
10-19 years	0.75%	3.88%	1.83%	1.62%	0.98%	0.77%	1.52%	0.74%
20 or more years	0.35%	2.18%	2.03%	1.10%	1.09%	0.34%	1.04%	0.37%
Multi/single status								
2 or more locations	0.32%	0.00%	4.25%	1.68%	0.90%	0.33%	1.76%	0.32%
1 location only	0.74%	1.58%	1.39%	0.93%	1.81%	2.22%	0.80%	1.23%
Percent full-time employees								
Less than 25%	1.13%	10.11%	2.76%	3.39%	3.00%	0.94%	3.57%	1.11%
25-49 %	1.01%	5.07%	2.00%	3.42%	2.67%	0.98%	1.92%	1.14%
50-74 %	0.42%	4.61%	3.17%	3.13%	0.83%	0.28%	2.22%	0.36%
75% or more	0.37%	1.68%	1.52%	0.88%	0.98%	0.41%	0.81%	0.41%
Union presence								
No union employees	0.32%	1.57%	1.34%	0.86%	0.79%	0.34%	0.75%	0.35%
Has union employees	0.85%	2.27%	8.27%	1.58%	4.55%	0.73%	2.77%	0.87%
Percent low-wage employees								
50% or more low-wage	0.70%	5.17%	7.83%	2.36%	1.48%	0.38%	3.51%	0.55%
Less than 50% low-wage	0.33%	1.61%	1.18%	0.86%	0.96%	0.36%	0.71%	0.37%
Percent women employees								
Less than 25%	0.55%	2.85%	2.69%	1.42%	1.21%	0.50%	1.35%	0.57%
25-49 %	0.73%	2.28%	1.90%	1.39%	2.29%	0.78%	1.10%	0.80%
50-74 %	0.50%	3.09%	1.26%	1.75%	1.64%	0.39%	1.36%	0.53%
75% or more	0.63%	3.91%	2.88%	1.95%	1.30%	0.77%	1.65%	0.67%
Percent age 50 or older employees								
Less than 25%	0.46%	2.62%	1.70%	1.26%	0.94%	0.51%	1.05%	0.49%
25-49 %	0.46%	1.94%	1.42%	1.32%	1.51%	0.45%	1.05%	0.49%
50-74 %	0.73%	3.55%	2.41%	1.85%	1.91%	0.59%	1.63%	0.79%
75% or more	2.67%	2.88%	13.19%	2.05%	3.33%	3.24%	4.29%	2.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	23.6%	19.3%	94.8%	92.8%
Firm size				
Less than 50 employees	39.7%	28.1%	87.8%	83.7%
50+ employees	20.9%	17.8%	96.0%	94.4%
Less than 10 employees	40.7%	29.7%	85.8%	81.7%
10-24 employees	43.2%	29.9%	88.2%	83.9%
25-99 employees	34.1%	25.3%	89.7%	86.7%
100-999 employees	24.9%	22.7%	93.1%	91.3%
1000+ employees	17.8%	14.8%	97.9%	96.3%
Industry group **				
Agric., fish., forest.	46.5%	30.1%	93.0%	88.4%
Mining and manufacturing	24.7%	21.6%	94.2%	92.5%
Construction	31.0%	25.5%	89.0%	86.8%
Utilities and transp.	17.8%	13.2%	97.5%	96.2%
Wholesale trade	23.8%	21.2%	93.5%	90.9%
Fin. svcs. and real estate	17.5%	14.3%	96.7%	95.8%
Retail trade	23.4%	19.9%	96.7%	94.9%
Professional services	23.3%	18.7%	95.4%	93.2%
Other services	27.5%	21.5%	92.7%	89.6%
Ownership				
For profit, incorporated	23.1%	18.3%	95.0%	93.0%
For profit, unincorporated	24.8%	20.7%	92.7%	90.4%
Nonprofit	24.8%	22.1%	95.6%	93.6%
Age of firm				
Less than 5 years	38.2%	28.1%	86.2%	83.0%
5-9 years	30.7%	22.2%	91.2%	89.1%
10-19 years	27.8%	23.0%	91.1%	86.6%
20 or more years	22.4%	18.5%	95.7%	93.9%
Multi/single status				
2 or more locations	20.2%	16.8%	96.6%	94.9%
1 location only	33.2%	26.1%	90.0%	86.8%
Percent full-time employees				
Less than 25%	28.4%	24.6%	91.7%	91.0%
25-49 %	21.4%	16.4%	92.9%	91.9%
50-74 %	19.6%	15.6%	97.1%	93.6%
75% or more	24.3%	19.9%	94.6%	92.7%
Union presence				
No union employees	24.8%	19.6%	94.3%	92.5%
Has union employees	19.3%	18.1%	96.9%	93.9%
Percent low wage employees **				
50% or more low-wage	20.9%	17.2%	93.5%	90.9%
Less than 50% low-wage	23.9%	19.5%	95.0%	93.0%
Percent women employees				
Less than 25%	26.2%	21.6%	92.3%	89.6%
25-49 %	21.0%	17.6%	95.3%	94.1%
50-74 %	23.1%	18.5%	96.7%	94.1%
75% or more	24.8%	19.8%	94.7%	93.2%
Percent age 50 or older employees				
Less than 25%	25.3%	20.1%	91.9%	89.5%
25-49 %	20.4%	17.0%	97.0%	95.2%
50-74 %	31.1%	27.1%	93.0%	91.1%
75% or more	46.2%	28.7%	92.3%	90.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Child Dental	Adult Dental	Mental Health Care	Substance Abuse Treatment
United States	0.80%	0.74%	0.37%	0.42%
Firm size				
Less than 50 employees	1.36%	1.22%	0.92%	1.02%
50+ employees	0.90%	0.84%	0.40%	0.46%
Less than 10 employees	2.48%	2.25%	1.69%	1.89%
10-24 employees	2.35%	2.15%	1.66%	1.84%
25-99 employees	1.70%	1.54%	1.17%	1.26%
100-999 employees	1.58%	1.58%	1.18%	1.21%
1000+ employees	1.18%	1.06%	0.27%	0.41%
Industry group **				
Agric., fish., forest.	10.47%	8.63%	2.87%	4.34%
Mining and manufacturing	1.91%	1.79%	1.36%	1.38%
Construction	3.00%	2.85%	2.35%	2.40%
Utilities and transp.	2.94%	2.76%	0.60%	0.82%
Wholesale trade	2.42%	2.33%	1.32%	1.55%
Fin. svcs. and real estate	1.92%	1.76%	0.80%	0.74%
Retail trade	2.51%	2.41%	1.07%	1.18%
Professional services	1.57%	1.49%	0.64%	0.80%
Other services	2.42%	1.82%	0.89%	1.13%
Ownership				
For profit, incorporated	0.90%	0.79%	0.42%	0.46%
For profit, unincorporated	1.82%	1.70%	1.04%	1.25%
Nonprofit	2.45%	2.41%	1.05%	1.27%
Age of firm				
Less than 5 years	3.94%	3.68%	2.39%	2.70%
5-9 years	3.31%	3.11%	1.33%	1.57%
10-19 years	2.37%	2.19%	1.44%	1.74%
20 or more years	0.90%	0.82%	0.40%	0.45%
Multi/single status				
2 or more locations	0.99%	0.89%	0.38%	0.44%
1 location only	1.29%	1.25%	0.91%	0.99%
Percent full-time employees				
Less than 25%	4.22%	4.08%	2.05%	2.09%
25-49 %	2.35%	2.07%	1.39%	1.37%
50-74 %	1.67%	1.53%	0.46%	1.19%
75% or more	0.93%	0.86%	0.44%	0.47%
Union presence				
No union employees	0.83%	0.73%	0.40%	0.43%
Has union employees	2.24%	2.21%	0.92%	1.21%
Percent low wage employees **				
50% or more low-wage	1.69%	1.57%	1.09%	1.22%
Less than 50% low-wage	0.87%	0.80%	0.39%	0.45%
Percent women employees				
Less than 25%	1.30%	1.23%	0.91%	0.99%
25-49 %	1.31%	1.22%	0.62%	0.67%
50-74 %	1.67%	1.43%	0.44%	0.70%
75% or more	2.32%	2.23%	1.05%	1.09%
Percent age 50 or older employees				
Less than 25%	1.15%	1.04%	0.79%	0.84%
25-49 %	1.14%	1.10%	0.34%	0.47%
50-74 %	2.51%	2.42%	1.71%	1.75%
75% or more	7.95%	4.22%	2.38%	2.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.2.1 Percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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	24.8	18.8	17.5	26.2	28.4	20.4	27.0
Industry group **								
Agric., fish., forest.	6.7	8.3 *	7.6 *	3.3 *	3.2 *	--	6.7	6.7 *
Mining and manufacturing	19.8	11.6	15.0	8.8	20.3	23.6	11.6	21.4
Construction	13.4	11.0	8.9	10.9	19.8	14.4	10.5	16.0
Utilities and transp.	19.4	23.2	14.9 *	6.2 *	26.7	19.2	17.3	19.6
Wholesale trade	33.7	34.7	21.3	21.0	31.3	40.9	26.5	36.4
Fin. svcs. and real estate	51.8	43.5	45.1	42.9	54.7	53.5	43.5	53.6
Retail trade	9.3	11.1	5.1	4.6	8.5	10.1	7.4	9.7
Professional services	35.7	38.9	33.5	33.8	37.4	35.0	35.9	35.6
Other services	16.3	16.1	12.4	10.8	11.7	23.4	12.3	18.3
Ownership								
For profit, incorporated	25.5	24.8	18.5	15.6	25.8	29.4	19.7	27.5
For profit, unincorporated	21.4	20.9	11.7	15.9	19.7	30.5	16.5	24.3
Nonprofit	28.1	35.3	37.4	30.9	32.8	22.9	35.1	26.8
Age of firm								
Less than 5 years	18.1	26.0	18.2	7.0	14.1	--	21.0	9.2
5-9 years	22.5	28.4	17.6	17.9	24.1	24.3	22.5	22.4
10-19 years	24.0	21.5	18.1	22.1	21.9	40.3	19.8	28.0
20 or more years	26.3	24.6	19.7	17.2	27.8	28.0	19.8	27.4
Multi/single status								
2 or more locations	27.7	55.2	19.4	21.1	27.3	28.3	21.1	27.9
1 location only	21.3	24.4	18.8	16.3	24.6	34.9	20.3	23.0
Percent full-time employees								
Less than 25%	7.3	16.9	7.7	3.6	3.9	5.5	10.3	4.8
25-49 %	9.0	17.7	11.5	6.9	9.1	6.7	12.3	7.6
50-74 %	15.6	22.8	14.7	12.3	10.7	16.2	17.7	15.0
75% or more	32.4	29.0	24.3	22.9	33.3	36.5	25.2	34.5
Union presence								
No union employees	26.4	24.9	18.9	17.9	27.0	31.5	20.6	28.8
Has union employees	19.7	19.0 *	11.0 *	9.3	19.0	20.4	11.2	20.0
Percent low-wage employees								
50% or more low-wage	6.4	12.6	4.5	4.2	5.2	6.5	7.6	5.9
Less than 50% low-wage	31.0	29.9	24.9	22.1	32.4	33.9	25.7	32.6
Percent women employees								
Less than 25%	17.4	20.3	10.9	11.5	17.7	21.8	14.8	19.0
25-49 %	31.2	25.9	28.1	16.7	30.2	35.4	23.5	32.8
50-74 %	27.8	30.1	22.2	22.9	28.4	28.9	24.6	28.5
75% or more	23.6	27.0	20.2	21.9	28.2	22.0	23.1	23.9
Percent age 50 or older employees								
Less than 25%	19.5	21.6	15.9	15.2	22.5	20.5	17.2	20.7
25-49 %	30.4	25.4	25.4	20.5	30.5	32.4	24.0	31.2
50-74 %	25.3	28.4	22.0	20.3	24.7	27.6	23.5	26.2
75% or more	28.3	32.1	15.5	23.3	14.8 *	38.7	29.7	25.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.I Standard errors for percent of private-sector employees working in establishments that are able to do their jobs by teleworking, if necessary, by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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	0.90	1.07	0.94	1.24	1.02	0.60	0.74
Industry group **								
Agric., fish., forest.	1.57	3.10 *	3.32 *	1.44 *	1.50 *	--	1.78	2.54 *
Mining and manufacturing	1.62	2.57	3.54	1.04	3.92	2.27	1.51	1.88
Construction	1.14	1.57	1.55	1.47	3.71	2.07	0.99	1.98
Utilities and transp.	2.13	6.28	8.46 *	2.12 *	7.64	2.10	3.75	2.35
Wholesale trade	2.29	5.04	5.40	2.84	3.67	4.03	3.01	2.85
Fin. svcs. and real estate	1.99	3.33	6.09	6.10	4.50	2.77	2.87	2.31
Retail trade	1.01	1.78	1.15	0.88	2.41	1.42	0.89	1.22
Professional services	1.12	2.04	2.43	2.36	2.23	1.92	1.47	1.39
Other services	1.12	1.29	1.68	1.36	1.54	2.65	0.85	1.61
Ownership								
For profit, incorporated	0.73	1.10	1.27	1.12	1.51	1.28	0.73	0.95
For profit, unincorporated	1.20	1.80	2.11	2.01	3.03	2.61	1.17	1.78
Nonprofit	1.26	2.98	3.94	2.90	2.86	1.63	2.22	1.43
Age of firm								
Less than 5 years	1.46	2.04	3.97	1.76	3.47	--	1.73	2.00
5-9 years	1.66	2.08	2.71	3.27	4.53	6.08	1.72	3.05
10-19 years	1.91	1.59	1.91	2.34	3.32	8.46	1.13	3.46
20 or more years	0.67	1.56	1.48	1.09	1.44	0.99	0.85	0.78
Multi/single status								
2 or more locations	0.83	11.52	3.46	2.09	1.62	1.03	2.39	0.86
1 location only	0.64	0.88	1.13	1.03	1.94	4.86	0.62	1.34
Percent full-time employees								
Less than 25%	0.55	1.59	1.62	0.79	1.01	0.95	0.91	0.64
25-49 %	0.80	2.21	2.54	1.39	2.43	0.88	1.36	0.97
50-74 %	0.91	2.21	2.43	2.07	2.29	1.31	1.37	1.10
75% or more	0.78	1.28	1.57	1.30	1.55	1.34	0.88	0.96
Union presence								
No union employees	0.66	0.90	1.09	0.98	1.34	1.34	0.61	0.90
Has union employees	0.81	7.17 *	3.89 *	1.72	2.63	0.89	2.30	0.84
Percent low-wage employees								
50% or more low-wage	0.36	1.11	0.73	0.62	0.82	0.62	0.56	0.46
Less than 50% low-wage	0.71	1.16	1.43	1.20	1.48	1.21	0.79	0.89
Percent women employees								
Less than 25%	0.75	1.35	1.36	1.10	1.91	1.61	0.79	1.10
25-49 %	1.42	2.50	3.20	1.83	2.63	2.21	1.65	1.67
50-74 %	1.16	2.10	2.43	2.24	2.52	1.78	1.39	1.38
75% or more	0.99	1.79	2.07	2.46	2.63	1.62	1.34	1.31
Percent age 50 or older employees								
Less than 25%	0.80	1.11	1.37	1.06	1.82	1.82	0.72	1.18
25-49 %	0.97	2.51	2.46	2.04	2.00	1.36	1.59	1.08
50-74 %	1.33	2.53	2.87	2.95	3.29	2.34	1.65	1.80
75% or more	2.80	2.40	3.27	6.60	4.61 *	10.83	2.09	7.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.m Percent of private-sector employees working in establishments that telework on a regular basis by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.2	14.7	10.0	9.5	15.7	19.8	11.4	17.9
Industry group **								
Agric., fish., forest.	4.6 *	4.7 *	4.4 *	1.9 *	1.9 *	--	4.1 *	5.0 *
Mining and manufacturing	10.5	6.6 *	5.3 *	2.8	11.9 *	12.7	4.6	11.7
Construction	4.1	6.5	3.8 *	2.6	2.7	6.4	4.3	4.0
Utilities and transp.	11.0	16.4 *	1.7 *	1.6 *	15.8 *	11.1	7.7 *	11.4
Wholesale trade	21.0	18.2	11.8 *	9.1	18.1	28.6	13.3	23.9
Fin. svcs. and real estate	32.1	24.7	22.0	19.9	37.0	33.5	22.6	34.0
Retail trade	4.5	6.1	2.8 *	1.9 *	3.9 *	4.9	3.8	4.7
Professional services	24.9	22.2	18.5	22.0	23.7	27.8	21.0	26.1
Other services	11.3	11.1	7.2	5.7	6.7	18.6	7.5	13.2
Ownership								
For profit, incorporated	16.4	14.3	9.3	8.4	15.7	20.5	10.7	18.3
For profit, unincorporated	14.0	12.5	7.2	10.1	13.6	20.3	9.6	16.6
Nonprofit	17.4	23.6	21.4	14.7	17.3	16.8	20.0	16.9
Age of firm								
Less than 5 years	11.6	16.2	12.6	4.8 *	8.5 *	--	13.6	5.7
5-9 years	14.6	18.1	10.1	10.2	17.4	18.1 *	13.7	15.7
10-19 years	15.5	12.5	10.4	13.5	15.4	28.1 *	11.2	19.6
20 or more years	16.8	13.7	9.0	8.6	15.8	19.5	9.9	18.0
Multi/single status								
2 or more locations	18.4	36.1	6.3	11.0	16.1	19.8	9.4	18.8
1 location only	12.5	14.5	10.3	9.1	15.2	22.6	11.5	14.0
Percent full-time employees								
Less than 25%	4.2	11.2	3.4	1.2 *	2.1 *	3.6	6.0	2.8
25-49 %	5.4	9.2	7.0 *	3.1 *	4.9 *	5.0	6.7	4.8
50-74 %	9.2	13.8	8.1	5.9	4.7	10.3	9.8	9.1
75% or more	21.1	17.0	12.8	12.9	20.3	25.8	14.0	23.2
Union presence								
No union employees	17.1	14.7	10.1	9.8	16.9	22.5	11.5	19.5
Has union employees	11.4	12.6 *	3.2 *	3.3 *	5.4	12.9	4.7 *	11.6
Percent low-wage employees								
50% or more low-wage	3.5	6.9	2.1	1.8	1.8	4.5	3.9	3.4
Less than 50% low-wage	20.0	18.0	13.3	12.2	19.8	23.7	14.4	21.7
Percent women employees								
Less than 25%	9.0	12.6	5.1	4.9	6.8	12.6	7.9	9.7
25-49 %	21.0	16.4	15.3	8.8	19.2	25.2	13.5	22.5
50-74 %	18.5	16.2	12.0	13.7	18.5	20.3	13.4	19.5
75% or more	15.7	15.9	11.3	13.0	17.7	16.7	13.4	16.7
Percent age 50 or older employees								
Less than 25%	12.4	13.3	9.0	8.2	14.1	14.4	9.9	13.8
25-49 %	19.9	14.3	12.5	11.3	18.1	22.6	12.5	20.9
50-74 %	14.8	14.3	11.6	11.6	13.4	18.3	12.4	15.9
75% or more	17.3	20.5	5.8 *	10.5 *	5.8 *	28.1 *	17.9	16.0 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.m Standard errors for percent of private-sector employees working in establishments that telework on a regular basis by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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	0.70	0.81	0.73	1.10	0.91	0.46	0.66
Industry group **								
Agric., fish., forest.	1.42 *	2.21 *	2.82 *	1.11 *	1.23 *	--	1.39 *	2.46 *
Mining and manufacturing	1.35	2.17 *	1.71 *	0.58	4.01 *	1.56	0.85	1.58
Construction	0.46	1.39	1.22 *	0.74	0.56	1.41	0.68	0.63
Utilities and transp.	1.91	5.90 *	0.73 *	0.53 *	7.60 *	1.70	2.48 *	2.12
Wholesale trade	2.11	2.99	4.54 *	2.07	3.92	3.73	2.06	2.70
Fin. svcs. and real estate	1.68	3.03	5.46	4.61	4.81	2.11	2.45	1.95
Retail trade	0.51	1.05	0.88 *	0.62 *	1.46 *	0.71	0.57	0.62
Professional services	1.13	1.57	2.00	2.06	2.09	2.00	1.20	1.42
Other services	0.98	1.11	1.25	1.01	1.12	2.38	0.66	1.43
Ownership								
For profit, incorporated	0.65	0.79	0.93	0.85	1.36	1.14	0.54	0.85
For profit, unincorporated	1.06	1.56	1.66	1.86	2.94	2.09	0.96	1.58
Nonprofit	1.07	2.70	3.53	1.99	2.25	1.56	1.81	1.21
Age of firm								
Less than 5 years	1.18	1.72	3.20	1.53 *	2.80 *	--	1.44	1.56
5-9 years	1.52	1.71	2.38	2.63	4.29	6.52 *	1.45	2.91
10-19 years	1.91	1.14	1.44	2.03	3.06	9.52 *	0.83	3.53
20 or more years	0.57	1.17	1.00	0.78	1.27	0.85	0.60	0.67
Multi/single status								
2 or more locations	0.74	10.33	1.83	1.47	1.45	0.92	1.44	0.76
1 location only	0.54	0.68	0.87	0.84	1.71	4.86	0.49	1.18
Percent full-time employees								
Less than 25%	0.43	1.36	1.00	0.36 *	0.96 *	0.83	0.68	0.55
25-49 %	0.67	1.42	2.24 *	0.99 *	2.18 *	0.75	1.07	0.85
50-74 %	0.65	1.74	1.89	1.23	1.11	0.97	1.05	0.77
75% or more	0.71	1.00	1.19	1.06	1.45	1.23	0.68	0.89
Union presence								
No union employees	0.59	0.70	0.83	0.76	1.20	1.20	0.47	0.80
Has union employees	0.63	6.80 *	1.69 *	1.08 *	1.06	0.73	1.71 *	0.65
Percent low-wage employees								
50% or more low-wage	0.28	0.80	0.38	0.43	0.49	0.57	0.38	0.38
Less than 50% low-wage	0.64	0.91	1.12	0.95	1.37	1.10	0.62	0.81
Percent women employees								
Less than 25%	0.54	1.00	0.92	0.78	1.44	1.15	0.55	0.81
25-49 %	1.31	2.02	2.53	1.50	2.44	2.03	1.29	1.55
50-74 %	0.99	1.65	1.80	1.73	2.15	1.54	1.03	1.18
75% or more	0.93	1.43	1.70	1.98	2.49	1.64	1.10	1.27
Percent age 50 or older employees								
Less than 25%	0.75	0.84	1.06	0.85	1.70	1.73	0.55	1.12
25-49 %	0.84	2.01	1.74	1.61	1.76	1.18	1.22	0.94
50-74 %	1.07	1.82	2.30	2.04	2.35	2.09	1.24	1.47
75% or more	2.40	2.03	1.79 *	4.17 *	2.97 *	9.43 *	1.70	6.31 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.3 Number of full-time private-sector employees by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	109,141,411	9,201,849	8,621,582	14,124,945	23,898,639	53,294,396	25,099,697	84,041,714
Industry group **								
Agric., fish., forest.	1,203,913	197,128	200,427	273,237	455,277 *	--	561,543	642,371
Mining and manufacturing	12,200,443	378,571	602,143	1,535,137	3,229,089	6,455,503	1,724,507	10,475,936
Construction	7,303,863	1,153,224	1,090,719	1,980,049	1,786,630	1,293,242	3,394,127	3,909,736
Utilities and transp.	6,338,596	200,203	191,242	526,593	1,173,953	4,246,604	632,242	5,706,353
Wholesale trade	5,532,937	568,640	457,356	750,266	1,176,275	2,580,400	1,432,201	4,100,736
Fin. svcs. and real estate	11,895,190	1,013,399	577,270	628,891	2,472,120	7,203,510	1,920,100	9,975,089
Retail trade	10,689,884	777,309	682,641	1,147,436	1,105,919	6,976,578	2,068,376	8,621,508
Professional services	32,028,101	2,612,547	2,219,561	3,841,852	7,536,049	15,818,093	6,711,619	25,316,483
Other services	21,948,485	2,300,828	2,600,224	3,441,484	4,963,326	8,642,623	6,654,982	15,293,503
Ownership								
For profit, incorporated	77,525,929	6,542,228	6,278,353	9,749,137	15,099,536	39,856,674	17,984,450	59,541,479
For profit, unincorporated	15,538,313	2,100,647	1,631,852	2,854,976	3,838,435	5,112,402	5,232,816	10,305,497
Nonprofit	16,077,169	558,974	711,377	1,520,832	4,960,667	8,325,319	1,882,431	14,194,738
Age of firm								
Less than 5 years	4,156,604	1,648,242	945,710	930,710	604,517	--	3,082,910	1,073,693
5-9 years	7,543,360	1,648,250	1,283,779	1,797,602	2,058,530	755,199	4,043,873	3,499,488
10-19 years	12,712,814	2,276,516	2,095,516	2,912,244	3,357,465	2,071,072	5,921,353	6,791,461
20 or more years	84,728,633	3,628,841	4,296,576	8,484,389	17,878,128	50,440,698	12,051,561	72,677,072
Multi/single status								
2 or more locations	71,215,131	133,958	766,055	3,620,736	14,537,920	52,156,463	2,345,892	68,869,239
1 location only	37,926,280	9,067,891	7,855,527	10,504,210	9,360,719	1,137,933	22,753,804	15,172,476
Percent full-time employees								
Less than 25%	1,305,897	82,424	204,244	270,519	266,040	482,670	441,357	864,540
25-49 %	4,446,862	439,226	545,154	749,893	1,026,588	1,686,001	1,351,530	3,095,332
50-74 %	15,458,293	1,490,594	1,121,779	1,515,684	2,148,879	9,181,356	3,315,038	12,143,255
75% or more	87,930,359	7,189,604	6,750,405	11,588,850	20,457,132	41,944,368	19,991,772	67,938,587
Union presence								
No union employees	90,224,177	9,074,356	8,465,713	13,285,488	21,238,007	38,160,612	24,435,293	65,788,884
Has union employees	18,917,234	127,492	155,869	839,457	2,660,632	15,133,784	664,404	18,252,830
Percent low-wage employees								
50% or more low-wage	17,772,512	2,058,508	1,729,462	2,549,992	3,861,004	7,573,546	5,138,816	12,633,695
Less than 50% low-wage	91,368,899	7,143,340	6,892,120	11,574,954	20,037,635	45,720,850	19,960,880	71,408,019
Percent women employees								
Less than 25%	30,683,537	4,112,662	3,611,319	5,929,753	6,721,144	10,308,659	10,999,969	19,683,568
25-49 %	28,439,511	1,333,701	1,599,779	2,688,064	5,987,364	16,830,603	4,270,755	24,168,756
50-74 %	30,696,872	1,769,349	1,536,784	2,868,676	7,037,476	17,484,586	4,564,033	26,132,838
75% or more	19,321,491	1,986,136	1,873,700	2,638,452	4,152,655	8,670,548	5,264,940	14,056,552
Percent age 50 or older employees								
Less than 25%	41,904,954	5,073,525	4,931,790	7,726,119	9,413,388	14,760,131	14,224,567	27,680,386
25-49 %	53,632,479	1,442,230	2,201,647	4,676,708	11,461,006	33,850,889	5,842,052	47,790,427
50-74 %	10,684,628	1,253,115	1,181,207	1,489,838	2,694,660	4,065,808	3,156,359	7,528,268
75% or more	2,919,350	1,432,979	306,937	232,280	329,586	617,568 *	1,876,718	1,042,633

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,517,874	174,564	249,708	337,047	633,489	1,372,908	346,730	1,496,254
Industry group **								
Agric., fish., forest.	192,071	29,061	58,692	69,141	164,571 *	--	84,474	172,576
Mining and manufacturing	584,722	45,209	79,716	135,117	326,277	461,685	125,767	571,548
Construction	393,172	81,756	99,907	179,542	237,703	224,833	171,842	355,485
Utilities and transp.	656,437	33,342	43,826	78,379	216,212	612,584	73,066	652,375
Wholesale trade	332,742	67,228	74,600	85,193	144,744	269,631	118,262	311,283
Fin. svcs. and real estate	611,825	80,196	90,765	88,132	282,742	522,927	137,045	596,376
Retail trade	802,013	56,852	67,405	116,439	132,747	777,704	120,173	793,196
Professional services	954,496	120,927	131,862	218,021	425,338	812,886	230,406	928,201
Other services	800,632	114,373	170,375	209,360	402,315	634,560	243,116	765,564
Ownership								
For profit, incorporated	1,455,811	167,307	226,773	311,287	549,329	1,315,230	334,643	1,425,770
For profit, unincorporated	622,486	106,302	133,057	203,039	349,793	448,029	211,469	587,983
Nonprofit	715,364	50,985	75,366	123,184	411,187	566,709	116,535	706,236
Age of firm								
Less than 5 years	204,924	93,479	114,707	102,858	101,574	--	160,844	129,176
5-9 years	403,770	86,735	108,291	172,061	285,839	184,846	194,180	355,371
10-19 years	556,247	115,508	133,035	186,850	320,525	380,669	210,056	517,606
20 or more years	1,499,987	142,822	198,170	294,849	614,406	1,346,985	300,706	1,475,739
Multi/single status								
2 or more locations	1,489,380	38,736	91,109	224,568	562,937	1,381,434	165,280	1,481,046
1 location only	643,142	172,241	245,162	293,809	490,386	199,767	337,203	575,584
Percent full-time employees								
Less than 25%	68,640	10,218	19,824	31,277	31,323	47,806	29,839	61,950
25-49 %	207,109	33,053	49,103	58,799	110,894	154,986	68,752	195,809
50-74 %	834,800	85,098	83,773	123,919	238,203	782,411	135,586	824,113
75% or more	1,439,525	177,549	250,663	346,819	651,149	1,249,174	368,469	1,404,485
Union presence								
No union employees	1,426,408	174,486	249,656	329,160	587,492	1,273,491	344,161	1,401,801
Has union employees	901,128	25,046	32,190	125,332	358,661	820,579	87,976	896,975
Percent low-wage employees								
50% or more low-wage	656,841	92,152	120,368	160,911	320,227	534,722	186,559	631,718
Less than 50% low-wage	1,494,788	175,211	239,539	333,708	619,643	1,335,043	349,193	1,465,757
Percent women employees								
Less than 25%	766,580	140,721	195,645	271,803	419,747	547,921	294,751	714,902
25-49 %	1,035,911	95,486	130,730	180,951	415,912	924,506	203,183	1,016,750
50-74 %	1,141,345	97,715	115,343	186,158	458,880	1,026,596	179,822	1,128,030
75% or more	722,310	103,430	122,521	175,119	335,152	597,939	206,415	693,239
Percent age 50 or older employees								
Less than 25%	920,537	151,553	196,278	268,263	470,257	722,897	298,667	879,643
25-49 %	1,374,576	99,176	161,288	265,634	534,936	1,246,399	252,561	1,353,416
50-74 %	579,925	85,712	109,697	125,221	314,927	451,367	159,475	558,319
75% or more	243,583	84,766	61,668	42,717	64,917	205,833 *	108,611	218,060

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	109,141,411	8.4%	7.9%	12.9%	21.9%	48.8%	23.0%	77.0%
Industry group **								
Agric., fish., forest.	1,203,913	16.4%	16.6%	22.7%	37.8%	--	46.6%	53.4%
Mining and manufacturing	12,200,443	3.1%	4.9%	12.6%	26.5%	52.9%	14.1%	85.9%
Construction	7,303,863	15.8%	14.9%	27.1%	24.5%	17.7%	46.5%	53.5%
Utilities and transp.	6,338,596	3.2%	3.0%	8.3%	18.5%	67.0%	10.0%	90.0%
Wholesale trade	5,532,937	10.3%	8.3%	13.6%	21.3%	46.6%	25.9%	74.1%
Fin. svcs. and real estate	11,895,190	8.5%	4.9%	5.3%	20.8%	60.6%	16.1%	83.9%
Retail trade	10,689,884	7.3%	6.4%	10.7%	10.3%	65.3%	19.3%	80.7%
Professional services	32,028,101	8.2%	6.9%	12.0%	23.5%	49.4%	21.0%	79.0%
Other services	21,948,485	10.5%	11.8%	15.7%	22.6%	39.4%	30.3%	69.7%
Ownership								
For profit, incorporated	77,525,929	8.4%	8.1%	12.6%	19.5%	51.4%	23.2%	76.8%
For profit, unincorporated	15,538,313	13.5%	10.5%	18.4%	24.7%	32.9%	33.7%	66.3%
Nonprofit	16,077,169	3.5%	4.4%	9.5%	30.9%	51.8%	11.7%	88.3%
Age of firm								
Less than 5 years	4,156,604	39.7%	22.8%	22.4%	14.5%	0.7% *	74.2%	25.8%
5-9 years	7,543,360	21.9%	17.0%	23.8%	27.3%	10.0%	53.6%	46.4%
10-19 years	12,712,814	17.9%	16.5%	22.9%	26.4%	16.3%	46.6%	53.4%
20 or more years	84,728,633	4.3%	5.1%	10.0%	21.1%	59.5%	14.2%	85.8%
Multi/single status								
2 or more locations	71,215,131	0.2%	1.1%	5.1%	20.4%	73.2%	3.3%	96.7%
1 location only	37,926,280	23.9%	20.7%	27.7%	24.7%	3.0%	60.0%	40.0%
Percent full-time employees								
Less than 25%	1,305,897	6.3%	15.6%	20.7%	20.4%	37.0%	33.8%	66.2%
25-49 %	4,446,862	9.9%	12.3%	16.9%	23.1%	37.9%	30.4%	69.6%
50-74 %	15,458,293	9.6%	7.3%	9.8%	13.9%	59.4%	21.4%	78.6%
75% or more	87,930,359	8.2%	7.7%	13.2%	23.3%	47.7%	22.7%	77.3%
Union presence								
No union employees	90,224,177	10.1%	9.4%	14.7%	23.5%	42.3%	27.1%	72.9%
Has union employees	18,917,234	0.7%	0.8%	4.4%	14.1%	80.0%	3.5%	96.5%
Percent low-wage employees								
50% or more low-wage	17,772,512	11.6%	9.7%	14.3%	21.7%	42.6%	28.9%	71.1%
Less than 50% low-wage	91,368,899	7.8%	7.5%	12.7%	21.9%	50.0%	21.8%	78.2%
Percent women employees								
Less than 25%	30,683,537	13.4%	11.8%	19.3%	21.9%	33.6%	35.8%	64.2%
25-49 %	28,439,511	4.7%	5.6%	9.5%	21.1%	59.2%	15.0%	85.0%
50-74 %	30,696,872	5.8%	5.0%	9.3%	22.9%	57.0%	14.9%	85.1%
75% or more	19,321,491	10.3%	9.7%	13.7%	21.5%	44.9%	27.2%	72.8%
Percent age 50 or older employees								
Less than 25%	41,904,954	12.1%	11.8%	18.4%	22.5%	35.2%	33.9%	66.1%
25-49 %	53,632,479	2.7%	4.1%	8.7%	21.4%	63.1%	10.9%	89.1%
50-74 %	10,684,628	11.7%	11.1%	13.9%	25.2%	38.1%	29.5%	70.5%
75% or more	2,919,350	49.1%	10.5%	8.0%	11.3%	21.2%	64.3%	35.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.3.a Standard errors for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,517,874	0.19%	0.24%	0.33%	0.55%	0.74%	0.41%	0.41%
Industry group **								
Agric., fish., forest.	192,071	3.28%	4.79%	5.59%	9.05%	--	7.67%	7.67%
Mining and manufacturing	584,722	0.39%	0.66%	1.13%	2.25%	2.39%	1.11%	1.11%
Construction	393,172	1.26%	1.41%	2.22%	2.68%	2.65%	2.60%	2.60%
Utilities and transp.	656,437	0.61%	0.74%	1.42%	3.32%	4.05%	1.46%	1.46%
Wholesale trade	332,742	1.25%	1.33%	1.55%	2.36%	3.08%	2.15%	2.15%
Fin. svcs. and real estate	611,825	0.75%	0.77%	0.75%	2.11%	2.38%	1.26%	1.26%
Retail trade	802,013	0.73%	0.76%	1.26%	1.35%	2.80%	1.70%	1.70%
Professional services	954,496	0.42%	0.44%	0.70%	1.20%	1.51%	0.84%	0.84%
Other services	800,632	0.60%	0.81%	0.98%	1.60%	1.97%	1.32%	1.32%
Ownership								
For profit, incorporated	1,455,811	0.26%	0.31%	0.43%	0.68%	0.94%	0.55%	0.55%
For profit, unincorporated	622,486	0.80%	0.87%	1.28%	1.89%	2.15%	1.57%	1.57%
Nonprofit	715,364	0.34%	0.49%	0.81%	2.10%	2.21%	0.82%	0.82%
Age of firm								
Less than 5 years	204,924	2.23%	2.35%	2.16%	2.18%	0.30% *	2.52%	2.52%
5-9 years	403,770	1.46%	1.49%	2.10%	2.95%	2.26%	2.80%	2.80%
10-19 years	556,247	1.08%	1.13%	1.49%	2.09%	2.56%	2.10%	2.10%
20 or more years	1,499,987	0.18%	0.24%	0.36%	0.68%	0.83%	0.40%	0.40%
Multi/single status								
2 or more locations	1,489,380	0.05%	0.13%	0.32%	0.76%	0.83%	0.24%	0.24%
1 location only	643,142	0.55%	0.64%	0.73%	1.02%	0.51%	1.00%	1.00%
Percent full-time employees								
Less than 25%	68,640	0.80%	1.51%	2.14%	2.14%	2.70%	2.21%	2.21%
25-49 %	207,109	0.81%	1.12%	1.34%	2.13%	2.47%	1.72%	1.72%
50-74 %	834,800	0.72%	0.64%	0.89%	1.51%	2.34%	1.34%	1.34%
75% or more	1,439,525	0.23%	0.30%	0.41%	0.68%	0.87%	0.49%	0.49%
Union presence								
No union employees	1,426,408	0.24%	0.30%	0.40%	0.62%	0.89%	0.52%	0.52%
Has union employees	901,128	0.14%	0.17%	0.67%	1.75%	1.84%	0.48%	0.48%
Percent low-wage employees								
50% or more low-wage	656,841	0.63%	0.71%	0.94%	1.58%	1.96%	1.28%	1.28%
Less than 50% low-wage	1,494,788	0.22%	0.28%	0.39%	0.64%	0.85%	0.47%	0.47%
Percent women employees								
Less than 25%	766,580	0.52%	0.64%	0.86%	1.17%	1.33%	1.05%	1.05%
25-49 %	1,035,911	0.36%	0.48%	0.67%	1.36%	1.67%	0.81%	0.81%
50-74 %	1,141,345	0.37%	0.40%	0.65%	1.41%	1.74%	0.74%	0.74%
75% or more	722,310	0.61%	0.68%	0.93%	1.54%	1.95%	1.25%	1.25%
Percent age 50 or older employees								
Less than 25%	920,537	0.42%	0.49%	0.66%	0.98%	1.22%	0.87%	0.87%
25-49 %	1,374,576	0.19%	0.31%	0.50%	0.95%	1.14%	0.50%	0.50%
50-74 %	579,925	0.95%	1.09%	1.25%	2.49%	2.92%	1.87%	1.87%
75% or more	243,583	4.12%	2.07%	1.50%	2.17%	5.64%	4.98%	4.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.3%	37.5%	63.7%	84.5%	96.9%	96.1%	58.1%	96.0%
Industry group **								
Agric., fish., forest.	76.2%	17.4% *	61.1%	84.6%	99.6%	98.1%	52.8%	96.8%
Mining and manufacturing	94.7%	49.7%	71.8%	90.8%	99.6%	97.9%	73.2%	98.2%
Construction	80.4%	33.3%	66.2%	86.4%	98.9%	99.5%	59.6%	98.5%
Utilities and transp.	95.0%	26.5%	57.3%	93.0%	98.7%	99.1%	58.6%	99.0%
Wholesale trade	89.0%	55.5%	69.8%	90.0%	98.8%	95.1%	69.4%	95.9%
Fin. svcs. and real estate	91.4%	44.4%	84.9%	94.1%	97.6%	96.2%	64.4%	96.6%
Retail trade	89.9%	27.1%	53.6%	89.6%	99.4%	98.9%	51.9%	99.0%
Professional services	90.5%	45.3%	75.9%	87.3%	97.0%	97.7%	65.5%	97.1%
Other services	75.2%	27.4%	47.9%	71.3%	92.2%	87.9%	44.1%	88.7%
Ownership								
For profit, incorporated	86.8%	37.0%	63.8%	84.3%	96.9%	95.5%	58.4%	95.4%
For profit, unincorporated	82.1%	35.4%	58.3%	82.1%	96.7%	97.8%	52.7%	97.0%
Nonprofit	94.5%	51.3%	75.5%	89.9%	97.3%	98.2%	70.4%	97.7%
Age of firm								
Less than 5 years	53.9%	25.0%	59.7%	70.4%	96.7%	--	42.1%	87.8%
5-9 years	71.2%	32.9%	49.2%	82.9%	96.4%	95.6%	49.9%	95.9%
10-19 years	74.1%	33.3%	57.6%	78.7%	95.0%	95.5%	52.2%	93.2%
20 or more years	92.3%	47.9%	71.9%	88.3%	97.4%	96.2%	67.8%	96.4%
Multi/single status								
2 or more locations	95.7%	68.7%	75.5%	89.2%	97.2%	96.1%	79.9%	96.3%
1 location only	71.4%	37.0%	62.5%	82.8%	96.4%	94.8%	55.9%	94.7%
Percent full-time employees								
Less than 25%	74.9%	13.5% *	29.9%	62.6%	95.7%	99.7%	34.6%	95.4%
25-49 %	76.9%	17.5%	40.2%	63.5%	96.2%	98.5%	36.1%	94.8%
50-74 %	87.2%	34.0%	50.9%	77.5%	96.4%	99.7%	45.9%	98.5%
75% or more	88.0%	39.7%	68.7%	87.2%	97.0%	95.2%	62.1%	95.6%
Union presence								
No union employees	84.9%	37.3%	63.4%	83.9%	96.6%	94.8%	57.5%	95.1%
Has union employees	98.6%	55.8%	79.8%	93.5%	99.1%	99.3%	81.6%	99.2%
Percent low-wage employees								
50% or more low-wage	77.5%	19.3%	31.8%	67.8%	96.4%	97.4%	33.0%	95.6%
Less than 50% low-wage	89.2%	42.7%	71.7%	88.1%	97.0%	95.9%	64.6%	96.1%
Percent women employees								
Less than 25%	80.6%	33.7%	63.8%	84.6%	95.0%	93.6%	57.3%	93.7%
25-49 %	93.2%	50.6%	64.1%	87.8%	96.4%	99.1%	65.5%	98.1%
50-74 %	89.6%	42.0%	62.8%	84.2%	98.9%	93.9%	58.1%	95.1%
75% or more	85.4%	32.6%	63.9%	81.0%	97.5%	97.7%	53.8%	97.2%
Percent age 50 or older employees								
Less than 25%	81.0%	34.0%	57.6%	80.3%	95.6%	95.9%	53.7%	95.0%
25-49 %	93.6%	42.7%	72.2%	90.0%	98.5%	95.9%	69.6%	96.5%
50-74 %	86.9%	43.7%	71.8%	88.5%	96.0%	98.1%	63.2%	96.9%
75% or more	64.1%	39.2%	69.3%	86.2%	88.5%	97.9%	47.2%	94.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	1.34%	1.62%	1.03%	0.58%	0.70%	0.89%	0.48%
Industry group **								
Agric., fish., forest.	4.66%	5.93% *	13.91%	5.94%	0.42%	1.91%	7.39%	1.97%
Mining and manufacturing	0.62%	6.04%	5.37%	1.98%	0.31%	0.74%	2.85%	0.50%
Construction	1.50%	3.70%	4.26%	2.65%	0.55%	0.49%	2.44%	0.73%
Utilities and transp.	0.89%	7.51%	10.88%	3.23%	1.20%	0.50%	5.50%	0.45%
Wholesale trade	2.15%	5.73%	6.83%	3.54%	0.71%	4.25%	3.47%	2.73%
Fin. svcs. and real estate	0.97%	4.11%	5.18%	1.94%	1.04%	1.24%	3.11%	0.93%
Retail trade	1.01%	3.61%	4.97%	2.54%	0.33%	0.55%	2.93%	0.45%
Professional services	0.56%	2.57%	2.45%	2.18%	0.69%	0.61%	1.65%	0.45%
Other services	1.59%	2.62%	3.45%	2.61%	2.42%	3.50%	2.00%	2.18%
Ownership								
For profit, incorporated	0.57%	1.62%	1.93%	1.30%	0.76%	0.92%	1.07%	0.66%
For profit, unincorporated	1.02%	2.75%	3.89%	2.27%	1.13%	0.92%	2.09%	0.66%
Nonprofit	0.62%	4.63%	4.21%	1.97%	1.25%	0.61%	2.55%	0.58%
Age of firm								
Less than 5 years	2.44%	3.02%	5.52%	4.87%	1.78%	--	2.83%	3.09%
5-9 years	1.98%	2.81%	4.35%	4.20%	1.67%	3.38%	2.49%	1.30%
10-19 years	1.47%	2.77%	3.20%	2.53%	2.22%	1.96%	1.86%	1.55%
20 or more years	0.49%	2.17%	2.14%	1.01%	0.61%	0.73%	1.20%	0.54%
Multi/single status								
2 or more locations	0.54%	10.74%	4.75%	1.69%	0.49%	0.71%	2.42%	0.55%
1 location only	0.75%	1.34%	1.70%	1.24%	1.27%	2.92%	0.94%	0.93%
Percent full-time employees								
Less than 25%	1.78%	4.37% *	4.86%	4.88%	1.39%	0.17%	3.67%	0.84%
25-49 %	1.47%	2.96%	4.82%	3.81%	1.55%	0.76%	2.70%	1.02%
50-74 %	0.88%	3.23%	3.86%	2.84%	1.46%	0.11%	2.19%	0.35%
75% or more	0.52%	1.56%	1.89%	1.16%	0.66%	0.88%	1.03%	0.59%
Union presence								
No union employees	0.52%	1.35%	1.64%	1.07%	0.65%	0.97%	0.91%	0.61%
Has union employees	0.25%	9.60%	7.28%	2.67%	0.39%	0.23%	3.99%	0.21%
Percent low-wage employees								
50% or more low-wage	1.10%	2.15%	3.43%	2.78%	0.95%	1.00%	1.99%	0.73%
Less than 50% low-wage	0.49%	1.56%	1.67%	1.10%	0.67%	0.80%	0.97%	0.55%
Percent women employees								
Less than 25%	0.83%	1.99%	2.62%	1.61%	1.36%	1.48%	1.39%	0.96%
25-49 %	0.54%	3.66%	3.87%	1.81%	1.54%	0.24%	2.16%	0.44%
50-74 %	1.11%	3.00%	3.76%	2.02%	0.35%	1.84%	1.99%	1.25%
75% or more	0.89%	2.86%	3.04%	2.97%	0.84%	0.96%	2.04%	0.66%
Percent age 50 or older employees								
Less than 25%	0.65%	1.80%	2.14%	1.37%	1.03%	0.78%	1.21%	0.59%
25-49 %	0.71%	3.65%	3.20%	2.03%	0.57%	1.04%	2.00%	0.76%
50-74 %	1.19%	3.57%	3.90%	2.39%	2.55%	0.97%	2.37%	1.09%
75% or more	3.26%	3.30%	8.51%	4.07%	6.87%	1.50%	3.05%	2.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	93.5%	92.7%	93.0%	92.6%	93.6%	93.7%	92.7%	93.6%
Industry group **								
Agric., fish., forest.	86.4%	100.0%	88.2%	80.5%	89.2%	79.4%	84.2%	87.5%
Mining and manufacturing	97.0%	96.4%	97.0%	96.0%	97.5%	97.0%	94.9%	97.3%
Construction	88.2%	88.8%	91.2%	91.2%	87.6%	83.4%	90.7%	87.0%
Utilities and transp.	96.9%	90.5%	93.3%	94.8%	96.4%	97.5%	94.2%	97.1%
Wholesale trade	94.4%	93.3%	91.7%	96.1%	96.0%	93.6%	93.7%	94.5%
Fin. svcs. and real estate	95.9%	94.3%	93.3%	97.1%	95.3%	96.3%	94.3%	96.1%
Retail trade	92.9%	84.4%	89.7%	94.8%	96.8%	92.4%	90.5%	93.2%
Professional services	95.1%	95.6%	95.7%	95.1%	94.6%	95.2%	95.5%	95.0%
Other services	87.7%	89.6%	90.6%	86.0%	89.0%	86.8%	89.3%	87.4%
Ownership								
For profit, incorporated	93.9%	91.6%	93.0%	92.4%	94.0%	94.4%	92.5%	94.1%
For profit, unincorporated	90.5%	96.6%	91.9%	91.9%	93.2%	86.7%	92.2%	90.0%
Nonprofit	94.2%	91.4%	95.2%	94.9%	92.8%	95.0%	95.4%	94.1%
Age of firm								
Less than 5 years	92.5%	89.7%	92.9%	92.9%	93.3%	99.5%	92.7%	92.2%
5-9 years	93.9%	97.4%	94.4%	90.2%	96.3%	91.3%	95.1%	93.1%
10-19 years	93.2%	96.6%	94.0%	92.3%	93.1%	92.6%	93.4%	93.1%
20 or more years	93.5%	90.2%	92.4%	93.1%	93.4%	93.8%	91.8%	93.7%
Multi/single status								
2 or more locations	93.8%	98.9%	93.2%	93.8%	93.8%	93.8%	93.1%	93.8%
1 location only	92.7%	92.5%	93.0%	92.1%	93.3%	91.5%	92.6%	92.8%
Percent full-time employees								
Less than 25%	92.3%	94.3%	95.3%	89.8%	88.1%	94.9%	95.0%	91.8%
25-49 %	89.2%	90.5%	94.2%	91.1%	94.0%	85.1%	93.6%	88.5%
50-74 %	91.7%	90.7%	94.7%	91.1%	97.0%	90.5%	93.1%	91.5%
75% or more	94.0%	93.1%	92.7%	92.9%	93.3%	94.8%	92.6%	94.3%
Union presence								
No union employees	94.1%	93.2%	93.2%	93.4%	94.6%	94.3%	93.2%	94.3%
Has union employees	90.8%	70.1%	87.4%	80.6%	85.9%	92.4%	78.5%	91.2%
Percent low-wage employees								
50% or more low-wage	88.4%	86.1%	88.2%	84.7%	87.5%	89.8%	85.4%	88.8%
Less than 50% low-wage	94.3%	93.6%	93.6%	93.9%	94.8%	94.4%	93.6%	94.5%
Percent women employees								
Less than 25%	92.7%	92.0%	92.4%	91.4%	93.6%	93.0%	91.1%	93.3%
25-49 %	94.8%	90.8%	94.0%	93.6%	95.9%	94.7%	93.0%	95.0%
50-74 %	92.9%	94.6%	93.9%	93.1%	91.3%	93.4%	94.5%	92.7%
75% or more	93.5%	94.1%	92.8%	93.7%	94.1%	93.2%	94.1%	93.4%
Percent age 50 or older employees								
Less than 25%	91.5%	93.5%	93.4%	90.9%	92.5%	90.4%	92.4%	91.2%
25-49 %	94.8%	89.3%	93.0%	94.7%	94.3%	95.2%	92.9%	94.9%
50-74 %	93.5%	89.1%	92.3%	93.9%	94.5%	93.5%	92.1%	93.8%
75% or more	94.9%	97.6%	91.3%	93.0%	92.4%	95.4%	95.8%	94.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.89%	0.73%	0.72%	0.58%	0.49%	0.56%	0.36%
Industry group **								
Agric., fish., forest.	4.20%	0.00%	5.24%	9.50%	6.74%	12.77%	7.67%	5.08%
Mining and manufacturing	0.40%	1.40%	1.01%	1.19%	0.67%	0.57%	1.31%	0.41%
Construction	1.49%	3.66%	2.32%	2.10%	3.25%	3.88%	1.55%	2.12%
Utilities and transp.	0.48%	5.66%	3.36%	1.42%	1.38%	0.52%	1.61%	0.50%
Wholesale trade	1.12%	3.01%	2.87%	1.61%	1.17%	2.05%	1.56%	1.34%
Fin. svcs. and real estate	0.64%	2.10%	1.93%	1.30%	1.76%	0.77%	1.26%	0.71%
Retail trade	1.40%	6.49%	2.41%	1.16%	0.65%	1.90%	1.80%	1.57%
Professional services	0.36%	0.96%	0.76%	0.73%	0.80%	0.52%	0.55%	0.41%
Other services	1.16%	2.23%	2.25%	2.52%	1.84%	2.06%	1.93%	1.35%
Ownership								
For profit, incorporated	0.35%	1.19%	0.76%	0.89%	0.76%	0.51%	0.66%	0.40%
For profit, unincorporated	1.27%	0.99%	2.61%	1.82%	1.38%	2.77%	1.55%	1.56%
Nonprofit	0.55%	2.44%	1.43%	1.09%	1.15%	0.71%	0.84%	0.60%
Age of firm								
Less than 5 years	1.29%	3.87%	2.39%	2.41%	2.05%	0.42%	1.73%	1.92%
5-9 years	1.01%	1.22%	2.27%	2.34%	1.40%	3.48%	1.24%	1.46%
10-19 years	0.84%	1.20%	1.11%	1.53%	1.45%	2.63%	1.09%	1.14%
20 or more years	0.36%	1.33%	1.05%	0.92%	0.70%	0.50%	0.81%	0.39%
Multi/single status								
2 or more locations	0.41%	1.15%	1.68%	1.71%	0.74%	0.50%	2.50%	0.41%
1 location only	0.45%	0.91%	0.80%	0.76%	0.93%	2.36%	0.53%	0.70%
Percent full-time employees								
Less than 25%	1.38%	4.92%	2.03%	5.23%	3.22%	1.09%	1.61%	1.60%
25-49 %	1.36%	4.62%	2.55%	2.28%	1.10%	2.48%	1.50%	1.56%
50-74 %	1.16%	2.54%	1.31%	2.08%	0.66%	1.62%	1.19%	1.30%
75% or more	0.32%	0.97%	0.84%	0.80%	0.67%	0.47%	0.64%	0.36%
Union presence								
No union employees	0.33%	0.83%	0.74%	0.70%	0.55%	0.56%	0.55%	0.38%
Has union employees	0.89%	13.58%	5.61%	4.58%	2.66%	0.98%	4.63%	0.91%
Percent low-wage employees								
50% or more low-wage	0.95%	3.30%	2.96%	3.30%	2.13%	1.10%	3.08%	0.98%
Less than 50% low-wage	0.34%	0.90%	0.74%	0.59%	0.55%	0.55%	0.47%	0.39%
Percent women employees								
Less than 25%	0.56%	1.66%	1.34%	1.43%	1.08%	0.92%	1.09%	0.65%
25-49 %	0.64%	2.20%	1.50%	1.32%	0.75%	0.96%	1.11%	0.71%
50-74 %	0.66%	1.37%	1.40%	1.12%	1.36%	0.94%	0.76%	0.73%
75% or more	0.57%	1.51%	1.25%	1.05%	1.23%	0.89%	0.76%	0.67%
Percent age 50 or older employees								
Less than 25%	0.56%	1.10%	0.85%	1.16%	1.09%	1.01%	0.85%	0.68%
25-49 %	0.40%	2.80%	1.72%	0.97%	0.75%	0.54%	1.07%	0.43%
50-74 %	1.30%	2.76%	1.89%	1.51%	1.32%	2.80%	1.23%	1.62%
75% or more	1.36%	0.84%	2.32%	3.06%	3.14%	3.51%	0.99%	2.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	70.0%	75.6%	66.4%	65.6%	68.6%	71.7%	67.9%	70.4%
Industry group **								
Agric., fish., forest.	63.1%	60.5%	77.7%	68.0%	56.2%	69.8%	76.8%	56.8%
Mining and manufacturing	74.3%	80.6%	61.3%	65.8%	75.1%	76.6%	65.4%	75.4%
Construction	68.0%	72.2%	62.4%	66.3%	67.3%	73.9%	64.6%	69.9%
Utilities and transp.	69.8%	74.2%	62.9%	66.5%	69.8%	70.3%	66.1%	70.0%
Wholesale trade	77.0%	86.1%	68.9%	71.3%	75.8%	79.0%	74.6%	77.6%
Fin. svcs. and real estate	76.3%	77.9%	78.8%	74.8%	79.8%	74.9%	78.2%	76.1%
Retail trade	62.4%	77.2%	65.2%	56.8%	64.5%	62.3%	60.8%	62.6%
Professional services	74.0%	74.5%	66.8%	69.3%	71.9%	76.8%	69.5%	74.8%
Other services	58.2%	71.4%	63.7%	58.7%	52.3%	59.6%	63.7%	57.0%
Ownership								
For profit, incorporated	69.3%	74.4%	65.6%	64.9%	68.2%	70.6%	67.0%	69.7%
For profit, unincorporated	65.8%	76.2%	65.0%	62.8%	62.8%	68.2%	67.0%	65.5%
Nonprofit	76.7%	83.4%	74.5%	74.0%	74.3%	78.5%	76.9%	76.7%
Age of firm								
Less than 5 years	62.7%	71.8%	63.2%	53.8%	65.0%	84.9%	65.2%	59.3%
5-9 years	62.9%	74.2%	63.5%	57.9%	61.2%	68.5%	64.2%	62.1%
10-19 years	65.0%	73.6%	61.0%	66.0%	59.3%	72.1%	66.0%	64.5%
20 or more years	71.3%	77.8%	69.7%	68.0%	71.3%	71.7%	70.0%	71.5%
Multi/single status								
2 or more locations	71.5%	83.3%	71.1%	68.5%	71.4%	71.8%	69.9%	71.6%
1 location only	66.1%	75.3%	65.8%	64.5%	64.3%	67.7%	67.6%	64.8%
Percent full-time employees								
Less than 25%	60.3%	84.8%	73.4%	70.6%	55.9%	56.7%	71.9%	58.0%
25-49 %	57.9%	78.3%	69.0%	54.6%	50.7%	61.0%	64.6%	56.7%
50-74 %	64.3%	68.1%	63.6%	54.9%	55.7%	67.4%	63.7%	64.4%
75% or more	71.6%	76.7%	66.5%	67.2%	71.1%	73.2%	68.5%	72.2%
Union presence								
No union employees	68.6%	75.4%	65.8%	65.0%	68.0%	69.9%	67.5%	68.9%
Has union employees	75.8%	86.0%	89.9%	75.2%	74.1%	76.0%	79.3%	75.7%
Percent low-wage employees								
50% or more low-wage	53.0%	69.3%	57.2%	48.1%	46.9%	55.9%	55.7%	52.6%
Less than 50% low-wage	72.7%	76.3%	67.3%	68.3%	72.4%	74.2%	69.3%	73.3%
Percent women employees								
Less than 25%	71.2%	75.7%	62.0%	67.4%	68.8%	76.1%	66.2%	72.8%
25-49 %	70.9%	77.3%	71.9%	64.3%	71.2%	71.3%	69.4%	71.0%
50-74 %	68.5%	76.3%	71.1%	63.9%	67.1%	69.1%	70.4%	68.2%
75% or more	69.5%	72.7%	66.0%	64.7%	66.9%	72.3%	67.8%	69.9%
Percent age 50 or older employees								
Less than 25%	67.0%	73.4%	64.9%	62.8%	66.8%	68.6%	65.6%	67.4%
25-49 %	71.7%	71.4%	64.2%	68.1%	71.0%	72.7%	66.5%	72.1%
50-74 %	69.9%	80.2%	71.3%	68.2%	66.1%	71.2%	73.3%	68.9%
75% or more	79.6%	81.9%	82.7%	77.6%	56.4%	88.0%	81.3%	78.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	1.48%	1.32%	0.95%	0.93%	0.80%	0.80%	0.58%
Industry group **								
Agric., fish., forest.	5.68%	10.74%	8.75%	9.49%	9.86%	7.20%	6.23%	7.54%
Mining and manufacturing	1.68%	5.50%	5.51%	2.57%	2.03%	2.90%	2.81%	1.86%
Construction	1.67%	3.71%	3.07%	2.86%	3.37%	4.08%	2.06%	2.33%
Utilities and transp.	3.29%	10.89%	3.38%	4.68%	3.98%	4.52%	4.42%	3.49%
Wholesale trade	1.10%	2.97%	4.25%	2.78%	2.25%	1.49%	2.51%	1.20%
Fin. svcs. and real estate	0.98%	4.26%	3.97%	3.30%	1.81%	1.27%	2.35%	1.06%
Retail trade	1.30%	4.75%	2.99%	3.16%	2.21%	1.70%	2.45%	1.43%
Professional services	0.65%	2.50%	2.05%	1.50%	1.21%	0.94%	1.25%	0.73%
Other services	1.47%	4.08%	3.50%	2.50%	2.61%	2.52%	2.23%	1.74%
Ownership								
For profit, incorporated	0.65%	1.82%	1.55%	1.12%	1.26%	0.99%	0.93%	0.74%
For profit, unincorporated	1.25%	3.11%	3.63%	2.52%	2.28%	2.30%	2.09%	1.49%
Nonprofit	0.77%	3.24%	2.75%	2.06%	1.46%	1.02%	1.67%	0.82%
Age of firm								
Less than 5 years	2.53%	4.84%	5.85%	4.90%	3.93%	8.46%	3.25%	3.99%
5-9 years	1.66%	3.48%	4.00%	3.21%	3.16%	2.73%	2.60%	2.16%
10-19 years	1.79%	2.78%	2.26%	2.33%	3.65%	4.22%	1.57%	2.57%
20 or more years	0.56%	2.17%	1.68%	1.05%	0.92%	0.82%	0.98%	0.62%
Multi/single status								
2 or more locations	0.63%	5.96%	4.14%	1.69%	0.96%	0.81%	2.15%	0.65%
1 location only	0.79%	1.50%	1.39%	1.14%	1.81%	2.85%	0.86%	1.27%
Percent full-time employees								
Less than 25%	2.09%	7.94%	5.84%	4.39%	4.68%	2.53%	3.98%	2.27%
25-49 %	1.85%	8.77%	4.29%	3.55%	4.27%	2.22%	3.07%	2.10%
50-74 %	1.38%	4.85%	3.24%	2.95%	4.33%	1.66%	2.37%	1.53%
75% or more	0.56%	1.51%	1.50%	1.03%	0.90%	0.93%	0.88%	0.64%
Union presence								
No union employees	0.56%	1.50%	1.34%	0.99%	0.96%	0.98%	0.81%	0.66%
Has union employees	1.16%	4.51%	4.01%	3.27%	3.29%	1.29%	3.38%	1.18%
Percent low-wage employees								
50% or more low-wage	1.42%	5.27%	5.02%	2.82%	2.93%	1.92%	2.58%	1.57%
Less than 50% low-wage	0.53%	1.52%	1.36%	0.99%	0.84%	0.87%	0.83%	0.61%
Percent women employees								
Less than 25%	0.73%	2.12%	2.29%	1.49%	1.58%	1.17%	1.28%	0.88%
25-49 %	1.14%	3.60%	2.35%	2.42%	1.72%	1.67%	1.98%	1.25%
50-74 %	1.07%	3.26%	2.88%	2.06%	2.11%	1.50%	1.65%	1.17%
75% or more	0.88%	3.55%	2.63%	1.89%	1.68%	1.32%	1.64%	1.01%
Percent age 50 or older employees								
Less than 25%	0.74%	2.12%	1.78%	1.42%	1.49%	1.28%	1.13%	0.90%
25-49 %	0.76%	3.51%	2.78%	1.45%	1.10%	1.10%	1.55%	0.82%
50-74 %	1.54%	2.32%	2.63%	2.59%	4.09%	1.91%	1.59%	1.90%
75% or more	3.13%	4.14%	4.54%	5.51%	7.10%	4.35%	3.00%	5.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.4%	70.0%	61.7%	60.7%	64.2%	67.2%	62.9%	65.9%
Industry group **								
Agric., fish., forest.	54.5%	60.5%	68.5%	54.7%	50.1%	55.4%	64.7%	49.7%
Mining and manufacturing	72.1%	77.7%	59.4%	63.1%	73.2%	74.3%	62.1%	73.4%
Construction	60.1%	64.1%	56.9%	60.4%	58.9%	61.6%	58.6%	60.8%
Utilities and transp.	67.6%	67.1%	58.7%	63.0%	67.3%	68.5%	62.2%	68.0%
Wholesale trade	72.6%	80.3%	63.2%	68.6%	72.8%	73.9%	69.9%	73.3%
Fin. svcs. and real estate	73.2%	73.5%	73.6%	72.7%	76.0%	72.2%	73.7%	73.1%
Retail trade	57.9%	65.1%	58.5%	53.9%	62.5%	57.6%	55.0%	58.3%
Professional services	70.3%	71.2%	64.0%	65.9%	68.0%	73.0%	66.4%	71.0%
Other services	51.0%	64.0%	57.8%	50.5%	46.6%	51.8%	56.9%	49.8%
Ownership								
For profit, incorporated	65.0%	68.2%	61.0%	60.0%	64.1%	66.7%	61.9%	65.6%
For profit, unincorporated	59.6%	73.7%	59.7%	57.7%	58.5%	59.1%	61.8%	59.0%
Nonprofit	72.3%	76.3%	70.9%	70.2%	69.0%	74.6%	73.3%	72.2%
Age of firm								
Less than 5 years	58.0%	64.4%	58.7%	50.0%	60.7%	--	60.4%	54.6%
5-9 years	59.0%	72.3%	60.0%	52.2%	58.9%	62.6%	61.0%	57.8%
10-19 years	60.6%	71.2%	57.3%	60.9%	55.2%	66.8%	61.6%	60.0%
20 or more years	66.7%	70.2%	64.4%	63.3%	66.6%	67.3%	64.3%	67.0%
Multi/single status								
2 or more locations	67.1%	82.4%	66.3%	64.3%	66.9%	67.3%	65.1%	67.1%
1 location only	61.3%	69.7%	61.2%	59.4%	60.0%	62.0%	62.6%	60.2%
Percent full-time employees								
Less than 25%	55.6%	80.0%	70.0%	63.4%	49.2%	53.8%	68.3%	53.3%
25-49 %	51.6%	70.9%	65.0%	49.8%	47.6%	51.9%	60.5%	50.2%
50-74 %	59.0%	61.7%	60.2%	50.0%	54.0%	61.0%	59.3%	58.9%
75% or more	67.3%	71.5%	61.6%	62.4%	66.3%	69.4%	63.4%	68.1%
Union presence								
No union employees	64.6%	70.2%	61.3%	60.7%	64.3%	65.9%	62.9%	65.0%
Has union employees	68.9%	60.2%	78.6%	60.6%	63.6%	70.2%	62.3%	69.1%
Percent low-wage employees								
50% or more low-wage	46.8%	59.7%	50.5%	40.7%	41.1%	50.2%	47.6%	46.7%
Less than 50% low-wage	68.6%	71.4%	63.0%	64.1%	68.6%	70.1%	64.9%	69.3%
Percent women employees								
Less than 25%	66.0%	69.6%	57.3%	61.7%	64.4%	70.8%	60.3%	67.9%
25-49 %	67.1%	70.2%	67.6%	60.2%	68.3%	67.6%	64.5%	67.5%
50-74 %	63.6%	72.1%	66.7%	59.4%	61.3%	64.6%	66.5%	63.3%
75% or more	65.0%	68.4%	61.3%	60.6%	63.0%	67.4%	63.8%	65.3%
Percent age 50 or older employees								
Less than 25%	61.3%	68.6%	60.6%	57.1%	61.8%	62.0%	60.6%	61.5%
25-49 %	67.9%	63.8%	59.7%	64.5%	66.9%	69.2%	61.8%	68.5%
50-74 %	65.3%	71.5%	65.8%	64.0%	62.4%	66.6%	67.5%	64.7%
75% or more	75.5%	79.9%	75.5%	72.2%	52.1%	83.9%	77.8%	73.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	1.48%	1.34%	1.00%	0.96%	0.84%	0.82%	0.60%
Industry group **								
Agric., fish., forest.	4.46%	10.74%	8.06%	10.48%	6.54%	10.85%	8.00%	5.22%
Mining and manufacturing	1.64%	5.40%	5.30%	2.56%	2.05%	2.81%	2.76%	1.82%
Construction	1.66%	4.12%	3.02%	3.04%	3.09%	4.24%	2.09%	2.29%
Utilities and transp.	3.23%	10.49%	4.33%	4.40%	4.26%	4.44%	4.23%	3.43%
Wholesale trade	1.40%	3.75%	4.49%	2.94%	2.35%	2.27%	2.63%	1.62%
Fin. svcs. and real estate	1.06%	4.24%	3.75%	3.26%	2.46%	1.32%	2.33%	1.16%
Retail trade	1.46%	6.51%	2.80%	3.09%	2.24%	1.90%	2.40%	1.63%
Professional services	0.70%	2.39%	2.02%	1.51%	1.38%	1.02%	1.23%	0.79%
Other services	1.45%	3.78%	3.72%	2.49%	2.39%	2.58%	2.31%	1.70%
Ownership								
For profit, incorporated	0.66%	1.80%	1.45%	1.18%	1.27%	1.02%	0.93%	0.76%
For profit, unincorporated	1.34%	3.09%	4.28%	2.60%	2.13%	2.61%	2.27%	1.60%
Nonprofit	0.91%	3.79%	2.91%	2.11%	1.81%	1.17%	1.77%	0.98%
Age of firm								
Less than 5 years	2.50%	4.87%	5.69%	4.76%	4.15%	--	3.18%	3.96%
5-9 years	1.66%	3.48%	3.96%	3.06%	3.15%	3.33%	2.58%	2.18%
10-19 years	1.81%	2.81%	2.20%	2.42%	3.39%	4.99%	1.62%	2.59%
20 or more years	0.59%	2.12%	1.77%	1.15%	1.01%	0.86%	1.06%	0.65%
Multi/single status								
2 or more locations	0.67%	6.07%	3.65%	1.94%	1.06%	0.85%	2.54%	0.69%
1 location only	0.77%	1.50%	1.42%	1.16%	1.73%	2.80%	0.87%	1.23%
Percent full-time employees								
Less than 25%	2.05%	9.19%	6.06%	5.89%	4.21%	2.32%	4.12%	2.19%
25-49 %	1.88%	8.28%	4.56%	3.30%	3.94%	2.77%	3.04%	2.12%
50-74 %	1.48%	4.24%	3.18%	2.72%	4.14%	1.94%	2.21%	1.65%
75% or more	0.57%	1.56%	1.51%	1.10%	0.98%	0.94%	0.92%	0.66%
Union presence								
No union employees	0.58%	1.48%	1.35%	1.02%	0.97%	1.03%	0.83%	0.68%
Has union employees	1.25%	12.39%	6.58%	4.55%	3.55%	1.40%	4.73%	1.28%
Percent low-wage employees								
50% or more low-wage	1.33%	4.61%	4.43%	2.79%	2.57%	1.85%	2.57%	1.47%
Less than 50% low-wage	0.57%	1.54%	1.40%	1.01%	0.91%	0.93%	0.84%	0.65%
Percent women employees								
Less than 25%	0.78%	2.37%	2.32%	1.65%	1.59%	1.27%	1.37%	0.92%
25-49 %	1.17%	3.45%	2.52%	2.43%	1.76%	1.72%	1.94%	1.29%
50-74 %	1.10%	3.06%	2.80%	2.08%	2.07%	1.60%	1.61%	1.21%
75% or more	0.95%	3.25%	2.48%	1.86%	1.97%	1.42%	1.57%	1.10%
Percent age 50 or older employees								
Less than 25%	0.78%	2.14%	1.75%	1.45%	1.56%	1.39%	1.17%	0.95%
25-49 %	0.79%	3.31%	2.89%	1.55%	1.17%	1.13%	1.61%	0.85%
50-74 %	1.71%	2.75%	2.84%	2.54%	3.97%	2.72%	1.69%	2.12%
75% or more	3.38%	4.05%	3.78%	6.18%	6.30%	6.01%	2.85%	6.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.4 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31,910,081	4,310,146	3,693,019	4,946,318	6,002,990	12,957,609	10,654,193	21,255,888
Industry group **								
Agric., fish., forest.	194,327	77,000 *	--	20,039 *	--	--	114,756	79,571 *
Mining and manufacturing	490,861	137,985	89,244	115,999	60,340	87,293	296,753	194,108
Construction	465,315	220,498	74,163	52,408	111,582 *	6,663 *	320,667	144,648 *
Utilities and transp.	880,408	98,551	28,704 *	199,226 *	236,389 *	317,537	158,635	721,772
Wholesale trade	414,319	109,265	63,235 *	88,574	46,726	106,519	205,330	208,990
Fin. svcs. and real estate	1,316,181	268,039	80,175 *	87,227	180,666	700,074	388,451	927,730
Retail trade	5,496,996	494,515	358,664	258,061	328,187	4,057,569	999,436	4,497,560
Professional services	8,267,002	1,144,845	772,614	1,090,838	1,819,609	3,439,096	2,477,839	5,789,163
Other services	14,384,672	1,759,446	2,203,167	3,033,945	3,145,864	4,242,250	5,692,326	8,692,346
Ownership								
For profit, incorporated	19,991,756	2,512,066	2,191,618	3,091,340	3,196,213	9,000,519	6,384,124	13,607,631
For profit, unincorporated	6,097,389	1,156,601	1,038,848	1,120,122	1,380,243	1,401,575	2,802,901	3,294,488
Nonprofit	5,820,936	641,479	462,552	734,856	1,426,533	2,555,516	1,467,168	4,353,769
Age of firm								
Less than 5 years	2,633,147	966,565	705,133	706,600	250,597	--	2,008,107	625,040
5-9 years	3,053,018	802,049	574,408	782,929	667,091	226,541 *	1,837,093	1,215,925
10-19 years	4,645,959	928,899	907,068	1,100,946	1,189,927	519,119	2,557,930	2,088,029
20 or more years	21,577,957	1,612,632	1,506,409	2,355,843	3,895,375	12,207,697	4,251,063	17,326,893
Multi/single status								
2 or more locations	17,003,311	--	230,221	974,370	3,173,467	12,598,398	694,759	16,308,551
1 location only	14,906,770	4,283,291	3,462,797	3,971,948	2,829,523	359,211	9,959,434	4,947,336
Percent full-time employees								
Less than 25%	10,652,090	2,126,235	1,629,633	2,012,315	2,000,239	2,883,668	4,940,577	5,711,513
25-49 %	7,828,425	864,918	982,569	1,319,441	1,717,472	2,944,026	2,519,384	5,309,041
50-74 %	9,191,313	1,028,018	704,138	952,791	1,339,497	5,166,870	2,179,851	7,011,462
75% or more	4,238,253	290,975	376,679	661,771	945,782	1,963,046	1,014,382	3,223,871
Union presence								
No union employees	28,016,147	4,280,783	3,642,815	4,869,796	5,622,505	9,600,248	10,545,680	17,470,467
Has union employees	3,893,934	--	--	76,522	380,485	3,357,361	108,513	3,785,421
Percent low-wage employees								
50% or more low-wage	14,835,167	1,939,858	1,955,914	2,351,519	2,940,055	5,647,821	5,299,428	9,535,739
Less than 50% low-wage	17,074,914	2,370,288	1,737,104	2,594,799	3,062,935	7,309,788	5,354,765	11,720,149
Percent women employees								
Less than 25%	3,708,227	1,276,156	624,966	659,377	464,765	682,964	2,261,907	1,446,320
25-49 %	6,248,463	580,108	522,939	1,257,673	1,125,148	2,762,594	1,678,411	4,570,051
50-74 %	13,141,994	960,628	1,151,669	1,713,637	2,937,951	6,378,109	3,053,168	10,088,826
75% or more	8,811,398	1,493,254	1,393,444	1,315,631	1,475,127	3,133,943	3,660,707	5,150,690
Percent age 50 or older employees								
Less than 25%	16,674,244	2,300,125	2,558,982	3,229,575	2,890,250	5,695,312	6,786,425	9,887,819
25-49 %	11,076,204	680,838	635,213	1,205,824	2,145,790	6,408,540	1,799,830	9,276,374
50-74 %	2,832,084	608,034	353,727	411,028	686,354	772,941	1,156,969	1,675,115
75% or more	1,327,548	721,148	145,096	99,891 *	280,597 *	80,817	910,968	416,580

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	712,211	124,135	146,478	234,626	317,805	574,924	230,958	678,560
Industry group **								
Agric., fish., forest.	49,246	23,510 *	--	7,363 *	--	--	26,504	41,506 *
Mining and manufacturing	38,744	22,583	16,222	20,640	8,638	15,248	32,612	20,981
Construction	70,866	28,714	13,730	11,036	62,385 *	2,071 *	32,048	63,220 *
Utilities and transp.	176,189	22,669	8,807 *	117,758 *	101,726 *	78,984	26,574	174,175
Wholesale trade	44,694	20,544	20,640 *	23,828	8,888	22,452	30,110	33,042
Fin. svcs. and real estate	119,341	32,667	27,302 *	17,901	44,194	100,815	44,195	110,866
Retail trade	431,413	42,996	36,319	32,830	41,844	424,526	60,816	427,132
Professional services	289,232	72,018	63,576	82,364	140,694	220,499	109,517	268,283
Other services	501,478	93,348	131,224	191,614	277,982	340,231	209,485	458,508
Ownership								
For profit, incorporated	625,045	100,406	110,432	206,015	252,625	517,976	191,178	597,177
For profit, unincorporated	282,524	73,984	94,670	105,641	180,288	149,650	134,107	249,447
Nonprofit	292,618	54,453	55,605	79,565	123,393	241,464	97,688	276,031
Age of firm								
Less than 5 years	189,817	70,603	82,211	142,018	66,971	--	118,720	148,590
5-9 years	186,654	62,463	56,913	92,547	119,091	72,025 *	106,115	154,174
10-19 years	253,135	60,353	77,224	117,744	185,354	83,041	143,828	208,830
20 or more years	642,918	84,152	94,644	137,182	246,851	567,933	146,845	627,092
Multi/single status								
2 or more locations	611,460	--	34,979	113,883	193,417	571,582	98,167	603,648
1 location only	389,117	124,040	144,504	208,524	267,410	82,855	215,073	331,831
Percent full-time employees								
Less than 25%	438,078	106,857	120,625	207,189	217,118	279,965	205,625	388,089
25-49 %	386,970	61,942	84,681	102,789	188,510	306,188	123,277	367,499
50-74 %	468,519	58,143	52,112	84,712	174,673	419,962	88,092	460,473
75% or more	139,717	21,715	23,446	34,244	64,970	115,532	39,344	134,447
Union presence								
No union employees	671,352	124,061	145,841	234,301	305,041	529,267	230,830	635,367
Has union employees	281,955	--	--	22,634	98,643	262,474	22,881	281,037
Percent low-wage employees								
50% or more low-wage	516,793	94,480	113,848	163,341	265,247	389,391	191,224	481,848
Less than 50% low-wage	534,110	95,884	104,427	180,048	202,263	444,757	161,448	511,133
Percent women employees								
Less than 25%	159,741	77,282	53,181	64,364	84,826	75,686	100,996	124,288
25-49 %	331,570	52,536	61,614	175,926	141,887	230,017	127,740	306,583
50-74 %	563,865	61,905	95,003	123,443	263,576	472,680	139,149	547,202
75% or more	352,611	83,111	96,279	107,095	140,967	279,330	147,610	320,852
Percent age 50 or older employees								
Less than 25%	502,957	100,195	132,437	176,197	210,467	393,990	210,158	459,976
25-49 %	499,652	61,519	58,090	154,624	180,405	434,065	99,923	489,836
50-74 %	207,449	48,096	46,243	62,108	162,802	91,248	75,573	193,311
75% or more	132,849	53,477	28,504	30,516 *	112,406 *	20,662	61,911	117,550

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31,910,081	13.5%	11.6%	15.5%	18.8%	40.6%	33.4%	66.6%
Industry group **								
Agric., fish., forest.	194,327	39.6%	--	10.3% *	--	0.3% *	59.1%	40.9% *
Mining and manufacturing	490,861	28.1%	18.2%	23.6%	12.3%	17.8%	60.5%	39.5%
Construction	465,315	47.4%	15.9%	11.3%	24.0% *	1.4% *	68.9%	31.1% *
Utilities and transp.	880,408	11.2%	3.3% *	22.6% *	26.8% *	36.1%	18.0%	82.0%
Wholesale trade	414,319	26.4%	15.3%	21.4%	11.3%	25.7%	49.6%	50.4%
Fin. svcs. and real estate	1,316,181	20.4%	6.1% *	6.6%	13.7%	53.2%	29.5%	70.5%
Retail trade	5,496,996	9.0%	6.5%	4.7%	6.0%	73.8%	18.2%	81.8%
Professional services	8,267,002	13.8%	9.3%	13.2%	22.0%	41.6%	30.0%	70.0%
Other services	14,384,672	12.2%	15.3%	21.1%	21.9%	29.5%	39.6%	60.4%
Ownership								
For profit, incorporated	19,991,756	12.6%	11.0%	15.5%	16.0%	45.0%	31.9%	68.1%
For profit, unincorporated	6,097,389	19.0%	17.0%	18.4%	22.6%	23.0%	46.0%	54.0%
Nonprofit	5,820,936	11.0%	7.9%	12.6%	24.5%	43.9%	25.2%	74.8%
Age of firm								
Less than 5 years	2,633,147	36.7%	26.8%	26.8%	9.5%	0.2% *	76.3%	23.7%
5-9 years	3,053,018	26.3%	18.8%	25.6%	21.9%	7.4%	60.2%	39.8%
10-19 years	4,645,959	20.0%	19.5%	23.7%	25.6%	11.2%	55.1%	44.9%
20 or more years	21,577,957	7.5%	7.0%	10.9%	18.1%	56.6%	19.7%	80.3%
Multi/single status								
2 or more locations	17,003,311	0.2% *	1.4%	5.7%	18.7%	74.1%	4.1%	95.9%
1 location only	14,906,770	28.7%	23.2%	26.6%	19.0%	2.4%	66.8%	33.2%
Percent full-time employees								
Less than 25%	10,652,090	20.0%	15.3%	18.9%	18.8%	27.1%	46.4%	53.6%
25-49 %	7,828,425	11.0%	12.6%	16.9%	21.9%	37.6%	32.2%	67.8%
50-74 %	9,191,313	11.2%	7.7%	10.4%	14.6%	56.2%	23.7%	76.3%
75% or more	4,238,253	6.9%	8.9%	15.6%	22.3%	46.3%	23.9%	76.1%
Union presence								
No union employees	28,016,147	15.3%	13.0%	17.4%	20.1%	34.3%	37.6%	62.4%
Has union employees	3,893,934	0.8% *	1.3% *	2.0%	9.8%	86.2%	2.8%	97.2%
Percent low-wage employees								
50% or more low-wage	14,835,167	13.1%	13.2%	15.9%	19.8%	38.1%	35.7%	64.3%
Less than 50% low-wage	17,074,914	13.9%	10.2%	15.2%	17.9%	42.8%	31.4%	68.6%
Percent women employees								
Less than 25%	3,708,227	34.4%	16.9%	17.8%	12.5%	18.4%	61.0%	39.0%
25-49 %	6,248,463	9.3%	8.4%	20.1%	18.0%	44.2%	26.9%	73.1%
50-74 %	13,141,994	7.3%	8.8%	13.0%	22.4%	48.5%	23.2%	76.8%
75% or more	8,811,398	16.9%	15.8%	14.9%	16.7%	35.6%	41.5%	58.5%
Percent age 50 or older employees								
Less than 25%	16,674,244	13.8%	15.3%	19.4%	17.3%	34.2%	40.7%	59.3%
25-49 %	11,076,204	6.1%	5.7%	10.9%	19.4%	57.9%	16.2%	83.8%
50-74 %	2,832,084	21.5%	12.5%	14.5%	24.2%	27.3%	40.9%	59.1%
75% or more	1,327,548	54.3%	10.9%	7.5%	21.1% *	6.1%	68.6%	31.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	712,211	0.45%	0.49%	0.71%	0.90%	1.21%	0.87%	0.87%
Industry group **								
Agric., fish., forest.	49,246	11.46%	--	4.27% *	--	0.31% *	13.79%	13.79% *
Mining and manufacturing	38,744	3.77%	3.01%	3.58%	1.81%	2.86%	3.69%	3.69%
Construction	70,866	7.36%	3.45%	2.70%	10.34% *	0.49% *	9.61%	9.61% *
Utilities and transp.	176,189	3.19%	1.17% *	10.88% *	9.52% *	8.63%	4.34%	4.34%
Wholesale trade	44,694	4.44%	4.47%	4.92%	2.25%	4.69%	5.39%	5.39%
Fin. svcs. and real estate	119,341	2.66%	2.02% *	1.40%	3.12%	4.42%	3.43%	3.43%
Retail trade	431,413	1.00%	0.80%	0.68%	0.85%	2.27%	1.68%	1.68%
Professional services	289,232	0.89%	0.77%	0.97%	1.49%	1.83%	1.35%	1.35%
Other services	501,478	0.71%	0.94%	1.26%	1.64%	1.83%	1.55%	1.55%
Ownership								
For profit, incorporated	625,045	0.59%	0.60%	0.99%	1.16%	1.64%	1.16%	1.16%
For profit, unincorporated	282,524	1.30%	1.50%	1.63%	2.43%	2.10%	2.23%	2.23%
Nonprofit	292,618	1.00%	0.96%	1.34%	1.95%	2.64%	1.74%	1.74%
Age of firm								
Less than 5 years	189,817	3.00%	2.89%	4.16%	2.39%	0.15% *	4.44%	4.44%
5-9 years	186,654	2.14%	1.88%	2.64%	3.22%	2.22%	3.35%	3.35%
10-19 years	253,135	1.49%	1.69%	2.26%	3.12%	1.69%	2.84%	2.84%
20 or more years	642,918	0.42%	0.46%	0.65%	1.07%	1.40%	0.79%	0.79%
Multi/single status								
2 or more locations	611,460	0.05% *	0.21%	0.66%	1.14%	1.32%	0.57%	0.57%
1 location only	389,117	0.95%	0.96%	1.20%	1.50%	0.55%	1.58%	1.58%
Percent full-time employees								
Less than 25%	438,078	1.14%	1.14%	1.73%	1.79%	2.10%	1.99%	1.99%
25-49 %	386,970	0.89%	1.13%	1.36%	2.11%	2.70%	1.85%	1.85%
50-74 %	468,519	0.80%	0.65%	0.98%	1.77%	2.37%	1.40%	1.40%
75% or more	139,717	0.53%	0.58%	0.85%	1.36%	1.71%	1.04%	1.04%
Union presence								
No union employees	671,352	0.53%	0.56%	0.80%	0.98%	1.35%	1.01%	1.01%
Has union employees	281,955	0.26% *	0.48% *	0.59%	2.38%	2.47%	0.61%	0.61%
Percent low-wage employees								
50% or more low-wage	516,793	0.71%	0.81%	1.07%	1.55%	1.85%	1.43%	1.43%
Less than 50% low-wage	534,110	0.65%	0.64%	1.01%	1.11%	1.68%	1.15%	1.15%
Percent women employees								
Less than 25%	159,741	1.89%	1.39%	1.60%	2.05%	1.81%	2.31%	2.31%
25-49 %	331,570	0.91%	1.01%	2.43%	2.06%	2.66%	2.00%	2.00%
50-74 %	563,865	0.54%	0.76%	0.99%	1.78%	2.19%	1.27%	1.27%
75% or more	352,611	1.03%	1.11%	1.19%	1.47%	2.22%	1.81%	1.81%
Percent age 50 or older employees								
Less than 25%	502,957	0.66%	0.82%	1.02%	1.15%	1.69%	1.36%	1.36%
25-49 %	499,652	0.59%	0.56%	1.33%	1.56%	2.12%	1.04%	1.04%
50-74 %	207,449	2.03%	1.69%	2.13%	4.49%	2.95%	3.21%	3.21%
75% or more	132,849	5.31%	2.19%	2.25%	6.77% *	1.58%	6.25%	6.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.5%	16.7%	34.7%	64.6%	94.6%	97.2%	32.2%	94.3%
Industry group **								
Agric., fish., forest.	52.1%	18.6% *	--	60.2%	96.2%	100.0%	23.3% *	93.7%
Mining and manufacturing	57.0%	16.4% *	31.7%	78.3%	100.0%	88.9%	33.6%	92.7%
Construction	51.8%	16.4%	53.5%	90.4%	99.5%	100.0%	30.5%	98.9%
Utilities and transp.	85.9%	20.6% *	32.7% *	87.6%	99.5%	99.7%	27.2%	98.8%
Wholesale trade	65.7%	31.8%	44.6% *	81.5%	100.0%	84.9%	42.5%	88.5%
Fin. svcs. and real estate	75.8%	17.2%	44.8% *	77.4%	96.8%	96.1%	26.9%	96.2%
Retail trade	86.8%	12.9%	37.8%	77.8%	97.7%	99.8%	29.5%	99.5%
Professional services	75.8%	21.1%	47.6%	67.5%	93.3%	93.7%	38.5%	91.8%
Other services	68.0%	13.6%	28.8%	59.1%	94.1%	98.1%	30.3%	92.7%
Ownership								
For profit, incorporated	74.2%	18.4%	33.7%	60.4%	92.9%	97.9%	32.7%	93.7%
For profit, unincorporated	61.0%	8.0%	27.8%	65.4%	94.9%	92.4%	23.6%	92.7%
Nonprofit	84.3%	25.7%	55.3%	80.9%	98.1%	97.5%	46.3%	97.1%
Age of firm								
Less than 5 years	30.3%	10.1%	17.1%	54.5%	78.1%	--	17.9%	70.3%
5-9 years	48.5%	8.7%	35.6%	61.1%	88.8%	60.0%	27.7%	79.9%
10-19 years	58.8%	13.1%	32.7%	63.8%	93.4%	96.3%	32.7%	90.7%
20 or more years	85.5%	26.6%	43.8%	69.2%	97.0%	98.0%	40.6%	96.6%
Multi/single status								
2 or more locations	95.4%	--	45.5%	73.6%	96.2%	98.0%	52.7%	97.2%
1 location only	48.6%	16.6%	34.0%	62.4%	92.8%	70.7%	30.8%	84.5%
Percent full-time employees								
Less than 25%	55.0%	4.8%	18.9%	52.5%	90.2%	89.8%	19.2%	86.0%
25-49 %	76.0%	17.6%	39.9%	64.6%	95.6%	98.8%	35.8%	95.0%
50-74 %	85.6%	32.4%	51.2%	76.1%	96.6%	99.7%	44.2%	98.4%
75% or more	89.5%	44.9%	58.9%	84.6%	99.2%	99.1%	60.8%	98.6%
Union presence								
No union employees	70.3%	16.7%	34.7%	64.2%	94.3%	96.9%	32.1%	93.4%
Has union employees	96.6%	--	--	92.2%	99.3%	98.1%	42.8%	98.2%
Percent low-wage employees								
50% or more low-wage	68.1%	10.3%	22.9%	51.0%	93.0%	97.9%	23.8%	92.8%
Less than 50% low-wage	78.2%	21.9%	48.1%	76.9%	96.1%	96.7%	40.5%	95.5%
Percent women employees								
Less than 25%	51.4%	15.9%	35.2%	67.6%	90.9%	90.2%	27.7%	88.6%
25-49 %	80.8%	19.5%	38.1%	72.6%	97.0%	99.0%	42.1%	95.1%
50-74 %	81.0%	18.0%	36.0%	61.6%	95.8%	97.0%	34.2%	95.2%
75% or more	66.5%	15.3%	32.2%	59.3%	91.4%	97.5%	28.8%	93.3%
Percent age 50 or older employees								
Less than 25%	67.7%	13.0%	31.5%	60.7%	93.4%	97.0%	30.8%	93.1%
25-49 %	86.9%	25.2%	37.7%	76.3%	95.8%	97.3%	39.5%	96.0%
50-74 %	70.3%	18.1%	46.3%	69.0%	98.5%	97.9%	34.9%	94.7%
75% or more	42.7%	19.3%	50.3%	30.2% *	87.8%	97.4%	25.1%	81.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	1.28%	2.10%	2.22%	1.12%	0.65%	1.26%	0.61%
Industry group **								
Agric., fish., forest.	12.43%	8.59% *	--	16.25%	4.28%	0.00%	7.98% *	4.91%
Mining and manufacturing	4.03%	5.68% *	7.80%	7.14%	0.00%	8.08%	5.18%	4.00%
Construction	7.44%	3.66%	9.22%	3.79%	0.59%	0.00%	4.06%	0.91%
Utilities and transp.	3.61%	10.42% *	13.35% *	8.67%	0.44%	0.29%	7.29%	0.63%
Wholesale trade	5.22%	9.17%	16.48% *	9.53%	0.00%	11.18%	7.34%	6.87%
Fin. svcs. and real estate	3.42%	3.87%	15.92% *	9.51%	1.89%	3.45%	4.30%	2.64%
Retail trade	1.31%	2.89%	4.92%	4.42%	1.23%	0.14%	2.84%	0.17%
Professional services	1.42%	2.88%	4.20%	4.02%	2.02%	2.06%	2.23%	1.53%
Other services	1.37%	2.02%	2.95%	3.07%	1.76%	0.69%	2.04%	1.01%
Ownership								
For profit, incorporated	1.04%	1.77%	2.47%	3.14%	1.85%	0.54%	1.66%	0.77%
For profit, unincorporated	2.11%	1.37%	4.50%	4.13%	2.08%	4.23%	2.25%	2.08%
Nonprofit	1.31%	4.12%	6.05%	3.70%	0.86%	1.18%	3.44%	0.83%
Age of firm								
Less than 5 years	4.09%	2.08%	4.85%	9.58%	13.92%	--	2.42%	9.71%
5-9 years	3.13%	1.65%	5.16%	5.55%	5.13%	17.70%	2.95%	5.59%
10-19 years	2.45%	2.25%	4.32%	4.59%	2.47%	1.98%	3.20%	1.89%
20 or more years	0.70%	2.62%	3.21%	2.64%	0.72%	0.46%	1.81%	0.44%
Multi/single status								
2 or more locations	0.47%	--	7.62%	4.19%	0.84%	0.45%	6.95%	0.40%
1 location only	1.41%	1.29%	2.17%	2.55%	2.18%	13.20%	1.20%	2.21%
Percent full-time employees								
Less than 25%	1.97%	1.21%	3.03%	5.07%	2.73%	2.73%	2.21%	2.00%
25-49 %	1.54%	2.97%	4.59%	3.67%	1.88%	0.63%	2.60%	0.99%
50-74 %	0.95%	3.18%	3.83%	3.21%	1.61%	0.12%	2.17%	0.40%
75% or more	0.65%	3.89%	3.18%	1.78%	0.36%	0.39%	1.95%	0.34%
Union presence								
No union employees	0.90%	1.29%	2.11%	2.26%	1.19%	0.82%	1.27%	0.73%
Has union employees	0.92%	--	--	3.48%	0.62%	0.91%	10.37%	0.81%
Percent low-wage employees								
50% or more low-wage	1.35%	1.68%	2.46%	3.60%	1.97%	0.70%	1.92%	1.02%
Less than 50% low-wage	0.97%	1.86%	3.18%	2.35%	1.10%	1.01%	1.66%	0.75%
Percent women employees								
Less than 25%	2.18%	2.01%	3.92%	4.45%	5.49%	3.75%	1.94%	2.78%
25-49 %	1.45%	3.62%	6.21%	4.64%	1.48%	0.42%	4.14%	0.96%
50-74 %	1.21%	2.65%	4.14%	3.60%	1.57%	1.11%	2.32%	0.95%
75% or more	1.64%	2.44%	3.18%	4.06%	2.50%	1.10%	1.99%	1.27%
Percent age 50 or older employees								
Less than 25%	1.22%	1.44%	2.59%	2.66%	1.89%	1.19%	1.71%	1.02%
25-49 %	0.98%	4.53%	4.44%	4.04%	1.44%	0.76%	2.86%	0.70%
50-74 %	2.72%	2.99%	6.58%	8.15%	0.75%	1.48%	3.19%	2.27%
75% or more	5.49%	3.27%	9.85%	10.83% *	8.26%	1.47%	3.21%	8.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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) 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.4%	30.8%	15.7%	14.4%	17.0%	28.9%	19.0%	24.1%
Industry group **								
Agric., fish., forest.	44.8% *	--	--	--	--	--	--	53.3% *
Mining and manufacturing	30.5%	--	15.7% *	23.6% *	16.6%	53.5%	17.7% *	37.6%
Construction	23.0% *	30.2% *	35.0% *	47.6% *	6.3% *	15.2% *	38.9%	12.1% *
Utilities and transp.	18.2% *	--	0.0%	5.6% *	7.4%	33.9% *	17.4% *	18.3% *
Wholesale trade	28.1%	34.4% *	7.6% *	15.3% *	22.9%	44.9%	19.6% *	32.1%
Fin. svcs. and real estate	34.7%	52.4%	29.8% *	11.8% *	27.8% *	37.9%	39.7%	34.2%
Retail trade	24.3%	37.5% *	14.8%	15.2%	14.8%	25.6%	19.0%	24.7%
Professional services	33.3%	31.7%	21.6%	14.9%	22.5%	44.7%	21.5%	35.5%
Other services	15.3%	24.4%	11.0%	13.8%	13.6%	17.2%	15.3%	15.3%
Ownership								
For profit, incorporated	21.7%	35.8%	16.3%	16.0%	14.0%	25.2%	21.6%	21.7%
For profit, unincorporated	21.2%	30.5%	15.1% *	12.8%	23.9%	24.0%	17.8%	22.0%
Nonprofit	30.2%	17.0% *	14.7% *	11.5%	17.0%	44.6%	12.0%	33.1%
Age of firm								
Less than 5 years	10.2%	18.8% *	6.4% *	5.6% *	17.2% *	--	11.6%	9.1% *
5-9 years	20.3%	33.4%	26.8%	9.5% *	24.0% *	25.3% *	21.8%	19.5%
10-19 years	19.5%	45.4%	7.7%	17.6%	18.3% *	25.5%	20.9%	18.9%
20 or more years	24.8%	29.0%	17.6%	16.5%	15.5%	29.1%	18.8%	25.4%
Multi/single status								
2 or more locations	26.2%	--	9.9% *	18.0%	16.8%	29.2%	9.6% *	26.6%
1 location only	17.0%	31.0%	16.3%	13.4%	17.3%	13.3%	20.1%	14.7%
Percent full-time employees								
Less than 25%	18.5%	27.3% *	6.6% *	12.3% *	16.8%	23.4%	13.4%	19.6%
25-49 %	14.4%	29.2%	10.6% *	11.5%	12.4%	16.2%	13.7%	14.5%
50-74 %	26.2%	29.4%	20.6%	15.1%	16.4%	30.4%	22.7%	26.7%
75% or more	39.1%	38.9%	29.7%	22.0%	26.4%	51.2%	29.6%	40.9%
Union presence								
No union employees	20.9%	30.7%	15.8%	14.0%	16.2%	25.9%	19.0%	21.3%
Has union employees	36.2%	--	--	33.5% *	28.2% *	37.2%	17.8% *	36.4%
Percent low-wage employees								
50% or more low-wage	15.4%	27.9%	14.6%	15.3%	13.8%	15.8%	17.3%	15.1%
Less than 50% low-wage	29.4%	31.9%	16.3%	13.9%	20.1%	39.1%	20.0%	31.3%
Percent women employees								
Less than 25%	22.0%	31.1%	25.3%	19.7%	15.5%	24.0%	24.4%	20.8%
25-49 %	25.1%	41.9%	9.0% *	8.4%	19.1%	33.6%	15.0%	26.8%
50-74 %	20.3%	31.1%	19.4%	15.4%	14.2%	23.6%	22.9%	20.0%
75% or more	28.0%	24.8%	10.7%	17.1%	21.8%	36.3%	14.5%	30.9%
Percent age 50 or older employees								
Less than 25%	18.0%	36.8%	16.7%	11.8%	16.4%	20.1%	17.2%	18.1%
25-49 %	29.0%	18.3% *	19.8%	18.5%	18.4%	34.6%	22.9%	29.4%
50-74 %	28.4%	33.1%	11.5% *	17.2%	18.2% *	44.6%	18.8%	30.8%
75% or more	18.8%	31.5%	1.8% *	35.1% *	9.1%	36.2%	23.1%	15.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.00%	3.43%	2.10%	1.71%	1.95%	1.60%	1.55%	1.15%
Industry group **								
Agric., fish., forest.	21.84% *	--	--	--	--	--	--	26.06% *
Mining and manufacturing	4.10%	--	7.02% *	7.24% *	3.42%	7.29%	6.52% *	4.85%
Construction	7.14% *	9.52% *	12.48% *	11.56%	4.16% *	8.19% *	6.70%	7.33% *
Utilities and transp.	6.40% *	--	0.00%	3.51% *	2.21%	11.21% *	7.51% *	6.78% *
Wholesale trade	4.77%	15.25% *	6.57% *	6.91% *	5.65%	9.45%	7.13% *	6.09%
Fin. svcs. and real estate	3.46%	10.68%	15.36% *	4.36% *	10.11% *	4.21%	7.96%	3.73%
Retail trade	2.98%	12.48% *	3.88%	4.18%	3.65%	3.53%	4.16%	3.17%
Professional services	1.58%	5.97%	4.55%	2.46%	3.33%	2.14%	2.63%	1.78%
Other services	1.34%	6.05%	2.74%	2.63%	2.89%	2.03%	2.40%	1.54%
Ownership								
For profit, incorporated	1.27%	4.75%	2.36%	2.62%	2.06%	1.93%	2.16%	1.44%
For profit, unincorporated	2.64%	7.63%	4.88% *	2.66%	6.24%	3.46%	3.24%	3.12%
Nonprofit	1.97%	5.11% *	5.99% *	2.68%	2.41%	3.57%	2.78%	2.24%
Age of firm								
Less than 5 years	2.49%	6.04% *	2.83% *	2.44% *	6.78% *	--	2.96%	3.66% *
5-9 years	4.02%	8.71%	7.52%	2.95% *	8.63% *	11.08% *	4.30%	5.72%
10-19 years	3.22%	9.17%	2.07%	4.57%	6.71% *	5.95%	4.26%	4.25%
20 or more years	1.14%	4.43%	2.95%	2.32%	1.62%	1.66%	1.83%	1.24%
Multi/single status								
2 or more locations	1.28%	--	4.21% *	4.46%	1.66%	1.63%	3.06% *	1.30%
1 location only	1.60%	3.46%	2.25%	1.77%	3.78%	3.02%	1.64%	2.49%
Percent full-time employees								
Less than 25%	2.37%	8.90% *	2.60% *	3.76% *	4.65%	3.92%	3.50%	2.74%
25-49 %	1.50%	8.74%	4.49% *	3.12%	3.24%	2.16%	2.88%	1.69%
50-74 %	1.89%	5.13%	4.18%	3.01%	3.22%	2.74%	2.75%	2.13%
75% or more	1.78%	5.62%	3.67%	2.24%	2.76%	2.78%	2.24%	2.06%
Union presence								
No union employees	1.06%	3.44%	2.13%	1.72%	1.86%	1.89%	1.57%	1.24%
Has union employees	2.67%	--	--	13.38% *	12.30% *	2.70%	7.72% *	2.70%
Percent low-wage employees								
50% or more low-wage	1.30%	6.92%	4.36%	3.37%	2.97%	1.67%	3.16%	1.42%
Less than 50% low-wage	1.45%	3.95%	2.27%	1.85%	2.54%	2.53%	1.63%	1.71%
Percent women employees								
Less than 25%	2.03%	5.37%	4.96%	5.00%	3.45%	3.41%	2.74%	2.69%
25-49 %	2.12%	10.55%	3.16% *	2.27%	4.33%	3.24%	3.65%	2.39%
50-74 %	1.64%	6.58%	5.00%	3.04%	2.93%	2.44%	3.35%	1.78%
75% or more	1.85%	5.56%	2.09%	3.40%	4.03%	3.08%	2.07%	2.21%
Percent age 50 or older employees								
Less than 25%	1.16%	5.32%	2.97%	1.60%	2.80%	1.80%	1.91%	1.36%
25-49 %	1.87%	5.97% *	4.47%	4.65%	3.02%	2.66%	3.99%	2.00%
50-74 %	3.77%	8.87%	3.94% *	3.91%	7.73% *	5.74%	3.57%	4.71%
75% or more	3.79%	7.14%	1.51% *	15.24% *	2.58%	10.33%	5.22%	4.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.(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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.4%	48.0%	38.8%	31.8%	29.0%	42.6%	36.5%	39.8%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	100.0%	--
Mining and manufacturing	45.5%	--	--	49.2% *	24.0% *	54.5%	31.6% *	49.1%
Construction	32.8%	--	--	31.5%	--	--	29.3%	40.4%
Utilities and transp.	51.5% *	--	--	--	15.2% *	59.1% *	--	51.7% *
Wholesale trade	28.9%	--	--	--	32.4%	19.2%	--	19.0%
Fin. svcs. and real estate	49.6%	77.8%	--	--	58.5%	46.3%	60.9%	48.1%
Retail trade	45.9%	--	41.0%	33.7% *	39.5%	46.8%	34.5%	46.5%
Professional services	43.0%	39.4%	41.7%	40.2%	32.1%	46.4%	39.6%	43.4%
Other services	26.7%	39.8%	38.2%	27.7%	23.8%	25.9%	28.7%	26.3%
Ownership								
For profit, incorporated	38.7%	46.9%	45.4%	26.2%	26.8%	41.6%	37.2%	38.9%
For profit, unincorporated	30.3%	52.1%	24.8% *	29.9%	24.3% *	35.2%	30.4%	30.3%
Nonprofit	45.7%	50.3%	33.7% *	58.4%	39.1%	46.7%	41.4%	46.0%
Age of firm								
Less than 5 years	46.3%	80.0%	--	21.4% *	43.3% *	--	51.0%	41.3% *
5-9 years	26.6%	--	28.3% *	15.8%	21.9% *	--	29.0%	25.2% *
10-19 years	26.8%	35.0% *	38.1%	25.4%	19.7% *	34.0% *	28.1%	26.2%
20 or more years	41.6%	48.6%	43.1%	38.2%	33.2%	43.0%	41.8%	41.6%
Multi/single status								
2 or more locations	41.7%	--	--	34.2%	36.5%	42.6%	43.9%	41.7%
1 location only	31.3%	47.8%	37.1%	30.8%	20.6%	40.8%	36.1%	26.6%
Percent full-time employees								
Less than 25%	28.5%	--	--	31.8%	18.3%	31.2%	32.3%	28.0%
25-49 %	35.4%	45.3% *	--	22.1% *	30.1%	41.6%	25.7%	37.0%
50-74 %	46.2%	46.1%	44.0%	35.7%	34.2%	48.7%	40.2%	46.9%
75% or more	40.2%	43.1%	54.5%	35.9%	36.9%	40.5%	42.3%	39.9%
Union presence								
No union employees	36.0%	48.2%	38.2%	31.5%	30.3%	37.5%	36.6%	35.9%
Has union employees	49.8%	--	--	--	18.8% *	52.7%	--	49.9%
Percent low-wage employees								
50% or more low-wage	23.6%	54.2%	5.7% *	16.3% *	22.9%	24.8%	19.9%	24.2%
Less than 50% low-wage	45.6%	45.9%	54.6%	42.0%	32.9%	48.3%	44.8%	45.7%
Percent women employees								
Less than 25%	37.0%	64.5%	36.3%	23.9% *	38.3%	32.7%	46.5%	31.5%
25-49 %	37.9%	46.7% *	47.6% *	28.2% *	25.2%	41.0%	32.7%	38.4%
50-74 %	41.5%	43.2%	37.9% *	34.4%	28.9%	45.8%	32.4%	42.6%
75% or more	38.4%	35.2%	39.8%	35.9%	29.9%	41.1%	35.6%	38.7%
Percent age 50 or older employees								
Less than 25%	32.1%	42.1%	26.3%	31.4%	31.1%	32.4%	28.9%	32.8%
25-49 %	46.8%	49.1% *	68.2%	31.2%	30.3%	50.4%	43.6%	47.0%
50-74 %	30.3%	70.0%	50.3% *	35.7%	17.4% *	28.9%	52.8%	26.9%
75% or more	32.7%	43.8%	--	--	--	16.0% *	43.0%	22.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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).(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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.64%	5.57%	6.30%	3.87%	3.36%	2.03%	3.25%	1.81%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	0.00%	--
Mining and manufacturing	7.48%	--	--	15.64% *	7.36% *	8.97%	14.09% *	7.83%
Construction	6.87%	--	--	8.49%	--	--	8.64%	8.30%
Utilities and transp.	17.82% *	--	--	--	5.86% *	19.90% *	--	18.72% *
Wholesale trade	6.78%	--	--	--	9.08%	5.62%	--	4.50%
Fin. svcs. and real estate	4.03%	11.37%	--	--	8.62%	4.81%	13.25%	4.22%
Retail trade	3.71%	--	12.29%	14.55% *	5.12%	4.05%	8.10%	3.84%
Professional services	2.20%	8.76%	11.09%	6.05%	5.17%	2.57%	5.57%	2.37%
Other services	2.84%	11.01%	11.44%	6.04%	5.10%	4.38%	5.11%	3.27%
Ownership								
For profit, incorporated	2.24%	6.83%	7.31%	4.49%	3.75%	2.88%	3.96%	2.52%
For profit, unincorporated	4.55%	15.12%	11.47% *	6.99%	7.44% *	6.48%	6.90%	5.21%
Nonprofit	2.38%	8.42%	17.58% *	9.63%	3.29%	2.94%	9.68%	2.45%
Age of firm								
Less than 5 years	8.99%	10.21%	--	8.77% *	16.59% *	--	11.99%	14.53% *
5-9 years	6.44%	--	12.00% *	4.67%	9.70% *	--	7.69%	8.90% *
10-19 years	5.27%	12.51% *	10.86%	7.44%	6.86% *	12.17% *	6.34%	7.15%
20 or more years	1.71%	6.41%	8.75%	5.25%	3.06%	2.08%	4.25%	1.81%
Multi/single status								
2 or more locations	1.81%	--	--	7.63%	2.99%	2.05%	9.31%	1.82%
1 location only	3.14%	5.59%	6.41%	4.49%	4.79%	6.12%	3.38%	4.73%
Percent full-time employees								
Less than 25%	4.28%	--	--	9.37%	5.33%	5.88%	8.59%	4.72%
25-49 %	3.79%	14.11% *	--	8.16% *	7.17%	4.89%	6.34%	4.26%
50-74 %	2.93%	8.97%	11.74%	6.91%	5.64%	3.58%	6.00%	3.19%
75% or more	1.62%	7.74%	6.83%	4.07%	3.52%	2.09%	4.08%	1.75%
Union presence								
No union employees	1.89%	5.60%	6.34%	4.02%	3.40%	2.69%	3.28%	2.16%
Has union employees	3.51%	--	--	--	9.99% *	3.22%	--	3.53%
Percent low-wage employees								
50% or more low-wage	2.33%	8.42%	2.95% *	5.83% *	4.97%	3.11%	4.43%	2.62%
Less than 50% low-wage	1.90%	6.79%	6.53%	3.73%	4.27%	2.29%	3.74%	2.08%
Percent women employees								
Less than 25%	3.65%	9.65%	10.65%	7.55% *	6.54%	5.12%	6.01%	4.40%
25-49 %	3.14%	14.86% *	16.10% *	9.01% *	5.09%	3.82%	8.36%	3.34%
50-74 %	3.19%	11.45%	11.99% *	7.78%	5.89%	3.77%	6.00%	3.47%
75% or more	2.33%	8.54%	9.40%	4.98%	6.20%	2.73%	4.64%	2.54%
Percent age 50 or older employees								
Less than 25%	2.22%	8.46%	6.44%	5.05%	5.52%	2.99%	3.79%	2.58%
25-49 %	2.46%	15.37% *	10.10%	7.44%	4.37%	2.79%	8.22%	2.56%
50-74 %	3.62%	7.68%	15.27% *	8.98%	7.81% *	2.75%	7.39%	3.60%
75% or more	6.12%	10.16%	--	--	--	6.62% *	9.02%	7.27% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.2%	14.8%	6.1%	4.6%	4.9%	12.3%	6.9%	9.6%
Industry group **								
Agric., fish., forest.	10.0% *	--	--	0.0%	--	1.0% *	--	6.0% *
Mining and manufacturing	13.9%	--	5.8% *	11.6% *	4.0% *	29.1%	5.6% *	18.5%
Construction	7.5% *	16.0% *	7.0% *	15.0% *	1.5% *	12.2% *	11.4% *	--
Utilities and transp.	9.4% *	--	0.0%	1.0% *	1.1% *	20.0% *	8.1% *	9.4% *
Wholesale trade	8.1%	25.5% *	--	1.4% *	7.4% *	8.6%	12.4% *	6.1%
Fin. svcs. and real estate	17.2%	40.7%	9.8% *	4.6% *	16.3% *	17.6%	24.1%	16.4%
Retail trade	11.2%	16.3% *	6.1% *	5.1% *	5.8%	12.0%	6.6% *	11.5%
Professional services	14.3%	12.5%	9.0%	6.0%	7.2%	20.7%	8.5%	15.4%
Other services	4.1%	9.7%	4.2% *	3.8%	3.2%	4.4%	4.4%	4.0%
Ownership								
For profit, incorporated	8.4%	16.8%	7.4%	4.2%	3.8%	10.5%	8.0%	8.4%
For profit, unincorporated	6.4%	15.9% *	3.8% *	3.8%	5.8%	8.4%	5.4%	6.6%
Nonprofit	13.8%	8.5% *	4.9% *	6.7% *	6.6%	20.8%	5.0%	15.2%
Age of firm								
Less than 5 years	4.7% *	15.0% *	3.2% *	1.2% *	7.4% *	0.0%	5.9% *	3.8% *
5-9 years	5.4%	16.9% *	7.6% *	1.5% *	5.3% *	10.5% *	6.3%	4.9% *
10-19 years	5.2%	15.9% *	2.9% *	4.5% *	3.6%	8.7% *	5.9%	5.0%
20 or more years	10.3%	14.1%	7.6%	6.3%	5.1%	12.5%	7.8%	10.6%
Multi/single status								
2 or more locations	10.9%	--	6.9% *	6.2%	6.1%	12.5%	4.2% *	11.1%
1 location only	5.3%	14.8%	6.0%	4.1%	3.6%	5.4%	7.3%	3.9%
Percent full-time employees								
Less than 25%	5.3%	18.6% *	1.5% *	3.9% *	3.1%	7.3%	4.3%	5.5%
25-49 %	5.1%	13.2% *	1.3% *	2.5% *	3.7%	6.7%	3.5%	5.4%
50-74 %	12.1%	13.6%	9.1% *	5.4%	5.6%	14.8%	9.1%	12.5%
75% or more	15.7%	16.8%	16.2%	7.9%	9.8%	20.7%	12.5%	16.3%
Union presence								
No union employees	7.5%	14.8%	6.0%	4.4%	4.9%	9.7%	6.9%	7.7%
Has union employees	18.0%	0.0%	--	12.0% *	5.3% *	19.6%	5.8% *	18.1%
Percent low-wage employees								
50% or more low-wage	3.6%	15.1%	0.8% *	2.5% *	3.2%	3.9%	3.4%	3.7%
Less than 50% low-wage	13.4%	14.7%	8.9%	5.8%	6.6%	18.9%	9.0%	14.3%
Percent women employees								
Less than 25%	8.1%	20.1%	9.2% *	4.7%	5.9%	7.9%	11.4%	6.6%
25-49 %	9.5%	19.5% *	4.3% *	2.4% *	4.8%	13.8%	4.9% *	10.3%
50-74 %	8.4%	13.5% *	7.3% *	5.3%	4.1%	10.8%	7.4%	8.5%
75% or more	10.8%	8.7% *	4.3% *	6.1%	6.5%	14.9%	5.2%	12.0%
Percent age 50 or older employees								
Less than 25%	5.8%	15.5%	4.4%	3.7%	5.1%	6.5%	5.0%	5.9%
25-49 %	13.6%	9.0% *	13.5% *	5.8% *	5.6%	17.5%	10.0%	13.8%
50-74 %	8.6%	23.2%	5.8% *	6.1% *	3.2%	12.9%	9.9%	8.3%
75% or more	6.2%	13.8% *	1.5% *	10.9% *	2.7% *	5.8% *	9.9%	3.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.(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, 2025

Characteristics	Total	Less than 10 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%	2.22%	1.10%	0.71%	0.50%	0.97%	0.71%	0.63%
Industry group **								
Agric., fish., forest.	4.07% *	--	--	0.00%	--	1.28% *	--	2.65% *
Mining and manufacturing	3.19%	--	3.06% *	5.57% *	1.31% *	7.47%	2.19% *	4.49%
Construction	2.83% *	7.76% *	3.82% *	6.56% *	1.25% *	7.60% *	3.57% *	--
Utilities and transp.	5.98% *	--	0.00%	0.86% *	0.54% *	12.03% *	5.29% *	6.34% *
Wholesale trade	2.23%	13.93% *	--	0.94% *	2.95% *	2.45%	6.08% *	1.50%
Fin. svcs. and real estate	2.45%	11.80%	6.67% *	2.26% *	6.03% *	3.05%	7.11%	2.58%
Retail trade	1.87%	7.85% *	2.09% *	2.82% *	1.61%	2.20%	2.25% *	1.99%
Professional services	0.87%	3.66%	2.51%	1.15%	1.01%	1.45%	1.40%	0.99%
Other services	0.49%	2.66%	1.47% *	1.02%	0.57%	0.94%	0.85%	0.56%
Ownership								
For profit, incorporated	0.75%	3.08%	1.54%	0.90%	0.53%	1.21%	1.02%	0.86%
For profit, unincorporated	0.93%	6.21% *	1.95% *	1.11%	1.34%	2.08%	1.35%	1.09%
Nonprofit	1.10%	2.75% *	2.23% *	2.12% *	1.03%	2.10%	1.18%	1.27%
Age of firm								
Less than 5 years	1.63% *	5.80% *	1.69% *	0.57% *	5.04% *	0.00%	1.81% *	2.47% *
5-9 years	1.18%	7.58% *	3.26% *	0.51% *	1.94% *	6.33% *	1.85%	1.51% *
10-19 years	1.04%	5.70% *	1.15% *	1.46% *	0.92%	4.39% *	1.47%	1.35%
20 or more years	0.67%	2.80%	1.72%	1.16%	0.56%	1.00%	1.01%	0.73%
Multi/single status								
2 or more locations	0.76%	--	3.97% *	1.80%	0.68%	0.99%	1.62% *	0.78%
1 location only	0.48%	2.24%	1.14%	0.74%	0.70%	1.55%	0.76%	0.59%
Percent full-time employees								
Less than 25%	1.03%	6.57% *	0.73% *	1.63% *	0.58%	2.13%	1.26%	1.20%
25-49 %	0.75%	4.50% *	0.61% *	0.92% *	0.89%	1.40%	0.91%	0.87%
50-74 %	1.25%	3.47%	2.89% *	1.36%	1.25%	1.86%	1.64%	1.41%
75% or more	0.89%	3.90%	3.23%	1.19%	1.41%	1.41%	1.57%	1.01%
Union presence								
No union employees	0.57%	2.22%	1.10%	0.71%	0.52%	1.12%	0.72%	0.67%
Has union employees	1.66%	0.00%	--	6.22% *	1.83% *	1.84%	3.66% *	1.68%
Percent low-wage employees								
50% or more low-wage	0.42%	4.44%	0.37% *	0.95% *	0.58%	0.65%	0.84%	0.46%
Less than 50% low-wage	0.89%	2.56%	1.67%	0.98%	0.77%	1.62%	0.99%	1.05%
Percent women employees								
Less than 25%	1.00%	4.34%	3.09% *	1.27%	1.75%	1.85%	1.89%	1.15%
25-49 %	1.05%	6.99% *	2.34% *	0.93% *	0.87%	1.80%	1.58% *	1.19%
50-74 %	0.99%	4.28% *	2.27% *	1.39%	0.70%	1.64%	1.37%	1.09%
75% or more	0.84%	3.01% *	1.36% *	1.56%	1.15%	1.54%	0.97%	1.02%
Percent age 50 or older employees								
Less than 25%	0.49%	3.34%	1.05%	0.75%	0.70%	0.87%	0.70%	0.58%
25-49 %	1.17%	4.03% *	4.08% *	1.74% *	0.89%	1.77%	2.00%	1.26%
50-74 %	1.14%	6.50%	2.56% *	2.05% *	0.90%	1.91%	2.36%	1.28%
75% or more	1.82%	4.48% *	1.47% *	3.81% *	1.92% *	2.60% *	2.94%	1.69% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,025	9,390	8,982	8,640	9,016	9,098	9,034	9,024
Industry group **								
Agric., fish., forest.	7,780	--	--	8,369	7,544	8,009	8,241	7,567
Mining and manufacturing	8,762	7,696	9,811	8,607	8,853	8,699	8,966	8,737
Construction	8,526	10,100	9,181	8,514	8,422	7,597	9,273	8,083
Utilities and transp.	8,412	8,240	9,045	8,028	8,368	8,452	8,544	8,402
Wholesale trade	8,849	9,925	8,008	8,627	8,797	8,854	9,007	8,804
Fin. svcs. and real estate	9,394	9,559	8,981	10,254	9,946	9,126	9,483	9,381
Retail trade	8,650	9,465	8,814	8,234	8,031	8,780	9,018	8,605
Professional services	9,746	9,570	9,225	8,820	9,672	10,058	9,213	9,843
Other services	8,187	8,827	8,540	8,303	8,188	8,006	8,540	8,097
Ownership								
For profit, incorporated	8,720	9,417	9,012	8,362	8,737	8,711	8,947	8,676
For profit, unincorporated	8,631	8,907	8,204	9,000	8,193	8,847	8,722	8,604
Nonprofit	10,480	10,629	9,817	9,608	10,308	10,772	10,205	10,508
Age of firm								
Less than 5 years	8,599	9,861	8,579	7,899	8,273	7,286	9,089	7,836
5-9 years	8,564	9,029	8,245	8,358	8,319	9,553	8,735	8,458
10-19 years	8,772	9,162	8,425	8,654	8,619	9,168	8,664	8,829
20 or more years	9,099	9,496	9,392	8,732	9,184	9,090	9,234	9,082
Multi/single status								
2 or more locations	9,127	12,273	8,800	8,889	9,323	9,087	8,995	9,131
1 location only	8,766	9,334	9,005	8,532	8,497	9,697	9,039	8,501
Percent full-time employees								
Less than 25%	8,069	--	8,435	8,591	7,589	8,198	7,932	8,098
25-49 %	9,019	8,982	8,317	8,795	8,956	9,233	8,402	9,136
50-74 %	9,247	9,245	8,620	8,206	9,128	9,438	8,882	9,295
75% or more	9,004	9,482	9,079	8,680	9,033	9,027	9,105	8,984
Union presence								
No union employees	8,878	9,353	8,929	8,618	8,877	8,903	8,994	8,850
Has union employees	9,653	11,803	11,514	9,163	10,372	9,545	10,496	9,634
Percent low-wage employees								
50% or more low-wage	8,188	8,560	8,947	8,174	7,639	8,379	8,824	8,099
Less than 50% low-wage	9,144	9,492	8,985	8,700	9,232	9,203	9,056	9,162
Percent women employees								
Less than 25%	8,527	8,937	9,033	8,540	8,500	8,357	8,900	8,401
25-49 %	8,783	8,728	8,165	8,889	8,546	8,900	8,763	8,786
50-74 %	9,407	10,050	9,492	8,981	9,316	9,471	9,537	9,391
75% or more	9,436	10,075	9,095	8,236	9,913	9,521	9,046	9,524
Percent age 50 or older employees								
Less than 25%	8,537	8,824	8,401	8,238	8,337	8,794	8,510	8,545
25-49 %	9,300	9,533	9,426	8,961	9,430	9,289	9,301	9,300
50-74 %	9,161	9,772	9,996	9,302	9,581	8,552	9,902	8,930
75% or more	9,500	10,492	9,709	8,913	8,775	8,957	10,147	8,895

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	54.60	310.92	218.22	131.44	116.16	75.16	137.37	59.57
Industry group **								
Agric., fish., forest.	939.55	--	--	670.57	1,772.79	790.45	791.24	1,330.12
Mining and manufacturing	124.56	601.32	496.77	301.20	179.57	196.93	328.31	134.05
Construction	283.85	760.96	484.93	301.24	587.32	834.80	318.85	394.38
Utilities and transp.	123.00	778.03	1,024.66	584.48	460.90	110.02	546.24	125.52
Wholesale trade	193.58	983.46	536.37	416.75	565.75	173.98	465.91	209.59
Fin. svcs. and real estate	180.54	725.73	730.14	986.13	348.71	226.76	627.42	185.74
Retail trade	102.55	962.27	449.94	552.33	260.45	97.73	406.38	103.43
Professional services	102.90	668.52	447.48	213.81	208.20	140.89	277.55	110.55
Other services	130.83	524.58	492.19	293.20	256.50	200.57	273.34	148.60
Ownership								
For profit, incorporated	60.25	387.65	267.33	139.64	140.44	77.73	160.74	64.66
For profit, unincorporated	133.31	640.34	453.27	333.12	280.89	141.68	299.94	148.34
Nonprofit	145.08	830.96	522.23	471.57	273.46	191.31	476.93	152.35
Age of firm								
Less than 5 years	494.12	1,268.73	1,293.67	452.17	568.09	589.26	757.58	423.73
5-9 years	237.66	882.60	547.43	368.91	305.37	992.85	378.90	306.06
10-19 years	159.19	496.51	378.80	307.24	345.23	281.39	236.83	209.31
20 or more years	60.41	419.67	245.25	166.98	137.16	77.29	172.91	64.41
Multi/single status								
2 or more locations	64.45	1,650.46	634.05	273.83	143.32	75.28	455.68	64.98
1 location only	103.21	315.72	232.03	146.76	190.31	783.39	142.63	148.53
Percent full-time employees								
Less than 25%	238.22	--	837.66	535.08	440.32	343.24	513.13	267.48
25-49 %	174.47	1,599.24	912.68	487.66	365.82	177.79	550.59	175.64
50-74 %	112.97	473.51	468.78	400.39	419.65	121.66	285.04	122.50
75% or more	64.64	363.13	250.81	146.27	128.35	93.77	156.88	70.98
Union presence								
No union employees	59.01	314.04	218.96	135.61	121.26	84.84	139.44	65.09
Has union employees	130.48	1,941.02	1,683.17	444.12	401.67	143.71	830.98	132.29
Percent low-wage employees								
50% or more low-wage	111.31	543.40	389.99	391.17	262.05	122.76	319.38	118.03
Less than 50% low-wage	60.03	341.90	235.16	139.21	126.39	83.84	148.23	65.77
Percent women employees								
Less than 25%	96.86	558.81	306.41	165.20	231.74	133.46	199.88	109.21
25-49 %	89.18	542.56	421.85	309.48	215.84	105.25	281.79	93.99
50-74 %	115.23	601.31	657.82	390.07	200.39	156.86	391.46	120.06
75% or more	134.49	704.28	404.81	253.00	292.92	192.89	276.10	152.77
Percent age 50 or older employees								
Less than 25%	78.18	516.96	248.59	147.05	173.87	105.70	179.37	86.12
25-49 %	82.25	585.74	547.72	255.61	175.92	102.63	306.49	85.32
50-74 %	169.62	561.69	406.05	480.30	334.85	240.08	282.60	199.16
75% or more	346.13	704.27	1,110.13	466.61	406.96	505.10	538.62	339.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,103	8,951	9,152	8,771	8,719	9,446	9,151	9,091
Industry group **								
Agric., fish., forest.	9,796	--	--	9,058	10,736	9,542	8,290	10,689
Mining and manufacturing	8,962	7,305	9,576	8,287	9,136	9,065	8,548	9,038
Construction	8,412	9,931	10,613	7,830	6,225	9,691	9,597	7,401
Utilities and transp.	8,430	--	--	8,174	10,901	8,226	9,144	8,376
Wholesale trade	9,595	--	9,296	11,113	8,450	9,321	9,871	9,372
Fin. svcs. and real estate	9,491	7,979	9,136	11,047	9,672	9,249	9,806	9,416
Retail trade	8,831	8,397	7,532	9,328	7,659	9,147	8,862	8,828
Professional services	10,027	9,780	9,515	8,934	9,494	10,648	9,671	10,099
Other services	7,525	8,163	7,993	7,717	7,360	7,336	7,891	7,422
Ownership								
For profit, incorporated	8,715	9,295	9,385	8,477	8,365	8,770	9,166	8,579
For profit, unincorporated	8,482	7,085	8,803	8,505	8,471	8,780	8,073	8,592
Nonprofit	10,447	11,793	8,054	10,508	9,556	11,082	10,533	10,439
Age of firm								
Less than 5 years	9,293	10,409	11,474 *	7,871	7,040	--	10,705	7,246
5-9 years	8,935	7,604	7,971	8,972	8,766	--	8,448	9,243
10-19 years	8,911	7,118	8,046	8,564	9,341	10,715	8,110	9,404
20 or more years	9,136	9,886	9,381	8,850	8,667	9,353	9,463	9,085
Multi/single status								
2 or more locations	9,267	--	8,907	9,179	8,939	9,390	9,534	9,256
1 location only	8,799	8,931	9,174	8,574	8,444	11,303	9,092	8,529
Percent full-time employees								
Less than 25%	7,993	--	--	8,521	7,814	8,196	7,861	8,028
25-49 %	8,896	--	9,152	8,646	8,787	9,099	8,793	8,933
50-74 %	9,078	9,045	8,013	7,645	8,312	9,429	8,443	9,143
75% or more	9,148	9,090	9,308	8,954	8,788	9,496	9,293	9,108
Union presence								
No union employees	8,801	8,949	9,015	8,729	8,695	8,858	9,070	8,711
Has union employees	10,043	--	--	10,422	8,955	10,128	12,984	9,994
Percent low-wage employees								
50% or more low-wage	8,290	8,490	8,611	9,869	7,651	8,250	9,557	8,106
Less than 50% low-wage	9,232	8,987	9,203	8,657	8,872	9,698	9,110	9,264
Percent women employees								
Less than 25%	8,735	8,142	9,936	8,877	8,119	8,857	9,075	8,575
25-49 %	8,365	7,446	7,071	8,667	8,298	8,545	8,196	8,397
50-74 %	9,840	10,296	10,026	9,332	9,127	10,310	10,157	9,786
75% or more	9,375	10,574	8,368	8,114	9,418	9,702	9,203	9,411
Percent age 50 or older employees								
Less than 25%	8,654	8,656	8,301	8,564	8,234	9,263	8,677	8,646
25-49 %	9,483	7,758	10,999	8,972	8,933	9,747	9,705	9,456
50-74 %	8,717	9,284	9,210	8,878	9,993	7,333	9,356	8,508
75% or more	9,835	10,597	--	9,531	8,537	9,222	10,066	9,203

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	128.87	651.62	566.57	311.12	222.06	193.72	335.35	138.06
Industry group **								
Agric., fish., forest.	649.83	--	--	479.02	385.80	297.18	773.10	370.92
Mining and manufacturing	322.77	1,115.59	1,084.26	545.71	374.16	738.25	670.82	363.27
Construction	609.80	1,200.35	1,130.75	658.68	1,249.98	2,012.82	656.43	910.57
Utilities and transp.	273.69	--	--	1,532.17	1,021.34	226.22	1,063.50	275.58
Wholesale trade	558.27	--	888.16	834.71	909.67	893.89	924.81	666.25
Fin. svcs. and real estate	410.13	1,241.79	1,681.28	2,529.47	698.72	203.02	1,736.81	279.68
Retail trade	167.40	1,196.86	860.83	1,220.95	315.63	128.24	935.70	146.88
Professional services	235.58	1,410.87	1,406.03	460.32	320.31	336.42	723.75	242.39
Other services	299.37	720.03	1,095.10	417.33	550.26	572.39	558.90	347.94
Ownership								
For profit, incorporated	148.73	806.76	715.75	293.54	324.58	187.69	385.64	152.11
For profit, unincorporated	244.88	634.76	734.12	623.38	456.61	340.36	408.40	286.89
Nonprofit	300.48	2,070.84	903.81	1,291.12	400.56	401.14	1,364.68	303.33
Age of firm								
Less than 5 years	1,311.45	2,630.63	3,777.63 *	675.26	481.77	--	2,060.92	466.35
5-9 years	532.64	697.25	1,575.44	618.74	671.27	--	633.91	753.81
10-19 years	318.88	438.45	757.35	516.44	643.68	744.40	403.32	439.92
20 or more years	140.96	827.97	508.53	445.80	258.34	192.56	414.36	149.26
Multi/single status								
2 or more locations	156.64	--	1,208.00	716.53	291.41	188.74	1,260.19	154.44
1 location only	226.29	655.82	607.36	296.62	348.47	1,877.26	333.99	306.62
Percent full-time employees								
Less than 25%	522.56	--	--	880.45	969.20	850.40	1,192.41	579.90
25-49 %	360.69	--	962.82	458.00	763.41	538.31	760.61	407.42
50-74 %	182.11	764.96	1,101.62	788.47	673.65	182.33	612.85	191.03
75% or more	166.22	763.75	666.56	363.01	247.36	293.76	389.91	182.34
Union presence								
No union employees	146.47	652.15	568.79	317.23	240.95	258.13	338.63	157.98
Has union employees	228.14	--	--	1,217.93	429.62	244.62	1,908.84	229.11
Percent low-wage employees								
50% or more low-wage	253.91	1,380.78	754.02	1,013.24	390.69	347.29	883.17	256.74
Less than 50% low-wage	142.68	691.82	615.00	326.21	248.15	217.84	358.55	154.15
Percent women employees								
Less than 25%	225.24	395.92	715.78	381.96	375.86	509.46	360.21	280.28
25-49 %	193.86	752.79	736.33	631.42	515.04	188.89	563.68	204.93
50-74 %	285.92	1,492.19	1,830.14	1,003.01	345.52	401.62	1,037.81	283.00
75% or more	254.46	1,959.55	684.18	382.98	492.15	344.79	738.85	265.87
Percent age 50 or older employees								
Less than 25%	198.64	1,024.70	537.48	313.42	411.91	317.78	387.20	231.32
25-49 %	182.11	916.18	1,574.60	667.34	246.67	229.73	832.86	176.50
50-74 %	430.20	1,381.10	904.55	778.69	500.94	730.72	625.74	513.41
75% or more	822.27	1,427.03	--	1,146.83	515.09	580.97	1,113.13	379.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,003	9,482	9,067	8,648	9,154	8,984	9,026	8,999
Industry group **								
Agric., fish., forest.	7,991	--	10,677	7,798	7,442	6,723	9,649	7,169
Mining and manufacturing	8,659	7,798	9,906	8,756	8,784	8,518	9,066	8,613
Construction	8,374	9,651	8,301	8,857	8,771	6,752	9,025	8,054
Utilities and transp.	8,474	--	8,217	8,466	8,332	8,510	9,033	8,439
Wholesale trade	8,722	9,988	7,533	7,484	9,046	8,826	8,367	8,781
Fin. svcs. and real estate	9,288	9,476	9,530	9,887	9,793	9,080	9,276	9,289
Retail trade	8,579	10,705	9,429	7,726	8,301	8,641	9,147	8,520
Professional services	9,734	9,652	9,419	8,850	9,822	9,899	9,212	9,819
Other services	8,369	8,995	8,565	8,684	8,593	8,072	8,715	8,291
Ownership								
For profit, incorporated	8,689	9,283	9,076	8,297	8,875	8,640	8,877	8,661
For profit, unincorporated	8,830	9,529	8,192	9,505	8,365	8,879	8,986	8,784
Nonprofit	10,528	10,553	10,481	9,457	10,622	10,632	10,154	10,562
Age of firm								
Less than 5 years	8,447	9,907	7,255	8,145	9,067	7,754	8,467	8,414
5-9 years	8,408	9,937	8,430	7,829	8,066	8,925	8,931	8,087
10-19 years	8,721	10,128	8,688	8,861	8,170	8,914	8,975	8,608
20 or more years	9,081	8,993	9,662	8,740	9,441	8,988	9,151	9,073
Multi/single status								
2 or more locations	9,074	--	9,688	8,873	9,411	8,986	9,266	9,069
1 location only	8,786	9,375	8,991	8,557	8,663	8,801	8,993	8,590
Percent full-time employees								
Less than 25%	8,215	--	7,214	8,927	7,603	8,414	7,558	8,320
25-49 %	9,040	11,725	7,530	9,082	8,824	9,214	8,392	9,122
50-74 %	9,348	9,900	9,101	8,673	9,115	9,461	9,351	9,347
75% or more	8,962	9,362	9,186	8,622	9,202	8,892	9,036	8,949
Union presence								
No union employees	8,888	9,427	9,063	8,630	8,960	8,859	9,012	8,864
Has union employees	9,523	--	9,344	9,007	10,857	9,332	9,475	9,524
Percent low-wage employees								
50% or more low-wage	8,228	9,271	9,575	7,694	7,780	8,432	8,787	8,170
Less than 50% low-wage	9,111	9,502	9,029	8,787	9,382	9,058	9,048	9,121
Percent women employees								
Less than 25%	8,494	8,953	8,768	8,495	8,760	8,246	8,868	8,386
25-49 %	8,841	9,757	8,596	8,877	8,689	8,873	9,005	8,825
50-74 %	9,285	9,630	9,146	9,098	9,382	9,264	9,145	9,298
75% or more	9,510	10,129	9,826	8,303	10,120	9,481	9,234	9,568
Percent age 50 or older employees								
Less than 25%	8,514	8,674	8,485	8,137	8,390	8,713	8,405	8,543
25-49 %	9,271	10,429	9,277	9,090	9,687	9,144	9,427	9,260
50-74 %	9,183	10,127	9,967	9,350	9,522	8,643	9,983	8,947
75% or more	9,125	9,509	11,814	8,635	8,694	8,478	10,046	8,525

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.54	422.05	225.39	152.86	127.30	79.58	153.67	64.57
Industry group **								
Agric., fish., forest.	581.28	--	984.55	1,191.94	389.95	985.93	915.49	523.87
Mining and manufacturing	134.84	801.48	494.97	374.82	210.24	199.18	356.84	144.78
Construction	343.58	740.86	424.66	387.87	619.54	906.71	351.21	466.23
Utilities and transp.	122.72	--	840.53	627.88	444.25	99.80	608.81	124.00
Wholesale trade	212.20	1,494.80	619.76	415.39	649.71	184.25	716.54	218.25
Fin. svcs. and real estate	215.95	859.05	693.80	670.38	422.29	278.82	471.71	232.30
Retail trade	127.06	1,064.90	615.20	611.37	391.08	120.58	461.24	131.29
Professional services	105.66	936.30	434.68	270.24	225.95	136.04	325.44	111.21
Other services	152.01	703.35	553.45	384.15	265.98	231.88	331.03	170.64
Ownership								
For profit, incorporated	67.98	478.18	243.87	173.25	157.42	88.43	170.04	73.88
For profit, unincorporated	161.32	1,121.31	583.01	410.54	298.52	167.31	439.84	164.05
Nonprofit	140.02	1,033.43	631.63	296.99	267.15	189.70	401.91	148.12
Age of firm								
Less than 5 years	409.98	936.59	659.89	631.52	788.67	728.80	529.51	650.47
5-9 years	264.70	1,468.30	515.37	483.42	320.69	541.02	528.13	268.20
10-19 years	188.72	736.15	459.68	413.02	366.54	246.20	325.87	231.05
20 or more years	65.52	528.61	284.48	176.83	145.79	82.90	190.72	69.52
Multi/single status								
2 or more locations	69.33	--	672.31	263.36	155.79	80.62	383.08	70.35
1 location only	115.38	428.10	237.83	186.40	208.15	365.07	166.98	159.47
Percent full-time employees								
Less than 25%	229.05	--	739.19	901.21	365.91	283.13	568.67	244.91
25-49 %	215.04	1,403.48	1,437.57	795.60	432.10	211.62	868.03	211.70
50-74 %	127.65	747.13	543.62	421.25	339.05	156.27	376.85	135.69
75% or more	69.29	483.36	243.68	168.28	144.07	95.09	170.25	75.67
Union presence								
No union employees	64.03	428.00	227.35	158.65	127.59	90.22	156.63	70.15
Has union employees	152.40	--	1,784.57	483.31	509.61	163.65	818.89	154.81
Percent low-wage employees								
50% or more low-wage	110.98	639.63	459.95	424.01	274.34	105.86	322.22	117.72
Less than 50% low-wage	65.76	459.20	239.68	161.10	138.26	89.16	165.24	71.66
Percent women employees								
Less than 25%	111.31	906.86	324.23	201.76	258.51	144.31	274.38	118.03
25-49 %	92.03	703.28	531.32	378.69	228.87	104.83	339.38	95.49
50-74 %	121.81	538.21	507.59	371.42	235.18	163.04	281.74	130.64
75% or more	163.85	625.02	481.73	371.71	280.81	244.12	302.11	188.95
Percent age 50 or older employees								
Less than 25%	84.56	785.41	314.77	181.84	187.01	104.37	228.07	88.66
25-49 %	88.73	718.09	413.46	256.31	185.85	111.42	270.75	93.10
50-74 %	177.69	581.96	423.75	638.35	419.42	184.23	297.81	207.97
75% or more	478.31	858.85	798.82	470.98	524.06	916.31	618.48	603.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,993	9,813	8,357	8,296	8,980	9,245	8,844	9,038
Industry group **								
Agric., fish., forest.	--	--	--	--	--	9,130	--	--
Mining and manufacturing	8,965	8,228	--	8,652	8,438	9,245	9,786	8,895
Construction	9,552	11,409	9,922	8,195	10,216	9,860	9,655	9,471
Utilities and transp.	7,730	--	--	6,237	--	8,773	5,923	8,071
Wholesale trade	8,570	10,123	--	8,592	7,969	8,622	8,988	8,339
Fin. svcs. and real estate	10,004	11,321	--	9,534	11,220	9,442	9,543	10,177
Retail trade	8,521	7,891	9,359	9,155	8,057	8,507	8,836	8,414
Professional services	9,253	8,936	8,239	8,507	9,442	9,693	8,454	9,454
Other services	8,705	9,591	9,455	7,535	8,638	8,721	9,089	8,546
Ownership								
For profit, incorporated	8,936	10,015	8,077	8,440	8,720	9,209	8,762	8,991
For profit, unincorporated	8,029	9,398	7,242	7,779	6,881	8,785	8,617	7,822
Nonprofit	10,290	9,855	10,726	8,438	10,764	10,421	9,790	10,383
Age of firm								
Less than 5 years	7,532	8,016	8,181	6,336	7,085	--	7,955	6,730
5-9 years	8,368	8,650	7,852	9,002	8,231	--	8,532	8,272
10-19 years	8,745	9,814	8,175	7,983	9,835	8,367	8,577	8,876
20 or more years	9,133	10,368	8,506	8,415	9,022	9,351	9,126	9,134
Multi/single status								
2 or more locations	9,203	--	6,906	8,266	9,564	9,234	7,466	9,312
1 location only	8,610	9,844	8,715	8,309	7,881	9,910	9,116	8,005
Percent full-time employees								
Less than 25%	7,665	9,732	11,155	7,972	6,962	7,314	8,783	7,269
25-49 %	9,097	--	9,376	7,625	10,406	9,485	7,784	9,583
50-74 %	9,288	8,257	8,227	7,612	10,747	9,218	8,199	9,689
75% or more	8,987	10,506	8,269	8,392	8,746	9,308	9,008	8,981
Union presence								
No union employees	8,968	9,781	8,261	8,298	8,867	9,389	8,788	9,031
Has union employees	9,166	--	--	8,230	10,991	8,845	11,542	9,078
Percent low-wage employees								
50% or more low-wage	7,625	7,799	7,973	7,582	6,886	8,391	8,071	7,420
Less than 50% low-wage	9,159	10,370	8,405	8,380	9,279	9,314	8,977	9,210
Percent women employees								
Less than 25%	8,348	9,799	8,022	8,086	7,996	8,419	8,708	8,194
25-49 %	9,354	9,278	8,387	9,475	8,380	10,029	9,129	9,397
50-74 %	9,184	11,060	9,664	7,663	9,407	9,165	9,639	9,079
75% or more	9,216	9,192	7,799	8,219	10,027	9,165	8,238	9,571
Percent age 50 or older employees								
Less than 25%	8,383	9,353	8,246	8,013	8,337	8,347	8,576	8,277
25-49 %	9,098	7,846	7,955	8,213	9,198	9,400	8,033	9,243
50-74 %	9,914	9,174	12,352	9,898	9,046	10,234	10,511	9,695
75% or more	10,258	12,301	--	8,850	9,488	10,145	10,484	10,029

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	175.75	600.13	474.06	261.97	427.52	229.48	306.83	209.07
Industry group **								
Agric., fish., forest.	--	--	--	--	--	115.88	--	--
Mining and manufacturing	422.98	401.59	--	1,038.59	470.88	626.18	1,364.15	440.19
Construction	637.01	2,069.56	1,057.10	656.15	1,392.58	857.39	1,079.37	746.00
Utilities and transp.	766.06	--	--	922.58	--	849.05	954.29	885.37
Wholesale trade	400.98	886.24	--	643.22	1,089.88	264.31	652.24	480.52
Fin. svcs. and real estate	489.93	1,652.90	--	547.06	679.41	289.13	1,409.19	367.22
Retail trade	419.18	1,519.12	576.29	596.43	347.91	806.59	743.73	500.00
Professional services	315.17	721.35	427.95	448.19	682.18	477.09	314.93	384.99
Other services	340.19	1,822.85	1,361.65	482.68	535.90	469.25	800.90	358.17
Ownership								
For profit, incorporated	189.18	867.75	510.58	372.82	359.74	287.47	392.64	215.43
For profit, unincorporated	396.74	684.51	1,311.44	409.31	1,000.88	289.44	560.93	483.25
Nonprofit	582.73	839.47	1,201.79	480.80	1,057.11	388.85	717.84	678.95
Age of firm								
Less than 5 years	507.92	893.34	1,261.70	1,256.24	516.21	--	707.33	642.06
5-9 years	449.63	1,132.19	1,138.88	1,096.44	586.36	--	874.44	497.07
10-19 years	448.28	969.62	1,238.80	654.46	1,562.82	309.24	589.68	657.35
20 or more years	207.30	929.58	618.19	260.06	496.06	244.91	431.23	233.67
Multi/single status								
2 or more locations	202.51	--	874.77	413.66	433.28	233.04	572.58	206.84
1 location only	324.46	607.31	469.92	330.53	826.57	759.73	324.16	563.00
Percent full-time employees								
Less than 25%	372.47	964.59	1,066.83	710.81	1,152.28	307.76	639.90	394.34
25-49 %	402.54	--	823.34	695.77	915.20	267.50	873.35	376.92
50-74 %	510.95	894.78	841.39	670.72	1,216.90	206.25	558.47	627.35
75% or more	198.00	704.77	553.79	297.56	443.47	277.17	368.21	231.78
Union presence								
No union employees	196.74	608.72	478.40	270.20	442.66	292.88	310.50	242.36
Has union employees	293.05	--	--	772.99	1,086.39	282.47	1,404.65	296.19
Percent low-wage employees								
50% or more low-wage	520.67	867.97	954.63	616.91	1,236.58	284.97	506.46	701.45
Less than 50% low-wage	182.67	698.22	521.78	285.93	428.18	246.51	350.16	212.19
Percent women employees								
Less than 25%	315.11	975.58	678.64	349.28	945.32	230.12	475.47	393.35
25-49 %	388.28	1,423.80	1,138.10	882.22	486.61	658.79	739.83	440.74
50-74 %	270.28	1,790.95	1,067.90	436.62	613.72	260.23	826.88	272.23
75% or more	416.95	442.99	768.05	414.51	964.56	246.99	460.30	525.35
Percent age 50 or older employees								
Less than 25%	184.10	770.70	473.70	353.80	338.22	252.71	364.96	199.58
25-49 %	290.95	812.87	789.64	297.18	618.88	345.85	482.94	321.97
50-74 %	509.06	1,416.64	1,192.82	1,324.30	1,287.99	393.87	1,035.97	584.47
75% or more	731.51	1,399.73	--	976.60	1,103.63	204.21	1,418.94	296.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,795	9,336	9,081	8,688	8,790	8,623	9,090	8,667
Industry group **								
Agric., fish., forest.	7,993	--	--	8,422	7,910	8,883	8,276	7,830
Mining and manufacturing	8,699	7,430	9,851	8,315	9,121	8,334	8,865	8,639
Construction	8,631	10,117	9,388	8,573	7,301	8,968	9,383	7,890
Utilities and transp.	7,862	8,749	9,034	7,371	6,982	7,998	8,381	7,809
Wholesale trade	8,849	9,451	8,428	8,716	8,189	9,575	8,972	8,763
Fin. svcs. and real estate	9,439	9,602	8,851	10,165	9,706	9,085	9,440	9,439
Retail trade	8,532	9,614	9,035	8,756	7,693	8,553	9,489	8,313
Professional services	9,455	9,602	9,441	8,910	9,582	9,925	9,380	9,495
Other services	8,142	8,701	8,399	8,348	8,156	7,702	8,371	8,043
Ownership								
For profit, incorporated	8,584	9,350	9,138	8,349	8,451	8,455	9,022	8,389
For profit, unincorporated	8,626	9,040	8,259	9,065	8,247	8,531	8,771	8,544
Nonprofit	10,033	10,163	9,686	10,015	9,902	10,695	10,105	10,013
Age of firm								
Less than 5 years	8,758	10,035	8,953	8,297	7,842	6,524	9,382	7,638
5-9 years	8,506	9,176	8,263	8,317	7,981	9,526	8,820	8,200
10-19 years	8,686	9,063	8,280	8,469	8,824	9,494	8,593	8,771
20 or more years	8,853	9,362	9,570	8,859	8,912	8,562	9,312	8,716
Multi/single status								
2 or more locations	8,788	--	8,932	8,835	9,093	8,577	9,065	8,766
1 location only	8,803	9,285	9,101	8,626	8,345	9,899	9,094	8,421
Percent full-time employees								
Less than 25%	8,052	--	8,550	8,484	7,630	8,357	7,944	8,095
25-49 %	8,812	8,841	9,176	8,767	8,662	8,991	8,802	8,815
50-74 %	8,659	9,242	8,725	8,570	8,543	8,629	8,942	8,570
75% or more	8,837	9,425	9,137	8,702	8,867	8,617	9,147	8,693
Union presence								
No union employees	8,754	9,304	9,018	8,664	8,698	8,593	9,042	8,617
Has union employees	9,248	--	11,856	9,372	9,799	8,775	11,015	9,076
Percent low-wage employees								
50% or more low-wage	8,034	8,587	9,021	8,505	7,488	8,002	8,875	7,800
Less than 50% low-wage	8,918	9,431	9,086	8,710	9,043	8,749	9,114	8,828
Percent women employees								
Less than 25%	8,513	9,047	9,201	8,469	8,048	8,354	8,992	8,187
25-49 %	8,424	8,730	8,190	8,825	8,326	8,298	8,844	8,287
50-74 %	9,090	9,659	9,445	9,159	9,201	8,796	9,441	8,998
75% or more	9,244	10,003	9,289	8,465	9,599	9,307	9,135	9,312
Percent age 50 or older employees								
Less than 25%	8,358	8,974	8,558	8,246	8,244	8,227	8,630	8,187
25-49 %	9,073	9,475	9,399	9,118	9,187	8,873	9,449	8,986
50-74 %	9,095	9,469	10,129	9,448	9,070	8,226	9,777	8,746
75% or more	9,518	10,052	9,720	8,212	8,377	9,387	9,801	8,685

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.62	335.06	243.16	140.78	148.38	118.59	153.47	83.15
Industry group **								
Agric., fish., forest.	1,122.64	--	--	693.98	2,170.86	147.97	832.37	1,707.66
Mining and manufacturing	175.08	586.27	585.80	302.62	280.21	327.48	386.70	192.84
Construction	266.63	827.83	532.66	319.71	578.19	1,128.50	351.49	361.29
Utilities and transp.	152.40	632.30	1,115.92	738.74	852.58	83.41	633.10	157.45
Wholesale trade	309.89	903.61	600.75	486.24	772.02	286.32	461.96	411.93
Fin. svcs. and real estate	261.86	847.55	733.01	1,124.06	380.33	345.52	702.14	233.38
Retail trade	156.73	1,042.39	481.08	556.70	247.54	181.12	456.51	163.21
Professional services	156.95	724.67	502.92	202.76	249.42	382.82	308.75	175.90
Other services	153.82	527.48	537.43	326.37	246.45	287.83	287.04	182.70
Ownership								
For profit, incorporated	81.81	413.59	299.61	143.73	175.89	112.65	179.60	85.91
For profit, unincorporated	208.50	705.72	453.06	343.04	442.58	358.08	330.61	268.62
Nonprofit	231.55	852.43	576.01	539.94	305.21	713.40	538.31	254.38
Age of firm								
Less than 5 years	578.66	1,437.73	1,499.24	508.46	477.06	304.32	859.80	379.11
5-9 years	300.54	934.04	575.10	417.70	323.13	1,437.48	410.04	442.59
10-19 years	200.43	519.24	375.79	320.82	425.26	889.28	248.95	308.27
20 or more years	82.76	450.93	280.84	178.55	177.82	109.04	196.39	88.85
Multi/single status								
2 or more locations	93.38	--	725.12	314.88	178.94	108.07	528.66	91.48
1 location only	120.15	340.22	256.92	149.89	248.90	1,632.13	157.90	184.48
Percent full-time employees								
Less than 25%	368.23	--	893.62	586.04	544.93	838.29	538.90	465.97
25-49 %	246.09	1,704.18	711.13	361.11	420.75	362.92	517.61	278.01
50-74 %	152.06	483.50	512.53	403.22	286.83	233.31	312.29	171.49
75% or more	87.74	387.27	282.62	158.71	176.63	141.64	175.87	98.55
Union presence								
No union employees	78.88	338.04	243.99	144.27	158.34	130.14	155.43	89.38
Has union employees	235.00	--	1,743.88	596.64	461.84	293.73	941.16	232.97
Percent low-wage employees								
50% or more low-wage	153.55	560.54	431.69	381.82	335.54	164.03	351.34	169.32
Less than 50% low-wage	82.68	369.85	262.63	151.01	159.23	139.91	165.99	92.94
Percent women employees								
Less than 25%	135.83	609.53	358.38	180.22	329.58	195.85	230.44	159.06
25-49 %	125.92	601.15	403.33	330.09	269.96	150.95	305.80	131.97
50-74 %	148.18	564.78	722.01	425.33	255.65	192.32	420.62	149.78
75% or more	187.19	786.59	459.80	211.60	266.36	569.85	308.06	235.54
Percent age 50 or older employees								
Less than 25%	105.91	573.34	266.89	158.61	201.56	192.75	198.71	118.32
25-49 %	125.61	635.34	626.94	278.78	241.53	172.00	352.61	130.00
50-74 %	198.66	618.43	451.68	445.25	463.67	171.55	324.84	236.29
75% or more	432.45	652.50	1,224.70	556.81	625.27	1,538.04	524.19	691.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,213	9,843	8,382	8,432	9,258	9,258	8,701	9,235
Industry group **								
Agric., fish., forest.	6,847	--	--	--	--	7,790	--	6,751
Mining and manufacturing	8,795	--	9,593	9,515	8,687	8,772	9,443	8,775
Construction	8,327	--	7,599	8,176	9,593	6,991	8,518	8,297
Utilities and transp.	9,087	--	9,173	9,338	9,163	9,059	9,053	9,089
Wholesale trade	8,849	--	--	8,293	9,428	8,677	9,193	8,825
Fin. svcs. and real estate	9,367	9,351	--	10,874	10,157	9,138	9,792	9,356
Retail trade	8,755	7,921	7,039	6,918	8,580	8,913	6,971	8,826
Professional services	9,933	9,239	7,865	8,338	9,777	10,077	8,036	9,995
Other services	8,243	--	9,170	8,121	8,236	8,178	9,422	8,148
Ownership								
For profit, incorporated	8,836	10,026	8,181	8,420	9,013	8,815	8,492	8,852
For profit, unincorporated	8,636	7,840	8,005	8,743	8,131	8,954	8,476	8,651
Nonprofit	10,724	13,046	10,917	8,063	10,840	10,780	10,894	10,721
Age of firm								
Less than 5 years	7,943	8,699	--	6,361	9,643	7,826	7,440	8,392
5-9 years	8,706	7,062	7,896	8,637	8,609	9,606	7,808	8,817
10-19 years	8,922	11,009	9,332	9,715	8,336	9,094	9,194	8,888
20 or more years	9,262	10,319	8,426	8,261	9,461	9,264	8,846	9,275
Multi/single status								
2 or more locations	9,297	--	7,815	9,107	9,541	9,254	8,624	9,302
1 location only	8,659	9,752	8,442	8,126	8,693	9,516	8,714	8,638
Percent full-time employees								
Less than 25%	8,094	--	--	9,464	7,445	8,117	7,711	8,102
25-49 %	9,211	--	--	8,895	9,855	9,282	6,805	9,368
50-74 %	9,651	9,260	7,922	7,154	10,048	9,733	8,585	9,688
75% or more	9,143	10,038	8,719	8,584	9,192	9,162	8,844	9,156
Union presence								
No union employees	9,005	9,768	8,392	8,410	9,073	9,037	8,703	9,023
Has union employees	9,752	--	--	8,735	10,866	9,667	8,650	9,759
Percent low-wage employees								
50% or more low-wage	8,345	--	8,346	7,115	7,885	8,569	8,427	8,342
Less than 50% low-wage	9,322	9,985	8,384	8,655	9,422	9,345	8,723	9,350
Percent women employees								
Less than 25%	8,544	7,943	8,190	8,819	8,933	8,358	8,443	8,554
25-49 %	9,008	8,714	7,974	9,149	8,734	9,088	8,297	9,027
50-74 %	9,687	14,646	9,899	7,900	9,485	9,761	10,384	9,672
75% or more	9,571	10,633	8,046	7,348	10,231	9,564	8,505	9,620
Percent age 50 or older employees								
Less than 25%	8,737	7,638	7,472	8,202	8,444	8,996	7,736	8,809
25-49 %	9,434	9,971	9,583	8,181	9,660	9,414	8,537	9,454
50-74 %	9,248	11,914	9,180	9,011	10,368	8,767	10,459	9,112
75% or more	9,473	16,906	9,607	10,495	9,166	8,864	14,125	8,981

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.36	815.48	454.43	333.41	178.91	88.61	279.67	78.76
Industry group **								
Agric., fish., forest.	646.32	--	--	--	--	948.67	--	688.55
Mining and manufacturing	165.82	--	274.84	739.99	216.99	225.47	447.31	170.35
Construction	641.36	--	562.78	890.63	958.40	990.34	633.78	735.06
Utilities and transp.	142.41	--	517.74	708.71	424.97	123.80	988.49	143.00
Wholesale trade	213.76	--	--	764.19	583.24	204.90	1,613.43	199.44
Fin. svcs. and real estate	242.35	1,025.82	--	789.89	547.03	274.13	1,001.30	246.98
Retail trade	134.42	1,079.43	1,156.43	1,111.26	599.18	110.09	511.58	137.40
Professional services	131.94	1,085.85	606.09	766.82	344.20	146.62	395.49	135.25
Other services	223.46	--	1,205.75	651.70	521.89	267.34	756.78	232.20
Ownership								
For profit, incorporated	86.25	1,136.37	464.83	400.82	211.88	98.56	320.74	89.02
For profit, unincorporated	158.72	908.84	1,320.18	917.31	321.79	145.30	714.71	161.16
Nonprofit	177.05	1,825.61	566.24	603.16	479.78	190.20	658.00	179.84
Age of firm								
Less than 5 years	814.49	1,106.56	--	682.33	1,613.68	625.92	1,019.15	1,179.44
5-9 years	360.38	1,316.38	678.39	409.77	482.62	744.04	499.88	397.65
10-19 years	262.24	1,399.93	1,326.88	867.05	548.35	264.19	741.00	278.32
20 or more years	81.66	1,165.30	374.44	404.93	207.05	92.00	332.26	83.58
Multi/single status								
2 or more locations	81.91	--	426.77	507.71	217.85	89.73	576.08	82.37
1 location only	205.74	830.03	499.98	417.41	305.85	271.89	311.88	257.20
Percent full-time employees								
Less than 25%	225.40	--	--	555.04	526.29	246.61	1,054.39	229.98
25-49 %	242.93	--	--	1,805.71	710.08	198.81	1,446.19	218.97
50-74 %	142.90	1,384.25	1,102.86	816.08	895.30	115.53	670.38	145.53
75% or more	90.83	1,003.16	450.63	364.69	182.10	111.69	303.23	93.94
Union presence								
No union employees	87.76	835.37	459.24	355.95	185.08	106.40	289.05	91.44
Has union employees	143.66	--	--	539.06	589.20	149.94	872.77	144.26
Percent low-wage employees								
50% or more low-wage	162.20	--	621.29	914.44	422.40	164.58	629.02	165.84
Less than 50% low-wage	83.16	865.06	482.54	339.37	193.19	97.28	297.97	85.89
Percent women employees								
Less than 25%	138.22	949.97	396.03	396.72	310.79	168.70	328.53	148.39
25-49 %	117.20	1,175.97	1,909.27	795.42	318.10	122.36	707.06	118.72
50-74 %	166.18	2,706.53	1,098.69	782.52	320.84	195.95	998.62	168.32
75% or more	187.11	1,000.34	795.81	732.87	523.00	201.18	525.15	194.15
Percent age 50 or older employees								
Less than 25%	115.15	587.87	667.97	385.33	293.79	121.71	350.16	120.83
25-49 %	104.18	1,504.13	714.61	555.10	247.70	118.02	438.04	105.91
50-74 %	288.97	739.82	745.58	1,108.05	359.10	379.56	492.76	312.11
75% or more	574.13	3,297.77	504.36	783.66	404.26	484.53	2,333.70	404.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,817	1,737	2,005	1,949	1,797	1,779	1,924	1,796
Industry group **								
Agric., fish., forest.	726	--	--	1,003 *	586 *	1,223	641 *	764 *
Mining and manufacturing	1,838	1,817	1,911	1,891	1,844	1,817	1,817	1,840
Construction	1,785	1,918	2,306	1,779	1,511	1,810	2,059	1,622
Utilities and transp.	1,689	--	3,627	2,409	1,595	1,589	2,388	1,639
Wholesale trade	1,818	1,271	2,189	1,900	1,987	1,762	1,762	1,834
Fin. svcs. and real estate	1,720	1,259	2,379	1,644	1,536	1,779	1,649	1,730
Retail trade	1,860	2,780	1,621	2,325	2,134	1,725	2,219	1,816
Professional services	1,852	1,912	2,025	1,982	1,863	1,794	2,040	1,818
Other services	1,895	1,630	1,739	1,993	1,922	1,899	1,823	1,913
Ownership								
For profit, incorporated	1,847	2,027	2,117	2,026	1,839	1,766	2,047	1,807
For profit, unincorporated	1,912	1,160	2,037	2,021	1,839	2,053	1,806	1,943
Nonprofit	1,635	927	1,272	1,431	1,659	1,705	1,276	1,671
Age of firm								
Less than 5 years	2,096	2,368 *	2,125	2,110	1,879	--	2,305	1,770
5-9 years	1,947	1,892	2,265	1,975	1,849	1,913	1,989	1,921
10-19 years	2,016	2,189	2,072	2,089	2,002	1,835	2,162	1,940
20 or more years	1,776	1,320	1,910	1,890	1,754	1,775	1,761	1,778
Multi/single status								
2 or more locations	1,829	--	2,225	1,983	1,931	1,783	2,095	1,821
1 location only	1,787	1,748	1,977	1,934	1,570	1,565	1,898	1,678
Percent full-time employees								
Less than 25%	2,176	--	1,721	3,327	1,980	2,008	2,309	2,147
25-49 %	2,185	1,611 *	2,622	2,347	2,131	2,140	2,295	2,164
50-74 %	1,868	1,770	1,569	2,141	2,212	1,785	1,864	1,869
75% or more	1,783	1,751	2,037	1,872	1,731	1,757	1,908	1,758
Union presence								
No union employees	1,849	1,752	2,002	1,955	1,803	1,828	1,932	1,829
Has union employees	1,680	--	2,159	1,798	1,740	1,668	1,630	1,681
Percent low-wage employees								
50% or more low-wage	1,817	1,502	1,687	2,042	1,786	1,815	1,933	1,801
Less than 50% low-wage	1,817	1,766	2,033	1,937	1,798	1,774	1,924	1,796
Percent women employees								
Less than 25%	1,862	1,484	2,121	1,970	1,788	1,853	1,877	1,856
25-49 %	1,759	1,571	1,680	2,074	1,783	1,717	1,845	1,748
50-74 %	1,751	1,680	2,263	1,692	1,744	1,729	1,928	1,730
75% or more	1,943	2,360	1,857	2,047	1,919	1,901	2,073	1,914
Percent age 50 or older employees								
Less than 25%	1,808	1,683	1,906	1,899	1,690	1,841	1,887	1,784
25-49 %	1,808	1,687	2,076	2,002	1,887	1,743	1,971	1,793
50-74 %	1,912	1,821	2,185	1,865	1,777	1,963	1,912	1,912
75% or more	1,780	1,866	2,149	2,738	1,562	1,344	2,047	1,530

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.40	165.72	115.16	70.71	65.16	31.19	70.65	28.42
Industry group **								
Agric., fish., forest.	204.16	--	--	451.99 *	266.22 *	124.80	355.26 *	254.39 *
Mining and manufacturing	55.04	397.88	402.71	157.47	106.48	70.01	191.20	57.15
Construction	121.03	555.17	411.19	222.54	183.26	239.09	217.49	137.25
Utilities and transp.	138.43	--	623.32	335.02	246.78	168.59	385.92	142.44
Wholesale trade	74.17	333.30	438.21	225.44	176.34	71.27	203.98	75.78
Fin. svcs. and real estate	59.14	310.01	394.27	370.68	98.74	68.66	227.45	59.26
Retail trade	63.32	490.01	223.77	235.74	230.33	67.47	183.98	66.22
Professional services	56.43	329.03	213.99	136.48	159.17	58.55	143.35	61.10
Other services	59.00	445.90	211.49	153.98	95.89	87.97	151.00	63.45
Ownership								
For profit, incorporated	30.94	222.11	142.50	88.80	70.71	37.10	88.70	32.47
For profit, unincorporated	64.79	205.83	277.83	158.51	117.63	101.48	134.21	74.17
Nonprofit	75.04	268.14	194.00	170.89	197.09	69.84	173.56	80.43
Age of firm								
Less than 5 years	243.18	794.43 *	529.78	288.64	201.41	--	384.23	145.28
5-9 years	96.45	261.53	362.69	183.93	152.61	210.06	174.89	112.51
10-19 years	121.28	387.89	225.31	204.04	245.42	268.92	167.69	159.90
20 or more years	27.20	166.64	139.36	83.50	72.59	31.02	79.04	29.01
Multi/single status								
2 or more locations	31.34	--	285.10	149.72	91.35	31.67	173.55	31.83
1 location only	49.65	168.02	124.27	80.13	79.10	132.69	77.16	62.34
Percent full-time employees								
Less than 25%	122.73	--	428.06	431.31	133.57	121.85	369.97	124.08
25-49 %	88.50	591.07 *	610.96	197.61	149.37	109.05	336.19	83.80
50-74 %	83.39	319.25	239.87	191.43	423.57	63.77	163.20	91.91
75% or more	28.69	193.28	130.87	78.85	58.69	37.10	80.05	30.45
Union presence								
No union employees	30.63	168.01	116.77	72.20	70.33	39.03	72.05	33.85
Has union employees	47.92	--	641.43	390.72	145.96	51.08	352.97	48.36
Percent low-wage employees								
50% or more low-wage	54.13	308.72	292.73	208.74	109.56	64.56	194.14	55.01
Less than 50% low-wage	29.19	181.81	122.59	75.54	73.35	34.52	75.54	31.63
Percent women employees								
Less than 25%	48.39	222.94	187.51	112.94	88.31	74.45	99.55	55.51
25-49 %	47.72	243.93	235.18	155.45	87.01	63.23	151.35	50.10
50-74 %	43.98	360.79	305.25	152.56	110.37	43.25	174.64	44.32
75% or more	79.64	468.02	200.45	177.45	252.12	78.08	175.97	89.01
Percent age 50 or older employees								
Less than 25%	45.69	247.09	142.73	91.60	99.94	66.69	98.21	51.42
25-49 %	36.23	277.18	253.35	126.07	99.84	37.78	127.60	37.70
50-74 %	80.28	388.41	311.62	229.94	146.90	109.71	184.71	88.50
75% or more	223.47	476.01	478.02	776.53	213.65	247.33	364.57	237.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,716	2,150	2,447	2,033	1,690	1,465	2,179	1,605
Industry group **								
Agric., fish., forest.	706 *	--	--	--	--	1,201	--	489 *
Mining and manufacturing	1,877	--	2,342 *	2,059	1,757	1,830	1,945	1,864
Construction	1,990	2,850	2,963 *	1,657	1,563	1,659 *	2,346	1,687
Utilities and transp.	1,122	--	--	2,452	2,624	726	--	956
Wholesale trade	2,027	--	--	3,047	1,856	1,681	1,947	2,092
Fin. svcs. and real estate	1,557	1,298 *	--	1,075 *	1,571	1,565	1,412 *	1,592
Retail trade	1,444	1,979 *	1,702	2,272	2,060	1,156	1,889	1,387
Professional services	1,804	3,105	2,055	2,142	1,518	1,691	2,634	1,636
Other services	1,867	1,542	2,514	2,069	1,957	1,469	2,094	1,803
Ownership								
For profit, incorporated	1,791	2,289	2,708	2,178	1,831	1,391	2,329	1,629
For profit, unincorporated	1,806	1,729 *	1,593 *	1,931	1,768	1,840	1,768	1,817
Nonprofit	1,470	--	1,658	1,454	1,370	1,517	1,657	1,453
Age of firm								
Less than 5 years	2,671	3,430 *	3,197 *	2,150	1,681	--	3,408	1,604
5-9 years	1,906	1,510 *	3,196 *	1,888	1,705	--	1,855	1,939
10-19 years	2,363	2,748	2,420	2,301	2,158	2,548 *	2,562	2,240
20 or more years	1,574	1,493	2,185	1,979	1,606	1,419	1,907	1,522
Multi/single status								
2 or more locations	1,602	--	2,867	2,033	1,817	1,467	2,215	1,577
1 location only	1,925	2,162	2,409	2,033	1,531	1,388	2,174	1,698
Percent full-time employees								
Less than 25%	2,414	--	--	3,387	2,070	2,348	2,088 *	2,501
25-49 %	2,330	--	3,494 *	2,420	2,134	1,812	2,827	2,149
50-74 %	1,531	3,195	2,295	1,951	2,071	1,285	2,584	1,423
75% or more	1,729	2,023	2,421	1,959	1,615	1,536	2,098	1,624
Union presence								
No union employees	1,845	2,151	2,413	2,056	1,676	1,665	2,172	1,736
Has union employees	1,312	--	--	1,129 *	1,825	1,232	2,509 *	1,292
Percent low-wage employees								
50% or more low-wage	1,747	2,017 *	2,018 *	2,944	1,925	1,429	2,395	1,653
Less than 50% low-wage	1,711	2,161	2,487	1,938	1,656	1,472	2,158	1,596
Percent women employees								
Less than 25%	1,991	1,947	2,660	2,212	1,848	1,651	2,224	1,882
25-49 %	1,457	1,673	1,524	2,040	1,769	1,130	1,704	1,411
50-74 %	1,596	876	3,214	1,779	1,614	1,415	2,076	1,515
75% or more	1,899	3,989	1,934	1,999	1,496	1,821	2,716	1,729
Percent age 50 or older employees								
Less than 25%	1,765	2,549	2,052	1,959	1,436	1,707	2,119	1,637
25-49 %	1,680	2,386	3,262	2,088	1,905	1,401	2,377	1,594
50-74 %	1,620	1,434 *	2,299 *	1,775	1,864	1,173	1,895	1,531
75% or more	2,148	1,309 *	--	4,039 *	2,083	1,667	2,288 *	1,764

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.01	381.03	277.88	137.04	89.12	75.75	168.39	55.96
Industry group **								
Agric., fish., forest.	430.46 *	--	--	--	--	82.11	--	406.27 *
Mining and manufacturing	140.84	--	764.55 *	265.87	229.81	216.31	386.93	150.36
Construction	261.42	841.13	1,027.07 *	259.35	365.77	601.33 *	479.86	251.32
Utilities and transp.	224.76	--	--	425.93	499.00	123.12	--	176.14
Wholesale trade	259.41	--	--	519.69	527.03	191.36	422.09	325.50
Fin. svcs. and real estate	117.01	525.69 *	--	400.28 *	126.73	142.10	436.16 *	98.20
Retail trade	91.28	671.48 *	464.06	426.62	238.57	84.00	286.52	94.07
Professional services	113.81	844.52	593.07	288.61	154.18	144.58	394.01	101.88
Other services	122.06	425.99	439.83	287.40	161.07	222.30	266.50	135.55
Ownership								
For profit, incorporated	77.34	470.58	341.11	166.94	110.31	96.17	206.00	74.28
For profit, unincorporated	137.79	553.61 *	518.44 *	264.80	286.45	134.58	282.84	157.73
Nonprofit	101.19	--	458.67	414.03	150.61	144.51	474.43	101.77
Age of firm								
Less than 5 years	638.25	1,579.13 *	1,394.24 *	457.97	352.82	--	987.51	221.73
5-9 years	225.50	487.62 *	1,112.80 *	381.05	319.35	--	435.77	243.56
10-19 years	197.31	496.08	471.98	346.77	273.73	771.10 *	303.96	256.71
20 or more years	54.80	338.38	292.51	168.66	95.39	71.74	169.11	56.81
Multi/single status								
2 or more locations	63.52	--	689.13	258.90	101.05	77.84	425.72	63.49
1 location only	110.11	383.24	296.06	162.35	152.09	208.00	183.65	118.86
Percent full-time employees								
Less than 25%	275.27	--	--	574.60	287.26	326.16	744.82 *	290.21
25-49 %	275.06	--	1,170.21 *	418.68	380.02	399.13	679.94	264.05
50-74 %	85.67	638.62	642.55	375.05	253.35	80.06	378.74	81.60
75% or more	72.25	443.89	317.07	154.68	98.19	114.21	192.07	72.60
Union presence								
No union employees	71.01	381.31	284.23	140.09	93.59	127.60	171.14	73.27
Has union employees	77.43	--	--	498.99 *	278.29	78.57	808.66 *	77.19
Percent low-wage employees								
50% or more low-wage	116.40	707.60 *	819.15 *	566.82	217.25	102.20	531.42	103.29
Less than 50% low-wage	63.54	406.40	293.52	136.62	96.37	89.41	177.65	63.21
Percent women employees								
Less than 25%	109.86	441.53	457.96	190.03	183.39	164.07	224.15	119.54
25-49 %	100.24	450.23	295.94	367.96	160.62	115.83	300.70	103.18
50-74 %	88.04	219.61	710.58	262.70	166.74	82.34	374.49	77.74
75% or more	155.09	1,094.58	417.32	321.77	202.51	213.07	495.82	146.95
Percent age 50 or older employees								
Less than 25%	99.78	618.17	312.94	185.89	142.32	166.57	239.00	101.26
25-49 %	76.52	702.60	649.19	221.44	106.19	90.39	320.56	73.94
50-74 %	155.01	490.94 *	699.13 *	321.97	275.79	147.16	377.98	156.26
75% or more	512.79	644.90 *	--	1,881.58 *	307.29	396.76	690.21 *	242.57

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,843	1,663	1,890	1,931	1,769	1,860	1,885	1,837
Industry group **								
Agric., fish., forest.	780	--	--	--	--	1,396	--	1,034
Mining and manufacturing	1,808	1,903 *	1,705	1,740	1,826	1,817	1,699	1,820
Construction	1,691	1,892 *	2,022	1,773	1,431	1,742	2,108	1,487
Utilities and transp.	1,901	--	2,998	2,699	1,528	1,921	2,428	1,868
Wholesale trade	1,775	1,934	1,795	1,402	1,942	1,771	1,817	1,768
Fin. svcs. and real estate	1,755	1,711 *	2,234	1,874	1,372	1,828	1,872	1,744
Retail trade	2,041	3,503	1,679	2,289	2,173	1,965	2,467	1,997
Professional services	1,851	1,432	2,067	2,086	1,872	1,805	1,910	1,842
Other services	1,887	1,133	1,559	1,863	1,903	1,997	1,622	1,947
Ownership								
For profit, incorporated	1,859	1,989	1,912	1,952	1,792	1,853	1,973	1,842
For profit, unincorporated	2,030	1,181	2,254	2,150	1,965	2,111	1,987	2,042
Nonprofit	1,636	740 *	1,134	1,437	1,549	1,770	1,066	1,689
Age of firm								
Less than 5 years	1,842	1,645	1,624	2,053	1,974	--	1,823	1,873
5-9 years	1,956	1,889	2,060	1,955	1,919	1,994	2,063	1,891
10-19 years	1,941	2,053	1,982	2,159	1,854	1,769	2,109	1,867
20 or more years	1,826	1,434	1,868	1,849	1,732	1,862	1,771	1,832
Multi/single status								
2 or more locations	1,868	--	2,051	1,965	1,862	1,863	2,035	1,864
1 location only	1,768	1,667	1,871	1,917	1,591	1,725	1,864	1,676
Percent full-time employees								
Less than 25%	2,141	0	2,042	3,118	2,013	2,040	2,212	2,130
25-49 %	2,114	--	2,033 *	2,364	2,116	2,105	2,047	2,122
50-74 %	1,972	1,650	1,282	2,258	1,720	2,055	1,715	2,004
75% or more	1,806	1,692	1,957	1,859	1,750	1,809	1,894	1,791
Union presence								
No union employees	1,854	1,702	1,905	1,932	1,778	1,874	1,908	1,843
Has union employees	1,797	0	--	1,897	1,685	1,823	1,184 *	1,812
Percent low-wage employees								
50% or more low-wage	1,861	1,567	1,382	1,681	1,779	1,974	1,789	1,868
Less than 50% low-wage	1,841	1,673	1,928	1,967	1,767	1,845	1,894	1,832
Percent women employees								
Less than 25%	1,819	1,432	1,808	1,807	1,796	1,885	1,741	1,842
25-49 %	1,870	1,734	1,931	2,143	1,718	1,885	2,051	1,853
50-74 %	1,806	1,827	1,936	1,746	1,771	1,819	1,887	1,799
75% or more	1,900	1,871	1,941	2,180	1,802	1,867	2,014	1,875
Percent age 50 or older employees								
Less than 25%	1,842	1,475	1,793	1,875	1,756	1,918	1,843	1,841
25-49 %	1,826	1,518	1,810	1,994	1,814	1,818	1,899	1,821
50-74 %	2,003	1,985	2,312	1,902	1,634	2,168	1,989	2,007
75% or more	1,608	2,023	1,923 *	2,293 *	1,455	1,109 *	1,913	1,410

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.34	178.41	134.58	93.34	67.98	33.74	79.79	30.34
Industry group **								
Agric., fish., forest.	173.54	--	--	--	--	159.09	--	208.25
Mining and manufacturing	60.72	572.38 *	450.42	218.83	120.68	71.70	229.44	62.30
Construction	150.54	852.29 *	412.06	335.55	211.14	280.82	274.02	165.24
Utilities and transp.	139.65	--	375.44	456.99	273.09	164.37	407.61	145.63
Wholesale trade	75.22	538.71	354.37	204.70	183.70	83.05	236.71	78.39
Fin. svcs. and real estate	72.81	526.24 *	531.99	523.24	123.17	80.64	323.81	73.44
Retail trade	81.56	452.36	251.51	289.18	304.79	87.35	222.48	84.55
Professional services	56.82	221.39	243.29	169.96	156.39	64.17	139.81	61.98
Other services	68.30	317.99	267.81	181.41	126.28	99.60	160.16	75.57
Ownership								
For profit, incorporated	34.72	239.96	158.66	119.52	92.89	39.19	98.66	37.04
For profit, unincorporated	79.12	252.93	367.75	199.05	115.59	134.44	175.36	88.48
Nonprofit	61.23	269.92 *	225.88	162.18	132.40	74.25	148.31	64.54
Age of firm								
Less than 5 years	177.43	405.37	346.25	409.16	251.58	--	261.50	197.27
5-9 years	104.94	329.14	286.30	213.37	184.31	227.24	169.29	132.63
10-19 years	156.04	485.12	271.42	275.35	329.32	276.09	201.49	203.25
20 or more years	28.24	230.86	194.83	106.63	62.61	33.43	102.94	29.33
Multi/single status								
2 or more locations	32.82	--	397.06	203.91	93.55	34.11	186.00	33.27
1 location only	56.37	181.29	141.79	103.51	81.70	177.88	86.95	71.88
Percent full-time employees								
Less than 25%	124.05	0.00	457.05	805.86	155.52	113.34	330.47	133.21
25-49 %	96.25	--	826.53 *	236.90	173.08	117.43	454.69	91.72
50-74 %	67.32	368.26	214.60	189.99	140.43	87.12	177.82	72.48
75% or more	32.41	203.71	152.27	104.37	77.71	38.21	89.30	34.77
Union presence								
No union employees	31.81	181.98	136.06	95.16	72.80	39.26	81.49	34.55
Has union employees	61.57	0.00	--	503.36	181.42	65.45	411.25 *	62.41
Percent low-wage employees								
50% or more low-wage	58.03	460.93	234.15	188.66	116.49	72.88	172.59	61.46
Less than 50% low-wage	31.20	190.95	143.83	103.11	76.49	36.92	85.76	33.53
Percent women employees								
Less than 25%	59.35	309.32	195.94	152.08	109.97	86.98	119.90	68.21
25-49 %	51.97	305.62	355.96	157.96	98.21	66.39	193.30	53.66
50-74 %	54.08	406.78	300.41	208.40	153.82	53.31	182.98	56.58
75% or more	64.66	329.00	282.15	232.37	164.83	70.65	177.38	68.41
Percent age 50 or older employees								
Less than 25%	54.15	210.30	166.54	117.15	135.73	73.98	107.44	62.23
25-49 %	35.06	293.36	287.94	167.34	82.39	39.57	142.79	36.14
50-74 %	94.25	587.69	378.59	314.86	121.83	117.58	239.03	99.67
75% or more	270.38	514.98	663.28 *	843.46 *	268.94	423.67 *	366.38	364.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,877	1,306	1,630	1,846	2,134	1,853	1,595	1,961
Industry group **								
Agric., fish., forest.	--	--	0	--	--	719	--	--
Mining and manufacturing	1,929	--	--	2,219	2,202	1,803	2,190	1,906
Construction	1,913	--	--	2,000	2,055 *	2,446	1,318	2,386
Utilities and transp.	1,335	--	--	--	--	1,304	--	1,407
Wholesale trade	1,779	--	--	1,771	2,356	1,761	1,344 *	2,018
Fin. svcs. and real estate	1,768	--	--	2,418 *	2,247	1,627	1,435	1,892
Retail trade	1,945	--	--	2,851	2,206	1,702	1,941	1,946
Professional services	1,952	1,270 *	1,855	1,307	2,285	2,006	1,519	2,060
Other services	2,019	3,886 *	946 *	2,710	1,921	1,954	2,138 *	1,969
Ownership								
For profit, incorporated	1,878	1,648 *	1,743	2,062	2,097	1,770	1,756	1,917
For profit, unincorporated	1,586	582 *	1,637	1,644	1,469	2,069	1,177	1,730
Nonprofit	2,189	--	1,054	1,368	2,608 *	2,278	1,308	2,352
Age of firm								
Less than 5 years	1,763	--	2,019 *	2,367	1,877 *	--	1,769 *	1,752
5-9 years	2,006	--	--	2,384	1,921	--	1,976	2,024
10-19 years	1,710	1,731 *	1,674 *	1,460	2,659	1,251 *	1,684	1,730
20 or more years	1,898	808	1,600	1,895	2,111	1,918	1,471	1,986
Multi/single status								
2 or more locations	2,048	--	2,094	1,946	2,434	1,867	2,081	2,046
1 location only	1,564	1,326	1,515	1,801	1,570	1,033	1,499	1,640
Percent full-time employees								
Less than 25%	1,855	--	--	3,665	1,618	1,416 *	2,840 *	1,506
25-49 %	2,398	--	2,872	1,989	2,245	2,676	2,081	2,516
50-74 %	2,645	712 *	1,089	2,162	4,267 *	2,586	1,184	3,184
75% or more	1,752	1,470 *	1,651	1,749	1,869	1,731	1,593	1,798
Union presence								
No union employees	1,829	1,268 *	1,620	1,834	2,146	1,717	1,577	1,918
Has union employees	2,195	--	--	2,188	1,925	2,229	--	2,185
Percent low-wage employees								
50% or more low-wage	1,713	1,169 *	1,929	2,358	1,547	1,823	1,709	1,715
Less than 50% low-wage	1,897	1,344 *	1,592	1,786	2,218	1,855	1,576	1,987
Percent women employees								
Less than 25%	1,865	1,095 *	2,185	2,362	1,636	1,912	1,780	1,901
25-49 %	1,687	911 *	871 *	1,824	2,131	1,565	1,376	1,746
50-74 %	1,744	2,420 *	1,546	1,257	1,924	1,722	1,772 *	1,737
75% or more	2,249	1,034 *	1,534	1,521	2,740 *	2,547	1,339	2,579
Percent age 50 or older employees								
Less than 25%	1,705	884 *	2,085	1,876	2,150	1,459	1,604	1,761
25-49 %	1,962	1,076 *	1,315	1,814	2,122	1,980	1,437	2,033
50-74 %	1,985	1,822	1,059 *	1,833	2,228 *	2,098	1,581	2,134
75% or more	1,925	2,274 *	--	--	1,604	1,879	2,016 *	1,832

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	106.25	377.83	200.82	160.72	301.10	84.09	162.32	128.60
Industry group **								
Agric., fish., forest.	--	--	0.00	--	--	19.21	--	--
Mining and manufacturing	135.81	--	--	274.18	302.34	165.58	388.41	143.86
Construction	271.95	--	--	360.16	703.66 *	590.18	347.21	347.99
Utilities and transp.	182.97	--	--	--	--	180.14	--	186.74
Wholesale trade	191.64	--	--	402.52	196.01	126.00	446.09 *	119.01
Fin. svcs. and real estate	155.52	--	--	790.50 *	294.87	132.75	391.87	151.44
Retail trade	194.08	--	--	594.53	369.02	223.03	518.70	191.43
Professional services	247.40	401.24 *	325.59	235.10	610.20	208.42	213.77	303.62
Other services	208.97	2,472.94 *	302.65 *	342.55	220.70	157.67	645.98 *	124.79
Ownership								
For profit, incorporated	82.52	561.10 *	254.35	196.15	177.75	93.69	214.20	84.63
For profit, unincorporated	143.20	263.07 *	486.16	346.23	245.48	236.25	248.84	172.77
Nonprofit	543.05	--	294.73	354.78	988.66 *	249.91	316.21	636.28
Age of firm								
Less than 5 years	408.24	--	1,010.24 *	411.97	600.47 *	--	583.45 *	419.27
5-9 years	211.59	--	--	292.84	264.40	--	413.67	230.80
10-19 years	329.35	1,180.90 *	516.19 *	412.87	785.67	476.72 *	496.51	441.20
20 or more years	121.94	241.38	218.46	174.92	360.52	70.82	153.72	142.68
Multi/single status								
2 or more locations	141.47	--	418.34	322.00	407.88	85.55	355.26	148.68
1 location only	141.96	383.80	224.47	183.97	322.78	231.38	178.96	228.15
Percent full-time employees								
Less than 25%	403.86	--	--	544.25	360.34	482.18 *	856.67 *	344.19
25-49 %	173.05	--	527.94	245.31	278.50	155.64	443.22	153.74
50-74 %	711.36	275.85 *	226.30	542.17	2,106.99 *	175.32	245.80	925.68
75% or more	78.40	499.95 *	238.45	166.28	166.90	92.74	191.36	84.52
Union presence								
No union employees	120.31	381.74 *	206.21	165.94	316.87	95.96	164.85	151.15
Has union employees	125.99	--	--	172.26	360.32	141.31	--	128.93
Percent low-wage employees								
50% or more low-wage	182.02	418.95 *	552.83	535.64	307.75	198.25	386.61	197.74
Less than 50% low-wage	116.86	468.32 *	214.15	162.91	337.45	89.51	178.41	140.28
Percent women employees								
Less than 25%	106.33	387.07 *	396.23	194.07	202.30	139.51	230.95	115.59
25-49 %	142.76	360.98 *	351.13 *	444.34	283.84	181.23	320.92	158.94
50-74 %	131.55	1,592.24 *	377.47	237.48	215.63	98.66	543.52 *	102.46
75% or more	395.46	436.88 *	332.38	365.61	957.34 *	173.50	251.87	518.24
Percent age 50 or older employees								
Less than 25%	117.32	279.75 *	372.98	229.58	231.94	196.95	206.45	142.79
25-49 %	175.74	658.29 *	236.36	256.39	442.39	91.08	182.00	197.50
50-74 %	251.92	523.84	597.07 *	485.15	726.55 *	154.32	348.93	310.91
75% or more	555.24	1,531.80 *	--	--	170.58	61.85	1,104.04 *	71.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,886	1,751	1,992	1,965	1,875	1,832	1,920	1,871
Industry group **								
Agric., fish., forest.	652 *	--	--	1,044 *	473 *	--	648 *	654 *
Mining and manufacturing	1,992	1,794	1,929	1,946	2,037	2,049	1,821	2,055
Construction	1,782	2,023	2,314	1,671	1,283	2,213	2,068	1,500
Utilities and transp.	1,752	--	3,768	2,238	1,923	1,588	2,590	1,666
Wholesale trade	1,840	1,360	2,432	1,990	1,770	1,839	1,862	1,825
Fin. svcs. and real estate	1,801	873	2,262	1,607	1,535	2,202	1,425	1,953
Retail trade	1,961	2,861	1,619	2,543	2,437	1,627	2,272	1,890
Professional services	1,957	1,958	2,010	1,999	1,933	1,901	2,054	1,906
Other services	1,940	1,696	1,657	2,084	2,081	1,864	1,813	1,995
Ownership								
For profit, incorporated	1,987	2,062	2,152	2,029	2,042	1,850	2,065	1,951
For profit, unincorporated	1,819	1,124	1,824	2,102	1,792	1,928	1,738	1,864
Nonprofit	1,454	809 *	1,216	1,411	1,556	1,507	1,223	1,521
Age of firm								
Less than 5 years	2,171	2,500 *	2,027 *	2,287	1,969	--	2,367	1,820
5-9 years	1,997	1,863	2,294	1,836	2,108	1,946	1,966	2,027
10-19 years	2,224	2,157	2,016	2,139	2,338	2,909	2,179	2,265
20 or more years	1,792	1,315	1,910	1,909	1,757	1,796	1,733	1,809
Multi/single status								
2 or more locations	1,919	--	2,238	1,922	2,017	1,852	2,061	1,908
1 location only	1,848	1,766	1,958	1,983	1,667	1,285	1,898	1,782
Percent full-time employees								
Less than 25%	2,260	--	1,716	3,596	1,980	1,774	2,339	2,229
25-49 %	2,197	1,626 *	2,607	2,446	1,965	2,373	2,297	2,161
50-74 %	1,815	1,660	1,588	2,409	1,871	1,673	1,835	1,809
75% or more	1,873	1,785	2,025	1,851	1,866	1,860	1,905	1,858
Union presence								
No union employees	1,898	1,762	1,990	1,991	1,891	1,826	1,932	1,882
Has union employees	1,752	--	2,075 *	1,199	1,701	1,864	1,436	1,782
Percent low-wage employees								
50% or more low-wage	1,835	1,528	1,458	2,261	1,932	1,666	1,893	1,819
Less than 50% low-wage	1,894	1,779	2,040	1,929	1,864	1,866	1,922	1,881
Percent women employees								
Less than 25%	1,928	1,561	2,052	1,903	1,908	2,096	1,851	1,980
25-49 %	1,810	1,623	1,550	2,166	1,867	1,685	1,847	1,798
50-74 %	1,815	1,588	2,338	1,722	1,832	1,762	1,915	1,789
75% or more	2,044	2,346	1,940	2,158	1,924	1,993	2,104	2,006
Percent age 50 or older employees								
Less than 25%	1,893	1,745	1,897	1,897	1,866	1,990	1,890	1,894
25-49 %	1,892	1,570	2,076	1,982	1,935	1,809	1,956	1,877
50-74 %	1,829	1,759	2,147	2,193	1,677	1,603	1,872	1,807
75% or more	1,941	1,940	2,056	2,372 *	1,656	1,501	2,084	1,519

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.77	180.94	127.13	80.11	79.47	80.52	79.36	50.94
Industry group **								
Agric., fish., forest.	227.49 *	--	--	480.65 *	266.59 *	--	377.30 *	285.69 *
Mining and manufacturing	111.57	419.01	454.76	186.61	136.60	285.53	218.41	129.31
Construction	161.71	606.98	460.01	244.06	245.20	397.82	242.74	198.12
Utilities and transp.	220.36	--	660.41	326.72	277.61	266.91	469.22	228.05
Wholesale trade	132.55	368.82	522.74	275.88	236.05	124.76	238.05	153.16
Fin. svcs. and real estate	110.55	238.03	358.70	401.58	122.94	155.10	207.91	125.26
Retail trade	78.11	530.48	247.39	205.35	159.57	68.45	207.57	77.76
Professional services	91.15	355.33	239.97	147.83	175.30	186.76	159.95	110.51
Other services	87.07	494.62	233.41	186.32	118.24	173.15	172.71	100.03
Ownership								
For profit, incorporated	54.66	241.33	158.78	99.24	108.61	92.70	100.31	65.03
For profit, unincorporated	94.76	217.44	279.66	189.10	189.34	181.85	144.29	124.72
Nonprofit	88.34	275.51 *	205.52	198.70	134.07	192.44	184.28	99.56
Age of firm								
Less than 5 years	293.51	893.38 *	621.96 *	350.22	233.26	--	442.43	174.22
5-9 years	113.22	278.80	381.62	196.50	151.24	292.74	189.16	126.16
10-19 years	149.83	406.14	228.99	226.49	329.73	764.32	181.93	234.29
20 or more years	44.89	178.93	156.26	94.61	76.65	80.45	89.01	52.30
Multi/single status								
2 or more locations	61.01	--	317.44	169.13	107.58	83.27	196.55	63.86
1 location only	60.27	183.35	137.05	90.66	109.80	171.86	86.50	80.77
Percent full-time employees								
Less than 25%	193.36	--	454.95	402.76	164.45	297.87	386.63	220.25
25-49 %	140.56	659.29 *	651.00	236.98	138.15	367.80	359.20	140.06
50-74 %	81.57	377.33	271.91	176.97	143.62	114.82	186.52	89.67
75% or more	50.45	207.92	144.52	88.61	95.93	100.66	89.75	61.18
Union presence								
No union employees	45.15	183.21	129.10	82.33	83.53	89.30	80.74	54.62
Has union employees	134.07	--	670.64 *	317.59	252.42	183.80	388.07	142.00
Percent low-wage employees								
50% or more low-wage	80.18	333.29	245.48	229.99	116.92	125.11	206.17	84.32
Less than 50% low-wage	48.03	199.16	136.67	85.31	91.88	94.03	85.31	58.37
Percent women employees								
Less than 25%	76.54	244.96	212.86	129.87	128.63	199.97	114.10	103.23
25-49 %	86.89	273.40	223.55	185.80	111.47	166.57	165.29	101.35
50-74 %	75.70	369.45	332.34	171.90	164.26	73.71	189.05	81.35
75% or more	113.96	520.76	224.80	183.12	206.35	270.25	197.82	137.46
Percent age 50 or older employees								
Less than 25%	69.70	275.52	155.93	105.67	155.26	155.80	109.53	90.55
25-49 %	63.01	295.22	283.83	139.58	89.65	109.22	145.28	69.66
50-74 %	113.88	405.36	342.55	274.17	213.02	140.96	205.90	136.10
75% or more	299.26	504.36	512.93	964.75 *	346.59	388.41	392.91	226.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,761	1,623	2,089	1,881	1,713	1,762	1,953	1,752
Industry group **								
Agric., fish., forest.	1,050	--	--	--	--	1,289	--	1,108
Mining and manufacturing	1,757	--	--	1,719	1,724	1,770	1,802	1,755
Construction	1,790	--	--	2,390	1,748	1,632	1,997	1,757
Utilities and transp.	1,612	--	--	2,752	1,406	1,589	1,757	1,607
Wholesale trade	1,800	--	--	1,564	2,212	1,742	1,236	1,839
Fin. svcs. and real estate	1,671	--	--	1,909 *	1,537	1,659	3,258	1,631
Retail trade	1,769	--	1,638	1,775 *	1,642	1,783	1,991	1,761
Professional services	1,785	1,435 *	2,115	1,891	1,781	1,779	1,947	1,780
Other services	1,836	--	2,104	1,620	1,683	1,919	1,874	1,833
Ownership								
For profit, incorporated	1,728	1,707	1,883	2,014	1,642	1,731	1,936	1,718
For profit, unincorporated	2,015	--	2,814	1,699	1,893	2,095	2,139	2,004
Nonprofit	1,734	--	--	1,504	1,795	1,727	1,644	1,736
Age of firm								
Less than 5 years	1,786	--	--	1,426	1,593	--	1,960	1,630
5-9 years	1,826	2,275	--	2,927	1,626	1,848	2,240	1,774
10-19 years	1,651	--	2,420 *	1,807	1,540	1,592	2,031	1,604
20 or more years	1,766	1,352 *	1,911	1,818	1,750	1,769	1,899	1,762
Multi/single status								
2 or more locations	1,783	--	2,123	2,233	1,848	1,761	2,281	1,780
1 location only	1,610	1,595	2,086	1,721	1,444	1,815	1,898	1,503
Percent full-time employees								
Less than 25%	2,054	--	--	--	1,980	2,127	--	2,061
25-49 %	2,175	--	--	1,996	2,639	2,092	2,291 *	2,167
50-74 %	1,905	2,227	--	1,364	2,749 *	1,826	2,010	1,901
75% or more	1,709	1,415 *	2,117	1,965	1,602	1,723	1,925	1,699
Union presence								
No union employees	1,798	1,666	2,077	1,795	1,706	1,829	1,938	1,790
Has union employees	1,663	--	--	3,024	1,774	1,637	--	1,659
Percent low-wage employees								
50% or more low-wage	1,800	--	3,559 *	1,340	1,548	1,890	2,246	1,787
Less than 50% low-wage	1,756	1,661	1,993	1,972	1,733	1,745	1,930	1,748
Percent women employees								
Less than 25%	1,789	792 *	2,471	2,231	1,673	1,763	2,005	1,768
25-49 %	1,727	--	2,660 *	1,700	1,711	1,727	1,837	1,724
50-74 %	1,695	2,755 *	1,613	1,512	1,614	1,715	2,047	1,687
75% or more	1,872	2,468	1,412	1,615	1,913	1,883	1,887	1,872
Percent age 50 or older employees								
Less than 25%	1,713	1,197	1,959	1,908	1,489	1,788	1,866	1,702
25-49 %	1,758	--	2,072	2,103	1,842	1,723	2,050	1,752
50-74 %	2,023	--	2,417	1,208	1,930	2,199	2,090	2,015
75% or more	1,542	--	--	--	1,469	1,310	1,618 *	1,534

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.05	346.45	261.17	140.81	103.38	32.44	136.85	33.93
Industry group **								
Agric., fish., forest.	265.60	--	--	--	--	119.57	--	286.22
Mining and manufacturing	59.68	--	--	296.02	144.31	61.92	359.66	60.52
Construction	171.99	--	--	381.80	269.62	271.35	393.57	187.19
Utilities and transp.	155.87	--	--	695.43	310.10	167.76	496.90	160.42
Wholesale trade	74.52	--	--	255.54	184.96	84.66	211.02	76.36
Fin. svcs. and real estate	65.28	--	--	629.96 *	151.20	66.94	885.73	61.21
Retail trade	98.23	--	376.17	549.59 *	437.80	99.31	356.51	100.84
Professional services	70.77	576.79 *	394.94	276.37	276.04	61.34	235.57	72.63
Other services	72.00	--	477.93	203.09	133.48	97.22	259.79	74.82
Ownership								
For profit, incorporated	33.20	466.31	272.12	188.90	81.33	36.89	157.60	33.88
For profit, unincorporated	85.00	--	740.16	260.28	122.00	120.55	351.56	86.92
Nonprofit	104.86	--	--	241.95	417.13	75.09	341.13	106.56
Age of firm								
Less than 5 years	270.61	--	--	299.26	342.70	--	496.36	241.39
5-9 years	178.67	420.81	--	280.05	230.48	245.79	207.17	196.22
10-19 years	158.77	--	768.59 *	340.51	274.35	216.60	406.60	166.19
20 or more years	34.25	452.42 *	288.53	173.74	122.86	32.17	161.17	34.95
Multi/single status								
2 or more locations	36.05	--	384.32	266.34	144.03	32.75	265.68	36.24
1 location only	80.22	351.75	286.33	155.94	107.94	140.32	154.16	91.10
Percent full-time employees								
Less than 25%	100.13	--	--	--	169.56	106.38	--	102.05
25-49 %	109.80	--	--	240.59	372.19	104.24	867.73 *	102.68
50-74 %	128.61	428.12	--	358.54	1,025.27 *	75.54	284.24	132.64
75% or more	31.91	447.60 *	285.38	157.65	66.19	37.55	152.50	32.56
Union presence								
No union employees	41.48	353.71	263.13	133.79	114.22	41.13	139.95	43.11
Has union employees	49.39	--	--	570.50	140.47	51.33	--	49.42
Percent low-wage employees								
50% or more low-wage	73.11	--	1,430.20 *	349.58	202.87	69.29	575.05	73.04
Less than 50% low-wage	36.08	374.07	254.68	145.06	113.43	35.31	139.97	37.15
Percent women employees								
Less than 25%	55.06	240.45 *	356.96	198.53	113.45	64.38	182.77	57.45
25-49 %	56.06	--	996.30 *	227.10	126.58	64.46	364.59	56.67
50-74 %	48.71	1,438.60 *	437.68	274.32	125.13	52.95	397.54	48.95
75% or more	108.50	703.03	421.07	355.92	462.12	77.00	290.75	112.72
Percent age 50 or older employees								
Less than 25%	55.14	305.14	344.38	148.38	108.50	70.43	188.46	57.33
25-49 %	44.30	--	508.45	235.11	173.65	37.48	238.36	44.93
50-74 %	104.12	--	697.11	320.70	156.81	131.46	386.35	107.27
75% or more	296.63	--	--	--	259.20	280.90	518.30 *	322.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.1%	18.5%	22.3%	22.6%	19.9%	19.6%	21.3%	19.9%
Industry group **								
Agric., fish., forest.	9.3% *	--	1.7% *	12.0% *	7.8% *	15.3%	7.8% *	10.1% *
Mining and manufacturing	21.0%	23.6%	19.5%	22.0%	20.8%	20.9%	20.3%	21.1%
Construction	20.9%	19.0% *	25.1%	20.9%	17.9%	23.8%	22.2%	20.1%
Utilities and transp.	20.1%	--	40.1%	30.0%	19.1%	18.8%	28.0%	19.5%
Wholesale trade	20.5%	12.8%	27.3%	22.0%	22.6%	19.9%	19.6%	20.8%
Fin. svcs. and real estate	18.3%	13.2%	26.5%	16.0%	15.4%	19.5%	17.4%	18.4%
Retail trade	21.5%	29.4%	18.4%	28.2%	26.6%	19.7%	24.6%	21.1%
Professional services	19.0%	20.0%	21.9%	22.5%	19.3%	17.8%	22.1%	18.5%
Other services	23.1%	18.5%	20.4%	24.0%	23.5%	23.7%	21.3%	23.6%
Ownership								
For profit, incorporated	21.2%	21.5%	23.5%	24.2%	21.0%	20.3%	22.9%	20.8%
For profit, unincorporated	22.1%	13.0%	24.8%	22.5%	22.4%	23.2%	20.7%	22.6%
Nonprofit	15.6%	8.7%	13.0%	14.9%	16.1%	15.8%	12.5%	15.9%
Age of firm								
Less than 5 years	24.4%	24.0%	24.8%	26.7%	22.7%	--	25.4%	22.6%
5-9 years	22.7%	21.0%	27.5%	23.6%	22.2%	20.0%	22.8%	22.7%
10-19 years	23.0%	23.9%	24.6%	24.1%	23.2%	20.0%	25.0%	22.0%
20 or more years	19.5%	13.9%	20.3%	21.6%	19.1%	19.5%	19.1%	19.6%
Multi/single status								
2 or more locations	20.0%	--	25.3%	22.3%	20.7%	19.6%	23.3%	19.9%
1 location only	20.4%	18.7%	22.0%	22.7%	18.5%	16.1%	21.0%	19.7%
Percent full-time employees								
Less than 25%	27.0%	--	20.4% *	38.7%	26.1%	24.5%	29.1%	26.5%
25-49 %	24.2%	17.9%	31.5%	26.7%	23.8%	23.2%	27.3%	23.7%
50-74 %	20.2%	19.1%	18.2%	26.1%	24.2%	18.9%	21.0%	20.1%
75% or more	19.8%	18.5%	22.4%	21.6%	19.2%	19.5%	21.0%	19.6%
Union presence								
No union employees	20.8%	18.7%	22.4%	22.7%	20.3%	20.5%	21.5%	20.7%
Has union employees	17.4%	--	18.7%	19.6%	16.8%	17.5%	15.5%	17.5%
Percent low-wage employees								
50% or more low-wage	22.2%	17.5%	18.9%	25.0%	23.4%	21.7%	21.9%	22.2%
Less than 50% low-wage	19.9%	18.6%	22.6%	22.3%	19.5%	19.3%	21.2%	19.6%
Percent women employees								
Less than 25%	21.8%	16.6%	23.5%	23.1%	21.0%	22.2%	21.1%	22.1%
25-49 %	20.0%	18.0%	20.6%	23.3%	20.9%	19.3%	21.1%	19.9%
50-74 %	18.6%	16.7%	23.8%	18.8%	18.7%	18.3%	20.2%	18.4%
75% or more	20.6%	23.4%	20.4%	24.9%	19.4%	20.0%	22.9%	20.1%
Percent age 50 or older employees								
Less than 25%	21.2%	19.1%	22.7%	23.0%	20.3%	20.9%	22.2%	20.9%
25-49 %	19.4%	17.7%	22.0%	22.3%	20.0%	18.8%	21.2%	19.3%
50-74 %	20.9%	18.6%	21.9%	20.0%	18.5%	22.9%	19.3%	21.4%
75% or more	18.7%	17.8%	22.1%	30.7%	17.8%	15.0%	20.2%	17.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	1.66%	1.13%	0.80%	0.67%	0.36%	0.74%	0.31%
Industry group **								
Agric., fish., forest.	3.17% *	--	1.61% *	5.70% *	4.63% *	2.86%	4.42% *	4.38% *
Mining and manufacturing	0.62%	4.36%	3.94%	1.73%	1.15%	0.81%	2.09%	0.64%
Construction	1.43%	6.09% *	3.83%	2.51%	2.46%	2.87%	2.30%	1.81%
Utilities and transp.	1.64%	--	3.99%	3.90%	3.10%	1.99%	4.14%	1.70%
Wholesale trade	0.75%	3.03%	5.55%	2.31%	1.40%	0.74%	2.26%	0.71%
Fin. svcs. and real estate	0.67%	3.45%	4.06%	3.97%	0.99%	0.79%	2.80%	0.64%
Retail trade	0.74%	3.66%	2.19%	2.01%	2.51%	0.84%	1.79%	0.79%
Professional services	0.55%	3.02%	1.79%	1.32%	1.47%	0.61%	1.32%	0.59%
Other services	0.73%	4.56%	2.37%	2.10%	1.06%	1.17%	1.65%	0.82%
Ownership								
For profit, incorporated	0.34%	2.14%	1.36%	0.97%	0.76%	0.42%	0.89%	0.36%
For profit, unincorporated	0.79%	2.62%	2.84%	1.75%	1.60%	1.19%	1.57%	0.92%
Nonprofit	0.71%	2.13%	2.03%	1.98%	1.73%	0.75%	1.83%	0.75%
Age of firm								
Less than 5 years	1.95%	5.62%	3.33%	3.45%	2.80%	--	2.73%	2.11%
5-9 years	1.28%	3.72%	3.45%	2.34%	2.23%	2.90%	2.07%	1.64%
10-19 years	1.28%	4.15%	2.33%	2.31%	2.55%	2.53%	1.82%	1.65%
20 or more years	0.30%	1.78%	1.46%	0.92%	0.72%	0.36%	0.88%	0.32%
Multi/single status								
2 or more locations	0.34%	--	2.99%	1.65%	0.89%	0.36%	2.29%	0.34%
1 location only	0.54%	1.69%	1.20%	0.91%	0.95%	1.84%	0.78%	0.75%
Percent full-time employees								
Less than 25%	1.58%	--	6.54% *	4.27%	1.55%	2.02%	4.32%	1.65%
25-49 %	0.93%	4.76%	5.32%	2.44%	1.47%	1.26%	3.09%	0.93%
50-74 %	0.84%	3.39%	2.34%	1.92%	3.95%	0.70%	1.72%	0.92%
75% or more	0.32%	1.92%	1.27%	0.89%	0.62%	0.43%	0.83%	0.34%
Union presence								
No union employees	0.32%	1.69%	1.15%	0.82%	0.72%	0.42%	0.76%	0.36%
Has union employees	0.59%	--	4.43%	4.28%	1.65%	0.64%	3.35%	0.60%
Percent low-wage employees								
50% or more low-wage	0.60%	3.34%	3.16%	2.02%	1.20%	0.77%	1.97%	0.63%
Less than 50% low-wage	0.31%	1.81%	1.20%	0.86%	0.74%	0.39%	0.79%	0.34%
Percent women employees								
Less than 25%	0.56%	2.62%	1.87%	1.25%	1.02%	0.89%	1.11%	0.65%
25-49 %	0.52%	2.78%	2.90%	1.60%	0.92%	0.69%	1.65%	0.55%
50-74 %	0.50%	3.60%	2.31%	1.88%	1.16%	0.56%	1.75%	0.52%
75% or more	0.75%	3.50%	2.14%	1.80%	2.25%	0.77%	1.66%	0.83%
Percent age 50 or older employees								
Less than 25%	0.52%	2.53%	1.60%	1.06%	1.15%	0.75%	1.07%	0.59%
25-49 %	0.39%	2.69%	2.08%	1.46%	0.96%	0.44%	1.29%	0.40%
50-74 %	0.78%	4.05%	2.83%	2.04%	1.44%	1.08%	1.80%	0.85%
75% or more	2.20%	4.41%	5.29%	7.84%	2.14%	2.60%	3.52%	2.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.8%	24.0%	26.7%	23.2%	19.4%	15.5%	23.8%	17.6%
Industry group **								
Agric., fish., forest.	7.2% *	--	--	--	--	12.6%	--	--
Mining and manufacturing	20.9%	--	24.5%	24.9%	19.2%	20.2%	22.8%	20.6%
Construction	23.7%	28.7% *	27.9%	21.2%	25.1%	17.1% *	24.4%	22.8%
Utilities and transp.	13.3%	--	45.9%	30.0%	24.1%	8.8%	36.4%	11.4%
Wholesale trade	21.1%	--	--	27.4%	22.0%	18.0%	19.7%	22.3%
Fin. svcs. and real estate	16.4%	16.3% *	--	9.7% *	16.2%	16.9%	14.4% *	16.9%
Retail trade	16.3%	23.6%	22.6%	24.4%	26.9%	12.6%	21.3%	15.7%
Professional services	18.0%	31.7%	21.6%	24.0%	16.0%	15.9%	27.2%	16.2%
Other services	24.8%	18.9%	31.5%	26.8%	26.6%	20.0%	26.5%	24.3%
Ownership								
For profit, incorporated	20.6%	24.6%	28.9%	25.7%	21.9%	15.9%	25.4%	19.0%
For profit, unincorporated	21.3%	24.4%	18.1% *	22.7%	20.9%	21.0%	21.9%	21.1%
Nonprofit	14.1%	--	20.6%	13.8% *	14.3%	13.7%	15.7% *	13.9%
Age of firm								
Less than 5 years	28.7%	32.9%	27.9%	27.3%	23.9%	--	31.8%	22.1%
5-9 years	21.3%	19.9%	40.1%	21.0%	19.4%	--	22.0%	21.0%
10-19 years	26.5%	38.6%	30.1%	26.9%	23.1%	23.8%	31.6%	23.8%
20 or more years	17.2%	15.1%	23.3%	22.4%	18.5%	15.2%	20.1%	16.8%
Multi/single status								
2 or more locations	17.3%	--	32.2% *	22.2%	20.3%	15.6%	23.2%	17.0%
1 location only	21.9%	24.2%	26.3%	23.7%	18.1%	12.3%	23.9%	19.9%
Percent full-time employees								
Less than 25%	30.2%	--	--	39.7%	26.5%	28.6%	26.6%	31.2%
25-49 %	26.2%	--	38.2%	28.0%	24.3%	19.9%	32.1%	24.1%
50-74 %	16.9%	35.3%	28.6%	25.5%	24.9%	13.6%	30.6%	15.6%
75% or more	18.9%	22.3%	26.0%	21.9%	18.4%	16.2%	22.6%	17.8%
Union presence								
No union employees	21.0%	24.0%	26.8%	23.6%	19.3%	18.8%	23.9%	19.9%
Has union employees	13.1%	--	--	10.8% *	20.4%	12.2%	19.3%	12.9%
Percent low-wage employees								
50% or more low-wage	21.1%	23.8%	23.4% *	29.8%	25.2%	17.3%	25.1%	20.4%
Less than 50% low-wage	18.5%	24.0%	27.0%	22.4%	18.7%	15.2%	23.7%	17.2%
Percent women employees								
Less than 25%	22.8%	23.9%	26.8%	24.9%	22.8%	18.6%	24.5%	21.9%
25-49 %	17.4%	22.5%	21.6%	23.5%	21.3%	13.2%	20.8%	16.8%
50-74 %	16.2%	8.5% *	32.1%	19.1%	17.7%	13.7%	20.4%	15.5%
75% or more	20.3%	37.7%	23.1%	24.6%	15.9%	18.8%	29.5%	18.4%
Percent age 50 or older employees								
Less than 25%	20.4%	29.4%	24.7%	22.9%	17.4%	18.4%	24.4%	18.9%
25-49 %	17.7%	30.8%	29.7%	23.3%	21.3%	14.4%	24.5%	16.9%
50-74 %	18.6%	15.4% *	25.0%	20.0%	18.7%	16.0%	20.3%	18.0%
75% or more	21.8%	12.3% *	--	42.4% *	24.4%	18.1%	22.7% *	19.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	3.42%	2.25%	1.64%	1.08%	0.80%	1.63%	0.63%
Industry group **								
Agric., fish., forest.	4.62% *	--	--	--	--	0.90%	--	--
Mining and manufacturing	1.38%	--	5.70%	2.70%	2.16%	2.27%	3.53%	1.49%
Construction	3.13%	9.99% *	7.93%	3.91%	5.41%	8.75% *	4.51%	4.27%
Utilities and transp.	2.57%	--	3.88%	5.81%	3.99%	1.61%	6.84%	2.07%
Wholesale trade	2.47%	--	--	3.93%	4.60%	2.33%	4.26%	2.67%
Fin. svcs. and real estate	1.56%	6.47% *	--	5.10% *	1.80%	1.61%	5.81% *	1.17%
Retail trade	1.07%	6.88%	4.21%	3.73%	2.81%	0.99%	2.71%	1.13%
Professional services	1.10%	5.59%	3.89%	2.73%	1.61%	1.44%	2.90%	1.06%
Other services	1.38%	5.55%	3.86%	3.40%	1.81%	2.57%	2.84%	1.57%
Ownership								
For profit, incorporated	0.78%	4.04%	2.63%	1.80%	1.17%	1.03%	1.79%	0.81%
For profit, unincorporated	1.85%	6.84%	5.76% *	2.36%	4.24%	1.60%	3.32%	2.15%
Nonprofit	1.07%	--	4.43%	4.71% *	1.64%	1.44%	5.42% *	1.07%
Age of firm								
Less than 5 years	3.57%	7.41%	4.37%	5.45%	5.68%	--	4.25%	3.48%
5-9 years	2.85%	5.61%	6.59%	4.63%	4.59%	--	4.75%	3.54%
10-19 years	2.01%	5.70%	3.93%	3.87%	2.91%	6.22%	3.27%	2.46%
20 or more years	0.62%	3.74%	2.98%	2.01%	1.14%	0.78%	1.91%	0.64%
Multi/single status								
2 or more locations	0.69%	--	9.95% *	3.38%	0.96%	0.82%	6.18%	0.67%
1 location only	1.18%	3.44%	2.29%	1.75%	2.08%	2.82%	1.61%	1.62%
Percent full-time employees								
Less than 25%	3.25%	--	--	4.59%	3.36%	5.64%	7.86%	3.62%
25-49 %	2.81%	--	10.13%	4.77%	2.83%	5.34%	6.14%	2.84%
50-74 %	0.85%	5.62%	5.07%	3.33%	2.74%	0.75%	3.16%	0.80%
75% or more	0.78%	3.96%	2.53%	1.86%	1.19%	1.22%	1.83%	0.83%
Union presence								
No union employees	0.74%	3.42%	2.33%	1.68%	1.13%	1.29%	1.67%	0.80%
Has union employees	0.88%	--	--	4.85% *	3.36%	0.88%	5.46%	0.89%
Percent low-wage employees								
50% or more low-wage	1.23%	6.31%	8.57% *	4.13%	2.80%	1.12%	4.35%	1.19%
Less than 50% low-wage	0.68%	3.64%	2.32%	1.72%	1.14%	0.91%	1.74%	0.70%
Percent women employees								
Less than 25%	1.20%	5.42%	3.97%	2.05%	2.13%	2.03%	2.29%	1.37%
25-49 %	1.17%	5.85%	3.77%	3.88%	1.71%	1.36%	3.40%	1.21%
50-74 %	1.01%	2.56% *	3.50%	3.82%	2.06%	1.06%	3.60%	0.98%
75% or more	1.48%	4.86%	4.41%	3.36%	2.26%	1.97%	3.70%	1.46%
Percent age 50 or older employees								
Less than 25%	1.08%	4.54%	3.54%	2.11%	1.96%	1.56%	2.30%	1.16%
25-49 %	0.82%	6.38%	3.07%	2.95%	1.17%	0.96%	3.07%	0.82%
50-74 %	1.47%	5.75% *	5.44%	2.87%	2.38%	2.08%	3.54%	1.51%
75% or more	5.49%	6.44% *	--	17.61% *	3.41%	3.48%	7.27% *	2.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5%	17.5%	20.8%	22.3%	19.3%	20.7%	20.9%	20.4%
Industry group **								
Agric., fish., forest.	9.8%	--	2.0% *	--	--	--	2.8% *	14.4%
Mining and manufacturing	20.9%	24.4%	17.2%	19.9%	20.8%	21.3%	18.7%	21.1%
Construction	20.2%	19.6% *	24.4%	20.0%	16.3%	25.8%	23.4%	18.5%
Utilities and transp.	22.4%	--	36.5%	31.9%	18.3%	22.6%	26.9%	22.1%
Wholesale trade	20.4%	19.4%	23.8%	18.7%	21.5%	20.1%	21.7%	20.1%
Fin. svcs. and real estate	18.9%	18.1% *	23.4%	19.0%	14.0%	20.1%	20.2%	18.8%
Retail trade	23.8%	32.7%	17.8%	29.6%	26.2%	22.7%	27.0%	23.4%
Professional services	19.0%	14.8%	21.9%	23.6%	19.1%	18.2%	20.7%	18.8%
Other services	22.6%	12.6%	18.2%	21.5%	22.1%	24.7%	18.6%	23.5%
Ownership								
For profit, incorporated	21.4%	21.4%	21.1%	23.5%	20.2%	21.4%	22.2%	21.3%
For profit, unincorporated	23.0%	12.4%	27.5%	22.6%	23.5%	23.8%	22.1%	23.2%
Nonprofit	15.5%	7.0% *	10.8%	15.2%	14.6%	16.7%	10.5%	16.0%
Age of firm								
Less than 5 years	21.8%	16.6%	22.4%	25.2%	21.8%	--	21.5%	22.3%
5-9 years	23.3%	19.0%	24.4%	25.0%	23.8%	22.3%	23.1%	23.4%
10-19 years	22.3%	20.3%	22.8%	24.4%	22.7%	19.8%	23.5%	21.7%
20 or more years	20.1%	15.9%	19.3%	21.2%	18.3%	20.7%	19.3%	20.2%
Multi/single status								
2 or more locations	20.6%	--	21.2%	22.2%	19.8%	20.7%	22.0%	20.6%
1 location only	20.1%	17.8%	20.8%	22.4%	18.4%	19.6%	20.7%	19.5%
Percent full-time employees								
Less than 25%	26.1%	0.0%	28.3%	34.9%	26.5%	24.3%	29.3%	25.6%
25-49 %	23.4%	--	27.0%	26.0%	24.0%	22.8%	24.4%	23.3%
50-74 %	21.1%	16.7%	14.1%	26.0%	18.9%	21.7%	18.3%	21.4%
75% or more	20.1%	18.1%	21.3%	21.6%	19.0%	20.3%	21.0%	20.0%
Union presence								
No union employees	20.9%	18.1%	21.0%	22.4%	19.8%	21.1%	21.2%	20.8%
Has union employees	18.9%	0.0%	--	21.1%	15.5%	19.5%	12.5% *	19.0%
Percent low-wage employees								
50% or more low-wage	22.6%	16.9%	14.4%	21.8%	22.9%	23.4%	20.4%	22.9%
Less than 50% low-wage	20.2%	17.6%	21.4%	22.4%	18.8%	20.4%	20.9%	20.1%
Percent women employees								
Less than 25%	21.4%	16.0%	20.6%	21.3%	20.5%	22.9%	19.6%	22.0%
25-49 %	21.2%	17.8%	22.5%	24.1%	19.8%	21.2%	22.8%	21.0%
50-74 %	19.5%	19.0%	21.2%	19.2%	18.9%	19.6%	20.6%	19.3%
75% or more	20.0%	18.5%	19.8%	26.3%	17.8%	19.7%	21.8%	19.6%
Percent age 50 or older employees								
Less than 25%	21.6%	17.0%	21.1%	23.0%	20.9%	22.0%	21.9%	21.6%
25-49 %	19.7%	14.6%	19.5%	21.9%	18.7%	19.9%	20.1%	19.7%
50-74 %	21.8%	19.6% *	23.2%	20.3%	17.2%	25.1%	19.9%	22.4%
75% or more	17.6%	21.3%	16.3% *	26.6% *	16.7%	13.1% *	19.0%	16.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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%	1.87%	1.42%	1.00%	0.71%	0.39%	0.86%	0.33%
Industry group **								
Agric., fish., forest.	2.48%	--	1.88% *	--	--	--	2.09% *	3.01%
Mining and manufacturing	0.69%	6.26%	4.88%	2.36%	1.37%	0.81%	2.73%	0.70%
Construction	1.76%	8.94% *	4.47%	3.42%	2.73%	2.65%	2.90%	2.10%
Utilities and transp.	1.71%	--	5.11%	5.47%	3.57%	1.99%	5.14%	1.79%
Wholesale trade	0.73%	3.79%	4.29%	2.98%	1.52%	0.84%	2.24%	0.77%
Fin. svcs. and real estate	0.79%	5.89% *	5.10%	4.53%	1.20%	0.93%	3.38%	0.80%
Retail trade	0.96%	4.10%	2.44%	2.39%	3.26%	1.10%	2.23%	1.02%
Professional services	0.56%	2.62%	2.34%	1.60%	1.47%	0.64%	1.49%	0.60%
Other services	0.84%	3.15%	3.09%	2.40%	1.34%	1.32%	1.76%	0.96%
Ownership								
For profit, incorporated	0.39%	2.38%	1.68%	1.29%	0.99%	0.46%	1.06%	0.42%
For profit, unincorporated	0.93%	3.36%	3.42%	2.23%	1.27%	1.56%	2.01%	1.04%
Nonprofit	0.59%	2.18% *	2.30%	1.67%	1.12%	0.79%	1.40%	0.63%
Age of firm								
Less than 5 years	2.11%	4.70%	4.15%	4.72%	3.38%	--	2.97%	2.80%
5-9 years	1.41%	5.10%	3.44%	2.54%	2.48%	2.61%	2.40%	1.72%
10-19 years	1.66%	4.79%	2.80%	3.00%	3.63%	2.78%	2.14%	2.19%
20 or more years	0.31%	2.29%	1.95%	1.11%	0.63%	0.39%	1.07%	0.33%
Multi/single status								
2 or more locations	0.36%	--	3.39%	2.03%	0.94%	0.39%	1.90%	0.37%
1 location only	0.63%	1.91%	1.54%	1.16%	0.95%	1.70%	0.95%	0.82%
Percent full-time employees								
Less than 25%	1.59%	0.00%	7.61%	8.11%	2.03%	1.65%	4.83%	1.64%
25-49 %	1.04%	--	7.98%	3.09%	1.87%	1.32%	4.41%	1.03%
50-74 %	0.77%	3.66%	2.20%	2.39%	1.57%	0.99%	1.89%	0.83%
75% or more	0.36%	2.17%	1.60%	1.12%	0.80%	0.44%	0.97%	0.38%
Union presence								
No union employees	0.34%	1.92%	1.44%	1.02%	0.75%	0.44%	0.88%	0.37%
Has union employees	0.73%	0.00%	--	5.57%	1.91%	0.79%	4.74% *	0.74%
Percent low-wage employees								
50% or more low-wage	0.66%	4.38%	2.64%	2.04%	1.25%	0.89%	1.94%	0.70%
Less than 50% low-wage	0.34%	2.01%	1.52%	1.10%	0.77%	0.42%	0.92%	0.37%
Percent women employees								
Less than 25%	0.69%	3.48%	2.14%	1.69%	1.27%	1.04%	1.35%	0.80%
25-49 %	0.58%	3.17%	4.19%	1.64%	1.04%	0.74%	2.08%	0.60%
50-74 %	0.59%	4.17%	2.80%	2.28%	1.57%	0.62%	1.85%	0.62%
75% or more	0.64%	2.90%	2.79%	2.17%	1.42%	0.77%	1.87%	0.67%
Percent age 50 or older employees								
Less than 25%	0.62%	2.71%	1.88%	1.34%	1.46%	0.87%	1.25%	0.70%
25-49 %	0.39%	2.55%	2.90%	1.77%	0.83%	0.46%	1.47%	0.40%
50-74 %	0.98%	5.92% *	3.63%	2.77%	1.51%	1.20%	2.39%	1.04%
75% or more	2.57%	4.42%	5.93% *	8.75% *	2.69%	4.42% *	3.31%	3.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	13.3%	19.5%	22.3%	23.8%	20.0%	18.0%	21.7%
Industry group **								
Agric., fish., forest.	--	--	0.0%	--	--	7.9%	--	--
Mining and manufacturing	21.5%	--	--	25.7%	26.1%	19.5%	22.4%	21.4%
Construction	20.0%	--	--	24.4%	20.1% *	24.8%	13.7% *	25.2%
Utilities and transp.	17.3%	--	--	--	20.6%	14.9%	--	17.4%
Wholesale trade	20.8%	--	--	20.6%	29.6%	20.4%	15.0% *	24.2%
Fin. svcs. and real estate	17.7%	--	--	25.4%	20.0%	17.2%	15.0% *	18.6%
Retail trade	22.8%	--	--	31.1%	27.4%	20.0%	22.0%	23.1%
Professional services	21.1%	14.2% *	22.5%	15.4%	24.2%	20.7%	18.0%	21.8%
Other services	23.2%	40.5% *	10.0% *	36.0%	22.2%	22.4%	23.5%	23.0%
Ownership								
For profit, incorporated	21.0%	16.5% *	21.6%	24.4%	24.0%	19.2%	20.0%	21.3%
For profit, unincorporated	19.8%	6.2% *	22.6%	21.1%	21.4%	23.5%	13.7%	22.1%
Nonprofit	21.3%	--	9.8% *	16.2%	24.2% *	21.9%	13.4%	22.7%
Age of firm								
Less than 5 years	23.4%	--	24.7% *	37.4%	26.5%	--	22.2%	26.0%
5-9 years	24.0%	31.3%	--	26.5%	23.3%	--	23.2%	24.5%
10-19 years	19.6%	17.6% *	20.5% *	18.3%	27.0%	14.9% *	19.6%	19.5%
20 or more years	20.8%	7.8% *	18.8%	22.5%	23.4%	20.5%	16.1%	21.7%
Multi/single status								
2 or more locations	22.3%	--	30.3%	23.5%	25.4%	20.2%	27.9%	22.0%
1 location only	18.2%	13.5%	17.4%	21.7%	19.9%	10.4%	16.4%	20.5%
Percent full-time employees								
Less than 25%	24.2%	--	--	46.0%	23.2%	19.4% *	32.3% *	20.7%
25-49 %	26.4%	--	30.6%	26.1%	21.6%	28.2%	26.7%	26.3%
50-74 %	28.5%	8.6% *	13.2%	28.4%	39.7% *	28.0%	14.4%	32.9%
75% or more	19.5%	14.0% *	20.0%	20.8%	21.4%	18.6%	17.7%	20.0%
Union presence								
No union employees	20.4%	13.0% *	19.6%	22.1%	24.2%	18.3%	17.9%	21.2%
Has union employees	24.0%	--	--	26.6%	17.5%	25.2%	21.5%	24.1%
Percent low-wage employees								
50% or more low-wage	22.5%	15.0% *	24.2%	31.1%	22.5%	21.7%	21.2%	23.1%
Less than 50% low-wage	20.7%	13.0% *	18.9%	21.3%	23.9%	19.9%	17.6%	21.6%
Percent women employees								
Less than 25%	22.3%	11.2% *	27.2%	29.2%	20.5%	22.7%	20.4%	23.2%
25-49 %	18.0%	9.8% *	10.4% *	19.3%	25.4%	15.6%	15.1%	18.6%
50-74 %	19.0%	21.9% *	16.0%	16.4%	20.4%	18.8%	18.4%	19.1%
75% or more	24.4%	11.2% *	19.7%	18.5%	27.3%	27.8%	16.2%	26.9%
Percent age 50 or older employees								
Less than 25%	20.3%	9.5% *	25.3%	23.4%	25.8%	17.5%	18.7%	21.3%
25-49 %	21.6%	13.7% *	16.5%	22.1%	23.1%	21.1%	17.9%	22.0%
50-74 %	20.0%	19.9%	8.6% *	18.5%	24.6%	20.5%	15.0%	22.0%
75% or more	18.8%	18.5% *	--	--	16.9%	18.5%	19.2% *	18.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	3.88%	2.53%	1.87%	2.83%	0.93%	1.90%	1.26%
Industry group **								
Agric., fish., forest.	--	--	0.00%	--	--	0.31%	--	--
Mining and manufacturing	1.82%	--	--	3.54%	3.67%	2.22%	4.49%	1.95%
Construction	3.71%	--	--	5.04%	8.77% *	6.56%	4.51% *	4.96%
Utilities and transp.	1.81%	--	--	--	3.01%	1.93%	--	1.83%
Wholesale trade	2.62%	--	--	4.63%	3.49%	1.08%	5.57% *	1.52%
Fin. svcs. and real estate	1.66%	--	--	7.50%	2.13%	1.36%	5.29% *	1.23%
Retail trade	1.88%	--	--	6.17%	4.27%	1.55%	5.22%	1.75%
Professional services	2.34%	4.44% *	3.55%	2.57%	5.46%	2.06%	2.40%	2.79%
Other services	2.34%	19.40% *	3.54% *	3.61%	2.38%	2.12%	6.66%	1.64%
Ownership								
For profit, incorporated	0.93%	5.71% *	3.21%	2.35%	1.83%	1.04%	2.50%	0.94%
For profit, unincorporated	1.65%	2.95% *	5.03%	4.21%	2.22%	2.56%	3.14%	1.77%
Nonprofit	4.63%	--	3.31% *	3.87%	7.88% *	2.71%	3.39%	5.31%
Age of firm								
Less than 5 years	4.43%	--	8.88% *	2.86%	6.97%	--	5.91%	5.46%
5-9 years	2.63%	5.97%	--	4.49%	4.01%	--	4.46%	3.24%
10-19 years	3.43%	11.34% *	7.01% *	4.83%	6.91%	5.37% *	5.50%	4.35%
20 or more years	1.21%	2.60% *	3.03%	2.07%	3.37%	0.87%	2.01%	1.38%
Multi/single status								
2 or more locations	1.38%	--	3.41%	3.41%	3.66%	0.95%	3.85%	1.43%
1 location only	1.56%	3.93%	2.62%	2.22%	3.43%	2.26%	2.00%	2.45%
Percent full-time employees								
Less than 25%	4.77%	--	--	3.36%	4.19%	5.86% *	10.54% *	4.11%
25-49 %	1.62%	--	4.33%	2.70%	2.12%	2.09%	3.39%	1.85%
50-74 %	6.49%	3.57% *	3.35%	5.75%	16.09% *	1.97%	3.30%	7.90%
75% or more	0.82%	4.80% *	3.02%	1.92%	1.54%	1.00%	2.19%	0.85%
Union presence								
No union employees	1.21%	3.93% *	2.64%	1.92%	2.99%	1.00%	1.94%	1.47%
Has union employees	1.57%	--	--	2.29%	3.82%	1.73%	3.16%	1.64%
Percent low-wage employees								
50% or more low-wage	1.96%	5.95% *	6.74%	6.80%	2.12%	2.22%	4.99%	1.51%
Less than 50% low-wage	1.17%	4.52% *	2.70%	1.85%	3.11%	0.98%	2.05%	1.36%
Percent women employees								
Less than 25%	1.34%	4.41% *	4.41%	2.53%	2.37%	1.56%	3.03%	1.33%
25-49 %	1.55%	4.27% *	4.55% *	4.52%	3.04%	1.75%	3.71%	1.71%
50-74 %	1.33%	14.01% *	4.48%	2.77%	1.95%	0.99%	5.49%	0.95%
75% or more	3.62%	4.68% *	4.54%	4.30%	7.86%	1.74%	3.22%	4.47%
Percent age 50 or older employees								
Less than 25%	1.43%	3.27% *	3.90%	2.83%	2.98%	2.22%	2.56%	1.71%
25-49 %	1.72%	7.62% *	3.97%	2.92%	4.08%	1.18%	2.68%	1.89%
50-74 %	2.16%	5.32%	4.96% *	4.28%	5.55%	1.83%	3.24%	2.53%
75% or more	5.27%	12.19% *	--	--	1.69%	0.39%	10.26% *	0.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	18.8%	21.9%	22.6%	21.3%	21.2%	21.1%	21.6%
Industry group **								
Agric., fish., forest.	8.2% *	--	1.7% *	12.4% *	6.0% *	--	7.8% *	8.3% *
Mining and manufacturing	22.9%	24.1%	19.6%	23.4%	22.3%	24.6%	20.5%	23.8%
Construction	20.6%	20.0% *	24.7%	19.5%	17.6%	24.7%	22.0%	19.0%
Utilities and transp.	22.3%	--	41.7%	30.4%	27.5%	19.9%	30.9%	21.3%
Wholesale trade	20.8%	14.4%	28.9%	22.8%	21.6%	19.2%	20.7%	20.8%
Fin. svcs. and real estate	19.1%	9.1%	25.6%	15.8%	15.8%	24.2%	15.1%	20.7%
Retail trade	23.0%	29.8%	17.9%	29.0%	31.7%	19.0%	23.9%	22.7%
Professional services	20.7%	20.4%	21.3%	22.4%	20.2%	19.1%	21.9%	20.1%
Other services	23.8%	19.5%	19.7%	25.0%	25.5%	24.2%	21.7%	24.8%
Ownership								
For profit, incorporated	23.1%	22.1%	23.6%	24.3%	24.2%	21.9%	22.9%	23.3%
For profit, unincorporated	21.1%	12.4%	22.1%	23.2%	21.7%	22.6%	19.8%	21.8%
Nonprofit	14.5%	8.0% *	12.6%	14.1%	15.7%	14.1%	12.1%	15.2%
Age of firm								
Less than 5 years	24.8%	24.9%	22.6%	27.6%	25.1%	--	25.2%	23.8%
5-9 years	23.5%	20.3%	27.8%	22.1%	26.4%	20.4%	22.3%	24.7%
10-19 years	25.6%	23.8%	24.3%	25.3%	26.5%	30.6%	25.4%	25.8%
20 or more years	20.2%	14.0%	20.0%	21.5%	19.7%	21.0%	18.6%	20.8%
Multi/single status								
2 or more locations	21.8%	--	25.1%	21.8%	22.2%	21.6%	22.7%	21.8%
1 location only	21.0%	19.0%	21.5%	23.0%	20.0%	13.0%	20.9%	21.2%
Percent full-time employees								
Less than 25%	28.1%	--	20.1% *	42.4%	26.0%	21.2%	29.4%	27.5%
25-49 %	24.9%	18.4% *	28.4%	27.9%	22.7%	26.4%	26.1%	24.5%
50-74 %	21.0%	18.0%	18.2%	28.1%	21.9%	19.4%	20.5%	21.1%
75% or more	21.2%	18.9%	22.2%	21.3%	21.0%	21.6%	20.8%	21.4%
Union presence								
No union employees	21.7%	18.9%	22.1%	23.0%	21.7%	21.2%	21.4%	21.8%
Has union employees	18.9%	--	17.5%	12.8%	17.4%	21.2%	13.0%	19.6%
Percent low-wage employees								
50% or more low-wage	22.8%	17.8%	16.2%	26.6%	25.8%	20.8%	21.3%	23.3%
Less than 50% low-wage	21.2%	18.9%	22.5%	22.1%	20.6%	21.3%	21.1%	21.3%
Percent women employees								
Less than 25%	22.6%	17.3%	22.3%	22.5%	23.7%	25.1%	20.6%	24.2%
25-49 %	21.5%	18.6%	18.9%	24.5%	22.4%	20.3%	20.9%	21.7%
50-74 %	20.0%	16.4%	24.8%	18.8%	19.9%	20.0%	20.3%	19.9%
75% or more	22.1%	23.5%	20.9%	25.5%	20.0%	21.4%	23.0%	21.5%
Percent age 50 or older employees								
Less than 25%	22.6%	19.4%	22.2%	23.0%	22.6%	24.2%	21.9%	23.1%
25-49 %	20.8%	16.6%	22.1%	21.7%	21.1%	20.4%	20.7%	20.9%
50-74 %	20.1%	18.6%	21.2%	23.2%	18.5%	19.5%	19.1%	20.7%
75% or more	20.4%	19.3%	21.2%	28.9% *	19.8%	16.0% *	21.3%	17.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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%	1.81%	1.22%	0.92%	0.86%	0.91%	0.82%	0.57%
Industry group **								
Agric., fish., forest.	3.35% *	--	1.61% *	6.04% *	4.30% *	--	4.68% *	4.63% *
Mining and manufacturing	1.28%	4.71%	4.38%	2.13%	1.48%	3.56%	2.42%	1.50%
Construction	1.87%	6.73% *	4.16%	2.71%	3.67%	6.54%	2.54%	2.71%
Utilities and transp.	2.84%	--	3.81%	3.66%	3.45%	3.36%	4.41%	2.99%
Wholesale trade	1.30%	3.25%	6.43%	2.74%	1.80%	1.19%	2.50%	1.34%
Fin. svcs. and real estate	1.26%	2.65%	4.18%	4.36%	1.50%	1.58%	2.73%	1.25%
Retail trade	1.01%	3.90%	2.34%	2.15%	1.93%	1.11%	1.89%	1.15%
Professional services	0.85%	3.24%	1.95%	1.45%	1.65%	1.77%	1.44%	1.05%
Other services	1.07%	5.13%	2.60%	2.56%	1.40%	2.30%	1.89%	1.32%
Ownership								
For profit, incorporated	0.59%	2.30%	1.47%	1.10%	1.17%	1.06%	0.98%	0.73%
For profit, unincorporated	1.19%	2.76%	3.05%	2.14%	2.68%	2.02%	1.73%	1.62%
Nonprofit	0.86%	2.40% *	2.19%	2.22%	1.18%	2.00%	1.98%	0.92%
Age of firm								
Less than 5 years	2.22%	6.11%	3.83%	4.04%	2.74%	--	3.04%	2.14%
5-9 years	1.49%	3.85%	3.61%	2.50%	2.09%	4.28%	2.20%	2.01%
10-19 years	1.59%	4.40%	2.33%	2.66%	3.30%	6.75%	1.98%	2.44%
20 or more years	0.50%	1.91%	1.61%	1.06%	0.84%	0.92%	0.97%	0.58%
Multi/single status								
2 or more locations	0.66%	--	3.29%	1.90%	1.08%	0.94%	2.58%	0.68%
1 location only	0.66%	1.83%	1.29%	1.04%	1.38%	2.58%	0.86%	1.03%
Percent full-time employees								
Less than 25%	2.51%	--	6.85% *	3.04%	1.80%	4.82%	4.49%	2.97%
25-49 %	1.41%	5.53% *	5.48%	2.73%	1.21%	4.52%	3.18%	1.52%
50-74 %	0.87%	3.96%	2.60%	2.00%	1.80%	1.18%	1.93%	0.97%
75% or more	0.55%	2.06%	1.38%	1.01%	1.03%	1.15%	0.92%	0.68%
Union presence								
No union employees	0.49%	1.84%	1.25%	0.95%	0.91%	0.99%	0.84%	0.60%
Has union employees	1.59%	--	4.43%	3.27%	2.75%	2.38%	3.10%	1.73%
Percent low-wage employees								
50% or more low-wage	0.89%	3.61%	2.62%	2.24%	1.14%	1.49%	2.06%	0.99%
Less than 50% low-wage	0.52%	1.97%	1.31%	0.99%	0.97%	1.05%	0.88%	0.64%
Percent women employees								
Less than 25%	0.90%	2.86%	2.05%	1.45%	1.53%	2.61%	1.25%	1.26%
25-49 %	0.97%	3.11%	2.92%	1.92%	1.22%	1.89%	1.80%	1.15%
50-74 %	0.82%	3.76%	2.37%	2.11%	1.75%	0.94%	1.88%	0.91%
75% or more	1.06%	3.90%	2.37%	1.94%	1.84%	2.47%	1.84%	1.26%
Percent age 50 or older employees								
Less than 25%	0.79%	2.78%	1.74%	1.21%	1.83%	1.71%	1.18%	1.05%
25-49 %	0.67%	2.85%	2.21%	1.62%	0.92%	1.23%	1.42%	0.76%
50-74 %	1.11%	4.36%	3.09%	2.50%	2.06%	1.53%	2.02%	1.32%
75% or more	3.05%	4.74%	5.65%	10.42% *	3.31%	6.52% *	3.84%	3.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.1%	16.5%	24.9%	22.3%	18.5%	19.0%	22.4%	19.0%
Industry group **								
Agric., fish., forest.	15.3%	--	--	--	--	--	--	16.4%
Mining and manufacturing	20.0%	--	--	18.1%	19.9%	20.2%	19.1%	20.0%
Construction	21.5%	--	--	29.2%	18.2%	23.3%	23.4%	21.2%
Utilities and transp.	17.7%	--	--	29.5%	15.3%	17.5%	19.4% *	17.7%
Wholesale trade	20.3%	--	--	18.9%	23.5%	20.1%	13.4% *	20.8%
Fin. svcs. and real estate	17.8%	--	--	17.6% *	15.1%	18.2%	33.3%	17.4%
Retail trade	20.2%	--	23.3%	25.7%	19.1%	20.0%	28.6%	19.9%
Professional services	18.0%	15.5% *	26.9%	22.7%	18.2%	17.7%	24.2%	17.8%
Other services	22.3%	--	22.9%	19.9%	20.4%	23.5%	19.9%	22.5%
Ownership								
For profit, incorporated	19.6%	17.0% *	23.0%	23.9%	18.2%	19.6%	22.8%	19.4%
For profit, unincorporated	23.3%	--	35.2%	19.4%	23.3%	23.4%	25.2%	23.2%
Nonprofit	16.2%	--	--	18.6%	16.6%	16.0%	15.1%	16.2%
Age of firm								
Less than 5 years	22.5%	--	38.0%	22.4%	16.5% *	--	26.3%	19.4%
5-9 years	21.0%	--	--	33.9%	18.9%	19.2%	28.7%	20.1%
10-19 years	18.5%	--	25.9% *	18.6%	18.5%	17.5%	22.1%	18.0%
20 or more years	19.1%	13.1% *	22.7%	22.0%	18.5%	19.1%	21.5%	19.0%
Multi/single status								
2 or more locations	19.2%	--	27.2%	24.5%	19.4%	19.0%	26.4%	19.1%
1 location only	18.6%	16.4%	24.7%	21.2%	16.6%	19.1%	21.8%	17.4%
Percent full-time employees								
Less than 25%	25.4%	--	--	--	26.6%	26.2%	--	25.4%
25-49 %	23.6%	--	--	22.4%	26.8%	22.5%	33.7%	23.1%
50-74 %	19.7%	24.0%	--	19.1%	27.4% *	18.8%	23.4%	19.6%
75% or more	18.7%	14.1% *	24.3%	22.9%	17.4%	18.8%	21.8%	18.6%
Union presence								
No union employees	20.0%	17.1%	24.8%	21.3%	18.8%	20.2%	22.3%	19.8%
Has union employees	17.0%	--	--	34.6%	16.3%	16.9%	--	17.0%
Percent low-wage employees								
50% or more low-wage	21.6%	--	42.6% *	18.8%	19.6%	22.1%	26.7%	21.4%
Less than 50% low-wage	18.8%	16.6%	23.8%	22.8%	18.4%	18.7%	22.1%	18.7%
Percent women employees								
Less than 25%	20.9%	10.0% *	30.2%	25.3%	18.7%	21.1%	23.7%	20.7%
25-49 %	19.2%	--	33.4%	18.6%	19.6%	19.0%	22.1%	19.1%
50-74 %	17.5%	18.8% *	16.3% *	19.1%	17.0%	17.6%	19.7%	17.4%
75% or more	19.6%	23.2%	17.5%	22.0%	18.7%	19.7%	22.2%	19.5%
Percent age 50 or older employees								
Less than 25%	19.6%	15.7%	26.2%	23.3%	17.6%	19.9%	24.1%	19.3%
25-49 %	18.6%	--	21.6%	25.7%	19.1%	18.3%	24.0%	18.5%
50-74 %	21.9%	--	26.3%	13.4%	18.6%	25.1%	20.0%	22.1%
75% or more	16.3%	--	--	--	16.0%	14.8%	11.5% *	17.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	3.73%	2.92%	1.45%	1.02%	0.37%	1.60%	0.36%
Industry group **								
Agric., fish., forest.	4.32%	--	--	--	--	--	--	4.78%
Mining and manufacturing	0.65%	--	--	2.88%	1.61%	0.68%	3.71%	0.66%
Construction	2.14%	--	--	5.07%	3.36%	2.60%	4.57%	2.35%
Utilities and transp.	1.74%	--	--	8.28%	3.29%	1.92%	7.09% *	1.79%
Wholesale trade	0.86%	--	--	3.30%	2.05%	0.86%	4.10% *	0.82%
Fin. svcs. and real estate	0.73%	--	--	6.40% *	1.28%	0.82%	6.96%	0.70%
Retail trade	1.08%	--	5.31%	4.77%	4.08%	1.15%	4.22%	1.10%
Professional services	0.69%	6.08% *	4.50%	2.53%	2.52%	0.64%	2.73%	0.70%
Other services	0.90%	--	5.73%	2.59%	1.35%	1.30%	3.01%	0.95%
Ownership								
For profit, incorporated	0.37%	5.22% *	3.56%	1.96%	0.86%	0.42%	2.03%	0.38%
For profit, unincorporated	0.97%	--	5.48%	2.10%	1.33%	1.43%	3.48%	1.01%
Nonprofit	0.96%	--	--	3.01%	3.50%	0.78%	3.00%	0.97%
Age of firm								
Less than 5 years	3.70%	--	5.22%	4.58%	5.04% *	--	5.05%	4.41%
5-9 years	2.44%	--	--	3.52%	3.23%	2.21%	3.13%	2.62%
10-19 years	1.60%	--	8.10% *	3.56%	3.06%	2.05%	4.32%	1.68%
20 or more years	0.37%	4.68% *	3.31%	1.72%	1.16%	0.38%	1.93%	0.37%
Multi/single status								
2 or more locations	0.38%	--	4.50%	2.76%	1.36%	0.37%	3.43%	0.39%
1 location only	0.90%	3.83%	3.18%	1.64%	1.22%	1.55%	1.78%	1.01%
Percent full-time employees								
Less than 25%	1.36%	--	--	--	2.82%	1.23%	--	1.37%
25-49 %	1.21%	--	--	4.26%	4.03%	1.16%	9.38%	1.16%
50-74 %	1.25%	5.26%	--	4.06%	8.52% *	0.85%	3.45%	1.28%
75% or more	0.36%	4.62% *	3.12%	1.63%	0.69%	0.43%	1.77%	0.36%
Union presence								
No union employees	0.43%	3.84%	2.94%	1.34%	1.13%	0.44%	1.62%	0.44%
Has union employees	0.59%	--	--	6.08%	1.73%	0.62%	--	0.59%
Percent low-wage employees								
50% or more low-wage	0.82%	--	14.67% *	3.95%	2.21%	0.86%	6.70%	0.82%
Less than 50% low-wage	0.38%	3.99%	2.85%	1.54%	1.10%	0.40%	1.64%	0.39%
Percent women employees								
Less than 25%	0.62%	3.27% *	4.39%	2.32%	1.26%	0.70%	2.26%	0.64%
25-49 %	0.62%	--	6.82%	2.25%	1.31%	0.72%	3.81%	0.62%
50-74 %	0.57%	12.19% *	5.55% *	2.97%	1.30%	0.65%	4.64%	0.58%
75% or more	1.03%	5.70%	4.70%	3.55%	4.03%	0.79%	3.08%	1.06%
Percent age 50 or older employees								
Less than 25%	0.64%	3.62%	3.79%	1.89%	1.25%	0.80%	2.10%	0.66%
25-49 %	0.47%	--	5.90%	2.22%	1.63%	0.44%	2.97%	0.47%
50-74 %	0.99%	--	6.08%	2.61%	1.65%	1.24%	3.79%	1.00%
75% or more	2.85%	--	--	--	2.69%	2.80%	5.10% *	3.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.1%	61.1%	65.4%	64.1%	59.8%	55.2%	63.5%	57.1%
Industry group **								
Agric., fish., forest.	62.6%	--	--	74.6%	70.3%	56.3%	51.1%	69.9%
Mining and manufacturing	53.6%	56.5%	74.5%	60.0%	55.9%	50.1%	62.9%	52.7%
Construction	57.8%	66.1%	63.6%	59.4%	58.1%	49.5%	63.7%	54.8%
Utilities and transp.	55.9%	66.0%	69.9%	61.6%	51.9%	55.9%	67.0%	55.2%
Wholesale trade	55.0%	64.8%	58.6%	62.3%	54.7%	51.5%	62.0%	53.3%
Fin. svcs. and real estate	54.4%	59.6%	57.7%	63.0%	53.5%	53.4%	58.7%	53.8%
Retail trade	63.6%	67.5%	71.6%	69.2%	69.1%	61.4%	68.8%	63.0%
Professional services	58.2%	61.3%	67.4%	64.1%	60.4%	55.0%	63.8%	57.3%
Other services	63.8%	56.8%	67.2%	68.9%	69.7%	59.1%	65.5%	63.4%
Ownership								
For profit, incorporated	57.7%	61.2%	66.1%	65.0%	57.7%	55.2%	64.2%	56.5%
For profit, unincorporated	60.8%	64.7%	60.6%	63.2%	65.4%	55.7%	62.7%	60.3%
Nonprofit	57.8%	51.1%	67.7%	60.8%	62.0%	54.8%	60.5%	57.5%
Age of firm								
Less than 5 years	63.8%	65.7%	69.0%	60.0%	61.8%	50.8%	64.5%	62.7%
5-9 years	62.9%	57.4%	64.9%	66.7%	63.3%	58.3%	61.7%	63.6%
10-19 years	63.9%	65.2%	66.2%	67.2%	64.8%	57.6%	65.8%	63.0%
20 or more years	57.0%	59.5%	64.6%	63.1%	58.7%	55.0%	62.9%	56.4%
Multi/single status								
2 or more locations	56.6%	--	67.0%	67.2%	59.1%	55.2%	63.7%	56.4%
1 location only	62.2%	61.8%	65.2%	62.9%	61.1%	53.4%	63.5%	60.9%
Percent full-time employees								
Less than 25%	71.9%	64.8%	76.3%	72.2%	78.6%	69.2%	74.8%	71.4%
25-49 %	66.6%	60.1%	70.3%	73.6%	71.3%	62.4%	67.2%	66.5%
50-74 %	62.0%	61.4%	68.9%	69.5%	71.4%	59.1%	64.9%	61.6%
75% or more	56.9%	61.0%	64.5%	63.0%	58.1%	53.8%	63.0%	55.8%
Union presence								
No union employees	59.5%	61.2%	65.9%	65.8%	61.1%	55.8%	64.1%	58.5%
Has union employees	52.7%	54.3%	46.7%	39.4%	49.7%	53.8%	46.7%	52.9%
Percent low-wage employees								
50% or more low-wage	68.3%	62.9%	64.7%	74.5%	76.2%	64.4%	67.5%	68.4%
Less than 50% low-wage	56.9%	60.9%	65.4%	63.0%	57.9%	54.0%	63.1%	55.8%
Percent women employees								
Less than 25%	56.0%	57.3%	61.9%	60.7%	56.6%	52.3%	60.5%	54.7%
25-49 %	55.8%	58.7%	60.3%	65.0%	58.0%	53.6%	61.4%	55.2%
50-74 %	59.4%	59.5%	70.2%	65.2%	63.2%	56.6%	64.9%	58.8%
75% or more	62.4%	73.7%	72.1%	69.8%	62.0%	58.9%	70.5%	60.8%
Percent age 50 or older employees								
Less than 25%	61.0%	61.0%	68.4%	65.4%	61.3%	57.6%	65.2%	59.8%
25-49 %	56.7%	69.3%	63.8%	62.6%	59.7%	54.5%	64.3%	56.1%
50-74 %	56.0%	58.1%	61.3%	63.9%	54.4%	53.2%	59.8%	55.0%
75% or more	57.7%	56.8%	56.7%	62.4%	66.2%	54.9%	56.7%	58.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	1.91%	1.37%	0.99%	0.83%	0.46%	0.85%	0.39%
Industry group **								
Agric., fish., forest.	6.45%	--	--	8.32%	8.99%	2.21%	11.13%	6.80%
Mining and manufacturing	0.89%	6.53%	3.56%	2.31%	1.73%	1.20%	2.65%	0.94%
Construction	1.98%	4.67%	3.34%	4.46%	2.64%	4.74%	2.12%	2.73%
Utilities and transp.	1.80%	9.93%	4.47%	4.85%	4.47%	2.11%	3.42%	1.90%
Wholesale trade	1.20%	9.18%	6.84%	2.34%	2.38%	1.20%	4.14%	1.09%
Fin. svcs. and real estate	1.10%	5.54%	5.37%	2.94%	2.75%	1.27%	3.08%	1.16%
Retail trade	0.97%	5.98%	2.74%	2.65%	1.74%	1.13%	2.13%	1.03%
Professional services	0.59%	3.26%	2.07%	1.51%	1.44%	0.74%	1.47%	0.64%
Other services	1.03%	3.81%	2.62%	1.66%	1.71%	1.57%	1.70%	1.20%
Ownership								
For profit, incorporated	0.42%	2.37%	1.63%	1.03%	0.97%	0.55%	1.02%	0.46%
For profit, unincorporated	1.11%	3.79%	3.19%	3.20%	2.19%	1.51%	1.81%	1.33%
Nonprofit	0.91%	6.53%	3.81%	2.42%	2.06%	1.09%	2.64%	0.96%
Age of firm								
Less than 5 years	2.05%	5.24%	5.41%	3.41%	2.08%	1.48%	3.20%	1.73%
5-9 years	1.35%	4.04%	3.61%	2.40%	2.53%	2.44%	2.20%	1.72%
10-19 years	0.93%	4.01%	2.29%	1.76%	1.81%	1.58%	1.70%	1.10%
20 or more years	0.40%	2.87%	1.87%	1.33%	0.98%	0.48%	1.14%	0.43%
Multi/single status								
2 or more locations	0.42%	--	4.41%	1.59%	1.05%	0.47%	2.44%	0.43%
1 location only	0.70%	1.89%	1.44%	1.20%	1.35%	2.16%	0.91%	1.04%
Percent full-time employees								
Less than 25%	1.70%	15.08%	6.51%	6.16%	2.44%	1.83%	5.24%	1.71%
25-49 %	1.75%	8.87%	4.86%	2.63%	2.44%	2.77%	3.28%	1.98%
50-74 %	0.81%	4.82%	3.24%	2.46%	1.56%	0.94%	2.29%	0.86%
75% or more	0.41%	2.17%	1.56%	1.10%	0.91%	0.54%	0.95%	0.45%
Union presence								
No union employees	0.39%	1.94%	1.39%	0.83%	0.79%	0.56%	0.86%	0.44%
Has union employees	0.86%	7.58%	8.11%	6.53%	3.30%	0.82%	4.48%	0.87%
Percent low-wage employees								
50% or more low-wage	1.22%	4.71%	7.44%	2.28%	1.43%	1.67%	3.12%	1.33%
Less than 50% low-wage	0.38%	2.07%	1.34%	1.06%	0.88%	0.49%	0.88%	0.42%
Percent women employees								
Less than 25%	0.72%	3.03%	2.36%	1.80%	1.51%	1.03%	1.35%	0.84%
25-49 %	0.68%	4.77%	3.02%	1.60%	1.47%	0.88%	1.94%	0.72%
50-74 %	0.71%	3.96%	2.38%	1.84%	1.63%	0.84%	1.74%	0.75%
75% or more	0.82%	3.89%	2.60%	1.91%	2.29%	0.91%	1.81%	0.88%
Percent age 50 or older employees								
Less than 25%	0.67%	2.79%	1.71%	1.14%	1.54%	1.00%	1.16%	0.78%
25-49 %	0.47%	3.75%	2.55%	1.97%	1.01%	0.56%	1.44%	0.49%
50-74 %	1.24%	3.72%	3.36%	2.66%	2.84%	1.72%	2.08%	1.46%
75% or more	2.61%	5.26%	11.09%	6.03%	4.94%	2.75%	4.35%	3.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.0%	52.7%	32.6%	24.4%	13.4%	4.8%	35.5%	8.7%
Industry group **								
Agric., fish., forest.	53.7%	--	95.1%	54.6% *	52.6% *	0.0%	81.8%	40.8% *
Mining and manufacturing	8.4%	22.4% *	31.5% *	20.7%	7.7%	3.6%	26.7%	6.1%
Construction	28.0%	52.5%	38.0%	33.3%	25.7%	5.9% *	37.9%	22.1%
Utilities and transp.	9.3% *	72.7%	7.8% *	17.3% *	17.8% *	5.3% *	32.3%	7.6% *
Wholesale trade	12.5%	56.9%	23.4% *	23.0%	7.2% *	2.5% *	32.1%	7.0%
Fin. svcs. and real estate	12.6%	62.0%	27.7%	44.1%	10.5%	5.2%	47.5%	7.6%
Retail trade	6.2%	31.4% *	34.1%	17.5% *	13.7% *	0.7% *	25.3%	3.9% *
Professional services	13.2%	53.1%	32.5%	21.2%	15.1%	5.1%	35.1%	9.2%
Other services	15.2%	57.4%	32.6%	21.4%	8.2%	9.5%	33.9%	10.4%
Ownership								
For profit, incorporated	12.6%	48.7%	33.6%	23.6%	13.2%	4.8%	34.3%	8.3%
For profit, unincorporated	15.7%	60.0%	25.8%	19.7%	12.8% *	4.6%	35.0%	10.0%
Nonprofit	12.7%	66.8%	35.3%	35.3%	14.1%	4.7%	44.9%	9.5%
Age of firm								
Less than 5 years	25.2%	45.1%	24.9% *	19.8%	13.4% *	--	32.1%	14.4% *
5-9 years	19.3%	44.3%	22.6%	23.4%	14.1% *	1.5% *	31.6%	11.7% *
10-19 years	23.5%	44.0%	34.0%	29.8%	18.4%	7.7% *	36.1%	17.0%
20 or more years	11.0%	61.3%	35.4%	23.2%	12.4%	4.7%	36.7%	7.8%
Multi/single status								
2 or more locations	7.4%	--	26.8%	22.6%	11.6%	4.7%	26.7%	6.8%
1 location only	27.3%	52.4%	33.3%	25.2%	16.4%	9.4% *	36.8%	18.1%
Percent full-time employees								
Less than 25%	9.7%	82.3%	44.0% *	9.4% *	8.6% *	2.1% *	35.9%	4.0%
25-49 %	8.4%	56.6%	26.2%	10.8%	6.9%	2.5% *	27.8%	4.7%
50-74 %	8.8%	50.8%	28.6%	18.8%	10.6%	3.4% *	32.1%	5.7%
75% or more	14.0%	52.5%	33.3%	26.0%	14.1%	5.3%	36.3%	9.6%
Union presence								
No union employees	14.3%	52.3%	32.2%	23.5%	13.1%	4.9%	35.0%	9.4%
Has union employees	7.4%	79.9%	49.0%	45.3%	15.9%	4.4%	55.3%	6.3%
Percent low-wage employees								
50% or more low-wage	10.4%	55.8%	46.7%	22.4%	13.3%	0.7% *	39.8%	6.3%
Less than 50% low-wage	13.4%	52.3%	31.4%	24.7%	13.4%	5.4%	35.0%	9.1%
Percent women employees								
Less than 25%	17.5%	58.0%	31.5%	26.5%	14.0%	5.3%	36.5%	11.0%
25-49 %	10.8%	49.7%	38.6%	20.5%	12.0%	5.2%	36.3%	7.7%
50-74 %	11.2%	53.6%	27.8%	26.3%	14.2%	4.2%	35.4%	8.3%
75% or more	12.9%	45.6%	33.7%	22.0%	12.9%	4.4% *	33.1%	8.3%
Percent age 50 or older employees								
Less than 25%	18.0%	53.6%	34.5%	25.5%	17.0%	6.4%	37.1%	12.1%
25-49 %	8.1%	47.7%	29.2%	19.9%	10.5%	3.7%	28.7%	6.2%
50-74 %	16.5%	50.0%	31.5%	34.1%	13.0%	2.8%	36.8%	10.2%
75% or more	37.5%	58.2%	33.9% *	23.4% *	17.0% *	31.5%	48.5%	27.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	2.90%	2.41%	1.86%	1.32%	0.61%	1.48%	0.60%
Industry group **								
Agric., fish., forest.	12.45%	--	3.96%	17.75% *	21.78% *	0.00%	8.97%	18.47% *
Mining and manufacturing	1.05%	7.55% *	9.96% *	3.97%	2.14%	0.68%	4.98%	0.93%
Construction	3.35%	8.99%	6.82%	7.10%	6.07%	3.47% *	4.10%	4.79%
Utilities and transp.	3.25% *	13.51%	4.61% *	6.68% *	9.51% *	3.64% *	8.22%	3.42% *
Wholesale trade	1.95%	10.81%	8.13% *	5.82%	3.33% *	0.80% *	5.73%	1.63%
Fin. svcs. and real estate	1.44%	7.17%	8.06%	7.97%	2.42%	1.38%	5.98%	1.22%
Retail trade	1.47%	9.89% *	6.39%	6.84% *	8.32% *	0.23% *	3.98%	1.57% *
Professional services	0.94%	4.69%	3.95%	3.12%	2.05%	1.01%	2.48%	0.97%
Other services	1.47%	6.65%	5.50%	3.15%	1.47%	2.66%	3.42%	1.61%
Ownership								
For profit, incorporated	0.70%	3.54%	2.90%	2.38%	1.60%	0.77%	1.79%	0.74%
For profit, unincorporated	1.68%	5.58%	4.97%	3.42%	4.12% *	1.21%	3.20%	1.94%
Nonprofit	1.23%	8.31%	6.86%	4.77%	2.44%	1.12%	4.81%	1.16%
Age of firm								
Less than 5 years	3.87%	9.21%	8.65% *	5.63%	6.19% *	--	5.51%	4.66% *
5-9 years	2.86%	6.16%	5.96%	6.16%	5.24% *	1.18% *	4.32%	3.53% *
10-19 years	2.51%	6.10%	4.65%	4.12%	5.18%	5.36% *	3.08%	3.39%
20 or more years	0.58%	3.89%	3.27%	2.34%	1.34%	0.60%	1.98%	0.59%
Multi/single status								
2 or more locations	0.60%	--	7.13%	4.18%	1.43%	0.62%	4.15%	0.60%
1 location only	1.25%	2.93%	2.53%	2.00%	2.58%	4.25% *	1.58%	1.89%
Percent full-time employees								
Less than 25%	1.72%	12.75%	13.28% *	3.31% *	2.71% *	0.68% *	7.90%	0.97%
25-49 %	1.48%	13.16%	7.63%	3.20%	2.00%	1.77% *	5.56%	1.28%
50-74 %	1.22%	7.01%	5.38%	4.81%	2.68%	1.34% *	3.69%	1.23%
75% or more	0.68%	3.30%	2.77%	2.12%	1.52%	0.72%	1.68%	0.72%
Union presence								
No union employees	0.65%	2.93%	2.44%	1.91%	1.38%	0.69%	1.49%	0.69%
Has union employees	1.22%	11.43%	14.41%	9.68%	4.45%	1.24%	9.91%	1.21%
Percent low-wage employees								
50% or more low-wage	1.42%	7.30%	6.43%	5.08%	3.95%	0.24% *	3.93%	1.46%
Less than 50% low-wage	0.62%	3.12%	2.54%	1.99%	1.40%	0.70%	1.59%	0.66%
Percent women employees								
Less than 25%	1.15%	4.64%	3.56%	3.25%	2.22%	1.04%	2.26%	1.29%
25-49 %	1.16%	6.55%	6.19%	3.95%	2.55%	1.33%	3.73%	1.16%
50-74 %	1.07%	6.27%	4.94%	3.92%	2.80%	0.97%	3.42%	1.09%
75% or more	1.28%	6.04%	5.20%	3.79%	2.76%	1.43% *	3.19%	1.34%
Percent age 50 or older employees								
Less than 25%	1.13%	4.15%	3.24%	2.48%	2.69%	1.38%	2.12%	1.29%
25-49 %	0.67%	6.95%	4.68%	3.45%	1.46%	0.66%	2.79%	0.67%
50-74 %	1.62%	6.28%	6.11%	5.26%	2.45%	0.75%	3.68%	1.59%
75% or more	3.89%	7.09%	11.31% *	8.83% *	9.43% *	7.79%	5.65%	6.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.1%	10.7%	14.2%	19.0%	48.4%	74.9%	14.5%	62.8%
Industry group **								
Agric., fish., forest.	18.6% *	--	0.0%	--	21.1% *	80.0%	6.0% *	24.4% *
Mining and manufacturing	65.6%	6.4% *	15.7% *	24.4%	61.7%	83.3%	17.4%	71.6%
Construction	34.6%	9.3% *	11.6% *	14.9%	48.9%	69.4%	12.7%	47.5%
Utilities and transp.	44.9%	--	8.3% *	33.4%	63.5%	42.8%	24.2%	46.4%
Wholesale trade	54.8%	10.6% *	20.8% *	21.0%	49.1%	80.3%	16.0%	65.8%
Fin. svcs. and real estate	62.1%	17.2% *	9.7% *	12.4%	53.2%	77.8%	12.2%	69.2%
Retail trade	52.8%	8.8% *	11.0% *	28.4%	38.2%	62.9%	18.7%	57.0%
Professional services	60.9%	8.7%	13.7%	15.7%	46.3%	87.3%	12.4%	69.8%
Other services	43.8%	10.7% *	18.3%	19.7%	39.9%	63.8%	16.1%	50.8%
Ownership								
For profit, incorporated	54.1%	10.0%	13.2%	18.4%	50.9%	71.1%	14.2%	61.9%
For profit, unincorporated	47.2%	11.1%	21.6%	20.1%	46.3%	74.8%	16.8%	56.3%
Nonprofit	64.7%	16.2% *	10.7% *	20.9%	43.3%	90.1%	12.6%	69.8%
Age of firm								
Less than 5 years	19.5%	13.0% *	17.5% *	20.6%	24.0%	--	15.1%	26.3%
5-9 years	29.1%	7.0% *	4.9% *	12.8%	53.7%	33.1% *	8.4%	41.8%
10-19 years	36.3%	5.1% *	13.7%	14.8%	42.1%	81.6%	11.7%	49.2%
20 or more years	60.1%	14.0%	15.5%	21.3%	49.7%	75.2%	16.8%	65.4%
Multi/single status								
2 or more locations	66.6%	--	11.9% *	19.7%	51.2%	75.3%	15.8%	68.1%
1 location only	25.9%	10.7%	14.5%	18.7%	43.6%	52.9%	14.3%	37.1%
Percent full-time employees								
Less than 25%	40.9%	--	5.9% *	10.9% *	22.1%	66.2%	5.2% *	48.6%
25-49 %	52.0%	13.3% *	25.6% *	22.1%	24.6%	83.0%	20.0%	58.0%
50-74 %	59.3%	19.3%	13.1% *	25.7%	38.9%	73.3%	16.8%	64.9%
75% or more	54.8%	9.2%	13.8%	18.4%	51.1%	75.1%	14.1%	62.9%
Union presence								
No union employees	49.2%	10.6%	14.3%	18.4%	47.8%	69.9%	14.3%	57.4%
Has union employees	80.4%	--	7.7% *	32.8% *	53.7%	86.4%	21.9% *	81.7%
Percent low-wage employees								
50% or more low-wage	49.7%	8.1% *	10.9% *	23.8%	38.1%	66.5%	11.2%	55.1%
Less than 50% low-wage	55.9%	11.0%	14.5%	18.4%	50.0%	76.1%	14.8%	64.0%
Percent women employees								
Less than 25%	47.7%	10.0%	16.6%	20.4%	51.1%	73.0%	16.7%	58.2%
25-49 %	61.5%	14.4%	11.7% *	19.7%	54.1%	76.1%	14.8%	67.3%
50-74 %	53.1%	7.8% *	10.4% *	14.1%	40.6%	69.9%	10.2%	58.3%
75% or more	58.6%	11.5%	15.6%	20.5%	49.7%	83.4%	14.0%	68.8%
Percent age 50 or older employees								
Less than 25%	47.2%	11.3%	14.4%	16.9%	46.7%	73.7%	13.3%	57.6%
25-49 %	63.0%	11.7% *	14.4%	16.8%	51.4%	76.9%	16.2%	67.2%
50-74 %	42.8%	12.4%	14.1% *	33.3%	39.4%	60.4%	18.3%	50.5%
75% or more	40.4%	6.4% *	9.4% *	30.7% *	50.4%	82.1%	8.0%	70.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.01%	1.48%	1.67%	1.53%	1.95%	1.66%	1.02%	1.19%
Industry group **								
Agric., fish., forest.	7.03% *	--	0.00%	--	12.71% *	14.38%	4.42% *	10.61% *
Mining and manufacturing	2.32%	3.44% *	6.86% *	4.82%	5.13%	2.68%	3.79%	2.42%
Construction	3.65%	4.20% *	3.66% *	3.73%	6.72%	8.36%	2.37%	5.23%
Utilities and transp.	5.98%	--	5.24% *	8.84%	8.84%	7.62%	6.57%	6.50%
Wholesale trade	3.09%	5.25% *	9.02% *	4.83%	6.10%	3.34%	3.98%	3.28%
Fin. svcs. and real estate	2.88%	5.56% *	5.23% *	3.44%	6.91%	3.34%	3.07%	3.17%
Retail trade	3.66%	4.79% *	3.42% *	7.50%	7.49%	5.45%	4.84%	4.22%
Professional services	1.63%	2.25%	2.71%	2.51%	3.12%	1.57%	1.66%	1.70%
Other services	2.45%	3.45% *	4.19%	3.41%	4.74%	3.88%	2.53%	2.84%
Ownership								
For profit, incorporated	1.26%	1.76%	1.82%	1.86%	2.35%	2.11%	1.19%	1.50%
For profit, unincorporated	2.52%	3.13%	5.63%	3.85%	5.05%	3.26%	2.72%	3.04%
Nonprofit	2.24%	5.95% *	3.91% *	3.55%	4.34%	1.60%	2.46%	2.34%
Age of firm								
Less than 5 years	3.18%	4.52% *	6.94% *	5.62%	7.14%	--	3.67%	5.70%
5-9 years	3.73%	2.77% *	2.05% *	3.41%	7.12%	10.50% *	1.92%	5.50%
10-19 years	3.97%	1.83% *	3.30%	2.51%	6.08%	5.57%	1.82%	5.09%
20 or more years	1.15%	2.50%	2.26%	2.10%	2.21%	1.71%	1.47%	1.29%
Multi/single status								
2 or more locations	1.32%	--	4.67% *	3.00%	2.37%	1.67%	3.02%	1.35%
1 location only	1.43%	1.50%	1.78%	1.77%	3.44%	10.57%	1.08%	2.48%
Percent full-time employees								
Less than 25%	4.59%	--	4.04% *	7.04% *	5.28%	5.72%	1.97% *	4.94%
25-49 %	3.43%	7.27% *	10.87% *	6.14%	5.22%	4.38%	5.91%	3.88%
50-74 %	2.99%	5.31%	4.71% *	5.18%	5.68%	4.39%	2.91%	3.42%
75% or more	1.14%	1.52%	1.79%	1.68%	2.15%	1.85%	1.12%	1.32%
Union presence								
No union employees	1.11%	1.48%	1.70%	1.51%	2.03%	2.11%	1.00%	1.35%
Has union employees	1.98%	--	5.69% *	10.72% *	6.91%	2.02%	10.27% *	2.00%
Percent low-wage employees								
50% or more low-wage	2.65%	2.94% *	3.54% *	5.13%	5.28%	4.45%	1.99%	3.02%
Less than 50% low-wage	1.09%	1.62%	1.79%	1.59%	2.10%	1.77%	1.10%	1.28%
Percent women employees								
Less than 25%	1.65%	2.29%	2.78%	2.56%	3.29%	3.00%	1.77%	2.06%
25-49 %	2.19%	4.27%	3.84% *	3.23%	3.93%	3.33%	2.33%	2.43%
50-74 %	2.08%	2.67% *	3.40% *	2.67%	3.83%	3.16%	1.77%	2.34%
75% or more	2.10%	3.14%	3.49%	3.79%	3.82%	2.44%	2.16%	2.17%
Percent age 50 or older employees								
Less than 25%	1.59%	2.13%	2.36%	1.72%	3.10%	2.58%	1.31%	1.88%
25-49 %	1.55%	3.99% *	3.05%	2.59%	2.94%	2.20%	2.20%	1.69%
50-74 %	2.76%	3.70%	4.44% *	5.81%	4.02%	6.04%	2.99%	3.56%
75% or more	7.72%	2.95% *	4.99% *	14.72% *	10.60%	8.43%	2.38%	8.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.6%	61.8%	65.6%	65.2%	62.9%	56.8%	64.0%	60.7%
Industry group **								
Agric., fish., forest.	67.0%	--	--	73.6%	81.3%	57.3%	51.9%	80.5%
Mining and manufacturing	56.5%	56.3%	75.3%	60.7%	55.8%	48.7%	63.3%	54.3%
Construction	61.4%	68.3%	63.9%	64.5%	61.5%	43.2%	65.5%	57.8%
Utilities and transp.	60.4%	69.6%	73.6%	69.1%	61.1%	58.7%	69.0%	59.7%
Wholesale trade	57.6%	63.2%	57.9%	63.6%	53.8%	52.4%	62.2%	54.8%
Fin. svcs. and real estate	55.9%	58.6%	59.7%	63.3%	58.6%	50.0%	59.3%	54.6%
Retail trade	63.3%	67.6%	72.0%	68.0%	70.6%	59.0%	68.2%	62.2%
Professional services	63.4%	62.3%	66.7%	64.0%	62.7%	62.3%	63.8%	63.2%
Other services	65.9%	57.9%	68.2%	69.5%	69.7%	61.0%	66.2%	65.8%
Ownership								
For profit, incorporated	60.8%	61.6%	66.4%	65.4%	60.6%	56.6%	64.4%	59.3%
For profit, unincorporated	63.0%	67.1%	59.9%	66.8%	65.8%	53.4%	63.7%	62.7%
Nonprofit	64.6%	50.5%	68.2%	62.1%	66.6%	64.6%	61.9%	65.4%
Age of firm								
Less than 5 years	64.9%	69.7%	67.4%	59.6%	63.9%	49.9%	64.8%	65.1%
5-9 years	63.7%	58.5%	65.5%	67.3%	62.1%	62.8%	62.3%	65.1%
10-19 years	66.6%	66.9%	66.7%	68.5%	65.5%	61.3%	66.7%	66.6%
20 or more years	60.4%	58.9%	64.9%	64.2%	62.4%	56.5%	63.2%	59.6%
Multi/single status								
2 or more locations	59.7%	--	68.6%	68.5%	61.7%	56.8%	64.8%	59.4%
1 location only	64.0%	62.7%	65.2%	64.0%	64.6%	56.9%	63.9%	64.1%
Percent full-time employees								
Less than 25%	72.9%	65.4%	77.1%	73.4%	81.1%	65.6%	75.3%	72.0%
25-49 %	67.8%	57.5%	69.6%	74.0%	72.9%	54.4%	65.6%	68.7%
50-74 %	65.3%	62.3%	69.3%	69.3%	73.1%	60.5%	65.5%	65.2%
75% or more	60.6%	61.8%	64.7%	64.3%	60.7%	55.8%	63.5%	59.3%
Union presence								
No union employees	62.6%	61.8%	65.9%	66.3%	63.9%	57.5%	64.3%	61.9%
Has union employees	52.6%	61.6%	54.8%	45.1%	53.4%	53.4%	54.1%	52.5%
Percent low-wage employees								
50% or more low-wage	67.7%	62.7%	63.8%	73.5%	76.4%	60.8%	66.6%	68.1%
Less than 50% low-wage	60.8%	61.7%	65.7%	64.4%	60.8%	56.1%	63.7%	59.5%
Percent women employees								
Less than 25%	60.0%	58.3%	61.1%	63.0%	61.1%	54.8%	61.0%	59.3%
25-49 %	59.1%	59.4%	60.8%	65.5%	60.3%	55.2%	61.4%	58.4%
50-74 %	61.9%	60.0%	71.8%	65.5%	64.8%	57.0%	65.3%	61.1%
75% or more	68.0%	74.1%	72.4%	69.5%	65.2%	64.6%	71.0%	66.3%
Percent age 50 or older employees								
Less than 25%	64.4%	62.5%	68.2%	66.6%	65.9%	58.3%	65.7%	63.6%
25-49 %	60.6%	68.7%	64.4%	63.9%	62.1%	56.9%	64.4%	59.7%
50-74 %	57.5%	57.8%	62.2%	64.3%	56.7%	52.5%	60.9%	55.9%
75% or more	59.6%	57.5%	56.5%	61.3%	65.1%	69.6%	57.0%	68.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	2.09%	1.52%	0.94%	1.03%	1.25%	0.93%	0.75%
Industry group **								
Agric., fish., forest.	7.37%	--	--	8.63%	4.69%	3.21%	11.92%	3.99%
Mining and manufacturing	1.66%	6.82%	3.76%	2.87%	3.05%	2.56%	2.97%	1.85%
Construction	2.53%	4.85%	3.18%	3.34%	3.86%	10.87%	2.11%	4.29%
Utilities and transp.	2.60%	10.87%	3.59%	5.05%	3.74%	3.33%	3.98%	2.81%
Wholesale trade	2.24%	9.86%	7.93%	2.47%	3.68%	2.85%	4.75%	2.14%
Fin. svcs. and real estate	2.11%	6.32%	5.91%	3.25%	3.56%	3.15%	3.43%	2.54%
Retail trade	1.70%	6.42%	2.74%	2.87%	1.96%	2.24%	2.41%	1.91%
Professional services	0.92%	3.50%	2.33%	1.58%	1.77%	1.74%	1.56%	1.14%
Other services	1.43%	4.13%	2.94%	1.90%	1.67%	3.57%	1.90%	1.86%
Ownership								
For profit, incorporated	0.71%	2.57%	1.79%	1.16%	1.04%	1.38%	1.14%	0.87%
For profit, unincorporated	1.70%	4.06%	3.66%	2.04%	3.49%	4.43%	2.03%	2.38%
Nonprofit	1.47%	7.43%	4.03%	2.42%	2.47%	2.23%	2.73%	1.73%
Age of firm								
Less than 5 years	2.44%	5.51%	6.30%	4.07%	2.33%	2.42%	3.62%	2.01%
5-9 years	1.47%	4.21%	3.80%	2.71%	2.57%	3.17%	2.36%	1.75%
10-19 years	1.16%	4.27%	2.44%	1.95%	1.89%	4.11%	1.87%	1.43%
20 or more years	0.74%	3.20%	2.08%	1.20%	1.29%	1.32%	1.27%	0.88%
Multi/single status								
2 or more locations	0.91%	--	4.76%	1.78%	1.44%	1.30%	2.73%	0.95%
1 location only	0.70%	2.06%	1.60%	1.07%	1.34%	1.58%	1.00%	0.97%
Percent full-time employees								
Less than 25%	2.71%	15.60%	6.77%	6.99%	2.64%	3.59%	5.49%	3.03%
25-49 %	3.14%	9.79%	5.88%	3.06%	3.01%	9.89%	3.78%	4.12%
50-74 %	1.74%	5.76%	3.66%	2.54%	1.76%	2.75%	2.66%	2.13%
75% or more	0.67%	2.33%	1.72%	1.04%	1.17%	1.45%	1.04%	0.84%
Union presence								
No union employees	0.61%	2.11%	1.55%	0.91%	0.99%	1.33%	0.95%	0.77%
Has union employees	2.38%	7.59%	6.63%	5.68%	4.37%	3.38%	3.46%	2.58%
Percent low-wage employees								
50% or more low-wage	2.13%	5.00%	8.08%	2.52%	1.85%	3.89%	3.40%	2.58%
Less than 50% low-wage	0.63%	2.27%	1.47%	1.00%	1.12%	1.33%	0.97%	0.79%
Percent women employees								
Less than 25%	1.08%	3.33%	2.60%	1.61%	1.69%	3.11%	1.49%	1.49%
25-49 %	1.35%	5.38%	3.26%	1.82%	2.17%	2.65%	2.17%	1.63%
50-74 %	1.07%	4.20%	2.52%	2.01%	1.70%	1.64%	1.89%	1.23%
75% or more	1.34%	4.29%	2.96%	2.04%	2.96%	2.62%	2.00%	1.73%
Percent age 50 or older employees								
Less than 25%	0.89%	3.09%	1.80%	1.28%	1.30%	2.55%	1.26%	1.20%
25-49 %	0.91%	4.15%	2.89%	1.61%	1.57%	1.57%	1.60%	1.05%
50-74 %	1.73%	3.99%	3.74%	2.72%	3.15%	3.41%	2.26%	2.22%
75% or more	3.81%	5.57%	12.11%	6.99%	5.40%	4.54%	4.68%	3.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	55.8%	64.3%	59.7%	56.9%	54.6%	60.9%	55.2%
Industry group **								
Agric., fish., forest.	48.7%	--	--	--	--	56.1%	--	49.6%
Mining and manufacturing	52.3%	--	70.3%	58.2%	55.9%	50.4%	60.6%	52.0%
Construction	52.0%	--	61.7%	40.9%	54.8%	53.0%	53.4%	51.7%
Utilities and transp.	51.2%	--	--	50.7%	47.8%	52.5%	61.5%	50.8%
Wholesale trade	53.0%	--	--	57.7%	55.6%	51.3%	60.7%	52.5%
Fin. svcs. and real estate	53.5%	64.6%	44.2%	60.8%	49.7%	54.4%	54.6%	53.5%
Retail trade	63.8%	--	68.4%	72.6%	66.8%	63.0%	71.3%	63.6%
Professional services	55.2%	52.0%	72.2%	64.9%	57.9%	54.1%	63.5%	55.0%
Other services	61.3%	48.7%	63.2%	66.8%	69.7%	58.1%	62.1%	61.2%
Ownership								
For profit, incorporated	55.3%	58.5%	64.7%	63.2%	55.2%	54.7%	63.0%	55.0%
For profit, unincorporated	58.5%	50.3%	63.3%	51.9%	65.0%	56.6%	58.3%	58.5%
Nonprofit	54.6%	54.3%	64.0%	56.6%	57.0%	53.9%	52.7%	54.7%
Age of firm								
Less than 5 years	59.6%	47.3%	77.8%	61.5%	55.8%	51.5%	62.8%	56.9%
5-9 years	60.9%	--	55.4%	62.8%	64.4%	50.8%	55.7%	61.6%
10-19 years	59.7%	44.3%	63.5%	60.9%	63.8%	56.8%	60.0%	59.6%
20 or more years	55.0%	63.3%	63.0%	59.0%	55.3%	54.6%	61.6%	54.8%
Multi/single status								
2 or more locations	55.2%	74.0%	57.4%	62.6%	56.8%	54.7%	58.7%	55.1%
1 location only	57.5%	55.5%	65.1%	58.5%	57.0%	50.7%	61.3%	56.2%
Percent full-time employees								
Less than 25%	70.6%	--	--	63.5%	71.0%	71.1%	67.3%	70.7%
25-49 %	65.5%	--	72.3%	72.2%	66.7%	64.4%	74.4%	65.0%
50-74 %	59.9%	58.0%	66.4%	70.3%	68.9%	58.6%	62.4%	59.8%
75% or more	54.1%	54.1%	63.3%	57.8%	55.8%	53.2%	60.0%	53.9%
Union presence								
No union employees	56.6%	56.6%	66.4%	64.0%	58.3%	55.1%	63.4%	56.2%
Has union employees	52.8%	--	--	31.3% *	46.8%	53.9%	31.3% *	53.0%
Percent low-wage employees								
50% or more low-wage	68.8%	65.8%	74.0%	77.9%	76.0%	66.4%	76.1%	68.6%
Less than 50% low-wage	54.1%	55.0%	63.7%	57.4%	55.2%	53.4%	59.9%	53.9%
Percent women employees								
Less than 25%	52.3%	49.4%	65.9%	53.1%	52.8%	51.4%	58.2%	51.8%
25-49 %	54.0%	55.2%	57.0%	63.1%	56.3%	53.1%	61.0%	53.8%
50-74 %	57.4%	54.5%	59.1%	63.3%	61.0%	56.4%	60.9%	57.3%
75% or more	58.9%	70.9%	70.4%	71.0%	59.1%	57.9%	67.4%	58.6%
Percent age 50 or older employees								
Less than 25%	57.6%	51.3%	69.5%	59.9%	56.9%	57.3%	62.0%	57.3%
25-49 %	54.6%	73.9%	60.6%	57.0%	57.7%	53.8%	63.9%	54.5%
50-74 %	54.2%	60.2%	56.4%	63.1%	51.2%	53.6%	55.3%	54.1%
75% or more	55.1%	--	--	64.9%	67.2%	52.5%	53.7%	55.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	4.30%	3.11%	3.02%	1.20%	0.46%	1.97%	0.45%
Industry group **								
Agric., fish., forest.	7.84%	--	--	--	--	2.65%	--	8.64%
Mining and manufacturing	1.09%	--	10.57%	3.36%	2.06%	1.34%	5.81%	1.11%
Construction	3.01%	--	15.10%	11.90%	3.29%	3.06%	6.86%	3.30%
Utilities and transp.	2.18%	--	--	8.85%	5.85%	1.99%	6.20%	2.24%
Wholesale trade	1.20%	--	--	5.88%	2.43%	1.33%	7.24%	1.19%
Fin. svcs. and real estate	1.23%	10.20%	3.30%	6.64%	3.28%	1.24%	5.26%	1.25%
Retail trade	1.00%	--	10.46%	5.66%	3.29%	1.03%	4.24%	1.02%
Professional services	0.75%	8.34%	2.90%	4.42%	2.25%	0.79%	4.21%	0.76%
Other services	1.41%	8.78%	5.80%	3.28%	3.37%	1.47%	3.61%	1.49%
Ownership								
For profit, incorporated	0.51%	5.09%	3.75%	2.26%	1.47%	0.54%	2.23%	0.52%
For profit, unincorporated	1.44%	9.30%	6.27%	9.77%	2.55%	1.22%	3.98%	1.53%
Nonprofit	1.09%	11.51%	11.37%	6.63%	3.10%	1.16%	7.98%	1.10%
Age of firm								
Less than 5 years	3.11%	9.93%	3.51%	4.86%	2.97%	1.36%	5.74%	2.82%
5-9 years	2.81%	--	9.46%	3.56%	4.38%	3.61%	5.48%	3.15%
10-19 years	1.54%	8.73%	6.31%	3.85%	3.38%	1.80%	3.81%	1.67%
20 or more years	0.46%	5.64%	4.15%	4.00%	1.33%	0.47%	2.64%	0.47%
Multi/single status								
2 or more locations	0.45%	2.88%	9.22%	3.27%	1.47%	0.47%	5.19%	0.45%
1 location only	1.59%	4.37%	3.30%	4.01%	2.24%	3.76%	2.13%	1.97%
Percent full-time employees								
Less than 25%	1.65%	--	--	4.85%	5.64%	1.76%	11.94%	1.66%
25-49 %	1.77%	--	7.69%	4.70%	3.69%	2.09%	5.06%	1.83%
50-74 %	0.82%	7.04%	4.92%	6.04%	2.75%	0.85%	3.72%	0.84%
75% or more	0.51%	5.34%	3.64%	3.41%	1.28%	0.55%	2.27%	0.52%
Union presence								
No union employees	0.50%	4.43%	2.83%	1.90%	1.18%	0.57%	1.82%	0.52%
Has union employees	0.90%	--	--	12.29% *	4.55%	0.79%	11.65% *	0.90%
Percent low-wage employees								
50% or more low-wage	1.11%	13.38%	8.37%	4.59%	2.25%	1.14%	4.74%	1.13%
Less than 50% low-wage	0.46%	4.58%	3.26%	3.19%	1.22%	0.49%	2.07%	0.47%
Percent women employees								
Less than 25%	0.91%	5.89%	5.44%	5.07%	2.12%	0.90%	3.17%	0.95%
25-49 %	0.75%	10.19%	7.87%	3.41%	2.05%	0.81%	4.12%	0.76%
50-74 %	0.92%	11.40%	6.49%	4.62%	2.82%	0.96%	4.13%	0.93%
75% or more	1.00%	6.91%	4.60%	4.87%	3.42%	0.95%	3.86%	1.02%
Percent age 50 or older employees								
Less than 25%	0.95%	5.28%	4.97%	2.43%	2.47%	1.02%	2.79%	0.99%
25-49 %	0.52%	5.24%	4.48%	7.26%	1.28%	0.55%	3.17%	0.52%
50-74 %	1.80%	10.13%	7.26%	5.87%	4.92%	1.68%	5.07%	1.92%
75% or more	2.89%	--	--	10.68%	8.17%	2.16%	10.60%	3.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26,281	23,768	24,138	24,591	26,687	26,733	24,176	26,602
Industry group **								
Agric., fish., forest.	18,127	--	--	18,293	19,828	24,831	15,076 *	20,888
Mining and manufacturing	24,861	18,505	23,828	23,825	25,305	25,022	22,762	25,025
Construction	23,001	22,723	23,905	22,011	25,483	21,142	22,935	23,026
Utilities and transp.	25,771	--	26,234	23,859	26,865	25,702	24,497	25,821
Wholesale trade	26,382	25,611	23,371	25,291	25,917	27,205	24,830	26,737
Fin. svcs. and real estate	27,636	26,231	26,390	27,686	29,299	27,206	26,170	27,834
Retail trade	25,079	22,856	22,129	25,736	22,206	25,560	24,039	25,190
Professional services	28,151	24,384	25,600	25,098	27,536	29,281	24,977	28,616
Other services	23,935	22,460	23,296	24,996	25,629	23,306	23,455	24,057
Ownership								
For profit, incorporated	25,563	23,359	24,154	23,973	26,308	25,784	23,926	25,810
For profit, unincorporated	25,613	25,794	23,603	26,904	25,413	25,636	25,423	25,665
Nonprofit	29,360	23,169	25,060	24,654	28,480	30,851	23,704	29,890
Age of firm								
Less than 5 years	24,671	23,355	21,441	26,881	26,285	21,657	24,654	24,694
5-9 years	25,855	23,402	24,297	23,340	27,510	28,912	23,565	27,542
10-19 years	24,905	21,000	24,358	24,744	24,473	26,942	23,729	25,499
20 or more years	26,461	24,833	24,450	24,558	26,883	26,701	24,415	26,662
Multi/single status								
2 or more locations	26,715	--	24,698	26,419	26,812	26,728	24,863	26,759
1 location only	24,926	23,681	24,074	23,971	26,462	27,010	24,072	25,695
Percent full-time employees								
Less than 25%	23,645	28,394	24,449	19,795	24,728	24,765	19,536	24,578
25-49 %	25,751	24,621	25,332	25,875	23,191	26,970	25,420	25,830
50-74 %	26,970	21,894	21,870	23,661	27,283	27,823	22,253	27,638
75% or more	26,226	24,077	24,363	24,733	26,755	26,545	24,436	26,497
Union presence								
No union employees	25,986	23,812	24,181	25,156	26,354	26,393	24,323	26,313
Has union employees	27,188	--	23,329	20,680	28,353	27,438	22,029	27,372
Percent low-wage employees								
50% or more low-wage	22,533	19,566	16,038	22,163	21,420	23,713	19,573	23,027
Less than 50% low-wage	26,557	24,199	24,819	24,775	26,983	26,967	24,545	26,862
Percent women employees								
Less than 25%	24,757	22,832	22,918	23,690	25,456	25,268	23,126	25,185
25-49 %	26,439	26,239	23,704	25,197	26,120	26,823	25,299	26,559
50-74 %	26,713	22,797	27,985	25,493	27,348	26,774	25,385	26,849
75% or more	27,921	24,404	23,981	25,323	28,764	28,518	24,107	28,526
Percent age 50 or older employees								
Less than 25%	25,093	21,536	22,845	23,798	25,632	26,010	23,000	25,630
25-49 %	27,132	27,644	26,702	25,300	27,403	27,227	25,700	27,229
50-74 %	25,724	24,118	25,559	25,545	26,953	25,224	25,106	25,877
75% or more	24,399	26,170	16,325 *	25,315	25,649	24,379	24,475	24,311

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	175.57	903.68	656.21	396.89	365.55	238.21	407.15	191.26
Industry group **								
Agric., fish., forest.	2,978.04	--	--	1,385.64	3,772.29	1,778.88	4,588.59 *	2,929.51
Mining and manufacturing	320.84	2,326.84	1,675.96	986.75	720.16	382.92	1,074.04	334.78
Construction	1,001.69	2,362.38	1,358.53	935.08	1,912.46	2,044.61	864.65	1,350.39
Utilities and transp.	538.02	--	2,006.52	810.09	1,892.82	420.04	1,661.58	555.31
Wholesale trade	550.12	3,984.56	1,448.52	1,843.82	1,243.00	541.90	1,754.17	527.60
Fin. svcs. and real estate	443.03	3,054.35	1,184.13	1,949.45	848.52	534.70	1,445.42	461.70
Retail trade	365.39	1,705.85	1,544.91	1,745.69	1,346.06	384.14	1,111.29	387.37
Professional services	299.51	1,165.57	947.08	667.86	622.59	396.18	602.62	324.68
Other services	550.25	1,951.59	1,389.50	926.09	919.10	883.55	921.08	648.97
Ownership								
For profit, incorporated	181.90	1,021.21	835.70	474.44	465.52	215.88	482.50	195.34
For profit, unincorporated	596.23	2,906.67	1,208.47	1,024.55	901.75	1,043.89	1,101.15	698.98
Nonprofit	445.69	1,439.59	1,733.56	913.02	845.29	544.77	915.42	459.78
Age of firm								
Less than 5 years	1,093.68	2,388.23	1,533.19	2,552.60	1,703.84	1,232.54	1,571.54	1,463.94
5-9 years	764.56	2,633.69	1,368.62	1,007.86	1,099.84	1,772.48	1,131.10	877.71
10-19 years	469.41	1,526.14	1,067.86	920.53	1,107.82	693.51	768.08	582.33
20 or more years	194.72	1,243.20	1,004.67	475.52	414.14	248.11	551.21	205.88
Multi/single status								
2 or more locations	206.61	--	1,482.79	722.96	450.67	241.59	1,076.86	209.68
1 location only	339.45	918.44	711.21	457.03	658.36	1,373.00	440.32	492.15
Percent full-time employees								
Less than 25%	951.49	530.05	3,713.84	2,080.26	2,118.27	1,224.23	2,650.92	888.60
25-49 %	750.84	2,965.63	3,561.56	1,911.28	1,821.02	931.87	1,961.98	807.01
50-74 %	371.06	1,722.49	1,496.47	1,089.94	1,891.81	396.71	1,003.49	398.57
75% or more	199.41	1,073.43	735.29	433.63	377.93	281.35	456.53	217.48
Union presence								
No union employees	179.70	911.21	682.59	393.80	373.17	251.11	421.57	197.35
Has union employees	455.58	--	2,268.43	1,039.63	1,177.49	508.17	1,421.25	464.72
Percent low-wage employees								
50% or more low-wage	685.66	2,204.80	3,701.53	1,294.00	1,091.86	950.77	1,968.99	718.32
Less than 50% low-wage	178.41	965.41	535.27	416.02	375.03	241.70	399.45	195.04
Percent women employees								
Less than 25%	338.30	1,587.20	1,169.76	599.34	737.81	501.66	666.66	386.89
25-49 %	264.19	1,901.57	869.78	944.39	663.21	312.84	822.85	278.46
50-74 %	402.33	1,547.64	1,678.48	746.27	682.61	558.44	881.26	433.21
75% or more	388.38	1,615.89	1,281.79	978.96	985.93	459.85	831.01	420.68
Percent age 50 or older employees								
Less than 25%	355.93	1,069.23	704.00	615.26	634.56	609.64	531.72	418.04
25-49 %	203.62	1,773.36	954.60	600.63	522.63	237.78	616.60	213.10
50-74 %	679.72	2,646.01	1,381.08	1,091.51	1,218.25	1,097.57	1,110.96	801.65
75% or more	1,359.29	2,167.15	5,988.74 *	2,234.37	2,711.71	1,642.80	2,236.55	1,372.90

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25,909	23,239	22,249	24,311	25,220	27,410	23,033	26,535
Industry group **								
Agric., fish., forest.	--	--	--	17,193	--	26,299	--	--
Mining and manufacturing	23,622	--	23,082	19,875	25,001	24,047	21,498	23,994
Construction	22,245	20,772	26,772	22,285	21,476	19,765	24,707	21,003
Utilities and transp.	25,747	--	29,387	--	29,729	25,455	22,750	25,883
Wholesale trade	24,966	--	26,244	27,854	22,978	26,080	23,052	25,780
Fin. svcs. and real estate	27,195	27,264	24,753	24,165	26,034	28,839	24,854	27,792
Retail trade	25,627	23,489	19,593	27,770	19,301	27,193	21,734	26,124
Professional services	28,767	24,050	25,008	26,732	26,926	30,676	25,032	29,378
Other services	22,034	21,345	20,266	23,477	24,717	20,245	21,671	22,160
Ownership								
For profit, incorporated	24,714	24,348	22,595	23,729	24,756	25,399	23,238	25,117
For profit, unincorporated	25,526	25,509	22,991	27,099	24,549	26,161	24,789	25,683
Nonprofit	28,708	19,107	--	24,185	26,452	31,174	20,984	29,567
Age of firm								
Less than 5 years	25,115	--	19,653	25,995	21,458	--	30,307	22,449
5-9 years	26,576	20,712	20,294	22,059	29,535	--	20,742	29,384
10-19 years	24,714	21,894	21,990	24,299	24,957	30,655	23,207	25,866
20 or more years	26,005	23,593	22,639	24,513	24,597	27,258	23,056	26,462
Multi/single status								
2 or more locations	26,857	--	24,900	26,470	25,014	27,455	24,664	26,958
1 location only	23,993	23,205	21,814	23,293	25,459	26,287	22,711	25,047
Percent full-time employees								
Less than 25%	21,993	--	--	18,646	21,987	24,593	14,742	23,964
25-49 %	24,788	--	28,080	24,440	22,325	26,265	26,767	24,054
50-74 %	27,314	22,658	22,744	23,125	22,873	28,649	23,218	27,928
75% or more	25,586	23,157	21,934	24,576	25,543	26,827	22,960	26,200
Union presence								
No union employees	24,933	23,239	22,121	25,066	25,248	25,614	22,939	25,573
Has union employees	28,187	--	23,925	19,464	25,055	29,347	24,861	28,287
Percent low-wage employees								
50% or more low-wage	20,042	22,113	--	20,697	19,578	21,323	14,659	20,963
Less than 50% low-wage	26,608	23,324	24,273	24,546	25,603	28,407	23,831	27,229
Percent women employees								
Less than 25%	23,923	22,088	22,443	23,449	24,056	25,197	22,560	24,437
25-49 %	25,451	24,311	22,172	24,442	24,776	26,285	23,018	25,867
50-74 %	27,389	23,771	23,320	26,449	26,042	28,732	24,370	27,972
75% or more	26,890	21,557	20,556	23,836	26,283	28,430	22,149	27,605
Percent age 50 or older employees								
Less than 25%	25,137	21,383	24,037	23,846	24,802	27,927	22,467	26,043
25-49 %	27,244	22,764	24,481	24,689	25,229	28,310	23,789	27,590
50-74 %	23,323	24,891	22,667	24,527	26,932	20,011	24,031	23,136
75% or more	22,048	27,249	--	--	--	28,219	22,333	21,171

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	442.82	1,043.46	1,793.67	805.99	704.64	722.65	794.98	505.30
Industry group **								
Agric., fish., forest.	--	--	--	458.01	--	990.21	--	--
Mining and manufacturing	775.72	--	3,012.41	1,415.33	1,796.49	1,095.63	1,402.93	892.11
Construction	1,011.76	2,365.95	2,164.27	1,665.86	2,169.00	1,110.42	1,472.61	1,202.71
Utilities and transp.	681.68	--	2,195.84	--	3,792.05	567.45	3,469.45	691.73
Wholesale trade	1,264.22	--	2,397.75	3,723.57	1,499.71	2,230.02	1,913.11	1,719.89
Fin. svcs. and real estate	939.35	1,656.03	3,267.61	2,625.18	1,761.97	1,175.29	1,685.69	1,073.62
Retail trade	723.90	1,429.24	2,014.10	4,309.33	1,402.53	666.23	1,712.27	757.23
Professional services	705.71	2,197.74	2,399.61	1,154.16	1,276.08	960.17	1,140.82	790.04
Other services	1,533.60	1,787.68	2,781.25	1,758.20	1,901.19	3,016.77	1,425.60	2,009.90
Ownership								
For profit, incorporated	516.93	1,204.76	2,084.15	941.24	913.73	856.86	974.49	602.94
For profit, unincorporated	716.61	2,041.98	4,025.46	2,006.20	1,202.29	936.18	1,962.70	759.67
Nonprofit	946.93	1,032.54	--	2,091.91	1,567.42	1,146.94	1,666.28	1,013.76
Age of firm								
Less than 5 years	1,678.98	--	1,770.60	2,186.40	1,966.18	--	3,273.10	1,443.69
5-9 years	1,526.21	2,052.49	3,208.97	1,727.79	1,503.03	--	1,391.74	1,411.87
10-19 years	934.41	1,375.17	2,050.38	1,147.82	2,135.15	2,030.89	1,081.72	1,375.10
20 or more years	509.88	1,541.43	2,475.27	1,128.46	696.61	743.83	1,165.86	556.39
Multi/single status								
2 or more locations	565.21	--	3,722.63	1,465.61	660.02	741.57	1,627.90	587.07
1 location only	702.64	1,044.78	1,978.35	878.47	1,300.71	3,162.29	882.79	1,004.41
Percent full-time employees								
Less than 25%	2,032.72	--	--	3,041.31	3,502.11	2,807.35	1,019.04	2,037.32
25-49 %	1,452.42	--	3,784.15	1,851.67	2,000.01	1,547.70	3,709.97	1,310.16
50-74 %	616.53	2,324.20	3,120.71	2,090.37	3,259.14	549.61	1,659.94	631.67
75% or more	559.27	1,095.96	2,123.31	901.31	726.70	1,078.18	924.89	650.08
Union presence								
No union employees	504.38	1,043.46	1,900.79	791.20	811.54	1,013.51	823.09	612.06
Has union employees	798.64	--	3,936.60	1,487.76	858.58	845.76	2,839.22	817.08
Percent low-wage employees								
50% or more low-wage	1,762.74	1,874.83	--	1,699.48	1,974.39	2,465.16	3,946.58	1,916.52
Less than 50% low-wage	394.85	1,113.36	1,174.55	848.92	735.25	576.55	625.02	453.63
Percent women employees								
Less than 25%	725.05	2,104.63	3,345.35	1,322.41	1,382.45	854.57	1,676.56	747.80
25-49 %	626.21	1,833.45	1,857.79	2,081.80	1,139.78	934.93	1,089.20	707.86
50-74 %	1,205.15	1,620.30	3,138.43	1,415.27	1,310.94	1,972.91	1,258.43	1,416.11
75% or more	717.50	1,855.32	3,098.88	1,373.96	1,804.18	695.84	1,616.92	782.02
Percent age 50 or older employees								
Less than 25%	644.98	1,122.46	1,860.31	1,021.38	1,249.38	1,127.43	829.15	791.41
25-49 %	521.96	1,456.86	1,993.26	1,411.24	979.69	646.81	1,075.69	555.84
50-74 %	1,602.68	2,700.73	2,252.86	2,808.83	1,405.50	3,098.26	1,706.75	1,958.88
75% or more	3,400.59	2,709.50	--	--	--	1,442.19	4,398.71	3,172.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26,411	24,167	25,163	25,061	27,241	26,506	24,887	26,606
Industry group **								
Agric., fish., forest.	21,057	--	29,393	21,147	23,102	--	--	22,105
Mining and manufacturing	25,118	--	23,149	25,607	25,191	25,264	23,410	25,223
Construction	22,205	23,681	21,125	22,593	24,812	19,963	22,104	22,242
Utilities and transp.	25,426	--	25,442	24,366	26,564	25,213	24,926	25,446
Wholesale trade	26,878	28,150	23,509	24,897	27,434	27,065	26,456	26,958
Fin. svcs. and real estate	27,461	25,626	26,732	29,851	29,793	26,761	26,515	27,580
Retail trade	24,949	20,470	24,880	24,925	23,607	25,176	24,873	24,955
Professional services	28,248	23,888	26,732	24,977	28,303	28,952	25,157	28,631
Other services	24,576	25,651	24,184	25,544	26,795	23,630	24,906	24,507
Ownership								
For profit, incorporated	25,719	22,878	25,493	24,347	26,666	25,736	24,404	25,873
For profit, unincorporated	25,511	26,732	23,302	27,357	26,573	24,777	26,014	25,360
Nonprofit	29,825	28,486	27,268	25,381	29,546	30,647	25,461	30,168
Age of firm								
Less than 5 years	25,127	20,521	21,610	28,088	28,458	22,292	24,413	26,208
5-9 years	25,568	24,287	25,568	23,981	25,894	28,030	24,637	26,463
10-19 years	25,194	21,056	25,296	25,648	24,698	26,229	24,374	25,576
20 or more years	26,568	25,750	25,755	24,843	27,534	26,499	25,219	26,671
Multi/single status								
2 or more locations	26,621	--	24,322	26,234	27,280	26,498	25,146	26,646
1 location only	25,625	24,001	25,248	24,698	27,162	27,009	24,853	26,324
Percent full-time employees								
Less than 25%	24,861	--	28,119	20,384	26,581	26,078	20,077	25,590
25-49 %	25,684	21,862	--	27,629	23,109	26,451	25,563	25,708
50-74 %	26,776	20,453	21,014	24,803	28,695	27,306	21,486	27,386
75% or more	26,404	24,817	25,560	25,112	27,273	26,398	25,254	26,550
Union presence								
No union employees	26,274	24,238	25,325	25,428	26,877	26,405	25,175	26,450
Has union employees	26,858	--	--	22,017	28,907	26,750	21,122	27,062
Percent low-wage employees								
50% or more low-wage	23,550	18,216	21,225	22,313	21,483	24,813	21,671	23,792
Less than 50% low-wage	26,597	24,730	25,375	25,289	27,538	26,618	25,098	26,789
Percent women employees								
Less than 25%	24,691	23,422	23,258	23,893	25,570	24,809	23,436	24,990
25-49 %	26,780	28,120	24,868	25,762	26,974	26,854	27,001	26,762
50-74 %	26,612	22,455	28,976	26,060	27,798	26,340	25,978	26,660
75% or more	28,409	24,108	26,170	26,491	30,213	28,512	25,113	28,901
Percent age 50 or older employees								
Less than 25%	25,166	21,464	22,923	24,210	26,093	25,617	23,455	25,547
25-49 %	27,127	28,541	28,110	25,860	27,947	26,955	26,670	27,152
50-74 %	26,654	25,775	27,242	25,907	27,342	26,460	26,167	26,769
75% or more	24,274	25,164	29,271	26,866	29,511	21,543	25,837	22,840

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	203.43	1,367.74	640.67	507.22	441.68	261.47	544.70	217.81
Industry group **								
Agric., fish., forest.	2,044.80	--	1,932.98	1,941.38	942.76	--	--	1,070.82
Mining and manufacturing	365.96	--	1,924.53	1,201.62	777.31	438.04	1,661.32	374.39
Construction	1,198.45	4,164.50	1,544.30	1,204.37	1,776.13	2,249.77	1,132.58	1,581.43
Utilities and transp.	618.03	--	2,454.53	930.36	2,205.61	335.64	1,906.14	638.48
Wholesale trade	620.54	5,329.67	1,482.54	2,605.78	1,301.20	590.94	2,562.44	553.11
Fin. svcs. and real estate	496.69	4,069.09	1,315.35	2,473.83	965.38	542.19	1,875.99	506.36
Retail trade	391.07	2,901.95	2,517.76	2,001.73	1,885.93	383.86	1,625.01	401.45
Professional services	352.01	1,523.21	1,179.46	937.92	777.30	442.09	843.23	372.97
Other services	594.97	3,384.29	1,583.38	1,121.96	1,248.71	873.12	1,215.67	673.48
Ownership								
For profit, incorporated	201.29	1,569.51	792.60	600.87	547.50	222.39	655.73	210.87
For profit, unincorporated	742.79	3,592.60	1,329.75	1,370.54	1,037.83	1,173.33	1,366.40	867.17
Nonprofit	498.06	1,767.65	1,403.50	1,185.83	960.12	612.49	1,198.76	506.96
Age of firm								
Less than 5 years	1,439.77	2,509.35	1,854.85	3,461.61	1,974.28	1,206.65	1,908.00	2,062.14
5-9 years	933.88	3,641.42	1,557.54	1,280.19	1,366.15	1,657.94	1,558.67	1,009.63
10-19 years	557.50	2,410.38	1,259.15	1,474.78	1,199.83	640.32	1,084.17	634.56
20 or more years	222.27	1,941.13	894.53	554.97	490.05	272.21	730.66	232.24
Multi/single status								
2 or more locations	232.29	--	1,068.38	928.56	522.33	264.96	1,615.62	234.51
1 location only	439.43	1,403.80	697.30	592.63	863.48	1,232.67	577.28	630.28
Percent full-time employees								
Less than 25%	1,092.59	--	4,672.62	2,795.54	2,197.05	1,030.29	5,015.76	830.11
25-49 %	940.09	1,381.72	--	2,596.33	2,760.11	1,032.00	2,706.22	991.63
50-74 %	440.92	3,014.55	1,688.40	1,364.96	1,968.04	489.31	1,506.16	479.11
75% or more	227.19	1,582.54	661.60	550.29	457.18	300.02	601.13	243.53
Union presence								
No union employees	201.32	1,389.96	649.50	520.28	455.60	255.85	559.72	215.31
Has union employees	575.20	--	--	1,488.65	1,258.03	646.95	1,742.45	585.56
Percent low-wage employees								
50% or more low-wage	486.59	2,646.55	1,913.33	1,689.87	1,449.23	447.95	1,822.33	486.07
Less than 50% low-wage	213.70	1,464.81	662.59	530.54	449.56	277.01	569.48	228.97
Percent women employees								
Less than 25%	393.41	2,317.08	849.50	726.51	838.25	566.00	839.15	444.96
25-49 %	290.48	3,173.51	1,021.82	1,288.80	787.98	320.93	1,157.27	299.61
50-74 %	440.22	2,346.23	2,203.02	916.79	813.72	576.07	1,244.74	463.37
75% or more	493.44	2,123.95	1,299.60	1,365.83	1,059.56	600.29	1,086.99	530.42
Percent age 50 or older employees								
Less than 25%	446.94	1,732.18	822.57	820.30	803.93	701.39	747.70	514.11
25-49 %	224.03	2,146.96	1,224.27	714.89	594.00	253.04	863.95	231.51
50-74 %	715.64	3,693.21	1,338.68	1,276.01	1,640.34	861.98	1,468.69	807.56
75% or more	2,293.11	3,920.05	2,504.31	1,889.41	2,722.45	3,325.99	3,040.67	3,047.35

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26,091	23,104	23,669	22,850	26,303	27,401	23,243	26,693
Industry group **								
Agric., fish., forest.	18,073	--	18,776	--	--	26,914	18,516	--
Mining and manufacturing	24,966	--	--	24,003	27,098	24,583	23,181	25,079
Construction	26,943	--	27,440	19,977	32,229	29,650	23,503	28,226
Utilities and transp.	28,771	--	--	22,399	--	30,494	22,495	28,903
Wholesale trade	25,148	21,699	--	23,904	22,263	28,683	21,206	26,290
Fin. svcs. and real estate	29,758	--	--	25,894	30,933	29,516	27,101	29,928
Retail trade	24,105	27,530	23,129	26,377	27,590	22,855	26,104	23,559
Professional services	26,283	28,055	23,810	23,066	25,297	28,766	24,312	26,821
Other services	24,013	--	25,828	24,690	21,467	26,385	21,040	25,109
Ownership								
For profit, incorporated	25,834	23,533	23,209	22,660	26,675	26,646	23,375	26,350
For profit, unincorporated	26,193	--	25,536	24,369	22,168	29,462	22,796	27,038
Nonprofit	27,589	23,897	--	21,991	27,858	32,510	23,049	28,391
Age of firm								
Less than 5 years	21,410	27,140	21,440	18,161	20,585	--	21,621	21,025
5-9 years	25,542	--	23,683	22,454	26,628	31,098	22,709	27,081
10-19 years	24,045	--	24,128	22,403	22,031	27,340	21,914	24,803
20 or more years	26,517	23,758	24,049	23,225	26,815	27,401	23,856	26,947
Multi/single status								
2 or more locations	27,155	--	25,650	27,260	26,848	27,358	24,297	27,257
1 location only	23,536	23,302	23,511	21,649	25,102	29,771	23,074	24,019
Percent full-time employees								
Less than 25%	21,134	--	19,826	--	--	19,377	23,263	19,917
25-49 %	28,093	27,665	--	18,118	26,557	32,716	22,067	30,222
50-74 %	26,850	24,233	22,412	19,053	32,886	28,085	22,366	28,569
75% or more	26,046	22,282	23,953	23,239	26,044	27,327	23,399	26,560
Union presence								
No union employees	25,806	23,168	23,483	23,882	25,632	27,334	23,300	26,475
Has union employees	27,084	--	27,470	18,712	30,653	27,542	22,391	27,324
Percent low-wage employees								
50% or more low-wage	23,696	--	23,053	23,989	24,591	24,726	21,684	24,783
Less than 50% low-wage	26,221	23,613	23,729	22,781	26,407	27,484	23,424	26,773
Percent women employees								
Less than 25%	25,988	21,420	22,708	23,118	26,850	27,469	22,655	26,836
25-49 %	25,598	24,926	21,915	23,903	23,391	27,458	22,839	26,097
50-74 %	26,066	--	32,199	20,581	26,579	26,581	25,489	26,155
75% or more	27,445	28,059	20,474	23,268	28,561	28,989	23,193	28,525
Percent age 50 or older employees								
Less than 25%	24,519	22,201	20,893	22,062	25,106	27,124	21,822	25,488
25-49 %	26,988	29,468	25,908	23,792	27,144	27,378	25,201	27,176
50-74 %	25,259	--	--	24,840	23,705	27,418	21,664	26,343
75% or more	27,266	27,196	--	22,965	26,883	29,175	25,497	28,503

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	498.72	1,668.54	1,272.29	868.64	1,115.77	697.00	757.83	574.53
Industry group **								
Agric., fish., forest.	1,912.14	--	913.16	--	--	870.26	883.75	--
Mining and manufacturing	951.93	--	--	1,948.06	1,711.34	1,210.09	1,837.72	1,004.07
Construction	2,518.68	--	2,518.38	1,985.10	5,188.35	1,500.88	1,734.12	3,365.51
Utilities and transp.	2,239.89	--	--	881.10	--	2,520.94	882.64	2,277.43
Wholesale trade	1,515.66	210.14	--	2,416.00	3,308.99	1,763.62	1,344.14	1,797.70
Fin. svcs. and real estate	1,782.87	--	--	1,418.06	2,082.08	2,743.53	1,845.16	1,882.68
Retail trade	2,064.86	1,862.54	2,062.32	1,906.65	1,638.23	2,991.96	1,241.28	2,537.85
Professional services	620.42	1,691.08	1,754.39	1,166.25	1,231.59	1,035.69	1,181.77	717.54
Other services	1,413.55	--	5,441.72	1,939.67	3,365.73	1,269.04	2,904.10	1,489.99
Ownership								
For profit, incorporated	545.76	1,681.83	1,227.41	1,142.33	1,425.46	687.94	751.62	635.99
For profit, unincorporated	1,759.99	--	3,610.88	1,726.58	2,192.50	2,634.05	2,496.02	2,032.50
Nonprofit	1,176.20	1,867.80	--	1,072.40	1,924.84	1,089.20	2,961.79	1,250.47
Age of firm								
Less than 5 years	1,491.51	1,623.64	2,838.20	2,508.24	1,797.25	--	2,209.48	1,390.15
5-9 years	1,491.32	--	2,945.77	3,181.45	2,084.21	4,173.79	2,140.35	1,733.01
10-19 years	1,423.36	--	3,986.20	1,475.87	3,199.53	2,240.31	2,483.17	1,696.79
20 or more years	564.69	1,659.76	1,600.97	1,179.44	1,277.90	741.92	848.71	635.97
Multi/single status								
2 or more locations	622.45	--	2,195.91	1,676.99	1,460.96	708.55	1,574.17	639.65
1 location only	700.74	1,932.09	1,356.69	894.68	1,530.84	2,379.03	845.17	1,131.16
Percent full-time employees								
Less than 25%	1,468.06	--	1,811.55	--	--	1,059.01	2,730.55	1,106.16
25-49 %	1,391.47	988.99	--	3,393.55	2,931.73	1,016.71	2,247.39	1,553.05
50-74 %	1,294.96	4,253.53	2,560.21	2,446.45	3,761.22	1,121.66	2,729.70	1,379.26
75% or more	542.85	1,906.14	1,426.69	953.99	1,155.14	769.50	831.43	619.82
Union presence								
No union employees	510.52	1,680.74	1,322.36	710.81	968.26	845.76	798.69	599.58
Has union employees	1,358.25	--	745.25	1,719.68	5,088.58	1,249.30	1,825.27	1,418.36
Percent low-wage employees								
50% or more low-wage	1,386.56	--	4,175.50	2,699.78	1,120.77	1,320.31	3,396.72	874.36
Less than 50% low-wage	519.24	1,498.88	1,339.04	899.46	1,180.14	716.92	744.86	597.17
Percent women employees								
Less than 25%	942.52	2,052.90	1,673.16	1,650.77	2,254.61	1,294.80	906.55	1,126.07
25-49 %	960.90	3,011.53	2,035.72	1,112.35	2,168.64	1,385.72	1,420.17	1,105.33
50-74 %	900.89	--	3,362.95	1,127.96	1,862.84	1,118.58	3,051.40	925.17
75% or more	816.03	1,622.93	2,176.53	1,829.36	1,497.05	1,030.05	1,516.15	885.65
Percent age 50 or older employees								
Less than 25%	947.76	1,986.04	1,695.00	1,240.35	1,258.24	1,955.32	913.56	1,205.93
25-49 %	699.94	3,323.80	1,915.38	1,254.92	1,648.34	833.30	1,340.31	758.60
50-74 %	1,292.27	--	--	1,468.29	2,966.66	1,118.92	3,311.53	1,235.54
75% or more	1,088.27	1,761.50	--	831.56	3,091.26	681.16	1,509.03	1,061.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24,963	24,445	23,960	24,710	26,079	24,678	24,347	25,206
Industry group **								
Agric., fish., forest.	18,493	--	--	18,293	27,331	25,816	--	26,118
Mining and manufacturing	24,243	18,100	24,168	23,606	27,153	23,077	21,985	24,800
Construction	21,481	20,224	24,228	21,915	24,233	16,570	22,925	20,627
Utilities and transp.	24,034	--	25,630	23,222	23,284	24,232	25,127	23,973
Wholesale trade	25,778	25,891	23,662	24,717	26,143	26,963	24,434	26,574
Fin. svcs. and real estate	27,342	27,592	26,842	27,647	29,229	26,109	26,842	27,540
Retail trade	24,586	22,551	22,872	25,588	22,987	24,933	24,315	24,639
Professional services	26,201	25,300	25,364	25,522	26,076	28,438	25,379	26,632
Other services	23,901	23,705	22,229	25,180	24,598	23,398	23,522	24,077
Ownership								
For profit, incorporated	24,659	23,869	24,067	23,915	25,899	24,570	24,053	24,888
For profit, unincorporated	25,451	27,651	23,441	27,354	26,373	23,384	25,743	25,293
Nonprofit	26,158	23,634	24,227	25,206	26,430	29,198	23,989	26,909
Age of firm								
Less than 5 years	25,041	24,089	22,136	29,668	24,441	18,907	25,561	24,181
5-9 years	24,490	24,106	23,876	22,240	25,411	27,914	23,475	25,667
10-19 years	24,735	22,057	24,208	24,797	26,336	24,373	24,096	25,386
20 or more years	25,041	25,317	24,204	24,664	26,190	24,592	24,497	25,184
Multi/single status								
2 or more locations	25,155	--	23,703	25,880	26,087	24,647	24,177	25,222
1 location only	24,702	24,400	23,988	24,319	26,065	25,555	24,372	25,158
Percent full-time employees								
Less than 25%	22,603	28,154	25,237	19,555	24,755	23,499	19,394	23,915
25-49 %	24,671	25,026	28,496	26,916	22,174	24,127	26,963	23,544
50-74 %	25,146	22,950	20,847	24,529	27,883	25,776	22,440	26,146
75% or more	24,983	24,674	24,105	24,793	26,120	24,480	24,541	25,157
Union presence								
No union employees	25,178	24,599	24,035	25,178	26,011	25,074	24,456	25,509
Has union employees	23,587	--	22,498	20,811	26,496	23,125	21,879	23,752
Percent low-wage employees								
50% or more low-wage	22,025	20,372	15,208	22,670	21,401	23,651	19,639	22,764
Less than 50% low-wage	25,279	24,879	24,770	24,869	26,451	24,834	24,763	25,488
Percent women employees								
Less than 25%	23,623	23,641	22,960	23,872	24,811	22,757	23,405	23,753
25-49 %	24,991	26,570	24,029	25,734	25,329	24,510	25,752	24,750
50-74 %	25,828	23,484	27,236	25,505	27,069	25,278	25,366	25,936
75% or more	26,236	25,231	23,303	24,650	27,284	28,181	23,714	27,548
Percent age 50 or older employees								
Less than 25%	23,417	22,503	22,944	23,605	24,578	22,764	23,187	23,553
25-49 %	26,271	27,991	26,273	25,505	27,449	25,709	25,907	26,343
50-74 %	25,011	24,562	25,569	26,536	25,018	24,359	25,526	24,808
75% or more	24,570	26,186	--	27,525	29,708	21,483	24,393	25,469

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	242.09	996.98	723.42	448.85	439.75	426.89	454.57	288.17
Industry group **								
Agric., fish., forest.	4,469.50	--	--	1,385.64	2,938.99	522.81	--	2,464.61
Mining and manufacturing	708.78	2,363.83	2,174.27	1,118.85	1,311.16	843.10	1,180.39	824.22
Construction	1,041.29	2,362.56	1,373.91	1,048.93	1,436.16	1,226.52	914.22	1,415.80
Utilities and transp.	476.93	--	2,731.76	1,922.48	2,708.52	387.67	2,114.68	488.54
Wholesale trade	942.49	4,163.32	1,646.02	1,822.23	1,737.69	888.43	1,838.42	973.72
Fin. svcs. and real estate	707.57	3,284.84	1,360.17	2,199.65	1,380.56	705.16	1,596.06	767.65
Retail trade	533.37	1,832.00	1,505.58	2,134.71	1,553.93	590.22	1,228.42	589.86
Professional services	359.98	1,237.02	1,023.90	690.83	569.18	838.68	642.61	437.63
Other services	579.79	2,181.19	1,265.83	982.74	1,210.79	1,046.47	994.26	713.03
Ownership								
For profit, incorporated	247.82	1,104.34	922.37	532.84	559.80	313.78	531.15	276.26
For profit, unincorporated	1,021.57	3,284.29	1,313.99	1,180.63	1,317.44	2,423.47	1,260.29	1,406.67
Nonprofit	570.32	1,759.55	1,867.91	944.71	809.80	1,684.15	1,027.19	691.22
Age of firm								
Less than 5 years	1,154.01	2,950.99	1,407.58	2,443.58	1,474.80	89.85	1,720.88	1,140.57
5-9 years	911.22	2,871.42	1,434.18	1,098.00	1,396.88	3,004.45	1,215.86	1,291.21
10-19 years	595.26	1,623.05	1,181.90	1,015.64	1,132.95	2,031.80	842.37	818.61
20 or more years	283.73	1,364.57	1,145.71	539.95	529.22	430.09	625.96	319.80
Multi/single status								
2 or more locations	329.17	--	1,383.36	765.10	584.63	427.39	1,083.15	344.18
1 location only	361.19	1,011.43	788.46	533.42	658.65	2,981.11	496.68	517.85
Percent full-time employees								
Less than 25%	1,589.10	638.39	4,067.34	2,325.07	2,996.77	3,463.57	2,905.56	1,672.39
25-49 %	1,043.89	3,056.60	2,701.10	2,337.41	2,357.60	863.03	1,794.87	1,161.71
50-74 %	535.00	1,681.84	1,413.32	1,422.88	1,957.58	633.72	1,038.63	646.30
75% or more	274.18	1,194.59	816.79	485.21	454.94	514.02	513.18	326.13
Union presence								
No union employees	233.25	998.87	753.85	443.79	484.64	335.68	466.57	264.43
Has union employees	890.89	--	2,170.45	1,309.13	1,105.62	1,439.45	1,863.26	970.73
Percent low-wage employees								
50% or more low-wage	789.69	2,423.53	3,709.08	1,525.17	1,503.17	885.74	2,134.12	714.77
Less than 50% low-wage	253.45	1,063.23	573.96	469.07	453.16	473.74	441.04	310.53
Percent women employees								
Less than 25%	485.46	1,772.29	1,286.89	712.50	718.24	1,080.36	773.66	627.29
25-49 %	450.43	2,199.84	922.13	1,182.73	1,008.73	600.86	941.60	509.77
50-74 %	382.89	1,648.84	1,890.85	824.79	839.16	444.09	941.77	418.99
75% or more	511.03	1,683.80	1,397.60	833.85	1,013.39	1,041.38	818.04	663.83
Percent age 50 or older employees								
Less than 25%	401.28	1,179.29	729.96	689.40	603.39	1,040.39	560.53	550.32
25-49 %	301.00	1,913.93	1,047.84	655.22	627.48	389.27	665.71	336.65
50-74 %	652.59	3,020.07	1,542.01	1,381.98	1,183.05	953.22	1,367.11	720.75
75% or more	2,068.19	2,356.08	--	1,235.66	2,744.59	1,403.19	2,444.12	1,864.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27,124	19,475	25,258	24,193	27,193	27,364	23,321	27,266
Industry group **								
Agric., fish., forest.	17,480	--	--	--	--	24,403	--	16,987
Mining and manufacturing	25,120	--	22,799	24,447	24,312	25,441	25,944	25,103
Construction	25,225	--	--	22,307	26,562	24,788	22,973	25,607
Utilities and transp.	27,186	--	27,392	24,301	28,094	27,240	23,488	27,288
Wholesale trade	26,833	--	21,856	26,940	25,649	27,267	27,140	26,818
Fin. svcs. and real estate	27,802	--	24,342	27,974	29,346	27,545	21,962	27,955
Retail trade	25,543	--	17,067	26,206	21,173	26,003	22,740	25,638
Professional services	29,072	17,728	27,504	22,945	28,976	29,371	22,449	29,247
Other services	23,972	--	28,050	24,354	27,156	23,256	23,156	24,041
Ownership								
For profit, incorporated	26,182	19,281	24,768	24,182	26,634	26,235	23,206	26,284
For profit, unincorporated	25,773	--	24,435	25,335	24,360	26,613	24,124	25,928
Nonprofit	30,501	20,600	29,195	23,235	30,166	30,967	22,643	30,699
Age of firm								
Less than 5 years	23,369	20,782	--	14,677	30,336	23,357	18,842	25,729
5-9 years	28,821	--	29,980	27,957	29,700	30,180	24,152	29,839
10-19 years	25,133	--	25,388	24,495	21,802	27,357	21,449	25,583
20 or more years	27,225	20,864	25,701	24,241	27,399	27,346	24,062	27,309
Multi/single status								
2 or more locations	27,372	--	29,664	28,144	27,398	27,354	28,047	27,368
1 location only	25,408	19,460	24,633	22,777	26,812	28,025	22,546	26,337
Percent full-time employees								
Less than 25%	25,062	--	--	--	24,673	25,426	--	25,246
25-49 %	26,966	--	--	21,968	25,354	28,315	--	27,627
50-74 %	28,051	--	27,183	21,560	26,500	28,561	21,458	28,309
75% or more	27,010	20,109	26,026	24,532	27,257	27,149	23,913	27,125
Union presence								
No union employees	26,639	18,402	25,106	25,074	26,657	26,900	23,552	26,779
Has union employees	28,176	--	--	20,432	29,491	28,179	22,213	28,296
Percent low-wage employees								
50% or more low-wage	23,160	--	--	20,243	21,451	23,759	18,866	23,281
Less than 50% low-wage	27,334	19,999	25,107	24,464	27,410	27,568	23,499	27,480
Percent women employees								
Less than 25%	25,694	18,031	22,534	23,190	25,896	26,172	21,886	25,980
25-49 %	27,157	24,388	21,839	23,541	26,662	27,461	22,884	27,254
50-74 %	27,367	--	31,519	25,426	27,705	27,380	25,512	27,408
75% or more	28,761	17,817	27,152	28,159	29,986	28,570	26,050	28,858
Percent age 50 or older employees								
Less than 25%	26,551	16,698	22,070	24,473	26,462	27,188	21,927	26,830
25-49 %	27,530	23,916	29,218	24,404	27,367	27,623	24,700	27,575
50-74 %	26,502	21,444	25,516	23,966	29,235	25,775	23,894	26,814
75% or more	24,160	--	--	--	21,665	24,821	25,294	24,010

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	230.23	1,686.64	1,452.66	850.59	556.44	262.67	895.87	234.91
Industry group **								
Agric., fish., forest.	2,472.63	--	--	--	--	2,441.38	--	2,235.30
Mining and manufacturing	345.67	--	1,449.81	1,990.72	681.58	402.68	2,006.64	350.02
Construction	1,639.66	--	--	2,006.23	3,238.47	2,088.29	2,265.90	1,856.14
Utilities and transp.	787.51	--	2,052.40	493.15	2,128.04	647.64	2,392.96	801.24
Wholesale trade	617.42	--	1,572.84	4,266.18	1,651.28	633.45	4,441.37	608.02
Fin. svcs. and real estate	559.64	--	1,768.03	1,707.84	1,069.24	642.62	2,263.83	563.95
Retail trade	501.16	--	2,991.72	2,514.75	2,217.97	488.71	2,407.49	512.08
Professional services	384.64	2,128.20	2,329.71	1,771.92	966.75	425.84	1,401.93	387.14
Other services	961.08	--	4,112.62	2,369.57	1,125.44	1,233.75	2,369.01	1,022.69
Ownership								
For profit, incorporated	249.54	2,240.96	1,747.48	1,029.80	695.01	266.81	1,149.66	254.50
For profit, unincorporated	603.73	--	3,048.65	2,006.62	1,026.63	755.22	2,133.95	624.77
Nonprofit	506.30	1,126.67	3,115.59	2,001.04	1,118.80	565.87	1,840.45	503.50
Age of firm								
Less than 5 years	2,873.49	1,943.33	--	3,330.01	3,495.50	350.92	2,329.49	3,669.88
5-9 years	1,099.51	--	2,263.82	1,726.97	1,164.96	1,608.59	3,147.57	896.43
10-19 years	754.73	--	2,178.19	2,211.89	1,843.45	760.04	1,879.92	812.40
20 or more years	243.42	2,248.06	1,758.54	999.56	600.92	274.09	1,143.66	247.02
Multi/single status								
2 or more locations	243.55	--	4,721.52	1,639.63	641.24	266.25	2,598.21	244.49
1 location only	742.16	1,697.56	1,505.19	851.97	1,115.71	1,151.44	859.92	884.99
Percent full-time employees								
Less than 25%	636.71	--	--	--	2,016.78	715.49	--	653.74
25-49 %	961.24	--	--	1,668.56	2,461.49	892.54	--	872.30
50-74 %	451.43	--	4,377.22	1,183.26	3,468.01	404.88	2,831.81	449.47
75% or more	261.66	1,702.61	1,381.16	959.61	568.81	308.58	950.12	267.57
Union presence								
No union employees	260.78	1,593.68	1,465.37	854.17	563.79	313.79	956.31	268.54
Has union employees	441.13	--	--	1,710.20	1,519.78	446.12	2,227.80	440.50
Percent low-wage employees								
50% or more low-wage	1,210.79	--	--	2,237.86	1,470.05	1,530.51	3,201.53	1,245.62
Less than 50% low-wage	229.39	1,838.09	1,495.73	899.33	567.82	257.94	931.86	233.60
Percent women employees								
Less than 25%	422.23	2,896.51	1,809.56	1,096.30	1,119.13	426.89	1,152.85	436.59
25-49 %	310.49	1,855.28	2,568.23	1,102.74	882.11	331.88	1,209.06	314.97
50-74 %	622.59	--	2,520.54	1,705.81	1,100.45	741.85	2,444.24	633.36
75% or more	497.62	2,092.65	3,421.71	3,164.56	1,330.76	508.71	2,693.51	505.41
Percent age 50 or older employees								
Less than 25%	496.41	2,353.45	2,427.90	1,302.80	966.60	624.56	1,605.32	508.82
25-49 %	256.86	1,642.19	1,782.75	1,447.22	794.35	269.27	1,561.42	259.29
50-74 %	1,185.14	2,784.94	3,059.28	1,651.27	1,553.07	1,668.93	1,545.43	1,295.73
75% or more	1,462.37	--	--	--	3,946.40	2,005.53	2,381.47	1,594.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,314	6,113	7,721	9,242	7,310	7,050	7,760	7,246
Industry group **								
Agric., fish., forest.	5,938	--	--	--	9,731 *	4,104	3,310 *	8,316
Mining and manufacturing	6,442	3,932 *	7,155	7,753	6,963	6,082	6,759	6,417
Construction	6,356	6,074	5,341	7,096	8,377	4,106	6,697	6,224
Utilities and transp.	7,360	--	--	9,191	5,925	7,561	12,765	7,144
Wholesale trade	7,104	3,728	7,567	8,719	8,134	6,701	5,995	7,358
Fin. svcs. and real estate	6,931	8,655 *	8,809	8,051	5,775	7,020	8,267	6,751
Retail trade	7,594	7,221 *	7,332	11,804	9,969	6,821	8,751	7,471
Professional services	7,697	6,871	9,328	10,090	7,297	7,431	9,031	7,501
Other services	8,220	4,693	6,672	10,626	8,721	8,129	6,684	8,611
Ownership								
For profit, incorporated	7,319	5,270	8,146	9,272	7,503	7,028	7,701	7,261
For profit, unincorporated	8,085	9,919 *	7,751	9,683	9,114	6,902	8,926	7,851
Nonprofit	6,837	5,416 *	4,869	8,634	5,799	7,206	6,323	6,885
Age of firm								
Less than 5 years	8,729	7,008	5,439	9,118	12,173	--	6,818	11,172
5-9 years	9,846	8,834 *	8,793	10,472	9,289	12,286	9,398	10,176
10-19 years	8,417	6,296	9,433	10,097	8,242	7,467	9,195	8,024
20 or more years	7,052	5,021	7,207	8,862	6,877	6,970	6,996	7,058
Multi/single status								
2 or more locations	7,259	--	7,844	11,218	7,362	7,080	8,702	7,225
1 location only	7,486	6,303	7,707	8,571	7,217	5,538	7,617	7,368
Percent full-time employees								
Less than 25%	7,747	--	13,108	7,767	8,072	7,459	5,298 *	8,303
25-49 %	8,683	4,571 *	7,661 *	12,216	7,907	8,900	7,945	8,861
50-74 %	7,253	6,338 *	6,498	9,948	8,023	7,070	6,903	7,303
75% or more	7,280	6,167	7,822	9,135	7,253	6,994	7,897	7,187
Union presence								
No union employees	7,752	6,240	7,972	9,982	7,687	7,434	8,054	7,693
Has union employees	5,970	--	2,987 *	4,113	5,422	6,256	3,464 *	6,060
Percent low-wage employees								
50% or more low-wage	7,864	5,358	5,083 *	10,370	8,526	7,724	6,729	8,053
Less than 50% low-wage	7,274	6,191	7,942	9,156	7,242	6,998	7,843	7,188
Percent women employees								
Less than 25%	7,085	6,790	6,855	8,459	7,959	6,235	7,382	7,008
25-49 %	6,961	4,535	9,085	8,930	6,647	6,853	7,944	6,858
50-74 %	7,450	3,828	9,210	9,027	7,287	7,433	6,880	7,509
75% or more	8,156	10,153	6,360	12,313	7,276	7,910	9,535	7,937
Percent age 50 or older employees								
Less than 25%	7,841	5,406	8,320	9,384	7,755	7,635	8,045	7,789
25-49 %	7,045	7,711	7,660	8,916	7,328	6,763	7,844	6,990
50-74 %	7,190	9,195 *	7,228	8,561	5,960	7,355	7,709	7,061
75% or more	7,142	4,120	3,883 *	14,582 *	8,222	8,711	6,057 *	8,393

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	127.23	814.69	491.81	404.28	280.94	161.30	366.95	135.51
Industry group **								
Agric., fish., forest.	1,748.90	--	--	--	3,099.27 *	601.06	1,637.42 *	2,285.18
Mining and manufacturing	312.75	1,779.43 *	1,296.64	947.69	591.03	417.27	875.43	330.12
Construction	675.11	1,451.17	810.29	1,111.09	1,172.09	1,090.38	772.84	878.95
Utilities and transp.	546.21	--	--	1,936.27	721.84	693.68	2,017.87	556.83
Wholesale trade	331.40	781.41	1,430.29	1,170.37	591.53	448.40	697.23	368.24
Fin. svcs. and real estate	344.49	3,730.55 *	1,722.21	1,108.91	793.32	266.26	1,643.09	313.59
Retail trade	275.27	2,309.51 *	1,242.73	1,264.04	829.24	255.01	1,057.88	278.41
Professional services	231.37	1,177.85	918.32	815.35	480.90	295.45	690.31	243.99
Other services	376.44	1,145.78	935.55	929.88	629.65	586.22	666.47	441.55
Ownership								
For profit, incorporated	142.37	657.18	581.11	442.96	362.11	174.53	352.60	154.83
For profit, unincorporated	438.56	3,352.30 *	1,201.89	799.41	497.62	601.53	1,130.81	452.73
Nonprofit	342.46	1,754.53 *	1,009.45	1,518.58	459.91	445.63	1,437.15	349.66
Age of firm								
Less than 5 years	1,134.22	1,606.96	831.45	1,492.17	2,712.56	--	900.66	2,048.68
5-9 years	799.20	3,266.14 *	1,327.01	914.64	841.85	2,838.74	1,331.59	993.33
10-19 years	416.20	1,363.26	1,024.70	1,146.76	678.77	467.25	914.16	402.54
20 or more years	133.29	798.70	654.65	475.59	298.53	163.86	400.62	141.06
Multi/single status								
2 or more locations	146.19	--	1,648.52	842.68	349.19	164.07	1,246.99	146.54
1 location only	261.50	868.61	512.99	440.94	476.76	537.52	376.88	361.43
Percent full-time employees								
Less than 25%	713.80	--	2,267.04	2,165.90	1,365.15	665.47	1,694.26 *	706.08
25-49 %	542.50	2,181.29 *	2,842.33 *	1,989.22	866.92	627.08	1,791.08	509.85
50-74 %	255.53	1,943.42 *	1,038.86	859.60	501.90	286.32	952.95	259.76
75% or more	144.32	928.12	550.34	443.11	300.83	188.70	408.43	154.15
Union presence								
No union employees	136.51	831.08	509.93	380.63	295.36	173.36	377.89	145.46
Has union employees	300.72	--	1,287.62 *	1,207.28	663.60	343.76	1,182.57 *	307.94
Percent low-wage employees								
50% or more low-wage	333.66	1,318.22	1,637.63 *	1,086.36	640.28	412.68	1,124.90	335.60
Less than 50% low-wage	134.29	886.00	499.92	426.19	292.92	170.76	384.79	143.07
Percent women employees								
Less than 25%	254.09	1,570.58	655.90	602.39	430.19	384.14	581.50	282.19
25-49 %	203.58	960.27	1,118.18	797.46	457.58	244.74	704.96	211.45
50-74 %	253.42	807.39	1,220.78	678.63	657.38	298.51	601.24	272.20
75% or more	357.46	1,971.02	949.37	1,232.37	748.10	409.27	1,087.06	366.87
Percent age 50 or older employees								
Less than 25%	278.82	680.66	734.63	513.52	594.13	449.27	423.46	333.05
25-49 %	138.49	2,097.67	856.21	583.59	302.86	163.79	585.12	142.06
50-74 %	404.60	3,413.95 *	954.67	1,300.75	612.96	361.88	1,310.87	381.05
75% or more	1,249.39	1,054.76	1,834.11 *	5,421.86 *	754.07	1,697.32	1,843.29 *	1,382.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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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-- 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,008	4,047	7,721	9,841	8,096	5,999	7,285	6,947
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	6,760	--	5,516	5,345	8,974	5,713	6,504	6,805
Construction	6,511	--	5,217 *	5,474 *	8,425	3,925	6,744	6,393
Utilities and transp.	6,343	--	--	--	6,722	5,949	--	6,111
Wholesale trade	8,992	--	--	11,722	9,870	6,387	8,641	9,141
Fin. svcs. and real estate	7,499	--	--	7,982	8,318	7,297	5,777	7,938
Retail trade	6,161	--	--	13,067	8,857	4,865	7,599	5,977
Professional services	7,019	4,358 *	8,720	13,262	6,937	6,026	9,513	6,612
Other services	7,370	--	8,598	10,004	8,583	7,056	5,356	8,069
Ownership								
For profit, incorporated	7,066	3,697	8,199	8,874	8,617	5,997	7,178	7,036
For profit, unincorporated	9,179	--	--	11,081	10,237	7,552	7,086	9,625
Nonprofit	6,123	--	--	13,089 *	6,084	5,695	7,916 *	5,923
Age of firm								
Less than 5 years	10,944	--	--	--	7,857	--	14,068	9,339
5-9 years	7,637	--	8,848	9,041	8,375	--	6,172	8,342
10-19 years	9,431	3,784 *	10,521	12,528	9,657	8,496	9,036	9,734
20 or more years	6,597	3,162 *	6,953	8,814	7,791	5,934	6,514	6,610
Multi/single status								
2 or more locations	6,801	--	--	11,445	8,065	6,030	10,361	6,637
1 location only	7,425	4,020	7,583	9,086	8,133	5,243	6,677	8,039
Percent full-time employees								
Less than 25%	7,937	--	--	--	11,938	7,875	--	9,353
25-49 %	8,002	--	--	11,612	6,547	9,670	6,407 *	8,593
50-74 %	6,176	--	9,156	9,629	8,170	5,749	6,843	6,076
75% or more	7,208	4,314	7,278	9,923	8,114	6,038	7,480	7,144
Union presence								
No union employees	7,836	4,047	7,944	10,995	8,437	6,840	7,329	7,999
Has union employees	5,075	--	--	2,438 *	6,118	5,092	--	5,034
Percent low-wage employees								
50% or more low-wage	6,806	--	--	8,825	8,254	6,920	3,782 *	7,323
Less than 50% low-wage	7,032	4,037	8,507	9,908	8,085	5,848	7,619	6,901
Percent women employees								
Less than 25%	7,225	5,941 *	6,643	8,269	7,913	6,387	7,077	7,281
25-49 %	6,350	2,438 *	9,343	8,624	8,238	5,356	5,697	6,462
50-74 %	6,975	2,100 *	8,060	8,885	9,770	6,101	5,394	7,280
75% or more	7,594	--	8,724	15,486	6,570	6,417	12,761	6,816
Percent age 50 or older employees								
Less than 25%	7,704	3,585 *	8,491	10,230	8,149	6,840	6,875	7,985
25-49 %	6,688	--	6,911	8,895	9,068	5,777	6,928	6,664
50-74 %	6,506	--	9,353	7,303 *	5,715	5,995	8,876	5,880
75% or more	7,237 *	--	--	--	--	7,180	7,628 *	6,034

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	235.24	975.71	896.92	1,011.55	528.88	234.51	767.14	232.37
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	666.17	--	1,057.23	1,370.29	1,695.02	714.33	1,204.32	754.71
Construction	805.34	--	1,685.83 *	1,889.10 *	830.45	804.51	1,358.97	992.97
Utilities and transp.	358.32	--	--	--	739.45	341.16	--	324.00
Wholesale trade	1,089.68	--	--	2,959.47	1,754.86	841.37	1,707.14	1,366.85
Fin. svcs. and real estate	559.13	--	--	1,841.49	681.56	685.64	1,696.91	486.02
Retail trade	523.19	--	--	2,064.65	1,304.20	488.65	1,688.91	543.01
Professional services	446.75	1,890.68 *	1,336.10	1,969.20	883.79	361.85	1,945.40	371.88
Other services	579.40	--	1,548.67	1,852.42	581.98	955.17	1,234.44	641.70
Ownership								
For profit, incorporated	265.58	1,002.24	1,056.83	891.31	598.60	305.55	624.09	292.30
For profit, unincorporated	588.32	--	--	1,345.14	1,159.53	675.79	1,479.14	631.11
Nonprofit	516.97	--	--	4,314.88 *	760.60	396.59	3,765.17 *	364.57
Age of firm								
Less than 5 years	1,733.96	--	--	--	2,056.04	--	3,762.68	1,571.04
5-9 years	710.62	--	1,641.97	1,772.81	1,100.02	--	1,096.41	968.22
10-19 years	1,265.30	2,021.42 *	1,910.01	3,225.61	1,680.48	749.62	2,593.70	1,046.53
20 or more years	226.78	1,182.43 *	1,086.58	955.28	622.32	241.09	667.33	240.91
Multi/single status								
2 or more locations	283.66	--	--	2,147.39	807.85	242.59	2,945.41	247.75
1 location only	420.13	975.93	962.40	984.49	640.33	626.69	617.67	575.59
Percent full-time employees								
Less than 25%	1,519.72	--	--	--	2,337.54	1,766.92	--	1,298.12
25-49 %	1,149.32	--	--	1,996.02	1,430.24	1,362.18	2,957.41 *	1,161.38
50-74 %	332.95	--	1,584.81	1,534.74	728.62	348.03	1,376.53	323.98
75% or more	297.56	1,221.80	999.83	1,149.23	589.71	313.25	916.65	297.34
Union presence								
No union employees	284.87	975.71	938.06	958.03	473.73	332.65	799.01	277.24
Has union employees	292.98	--	--	1,506.20 *	1,408.38	287.42	--	292.31
Percent low-wage employees								
50% or more low-wage	590.37	--	--	1,716.84	964.98	679.35	1,506.20 *	568.63
Less than 50% low-wage	253.78	1,024.01	782.10	1,070.63	559.94	243.31	804.22	250.72
Percent women employees								
Less than 25%	432.54	2,081.92 *	1,391.25	1,269.58	549.04	655.29	928.20	481.11
25-49 %	420.04	1,230.73 *	1,364.06	1,091.63	1,076.49	468.59	1,147.83	445.64
50-74 %	403.97	1,022.61 *	1,784.75	1,155.48	796.50	449.55	941.32	445.66
75% or more	693.91	--	1,776.82	2,847.75	1,080.17	443.00	2,701.10	502.90
Percent age 50 or older employees								
Less than 25%	406.05	1,217.62 *	1,322.91	795.27	736.74	535.42	840.34	458.87
25-49 %	256.59	--	1,302.57	1,219.85	541.48	264.91	835.30	269.15
50-74 %	695.60	--	1,097.45	2,868.70 *	1,111.49	941.56	1,127.37	739.07
75% or more	3,469.57 *	--	--	--	--	1,167.44	4,537.89 *	1,615.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,355	7,358	8,141	9,213	6,973	7,184	8,194	7,248
Industry group **								
Agric., fish., forest.	6,500	0	--	--	10,597	5,482	--	8,076
Mining and manufacturing	6,420	--	9,918	8,352	6,198	6,305	7,431	6,358
Construction	6,725	--	5,007	8,686	9,538	3,937 *	7,040	6,612
Utilities and transp.	6,928	--	--	9,657	5,515	7,065	12,993	6,678
Wholesale trade	6,986	--	6,129	7,994	7,497	6,851	6,343	7,108
Fin. svcs. and real estate	6,949	10,414 *	8,574	8,211	4,934	7,179	9,141	6,673
Retail trade	8,198	--	7,474	11,077	10,892	7,667	8,452	8,177
Professional services	7,844	8,014	10,261	9,058	7,199	7,769	8,892	7,714
Other services	8,054	7,520	6,133	10,596	9,196	7,400	7,440	8,184
Ownership								
For profit, incorporated	7,329	6,243	8,693	9,506	7,117	7,118	8,203	7,227
For profit, unincorporated	7,896	10,399 *	8,464	9,724	8,719	6,618	9,630	7,374
Nonprofit	7,119	8,599	4,910	7,456	5,578	7,751	5,242	7,266
Age of firm								
Less than 5 years	8,631	5,262	6,061	7,223	13,823	--	6,132	12,417
5-9 years	11,224	10,939 *	9,389	10,661	10,259	14,645	10,809	11,623
10-19 years	8,493	8,373	9,007	10,404	7,633	7,779	9,381	8,080
20 or more years	7,076	6,031	7,831	8,884	6,517	7,070	7,380	7,053
Multi/single status								
2 or more locations	7,261	--	7,798 *	10,607	7,057	7,205	7,892	7,250
1 location only	7,709	7,584	8,176	8,781	6,807	5,759	8,234	7,232
Percent full-time employees								
Less than 25%	8,542	--	16,504	9,064	6,334	8,324	7,850 *	8,648
25-49 %	8,719	--	--	13,509	8,153	8,519	9,103	8,643
50-74 %	7,831	8,809 *	4,429	9,640	7,834	7,796	7,249	7,898
75% or more	7,253	7,147	8,537	9,058	6,909	7,052	8,256	7,126
Union presence								
No union employees	7,740	7,605	8,469	9,636	7,339	7,521	8,614	7,600
Has union employees	6,101	0	--	5,701 *	5,301	6,369	2,703 *	6,221
Percent low-wage employees								
50% or more low-wage	8,401	6,174	7,513	10,398	8,806	8,160	8,587	8,377
Less than 50% low-wage	7,287	7,470	8,175	9,115	6,879	7,119	8,168	7,175
Percent women employees								
Less than 25%	7,220	8,025	7,275	8,511	8,127	6,320	7,822	7,076
25-49 %	7,019	5,635	9,788	9,587	5,945	7,032	9,187	6,843
50-74 %	7,418	5,270	9,761	9,467	6,663	7,466	7,716	7,396
75% or more	8,209	9,658	6,180	10,651	7,249	8,262	8,466	8,170
Percent age 50 or older employees								
Less than 25%	8,007	6,727	8,379	9,579	7,368	7,955	8,648	7,864
25-49 %	7,058	8,701	8,639	8,974	7,041	6,857	8,485	6,981
50-74 %	7,451	11,867 *	6,901	8,411	5,637	7,825	8,095	7,300
75% or more	4,365	3,007 *	--	10,182	8,380	3,874 *	3,856	4,833

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	154.99	1,220.80	700.91	446.72	352.67	188.84	488.32	162.81
Industry group **								
Agric., fish., forest.	1,593.57	0.00	--	--	1,111.06	401.53	--	1,175.82
Mining and manufacturing	355.82	--	2,153.89	1,099.91	598.17	476.18	1,327.50	368.23
Construction	1,015.22	--	991.97	1,359.17	1,675.71	1,345.76 *	1,088.40	1,312.30
Utilities and transp.	469.78	--	--	2,360.74	691.27	543.75	2,392.86	470.54
Wholesale trade	382.09	--	734.16	1,270.13	592.94	549.07	953.44	416.80
Fin. svcs. and real estate	425.86	4,728.29 *	1,982.86	1,440.23	917.06	304.18	2,128.78	379.94
Retail trade	308.62	--	1,557.72	1,601.74	962.92	244.87	1,265.22	315.43
Professional services	293.42	1,480.09	1,437.99	756.77	639.52	372.45	790.07	315.27
Other services	476.55	1,663.87	1,221.63	1,150.84	864.06	664.99	876.72	549.26
Ownership								
For profit, incorporated	165.47	935.36	855.99	513.85	454.96	186.14	482.30	175.04
For profit, unincorporated	588.21	4,363.30 *	1,484.55	906.32	596.58	764.05	1,463.70	586.32
Nonprofit	456.69	1,709.84	1,349.80	1,378.15	643.44	574.92	992.84	480.74
Age of firm								
Less than 5 years	1,494.57	1,377.19	721.23	1,531.36	3,576.99	--	788.11	3,011.98
5-9 years	1,195.57	4,441.60 *	1,961.67	1,131.77	1,087.26	3,116.87	1,879.44	1,484.50
10-19 years	409.44	1,509.02	1,292.66	821.71	670.21	651.88	753.43	453.43
20 or more years	159.88	1,173.88	1,025.58	575.24	359.68	189.51	573.98	166.38
Multi/single status								
2 or more locations	171.71	--	2,690.40 *	830.26	425.11	191.37	1,106.44	173.59
1 location only	365.25	1,313.66	719.07	522.79	652.12	800.34	531.21	485.87
Percent full-time employees								
Less than 25%	836.41	--	1,601.21	2,442.03	1,692.38	612.67	2,661.57 *	856.83
25-49 %	666.81	--	--	2,828.88	1,126.76	772.14	2,533.47	625.36
50-74 %	362.20	3,105.72 *	1,006.99	1,187.06	695.73	404.41	1,604.74	362.83
75% or more	171.56	1,351.73	775.86	479.75	374.69	213.45	528.73	180.79
Union presence								
No union employees	164.84	1,254.28	719.68	418.42	382.74	196.37	498.03	172.51
Has union employees	389.02	0.00	--	1,845.01 *	847.91	441.59	1,228.24 *	397.96
Percent low-wage employees								
50% or more low-wage	396.47	1,726.89	1,415.73	1,330.74	689.07	516.64	1,422.68	408.25
Less than 50% low-wage	162.51	1,320.76	734.44	469.25	365.55	197.98	511.63	170.69
Percent women employees								
Less than 25%	332.63	2,318.13	774.91	715.30	579.84	471.80	825.83	359.86
25-49 %	218.14	1,018.82	1,691.56	1,007.49	509.11	242.50	973.79	217.83
50-74 %	314.06	1,210.08	1,813.46	835.03	777.15	354.61	834.37	332.04
75% or more	445.88	2,514.10	1,231.60	1,070.88	1,099.49	522.17	1,108.68	483.98
Percent age 50 or older employees								
Less than 25%	359.71	894.32	988.14	614.89	804.37	531.68	536.66	421.34
25-49 %	159.66	2,528.32	1,355.88	690.86	385.75	179.64	856.26	160.93
50-74 %	534.94	5,087.40 *	1,415.23	1,514.50	692.56	396.66	1,990.45	460.25
75% or more	762.92	1,022.38 *	--	1,602.93	1,226.30	1,269.87 *	912.48	1,258.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,581	4,814	6,356	8,308	7,724	7,802	6,797	7,747
Industry group **								
Agric., fish., forest.	--	--	--	--	--	3,095	--	--
Mining and manufacturing	6,158	--	--	12,217	9,258	5,271	3,791	6,308
Construction	4,755	--	7,005	4,082 *	4,378 *	--	5,343	4,536
Utilities and transp.	12,484 *	--	--	--	--	14,810 *	--	12,478 *
Wholesale trade	6,159	0	--	7,952 *	9,136	5,949	2,007 *	7,361
Fin. svcs. and real estate	5,965	--	--	--	7,096	5,223	--	5,930
Retail trade	7,666	--	--	14,002	9,594	5,563 *	12,190	6,429
Professional services	8,116	6,204 *	7,934	9,095	8,301	7,877	8,855	7,915
Other services	11,349	--	4,917 *	13,265	6,256 *	15,821	6,327	13,201
Ownership								
For profit, incorporated	7,623	4,153 *	6,552	8,915	7,944	7,694	6,759	7,804
For profit, unincorporated	7,758	--	--	7,310 *	8,862	7,783	6,869	7,979
Nonprofit	7,092	--	--	6,928 *	6,250	9,307	6,951	7,117
Age of firm								
Less than 5 years	6,072	--	--	--	9,659	--	4,948 *	8,120
5-9 years	8,626	--	6,990	12,758	9,178	--	7,292	9,351
10-19 years	6,619	--	9,511 *	5,555 *	8,056	5,886	8,689	5,882
20 or more years	7,677	4,458 *	5,826	8,839	7,455	8,023	6,448	7,876
Multi/single status								
2 or more locations	7,996	--	--	13,834	7,965	7,850	8,035 *	7,995
1 location only	6,586	5,592	6,389	6,801	7,193	5,147	6,597	6,574
Percent full-time employees								
Less than 25%	4,047	--	--	--	7,084	3,120 *	--	4,197
25-49 %	9,693	--	--	--	10,695	11,876	5,215	11,276
50-74 %	7,910	--	--	12,300	8,657	8,058	5,870	8,692
75% or more	7,550	4,991 *	6,336	8,153	7,634	7,748	7,053	7,647
Union presence								
No union employees	7,699	4,843	6,390	9,867	8,150	7,492	7,051	7,872
Has union employees	7,171	--	5,665	--	4,958	8,453	--	7,387
Percent low-wage employees								
50% or more low-wage	7,561	--	--	13,117	7,798 *	6,956	6,516 *	8,125
Less than 50% low-wage	7,583	4,872 *	6,337	8,013	7,719	7,828	6,829	7,731
Percent women employees								
Less than 25%	6,323	2,873 *	5,891	8,530	7,272	5,728	5,958	6,416
25-49 %	7,552	--	6,892	6,690 *	8,003	7,740	7,067	7,640
50-74 %	8,746	--	9,225	6,981	7,123	10,213	7,174	8,989
75% or more	9,392	--	3,286 *	12,387	8,781	10,248	8,385	9,648
Percent age 50 or older employees								
Less than 25%	6,981	4,003 *	7,840	7,485	9,098	5,659	7,300	6,866
25-49 %	7,531	--	6,323	8,672	6,890	7,899	6,973	7,590
50-74 %	7,083	--	--	13,040	9,544	7,029	3,139 *	8,272
75% or more	12,881	--	--	--	7,478	--	8,253	16,119

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	435.56	1,339.71	949.02	1,161.53	541.85	757.68	697.63	505.66
Industry group **								
Agric., fish., forest.	--	--	--	--	--	134.55	--	--
Mining and manufacturing	526.45	--	--	3,309.22	1,665.74	473.68	1,007.33	560.51
Construction	916.86	--	1,374.58	1,861.63 *	1,606.32 *	--	1,358.73	1,134.00
Utilities and transp.	3,843.62 *	--	--	--	--	5,281.39 *	--	3,924.81 *
Wholesale trade	757.08	0.00	--	2,563.45 *	1,232.19	415.44	978.53 *	676.18
Fin. svcs. and real estate	442.62	--	--	--	986.94	390.76	--	451.88
Retail trade	1,661.82	--	--	2,759.73	2,529.44	2,009.85 *	2,978.23	1,750.08
Professional services	489.54	1,871.33 *	1,518.15	1,987.42	873.90	608.98	1,161.32	532.87
Other services	2,044.46	--	1,954.07 *	1,995.45	1,998.93 *	2,673.59	1,656.22	2,474.66
Ownership								
For profit, incorporated	565.32	1,415.52 *	1,024.99	1,501.58	740.42	936.94	820.91	659.89
For profit, unincorporated	695.08	--	--	2,635.33 *	1,178.93	834.74	1,700.08	757.18
Nonprofit	671.33	--	--	2,215.44 *	757.84	1,108.94	2,013.78	708.81
Age of firm								
Less than 5 years	1,648.03	--	--	--	1,924.46	--	1,973.96 *	2,021.96
5-9 years	1,355.00	--	1,081.19	2,245.27	2,381.25	--	969.77	1,998.86
10-19 years	795.46	--	3,327.66 *	1,798.20 *	1,721.52	578.66	1,837.97	758.84
20 or more years	508.94	1,637.21 *	1,098.75	1,522.92	570.86	822.70	893.79	571.28
Multi/single status								
2 or more locations	565.98	--	--	1,965.75	605.76	770.53	2,949.53 *	576.68
1 location only	556.57	1,321.09	1,012.44	1,152.23	1,098.25	1,485.52	677.09	890.78
Percent full-time employees								
Less than 25%	1,166.79	--	--	--	1,011.57	1,309.88 *	--	1,134.54
25-49 %	1,027.29	--	--	--	2,277.53	1,252.39	1,449.84	1,126.54
50-74 %	916.65	--	--	2,294.50	746.18	1,588.45	964.64	1,241.77
75% or more	477.56	1,812.19 *	1,056.08	1,247.41	571.65	833.16	822.21	546.80
Union presence								
No union employees	429.24	1,361.01	996.02	1,146.28	561.15	809.45	731.13	505.92
Has union employees	1,272.25	--	493.12	--	1,342.08	1,646.95	--	1,331.98
Percent low-wage employees								
50% or more low-wage	1,224.16	--	--	2,605.91	2,641.04 *	982.65	2,243.10 *	1,446.15
Less than 50% low-wage	454.48	1,527.52 *	946.29	1,183.19	552.80	780.49	733.81	523.62
Percent women employees								
Less than 25%	438.64	1,264.61 *	1,671.65	1,954.32	1,036.19	427.31	1,051.65	480.77
25-49 %	1,022.13	--	1,386.56	2,041.33 *	842.44	1,776.37	1,181.59	1,188.51
50-74 %	1,181.64	--	2,606.58	1,953.11	1,270.28	1,876.90	1,498.46	1,329.28
75% or more	711.52	--	1,414.85 *	2,355.11	1,159.08	828.96	2,021.74	739.44
Percent age 50 or older employees								
Less than 25%	542.05	1,793.53 *	1,636.64	1,539.00	1,318.08	378.55	1,121.32	616.57
25-49 %	566.02	--	1,448.37	1,839.41	584.62	901.06	1,213.54	612.39
50-74 %	859.74	--	--	2,438.06	2,091.46	1,115.96	953.15 *	991.03
75% or more	3,561.24	--	--	--	1,067.25	--	2,108.29	4,566.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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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-- 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,086	6,067	7,786	9,658	8,267	7,690	7,928	8,149
Industry group **								
Agric., fish., forest.	6,456 *	--	--	--	--	--	--	12,177
Mining and manufacturing	7,739	3,801 *	6,745	8,010	8,327	7,806	6,544	8,034
Construction	6,109	7,542	5,300	7,598	7,582	2,579 *	7,381	5,358
Utilities and transp.	8,318	--	--	11,463	7,932	8,034	14,114	7,997
Wholesale trade	7,396	3,304	7,887	10,095	8,042	6,831	6,204	8,103
Fin. svcs. and real estate	7,857	8,200 *	8,440	8,096	6,516	8,413	7,963	7,815
Retail trade	8,126	7,380 *	7,659	12,333	11,829	6,657	8,848	7,983
Professional services	8,951	7,328	9,401	10,540	8,165	9,155	9,476	8,676
Other services	8,318	3,846	7,215	10,214	9,301	8,402	6,439	9,189
Ownership								
For profit, incorporated	8,165	5,206	8,368	9,731	8,490	7,870	7,872	8,276
For profit, unincorporated	8,511	11,225 *	7,031	9,497	10,012	6,261	8,939	8,279
Nonprofit	7,148	4,373 *	5,227	9,518	6,563	8,014	6,706	7,301
Age of firm								
Less than 5 years	8,117	8,126	5,343	9,685	9,632	--	7,183	9,660
5-9 years	9,739	8,697 *	8,724	10,035	10,387	10,939 *	9,281	10,270
10-19 years	9,050	6,214	8,857	10,207	9,387	8,113	9,103	8,997
20 or more years	7,772	4,927	7,551	9,442	7,797	7,589	7,255	7,909
Multi/single status								
2 or more locations	8,150	--	8,137	11,268	8,280	7,748	8,917	8,097
1 location only	8,000	6,284	7,747	9,121	8,245	6,014	7,779	8,305
Percent full-time employees								
Less than 25%	7,834	--	14,708	8,525	8,655	5,559	5,831 *	8,652
25-49 %	9,161	4,502 *	8,622 *	13,002	8,003	10,009	8,394	9,538
50-74 %	7,672	6,515 *	6,651	9,412	8,598	7,527	6,982	7,927
75% or more	8,103	6,085	7,809	9,604	8,251	7,665	8,056	8,121
Union presence								
No union employees	8,489	6,126	8,004	10,232	8,755	8,113	8,053	8,689
Has union employees	5,517	--	3,556 *	4,879 *	5,251	6,032	5,101 *	5,557
Percent low-wage employees								
50% or more low-wage	7,991	5,648	4,550 *	10,418	9,500	7,705	6,665	8,402
Less than 50% low-wage	8,096	6,111	8,086	9,599	8,169	7,688	8,039	8,119
Percent women employees								
Less than 25%	7,805	6,898	6,799	9,147	8,468	6,900	7,649	7,899
25-49 %	7,637	3,796	8,780	9,166	7,990	7,298	7,617	7,643
50-74 %	7,865	3,695	10,108	8,860	7,871	7,891	6,886	8,096
75% or more	10,077	10,730	6,623	12,792	9,115	10,433	10,314	9,953
Percent age 50 or older employees								
Less than 25%	8,353	5,285	7,980	9,705	9,855	7,110	8,035	8,543
25-49 %	8,099	7,884	8,048	9,104	7,677	8,025	8,089	8,101
50-74 %	7,781	9,958 *	7,845	9,529	6,541	7,495	8,719	7,410
75% or more	6,123	3,440	--	18,061	7,900	6,609	5,858 *	7,469

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	224.72	918.84	534.36	465.01	356.77	430.86	414.19	268.76
Industry group **								
Agric., fish., forest.	2,736.98 *	--	--	--	--	--	--	3,594.91
Mining and manufacturing	870.45	1,835.31 *	1,584.12	1,208.19	1,041.64	2,030.78	1,014.19	1,053.32
Construction	939.20	1,726.60	833.85	1,377.20	1,264.59	1,546.47 *	837.54	1,271.60
Utilities and transp.	639.75	--	--	3,266.85	1,858.10	695.55	2,876.02	637.93
Wholesale trade	518.08	809.19	1,726.09	1,195.59	869.45	830.73	729.93	671.32
Fin. svcs. and real estate	673.12	4,284.81 *	1,730.58	1,233.88	746.54	877.74	1,843.29	586.60
Retail trade	440.76	2,600.11 *	1,337.80	1,613.50	846.30	233.39	1,227.35	452.03
Professional services	416.43	1,308.13	1,009.05	835.87	632.35	1,071.16	737.50	494.86
Other services	482.05	1,047.04	1,063.81	1,040.50	853.73	920.06	740.21	606.43
Ownership								
For profit, incorporated	238.36	717.24	646.24	516.14	431.54	425.91	391.65	294.16
For profit, unincorporated	836.70	4,168.99 *	1,134.33	917.39	748.70	1,705.23	1,348.47	1,039.97
Nonprofit	620.78	1,674.82 *	1,190.38	1,775.52	673.27	1,208.15	1,698.62	605.83
Age of firm								
Less than 5 years	851.75	1,798.76	852.05	1,711.02	1,646.47	--	998.86	1,305.89
5-9 years	1,042.51	3,859.28 *	1,415.93	1,068.55	782.56	4,615.17 *	1,520.66	1,392.95
10-19 years	601.41	1,536.37	985.15	1,356.92	784.88	1,216.80	1,020.06	627.88
20 or more years	248.13	860.32	761.01	539.27	416.03	427.29	448.26	292.10
Multi/single status								
2 or more locations	322.19	--	1,902.07	999.38	488.56	444.83	1,450.08	328.47
1 location only	303.61	990.30	551.78	505.28	495.44	1,249.97	422.16	431.22
Percent full-time employees								
Less than 25%	1,165.30	--	1,779.09	2,257.62	1,976.34	1,423.16	1,934.35 *	1,253.32
25-49 %	888.79	2,276.80 *	3,203.18 *	2,398.85	1,054.26	1,161.34	1,947.19	868.08
50-74 %	434.02	2,317.31 *	1,206.16	970.26	721.17	512.76	1,134.66	445.95
75% or more	255.96	1,038.69	591.81	508.45	392.23	523.96	459.11	308.45
Union presence								
No union employees	217.90	928.01	554.88	437.14	346.87	409.30	426.89	252.15
Has union employees	692.76	--	1,480.58 *	1,694.40 *	697.31	1,187.24	1,657.65 *	746.24
Percent low-wage employees								
50% or more low-wage	463.80	1,392.34	1,595.55 *	1,308.18	739.68	623.25	1,201.27	459.91
Less than 50% low-wage	243.89	1,003.96	543.62	489.70	378.26	487.07	435.91	294.66
Percent women employees								
Less than 25%	492.83	1,797.62	715.86	710.23	556.17	1,338.88	665.35	683.30
25-49 %	374.89	850.20	1,180.46	934.56	733.08	574.39	770.84	428.83
50-74 %	286.10	852.73	1,311.05	772.59	589.85	365.05	649.63	319.30
75% or more	738.65	2,148.39	1,100.17	1,321.93	1,283.02	1,514.70	1,222.92	914.14
Percent age 50 or older employees								
Less than 25%	418.80	724.12	749.55	590.34	616.01	1,179.86	454.72	615.00
25-49 %	277.58	2,262.43	976.25	658.11	408.29	454.30	669.28	304.98
50-74 %	607.87	3,880.77 *	1,054.92	1,483.22	844.17	369.12	1,601.90	529.55
75% or more	1,673.70	945.47	--	4,923.77	747.33	915.94	2,003.31 *	638.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,821	6,408	7,311	7,840	6,513	6,854	6,919	6,817
Industry group **								
Agric., fish., forest.	5,022	--	--	--	--	4,192	--	5,435
Mining and manufacturing	5,899	--	--	7,024	6,229	5,711	7,641	5,863
Construction	6,717	--	--	5,560	9,063	5,323	4,130 *	7,156
Utilities and transp.	6,578	--	--	7,615	5,235	7,066	10,607	6,467
Wholesale trade	6,886	--	--	4,763 *	8,243	6,668	--	6,992
Fin. svcs. and real estate	6,409	11,611	--	7,716	5,269	6,589	10,171	6,310
Retail trade	7,095	--	--	10,124	7,509	6,936	8,295	7,054
Professional services	7,104	--	8,738	7,798	6,442	7,247	6,227	7,127
Other services	8,113	--	--	12,061	7,862	7,983	7,782	8,141
Ownership								
For profit, incorporated	6,738	5,776	6,589	7,630	6,716	6,715	6,732	6,738
For profit, unincorporated	7,663	--	--	10,330	8,129	7,180	8,873	7,549
Nonprofit	6,726	--	--	6,363 *	5,170	7,149	4,899 *	6,772
Age of firm								
Less than 5 years	10,886 *	--	--	6,634 *	17,759 *	--	4,480 *	14,225 *
5-9 years	10,079	--	9,733	12,308	8,143	13,998	10,162	10,061
10-19 years	7,565	--	--	9,575	6,601	7,363	9,765	7,296
20 or more years	6,665	5,797 *	5,456	7,133	6,192	6,780	5,876	6,686
Multi/single status								
2 or more locations	6,884	--	--	11,061	6,622	6,879	7,701	6,880
1 location only	6,382	6,415	7,443	6,686	6,310	5,207	6,791	6,250
Percent full-time employees								
Less than 25%	7,629	--	--	--	6,885	8,451	--	7,951
25-49 %	8,146	--	--	9,268	7,703	8,375	--	8,328
50-74 %	7,005	--	--	11,246	7,273	6,906	6,566	7,022
75% or more	6,761	6,717	7,905	7,544	6,463	6,798	7,099	6,749
Union presence								
No union employees	7,156	7,024	7,767	9,054	6,743	7,173	8,062	7,115
Has union employees	6,094	0	--	2,657 *	5,527	6,294	1,448 *	6,188
Percent low-wage employees								
50% or more low-wage	7,706	--	13,926	10,188	6,884	7,739	7,406 *	7,715
Less than 50% low-wage	6,774	6,680	7,091	7,678	6,499	6,804	6,900	6,769
Percent women employees								
Less than 25%	6,490	6,148 *	7,371	6,576	7,610	5,995	6,195	6,513
25-49 %	6,626	--	10,833	8,202	5,727	6,731	9,689	6,556
50-74 %	7,142	--	4,971 *	9,935	6,538	7,247	6,840	7,149
75% or more	7,199	5,551	5,129 *	10,294	5,757	7,519	5,686	7,253
Percent age 50 or older employees								
Less than 25%	7,396	6,014	10,992	8,263	6,101	7,826	8,099	7,354
25-49 %	6,558	--	5,385	8,098	7,052	6,433	6,657	6,556
50-74 %	6,545	--	--	7,018 *	5,275	7,266	4,785	6,756
75% or more	8,566	--	--	--	8,538	9,032	--	8,633

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	151.26	1,366.40	1,295.33	762.54	381.79	167.41	734.54	154.50
Industry group **								
Agric., fish., forest.	803.85	--	--	--	--	739.02	--	566.33
Mining and manufacturing	232.01	--	--	1,211.72	659.17	227.81	1,680.50	233.98
Construction	874.94	--	--	1,598.58	1,859.26	605.75	1,454.07 *	975.43
Utilities and transp.	805.22	--	--	2,036.30	659.62	1,201.16	1,532.36	823.50
Wholesale trade	431.10	--	--	1,643.62 *	740.06	523.03	--	435.51
Fin. svcs. and real estate	365.71	980.99	--	1,809.49	1,132.64	240.79	2,637.56	359.40
Retail trade	366.56	--	--	979.47	963.49	402.97	1,434.11	374.37
Professional services	278.38	--	1,713.22	2,090.39	678.19	305.48	1,434.80	282.72
Other services	580.88	--	--	2,060.42	843.91	749.93	1,456.89	618.50
Ownership								
For profit, incorporated	170.07	1,382.13	1,034.27	767.65	510.06	176.41	731.19	174.10
For profit, unincorporated	314.60	--	--	1,587.49	632.70	307.98	1,653.17	299.16
Nonprofit	411.54	--	--	2,260.00 *	589.88	471.30	2,122.02 *	416.69
Age of firm								
Less than 5 years	3,906.93 *	--	--	2,189.64 *	6,378.57 *	--	1,619.28 *	5,082.63 *
5-9 years	1,159.33	--	1,839.17	1,684.28	1,245.61	2,516.94	1,398.82	1,376.54
10-19 years	490.68	--	--	1,517.52	1,028.04	494.71	1,781.19	474.63
20 or more years	156.42	1,945.72 *	945.06	902.28	380.86	172.92	832.77	158.90
Multi/single status								
2 or more locations	160.00	--	--	1,516.62	457.89	169.65	1,844.17	160.60
1 location only	454.25	1,375.51	1,439.37	786.74	702.99	326.79	801.12	537.70
Percent full-time employees								
Less than 25%	543.52	--	--	--	1,436.43	576.86	--	541.29
25-49 %	447.84	--	--	1,466.97	1,514.26	459.84	--	454.32
50-74 %	316.67	--	--	1,508.19	613.51	346.44	1,285.53	325.42
75% or more	170.90	1,661.16	1,520.03	827.03	400.88	192.58	849.29	174.43
Union presence								
No union employees	166.01	1,435.09	1,309.74	734.64	410.79	179.16	702.20	170.21
Has union employees	327.23	0.00	--	1,254.70 *	976.99	345.60	1,085.16 *	329.83
Percent low-wage employees								
50% or more low-wage	469.00	--	820.83	1,593.13	843.22	551.39	2,395.50 *	477.47
Less than 50% low-wage	157.34	1,380.53	1,337.21	796.39	394.45	174.51	753.01	160.80
Percent women employees								
Less than 25%	229.63	2,227.67 *	1,124.82	1,011.49	603.92	216.53	1,060.15	233.30
25-49 %	237.98	--	2,908.10	1,451.07	510.16	268.18	1,477.85	238.89
50-74 %	386.67	--	2,084.04 *	1,170.98	1,142.43	400.27	1,580.04	393.55
75% or more	367.08	1,023.77	1,711.96 *	2,798.97	770.03	390.36	1,313.25	378.17
Percent age 50 or older employees								
Less than 25%	370.51	1,788.52	2,192.98	999.26	744.93	422.82	1,149.87	386.43
25-49 %	157.00	--	1,060.15	1,181.85	433.98	171.11	993.24	158.73
50-74 %	499.92	--	--	2,240.44 *	823.28	537.72	1,426.64	533.40
75% or more	1,518.99	--	--	--	1,318.08	1,841.51	--	1,669.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.8%	25.7%	32.0%	37.6%	27.4%	26.4%	32.1%	27.2%
Industry group **								
Agric., fish., forest.	32.8%	--	--	--	49.1%	--	22.0% *	39.8%
Mining and manufacturing	25.9%	21.2% *	30.0%	32.5%	27.5%	24.3%	29.7%	25.6%
Construction	27.6%	26.7%	22.3%	32.2%	32.9%	19.4%	29.2%	27.0%
Utilities and transp.	28.6%	--	43.6%	38.5%	22.1%	29.4%	52.1%	27.7%
Wholesale trade	26.9%	14.6% *	32.4%	34.5%	31.4%	24.6%	24.1%	27.5%
Fin. svcs. and real estate	25.1%	33.0% *	33.4%	29.1%	19.7%	25.8%	31.6%	24.3%
Retail trade	30.3%	31.6%	33.1%	45.9%	44.9%	26.7%	36.4%	29.7%
Professional services	27.3%	28.2%	36.4%	40.2%	26.5%	25.4%	36.2%	26.2%
Other services	34.3%	20.9%	28.6%	42.5%	34.0%	34.9%	28.5%	35.8%
Ownership								
For profit, incorporated	28.6%	22.6%	33.7%	38.7%	28.5%	27.3%	32.2%	28.1%
For profit, unincorporated	31.6%	38.5%	32.8%	36.0%	35.9%	26.9%	35.1%	30.6%
Nonprofit	23.3%	23.4%	19.4%	35.0%	20.4%	23.4%	26.7%	23.0%
Age of firm								
Less than 5 years	35.4%	30.0%	25.4%	33.9%	46.3%	--	27.7%	45.2%
5-9 years	38.1%	37.7%	36.2%	44.9%	33.8%	42.5%	39.9%	36.9%
10-19 years	33.8%	30.0%	38.7%	40.8%	33.7%	27.7%	38.7%	31.5%
20 or more years	26.7%	20.2%	29.5%	36.1%	25.6%	26.1%	28.7%	26.5%
Multi/single status								
2 or more locations	27.2%	--	31.8%	42.5%	27.5%	26.5%	35.0%	27.0%
1 location only	30.0%	26.6%	32.0%	35.8%	27.3%	20.5%	31.6%	28.7%
Percent full-time employees								
Less than 25%	32.8%	--	53.6%	39.2%	32.6%	30.1%	27.1%	33.8%
25-49 %	33.7%	18.6% *	30.2%	47.2%	34.1%	33.0%	31.3%	34.3%
50-74 %	26.9%	28.9%	29.7%	42.0%	29.4%	25.4%	31.0%	26.4%
75% or more	27.8%	25.6%	32.1%	36.9%	27.1%	26.3%	32.3%	27.1%
Union presence								
No union employees	29.8%	26.2%	33.0%	39.7%	29.2%	28.2%	33.1%	29.2%
Has union employees	22.0%	1.3% *	12.8% *	19.9%	19.1%	22.8%	15.7% *	22.1%
Percent low-wage employees								
50% or more low-wage	34.9%	27.4%	31.7%	46.8%	39.8%	32.6%	34.4%	35.0%
Less than 50% low-wage	27.4%	25.6%	32.0%	37.0%	26.8%	26.0%	32.0%	26.8%
Percent women employees								
Less than 25%	28.6%	29.7%	29.9%	35.7%	31.3%	24.7%	31.9%	27.8%
25-49 %	26.3%	17.3%	38.3%	35.4%	25.4%	25.5%	31.4%	25.8%
50-74 %	27.9%	16.8%	32.9%	35.4%	26.6%	27.8%	27.1%	28.0%
75% or more	29.2%	41.6%	26.5%	48.6%	25.3%	27.7%	39.6%	27.8%
Percent age 50 or older employees								
Less than 25%	31.2%	25.1%	36.4%	39.4%	30.3%	29.4%	35.0%	30.4%
25-49 %	26.0%	27.9%	28.7%	35.2%	26.7%	24.8%	30.5%	25.7%
50-74 %	28.0%	38.1%	28.3%	33.5%	22.1%	29.2%	30.7%	27.3%
75% or more	29.3%	15.7%	23.8% *	57.6% *	32.1%	35.7%	24.7%	34.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 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%	3.13%	1.92%	1.55%	1.13%	0.57%	1.43%	0.50%
Industry group **								
Agric., fish., forest.	6.28%	--	--	--	7.00%	--	7.25% *	7.11%
Mining and manufacturing	1.19%	8.00% *	5.41%	3.56%	2.11%	1.62%	3.65%	1.25%
Construction	2.41%	6.30%	3.55%	4.35%	4.94%	3.72%	3.40%	3.05%
Utilities and transp.	2.16%	--	7.81%	7.43%	3.29%	2.55%	6.10%	2.19%
Wholesale trade	1.34%	4.59% *	5.99%	5.56%	2.72%	1.63%	3.68%	1.41%
Fin. svcs. and real estate	1.28%	12.29% *	6.66%	5.53%	2.83%	0.95%	5.85%	1.19%
Retail trade	1.13%	9.07%	5.40%	4.48%	2.80%	1.09%	3.94%	1.15%
Professional services	0.80%	4.34%	3.39%	3.09%	1.89%	0.95%	2.55%	0.83%
Other services	1.74%	5.28%	4.54%	3.42%	2.54%	2.93%	2.93%	2.07%
Ownership								
For profit, incorporated	0.57%	2.82%	2.21%	1.70%	1.47%	0.68%	1.46%	0.61%
For profit, unincorporated	1.40%	10.43%	4.54%	3.30%	2.04%	1.71%	3.89%	1.38%
Nonprofit	1.12%	6.90%	4.66%	5.68%	1.83%	1.36%	5.78%	1.13%
Age of firm								
Less than 5 years	3.97%	5.87%	3.55%	6.53%	7.97%	--	3.45%	6.29%
5-9 years	3.06%	10.91%	5.68%	4.26%	3.94%	9.63%	4.71%	3.92%
10-19 years	1.65%	6.10%	3.96%	4.64%	2.60%	1.71%	3.67%	1.54%
20 or more years	0.50%	3.25%	2.52%	1.73%	1.21%	0.58%	1.61%	0.52%
Multi/single status								
2 or more locations	0.54%	--	7.60%	3.29%	1.43%	0.58%	5.14%	0.54%
1 location only	1.08%	3.31%	1.95%	1.71%	1.98%	2.27%	1.44%	1.52%
Percent full-time employees								
Less than 25%	3.23%	--	6.10%	7.91%	6.83%	3.52%	7.85%	3.48%
25-49 %	2.18%	9.51% *	8.61%	5.05%	2.94%	3.19%	5.85%	2.30%
50-74 %	1.01%	7.36%	5.49%	4.54%	2.19%	1.12%	3.88%	1.02%
75% or more	0.54%	3.55%	2.12%	1.68%	1.21%	0.67%	1.59%	0.57%
Union presence								
No union employees	0.54%	3.19%	1.97%	1.56%	1.21%	0.68%	1.47%	0.58%
Has union employees	0.99%	1.09% *	5.83% *	5.27%	2.39%	1.08%	5.28% *	1.01%
Percent low-wage employees								
50% or more low-wage	1.29%	6.18%	5.80%	4.09%	2.61%	1.65%	4.09%	1.35%
Less than 50% low-wage	0.50%	3.36%	2.00%	1.62%	1.16%	0.60%	1.50%	0.52%
Percent women employees								
Less than 25%	0.94%	5.94%	2.46%	2.22%	1.82%	1.37%	2.24%	1.02%
25-49 %	0.78%	3.83%	4.60%	3.14%	1.74%	0.92%	2.88%	0.80%
50-74 %	0.97%	3.43%	4.17%	2.75%	2.61%	1.08%	2.22%	1.04%
75% or more	1.34%	6.64%	4.34%	5.20%	2.93%	1.35%	4.52%	1.32%
Percent age 50 or older employees								
Less than 25%	1.06%	3.15%	3.18%	2.23%	2.62%	1.39%	1.91%	1.21%
25-49 %	0.52%	7.68%	3.05%	2.02%	1.16%	0.61%	2.14%	0.53%
50-74 %	1.63%	10.65%	4.05%	4.18%	2.65%	1.47%	4.37%	1.68%
75% or more	5.43%	4.24%	7.61% *	18.92% *	3.87%	9.12%	7.35%	7.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	17.4%	34.7%	40.5%	32.1%	21.9%	31.6%	26.2%
Industry group **								
Agric., fish., forest.	--	--	--	--	60.9%	--	--	--
Mining and manufacturing	28.6%	--	--	26.9%	35.9%	23.8%	30.3%	28.4%
Construction	29.3%	--	19.5% *	24.6%	39.2%	19.9%	27.3%	30.4%
Utilities and transp.	24.6%	--	--	--	22.6%	23.4%	50.4%	23.6%
Wholesale trade	36.0%	--	--	42.1%	43.0%	24.5%	37.5%	35.5%
Fin. svcs. and real estate	27.6%	--	--	33.0%	31.9%	25.3%	23.2% *	28.6%
Retail trade	24.0%	--	--	47.1%	45.9%	17.9%	35.0%	22.9%
Professional services	24.4%	18.1% *	34.9%	49.6%	25.8%	19.6%	38.0%	22.5%
Other services	33.4%	--	42.4%	42.6%	34.7%	34.9%	24.7%	36.4%
Ownership								
For profit, incorporated	28.6%	15.2%	36.3%	37.4%	34.8%	23.6%	30.9%	28.0%
For profit, unincorporated	36.0%	48.2%	--	40.9%	41.7%	28.9%	28.6%	37.5%
Nonprofit	21.3%	--	--	54.1%	23.0%	18.3%	37.7% *	20.0%
Age of firm								
Less than 5 years	43.6%	--	--	56.7%	36.6%	--	46.4%	41.6%
5-9 years	28.7%	--	43.6%	41.0%	28.4%	--	29.8%	28.4%
10-19 years	38.2%	17.3% *	47.8%	51.6%	38.7%	27.7%	38.9%	37.6%
20 or more years	25.4%	13.4% *	30.7%	36.0%	31.7%	21.8%	28.3%	25.0%
Multi/single status								
2 or more locations	25.3%	--	--	43.2%	32.2%	22.0%	42.0%	24.6%
1 location only	30.9%	17.3%	34.8%	39.0%	31.9%	19.9%	29.4%	32.1%
Percent full-time employees								
Less than 25%	36.1%	--	--	--	54.3%	32.0%	--	39.0%
25-49 %	32.3%	--	--	47.5%	29.3%	36.8%	23.9% *	35.7%
50-74 %	22.6%	--	40.3%	41.6%	35.7%	20.1%	29.5%	21.8%
75% or more	28.2%	18.6%	33.2%	40.4%	31.8%	22.5%	32.6%	27.3%
Union presence								
No union employees	31.4%	17.4%	35.9%	43.9%	33.4%	26.7%	32.0%	31.3%
Has union employees	18.0%	--	--	12.5% *	24.4%	17.4%	--	17.8%
Percent low-wage employees								
50% or more low-wage	34.0%	--	--	42.6%	42.2%	32.5%	25.8%	34.9%
Less than 50% low-wage	26.4%	17.3%	35.0%	40.4%	31.6%	20.6%	32.0%	25.3%
Percent women employees								
Less than 25%	30.2%	26.9% *	29.6%	35.3%	32.9%	25.3%	31.4%	29.8%
25-49 %	25.0%	10.0% *	42.1%	35.3%	33.3%	20.4%	24.7%	25.0%
50-74 %	25.5%	8.8% *	34.6%	33.6%	37.5%	21.2%	22.1%	26.0%
75% or more	28.2%	--	42.4%	65.0%	25.0%	22.6%	57.6%	24.7%
Percent age 50 or older employees								
Less than 25%	30.6%	16.8% *	35.3%	42.9%	32.9%	24.5%	30.6%	30.7%
25-49 %	24.5%	--	28.2%	36.0%	35.9%	20.4%	29.1%	24.2%
50-74 %	27.9%	--	41.3%	29.8% *	21.2%	30.0%	36.9%	25.4%
75% or more	32.8% *	--	--	--	62.8%	25.4%	34.2% *	28.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	4.02%	3.48%	3.68%	2.16%	1.08%	3.11%	0.99%
Industry group **								
Agric., fish., forest.	--	--	--	--	4.62%	--	--	--
Mining and manufacturing	2.57%	--	--	6.23%	5.64%	3.00%	5.35%	2.85%
Construction	3.48%	--	6.93% *	7.29%	4.93%	4.59%	6.05%	4.20%
Utilities and transp.	1.48%	--	--	--	3.09%	1.46%	8.57%	1.37%
Wholesale trade	4.16%	--	--	6.05%	9.67%	1.65%	6.15%	5.28%
Fin. svcs. and real estate	2.07%	--	--	9.41%	3.06%	1.88%	7.54% *	1.72%
Retail trade	2.21%	--	--	7.53%	5.24%	1.94%	6.69%	2.27%
Professional services	1.71%	7.40% *	5.71%	7.36%	3.13%	1.58%	7.25%	1.46%
Other services	2.43%	--	9.65%	6.63%	3.49%	3.45%	5.80%	2.50%
Ownership								
For profit, incorporated	1.03%	4.11%	3.96%	3.10%	2.34%	1.28%	2.59%	1.11%
For profit, unincorporated	2.34%	7.08%	--	5.78%	4.94%	2.51%	6.08%	2.50%
Nonprofit	2.01%	--	--	15.43%	3.07%	1.73%	15.76% *	1.53%
Age of firm								
Less than 5 years	6.47%	--	--	7.49%	9.63%	--	12.92%	6.29%
5-9 years	3.59%	--	7.14%	6.68%	4.97%	--	4.97%	4.44%
10-19 years	4.89%	8.90% *	6.03%	12.50%	6.81%	3.55%	10.28%	4.18%
20 or more years	0.97%	4.88% *	4.24%	3.17%	2.48%	1.12%	2.76%	1.03%
Multi/single status								
2 or more locations	1.19%	--	--	8.05%	3.18%	1.12%	11.92%	1.07%
1 location only	1.70%	4.03%	3.28%	3.48%	2.82%	3.72%	2.46%	2.39%
Percent full-time employees								
Less than 25%	6.67%	--	--	--	6.53%	9.43%	--	6.97%
25-49 %	4.16%	--	--	7.37%	5.08%	4.70%	10.49% *	3.81%
50-74 %	1.33%	--	9.09%	7.68%	4.34%	1.33%	5.48%	1.31%
75% or more	1.27%	5.16%	3.82%	4.13%	2.34%	1.56%	3.74%	1.29%
Union presence								
No union employees	1.12%	4.02%	3.47%	3.60%	2.07%	1.33%	3.23%	1.10%
Has union employees	1.23%	--	--	7.47% *	5.25%	1.31%	--	1.22%
Percent low-wage employees								
50% or more low-wage	1.89%	--	--	7.54%	4.48%	2.36%	6.82%	1.84%
Less than 50% low-wage	1.03%	4.21%	3.61%	3.86%	2.22%	1.04%	3.26%	1.02%
Percent women employees								
Less than 25%	1.48%	8.31% *	4.55%	4.18%	2.06%	2.41%	3.35%	1.61%
25-49 %	1.81%	4.84% *	7.27%	3.80%	4.65%	2.14%	5.07%	1.93%
50-74 %	1.85%	4.17% *	9.05%	4.98%	2.45%	2.22%	3.95%	2.08%
75% or more	2.67%	--	8.69%	9.03%	4.21%	1.69%	9.65%	1.87%
Percent age 50 or older employees								
Less than 25%	1.73%	5.43% *	5.69%	3.15%	3.42%	2.11%	3.56%	1.97%
25-49 %	1.11%	--	5.54%	4.14%	1.82%	1.17%	3.41%	1.16%
50-74 %	3.12%	--	7.16%	8.96% *	3.26%	4.24%	5.43%	3.44%
75% or more	14.18% *	--	--	--	12.05%	3.66%	18.29% *	6.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.8%	30.4%	32.4%	36.8%	25.6%	27.1%	32.9%	27.2%
Industry group **								
Agric., fish., forest.	30.9%	0.0%	--	--	45.9%	--	--	36.5%
Mining and manufacturing	25.6%	--	42.8%	32.6%	24.6%	25.0%	31.7%	25.2%
Construction	30.3%	--	23.7%	38.4%	38.4%	19.7%	31.8%	29.7%
Utilities and transp.	27.3%	--	--	39.6%	20.8%	28.0%	52.1%	26.2%
Wholesale trade	26.0%	--	26.1%	32.1%	27.3%	25.3%	24.0%	26.4%
Fin. svcs. and real estate	25.3%	40.6% *	32.1%	27.5%	16.6%	26.8%	34.5%	24.2%
Retail trade	32.9%	--	30.0%	44.4%	46.1%	30.5%	34.0%	32.8%
Professional services	27.8%	33.5%	38.4%	36.3%	25.4%	26.8%	35.3%	26.9%
Other services	32.8%	29.3%	25.4%	41.5%	34.3%	31.3%	29.9%	33.4%
Ownership								
For profit, incorporated	28.5%	27.3%	34.1%	39.0%	26.7%	27.7%	33.6%	27.9%
For profit, unincorporated	31.0%	38.9% *	36.3%	35.5%	32.8%	26.7%	37.0%	29.1%
Nonprofit	23.9%	30.2%	18.0%	29.4%	18.9%	25.3%	20.6%	24.1%
Age of firm								
Less than 5 years	34.3%	25.6%	28.0%	25.7%	48.6%	--	25.1%	47.4%
5-9 years	43.9%	45.0%	36.7%	44.5%	39.6%	52.2%	43.9%	43.9%
10-19 years	33.7%	39.8%	35.6%	40.6%	30.9%	29.7%	38.5%	31.6%
20 or more years	26.6%	23.4%	30.4%	35.8%	23.7%	26.7%	29.3%	26.4%
Multi/single status								
2 or more locations	27.3%	--	32.1% *	40.4%	25.9%	27.2%	31.4%	27.2%
1 location only	30.1%	31.6%	32.4%	35.6%	25.1%	21.3%	33.1%	27.5%
Percent full-time employees								
Less than 25%	34.4%	--	58.7%	44.5%	23.8% *	31.9%	39.1%	33.8%
25-49 %	33.9%	--	--	48.9%	35.3%	32.2%	35.6%	33.6%
50-74 %	29.2%	43.1%	21.1%	38.9%	27.3%	28.5%	33.7%	28.8%
75% or more	27.5%	28.8%	33.4%	36.1%	25.3%	26.7%	32.7%	26.8%
Union presence								
No union employees	29.5%	31.4%	33.4%	37.9%	27.3%	28.5%	34.2%	28.7%
Has union employees	22.7%	0.0%	3.0% *	25.9%	18.3%	23.8%	12.8% *	23.0%
Percent low-wage employees								
50% or more low-wage	35.7%	33.9%	35.4%	46.6%	41.0%	32.9%	39.6%	35.2%
Less than 50% low-wage	27.4%	30.2%	32.2%	36.0%	25.0%	26.7%	32.5%	26.8%
Percent women employees								
Less than 25%	29.2%	34.3%	31.3%	35.6%	31.8%	25.5%	33.4%	28.3%
25-49 %	26.2%	20.0%	39.4%	37.2%	22.0%	26.2%	34.0%	25.6%
50-74 %	27.9%	23.5%	33.7%	36.3%	24.0%	28.3%	29.7%	27.7%
75% or more	28.9%	40.1%	23.6%	40.2%	24.0%	29.0%	33.7%	28.3%
Percent age 50 or older employees								
Less than 25%	31.8%	31.3%	36.6%	39.6%	28.2%	31.1%	36.9%	30.8%
25-49 %	26.0%	30.5% *	30.7%	34.7%	25.2%	25.4%	31.8%	25.7%
50-74 %	28.0%	46.0%	25.3%	32.5%	20.6%	29.6%	30.9%	27.3%
75% or more	18.0%	12.0% *	--	37.9%	28.4%	18.0%	14.9%	21.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	4.65%	2.73%	1.77%	1.39%	0.63%	1.89%	0.58%
Industry group **								
Agric., fish., forest.	5.70%	0.00%	--	--	5.56%	--	--	5.11%
Mining and manufacturing	1.33%	--	7.37%	4.18%	2.12%	1.80%	5.37%	1.37%
Construction	3.50%	--	4.29%	5.35%	6.01%	4.94%	4.84%	4.39%
Utilities and transp.	2.13%	--	--	8.87%	3.32%	2.32%	7.28%	2.15%
Wholesale trade	1.58%	--	4.05%	7.72%	2.35%	1.99%	5.56%	1.54%
Fin. svcs. and real estate	1.59%	14.99% *	7.51%	6.75%	3.12%	1.06%	7.26%	1.46%
Retail trade	1.26%	--	6.64%	5.52%	2.64%	1.07%	4.49%	1.30%
Professional services	0.97%	5.32%	5.25%	2.82%	2.51%	1.11%	2.86%	1.03%
Other services	2.06%	8.29%	5.28%	4.21%	3.42%	3.09%	3.68%	2.39%
Ownership								
For profit, incorporated	0.66%	4.34%	3.25%	2.12%	1.81%	0.72%	2.08%	0.70%
For profit, unincorporated	1.75%	13.17% *	5.71%	3.86%	2.15%	2.08%	4.91%	1.60%
Nonprofit	1.42%	6.76%	5.39%	4.89%	2.44%	1.63%	3.71%	1.49%
Age of firm								
Less than 5 years	5.13%	5.26%	3.59%	6.28%	9.80%	--	3.24%	8.66%
5-9 years	3.93%	13.43%	8.23%	5.82%	4.49%	8.90%	6.25%	4.91%
10-19 years	1.65%	6.35%	5.11%	3.65%	2.61%	2.37%	3.33%	1.70%
20 or more years	0.58%	4.94%	3.83%	2.17%	1.42%	0.63%	2.29%	0.60%
Multi/single status								
2 or more locations	0.61%	--	11.07% *	3.46%	1.73%	0.64%	5.49%	0.61%
1 location only	1.48%	4.87%	2.78%	2.07%	2.57%	3.06%	2.00%	2.01%
Percent full-time employees								
Less than 25%	3.71%	--	4.44%	7.88%	7.69% *	3.14%	7.13%	4.09%
25-49 %	2.78%	--	--	6.53%	3.86%	3.93%	7.67%	2.98%
50-74 %	1.39%	9.95%	5.83%	5.96%	2.64%	1.53%	6.46%	1.37%
75% or more	0.62%	5.06%	3.02%	1.90%	1.47%	0.70%	2.04%	0.64%
Union presence								
No union employees	0.64%	4.75%	2.78%	1.78%	1.54%	0.74%	1.94%	0.67%
Has union employees	1.23%	0.00%	2.41% *	7.24%	3.01%	1.26%	5.56% *	1.25%
Percent low-wage employees								
50% or more low-wage	1.69%	8.96%	5.63%	4.54%	2.17%	2.20%	5.10%	1.78%
Less than 50% low-wage	0.58%	4.92%	2.84%	1.85%	1.41%	0.65%	1.97%	0.60%
Percent women employees								
Less than 25%	1.21%	8.62%	3.29%	2.82%	2.43%	1.64%	3.22%	1.28%
25-49 %	0.83%	4.91%	6.73%	3.91%	1.77%	0.94%	4.00%	0.83%
50-74 %	1.11%	5.08%	5.31%	3.35%	3.04%	1.04%	2.80%	1.17%
75% or more	1.66%	8.37%	4.95%	5.03%	4.23%	1.68%	4.64%	1.75%
Percent age 50 or older employees								
Less than 25%	1.32%	4.82%	4.32%	2.87%	3.48%	1.54%	2.59%	1.49%
25-49 %	0.59%	9.22% *	4.62%	2.37%	1.42%	0.67%	3.02%	0.60%
50-74 %	2.11%	13.72%	4.50%	4.83%	3.23%	1.64%	6.17%	2.11%
75% or more	2.90%	4.41% *	--	7.79%	5.20%	4.55%	3.95%	3.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 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%	20.8%	26.9%	36.4%	29.4%	28.5%	29.2%	29.0%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	11.5%	--	--
Mining and manufacturing	24.7%	--	--	50.9%	34.2%	21.4%	16.4%	25.2%
Construction	17.6%	--	25.5%	20.4% *	13.6% *	--	22.7%	16.1%
Utilities and transp.	43.4%	--	--	--	--	48.6%	--	43.2%
Wholesale trade	24.5%	0.0%	--	33.3% *	41.0%	20.7%	9.5% *	28.0%
Fin. svcs. and real estate	20.0%	--	--	--	22.9%	17.7%	--	19.8%
Retail trade	31.8%	--	--	53.1%	34.8%	24.3% *	46.7%	27.3%
Professional services	30.9%	22.1% *	33.3%	39.4%	32.8%	27.4%	36.4%	29.5%
Other services	47.3%	--	19.0% *	53.7%	29.1% *	60.0%	30.1%	52.6%
Ownership								
For profit, incorporated	29.5%	17.6% *	28.2%	39.3%	29.8%	28.9%	28.9%	29.6%
For profit, unincorporated	29.6%	--	--	30.0% *	40.0%	26.4%	30.1%	29.5%
Nonprofit	25.7%	--	--	31.5%	22.4%	28.6%	30.2% *	25.1%
Age of firm								
Less than 5 years	28.4%	--	--	--	46.9%	--	22.9% *	38.6%
5-9 years	33.8%	--	29.5%	56.8%	34.5% *	--	32.1%	34.5%
10-19 years	27.5%	--	39.4%	24.8% *	36.6%	21.5%	39.6%	23.7%
20 or more years	29.0%	18.8% *	24.2%	38.1%	27.8%	29.3%	27.0%	29.2%
Multi/single status								
2 or more locations	29.4%	--	--	50.7%	29.7%	28.7%	33.1% *	29.3%
1 location only	28.0%	24.0%	27.2%	31.4%	28.7%	17.3%	28.6%	27.4%
Percent full-time employees								
Less than 25%	19.2% *	--	--	--	--	16.1% *	--	21.1%
25-49 %	34.5%	--	--	--	40.3%	36.3%	23.6%	37.3%
50-74 %	29.5%	19.8%	--	64.6%	26.3%	28.7%	26.2%	30.4%
75% or more	29.0%	22.4% *	26.5%	35.1%	29.3%	28.4%	30.1%	28.8%
Union presence								
No union employees	29.8%	20.9%	27.2%	41.3%	31.8%	27.4%	30.3%	29.7%
Has union employees	26.5%	--	20.6%	--	16.2%	30.7%	--	27.0%
Percent low-wage employees								
50% or more low-wage	31.9%	--	--	54.7%	31.7% *	28.1%	30.0%	32.8%
Less than 50% low-wage	28.9%	20.6% *	26.7%	35.2%	29.2%	28.5%	29.2%	28.9%
Percent women employees								
Less than 25%	24.3%	13.4% *	25.9%	36.9%	27.1%	20.9%	26.3%	23.9%
25-49 %	29.5%	--	31.5%	28.0% *	34.2%	28.2%	30.9%	29.3%
50-74 %	33.6%	--	28.7% *	33.9%	26.8%	38.4%	28.1%	34.4%
75% or more	34.2%	--	16.0% *	53.2%	30.7%	35.4%	36.2%	33.8%
Percent age 50 or older employees								
Less than 25%	28.5%	18.0% *	37.5%	33.9%	36.2%	20.9%	33.5%	26.9%
25-49 %	27.9%	--	24.4%	36.4%	25.4%	28.9%	27.7%	27.9%
50-74 %	28.0%	--	--	52.5%	40.3%	25.6%	14.5% *	31.4%
75% or more	47.2%	--	--	--	27.8%	--	32.4%	56.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.58%	5.61%	3.65%	4.44%	2.25%	2.60%	2.79%	1.80%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	0.87%	--	--
Mining and manufacturing	1.90%	--	--	10.78%	5.35%	1.66%	4.38%	2.01%
Construction	3.03%	--	4.31%	7.72% *	4.33% *	--	5.08%	3.45%
Utilities and transp.	10.84%	--	--	--	--	13.84%	--	11.04%
Wholesale trade	3.17%	0.00%	--	10.75% *	5.51%	2.08%	4.94% *	3.36%
Fin. svcs. and real estate	1.69%	--	--	--	3.46%	1.52%	--	1.71%
Retail trade	5.69%	--	--	7.83%	9.65%	7.46% *	10.21%	6.19%
Professional services	1.81%	7.33% *	5.29%	8.72%	3.62%	1.82%	4.32%	1.95%
Other services	7.13%	--	9.51% *	5.99%	9.45% *	8.27%	7.97%	8.08%
Ownership								
For profit, incorporated	2.02%	5.68% *	4.02%	5.15%	3.08%	3.22%	3.24%	2.32%
For profit, unincorporated	3.22%	--	--	11.51% *	3.02%	4.14%	6.10%	3.67%
Nonprofit	2.41%	--	--	9.13%	2.61%	3.27%	10.38% *	2.25%
Age of firm								
Less than 5 years	6.77%	--	--	--	7.72%	--	7.88% *	8.73%
5-9 years	6.23%	--	3.86%	4.74%	11.07% *	--	4.02%	8.93%
10-19 years	3.44%	--	10.82%	8.76% *	5.71%	2.51%	6.32%	3.38%
20 or more years	1.81%	6.77% *	4.56%	5.11%	2.24%	2.83%	3.60%	2.00%
Multi/single status								
2 or more locations	1.97%	--	--	5.98%	2.38%	2.65%	10.83% *	2.01%
1 location only	2.34%	5.52%	3.89%	4.92%	5.04%	4.38%	2.75%	3.75%
Percent full-time employees								
Less than 25%	5.96% *	--	--	--	--	6.08% *	--	5.03%
25-49 %	3.03%	--	--	--	6.75%	3.61%	6.57%	3.12%
50-74 %	3.26%	3.45%	--	5.73%	3.03%	5.08%	4.43%	4.06%
75% or more	1.73%	7.92% *	3.98%	4.64%	2.40%	2.87%	3.24%	1.95%
Union presence								
No union employees	1.64%	5.68%	3.86%	4.65%	2.29%	2.92%	2.92%	1.90%
Has union employees	4.20%	--	1.24%	--	4.09%	5.30%	--	4.36%
Percent low-wage employees								
50% or more low-wage	4.48%	--	--	6.74%	10.44% *	2.91%	8.27%	5.37%
Less than 50% low-wage	1.64%	6.34% *	3.72%	4.57%	2.31%	2.67%	2.96%	1.86%
Percent women employees								
Less than 25%	1.69%	5.41% *	6.39%	6.45%	4.10%	1.68%	4.24%	1.82%
25-49 %	3.51%	--	5.43%	9.14% *	3.11%	5.65%	5.09%	3.98%
50-74 %	4.31%	--	9.13% *	8.37%	5.69%	6.43%	5.76%	4.83%
75% or more	2.60%	--	7.32% *	7.86%	4.12%	2.75%	7.85%	2.65%
Percent age 50 or older employees								
Less than 25%	2.33%	7.67% *	6.33%	6.25%	5.69%	1.88%	4.68%	2.61%
25-49 %	1.94%	--	5.11%	6.59%	2.36%	2.95%	4.45%	2.08%
50-74 %	3.22%	--	--	9.48%	6.67%	4.14%	4.54% *	3.65%
75% or more	12.06%	--	--	--	3.48%	--	9.14%	14.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.4%	24.8%	32.5%	39.1%	31.7%	31.2%	32.6%	32.3%
Industry group **								
Agric., fish., forest.	34.9%	--	--	--	55.4%	--	--	46.6%
Mining and manufacturing	31.9%	21.0% *	27.9%	33.9%	30.7%	33.8%	29.8%	32.4%
Construction	28.4%	37.3%	21.9%	34.7%	31.3%	15.6% *	32.2%	26.0%
Utilities and transp.	34.6%	--	53.6%	49.4%	34.1%	33.2%	56.2%	33.4%
Wholesale trade	28.7%	12.8% *	33.3%	40.8%	30.8%	25.3%	25.4%	30.5%
Fin. svcs. and real estate	28.7%	29.7% *	31.4%	29.3%	22.3%	32.2%	29.7%	28.4%
Retail trade	33.1%	32.7% *	33.5%	48.2%	51.5%	26.7%	36.4%	32.4%
Professional services	34.2%	29.0%	37.1%	41.3%	31.3%	32.2%	37.3%	32.6%
Other services	34.8%	16.2%	32.5%	40.6%	37.8%	35.9%	27.4%	38.2%
Ownership								
For profit, incorporated	33.1%	21.8%	34.8%	40.7%	32.8%	32.0%	32.7%	33.3%
For profit, unincorporated	33.4%	40.6%	30.0%	34.7%	38.0%	26.8%	34.7%	32.7%
Nonprofit	27.3%	18.5% *	21.6%	37.8%	24.8%	27.4%	28.0%	27.1%
Age of firm								
Less than 5 years	32.4%	33.7%	24.1%	32.6%	39.4%	0.5% *	28.1%	39.9%
5-9 years	39.8%	36.1% *	36.5%	45.1%	40.9%	39.2% *	39.5%	40.0%
10-19 years	36.6%	28.2%	36.6%	41.2%	35.6%	33.3%	37.8%	35.4%
20 or more years	31.0%	19.5%	31.2%	38.3%	29.8%	30.9%	29.6%	31.4%
Multi/single status								
2 or more locations	32.4%	--	34.3%	43.5%	31.7%	31.4%	36.9%	32.1%
1 location only	32.4%	25.8%	32.3%	37.5%	31.6%	23.5%	31.9%	33.0%
Percent full-time employees								
Less than 25%	34.7%	--	58.3%	43.6%	35.0%	23.7% *	30.1%	36.2%
25-49 %	37.1%	18.0% *	30.3%	48.3%	36.1%	41.5%	31.1%	40.5%
50-74 %	30.5%	28.4% *	31.9%	38.4%	30.8%	29.2%	31.1%	30.3%
75% or more	32.4%	24.7%	32.4%	38.7%	31.6%	31.3%	32.8%	32.3%
Union presence								
No union employees	33.7%	24.9%	33.3%	40.6%	33.7%	32.4%	32.9%	34.1%
Has union employees	23.4%	--	15.8% *	23.4% *	19.8%	26.1%	23.3% *	23.4%
Percent low-wage employees								
50% or more low-wage	36.3%	27.7%	29.9%	46.0%	44.4%	32.6%	33.9%	36.9%
Less than 50% low-wage	32.0%	24.6%	32.6%	38.6%	30.9%	31.0%	32.5%	31.9%
Percent women employees								
Less than 25%	33.0%	29.2%	29.6%	38.3%	34.1%	30.3%	32.7%	33.3%
25-49 %	30.6%	14.3%	36.5%	35.6%	31.5%	29.8%	29.6%	30.9%
50-74 %	30.5%	15.7%	37.1%	34.7%	29.1%	31.2%	27.1%	31.2%
75% or more	38.4%	42.5%	28.4%	51.9%	33.4%	37.0%	43.5%	36.1%
Percent age 50 or older employees								
Less than 25%	35.7%	23.5%	34.8%	41.1%	40.1%	31.2%	34.7%	36.3%
25-49 %	30.8%	28.2%	30.6%	35.7%	28.0%	31.2%	31.2%	30.8%
50-74 %	31.1%	40.5%	30.7%	35.9%	26.1%	30.8%	34.2%	29.9%
75% or more	24.9%	13.1%	--	65.6%	26.6%	30.8%	24.0% *	29.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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%	3.42%	2.07%	1.78%	1.40%	1.58%	1.59%	0.99%
Industry group **								
Agric., fish., forest.	9.10%	--	--	--	7.66%	--	--	10.18%
Mining and manufacturing	3.35%	8.47% *	6.49%	4.55%	3.71%	8.12%	4.35%	3.96%
Construction	3.48%	6.77%	3.60%	5.44%	5.98%	8.28% *	3.88%	4.88%
Utilities and transp.	2.79%	--	8.10%	11.18%	8.40%	3.09%	7.76%	2.83%
Wholesale trade	2.16%	4.58% *	7.14%	4.37%	4.20%	2.59%	3.73%	2.58%
Fin. svcs. and real estate	2.35%	13.35% *	6.68%	6.25%	2.99%	2.80%	6.31%	2.12%
Retail trade	1.87%	10.29% *	5.91%	5.69%	3.06%	1.23%	4.64%	1.96%
Professional services	1.50%	4.68%	3.72%	3.29%	2.21%	3.72%	2.74%	1.74%
Other services	2.21%	4.59%	5.13%	3.98%	3.47%	4.78%	3.20%	2.86%
Ownership								
For profit, incorporated	0.96%	3.04%	2.41%	1.90%	1.79%	1.72%	1.61%	1.17%
For profit, unincorporated	2.45%	11.68%	4.26%	3.87%	3.55%	4.86%	4.49%	2.83%
Nonprofit	2.32%	6.29% *	5.71%	6.78%	2.35%	4.87%	6.76%	2.19%
Age of firm								
Less than 5 years	3.22%	6.60%	3.45%	7.06%	5.67%	0.72% *	3.75%	4.53%
5-9 years	3.87%	12.36% *	6.17%	5.15%	4.23%	16.68% *	5.27%	5.69%
10-19 years	2.37%	6.50%	3.74%	5.54%	2.83%	6.08%	4.05%	2.45%
20 or more years	0.92%	3.43%	2.87%	1.91%	1.62%	1.56%	1.79%	1.07%
Multi/single status								
2 or more locations	1.18%	--	8.83%	3.77%	1.90%	1.62%	5.86%	1.20%
1 location only	1.16%	3.64%	2.07%	1.97%	2.00%	5.81%	1.60%	1.68%
Percent full-time employees								
Less than 25%	5.56%	--	4.50%	7.38%	10.16%	8.10% *	8.96%	6.66%
25-49 %	3.38%	9.72% *	8.93%	5.78%	3.38%	5.83%	6.11%	3.46%
50-74 %	1.70%	8.58% *	6.35%	4.97%	2.97%	2.01%	4.55%	1.70%
75% or more	0.95%	3.83%	2.27%	1.95%	1.54%	1.90%	1.77%	1.13%
Union presence								
No union employees	0.86%	3.43%	2.13%	1.78%	1.44%	1.66%	1.63%	1.02%
Has union employees	2.47%	--	6.82% *	7.31% *	2.45%	4.03%	7.81% *	2.60%
Percent low-wage employees								
50% or more low-wage	2.05%	6.44%	6.31%	4.84%	2.67%	3.20%	4.39%	2.34%
Less than 50% low-wage	0.89%	3.67%	2.16%	1.87%	1.45%	1.74%	1.68%	1.06%
Percent women employees								
Less than 25%	1.75%	6.49%	2.67%	2.64%	2.25%	4.94%	2.52%	2.36%
25-49 %	1.56%	3.21%	4.88%	3.70%	2.95%	2.52%	3.07%	1.82%
50-74 %	1.16%	3.56%	4.09%	3.07%	2.40%	1.51%	2.36%	1.32%
75% or more	2.72%	7.11%	5.31%	5.05%	4.09%	5.52%	4.88%	3.07%
Percent age 50 or older employees								
Less than 25%	1.56%	3.10%	3.26%	2.52%	2.45%	4.31%	1.99%	2.18%
25-49 %	1.06%	8.23%	3.44%	2.30%	1.60%	1.77%	2.46%	1.17%
50-74 %	2.20%	11.61%	4.44%	4.66%	3.08%	2.25%	5.14%	2.15%
75% or more	6.63%	3.70%	--	18.78%	4.01%	4.61%	7.98% *	3.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.1%	32.9%	28.9%	32.4%	24.0%	25.0%	29.7%	25.0%
Industry group **								
Agric., fish., forest.	28.7%	--	--	--	40.5%	--	--	32.0%
Mining and manufacturing	23.5%	--	--	28.7%	25.6%	22.4%	29.5%	23.4%
Construction	26.6%	--	--	24.9%	34.1%	21.5%	18.0% *	27.9%
Utilities and transp.	24.2%	--	--	31.3%	18.6%	25.9%	45.2%	23.7%
Wholesale trade	25.7%	85.8%	--	17.7% *	32.1%	24.5%	--	26.1%
Fin. svcs. and real estate	23.1%	--	--	27.6%	18.0%	23.9%	46.3%	22.6%
Retail trade	27.8%	--	--	38.6%	35.5%	26.7%	36.5%	27.5%
Professional services	24.4%	--	31.8%	34.0%	22.2%	24.7%	27.7%	24.4%
Other services	33.8%	54.4%	--	49.5%	29.0%	34.3%	33.6%	33.9%
Ownership								
For profit, incorporated	25.7%	30.0%	26.6%	31.6%	25.2%	25.6%	29.0%	25.6%
For profit, unincorporated	29.7%	--	--	40.8%	33.4%	27.0%	36.8%	29.1%
Nonprofit	22.1%	--	--	27.4%	17.1%	23.1%	21.6% *	22.1%
Age of firm								
Less than 5 years	46.6%	--	--	45.2%	58.5%	--	23.8% *	55.3%
5-9 years	35.0%	--	--	44.0%	27.4%	46.4%	42.1%	33.7%
10-19 years	30.1%	--	--	39.1%	30.3%	26.9%	45.5%	28.5%
20 or more years	24.5%	27.8% *	21.2%	29.4%	22.6%	24.8%	24.4%	24.5%
Multi/single status								
2 or more locations	25.2%	--	--	39.3%	24.2%	25.1%	27.5% *	25.1%
1 location only	25.1%	33.0%	30.2%	29.4%	23.5%	18.6%	30.1%	23.7%
Percent full-time employees								
Less than 25%	30.4%	--	--	--	27.9%	33.2%	1.4% *	31.5%
25-49 %	30.2%	--	--	42.2%	30.4%	29.6%	--	30.1%
50-74 %	25.0%	32.3%	--	52.2%	27.4%	24.2%	30.6%	24.8%
75% or more	25.0%	33.4%	30.4%	30.8%	23.7%	25.0%	29.7%	24.9%
Union presence								
No union employees	26.9%	38.2%	30.9%	36.1%	25.3%	26.7%	34.2%	26.6%
Has union employees	21.6%	0.0%	--	13.0% *	18.7%	22.3%	6.5% *	21.9%
Percent low-wage employees								
50% or more low-wage	33.3%	--	46.7%	50.3%	32.1%	32.6%	39.3%	33.1%
Less than 50% low-wage	24.8%	33.4%	28.2%	31.4%	23.7%	24.7%	29.4%	24.6%
Percent women employees								
Less than 25%	25.3%	34.1% *	32.7%	28.4%	29.4%	22.9%	28.3%	25.1%
25-49 %	24.4%	--	49.6%	34.8%	21.5%	24.5%	42.3%	24.1%
50-74 %	26.1%	--	15.8% *	39.1%	23.6%	26.5%	26.8%	26.1%
75% or more	25.0%	31.2%	18.9% *	36.6% *	19.2%	26.3%	21.8%	25.1%
Percent age 50 or older employees								
Less than 25%	27.9%	36.0% *	49.8%	33.8%	23.1%	28.8%	36.9%	27.4%
25-49 %	23.8%	--	18.4%	33.2%	25.8%	23.3%	27.0%	23.8%
50-74 %	24.7%	--	--	29.3%	18.0%	28.2%	20.0%	25.2%
75% or more	35.5%	--	--	--	39.4%	36.4%	--	36.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	7.11%	5.37%	2.89%	1.51%	0.58%	3.17%	0.56%
Industry group **								
Agric., fish., forest.	5.09%	--	--	--	2.85%	--	--	4.90%
Mining and manufacturing	0.87%	--	--	4.38%	2.48%	0.85%	6.09%	0.87%
Construction	3.30%	--	--	5.72%	7.50%	2.18%	5.72% *	3.72%
Utilities and transp.	2.83%	--	--	8.26%	2.79%	3.91%	7.06%	2.88%
Wholesale trade	1.70%	1.44%	--	8.59% *	3.07%	1.93%	--	1.66%
Fin. svcs. and real estate	1.41%	--	--	5.52%	3.94%	0.88%	11.91%	1.36%
Retail trade	1.48%	--	--	3.77%	3.41%	1.62%	3.61%	1.51%
Professional services	0.92%	--	7.19%	7.81%	2.57%	0.96%	5.62%	0.93%
Other services	2.70%	8.23%	--	6.09%	3.01%	3.68%	7.17%	2.86%
Ownership								
For profit, incorporated	0.66%	5.43%	4.64%	3.31%	2.00%	0.67%	3.30%	0.68%
For profit, unincorporated	1.37%	--	--	5.15%	2.06%	1.41%	7.27%	1.30%
Nonprofit	1.30%	--	--	8.07%	2.23%	1.43%	9.06% *	1.31%
Age of firm								
Less than 5 years	11.88%	--	--	8.41%	15.16%	--	7.87% *	13.14%
5-9 years	4.48%	--	--	6.51%	4.76%	6.33%	9.00%	4.83%
10-19 years	1.93%	--	--	4.29%	4.91%	1.71%	6.76%	1.81%
20 or more years	0.57%	8.71% *	4.14%	3.47%	1.52%	0.60%	3.40%	0.58%
Multi/single status								
2 or more locations	0.58%	--	--	6.30%	1.86%	0.59%	8.50% *	0.58%
1 location only	1.95%	7.16%	5.93%	3.04%	2.82%	1.38%	3.35%	2.21%
Percent full-time employees								
Less than 25%	2.23%	--	--	--	6.25%	2.37%	1.52% *	2.24%
25-49 %	1.88%	--	--	7.54%	5.19%	2.05%	--	1.90%
50-74 %	1.23%	5.72%	--	7.63%	3.16%	1.31%	5.90%	1.25%
75% or more	0.62%	8.89%	6.13%	3.03%	1.57%	0.67%	3.56%	0.63%
Union presence								
No union employees	0.65%	7.30%	5.39%	3.06%	1.66%	0.68%	3.33%	0.66%
Has union employees	1.09%	0.00%	--	5.35% *	3.41%	1.11%	4.64% *	1.10%
Percent low-wage employees								
50% or more low-wage	1.45%	--	2.99%	5.39%	3.92%	1.61%	7.31%	1.47%
Less than 50% low-wage	0.57%	7.21%	5.57%	2.97%	1.54%	0.60%	3.24%	0.58%
Percent women employees								
Less than 25%	0.88%	13.29% *	4.53%	3.59%	2.51%	0.80%	4.46%	0.90%
25-49 %	0.85%	--	9.79%	5.68%	1.84%	0.95%	6.09%	0.85%
50-74 %	1.41%	--	7.22% *	5.93%	4.44%	1.40%	6.39%	1.44%
75% or more	1.34%	5.79%	6.06% *	11.77% *	3.11%	1.25%	6.38%	1.37%
Percent age 50 or older employees								
Less than 25%	1.34%	10.84% *	8.30%	4.43%	3.12%	1.26%	6.03%	1.37%
25-49 %	0.57%	--	3.99%	3.84%	1.64%	0.62%	3.54%	0.58%
50-74 %	2.13%	--	--	7.80%	3.41%	1.80%	5.30%	2.32%
75% or more	7.94%	--	--	--	6.77%	10.14%	--	8.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.8%	23.8%	20.4%	19.9%	23.1%	25.2%	21.6%	24.2%
Industry group **								
Agric., fish., forest.	16.8%	--	--	5.6% *	14.2% *	22.2%	20.6% *	14.3%
Mining and manufacturing	26.7%	26.0%	15.5%	21.5%	25.2%	29.0%	20.5%	27.3%
Construction	24.1%	18.0%	19.4%	20.7%	24.5%	32.6%	20.0%	26.3%
Utilities and transp.	26.1%	--	16.7%	25.9%	29.8%	25.5%	17.7%	26.6%
Wholesale trade	25.9%	24.4% *	23.6%	23.1%	25.4%	27.4%	24.6%	26.2%
Fin. svcs. and real estate	26.4%	28.7%	26.5%	22.3%	27.0%	26.4%	27.3%	26.3%
Retail trade	18.5%	16.6%	16.8%	17.8%	15.5%	19.2%	17.9%	18.6%
Professional services	24.2%	22.9%	20.7%	20.2%	23.7%	25.7%	22.0%	24.6%
Other services	19.6%	27.3%	18.4%	16.9%	15.8%	22.0%	20.1%	19.5%
Ownership								
For profit, incorporated	23.9%	24.3%	19.7%	19.6%	24.5%	24.8%	21.1%	24.3%
For profit, unincorporated	22.1%	18.9%	24.9%	18.6%	17.9%	26.8%	21.6%	22.2%
Nonprofit	24.7%	31.9%	19.0%	23.5%	22.7%	26.1%	24.6%	24.7%
Age of firm								
Less than 5 years	20.9%	18.5%	19.1%	20.6%	23.9%	29.7%	19.4%	23.0%
5-9 years	21.5%	27.1%	24.7%	16.7%	20.7%	23.7%	23.4%	20.2%
10-19 years	20.2%	18.9%	20.7%	18.8%	18.2%	24.4%	20.2%	20.1%
20 or more years	24.4%	26.0%	19.8%	20.8%	24.1%	25.3%	22.0%	24.7%
Multi/single status								
2 or more locations	24.5%	--	18.5%	17.6%	23.3%	25.2%	21.7%	24.6%
1 location only	21.9%	22.8%	20.7%	20.9%	22.8%	25.4%	21.6%	22.2%
Percent full-time employees								
Less than 25%	14.4%	15.3% *	13.2% *	20.3% *	10.6%	14.0%	15.6%	14.1%
25-49 %	17.8%	28.2%	20.2%	15.1%	15.4%	18.7%	21.9%	17.1%
50-74 %	20.2%	27.5%	20.1%	15.6%	14.4%	21.4%	22.5%	19.9%
75% or more	24.8%	23.1%	20.6%	20.6%	24.4%	26.5%	21.6%	25.4%
Union presence								
No union employees	22.7%	23.7%	20.0%	18.7%	21.7%	24.7%	21.0%	23.1%
Has union employees	27.9%	29.9%	35.7%	38.4%	34.3%	26.4%	38.2%	27.6%
Percent low-wage employees								
50% or more low-wage	15.5%	20.8%	19.6%	14.1%	11.6%	16.6%	17.7%	15.1%
Less than 50% low-wage	24.8%	24.1%	20.5%	20.6%	24.5%	26.3%	22.0%	25.3%
Percent women employees								
Less than 25%	25.8%	25.4%	21.9%	21.5%	25.2%	28.8%	22.8%	26.7%
25-49 %	25.1%	25.8%	25.3%	19.8%	24.0%	26.2%	23.7%	25.3%
50-74 %	22.2%	23.9%	17.5%	20.0%	20.8%	23.2%	20.7%	22.4%
75% or more	21.4%	17.9%	16.0%	16.4%	22.3%	23.0%	17.9%	22.1%
Percent age 50 or older employees								
Less than 25%	22.7%	23.7%	19.5%	20.0%	22.3%	24.6%	21.0%	23.2%
25-49 %	24.3%	20.2%	22.0%	19.5%	22.7%	25.5%	21.1%	24.5%
50-74 %	24.9%	24.8%	20.4%	20.3%	28.2%	25.4%	22.3%	25.7%
75% or more	23.7%	26.3%	21.8%	24.2%	18.5%	23.4%	25.8%	21.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	1.65%	1.02%	0.75%	0.71%	0.44%	0.70%	0.35%
Industry group **								
Agric., fish., forest.	3.30%	--	--	1.95% *	4.49% *	2.81%	6.37% *	3.41%
Mining and manufacturing	0.79%	6.12%	2.62%	2.17%	1.14%	1.18%	2.13%	0.84%
Construction	1.81%	3.44%	2.16%	2.80%	2.10%	5.78%	1.77%	2.55%
Utilities and transp.	1.48%	--	3.97%	5.03%	3.87%	1.65%	2.97%	1.58%
Wholesale trade	1.04%	8.07% *	5.36%	2.63%	1.96%	1.12%	3.68%	0.94%
Fin. svcs. and real estate	1.02%	4.90%	3.66%	2.97%	2.72%	1.17%	2.63%	1.10%
Retail trade	0.88%	3.77%	2.14%	2.10%	1.46%	1.12%	1.62%	0.96%
Professional services	0.56%	2.66%	1.75%	1.23%	1.37%	0.74%	1.24%	0.62%
Other services	0.84%	3.73%	2.38%	1.34%	1.40%	1.36%	1.52%	0.98%
Ownership								
For profit, incorporated	0.36%	2.01%	1.13%	0.87%	0.83%	0.47%	0.81%	0.39%
For profit, unincorporated	0.95%	3.11%	2.62%	1.55%	1.25%	1.83%	1.56%	1.14%
Nonprofit	0.95%	6.70%	3.36%	2.62%	2.02%	1.22%	2.80%	1.01%
Age of firm								
Less than 5 years	1.68%	4.03%	4.43%	2.96%	1.97%	2.05%	2.53%	1.69%
5-9 years	1.09%	3.82%	2.87%	1.76%	2.00%	2.19%	1.86%	1.36%
10-19 years	0.74%	3.15%	1.79%	1.46%	1.38%	1.45%	1.42%	0.86%
20 or more years	0.36%	2.54%	1.31%	1.00%	0.85%	0.45%	0.96%	0.39%
Multi/single status								
2 or more locations	0.39%	--	3.47%	1.20%	0.92%	0.44%	2.44%	0.39%
1 location only	0.57%	1.54%	1.06%	0.93%	1.18%	2.22%	0.73%	0.87%
Percent full-time employees								
Less than 25%	1.39%	9.98% *	4.53% *	6.38% *	1.92%	0.95%	4.24%	1.43%
25-49 %	1.66%	7.60%	4.80%	2.00%	1.78%	2.92%	2.95%	1.90%
50-74 %	0.66%	4.80%	2.86%	1.74%	1.33%	0.77%	2.16%	0.69%
75% or more	0.37%	1.83%	1.13%	0.83%	0.79%	0.52%	0.78%	0.41%
Union presence								
No union employees	0.32%	1.67%	1.03%	0.66%	0.63%	0.49%	0.70%	0.36%
Has union employees	0.92%	8.26%	6.60%	6.83%	3.25%	0.91%	4.99%	0.93%
Percent low-wage employees								
50% or more low-wage	0.89%	3.95%	3.63%	1.75%	1.18%	1.32%	1.90%	0.99%
Less than 50% low-wage	0.34%	1.78%	1.06%	0.81%	0.76%	0.47%	0.75%	0.38%
Percent women employees								
Less than 25%	0.63%	2.91%	1.64%	1.34%	1.17%	1.02%	1.17%	0.74%
25-49 %	0.55%	3.58%	2.25%	1.46%	1.04%	0.74%	1.53%	0.59%
50-74 %	0.67%	3.38%	1.95%	1.45%	1.47%	0.88%	1.46%	0.72%
75% or more	0.78%	3.50%	2.13%	1.53%	2.43%	0.82%	1.55%	0.87%
Percent age 50 or older employees								
Less than 25%	0.65%	2.53%	1.41%	1.02%	1.27%	1.14%	1.00%	0.78%
25-49 %	0.39%	3.55%	1.93%	1.21%	0.78%	0.49%	1.20%	0.40%
50-74 %	1.17%	3.24%	2.61%	2.43%	3.30%	1.25%	1.82%	1.40%
75% or more	1.73%	4.19%	4.99%	7.24%	3.41%	1.20%	3.19%	1.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.7%	47.0%	23.5%	17.2%	7.3%	2.5% *	28.6%	4.6%
Industry group **								
Agric., fish., forest.	35.9% *	--	79.8%	--	2.1% *	0.0%	71.9%	3.4% *
Mining and manufacturing	4.5%	47.8%	11.7% *	10.2% *	4.5% *	2.2% *	16.5%	3.5%
Construction	29.3%	46.0%	38.7%	41.8%	13.6% *	28.5% *	38.3%	25.8% *
Utilities and transp.	3.2% *	--	1.2% *	11.1% *	1.7% *	2.6% *	5.5% *	3.1% *
Wholesale trade	6.9%	51.8%	8.8% *	15.1% *	1.3% *	1.6% *	30.4%	1.5% *
Fin. svcs. and real estate	6.6%	50.1%	21.2% *	18.1% *	6.4% *	1.5% *	33.0%	3.0% *
Retail trade	3.5% *	45.2%	26.3% *	7.2% *	1.0% *	1.2% *	25.5%	1.1% *
Professional services	6.0%	37.0%	17.0% *	12.8% *	9.9% *	0.6% *	21.9%	3.6%
Other services	12.7%	57.7%	24.9%	15.9%	9.7% *	5.4% *	34.7%	7.1%
Ownership								
For profit, incorporated	7.3%	49.7%	23.1%	15.9%	7.6%	1.9%	28.1%	4.1%
For profit, unincorporated	12.4%	30.2%	19.7% *	17.9%	2.6% *	11.8% *	22.0%	9.7% *
Nonprofit	6.8%	56.3%	33.9% *	22.1% *	8.7% *	0.5% *	41.3%	3.5% *
Age of firm								
Less than 5 years	15.8%	28.4% *	19.8% *	18.9% *	1.8% *	--	22.5% *	7.4% *
5-9 years	11.1%	41.2%	14.0% *	10.5% *	1.8% *	0.2% *	23.5%	1.9% *
10-19 years	12.2%	41.3%	16.7%	15.4% *	9.5% *	1.1% *	21.9%	7.3% *
20 or more years	7.0%	53.7%	28.9%	18.5%	7.7%	2.6% *	32.9%	4.4%
Multi/single status								
2 or more locations	3.9%	--	30.5% *	9.6% *	6.7%	2.5% *	27.1%	3.3%
1 location only	19.8%	46.5%	22.8%	19.8%	8.4%	4.0% *	28.8%	11.6%
Percent full-time employees								
Less than 25%	13.2% *	--	--	23.9% *	20.8% *	0.8% *	48.1% *	5.3% *
25-49 %	9.2%	62.2%	33.4% *	10.0% *	8.4% *	0.0%	37.6%	2.3% *
50-74 %	4.4%	43.2%	19.1% *	1.2% *	6.6% *	0.7% *	25.9%	1.4% *
75% or more	8.1%	46.8%	23.7%	18.5%	7.2%	2.9% *	28.3%	5.0%
Union presence								
No union employees	7.7%	46.1%	21.2%	10.9%	7.3%	2.0%	26.1%	4.1%
Has union employees	7.9%	89.9%	66.9%	61.2%	7.5% *	3.6% *	64.8%	5.9% *
Percent low-wage employees								
50% or more low-wage	7.1%	49.0%	45.1% *	7.0% *	7.7% *	0.1% *	39.4%	1.7% *
Less than 50% low-wage	7.8%	46.8%	21.7%	18.0%	7.3%	2.7% *	27.7%	4.8%
Percent women employees								
Less than 25%	13.5%	47.3%	24.3%	25.0%	6.8%	7.2% *	30.6%	9.0%
25-49 %	6.1%	49.0%	18.5% *	10.4% *	11.0%	1.7% *	25.5%	4.1%
50-74 %	5.3%	58.4%	22.1%	12.6% *	5.3% *	1.1% *	32.6%	2.5%
75% or more	4.7%	24.8% *	30.6%	8.8% *	5.3% *	0.5% *	22.7%	1.9% *
Percent age 50 or older employees								
Less than 25%	11.6%	48.1%	18.6%	17.5%	9.9%	--	25.9%	7.9%
25-49 %	4.1%	37.2%	24.6%	13.9%	5.7% *	1.6% *	23.7%	2.8%
50-74 %	10.5%	41.8%	27.6%	25.5% *	6.1% *	2.1% *	33.9%	4.7% *
75% or more	31.0%	55.6%	52.4% *	22.1% *	5.9% *	8.2% *	48.6%	10.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	3.95%	3.22%	2.44%	1.33%	0.79% *	2.04%	0.67%
Industry group **								
Agric., fish., forest.	14.09% *	--	13.36%	--	1.79% *	0.00%	13.31%	2.07% *
Mining and manufacturing	0.95%	13.45%	5.62% *	6.27% *	1.79% *	0.77% *	4.76%	0.95%
Construction	6.22%	9.65%	7.62%	8.23%	5.21% *	18.14% *	5.68%	8.61% *
Utilities and transp.	1.14% *	--	1.21% *	9.18% *	0.91% *	1.20% *	3.26% *	1.18% *
Wholesale trade	1.74%	9.53%	8.54% *	7.88% *	0.81% *	0.66% *	6.79%	0.49% *
Fin. svcs. and real estate	1.26%	11.17%	7.74% *	7.93% *	3.18% *	0.63% *	6.40%	0.97% *
Retail trade	1.12% *	11.55%	8.49% *	4.54% *	0.68% *	1.16% *	5.77%	0.98% *
Professional services	0.98%	7.33%	5.13% *	4.33% *	3.13% *	0.27% *	3.70%	0.94%
Other services	2.09%	8.64%	7.27%	4.21%	3.14% *	2.92% *	4.99%	2.12%
Ownership								
For profit, incorporated	0.62%	4.43%	3.65%	2.92%	1.52%	0.49%	2.29%	0.59%
For profit, unincorporated	3.51%	8.45%	6.86% *	4.99%	1.55% *	7.00% *	4.10%	4.44% *
Nonprofit	1.47%	12.57%	12.28% *	7.41% *	3.79% *	0.33% *	7.72%	1.22% *
Age of firm								
Less than 5 years	4.38%	11.81% *	11.89% *	8.78% *	1.44% *	--	7.10% *	3.49% *
5-9 years	2.15%	8.69%	6.13% *	4.56% *	1.14% *	0.25% *	4.38%	0.95% *
10-19 years	2.23%	10.32%	4.31%	4.93% *	4.09% *	0.74% *	4.18%	2.44% *
20 or more years	0.73%	5.30%	4.67%	3.19%	1.56%	0.83% *	2.82%	0.73%
Multi/single status								
2 or more locations	0.72%	--	10.07% *	3.10% *	1.75%	0.80% *	5.56%	0.72%
1 location only	1.52%	4.17%	3.40%	3.05%	1.99%	2.30% *	2.20%	1.95%
Percent full-time employees								
Less than 25%	4.46% *	--	--	13.78% *	11.12% *	0.82% *	14.72% *	2.70% *
25-49 %	2.66%	14.38%	15.26% *	5.74% *	6.46% *	0.00%	8.58%	1.90% *
50-74 %	1.09%	10.93%	8.30% *	0.54% *	3.35% *	0.74% *	5.93%	0.74% *
75% or more	0.76%	4.34%	3.58%	2.70%	1.41%	0.94% *	2.26%	0.78%
Union presence								
No union employees	0.61%	4.02%	3.27%	1.70%	1.46%	0.52%	1.98%	0.58%
Has union employees	1.93%	7.86%	10.56%	9.44%	3.22% *	2.15% *	9.69%	1.91% *
Percent low-wage employees								
50% or more low-wage	1.79%	10.37%	15.67% *	3.86% *	4.28% *	0.10% *	7.65%	0.95% *
Less than 50% low-wage	0.70%	4.20%	3.03%	2.59%	1.38%	0.85% *	2.10%	0.72%
Percent women employees								
Less than 25%	1.77%	5.54%	5.39%	4.37%	1.71%	3.14% *	3.28%	2.06%
25-49 %	1.03%	9.38%	5.68% *	3.83% *	3.14%	0.89% *	4.25%	1.02%
50-74 %	0.75%	8.01%	5.67%	3.84% *	1.75% *	0.35% *	4.50%	0.56%
75% or more	1.33%	9.28% *	8.60%	4.24% *	4.34% *	0.40% *	4.89%	1.27% *
Percent age 50 or older employees								
Less than 25%	1.59%	5.34%	4.24%	3.36%	2.49%	--	2.80%	1.86%
25-49 %	0.59%	10.05%	4.99%	3.51%	1.79% *	0.51% *	3.37%	0.58%
50-74 %	1.93%	8.13%	7.84%	9.38% *	2.97% *	0.91% *	5.58%	1.57% *
75% or more	6.70%	10.10%	20.87% *	15.07% *	5.11% *	6.02% *	8.86%	5.69% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.0%	13.6%	13.7%	22.9%	54.6%	76.5%	16.6%	67.8%
Industry group **								
Agric., fish., forest.	36.1% *	--	0.0%	0.0%	58.3% *	--	12.8% *	57.3% *
Mining and manufacturing	70.5%	--	24.8% *	26.0%	65.0%	82.3%	19.6%	74.5%
Construction	40.6%	21.8% *	3.9% *	24.6%	53.7%	55.6%	21.0%	48.2%
Utilities and transp.	55.1%	--	--	59.1%	74.4%	48.9%	38.5%	55.8%
Wholesale trade	57.3%	--	16.1% *	25.8% *	45.8%	79.8%	14.6% *	67.0%
Fin. svcs. and real estate	63.9%	13.3% *	18.1% *	11.9% *	59.5%	76.4%	13.8% *	70.7%
Retail trade	51.5%	11.6% *	12.8% *	23.9% *	43.0%	58.7%	17.5% *	55.2%
Professional services	67.9%	12.1% *	11.0%	16.4%	50.3%	90.4%	13.7%	75.9%
Other services	47.7%	16.9% *	18.3% *	22.3%	40.3%	65.2%	18.3%	55.2%
Ownership								
For profit, incorporated	59.3%	11.1%	12.5%	21.8%	55.6%	72.9%	15.0%	66.0%
For profit, unincorporated	50.2%	22.3% *	16.3% *	22.3%	47.7%	69.7%	19.8%	58.7%
Nonprofit	73.7%	15.3% *	16.8% *	28.0%	54.9%	93.4%	21.2% *	78.6%
Age of firm								
Less than 5 years	22.1%	22.2% *	9.4% *	18.6% *	31.3% *	--	13.5% *	33.1%
5-9 years	31.5%	16.0% *	6.9% *	19.2%	48.9%	44.0%	13.3%	45.0%
10-19 years	42.6%	15.6% *	12.7% *	17.5%	41.1%	86.1%	13.8%	57.2%
20 or more years	65.0%	10.9%	16.4%	25.1%	57.3%	76.6%	18.8%	69.6%
Multi/single status								
2 or more locations	70.4%	1.3% *	16.7% *	23.8%	55.4%	76.9%	17.7%	71.6%
1 location only	31.8%	14.5%	13.4%	22.6%	53.1%	58.9%	16.4%	45.6%
Percent full-time employees								
Less than 25%	42.4%	--	--	10.6% *	32.9%	65.7%	9.6% *	49.8%
25-49 %	47.0%	--	14.5% *	21.0%	32.0%	67.9%	9.8% *	56.0%
50-74 %	62.8%	18.3% *	16.2% *	29.2%	43.4%	73.5%	19.1%	69.0%
75% or more	61.3%	13.1%	13.4%	22.8%	55.8%	77.4%	16.7%	68.1%
Union presence								
No union employees	55.3%	12.7%	13.6%	21.2%	53.1%	72.3%	14.7%	63.3%
Has union employees	78.5%	--	16.0% *	34.5%	62.0%	85.3%	44.8%	79.7%
Percent low-wage employees								
50% or more low-wage	44.8%	10.4% *	5.7% *	20.9%	37.2%	57.0%	8.6% *	50.8%
Less than 50% low-wage	62.2%	13.9%	14.4%	23.0%	55.5%	78.0%	17.2%	69.0%
Percent women employees								
Less than 25%	54.7%	14.4%	9.9%	26.7%	59.4%	73.5%	18.4%	64.3%
25-49 %	66.9%	15.2% *	14.8% *	24.5%	59.3%	78.4%	15.8%	72.2%
50-74 %	57.5%	12.1% *	17.5% *	15.5%	43.8%	71.1%	13.2%	62.0%
75% or more	66.7%	11.2% *	17.6% *	19.2%	54.8%	86.6%	16.8%	74.7%
Percent age 50 or older employees								
Less than 25%	53.5%	16.7%	11.3%	22.2%	55.9%	73.4%	14.9%	63.4%
25-49 %	68.4%	8.5% *	14.6%	18.7%	55.9%	79.3%	17.1%	71.9%
50-74 %	47.8%	14.2% *	19.4% *	38.6%	45.9%	61.1%	25.7%	53.3%
75% or more	41.7%	9.3% *	13.2% *	23.4% *	50.5%	86.7%	9.1% *	79.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.24%	2.53%	2.26%	2.23%	2.63%	1.81%	1.63%	1.39%
Industry group **								
Agric., fish., forest.	13.55% *	--	0.00%	0.00%	22.58% *	--	9.39% *	17.37% *
Mining and manufacturing	2.73%	--	10.27% *	5.92%	5.66%	3.52%	5.32%	2.88%
Construction	5.03%	8.17% *	1.82% *	6.49%	7.52%	15.30%	5.38%	6.99%
Utilities and transp.	5.99%	--	--	12.51%	8.56%	7.04%	10.91%	6.23%
Wholesale trade	3.90%	--	10.58% *	8.07% *	6.32%	4.18%	5.98% *	3.86%
Fin. svcs. and real estate	3.57%	8.34% *	9.31% *	3.94% *	8.21%	4.82%	5.01% *	3.90%
Retail trade	5.01%	5.80% *	8.15% *	7.28% *	7.94%	7.04%	6.24% *	5.75%
Professional services	1.85%	4.19% *	2.77%	3.93%	4.88%	1.22%	2.90%	1.88%
Other services	3.78%	6.61% *	5.90% *	4.36%	7.06%	6.08%	3.58%	4.42%
Ownership								
For profit, incorporated	1.49%	2.30%	2.24%	2.50%	3.08%	2.23%	1.67%	1.69%
For profit, unincorporated	3.43%	9.13% *	6.93% *	4.37%	5.85%	6.43%	4.27%	4.26%
Nonprofit	2.58%	8.80% *	7.73% *	7.74%	6.92%	1.37%	6.85% *	2.61%
Age of firm								
Less than 5 years	4.75%	10.63% *	6.03% *	6.74% *	10.36% *	--	4.78% *	8.36%
5-9 years	5.21%	7.98% *	3.12% *	5.42%	10.46%	11.86%	3.79%	7.60%
10-19 years	4.21%	5.74% *	5.93% *	3.67%	6.22%	4.05%	3.04%	5.05%
20 or more years	1.38%	2.92%	3.06%	2.96%	2.96%	1.88%	2.36%	1.49%
Multi/single status								
2 or more locations	1.53%	1.52% *	7.61% *	3.92%	3.33%	1.84%	4.62%	1.56%
1 location only	2.21%	2.66%	2.36%	2.68%	4.53%	9.19%	1.75%	3.43%
Percent full-time employees								
Less than 25%	6.30%	--	--	6.73% *	9.75%	7.07%	5.38% *	7.40%
25-49 %	6.14%	--	10.66% *	6.08%	7.26%	13.32%	4.78% *	8.05%
50-74 %	3.91%	6.96% *	6.46% *	7.50%	7.13%	5.35%	4.28%	4.53%
75% or more	1.34%	2.86%	2.50%	2.43%	2.79%	1.92%	1.84%	1.48%
Union presence								
No union employees	1.38%	2.51%	2.30%	2.07%	2.59%	2.27%	1.42%	1.59%
Has union employees	2.68%	--	11.81% *	10.03%	9.25%	2.78%	11.25%	2.76%
Percent low-wage employees								
50% or more low-wage	4.36%	6.09% *	3.84% *	5.30%	5.92%	7.52%	2.93% *	5.29%
Less than 50% low-wage	1.27%	2.80%	2.41%	2.36%	2.74%	1.82%	1.75%	1.41%
Percent women employees								
Less than 25%	2.18%	4.10%	2.46%	3.77%	3.93%	3.95%	2.84%	2.60%
25-49 %	2.28%	5.89% *	5.80% *	4.93%	4.38%	3.09%	3.26%	2.46%
50-74 %	2.73%	5.10% *	5.51% *	3.59%	5.99%	3.77%	2.81%	2.96%
75% or more	2.84%	5.56% *	5.61% *	4.69%	8.34%	2.28%	3.73%	3.01%
Percent age 50 or older employees								
Less than 25%	2.30%	4.02%	3.13%	2.81%	4.49%	3.78%	2.06%	2.62%
25-49 %	1.62%	3.83% *	3.85%	3.61%	3.27%	2.12%	3.00%	1.71%
50-74 %	4.35%	5.99% *	6.74% *	8.30%	10.08%	7.18%	5.68%	5.35%
75% or more	8.94%	5.55% *	8.43% *	15.22% *	12.99%	7.15%	4.06% *	7.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 Percent of private-sector employees enrolled in a purchased health insurance plan that have family coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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%	23.3%	20.6%	19.3%	21.4%	24.3%	21.2%	22.2%
Industry group **								
Agric., fish., forest.	14.1%	--	--	5.8% *	8.7%	34.2%	19.4% *	9.3%
Mining and manufacturing	24.1%	26.8%	14.0%	21.3%	23.0%	29.9%	20.2%	25.3%
Construction	23.3%	16.0%	21.1%	20.0%	23.6%	41.1% *	18.6%	27.3%
Utilities and transp.	23.0%	--	--	17.9%	24.6%	24.0%	14.8%	23.7%
Wholesale trade	25.7%	25.7% *	24.6%	22.2%	26.6%	28.6%	25.1%	26.0%
Fin. svcs. and real estate	25.8%	29.5%	24.9%	22.6%	25.6%	26.4%	27.1%	25.4%
Retail trade	18.9%	16.1%	16.6%	18.6%	14.6%	20.6%	18.0%	19.1%
Professional services	21.7%	22.4%	21.1%	19.9%	22.7%	22.1%	21.7%	21.7%
Other services	18.9%	25.9%	18.6%	16.4%	15.7%	21.8%	19.8%	18.5%
Ownership								
For profit, incorporated	22.3%	24.1%	19.9%	18.9%	23.2%	23.9%	21.0%	22.8%
For profit, unincorporated	21.6%	17.2%	26.2%	19.1%	17.5%	30.8%	21.1%	21.8%
Nonprofit	20.6%	31.9%	17.8%	21.8%	19.4%	20.4%	22.7%	19.9%
Age of firm								
Less than 5 years	20.5%	17.6%	20.5%	21.0%	22.4%	26.9%	19.9%	21.7%
5-9 years	21.0%	24.9%	24.5%	15.6%	22.4%	21.4%	22.4%	19.6%
10-19 years	18.9%	17.3%	21.1%	18.6%	18.8%	19.6%	20.0%	17.9%
20 or more years	22.7%	26.7%	19.6%	20.1%	21.7%	24.5%	21.6%	23.0%
Multi/single status								
2 or more locations	22.9%	--	17.9%	17.0%	22.3%	24.3%	21.6%	23.0%
1 location only	20.8%	22.1%	21.0%	20.2%	20.1%	23.6%	21.2%	20.2%
Percent full-time employees								
Less than 25%	14.2%	13.9% *	12.7% *	20.7% *	9.4%	13.5%	15.0%	13.9%
25-49 %	20.0%	29.7%	23.0%	15.3%	14.2%	30.8% *	24.1%	18.5%
50-74 %	19.5%	28.3%	19.5%	14.8%	13.7%	21.7%	22.1%	18.6%
75% or more	22.6%	22.4%	20.8%	19.9%	23.0%	25.0%	21.1%	23.2%
Union presence								
No union employees	21.0%	23.3%	20.1%	18.1%	20.4%	23.5%	20.9%	21.1%
Has union employees	30.5%	--	38.2%	42.9%	30.3%	28.1%	31.3%	30.4%
Percent low-wage employees								
50% or more low-wage	16.8%	20.2%	20.4%	14.5%	11.7%	20.2%	18.0%	16.5%
Less than 50% low-wage	22.7%	23.6%	20.6%	19.8%	22.9%	25.1%	21.5%	23.2%
Percent women employees								
Less than 25%	23.9%	24.6%	23.3%	20.5%	22.6%	29.6%	22.5%	24.7%
25-49 %	22.9%	25.9%	24.6%	18.8%	22.0%	24.4%	23.4%	22.8%
50-74 %	21.0%	23.0%	16.5%	19.8%	20.2%	22.5%	20.2%	21.2%
75% or more	18.7%	18.1%	15.7%	16.6%	21.1%	20.3%	17.4%	19.5%
Percent age 50 or older employees								
Less than 25%	21.1%	22.8%	20.2%	19.1%	19.8%	25.1%	20.8%	21.3%
25-49 %	22.1%	20.7%	22.1%	19.4%	21.4%	23.9%	20.9%	22.4%
50-74 %	23.3%	24.2%	19.4%	18.8%	26.2%	24.6%	20.7%	24.6%
75% or more	23.9%	25.8%	20.8%	26.3% *	18.2%	22.0%	25.6%	17.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.78%	1.13%	0.79%	0.84%	1.13%	0.76%	0.64%
Industry group **								
Agric., fish., forest.	3.63%	--	--	2.04% *	2.33%	3.06%	6.68% *	2.09%
Mining and manufacturing	1.42%	6.55%	2.53%	2.68%	1.47%	3.38%	2.37%	1.68%
Construction	2.70%	3.49%	2.33%	2.89%	3.43%	14.21% *	1.70%	4.68%
Utilities and transp.	1.96%	--	--	4.86%	4.38%	2.50%	3.62%	2.15%
Wholesale trade	1.88%	8.69% *	5.97%	2.70%	2.77%	2.37%	4.11%	1.69%
Fin. svcs. and real estate	1.59%	5.44%	3.92%	3.31%	3.28%	2.57%	2.87%	1.91%
Retail trade	1.61%	3.99%	2.17%	2.48%	1.54%	2.48%	1.82%	1.90%
Professional services	0.79%	2.83%	1.96%	1.19%	1.66%	1.25%	1.27%	1.00%
Other services	1.13%	3.92%	2.77%	1.52%	1.31%	2.80%	1.70%	1.44%
Ownership								
For profit, incorporated	0.57%	2.20%	1.24%	0.95%	0.92%	1.15%	0.88%	0.71%
For profit, unincorporated	1.54%	3.05%	3.03%	1.59%	1.73%	5.62%	1.71%	2.20%
Nonprofit	1.40%	7.40%	3.52%	2.49%	2.35%	2.07%	2.76%	1.63%
Age of firm								
Less than 5 years	1.97%	4.22%	5.11%	3.56%	2.23%	1.28%	2.84%	2.04%
5-9 years	1.23%	3.76%	3.05%	1.90%	2.58%	2.57%	1.92%	1.54%
10-19 years	0.93%	3.30%	1.86%	1.65%	1.60%	2.69%	1.56%	1.08%
20 or more years	0.63%	2.83%	1.46%	1.03%	1.04%	1.19%	1.03%	0.75%
Multi/single status								
2 or more locations	0.78%	--	3.70%	1.33%	1.19%	1.16%	2.78%	0.81%
1 location only	0.57%	1.64%	1.18%	0.95%	1.06%	3.02%	0.77%	0.84%
Percent full-time employees								
Less than 25%	2.22%	10.17% *	4.63% *	7.17% *	2.27%	1.37%	4.42%	2.57%
25-49 %	3.19%	8.38%	6.20%	2.31%	1.92%	12.05% *	3.51%	4.25%
50-74 %	1.29%	5.82%	3.26%	1.52%	1.77%	1.99%	2.52%	1.55%
75% or more	0.56%	1.95%	1.24%	0.87%	0.96%	1.33%	0.83%	0.72%
Union presence								
No union employees	0.47%	1.80%	1.14%	0.71%	0.69%	1.11%	0.77%	0.58%
Has union employees	2.58%	--	5.64%	6.45%	4.92%	3.58%	3.85%	2.80%
Percent low-wage employees								
50% or more low-wage	1.46%	4.11%	3.90%	2.04%	1.41%	2.90%	2.05%	1.79%
Less than 50% low-wage	0.54%	1.92%	1.18%	0.84%	0.92%	1.24%	0.80%	0.69%
Percent women employees								
Less than 25%	1.03%	3.18%	1.79%	1.41%	1.40%	3.22%	1.25%	1.49%
25-49 %	0.97%	3.96%	2.45%	1.54%	1.33%	1.96%	1.69%	1.15%
50-74 %	0.85%	3.48%	2.02%	1.58%	1.33%	1.59%	1.55%	0.99%
75% or more	1.24%	3.87%	2.43%	1.63%	3.11%	1.93%	1.71%	1.67%
Percent age 50 or older employees								
Less than 25%	0.84%	2.81%	1.56%	1.13%	1.06%	2.76%	1.10%	1.17%
25-49 %	0.71%	3.92%	2.17%	1.21%	1.05%	1.34%	1.31%	0.82%
50-74 %	1.44%	3.41%	2.77%	2.36%	3.75%	1.97%	1.72%	1.88%
75% or more	2.72%	4.35%	5.54%	8.68% *	4.42%	3.53%	3.37%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.2%	27.6%	19.5%	22.4%	24.8%	25.5%	23.8%	25.2%
Industry group **								
Agric., fish., forest.	25.3%	--	--	--	--	19.3%	--	23.9%
Mining and manufacturing	27.9%	--	--	22.3%	26.5%	28.8%	22.3%	28.1%
Construction	25.5%	--	6.4% *	23.6% *	25.4%	28.0%	27.7%	25.2%
Utilities and transp.	29.3%	--	--	37.7%	32.1%	27.4%	25.8%	29.4%
Wholesale trade	26.1%	--	--	26.2%	24.1%	27.1%	22.1% *	26.4%
Fin. svcs. and real estate	26.8%	--	38.0%	20.6%	28.1%	26.4%	28.5%	26.7%
Retail trade	18.1%	--	18.6% *	15.7%	16.9%	18.4%	17.4%	18.2%
Professional services	25.7%	26.9%	17.8%	21.3%	24.7%	26.1%	24.1%	25.7%
Other services	20.5%	37.1%	17.3%	18.6%	16.0%	22.1%	21.7%	20.4%
Ownership								
For profit, incorporated	25.1%	25.9%	18.3%	22.7%	25.6%	25.2%	21.9%	25.2%
For profit, unincorporated	22.6%	29.5% *	19.6%	16.9%	18.3%	25.3%	23.6%	22.5%
Nonprofit	26.7%	32.2% *	28.2% *	29.3%	26.4%	26.6%	36.0%	26.5%
Age of firm								
Less than 5 years	22.1%	22.8% *	--	19.1%	28.2%	31.8%	16.9%	26.3%
5-9 years	22.5%	--	29.4%	23.6%	19.2%	27.6%	33.5%	21.0%
10-19 years	22.1%	39.5%	18.4% *	20.0%	17.5%	25.4%	21.8%	22.2%
20 or more years	25.5%	21.5%	20.4%	22.9%	26.2%	25.5%	24.0%	25.5%
Multi/single status								
2 or more locations	25.2%	--	22.3% *	19.8%	24.2%	25.5%	22.5%	25.2%
1 location only	24.9%	27.9%	19.1%	23.5%	25.9%	26.8%	24.0%	25.2%
Percent full-time employees								
Less than 25%	14.6%	--	--	17.5% *	14.2%	14.3%	26.0% *	14.3%
25-49 %	15.9%	--	--	14.1%	18.7%	15.7%	11.9%	16.1%
50-74 %	20.7%	24.6%	23.9%	17.9%	15.5%	21.2%	24.6%	20.6%
75% or more	26.4%	29.0%	19.6%	23.4%	25.6%	27.0%	24.2%	26.5%
Union presence								
No union employees	24.3%	26.3%	19.1%	20.9%	23.0%	25.2%	21.3%	24.5%
Has union employees	27.2%	--	--	32.0% *	37.4%	26.1%	52.4%	27.0%
Percent low-wage employees								
50% or more low-wage	14.0%	28.2% *	11.7% *	13.0%	11.3%	14.7%	15.3%	14.0%
Less than 50% low-wage	26.3%	27.6%	19.9%	23.5%	25.9%	26.6%	24.3%	26.4%
Percent women employees								
Less than 25%	27.6%	31.6%	13.9%	24.6%	27.4%	28.6%	24.1%	27.9%
25-49 %	26.4%	25.5% *	30.4%	23.8%	25.5%	26.7%	25.1%	26.5%
50-74 %	23.2%	34.0% *	24.7%	21.3%	21.7%	23.6%	25.2%	23.2%
75% or more	23.0%	16.7% *	17.7%	15.6%	23.4%	23.4%	20.5%	23.1%
Percent age 50 or older employees								
Less than 25%	24.3%	29.4%	15.5%	24.2%	24.8%	24.4%	22.3%	24.5%
25-49 %	25.4%	--	21.2%	19.7%	23.9%	26.0%	22.1%	25.5%
50-74 %	26.9%	29.6% *	25.9%	23.2%	30.9%	25.9%	28.9%	26.7%
75% or more	23.4%	--	--	--	18.9%	23.7%	27.8% *	22.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	3.99%	2.31%	2.04%	1.09%	0.45%	1.86%	0.42%
Industry group **								
Agric., fish., forest.	4.55%	--	--	--	--	1.91%	--	4.76%
Mining and manufacturing	0.95%	--	--	3.26%	1.60%	1.21%	4.84%	0.97%
Construction	1.91%	--	2.86% *	8.01% *	2.48%	2.08%	6.45%	1.95%
Utilities and transp.	1.94%	--	--	9.73%	5.08%	1.74%	4.39%	1.99%
Wholesale trade	1.14%	--	--	7.10%	2.43%	1.26%	7.76% *	1.12%
Fin. svcs. and real estate	1.31%	--	4.05%	4.77%	3.92%	1.30%	6.20%	1.33%
Retail trade	0.82%	--	7.73% *	3.76%	2.88%	0.87%	3.35%	0.84%
Professional services	0.76%	7.04%	2.54%	4.40%	2.21%	0.81%	4.14%	0.77%
Other services	1.22%	11.06%	4.34%	2.76%	2.82%	1.45%	3.38%	1.29%
Ownership								
For profit, incorporated	0.45%	3.69%	2.57%	2.11%	1.29%	0.48%	1.92%	0.46%
For profit, unincorporated	1.09%	10.51% *	4.95%	3.77%	1.82%	1.31%	3.72%	1.14%
Nonprofit	1.22%	15.33% *	10.15% *	7.37%	3.26%	1.31%	9.26%	1.23%
Age of firm								
Less than 5 years	2.98%	11.16% *	--	4.06%	3.64%	2.74%	4.91%	3.01%
5-9 years	2.17%	--	4.50%	3.98%	3.27%	3.72%	6.27%	2.38%
10-19 years	1.23%	7.12%	6.00% *	2.79%	2.24%	1.77%	3.19%	1.33%
20 or more years	0.44%	4.56%	2.94%	2.70%	1.25%	0.47%	2.51%	0.45%
Multi/single status								
2 or more locations	0.43%	--	9.28% *	2.61%	1.35%	0.46%	4.48%	0.44%
1 location only	1.35%	4.05%	2.34%	2.69%	2.07%	3.12%	2.04%	1.67%
Percent full-time employees								
Less than 25%	1.20%	--	--	6.22% *	3.48%	1.30%	12.04% *	1.19%
25-49 %	1.19%	--	--	3.15%	4.08%	1.34%	3.17%	1.24%
50-74 %	0.72%	6.02%	3.34%	5.12%	2.00%	0.77%	3.22%	0.73%
75% or more	0.48%	5.08%	2.75%	2.32%	1.17%	0.54%	2.18%	0.49%
Union presence								
No union employees	0.44%	4.08%	2.24%	1.68%	1.03%	0.51%	1.58%	0.46%
Has union employees	0.95%	--	--	12.22% *	4.14%	0.89%	13.08%	0.95%
Percent low-wage employees								
50% or more low-wage	0.92%	13.24% *	5.79% *	3.11%	1.93%	1.06%	4.21%	0.94%
Less than 50% low-wage	0.44%	4.31%	2.40%	2.25%	1.13%	0.48%	1.97%	0.45%
Percent women employees								
Less than 25%	0.75%	6.38%	3.03%	3.53%	1.68%	0.81%	3.17%	0.77%
25-49 %	0.65%	8.04% *	5.02%	3.79%	1.53%	0.74%	3.31%	0.66%
50-74 %	0.98%	11.48% *	6.39%	3.63%	2.86%	1.05%	4.15%	0.99%
75% or more	1.00%	6.48% *	3.54%	3.83%	3.69%	0.90%	3.51%	1.03%
Percent age 50 or older employees								
Less than 25%	0.97%	5.26%	3.03%	2.32%	2.14%	1.20%	2.40%	1.02%
25-49 %	0.45%	--	4.06%	3.85%	1.12%	0.49%	2.97%	0.45%
50-74 %	1.92%	9.79% *	7.46%	5.62%	5.75%	1.55%	5.68%	2.04%
75% or more	1.70%	--	--	--	5.22%	1.30%	9.34% *	1.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17,901	17,506	17,838	17,044	18,098	17,998	17,678	17,932
Industry group **								
Agric., fish., forest.	13,212	25,165	--	--	--	17,055	12,833	13,637
Mining and manufacturing	17,228	11,203	17,654	17,678	17,991	16,955	16,292	17,309
Construction	15,914	16,311	18,471	15,018	15,827	15,952	17,469	15,233
Utilities and transp.	17,093	--	18,348	15,693	17,612	17,113	15,962	17,150
Wholesale trade	18,200	20,930	17,511	17,405	18,029	18,280	18,525	18,148
Fin. svcs. and real estate	19,051	20,773	19,810	21,080	19,787	18,559	20,578	18,911
Retail trade	17,395	16,790	15,535	17,690	15,908	17,629	16,992	17,427
Professional services	18,976	18,583	18,056	17,748	18,813	19,297	18,148	19,082
Other services	16,544	15,046	18,598	16,737	17,373	16,001	17,467	16,354
Ownership								
For profit, incorporated	17,367	17,956	17,444	16,761	17,750	17,299	17,408	17,361
For profit, unincorporated	17,682	16,196	20,013	16,673	17,301	18,313	18,213	17,546
Nonprofit	20,222	17,710	17,009	19,035	19,798	20,755	18,460	20,362
Age of firm								
Less than 5 years	17,138	14,798	18,415	17,544	17,761	15,581	17,478	16,559
5-9 years	17,362	14,936	16,927	16,203	18,705	18,138	16,231	18,020
10-19 years	17,504	18,307	19,381	16,932	16,443	18,297	18,288	17,180
20 or more years	17,981	18,638	17,438	17,172	18,299	17,987	17,839	17,994
Multi/single status								
2 or more locations	18,096	--	18,534	17,944	18,422	18,018	17,861	18,100
1 location only	17,255	17,480	17,747	16,706	17,482	17,046	17,651	16,929
Percent full-time employees								
Less than 25%	16,852	--	17,473	16,880	15,823	16,869	17,457	16,770
25-49 %	18,607	--	18,959	17,337	17,389	19,165	18,345	18,640
50-74 %	18,400	18,553	19,455	16,693	17,239	18,646	18,433	18,398
75% or more	17,809	17,292	17,650	17,069	18,201	17,826	17,584	17,841
Union presence								
No union employees	17,757	17,526	17,726	17,305	17,793	17,861	17,598	17,785
Has union employees	18,400	--	20,846	14,447	20,694	18,297	19,779	18,373
Percent low-wage employees								
50% or more low-wage	16,036	17,704	13,337	16,128	14,742	16,433	15,896	16,054
Less than 50% low-wage	18,097	17,481	18,282	17,114	18,376	18,182	17,852	18,130
Percent women employees								
Less than 25%	17,121	17,786	16,716	16,557	17,330	17,219	17,421	17,038
25-49 %	18,039	20,745	18,435	17,570	17,862	18,032	18,883	17,967
50-74 %	17,905	14,190	20,104	18,497	18,434	17,755	17,904	17,905
75% or more	18,906	17,766	17,793	16,158	19,342	19,327	16,637	19,209
Percent age 50 or older employees								
Less than 25%	17,200	15,904	18,144	16,849	16,842	17,543	17,228	17,193
25-49 %	18,359	18,533	18,213	16,672	19,040	18,345	17,807	18,392
50-74 %	17,392	16,598	18,359	18,973	17,938	16,690	18,029	17,223
75% or more	17,780	21,576	12,899	18,346	16,006	16,879	18,943	16,782

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	125.52	930.72	682.77	444.72	277.53	148.17	395.85	132.17
Industry group **								
Agric., fish., forest.	1,834.63	1,334.13	--	--	--	1,361.82	2,770.27	2,228.30
Mining and manufacturing	295.00	1,641.02	1,974.96	767.93	801.14	274.10	1,180.16	303.34
Construction	766.40	1,039.24	1,608.88	1,429.85	1,685.76	668.77	797.58	964.08
Utilities and transp.	422.50	--	1,595.53	892.87	1,101.11	487.19	930.65	441.85
Wholesale trade	350.76	3,102.72	1,626.18	930.42	642.82	423.33	1,319.65	345.46
Fin. svcs. and real estate	246.67	2,942.88	1,732.37	1,302.82	558.31	242.44	1,348.51	229.44
Retail trade	357.38	1,123.95	1,114.85	1,244.29	932.40	417.49	732.50	381.16
Professional services	219.62	1,827.25	1,102.15	488.90	417.09	289.46	745.33	227.97
Other services	359.23	1,236.83	1,246.68	872.93	655.72	520.36	731.07	401.24
Ownership								
For profit, incorporated	139.85	972.62	847.43	392.86	348.87	165.91	464.34	145.91
For profit, unincorporated	474.92	2,539.17	1,349.12	1,550.60	844.32	357.59	1,065.73	528.47
Nonprofit	258.77	1,707.36	1,336.49	747.77	530.44	323.73	959.01	266.90
Age of firm								
Less than 5 years	830.46	1,971.57	1,526.37	1,568.85	1,355.51	727.43	1,150.67	1,073.85
5-9 years	692.14	3,474.90	1,363.38	828.87	1,012.55	1,074.89	1,336.16	722.66
10-19 years	406.81	1,908.45	1,523.56	561.51	727.32	647.63	861.41	437.96
20 or more years	136.20	859.79	898.18	634.47	316.01	153.04	495.89	141.64
Multi/single status								
2 or more locations	128.28	--	1,475.86	497.56	291.01	147.87	747.91	130.01
1 location only	329.29	942.90	744.45	563.31	573.09	1,505.66	439.79	470.20
Percent full-time employees								
Less than 25%	1,157.29	--	1,092.06	1,772.55	1,291.16	1,674.02	2,460.53	1,272.46
25-49 %	628.03	--	3,584.15	1,273.10	675.23	904.26	1,899.99	665.60
50-74 %	286.37	2,067.69	1,826.22	878.68	887.26	324.66	996.51	298.93
75% or more	142.14	1,044.17	745.78	494.63	300.65	169.16	435.12	150.19
Union presence								
No union employees	139.87	945.17	687.65	329.87	294.50	184.58	405.08	148.38
Has union employees	287.31	--	2,572.14	2,283.84	730.97	243.90	1,427.12	290.83
Percent low-wage employees								
50% or more low-wage	371.53	1,344.09	2,946.17	704.30	668.55	463.41	1,479.12	373.39
Less than 50% low-wage	131.67	1,036.04	595.45	477.97	292.65	153.86	400.32	139.53
Percent women employees								
Less than 25%	264.27	1,435.60	1,168.05	780.61	619.11	203.09	616.81	289.59
25-49 %	211.33	1,301.42	1,419.01	539.81	531.45	248.40	742.86	220.07
50-74 %	253.65	1,648.39	1,189.18	701.08	399.27	331.99	980.59	262.31
75% or more	249.52	1,806.23	1,229.41	833.91	631.41	271.71	854.66	250.53
Percent age 50 or older employees								
Less than 25%	225.66	1,667.69	801.41	387.10	520.30	284.17	597.20	241.23
25-49 %	163.52	1,458.47	1,025.10	910.99	347.70	174.17	661.94	168.82
50-74 %	390.56	1,012.68	1,387.02	882.78	591.15	610.88	761.69	446.63
75% or more	1,140.14	1,187.44	3,703.08	861.35	1,470.34	1,193.19	2,063.28	922.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17,454	17,736	17,517	17,314	17,925	17,124	17,578	17,409
Industry group **								
Agric., fish., forest.	13,441	--	--	--	18,764	18,838	--	17,005
Mining and manufacturing	17,240	10,514	17,468	17,241	18,803	16,395	15,737	17,618
Construction	16,696	15,848	17,845	17,015	16,275	15,729	17,207	16,222
Utilities and transp.	15,626	--	18,037	13,965	12,683	16,113	15,916	15,601
Wholesale trade	18,396	20,959	17,815	17,424	18,352	18,418	18,847	18,212
Fin. svcs. and real estate	19,626	22,314	20,440	21,116	20,170	18,641	21,333	19,195
Retail trade	17,046	16,713	16,013	17,374	15,838	17,300	17,273	17,011
Professional services	18,339	19,194	17,805	17,926	18,316	18,799	18,215	18,402
Other services	16,186	14,960	17,706	16,554	16,840	15,268	16,901	15,914
Ownership								
For profit, incorporated	16,975	18,171	16,942	16,585	17,388	16,765	17,261	16,879
For profit, unincorporated	18,619	16,547	20,659	18,678	18,315	19,242	18,298	18,795
Nonprofit	19,054	17,555	16,920	19,421	19,134	20,146	18,394	19,267
Age of firm								
Less than 5 years	17,798	16,583	18,317	18,788	17,038	15,120	18,313	16,720
5-9 years	16,267	15,133	16,598	15,931	16,963	17,038	16,173	16,361
10-19 years	17,810	18,596	19,246	16,961	17,239	18,997	18,424	17,332
20 or more years	17,505	18,499	17,063	17,552	18,183	17,075	17,545	17,495
Multi/single status								
2 or more locations	17,506	--	18,951	17,761	18,137	17,134	17,779	17,491
1 location only	17,380	17,705	17,338	17,150	17,585	16,864	17,551	17,163
Percent full-time employees								
Less than 25%	16,956	--	17,417	15,425	15,191	17,488	17,517	16,808
25-49 %	17,889	--	--	16,853	17,203	17,973	19,551	17,383
50-74 %	17,781	19,055	17,992	17,272	17,768	17,772	18,120	17,700
75% or more	17,403	17,524	17,353	17,348	18,010	16,949	17,474	17,376
Union presence								
No union employees	17,428	17,761	17,554	17,228	17,676	17,250	17,551	17,379
Has union employees	17,680	--	14,797	19,506	20,129	16,519	18,521	17,612
Percent low-wage employees								
50% or more low-wage	15,675	17,587	13,040	16,398	15,326	15,740	15,872	15,618
Less than 50% low-wage	17,694	17,758	18,005	17,388	18,217	17,387	17,767	17,667
Percent women employees								
Less than 25%	17,082	18,371	16,321	17,010	17,334	16,678	17,367	16,889
25-49 %	17,382	20,931	18,114	17,591	17,657	16,636	18,839	17,021
50-74 %	17,590	13,927	19,852	18,771	18,039	17,258	17,721	17,564
75% or more	18,114	18,899	17,439	15,953	19,194	19,241	16,377	18,940
Percent age 50 or older employees								
Less than 25%	16,767	16,281	17,707	16,979	16,731	16,350	17,275	16,489
25-49 %	18,055	18,594	17,756	17,335	19,032	17,763	17,672	18,123
50-74 %	16,868	16,150	18,591	18,649	16,855	15,781	17,484	16,594
75% or more	18,775	21,912	--	17,699	18,170	17,734	18,957	17,928

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	200.76	1,024.09	766.58	369.86	347.32	329.70	448.76	220.13
Industry group **								
Agric., fish., forest.	2,381.94	--	--	--	2,019.42	460.43	--	2,440.68
Mining and manufacturing	614.61	1,506.05	2,193.54	955.23	1,087.53	538.29	1,424.16	653.90
Construction	648.84	1,269.87	1,660.03	852.35	2,021.95	1,000.66	828.62	968.94
Utilities and transp.	744.68	--	1,752.11	1,098.88	2,340.06	833.92	959.49	806.54
Wholesale trade	648.19	3,274.44	1,940.27	1,180.09	979.25	793.63	1,596.09	621.26
Fin. svcs. and real estate	451.52	2,469.17	1,926.97	1,522.27	831.61	349.30	1,419.82	355.16
Retail trade	595.87	1,182.74	1,236.12	1,473.43	852.69	810.32	849.90	676.56
Professional services	340.67	2,045.52	1,179.75	529.75	417.34	647.69	809.39	309.26
Other services	550.74	1,286.99	1,539.11	1,016.02	808.06	1,152.34	803.79	684.31
Ownership								
For profit, incorporated	227.88	1,017.11	927.55	450.56	410.88	353.89	518.47	248.86
For profit, unincorporated	638.74	3,077.11	1,680.12	785.92	1,159.82	954.37	1,309.48	661.19
Nonprofit	427.30	1,715.90	1,391.61	860.67	600.25	975.03	1,032.46	455.68
Age of firm								
Less than 5 years	913.29	2,354.60	1,689.34	1,754.55	1,396.28	65.10	1,222.29	1,098.36
5-9 years	793.86	3,580.49	1,472.81	918.25	880.17	1,578.25	1,421.88	692.16
10-19 years	574.04	1,984.44	1,817.29	676.27	723.22	2,416.70	997.97	634.34
20 or more years	227.88	964.31	994.15	489.64	423.82	335.26	561.89	248.11
Multi/single status								
2 or more locations	256.94	--	1,759.36	601.82	451.54	339.97	918.42	266.30
1 location only	321.96	1,037.35	826.27	451.06	537.05	1,038.91	492.72	377.87
Percent full-time employees								
Less than 25%	1,995.89	--	1,203.51	1,789.53	1,518.05	3,469.71	2,551.81	2,450.70
25-49 %	750.87	--	--	1,426.76	823.26	1,289.13	2,254.62	663.22
50-74 %	541.77	1,518.59	1,734.76	984.60	1,014.19	840.86	913.12	632.82
75% or more	222.48	1,152.29	838.87	405.18	386.42	358.05	497.32	241.83
Union presence								
No union employees	212.54	1,040.07	777.68	380.33	363.71	367.48	459.25	234.11
Has union employees	605.30	--	1,276.81	1,317.09	1,216.90	722.57	1,494.34	640.38
Percent low-wage employees								
50% or more low-wage	534.13	1,373.42	3,105.01	790.61	911.92	711.68	1,566.22	525.38
Less than 50% low-wage	210.31	1,154.53	661.50	394.43	362.94	356.94	456.09	233.55
Percent women employees								
Less than 25%	363.93	1,502.50	1,326.08	575.82	678.32	385.76	711.26	371.32
25-49 %	410.02	1,520.75	1,563.18	598.80	875.32	563.58	848.38	459.43
50-74 %	383.34	1,713.39	1,312.63	800.84	565.85	603.55	1,073.29	406.88
75% or more	441.63	2,019.71	1,315.68	981.11	560.89	699.16	949.56	398.52
Percent age 50 or older employees								
Less than 25%	310.66	1,935.47	850.55	454.68	465.49	529.84	671.17	303.97
25-49 %	287.88	1,413.05	1,199.65	686.06	502.10	421.70	760.76	310.75
50-74 %	499.77	1,029.08	1,595.85	1,011.24	914.51	744.39	837.55	596.97
75% or more	1,862.10	1,253.62	--	945.06	1,927.77	859.07	2,260.02	1,088.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,180	15,951	19,455	16,140	18,242	18,267	18,218	18,178
Industry group **								
Agric., fish., forest.	12,683	--	--	--	--	16,904	--	11,148
Mining and manufacturing	17,223	--	--	18,884	17,385	17,074	18,720	17,189
Construction	15,061	--	--	11,864	15,514	16,052	18,692	14,602
Utilities and transp.	18,395	--	--	18,542	19,184	18,143	16,124	18,440
Wholesale trade	18,081	--	--	17,348	17,693	18,251	17,301	18,119
Fin. svcs. and real estate	18,740	12,327	--	20,893	19,584	18,528	16,584	18,785
Retail trade	17,705	--	--	18,665	16,006	17,856	15,441	17,755
Professional services	19,253	--	20,136	16,621	19,259	19,347	17,608	19,283
Other services	16,902	--	21,106	17,428	18,193	16,345	19,834	16,695
Ownership								
For profit, incorporated	17,628	16,263	20,048	17,600	18,018	17,503	18,258	17,609
For profit, unincorporated	16,892	14,552	17,998	13,889	16,148	18,024	17,891	16,807
Nonprofit	20,649	--	--	17,507	20,429	20,797	18,986	20,668
Age of firm								
Less than 5 years	15,155	--	--	12,570	19,477	16,049	14,029	16,249
5-9 years	19,722	--	--	18,391	20,176	19,454	17,034	19,950
10-19 years	17,121	--	19,926	16,830	15,550	18,139	17,618	17,059
20 or more years	18,232	19,511	19,277	16,053	18,388	18,264	19,323	18,209
Multi/single status								
2 or more locations	18,337	--	16,809	18,507	18,632	18,284	18,146	18,338
1 location only	16,975	15,955	19,870	15,166	17,377	17,172	18,234	16,634
Percent full-time employees								
Less than 25%	16,724	--	--	20,054	17,080	16,378	--	16,732
25-49 %	19,027	--	--	18,634	17,846	19,379	14,200	19,226
50-74 %	18,707	--	--	14,401	16,575	18,916	19,854	18,682
75% or more	18,068	15,421	19,185	16,137	18,349	18,095	18,201	18,064
Union presence								
No union employees	18,020	15,941	18,730	17,643	17,892	18,103	17,867	18,027
Has union employees	18,549	--	23,624	12,095	21,135	18,559	22,091	18,519
Percent low-wage employees								
50% or more low-wage	16,371	--	16,456	14,922	13,860	16,817	16,282	16,372
Less than 50% low-wage	18,337	15,803	19,603	16,213	18,500	18,407	18,285	18,338
Percent women employees								
Less than 25%	17,150	--	18,353	15,465	17,327	17,364	17,662	17,112
25-49 %	18,383	19,957	21,087	17,470	18,019	18,455	19,157	18,370
50-74 %	18,132	18,351	21,400	16,963	18,908	17,972	19,482	18,113
75% or more	19,261	--	19,637	17,006	19,449	19,340	18,078	19,293
Percent age 50 or older employees								
Less than 25%	17,547	14,045	20,194	16,324	16,928	17,924	16,983	17,579
25-49 %	18,499	--	20,108	14,564	19,047	18,503	18,534	18,499
50-74 %	18,063	--	17,022	19,754	19,381	17,369	20,600	17,832
75% or more	16,740	18,358	--	19,553	13,364	16,830	18,800	16,551

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	161.37	1,663.15	1,189.43	1,323.16	419.00	162.31	706.62	164.94
Industry group **								
Agric., fish., forest.	2,578.24	--	--	--	--	1,458.58	--	1,966.57
Mining and manufacturing	323.56	--	--	1,196.79	1,001.10	308.55	1,136.09	329.22
Construction	1,311.13	--	--	1,221.61	2,462.32	854.35	2,081.16	1,347.84
Utilities and transp.	387.14	--	--	913.91	871.33	416.11	2,542.39	390.29
Wholesale trade	389.14	--	--	1,136.81	671.38	480.72	1,193.31	403.28
Fin. svcs. and real estate	291.32	484.33	--	1,606.26	734.16	307.01	1,990.27	293.51
Retail trade	418.54	--	--	2,059.58	1,908.66	427.11	1,079.12	426.36
Professional services	277.80	--	2,573.48	1,152.02	683.02	312.81	1,691.29	281.05
Other services	454.88	--	1,921.63	1,554.46	1,009.16	519.84	1,677.29	464.20
Ownership								
For profit, incorporated	176.27	2,462.31	1,522.29	689.53	523.19	184.60	914.12	179.31
For profit, unincorporated	608.93	1,666.75	1,281.17	2,072.23	864.61	339.15	1,186.44	646.92
Nonprofit	314.89	--	--	1,135.16	849.05	344.45	2,470.59	317.15
Age of firm								
Less than 5 years	1,620.48	--	--	1,970.56	3,156.98	1,336.80	2,089.99	2,308.25
5-9 years	995.59	--	--	1,223.65	1,409.98	927.54	2,227.13	1,037.46
10-19 years	545.39	--	2,206.08	891.15	1,270.64	539.68	1,240.91	592.85
20 or more years	170.41	1,646.81	1,579.32	1,760.17	458.52	168.41	846.39	172.84
Multi/single status								
2 or more locations	145.87	--	1,538.24	787.15	380.64	159.91	1,019.84	146.65
1 location only	777.61	1,688.50	1,291.33	1,557.75	1,032.60	2,449.04	834.12	937.63
Percent full-time employees								
Less than 25%	655.70	--	--	1,811.81	2,400.33	596.04	--	662.97
25-49 %	889.62	--	--	2,762.57	1,188.63	1,039.71	1,488.75	918.34
50-74 %	324.77	--	--	1,295.27	1,503.07	321.42	3,781.81	322.25
75% or more	185.25	1,384.81	1,254.50	1,481.28	442.67	187.96	691.74	189.93
Union presence								
No union employees	185.70	1,686.29	1,102.34	596.94	447.34	210.19	680.32	191.35
Has union employees	324.26	--	1,296.72	1,449.14	848.65	253.07	1,772.49	325.03
Percent low-wage employees								
50% or more low-wage	502.41	--	338.42	1,624.81	856.35	580.52	1,176.08	508.64
Less than 50% low-wage	169.89	1,692.45	1,234.69	1,415.22	440.67	167.85	728.94	173.84
Percent women employees								
Less than 25%	376.76	--	1,879.31	1,944.88	936.45	233.22	1,115.52	394.90
25-49 %	234.39	1,668.78	2,321.53	1,265.17	666.57	251.37	1,026.35	237.84
50-74 %	339.29	1,411.31	2,646.96	952.45	518.14	400.50	1,505.51	343.14
75% or more	299.57	--	3,018.31	1,136.14	1,009.81	293.79	1,658.82	304.34
Percent age 50 or older employees								
Less than 25%	321.38	2,083.87	1,872.86	642.69	853.40	324.08	1,223.54	332.80
25-49 %	199.62	--	1,662.71	2,200.59	475.13	188.59	1,024.32	201.76
50-74 %	573.14	--	2,092.69	1,678.70	531.41	816.92	1,481.66	607.49
75% or more	989.22	1,099.78	--	1,677.99	1,886.14	1,239.90	1,465.98	1,009.84

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,776	5,598	5,529	6,245	4,963	4,365	5,809	4,635
Industry group **								
Agric., fish., forest.	3,580	--	--	--	--	2,856	2,133 *	5,209
Mining and manufacturing	4,110	3,858	4,269	4,756	4,670	3,751	3,888	4,129
Construction	5,451	7,486	3,579	6,247	5,552	4,513	5,742	5,323
Utilities and transp.	3,919	--	9,694	6,605	3,960	3,663	5,932	3,817
Wholesale trade	4,584	1,591 *	4,836	6,451	5,116	4,217	4,082	4,664
Fin. svcs. and real estate	4,960	5,635 *	5,605	7,756	4,059	5,040	6,117	4,853
Retail trade	4,122	--	5,053	8,050	6,710	3,352	6,942	3,895
Professional services	4,991	7,599	7,316	6,334	4,887	4,531	7,226	4,703
Other services	5,588	3,116	5,735	6,483	5,926	5,429	5,372	5,632
Ownership								
For profit, incorporated	4,716	6,446	5,392	6,362	4,955	4,269	5,919	4,555
For profit, unincorporated	5,452	4,357	6,612	5,764	5,817	5,056	5,443	5,455
Nonprofit	4,577	3,121 *	4,714	6,444	4,377	4,469	5,758	4,484
Age of firm								
Less than 5 years	6,081	3,597	5,485	7,274	7,475	--	5,501	7,072
5-9 years	5,794	4,849	6,066	6,251	5,572	6,168	5,802	5,790
10-19 years	5,621	6,797	5,798	6,491	5,157	5,002	6,234	5,368
20 or more years	4,619	5,754	5,388	6,097	4,812	4,321	5,717	4,522
Multi/single status								
2 or more locations	4,633	--	7,747	7,327	5,053	4,380	7,382	4,577
1 location only	5,250	5,632	5,239	5,839	4,792	3,619	5,578	4,980
Percent full-time employees								
Less than 25%	4,646	0	--	5,499 *	5,356	4,632	3,356 *	4,821
25-49 %	5,267	--	--	6,998	5,720	4,896	5,756	5,205
50-74 %	4,381	3,155	7,675	6,086	5,302	4,058	5,678	4,271
75% or more	4,826	5,973	5,372	6,246	4,913	4,411	5,852	4,677
Union presence								
No union employees	5,023	5,678	5,703	6,376	5,026	4,604	5,935	4,863
Has union employees	3,922	--	--	4,944	4,430	3,843	2,494 *	3,950
Percent low-wage employees								
50% or more low-wage	4,574	4,397 *	3,635 *	6,353	5,647	4,153	4,795	4,545
Less than 50% low-wage	4,797	5,752	5,715	6,237	4,907	4,390	5,908	4,645
Percent women employees								
Less than 25%	4,890	5,963	4,859	6,110	5,251	4,020	5,656	4,680
25-49 %	4,625	7,217 *	5,485	5,782	4,776	4,350	6,005	4,506
50-74 %	4,531	4,207	5,746	6,751	4,850	4,187	5,546	4,444
75% or more	5,324	4,063	7,010	6,599	4,955	5,158	6,338	5,189
Percent age 50 or older employees								
Less than 25%	5,013	4,636	6,196	6,500	4,935	4,467	5,950	4,798
25-49 %	4,573	5,126	5,448	5,817	5,032	4,281	5,656	4,509
50-74 %	4,900	6,069	4,814	6,717	4,690	4,458	5,354	4,780
75% or more	6,237	7,719 *	3,905 *	6,935	5,507	5,943	6,444 *	6,060

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.79	922.57	386.89	235.03	148.53	83.47	318.12	71.58
Industry group **								
Agric., fish., forest.	898.20	--	--	--	--	484.69	818.62 *	1,111.34
Mining and manufacturing	154.42	588.85	655.94	526.11	440.71	139.28	499.33	162.04
Construction	339.96	2,185.21	821.63	615.21	586.69	529.30	820.25	324.94
Utilities and transp.	309.87	--	1,064.04	600.39	536.33	369.20	1,048.74	314.78
Wholesale trade	188.27	485.22 *	387.78	790.29	407.76	203.30	460.34	204.64
Fin. svcs. and real estate	161.32	1,992.62 *	1,022.00	1,295.09	306.97	150.29	969.04	145.48
Retail trade	223.87	--	945.18	761.28	546.43	174.00	978.86	206.60
Professional services	140.98	2,007.74	779.37	394.38	242.72	134.13	732.00	116.33
Other services	216.53	731.70	746.68	589.10	364.20	327.36	449.01	243.88
Ownership								
For profit, incorporated	94.20	1,268.49	477.29	286.45	199.41	100.50	417.99	88.51
For profit, unincorporated	170.16	967.09	835.74	392.96	272.75	239.89	467.24	176.93
Nonprofit	148.98	964.64 *	706.09	787.54	272.35	174.29	755.61	146.65
Age of firm								
Less than 5 years	661.34	997.88	875.68	970.32	1,706.34	--	730.43	1,241.57
5-9 years	362.41	1,131.90	812.81	720.48	436.81	1,300.48	650.56	432.49
10-19 years	274.11	1,394.57	620.88	518.23	469.97	319.04	567.21	288.20
20 or more years	79.26	1,648.89	542.86	288.56	159.71	85.44	475.57	74.34
Multi/single status								
2 or more locations	76.30	--	1,130.74	407.75	169.98	84.68	648.36	75.88
1 location only	198.30	933.19	396.92	270.23	280.85	407.96	350.53	209.29
Percent full-time employees								
Less than 25%	487.16	0.00	--	1,784.05 *	772.35	610.81	1,395.64 *	518.91
25-49 %	391.37	--	--	912.46	445.90	583.94	953.60	424.27
50-74 %	157.67	852.86	1,062.91	512.23	580.47	158.63	611.25	159.61
75% or more	85.12	1,041.43	419.17	259.05	158.61	96.73	356.10	80.78
Union presence								
No union employees	89.01	935.04	381.86	248.86	152.98	106.73	324.42	85.63
Has union employees	125.10	--	--	428.22	498.61	127.69	890.42 *	125.79
Percent low-wage employees								
50% or more low-wage	209.54	1,719.54 *	1,521.49 *	546.93	349.35	233.75	933.09	204.42
Less than 50% low-wage	79.62	1,011.08	366.19	249.67	157.33	88.96	333.32	76.15
Percent women employees								
Less than 25%	143.87	994.77	628.00	349.43	314.19	142.14	427.44	137.97
25-49 %	143.27	3,490.86 *	656.04	448.49	282.99	133.33	1,070.67	120.37
50-74 %	146.83	897.46	818.46	610.98	275.25	176.21	535.88	150.74
75% or more	159.46	1,180.79	858.62	521.03	287.30	202.56	574.67	161.60
Percent age 50 or older employees								
Less than 25%	134.80	809.14	564.77	357.14	310.90	136.78	360.12	139.19
25-49 %	85.73	806.17	659.08	341.99	172.28	101.15	436.10	86.63
50-74 %	238.49	1,755.54	564.58	660.94	340.96	303.62	614.27	245.29
75% or more	1,199.23	3,318.09 *	2,210.25 *	1,147.69	717.51	1,066.66	2,428.20 *	809.92

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,215	5,924	5,451	6,277	5,567	4,184	5,901	4,969
Industry group **								
Agric., fish., forest.	3,474 *	--	--	--	--	--	--	7,179
Mining and manufacturing	4,488	3,884	4,160	4,463	5,512	3,498	3,853	4,647
Construction	5,959	8,244	4,283	6,723	5,376	5,020	6,240	5,699
Utilities and transp.	3,662	--	10,025	5,855	5,820	3,117	5,731	3,483
Wholesale trade	4,757	--	4,607	7,045	4,824	4,303	3,932	5,092
Fin. svcs. and real estate	5,932	6,605	5,635	7,776	4,563	6,157	6,355	5,825
Retail trade	4,016	--	5,315	8,531	7,703	2,353	7,222	3,521
Professional services	6,102	8,239	7,128	6,251	5,268	5,615	7,380	5,458
Other services	5,416	2,992	5,050	6,445	6,322	4,800	4,995	5,576
Ownership								
For profit, incorporated	5,146	6,717	5,457	6,349	5,634	4,070	6,041	4,846
For profit, unincorporated	5,594	5,102	5,827	5,758	6,131	4,737	5,489	5,651
Nonprofit	5,209	2,658 *	4,928	6,515	4,935	5,321	5,692	5,054
Age of firm								
Less than 5 years	6,273	4,354 *	4,931	7,940	7,036	--	5,922	7,006
5-9 years	5,673	4,875	5,888	6,115	6,126	4,571	5,790	5,555
10-19 years	6,068	6,679	5,408	6,534	5,738	5,624	6,196	5,969
20 or more years	4,994	6,222	5,469	6,094	5,419	4,136	5,828	4,791
Multi/single status								
2 or more locations	4,943	--	8,143	7,083	5,688	4,195	7,519	4,797
1 location only	5,596	5,961	5,114	5,982	5,374	3,884	5,684	5,485
Percent full-time employees								
Less than 25%	3,981	0	--	7,375	5,729	2,926	3,477 *	4,115
25-49 %	5,082	--	--	6,988	5,700	3,121	5,622	4,918
50-74 %	4,621	2,848 *	7,389	5,861	6,484	3,528	5,739	4,352
75% or more	5,323	6,310	5,320	6,286	5,474	4,388	5,955	5,082
Union presence								
No union employees	5,333	6,011	5,502	6,353	5,676	4,210	5,989	5,071
Has union employees	4,155	--	--	4,312	4,607	4,056	2,858 *	4,259
Percent low-wage employees								
50% or more low-wage	4,437	4,526 *	3,293 *	6,304	6,240	3,303	4,769	4,343
Less than 50% low-wage	5,320	6,127	5,686	6,274	5,492	4,350	6,026	5,059
Percent women employees								
Less than 25%	5,471	6,156	4,789	6,205	5,766	4,154	5,740	5,288
25-49 %	5,139	8,601 *	5,012	5,621	5,555	4,374	6,168	4,884
50-74 %	4,688	4,270	5,872	6,864	5,360	3,665	5,590	4,506
75% or more	6,100	4,111 *	7,140	6,525	5,694	6,045	6,421	5,947
Percent age 50 or older employees								
Less than 25%	5,602	4,947	6,255	6,571	6,023	4,103	6,143	5,308
25-49 %	4,926	4,871	5,316	5,853	5,392	4,262	5,656	4,797
50-74 %	4,883	6,163 *	4,578	6,515	4,973	3,978	5,092	4,790
75% or more	6,918 *	8,399 *	--	7,227	6,768	5,059	6,884 *	7,080

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	151.65	1,015.50	412.27	281.23	201.70	207.89	359.67	152.67
Industry group **								
Agric., fish., forest.	1,239.74 *	--	--	--	--	--	--	1,794.40
Mining and manufacturing	308.16	647.61	715.38	605.52	513.67	447.10	569.82	353.29
Construction	527.43	2,166.79	727.99	842.02	858.65	1,299.12	856.96	611.66
Utilities and transp.	373.05	--	1,117.60	676.01	1,132.18	313.33	1,307.73	358.59
Wholesale trade	360.79	--	395.86	986.34	489.58	573.93	538.05	445.73
Fin. svcs. and real estate	307.08	1,780.90	1,100.79	1,467.09	396.48	332.27	1,036.40	270.25
Retail trade	419.81	--	1,040.96	955.59	628.84	139.09	1,124.56	356.27
Professional services	327.33	2,200.44	854.50	422.34	348.47	375.28	800.05	238.86
Other services	294.44	768.56	794.90	700.79	548.95	469.05	475.04	366.32
Ownership								
For profit, incorporated	189.29	1,386.30	512.67	333.60	272.71	225.09	473.16	183.05
For profit, unincorporated	283.30	1,110.32	983.83	508.41	405.89	617.59	522.43	332.32
Nonprofit	326.57	950.54 *	730.55	943.12	421.27	449.70	816.30	337.79
Age of firm								
Less than 5 years	704.77	1,361.76 *	849.87	1,086.50	1,676.62	--	816.48	1,314.86
5-9 years	434.77	1,162.36	881.40	802.87	520.59	1,131.80	694.56	512.57
10-19 years	383.80	1,470.03	661.47	607.85	529.18	1,391.72	639.52	458.26
20 or more years	175.59	1,835.39	588.54	353.95	231.05	213.43	546.46	165.79
Multi/single status								
2 or more locations	179.43	--	1,368.32	483.05	250.10	213.49	791.78	177.83
1 location only	251.30	1,026.53	410.62	333.45	339.43	802.26	392.25	274.28
Percent full-time employees								
Less than 25%	719.18	0.00	--	1,833.33	1,098.10	745.87	1,471.78 *	827.96
25-49 %	541.63	--	--	947.30	580.19	873.80	1,158.21	602.09
50-74 %	385.72	1,128.41 *	1,000.67	575.27	815.35	361.23	676.94	419.24
75% or more	168.73	1,119.27	447.76	311.18	216.08	245.80	401.33	167.64
Union presence								
No union employees	164.19	1,029.04	418.27	288.45	212.15	233.54	367.66	167.23
Has union employees	349.87	--	--	1,060.64	636.33	454.87	966.00 *	373.12
Percent low-wage employees								
50% or more low-wage	340.44	1,756.82 *	1,498.42 *	576.85	421.83	344.96	982.40	334.07
Less than 50% low-wage	164.57	1,124.11	378.00	300.27	218.87	239.93	378.71	167.20
Percent women employees								
Less than 25%	251.35	1,078.48	677.11	454.26	343.61	425.76	490.37	255.64
25-49 %	323.32	3,875.60 *	641.91	463.99	442.80	312.80	1,201.16	249.15
50-74 %	274.23	950.99	936.47	708.26	374.05	322.09	590.37	294.09
75% or more	282.58	1,346.28 *	956.92	588.25	443.33	503.04	636.50	289.07
Percent age 50 or older employees								
Less than 25%	224.62	893.22	531.23	429.10	393.38	332.81	384.91	266.78
25-49 %	189.01	869.35	757.30	424.24	256.88	280.42	494.71	200.76
50-74 %	384.68	1,877.31 *	578.59	711.36	468.92	577.26	718.54	443.10
75% or more	2,148.02 *	3,474.79 *	--	1,449.16	743.34	1,517.17	2,605.45 *	862.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,503	3,392 *	5,919	6,139	4,463	4,420	5,309	4,478
Industry group **								
Agric., fish., forest.	3,824	--	--	--	--	2,875	--	3,753
Mining and manufacturing	3,931	--	--	5,566	4,040	3,805	4,037	3,928
Construction	4,895	--	--	5,496	5,674	4,287	3,413 *	5,083
Utilities and transp.	4,146	--	--	7,841	3,367	4,225	6,654	4,096
Wholesale trade	4,480	--	--	4,666	5,419	4,199	4,651	4,471
Fin. svcs. and real estate	4,433	--	--	7,649 *	3,792	4,615	4,859 *	4,424
Retail trade	4,216	--	--	6,566	5,312	4,040	5,395	4,190
Professional services	4,507	--	8,871	6,855	4,546	4,424	5,972	4,480
Other services	5,760	--	7,661	6,628	5,318	5,725	6,954	5,676
Ownership								
For profit, incorporated	4,429	4,316 *	5,055	6,424	4,452	4,345	5,214	4,406
For profit, unincorporated	5,333	--	9,057	5,772	5,460	5,156	5,265	5,339
Nonprofit	4,346	--	--	6,165	3,846	4,409	6,290	4,324
Age of firm								
Less than 5 years	5,504	--	--	--	8,518 *	3,706	--	7,197 *
5-9 years	6,055	--	--	7,342	5,105	8,079	5,975	6,062
10-19 years	5,063	--	--	6,342	4,505	4,862	6,420	4,893
20 or more years	4,422	2,811 *	4,989	6,105	4,344	4,377	5,156	4,407
Multi/single status								
2 or more locations	4,507	--	--	8,077	4,583	4,436	6,902	4,492
1 location only	4,476	3,401 *	5,888	5,342	4,195	3,436	4,953	4,347
Percent full-time employees								
Less than 25%	5,454	--	--	1,409	4,614	5,982	--	5,508
25-49 %	5,374	--	--	--	5,770	5,215	--	5,340
50-74 %	4,263	--	--	6,980	3,821	4,222	5,401	4,238
75% or more	4,508	3,261 *	5,638	6,113	4,478	4,418	5,273	4,483
Union presence								
No union employees	4,775	3,440 *	6,874	6,474	4,483	4,760	5,625	4,739
Has union employees	3,874	--	--	5,237	4,292	3,812	--	3,891
Percent low-wage employees								
50% or more low-wage	4,700	--	--	6,567	4,752	4,624	--	4,693
Less than 50% low-wage	4,486	3,479 *	5,853	6,113	4,446	4,401	5,312	4,459
Percent women employees								
Less than 25%	4,445	--	5,149 *	5,878	4,901	3,984	5,285	4,382
25-49 %	4,356	--	--	6,539	4,179	4,343	4,995	4,345
50-74 %	4,417	--	--	6,120	4,239	4,415	5,169	4,406
75% or more	4,977	--	--	6,908	4,420	5,030	5,875	4,953
Percent age 50 or older employees								
Less than 25%	4,541	3,108 *	5,917 *	6,211	4,097	4,583	4,935	4,518
25-49 %	4,411	--	5,998	5,702	4,749	4,286	5,655	4,395
50-74 %	4,922	--	--	7,205	4,312	4,817	6,588	4,770
75% or more	5,526	--	--	--	3,968	5,994	--	5,854

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	78.64	1,051.16 *	1,059.25	384.66	196.53	87.25	543.86	79.33
Industry group **								
Agric., fish., forest.	574.65	--	--	--	--	519.09	--	590.65
Mining and manufacturing	169.45	--	--	909.41	580.16	135.71	982.50	171.81
Construction	382.05	--	--	420.96	799.96	489.04	1,499.27 *	357.36
Utilities and transp.	452.78	--	--	819.23	498.11	604.21	332.13	459.80
Wholesale trade	205.13	--	--	663.12	572.53	216.26	624.48	212.68
Fin. svcs. and real estate	152.77	--	--	2,502.25 *	398.93	136.78	2,256.67 *	148.59
Retail trade	177.00	--	--	921.28	685.54	180.65	1,033.24	178.46
Professional services	129.57	--	1,320.87	1,025.59	331.05	140.51	1,239.14	129.91
Other services	308.84	--	1,366.61	938.43	305.93	405.03	1,024.24	323.44
Ownership								
For profit, incorporated	97.93	1,601.69 *	1,245.24	438.36	261.80	106.29	676.43	98.94
For profit, unincorporated	197.06	--	1,002.80	615.80	343.13	246.03	1,047.93	194.61
Nonprofit	159.43	--	--	1,098.82	306.21	182.37	1,784.23	159.24
Age of firm								
Less than 5 years	1,550.04	--	--	--	4,172.83 *	56.59	--	2,605.15 *
5-9 years	665.31	--	--	1,303.99	604.21	1,625.43	895.70	718.08
10-19 years	338.18	--	--	911.66	755.32	228.29	1,190.53	339.45
20 or more years	80.72	1,137.14 *	1,365.40	459.90	200.63	89.32	719.80	81.07
Multi/single status								
2 or more locations	81.42	--	--	723.66	213.16	88.21	882.69	81.57
1 location only	272.29	1,067.90 *	1,213.70	297.62	407.11	426.50	612.89	303.05
Percent full-time employees								
Less than 25%	475.44	--	--	113.87	706.68	542.32	--	481.05
25-49 %	526.48	--	--	--	570.31	624.41	--	545.76
50-74 %	150.64	--	--	890.39	498.60	155.86	1,445.46	150.25
75% or more	89.77	1,373.33 *	1,134.62	413.85	209.23	101.41	605.52	90.63
Union presence								
No union employees	94.94	1,069.11 *	762.24	433.09	200.19	109.72	513.91	96.47
Has union employees	133.27	--	--	293.76	718.06	131.00	--	132.75
Percent low-wage employees								
50% or more low-wage	241.99	--	--	1,478.37	511.94	272.80	--	243.97
Less than 50% low-wage	82.80	1,083.12 *	1,101.89	394.94	205.41	91.91	560.07	83.56
Percent women employees								
Less than 25%	158.54	--	1,602.73 *	438.45	448.86	138.66	800.42	159.69
25-49 %	133.70	--	--	1,307.11	332.52	145.19	1,308.23	134.21
50-74 %	163.65	--	--	664.21	340.78	187.91	815.98	165.59
75% or more	185.04	--	--	990.24	341.62	217.06	1,319.67	185.96
Percent age 50 or older employees								
Less than 25%	151.99	1,446.08 *	1,986.68 *	495.88	379.38	141.33	885.25	152.60
25-49 %	93.62	--	1,165.62	432.84	226.23	104.52	803.77	94.05
50-74 %	226.71	--	--	1,431.45	462.20	217.19	1,050.26	222.18
75% or more	1,048.14	--	--	--	1,012.25	1,105.92	--	1,019.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.7%	32.0%	31.0%	36.6%	27.4%	24.3%	32.9%	25.8%
Industry group **								
Agric., fish., forest.	27.1%	--	--	--	44.1%	--	16.6% *	38.2%
Mining and manufacturing	23.9%	--	24.2%	26.9%	26.0%	22.1%	23.9%	23.9%
Construction	34.2%	45.9%	19.4%	41.6%	35.1%	28.3%	32.9%	34.9%
Utilities and transp.	22.9%	--	52.8%	42.1%	22.5%	21.4%	37.2%	22.3%
Wholesale trade	25.2%	7.6% *	27.6%	37.1%	28.4%	23.1%	22.0%	25.7%
Fin. svcs. and real estate	26.0%	27.1%	28.3%	36.8%	20.5%	27.2%	29.7%	25.7%
Retail trade	23.7%	--	32.5%	45.5%	42.2%	19.0%	40.9%	22.4%
Professional services	26.3%	40.9%	40.5%	35.7%	26.0%	23.5%	39.8%	24.6%
Other services	33.8%	20.7%	30.8%	38.7%	34.1%	33.9%	30.8%	34.4%
Ownership								
For profit, incorporated	27.2%	35.9%	30.9%	38.0%	27.9%	24.7%	34.0%	26.2%
For profit, unincorporated	30.8%	26.9%	33.0%	34.6%	33.6%	27.6%	29.9%	31.1%
Nonprofit	22.6%	17.6% *	27.7%	33.9%	22.1%	21.5%	31.2%	22.0%
Age of firm								
Less than 5 years	35.5%	24.3%	29.8%	41.5%	42.1%	--	31.5%	42.7%
5-9 years	33.4%	32.5%	35.8%	38.6%	29.8%	34.0%	35.7%	32.1%
10-19 years	32.1%	37.1%	29.9%	38.3%	31.4%	27.3%	34.1%	31.2%
20 or more years	25.7%	30.9%	30.9%	35.5%	26.3%	24.0%	32.0%	25.1%
Multi/single status								
2 or more locations	25.6%	--	41.8%	40.8%	27.4%	24.3%	41.3%	25.3%
1 location only	30.4%	32.2%	29.5%	34.9%	27.4%	21.2%	31.6%	29.4%
Percent full-time employees								
Less than 25%	27.6%	0.0%	--	32.6% *	33.8%	27.5%	19.2% *	28.7%
25-49 %	28.3%	--	--	40.4%	32.9%	25.5%	31.4%	27.9%
50-74 %	23.8%	17.0%	39.4%	36.5%	30.8%	21.8%	30.8%	23.2%
75% or more	27.1%	34.5%	30.4%	36.6%	27.0%	24.7%	33.3%	26.2%
Union presence								
No union employees	28.3%	32.4%	32.2%	36.8%	28.2%	25.8%	33.7%	27.3%
Has union employees	21.3%	--	--	34.2%	21.4%	21.0%	12.6% *	21.5%
Percent low-wage employees								
50% or more low-wage	28.5%	24.8% *	27.3%	39.4%	38.3%	25.3%	30.2%	28.3%
Less than 50% low-wage	26.5%	32.9%	31.3%	36.4%	26.7%	24.1%	33.1%	25.6%
Percent women employees								
Less than 25%	28.6%	33.5%	29.1%	36.9%	30.3%	23.3%	32.5%	27.5%
25-49 %	25.6%	34.8% *	29.8%	32.9%	26.7%	24.1%	31.8%	25.1%
50-74 %	25.3%	29.6%	28.6%	36.5%	26.3%	23.6%	31.0%	24.8%
75% or more	28.2%	22.9% *	39.4%	40.8%	25.6%	26.7%	38.1%	27.0%
Percent age 50 or older employees								
Less than 25%	29.1%	29.2%	34.1%	38.6%	29.3%	25.5%	34.5%	27.9%
25-49 %	24.9%	27.7%	29.9%	34.9%	26.4%	23.3%	31.8%	24.5%
50-74 %	28.2%	36.6%	26.2%	35.4%	26.1%	26.7%	29.7%	27.8%
75% or more	35.1%	35.8% *	30.3% *	37.8%	34.4%	35.2%	34.0% *	36.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 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%	4.91%	2.04%	1.31%	0.82%	0.48%	1.68%	0.42%
Industry group **								
Agric., fish., forest.	5.38%	--	--	--	6.77%	--	5.00% *	6.35%
Mining and manufacturing	0.81%	--	4.45%	3.44%	1.94%	0.80%	4.20%	0.80%
Construction	2.48%	11.36%	5.47%	3.33%	4.71%	3.54%	4.84%	2.82%
Utilities and transp.	1.77%	--	7.36%	3.50%	3.68%	2.02%	6.66%	1.78%
Wholesale trade	1.16%	2.43% *	3.06%	4.53%	2.22%	1.25%	3.38%	1.20%
Fin. svcs. and real estate	0.81%	6.25%	5.55%	5.35%	1.58%	0.80%	3.92%	0.79%
Retail trade	1.42%	--	6.70%	4.53%	2.65%	1.14%	6.00%	1.32%
Professional services	0.73%	9.75%	3.45%	2.05%	1.31%	0.69%	3.58%	0.61%
Other services	1.41%	4.75%	3.95%	2.91%	2.11%	2.33%	2.48%	1.62%
Ownership								
For profit, incorporated	0.54%	6.70%	2.53%	1.60%	1.09%	0.60%	2.25%	0.52%
For profit, unincorporated	1.12%	5.18%	4.17%	3.14%	2.17%	1.40%	2.36%	1.28%
Nonprofit	0.76%	5.35% *	5.58%	3.51%	1.43%	0.88%	3.68%	0.75%
Age of firm								
Less than 5 years	3.42%	7.27%	4.75%	4.84%	7.55%	--	3.86%	5.83%
5-9 years	2.21%	4.84%	4.45%	3.79%	3.35%	6.48%	3.07%	2.85%
10-19 years	1.57%	6.70%	3.96%	2.76%	2.98%	2.20%	2.99%	1.80%
20 or more years	0.45%	8.65%	2.83%	1.67%	0.85%	0.49%	2.53%	0.43%
Multi/single status								
2 or more locations	0.43%	--	4.84%	2.01%	0.93%	0.49%	2.73%	0.43%
1 location only	1.12%	4.96%	2.14%	1.64%	1.61%	2.00%	1.87%	1.31%
Percent full-time employees								
Less than 25%	4.31%	0.00%	--	11.32% *	3.89%	5.95%	9.43% *	4.78%
25-49 %	2.62%	--	--	3.82%	2.46%	3.78%	6.23%	2.84%
50-74 %	0.87%	4.59%	4.12%	3.54%	2.89%	0.87%	3.16%	0.88%
75% or more	0.48%	5.55%	2.24%	1.43%	0.87%	0.56%	1.88%	0.47%
Union presence								
No union employees	0.50%	4.96%	1.89%	1.32%	0.83%	0.63%	1.69%	0.49%
Has union employees	0.78%	--	--	6.89%	2.53%	0.72%	4.84% *	0.78%
Percent low-wage employees								
50% or more low-wage	1.40%	10.90% *	6.91%	3.21%	1.57%	1.67%	4.91%	1.45%
Less than 50% low-wage	0.45%	5.31%	2.13%	1.38%	0.85%	0.50%	1.77%	0.43%
Percent women employees								
Less than 25%	0.82%	4.82%	3.26%	2.16%	1.67%	0.84%	2.22%	0.84%
25-49 %	0.80%	17.00% *	4.14%	2.47%	1.59%	0.77%	5.61%	0.69%
50-74 %	0.85%	5.84%	4.46%	2.80%	1.56%	1.06%	2.65%	0.89%
75% or more	0.87%	7.17% *	4.24%	2.66%	1.59%	1.06%	2.99%	0.88%
Percent age 50 or older employees								
Less than 25%	0.78%	4.05%	3.48%	1.91%	1.86%	0.83%	1.94%	0.83%
25-49 %	0.49%	5.20%	3.33%	2.20%	0.93%	0.56%	2.34%	0.49%
50-74 %	1.30%	9.28%	4.09%	3.13%	1.85%	1.78%	3.45%	1.34%
75% or more	6.69%	15.78% *	9.58% *	6.28%	3.58%	8.54%	11.81% *	6.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.9%	33.4%	31.1%	36.3%	31.1%	24.4%	33.6%	28.5%
Industry group **								
Agric., fish., forest.	25.8%	--	--	--	42.3%	--	--	42.2%
Mining and manufacturing	26.0%	--	23.8%	25.9%	29.3%	21.3%	24.5%	26.4%
Construction	35.7%	52.0%	24.0%	39.5%	33.0%	31.9%	36.3%	35.1%
Utilities and transp.	23.4%	--	55.6%	41.9%	45.9%	19.3%	36.0%	22.3%
Wholesale trade	25.9%	--	25.9%	40.4%	26.3%	23.4%	20.9%	28.0%
Fin. svcs. and real estate	30.2%	29.6%	27.6%	36.8%	22.6%	33.0%	29.8%	30.3%
Retail trade	23.6%	--	33.2%	49.1%	48.6%	13.6%	41.8%	20.7%
Professional services	33.3%	42.9%	40.0%	34.9%	28.8%	29.9%	40.5%	29.7%
Other services	33.5%	20.0%	28.5%	38.9%	37.5%	31.4%	29.6%	35.0%
Ownership								
For profit, incorporated	30.3%	37.0%	32.2%	38.3%	32.4%	24.3%	35.0%	28.7%
For profit, unincorporated	30.0%	30.8%	28.2%	30.8%	33.5%	24.6%	30.0%	30.1%
Nonprofit	27.3%	15.1% *	29.1%	33.5%	25.8%	26.4%	30.9%	26.2%
Age of firm								
Less than 5 years	35.2%	26.3% *	26.9%	42.3%	41.3%	0.5% *	32.3%	41.9%
5-9 years	34.9%	32.2%	35.5%	38.4%	36.1%	26.8%	35.8%	34.0%
10-19 years	34.1%	35.9%	28.1%	38.5%	33.3%	29.6% *	33.6%	34.4%
20 or more years	28.5%	33.6%	32.1%	34.7%	29.8%	24.2%	33.2%	27.4%
Multi/single status								
2 or more locations	28.2%	--	43.0%	39.9%	31.4%	24.5%	42.3%	27.4%
1 location only	32.2%	33.7%	29.5%	34.9%	30.6%	23.0%	32.4%	32.0%
Percent full-time employees								
Less than 25%	23.5%	0.0%	--	47.8%	37.7%	16.7% *	19.8% *	24.5% *
25-49 %	28.4%	--	--	41.5%	33.1%	17.4%	28.8%	28.3%
50-74 %	26.0%	14.9% *	41.1%	33.9%	36.5%	19.9%	31.7%	24.6%
75% or more	30.6%	36.0%	30.7%	36.2%	30.4%	25.9%	34.1%	29.2%
Union presence								
No union employees	30.6%	33.8%	31.3%	36.9%	32.1%	24.4%	34.1%	29.2%
Has union employees	23.5%	--	--	22.1%	22.9%	24.6%	15.4% *	24.2%
Percent low-wage employees								
50% or more low-wage	28.3%	25.7% *	25.3%	38.4%	40.7%	21.0%	30.0%	27.8%
Less than 50% low-wage	30.1%	34.5%	31.6%	36.1%	30.1%	25.0%	33.9%	28.6%
Percent women employees								
Less than 25%	32.0%	33.5%	29.3%	36.5%	33.3%	24.9%	33.1%	31.3%
25-49 %	29.6%	41.1% *	27.7%	32.0%	31.5%	26.3%	32.7%	28.7%
50-74 %	26.7%	30.7%	29.6%	36.6%	29.7%	21.2%	31.5%	25.7%
75% or more	33.7%	21.8% *	40.9%	40.9%	29.7%	31.4%	39.2%	31.4%
Percent age 50 or older employees								
Less than 25%	33.4%	30.4%	35.3%	38.7%	36.0%	25.1%	35.6%	32.2%
25-49 %	27.3%	26.2%	29.9%	33.8%	28.3%	24.0%	32.0%	26.5%
50-74 %	28.9%	38.2%	24.6%	34.9%	29.5%	25.2%	29.1%	28.9%
75% or more	36.8%	38.3% *	--	40.8%	37.2%	28.5%	36.3% *	39.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	5.35%	2.03%	1.50%	1.19%	1.26%	1.88%	0.88%
Industry group **								
Agric., fish., forest.	6.50%	--	--	--	6.82%	--	--	6.45%
Mining and manufacturing	1.77%	--	4.98%	4.36%	3.01%	2.56%	5.19%	1.81%
Construction	3.21%	10.24%	4.96%	3.99%	7.26%	8.81%	4.70%	4.33%
Utilities and transp.	2.66%	--	7.91%	5.40%	3.75%	2.07%	8.10%	2.57%
Wholesale trade	2.21%	--	2.54%	5.73%	3.03%	2.49%	3.81%	2.47%
Fin. svcs. and real estate	1.44%	5.46%	5.93%	6.10%	2.23%	1.61%	4.23%	1.41%
Retail trade	2.74%	--	7.39%	5.72%	3.16%	1.21%	6.86%	2.41%
Professional services	1.65%	10.39%	3.73%	2.20%	1.84%	1.80%	3.87%	1.24%
Other services	1.91%	4.93%	4.23%	3.30%	3.09%	4.17%	2.64%	2.46%
Ownership								
For profit, incorporated	1.09%	7.28%	2.48%	1.88%	1.60%	1.41%	2.51%	1.11%
For profit, unincorporated	1.65%	5.76%	4.39%	2.72%	3.43%	3.64%	2.62%	2.10%
Nonprofit	1.64%	5.09% *	5.85%	4.14%	2.15%	2.92%	3.97%	1.72%
Age of firm								
Less than 5 years	3.82%	9.45% *	4.63%	5.42%	8.44%	0.63% *	4.37%	6.76%
5-9 years	2.42%	4.91%	4.80%	4.25%	3.64%	7.01%	3.27%	3.47%
10-19 years	2.17%	6.99%	4.20%	3.24%	2.98%	10.30% *	3.33%	2.88%
20 or more years	0.98%	9.66%	2.75%	1.89%	1.35%	1.29%	2.88%	0.94%
Multi/single status								
2 or more locations	1.02%	--	5.58%	2.43%	1.47%	1.30%	3.28%	1.02%
1 location only	1.36%	5.41%	2.08%	1.81%	2.02%	4.89%	2.07%	1.56%
Percent full-time employees								
Less than 25%	6.38%	0.00%	--	8.14%	4.93%	7.26% *	9.95% *	7.84% *
25-49 %	3.22%	--	--	3.70%	3.15%	5.01%	6.88%	3.63%
50-74 %	2.06%	5.90% *	3.23%	3.87%	3.67%	1.89%	3.69%	2.25%
75% or more	0.93%	5.90%	2.20%	1.64%	1.29%	1.50%	2.09%	0.97%
Union presence								
No union employees	0.91%	5.41%	2.05%	1.54%	1.24%	1.41%	1.92%	0.96%
Has union employees	2.07%	--	--	5.10%	3.90%	2.82%	4.90% *	2.22%
Percent low-wage employees								
50% or more low-wage	2.29%	11.25% *	7.08%	3.00%	2.05%	2.95%	5.16%	2.51%
Less than 50% low-wage	0.90%	5.83%	2.10%	1.59%	1.26%	1.40%	1.99%	0.94%
Percent women employees								
Less than 25%	1.34%	5.20%	2.82%	2.58%	2.25%	2.56%	2.45%	1.49%
25-49 %	1.84%	19.19% *	4.33%	2.64%	2.77%	2.00%	6.34%	1.50%
50-74 %	1.53%	6.21%	5.02%	3.18%	2.09%	1.93%	2.88%	1.67%
75% or more	1.54%	7.44% *	4.61%	3.10%	2.30%	2.78%	3.30%	1.62%
Percent age 50 or older employees								
Less than 25%	1.23%	4.25%	2.99%	2.27%	2.21%	2.05%	1.95%	1.55%
25-49 %	1.06%	5.27%	3.68%	2.31%	1.51%	1.65%	2.64%	1.14%
50-74 %	2.14%	9.94%	4.45%	3.28%	2.52%	3.78%	4.15%	2.46%
75% or more	10.43%	16.58% *	--	8.30%	3.03%	7.90%	12.56% *	4.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.8%	21.3% *	30.4%	38.0%	24.5%	24.2%	29.1%	24.6%
Industry group **								
Agric., fish., forest.	30.2%	--	--	--	--	--	--	33.7% *
Mining and manufacturing	22.8%	--	--	29.5%	23.2%	22.3%	21.6%	22.9%
Construction	32.5%	--	--	46.3%	36.6%	26.7%	18.3% *	34.8%
Utilities and transp.	22.5%	--	--	42.3%	17.6%	23.3%	41.3%	22.2%
Wholesale trade	24.8%	--	--	26.9%	30.6%	23.0%	26.9%	24.7%
Fin. svcs. and real estate	23.7%	--	--	36.6%	19.4%	24.9%	29.3% *	23.5%
Retail trade	23.8%	--	--	35.2%	33.2%	22.6%	34.9%	23.6%
Professional services	23.4%	--	44.1%	41.2%	23.6%	22.9%	33.9%	23.2%
Other services	34.1%	--	36.3%	38.0%	29.2%	35.0%	35.1%	34.0%
Ownership								
For profit, incorporated	25.1%	26.5% *	25.2%	36.5%	24.7%	24.8%	28.6%	25.0%
For profit, unincorporated	31.6%	--	50.3%	41.6%	33.8%	28.6%	29.4%	31.8%
Nonprofit	21.0%	--	--	35.2%	18.8%	21.2%	33.1%	20.9%
Age of firm								
Less than 5 years	36.3%	--	--	--	43.7% *	23.1%	--	44.3%
5-9 years	30.7%	50.0%	--	39.9%	25.3%	41.5%	35.1%	30.4%
10-19 years	29.6%	--	--	37.7%	29.0%	26.8%	36.4%	28.7%
20 or more years	24.3%	14.4% *	25.9% *	38.0%	23.6%	24.0%	26.7%	24.2%
Multi/single status								
2 or more locations	24.6%	--	--	43.6%	24.6%	24.3%	38.0%	24.5%
1 location only	26.4%	21.3% *	29.6%	35.2%	24.1%	20.0%	27.2%	26.1%
Percent full-time employees								
Less than 25%	32.6%	--	--	--	27.0%	36.5%	--	32.9%
25-49 %	28.2%	--	--	--	32.3%	26.9%	43.8%	27.8%
50-74 %	22.8%	--	--	48.5%	23.1%	22.3%	27.2%	22.7%
75% or more	24.9%	21.1% *	29.4%	37.9%	24.4%	24.4%	29.0%	24.8%
Union presence								
No union employees	26.5%	21.6% *	36.7%	36.7%	25.1%	26.3%	31.5%	26.3%
Has union employees	20.9%	--	1.8% *	43.3%	20.3%	20.5%	--	21.0%
Percent low-wage employees								
50% or more low-wage	28.7%	--	--	44.0%	34.3%	27.5%	--	28.7%
Less than 50% low-wage	24.5%	22.0% *	29.9%	37.7%	24.0%	23.9%	29.1%	24.3%
Percent women employees								
Less than 25%	25.9%	--	28.1% *	38.0%	28.3%	22.9%	29.9%	25.6%
25-49 %	23.7%	--	44.5%	37.4%	23.2%	23.5%	26.1%	23.7%
50-74 %	24.4%	--	--	36.1%	22.4%	24.6%	26.5%	24.3%
75% or more	25.8%	--	--	40.6%	22.7%	26.0%	32.5%	25.7%
Percent age 50 or older employees								
Less than 25%	25.9%	22.1% *	29.3% *	38.1%	24.2%	25.6%	29.1%	25.7%
25-49 %	23.8%	--	29.8%	39.2%	24.9%	23.2%	30.5%	23.8%
50-74 %	27.2%	--	--	36.5%	22.2%	27.7%	32.0%	26.8%
75% or more	33.0%	--	--	--	29.7%	35.6%	--	35.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	6.54% *	6.46%	2.52%	1.05%	0.51%	3.21%	0.47%
Industry group **								
Agric., fish., forest.	8.86%	--	--	--	--	--	--	10.18% *
Mining and manufacturing	0.86%	--	--	4.40%	2.52%	0.82%	5.60%	0.87%
Construction	3.93%	--	--	4.00%	6.10%	3.24%	9.35% *	3.73%
Utilities and transp.	2.42%	--	--	3.92%	3.08%	3.10%	7.62%	2.44%
Wholesale trade	1.28%	--	--	3.22%	2.77%	1.42%	4.45%	1.32%
Fin. svcs. and real estate	0.82%	--	--	9.82%	2.02%	0.75%	10.47% *	0.81%
Retail trade	1.18%	--	--	4.02%	2.41%	1.24%	5.72%	1.18%
Professional services	0.67%	--	9.51%	5.08%	1.72%	0.72%	7.07%	0.67%
Other services	2.05%	--	7.79%	6.09%	1.97%	2.73%	5.92%	2.17%
Ownership								
For profit, incorporated	0.57%	10.03% *	7.20%	2.38%	1.35%	0.64%	4.19%	0.58%
For profit, unincorporated	1.48%	--	5.29%	5.17%	2.13%	1.34%	5.45%	1.54%
Nonprofit	0.80%	--	--	5.23%	1.51%	0.91%	9.19%	0.80%
Age of firm								
Less than 5 years	7.56%	--	--	--	14.97% *	1.57%	--	10.88%
5-9 years	4.08%	0.00%	--	6.95%	4.00%	7.28%	5.40%	4.33%
10-19 years	2.11%	--	--	4.90%	5.37%	1.39%	6.67%	2.17%
20 or more years	0.48%	5.96% *	8.37% *	3.18%	1.01%	0.52%	4.16%	0.48%
Multi/single status								
2 or more locations	0.47%	--	--	3.32%	1.14%	0.52%	4.19%	0.47%
1 location only	1.87%	6.64% *	7.11%	3.71%	2.30%	1.19%	3.64%	2.18%
Percent full-time employees								
Less than 25%	3.00%	--	--	--	5.04%	2.88%	--	3.02%
25-49 %	3.65%	--	--	--	3.51%	4.23%	5.83%	3.74%
50-74 %	0.90%	--	--	3.90%	2.87%	0.94%	6.05%	0.91%
75% or more	0.53%	9.01% *	7.19%	2.76%	1.11%	0.59%	3.64%	0.53%
Union presence								
No union employees	0.55%	6.66% *	4.40%	2.28%	1.07%	0.66%	2.80%	0.56%
Has union employees	0.84%	--	2.42% *	5.32%	3.19%	0.73%	--	0.84%
Percent low-wage employees								
50% or more low-wage	1.68%	--	--	11.88%	2.37%	1.88%	--	1.70%
Less than 50% low-wage	0.48%	6.80% *	6.62%	2.62%	1.07%	0.53%	3.29%	0.49%
Percent women employees								
Less than 25%	1.01%	--	11.00% *	3.72%	2.27%	0.82%	5.10%	1.02%
25-49 %	0.74%	--	7.97%	6.38%	1.88%	0.80%	6.47%	0.74%
50-74 %	1.02%	--	--	4.17%	1.92%	1.19%	5.48%	1.03%
75% or more	1.00%	--	--	4.68%	1.93%	1.14%	6.94%	1.00%
Percent age 50 or older employees								
Less than 25%	0.92%	10.47% *	11.56% *	2.87%	2.31%	0.88%	5.91%	0.92%
25-49 %	0.54%	--	7.76%	4.36%	1.17%	0.57%	4.94%	0.54%
50-74 %	1.29%	--	--	6.99%	2.37%	1.37%	5.07%	1.30%
75% or more	7.93%	--	--	--	7.42%	8.92%	--	7.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.1%	15.1%	14.2%	15.9%	17.1%	19.6%	14.9%	18.7%
Industry group **								
Agric., fish., forest.	20.6%	--	--	19.8% *	15.5% *	21.5%	28.3%	15.8%
Mining and manufacturing	19.7%	17.6% *	10.0%	18.4%	19.0%	20.9%	16.6%	20.0%
Construction	18.1%	15.9%	17.0%	19.8%	17.5%	17.9%	16.3%	19.0%
Utilities and transp.	18.0%	--	13.3%	12.5%	18.3%	18.6%	15.3%	18.2%
Wholesale trade	19.1%	10.7% *	17.9%	14.6%	19.9%	21.1%	13.4%	20.5%
Fin. svcs. and real estate	19.2%	11.8% *	15.7%	14.7%	19.4%	20.2%	14.0%	19.9%
Retail trade	17.9%	15.9% *	11.6%	13.0%	15.4%	19.3%	13.3%	18.4%
Professional services	17.6%	15.9%	11.9%	15.7%	16.0%	19.3%	14.2%	18.1%
Other services	16.6%	15.9%	14.4%	14.2%	14.5%	18.9%	14.3%	17.1%
Ownership								
For profit, incorporated	18.5%	14.5%	14.2%	15.4%	17.8%	20.0%	14.7%	19.1%
For profit, unincorporated	17.1%	16.4%	14.5%	18.3%	16.7%	17.5%	15.7%	17.5%
Nonprofit	17.5%	17.0%	13.3%	15.7%	15.3%	19.2%	14.9%	17.7%
Age of firm								
Less than 5 years	15.3%	15.8%	11.9%	19.4%	14.3%	19.4%	16.1%	14.3%
5-9 years	15.7%	15.6%	10.3%	16.7%	16.0%	18.0%	14.9%	16.2%
10-19 years	15.9%	15.9%	13.1%	14.0%	17.0%	18.0%	13.9%	16.9%
20 or more years	18.6%	14.5%	15.6%	16.2%	17.3%	19.7%	15.1%	19.0%
Multi/single status								
2 or more locations	18.9%	--	14.5%	15.2%	17.6%	19.6%	14.6%	19.0%
1 location only	15.9%	15.4%	14.1%	16.3%	16.2%	21.2%	15.0%	16.8%
Percent full-time employees								
Less than 25%	13.7%	19.9% *	10.5% *	7.5%	10.8%	16.8%	9.6% *	14.5%
25-49 %	15.6%	11.7% *	9.6% *	11.3%	13.3%	18.9%	11.0%	16.4%
50-74 %	17.8%	11.1%	11.0%	14.9%	14.1%	19.6%	12.5%	18.5%
75% or more	18.3%	15.9%	14.9%	16.4%	17.6%	19.7%	15.5%	18.9%
Union presence								
No union employees	17.8%	15.1%	14.1%	15.5%	17.2%	19.5%	14.9%	18.4%
Has union employees	19.4%	15.8% *	17.6% *	22.2% *	16.0%	19.8%	15.1%	19.5%
Percent low-wage employees								
50% or more low-wage	16.3%	16.2%	15.7%	11.4%	12.2%	18.9%	14.8%	16.5%
Less than 50% low-wage	18.3%	15.0%	14.0%	16.4%	17.6%	19.7%	14.9%	18.9%
Percent women employees								
Less than 25%	18.2%	17.4%	16.3%	17.8%	18.2%	18.9%	16.7%	18.7%
25-49 %	19.0%	15.5%	14.4%	15.2%	18.0%	20.3%	14.9%	19.5%
50-74 %	18.3%	16.5%	12.3%	14.7%	16.0%	20.2%	14.4%	18.8%
75% or more	16.2%	8.3%	11.9%	13.8%	15.7%	18.1%	11.6%	17.1%
Percent age 50 or older employees								
Less than 25%	16.3%	15.3%	12.1%	14.6%	16.4%	17.8%	13.8%	17.0%
25-49 %	19.1%	10.5%	14.2%	17.9%	17.5%	20.0%	14.6%	19.4%
50-74 %	19.0%	17.0%	18.3%	15.8%	17.4%	21.4%	17.9%	19.3%
75% or more	18.6%	17.0%	21.5% *	13.4%	15.3%	21.7%	17.4%	19.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23%	1.46%	0.89%	0.82%	0.43%	0.29%	0.58%	0.24%
Industry group **								
Agric., fish., forest.	4.01%	--	--	8.48% *	4.82% *	2.78%	7.33%	3.72%
Mining and manufacturing	0.58%	5.30% *	1.82%	1.50%	1.42%	0.65%	1.93%	0.60%
Construction	1.63%	4.24%	3.12%	4.77%	1.58%	2.05%	1.57%	2.32%
Utilities and transp.	1.05%	--	2.66%	1.53%	1.29%	1.40%	2.50%	1.09%
Wholesale trade	0.71%	3.94% *	3.06%	1.31%	1.57%	0.80%	1.89%	0.70%
Fin. svcs. and real estate	0.65%	4.91% *	2.49%	1.81%	1.56%	0.74%	2.16%	0.67%
Retail trade	0.73%	5.13% *	2.02%	1.40%	1.23%	0.91%	1.63%	0.78%
Professional services	0.34%	2.69%	1.44%	0.81%	0.63%	0.46%	1.04%	0.36%
Other services	0.57%	2.51%	1.80%	1.04%	0.85%	0.91%	1.09%	0.65%
Ownership								
For profit, incorporated	0.26%	1.82%	1.02%	0.61%	0.53%	0.34%	0.70%	0.28%
For profit, unincorporated	0.86%	3.11%	2.02%	3.62%	1.39%	0.80%	1.31%	1.04%
Nonprofit	0.47%	3.49%	3.25%	1.16%	0.80%	0.65%	1.71%	0.49%
Age of firm								
Less than 5 years	1.37%	3.62%	3.11%	2.32%	1.82%	2.79%	2.06%	1.46%
5-9 years	0.84%	3.70%	1.76%	1.29%	0.99%	3.05%	1.50%	0.98%
10-19 years	0.59%	3.62%	1.24%	0.94%	0.96%	1.01%	1.25%	0.62%
20 or more years	0.25%	1.91%	1.28%	1.18%	0.53%	0.30%	0.76%	0.27%
Multi/single status								
2 or more locations	0.25%	--	2.18%	0.92%	0.57%	0.29%	1.19%	0.25%
1 location only	0.49%	1.50%	0.96%	1.08%	0.64%	2.08%	0.64%	0.73%
Percent full-time employees								
Less than 25%	1.19%	13.51% *	3.35% *	2.01%	1.47%	1.66%	3.21% *	1.23%
25-49 %	1.13%	4.56% *	3.27% *	1.32%	1.26%	1.96%	1.93%	1.28%
50-74 %	0.53%	2.78%	1.41%	1.35%	1.05%	0.65%	1.31%	0.56%
75% or more	0.26%	1.69%	1.03%	0.94%	0.48%	0.33%	0.66%	0.28%
Union presence								
No union employees	0.24%	1.48%	0.87%	0.50%	0.45%	0.36%	0.59%	0.27%
Has union employees	0.56%	6.05% *	9.68% *	9.64% *	1.31%	0.47%	3.50%	0.57%
Percent low-wage employees								
50% or more low-wage	0.67%	3.78%	4.70%	1.15%	0.88%	0.89%	2.09%	0.70%
Less than 50% low-wage	0.24%	1.57%	0.87%	0.90%	0.47%	0.30%	0.60%	0.26%
Percent women employees								
Less than 25%	0.52%	2.44%	1.67%	1.74%	0.87%	0.65%	0.97%	0.61%
25-49 %	0.38%	3.81%	1.63%	0.77%	0.93%	0.45%	1.27%	0.40%
50-74 %	0.44%	2.96%	1.38%	0.97%	0.73%	0.59%	1.16%	0.47%
75% or more	0.43%	1.83%	1.91%	1.25%	0.81%	0.57%	1.18%	0.45%
Percent age 50 or older employees								
Less than 25%	0.35%	2.22%	1.03%	0.58%	0.68%	0.56%	0.77%	0.39%
25-49 %	0.32%	1.69%	1.57%	1.98%	0.65%	0.35%	0.98%	0.33%
50-74 %	0.69%	3.05%	2.47%	1.20%	1.09%	1.07%	1.45%	0.79%
75% or more	2.08%	4.09%	6.92% *	2.93%	2.65%	2.64%	3.23%	2.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 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%	36.2%	23.1%	11.1%	6.7%	2.0%	23.1%	3.6%
Industry group **								
Agric., fish., forest.	24.8% *	--	--	--	1.1% *	0.0%	45.5% *	1.5% *
Mining and manufacturing	4.6%	--	8.8% *	14.6% *	2.6% *	3.4%	20.4% *	3.2%
Construction	14.4%	25.9% *	42.3%	13.1% *	8.6% *	6.6% *	29.1%	8.0% *
Utilities and transp.	3.5% *	--	0.7% *	--	7.9% *	1.1% *	20.6% *	2.6% *
Wholesale trade	5.6%	43.8% *	2.8% *	3.8% *	5.9% *	3.3% *	15.9% *	4.0% *
Fin. svcs. and real estate	5.7%	38.9% *	26.4% *	15.1% *	7.6% *	1.9% *	28.4%	3.6% *
Retail trade	2.6%	--	27.8% *	7.2% *	1.4% *	0.9% *	22.0%	1.0% *
Professional services	4.9%	28.1%	11.1% *	12.3%	8.8%	0.6% *	15.9%	3.4%
Other services	9.7%	56.1%	24.0%	8.3%	6.9%	5.1% *	27.8%	6.0%
Ownership								
For profit, incorporated	6.0%	33.0%	24.7%	10.0%	7.5%	2.3%	22.8%	3.7%
For profit, unincorporated	7.8%	35.6%	15.3% *	13.0% *	2.3% *	3.4% *	22.4%	4.1%
Nonprofit	4.8%	57.9%	24.5% *	13.9% *	7.0% *	0.3% *	26.5%	3.1%
Age of firm								
Less than 5 years	15.9%	41.0% *	10.4% *	12.6% *	0.5% *	--	22.0%	5.5% *
5-9 years	6.8%	19.0% *	9.4% *	10.9% *	2.1% *	0.7% *	13.8%	2.7% *
10-19 years	11.8%	31.1% *	22.9%	13.9% *	8.0% *	3.5% *	22.1%	7.5% *
20 or more years	5.2%	43.3%	26.4%	10.4%	7.1%	2.0%	25.8%	3.4%
Multi/single status								
2 or more locations	3.0%	--	13.5% *	4.5%	6.4%	1.9%	9.1%	2.9%
1 location only	15.9%	36.3%	24.3%	13.7%	7.1%	5.8% *	25.2%	8.3%
Percent full-time employees								
Less than 25%	11.3% *	100.0%	--	12.9% *	17.5% *	1.0% *	57.8%	5.0% *
25-49 %	6.2% *	--	--	--	6.1% *	--	23.9% *	4.0% *
50-74 %	2.9%	45.5%	10.1% *	8.0% *	6.0% *	0.4% *	19.5%	1.4% *
75% or more	6.4%	33.8%	23.8%	11.6%	6.6%	2.4%	23.1%	4.0%
Union presence								
No union employees	6.5%	35.5%	20.8%	10.9%	5.5%	2.4%	21.8%	3.8%
Has union employees	4.1%	--	83.7%	13.6% *	16.6% *	1.3% *	58.6%	3.0%
Percent low-wage employees								
50% or more low-wage	6.6%	56.1%	53.9%	7.4% *	4.3% *	1.4% *	41.2%	2.2%
Less than 50% low-wage	5.9%	33.7%	20.0%	11.4%	6.9%	2.1%	21.3%	3.8%
Percent women employees								
Less than 25%	10.1%	37.4%	26.5%	12.3%	5.6%	5.4%	26.3%	5.7%
25-49 %	5.2%	29.7% *	18.9%	12.0% *	9.9%	1.8% *	19.5%	4.0%
50-74 %	4.6%	30.2%	24.7%	11.5%	7.3%	1.3% *	20.8%	3.2%
75% or more	3.2%	58.4%	17.8% *	6.3% *	1.9% *	0.2% *	21.2%	0.9%
Percent age 50 or older employees								
Less than 25%	8.3%	36.9%	19.5%	11.5%	9.0%	2.1%	20.7%	5.4%
25-49 %	3.5%	29.1%	19.1%	9.7% *	4.6%	1.9%	18.5%	2.6%
50-74 %	9.2%	40.4%	26.7%	14.3%	8.4% *	1.6% *	29.2%	3.9% *
75% or more	23.4%	34.7% *	50.1% *	17.8% *	9.9% *	10.8% *	37.9%	10.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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%	4.81%	3.67%	1.72%	1.12%	0.32%	2.04%	0.38%
Industry group **								
Agric., fish., forest.	11.01% *	--	--	--	1.18% *	0.00%	16.20% *	1.03% *
Mining and manufacturing	1.06%	--	5.66% *	7.08% *	1.26% *	1.02%	8.53% *	0.77%
Construction	2.96%	11.77% *	12.06%	5.39% *	3.77% *	4.21% *	6.16%	2.62% *
Utilities and transp.	1.42% *	--	0.76% *	--	5.40% *	0.43% *	12.63% *	1.28% *
Wholesale trade	1.50%	19.41% *	2.08% *	1.65% *	3.22% *	1.67% *	5.84% *	1.44% *
Fin. svcs. and real estate	1.17%	19.76% *	9.23% *	6.26% *	3.71% *	0.61% *	7.31%	1.08% *
Retail trade	0.69%	--	10.61% *	3.57% *	0.76% *	0.53% *	6.29%	0.47% *
Professional services	0.73%	7.42%	3.87% *	3.03%	2.48%	0.21% *	2.75%	0.73%
Other services	1.45%	9.18%	6.75%	2.14%	2.06%	1.91% *	4.36%	1.38%
Ownership								
For profit, incorporated	0.54%	5.73%	4.56%	2.03%	1.53%	0.41%	2.53%	0.48%
For profit, unincorporated	1.27%	10.25%	5.74% *	4.55% *	0.77% *	1.16% *	4.21%	1.02%
Nonprofit	0.87%	11.01%	10.58% *	4.61% *	2.31% *	0.15% *	6.04%	0.78%
Age of firm								
Less than 5 years	4.17%	13.32% *	6.00% *	5.05% *	0.28% *	--	6.17%	3.53% *
5-9 years	1.63%	7.93% *	4.24% *	4.43% *	1.16% *	0.65% *	3.82%	1.11% *
10-19 years	2.10%	10.33% *	5.76%	4.80% *	3.83% *	1.85% *	4.02%	2.39% *
20 or more years	0.45%	7.14%	5.15%	2.10%	1.29%	0.33%	2.92%	0.39%
Multi/single status								
2 or more locations	0.36%	--	5.15% *	1.13%	1.33%	0.31%	2.25%	0.36%
1 location only	1.41%	4.86%	4.05%	2.35%	2.02%	4.06% *	2.29%	1.55%
Percent full-time employees								
Less than 25%	3.94% *	0.00%	--	6.88% *	7.32% *	0.54% *	15.32%	1.82% *
25-49 %	2.06% *	--	--	--	2.52% *	--	8.99% *	1.89% *
50-74 %	0.70%	13.37%	3.92% *	3.16% *	2.96% *	0.35% *	5.76%	0.50% *
75% or more	0.51%	5.17%	4.09%	1.93%	1.22%	0.39%	2.24%	0.45%
Union presence								
No union employees	0.51%	4.85%	3.37%	1.73%	1.07%	0.42%	1.98%	0.45%
Has union employees	0.86%	--	12.08%	8.93% *	5.05% *	0.43% *	12.24%	0.73%
Percent low-wage employees								
50% or more low-wage	1.56%	14.11%	12.54%	2.37% *	1.34% *	0.74% *	8.06%	0.64%
Less than 50% low-wage	0.45%	4.99%	3.29%	1.85%	1.20%	0.34%	2.01%	0.42%
Percent women employees								
Less than 25%	1.10%	7.48%	6.62%	3.02%	1.60%	1.08%	3.51%	0.85%
25-49 %	0.84%	11.49% *	5.59%	3.67% *	2.95%	0.59% *	3.86%	0.84%
50-74 %	0.66%	8.04%	6.51%	3.42%	2.13%	0.44% *	3.49%	0.64%
75% or more	0.61%	10.29%	6.81% *	2.15% *	0.69% *	0.12% *	4.44%	0.21%
Percent age 50 or older employees								
Less than 25%	0.95%	7.32%	5.29%	2.28%	2.32%	0.53%	2.85%	0.93%
25-49 %	0.44%	7.37%	5.00%	3.05% *	1.11%	0.39%	3.70%	0.39%
50-74 %	1.49%	11.05%	7.26%	4.00%	3.71% *	0.60% *	4.69%	1.27% *
75% or more	6.91%	11.81% *	16.12% *	8.88% *	7.27% *	8.02% *	9.95%	6.33% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	61.7%	12.9%	16.5%	23.0%	54.7%	76.5%	15.5%	68.0%
Industry group **								
Agric., fish., forest.	30.3% *	--	0.0%	0.0%	--	92.2%	6.0% *	57.5%
Mining and manufacturing	67.8%	--	10.9% *	26.6%	57.2%	82.4%	18.6%	72.0%
Construction	47.8%	13.1% *	22.4% *	38.8% *	58.9%	69.2%	17.6% *	61.1%
Utilities and transp.	53.0%	--	--	37.8%	75.8%	49.2%	21.8% *	54.6%
Wholesale trade	62.3%	5.5% *	21.4% *	25.0%	49.1%	82.6%	20.9% *	68.9%
Fin. svcs. and real estate	64.9%	15.4% *	14.2% *	16.3% *	65.4%	72.4%	15.9% *	69.4%
Retail trade	52.9%	--	13.0% *	24.5%	41.5%	59.2%	15.3% *	55.9%
Professional services	69.7%	13.7% *	10.8%	13.6%	52.7%	91.0%	10.9%	77.2%
Other services	50.0%	11.1% *	26.2%	20.8%	39.4%	68.0%	19.3%	56.3%
Ownership								
For profit, incorporated	60.0%	11.3% *	16.2%	17.3%	57.4%	72.4%	14.8%	66.1%
For profit, unincorporated	54.2%	17.6% *	24.3% *	41.9% *	46.8%	76.3%	20.8%	62.8%
Nonprofit	73.2%	12.0% *	6.7% *	20.2%	51.3%	93.5%	11.1%	78.1%
Age of firm								
Less than 5 years	24.9%	34.3% *	13.8% *	20.0% *	29.6%	--	19.5% *	34.2%
5-9 years	31.7%	--	8.5% *	11.0% *	54.2%	45.5% *	6.7% *	46.2%
10-19 years	44.5%	7.6% *	19.8%	22.4%	47.1%	81.6%	16.9%	55.9%
20 or more years	65.5%	13.7% *	17.0%	25.3%	56.5%	76.7%	16.5%	69.9%
Multi/single status								
2 or more locations	70.9%	--	19.5% *	24.5%	57.5%	76.9%	22.1%	71.9%
1 location only	30.9%	12.8%	16.2%	22.4%	49.3%	59.3%	14.6%	44.4%
Percent full-time employees								
Less than 25%	45.1%	0.0%	--	31.4% *	33.5%	55.8%	--	50.7%
25-49 %	63.1%	1.6% *	--	27.2% *	28.8%	84.8%	22.5% *	68.2%
50-74 %	66.9%	32.4% *	11.9% *	20.2%	44.4%	76.4%	18.1%	71.1%
75% or more	61.0%	11.0%	16.2%	23.0%	56.4%	76.5%	15.2%	67.6%
Union presence								
No union employees	55.5%	12.9%	14.6%	18.4%	54.5%	71.6%	14.8%	62.7%
Has union employees	82.9%	--	--	68.3%	56.2%	87.2%	35.2% *	83.8%
Percent low-wage employees								
50% or more low-wage	51.9%	--	8.7% *	18.3%	39.9%	64.4%	5.8% *	57.8%
Less than 50% low-wage	62.7%	14.2%	17.3%	23.3%	55.9%	77.9%	16.5%	69.0%
Percent women employees								
Less than 25%	56.6%	12.7% *	19.5%	29.3%	59.5%	78.8%	18.4%	67.1%
25-49 %	65.7%	19.2% *	10.8% *	17.6%	56.6%	76.8%	13.9%	70.1%
50-74 %	58.0%	6.0% *	16.3% *	15.2%	45.5%	69.6%	10.4%	62.1%
75% or more	69.1%	17.8% *	16.1% *	19.5%	58.0%	87.4%	15.3%	76.3%
Percent age 50 or older employees								
Less than 25%	55.5%	16.9% *	17.6% *	19.9%	56.5%	75.8%	16.0%	64.6%
25-49 %	68.5%	10.9% *	19.4%	23.9% *	56.0%	78.7%	15.7%	71.6%
50-74 %	43.9%	7.2% *	14.8% *	29.4%	42.9%	57.2%	17.5%	50.8%
75% or more	48.9%	9.5% *	--	34.9% *	45.0%	94.6%	8.9% *	83.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.24%	3.15%	3.09%	4.18%	2.31%	1.83%	1.63%	1.37%
Industry group **								
Agric., fish., forest.	11.86% *	--	0.00%	0.00%	--	6.54%	4.57% *	15.93%
Mining and manufacturing	3.08%	--	5.41% *	6.55%	7.73%	3.17%	5.46%	3.27%
Construction	6.17%	9.19% *	12.98% *	17.72% *	7.45%	8.29%	5.87% *	6.80%
Utilities and transp.	7.29%	--	--	10.19%	8.14%	8.87%	9.17% *	7.76%
Wholesale trade	3.66%	5.63% *	12.00% *	6.22%	6.73%	3.80%	6.45% *	3.73%
Fin. svcs. and real estate	3.51%	13.46% *	7.42% *	5.49% *	5.86%	4.84%	5.83% *	3.75%
Retail trade	4.75%	--	8.06% *	7.23%	7.69%	6.36%	5.05% *	5.28%
Professional services	1.61%	5.79% *	3.20%	2.25%	3.62%	1.09%	2.28%	1.47%
Other services	3.48%	5.34% *	7.15%	4.50%	5.41%	5.36%	3.89%	3.96%
Ownership								
For profit, incorporated	1.54%	3.66% *	3.67%	2.11%	2.65%	2.32%	1.92%	1.72%
For profit, unincorporated	3.78%	7.67% *	8.34% *	13.97% *	7.37%	3.69%	4.35%	4.36%
Nonprofit	2.02%	6.94% *	3.71% *	4.29%	4.73%	1.23%	3.17%	1.90%
Age of firm								
Less than 5 years	4.73%	13.46% *	8.06% *	6.34% *	8.72%	--	6.16% *	7.16%
5-9 years	5.08%	--	5.13% *	3.59% *	8.96%	15.64% *	2.45% *	7.15%
10-19 years	4.34%	4.21% *	5.79%	4.39%	5.98%	6.13%	3.44%	5.02%
20 or more years	1.37%	4.50% *	4.29%	5.95%	2.66%	1.88%	2.29%	1.47%
Multi/single status								
2 or more locations	1.50%	--	8.73% *	4.02%	2.89%	1.85%	4.76%	1.53%
1 location only	2.46%	3.19%	3.30%	5.58%	4.03%	12.00%	1.73%	3.65%
Percent full-time employees								
Less than 25%	6.34%	0.00%	--	18.94% *	8.51%	9.20%	--	6.99%
25-49 %	4.70%	1.74% *	--	9.47% *	6.46%	5.52%	9.01% *	4.94%
50-74 %	3.68%	11.98% *	5.91% *	5.26%	6.84%	4.79%	4.75%	4.03%
75% or more	1.37%	3.26%	3.40%	4.67%	2.48%	2.05%	1.78%	1.51%
Union presence								
No union employees	1.41%	3.21%	2.52%	1.78%	2.43%	2.40%	1.53%	1.62%
Has union employees	1.99%	--	--	18.01%	7.12%	2.10%	15.53% *	2.01%
Percent low-wage employees								
50% or more low-wage	4.15%	--	7.55% *	5.46%	5.76%	6.38%	2.86% *	4.73%
Less than 50% low-wage	1.28%	3.55%	3.28%	4.46%	2.43%	1.87%	1.76%	1.41%
Percent women employees								
Less than 25%	2.08%	4.65% *	5.77%	7.95%	3.92%	2.37%	2.82%	2.13%
25-49 %	2.53%	10.08% *	4.46% *	3.40%	5.22%	3.37%	3.59%	2.73%
50-74 %	2.67%	2.89% *	5.69% *	3.02%	4.31%	3.89%	2.34%	2.90%
75% or more	2.13%	8.55% *	5.45% *	4.02%	4.50%	1.87%	3.30%	1.96%
Percent age 50 or older employees								
Less than 25%	1.94%	5.40% *	5.28% *	2.28%	3.66%	3.03%	2.55%	2.12%
25-49 %	1.73%	6.33% *	5.45%	9.35% *	3.46%	2.26%	2.92%	1.83%
50-74 %	3.54%	3.90% *	5.62% *	5.82%	4.96%	7.23%	3.82%	4.54%
75% or more	11.78%	6.04% *	--	14.42% *	12.05%	3.50%	4.23% *	7.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.4%	14.9%	13.8%	15.4%	15.7%	18.9%	14.8%	17.1%
Industry group **								
Agric., fish., forest.	18.9%	--	--	20.5% *	10.0% *	--	28.7%	10.2%
Mining and manufacturing	19.4%	16.9% *	10.7%	18.1%	21.2%	21.4%	16.5%	20.4%
Construction	15.3%	15.7%	15.0%	15.5%	14.9%	15.7%	15.9%	14.9%
Utilities and transp.	16.6%	--	--	13.0%	14.3%	17.3%	16.2%	16.7%
Wholesale trade	16.7%	11.1% *	17.5%	14.2%	19.6%	19.0%	12.7%	19.1%
Fin. svcs. and real estate	18.3%	11.8% *	15.5%	14.1%	15.7%	23.6%	13.6%	20.1%
Retail trade	17.8%	16.3% *	11.4%	13.4%	14.9%	20.4%	13.8%	18.6%
Professional services	14.9%	15.3%	12.2%	16.0%	14.6%	15.5%	14.5%	15.1%
Other services	15.2%	16.1%	13.2%	14.1%	14.6%	17.2%	13.9%	15.8%
Ownership								
For profit, incorporated	16.9%	14.4%	13.8%	15.7%	16.2%	19.5%	14.6%	17.9%
For profit, unincorporated	15.4%	15.7%	13.9%	14.1%	16.7%	15.8%	15.2%	15.5%
Nonprofit	14.8%	17.7%	14.0%	16.1%	14.1%	15.0%	15.5%	14.6%
Age of firm								
Less than 5 years	14.5%	12.7%	12.1%	19.4%	13.7%	23.2%	15.3%	13.2%
5-9 years	15.3%	16.6%	10.0%	17.2%	15.5%	15.8% *	15.3%	15.4%
10-19 years	14.5%	15.8%	12.3%	13.0%	15.7%	19.1%	13.3%	15.5%
20 or more years	17.0%	14.4%	15.5%	15.6%	15.9%	19.0%	15.2%	17.5%
Multi/single status								
2 or more locations	17.4%	--	13.5%	14.5%	16.0%	18.9%	13.7%	17.6%
1 location only	15.3%	15.2%	13.8%	15.8%	15.4%	19.5%	15.0%	15.6%
Percent full-time employees								
Less than 25%	12.9%	20.7% *	10.2% *	5.8%	9.5%	20.9%	9.8% *	14.0%
25-49 %	12.2%	12.7% *	7.4% *	10.6%	12.9%	14.7%	10.4%	12.9%
50-74 %	15.3%	9.4% *	11.2%	16.0%	13.2%	17.8%	12.5%	16.1%
75% or more	16.9%	15.8%	14.5%	15.8%	16.4%	19.3%	15.4%	17.5%
Union presence								
No union employees	16.4%	14.9%	14.0%	15.6%	15.7%	19.0%	14.8%	17.1%
Has union employees	16.9%	--	7.0% *	12.0%	16.3%	18.5%	14.5%	17.1%
Percent low-wage employees								
50% or more low-wage	15.4%	17.1%	15.8% *	12.1%	11.9%	19.0%	15.4%	15.4%
Less than 50% low-wage	16.6%	14.7%	13.6%	15.8%	16.3%	18.9%	14.8%	17.3%
Percent women employees								
Less than 25%	16.2%	17.2%	15.5%	16.4%	16.3%	15.6%	16.5%	16.0%
25-49 %	17.9%	14.8%	14.6%	15.7%	17.6%	20.3%	15.1%	18.8%
50-74 %	17.1%	17.0%	11.8%	14.6%	15.0%	20.6%	14.5%	17.7%
75% or more	13.2%	7.8%	11.8%	13.9%	13.7%	15.1%	11.6%	14.2%
Percent age 50 or older employees								
Less than 25%	14.5%	14.7%	11.6%	14.3%	14.3%	16.6%	13.5%	15.1%
25-49 %	17.3%	10.5%	13.5%	16.7%	16.5%	19.3%	14.7%	17.9%
50-74 %	19.2%	17.9%	18.4%	16.8%	17.1%	22.8%	18.4%	19.5%
75% or more	16.5%	16.6%	22.7% *	12.4% *	16.7%	8.3% *	17.4%	13.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	1.60%	0.94%	0.56%	0.60%	0.78%	0.64%	0.45%
Industry group **								
Agric., fish., forest.	4.89%	--	--	8.79% *	3.21% *	--	7.83%	2.81%
Mining and manufacturing	1.17%	5.55% *	2.08%	1.89%	2.38%	1.74%	2.27%	1.32%
Construction	1.13%	4.63%	2.46%	1.75%	1.74%	4.32%	1.53%	1.61%
Utilities and transp.	1.92%	--	--	2.01%	1.80%	2.44%	3.18%	2.07%
Wholesale trade	1.20%	4.25% *	3.58%	1.47%	2.51%	1.76%	2.15%	1.35%
Fin. svcs. and real estate	1.17%	5.58% *	2.83%	2.01%	1.50%	1.43%	2.40%	1.26%
Retail trade	1.35%	5.58% *	2.18%	1.62%	1.65%	2.03%	1.90%	1.55%
Professional services	0.54%	2.87%	1.61%	0.90%	0.78%	1.12%	1.14%	0.57%
Other services	0.77%	2.75%	1.86%	1.21%	1.14%	1.79%	1.17%	0.97%
Ownership								
For profit, incorporated	0.45%	1.97%	1.06%	0.71%	0.59%	0.88%	0.77%	0.54%
For profit, unincorporated	0.99%	3.40%	2.07%	1.17%	2.37%	1.66%	1.44%	1.32%
Nonprofit	0.75%	4.00%	3.62%	1.29%	1.04%	1.40%	1.94%	0.77%
Age of firm								
Less than 5 years	1.56%	3.39%	3.55%	2.86%	2.35%	1.14%	2.19%	1.90%
5-9 years	1.08%	3.97%	1.82%	1.44%	1.11%	4.73% *	1.62%	1.42%
10-19 years	0.81%	3.86%	1.35%	1.00%	1.26%	2.93%	1.38%	0.90%
20 or more years	0.45%	2.12%	1.36%	0.75%	0.74%	0.81%	0.86%	0.52%
Multi/single status								
2 or more locations	0.55%	--	2.26%	1.04%	0.88%	0.80%	1.26%	0.58%
1 location only	0.47%	1.64%	1.02%	0.66%	0.67%	3.20%	0.71%	0.54%
Percent full-time employees								
Less than 25%	1.82%	14.01% *	3.46% *	1.66%	1.54%	3.22%	3.39% *	2.06%
25-49 %	1.09%	5.02% *	3.07% *	1.35%	1.64%	2.92%	1.95%	1.29%
50-74 %	1.12%	2.92% *	1.52%	1.65%	1.51%	1.99%	1.41%	1.38%
75% or more	0.42%	1.84%	1.09%	0.63%	0.68%	0.87%	0.73%	0.50%
Union presence								
No union employees	0.39%	1.62%	0.96%	0.58%	0.63%	0.85%	0.66%	0.48%
Has union employees	1.24%	--	2.17% *	2.31%	1.73%	1.90%	2.70%	1.34%
Percent low-wage employees								
50% or more low-wage	1.12%	4.04%	5.07% *	1.29%	1.32%	1.89%	2.26%	1.28%
Less than 50% low-wage	0.40%	1.72%	0.90%	0.61%	0.66%	0.85%	0.67%	0.49%
Percent women employees								
Less than 25%	0.64%	2.67%	1.71%	0.99%	0.95%	1.62%	1.08%	0.79%
25-49 %	0.74%	4.33%	1.78%	0.89%	1.56%	1.13%	1.42%	0.83%
50-74 %	0.75%	3.19%	1.45%	1.10%	0.96%	1.34%	1.27%	0.87%
75% or more	0.67%	1.93%	2.21%	1.43%	0.89%	1.57%	1.34%	0.71%
Percent age 50 or older employees								
Less than 25%	0.49%	2.44%	0.93%	0.66%	0.73%	1.30%	0.82%	0.60%
25-49 %	0.60%	1.78%	1.68%	1.11%	1.01%	1.04%	1.10%	0.68%
50-74 %	1.04%	3.35%	2.85%	1.43%	1.40%	1.99%	1.74%	1.29%
75% or more	2.83%	4.41%	7.42% *	3.95% *	3.47%	3.44% *	3.51%	2.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.4%	16.6%	16.3%	17.9%	18.3%	19.8%	15.3%	19.5%
Industry group **								
Agric., fish., forest.	26.1%	--	--	--	--	24.7%	--	26.5%
Mining and manufacturing	19.8%	--	--	19.5%	17.6%	20.8%	17.1%	19.9%
Construction	22.5%	--	31.9% *	35.5% *	19.8%	19.1%	18.9% *	23.1%
Utilities and transp.	19.5%	--	--	11.6%	20.1%	20.1%	12.6%	19.7%
Wholesale trade	20.9%	--	--	16.1%	20.3%	21.7%	17.2%	21.1%
Fin. svcs. and real estate	19.7%	--	17.8%	18.6%	22.2%	19.2%	16.9%	19.8%
Retail trade	18.0%	--	13.1% *	11.7%	16.2%	18.7%	11.3%	18.3%
Professional services	19.1%	21.1% *	10.0%	13.8%	17.4%	19.8%	12.4%	19.3%
Other services	18.2%	14.2% *	19.5%	14.6%	14.4%	19.8%	16.3%	18.3%
Ownership								
For profit, incorporated	19.6%	15.7%	17.1%	14.1%	19.2%	20.1%	15.0%	19.8%
For profit, unincorporated	18.9%	20.1% *	17.1% *	31.2% *	16.8%	18.1%	18.1%	19.0%
Nonprofit	18.7%	13.5% *	7.9% *	14.1%	16.6%	19.6%	11.4%	18.9%
Age of firm								
Less than 5 years	18.3%	30.0% *	--	19.4%	16.0%	--	20.2%	16.8%
5-9 years	16.6%	--	15.2% *	13.6%	16.4%	21.6%	10.8%	17.4%
10-19 years	18.2%	16.2% *	18.1%	19.1%	18.7%	17.8%	18.3%	18.2%
20 or more years	19.5%	15.2%	16.7%	18.0%	18.5%	19.9%	14.5%	19.7%
Multi/single status								
2 or more locations	19.6%	14.8%	20.3%	17.6%	19.0%	19.8%	18.8%	19.6%
1 location only	17.6%	16.7%	15.8%	18.1%	17.1%	22.5%	14.7%	18.6%
Percent full-time employees								
Less than 25%	14.8%	--	--	19.0%	14.8%	14.6%	6.7% *	15.0%
25-49 %	18.6%	2.0% *	--	13.7%	14.6%	19.9%	13.7% *	18.9%
50-74 %	19.4%	17.5% *	9.6% *	11.8%	15.6%	20.2%	13.0%	19.6%
75% or more	19.4%	16.9%	17.1%	18.9%	18.6%	19.8%	15.8%	19.6%
Union presence								
No union employees	19.1%	17.1%	14.5%	15.1%	18.7%	19.7%	15.3%	19.3%
Has union employees	20.0%	--	--	36.6% *	15.8%	20.0%	16.3% *	20.0%
Percent low-wage employees								
50% or more low-wage	17.1%	6.0% *	14.3% *	9.1%	12.7%	18.9%	8.6% *	17.4%
Less than 50% low-wage	19.6%	17.4%	16.4%	19.0%	18.8%	19.9%	15.8%	19.8%
Percent women employees								
Less than 25%	20.2%	19.0%	20.3%	22.3%	19.8%	20.0%	17.7%	20.4%
25-49 %	19.6%	19.3% *	12.6%	13.1%	18.2%	20.2%	14.0%	19.7%
50-74 %	19.4%	11.5% *	16.2%	15.4%	17.3%	20.0%	13.8%	19.5%
75% or more	18.1%	12.3% *	12.0%	13.3%	17.4%	18.7%	12.1%	18.3%
Percent age 50 or older employees								
Less than 25%	18.1%	19.3%	15.0%	15.8%	18.3%	18.3%	15.7%	18.3%
25-49 %	20.0%	--	18.2%	23.3% *	18.5%	20.3%	14.0%	20.1%
50-74 %	18.8%	10.3% *	17.7%	13.7%	17.9%	20.5%	15.8%	19.2%
75% or more	21.5%	--	--	15.8%	13.9%	23.8%	18.5% *	21.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	3.39%	2.59%	3.29%	0.61%	0.28%	1.31%	0.29%
Industry group **								
Agric., fish., forest.	3.97%	--	--	--	--	2.00%	--	4.09%
Mining and manufacturing	0.63%	--	--	1.89%	1.57%	0.67%	2.99%	0.64%
Construction	3.64%	--	16.07% *	17.12% *	2.39%	1.93%	5.77% *	4.09%
Utilities and transp.	0.86%	--	--	2.39%	1.44%	1.11%	3.50%	0.88%
Wholesale trade	0.76%	--	--	2.74%	1.60%	0.89%	3.42%	0.77%
Fin. svcs. and real estate	0.77%	--	1.00%	4.18%	2.36%	0.77%	4.16%	0.78%
Retail trade	0.66%	--	5.15% *	2.68%	1.81%	0.72%	2.32%	0.67%
Professional services	0.42%	7.49% *	2.34%	1.74%	0.95%	0.48%	2.35%	0.43%
Other services	0.81%	5.69% *	4.95%	1.84%	1.20%	1.00%	2.79%	0.84%
Ownership								
For profit, incorporated	0.30%	4.37%	3.25%	1.06%	0.82%	0.33%	1.60%	0.30%
For profit, unincorporated	1.40%	7.16% *	5.54% *	12.20% *	1.24%	0.88%	3.00%	1.50%
Nonprofit	0.58%	5.93% *	3.12% *	2.48%	1.16%	0.68%	2.76%	0.59%
Age of firm								
Less than 5 years	2.58%	9.71% *	--	1.90%	1.89%	--	5.45%	1.43%
5-9 years	1.21%	--	7.01% *	2.37%	1.57%	2.39%	2.89%	1.28%
10-19 years	0.78%	7.43% *	2.96%	2.40%	1.42%	1.05%	2.31%	0.82%
20 or more years	0.30%	4.22%	3.72%	4.47%	0.72%	0.29%	1.71%	0.31%
Multi/single status								
2 or more locations	0.26%	0.58%	5.61%	1.88%	0.72%	0.29%	3.19%	0.26%
1 location only	1.27%	3.44%	2.80%	4.61%	1.14%	2.83%	1.43%	1.62%
Percent full-time employees								
Less than 25%	1.35%	--	--	3.36%	3.65%	1.51%	5.32% *	1.38%
25-49 %	1.86%	2.24% *	--	3.29%	1.39%	2.31%	6.26% *	1.93%
50-74 %	0.48%	7.21% *	3.74% *	2.02%	1.20%	0.51%	3.35%	0.47%
75% or more	0.33%	3.96%	2.95%	3.85%	0.66%	0.33%	1.45%	0.33%
Union presence								
No union employees	0.30%	3.50%	1.89%	0.94%	0.64%	0.36%	1.19%	0.31%
Has union employees	0.62%	--	--	19.46% *	1.85%	0.45%	9.11% *	0.62%
Percent low-wage employees								
50% or more low-wage	0.77%	5.38% *	10.04% *	2.23%	0.88%	0.91%	3.79% *	0.78%
Less than 50% low-wage	0.30%	3.61%	2.68%	3.63%	0.65%	0.30%	1.37%	0.30%
Percent women employees								
Less than 25%	0.76%	5.64%	5.34%	6.36%	1.30%	0.57%	2.23%	0.80%
25-49 %	0.43%	8.05% *	3.54%	1.41%	1.12%	0.48%	2.76%	0.44%
50-74 %	0.52%	5.04% *	4.28%	1.80%	1.05%	0.61%	2.31%	0.53%
75% or more	0.51%	5.41% *	2.70%	2.49%	1.25%	0.58%	2.12%	0.52%
Percent age 50 or older employees								
Less than 25%	0.49%	5.06%	4.44%	1.15%	1.05%	0.60%	2.23%	0.51%
25-49 %	0.37%	--	4.04%	8.97% *	0.84%	0.33%	2.09%	0.37%
50-74 %	0.80%	4.79% *	3.07%	2.08%	1.69%	1.03%	2.03%	0.87%
75% or more	2.31%	--	--	2.18%	3.71%	2.00%	6.54% *	2.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.1%	82.6%	86.0%	90.6%	87.7%	90.2%	86.2%	89.6%
Industry group **								
Agric., fish., forest.	87.5%	100.0%	--	96.6%	88.0%	98.4%	82.3%	90.7%
Mining and manufacturing	91.1%	92.9%	86.8%	90.3%	89.8%	92.0%	88.6%	91.3%
Construction	89.4%	84.6%	90.5%	92.6%	86.9%	89.3%	87.3%	90.4%
Utilities and transp.	84.6%	99.3%	97.8%	82.1%	90.4%	82.8%	95.7%	83.9%
Wholesale trade	91.8%	77.7%	88.5%	96.1%	88.8%	94.6%	86.6%	93.1%
Fin. svcs. and real estate	90.5%	81.6%	93.0%	80.3%	83.4%	94.4%	84.1%	91.4%
Retail trade	93.9%	90.8%	86.3%	92.1%	91.0%	95.1%	90.6%	94.3%
Professional services	88.0%	83.0%	83.6%	90.6%	89.2%	87.8%	85.4%	88.4%
Other services	86.4%	75.3%	84.0%	91.3%	83.6%	87.9%	84.4%	86.9%
Ownership								
For profit, incorporated	90.2%	83.0%	86.5%	91.3%	87.7%	91.7%	86.9%	90.8%
For profit, unincorporated	90.9%	81.2%	89.3%	91.1%	88.5%	94.6%	87.0%	92.0%
Nonprofit	83.9%	82.6%	77.8%	86.2%	87.3%	82.1%	80.8%	84.1%
Age of firm								
Less than 5 years	86.4%	79.4%	93.4%	90.6%	80.7%	100.0%	88.2%	83.6%
5-9 years	87.4%	83.8%	91.1%	92.4%	82.7%	91.3%	88.6%	86.7%
10-19 years	89.3%	80.7%	81.1%	88.3%	91.4%	95.6%	83.3%	92.4%
20 or more years	89.3%	83.7%	85.4%	91.0%	87.9%	89.9%	86.4%	89.6%
Multi/single status								
2 or more locations	89.5%	71.3%	87.9%	88.0%	87.8%	90.1%	85.7%	89.6%
1 location only	88.0%	82.9%	85.7%	91.6%	87.5%	92.6%	86.3%	89.6%
Percent full-time employees								
Less than 25%	90.4%	61.7%	89.0%	89.3%	84.3%	95.2%	80.1%	92.5%
25-49 %	91.8%	79.3%	86.4%	89.0%	89.3%	95.4%	86.7%	92.8%
50-74 %	90.1%	80.6%	76.0%	87.9%	85.2%	92.6%	80.7%	91.3%
75% or more	88.8%	83.3%	87.2%	90.9%	87.9%	89.3%	87.0%	89.2%
Union presence								
No union employees	89.0%	82.3%	86.1%	91.0%	87.8%	90.1%	86.4%	89.5%
Has union employees	89.7%	98.2%	80.3%	84.5%	86.8%	90.4%	81.3%	89.9%
Percent low-wage employees								
50% or more low-wage	86.5%	83.4%	77.5%	85.0%	88.0%	87.0%	82.3%	87.1%
Less than 50% low-wage	89.4%	82.5%	86.7%	91.2%	87.7%	90.6%	86.6%	89.9%
Percent women employees								
Less than 25%	90.5%	83.7%	89.3%	92.6%	88.2%	92.1%	88.3%	91.1%
25-49 %	87.6%	78.2%	87.6%	88.9%	87.5%	87.8%	86.1%	87.7%
50-74 %	88.8%	81.3%	79.2%	89.4%	86.2%	90.8%	81.8%	89.6%
75% or more	90.1%	86.4%	84.5%	89.0%	89.7%	91.4%	86.4%	90.8%
Percent age 50 or older employees								
Less than 25%	88.8%	83.3%	87.5%	89.4%	85.7%	91.3%	87.2%	89.2%
25-49 %	90.1%	87.1%	87.7%	91.8%	88.6%	90.5%	87.4%	90.3%
50-74 %	85.6%	74.5%	81.3%	93.6%	90.4%	82.7%	82.5%	86.4%
75% or more	86.3%	84.0%	75.5%	78.5%	86.9%	94.0%	82.9%	89.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.60%	1.96%	1.55%	1.00%	1.25%	0.90%	0.96%	0.69%
Industry group **								
Agric., fish., forest.	5.91%	0.00%	--	3.08%	7.55%	1.43%	11.84%	5.26%
Mining and manufacturing	1.51%	3.71%	5.40%	2.54%	3.33%	2.01%	2.67%	1.65%
Construction	2.27%	7.68%	2.80%	2.39%	4.06%	7.43%	2.72%	3.14%
Utilities and transp.	3.30%	0.75%	1.69%	7.67%	3.41%	4.33%	2.53%	3.46%
Wholesale trade	1.28%	8.18%	5.53%	1.59%	3.25%	1.24%	3.78%	1.26%
Fin. svcs. and real estate	2.05%	5.49%	3.12%	7.35%	7.23%	1.28%	4.15%	2.26%
Retail trade	0.84%	3.88%	4.81%	3.35%	2.68%	0.88%	2.53%	0.87%
Professional services	1.09%	2.97%	2.79%	1.74%	1.45%	1.77%	1.67%	1.23%
Other services	1.72%	5.28%	3.80%	1.82%	2.52%	3.26%	2.23%	2.07%
Ownership								
For profit, incorporated	0.68%	2.41%	1.82%	1.16%	1.59%	0.97%	1.12%	0.78%
For profit, unincorporated	1.16%	4.21%	3.56%	1.90%	3.18%	1.02%	2.04%	1.38%
Nonprofit	1.92%	5.75%	5.46%	3.73%	2.94%	2.95%	3.86%	2.07%
Age of firm								
Less than 5 years	2.48%	5.86%	3.29%	3.08%	6.20%	0.00%	2.68%	4.66%
5-9 years	1.87%	4.32%	3.58%	2.77%	3.73%	5.70%	2.35%	2.67%
10-19 years	1.22%	5.16%	3.41%	2.32%	1.75%	1.83%	2.21%	1.31%
20 or more years	0.70%	2.54%	2.22%	1.28%	1.57%	0.94%	1.33%	0.77%
Multi/single status								
2 or more locations	0.78%	12.53%	5.12%	2.54%	1.80%	0.92%	3.65%	0.80%
1 location only	0.74%	1.99%	1.62%	0.96%	1.57%	3.92%	0.97%	1.09%
Percent full-time employees								
Less than 25%	1.55%	16.36%	5.91%	3.41%	3.84%	1.18%	5.27%	1.42%
25-49 %	1.24%	7.42%	6.70%	3.02%	2.49%	1.54%	3.60%	1.28%
50-74 %	1.24%	5.75%	5.67%	3.59%	2.70%	1.51%	3.25%	1.31%
75% or more	0.71%	2.19%	1.67%	1.10%	1.43%	1.09%	1.06%	0.81%
Union presence								
No union employees	0.67%	2.00%	1.58%	0.98%	1.36%	1.10%	0.97%	0.79%
Has union employees	1.37%	1.35%	8.01%	6.11%	2.77%	1.58%	6.07%	1.40%
Percent low-wage employees								
50% or more low-wage	2.09%	4.89%	7.98%	3.15%	2.12%	3.42%	3.46%	2.34%
Less than 50% low-wage	0.63%	2.13%	1.50%	1.06%	1.38%	0.92%	1.00%	0.72%
Percent women employees								
Less than 25%	0.85%	3.17%	2.43%	1.37%	1.82%	1.45%	1.43%	1.02%
25-49 %	1.38%	5.36%	3.01%	2.22%	2.22%	1.99%	2.14%	1.52%
50-74 %	1.28%	4.12%	4.23%	2.55%	3.41%	1.49%	2.65%	1.39%
75% or more	1.09%	3.41%	3.45%	2.61%	1.75%	1.69%	2.10%	1.23%
Percent age 50 or older employees								
Less than 25%	0.90%	2.77%	1.89%	1.35%	2.41%	1.23%	1.21%	1.11%
25-49 %	0.85%	4.00%	2.69%	1.78%	1.68%	1.13%	2.05%	0.91%
50-74 %	2.41%	5.76%	4.44%	1.68%	2.20%	4.97%	2.72%	3.01%
75% or more	3.38%	4.63%	12.92%	13.18%	4.64%	3.45%	4.47%	4.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,169	2,428	2,714	2,699	2,472	1,829	2,599	2,089
Industry group **								
Agric., fish., forest.	2,049	--	--	1,745 *	2,273	--	1,618	2,261
Mining and manufacturing	2,059	3,336	2,692	2,859	2,066	1,781	2,779	1,972
Construction	2,542	2,637	2,768	2,762	2,653	1,794	2,820	2,379
Utilities and transp.	2,265	2,291	3,319	2,992	3,002	1,955	2,909	2,211
Wholesale trade	2,405	2,033	2,837	2,783	2,940	2,046	2,451	2,392
Fin. svcs. and real estate	1,947	2,316	2,851	2,265	2,281	1,717	2,531	1,871
Retail trade	2,175	2,997	3,009	2,919	2,734	1,902	2,953	2,083
Professional services	2,063	2,430	2,579	2,629	2,342	1,719	2,541	1,979
Other services	2,413	1,997	2,716	2,719	2,789	2,048	2,467	2,399
Ownership								
For profit, incorporated	2,199	2,457	2,773	2,745	2,522	1,881	2,640	2,115
For profit, unincorporated	2,336	2,554	2,863	2,692	2,567	1,829	2,758	2,215
Nonprofit	1,916	1,804	2,090	2,446	2,274	1,594	1,978	1,910
Age of firm								
Less than 5 years	2,465	2,180	2,696	2,427	2,550	--	2,414	2,554
5-9 years	2,628	2,506	2,853	2,669	2,699	2,249	2,571	2,663
10-19 years	2,388	2,472	2,851	2,752	2,443	1,641	2,689	2,246
20 or more years	2,104	2,441	2,646	2,706	2,451	1,831	2,602	2,044
Multi/single status								
2 or more locations	2,024	--	2,804	2,750	2,477	1,831	2,690	2,004
1 location only	2,545	2,428	2,703	2,678	2,462	1,692	2,585	2,507
Percent full-time employees								
Less than 25%	2,461	3,596	2,046	2,630	2,978	2,200	2,245	2,501
25-49 %	2,307	2,720	2,753	2,761	3,051	1,695	2,565	2,262
50-74 %	1,919	2,373	2,585	2,667	2,254	1,707	2,520	1,848
75% or more	2,202	2,417	2,741	2,702	2,456	1,858	2,617	2,120
Union presence								
No union employees	2,281	2,447	2,729	2,706	2,517	1,917	2,612	2,204
Has union employees	1,693	--	1,999	2,517	2,021	1,627	2,084	1,685
Percent low-wage employees								
50% or more low-wage	2,426	2,631	2,713	2,826	2,834	2,113	2,524	2,413
Less than 50% low-wage	2,133	2,404	2,715	2,684	2,414	1,788	2,607	2,042
Percent women employees								
Less than 25%	2,376	2,587	2,732	2,747	2,605	1,927	2,678	2,276
25-49 %	1,980	2,421	2,565	2,521	2,355	1,702	2,523	1,912
50-74 %	2,161	2,213	2,938	2,791	2,422	1,905	2,593	2,113
75% or more	2,172	2,370	2,619	2,684	2,526	1,806	2,525	2,095
Percent age 50 or older employees								
Less than 25%	2,302	2,358	2,560	2,688	2,470	1,963	2,482	2,247
25-49 %	2,060	2,467	2,943	2,719	2,460	1,778	2,795	1,994
50-74 %	2,270	2,499	2,836	2,735	2,517	1,759	2,669	2,157
75% or more	2,342	2,520	2,753	2,317	2,649	1,950	2,539	2,156

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.21	116.83	89.71	65.59	55.74	28.94	54.44	26.60
Industry group **								
Agric., fish., forest.	281.80	--	--	549.60 *	441.35	--	472.48	328.29
Mining and manufacturing	58.94	595.18	407.40	159.28	129.07	55.20	207.46	59.60
Construction	100.46	412.01	234.98	228.18	161.19	148.98	148.52	130.05
Utilities and transp.	113.24	445.12	546.45	249.51	469.92	67.80	273.97	120.18
Wholesale trade	86.43	344.39	318.89	186.46	209.42	83.26	188.75	97.50
Fin. svcs. and real estate	64.79	242.45	302.69	167.01	140.99	76.96	176.79	67.71
Retail trade	58.67	402.60	210.70	222.34	138.57	70.25	165.84	63.02
Professional services	48.00	201.09	151.99	123.67	89.82	59.96	97.94	52.24
Other services	65.40	246.67	218.80	135.03	129.19	82.05	125.62	75.38
Ownership								
For profit, incorporated	28.56	145.58	107.93	83.62	72.83	32.43	66.89	31.20
For profit, unincorporated	61.46	217.66	212.64	134.53	106.16	77.90	115.64	69.90
Nonprofit	66.39	329.32	237.92	159.85	127.33	79.32	139.65	71.44
Age of firm								
Less than 5 years	135.94	266.10	327.20	185.02	227.71	--	189.74	172.19
5-9 years	129.78	202.01	279.29	241.51	227.65	492.61	166.61	182.78
10-19 years	102.75	214.15	205.16	154.98	151.52	160.44	118.61	133.48
20 or more years	25.19	192.42	112.79	78.65	62.38	28.40	70.49	26.71
Multi/single status								
2 or more locations	27.65	--	197.60	135.58	65.72	29.42	126.09	28.06
1 location only	47.92	118.69	98.52	74.36	101.94	115.35	59.85	74.21
Percent full-time employees								
Less than 25%	106.20	619.68	265.62	201.03	182.62	132.80	174.15	123.35
25-49 %	102.61	269.58	390.84	249.97	206.22	91.27	214.15	113.89
50-74 %	59.64	226.15	226.08	165.41	136.61	75.51	137.38	64.28
75% or more	28.09	134.63	101.75	74.12	62.68	33.15	61.64	30.99
Union presence								
No union employees	26.42	118.70	91.04	67.35	58.47	33.01	55.54	29.69
Has union employees	50.43	--	348.31	226.01	176.05	51.65	258.81	50.98
Percent low-wage employees								
50% or more low-wage	56.50	261.90	248.50	182.34	99.02	65.50	140.69	61.14
Less than 50% low-wage	26.55	126.84	95.09	70.22	62.67	31.69	58.36	29.23
Percent women employees								
Less than 25%	47.04	223.49	152.72	106.48	117.69	46.56	86.72	55.42
25-49 %	44.19	253.80	203.50	147.24	108.07	46.36	137.07	46.06
50-74 %	43.59	236.77	225.46	136.15	97.02	52.34	128.19	46.26
75% or more	64.88	196.93	157.85	150.17	132.14	82.33	108.81	73.40
Percent age 50 or older employees								
Less than 25%	43.61	181.74	120.19	96.53	94.65	57.54	79.18	51.09
25-49 %	33.59	259.17	187.58	109.58	80.37	36.73	102.96	34.84
50-74 %	63.35	171.86	185.83	172.11	126.79	80.82	109.67	75.23
75% or more	128.60	294.20	426.87	192.35	460.99	187.77	218.42	155.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,997	5,004	4,977	4,780	4,328	3,610	4,898	3,865
Industry group **								
Agric., fish., forest.	3,836	--	--	3,319	3,983	--	4,030	3,718
Mining and manufacturing	3,747	3,917	5,173	4,868	3,785	3,531	4,621	3,680
Construction	4,275	4,687	5,597	4,138	5,877	2,470	4,913	4,034
Utilities and transp.	3,928	6,916	--	4,811	3,534	3,915	5,675	3,851
Wholesale trade	4,400	5,442	5,978	5,647	4,588	3,809	5,712	4,125
Fin. svcs. and real estate	3,723	5,763	5,079	4,660	3,971	3,360	5,330	3,514
Retail trade	4,146	6,109	5,223	5,242	5,444	3,775	5,457	4,015
Professional services	3,895	4,629	4,441	4,777	4,278	3,517	4,467	3,813
Other services	4,596	5,063	5,003	4,775	4,981	4,296	4,915	4,519
Ownership								
For profit, incorporated	4,084	5,174	5,107	5,010	4,406	3,701	5,004	3,952
For profit, unincorporated	4,085	4,714	5,035	4,907	4,829	3,268	5,148	3,804
Nonprofit	3,592	4,342	3,811	3,695	3,845	3,414	3,825	3,571
Age of firm								
Less than 5 years	4,761	4,769	4,961	4,608	4,909	--	4,655	4,895
5-9 years	5,004	5,499	5,090	5,415	4,948	4,073	5,324	4,753
10-19 years	4,390	4,995	5,239	5,076	4,384	3,397	4,922	4,145
20 or more years	3,893	4,855	4,855	4,634	4,253	3,614	4,810	3,808
Multi/single status								
2 or more locations	3,810	--	4,324	5,289	4,337	3,614	4,635	3,791
1 location only	4,586	5,066	5,062	4,611	4,312	3,382	4,938	4,288
Percent full-time employees								
Less than 25%	4,553	--	--	5,124	5,501	4,038	5,423	4,380
25-49 %	4,401	4,596	4,769	4,788	5,202	3,961	4,596	4,351
50-74 %	3,711	5,361	5,021	5,019	4,556	3,361	5,089	3,548
75% or more	4,019	4,955	4,996	4,755	4,288	3,643	4,884	3,893
Union presence								
No union employees	4,236	5,043	5,006	5,050	4,500	3,789	4,974	4,098
Has union employees	3,268	--	--	2,927	3,468	3,239	3,768	3,251
Percent low-wage employees								
50% or more low-wage	4,674	5,711	5,441	5,218	5,438	4,194	5,297	4,571
Less than 50% low-wage	3,951	4,921	4,948	4,749	4,266	3,570	4,868	3,819
Percent women employees								
Less than 25%	4,215	4,820	5,213	4,753	4,700	3,579	4,897	4,043
25-49 %	3,672	4,477	4,680	4,281	3,960	3,434	4,478	3,592
50-74 %	4,143	6,239	4,848	5,302	4,355	3,815	5,404	4,021
75% or more	3,977	4,217	4,958	4,796	4,255	3,647	4,877	3,844
Percent age 50 or older employees								
Less than 25%	4,217	4,480	4,901	5,051	4,366	3,748	4,840	4,063
25-49 %	3,795	4,616	5,172	4,624	4,165	3,556	4,834	3,729
50-74 %	4,264	4,983	4,877	4,536	4,764	3,598	4,764	4,137
75% or more	4,802	6,565	4,793	2,968	5,547	3,696	5,712	3,938

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.48	266.10	235.68	169.66	140.00	74.75	139.54	63.53
Industry group **								
Agric., fish., forest.	333.09	--	--	618.48	505.09	--	514.96	446.13
Mining and manufacturing	114.53	719.46	863.90	525.25	258.73	125.52	451.18	117.69
Construction	388.92	713.40	631.02	456.65	419.86	610.31	430.85	487.84
Utilities and transp.	227.66	649.66	--	914.69	799.07	133.66	528.55	233.70
Wholesale trade	187.41	630.81	831.12	482.45	391.43	228.32	432.00	195.18
Fin. svcs. and real estate	143.26	843.00	635.66	619.68	307.51	159.82	455.53	140.83
Retail trade	167.15	755.67	555.38	431.64	380.20	222.89	400.69	184.11
Professional services	112.35	499.44	420.24	327.14	255.58	145.20	250.68	123.53
Other services	149.46	500.21	538.36	289.65	269.29	245.76	285.17	173.99
Ownership								
For profit, incorporated	62.00	325.36	267.38	203.52	157.44	74.85	163.66	66.17
For profit, unincorporated	202.10	610.44	470.05	345.77	249.45	294.97	297.50	226.66
Nonprofit	182.31	443.26	1,031.36	452.73	392.85	237.98	420.70	195.40
Age of firm								
Less than 5 years	289.13	791.35	748.08	355.60	480.47	--	423.15	373.46
5-9 years	284.51	694.57	666.21	502.75	522.73	869.89	392.10	402.26
10-19 years	205.58	478.72	472.05	438.05	217.79	345.09	254.97	260.93
20 or more years	63.51	367.19	318.82	206.39	161.70	76.44	192.04	66.97
Multi/single status								
2 or more locations	67.92	--	623.30	262.20	175.83	75.96	324.71	69.07
1 location only	120.48	278.48	251.79	204.79	231.80	317.45	152.35	172.77
Percent full-time employees								
Less than 25%	292.49	--	--	828.27	533.62	298.19	943.64	263.32
25-49 %	173.70	658.37	809.62	497.67	499.52	179.31	437.59	185.80
50-74 %	143.79	543.86	762.61	466.40	406.23	179.38	382.94	157.35
75% or more	66.08	313.27	261.08	185.84	149.07	85.62	156.09	71.72
Union presence								
No union employees	59.18	270.11	241.27	161.44	121.64	81.13	137.36	64.81
Has union employees	151.04	--	--	531.29	557.36	154.27	762.82	154.15
Percent low-wage employees								
50% or more low-wage	144.03	550.88	893.56	549.10	234.71	185.14	395.50	153.73
Less than 50% low-wage	61.48	289.66	243.96	177.09	146.33	78.53	146.88	66.75
Percent women employees								
Less than 25%	117.00	365.70	348.02	265.30	276.21	154.95	217.49	132.63
25-49 %	91.30	450.17	432.66	391.59	203.47	111.58	242.64	96.56
50-74 %	113.58	650.78	484.88	340.75	216.75	154.63	332.91	120.94
75% or more	163.57	383.50	731.49	348.99	463.21	173.94	359.97	178.56
Percent age 50 or older employees								
Less than 25%	122.22	324.88	357.01	220.80	233.75	200.07	188.84	142.73
25-49 %	68.38	387.48	411.61	297.50	163.17	80.79	252.64	70.81
50-74 %	203.26	529.58	526.09	524.90	555.29	150.55	366.85	240.75
75% or more	351.80	739.98	707.08	422.48	486.97	471.53	617.46	355.66

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.7%	64.6%	66.3%	66.7%	62.0%	54.6%	65.9%	57.5%
Industry group **								
Agric., fish., forest.	71.5%	--	--	83.2%	69.2%	80.8%	72.4%	71.0%
Mining and manufacturing	55.7%	67.1%	82.4%	72.0%	63.1%	47.0%	72.6%	53.9%
Construction	60.8%	67.4%	73.4%	69.5%	59.2%	42.7%	71.6%	55.3%
Utilities and transp.	49.0%	91.9%	65.0%	52.0%	50.8%	47.3%	62.9%	48.2%
Wholesale trade	52.5%	59.9%	60.1%	51.1%	68.6%	43.4%	58.1%	51.1%
Fin. svcs. and real estate	62.4%	63.8%	51.9%	67.2%	68.2%	60.6%	60.0%	62.7%
Retail trade	62.0%	53.3%	72.8%	66.7%	63.2%	61.0%	66.5%	61.5%
Professional services	59.5%	67.3%	66.1%	64.0%	60.9%	56.8%	65.1%	58.5%
Other services	59.8%	61.2%	65.0%	73.0%	59.4%	54.7%	66.1%	58.3%
Ownership								
For profit, incorporated	57.3%	66.5%	67.6%	67.3%	60.4%	52.7%	66.3%	55.7%
For profit, unincorporated	57.8%	57.5%	55.4%	66.8%	61.2%	51.8%	61.2%	56.9%
Nonprofit	64.9%	67.0%	74.0%	63.9%	66.8%	63.4%	71.1%	64.3%
Age of firm								
Less than 5 years	66.1%	69.5%	65.1%	65.7%	64.4%	--	68.4%	62.5%
5-9 years	63.0%	61.6%	57.1%	70.2%	63.0%	57.2%	62.5%	63.4%
10-19 years	64.9%	69.3%	69.2%	68.1%	63.3%	59.7%	66.1%	64.3%
20 or more years	57.6%	62.3%	67.2%	65.9%	61.6%	54.3%	66.3%	56.7%
Multi/single status								
2 or more locations	56.4%	68.6%	59.9%	64.0%	62.1%	54.3%	64.4%	56.2%
1 location only	65.2%	64.4%	67.1%	67.8%	61.7%	67.5%	66.1%	64.4%
Percent full-time employees								
Less than 25%	60.8%	51.9% *	48.4%	65.5%	63.1%	60.2%	53.9%	62.2%
25-49 %	60.4%	45.2%	65.2%	76.1%	60.1%	57.1%	62.0%	60.1%
50-74 %	59.4%	62.9%	64.7%	66.8%	70.2%	56.1%	65.7%	58.6%
75% or more	58.5%	65.7%	66.9%	66.4%	61.3%	54.1%	66.3%	57.2%
Union presence								
No union employees	59.7%	64.5%	66.2%	68.2%	62.0%	54.7%	66.1%	58.3%
Has union employees	55.0%	66.7%	70.4%	45.7%	61.3%	54.3%	60.9%	54.9%
Percent low-wage employees								
50% or more low-wage	63.7%	61.1%	68.9%	72.1%	59.0%	63.9%	66.3%	63.4%
Less than 50% low-wage	58.1%	65.0%	66.1%	66.1%	62.3%	53.5%	65.9%	56.8%
Percent women employees								
Less than 25%	57.2%	68.3%	68.6%	66.7%	60.6%	46.9%	67.9%	53.9%
25-49 %	55.9%	63.8%	65.0%	69.9%	56.7%	53.0%	64.4%	54.9%
50-74 %	62.3%	60.1%	70.2%	63.4%	66.9%	60.1%	67.2%	61.8%
75% or more	59.8%	62.7%	60.0%	67.2%	63.8%	56.2%	61.8%	59.4%
Percent age 50 or older employees								
Less than 25%	59.6%	64.3%	63.1%	66.4%	64.3%	52.7%	63.2%	58.6%
25-49 %	58.5%	70.8%	71.0%	69.4%	60.2%	56.0%	72.4%	57.4%
50-74 %	57.8%	70.7%	66.0%	62.6%	62.3%	49.9%	66.5%	55.3%
75% or more	55.1%	54.1%	73.0%	49.0%	59.0%	50.8%	59.2%	51.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 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%	2.30%	2.30%	1.68%	1.65%	1.11%	1.32%	0.87%
Industry group **								
Agric., fish., forest.	8.32%	--	--	8.28%	15.98%	12.16%	10.27%	11.92%
Mining and manufacturing	2.15%	8.05%	5.04%	4.31%	4.68%	2.73%	4.10%	2.33%
Construction	3.23%	6.64%	5.46%	5.72%	5.94%	8.30%	3.42%	4.45%
Utilities and transp.	3.89%	5.07%	17.01%	7.72%	10.03%	4.81%	7.44%	4.12%
Wholesale trade	2.50%	7.90%	10.34%	5.93%	4.26%	3.30%	5.11%	2.84%
Fin. svcs. and real estate	2.19%	6.43%	9.17%	5.90%	4.98%	2.75%	5.05%	2.38%
Retail trade	1.91%	9.27%	6.46%	5.63%	5.56%	2.30%	4.52%	2.06%
Professional services	1.44%	3.91%	3.88%	3.02%	2.72%	2.17%	2.31%	1.63%
Other services	1.89%	5.92%	4.67%	3.53%	3.69%	3.12%	3.00%	2.23%
Ownership								
For profit, incorporated	0.88%	2.69%	2.70%	1.95%	2.02%	1.24%	1.57%	1.00%
For profit, unincorporated	2.17%	5.19%	5.83%	4.53%	4.21%	3.93%	3.04%	2.65%
Nonprofit	2.05%	7.92%	5.50%	4.37%	3.78%	2.95%	3.84%	2.22%
Age of firm								
Less than 5 years	3.41%	6.13%	7.78%	5.38%	7.52%	--	4.27%	5.68%
5-9 years	2.80%	5.28%	7.02%	4.59%	4.89%	10.00%	3.63%	3.95%
10-19 years	2.22%	4.95%	4.50%	3.97%	4.77%	4.45%	2.94%	2.98%
20 or more years	0.87%	3.42%	3.03%	2.12%	1.92%	1.16%	1.76%	0.94%
Multi/single status								
2 or more locations	0.95%	11.16%	7.75%	3.22%	2.07%	1.13%	3.98%	0.97%
1 location only	1.25%	2.35%	2.38%	1.96%	2.84%	5.03%	1.40%	2.03%
Percent full-time employees								
Less than 25%	3.26%	15.89% *	11.64%	9.65%	5.32%	4.59%	7.88%	3.49%
25-49 %	2.93%	9.89%	9.83%	4.39%	5.69%	4.48%	5.59%	3.32%
50-74 %	1.78%	6.02%	6.23%	4.64%	4.48%	2.20%	3.55%	1.95%
75% or more	0.89%	2.58%	2.57%	1.88%	1.84%	1.33%	1.47%	1.02%
Union presence								
No union employees	0.81%	2.33%	2.34%	1.62%	1.71%	1.25%	1.33%	0.94%
Has union employees	2.07%	13.25%	12.06%	8.81%	6.15%	2.28%	8.10%	2.12%
Percent low-wage employees								
50% or more low-wage	1.84%	6.63%	6.33%	3.90%	4.28%	2.42%	3.66%	2.04%
Less than 50% low-wage	0.83%	2.46%	2.43%	1.80%	1.76%	1.21%	1.40%	0.94%
Percent women employees								
Less than 25%	1.41%	3.51%	3.30%	2.79%	2.86%	2.31%	1.99%	1.71%
25-49 %	1.53%	5.52%	5.71%	3.35%	3.56%	2.02%	3.10%	1.67%
50-74 %	1.41%	5.14%	4.54%	3.71%	3.05%	1.83%	2.75%	1.53%
75% or more	1.96%	5.23%	5.41%	3.67%	3.57%	3.10%	3.22%	2.26%
Percent age 50 or older employees								
Less than 25%	1.22%	3.25%	3.07%	2.17%	2.61%	2.01%	1.82%	1.48%
25-49 %	1.11%	5.38%	4.64%	3.05%	2.44%	1.42%	2.61%	1.18%
50-74 %	2.35%	4.92%	5.60%	4.50%	4.69%	4.10%	3.26%	2.90%
75% or more	3.40%	6.17%	10.30%	12.12%	8.90%	4.38%	5.25%	4.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.37	31.21	30.34	30.03	27.60	25.92	30.35	26.78
Industry group **								
Agric., fish., forest.	25.02	32.39	--	31.85	21.27	26.68	29.01	22.47
Mining and manufacturing	27.65	27.15	31.97	30.31	28.21	26.12	30.22	27.29
Construction	29.69	31.49	29.98	29.18	30.98	27.29	30.88	28.91
Utilities and transp.	25.05	26.96	32.70	33.02	28.75	22.80	31.10	24.58
Wholesale trade	28.48	28.08	29.13	29.64	26.71	29.42	28.81	28.39
Fin. svcs. and real estate	25.84	35.43	23.84	27.56	27.70	24.34	28.49	25.51
Retail trade	28.44	33.95	30.44	30.90	30.44	27.49	30.59	28.18
Professional services	26.67	32.21	30.90	28.40	26.42	25.49	30.50	25.97
Other services	29.19	28.26	32.74	32.75	27.89	27.79	31.22	28.62
Ownership								
For profit, incorporated	27.57	31.83	30.55	30.02	28.39	25.91	30.79	26.90
For profit, unincorporated	28.92	31.16	30.79	30.82	27.41	28.28	30.44	28.45
Nonprofit	25.76	26.69	28.58	28.92	25.76	25.05	27.49	25.58
Age of firm								
Less than 5 years	30.54	36.35	31.67	29.75	26.18	--	33.10	26.29
5-9 years	28.76	30.92	35.01	31.45	25.13	26.22	32.08	26.68
10-19 years	29.23	30.38	29.84	30.72	29.51	26.14	30.06	28.80
20 or more years	26.96	30.44	29.53	29.59	27.61	25.91	29.65	26.61
Multi/single status								
2 or more locations	26.67	28.90	30.76	30.36	28.08	25.92	29.97	26.57
1 location only	29.05	31.28	30.29	29.90	26.76	26.09	30.41	27.75
Percent full-time employees								
Less than 25%	32.46	29.57	32.66	37.72	26.94	33.04	32.04	32.54
25-49 %	30.23	31.99	28.98	33.43	30.21	29.30	31.11	30.06
50-74 %	26.95	30.06	31.27	30.84	26.74	26.04	30.57	26.44
75% or more	27.24	31.39	30.26	29.61	27.60	25.63	30.27	26.61
Union presence								
No union employees	27.82	31.13	30.36	30.31	27.70	26.22	30.46	27.18
Has union employees	25.50	35.59	29.46	23.93	26.81	25.24	27.31	25.45
Percent low-wage employees								
50% or more low-wage	28.54	31.89	27.08	31.81	29.10	27.52	30.60	28.23
Less than 50% low-wage	27.22	31.13	30.64	29.81	27.44	25.69	30.33	26.59
Percent women employees								
Less than 25%	28.74	30.39	29.88	29.80	28.78	27.36	30.12	28.21
25-49 %	25.74	29.63	30.37	31.51	26.79	23.87	30.25	25.15
50-74 %	27.33	33.15	29.89	28.32	28.20	26.35	29.79	27.04
75% or more	27.96	32.59	31.69	30.68	25.91	27.38	31.60	27.22
Percent age 50 or older employees								
Less than 25%	27.63	32.15	30.10	30.24	27.64	25.00	30.79	26.66
25-49 %	27.18	27.48	31.85	29.89	27.62	26.38	30.03	26.90
50-74 %	27.30	31.89	28.59	29.69	27.33	24.99	29.38	26.58
75% or more	28.45	31.70	29.18	29.15	28.55	24.71	30.79	25.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.22	0.94	0.78	0.44	0.39	0.33	0.44	0.24
Industry group **								
Agric., fish., forest.	2.18	3.08	--	2.61	1.37	3.01	4.70	1.50
Mining and manufacturing	0.47	1.78	3.55	1.22	0.84	0.59	1.56	0.48
Construction	0.71	2.84	1.94	1.27	1.18	1.63	1.13	0.90
Utilities and transp.	1.17	3.39	2.47	2.16	1.99	1.22	1.99	1.22
Wholesale trade	0.64	3.45	3.00	1.68	1.08	0.78	1.78	0.66
Fin. svs. and real estate	0.70	2.66	2.22	2.17	1.36	0.82	1.69	0.76
Retail trade	0.62	2.01	1.87	1.89	0.95	0.84	1.50	0.68
Professional services	0.37	1.75	1.17	0.63	0.68	0.57	0.75	0.42
Other services	0.51	1.19	1.66	0.97	0.93	0.85	0.90	0.60
Ownership								
For profit, incorporated	0.27	1.26	0.99	0.52	0.46	0.38	0.56	0.29
For profit, unincorporated	0.60	1.36	1.37	1.10	0.88	1.31	0.81	0.75
Nonprofit	0.44	1.22	1.77	1.09	0.87	0.60	0.93	0.48
Age of firm								
Less than 5 years	1.29	4.14	2.04	1.72	1.14	--	1.87	0.91
5-9 years	0.99	1.59	2.25	1.08	1.81	2.34	1.02	1.33
10-19 years	0.58	2.04	1.56	1.04	1.11	0.87	0.98	0.72
20 or more years	0.24	1.05	1.09	0.55	0.42	0.34	0.55	0.26
Multi/single status								
2 or more locations	0.27	3.79	2.48	0.84	0.48	0.33	1.11	0.27
1 location only	0.34	0.97	0.83	0.51	0.61	1.75	0.47	0.48
Percent full-time employees								
Less than 25%	1.14	3.69	3.85	3.19	1.89	1.32	2.37	1.27
25-49 %	0.68	2.62	3.22	1.83	1.48	0.79	1.98	0.71
50-74 %	0.57	1.53	2.10	1.27	0.74	0.80	1.06	0.63
75% or more	0.24	1.10	0.88	0.47	0.44	0.37	0.49	0.27
Union presence								
No union employees	0.24	0.96	0.80	0.44	0.42	0.39	0.44	0.27
Has union employees	0.51	3.83	4.08	2.10	0.84	0.61	2.28	0.53
Percent low-wage employees								
50% or more low-wage	0.57	1.56	3.19	0.98	0.99	0.81	1.49	0.62
Less than 50% low-wage	0.23	1.03	0.79	0.47	0.42	0.35	0.46	0.26
Percent women employees								
Less than 25%	0.33	1.35	1.30	0.74	0.59	0.51	0.68	0.37
25-49 %	0.41	1.32	2.04	0.97	0.57	0.52	0.98	0.43
50-74 %	0.42	1.97	1.63	0.84	0.85	0.57	0.94	0.46
75% or more	0.53	3.02	1.45	0.90	0.93	0.82	1.05	0.60
Percent age 50 or older employees								
Less than 25%	0.36	1.51	1.04	0.66	0.78	0.50	0.64	0.42
25-49 %	0.31	2.00	1.44	0.71	0.47	0.43	0.79	0.33
50-74 %	0.58	1.58	1.64	0.91	0.73	1.19	0.90	0.70
75% or more	1.27	2.09	6.08	1.74	2.24	0.86	2.18	0.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.5	22.8	23.6	23.0	20.2	20.1	23.3	20.2
Industry group **								
Agric., fish., forest.	23.3	22.0	--	--	22.1	20.0	21.5	24.0
Mining and manufacturing	20.1	25.0	33.4	23.2	20.6	19.4	28.6	19.7
Construction	19.4	19.2	22.9	20.3	20.1	18.2	21.2	19.0
Utilities and transp.	18.3	--	--	24.0	17.7	18.2	23.5	18.1
Wholesale trade	19.7	20.7	25.0	21.0	19.1	19.4	21.7	19.4
Fin. svcs. and real estate	20.0	20.4	28.1	23.8	18.1	20.0	24.4	19.6
Retail trade	23.4	21.8	21.1	25.7	20.5	23.7	23.0	23.4
Professional services	19.5	24.4	22.3	22.1	20.9	18.4	22.6	19.2
Other services	23.8	24.1	23.4	24.4	22.6	24.1	23.8	23.8
Ownership								
For profit, incorporated	20.6	22.9	24.3	24.2	19.9	20.2	24.1	20.3
For profit, unincorporated	20.8	23.9	20.9	21.7	20.7	20.4	21.5	20.7
Nonprofit	19.7	17.6	23.7	19.7	21.0	19.1	21.1	19.6
Age of firm								
Less than 5 years	22.8	23.9	22.1	28.0	20.5	20.0	23.7	21.9
5-9 years	21.5	25.1	19.2	24.1	21.8	18.0	22.3	21.1
10-19 years	20.2	23.6	22.7	23.1	19.8	17.4	23.4	18.8
20 or more years	20.4	21.2	25.2	22.6	20.2	20.2	23.5	20.2
Multi/single status								
2 or more locations	20.2	--	22.7	23.8	20.4	20.1	24.5	20.2
1 location only	21.7	22.8	23.7	22.8	19.9	18.5	23.2	20.5
Percent full-time employees								
Less than 25%	23.3	--	26.6	17.7	24.8	24.0	24.2	23.2
25-49 %	21.8	22.6	24.7	23.7	24.5	20.4	24.4	21.5
50-74 %	21.9	25.1	24.0	22.7	22.9	21.6	23.9	21.8
75% or more	20.1	22.6	23.4	23.2	19.8	19.6	23.2	19.8
Union presence								
No union employees	20.8	23.1	23.7	23.3	20.6	20.1	23.5	20.4
Has union employees	19.7	10.7	19.7	20.6	17.9	19.9	20.7	19.7
Percent low-wage employees								
50% or more low-wage	21.8	21.7	20.5	23.0	22.3	21.5	21.4	21.8
Less than 50% low-wage	20.3	23.1	23.8	23.0	20.0	19.9	23.5	20.0
Percent women employees								
Less than 25%	20.0	22.3	22.8	24.0	19.8	19.1	23.7	19.5
25-49 %	20.1	21.4	23.7	22.2	19.7	20.0	22.2	20.0
50-74 %	21.0	24.8	21.9	21.4	20.3	21.0	22.9	20.8
75% or more	21.1	22.2	26.0	23.7	21.9	20.0	24.1	20.6
Percent age 50 or older employees								
Less than 25%	20.7	23.9	23.3	22.7	20.9	19.7	23.3	20.2
25-49 %	20.0	23.1	23.6	22.9	20.1	19.8	22.8	19.9
50-74 %	22.3	21.1	22.2	24.1	18.9	23.3	23.5	22.1
75% or more	21.5	21.3	--	26.9	21.5	19.6	24.8	20.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 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	0.76	1.15	0.60	0.45	0.26	0.56	0.22
Industry group **								
Agric., fish., forest.	1.86	1.87	--	--	1.84	0.00	1.74	2.48
Mining and manufacturing	0.43	2.82	6.25	2.31	1.10	0.43	2.78	0.42
Construction	0.62	2.34	1.14	0.74	1.51	1.00	0.85	0.75
Utilities and transp.	0.72	--	--	1.82	1.69	0.83	3.12	0.74
Wholesale trade	0.52	1.32	2.56	1.42	0.84	0.67	1.12	0.55
Fin. svcs. and real estate	0.43	1.38	4.96	1.75	0.96	0.47	1.93	0.43
Retail trade	0.40	1.24	1.30	2.61	0.82	0.41	1.07	0.42
Professional services	0.39	1.45	1.87	1.25	0.87	0.46	1.06	0.42
Other services	0.81	2.40	2.05	1.15	1.33	1.21	1.11	0.92
Ownership								
For profit, incorporated	0.24	0.80	1.48	0.77	0.39	0.31	0.71	0.25
For profit, unincorporated	0.36	2.03	1.17	1.42	0.83	0.40	0.94	0.39
Nonprofit	0.66	1.73	2.51	0.81	1.87	0.68	0.98	0.69
Age of firm								
Less than 5 years	1.08	1.74	2.36	3.99	0.66	0.00	1.41	1.69
5-9 years	0.90	2.05	1.79	1.84	1.70	1.29	1.38	1.16
10-19 years	0.83	2.06	1.54	1.39	0.65	1.61	1.07	0.94
20 or more years	0.22	0.86	1.73	0.71	0.54	0.26	0.82	0.23
Multi/single status								
2 or more locations	0.23	--	2.02	1.17	0.52	0.26	1.52	0.23
1 location only	0.47	0.76	1.26	0.70	0.87	1.05	0.60	0.65
Percent full-time employees								
Less than 25%	0.87	--	5.28	2.23	1.87	0.51	3.18	0.86
25-49 %	0.70	3.42	3.89	1.50	2.39	0.56	1.92	0.76
50-74 %	0.59	2.25	2.94	0.83	1.38	0.70	1.52	0.62
75% or more	0.23	0.83	1.32	0.71	0.48	0.29	0.63	0.24
Union presence								
No union employees	0.22	0.76	1.17	0.66	0.46	0.28	0.58	0.23
Has union employees	0.49	0.86	0.33	1.28	1.31	0.54	1.78	0.50
Percent low-wage employees								
50% or more low-wage	0.47	2.06	1.36	2.18	1.22	0.53	1.03	0.50
Less than 50% low-wage	0.22	0.81	1.21	0.62	0.48	0.28	0.60	0.24
Percent women employees								
Less than 25%	0.30	1.27	2.04	1.04	0.51	0.36	1.00	0.30
25-49 %	0.34	1.13	2.48	1.60	0.93	0.38	1.21	0.36
50-74 %	0.50	1.96	1.56	1.06	0.72	0.68	1.01	0.53
75% or more	0.50	1.16	2.48	1.09	1.65	0.51	1.16	0.54
Percent age 50 or older employees								
Less than 25%	0.37	1.02	1.47	0.83	0.92	0.46	0.70	0.41
25-49 %	0.28	2.47	2.58	1.04	0.57	0.34	1.26	0.29
50-74 %	0.54	1.80	1.77	1.74	1.03	0.65	1.35	0.59
75% or more	1.05	1.51	--	4.81	1.39	0.60	3.03	0.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.0%	18.4%	19.0%	20.3%	28.3%	40.0%	20.1%	35.3%
Industry group **								
Agric., fish., forest.	15.3% *	--	--	12.7% *	16.1% *	16.4% *	11.6% *	17.6% *
Mining and manufacturing	38.0%	17.9% *	13.0% *	17.1%	29.1%	48.4%	18.2%	40.1%
Construction	24.7%	13.6% *	14.7%	13.5%	24.0%	48.8%	14.5%	29.8%
Utilities and transp.	47.2%	--	29.3% *	24.1%	51.1%	49.6%	30.1%	48.2%
Wholesale trade	40.0%	20.3% *	21.3% *	22.0%	32.0%	53.3%	22.5%	44.3%
Fin. svcs. and real estate	32.1%	15.5%	18.2% *	28.4%	27.0%	36.3%	21.5%	33.4%
Retail trade	34.9%	29.9%	17.9%	20.5%	35.4%	37.7%	20.0%	36.6%
Professional services	30.4%	20.3%	21.2%	20.5%	28.1%	34.8%	21.4%	31.9%
Other services	29.1%	15.8%	19.9%	23.8%	20.9%	38.4%	20.4%	31.3%
Ownership								
For profit, incorporated	35.2%	18.5%	19.9%	20.0%	30.4%	42.4%	20.2%	37.8%
For profit, unincorporated	31.3%	20.8%	21.9%	18.9%	27.1%	43.8%	23.2%	33.7%
Nonprofit	25.8%	11.4% *	9.1%	23.4%	23.6%	28.7%	14.0%	26.9%
Age of firm								
Less than 5 years	22.6%	24.4%	18.2%	14.2%	31.5%	--	18.6%	28.6%
5-9 years	24.9%	20.7%	21.0% *	21.4%	24.3%	39.1%	21.7%	26.9%
10-19 years	25.9%	18.4%	19.5%	21.6%	26.6%	36.0%	23.4%	27.2%
20 or more years	34.6%	16.3%	18.6%	20.1%	28.9%	40.2%	18.7%	36.3%
Multi/single status								
2 or more locations	36.9%	--	17.7%	16.4%	30.5%	40.1%	17.9%	37.4%
1 location only	22.3%	18.8%	19.2%	21.8%	24.6%	34.5%	20.4%	24.1%
Percent full-time employees								
Less than 25%	29.5%	--	43.3%	28.4% *	20.9%	33.5%	25.9% *	30.2%
25-49 %	31.3%	31.5% *	15.9% *	18.0%	26.5%	39.1%	22.0%	33.0%
50-74 %	36.8%	12.6%	22.4%	28.8%	26.7%	41.7%	18.5%	39.0%
75% or more	32.5%	19.1%	18.4%	19.3%	28.7%	39.8%	20.1%	34.7%
Union presence								
No union employees	30.8%	18.3%	19.2%	19.3%	27.6%	38.6%	19.7%	33.2%
Has union employees	41.4%	20.6% *	13.5% *	33.6%	34.3%	43.2%	30.9%	41.7%
Percent low-wage employees								
50% or more low-wage	29.8%	30.7%	12.4%	22.3%	25.3%	34.2%	21.0%	31.0%
Less than 50% low-wage	33.4%	16.9%	19.6%	20.0%	28.7%	40.7%	20.0%	35.8%
Percent women employees								
Less than 25%	32.4%	13.7%	16.8%	17.6%	27.8%	47.7%	17.4%	37.1%
25-49 %	36.9%	19.3%	24.9%	21.2%	31.3%	42.3%	23.2%	38.5%
50-74 %	32.1%	24.4%	16.2%	21.6%	28.5%	36.2%	19.9%	33.5%
75% or more	29.1%	20.3%	20.2%	23.9%	24.6%	34.0%	22.7%	30.4%
Percent age 50 or older employees								
Less than 25%	28.8%	19.3%	20.8%	20.8%	23.8%	37.8%	21.7%	30.8%
25-49 %	35.6%	15.6%	14.4%	18.5%	31.9%	40.1%	16.9%	37.1%
50-74 %	33.8%	19.3%	21.9%	24.5%	27.8%	44.9%	22.2%	37.1%
75% or more	30.0%	17.7%	17.5% *	16.0% *	26.3%	50.4%	16.5%	43.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	1.79%	1.82%	1.31%	1.48%	1.09%	1.09%	0.83%
Industry group **								
Agric., fish., forest.	4.72% *	--	--	7.26% *	8.65% *	11.94% *	5.12% *	7.19% *
Mining and manufacturing	2.04%	6.92% *	5.11% *	3.52%	4.11%	2.68%	3.67%	2.22%
Construction	2.89%	4.70% *	3.28%	3.03%	4.89%	8.38%	2.36%	4.09%
Utilities and transp.	3.77%	--	16.81% *	6.34%	9.23%	4.65%	7.37%	3.99%
Wholesale trade	2.74%	6.68% *	9.10% *	5.23%	4.74%	3.88%	4.57%	3.09%
Fin. svcs. and real estate	1.97%	4.44%	6.70% *	5.77%	4.59%	2.53%	3.95%	2.18%
Retail trade	1.92%	8.50%	5.32%	4.76%	5.73%	2.29%	3.59%	2.06%
Professional services	1.34%	3.24%	3.50%	2.29%	2.32%	2.09%	1.99%	1.52%
Other services	1.77%	3.66%	3.82%	3.51%	2.70%	3.01%	2.55%	2.11%
Ownership								
For profit, incorporated	0.85%	2.08%	2.23%	1.60%	1.94%	1.20%	1.32%	0.97%
For profit, unincorporated	1.92%	4.47%	4.69%	2.98%	3.17%	3.79%	2.66%	2.36%
Nonprofit	1.82%	3.65% *	2.39%	3.54%	3.13%	2.74%	2.42%	1.98%
Age of firm								
Less than 5 years	2.88%	6.53%	5.30%	3.84%	6.95%	--	3.37%	5.08%
5-9 years	2.87%	4.70%	6.48% *	4.20%	5.24%	10.23%	3.30%	4.22%
10-19 years	2.30%	3.91%	3.95%	3.20%	4.42%	5.42%	2.63%	3.15%
20 or more years	0.81%	2.27%	2.33%	1.60%	1.70%	1.12%	1.36%	0.89%
Multi/single status								
2 or more locations	0.91%	--	4.29%	2.07%	1.88%	1.10%	2.60%	0.93%
1 location only	1.08%	1.83%	1.98%	1.62%	2.46%	7.05%	1.19%	1.78%
Percent full-time employees								
Less than 25%	3.04%	--	12.43%	10.56% *	4.42%	4.07%	8.18% *	3.28%
25-49 %	2.92%	11.41% *	5.84% *	3.92%	4.86%	4.62%	4.44%	3.33%
50-74 %	1.73%	3.37%	4.84%	4.47%	4.45%	2.11%	2.61%	1.88%
75% or more	0.83%	2.06%	2.05%	1.42%	1.66%	1.29%	1.23%	0.96%
Union presence								
No union employees	0.74%	1.81%	1.87%	1.29%	1.48%	1.19%	1.09%	0.87%
Has union employees	2.08%	12.41% *	6.53% *	7.83%	6.31%	2.31%	7.79%	2.13%
Percent low-wage employees								
50% or more low-wage	1.68%	6.42%	3.38%	3.84%	3.32%	2.40%	3.03%	1.87%
Less than 50% low-wage	0.79%	1.82%	1.95%	1.39%	1.62%	1.18%	1.16%	0.90%
Percent women employees								
Less than 25%	1.43%	2.32%	2.51%	1.91%	2.93%	2.37%	1.55%	1.75%
25-49 %	1.43%	4.19%	5.52%	2.95%	3.20%	1.93%	2.87%	1.56%
50-74 %	1.34%	4.62%	3.33%	2.95%	2.76%	1.78%	2.22%	1.46%
75% or more	1.71%	4.29%	3.80%	3.29%	2.84%	2.81%	2.71%	1.99%
Percent age 50 or older employees								
Less than 25%	1.13%	2.64%	2.45%	1.84%	2.32%	1.89%	1.55%	1.37%
25-49 %	1.07%	4.10%	3.46%	2.20%	2.20%	1.42%	2.11%	1.14%
50-74 %	2.13%	4.32%	5.04%	3.72%	3.71%	3.81%	2.91%	2.62%
75% or more	3.81%	4.21%	8.32% *	7.66% *	6.88%	3.95%	3.40%	4.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92.9%	75.7%	87.7%	87.8%	92.6%	96.2%	84.3%	94.5%
Industry group **								
Agric., fish., forest.	88.2%	98.4%	93.9%	74.7%	92.7%	100.0%	87.4%	88.6%
Mining and manufacturing	92.8%	83.6%	91.3%	85.2%	93.8%	94.3%	87.8%	93.4%
Construction	84.1%	72.6%	81.4%	87.0%	87.2%	81.6%	81.0%	86.0%
Utilities and transp.	93.4%	--	88.7%	76.3%	84.3%	98.1%	84.2%	94.1%
Wholesale trade	92.4%	65.5%	85.8%	91.7%	92.3%	98.4%	80.1%	95.9%
Fin. svcs. and real estate	96.5%	78.4%	95.9%	87.3%	97.6%	98.4%	87.1%	97.8%
Retail trade	96.2%	92.1%	87.8%	93.3%	92.6%	97.9%	89.2%	97.0%
Professional services	93.7%	76.4%	85.3%	87.8%	94.6%	97.0%	83.0%	95.7%
Other services	89.5%	71.4%	89.7%	90.3%	88.6%	91.5%	85.1%	90.6%
Ownership								
For profit, incorporated	92.6%	78.1%	87.4%	87.5%	91.6%	95.7%	84.4%	94.2%
For profit, unincorporated	90.3%	73.6%	84.1%	87.1%	92.8%	94.7%	82.6%	92.6%
Nonprofit	95.9%	60.3%	94.0%	90.7%	95.0%	98.6%	86.4%	96.8%
Age of firm								
Less than 5 years	81.2%	73.7%	93.5%	72.0%	82.1%	100.0%	82.0%	80.0%
5-9 years	87.3%	72.4%	79.3%	88.1%	91.7%	94.1%	81.5%	91.0%
10-19 years	90.7%	74.9%	89.4%	87.1%	95.9%	95.4%	83.9%	94.3%
20 or more years	93.9%	77.5%	87.7%	89.1%	92.5%	96.2%	85.4%	94.9%
Multi/single status								
2 or more locations	95.1%	94.1%	87.3%	90.0%	93.0%	96.2%	85.8%	95.4%
1 location only	87.2%	75.3%	87.7%	86.9%	91.9%	93.9%	84.0%	90.3%
Percent full-time employees								
Less than 25%	87.9%	--	76.4%	79.4%	81.3%	98.0%	64.9%	92.9%
25-49 %	90.4%	63.8%	86.6%	86.7%	86.0%	96.3%	80.2%	92.3%
50-74 %	94.6%	66.6%	84.7%	87.0%	91.2%	98.6%	78.3%	96.8%
75% or more	92.8%	78.2%	88.4%	88.2%	93.3%	95.5%	85.6%	94.2%
Union presence								
No union employees	92.0%	75.5%	87.5%	88.5%	92.6%	95.3%	84.2%	93.8%
Has union employees	96.8%	86.2%	96.9%	72.0%	92.6%	98.2%	86.0%	97.1%
Percent low-wage employees								
50% or more low-wage	91.8%	63.9%	80.7%	83.3%	90.4%	97.0%	75.1%	94.2%
Less than 50% low-wage	93.0%	77.1%	88.3%	88.4%	92.9%	96.1%	85.2%	94.6%
Percent women employees								
Less than 25%	89.3%	73.0%	85.2%	86.3%	88.8%	94.8%	83.4%	91.3%
25-49 %	93.9%	79.5%	94.5%	90.6%	92.1%	95.7%	89.0%	94.5%
50-74 %	94.9%	71.8%	86.2%	87.2%	96.0%	97.4%	81.0%	96.6%
75% or more	93.0%	80.7%	87.5%	88.9%	92.9%	96.2%	84.7%	94.9%
Percent age 50 or older employees								
Less than 25%	90.4%	73.8%	83.4%	86.4%	91.3%	95.5%	82.8%	92.7%
25-49 %	95.0%	83.1%	91.5%	89.4%	94.6%	96.3%	86.5%	95.7%
50-74 %	92.0%	72.2%	93.3%	93.7%	87.4%	97.0%	87.3%	93.4%
75% or more	86.0%	76.0%	97.0%	61.5%	89.4%	98.7%	80.0%	91.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	2.46%	1.43%	1.17%	0.82%	0.52%	1.04%	0.43%
Industry group **								
Agric., fish., forest.	5.45%	1.74%	6.30%	12.66%	7.34%	0.00%	9.10%	6.74%
Mining and manufacturing	1.61%	6.15%	3.96%	3.62%	1.99%	2.72%	2.68%	1.78%
Construction	2.85%	7.66%	5.85%	3.08%	4.91%	10.37%	3.16%	4.15%
Utilities and transp.	1.66%	--	8.24%	9.11%	5.88%	0.90%	5.48%	1.70%
Wholesale trade	1.48%	10.67%	6.42%	3.07%	2.78%	0.76%	5.03%	1.07%
Fin. svcs. and real estate	0.60%	6.09%	1.98%	5.64%	0.84%	0.44%	3.18%	0.50%
Retail trade	0.63%	3.11%	3.31%	2.32%	2.34%	0.64%	2.33%	0.63%
Professional services	0.58%	3.72%	2.59%	2.34%	1.06%	0.63%	1.89%	0.56%
Other services	1.15%	7.01%	2.84%	1.90%	2.62%	1.65%	2.40%	1.30%
Ownership								
For profit, incorporated	0.52%	2.71%	1.70%	1.46%	1.16%	0.68%	1.23%	0.56%
For profit, unincorporated	1.09%	5.32%	4.22%	2.76%	1.80%	1.53%	2.46%	1.18%
Nonprofit	0.62%	11.33%	2.30%	2.65%	1.23%	0.48%	3.40%	0.57%
Age of firm								
Less than 5 years	3.72%	9.30%	3.30%	8.32%	7.02%	0.00%	4.56%	6.29%
5-9 years	1.73%	5.31%	5.34%	3.04%	2.79%	2.67%	2.79%	2.08%
10-19 years	1.16%	5.18%	2.50%	2.48%	1.20%	2.15%	2.11%	1.21%
20 or more years	0.44%	3.39%	1.93%	1.44%	0.98%	0.54%	1.38%	0.46%
Multi/single status								
2 or more locations	0.46%	4.59%	4.33%	2.34%	0.99%	0.53%	3.27%	0.46%
1 location only	0.81%	2.50%	1.51%	1.35%	1.44%	3.71%	1.09%	1.16%
Percent full-time employees								
Less than 25%	2.27%	--	10.92%	7.79%	4.42%	0.59%	8.69%	1.57%
25-49 %	1.72%	12.17%	5.71%	3.59%	4.24%	2.02%	4.11%	1.88%
50-74 %	0.72%	7.02%	4.33%	3.21%	2.75%	0.30%	3.44%	0.59%
75% or more	0.47%	2.70%	1.59%	1.32%	0.88%	0.67%	1.14%	0.52%
Union presence								
No union employees	0.48%	2.50%	1.46%	1.14%	0.88%	0.73%	1.06%	0.53%
Has union employees	0.49%	8.94%	2.78%	9.09%	2.01%	0.34%	5.77%	0.48%
Percent low-wage employees								
50% or more low-wage	0.87%	7.79%	4.38%	3.55%	1.76%	0.68%	3.60%	0.76%
Less than 50% low-wage	0.44%	2.59%	1.51%	1.25%	0.91%	0.59%	1.09%	0.48%
Percent women employees								
Less than 25%	0.93%	3.91%	2.74%	2.07%	1.98%	1.41%	1.63%	1.12%
25-49 %	0.90%	6.41%	1.73%	2.01%	1.91%	1.19%	2.21%	0.97%
50-74 %	0.53%	6.14%	3.24%	2.45%	0.74%	0.58%	2.59%	0.47%
75% or more	0.79%	4.08%	2.81%	2.74%	1.68%	0.93%	2.29%	0.79%
Percent age 50 or older employees								
Less than 25%	0.70%	3.63%	2.30%	1.67%	1.58%	0.79%	1.47%	0.78%
25-49 %	0.55%	4.95%	2.20%	1.95%	0.89%	0.73%	2.02%	0.57%
50-74 %	1.05%	5.74%	2.13%	1.65%	2.90%	0.89%	2.19%	1.17%
75% or more	3.61%	6.99%	2.45%	14.03%	4.75%	1.31%	5.03%	4.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	91.4%	74.4%	82.5%	82.9%	91.2%	94.7%	78.0%	93.5%
Industry group **								
Agric., fish., forest.	79.0%	--	--	78.3%	97.4%	94.5%	63.1% *	93.5%
Mining and manufacturing	93.7%	87.4%	96.9%	89.1%	95.2%	93.8%	87.1%	94.2%
Construction	83.2%	55.6%	74.0%	80.6%	84.5%	91.7%	68.4%	88.9%
Utilities and transp.	93.3%	100.0%	92.3%	92.6%	81.2%	97.1%	91.2%	93.4%
Wholesale trade	87.4%	51.3%	81.5%	79.8%	89.3%	93.4%	67.7%	91.9%
Fin. svcs. and real estate	95.7%	93.6%	88.5%	71.9%	94.2%	98.6%	83.4%	97.4%
Retail trade	95.4%	84.1%	77.4%	86.2%	89.8%	98.3%	83.0%	96.7%
Professional services	91.2%	77.8%	79.0%	79.3%	93.9%	93.8%	76.9%	93.3%
Other services	86.8%	64.1%	92.2%	88.5%	83.2%	89.9%	82.0%	88.0%
Ownership								
For profit, incorporated	91.5%	74.1%	80.2%	83.9%	91.3%	94.8%	76.8%	93.8%
For profit, unincorporated	90.7%	76.4%	84.7%	81.4%	91.6%	95.9%	79.9%	93.7%
Nonprofit	91.5%	73.4%	93.4%	80.2%	90.6%	94.1%	81.6%	92.4%
Age of firm								
Less than 5 years	80.2%	79.6%	95.3%	55.3%	87.4%	100.0%	79.5%	81.0%
5-9 years	86.5%	84.5%	81.5%	89.6%	87.4%	87.2%	85.0%	87.6%
10-19 years	87.5%	76.9%	86.7%	80.9%	92.9%	91.1%	79.3%	91.6%
20 or more years	92.3%	69.4%	79.1%	84.4%	91.4%	95.0%	75.6%	93.9%
Multi/single status								
2 or more locations	93.5%	--	82.7%	80.3%	91.8%	94.7%	68.6%	94.1%
1 location only	84.9%	74.7%	82.5%	83.7%	90.0%	96.8%	79.4%	89.8%
Percent full-time employees								
Less than 25%	79.6%	100.0%	85.2%	51.2% *	59.3%	97.5%	75.1%	80.6%
25-49 %	90.1%	71.4%	85.0%	87.5%	79.4%	97.8%	80.2%	92.5%
50-74 %	93.6%	69.4%	86.0%	84.3%	88.1%	97.2%	76.2%	96.1%
75% or more	91.3%	75.3%	81.9%	83.3%	91.8%	94.2%	78.1%	93.2%
Union presence								
No union employees	90.8%	75.1%	83.0%	83.7%	91.9%	94.2%	78.6%	93.2%
Has union employees	93.3%	--	73.5%	76.9%	87.5%	95.9%	68.2%	94.2%
Percent low-wage employees								
50% or more low-wage	88.6%	85.7%	57.1%	74.7%	83.3%	95.2%	71.0%	91.5%
Less than 50% low-wage	91.6%	73.2%	84.6%	83.5%	91.6%	94.7%	78.5%	93.6%
Percent women employees								
Less than 25%	88.4%	70.3%	77.1%	85.4%	87.8%	93.6%	76.8%	91.4%
25-49 %	93.0%	70.6%	94.2%	89.6%	93.1%	94.2%	84.9%	93.9%
50-74 %	93.4%	83.1%	84.1%	74.8%	92.4%	96.8%	76.7%	95.1%
75% or more	90.4%	78.5%	76.8%	77.4%	92.2%	93.5%	73.4%	93.1%
Percent age 50 or older employees								
Less than 25%	89.4%	70.5%	77.5%	84.1%	91.5%	94.2%	76.2%	92.8%
25-49 %	93.3%	81.7%	91.1%	80.6%	92.3%	94.9%	80.3%	94.2%
50-74 %	89.8%	77.8%	88.3%	91.1%	85.6%	94.1%	85.4%	90.8%
75% or more	81.0%	75.9%	58.7% *	53.2% *	96.8%	97.3%	67.7%	96.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	3.41%	2.65%	2.04%	1.09%	0.67%	1.80%	0.56%
Industry group **								
Agric., fish., forest.	13.47%	--	--	14.16%	2.49%	5.16%	22.90% *	3.64%
Mining and manufacturing	1.15%	6.28%	2.21%	3.41%	1.52%	1.68%	3.74%	1.21%
Construction	3.13%	9.51%	7.32%	6.04%	5.60%	5.34%	5.50%	3.41%
Utilities and transp.	1.72%	0.00%	6.60%	3.35%	7.62%	0.88%	3.88%	1.78%
Wholesale trade	2.53%	9.53%	10.30%	7.99%	3.79%	2.94%	7.42%	2.25%
Fin. svcs. and real estate	0.92%	3.39%	4.76%	9.64%	2.66%	0.48%	4.58%	0.78%
Retail trade	1.02%	7.54%	7.13%	6.50%	4.88%	0.55%	4.62%	0.95%
Professional services	1.08%	5.36%	4.24%	4.10%	1.43%	1.52%	3.11%	1.14%
Other services	1.80%	9.25%	4.08%	4.36%	3.79%	2.31%	3.94%	2.00%
Ownership								
For profit, incorporated	0.59%	3.88%	3.40%	2.25%	1.28%	0.65%	2.12%	0.57%
For profit, unincorporated	1.28%	7.40%	5.15%	4.63%	2.03%	1.20%	3.59%	1.21%
Nonprofit	1.80%	12.90%	3.75%	7.04%	2.92%	2.44%	6.52%	1.86%
Age of firm								
Less than 5 years	4.97%	11.04%	2.64%	11.94%	5.49%	0.00%	6.55%	7.70%
5-9 years	2.40%	5.27%	6.08%	3.24%	5.07%	5.53%	3.09%	3.53%
10-19 years	2.18%	6.99%	4.03%	5.58%	3.00%	4.57%	4.05%	2.50%
20 or more years	0.58%	5.01%	4.02%	2.31%	1.18%	0.68%	2.48%	0.57%
Multi/single status								
2 or more locations	0.61%	--	7.06%	4.63%	1.32%	0.68%	6.13%	0.59%
1 location only	1.20%	3.49%	2.84%	2.23%	1.92%	1.93%	1.80%	1.53%
Percent full-time employees								
Less than 25%	7.38%	0.00%	13.41%	19.57% *	10.40%	1.01%	13.47%	8.58%
25-49 %	2.42%	12.29%	8.27%	4.80%	7.44%	0.94%	5.72%	2.56%
50-74 %	1.14%	10.66%	5.27%	5.03%	5.68%	0.67%	5.62%	0.90%
75% or more	0.62%	3.61%	3.03%	2.17%	1.11%	0.80%	1.98%	0.63%
Union presence								
No union employees	0.64%	3.46%	2.71%	2.06%	1.04%	0.88%	1.81%	0.66%
Has union employees	1.07%	--	11.56%	7.75%	4.23%	0.98%	9.60%	1.03%
Percent low-wage employees								
50% or more low-wage	2.07%	5.31%	16.10%	8.46%	4.12%	1.27%	7.86%	1.75%
Less than 50% low-wage	0.57%	3.70%	2.17%	2.09%	1.12%	0.72%	1.83%	0.58%
Percent women employees								
Less than 25%	1.10%	5.32%	5.25%	2.86%	2.25%	1.31%	2.91%	1.11%
25-49 %	1.14%	8.25%	2.18%	2.16%	1.84%	1.55%	2.91%	1.22%
50-74 %	0.87%	6.12%	4.20%	5.20%	1.98%	0.80%	3.85%	0.83%
75% or more	1.26%	7.07%	5.69%	6.56%	2.61%	1.21%	4.92%	1.11%
Percent age 50 or older employees								
Less than 25%	0.92%	5.05%	3.63%	2.74%	1.69%	1.04%	2.45%	0.90%
25-49 %	0.75%	6.34%	2.76%	3.44%	1.43%	0.91%	3.14%	0.76%
50-74 %	1.67%	6.72%	5.09%	2.70%	4.50%	1.76%	3.22%	1.89%
75% or more	6.10%	8.48%	23.97% *	22.25% *	1.56%	1.83%	9.26%	1.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,852	5,674	5,696	5,564	4,973	4,505	5,723	4,704
Industry group **								
Agric., fish., forest.	5,979	--	--	6,821	5,990	4,760	6,479	5,752
Mining and manufacturing	4,594	6,285	5,636	5,325	4,633	4,287	5,683	4,466
Construction	5,327	5,301	5,977	5,574	5,645	3,966	6,096	4,898
Utilities and transp.	4,716	6,442	7,284	5,291	5,001	4,522	5,976	4,633
Wholesale trade	5,059	4,982	6,258	5,477	5,257	4,724	5,503	4,954
Fin. svcs. and real estate	4,427	5,698	5,188	4,677	4,626	4,198	5,139	4,337
Retail trade	5,388	5,457	6,172	5,864	5,449	5,270	5,850	5,337
Professional services	4,717	5,930	5,964	5,600	4,744	4,327	5,878	4,533
Other services	5,095	5,498	5,084	5,728	5,387	4,655	5,464	5,007
Ownership								
For profit, incorporated	4,923	5,709	5,872	5,615	5,128	4,561	5,837	4,761
For profit, unincorporated	5,085	5,680	5,470	5,619	4,958	4,773	5,626	4,942
Nonprofit	4,432	5,251	4,945	5,222	4,598	4,164	5,099	4,373
Age of firm								
Less than 5 years	5,515	6,045	5,898	5,725	4,620	3,848	5,910	4,885
5-9 years	5,378	5,812	5,666	5,813	5,161	4,670	5,906	5,086
10-19 years	5,094	5,390	6,097	5,538	4,818	4,349	5,680	4,821
20 or more years	4,775	5,682	5,519	5,521	4,990	4,510	5,671	4,675
Multi/single status								
2 or more locations	4,658	--	5,355	5,409	4,970	4,506	5,418	4,637
1 location only	5,391	5,653	5,740	5,633	4,977	4,438	5,770	5,051
Percent full-time employees								
Less than 25%	5,818	--	5,564	6,345	6,077	5,569	6,234	5,756
25-49 %	5,086	4,130	5,750	5,356	5,545	4,730	5,431	5,029
50-74 %	4,836	5,342	5,734	5,581	4,979	4,656	5,631	4,751
75% or more	4,826	5,760	5,690	5,553	4,929	4,434	5,737	4,659
Union presence								
No union employees	4,991	5,718	5,718	5,573	5,040	4,614	5,744	4,830
Has union employees	4,290	3,187	4,733	5,288	4,318	4,263	4,951	4,276
Percent low-wage employees								
50% or more low-wage	5,282	5,364	5,614	5,857	5,251	5,166	5,557	5,252
Less than 50% low-wage	4,792	5,706	5,702	5,528	4,930	4,408	5,738	4,623
Percent women employees								
Less than 25%	5,097	5,504	5,656	5,512	5,280	4,620	5,711	4,906
25-49 %	4,514	5,517	5,937	5,608	4,731	4,148	5,829	4,360
50-74 %	4,850	5,937	5,582	5,413	4,854	4,682	5,556	4,778
75% or more	5,039	5,837	5,650	5,774	5,101	4,690	5,791	4,886
Percent age 50 or older employees								
Less than 25%	4,982	5,730	5,496	5,500	5,081	4,524	5,663	4,794
25-49 %	4,720	5,633	5,956	5,660	4,895	4,467	5,851	4,628
50-74 %	5,067	5,489	5,695	5,583	4,906	4,773	5,620	4,907
75% or more	5,237	5,731	6,274	5,078	5,443	4,508	5,851	4,736

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.91	151.68	120.42	84.66	77.50	53.64	74.73	41.98
Industry group **								
Agric., fish., forest.	315.75	--	--	535.80	276.40	728.11	753.72	312.86
Mining and manufacturing	99.50	485.64	331.55	206.92	259.01	96.77	195.31	106.74
Construction	140.03	529.31	286.42	268.47	248.31	220.93	190.19	178.36
Utilities and transp.	192.99	808.35	455.83	360.77	433.25	226.87	432.01	199.58
Wholesale trade	102.70	440.85	445.50	243.64	223.92	128.37	258.39	109.77
Fin. svcs. and real estate	85.94	378.59	382.61	415.54	205.72	98.60	284.86	88.00
Retail trade	120.55	524.53	324.69	278.41	172.82	163.99	253.26	133.14
Professional services	68.05	262.71	189.09	143.37	128.68	91.60	117.65	73.68
Other services	93.12	318.34	294.36	199.21	176.63	132.65	198.85	103.60
Ownership								
For profit, incorporated	46.24	189.68	141.07	102.25	89.71	65.28	88.76	51.23
For profit, unincorporated	94.99	292.70	317.50	202.51	197.11	145.64	161.46	112.51
Nonprofit	87.44	446.65	289.98	228.34	184.29	108.14	234.40	92.44
Age of firm								
Less than 5 years	201.50	370.11	513.14	269.33	289.19	421.78	295.32	224.61
5-9 years	138.33	340.42	353.03	225.26	253.20	292.50	195.50	177.85
10-19 years	151.95	325.64	268.41	187.41	176.39	405.20	157.83	193.10
20 or more years	41.30	216.61	144.92	108.78	91.49	53.65	98.62	44.33
Multi/single status								
2 or more locations	45.14	--	333.67	163.07	91.54	54.47	214.11	45.97
1 location only	66.73	153.57	128.91	97.86	142.31	253.24	79.27	102.70
Percent full-time employees								
Less than 25%	146.28	--	954.54	538.71	202.19	169.75	563.29	144.80
25-49 %	148.55	757.67	662.95	231.82	255.36	220.07	393.50	161.67
50-74 %	107.61	301.75	332.64	219.36	143.39	147.40	184.13	117.91
75% or more	42.49	169.34	133.26	95.12	88.63	58.13	82.91	46.87
Union presence								
No union employees	42.01	153.32	121.72	85.94	80.67	65.40	75.22	47.73
Has union employees	85.69	494.70	787.84	495.96	263.87	92.70	520.71	86.67
Percent low-wage employees								
50% or more low-wage	95.29	454.10	383.33	245.89	200.93	125.01	228.83	102.77
Less than 50% low-wage	41.08	160.40	125.91	90.10	84.54	58.14	78.70	45.62
Percent women employees								
Less than 25%	62.87	289.19	199.19	128.47	151.26	85.76	119.00	72.94
25-49 %	73.72	314.15	278.30	175.52	164.54	83.00	166.81	75.84
50-74 %	79.02	302.12	297.05	215.29	147.83	110.83	186.59	85.34
75% or more	78.67	269.53	221.98	192.54	141.36	112.51	150.02	87.39
Percent age 50 or older employees								
Less than 25%	66.13	234.32	185.81	111.91	131.66	101.15	107.14	76.42
25-49 %	53.68	315.33	194.50	158.48	109.83	69.07	147.45	56.45
50-74 %	98.05	368.32	279.93	222.77	122.40	178.95	175.97	116.36
75% or more	194.42	341.80	478.06	414.86	583.31	178.42	261.37	209.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,209	11,370	10,527	10,410	9,176	8,849	10,878	8,997
Industry group **								
Agric., fish., forest.	9,688	12,189	--	--	9,347	--	--	9,275
Mining and manufacturing	8,699	10,676	12,479	10,041	8,658	8,373	11,359	8,507
Construction	9,731	11,147	11,635	10,123	10,922	7,732	12,367	8,944
Utilities and transp.	8,934	--	11,358	9,792	7,605	9,134	9,726	8,903
Wholesale trade	9,718	13,936	10,054	11,721	10,128	8,854	11,825	9,362
Fin. svcs. and real estate	8,521	10,923	9,752	11,430	8,454	8,144	10,661	8,273
Retail trade	10,558	11,698	9,914	10,778	10,164	10,576	10,671	10,548
Professional services	9,107	12,081	11,169	10,114	9,175	8,663	10,874	8,893
Other services	9,855	9,464	9,456	10,576	10,101	9,692	9,838	9,859
Ownership								
For profit, incorporated	9,291	11,467	11,294	10,662	9,333	8,858	11,374	9,034
For profit, unincorporated	9,527	11,097	9,083	10,294	9,725	9,137	10,123	9,385
Nonprofit	8,713	11,228	8,724	9,435	8,415	8,673	9,343	8,661
Age of firm								
Less than 5 years	9,888	11,309	9,483	10,400	9,402	7,301	10,438	9,198
5-9 years	10,881	10,742	10,222	11,650	11,244	9,806	11,067	10,749
10-19 years	9,893	10,895	11,665	10,230	9,584	8,957	10,895	9,455
20 or more years	9,056	11,800	10,354	10,285	8,948	8,834	10,881	8,911
Multi/single status								
2 or more locations	8,962	13,807	9,645	10,770	9,081	8,846	10,926	8,928
1 location only	10,059	11,195	10,627	10,293	9,348	8,972	10,872	9,413
Percent full-time employees								
Less than 25%	10,957	--	11,604	10,513	11,994	11,195	9,469	11,272
25-49 %	10,086	9,953	9,742	10,563	9,557	10,235	9,846	10,136
50-74 %	9,580	11,507	9,710	11,086	9,715	9,363	10,673	9,457
75% or more	9,118	11,472	10,664	10,353	9,129	8,693	10,966	8,884
Union presence								
No union employees	9,537	11,434	10,618	10,765	9,471	9,087	10,975	9,299
Has union employees	8,228	--	8,587	7,731	7,626	8,363	9,250	8,202
Percent low-wage employees								
50% or more low-wage	10,577	11,263	11,551	11,200	10,051	10,529	11,115	10,507
Less than 50% low-wage	9,112	11,383	10,469	10,356	9,131	8,718	10,861	8,889
Percent women employees								
Less than 25%	9,494	11,270	10,714	10,243	9,714	8,835	11,103	9,139
25-49 %	8,541	12,290	10,134	10,207	8,469	8,205	10,526	8,353
50-74 %	9,318	10,423	10,495	10,359	9,067	9,216	10,245	9,241
75% or more	9,833	11,993	10,817	11,342	9,598	9,560	11,545	9,619
Percent age 50 or older employees								
Less than 25%	9,241	10,704	9,803	10,414	9,148	8,742	10,561	8,962
25-49 %	9,031	13,076	11,217	10,519	9,087	8,779	11,312	8,899
50-74 %	9,919	11,707	10,874	10,322	9,514	9,698	10,926	9,684
75% or more	10,271	11,316	11,539	8,520	10,630	9,408	11,189	9,527

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.85	398.09	341.77	248.87	206.20	116.34	218.54	96.82
Industry group **								
Agric., fish., forest.	914.57	1,203.90	--	--	942.41	--	--	824.22
Mining and manufacturing	190.32	1,687.09	978.17	540.96	482.69	198.45	639.21	193.58
Construction	376.90	1,474.12	800.19	1,049.89	465.21	257.21	516.73	386.28
Utilities and transp.	398.93	--	1,556.71	970.33	1,256.75	358.49	1,153.88	412.18
Wholesale trade	232.74	1,020.25	1,030.40	475.71	513.40	242.93	718.78	228.12
Fin. svcs. and real estate	232.37	765.67	912.60	959.11	628.15	239.71	605.60	236.26
Retail trade	366.45	954.56	1,084.55	606.31	508.14	456.77	614.34	396.78
Professional services	153.51	721.83	647.08	461.06	285.87	203.33	449.27	161.73
Other services	215.12	862.15	685.10	380.53	449.72	332.49	417.83	246.62
Ownership								
For profit, incorporated	109.06	466.43	352.67	302.66	257.68	140.50	226.28	117.62
For profit, unincorporated	229.89	959.59	604.09	463.98	538.78	328.13	457.00	260.85
Nonprofit	216.12	1,371.03	1,340.23	734.11	466.47	260.06	884.62	222.82
Age of firm								
Less than 5 years	475.95	876.38	1,033.14	921.41	784.02	984.47	708.03	665.94
5-9 years	344.06	796.81	768.99	515.70	700.99	659.75	442.49	504.24
10-19 years	330.08	998.11	703.23	507.74	329.38	784.09	462.03	400.45
20 or more years	97.81	584.91	464.85	322.05	230.43	118.90	313.59	102.25
Multi/single status								
2 or more locations	103.56	1,337.93	880.94	295.58	252.74	118.19	583.83	104.70
1 location only	186.99	408.61	365.67	314.39	363.86	608.86	236.76	265.63
Percent full-time employees								
Less than 25%	397.22	--	1,414.48	893.22	703.40	443.87	1,064.97	383.31
25-49 %	429.80	974.45	1,264.77	869.61	587.21	649.49	718.33	491.72
50-74 %	283.51	1,190.33	829.85	503.42	415.61	354.30	650.00	309.06
75% or more	96.11	443.23	385.87	274.27	219.70	121.62	243.85	102.53
Union presence								
No union employees	103.99	396.79	348.52	184.87	221.54	148.21	204.19	115.52
Has union employees	173.72	--	1,696.06	1,223.03	493.14	181.11	1,694.02	173.07
Percent low-wage employees								
50% or more low-wage	281.00	997.35	752.17	711.02	427.62	390.97	572.66	311.85
Less than 50% low-wage	92.49	429.57	356.94	260.46	214.83	118.11	230.66	99.14
Percent women employees								
Less than 25%	155.30	699.28	539.47	446.49	411.73	164.95	372.67	164.75
25-49 %	149.78	862.35	627.68	419.63	336.95	179.94	421.18	155.89
50-74 %	205.35	507.44	646.04	362.44	440.69	266.93	343.40	221.01
75% or more	211.92	1,208.08	1,083.45	513.28	485.68	254.95	621.28	221.19
Percent age 50 or older employees								
Less than 25%	180.90	653.92	531.80	340.53	446.92	234.12	319.68	202.58
25-49 %	115.64	1,020.98	538.78	372.51	243.43	142.34	379.04	119.68
50-74 %	248.15	798.28	646.54	933.63	354.29	400.24	645.45	272.80
75% or more	334.14	672.37	1,163.39	1,265.11	939.20	389.81	564.22	349.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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%	52.6%	57.9%	63.5%	56.6%	51.0%	57.2%	53.9%
Industry group **								
Agric., fish., forest.	41.4%	78.7%	--	46.4% *	34.8% *	51.5% *	44.4% *	40.1% *
Mining and manufacturing	52.9%	73.7%	57.4%	67.3%	52.0%	49.1%	60.3%	52.0%
Construction	61.1%	52.9%	61.7%	64.5%	63.7%	54.7%	61.7%	60.7%
Utilities and transp.	63.4%	--	75.6%	63.7%	61.4%	63.7%	70.2%	62.9%
Wholesale trade	64.0%	49.6%	65.4%	72.2%	70.9%	60.6%	58.5%	65.6%
Fin. svcs. and real estate	47.1%	51.4%	62.0%	46.4%	49.8%	44.7%	52.6%	46.3%
Retail trade	61.8%	62.7%	67.0%	69.9%	66.2%	59.5%	66.6%	61.2%
Professional services	49.9%	54.8%	53.0%	61.9%	53.6%	44.8%	55.7%	48.8%
Other services	57.3%	37.8%	56.3%	64.3%	61.7%	54.0%	52.8%	58.4%
Ownership								
For profit, incorporated	57.2%	53.8%	59.3%	64.2%	58.1%	55.2%	58.6%	56.9%
For profit, unincorporated	57.9%	56.0%	66.1%	68.7%	63.0%	46.6%	63.5%	56.2%
Nonprofit	41.2%	31.6%	38.4%	51.9%	48.2%	35.8%	35.5%	41.8%
Age of firm								
Less than 5 years	58.0%	54.2%	65.3%	57.1%	55.8%	--	58.3%	57.6%
5-9 years	56.7%	56.3%	60.7%	63.0%	53.8%	48.8%	56.0%	57.0%
10-19 years	57.8%	56.1%	59.5%	62.4%	59.9%	48.9%	59.6%	56.9%
20 or more years	53.7%	49.4%	55.5%	64.3%	56.4%	51.1%	56.3%	53.4%
Multi/single status								
2 or more locations	53.1%	--	66.2%	61.1%	57.6%	51.0%	60.2%	52.9%
1 location only	57.7%	52.4%	56.8%	64.5%	54.8%	48.8%	56.7%	58.6%
Percent full-time employees								
Less than 25%	59.1%	--	49.1%	67.2%	66.3%	54.7%	48.7%	61.3%
25-49 %	55.8%	57.6%	54.7%	64.8%	66.7%	47.1%	53.7%	56.3%
50-74 %	47.9%	55.0%	53.3%	58.5%	49.6%	45.5%	52.9%	47.3%
75% or more	55.4%	52.1%	58.9%	63.9%	56.7%	52.4%	58.0%	54.9%
Union presence								
No union employees	56.6%	52.9%	58.3%	63.8%	58.0%	53.5%	57.5%	56.4%
Has union employees	45.1%	--	40.3% *	55.0%	42.4%	45.2%	45.1%	45.1%
Percent low-wage employees								
50% or more low-wage	61.1%	55.1%	57.5%	58.3%	68.0%	59.0%	51.3%	62.5%
Less than 50% low-wage	53.4%	52.3%	57.9%	64.2%	54.8%	49.8%	57.8%	52.6%
Percent women employees								
Less than 25%	60.1%	52.4%	61.5%	67.1%	61.2%	56.6%	61.1%	59.7%
25-49 %	51.4%	54.4%	56.8%	58.2%	54.2%	48.9%	55.5%	50.9%
50-74 %	54.7%	45.6%	54.1%	64.7%	54.7%	53.6%	51.2%	55.1%
75% or more	50.8%	58.3%	56.4%	60.2%	56.5%	44.2%	56.9%	49.4%
Percent age 50 or older employees								
Less than 25%	55.8%	49.8%	56.4%	61.6%	54.2%	55.0%	55.1%	56.0%
25-49 %	53.5%	56.8%	61.5%	66.3%	57.0%	50.1%	61.8%	52.8%
50-74 %	54.2%	52.0%	55.1%	65.2%	63.3%	44.6%	55.1%	53.9%
75% or more	54.4%	56.7%	62.8%	49.1%	59.6%	49.4%	58.1%	51.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	2.91%	2.37%	1.83%	1.70%	1.29%	1.46%	0.97%
Industry group **								
Agric., fish., forest.	11.81%	14.89%	--	17.55% *	19.52% *	18.40% *	16.41% *	15.46% *
Mining and manufacturing	2.36%	7.40%	9.92%	4.58%	5.41%	2.88%	5.20%	2.56%
Construction	3.43%	9.32%	6.31%	6.85%	5.86%	9.58%	3.84%	5.00%
Utilities and transp.	3.19%	--	12.04%	9.27%	8.92%	3.74%	7.73%	3.39%
Wholesale trade	2.61%	10.99%	9.33%	5.58%	4.76%	3.90%	5.79%	2.87%
Fin. svcs. and real estate	2.25%	7.79%	9.70%	7.36%	4.82%	2.94%	5.84%	2.42%
Retail trade	2.87%	10.23%	5.79%	5.46%	3.87%	4.01%	4.13%	3.20%
Professional services	1.52%	4.57%	4.00%	3.25%	2.71%	2.31%	2.49%	1.73%
Other services	2.02%	6.26%	5.28%	3.67%	3.96%	3.28%	3.42%	2.39%
Ownership								
For profit, incorporated	0.98%	3.50%	2.85%	2.29%	2.10%	1.43%	1.76%	1.12%
For profit, unincorporated	2.33%	5.72%	5.15%	3.84%	4.72%	3.82%	2.97%	2.87%
Nonprofit	2.08%	8.06%	6.94%	4.76%	3.55%	3.02%	4.17%	2.26%
Age of firm								
Less than 5 years	3.95%	9.10%	8.42%	6.73%	7.29%	--	5.32%	5.78%
5-9 years	3.12%	5.71%	6.16%	5.62%	6.03%	9.80%	3.95%	4.42%
10-19 years	2.25%	6.14%	4.68%	4.04%	4.55%	4.57%	3.03%	3.03%
20 or more years	0.97%	4.21%	3.30%	2.35%	1.98%	1.35%	1.98%	1.07%
Multi/single status								
2 or more locations	1.06%	--	8.03%	4.12%	2.04%	1.31%	4.58%	1.08%
1 location only	1.35%	2.94%	2.46%	1.94%	3.07%	7.56%	1.54%	2.21%
Percent full-time employees								
Less than 25%	3.56%	--	14.22%	8.65%	5.32%	5.03%	9.29%	3.94%
25-49 %	2.67%	13.09%	10.09%	5.56%	4.38%	4.14%	6.08%	2.96%
50-74 %	2.69%	6.99%	6.24%	4.84%	4.69%	3.77%	3.88%	3.01%
75% or more	0.94%	3.29%	2.70%	2.08%	1.94%	1.43%	1.64%	1.08%
Union presence								
No union employees	0.88%	2.94%	2.40%	1.87%	1.75%	1.43%	1.49%	1.03%
Has union employees	2.26%	--	13.58% *	9.11%	6.24%	2.51%	8.69%	2.31%
Percent low-wage employees								
50% or more low-wage	2.17%	7.49%	6.09%	4.89%	3.79%	3.27%	3.99%	2.40%
Less than 50% low-wage	0.92%	3.13%	2.52%	1.98%	1.85%	1.40%	1.55%	1.06%
Percent women employees								
Less than 25%	1.45%	4.71%	3.57%	3.10%	3.22%	2.38%	2.17%	1.80%
25-49 %	1.51%	6.64%	5.70%	4.21%	3.66%	1.91%	3.55%	1.64%
50-74 %	1.76%	6.13%	5.50%	3.93%	3.14%	2.57%	3.36%	1.92%
75% or more	2.07%	5.81%	5.39%	3.92%	3.56%	3.25%	3.30%	2.40%
Percent age 50 or older employees								
Less than 25%	1.24%	4.12%	3.15%	2.43%	2.74%	2.02%	2.02%	1.50%
25-49 %	1.30%	6.77%	4.82%	3.47%	2.57%	1.74%	2.89%	1.39%
50-74 %	2.41%	6.10%	6.43%	4.47%	3.77%	4.69%	3.71%	2.94%
75% or more	3.67%	7.58%	10.72%	12.36%	9.67%	4.54%	5.76%	4.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.3%	12.8%	24.3%	28.7%	49.4%	63.7%	22.0%	56.0%
Industry group **								
Agric., fish., forest.	24.5% *	0.0%	--	0.7% *	--	--	2.2% *	35.9% *
Mining and manufacturing	60.4%	2.4% *	30.3% *	42.3%	58.8%	73.0%	28.6%	65.0%
Construction	32.0%	16.7% *	9.7% *	18.3%	31.7%	81.2%	16.6%	41.3%
Utilities and transp.	47.7%	--	--	20.7% *	50.6%	52.0%	14.4% *	50.4%
Wholesale trade	52.0%	10.2% *	40.1% *	35.7%	46.9%	68.8%	24.6%	59.0%
Fin. svcs. and real estate	65.3%	19.9% *	54.6%	34.6%	67.5%	72.8%	38.6%	69.6%
Retail trade	38.2%	23.0% *	8.2% *	16.7%	37.3%	44.6%	12.4% *	41.6%
Professional services	57.3%	11.8%	16.1%	36.7%	53.3%	76.0%	21.6%	64.8%
Other services	37.5%	8.0% *	32.5%	20.8%	39.0%	47.0%	22.1%	41.1%
Ownership								
For profit, incorporated	49.6%	12.0%	19.9%	25.4%	46.4%	63.4%	18.8%	55.8%
For profit, unincorporated	43.3%	12.8% *	30.8%	32.7%	48.1%	57.1%	27.0%	48.7%
Nonprofit	61.5%	25.5% *	51.6%	43.0%	59.8%	69.2%	43.6%	63.0%
Age of firm								
Less than 5 years	30.4%	5.4% *	34.1% *	16.7% *	57.1%	--	20.6% *	45.9%
5-9 years	39.5%	11.8% *	23.2% *	30.3%	50.4%	75.3%	20.6%	51.0%
10-19 years	39.0%	11.5% *	12.8% *	26.1%	47.8%	76.4%	18.7%	50.1%
20 or more years	53.2%	15.9%	26.8%	30.0%	49.3%	63.0%	23.9%	57.0%
Multi/single status								
2 or more locations	58.4%	--	35.7% *	34.3%	51.0%	63.4%	32.9%	59.3%
1 location only	31.5%	12.1%	22.6%	26.4%	46.5%	79.6%	20.3%	42.0%
Percent full-time employees								
Less than 25%	22.5%	--	1.8% *	6.9% *	30.8%	27.6%	3.8% *	25.7%
25-49 %	39.0%	11.5% *	39.9% *	26.0%	28.5%	54.9%	27.0% *	41.2%
50-74 %	47.6%	18.3% *	19.7% *	27.8%	48.1%	54.7%	20.3%	51.6%
75% or more	51.9%	12.0%	24.4%	29.6%	51.1%	66.7%	22.4%	58.2%
Union presence								
No union employees	47.5%	13.0%	24.5%	28.5%	49.6%	61.3%	22.2%	53.6%
Has union employees	65.7%	0.0%	--	35.4% *	46.5%	70.0%	13.1% *	66.9%
Percent low-wage employees								
50% or more low-wage	34.1%	15.9% *	19.3% *	12.8%	39.6%	37.6%	17.4%	36.0%
Less than 50% low-wage	53.0%	12.4%	24.7%	30.6%	51.3%	68.2%	22.5%	59.6%
Percent women employees								
Less than 25%	44.1%	15.0%	25.1%	26.1%	40.5%	66.8%	21.5%	51.9%
25-49 %	57.0%	8.0% *	24.8% *	27.6%	58.3%	66.9%	21.8%	61.8%
50-74 %	50.6%	8.5% *	15.1% *	33.5%	48.6%	59.2%	17.6%	54.3%
75% or more	49.8%	16.7% *	30.3% *	30.4%	52.3%	63.1%	26.9%	55.8%
Percent age 50 or older employees								
Less than 25%	43.5%	11.9%	22.6%	27.6%	44.8%	59.7%	19.9%	50.7%
25-49 %	56.4%	13.4% *	24.5% *	28.9%	52.3%	66.0%	24.6%	59.8%
50-74 %	47.1%	7.4% *	35.1%	33.9%	52.1%	61.3%	26.9%	53.6%
75% or more	30.3%	19.1% *	6.8% *	20.2% *	40.9% *	50.7% *	16.5% *	45.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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%	2.49%	3.37%	2.10%	2.27%	1.53%	1.78%	1.19%
Industry group **								
Agric., fish., forest.	10.13% *	0.00%	--	0.56% *	--	--	2.31% *	16.96% *
Mining and manufacturing	2.50%	2.15% *	12.80% *	6.47%	5.39%	3.03%	6.42%	2.64%
Construction	3.87%	7.91% *	4.82% *	4.81%	7.50%	5.77%	3.80%	5.46%
Utilities and transp.	4.47%	--	--	7.47% *	13.49%	5.42%	7.07% *	4.82%
Wholesale trade	3.85%	5.55% *	12.63% *	7.32%	8.85%	4.90%	5.84%	4.34%
Fin. svcs. and real estate	2.59%	8.00% *	14.67%	7.82%	5.82%	3.13%	9.37%	2.70%
Retail trade	3.27%	16.25% *	3.52% *	4.61%	8.49%	4.05%	4.64% *	3.51%
Professional services	1.93%	3.32%	4.38%	4.39%	3.46%	2.31%	2.96%	2.04%
Other services	2.77%	5.41% *	7.81%	4.11%	6.41%	3.92%	4.33%	3.21%
Ownership								
For profit, incorporated	1.24%	2.94%	4.05%	2.45%	2.87%	1.76%	2.10%	1.40%
For profit, unincorporated	2.89%	4.89% *	8.15%	5.28%	5.97%	4.34%	4.05%	3.51%
Nonprofit	2.64%	12.84% *	11.32%	5.87%	4.31%	3.89%	6.88%	2.77%
Age of firm								
Less than 5 years	5.29%	2.67% *	11.84% *	5.35% *	10.76%	--	6.68% *	8.00%
5-9 years	4.89%	4.70% *	8.07% *	6.46%	9.23%	10.15%	4.17%	6.53%
10-19 years	4.19%	3.62% *	3.92% *	4.95%	7.90%	6.44%	3.21%	5.48%
20 or more years	1.14%	4.49%	5.01%	2.60%	2.43%	1.56%	2.56%	1.24%
Multi/single status								
2 or more locations	1.26%	--	14.46% *	4.33%	2.67%	1.54%	6.79%	1.29%
1 location only	1.79%	2.39%	3.12%	2.34%	4.18%	7.56%	1.71%	2.95%
Percent full-time employees								
Less than 25%	3.84%	--	1.91% *	4.61% *	7.57%	5.78%	2.35% *	4.26%
25-49 %	3.93%	8.37% *	16.45% *	6.87%	6.89%	5.62%	9.80% *	4.31%
50-74 %	2.81%	7.39% *	8.18% *	7.07%	6.98%	3.44%	4.55%	3.00%
75% or more	1.20%	2.72%	3.84%	2.33%	2.53%	1.80%	2.00%	1.36%
Union presence								
No union employees	1.13%	2.51%	3.42%	2.14%	2.34%	1.77%	1.80%	1.30%
Has union employees	2.75%	0.00%	--	12.18% *	9.12%	2.84%	6.40% *	2.77%
Percent low-wage employees								
50% or more low-wage	2.91%	7.68% *	7.17% *	3.17%	6.52%	3.63%	4.01%	3.15%
Less than 50% low-wage	1.14%	2.64%	3.61%	2.28%	2.42%	1.72%	1.91%	1.30%
Percent women employees								
Less than 25%	1.96%	4.16%	4.99%	3.12%	4.22%	3.27%	2.56%	2.41%
25-49 %	2.09%	2.81% *	7.54% *	4.45%	4.61%	2.82%	3.85%	2.27%
50-74 %	2.07%	3.96% *	4.75% *	5.13%	4.08%	2.80%	3.01%	2.22%
75% or more	2.44%	6.86% *	9.52% *	5.07%	4.77%	3.39%	5.18%	2.65%
Percent age 50 or older employees								
Less than 25%	1.86%	2.94%	4.11%	3.00%	3.83%	2.88%	2.31%	2.17%
25-49 %	1.49%	6.24% *	7.92% *	3.56%	3.24%	1.97%	3.86%	1.60%
50-74 %	2.78%	2.83% *	9.61%	5.85%	5.83%	4.05%	5.02%	3.22%
75% or more	6.01%	8.18% *	5.48% *	7.16% *	14.18% *	19.14% *	5.67% *	12.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.4%	15.2%	12.3%	12.5%	14.5%	13.1%	14.2%	13.2%
Industry group **								
Agric., fish., forest.	34.1% *	--	0.0%	35.5% *	40.9% *	28.3% *	33.9% *	34.2% *
Mining and manufacturing	12.2%	12.9% *	17.6% *	13.1%	17.2%	8.7%	18.3%	11.4%
Construction	9.8%	15.0% *	12.3% *	7.3% *	11.8% *	6.6% *	11.5%	8.8%
Utilities and transp.	9.5%	--	0.0%	8.1% *	5.4% *	11.0% *	1.5% *	10.1%
Wholesale trade	7.0%	18.2% *	16.6% *	10.4% *	5.5% *	3.4% *	18.0%	3.9%
Fin. svcs. and real estate	12.0%	16.5% *	11.1% *	23.0% *	15.2% *	9.4%	19.2%	10.9%
Retail trade	15.3%	14.2% *	11.8% *	8.5% *	18.4%	16.0%	10.6%	15.9%
Professional services	15.5%	14.6%	12.1%	12.9%	13.7%	17.4%	14.2%	15.7%
Other services	13.4%	15.0% *	12.1% *	12.6%	15.1%	12.7%	11.8%	13.8%
Ownership								
For profit, incorporated	11.1%	16.8%	12.4%	12.2%	12.9%	9.6%	14.5%	10.4%
For profit, unincorporated	12.6%	14.0%	7.8% *	7.4%	15.3%	13.6%	10.3%	13.3%
Nonprofit	22.7%	4.1% *	17.9%	21.2%	17.8%	26.8%	19.4%	23.0%
Age of firm								
Less than 5 years	12.6%	18.0% *	5.9% *	9.1%	18.7% *	0.0%	10.1% *	16.4%
5-9 years	16.1%	16.9%	10.0% *	16.9% *	17.7% *	15.0% *	16.3%	15.9%
10-19 years	13.3%	16.9%	14.7%	12.6%	12.4%	12.9% *	15.3%	12.2%
20 or more years	13.2%	13.1%	13.1%	11.9%	14.3%	13.1%	13.9%	13.1%
Multi/single status								
2 or more locations	12.8%	--	11.6% *	15.0%	12.1%	12.9%	18.0%	12.7%
1 location only	14.8%	15.3%	12.4%	11.3%	18.4%	24.0%	13.7%	15.9%
Percent full-time employees								
Less than 25%	13.5%	--	10.5% *	15.3% *	10.3%	13.9% *	22.3% *	11.7% *
25-49 %	7.7%	10.3% *	9.3% *	16.4%	6.9% *	5.1% *	11.3%	7.0%
50-74 %	22.4%	7.9% *	16.9%	14.8%	21.0%	24.8%	13.4%	23.6%
75% or more	12.0%	16.4%	11.9%	11.9%	14.2%	10.5%	14.3%	11.5%
Union presence								
No union employees	11.4%	15.4%	12.0%	12.6%	14.6%	8.7%	14.2%	10.8%
Has union employees	21.6%	1.5% *	27.2% *	9.8% *	13.2%	23.1%	15.3% *	21.7%
Percent low-wage employees								
50% or more low-wage	12.4%	10.9% *	10.1%	13.4%	9.3%	14.0%	14.6%	12.1%
Less than 50% low-wage	13.5%	15.7%	12.5%	12.3%	15.3%	12.9%	14.2%	13.4%
Percent women employees								
Less than 25%	9.4%	14.8%	11.2%	9.0%	12.0%	6.6%	11.9%	8.5%
25-49 %	13.4%	19.4% *	10.4%	17.9%	16.5%	11.5%	17.0%	13.0%
50-74 %	14.3%	17.6%	13.6%	13.7%	14.4%	14.2%	17.2%	14.0%
75% or more	17.1%	9.8%	14.5%	12.6%	15.1%	20.2%	13.3%	17.9%
Percent age 50 or older employees								
Less than 25%	13.9%	17.1%	15.3%	14.2%	19.0%	9.6%	15.9%	13.3%
25-49 %	13.5%	12.4% *	8.9%	11.0%	12.3%	14.6%	13.1%	13.6%
50-74 %	11.9%	16.5%	9.9% *	9.2%	8.8%	14.6%	11.9%	12.0%
75% or more	7.5%	11.3% *	6.0% *	16.3% *	5.8% *	2.2% *	11.2%	4.0% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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%	2.04%	1.58%	1.28%	1.43%	1.07%	1.12%	0.80%
Industry group **								
Agric., fish., forest.	14.39% *	--	0.00%	21.65% *	23.21% *	16.50% *	20.80% *	18.70% *
Mining and manufacturing	1.94%	5.32% *	6.76% *	3.67%	4.65%	2.33%	4.20%	2.13%
Construction	1.87%	5.26% *	5.13% *	2.27% *	4.55% *	3.55% *	2.59%	2.52%
Utilities and transp.	2.56%	--	0.00%	5.23% *	2.86% *	3.39% *	0.91% *	2.72%
Wholesale trade	1.42%	9.74% *	7.80% *	3.96% *	2.48% *	1.01% *	4.97%	0.97%
Fin. svcs. and real estate	1.96%	6.10% *	5.94% *	8.20% *	5.76% *	2.02%	5.19%	2.12%
Retail trade	1.98%	6.52% *	3.87% *	3.19% *	3.90%	2.65%	2.43%	2.20%
Professional services	1.41%	3.12%	2.40%	2.14%	2.10%	2.37%	1.65%	1.64%
Other services	1.69%	4.78% *	3.70% *	2.51%	3.00%	3.17%	2.19%	2.04%
Ownership								
For profit, incorporated	0.70%	2.70%	1.91%	1.58%	1.59%	1.00%	1.37%	0.79%
For profit, unincorporated	1.68%	3.52%	2.82% *	1.96%	4.29%	2.38%	1.78%	2.10%
Nonprofit	2.35%	1.86% *	5.17%	4.33%	3.58%	3.64%	4.29%	2.55%
Age of firm								
Less than 5 years	2.94%	8.58% *	3.40% *	2.68%	6.68% *	0.00%	3.61% *	4.90%
5-9 years	2.87%	4.37%	3.32% *	5.76% *	5.62% *	8.38% *	3.99%	3.94%
10-19 years	1.62%	4.58%	3.43%	2.61%	3.04%	4.41% *	2.17%	2.16%
20 or more years	0.80%	2.48%	2.30%	1.51%	1.69%	1.11%	1.47%	0.88%
Multi/single status								
2 or more locations	0.87%	--	5.65% *	2.76%	1.61%	1.08%	4.13%	0.89%
1 location only	1.11%	2.07%	1.64%	1.42%	2.73%	6.88%	1.13%	1.88%
Percent full-time employees								
Less than 25%	3.31%	--	7.34% *	7.29% *	2.98%	5.59% *	8.16% *	3.71% *
25-49 %	1.40%	6.21% *	4.45% *	4.41%	2.14% *	2.12% *	3.08%	1.55%
50-74 %	2.04%	2.43% *	4.29%	3.42%	3.84%	2.82%	2.47%	2.28%
75% or more	0.78%	2.39%	1.81%	1.45%	1.63%	1.21%	1.28%	0.90%
Union presence								
No union employees	0.62%	2.07%	1.58%	1.32%	1.54%	0.83%	1.14%	0.72%
Has union employees	2.33%	1.54% *	15.00% *	3.70% *	3.22%	2.68%	6.21% *	2.38%
Percent low-wage employees								
50% or more low-wage	1.58%	3.48% *	2.94%	3.55%	1.95%	2.58%	3.13%	1.75%
Less than 50% low-wage	0.76%	2.24%	1.70%	1.38%	1.61%	1.17%	1.19%	0.88%
Percent women employees								
Less than 25%	1.02%	2.96%	2.55%	1.63%	2.80%	1.46%	1.45%	1.28%
25-49 %	1.23%	6.55% *	2.94%	3.86%	2.69%	1.58%	3.44%	1.31%
50-74 %	1.35%	4.57%	3.97%	3.05%	3.07%	1.79%	2.90%	1.47%
75% or more	2.07%	2.41%	3.48%	2.45%	2.99%	3.61%	1.93%	2.48%
Percent age 50 or older employees								
Less than 25%	1.06%	3.32%	2.39%	1.98%	2.73%	1.42%	1.66%	1.29%
25-49 %	1.04%	4.20% *	2.20%	2.07%	1.83%	1.45%	2.17%	1.12%
50-74 %	2.00%	4.51%	4.63% *	2.49%	2.08%	4.22%	2.60%	2.49%
75% or more	1.81%	3.74% *	3.77% *	7.82% *	2.30% *	1.29% *	3.02%	1.48% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3.8%	7.9%	6.2%	6.0%	4.7%	2.3%	6.8%	3.2%
Industry group **								
Agric., fish., forest.	3.5% *	0.0%	--	--	2.2% *	2.2% *	3.2% *	3.7% *
Mining and manufacturing	3.1%	1.4% *	7.3% *	5.8% *	2.5% *	2.5%	4.8% *	2.9%
Construction	8.8%	11.4% *	10.4% *	5.2% *	8.6% *	12.6% *	8.5%	9.0% *
Utilities and transp.	2.3% *	--	11.4% *	3.3% *	7.2% *	0.5% *	9.3% *	1.8% *
Wholesale trade	3.2%	8.4% *	2.0% *	6.6% *	3.0% *	1.4% *	5.7% *	2.5% *
Fin. svcs. and real estate	3.6%	3.3% *	8.7% *	10.8% *	1.5% *	3.3%	5.4% *	3.3%
Retail trade	1.8%	2.2% *	2.6% *	6.5% *	3.1% *	0.8% *	6.9% *	1.2%
Professional services	3.7%	9.3% *	2.4% *	5.5%	5.4%	2.1%	5.7%	3.3%
Other services	5.3%	10.2%	9.6% *	6.3%	6.1%	3.2% *	9.4%	4.3%
Ownership								
For profit, incorporated	3.9%	8.7%	5.4%	6.4%	4.9%	2.5%	6.8%	3.3%
For profit, unincorporated	3.2%	4.4% *	3.8% *	4.0% *	3.3% *	2.3% *	4.2%	2.9%
Nonprofit	3.9%	12.1% *	14.3% *	6.4% *	5.0%	1.8% *	11.0%	3.2%
Age of firm								
Less than 5 years	6.3% *	7.3% *	1.3% *	9.8% *	7.7% *	--	6.0% *	6.8% *
5-9 years	4.2%	3.4% *	6.8% *	2.9% *	5.9% *	0.3% *	4.9% *	3.7% *
10-19 years	3.7%	5.3% *	4.7% *	4.0% *	3.8%	1.9% *	5.0%	3.0%
20 or more years	3.7%	10.8%	7.4%	6.9%	4.6%	2.4%	8.0%	3.2%
Multi/single status								
2 or more locations	2.9%	0.0%	3.7% *	4.5%	4.5%	2.3%	5.0%	2.9%
1 location only	6.1%	8.1%	6.5%	6.6%	4.9%	1.2% *	7.1%	5.1%
Percent full-time employees								
Less than 25%	3.2% *	--	17.2% *	2.9% *	3.1% *	1.3% *	10.2% *	1.7% *
25-49 %	2.6%	--	1.1% *	3.7% *	4.9% *	1.2% *	2.5% *	2.7%
50-74 %	3.3%	14.5% *	7.0% *	5.2% *	5.1% *	1.8% *	9.8%	2.5% *
75% or more	4.0%	6.9%	6.2%	6.3%	4.6%	2.5%	6.5%	3.5%
Union presence								
No union employees	3.9%	7.6%	6.2%	5.9%	4.1%	2.4%	6.6%	3.3%
Has union employees	3.4%	--	--	8.8% *	10.1% *	2.2% *	12.1% *	3.2%
Percent low-wage employees								
50% or more low-wage	3.2%	6.4% *	7.4% *	5.5%	4.4% *	1.7%	7.5%	2.6%
Less than 50% low-wage	3.9%	8.1%	6.1%	6.1%	4.7%	2.4%	6.7%	3.3%
Percent women employees								
Less than 25%	5.1%	10.2% *	7.1%	5.6%	6.5%	2.6% *	7.1%	4.4%
25-49 %	3.3%	6.2% *	5.8% *	5.3%	3.6%	2.5% *	6.5%	2.8%
50-74 %	3.3%	8.0% *	4.5% *	7.7%	3.6%	2.1%	6.9%	2.8%
75% or more	3.7%	5.4% *	6.6% *	5.7% *	5.3%	2.0% *	6.4%	3.1%
Percent age 50 or older employees								
Less than 25%	4.0%	6.6% *	6.2%	6.5%	4.4%	1.7%	6.6%	3.2%
25-49 %	3.5%	9.6% *	4.2% *	5.7%	4.8%	2.6%	6.4%	3.2%
50-74 %	4.9%	14.8% *	6.9% *	5.6% *	5.3% *	2.3% *	8.6%	3.8%
75% or more	3.7% *	3.7% *	16.8% *	0.0% *	3.1% *	0.7% *	6.3% *	1.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.66%	1.14%	0.78%	0.56%	0.39%	0.72%	0.31%
Industry group **								
Agric., fish., forest.	1.84% *	0.00%	--	--	1.98% *	1.80% *	2.44% *	2.44% *
Mining and manufacturing	0.57%	1.14% *	4.21% *	2.12% *	1.00% *	0.69%	1.83% *	0.59%
Construction	2.48%	5.87% *	3.12% *	2.01% *	3.59% *	10.35% *	2.04%	3.75% *
Utilities and transp.	0.74% *	--	9.57% *	2.12% *	3.30% *	0.26% *	4.52% *	0.71% *
Wholesale trade	0.87%	6.02% *	1.74% *	3.48% *	1.01% *	0.80% *	2.83% *	0.77% *
Fin. svcs. and real estate	0.68%	1.78% *	4.84% *	5.40% *	0.59% *	0.82%	2.04% *	0.72%
Retail trade	0.38%	1.58% *	1.19% *	2.56% *	1.44% *	0.26% *	2.38% *	0.30%
Professional services	0.44%	3.53% *	0.91% *	1.33%	1.02%	0.49%	1.25%	0.46%
Other services	1.01%	2.75%	3.68% *	1.76%	1.61%	1.84% *	2.03%	1.16%
Ownership								
For profit, incorporated	0.37%	2.27%	1.07%	1.02%	0.72%	0.50%	0.86%	0.40%
For profit, unincorporated	0.58%	1.83% *	1.70% *	1.30% *	1.38% *	0.69% *	1.02%	0.69%
Nonprofit	0.60%	4.55% *	6.36% *	1.96% *	1.19%	0.62% *	3.16%	0.57%
Age of firm								
Less than 5 years	2.06% *	4.95% *	1.29% *	3.60% *	5.51% *	--	2.29% *	3.86% *
5-9 years	1.14%	1.38% *	3.24% *	1.49% *	2.58% *	0.23% *	1.50% *	1.60% *
10-19 years	0.61%	2.68% *	1.61% *	1.31% *	0.96%	0.91% *	1.13%	0.69%
20 or more years	0.32%	2.81%	1.74%	1.08%	0.63%	0.41%	1.09%	0.34%
Multi/single status								
2 or more locations	0.33%	0.00%	2.07% *	1.34%	0.70%	0.40%	1.47%	0.34%
1 location only	0.55%	1.69%	1.26%	0.96%	0.95%	0.69% *	0.80%	0.75%
Percent full-time employees								
Less than 25%	0.96% *	--	10.60% *	1.52% *	1.98% *	0.49% *	4.38% *	0.65% *
25-49 %	0.58%	--	0.99% *	1.59% *	1.56% *	0.62% *	1.13% *	0.66%
50-74 %	0.93%	6.03% *	3.61% *	1.69% *	1.97% *	1.19% *	2.72%	0.99% *
75% or more	0.31%	1.71%	1.26%	0.90%	0.62%	0.42%	0.78%	0.34%
Union presence								
No union employees	0.29%	1.66%	1.16%	0.79%	0.51%	0.42%	0.73%	0.32%
Has union employees	0.83%	--	--	4.49% *	3.31% *	0.85% *	5.70% *	0.84%
Percent low-wage employees								
50% or more low-wage	0.53%	2.62% *	2.75% *	1.55%	1.44% *	0.50%	1.62%	0.56%
Less than 50% low-wage	0.32%	1.84%	1.21%	0.86%	0.60%	0.44%	0.78%	0.34%
Percent women employees								
Less than 25%	0.71%	3.43% *	1.55%	1.22%	1.41%	1.28% *	1.17%	0.86%
25-49 %	0.57%	2.36% *	2.31% *	1.40%	0.89%	0.82% *	1.39%	0.62%
50-74 %	0.42%	3.93% *	2.16% *	2.04%	0.85%	0.44%	1.71%	0.41%
75% or more	0.58%	1.79% *	3.24% *	1.77% *	1.40%	0.60% *	1.65%	0.60%
Percent age 50 or older employees								
Less than 25%	0.41%	2.39% *	1.59%	1.15%	0.85%	0.42%	1.02%	0.43%
25-49 %	0.43%	4.15% *	1.70% *	1.27%	0.84%	0.57%	1.30%	0.46%
50-74 %	0.86%	5.38% *	2.98% *	2.13% *	1.71% *	0.93% *	2.16%	0.88%
75% or more	1.27% *	1.44% *	9.07% *	0.04% *	1.71% *	0.48% *	2.40% *	0.55% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.9%	15.0%	17.3%	13.9%	18.5%	30.2%	15.1%	25.5%
Industry group **								
Agric., fish., forest.	13.9% *	0.0%	--	12.8% *	12.2% *	1.5% *	16.0% *	12.9% *
Mining and manufacturing	26.2%	8.7% *	16.9% *	9.1%	21.8%	34.0%	12.6% *	27.9%
Construction	14.9%	5.4% *	11.7% *	20.1% *	10.2% *	20.1%	12.1%	16.5%
Utilities and transp.	21.9%	--	9.8% *	14.1% *	24.1% *	22.8%	7.7% *	22.9%
Wholesale trade	21.9%	9.9% *	10.0% *	7.5% *	15.1%	33.5%	9.0% *	25.6%
Fin. svcs. and real estate	33.0%	12.8% *	15.9% *	15.4%	26.3%	40.1%	14.4%	35.7%
Retail trade	18.9%	13.9% *	13.1% *	13.1% *	8.0%	22.1%	11.6%	19.7%
Professional services	25.9%	15.9%	23.0%	14.4%	20.3%	32.2%	17.4%	27.4%
Other services	19.2%	29.0%	14.6%	13.7%	14.0%	24.5%	19.4%	19.2%
Ownership								
For profit, incorporated	23.5%	11.9%	17.0%	13.7%	18.1%	29.3%	13.8%	25.4%
For profit, unincorporated	20.6%	14.2%	17.7%	13.5%	15.1%	31.0%	15.5%	22.2%
Nonprofit	27.8%	44.8%	18.0%	15.3%	22.1%	33.4%	24.2%	28.1%
Age of firm								
Less than 5 years	16.9%	12.7% *	21.7% *	17.6%	14.5% *	--	19.3%	13.2%
5-9 years	17.8%	15.5%	17.6%	14.9%	15.7%	31.5%	17.4%	18.0%
10-19 years	19.6%	12.2%	14.4%	14.2%	20.8%	30.9%	12.7%	23.2%
20 or more years	25.0%	16.7%	17.4%	13.4%	18.6%	30.1%	14.9%	26.2%
Multi/single status								
2 or more locations	26.9%	--	16.1% *	14.9%	18.9%	30.3%	11.5%	27.4%
1 location only	16.1%	14.7%	17.4%	13.5%	17.9%	21.2%	15.7%	16.5%
Percent full-time employees								
Less than 25%	18.9%	--	9.0% *	11.2% *	13.9%	25.7%	11.6% *	20.5%
25-49 %	29.6%	16.4% *	25.9% *	14.4%	17.2%	42.5%	25.3%	30.4%
50-74 %	23.2%	10.6% *	18.5%	16.2%	18.0%	26.3%	17.0%	24.0%
75% or more	23.8%	15.8%	16.8%	13.7%	18.7%	30.7%	14.5%	25.7%
Union presence								
No union employees	23.1%	14.8%	17.4%	13.4%	17.4%	31.6%	14.9%	25.1%
Has union employees	27.0%	--	12.9% *	26.2% *	29.6%	26.8%	22.0%	27.2%
Percent low-wage employees								
50% or more low-wage	20.0%	15.5% *	13.9% *	18.2%	15.5%	23.4%	17.4%	20.4%
Less than 50% low-wage	24.4%	14.9%	17.6%	13.3%	19.0%	31.1%	14.9%	26.3%
Percent women employees								
Less than 25%	20.8%	10.9%	15.3%	14.7%	14.3%	31.0%	13.4%	23.3%
25-49 %	27.3%	14.1%	18.3%	13.4%	19.1%	33.7%	14.8%	28.9%
50-74 %	23.5%	19.6%	21.0%	10.0%	23.2%	26.1%	17.1%	24.3%
75% or more	23.5%	18.1%	16.3%	16.8%	15.7%	30.4%	16.7%	25.1%
Percent age 50 or older employees								
Less than 25%	21.8%	13.4%	16.4%	12.5%	19.2%	30.2%	15.0%	24.0%
25-49 %	25.4%	17.7%	18.3%	14.9%	17.8%	30.0%	14.2%	26.4%
50-74 %	23.6%	11.4%	21.3%	13.8%	18.4%	33.0%	17.0%	25.6%
75% or more	21.4%	19.9% *	5.6% *	31.4% *	27.4% *	22.4% *	16.3% *	26.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	1.96%	1.87%	1.42%	1.21%	1.11%	1.00%	0.80%
Industry group **								
Agric., fish., forest.	5.53% *	0.00%	--	7.71% *	7.97% *	1.21% *	10.03% *	6.55% *
Mining and manufacturing	2.09%	4.28% *	9.94% *	2.25%	3.42%	3.15%	4.32% *	2.28%
Construction	2.89%	2.49% *	3.87% *	7.53% *	3.57% *	5.79%	2.48%	4.35%
Utilities and transp.	2.43%	--	6.25% *	8.63% *	8.66% *	2.51%	3.34% *	2.61%
Wholesale trade	2.07%	4.61% *	5.65% *	2.90% *	2.95%	3.66%	2.77% *	2.52%
Fin. svcs. and real estate	2.23%	4.12% *	6.16% *	4.16%	5.13%	2.83%	3.10%	2.47%
Retail trade	1.82%	7.96% *	4.16% *	4.35% *	2.12%	2.59%	2.66%	2.05%
Professional services	1.36%	2.88%	3.44%	1.93%	2.05%	2.22%	1.78%	1.56%
Other services	1.25%	7.43%	3.57%	2.17%	2.11%	2.19%	2.66%	1.42%
Ownership								
For profit, incorporated	0.78%	1.89%	2.28%	1.93%	1.50%	1.19%	1.16%	0.91%
For profit, unincorporated	2.03%	3.44%	4.60%	2.34%	2.48%	4.42%	2.18%	2.53%
Nonprofit	1.97%	10.95%	4.50%	2.59%	3.02%	3.15%	3.91%	2.14%
Age of firm								
Less than 5 years	2.80%	3.98% *	7.01% *	5.20%	4.48% *	--	3.97%	3.29%
5-9 years	1.96%	4.20%	5.10%	3.54%	3.18%	7.38%	2.85%	2.63%
10-19 years	2.18%	3.63%	3.35%	2.37%	3.98%	5.58%	1.86%	3.04%
20 or more years	0.79%	3.17%	2.54%	1.99%	1.41%	1.14%	1.35%	0.88%
Multi/single status								
2 or more locations	0.90%	--	6.00% *	3.87%	1.47%	1.13%	2.49%	0.92%
1 location only	0.93%	1.97%	1.97%	1.18%	2.14%	4.95%	1.09%	1.49%
Percent full-time employees								
Less than 25%	3.12%	--	5.04% *	3.68% *	3.54%	5.83%	3.63% *	3.70%
25-49 %	2.50%	8.22% *	8.37% *	3.47%	3.67%	4.14%	5.00%	2.81%
50-74 %	1.85%	3.73% *	4.88%	3.49%	3.44%	2.60%	2.92%	2.07%
75% or more	0.79%	2.30%	2.11%	1.63%	1.37%	1.27%	1.11%	0.91%
Union presence								
No union employees	0.73%	1.98%	1.90%	1.43%	1.19%	1.31%	1.02%	0.87%
Has union employees	1.91%	--	7.99% *	8.87% *	5.34%	2.10%	6.17%	1.94%
Percent low-wage employees								
50% or more low-wage	1.37%	4.84% *	4.68% *	3.30%	2.81%	1.95%	2.85%	1.52%
Less than 50% low-wage	0.76%	2.12%	1.99%	1.56%	1.32%	1.24%	1.07%	0.89%
Percent women employees								
Less than 25%	1.16%	2.46%	2.63%	2.96%	1.89%	2.10%	1.42%	1.47%
25-49 %	1.38%	3.56%	5.42%	2.51%	2.51%	1.91%	2.52%	1.51%
50-74 %	1.32%	5.80%	4.64%	1.80%	2.68%	1.90%	2.62%	1.46%
75% or more	1.74%	4.12%	3.30%	2.55%	1.97%	3.13%	2.07%	2.08%
Percent age 50 or older employees								
Less than 25%	1.06%	2.35%	2.40%	1.36%	2.08%	1.93%	1.34%	1.32%
25-49 %	1.04%	4.46%	4.19%	3.18%	1.74%	1.45%	1.98%	1.12%
50-74 %	1.75%	3.30%	4.78%	2.84%	2.85%	3.72%	2.52%	2.19%
75% or more	4.44%	7.15% *	3.84% *	14.55% *	9.31% *	9.48% *	5.00% *	7.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	9.3%	6.3%	4.2%	5.8%	3.5%	6.7%	4.1%
Industry group **								
Agric., fish., forest.	7.1% *	0.0%	--	1.1% *	9.9% *	16.6% *	2.6% *	9.2% *
Mining and manufacturing	5.6%	3.3% *	0.8% *	4.7% *	6.4% *	5.7%	4.0% *	5.7%
Construction	5.5%	15.3% *	4.0% *	2.9% *	5.7% *	6.0% *	6.3% *	5.0% *
Utilities and transp.	2.8%	--	3.2% *	10.9% *	1.9% *	2.0% *	11.3% *	2.2%
Wholesale trade	3.9%	14.0% *	6.0% *	3.2% *	5.5% *	1.1% *	8.8% *	2.5% *
Fin. svcs. and real estate	4.3%	16.0% *	2.3% *	4.3% *	7.1% *	2.6%	8.4% *	3.8%
Retail trade	2.3%	7.0% *	5.4% *	2.0% *	4.2% *	1.6% *	4.3% *	2.0%
Professional services	5.1%	5.4%	9.5%	5.3% *	7.1%	3.5%	7.0%	4.7%
Other services	4.8%	8.1% *	7.4%	3.1% *	3.1%	5.7% *	6.6%	4.3%
Ownership								
For profit, incorporated	4.4%	8.8%	5.9%	3.4%	6.0%	3.4%	6.3%	4.0%
For profit, unincorporated	5.7%	11.4% *	4.5% *	6.3% *	3.3% *	6.5%	6.5%	5.4%
Nonprofit	4.5%	7.3% *	11.5% *	5.3% *	6.9%	2.3% *	9.9%	3.9%
Age of firm								
Less than 5 years	6.1%	7.7% *	5.8% *	6.4% *	3.3% *	--	6.2% *	6.0% *
5-9 years	5.3%	7.9% *	4.9% *	2.3% *	7.0% *	4.4% *	5.3%	5.3%
10-19 years	5.6%	9.5% *	6.7% *	6.9% *	3.1% *	5.4% *	7.4%	4.7% *
20 or more years	4.3%	10.0% *	6.6%	3.5%	6.2%	3.4%	6.8%	4.0%
Multi/single status								
2 or more locations	4.2%	0.0%	2.3% *	4.4%	6.8%	3.5%	5.3% *	4.2%
1 location only	5.4%	9.5%	6.9%	4.1%	4.0%	4.7% *	6.9%	3.9%
Percent full-time employees								
Less than 25%	5.3%	--	14.1% *	3.3% *	6.4% *	--	7.2% *	4.9% *
25-49 %	4.3%	11.7% *	9.0% *	0.8% *	4.2% *	4.1%	7.2% *	3.7%
50-74 %	3.1%	12.1% *	4.3% *	5.3% *	6.3% *	1.6%	6.8% *	2.6%
75% or more	4.8%	8.8%	6.3%	4.2%	5.8%	3.9%	6.7%	4.4%
Union presence								
No union employees	4.9%	9.4%	6.1%	4.3%	5.9%	3.8%	6.7%	4.5%
Has union employees	3.0%	--	15.8% *	0.2% *	4.6% *	2.7%	5.5% *	2.9%
Percent low-wage employees								
50% or more low-wage	3.2%	12.1% *	11.2% *	4.5% *	2.8% *	1.9%	9.3%	2.3%
Less than 50% low-wage	4.7%	9.0%	5.9%	4.1%	6.3%	3.7%	6.4%	4.4%
Percent women employees								
Less than 25%	4.7%	11.6% *	4.9%	3.5%	6.0%	3.3%	6.4%	4.1%
25-49 %	4.6%	5.9% *	8.7% *	5.2% *	6.6% *	3.4%	6.2%	4.4%
50-74 %	4.2%	9.1% *	6.9%	3.9% *	4.0%	3.9%	7.7%	3.8%
75% or more	4.9%	8.4% *	6.2% *	4.7% *	7.4%	3.2%	6.8%	4.4%
Percent age 50 or older employees								
Less than 25%	4.5%	13.1%	5.6%	5.2%	3.2%	3.5%	7.5%	3.5%
25-49 %	4.1%	3.5% *	7.0%	2.2%	8.1%	2.8%	4.5%	4.0%
50-74 %	5.4%	5.3%	6.9% *	6.2% *	4.2% *	5.5%	7.5%	4.8%
75% or more	13.0% *	8.5% *	8.8% *	3.1% *	4.1% *	25.3% *	8.2% *	17.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	1.94%	0.96%	0.66%	0.87%	0.38%	0.72%	0.36%
Industry group **								
Agric., fish., forest.	4.53% *	0.00%	--	0.89% *	8.76% *	13.82% *	1.89% *	6.63% *
Mining and manufacturing	1.38%	2.39% *	0.44% *	1.50% *	3.96% *	1.34%	1.38% *	1.54%
Construction	1.38%	9.70% *	2.05% *	1.09% *	2.82% *	2.70% *	2.53% *	1.60% *
Utilities and transp.	0.78%	--	2.49% *	5.79% *	0.89% *	0.72% *	6.47% *	0.64%
Wholesale trade	0.94%	7.02% *	3.67% *	1.81% *	2.09% *	0.76% *	3.15% *	0.79% *
Fin. svcs. and real estate	0.75%	7.45% *	1.47% *	1.68% *	2.16% *	0.65%	3.19% *	0.71%
Retail trade	0.47%	4.76% *	2.77% *	0.88% *	1.62% *	0.53% *	1.62% *	0.49%
Professional services	0.57%	1.59%	2.15%	1.66% *	1.54%	0.62%	1.18%	0.64%
Other services	0.91%	3.40% *	2.20%	1.10% *	0.79%	1.89% *	1.39%	1.09%
Ownership								
For profit, incorporated	0.38%	2.19%	1.12%	0.60%	1.15%	0.46%	0.81%	0.43%
For profit, unincorporated	0.88%	4.84% *	1.78% *	2.39% *	1.18% *	1.44%	1.83%	1.00%
Nonprofit	0.81%	4.00% *	3.61% *	2.04% *	2.05%	0.73% *	2.43%	0.86%
Age of firm								
Less than 5 years	1.47%	3.84% *	2.86% *	2.92% *	1.55% *	--	1.93% *	2.24% *
5-9 years	1.09%	2.82% *	2.46% *	1.15% *	2.39% *	2.43% *	1.39%	1.53%
10-19 years	1.09%	3.83% *	2.24% *	2.41% *	1.34% *	2.94% *	1.67%	1.40% *
20 or more years	0.36%	3.24% *	1.27%	0.63%	1.09%	0.39%	1.00%	0.39%
Multi/single status								
2 or more locations	0.39%	0.00%	1.30% *	1.17%	1.20%	0.39%	1.78% *	0.40%
1 location only	0.57%	1.97%	1.07%	0.81%	1.16%	1.89% *	0.78%	0.83%
Percent full-time employees								
Less than 25%	1.54%	--	7.97% *	2.04% *	2.08% *	--	3.28% *	1.74% *
25-49 %	0.92%	7.56% *	4.23% *	0.49% *	2.29% *	1.09%	2.56% *	0.97%
50-74 %	0.68%	5.67% *	1.62% *	1.78% *	3.54% *	0.33%	2.18% *	0.71%
75% or more	0.38%	2.13%	1.11%	0.76%	0.94%	0.49%	0.80%	0.43%
Union presence								
No union employees	0.38%	1.97%	0.95%	0.69%	0.94%	0.52%	0.73%	0.44%
Has union employees	0.46%	--	9.71% *	0.21% *	2.05% *	0.45%	3.28% *	0.46%
Percent low-wage employees								
50% or more low-wage	0.51%	6.64% *	3.60% *	1.73% *	0.86% *	0.47%	2.59%	0.42%
Less than 50% low-wage	0.36%	2.00%	0.99%	0.72%	1.00%	0.43%	0.74%	0.41%
Percent women employees								
Less than 25%	0.52%	3.89% *	1.37%	0.77%	1.23%	0.66%	1.21%	0.56%
25-49 %	0.73%	2.49% *	2.84% *	2.15% *	2.42% *	0.66%	1.39%	0.80%
50-74 %	0.60%	3.45% *	1.82%	1.39% *	1.15%	0.85%	1.60%	0.65%
75% or more	0.72%	4.10% *	2.06% *	1.42% *	2.17%	0.73%	1.62%	0.79%
Percent age 50 or older employees								
Less than 25%	0.45%	3.48%	1.33%	1.13%	0.65%	0.67%	1.14%	0.47%
25-49 %	0.45%	1.53% *	1.82%	0.55%	1.61%	0.36%	0.88%	0.49%
50-74 %	0.86%	1.38%	2.47% *	2.34% *	1.48% *	1.50%	1.82%	0.97%
75% or more	4.50% *	4.24% *	4.48% *	1.55% *	2.23% *	8.71% *	2.99% *	7.32% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.4%	6.7%	14.1%	18.2%	27.9%	32.4%	12.6%	30.2%
Industry group **								
Agric., fish., forest.	10.2% *	0.0%	--	0.3% *	12.7% *	43.9% *	1.0% *	14.4% *
Mining and manufacturing	32.0%	1.8% *	17.4% *	28.5%	30.5%	35.9%	17.2%	33.8%
Construction	19.6%	8.8% *	6.0% *	11.8%	20.2%	44.4%	10.2%	25.1%
Utilities and transp.	30.3%	--	--	13.2% *	31.1% *	33.1%	10.1% *	31.7%
Wholesale trade	33.3%	5.0% *	26.2% *	25.8%	33.3%	41.7%	14.4%	38.7%
Fin. svcs. and real estate	30.8%	10.2% *	33.9% *	16.0%	33.6%	32.5%	20.3% *	32.3%
Retail trade	23.6%	14.4% *	5.5% *	11.6%	24.7%	26.5%	8.3% *	25.5%
Professional services	28.6%	6.5%	8.5%	22.7%	28.5%	34.0%	12.0%	31.6%
Other services	21.5%	3.0% *	18.3%	13.4%	24.1%	25.4%	11.6%	24.0%
Ownership								
For profit, incorporated	28.3%	6.5%	11.8%	16.3%	27.0%	35.0%	11.0%	31.8%
For profit, unincorporated	25.0%	7.1% *	20.4%	22.4%	30.3%	26.6%	17.2%	27.4%
Nonprofit	25.3%	8.1% *	19.8% *	22.3%	28.8%	24.8%	15.5%	26.3%
Age of firm								
Less than 5 years	17.6%	2.9% *	22.3% *	9.5% *	31.9%	--	12.0% *	26.4%
5-9 years	22.4%	6.6% *	14.1% *	19.1%	27.1%	36.7%	11.6%	29.1%
10-19 years	22.5%	6.4% *	7.6% *	16.3%	28.6%	37.4%	11.2%	28.5%
20 or more years	28.6%	7.8% *	14.9%	19.3%	27.8%	32.2%	13.5%	30.4%
Multi/single status								
2 or more locations	31.0%	--	23.6% *	21.0%	29.4%	32.3%	19.8%	31.3%
1 location only	18.2%	6.4%	12.8%	17.1%	25.5%	38.9%	11.5%	24.6%
Percent full-time employees								
Less than 25%	13.3%	--	0.9% *	--	20.4%	15.1%	1.8% *	15.7%
25-49 %	21.8%	6.6% *	21.8% *	16.8%	19.0%	25.9%	14.5% *	23.2%
50-74 %	22.8%	10.0% *	10.5% *	16.3%	23.9%	24.9%	10.7%	24.4%
75% or more	28.8%	6.2%	14.4%	18.9%	29.0%	35.0%	13.0%	31.9%
Union presence								
No union employees	26.9%	6.8%	14.3%	18.2%	28.8%	32.8%	12.8%	30.2%
Has union employees	29.6%	0.0%	--	19.5% *	19.7%	31.6%	5.9% *	30.2%
Percent low-wage employees								
50% or more low-wage	20.8%	8.8% *	11.1% *	7.5%	27.0%	22.2%	8.9%	22.5%
Less than 50% low-wage	28.3%	6.5%	14.3%	19.6%	28.1%	33.9%	13.0%	31.3%
Percent women employees								
Less than 25%	26.5%	7.9%	15.5%	17.5%	24.8%	37.8%	13.1%	31.0%
25-49 %	29.3%	4.3% *	14.1% *	16.1%	31.6%	32.7%	12.1%	31.5%
50-74 %	27.7%	3.9% *	8.1% *	21.7%	26.6%	31.7%	9.0%	29.9%
75% or more	25.3%	9.7% *	17.1% *	18.3%	29.5%	27.9%	15.3%	27.6%
Percent age 50 or older employees								
Less than 25%	24.3%	5.9%	12.8%	17.0%	24.3%	32.8%	11.0%	28.4%
25-49 %	30.2%	7.6% *	15.1% *	19.2%	29.8%	33.0%	15.2%	31.5%
50-74 %	25.5%	3.8% *	19.3% *	22.1%	33.0%	27.4%	14.8%	28.9%
75% or more	16.5%	10.8% *	--	9.9% *	24.4% *	25.1% *	9.6% *	23.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	1.34%	2.15%	1.43%	1.62%	1.10%	1.09%	0.85%
Industry group **								
Agric., fish., forest.	4.45% *	0.00%	--	0.26% *	8.05% *	19.10% *	1.04% *	6.95% *
Mining and manufacturing	2.00%	1.56% *	8.62% *	5.06%	4.48%	2.55%	4.32%	2.19%
Construction	2.72%	4.48% *	3.06% *	3.34%	5.24%	8.51%	2.47%	4.04%
Utilities and transp.	3.38%	--	--	5.13% *	10.89% *	3.96%	5.06% *	3.62%
Wholesale trade	2.86%	2.63% *	9.39% *	5.79%	6.60%	4.16%	3.58%	3.35%
Fin. svcs. and real estate	1.86%	4.35% *	12.62% *	4.27%	4.18%	2.29%	6.13% *	1.95%
Retail trade	2.50%	11.08% *	2.32% *	3.21%	5.68%	3.18%	3.16% *	2.70%
Professional services	1.41%	1.81%	2.44%	2.97%	2.56%	2.21%	1.74%	1.62%
Other services	1.85%	2.12% *	4.86%	2.68%	4.50%	2.78%	2.42%	2.23%
Ownership								
For profit, incorporated	0.88%	1.63%	2.60%	1.70%	1.98%	1.26%	1.31%	1.01%
For profit, unincorporated	2.04%	2.80% *	5.68%	3.72%	4.75%	3.12%	2.67%	2.52%
Nonprofit	1.83%	4.83% *	6.38% *	3.60%	3.29%	2.68%	3.39%	1.98%
Age of firm								
Less than 5 years	3.34%	1.38% *	8.05% *	3.47% *	8.15%	--	4.01% *	5.83%
5-9 years	3.31%	2.70% *	5.33% *	4.60%	6.55%	10.40%	2.53%	4.83%
10-19 years	2.56%	1.98% *	2.38% *	3.21%	5.64%	4.48%	1.97%	3.42%
20 or more years	0.82%	2.36% *	3.15%	1.81%	1.73%	1.13%	1.57%	0.90%
Multi/single status								
2 or more locations	0.92%	--	11.28% *	3.07%	1.98%	1.10%	4.81%	0.94%
1 location only	1.15%	1.28%	1.91%	1.57%	2.76%	7.69%	1.02%	2.00%
Percent full-time employees								
Less than 25%	2.22%	--	0.89% *	--	5.62%	3.07%	1.08% *	2.57%
25-49 %	2.40%	4.57% *	11.19% *	4.69%	4.67%	3.42%	5.92% *	2.62%
50-74 %	2.10%	4.16% *	4.75% *	4.61%	4.72%	2.77%	2.56%	2.32%
75% or more	0.84%	1.45%	2.48%	1.60%	1.82%	1.28%	1.24%	0.98%
Union presence								
No union employees	0.79%	1.36%	2.19%	1.46%	1.70%	1.22%	1.11%	0.93%
Has union employees	1.98%	0.00%	--	7.32% *	4.61%	2.24%	2.79% *	2.03%
Percent low-wage employees								
50% or more low-wage	2.07%	4.40% *	4.29% *	1.76%	4.95%	2.72%	2.15%	2.31%
Less than 50% low-wage	0.80%	1.42%	2.30%	1.59%	1.70%	1.20%	1.18%	0.92%
Percent women employees								
Less than 25%	1.38%	2.22%	3.27%	2.27%	2.91%	2.48%	1.63%	1.75%
25-49 %	1.37%	1.51% *	4.76% *	2.83%	3.51%	1.72%	2.30%	1.50%
50-74 %	1.48%	1.85% *	2.64% *	3.43%	2.77%	2.10%	1.61%	1.63%
75% or more	1.72%	4.14% *	6.25% *	3.31%	3.72%	2.59%	3.28%	1.98%
Percent age 50 or older employees								
Less than 25%	1.20%	1.48%	2.49%	2.00%	2.51%	2.01%	1.34%	1.46%
25-49 %	1.09%	3.59% *	5.38% *	2.53%	2.41%	1.41%	2.58%	1.17%
50-74 %	1.95%	1.46% *	6.18% *	4.01%	4.39%	2.97%	3.06%	2.33%
75% or more	3.53%	5.00% *	--	3.76% *	10.40% *	9.75% *	3.46% *	6.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

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, 2025

Characteristics	Total	Less than 10 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%	45.9%	43.8%	45.2%	28.7%	18.5%	44.6%	23.7%
Industry group **								
Agric., fish., forest.	31.3% *	78.7%	--	46.1% *	22.1% *	7.6% *	43.4% *	25.7% *
Mining and manufacturing	20.9%	71.9%	40.0%	38.8%	21.4%	13.2%	43.0%	18.2%
Construction	41.5%	44.1%	55.7%	52.7%	43.5%	10.3% *	51.5%	35.6%
Utilities and transp.	33.2%	--	71.2%	50.5%	30.4%	30.5%	60.1%	31.2%
Wholesale trade	30.7%	44.5%	39.1%	46.4%	37.6%	18.9%	44.1%	26.9%
Fin. svcs. and real estate	16.3%	41.2%	28.1%	30.4%	16.2%	12.2%	32.3%	14.1%
Retail trade	38.2%	48.3%	61.5%	58.2%	41.5%	33.0%	58.4%	35.7%
Professional services	21.3%	48.3%	44.5%	39.2%	25.1%	10.8%	43.7%	17.2%
Other services	35.8%	34.7%	38.0%	50.9%	37.6%	28.6%	41.1%	34.4%
Ownership								
For profit, incorporated	28.8%	47.3%	47.5%	47.9%	31.2%	20.2%	47.6%	25.1%
For profit, unincorporated	32.8%	48.9%	45.8%	46.3%	32.7%	20.0%	46.3%	28.8%
Nonprofit	15.9%	23.6%	18.6%	29.6%	19.4%	11.0%	20.0%	15.4%
Age of firm								
Less than 5 years	40.4%	51.3%	43.1%	47.6%	24.0%	--	46.3%	31.1%
5-9 years	34.3%	49.7%	46.6%	43.9%	26.7%	12.0% *	44.5%	28.0%
10-19 years	35.3%	49.6%	51.9%	46.1%	31.3%	11.6%	48.4%	28.4%
20 or more years	25.2%	41.6%	40.6%	45.0%	28.6%	18.9%	42.9%	23.0%
Multi/single status								
2 or more locations	22.1%	--	42.6%	40.2%	28.3%	18.7%	40.4%	21.5%
1 location only	39.5%	46.1%	44.0%	47.4%	29.3%	10.0% *	45.2%	34.0%
Percent full-time employees								
Less than 25%	45.8%	--	48.3%	62.6%	45.9%	39.6%	46.8%	45.6%
25-49 %	34.0%	51.0%	32.9%	48.0%	47.7%	21.3%	39.2%	33.1%
50-74 %	25.1%	44.9%	42.8%	42.2%	25.7%	20.6%	42.2%	22.9%
75% or more	26.6%	45.8%	44.5%	45.0%	27.7%	17.4%	45.1%	22.9%
Union presence								
No union employees	29.7%	46.0%	44.0%	45.7%	29.3%	20.7%	44.7%	26.2%
Has union employees	15.4%	--	35.7% *	35.5%	22.7%	13.5%	39.2%	14.9%
Percent low-wage employees								
50% or more low-wage	40.3%	46.3%	46.4%	50.8%	41.0%	36.8%	42.4%	40.0%
Less than 50% low-wage	25.1%	45.8%	43.6%	44.5%	26.7%	15.9%	44.8%	21.2%
Percent women employees								
Less than 25%	33.6%	44.5%	46.1%	49.6%	36.4%	18.8%	48.0%	28.7%
25-49 %	22.1%	50.1%	42.8%	42.1%	22.6%	16.2%	43.4%	19.5%
50-74 %	27.0%	41.7%	45.9%	43.0%	28.1%	21.9%	42.1%	25.2%
75% or more	25.5%	48.6%	39.4%	41.9%	27.0%	16.3%	41.6%	21.8%
Percent age 50 or older employees								
Less than 25%	31.5%	43.9%	43.7%	44.6%	30.0%	22.2%	44.1%	27.6%
25-49 %	23.3%	49.2%	46.5%	47.2%	27.2%	17.0%	46.6%	21.2%
50-74 %	28.6%	48.1%	35.7%	43.1%	30.3%	17.3%	40.3%	25.0%
75% or more	37.9%	45.9%	58.5%	39.2%	35.3%	24.4% *	48.5%	28.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	2.91%	2.37%	1.87%	1.46%	0.93%	1.47%	0.76%
Industry group **								
Agric., fish., forest.	10.78% *	14.89%	--	17.48% *	18.13% *	5.42% *	16.22% *	13.99% *
Mining and manufacturing	1.58%	7.66%	8.71%	4.69%	3.37%	1.69%	4.99%	1.61%
Construction	3.11%	8.80%	6.33%	6.39%	6.02%	3.57% *	3.85%	4.24%
Utilities and transp.	3.11%	--	12.90%	8.75%	7.70%	3.89%	8.35%	3.33%
Wholesale trade	2.72%	11.03%	9.50%	6.15%	6.84%	3.12%	5.78%	3.05%
Fin. svcs. and real estate	1.49%	7.58%	7.87%	6.26%	3.41%	1.75%	4.92%	1.54%
Retail trade	2.37%	11.01%	6.18%	5.97%	6.32%	3.06%	4.61%	2.61%
Professional services	1.07%	4.69%	4.00%	3.41%	2.04%	1.07%	2.55%	1.08%
Other services	1.89%	6.04%	5.41%	4.11%	4.24%	2.55%	3.49%	2.19%
Ownership								
For profit, incorporated	0.84%	3.49%	2.88%	2.28%	1.96%	1.15%	1.77%	0.94%
For profit, unincorporated	2.02%	5.81%	6.33%	4.66%	4.07%	2.48%	3.40%	2.35%
Nonprofit	1.22%	6.71%	4.66%	4.15%	2.24%	1.56%	2.94%	1.31%
Age of firm								
Less than 5 years	4.04%	9.16%	9.85%	5.79%	6.01%	--	5.83%	4.92%
5-9 years	2.91%	5.80%	6.21%	5.30%	4.98%	4.56% *	3.77%	3.79%
10-19 years	2.80%	6.24%	4.79%	4.41%	4.79%	3.42%	3.17%	3.51%
20 or more years	0.75%	4.06%	3.09%	2.36%	1.65%	0.96%	1.95%	0.80%
Multi/single status								
2 or more locations	0.79%	--	8.29%	3.67%	1.71%	0.95%	4.21%	0.81%
1 location only	1.33%	2.94%	2.47%	2.12%	2.74%	3.70% *	1.56%	2.10%
Percent full-time employees								
Less than 25%	3.97%	--	14.29%	9.16%	5.50%	5.45%	9.37%	4.36%
25-49 %	2.77%	13.89%	8.67%	6.04%	5.74%	3.30%	5.89%	3.10%
50-74 %	1.66%	7.26%	5.98%	4.83%	3.51%	2.14%	3.84%	1.79%
75% or more	0.79%	3.27%	2.73%	2.10%	1.63%	1.09%	1.66%	0.88%
Union presence								
No union employees	0.76%	2.94%	2.40%	1.91%	1.52%	1.15%	1.49%	0.87%
Has union employees	1.43%	--	13.11% *	9.09%	5.35%	1.45%	8.80%	1.43%
Percent low-wage employees								
50% or more low-wage	2.02%	7.56%	6.40%	5.14%	4.58%	2.57%	3.94%	2.24%
Less than 50% low-wage	0.73%	3.14%	2.51%	2.00%	1.53%	1.01%	1.57%	0.81%
Percent women employees								
Less than 25%	1.37%	4.75%	3.90%	3.04%	3.19%	1.99%	2.32%	1.65%
25-49 %	1.26%	6.59%	5.46%	4.02%	2.73%	1.61%	3.44%	1.34%
50-74 %	1.38%	6.01%	5.49%	4.45%	2.68%	1.86%	3.26%	1.49%
75% or more	1.50%	6.20%	5.07%	4.04%	2.71%	1.88%	3.33%	1.58%
Percent age 50 or older employees								
Less than 25%	1.20%	4.08%	3.20%	2.47%	2.45%	1.76%	2.04%	1.39%
25-49 %	0.97%	7.08%	5.04%	3.48%	2.10%	1.22%	3.00%	1.02%
50-74 %	1.90%	6.09%	6.00%	4.97%	3.90%	2.87%	3.60%	2.22%
75% or more	4.01%	7.30%	11.11%	11.28%	8.60%	9.71% *	5.73%	6.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.3%	49.5%	54.6%	56.2%	51.1%	50.5%	52.0%	51.2%
Industry group **								
Agric., fish., forest.	50.5%	--	--	--	56.8% *	--	48.0% *	52.8% *
Mining and manufacturing	52.1%	41.0% *	57.0%	54.1%	51.6%	52.1%	47.7%	52.4%
Construction	50.7%	46.1%	61.4%	42.5%	64.9%	41.0%	49.4%	51.2%
Utilities and transp.	56.2%	100.0%	--	66.9%	36.1% *	61.2%	81.5%	55.2%
Wholesale trade	58.4%	49.3%	74.8%	71.4%	55.0%	56.7%	61.7%	57.6%
Fin. svcs. and real estate	44.6%	54.8%	57.8%	52.3%	35.7%	45.7%	55.4%	43.2%
Retail trade	58.7%	75.0%	51.8%	69.3%	68.1%	56.0%	61.6%	58.3%
Professional services	48.5%	46.7%	47.2%	51.9%	53.5%	46.3%	46.3%	48.9%
Other services	55.6%	45.7%	57.1%	64.4%	55.5%	54.5%	52.9%	56.3%
Ownership								
For profit, incorporated	54.2%	51.6%	54.6%	58.5%	51.9%	54.5%	53.1%	54.4%
For profit, unincorporated	51.5%	43.3%	68.4%	58.4%	63.5%	41.6%	58.0%	49.7%
Nonprofit	40.4%	46.2%	28.7% *	44.0%	42.1%	39.4%	36.3%	40.8%
Age of firm								
Less than 5 years	61.7%	36.1%	76.0%	60.7%	68.0%	--	56.8%	67.9%
5-9 years	51.7%	57.9%	56.1%	63.0%	46.3%	40.4%	57.6%	47.3%
10-19 years	54.8%	53.4%	60.9%	55.8%	55.1%	51.4%	55.1%	54.6%
20 or more years	50.8%	47.5%	48.6%	55.1%	50.5%	50.6%	48.8%	51.0%
Multi/single status								
2 or more locations	51.1%	--	59.0%	62.8%	50.9%	50.7%	53.1%	51.1%
1 location only	51.9%	49.7%	54.1%	53.9%	51.4%	42.3%	51.8%	52.1%
Percent full-time employees								
Less than 25%	58.2%	--	--	85.3%	69.4%	44.8%	58.5%	58.2%
25-49 %	58.3%	57.4%	57.1%	55.2%	56.3%	60.0%	54.8%	59.1%
50-74 %	46.7%	50.2%	51.2%	53.2%	56.0%	44.6%	48.1%	46.5%
75% or more	51.7%	49.2%	55.0%	55.8%	50.6%	51.4%	52.2%	51.6%
Union presence								
No union employees	54.1%	49.8%	55.6%	60.4%	54.9%	52.7%	53.3%	54.3%
Has union employees	42.7%	--	35.8% *	26.6%	32.0%	45.9%	31.6%	43.1%
Percent low-wage employees								
50% or more low-wage	59.0%	69.9%	38.4% *	60.5%	68.8%	56.8%	51.3%	60.3%
Less than 50% low-wage	50.8%	47.4%	56.0%	55.9%	50.1%	50.0%	52.0%	50.6%
Percent women employees								
Less than 25%	53.9%	50.1%	59.6%	55.3%	55.9%	52.0%	52.8%	54.2%
25-49 %	50.7%	45.1%	60.8%	49.4%	52.5%	49.9%	52.0%	50.6%
50-74 %	52.7%	59.5%	41.1%	67.2%	46.7%	53.3%	53.7%	52.6%
75% or more	45.7%	38.2%	46.7%	52.8%	47.0%	44.4%	47.6%	45.4%
Percent age 50 or older employees								
Less than 25%	53.2%	48.6%	55.5%	60.6%	49.4%	53.2%	54.2%	52.9%
25-49 %	50.9%	41.4%	55.5%	53.1%	52.0%	50.4%	49.5%	51.0%
50-74 %	47.9%	42.9%	55.4%	54.0%	50.6%	44.2%	48.8%	47.7%
75% or more	50.6%	62.5%	38.2% *	23.2% *	76.1%	43.9%	52.4%	48.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.10%	3.82%	3.23%	2.50%	2.53%	1.49%	2.02%	1.23%
Industry group **								
Agric., fish., forest.	13.74%	--	--	--	22.82% *	--	20.23% *	17.99% *
Mining and manufacturing	2.41%	12.82% *	11.53%	7.12%	5.86%	2.78%	6.54%	2.55%
Construction	5.01%	9.57%	7.72%	6.89%	6.16%	11.73%	5.54%	6.65%
Utilities and transp.	4.70%	0.00%	--	13.47%	11.36% *	4.53%	7.36%	4.86%
Wholesale trade	3.33%	9.27%	11.72%	6.95%	6.49%	4.89%	7.01%	3.75%
Fin. svcs. and real estate	2.86%	10.51%	9.94%	9.84%	6.74%	3.19%	6.39%	3.08%
Retail trade	4.28%	11.60%	9.50%	7.07%	6.52%	5.68%	5.94%	4.71%
Professional services	1.97%	7.21%	5.09%	4.34%	4.69%	2.62%	3.53%	2.19%
Other services	3.00%	8.95%	6.60%	4.77%	4.91%	5.04%	4.55%	3.59%
Ownership								
For profit, incorporated	1.23%	4.29%	3.70%	2.96%	3.06%	1.58%	2.29%	1.37%
For profit, unincorporated	3.13%	9.14%	6.38%	5.36%	5.36%	4.80%	4.66%	3.70%
Nonprofit	3.19%	13.39%	8.80% *	7.01%	6.60%	4.29%	6.57%	3.42%
Age of firm								
Less than 5 years	5.07%	10.52%	7.57%	9.96%	7.63%	--	7.32%	6.54%
5-9 years	3.91%	8.96%	7.61%	6.88%	7.18%	10.33%	5.00%	5.46%
10-19 years	2.81%	9.68%	6.38%	5.85%	5.42%	5.27%	4.68%	3.50%
20 or more years	1.23%	5.03%	4.34%	3.10%	2.97%	1.54%	2.62%	1.33%
Multi/single status								
2 or more locations	1.32%	--	8.90%	4.41%	3.26%	1.51%	5.45%	1.35%
1 location only	1.91%	4.02%	3.47%	2.97%	4.28%	5.86%	2.18%	3.07%
Percent full-time employees								
Less than 25%	5.91%	--	--	6.96%	8.28%	6.43%	13.47%	6.57%
25-49 %	5.10%	14.17%	14.97%	9.11%	7.10%	8.18%	8.56%	5.89%
50-74 %	3.37%	10.60%	8.14%	6.96%	6.57%	4.35%	5.76%	3.76%
75% or more	1.20%	4.22%	3.63%	2.73%	2.71%	1.62%	2.24%	1.34%
Union presence								
No union employees	1.14%	3.89%	3.32%	2.37%	2.48%	1.67%	2.04%	1.31%
Has union employees	2.74%	--	11.98% *	7.57%	8.77%	2.91%	9.16%	2.81%
Percent low-wage employees								
50% or more low-wage	4.40%	8.78%	12.51% *	7.54%	4.56%	6.62%	7.17%	4.99%
Less than 50% low-wage	1.13%	4.05%	3.25%	2.62%	2.64%	1.51%	2.11%	1.26%
Percent women employees								
Less than 25%	1.88%	5.40%	5.22%	4.07%	4.18%	2.89%	3.18%	2.22%
25-49 %	1.74%	9.05%	6.55%	5.07%	4.26%	2.15%	4.29%	1.87%
50-74 %	2.51%	8.05%	5.90%	4.44%	4.99%	3.32%	4.28%	2.73%
75% or more	2.87%	8.82%	7.75%	5.90%	8.07%	3.35%	5.10%	3.22%
Percent age 50 or older employees								
Less than 25%	2.07%	5.24%	4.66%	3.41%	4.40%	3.32%	2.81%	2.49%
25-49 %	1.38%	10.37%	5.35%	3.91%	3.04%	1.72%	3.65%	1.45%
50-74 %	4.21%	8.34%	7.26%	8.00%	9.98%	6.21%	5.14%	5.10%
75% or more	4.96%	9.11%	17.50% *	12.11% *	8.32%	4.65%	8.51%	4.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.8%	17.2%	29.7%	32.6%	57.0%	67.8%	25.3%	62.9%
Industry group **								
Agric., fish., forest.	52.7% *	0.0%	--	--	91.7%	--	--	87.6%
Mining and manufacturing	66.2%	--	24.5% *	38.8%	66.9%	72.5%	17.6% *	69.7%
Construction	45.9%	15.8% *	17.9% *	26.0%	41.9%	88.5%	22.0%	54.9%
Utilities and transp.	54.9%	--	--	33.1% *	47.0% *	59.8%	16.8% *	57.1%
Wholesale trade	55.8%	--	36.4% *	27.3%	52.0%	72.8%	22.0% *	64.0%
Fin. svcs. and real estate	67.6%	29.2% *	35.1% *	36.3% *	65.3%	77.1%	33.8%	73.4%
Retail trade	38.6%	28.3% *	0.7% *	22.4% *	40.1%	42.7%	16.6% *	41.1%
Professional services	65.3%	17.8% *	24.0%	37.1%	62.1%	77.7%	25.2%	70.8%
Other services	40.6%	10.9% *	50.6%	31.6%	40.1%	45.1%	32.6%	42.6%
Ownership								
For profit, incorporated	57.2%	13.4%	22.5%	31.6%	55.2%	67.3%	20.7%	62.6%
For profit, unincorporated	51.1%	32.7% *	42.8%	31.2%	58.2%	59.4%	36.0%	56.0%
Nonprofit	66.2%	19.8% *	59.4%	40.3%	62.7%	74.4%	37.3%	68.6%
Age of firm								
Less than 5 years	40.5%	--	35.4% *	28.9% *	60.4%	--	25.0% *	57.0%
5-9 years	42.1%	29.3% *	38.3%	26.5%	49.5%	74.9%	29.3%	53.7%
10-19 years	46.9%	4.4% *	26.2% *	32.9%	56.2%	74.2%	21.1%	60.1%
20 or more years	60.2%	17.2% *	27.4%	33.7%	57.5%	67.5%	25.8%	63.4%
Multi/single status								
2 or more locations	64.2%	--	22.9% *	38.7%	57.5%	67.7%	33.0%	64.9%
1 location only	38.5%	16.2%	30.5%	30.2%	56.0%	72.8%	24.1%	51.3%
Percent full-time employees								
Less than 25%	25.6%	--	--	6.9% *	38.3% *	34.3%	--	27.9%
25-49 %	34.3%	0.0%	--	19.8% *	39.9%	35.9% *	25.9% *	36.2%
50-74 %	48.3%	27.0% *	18.8% *	21.0%	56.5%	53.0%	24.8%	51.7%
75% or more	60.1%	15.8%	29.8%	34.7%	57.6%	71.3%	25.5%	65.4%
Union presence								
No union employees	53.6%	17.4%	30.1%	33.4%	55.5%	63.6%	26.0%	59.0%
Has union employees	74.3%	0.0%	--	19.4% *	69.7%	77.7%	8.6% *	76.0%
Percent low-wage employees								
50% or more low-wage	31.2%	14.3% *	8.5% *	12.2% *	33.9%	36.5%	13.7% *	33.6%
Less than 50% low-wage	60.1%	17.6%	30.9%	34.3%	58.8%	70.5%	26.2%	65.4%
Percent women employees								
Less than 25%	52.8%	18.6% *	27.0%	31.3%	48.1%	71.8%	22.5%	60.6%
25-49 %	64.6%	17.1% *	33.1%	35.2%	67.2%	70.5%	28.9%	68.5%
50-74 %	55.0%	13.6% *	39.1%	38.4%	53.1%	60.9%	30.5%	57.6%
75% or more	59.5%	20.5% *	23.3% *	23.6%	63.2%	69.8%	21.8%	65.8%
Percent age 50 or older employees								
Less than 25%	51.5%	16.6%	25.2%	27.2%	48.9%	70.1%	20.0%	59.8%
25-49 %	63.1%	29.6% *	33.7%	38.6%	60.7%	67.7%	34.7%	65.0%
50-74 %	56.6%	20.8% *	35.9%	40.5%	67.0%	63.1%	35.0%	62.1%
75% or more	25.5%	10.5% *	--	19.7% *	28.4% *	46.6% *	13.4% *	40.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.34%	3.64%	4.55%	2.71%	2.65%	1.91%	2.41%	1.46%
Industry group **								
Agric., fish., forest.	19.23% *	0.00%	--	--	7.57%	--	--	8.81%
Mining and manufacturing	2.85%	--	13.91% *	8.43%	5.77%	3.45%	5.66% *	2.91%
Construction	4.78%	11.55% *	8.81% *	6.26%	8.22%	3.68%	5.63%	5.76%
Utilities and transp.	5.53%	--	--	13.18% *	15.43% *	6.79%	8.76% *	5.82%
Wholesale trade	4.60%	--	18.78% *	8.03%	9.08%	5.87%	7.88% *	4.74%
Fin. svcs. and real estate	3.41%	12.58% *	14.10% *	14.38% *	5.85%	3.96%	8.86%	3.36%
Retail trade	3.28%	12.06% *	0.75% *	7.21% *	8.37%	4.47%	6.43% *	3.70%
Professional services	2.30%	6.54% *	5.98%	4.55%	4.69%	2.54%	3.74%	2.29%
Other services	3.50%	5.69% *	11.75%	7.14%	6.24%	5.79%	6.90%	4.08%
Ownership								
For profit, incorporated	1.51%	3.47%	4.36%	3.28%	3.02%	2.17%	2.44%	1.67%
For profit, unincorporated	3.28%	12.49% *	12.06%	5.65%	5.89%	5.36%	6.78%	3.66%
Nonprofit	4.05%	11.68% *	14.85%	8.53%	7.33%	4.99%	9.30%	4.11%
Age of firm								
Less than 5 years	7.70%	--	18.69% *	11.57% *	12.33%	--	11.11% *	9.22%
5-9 years	4.88%	9.08% *	11.37%	7.04%	9.45%	10.28%	5.75%	7.06%
10-19 years	4.09%	2.32% *	9.41% *	6.37%	6.85%	6.03%	5.06%	4.56%
20 or more years	1.50%	5.33% *	5.59%	3.40%	3.04%	1.98%	3.15%	1.58%
Multi/single status								
2 or more locations	1.61%	--	10.43% *	5.26%	3.41%	1.93%	7.98%	1.63%
1 location only	2.13%	3.35%	4.93%	3.12%	4.11%	8.17%	2.48%	3.08%
Percent full-time employees								
Less than 25%	6.41%	--	--	6.34% *	13.87% *	8.08%	--	7.49%
25-49 %	6.97%	0.00%	--	6.96% *	8.91%	11.80% *	12.72% *	8.37%
50-74 %	3.60%	9.28% *	10.12% *	5.85%	8.63%	4.75%	5.97%	4.08%
75% or more	1.44%	4.13%	5.04%	2.99%	2.83%	1.97%	2.68%	1.53%
Union presence								
No union employees	1.40%	3.70%	4.66%	2.81%	2.51%	2.25%	2.47%	1.59%
Has union employees	2.89%	0.00%	--	7.88% *	10.12%	2.98%	5.50% *	2.83%
Percent low-wage employees								
50% or more low-wage	3.42%	8.47% *	6.70% *	3.90% *	6.26%	5.53%	4.94% *	3.96%
Less than 50% low-wage	1.37%	3.99%	4.76%	2.87%	2.74%	1.89%	2.56%	1.47%
Percent women employees								
Less than 25%	2.37%	6.13% *	7.20%	4.00%	4.42%	3.87%	3.60%	2.71%
25-49 %	2.20%	7.75% *	9.80%	5.49%	4.12%	2.86%	5.76%	2.30%
50-74 %	3.12%	6.17% *	9.59%	6.65%	4.79%	4.35%	5.84%	3.35%
75% or more	3.31%	9.63% *	7.56% *	5.18%	8.02%	3.52%	4.55%	3.29%
Percent age 50 or older employees								
Less than 25%	2.63%	4.72%	7.20%	3.69%	3.89%	4.00%	3.35%	2.92%
25-49 %	1.74%	14.91% *	7.29%	4.76%	3.38%	2.28%	4.88%	1.84%
50-74 %	4.48%	9.48% *	10.71%	6.53%	8.73%	5.87%	6.26%	4.98%
75% or more	6.15%	5.59% *	--	10.73% *	8.83% *	21.23% *	5.13% *	13.65% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	13.7%	12.0%	13.0%	11.5%	11.5%	13.3%	11.6%
Industry group **								
Agric., fish., forest.	36.7% *	--	--	--	32.2% *	--	43.5% *	30.6% *
Mining and manufacturing	9.9%	28.0% *	22.7% *	19.2% *	12.1% *	6.8%	23.3%	8.9%
Construction	9.7%	13.8% *	15.9% *	10.5% *	10.5% *	5.4% *	9.9%	9.5% *
Utilities and transp.	8.3%	0.0%	0.0%	2.1% *	6.2% *	9.7%	0.9% *	8.6%
Wholesale trade	4.1%	6.2% *	1.0% *	7.0% *	5.7% *	2.8% *	6.7% *	3.5%
Fin. svcs. and real estate	8.0%	6.4% *	2.5% *	13.5% *	10.1% *	7.3%	7.1% *	8.1%
Retail trade	17.4%	12.0% *	25.5% *	12.4% *	13.6% *	18.3%	17.9%	17.3%
Professional services	13.6%	11.3% *	7.1%	14.8%	10.8%	15.2%	12.7%	13.8%
Other services	15.9%	24.0% *	14.0% *	13.4%	20.3%	14.1% *	16.5%	15.8%
Ownership								
For profit, incorporated	10.0%	13.9%	14.6%	13.6%	10.6%	8.6%	14.3%	9.3%
For profit, unincorporated	8.9%	8.2% *	5.2% *	7.2% *	11.6%	8.9%	6.0% *	9.8%
Nonprofit	20.2%	20.5% *	7.9% *	17.2% *	14.0%	23.9%	18.8% *	20.3%
Age of firm								
Less than 5 years	7.6% *	11.8% *	2.2% *	5.1% *	11.5% *	0.0%	6.7% *	8.7% *
5-9 years	17.7%	8.6% *	6.5% *	12.4% *	27.7% *	20.0% *	8.7%	24.3%
10-19 years	11.8%	22.5% *	9.4% *	14.7% *	10.7% *	8.1% *	16.8%	9.2%
20 or more years	11.6%	12.8% *	15.8%	13.2%	10.2%	11.6%	14.2%	11.3%
Multi/single status								
2 or more locations	11.0%	1.0% *	22.6% *	16.8%	8.6%	11.3%	21.7%	10.7%
1 location only	14.3%	14.7%	10.8%	11.8%	16.6%	26.1%	12.0%	16.4%
Percent full-time employees								
Less than 25%	10.9% *	0.0%	--	1.9% *	5.2% *	17.6% *	5.8% *	12.1% *
25-49 %	8.7%	15.2% *	1.5% *	15.6% *	16.5% *	4.5% *	6.5% *	9.2%
50-74 %	25.6%	20.6% *	26.2%	15.6% *	19.9%	27.3%	23.6%	25.8%
75% or more	10.0%	12.3%	10.7%	13.0%	11.0%	8.8%	12.3%	9.6%
Union presence								
No union employees	10.0%	14.0%	11.4%	11.9%	12.7%	7.8%	13.5%	9.3%
Has union employees	17.3%	0.0%	23.2% *	20.9% *	5.6% *	19.4%	10.5% *	17.5%
Percent low-wage employees								
50% or more low-wage	19.8%	10.6% *	35.2% *	11.6% *	11.7%	22.9% *	22.2% *	19.3%
Less than 50% low-wage	11.2%	14.0%	10.0%	13.2%	11.5%	10.7%	12.6%	11.0%
Percent women employees								
Less than 25%	9.3%	13.2% *	14.9% *	10.8%	13.0%	5.4%	11.7%	8.6%
25-49 %	10.8%	13.9% *	8.2% *	14.1%	10.5%	10.7%	13.3%	10.6%
50-74 %	13.0%	18.8% *	11.3% *	12.7%	9.7%	14.0%	16.2%	12.7%
75% or more	15.9%	6.6% *	11.0% *	19.1% *	13.2% *	17.6%	14.5%	16.2%
Percent age 50 or older employees								
Less than 25%	10.5%	16.3%	10.7%	10.0%	16.6%	6.4%	12.8%	9.9%
25-49 %	12.1%	10.2% *	6.8% *	14.3%	9.2%	12.9%	11.4%	12.1%
50-74 %	13.6%	16.5% *	16.3% *	12.7% *	6.7% *	17.6% *	13.3%	13.7%
75% or more	15.1% *	7.6% *	41.7% *	57.8% *	5.5% *	--	21.5% *	7.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.75%	2.86%	2.38%	1.85%	1.50%	1.05%	1.50%	0.83%
Industry group **								
Agric., fish., forest.	13.74% *	--	--	--	20.14% *	--	21.64% *	15.13% *
Mining and manufacturing	1.63%	13.03% *	11.03% *	7.02% *	4.71% *	1.10%	6.25%	1.69%
Construction	2.24%	5.60% *	5.65% *	5.79% *	3.90% *	2.86% *	2.65%	2.93% *
Utilities and transp.	1.98%	0.00%	0.00%	1.70% *	3.35% *	2.57%	0.94% *	2.06%
Wholesale trade	0.89%	3.86% *	1.07% *	4.09% *	2.11% *	0.94% *	2.96% *	0.87%
Fin. svcs. and real estate	1.52%	3.61% *	1.51% *	5.67% *	3.68% *	1.94%	2.47% *	1.69%
Retail trade	2.85%	10.46% *	8.64% *	4.81% *	4.77% *	3.66%	4.92%	3.11%
Professional services	1.43%	3.50% *	1.98%	3.45%	2.54%	2.10%	2.52%	1.60%
Other services	3.15%	10.23% *	5.06% *	3.61%	5.34%	5.35% *	4.34%	3.79%
Ownership								
For profit, incorporated	0.80%	3.19%	3.22%	2.25%	1.74%	1.07%	1.74%	0.89%
For profit, unincorporated	1.26%	4.34% *	2.31% *	2.51% *	3.16%	1.81%	1.87% *	1.53%
Nonprofit	2.45%	13.03% *	3.53% *	6.06% *	3.97%	3.48%	6.55% *	2.61%
Age of firm								
Less than 5 years	2.38% *	7.80% *	1.61% *	3.69% *	4.77% *	0.00%	3.24% *	3.50% *
5-9 years	4.46%	3.45% *	2.64% *	3.88% *	9.83% *	10.50% *	2.17%	6.97%
10-19 years	2.07%	8.95% *	3.10% *	5.23% *	3.82% *	2.78% *	4.30%	2.09%
20 or more years	0.81%	3.96% *	3.81%	2.24%	1.47%	1.09%	2.00%	0.87%
Multi/single status								
2 or more locations	0.86%	1.11% *	8.42% *	4.02%	1.26%	1.06%	5.75%	0.87%
1 location only	1.48%	3.01%	2.43%	2.06%	3.37%	7.07%	1.48%	2.46%
Percent full-time employees								
Less than 25%	3.35% *	0.00%	--	1.55% *	3.00% *	5.41% *	3.91% *	3.95% *
25-49 %	2.00%	12.08% *	1.10% *	5.22% *	5.80% *	1.57% *	3.94% *	2.33%
50-74 %	2.61%	10.58% *	7.13%	5.09% *	5.67%	3.27%	5.58%	2.87%
75% or more	0.79%	2.80%	2.64%	2.04%	1.58%	1.11%	1.61%	0.87%
Union presence								
No union employees	0.75%	2.92%	2.43%	1.63%	1.71%	1.04%	1.57%	0.84%
Has union employees	1.97%	0.00%	11.47% *	9.09% *	1.79% *	2.34%	4.60% *	2.03%
Percent low-wage employees								
50% or more low-wage	4.57%	5.81% *	17.08% *	3.76% *	2.72%	6.91% *	7.88% *	5.18%
Less than 50% low-wage	0.72%	3.10%	1.77%	1.97%	1.57%	0.96%	1.48%	0.79%
Percent women employees								
Less than 25%	1.12%	4.74% *	4.81% *	2.95%	3.20%	0.80%	2.34%	1.27%
25-49 %	1.39%	7.33% *	3.61% *	3.37%	2.18%	1.91%	3.14%	1.50%
50-74 %	1.46%	5.96% *	4.08% *	3.05%	2.17%	2.08%	3.08%	1.57%
75% or more	2.33%	3.26% *	3.53% *	5.91% *	4.68% *	3.27%	4.19%	2.61%
Percent age 50 or older employees								
Less than 25%	1.13%	4.87%	2.29%	1.71%	3.41%	1.05%	1.94%	1.33%
25-49 %	0.97%	5.55% *	2.46% *	3.07%	1.43%	1.28%	2.23%	1.02%
50-74 %	3.34%	5.84% *	5.80% *	6.86% *	2.20% *	6.57% *	3.21%	4.09%
75% or more	5.66% *	4.26% *	23.87% *	18.69% *	3.52% *	--	9.03% *	4.11% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3.7%	8.3% *	6.7%	5.8%	3.4%	2.9%	7.4%	3.1%
Industry group **								
Agric., fish., forest.	1.1% *	0.0%	0.0%	0.0%	2.3% *	2.3% *	0.0%	2.2% *
Mining and manufacturing	2.7%	1.9% *	6.1% *	5.5% *	2.4% *	2.3%	4.5% *	2.5%
Construction	12.5% *	12.4% *	5.9% *	3.5% *	3.9% *	30.5% *	6.2%	14.9% *
Utilities and transp.	2.3% *	0.0%	--	1.7% *	7.0% *	0.5% *	10.3% *	1.9% *
Wholesale trade	4.4% *	21.9% *	1.4% *	8.5% *	3.5% *	1.9% *	11.7% *	2.7% *
Fin. svcs. and real estate	2.7%	--	5.6% *	5.9% *	0.7% *	2.9% *	5.5% *	2.3% *
Retail trade	2.0%	0.0%	1.1% *	6.9% *	--	1.3% *	5.9% *	1.6% *
Professional services	3.9%	10.4% *	8.3% *	7.3%	4.0%	2.7%	9.4%	3.1%
Other services	3.0%	3.3% *	8.2% *	4.9%	4.1% *	1.3% *	6.2%	2.2%
Ownership								
For profit, incorporated	3.2%	9.7% *	5.9%	5.6%	3.4%	2.1%	7.7%	2.5%
For profit, unincorporated	7.6% *	--	5.2% *	6.0% *	3.8% *	10.8% *	5.5% *	8.2% *
Nonprofit	3.3%	5.5% *	14.6% *	6.0% *	3.1% *	2.5% *	8.9% *	2.8%
Age of firm								
Less than 5 years	5.7% *	5.9% *	0.9% *	10.6% *	5.3% *	--	4.5% *	7.1% *
5-9 years	3.8% *	0.6% *	10.9% *	1.7% *	--	0.5% *	4.5% *	3.2% *
10-19 years	5.4%	2.0% *	7.4% *	6.4% *	7.2% *	2.9% *	7.1%	4.5% *
20 or more years	3.5%	13.2% *	6.3% *	5.8%	2.8%	3.0%	8.7%	3.0%
Multi/single status								
2 or more locations	3.1%	--	1.7% *	4.7% *	3.2%	3.0%	10.0% *	3.0%
1 location only	5.5%	6.8% *	7.2%	6.2%	3.9%	2.2% *	7.0%	4.1%
Percent full-time employees								
Less than 25%	1.0% *	0.0%	0.4% *	1.7% *	0.5% *	0.9% *	2.3% *	0.7% *
25-49 %	4.6% *	10.5% *	16.1% *	4.2% *	3.9% *	2.6% *	10.5% *	3.2% *
50-74 %	2.6% *	12.6% *	5.6% *	13.7% *	2.1% *	1.0% *	11.0% *	1.4% *
75% or more	3.9%	7.4% *	6.4%	5.3%	3.5%	3.3%	6.9%	3.4%
Union presence								
No union employees	3.5%	8.3% *	6.9%	6.3%	3.3%	2.2%	7.7%	2.7%
Has union employees	4.3% *	--	1.4% *	1.9% *	4.1% *	4.6% *	3.4% *	4.4% *
Percent low-wage employees								
50% or more low-wage	2.2%	2.9% *	0.6% *	7.9% *	3.3% *	1.0% *	4.5% *	1.8%
Less than 50% low-wage	3.8%	8.9% *	7.2%	5.6%	3.4%	3.1%	7.7%	3.2%
Percent women employees								
Less than 25%	5.1%	6.9% *	6.3% *	5.3%	3.6%	5.5% *	6.5%	4.7% *
25-49 %	2.8%	7.7% *	4.7% *	7.7% *	2.8% *	2.1% *	7.6%	2.3%
50-74 %	2.7%	0.6% *	10.2% *	5.1%	3.0% *	2.1%	6.3%	2.4%
75% or more	4.5%	26.1% *	7.1% *	5.5% *	4.8% *	2.8% *	10.9% *	3.5%
Percent age 50 or older employees								
Less than 25%	4.9%	8.2% *	6.6% *	5.9%	3.1%	--	7.1%	4.3% *
25-49 %	3.2%	16.3% *	6.4% *	6.7%	3.9%	2.4%	9.7%	2.8%
50-74 %	2.7%	7.4% *	3.9% *	3.7% *	2.5% *	1.7% *	5.5%	2.0%
75% or more	3.7% *	--	17.6% *	0.1% *	3.0% *	0.7% *	6.0% *	1.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	2.70% *	1.53%	0.85%	0.55%	0.77%	1.08%	0.55%
Industry group **								
Agric., fish., forest.	0.93% *	0.00%	0.00%	0.00%	2.41% *	2.12% *	0.00%	1.81% *
Mining and manufacturing	0.54%	1.23% *	4.65% *	2.57% *	0.98% *	0.67%	2.02% *	0.56%
Construction	6.74% *	5.53% *	2.67% *	1.63% *	1.62% *	17.97% *	1.78%	9.10% *
Utilities and transp.	0.93% *	0.00%	--	1.47% *	4.19% *	0.22% *	5.99% *	0.93% *
Wholesale trade	1.46% *	11.33% *	1.46% *	4.47% *	1.56% *	1.05% *	5.86% *	0.93% *
Fin. svcs. and real estate	0.73%	--	4.98% *	3.65% *	0.37% *	1.01% *	2.72% *	0.74% *
Retail trade	0.55%	0.00%	0.75% *	2.83% *	--	0.51% *	2.56% *	0.53% *
Professional services	0.61%	6.11% *	3.12% *	1.77%	1.12%	0.75%	2.37%	0.60%
Other services	0.57%	1.70% *	3.77% *	1.40%	1.33% *	0.59% *	1.75%	0.54%
Ownership								
For profit, incorporated	0.35%	3.62% *	1.67%	1.00%	0.66%	0.42%	1.37%	0.34%
For profit, unincorporated	3.51% *	--	3.26% *	2.34% *	2.04% *	7.03% *	1.94% *	4.43% *
Nonprofit	0.66%	2.87% *	6.76% *	2.16% *	1.06% *	0.89% *	2.79% *	0.67%
Age of firm								
Less than 5 years	2.02% *	5.26% *	0.98% *	5.44% *	3.40% *	--	2.24% *	3.58% *
5-9 years	1.42% *	0.47% *	5.50% *	0.80% *	--	0.50% *	1.92% *	2.01% *
10-19 years	1.12%	1.37% *	3.41% *	2.09% *	2.94% *	1.21% *	1.91%	1.37% *
20 or more years	0.56%	4.43% *	1.94% *	1.05%	0.49%	0.81%	1.61%	0.60%
Multi/single status								
2 or more locations	0.62%	--	1.08% *	1.50% *	0.63%	0.79%	4.06% *	0.63%
1 location only	0.66%	2.42% *	1.69%	1.03%	1.04%	1.11% *	1.09%	0.78%
Percent full-time employees								
Less than 25%	0.48% *	0.00%	0.39% *	1.75% *	0.37% *	0.45% *	2.27% *	0.29% *
25-49 %	1.59% *	6.33% *	14.12% *	2.31% *	1.60% *	1.34% *	6.43% *	1.06% *
50-74 %	0.82% *	11.06% *	4.30% *	5.09% *	0.80% *	0.40% *	5.45% *	0.42% *
75% or more	0.57%	2.61% *	1.55%	0.87%	0.59%	0.93%	1.05%	0.64%
Union presence								
No union employees	0.33%	2.75% *	1.60%	0.95%	0.59%	0.38%	1.14%	0.31%
Has union employees	1.75% *	--	1.38% *	1.31% *	1.54% *	2.20% *	2.14% *	1.81% *
Percent low-wage employees								
50% or more low-wage	0.46%	2.11% *	0.48% *	2.81% *	1.03% *	0.41% *	1.71% *	0.44%
Less than 50% low-wage	0.53%	2.95% *	1.65%	0.89%	0.58%	0.83%	1.15%	0.59%
Percent women employees								
Less than 25%	1.53%	4.18% *	2.05% *	1.28%	0.82%	3.15% *	1.57%	1.90% *
25-49 %	0.53%	3.61% *	2.46% *	2.37% *	0.88% *	0.68% *	1.94%	0.54%
50-74 %	0.44%	0.42% *	4.77% *	1.52%	1.12% *	0.47%	1.87%	0.44%
75% or more	0.98%	11.91% *	4.44% *	1.86% *	1.89% *	1.07% *	3.99% *	0.91%
Percent age 50 or older employees								
Less than 25%	1.34%	3.92% *	2.01% *	1.25%	0.90%	--	1.49%	1.64% *
25-49 %	0.43%	12.73% *	2.88% *	1.51%	0.84%	0.50%	2.66%	0.42%
50-74 %	0.58%	2.94% *	2.17% *	1.64% *	1.04% *	0.81% *	1.56%	0.60%
75% or more	1.91% *	--	13.89% *	0.06% *	2.23% *	0.56% *	3.40% *	0.63% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.2%	21.7%	17.8%	19.1%	28.1%	30.9%	20.3%	29.4%
Industry group **								
Agric., fish., forest.	7.1% *	--	--	--	6.5% *	0.2% *	7.5% *	6.8% *
Mining and manufacturing	30.3%	23.1% *	10.5% *	18.6%	30.1%	32.8%	20.5%	31.1%
Construction	16.9%	15.1% *	9.8% *	31.9%	7.8% *	16.1% *	26.6%	13.2%
Utilities and transp.	28.1%	0.0%	--	18.4% *	47.5%	23.4%	6.5% *	29.0%
Wholesale trade	27.7%	20.7% *	3.9% *	8.3% *	27.6%	35.1%	11.2% *	31.5%
Fin. svcs. and real estate	39.8%	33.0% *	33.0%	23.1% *	44.5%	40.2%	30.2%	41.1%
Retail trade	18.0%	7.1% *	17.3% *	10.3% *	7.7%	20.6%	11.6%	18.7%
Professional services	29.6%	24.2%	22.5%	19.2%	26.8%	33.1%	22.0%	30.7%
Other services	20.3%	14.7% *	13.3% *	14.7%	16.5%	24.9%	16.0%	21.4%
Ownership								
For profit, incorporated	27.4%	17.9%	15.3%	16.6%	27.3%	30.6%	17.5%	28.9%
For profit, unincorporated	25.6%	43.1%	15.8%	21.5%	18.3%	29.9%	26.8%	25.2%
Nonprofit	32.5%	12.7% *	38.1% *	27.1%	35.8%	32.4%	26.9%	33.0%
Age of firm								
Less than 5 years	21.4%	45.2%	17.6% *	20.1% *	11.7% *	--	29.6%	10.8% *
5-9 years	21.4%	32.5%	14.4% *	22.2% *	12.4% *	35.8%	24.8%	18.8%
10-19 years	22.5%	18.4% *	16.4% *	15.0%	26.4%	28.7%	15.9%	25.8%
20 or more years	29.2%	15.5%	19.2%	19.7%	30.2%	30.9%	19.5%	30.1%
Multi/single status								
2 or more locations	30.1%	--	14.5% *	12.0%	30.3%	31.0%	12.1% *	30.6%
1 location only	22.0%	21.5%	18.2%	21.5%	24.2%	24.9%	21.6%	22.4%
Percent full-time employees								
Less than 25%	23.5%	--	--	5.6% *	19.2% *	34.2%	11.6% *	26.2%
25-49 %	23.2%	6.5% *	17.0% *	22.3% *	17.6%	28.4%	20.5% *	23.8%
50-74 %	22.6%	7.3% *	13.0% *	15.6% *	18.9%	25.2%	11.4%	24.2%
75% or more	29.1%	25.5%	18.4%	19.6%	28.9%	31.9%	21.6%	30.2%
Union presence								
No union employees	27.6%	21.1%	17.3%	17.0%	23.7%	33.5%	18.6%	29.4%
Has union employees	29.8%	--	28.0% *	33.6%	50.2%	25.5%	44.9%	29.3%
Percent low-wage employees								
50% or more low-wage	16.6%	8.7% *	13.4% *	17.3% *	14.4%	18.1%	13.1%	17.2%
Less than 50% low-wage	29.0%	23.0%	18.2%	19.3%	28.9%	31.9%	20.9%	30.2%
Percent women employees								
Less than 25%	25.6%	23.9%	11.9%	22.6%	20.6%	31.4%	22.6%	26.3%
25-49 %	30.7%	22.5% *	15.8% *	18.9%	29.2%	33.4%	18.2%	32.0%
50-74 %	27.2%	17.1% *	27.0%	13.4%	35.3%	26.4%	18.6%	28.0%
75% or more	29.6%	21.1% *	26.2% *	16.7%	28.6% *	32.8%	18.9%	31.3%
Percent age 50 or older employees								
Less than 25%	27.3%	22.5%	21.8%	15.9%	27.3%	32.4%	20.7%	29.0%
25-49 %	28.6%	26.0% *	16.3%	21.2%	26.5%	30.3%	19.9%	29.2%
50-74 %	31.4%	25.6% *	14.3% *	26.7% *	37.7%	32.1%	25.2%	32.9%
75% or more	14.9%	13.6% *	0.0%	15.7% *	8.1% *	22.1% *	11.2% *	19.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	3.42%	2.56%	2.07%	2.83%	1.31%	1.78%	1.17%
Industry group **								
Agric., fish., forest.	2.90% *	--	--	--	4.27% *	0.21% *	4.57% *	3.69% *
Mining and manufacturing	2.30%	12.34% *	6.72% *	4.91%	5.29%	2.83%	5.54%	2.44%
Construction	2.81%	7.56% *	4.42% *	6.96%	2.37% *	5.82% *	5.72%	2.85%
Utilities and transp.	4.60%	0.00%	--	13.40% *	13.96%	3.14%	4.14% *	4.76%
Wholesale trade	3.20%	14.74% *	2.47% *	3.13% *	5.54%	4.75%	5.70% *	3.55%
Fin. svcs. and real estate	3.35%	10.67% *	9.39%	7.66% *	9.50%	3.54%	6.03%	3.67%
Retail trade	2.31%	5.97% *	6.48% *	5.23% *	2.12%	3.14%	3.13%	2.57%
Professional services	1.94%	5.76%	5.33%	3.94%	5.07%	2.48%	3.42%	2.16%
Other services	1.89%	5.00% *	4.65% *	3.20%	3.23%	3.41%	3.01%	2.29%
Ownership								
For profit, incorporated	1.18%	3.55%	2.62%	2.15%	3.52%	1.41%	1.84%	1.32%
For profit, unincorporated	2.76%	9.91%	4.66%	4.33%	3.21%	5.14%	4.39%	3.31%
Nonprofit	3.10%	5.26% *	12.08% *	7.61%	7.43%	3.70%	7.23%	3.32%
Age of firm								
Less than 5 years	4.15%	12.38%	5.65% *	8.00% *	4.59% *	--	6.46%	3.48% *
5-9 years	3.16%	9.30%	5.94% *	6.71% *	3.92% *	9.24%	5.09%	3.82%
10-19 years	2.78%	6.35% *	5.39% *	3.36%	5.11%	6.47%	3.05%	3.70%
20 or more years	1.17%	3.93%	3.71%	2.69%	3.34%	1.36%	2.42%	1.26%
Multi/single status								
2 or more locations	1.24%	--	7.08% *	2.46%	3.56%	1.34%	3.73% *	1.26%
1 location only	2.05%	3.44%	2.75%	2.61%	5.11%	5.36%	1.95%	3.48%
Percent full-time employees								
Less than 25%	4.81%	--	--	3.57% *	7.33% *	7.52%	5.83% *	5.71%
25-49 %	3.64%	4.17% *	8.63% *	9.88% *	4.94%	6.55%	6.81% *	4.25%
50-74 %	2.36%	3.88% *	5.09% *	4.71% *	5.31%	3.08%	3.04%	2.69%
75% or more	1.16%	4.16%	2.93%	2.28%	3.04%	1.47%	2.03%	1.30%
Union presence								
No union employees	1.11%	3.45%	2.60%	1.84%	2.65%	1.59%	1.65%	1.27%
Has union employees	2.62%	--	13.36% *	9.75%	9.76%	2.27%	10.98%	2.68%
Percent low-wage employees								
50% or more low-wage	1.91%	4.16% *	6.03% *	6.16% *	3.10%	2.81%	3.72%	2.16%
Less than 50% low-wage	1.10%	3.71%	2.72%	2.18%	2.97%	1.38%	1.89%	1.23%
Percent women employees								
Less than 25%	1.70%	5.78%	2.67%	3.62%	4.28%	2.50%	3.07%	1.99%
25-49 %	1.68%	7.90% *	5.44% *	4.69%	4.30%	2.03%	3.49%	1.80%
50-74 %	2.33%	5.85% *	5.76%	3.09%	6.28%	2.64%	3.16%	2.54%
75% or more	3.12%	7.84% *	8.58% *	3.55%	9.14% *	3.62%	4.15%	3.52%
Percent age 50 or older employees								
Less than 25%	2.07%	4.92%	4.15%	2.34%	5.57%	2.99%	2.40%	2.51%
25-49 %	1.26%	7.93% *	3.86%	3.59%	3.08%	1.54%	3.05%	1.33%
50-74 %	4.01%	8.56% *	5.74% *	8.49% *	10.43%	4.63%	5.81%	4.80%
75% or more	4.35%	8.04% *	0.00%	9.12% *	3.99% *	10.27% *	5.65% *	7.34% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.0%	6.8%	8.9%	5.9%	5.9%	4.1%	7.0%	4.7%
Industry group **								
Agric., fish., forest.	--	0.0%	0.0%	--	2.1% *	--	1.0% *	7.7% *
Mining and manufacturing	5.1%	6.0% *	3.7% *	2.5% *	3.8% *	6.0%	3.9% *	5.1%
Construction	10.2%	12.5% *	6.9% *	11.6% *	13.0% *	7.0% *	7.9% *	11.1% *
Utilities and transp.	5.1% *	0.0%	1.1% *	10.9% *	3.1% *	5.2% *	0.7% *	5.3% *
Wholesale trade	5.4% *	1.9% *	18.9% *	--	8.1% *	--	8.7% *	4.7% *
Fin. svcs. and real estate	4.9%	1.0% *	1.1% *	5.3% *	9.0% *	4.0% *	1.8% *	5.4%
Retail trade	3.9% *	5.9% *	4.3% *	1.1% *	6.7% *	3.9% *	3.0% *	4.1% *
Professional services	4.3%	7.5% *	15.0%	6.7% *	5.0%	2.7%	9.7%	3.5%
Other services	5.1%	12.3% *	7.4% *	2.6% *	3.6% *	5.1% *	8.4%	4.3% *
Ownership								
For profit, incorporated	5.2%	6.9%	9.7%	5.6% *	6.7%	4.2%	7.5%	4.9%
For profit, unincorporated	6.3%	0.8% *	5.5% *	6.9% *	2.7% *	8.8%	3.8% *	7.1%
Nonprofit	3.5%	15.1% *	10.7% *	5.7% *	5.0% *	1.7%	9.0% *	3.0%
Age of firm								
Less than 5 years	3.7% *	1.0% *	--	3.5% *	3.5% *	--	2.4% *	5.5% *
5-9 years	5.5% *	0.3% *	12.1% *	0.8% *	8.7% *	3.2% *	4.4% *	6.4% *
10-19 years	5.6%	--	5.9% *	8.1% *	0.7% *	9.0% *	5.1%	5.9% *
20 or more years	5.0%	10.9%	10.2%	6.1% *	6.3%	3.9%	8.9%	4.6%
Multi/single status								
2 or more locations	4.6%	0.0%	2.1% *	3.7%	7.0%	4.1%	3.1% *	4.7%
1 location only	6.2%	7.3%	9.7%	6.6%	3.9%	4.4% *	7.6%	5.0%
Percent full-time employees								
Less than 25%	6.4% *	--	--	5.6% *	5.7% *	2.5% *	21.9% *	2.9% *
25-49 %	5.3%	10.3% *	8.4% *	2.7% *	5.7% *	4.6% *	7.7% *	4.7% *
50-74 %	2.5%	9.3% *	4.0% *	1.9% *	3.2% *	1.9% *	5.9% *	2.1% *
75% or more	5.4%	5.6% *	9.6%	6.3%	6.0%	4.5%	6.9%	5.1%
Union presence								
No union employees	4.8%	6.8%	8.8%	4.3%	5.4%	3.9%	6.8%	4.4%
Has union employees	5.8%	--	11.6% *	17.1% *	8.1% *	4.6%	9.6% *	5.7%
Percent low-wage employees								
50% or more low-wage	2.5%	7.9% *	12.4% *	2.7% *	1.9% *	1.3%	8.9% *	1.4%
Less than 50% low-wage	5.2%	6.7%	8.6%	6.1%	6.1%	4.4%	6.8%	5.0%
Percent women employees								
Less than 25%	6.2%	5.9% *	7.4% *	6.0% *	7.0%	5.7%	6.4%	6.1%
25-49 %	4.9%	10.8% *	10.6% *	10.0% *	4.9%	3.9%	8.8%	4.5%
50-74 %	4.4%	3.9% *	10.4% *	1.7% *	5.3%	4.2%	5.2%	4.3%
75% or more	4.2%	8.0% *	8.9% *	6.0% *	6.4% *	2.4%	8.1%	3.6%
Percent age 50 or older employees								
Less than 25%	4.2%	4.4% *	5.3%	7.6% *	3.7%	3.1%	5.1%	3.9%
25-49 %	5.2%	6.1% *	15.1%	4.7% *	8.4%	4.0%	9.6%	4.9%
50-74 %	4.4%	7.7% *	10.1% *	2.9% *	2.5% *	4.5%	7.2% *	3.7%
75% or more	15.6% *	12.3% *	--	--	7.3% *	28.7% *	8.9% *	23.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	1.74%	1.78%	1.50%	0.87%	0.53%	0.94%	0.45%
Industry group **								
Agric., fish., forest.	--	0.00%	0.00%	--	2.02% *	--	1.03% *	5.90% *
Mining and manufacturing	1.16%	4.33% *	2.43% *	1.10% *	1.38% *	1.76%	1.50% *	1.24%
Construction	2.93%	6.40% *	5.16% *	7.36% *	5.93% *	3.45% *	3.43% *	3.84% *
Utilities and transp.	1.63% *	0.00%	1.18% *	8.33% *	2.20% *	2.02%	0.53% *	1.70% *
Wholesale trade	1.71% *	2.04% *	10.87% *	--	3.19% *	--	3.69% *	1.94% *
Fin. svcs. and real estate	1.12%	0.98% *	0.80% *	2.64% *	3.22% *	1.34% *	0.98% *	1.27%
Retail trade	1.46% *	5.23% *	2.43% *	0.59% *	4.29% *	1.82% *	1.48% *	1.61% *
Professional services	0.52%	2.82% *	4.00%	2.54% *	1.14%	0.50%	1.89%	0.52%
Other services	1.40%	6.41% *	2.71% *	0.95% *	2.15% *	2.35% *	2.48%	1.65% *
Ownership								
For profit, incorporated	0.52%	1.84%	2.32%	1.85% *	1.18%	0.66%	1.18%	0.57%
For profit, unincorporated	1.30%	0.49% *	2.85% *	3.97% *	0.87% *	2.35%	1.23% *	1.62%
Nonprofit	0.65%	9.19% *	4.32% *	3.13% *	1.65% *	0.45%	3.27% *	0.63%
Age of firm								
Less than 5 years	1.19% *	0.85% *	--	1.49% *	1.67% *	--	1.12% *	2.31% *
5-9 years	1.83% *	0.33% *	6.69% *	0.47% *	4.04% *	2.32% *	2.49% *	2.61% *
10-19 years	1.66%	--	2.21% *	3.95% *	0.39% *	4.59% *	1.36%	2.39% *
20 or more years	0.45%	3.04%	2.45%	1.91% *	1.01%	0.53%	1.40%	0.47%
Multi/single status								
2 or more locations	0.48%	0.00%	1.56% *	0.98%	1.22%	0.54%	1.21% *	0.49%
1 location only	0.83%	1.86%	1.97%	1.97%	1.09%	2.04% *	1.06%	1.25%
Percent full-time employees								
Less than 25%	2.61% *	--	--	3.58% *	3.72% *	1.56% *	11.75% *	1.27% *
25-49 %	1.30%	6.68% *	4.72% *	1.97% *	3.34% *	1.64% *	2.95% *	1.43% *
50-74 %	0.69%	4.83% *	1.77% *	0.84% *	1.18% *	0.82% *	2.26% *	0.72% *
75% or more	0.47%	1.86% *	2.07%	1.68%	0.94%	0.62%	1.05%	0.52%
Union presence								
No union employees	0.43%	1.77%	1.78%	0.99%	0.81%	0.63%	0.91%	0.48%
Has union employees	1.06%	--	10.68% *	9.00% *	3.40% *	1.00%	5.89% *	1.08%
Percent low-wage employees								
50% or more low-wage	0.64%	5.35% *	8.54% *	1.15% *	0.77% *	0.38%	3.75% *	0.32%
Less than 50% low-wage	0.44%	1.84%	1.79%	1.61%	0.92%	0.57%	0.96%	0.48%
Percent women employees								
Less than 25%	0.92%	2.18% *	2.56% *	2.62% *	1.89%	1.39%	1.41%	1.11%
25-49 %	0.77%	5.85% *	4.19% *	4.27% *	1.37%	0.92%	2.52%	0.80%
50-74 %	0.77%	2.47% *	3.84% *	0.65% *	1.59%	1.03%	1.54%	0.83%
75% or more	0.68%	3.92% *	4.20% *	1.83% *	2.18% *	0.52%	2.15%	0.70%
Percent age 50 or older employees								
Less than 25%	0.66%	1.72% *	1.51%	2.73% *	0.98%	0.91%	1.06%	0.79%
25-49 %	0.56%	3.97% *	4.28%	1.66% *	1.54%	0.62%	2.13%	0.58%
50-74 %	0.80%	3.50% *	4.70% *	1.14% *	0.95% *	1.26%	2.21% *	0.80%
75% or more	5.21% *	6.10% *	--	--	5.48% *	8.70% *	4.27% *	8.00% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.7%	8.5%	16.2%	18.3%	29.1%	34.2%	13.1%	32.2%
Industry group **								
Agric., fish., forest.	26.6% *	0.0%	--	--	52.1% *	--	--	46.2% *
Mining and manufacturing	34.5%	2.2% *	14.0% *	21.0%	34.5%	37.8%	8.4% *	36.5%
Construction	23.3%	7.3% *	11.0% *	11.0%	27.2%	36.3%	10.9%	28.1%
Utilities and transp.	30.9%	--	1.2% *	22.1% *	17.0% *	36.6%	13.7% *	31.5%
Wholesale trade	32.6%	--	27.2% *	19.5%	28.6%	41.3%	13.6% *	36.9%
Fin. svcs. and real estate	30.2%	16.0% *	20.3% *	19.0% *	23.4%	35.2%	18.7%	31.7%
Retail trade	22.7%	21.2% *	0.4% *	15.6% *	27.3%	23.9%	10.2% *	24.0%
Professional services	31.7%	8.3% *	11.3%	19.3%	33.2%	36.0%	11.6%	34.6%
Other services	22.6%	--	28.9%	20.4%	22.3%	24.6%	17.2%	24.0%
Ownership								
For profit, incorporated	31.0%	6.9%	12.3%	18.5%	28.7%	36.7%	11.0%	34.0%
For profit, unincorporated	26.3%	14.2% *	29.3%	18.2%	36.9%	24.7%	20.9%	27.8%
Nonprofit	26.7%	9.2% *	17.0% *	17.7%	26.4%	29.3%	13.5%	28.0%
Age of firm								
Less than 5 years	25.0%	5.4% *	26.9% *	17.6% *	41.0%	--	14.2% *	38.7%
5-9 years	21.8%	17.0% *	21.5% *	16.7%	22.9%	30.2% *	16.9%	25.4%
10-19 years	25.7%	2.3% *	16.0% *	18.4%	30.9%	38.1%	11.6%	32.8%
20 or more years	30.6%	8.2% *	13.3%	18.6%	29.1%	34.1%	12.6%	32.3%
Multi/single status								
2 or more locations	32.8%	--	13.5% *	24.3%	29.3%	34.3%	17.5%	33.2%
1 location only	20.0%	8.0%	16.5%	16.3%	28.8%	30.8%	12.5%	26.7%
Percent full-time employees								
Less than 25%	14.9%	--	--	5.9% *	26.6% *	15.3%	8.9% *	16.2%
25-49 %	20.0%	0.0%	29.2% *	10.9% *	22.5%	21.5%	14.2% *	21.4%
50-74 %	22.6%	13.6% *	9.6% *	11.2%	31.7%	23.6%	11.9%	24.1%
75% or more	31.1%	7.8%	16.4%	19.3%	29.1%	36.6%	13.3%	33.8%
Union presence								
No union employees	29.0%	8.7%	16.7%	20.2%	30.5%	33.5%	13.9%	32.0%
Has union employees	31.7%	0.0%	6.5% *	5.2% *	22.3% *	35.7%	2.7% *	32.8%
Percent low-wage employees								
50% or more low-wage	18.4%	10.0% *	--	7.4%	23.3%	20.7%	7.0% *	20.3%
Less than 50% low-wage	30.5%	8.3%	17.3%	19.1%	29.4%	35.3%	13.6%	33.1%
Percent women employees								
Less than 25%	28.5%	9.3% *	16.1%	17.3%	26.9%	37.3%	11.8%	32.8%
25-49 %	32.8%	7.7% *	20.1% *	17.4%	35.3%	35.2%	15.0%	34.6%
50-74 %	29.0%	8.1% *	16.1%	25.8%	24.8%	32.5%	16.4%	30.3%
75% or more	27.2%	7.8% *	10.9% *	12.5%	29.7%	31.0%	10.4%	29.9%
Percent age 50 or older employees								
Less than 25%	27.4%	8.1%	14.0% *	16.5%	24.2%	37.3%	10.9%	31.7%
25-49 %	32.1%	12.3% *	18.7%	20.5%	31.6%	34.1%	17.2%	33.1%
50-74 %	27.1%	8.9% *	19.9% *	21.9%	33.9%	27.9%	17.1%	29.6%
75% or more	12.9%	6.6% *	10.6% *	--	21.6% *	20.4% *	7.0% *	19.7% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.96%	1.86%	2.76%	1.72%	2.17%	1.31%	1.35%	1.08%
Industry group **								
Agric., fish., forest.	13.59% *	0.00%	--	--	24.01% *	--	--	19.23% *
Mining and manufacturing	2.18%	1.81% *	8.71% *	5.15%	4.98%	2.64%	2.75% *	2.32%
Construction	3.48%	5.63% *	5.75% *	3.06%	6.11%	10.62%	3.02%	4.85%
Utilities and transp.	3.99%	--	1.21% *	9.78% *	9.27% *	4.60%	7.12% *	4.14%
Wholesale trade	3.18%	--	13.96% *	5.62%	5.79%	4.66%	5.03% *	3.54%
Fin. svcs. and real estate	2.49%	7.32% *	8.94% *	8.07% *	5.08%	3.06%	5.32%	2.75%
Retail trade	2.20%	9.78% *	0.37% *	5.32% *	6.63%	2.63%	4.11% *	2.36%
Professional services	1.97%	2.99% *	3.19%	2.92%	4.43%	2.68%	1.88%	2.20%
Other services	2.13%	--	8.27%	5.04%	3.30%	3.40%	4.17%	2.47%
Ownership								
For profit, incorporated	1.01%	1.80%	2.60%	2.13%	2.39%	1.34%	1.36%	1.14%
For profit, unincorporated	2.37%	6.67% *	8.58%	3.74%	4.96%	3.66%	4.32%	2.82%
Nonprofit	3.20%	5.13% *	7.47% *	4.52%	6.29%	4.38%	3.88%	3.45%
Age of firm								
Less than 5 years	5.19%	3.95% *	13.52% *	8.21% *	9.83%	--	6.50% *	7.75%
5-9 years	2.86%	5.73% *	7.93% *	4.69%	4.46%	10.03% *	3.68%	4.11%
10-19 years	2.47%	1.17% *	6.34% *	3.73%	5.29%	4.36%	2.94%	3.10%
20 or more years	1.08%	2.62% *	3.03%	2.17%	2.55%	1.36%	1.68%	1.16%
Multi/single status								
2 or more locations	1.17%	--	6.64% *	3.83%	2.88%	1.33%	4.94%	1.19%
1 location only	1.34%	1.68%	2.98%	1.87%	3.23%	4.94%	1.37%	2.27%
Percent full-time employees								
Less than 25%	3.54%	--	--	5.29% *	11.00% *	4.44%	5.13% *	4.15%
25-49 %	3.24%	0.00%	16.21% *	4.03% *	5.71%	4.93%	7.83% *	3.65%
50-74 %	2.07%	5.16% *	5.42% *	3.04%	6.16%	2.54%	3.08%	2.28%
75% or more	1.08%	2.10%	3.08%	1.92%	2.33%	1.51%	1.51%	1.22%
Union presence								
No union employees	0.93%	1.90%	2.89%	1.89%	2.00%	1.36%	1.43%	1.07%
Has union employees	2.66%	0.00%	5.60% *	2.02% *	8.56% *	2.87%	1.69% *	2.74%
Percent low-wage employees								
50% or more low-wage	2.12%	5.97% *	--	2.15%	4.52%	3.16%	2.65% *	2.48%
Less than 50% low-wage	1.01%	1.95%	2.95%	1.84%	2.28%	1.36%	1.44%	1.13%
Percent women employees								
Less than 25%	1.64%	3.28% *	4.59%	2.55%	3.21%	2.79%	2.03%	1.99%
25-49 %	1.50%	3.46% *	6.83% *	3.16%	3.82%	1.82%	3.32%	1.61%
50-74 %	2.21%	3.64% *	4.45%	4.86%	3.50%	3.04%	3.33%	2.39%
75% or more	2.65%	4.05% *	4.11% *	2.83%	7.85%	3.05%	2.31%	3.02%
Percent age 50 or older employees								
Less than 25%	1.89%	2.37%	4.30% *	2.39%	2.77%	3.35%	1.90%	2.28%
25-49 %	1.15%	7.44% *	4.69%	3.04%	2.71%	1.40%	2.88%	1.21%
50-74 %	3.69%	4.37% *	6.67% *	4.79%	9.80%	4.39%	3.58%	4.46%
75% or more	3.15%	3.40% *	7.47% *	--	6.92% *	8.91% *	2.71% *	6.73% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.

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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.6%	41.0%	38.4%	37.9%	22.0%	16.3%	38.8%	19.0%
Industry group **								
Agric., fish., forest.	23.9% *	--	--	--	--	--	43.1% *	6.6% *
Mining and manufacturing	17.6%	38.8% *	43.0%	33.1%	17.1%	14.3%	39.3%	15.9%
Construction	27.4%	38.8%	50.4%	31.5%	37.7%	4.7% *	38.5%	23.1%
Utilities and transp.	25.4%	--	--	44.8%	19.1% *	24.6%	67.8%	23.7%
Wholesale trade	25.8%	45.3%	47.6% *	51.9%	26.4%	15.4%	48.2%	20.7%
Fin. svcs. and real estate	14.5%	38.8%	37.5%	33.3% *	12.4%	10.5%	36.6%	11.5%
Retail trade	36.0%	53.8%	51.4%	53.8%	40.8%	32.1%	51.4%	34.4%
Professional services	16.9%	38.4%	35.9%	32.7%	20.3%	10.3%	34.6%	14.3%
Other services	33.0%	40.7%	28.2%	44.0%	33.2%	30.0%	35.7%	32.3%
Ownership								
For profit, incorporated	23.2%	44.7%	42.3%	40.0%	23.3%	17.8%	42.1%	20.4%
For profit, unincorporated	25.2%	29.2%	39.1%	40.2%	26.6%	16.9%	37.1%	21.9%
Nonprofit	13.7%	37.1% *	11.6% *	26.3%	15.7%	10.1%	22.8%	12.8%
Age of firm								
Less than 5 years	36.7%	30.8% *	49.1% *	43.1%	26.9% *	--	42.6%	29.2%
5-9 years	29.9%	41.0%	34.6%	46.3%	23.4%	10.1% *	40.7%	21.9%
10-19 years	29.1%	51.1%	44.9%	37.5%	24.1%	13.2%	43.5%	21.8%
20 or more years	20.2%	39.4%	35.3%	36.5%	21.4%	16.5%	36.3%	18.6%
Multi/single status								
2 or more locations	18.3%	--	45.5%	38.5%	21.6%	16.4%	35.6%	17.9%
1 location only	32.0%	41.6%	37.6%	37.7%	22.6%	11.5% *	39.3%	25.4%
Percent full-time employees								
Less than 25%	43.3%	--	--	79.4%	42.9%	29.4%	49.6%	41.9%
25-49 %	38.3%	57.4%	27.9% *	44.3%	33.8%	38.5% *	40.6%	37.7%
50-74 %	24.2%	36.7%	41.6%	42.0%	24.4%	21.0%	36.2%	22.5%
75% or more	20.6%	41.4%	38.6%	36.4%	21.4%	14.7%	38.9%	17.8%
Union presence								
No union employees	25.1%	41.1%	38.9%	40.2%	24.4%	19.2%	39.5%	22.3%
Has union employees	11.0%	--	29.3% *	21.4% *	9.7%	10.2%	28.9% *	10.3%
Percent low-wage employees								
50% or more low-wage	40.6%	59.9%	35.2% *	53.1%	45.5%	36.1%	44.3%	40.0%
Less than 50% low-wage	20.2%	39.0%	38.7%	36.7%	20.6%	14.7%	38.4%	17.5%
Percent women employees								
Less than 25%	25.4%	40.8%	43.5%	38.0%	29.0%	14.7%	40.9%	21.3%
25-49 %	17.9%	37.4%	40.6%	32.0%	17.2%	14.7%	37.0%	16.0%
50-74 %	23.7%	51.4%	25.0%	41.4%	21.9%	20.9%	37.3%	22.3%
75% or more	18.5%	30.3%	35.8%	40.3%	17.3%	13.4%	37.2%	15.5%
Percent age 50 or older employees								
Less than 25%	25.8%	40.5%	41.5%	44.1%	25.2%	15.9%	43.3%	21.3%
25-49 %	18.8%	29.2%	36.8%	32.6%	20.4%	16.3%	32.3%	17.9%
50-74 %	20.8%	34.0%	35.5%	32.1%	16.7%	16.3%	31.7%	18.1%
75% or more	37.7%	56.0%	27.6% *	18.6% *	54.5%	23.4% *	45.4%	28.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.81%	3.78%	3.17%	2.29%	1.55%	1.12%	1.96%	0.88%
Industry group **								
Agric., fish., forest.	10.13% *	--	--	--	--	--	19.53% *	3.53% *
Mining and manufacturing	1.69%	12.69% *	11.13%	6.54%	3.52%	1.98%	6.43%	1.72%
Construction	3.47%	9.36%	7.77%	5.97%	6.17%	1.93% *	5.17%	4.06%
Utilities and transp.	3.81%	--	--	12.77%	6.13% *	4.79%	9.87%	3.92%
Wholesale trade	3.13%	9.02%	17.00% *	8.46%	6.11%	3.68%	7.48%	3.11%
Fin. svcs. and real estate	1.76%	10.55%	10.27%	10.17% *	2.95%	1.95%	6.54%	1.63%
Retail trade	3.63%	11.97%	9.54%	7.23%	6.38%	4.89%	6.25%	4.06%
Professional services	1.09%	7.34%	4.53%	3.53%	2.54%	1.12%	3.28%	1.08%
Other services	2.84%	8.62%	6.61%	5.24%	5.30%	4.69%	4.36%	3.40%
Ownership								
For profit, incorporated	1.02%	4.34%	3.53%	2.80%	2.01%	1.42%	2.26%	1.12%
For profit, unincorporated	2.24%	7.37%	9.14%	4.88%	4.30%	2.92%	4.87%	2.39%
Nonprofit	1.50%	13.58% *	4.88% *	5.83%	2.81%	1.82%	5.69%	1.53%
Age of firm								
Less than 5 years	5.60%	9.85% *	16.55% *	8.68%	8.72% *	--	8.52%	6.47%
5-9 years	3.56%	8.49%	6.38%	6.93%	6.66%	4.01% *	4.74%	4.48%
10-19 years	2.83%	9.75%	6.47%	5.74%	4.04%	3.67%	4.68%	2.97%
20 or more years	0.89%	5.03%	4.03%	2.74%	1.74%	1.17%	2.49%	0.94%
Multi/single status								
2 or more locations	0.95%	--	8.84%	4.11%	1.90%	1.14%	4.99%	0.97%
1 location only	1.60%	3.99%	3.38%	2.72%	2.80%	4.08% *	2.13%	2.17%
Percent full-time employees								
Less than 25%	6.64%	--	--	9.58%	9.45%	5.26%	14.64%	7.39%
25-49 %	6.71%	14.17%	12.06% *	8.69%	6.64%	11.80% *	8.15%	8.15%
50-74 %	2.67%	9.51%	8.35%	7.05%	5.56%	3.41%	5.43%	2.99%
75% or more	0.84%	4.20%	3.56%	2.44%	1.63%	1.13%	2.18%	0.89%
Union presence								
No union employees	0.97%	3.85%	3.27%	2.30%	1.72%	1.48%	1.99%	1.08%
Has union employees	1.23%	--	11.14% *	7.20% *	2.55%	1.39%	9.03% *	1.22%
Percent low-wage employees								
50% or more low-wage	4.07%	9.88%	11.90% *	7.90%	5.35%	6.12%	6.85%	4.62%
Less than 50% low-wage	0.80%	3.99%	3.28%	2.35%	1.56%	1.08%	2.05%	0.85%
Percent women employees								
Less than 25%	1.54%	5.23%	5.60%	3.57%	3.27%	2.22%	3.10%	1.72%
25-49 %	1.33%	9.01%	6.43%	4.38%	2.41%	1.69%	4.13%	1.38%
50-74 %	1.94%	8.43%	5.49%	5.11%	3.21%	2.68%	4.43%	2.09%
75% or more	1.54%	8.02%	6.63%	5.69%	3.26%	1.69%	4.76%	1.48%
Percent age 50 or older employees								
Less than 25%	1.59%	5.15%	4.99%	3.40%	3.07%	2.23%	2.90%	1.73%
25-49 %	1.08%	8.52%	4.94%	3.36%	1.99%	1.41%	3.16%	1.14%
50-74 %	2.32%	7.89%	7.24%	5.92%	3.83%	3.69%	4.47%	2.61%
75% or more	5.22%	9.58%	13.71% *	10.82% *	9.38%	10.33% *	8.32%	7.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.4%	69.4%	67.3%	67.5%	62.2%	53.3%	68.5%	56.7%
Industry group **								
Agric., fish., forest.	72.8%	--	--	84.8%	70.5%	80.8%	72.8%	72.9%
Mining and manufacturing	57.1%	63.9%	86.1%	70.0%	66.2%	48.3%	71.5%	55.6%
Construction	58.0%	75.4%	69.2%	68.5%	59.0%	31.4%	70.9%	51.4%
Utilities and transp.	45.2%	90.4%	86.8%	53.3%	45.0%	42.9%	70.1%	43.7%
Wholesale trade	51.4%	73.9%	59.1%	50.9%	64.7%	41.2%	64.3%	48.2%
Fin. svcs. and real estate	61.8%	62.0%	55.2%	67.0%	65.5%	60.5%	60.9%	61.9%
Retail trade	63.0%	66.5%	69.3%	70.9%	63.6%	61.4%	71.1%	62.1%
Professional services	58.2%	70.8%	68.4%	65.8%	61.9%	53.4%	69.1%	56.4%
Other services	62.0%	67.4%	65.0%	74.0%	60.9%	57.6%	68.5%	60.4%
Ownership								
For profit, incorporated	57.4%	70.2%	68.8%	68.5%	60.8%	52.2%	69.2%	55.4%
For profit, unincorporated	55.9%	63.6%	57.7%	66.1%	60.8%	46.0%	62.9%	53.9%
Nonprofit	63.8%	77.1%	71.9%	64.3%	67.0%	61.1%	73.2%	62.9%
Age of firm								
Less than 5 years	65.1%	66.6%	61.4%	70.9%	61.6%	--	67.4%	61.5%
5-9 years	65.1%	65.6%	61.2%	67.1%	66.2%	61.8%	64.6%	65.5%
10-19 years	65.4%	71.6%	70.3%	68.8%	61.5%	61.8%	68.2%	63.9%
20 or more years	57.0%	70.2%	68.5%	66.9%	61.9%	52.8%	69.6%	55.7%
Multi/single status								
2 or more locations	55.4%	84.2%	59.2%	66.7%	61.6%	53.0%	67.8%	55.1%
1 location only	66.6%	68.9%	68.4%	67.8%	63.2%	68.5%	68.6%	64.8%
Percent full-time employees								
Less than 25%	60.8%	58.2%	51.6%	63.0%	59.0%	62.0%	55.2%	62.0%
25-49 %	63.0%	56.1%	69.7%	74.4%	64.1%	59.3%	66.8%	62.4%
50-74 %	60.4%	60.7%	66.0%	68.1%	68.4%	57.8%	64.9%	59.9%
75% or more	57.8%	71.5%	67.6%	67.3%	61.6%	51.9%	69.2%	55.8%
Union presence								
No union employees	60.6%	69.4%	67.5%	69.0%	62.7%	55.2%	68.7%	58.8%
Has union employees	50.1%	66.7%	59.9%	45.8%	57.6%	49.0%	61.3%	49.8%
Percent low-wage employees								
50% or more low-wage	64.7%	69.1%	65.7%	72.0%	61.5%	64.3%	67.5%	64.3%
Less than 50% low-wage	57.6%	69.4%	67.5%	67.0%	62.2%	51.9%	68.6%	55.7%
Percent women employees								
Less than 25%	55.8%	72.7%	68.8%	64.4%	60.3%	44.3%	69.4%	51.7%
25-49 %	56.0%	69.0%	68.1%	72.4%	58.1%	52.0%	67.3%	54.8%
50-74 %	63.6%	69.0%	71.0%	65.7%	67.0%	61.3%	71.3%	62.7%
75% or more	57.4%	63.0%	60.5%	71.3%	63.2%	51.1%	64.9%	55.9%
Percent age 50 or older employees								
Less than 25%	61.7%	67.6%	63.6%	67.2%	65.9%	55.7%	65.6%	60.6%
25-49 %	56.5%	73.7%	71.4%	70.1%	60.2%	52.8%	73.9%	55.1%
50-74 %	57.7%	75.8%	69.9%	63.9%	58.6%	50.0%	69.4%	54.4%
75% or more	58.6%	64.7%	73.7%	48.4%	61.1%	50.6%	65.9%	51.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	2.13%	2.28%	1.66%	1.64%	1.16%	1.28%	0.90%
Industry group **								
Agric., fish., forest.	8.20%	--	--	8.03%	15.76%	12.16%	10.26%	11.69%
Mining and manufacturing	2.13%	10.52%	4.40%	4.43%	4.35%	2.79%	4.45%	2.31%
Construction	3.30%	5.40%	5.45%	5.72%	5.93%	7.18%	3.41%	4.47%
Utilities and transp.	4.22%	5.82%	7.96%	7.84%	9.56%	5.42%	6.64%	4.50%
Wholesale trade	2.46%	6.92%	10.29%	5.97%	4.07%	3.25%	5.12%	2.72%
Fin. svcs. and real estate	2.21%	6.58%	9.32%	5.92%	5.03%	2.81%	5.06%	2.41%
Retail trade	1.91%	7.99%	6.66%	5.08%	5.59%	2.31%	4.11%	2.06%
Professional services	1.55%	3.63%	3.59%	2.96%	2.70%	2.32%	2.13%	1.75%
Other services	1.81%	5.31%	5.15%	3.42%	3.64%	2.97%	3.03%	2.13%
Ownership								
For profit, incorporated	0.89%	2.52%	2.62%	1.92%	1.99%	1.26%	1.50%	1.01%
For profit, unincorporated	2.26%	5.11%	6.52%	4.51%	4.21%	3.74%	3.18%	2.73%
Nonprofit	2.34%	5.80%	5.63%	4.34%	3.78%	3.49%	3.60%	2.53%
Age of firm								
Less than 5 years	3.70%	6.31%	9.31%	5.46%	7.76%	--	4.73%	5.86%
5-9 years	2.87%	5.48%	5.99%	4.83%	4.62%	11.98%	3.48%	4.13%
10-19 years	2.20%	4.69%	4.47%	3.84%	4.77%	4.49%	2.79%	2.96%
20 or more years	0.89%	3.09%	3.00%	2.09%	1.89%	1.19%	1.70%	0.97%
Multi/single status								
2 or more locations	0.98%	9.38%	7.75%	3.13%	2.02%	1.17%	3.96%	1.00%
1 location only	1.25%	2.17%	2.36%	1.95%	2.83%	6.25%	1.35%	2.05%
Percent full-time employees								
Less than 25%	3.24%	15.82%	11.97%	9.67%	5.34%	4.44%	7.92%	3.49%
25-49 %	2.84%	7.79%	10.19%	4.46%	5.28%	4.41%	5.35%	3.22%
50-74 %	1.76%	6.13%	6.20%	4.38%	4.57%	2.19%	3.54%	1.93%
75% or more	0.92%	2.38%	2.55%	1.86%	1.82%	1.38%	1.43%	1.05%
Union presence								
No union employees	0.80%	2.16%	2.33%	1.60%	1.67%	1.26%	1.29%	0.94%
Has union employees	2.18%	13.25%	11.33%	8.86%	6.42%	2.39%	7.95%	2.22%
Percent low-wage employees								
50% or more low-wage	1.86%	5.42%	6.72%	3.98%	4.23%	2.51%	3.48%	2.06%
Less than 50% low-wage	0.85%	2.31%	2.41%	1.78%	1.75%	1.25%	1.36%	0.97%
Percent women employees								
Less than 25%	1.46%	3.30%	3.41%	2.83%	2.95%	2.34%	1.99%	1.75%
25-49 %	1.54%	5.26%	5.10%	3.15%	3.50%	2.09%	2.90%	1.69%
50-74 %	1.37%	4.66%	4.52%	3.65%	2.93%	1.80%	2.59%	1.49%
75% or more	2.21%	5.12%	5.50%	3.40%	3.58%	3.35%	3.17%	2.55%
Percent age 50 or older employees								
Less than 25%	1.22%	3.22%	3.21%	2.19%	2.54%	2.04%	1.83%	1.47%
25-49 %	1.15%	5.12%	4.29%	2.99%	2.38%	1.49%	2.48%	1.22%
50-74 %	2.36%	4.15%	5.48%	4.41%	4.93%	4.10%	3.14%	2.92%
75% or more	3.47%	5.78%	10.25%	11.93%	8.87%	4.38%	4.96%	4.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.13	58.41	57.39	55.60	47.09	48.57	57.13	48.69
Industry group **								
Agric., fish., forest.	43.95	--	--	51.06	42.63	39.93	44.80	43.42
Mining and manufacturing	48.99	54.88	56.23	53.86	46.54	48.39	54.02	48.32
Construction	54.40	70.12	53.27	56.77	52.68	41.17	59.60	50.74
Utilities and transp.	56.30	51.97	66.29	54.40	51.44	57.58	58.33	56.10
Wholesale trade	51.80	56.93	61.37	59.93	49.40	48.15	58.27	49.69
Fin. svcs. and real estate	48.40	57.80	60.68	48.09	44.93	48.34	54.74	47.59
Retail trade	55.07	56.17	59.93	58.28	55.78	54.18	59.17	54.55
Professional services	47.58	60.74	55.86	55.50	44.99	44.76	58.39	45.41
Other services	51.19	50.31	61.05	56.78	47.62	49.03	55.92	49.86
Ownership								
For profit, incorporated	51.36	58.48	58.43	56.61	48.43	49.77	57.77	49.97
For profit, unincorporated	51.28	62.94	55.98	56.58	49.07	45.91	59.36	48.59
Nonprofit	45.19	48.90	52.78	48.79	42.55	45.41	49.76	44.69
Age of firm								
Less than 5 years	53.30	60.89	49.40	58.27	47.07	--	56.77	47.54
5-9 years	51.37	55.25	60.77	55.03	46.52	46.60	56.92	47.90
10-19 years	53.25	61.33	59.03	59.35	50.85	42.09	59.59	49.86
20 or more years	49.57	57.52	57.41	54.36	46.58	48.92	56.35	48.64
Multi/single status								
2 or more locations	48.81	50.81	60.12	53.49	47.67	48.67	53.26	48.66
1 location only	53.22	58.70	57.09	56.43	46.10	44.43	57.70	48.80
Percent full-time employees								
Less than 25%	51.38	61.81	49.62	63.80	47.36	48.28	53.30	51.03
25-49 %	53.96	56.32	58.21	65.17	54.64	49.30	57.74	53.20
50-74 %	49.41	57.81	57.78	55.64	46.29	48.31	56.81	48.40
75% or more	50.08	58.52	57.40	54.98	46.85	48.61	57.19	48.51
Union presence								
No union employees	51.09	58.57	57.84	56.00	47.33	49.64	57.46	49.48
Has union employees	45.76	48.65	40.29	47.01	45.03	45.89	47.14	45.72
Percent low-wage employees								
50% or more low-wage	52.50	60.05	49.84	60.98	50.61	51.11	55.72	52.02
Less than 50% low-wage	49.82	58.21	58.04	54.96	46.68	48.18	57.26	48.22
Percent women employees								
Less than 25%	52.59	61.94	55.16	56.36	48.55	50.41	57.76	50.46
25-49 %	48.00	54.93	61.76	56.11	45.86	45.95	57.78	46.66
50-74 %	50.13	54.30	56.70	52.61	47.87	50.05	54.62	49.56
75% or more	50.02	59.04	58.06	56.50	45.24	48.57	57.76	48.25
Percent age 50 or older employees								
Less than 25%	49.07	59.65	54.51	54.53	46.85	45.17	56.39	46.82
25-49 %	50.21	55.61	61.01	56.51	47.53	49.49	57.89	49.40
50-74 %	53.43	61.88	61.93	57.90	45.91	52.49	60.05	51.01
75% or more	50.90	54.14	48.05	49.07	46.96	50.42	52.87	48.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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	2.11	1.57	0.91	0.71	0.80	0.92	0.55
Industry group **								
Agric., fish., forest.	3.19	--	--	3.61	2.71	5.04	7.35	2.44
Mining and manufacturing	1.16	4.15	6.20	2.24	1.76	1.81	2.90	1.24
Construction	1.81	11.05	3.73	2.76	2.39	2.54	3.17	1.95
Utilities and transp.	2.97	6.87	5.21	3.78	4.79	4.07	3.87	3.25
Wholesale trade	1.38	5.94	5.32	4.18	2.19	1.96	3.39	1.45
Fin. svs. and real estate	1.40	3.27	7.63	4.13	1.28	2.09	3.77	1.53
Retail trade	1.56	4.03	3.58	2.98	3.48	2.09	2.35	1.75
Professional services	0.78	3.69	2.51	1.54	1.29	1.13	1.64	0.83
Other services	1.12	3.49	3.24	2.25	1.88	1.92	1.93	1.32
Ownership								
For profit, incorporated	0.61	2.44	1.97	1.06	0.89	1.00	1.08	0.70
For profit, unincorporated	1.15	5.64	3.16	2.20	2.16	1.49	2.43	1.22
Nonprofit	0.93	4.62	3.27	2.57	1.37	1.42	2.34	0.99
Age of firm								
Less than 5 years	1.96	3.58	3.96	3.72	3.45	--	2.64	2.62
5-9 years	1.65	3.54	5.53	1.84	3.06	2.96	2.26	2.09
10-19 years	1.77	6.19	3.70	2.34	2.85	3.25	2.60	2.16
20 or more years	0.54	2.80	2.01	1.12	0.73	0.82	1.16	0.59
Multi/single status								
2 or more locations	0.61	4.59	2.84	1.69	0.82	0.81	2.15	0.63
1 location only	0.74	2.18	1.72	1.07	1.34	2.33	1.01	1.02
Percent full-time employees								
Less than 25%	1.92	10.09	3.84	5.84	3.59	1.85	4.61	2.10
25-49 %	1.95	3.68	6.33	4.17	4.52	2.46	3.65	2.20
50-74 %	1.39	4.58	3.94	2.94	2.61	1.87	2.64	1.54
75% or more	0.54	2.43	1.79	0.99	0.75	0.93	1.03	0.61
Union presence								
No union employees	0.52	2.14	1.60	0.92	0.76	0.97	0.94	0.62
Has union employees	1.14	4.94	6.37	5.34	2.11	1.34	4.39	1.17
Percent low-wage employees								
50% or more low-wage	1.12	3.80	6.63	2.21	1.48	1.71	3.06	1.22
Less than 50% low-wage	0.52	2.33	1.58	0.98	0.77	0.88	0.97	0.60
Percent women employees								
Less than 25%	0.88	4.35	2.70	1.46	1.32	1.70	1.66	1.02
25-49 %	1.12	3.14	3.95	1.85	1.38	1.77	2.05	1.25
50-74 %	0.86	3.34	2.97	2.36	1.35	1.26	1.97	0.94
75% or more	0.95	2.97	3.09	1.83	1.66	1.44	1.62	1.07
Percent age 50 or older employees								
Less than 25%	0.71	3.02	1.77	1.29	1.23	1.23	1.21	0.82
25-49 %	0.70	3.38	3.32	1.57	0.99	1.02	1.77	0.76
50-74 %	1.65	6.91	3.64	2.23	1.68	3.32	2.86	1.96
75% or more	2.56	3.98	9.95	4.11	5.14	4.73	3.74	3.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.5	22.3	26.4	24.8	21.3	21.0	24.6	21.2
Industry group **								
Agric., fish., forest.	25.6	22.0	--	--	22.8	--	26.6	25.2
Mining and manufacturing	20.8	23.7	33.7	22.1	20.4	20.5	27.0	20.5
Construction	20.7	18.1	26.1	20.8	22.7	18.2	22.5	20.2
Utilities and transp.	19.3	--	--	28.3	19.5	18.8	29.1	19.1
Wholesale trade	20.5	20.3	27.0	21.2	19.9	20.3	22.6	20.3
Fin. svs. and real estate	20.9	20.8	29.1	25.2	19.6	20.7	25.3	20.6
Retail trade	24.5	23.6	21.1	29.8	21.0	24.9	25.3	24.5
Professional services	20.6	22.5	24.0	23.7	21.8	19.6	23.3	20.3
Other services	25.6	24.6	28.5	28.3	24.3	25.3	26.7	25.4
Ownership								
For profit, incorporated	21.5	22.7	27.5	25.0	21.0	21.0	25.5	21.1
For profit, unincorporated	21.9	22.4	23.4	22.9	21.3	21.7	22.5	21.8
Nonprofit	21.4	17.7	23.6	25.8	22.6	20.4	22.2	21.3
Age of firm								
Less than 5 years	26.7	24.1	31.9	30.9	21.7	20.0	28.5	24.3
5-9 years	23.8	25.2	25.5	29.1	22.6	19.4	24.6	23.5
10-19 years	21.1	23.0	26.0	23.1	21.4	17.9	24.2	19.9
20 or more years	21.3	20.6	25.4	24.3	21.2	21.1	24.1	21.2
Multi/single status								
2 or more locations	21.1	--	20.0	25.0	21.3	21.0	25.1	21.1
1 location only	23.3	22.3	27.2	24.7	21.4	19.5	24.5	22.4
Percent full-time employees								
Less than 25%	25.4	--	--	27.6	25.9	24.3	24.5	25.6
25-49 %	23.8	21.8	22.3	26.1	26.4	22.8	24.0	23.8
50-74 %	22.9	25.7	24.6	27.1	23.2	22.5	24.7	22.8
75% or more	21.1	21.8	26.9	24.4	20.9	20.5	24.6	20.7
Union presence								
No union employees	21.6	22.5	26.7	25.2	21.6	20.6	24.8	21.2
Has union employees	21.3	10.7	20.1	21.3	19.2	21.5	20.7	21.3
Percent low-wage employees								
50% or more low-wage	23.0	24.3	19.0	27.6	23.2	22.3	23.0	22.9
Less than 50% low-wage	21.4	22.0	26.9	24.4	21.1	20.8	24.8	21.0
Percent women employees								
Less than 25%	21.3	21.4	25.6	25.3	21.7	20.0	24.5	20.8
25-49 %	21.1	22.0	27.6	23.2	20.0	21.0	24.2	20.9
50-74 %	21.7	22.9	20.7	24.8	21.5	21.6	23.3	21.6
75% or more	22.2	23.3	29.7	25.1	22.7	21.3	26.1	21.7
Percent age 50 or older employees								
Less than 25%	22.2	23.1	26.7	25.4	22.2	20.9	25.0	21.6
25-49 %	20.9	21.2	27.3	23.8	20.8	20.7	24.0	20.8
50-74 %	22.9	20.5	22.1	24.4	21.3	23.5	23.5	22.8
75% or more	21.9	22.6	35.8	26.8	21.3	19.6	26.3	20.3

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.23	0.89	1.38	0.71	0.48	0.29	0.67	0.25
Industry group **								
Agric., fish., forest.	2.21	1.87	--	--	1.86	--	3.91	2.65
Mining and manufacturing	0.46	2.44	5.89	1.68	0.73	0.57	2.40	0.46
Construction	0.74	2.58	1.68	0.93	1.78	0.99	1.14	0.87
Utilities and transp.	0.74	--	--	3.31	2.41	0.73	2.18	0.75
Wholesale trade	0.54	1.78	1.79	1.63	0.97	0.68	1.43	0.57
Fin. svcs. and real estate	0.50	1.35	3.92	1.79	1.26	0.54	1.78	0.50
Retail trade	0.40	2.28	3.51	2.76	0.93	0.37	2.22	0.41
Professional services	0.45	1.79	1.96	1.47	0.89	0.57	1.20	0.48
Other services	0.95	1.81	4.70	1.57	1.35	1.42	2.01	1.05
Ownership								
For profit, incorporated	0.26	1.13	1.78	0.81	0.44	0.33	0.85	0.27
For profit, unincorporated	0.45	1.64	1.50	1.73	0.90	0.61	1.19	0.49
Nonprofit	0.81	1.66	2.76	2.24	2.04	0.94	1.06	0.85
Age of firm								
Less than 5 years	2.25	1.78	5.90	4.35	1.19	0.05	3.46	2.26
5-9 years	1.17	2.65	3.19	3.06	1.71	0.96	1.69	1.50
10-19 years	0.91	1.71	1.85	1.33	0.94	1.77	1.13	1.08
20 or more years	0.25	1.23	1.65	0.81	0.57	0.29	0.85	0.26
Multi/single status								
2 or more locations	0.26	--	2.11	1.25	0.52	0.30	1.74	0.26
1 location only	0.56	0.89	1.47	0.86	1.02	0.86	0.73	0.80
Percent full-time employees								
Less than 25%	1.27	--	--	5.47	2.08	0.53	2.67	1.42
25-49 %	1.05	3.69	1.86	1.73	2.50	1.32	1.80	1.14
50-74 %	0.62	2.32	2.80	2.24	1.37	0.72	1.51	0.65
75% or more	0.26	0.95	1.61	0.77	0.52	0.33	0.76	0.27
Union presence								
No union employees	0.23	0.90	1.42	0.77	0.48	0.28	0.70	0.24
Has union employees	0.57	0.86	0.32	1.45	1.60	0.62	1.75	0.58
Percent low-wage employees								
50% or more low-wage	0.49	2.17	1.95	2.40	1.29	0.52	1.22	0.52
Less than 50% low-wage	0.25	0.95	1.45	0.74	0.52	0.32	0.72	0.26
Percent women employees								
Less than 25%	0.39	1.81	1.86	1.17	0.83	0.47	1.04	0.41
25-49 %	0.42	1.30	2.43	1.81	0.83	0.50	1.30	0.43
50-74 %	0.56	1.91	1.36	1.69	0.83	0.75	1.27	0.59
75% or more	0.46	1.39	3.73	1.20	1.60	0.44	1.72	0.46
Percent age 50 or older employees								
Less than 25%	0.47	1.47	2.02	1.06	0.95	0.66	0.97	0.53
25-49 %	0.30	1.45	2.41	1.10	0.57	0.36	1.22	0.30
50-74 %	0.63	1.65	1.76	1.87	1.74	0.72	1.46	0.69
75% or more	1.11	1.76	6.72	4.49	1.33	0.60	3.11	0.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 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%	17.1%	20.2%	21.3%	29.7%	43.0%	20.7%	37.6%
Industry group **								
Agric., fish., forest.	14.5% *	--	--	10.9% *	14.8% *	18.7% *	12.0% *	16.0% *
Mining and manufacturing	37.6%	21.1% *	16.8% *	19.3%	27.3%	47.9%	21.0%	39.3%
Construction	26.9%	13.9%	17.0%	13.1%	30.8%	49.2%	15.5%	32.7%
Utilities and transp.	51.9%	--	7.9% *	23.1%	54.6%	55.8%	21.1%	53.7%
Wholesale trade	41.6%	13.1% *	31.1% *	22.9%	34.0%	55.3%	23.3%	46.1%
Fin. svcs. and real estate	33.3%	15.1%	20.3% *	29.4%	29.3%	37.3%	21.9%	34.8%
Retail trade	34.7%	17.4%	23.2%	18.4%	36.4%	37.7%	19.2%	36.5%
Professional services	34.6%	19.6%	21.2%	24.0%	28.4%	41.6%	22.4%	36.6%
Other services	30.3%	17.7%	19.2%	23.1%	24.4%	39.1%	20.8%	32.6%
Ownership								
For profit, incorporated	36.8%	18.1%	20.7%	21.0%	31.4%	44.5%	21.0%	39.5%
For profit, unincorporated	34.5%	16.3%	25.1%	19.6%	31.6%	48.5%	22.8%	37.9%
Nonprofit	29.4%	11.9% *	9.6%	25.3%	23.8%	34.7%	15.1%	30.7%
Age of firm								
Less than 5 years	24.6%	24.7%	29.6%	15.8%	27.0%	--	23.4%	26.5%
5-9 years	23.0%	15.2%	17.7%	20.6%	24.6%	34.1% *	18.1%	26.1%
10-19 years	27.5%	15.2%	19.1%	24.3%	30.6%	36.1%	23.9%	29.3%
20 or more years	37.0%	16.9%	19.5%	20.9%	30.2%	43.4%	19.7%	38.9%
Multi/single status								
2 or more locations	39.6%	--	17.8%	18.7%	31.7%	43.3%	20.6%	40.1%
1 location only	22.9%	17.6%	20.5%	22.4%	26.3%	29.1%	20.7%	24.9%
Percent full-time employees								
Less than 25%	30.1%	5.6% *	43.5%	34.4% *	20.5%	32.6%	31.5%	29.8%
25-49 %	32.3%	28.7%	12.3% *	18.2%	28.9%	40.6%	18.4%	35.0%
50-74 %	37.7%	13.6%	23.9%	24.9%	28.2%	42.9%	19.3%	40.0%
75% or more	34.9%	17.5%	19.7%	20.8%	30.0%	43.3%	20.7%	37.5%
Union presence								
No union employees	31.8%	17.1%	20.1%	20.6%	29.0%	39.5%	20.3%	34.3%
Has union employees	48.0%	20.6% *	22.5% *	31.4%	35.9%	50.9%	31.4%	48.4%
Percent low-wage employees								
50% or more low-wage	29.6%	23.4%	15.4%	23.3%	24.9%	34.3%	20.0%	31.0%
Less than 50% low-wage	35.8%	16.4%	20.6%	21.1%	30.3%	44.1%	20.7%	38.5%
Percent women employees								
Less than 25%	34.7%	14.6%	18.7%	20.4%	31.1%	49.5%	18.7%	39.7%
25-49 %	38.2%	16.8%	24.3%	20.2%	31.3%	44.6%	23.0%	39.9%
50-74 %	32.2%	18.9%	15.0%	21.3%	29.9%	36.2%	18.4%	33.7%
75% or more	35.7%	20.9%	23.5%	24.6%	25.0%	45.4%	24.6%	37.9%
Percent age 50 or older employees								
Less than 25%	29.7%	18.3%	23.2%	22.9%	24.6%	38.4%	23.2%	31.5%
25-49 %	38.7%	15.8%	14.3%	17.8%	33.4%	44.3%	16.2%	40.4%
50-74 %	35.4%	17.0%	21.5%	26.6%	31.1%	46.4%	22.8%	39.0%
75% or more	29.4%	15.4%	19.1% *	17.3% *	24.3%	50.5%	15.7%	42.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.76%	1.67%	1.83%	1.33%	1.50%	1.14%	1.09%	0.87%
Industry group **								
Agric., fish., forest.	4.56% *	--	--	6.77% *	8.23% *	12.10% *	5.21% *	6.80% *
Mining and manufacturing	2.00%	7.37% *	6.16% *	3.58%	3.62%	2.75%	3.80%	2.18%
Construction	2.98%	4.15%	3.56%	2.88%	5.59%	8.37%	2.36%	4.22%
Utilities and transp.	4.10%	--	4.09% *	6.30%	8.70%	5.37%	5.98%	4.37%
Wholesale trade	2.83%	5.01% *	10.42% *	5.24%	5.51%	3.82%	4.73%	3.19%
Fin. svcs. and real estate	2.08%	4.40%	6.79% *	5.42%	4.85%	2.68%	3.84%	2.31%
Retail trade	1.92%	4.65%	6.47%	3.94%	5.69%	2.29%	3.38%	2.06%
Professional services	1.50%	3.31%	3.12%	2.57%	2.30%	2.28%	1.99%	1.70%
Other services	1.80%	3.65%	4.14%	3.43%	3.16%	3.04%	2.64%	2.15%
Ownership								
For profit, incorporated	0.87%	2.07%	2.17%	1.64%	1.88%	1.25%	1.33%	0.99%
For profit, unincorporated	2.27%	3.69%	5.14%	2.98%	4.05%	3.90%	2.64%	2.77%
Nonprofit	2.18%	3.78% *	2.48%	3.60%	3.16%	3.28%	2.46%	2.35%
Age of firm								
Less than 5 years	3.15%	6.53%	7.35%	4.13%	6.52%	--	4.10%	4.92%
5-9 years	2.84%	3.74%	4.35%	4.03%	5.25%	11.90% *	2.70%	4.35%
10-19 years	2.30%	3.47%	3.93%	3.40%	4.52%	5.35%	2.68%	3.12%
20 or more years	0.86%	2.28%	2.36%	1.62%	1.72%	1.17%	1.39%	0.94%
Multi/single status								
2 or more locations	0.95%	--	4.61%	2.21%	1.88%	1.15%	2.84%	0.98%
1 location only	1.11%	1.72%	1.98%	1.63%	2.56%	7.73%	1.19%	1.84%
Percent full-time employees								
Less than 25%	3.09%	3.38% *	12.48%	10.67% *	4.36%	4.00%	8.63%	3.25%
25-49 %	2.93%	7.11%	5.65% *	3.80%	5.18%	4.62%	3.76%	3.35%
50-74 %	1.78%	3.37%	4.96%	4.08%	4.57%	2.19%	2.61%	1.94%
75% or more	0.88%	1.95%	2.05%	1.46%	1.67%	1.35%	1.23%	1.01%
Union presence								
No union employees	0.76%	1.69%	1.86%	1.32%	1.49%	1.22%	1.09%	0.89%
Has union employees	2.12%	12.41% *	8.75% *	7.54%	6.40%	2.31%	7.76%	2.16%
Percent low-wage employees								
50% or more low-wage	1.71%	4.97%	4.21%	3.94%	3.31%	2.48%	2.80%	1.91%
Less than 50% low-wage	0.83%	1.78%	1.95%	1.41%	1.63%	1.23%	1.17%	0.95%
Percent women employees								
Less than 25%	1.47%	2.53%	2.71%	2.04%	3.01%	2.45%	1.61%	1.81%
25-49 %	1.45%	3.74%	4.83%	2.74%	3.04%	2.02%	2.63%	1.60%
50-74 %	1.35%	3.71%	3.24%	2.95%	2.87%	1.78%	2.07%	1.47%
75% or more	2.21%	4.35%	4.33%	3.37%	2.90%	3.31%	2.89%	2.53%
Percent age 50 or older employees								
Less than 25%	1.15%	2.60%	2.66%	1.92%	2.27%	1.95%	1.61%	1.39%
25-49 %	1.13%	4.11%	2.87%	2.11%	2.24%	1.48%	1.94%	1.20%
50-74 %	2.19%	3.61%	5.04%	3.91%	4.09%	3.86%	2.94%	2.69%
75% or more	3.83%	3.74%	8.56% *	7.77% *	6.68%	3.96%	3.18%	4.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.6%	15.6%	12.7%	9.5%	6.0%	3.2%	12.9%	4.4%
Industry group **								
Agric., fish., forest.	12.3% *	0.0%	0.0%	49.5% *	0.0%	0.3% *	28.3% *	2.2% *
Mining and manufacturing	3.9%	14.6% *	11.3% *	8.9%	4.0%	2.2%	10.6%	3.2%
Construction	5.1%	17.8% *	12.2% *	4.1% *	3.6% *	0.6% *	11.0%	2.1% *
Utilities and transp.	2.4% *	--	5.1% *	18.5% *	0.6% *	0.7% *	8.5% *	2.0% *
Wholesale trade	6.1%	21.5% *	3.4% *	10.2% *	8.6% *	2.0% *	14.0%	4.2% *
Fin. svcs. and real estate	4.1% *	11.4% *	8.7% *	7.4% *	6.8% *	2.0% *	8.9%	3.5% *
Retail trade	5.1%	13.7% *	17.9% *	3.1% *	8.5% *	4.0%	11.9%	4.4%
Professional services	7.0%	12.7%	14.4%	10.3%	7.3%	5.1%	13.4%	5.9%
Other services	6.8%	20.9%	16.2%	10.0%	6.4%	2.8%	15.2%	4.7%
Ownership								
For profit, incorporated	5.1%	18.0%	12.6%	10.3%	5.2%	2.6%	14.0%	3.6%
For profit, unincorporated	4.7%	9.8% *	10.6% *	6.8%	4.1%	2.1%	9.5%	3.3%
Nonprofit	8.1%	11.7% *	17.0% *	9.0%	9.5% *	6.5%	11.5%	7.7%
Age of firm								
Less than 5 years	11.7%	15.9% *	8.9% *	9.4% *	13.8% *	0.0%	11.7%	11.6% *
5-9 years	9.0%	12.2%	9.1% *	14.2% *	7.4% *	1.8% *	13.4%	6.3%
10-19 years	10.0%	27.9%	12.6%	10.5%	3.6%	9.3% *	17.2%	6.4%
20 or more years	4.8%	11.2%	14.2%	8.4%	6.0%	3.0%	11.4%	4.0%
Multi/single status								
2 or more locations	4.2%	1.0% *	12.0% *	12.1%	5.7%	3.3%	12.6%	4.0%
1 location only	9.5%	16.1%	12.8%	8.4%	6.5%	2.4% *	12.9%	6.3%
Percent full-time employees								
Less than 25%	9.3%	3.0% *	--	20.6% *	5.7% *	7.8% *	13.7% *	8.3%
25-49 %	12.5%	9.5% *	31.5%	15.3% *	4.5% *	13.3%	20.0%	11.1%
50-74 %	4.1%	11.3% *	18.3%	11.7% *	7.0%	1.5% *	14.7%	2.7%
75% or more	5.5%	16.7%	11.2%	8.8%	6.0%	3.2%	12.3%	4.3%
Union presence								
No union employees	6.2%	15.6%	12.9%	9.7%	6.0%	3.6%	13.2%	4.7%
Has union employees	3.2%	13.9% *	6.4% *	6.8% *	6.1%	2.5% *	4.8% *	3.1%
Percent low-wage employees								
50% or more low-wage	6.3%	13.1% *	15.0%	14.9%	4.4%	4.3%	15.3%	5.0%
Less than 50% low-wage	5.5%	15.9%	12.5%	8.9%	6.2%	3.1%	12.6%	4.3%
Percent women employees								
Less than 25%	5.2%	17.5%	10.6%	7.1%	4.0%	2.2%	11.2%	3.3%
25-49 %	5.2%	17.6% *	8.8%	15.0%	6.2%	3.0%	14.6%	4.2%
50-74 %	5.8%	14.1% *	17.1%	5.5%	8.4%	3.8%	12.5%	5.1%
75% or more	6.4%	11.3%	16.4%	13.6%	4.9%	3.8%	15.1%	4.7%
Percent age 50 or older employees								
Less than 25%	6.5%	16.9%	11.0%	10.9%	5.1%	3.3%	12.6%	4.7%
25-49 %	4.9%	15.0% *	14.5%	7.7%	6.9%	3.4%	13.8%	4.2%
50-74 %	6.0%	19.6% *	17.2%	5.5%	5.3% *	2.2% *	14.2%	3.7%
75% or more	7.6%	9.2%	5.1% *	31.1% *	5.5% *	0.8% *	9.2%	6.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 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%	2.13%	1.47%	1.02%	0.86%	0.41%	0.99%	0.37%
Industry group **								
Agric., fish., forest.	7.05% *	0.00%	0.00%	17.31% *	0.00%	0.28% *	15.03% *	2.01% *
Mining and manufacturing	0.60%	7.42% *	4.47% *	2.52%	1.17%	0.63%	2.64%	0.59%
Construction	1.03%	7.82% *	4.18% *	1.39% *	1.49% *	0.52% *	2.56%	0.70% *
Utilities and transp.	0.80% *	--	5.15% *	7.62% *	0.39% *	0.40% *	4.68% *	0.78% *
Wholesale trade	1.37%	9.05% *	2.05% *	3.53% *	3.92% *	0.82% *	4.17%	1.33% *
Fin. svcs. and real estate	1.24% *	3.92% *	4.05% *	2.42% *	4.84% *	0.60% *	2.26%	1.38% *
Retail trade	0.84%	5.25% *	5.64% *	1.16% *	2.72% *	0.96%	2.70%	0.86%
Professional services	0.76%	3.13%	2.87%	1.91%	1.45%	1.08%	1.77%	0.83%
Other services	0.77%	5.73%	3.56%	2.14%	1.41%	0.74%	2.32%	0.71%
Ownership								
For profit, incorporated	0.33%	2.80%	1.68%	1.33%	0.74%	0.32%	1.26%	0.31%
For profit, unincorporated	0.60%	3.00% *	3.45% *	1.64%	1.06%	0.56%	1.71%	0.56%
Nonprofit	1.40%	5.56% *	5.26% *	2.60%	3.07% *	1.79%	2.62%	1.51%
Age of firm								
Less than 5 years	2.73%	6.72% *	5.31% *	3.36% *	6.16% *	0.00%	3.44%	4.49% *
5-9 years	1.63%	3.25%	2.96% *	4.54% *	2.57% *	1.45% *	3.02%	1.72%
10-19 years	1.28%	6.14%	2.78%	2.12%	0.99%	3.26% *	2.52%	1.22%
20 or more years	0.38%	2.30%	2.06%	1.19%	1.05%	0.42%	1.16%	0.40%
Multi/single status								
2 or more locations	0.41%	1.12% *	4.51% *	2.23%	1.20%	0.42%	2.87%	0.42%
1 location only	0.68%	2.18%	1.56%	1.12%	1.16%	1.50% *	1.05%	0.83%
Percent full-time employees								
Less than 25%	2.45%	2.26% *	--	9.75% *	2.25% *	2.83% *	7.41% *	2.49%
25-49 %	2.06%	3.97% *	8.56%	4.93% *	1.42% *	3.49%	4.39%	2.29%
50-74 %	0.65%	4.00% *	5.08%	3.81% *	2.04%	0.55% *	2.80%	0.61%
75% or more	0.41%	2.48%	1.56%	1.08%	0.97%	0.49%	1.09%	0.43%
Union presence								
No union employees	0.38%	2.16%	1.51%	1.04%	0.94%	0.38%	1.02%	0.40%
Has union employees	0.89%	9.23% *	3.81% *	4.70% *	1.84%	1.02% *	2.08% *	0.91%
Percent low-wage employees								
50% or more low-wage	0.79%	4.68% *	4.36%	3.30%	1.04%	0.97%	2.74%	0.77%
Less than 50% low-wage	0.38%	2.31%	1.55%	1.07%	0.96%	0.44%	1.05%	0.41%
Percent women employees								
Less than 25%	0.48%	3.56%	2.01%	1.25%	0.84%	0.47%	1.35%	0.45%
25-49 %	0.58%	5.54% *	2.64%	3.15%	1.32%	0.55%	2.72%	0.54%
50-74 %	0.92%	4.29% *	4.03%	1.28%	2.47%	1.04%	2.13%	0.99%
75% or more	0.72%	2.94%	3.60%	2.92%	1.21%	0.82%	2.30%	0.69%
Percent age 50 or older employees								
Less than 25%	0.50%	3.07%	1.82%	1.56%	0.82%	0.59%	1.38%	0.49%
25-49 %	0.54%	5.32% *	3.14%	1.51%	1.54%	0.57%	1.99%	0.55%
50-74 %	0.91%	6.44% *	4.20%	1.60%	1.68% *	0.80% *	2.76%	0.78%
75% or more	2.13%	2.49%	3.26% *	12.80% *	2.88% *	0.82% *	1.99%	3.57% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	27.3%	26.5%	22.1%	20.2%	13.6%	24.4%	16.2%
Industry group **								
Agric., fish., forest.	14.2% *	--	--	6.4% *	9.1% *	3.1% *	22.0% *	9.3% *
Mining and manufacturing	14.6%	20.0% *	33.1%	29.8%	17.8%	8.9%	28.7%	13.1%
Construction	20.8%	38.1%	34.9%	21.8%	14.6%	14.9% *	28.2%	17.1%
Utilities and transp.	15.6%	--	26.3% *	16.7% *	23.2% *	13.1%	24.6%	15.1%
Wholesale trade	16.3%	17.5%	31.9%	17.0%	23.0%	11.1%	19.7%	15.5%
Fin. svcs. and real estate	17.0%	30.7%	26.0% *	22.3%	26.7%	11.4%	28.5%	15.5%
Retail trade	11.3%	24.3%	25.4%	26.9%	14.3%	7.7%	25.2%	9.7%
Professional services	19.3%	28.6%	23.6%	21.2%	20.0%	17.6%	23.3%	18.7%
Other services	20.0%	25.4%	20.9%	20.9%	21.6%	18.1%	21.3%	19.7%
Ownership								
For profit, incorporated	15.7%	27.0%	25.8%	22.1%	20.2%	11.2%	23.9%	14.3%
For profit, unincorporated	17.2%	28.4%	25.0%	20.9%	20.6%	9.4%	25.6%	14.7%
Nonprofit	24.0%	26.9%	32.8%	23.6%	20.1%	25.4%	25.2%	23.9%
Age of firm								
Less than 5 years	25.2%	29.6%	18.0% *	26.9%	28.1%	--	23.1%	28.6%
5-9 years	21.1%	27.8%	26.7%	20.7%	19.0%	16.6% *	24.2%	19.1%
10-19 years	17.9%	21.0%	26.9%	19.0%	19.8%	8.4% *	21.4%	16.2%
20 or more years	16.9%	29.5%	27.7%	22.9%	20.2%	13.8%	25.7%	15.9%
Multi/single status								
2 or more locations	15.6%	--	23.7%	18.8%	22.4%	13.4%	20.5%	15.5%
1 location only	22.3%	27.0%	26.8%	23.4%	16.5%	23.8%	24.9%	19.8%
Percent full-time employees								
Less than 25%	23.2%	16.3% *	23.6% *	21.0% *	26.9%	22.8%	21.9%	23.5%
25-49 %	15.6%	18.5% *	27.2%	24.5%	14.4%	12.2% *	22.7%	14.3%
50-74 %	21.2%	33.1%	28.2%	21.9%	23.4%	19.7%	27.7%	20.4%
75% or more	16.7%	26.8%	26.3%	22.0%	20.1%	12.2%	24.1%	15.4%
Union presence								
No union employees	17.3%	27.4%	26.0%	22.4%	20.1%	12.1%	24.2%	15.8%
Has union employees	17.8%	24.1% *	41.8%	17.6% *	21.0%	17.1%	29.6%	17.5%
Percent low-wage employees								
50% or more low-wage	14.6%	21.7%	26.4%	24.7%	15.7%	10.9%	26.2%	12.9%
Less than 50% low-wage	17.7%	28.0%	26.5%	21.8%	20.8%	14.0%	24.2%	16.6%
Percent women employees								
Less than 25%	17.6%	29.2%	30.3%	21.7%	17.4%	11.7%	25.1%	15.3%
25-49 %	14.6%	23.5%	30.1%	21.1%	20.8%	10.4%	25.2%	13.4%
50-74 %	18.8%	25.6%	22.9%	25.1%	23.5%	15.5%	22.9%	18.3%
75% or more	19.3%	29.3%	19.4%	20.6%	18.5%	18.5%	23.5%	18.4%
Percent age 50 or older employees								
Less than 25%	18.7%	27.9%	28.2%	23.5%	19.0%	13.4%	26.0%	16.6%
25-49 %	16.2%	30.2%	23.4%	21.4%	21.1%	13.4%	21.6%	15.7%
50-74 %	17.4%	26.3%	23.3%	18.4%	19.5%	13.3%	23.2%	15.8%
75% or more	27.9%	24.2%	37.2% *	19.9% *	28.2% *	30.4%	25.5%	30.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	2.11%	2.09%	1.38%	1.49%	0.91%	1.14%	0.74%
Industry group **								
Agric., fish., forest.	5.99% *	--	--	5.58% *	5.77% *	2.27% *	11.99% *	4.79% *
Mining and manufacturing	1.61%	7.00% *	9.70%	4.91%	3.69%	1.71%	4.52%	1.71%
Construction	2.33%	8.03%	5.66%	4.05%	3.54%	5.88% *	3.35%	2.96%
Utilities and transp.	2.95%	--	12.80% *	6.17% *	9.01% *	3.34%	6.93%	3.10%
Wholesale trade	1.75%	5.12%	8.48%	3.82%	4.27%	2.29%	3.49%	2.01%
Fin. svcs. and real estate	2.10%	6.27%	8.10% *	5.60%	6.54%	1.84%	4.61%	2.29%
Retail trade	1.26%	6.92%	6.92%	5.14%	3.35%	1.25%	4.08%	1.25%
Professional services	1.31%	3.78%	3.09%	2.40%	2.33%	2.02%	1.89%	1.50%
Other services	1.59%	5.05%	3.88%	2.95%	2.72%	2.83%	2.48%	1.89%
Ownership								
For profit, incorporated	0.72%	2.53%	2.41%	1.68%	1.94%	0.88%	1.34%	0.81%
For profit, unincorporated	1.46%	4.77%	5.78%	3.07%	3.34%	1.65%	2.94%	1.66%
Nonprofit	2.08%	7.01%	5.84%	3.87%	3.06%	3.22%	3.35%	2.26%
Age of firm								
Less than 5 years	3.15%	6.49%	6.13% *	5.12%	7.04%	--	3.81%	5.34%
5-9 years	2.27%	5.35%	5.55%	4.00%	4.04%	6.87% *	3.10%	3.14%
10-19 years	2.09%	3.92%	4.43%	3.23%	4.72%	3.09% *	2.38%	2.86%
20 or more years	0.73%	3.09%	2.84%	1.73%	1.71%	0.94%	1.58%	0.80%
Multi/single status								
2 or more locations	0.82%	--	5.77%	2.48%	2.05%	0.92%	2.91%	0.84%
1 location only	0.98%	2.14%	2.23%	1.65%	1.78%	6.89%	1.24%	1.48%
Percent full-time employees								
Less than 25%	3.80%	9.14% *	9.76% *	6.91% *	5.53%	6.39%	5.82%	4.41%
25-49 %	2.37%	6.36% *	8.02%	5.22%	3.71%	3.86% *	4.29%	2.69%
50-74 %	2.30%	5.73%	5.39%	3.55%	4.55%	3.06%	3.26%	2.56%
75% or more	0.69%	2.37%	2.37%	1.54%	1.65%	0.91%	1.28%	0.78%
Union presence								
No union employees	0.68%	2.14%	2.12%	1.41%	1.59%	0.91%	1.16%	0.78%
Has union employees	1.82%	12.93% *	11.63%	5.55% *	4.27%	2.09%	7.25%	1.86%
Percent low-wage employees								
50% or more low-wage	1.29%	4.88%	7.68%	3.82%	2.53%	1.60%	3.57%	1.33%
Less than 50% low-wage	0.72%	2.29%	2.17%	1.47%	1.63%	1.00%	1.21%	0.81%
Percent women employees								
Less than 25%	1.06%	3.52%	3.56%	2.28%	2.12%	1.67%	1.85%	1.25%
25-49 %	1.05%	4.63%	5.32%	2.80%	2.66%	1.23%	2.79%	1.12%
50-74 %	1.46%	4.10%	3.96%	3.19%	3.48%	1.84%	2.29%	1.60%
75% or more	1.78%	5.27%	3.62%	2.93%	3.33%	2.82%	2.63%	2.06%
Percent age 50 or older employees								
Less than 25%	1.10%	3.16%	2.86%	1.96%	2.58%	1.65%	1.66%	1.32%
25-49 %	0.92%	5.60%	3.88%	2.47%	2.05%	1.15%	2.15%	0.98%
50-74 %	1.83%	4.75%	4.88%	3.03%	4.04%	2.84%	2.78%	2.20%
75% or more	4.09%	4.88%	12.57% *	8.06% *	8.63% *	8.16%	4.68%	6.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	293.29	398.83	351.09	305.31	307.21	217.55	369.44	254.85
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	65.40
Mining and manufacturing	293.05	--	--	217.94	320.44	222.42	440.34	241.94
Construction	358.45	438.83	321.46	354.14	--	--	361.41	--
Utilities and transp.	113.72	--	--	--	--	--	--	119.38
Wholesale trade	257.93	--	--	287.57	122.76	--	--	186.17
Fin. svcs. and real estate	339.26	438.25	--	--	439.98	185.83	433.83	307.68
Retail trade	206.09	--	372.98	--	312.17	106.73	361.36	159.45
Professional services	300.75	468.21	360.78	394.49	265.99	239.76	407.85	260.92
Other services	306.93	304.43	290.89	268.85	382.93	275.14	290.15	320.24
Ownership								
For profit, incorporated	285.93	380.42	358.35	307.67	269.83	203.39	371.63	227.90
For profit, unincorporated	306.36	376.30	354.82	241.32	324.85	269.16	333.76	283.98
Nonprofit	306.24	--	--	358.92	359.00	231.96	402.98	292.72
Age of firm								
Less than 5 years	303.15	547.37	187.92	--	162.27	--	363.97	210.21
5-9 years	317.46	308.33	314.71	321.19 *	287.76	--	344.34	281.08
10-19 years	352.07	447.20	460.76	297.27	311.84	244.29	429.57	247.40
20 or more years	276.61	331.52	338.95	304.77	319.61	210.76	344.22	255.53
Multi/single status								
2 or more locations	254.07	--	408.05	280.49	307.61	216.29	323.58	248.23
1 location only	342.20	399.58	344.34	319.68	306.58	--	376.19	277.06
Percent full-time employees								
Less than 25%	207.27	--	--	--	--	223.93	--	217.73
25-49 %	177.22	--	337.33	366.12	260.90	57.14	300.96	135.41
50-74 %	307.36	--	263.26	349.04	364.75	274.51	265.87	335.25
75% or more	304.14	417.80	373.57	303.94	302.48	236.46	393.29	258.88
Union presence								
No union employees	297.50	402.12	350.24	311.59	303.75	209.17	370.55	253.54
Has union employees	262.17	--	--	--	333.99	243.85	--	261.15
Percent low-wage employees								
50% or more low-wage	233.28	--	338.10	258.08	274.48	169.23	298.54	204.54
Less than 50% low-wage	301.30	412.77	352.46	314.05	309.94	225.75	377.98	261.92
Percent women employees								
Less than 25%	266.78	307.68	300.49	222.21	286.35	231.44	294.75	237.99
25-49 %	285.46	516.75	460.89	332.80	279.11	171.20	463.42	216.47
50-74 %	292.48	393.19	289.52	323.17	336.96	230.97	326.46	283.27
75% or more	336.22	517.04	411.38	365.45	302.88	252.48	430.38	276.62
Percent age 50 or older employees								
Less than 25%	309.59	431.81	368.64	296.66	277.62	234.22	391.13	248.08
25-49 %	268.06	344.72	285.94	352.73	315.70	205.26	326.49	253.10
50-74 %	367.20	421.64	421.75	252.11	371.60	289.81	416.61	312.87
75% or more	236.64	272.81	--	--	--	333.57	263.92	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.82	40.36	27.10	29.97	28.04	9.89	21.19	13.95
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	2.34
Mining and manufacturing	37.00	--	--	54.62	67.76	21.93	90.40	32.76
Construction	37.25	47.96	48.61	58.32	--	--	34.59	--
Utilities and transp.	18.84	--	--	--	--	--	--	18.40
Wholesale trade	50.01	--	--	39.82	15.16	--	--	38.43
Fin. svcs. and real estate	53.27	60.35	--	--	53.53	13.67	59.44	77.42
Retail trade	34.12	--	107.73	--	83.71	21.54	72.53	32.72
Professional services	16.02	79.27	45.75	57.18	23.71	8.56	41.28	12.18
Other services	22.82	50.23	43.75	42.83	56.85	45.69	28.86	33.18
Ownership								
For profit, incorporated	14.19	44.69	32.26	36.67	29.05	15.27	24.76	13.58
For profit, unincorporated	26.91	48.31	77.37	50.70	54.02	42.84	42.82	33.61
Nonprofit	27.00	--	--	72.23	49.79	8.08	77.30	29.10
Age of firm								
Less than 5 years	60.82	102.62	30.68	--	25.53	--	87.76	40.80
5-9 years	45.81	76.00	50.74	98.80 *	68.40	--	63.72	55.21
10-19 years	33.47	79.99	60.67	83.76	64.72	15.70	51.90	21.59
20 or more years	13.30	45.29	33.65	30.32	32.76	10.91	21.72	16.29
Multi/single status								
2 or more locations	15.65	--	63.88	39.81	40.22	9.86	42.90	16.62
1 location only	18.57	40.42	28.79	40.81	35.25	--	23.50	25.91
Percent full-time employees								
Less than 25%	29.45	--	--	--	--	25.39	--	32.40
25-49 %	32.78	--	96.47	61.73	46.83	4.09	69.63	32.39
50-74 %	29.10	--	39.98	98.69	53.09	28.30	36.46	40.39
75% or more	13.50	43.98	32.06	34.22	31.94	9.47	24.04	15.83
Union presence								
No union employees	12.96	40.86	27.50	30.75	30.80	12.31	21.46	16.37
Has union employees	20.15	--	--	--	64.08	10.08	--	20.79
Percent low-wage employees								
50% or more low-wage	22.35	--	81.43	45.44	50.05	27.55	45.62	23.65
Less than 50% low-wage	12.90	42.38	28.74	33.92	29.89	10.18	22.81	15.30
Percent women employees								
Less than 25%	17.64	45.96	35.16	27.93	53.16	14.54	24.36	24.77
25-49 %	25.71	105.04	61.15	56.05	46.85	24.70	47.17	22.10
50-74 %	23.19	66.20	48.61	50.25	48.93	10.78	38.93	28.06
75% or more	26.43	109.32	60.57	74.40	33.91	17.40	52.94	21.39
Percent age 50 or older employees								
Less than 25%	20.27	69.89	37.48	48.90	28.90	22.35	36.39	18.28
25-49 %	17.06	41.12	37.13	34.39	42.81	10.92	25.06	20.94
50-74 %	30.96	45.39	72.10	44.98	73.08	49.10	41.30	43.69
75% or more	35.62	61.18	--	--	--	20.19	43.98	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	639.10	591.58	538.28	656.10	584.09	693.38	561.73	659.00
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	533.66	--	544.68 *	551.15	463.99	610.84	439.79	555.12
Construction	643.69	687.15	632.88	584.68	599.25	792.46 *	631.15	654.20
Utilities and transp.	614.81	--	--	233.74	447.83	766.65	293.68	646.22
Wholesale trade	531.52	347.77	--	699.39	493.42	590.43	471.50	550.14
Fin. svcs. and real estate	704.21	528.74	454.42	602.06	966.68 *	570.42	481.83	757.49
Retail trade	873.01	637.66 *	1,066.58 *	669.57	544.72	1,051.89	825.59	886.68
Professional services	541.53	595.66	575.34	745.01	509.97	499.87	576.66	534.34
Other services	850.78	693.68	424.72	740.14	557.70	1,191.51	587.84	920.73
Ownership								
For profit, incorporated	716.69	538.04	541.82	611.93	662.71	858.20	546.20	766.32
For profit, unincorporated	638.97	632.23	602.59	738.32	477.52	820.91	578.71	668.90
Nonprofit	442.98	887.03 *	448.56	762.52	436.63	383.64	629.51	424.38
Age of firm								
Less than 5 years	785.24	483.34	1,001.03 *	1,196.32 *	552.93 *	--	657.01	942.09 *
5-9 years	557.68	458.06	679.69	465.10	303.30	--	514.93	592.07 *
10-19 years	607.25	636.55	507.39	545.55	638.27	791.42	549.22	645.64
20 or more years	643.47	641.14	472.59	667.64	604.26	678.18	563.05	657.83
Multi/single status								
2 or more locations	654.31	--	749.17 *	630.10	583.07	688.92	687.38	653.14
1 location only	609.28	603.10	514.61	664.55	586.52	823.67 *	546.09	683.08
Percent full-time employees								
Less than 25%	668.53	--	--	408.40	449.15	837.23	559.03	689.51
25-49 %	477.46	613.77	429.42	743.33	438.47	370.36	603.54	439.94
50-74 %	592.05	737.79	499.69	482.06	525.66	612.97	566.37	596.40
75% or more	654.48	554.88	548.47	674.74	596.88	730.60	559.49	680.88
Union presence								
No union employees	701.94	578.99	544.15	655.76	607.36	885.38	564.00	747.68
Has union employees	409.02	--	415.23	662.31 *	407.47	392.42	512.35	404.50
Percent low-wage employees								
50% or more low-wage	622.32	532.01 *	320.04 *	358.33	539.50	847.78	389.76	689.43
Less than 50% low-wage	640.74	597.07	557.51	693.31	588.10	678.62	580.22	656.12
Percent women employees								
Less than 25%	692.76	658.77	595.81	706.85	561.34	859.76	598.88	739.97
25-49 %	629.53	741.33	566.81	571.22	497.12	735.21	587.17	638.43
50-74 %	650.89	416.29	445.14	594.38	672.19	687.87	499.86	671.86
75% or more	561.02	503.13	435.21	708.84	580.00	539.91	511.95	573.32
Percent age 50 or older employees								
Less than 25%	710.59	602.67	595.86	698.28	754.55	756.72	612.99	754.00
25-49 %	554.82	661.12	569.03	583.58	484.45	580.34	561.14	554.14
50-74 %	481.45	319.54	410.44	620.42	460.97	513.24	362.67	531.51
75% or more	1,548.74 *	745.88	--	--	935.95 *	2,906.21	568.53	2,348.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.79	54.27	56.11	49.93	69.21	74.60	32.43	47.91
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	50.57	--	217.17 *	116.31	67.13	95.82	83.23	59.65
Construction	108.35	166.04	110.38	96.12	102.54	611.56 *	79.43	187.90
Utilities and transp.	84.14	--	--	30.72	47.97	141.17	44.70	92.65
Wholesale trade	70.75	46.46	--	148.79	114.34	159.86	72.23	90.43
Fin. svcs. and real estate	130.30	125.17	63.99	152.95	294.21 *	63.31	68.71	155.63
Retail trade	151.23	202.19 *	412.60 *	122.16	111.97	277.89	176.80	187.84
Professional services	45.36	89.51	121.84	116.16	64.37	75.43	61.56	53.07
Other services	160.18	154.55	46.41	119.60	115.06	331.15	82.72	197.85
Ownership								
For profit, incorporated	57.06	53.56	68.03	47.41	102.39	115.11	35.40	72.04
For profit, unincorporated	61.40	136.26	175.59	181.41	73.81	111.66	84.31	81.91
Nonprofit	28.48	275.10 *	73.30	130.15	55.90	30.81	120.96	27.97
Age of firm								
Less than 5 years	166.99	130.37	309.71 *	476.41 *	177.65 *	--	136.04	325.51 *
5-9 years	112.19	102.26	151.47	72.15	44.97	--	71.65	193.86 *
10-19 years	58.55	158.31	110.89	88.02	113.99	200.72	73.46	83.85
20 or more years	45.88	74.85	65.39	52.99	86.21	76.08	42.47	53.42
Multi/single status								
2 or more locations	55.50	--	270.01 *	93.59	93.20	75.60	144.04	57.24
1 location only	35.75	56.34	53.38	58.67	74.55	433.15 *	31.49	67.59
Percent full-time employees								
Less than 25%	139.88	--	--	50.43	84.87	243.53	142.60	162.86
25-49 %	47.77	96.68	106.21	189.22	83.81	45.63	147.57	42.69
50-74 %	77.95	131.57	147.04	72.36	53.16	115.45	86.46	89.98
75% or more	46.33	60.20	64.30	57.18	79.09	97.78	36.34	58.10
Union presence								
No union employees	46.99	53.56	58.73	51.30	76.81	111.21	33.54	60.88
Has union employees	29.15	--	64.88	218.23 *	61.37	32.20	109.72	29.87
Percent low-wage employees								
50% or more low-wage	51.93	188.23 *	109.58 *	45.93	89.52	90.58	70.40	62.07
Less than 50% low-wage	42.29	56.91	59.12	55.41	74.87	81.40	34.79	52.19
Percent women employees								
Less than 25%	68.51	78.35	103.72	99.09	85.52	203.91	52.89	98.98
25-49 %	52.12	201.65	128.55	79.09	58.18	101.42	82.31	60.67
50-74 %	100.82	58.00	52.23	83.61	176.80	166.83	67.87	113.86
75% or more	40.52	104.56	54.84	89.64	103.90	57.93	57.75	48.95
Percent age 50 or older employees								
Less than 25%	64.27	70.18	81.83	79.98	160.52	134.31	47.61	89.09
25-49 %	32.83	171.45	121.04	61.41	44.93	52.33	67.56	35.63
50-74 %	44.94	46.18	45.01	106.31	87.37	95.11	28.03	65.05
75% or more	492.05 *	157.39	--	--	345.01 *	429.71	129.83	541.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.6	22.8	23.7	22.6	20.9	19.9	23.0	20.3
Industry group **								
Agric., fish., forest.	21.7	23.3	26.9	24.2	20.1	18.5	25.4	20.4
Mining and manufacturing	20.3	20.8	22.1	22.0	20.6	19.8	21.8	20.1
Construction	21.5	23.6	22.1	22.7	22.0	18.6	23.6	20.7
Utilities and transp.	20.2	--	24.4	22.9	20.3	19.9	23.7	20.1
Wholesale trade	20.4	21.1	25.0	21.4	20.3	19.9	22.6	20.1
Fin. svcs. and real estate	19.1	21.2	23.3	20.8	19.2	18.7	21.5	18.9
Retail trade	22.3	23.9	22.5	22.8	23.3	22.1	23.4	22.2
Professional services	19.8	24.5	23.6	21.9	20.7	18.6	23.1	19.3
Other services	23.1	21.3	24.8	24.8	22.2	23.0	23.5	23.1
Ownership								
For profit, incorporated	20.7	22.7	24.1	22.7	20.7	20.1	23.3	20.4
For profit, unincorporated	21.5	24.1	23.0	23.1	21.5	20.5	22.7	21.3
Nonprofit	19.5	20.4	21.7	21.2	21.0	18.4	21.4	19.3
Age of firm								
Less than 5 years	24.4	25.5	23.9	26.1	23.5	--	24.4	24.4
5-9 years	21.0	24.8	23.5	22.7	19.7	17.6	23.6	19.6
10-19 years	21.8	23.9	26.0	23.6	21.5	18.3	24.1	20.8
20 or more years	20.4	21.2	22.9	22.0	20.8	20.0	22.3	20.2
Multi/single status								
2 or more locations	20.2	30.7	23.0	21.9	20.9	19.9	22.2	20.1
1 location only	22.0	22.6	23.8	22.8	20.9	17.9	23.1	21.2
Percent full-time employees								
Less than 25%	23.1	22.1	22.7	24.2	24.9	22.4	23.8	23.1
25-49 %	22.2	21.1	25.3	23.4	22.3	21.8	23.6	22.0
50-74 %	20.7	25.3	24.2	23.7	22.7	19.8	23.7	20.4
75% or more	20.5	22.5	23.6	22.4	20.6	19.8	22.9	20.2
Union presence								
No union employees	20.9	22.8	23.7	22.6	21.1	20.1	23.0	20.6
Has union employees	19.5	23.0	23.4	21.8	19.7	19.4	23.8	19.4
Percent low-wage employees								
50% or more low-wage	21.5	23.2	20.5	23.0	21.9	21.2	22.3	21.4
Less than 50% low-wage	20.5	22.8	23.9	22.5	20.8	19.7	23.1	20.2
Percent women employees								
Less than 25%	21.0	22.6	23.8	22.5	21.2	19.8	23.3	20.4
25-49 %	19.8	21.4	22.8	21.8	20.3	19.3	22.0	19.6
50-74 %	20.8	23.7	24.3	22.5	20.7	20.3	22.8	20.6
75% or more	21.1	23.5	23.9	23.6	21.6	20.2	23.7	20.7
Percent age 50 or older employees								
Less than 25%	21.0	22.9	24.1	22.6	21.0	19.9	23.5	20.4
25-49 %	20.1	23.8	23.1	22.6	20.7	19.5	22.5	19.9
50-74 %	22.0	23.7	23.5	22.1	21.2	22.0	22.6	21.9
75% or more	22.7	21.2	24.5	23.9	20.8	23.5	22.0	23.2

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.15	0.55	0.55	0.39	0.29	0.20	0.30	0.16
Industry group **								
Agric., fish., forest.	0.99	3.68	3.77	2.55	0.48	1.52	2.42	0.67
Mining and manufacturing	0.28	0.93	1.36	0.98	0.46	0.38	0.71	0.30
Construction	0.45	1.67	1.83	0.71	0.90	0.76	0.89	0.50
Utilities and transp.	0.52	--	3.04	1.25	1.67	0.54	1.43	0.54
Wholesale trade	0.36	1.90	1.58	0.84	0.62	0.48	0.97	0.38
Fin. svs. and real estate	0.30	1.09	1.98	1.67	0.63	0.35	1.15	0.30
Retail trade	0.36	1.77	1.36	0.79	0.91	0.44	0.86	0.39
Professional services	0.27	0.98	0.89	0.66	0.59	0.34	0.54	0.29
Other services	0.59	1.32	1.30	1.35	0.95	0.97	0.68	0.70
Ownership								
For profit, incorporated	0.17	0.66	0.67	0.36	0.30	0.24	0.35	0.19
For profit, unincorporated	0.38	1.11	1.15	1.45	0.58	0.52	0.62	0.44
Nonprofit	0.37	1.67	1.32	0.97	0.96	0.39	1.04	0.39
Age of firm								
Less than 5 years	0.86	1.64	1.74	1.65	1.76	--	1.01	1.49
5-9 years	0.80	1.17	1.53	0.97	1.49	1.79	0.80	1.05
10-19 years	0.72	1.16	1.28	1.37	0.64	1.32	0.67	0.90
20 or more years	0.15	0.74	0.69	0.38	0.32	0.20	0.39	0.16
Multi/single status								
2 or more locations	0.17	2.77	1.22	0.59	0.31	0.20	0.87	0.17
1 location only	0.31	0.55	0.60	0.48	0.59	1.51	0.32	0.48
Percent full-time employees								
Less than 25%	0.70	1.59	1.15	3.13	1.58	0.69	1.00	0.78
25-49 %	0.73	1.78	1.90	0.91	0.69	1.20	1.02	0.81
50-74 %	0.42	1.26	1.68	0.81	1.09	0.51	0.78	0.45
75% or more	0.16	0.63	0.60	0.44	0.31	0.22	0.34	0.18
Union presence								
No union employees	0.16	0.56	0.56	0.42	0.30	0.23	0.31	0.18
Has union employees	0.33	4.00	2.27	1.02	1.00	0.37	1.33	0.34
Percent low-wage employees								
50% or more low-wage	0.45	1.28	0.95	0.88	0.69	0.66	0.63	0.50
Less than 50% low-wage	0.15	0.60	0.58	0.42	0.31	0.21	0.32	0.17
Percent women employees								
Less than 25%	0.20	0.70	0.83	0.41	0.48	0.25	0.42	0.22
25-49 %	0.26	1.40	1.50	0.98	0.51	0.31	0.80	0.27
50-74 %	0.35	1.48	1.18	1.34	0.48	0.47	0.76	0.37
75% or more	0.30	0.93	0.93	0.66	0.97	0.33	0.58	0.34
Percent age 50 or older employees								
Less than 25%	0.29	0.67	0.76	0.48	0.57	0.45	0.41	0.33
25-49 %	0.18	1.16	1.05	0.79	0.34	0.23	0.61	0.19
50-74 %	0.43	1.44	1.34	0.84	0.94	0.64	0.74	0.50
75% or more	0.69	1.46	1.87	2.22	0.67	0.76	1.14	0.73

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.6%	55.4%	58.4%	67.3%	71.9%	83.8%	61.0%	79.3%
Industry group **								
Agric., fish., forest.	74.6%	--	--	49.2% *	88.1%	97.9%	52.3%	88.7%
Mining and manufacturing	80.3%	54.4%	54.8%	61.7%	78.7%	86.8%	60.0%	82.4%
Construction	71.4%	41.5%	52.3%	76.5%	78.4%	75.1%	58.9%	77.8%
Utilities and transp.	77.5%	--	53.5% *	53.8%	84.8%	79.2%	54.5%	78.9%
Wholesale trade	77.6%	57.3%	52.9%	65.1%	70.5%	89.8%	58.0%	82.4%
Fin. svcs. and real estate	81.3%	58.6%	66.4%	76.6%	65.2%	90.2%	67.5%	83.1%
Retail trade	85.2%	69.7%	55.2%	67.8%	68.2%	92.1%	64.1%	87.5%
Professional services	74.4%	56.5%	59.7%	66.5%	70.6%	80.2%	61.3%	76.6%
Other services	69.5%	53.8%	59.1%	67.9%	65.5%	75.8%	60.6%	71.7%
Ownership								
For profit, incorporated	78.6%	53.3%	60.6%	67.6%	73.2%	86.0%	60.9%	81.7%
For profit, unincorporated	75.4%	60.2%	56.0%	68.0%	72.8%	87.1%	61.6%	79.3%
Nonprofit	69.8%	59.2%	48.0%	65.0%	67.6%	73.4%	60.2%	70.8%
Age of firm								
Less than 5 years	62.5%	57.1%	55.7%	60.0%	73.1%	94.9%	58.2%	68.9%
5-9 years	67.4%	54.7%	59.8%	70.8%	67.3%	79.3%	61.9%	70.9%
10-19 years	68.8%	52.2%	60.2%	68.1%	68.4%	81.5%	59.4%	73.6%
20 or more years	78.4%	56.7%	57.9%	67.1%	72.8%	83.9%	61.7%	80.2%
Multi/single status								
2 or more locations	80.2%	--	67.3%	62.1%	71.1%	84.0%	62.5%	80.7%
1 location only	66.6%	55.5%	57.2%	69.5%	73.2%	73.7%	60.7%	72.1%
Percent full-time employees								
Less than 25%	67.9%	63.9%	71.5%	55.2%	64.2%	73.5%	49.4%	71.7%
25-49 %	77.8%	61.4%	33.0%	64.3%	74.7%	90.1%	52.2%	82.6%
50-74 %	80.8%	51.7%	56.5%	70.6%	71.3%	86.6%	58.8%	83.5%
75% or more	76.0%	55.7%	59.7%	67.4%	71.9%	83.1%	61.8%	78.5%
Union presence								
No union employees	74.8%	55.1%	58.4%	66.2%	71.7%	83.0%	60.4%	77.9%
Has union employees	83.5%	72.4%	55.7%	83.4%	73.0%	85.4%	76.0%	83.7%
Percent low-wage employees								
50% or more low-wage	75.4%	70.7%	48.4%	63.9%	65.5%	83.9%	59.7%	77.7%
Less than 50% low-wage	76.8%	53.6%	59.2%	67.7%	72.6%	83.8%	61.1%	79.5%
Percent women employees								
Less than 25%	74.5%	49.9%	50.7%	68.9%	75.5%	84.7%	58.1%	79.5%
25-49 %	78.8%	54.6%	66.1%	66.0%	70.6%	85.0%	61.6%	80.8%
50-74 %	76.5%	61.8%	59.8%	66.3%	69.6%	82.3%	63.8%	77.9%
75% or more	76.3%	60.5%	63.6%	66.4%	71.7%	83.1%	63.4%	78.8%
Percent age 50 or older employees								
Less than 25%	73.1%	53.3%	53.9%	67.2%	70.1%	83.5%	59.4%	76.9%
25-49 %	79.6%	54.3%	65.6%	66.2%	73.0%	84.4%	63.7%	80.9%
50-74 %	72.8%	51.5%	58.7%	74.7%	73.1%	78.2%	60.3%	76.4%
75% or more	72.9%	65.3%	61.9%	49.3%	67.4%	91.7%	62.5%	82.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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%	2.49%	2.26%	1.60%	1.62%	0.97%	1.34%	0.81%
Industry group **								
Agric., fish., forest.	8.65%	--	--	17.05% *	7.70%	1.46%	13.27%	5.93%
Mining and manufacturing	1.72%	8.64%	8.96%	5.05%	3.53%	2.12%	4.65%	1.83%
Construction	2.96%	7.23%	5.91%	4.01%	5.11%	8.65%	3.66%	3.97%
Utilities and transp.	3.20%	--	16.74% *	8.10%	4.88%	4.14%	8.40%	3.38%
Wholesale trade	2.25%	10.02%	9.85%	5.43%	5.42%	1.97%	5.43%	2.33%
Fin. svcs. and real estate	2.19%	6.53%	8.51%	4.89%	6.35%	1.60%	4.52%	2.41%
Retail trade	1.67%	8.16%	7.64%	5.35%	7.26%	1.20%	4.61%	1.70%
Professional services	1.38%	4.14%	3.83%	2.90%	2.75%	1.95%	2.32%	1.54%
Other services	2.02%	6.01%	4.80%	3.51%	3.74%	3.43%	3.01%	2.39%
Ownership								
For profit, incorporated	0.82%	3.04%	2.67%	1.96%	1.95%	1.06%	1.62%	0.91%
For profit, unincorporated	1.74%	5.12%	5.49%	3.64%	4.00%	1.97%	3.00%	2.03%
Nonprofit	2.12%	7.84%	6.66%	4.30%	3.88%	2.99%	4.15%	2.28%
Age of firm								
Less than 5 years	3.39%	7.38%	7.84%	5.84%	5.50%	4.98%	4.62%	4.56%
5-9 years	2.89%	5.58%	6.45%	5.04%	5.52%	7.36%	3.72%	3.99%
10-19 years	2.68%	5.59%	4.79%	3.71%	5.20%	5.24%	3.00%	3.52%
20 or more years	0.79%	3.52%	3.03%	2.00%	1.84%	1.00%	1.78%	0.86%
Multi/single status								
2 or more locations	0.89%	--	7.00%	3.33%	2.14%	0.98%	4.30%	0.90%
1 location only	1.18%	2.49%	2.35%	1.79%	2.40%	7.13%	1.40%	1.80%
Percent full-time employees								
Less than 25%	4.17%	16.01%	10.01%	9.74%	5.60%	6.54%	7.71%	4.58%
25-49 %	2.20%	9.57%	7.79%	5.70%	4.12%	2.44%	5.47%	2.19%
50-74 %	1.76%	5.77%	6.03%	4.37%	4.80%	2.07%	3.51%	1.88%
75% or more	0.82%	2.85%	2.56%	1.78%	1.81%	1.14%	1.51%	0.93%
Union presence								
No union employees	0.81%	2.52%	2.30%	1.65%	1.74%	1.15%	1.37%	0.92%
Has union employees	1.65%	13.24%	11.36%	5.54%	4.57%	1.85%	5.78%	1.68%
Percent low-wage employees								
50% or more low-wage	2.29%	5.63%	6.45%	4.67%	5.04%	3.10%	3.92%	2.55%
Less than 50% low-wage	0.76%	2.69%	2.38%	1.70%	1.71%	1.02%	1.43%	0.85%
Percent women employees								
Less than 25%	1.21%	4.04%	3.52%	2.57%	2.45%	1.84%	2.11%	1.40%
25-49 %	1.40%	5.95%	5.26%	3.75%	3.20%	1.79%	3.33%	1.51%
50-74 %	1.57%	5.08%	4.77%	3.36%	3.63%	1.92%	2.83%	1.71%
75% or more	1.62%	5.21%	4.93%	3.64%	3.65%	2.12%	3.00%	1.81%
Percent age 50 or older employees								
Less than 25%	1.23%	3.57%	3.04%	2.17%	2.91%	1.65%	1.87%	1.46%
25-49 %	0.98%	6.16%	4.24%	2.92%	2.18%	1.21%	2.64%	1.04%
50-74 %	2.50%	5.99%	6.00%	3.69%	4.15%	4.72%	3.59%	3.05%
75% or more	4.80%	5.44%	12.06%	12.22%	8.09%	4.15%	4.95%	5.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.7%	11.7%	9.0%	9.1%	6.8%	7.4%	9.4%	7.4%
Industry group **								
Agric., fish., forest.	14.6% *	--	--	--	17.8% *	25.7% *	8.5% *	18.5% *
Mining and manufacturing	9.4%	5.2% *	9.7% *	10.7%	11.9% *	8.1%	11.0%	9.3%
Construction	7.1%	13.2% *	12.5%	10.2% *	3.0% *	3.9% *	8.6%	6.4% *
Utilities and transp.	4.0%	0.0%	8.7% *	10.8% *	2.2% *	3.7% *	10.1% *	3.7%
Wholesale trade	8.7%	8.5% *	5.7% *	1.9% *	6.3% *	11.9%	5.3% *	9.5%
Fin. svcs. and real estate	7.4%	9.9% *	7.7% *	10.1% *	4.2%	8.1%	10.1%	7.1%
Retail trade	6.5%	16.6% *	10.2% *	7.8% *	8.0%	5.5%	10.1%	6.0%
Professional services	8.5%	14.1%	7.3%	8.4%	7.4%	8.8%	9.9%	8.3%
Other services	6.3%	10.5%	10.1%	11.1% *	4.2% *	4.7% *	9.3%	5.5%
Ownership								
For profit, incorporated	7.1%	11.0%	8.4%	8.4%	7.3%	6.4%	9.0%	6.8%
For profit, unincorporated	11.1%	14.0%	11.2%	11.9%	6.4% *	13.7% *	10.7%	11.2%
Nonprofit	7.7%	11.3% *	9.5% *	8.5%	5.7%	8.5%	10.0%	7.5%
Age of firm								
Less than 5 years	8.6%	14.7% *	7.0% *	13.3% *	1.8% *	0.0%	11.9%	3.6% *
5-9 years	8.9%	10.9% *	14.2%	10.9%	7.0% *	--	11.9%	6.9%
10-19 years	8.5%	13.7%	7.6%	10.7% *	7.0% *	6.6% *	9.1%	8.2%
20 or more years	7.5%	10.5%	8.9%	8.0%	6.9%	7.5%	8.6%	7.4%
Multi/single status								
2 or more locations	7.5%	--	4.4% *	8.4% *	7.9%	7.4%	6.4%	7.6%
1 location only	8.1%	11.7%	9.6%	9.4%	4.8%	6.2% *	9.9%	6.6%
Percent full-time employees								
Less than 25%	5.3% *	0.8% *	5.2% *	14.9% *	3.8% *	3.0% *	7.7% *	4.8% *
25-49 %	11.7%	8.7% *	17.5% *	7.1%	6.3% *	15.0%	12.7%	11.5%
50-74 %	6.5%	14.0%	7.1% *	7.7%	3.9%	6.4%	10.0%	6.0%
75% or more	7.8%	11.6%	8.9%	9.2%	7.1%	7.4%	9.2%	7.5%
Union presence								
No union employees	7.5%	11.8%	9.2%	9.2%	6.6%	6.8%	9.5%	7.1%
Has union employees	8.4%	--	--	6.7% *	8.0% *	8.6%	6.0% *	8.4%
Percent low-wage employees								
50% or more low-wage	5.6%	16.1%	7.6% *	5.8%	5.0%	5.0%	10.6%	4.9%
Less than 50% low-wage	7.9%	11.2%	9.1%	9.4%	7.0%	7.7%	9.3%	7.7%
Percent women employees								
Less than 25%	9.1%	11.3%	9.8%	9.8%	6.7%	9.7%	9.0%	9.1%
25-49 %	6.3%	6.4% *	9.2%	7.5%	7.6%	5.5%	8.3%	6.0%
50-74 %	5.5%	16.2%	6.9%	8.3% *	5.4%	4.5%	10.2%	4.9%
75% or more	11.6%	12.9%	9.3%	10.0%	7.9%	13.7%	10.6%	11.8%
Percent age 50 or older employees								
Less than 25%	7.2%	11.7%	9.4%	8.3%	5.5%	6.8%	9.8%	6.4%
25-49 %	8.2%	17.3% *	7.2%	12.1%	7.7%	7.9%	9.5%	8.1%
50-74 %	6.5%	7.5% *	11.7%	3.9%	7.4%	5.5%	8.2%	6.0%
75% or more	7.0% *	10.6% *	6.9% *	1.5% *	5.9% *	5.6% *	8.6%	5.3% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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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, 2025

Characteristics	Total	Less than 10 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%	1.56%	1.03%	1.21%	0.82%	0.69%	0.69%	0.52%
Industry group **								
Agric., fish., forest.	7.62% *	--	--	--	15.92% *	17.19% *	3.55% *	12.06% *
Mining and manufacturing	1.35%	2.70% *	3.75% *	2.91%	3.59% *	1.45%	2.63%	1.47%
Construction	1.83%	4.41% *	3.22%	5.40% *	1.32% *	2.28% *	1.66%	2.64% *
Utilities and transp.	0.97%	0.00%	8.43% *	5.03% *	1.09% *	1.17% *	5.19% *	0.96%
Wholesale trade	1.77%	7.06% *	3.21% *	0.91% *	1.92% *	3.13%	2.85% *	2.09%
Fin. svcs. and real estate	0.88%	3.28% *	3.68% *	3.51% *	1.19%	1.23%	2.43%	0.94%
Retail trade	0.93%	7.89% *	3.41% *	2.77% *	2.28%	1.09%	2.76%	0.97%
Professional services	1.02%	2.90%	1.58%	1.42%	1.26%	1.69%	1.26%	1.17%
Other services	0.98%	3.02%	2.59%	3.69% *	1.32% *	1.43% *	1.48%	1.17%
Ownership								
For profit, incorporated	0.45%	1.87%	1.13%	1.45%	1.13%	0.56%	0.80%	0.50%
For profit, unincorporated	2.12%	3.65%	3.10%	3.52%	2.09% *	4.72% *	1.83%	2.67%
Nonprofit	1.14%	4.46% *	3.43% *	2.03%	1.18%	1.87%	2.03%	1.23%
Age of firm								
Less than 5 years	1.82%	5.02% *	3.44% *	4.33% *	1.06% *	0.00%	2.79%	1.60% *
5-9 years	1.49%	3.90% *	3.68%	3.07%	2.56% *	--	2.19%	1.96%
10-19 years	1.45%	3.98%	2.07%	3.30% *	3.04% *	2.32% *	1.52%	2.04%
20 or more years	0.52%	1.97%	1.33%	1.47%	0.90%	0.72%	0.86%	0.57%
Multi/single status								
2 or more locations	0.59%	--	2.10% *	2.81% *	1.18%	0.70%	1.65%	0.60%
1 location only	0.60%	1.58%	1.13%	1.27%	0.86%	3.41% *	0.76%	0.91%
Percent full-time employees								
Less than 25%	1.80% *	0.79% *	3.28% *	8.09% *	1.42% *	1.65% *	4.28% *	1.97% *
25-49 %	1.96%	4.05% *	6.41% *	2.02%	2.18% *	3.51%	3.25%	2.24%
50-74 %	1.28%	3.95%	2.50% *	1.67%	1.00%	1.76%	1.85%	1.42%
75% or more	0.51%	1.78%	1.15%	1.38%	0.93%	0.77%	0.77%	0.59%
Union presence								
No union employees	0.43%	1.59%	1.06%	1.28%	0.82%	0.65%	0.71%	0.50%
Has union employees	1.46%	--	--	3.12% *	3.39% *	1.68%	3.64% *	1.49%
Percent low-wage employees								
50% or more low-wage	0.68%	4.29%	2.60% *	1.74%	1.16%	0.94%	1.98%	0.70%
Less than 50% low-wage	0.51%	1.68%	1.10%	1.33%	0.90%	0.76%	0.73%	0.58%
Percent women employees								
Less than 25%	0.83%	2.68%	1.70%	2.24%	1.56%	1.33%	1.12%	1.03%
25-49 %	0.73%	2.35% *	2.55%	1.67%	2.07%	0.85%	1.53%	0.79%
50-74 %	0.65%	3.83%	1.76%	3.02% *	1.12%	0.84%	1.54%	0.70%
75% or more	1.63%	3.46%	2.38%	1.83%	1.64%	2.84%	1.55%	1.93%
Percent age 50 or older employees								
Less than 25%	0.63%	2.08%	1.49%	1.14%	1.00%	1.20%	0.98%	0.76%
25-49 %	0.72%	5.25% *	1.78%	2.79%	1.38%	0.92%	1.44%	0.77%
50-74 %	0.85%	3.21% *	3.02%	1.11%	1.78%	1.33%	1.62%	0.98%
75% or more	2.13% *	3.41% *	2.99% *	0.81% *	2.90% *	4.75% *	2.36%	3.34% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	336	390	363	292	444	297	367	330
Industry group **								
Agric., fish., forest.	313	--	--	--	--	100	--	--
Mining and manufacturing	474 *	--	388	404	643 *	375 *	336	492 *
Construction	333	--	478	186 *	386	--	535	194 *
Utilities and transp.	385	--	--	--	--	455 *	--	398
Wholesale trade	232	--	--	--	228 *	228	--	231
Fin. svcs. and real estate	330	--	--	225	407 *	314	344	328
Retail trade	224	--	235	167	291	229	175	233
Professional services	330	472 *	305	319	420	284	381	320
Other services	297	274	335	331	257	281	387	259
Ownership								
For profit, incorporated	339	438	374	286	450 *	292	380	330
For profit, unincorporated	323	346	339	246	319	349	328	322
Nonprofit	338	--	--	409	517	272	364	335
Age of firm								
Less than 5 years	316	--	--	295 *	219	--	341	--
5-9 years	391	--	324	360	--	95	339	447 *
10-19 years	335	427 *	444	237	243	490	403	298
20 or more years	333	405 *	365	298	462	291	368	329
Multi/single status								
2 or more locations	328	--	260	220	463 *	297	297	329
1 location only	357	394	369	318	391	--	374	333
Percent full-time employees								
Less than 25%	730	--	--	478	206	1,503	431	829 *
25-49 %	300	--	324	440	547 *	224	391	282
50-74 %	290	346 *	--	454	218	269	380	271
75% or more	341	399	372	267	454	300	363	336
Union presence								
No union employees	318	388	358	289	330	302	368	303
Has union employees	400	--	--	--	1,192 *	287	--	401
Percent low-wage employees								
50% or more low-wage	323	429	--	402	356	269	394	301
Less than 50% low-wage	338	384	366	284	452	299	364	332
Percent women employees								
Less than 25%	425	569 *	333	274	717 *	367	423	426
25-49 %	275	123	527 *	292	302	241	386	258
50-74 %	295	367	332	259	241	314	345	284
75% or more	320	229	290	362	519	273	276	328
Percent age 50 or older employees								
Less than 25%	328	534	302	298	324	304	393	300
25-49 %	329	200	323	270	552 *	274	285	333
50-74 %	344	--	581	423	240	285	522	275
75% or more	641 *	202	--	--	--	--	213	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.74	82.22	38.85	35.03	108.44	24.13	33.42	32.97
Industry group **								
Agric., fish., forest.	57.06	--	--	--	--	0.00	--	--
Mining and manufacturing	142.52 *	--	43.69	108.80	352.83 *	114.44 *	56.93	159.31 *
Construction	87.91	--	116.69	82.75 *	64.79	--	117.13	64.62 *
Utilities and transp.	99.51	--	--	--	--	150.97 *	--	114.70
Wholesale trade	46.24	--	--	--	68.93 *	63.19	--	51.43
Fin. svcs. and real estate	43.75	--	--	46.72	155.30 *	49.73	102.07	48.22
Retail trade	37.59	--	38.71	40.26	48.42	57.64	33.89	43.86
Professional services	28.99	150.50 *	35.54	56.73	97.29	27.90	70.15	31.59
Other services	35.45	63.07	47.73	68.50	32.62	82.82	47.01	42.93
Ownership								
For profit, incorporated	40.90	122.20	55.33	48.90	156.28 *	33.68	46.45	49.25
For profit, unincorporated	22.95	72.24	24.68	39.75	37.97	37.01	40.09	27.14
Nonprofit	43.17	--	--	101.18	134.00	42.77	61.16	47.84
Age of firm								
Less than 5 years	61.79	--	--	107.15 *	17.55	--	70.91	--
5-9 years	92.05	--	35.37	89.66	--	7.04	39.91	183.23 *
10-19 years	44.16	168.54 *	121.23	27.77	67.29	116.63	82.50	49.31
20 or more years	32.72	145.98 *	54.57	54.91	132.57	24.67	51.66	36.30
Multi/single status								
2 or more locations	36.47	--	40.63	62.20	141.51 *	24.46	38.16	37.29
1 location only	31.49	84.54	40.91	37.93	100.84	--	36.43	55.65
Percent full-time employees								
Less than 25%	216.10	--	--	25.05	22.21	295.87	54.93	277.85 *
25-49 %	55.43	--	41.84	116.86	172.99 *	61.46	53.04	64.58
50-74 %	36.80	107.90 *	--	121.65	31.80	46.62	66.25	41.05
75% or more	32.78	99.20	46.11	36.59	117.98	28.27	39.17	39.02
Union presence								
No union employees	20.78	82.70	38.96	36.29	42.06	35.00	34.02	24.70
Has union employees	97.08	--	--	--	535.05 *	25.72	--	98.80
Percent low-wage employees								
50% or more low-wage	46.19	105.48	--	118.22	89.93	72.28	55.92	57.31
Less than 50% low-wage	29.81	94.54	41.36	36.00	117.14	25.41	36.64	35.25
Percent women employees								
Less than 25%	79.64	193.62 *	31.56	65.21	326.59 *	70.93	70.06	101.46
25-49 %	28.05	15.14	158.85 *	60.34	59.18	35.38	83.42	29.08
50-74 %	27.69	65.49	22.84	32.29	42.52	47.62	36.16	32.70
75% or more	33.39	63.30	43.19	58.19	153.90	29.62	31.11	38.90
Percent age 50 or older employees								
Less than 25%	30.58	143.61	24.40	40.08	72.01	50.38	52.86	36.31
25-49 %	41.89	48.39	37.33	56.66	179.92 *	20.79	32.32	45.62
50-74 %	45.73	--	146.76	93.16	29.79	85.09	95.51	47.18
75% or more	321.90 *	55.85	--	--	--	--	49.07	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	70.3%	61.7%	60.2%	41.1%
Firm size				
Less than 50 employees	70.4%	69.6%	64.9%	44.2%
50+ employees	70.2%	60.4%	59.4%	40.6%
Less than 10 employees	65.2%	63.9%	59.4%	42.3%
10-24 employees	70.5%	70.8%	65.1%	44.5%
25-99 employees	71.4%	71.3%	67.8%	46.3%
100-999 employees	75.8%	74.0%	71.7%	45.9%
1000+ employees	68.0%	53.6%	53.4%	37.6%
Industry group **				
Agric., fish., forest.	76.6%	71.6%	64.9%	28.6%
Mining and manufacturing	66.7%	60.7%	59.3%	40.8%
Construction	67.3%	69.2%	64.8%	45.8%
Utilities and transp.	53.9%	43.4%	47.6%	24.0%
Wholesale trade	61.9%	56.6%	54.6%	41.3%
Fin. svcs. and real estate	72.5%	70.5%	65.5%	45.1%
Retail trade	82.2%	43.3%	53.3%	32.1%
Professional services	72.1%	65.6%	63.0%	44.3%
Other services	70.9%	65.0%	60.6%	43.1%
Ownership				
For profit, incorporated	68.9%	59.1%	58.4%	39.4%
For profit, unincorporated	69.7%	64.3%	62.0%	42.0%
Nonprofit	75.9%	70.1%	66.2%	47.1%
Age of firm				
Less than 5 years	68.9%	65.5%	61.7%	38.7%
5-9 years	75.5%	73.1%	70.6%	48.0%
10-19 years	71.2%	70.5%	68.7%	39.5%
20 or more years	69.9%	60.0%	58.7%	40.9%
Multi/single status				
2 or more locations	69.1%	57.9%	57.0%	39.8%
1 location only	73.5%	72.4%	69.2%	44.7%
Percent full-time employees				
Less than 25%	69.5%	62.2%	59.5%	42.0%
25-49 %	68.5%	58.5%	57.1%	39.4%
50-74 %	76.4%	52.1%	53.2%	38.8%
75% or more	69.3%	63.5%	61.5%	41.6%
Union presence				
No union employees	70.9%	64.3%	63.2%	41.4%
Has union employees	67.7%	51.9%	49.0%	40.1%
Percent low wage employees **				
50% or more low-wage	69.9%	57.4%	58.9%	39.2%
Less than 50% low-wage	70.3%	62.2%	60.4%	41.3%
Percent women employees				
Less than 25%	67.0%	63.4%	60.1%	42.5%
25-49 %	68.5%	58.6%	56.8%	37.6%
50-74 %	73.5%	62.2%	64.2%	42.5%
75% or more	72.5%	63.5%	59.5%	42.3%
Percent age 50 or older employees				
Less than 25%	71.0%	65.5%	63.0%	41.7%
25-49 %	69.4%	58.8%	57.8%	40.2%
50-74 %	72.9%	64.1%	63.7%	42.1%
75% or more	69.8%	67.4%	63.8%	52.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.75%	0.89%	0.83%	0.93%
Firm size				
Less than 50 employees	1.22%	1.25%	1.28%	1.37%
50+ employees	0.85%	1.02%	0.95%	1.06%
Less than 10 employees	2.28%	2.37%	2.42%	2.53%
10-24 employees	2.09%	2.09%	2.21%	2.26%
25-99 employees	1.61%	1.56%	1.65%	1.77%
100-999 employees	1.39%	1.45%	1.46%	1.74%
1000+ employees	1.14%	1.37%	1.28%	1.40%
Industry group **				
Agric., fish., forest.	7.22%	7.95%	8.84%	7.72%
Mining and manufacturing	1.94%	2.20%	2.19%	2.12%
Construction	2.96%	2.81%	3.06%	3.26%
Utilities and transp.	3.97%	3.77%	4.01%	3.69%
Wholesale trade	2.77%	3.03%	3.01%	2.90%
Fin. svcs. and real estate	1.98%	2.01%	1.98%	2.68%
Retail trade	1.72%	3.30%	2.92%	2.69%
Professional services	1.31%	1.54%	1.55%	1.69%
Other services	1.86%	1.98%	2.06%	2.35%
Ownership				
For profit, incorporated	0.92%	1.09%	0.99%	1.10%
For profit, unincorporated	1.91%	2.28%	2.31%	2.18%
Nonprofit	1.67%	2.00%	2.08%	2.42%
Age of firm				
Less than 5 years	3.19%	3.20%	3.37%	3.47%
5-9 years	2.36%	2.50%	2.54%	3.35%
10-19 years	2.53%	2.52%	2.52%	2.64%
20 or more years	0.84%	1.00%	0.93%	1.04%
Multi/single status				
2 or more locations	0.95%	1.13%	1.05%	1.16%
1 location only	1.07%	1.09%	1.13%	1.34%
Percent full-time employees				
Less than 25%	2.77%	3.18%	3.30%	4.50%
25-49 %	2.72%	3.27%	2.98%	2.84%
50-74 %	1.71%	2.73%	2.37%	2.56%
75% or more	0.86%	0.97%	0.92%	1.04%
Union presence				
No union employees	0.82%	0.98%	0.87%	1.01%
Has union employees	1.82%	2.20%	2.18%	2.28%
Percent low wage employees **				
50% or more low-wage	2.02%	2.58%	2.15%	2.36%
Less than 50% low-wage	0.80%	0.95%	0.89%	1.00%
Percent women employees				
Less than 25%	1.34%	1.42%	1.41%	1.46%
25-49 %	1.55%	1.70%	1.67%	1.80%
50-74 %	1.41%	1.98%	1.61%	1.93%
75% or more	1.60%	2.13%	2.12%	2.31%
Percent age 50 or older employees				
Less than 25%	1.24%	1.39%	1.33%	1.42%
25-49 %	1.06%	1.27%	1.18%	1.33%
50-74 %	2.15%	2.85%	2.39%	2.78%
75% or more	5.24%	5.55%	5.92%	7.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	11	38	64	116
Firm size				
Less than 50 employees	12	37	65	134
50+ employees	11	38	64	113
Less than 10 employees	12	36	64	130
10-24 employees	12	38	65	129
25-99 employees	12	38	65	132
100-999 employees	12	36	63	118
1000+ employees	11	39	65	109
Industry group **				
Agric., fish., forest.	15	43	69	180
Mining and manufacturing	12	37	63	119
Construction	12	35	60	126
Utilities and transp.	11	34	60	115
Wholesale trade	12	37	62	108
Fin. svcs. and real estate	11	41	69	118
Retail trade	10	36	66	115
Professional services	11	38	63	111
Other services	11	39	65	125
Ownership				
For profit, incorporated	11	37	64	118
For profit, unincorporated	12	38	62	122
Nonprofit	11	39	65	109
Age of firm				
Less than 5 years	12	35	64	119
5-9 years	12	37	63	128
10-19 years	12	36	62	121
20 or more years	11	38	64	115
Multi/single status				
2 or more locations	11	38	64	113
1 location only	12	38	64	125
Percent full-time employees				
Less than 25%	12	38	60	103
25-49 %	12	39	67	120
50-74 %	10	41	65	99
75% or more	11	37	64	119
Union presence				
No union employees	12	37	64	120
Has union employees	10	40	65	102
Percent low wage employees **				
50% or more low-wage	11	40	65	125
Less than 50% low-wage	11	38	64	115
Percent women employees				
Less than 25%	12	36	62	119
25-49 %	11	37	64	114
50-74 %	11	39	65	110
75% or more	11	40	66	126
Percent age 50 or older employees				
Less than 25%	12	36	61	118
25-49 %	11	40	67	113
50-74 %	11	37	62	120
75% or more	11	36	61	144

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.12	0.43	0.65	2.11
Firm size				
Less than 50 employees	0.19	0.62	1.08	4.23
50+ employees	0.13	0.50	0.75	2.38
Less than 10 employees	0.39	1.05	2.28	7.43
10-24 employees	0.31	1.13	1.81	7.14
25-99 employees	0.22	0.78	1.17	4.76
100-999 employees	0.20	0.48	0.89	3.95
1000+ employees	0.17	0.79	1.15	3.28
Industry group **				
Agric., fish., forest.	1.47	3.58	4.27	53.11
Mining and manufacturing	0.23	0.60	1.26	5.16
Construction	0.41	1.39	1.79	7.86
Utilities and transp.	0.36	1.32	2.73	9.22
Wholesale trade	0.33	0.93	1.46	5.66
Fin. svcs. and real estate	0.28	1.40	2.11	7.27
Retail trade	0.27	0.83	2.43	5.55
Professional services	0.24	0.88	1.28	3.68
Other services	0.31	0.95	1.32	4.85
Ownership				
For profit, incorporated	0.12	0.46	0.78	2.52
For profit, unincorporated	0.30	0.91	1.12	5.82
Nonprofit	0.36	1.31	1.83	4.90
Age of firm				
Less than 5 years	0.41	1.53	3.12	12.44
5-9 years	0.47	0.90	1.76	8.83
10-19 years	0.27	1.09	1.98	5.47
20 or more years	0.13	0.50	0.74	2.36
Multi/single status				
2 or more locations	0.15	0.58	0.87	2.60
1 location only	0.16	0.52	0.83	3.52
Percent full-time employees				
Less than 25%	0.40	1.71	2.60	8.66
25-49 %	0.29	1.19	1.99	7.46
50-74 %	0.34	1.47	1.64	4.86
75% or more	0.13	0.46	0.74	2.38
Union presence				
No union employees	0.11	0.37	0.66	2.39
Has union employees	0.33	1.65	2.07	4.21
Percent low wage employees **				
50% or more low-wage	0.30	1.12	1.23	6.11
Less than 50% low-wage	0.12	0.46	0.72	2.24
Percent women employees				
Less than 25%	0.17	0.52	0.82	3.83
25-49 %	0.19	0.85	1.48	4.57
50-74 %	0.20	0.81	1.23	3.66
75% or more	0.40	1.30	1.70	5.13
Percent age 50 or older employees				
Less than 25%	0.17	0.47	0.84	3.78
25-49 %	0.17	0.71	1.01	2.89
50-74 %	0.29	0.75	1.78	4.91
75% or more	1.04	1.80	3.09	9.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	20.0%	32.5%	32.9%	44.6%
Firm size				
Less than 50 employees	12.4%	15.7%	18.0%	31.1%
50+ employees	21.2%	35.4%	35.5%	46.9%
Less than 10 employees	16.7%	18.8%	19.9%	29.7%
10-24 employees	10.0%	14.0%	17.4%	31.6%
25-99 employees	13.6%	17.1%	19.5%	31.9%
100-999 employees	13.9%	17.8%	19.8%	34.9%
1000+ employees	25.0%	44.7%	43.6%	53.6%
Industry group **				
Agric., fish., forest.	6.7% *	12.0% *	18.5% *	34.0%
Mining and manufacturing	27.5%	36.0%	37.5%	48.6%
Construction	14.1%	17.2%	21.9%	33.0%
Utilities and transp.	26.1%	39.5%	34.2%	42.9%
Wholesale trade	25.0%	33.3%	35.1%	45.8%
Fin. svcs. and real estate	18.3%	26.0%	28.5%	38.2%
Retail trade	11.3%	50.4%	41.6%	53.7%
Professional services	20.0%	32.2%	33.8%	47.1%
Other services	18.2%	27.4%	28.5%	39.9%
Ownership				
For profit, incorporated	21.3%	35.0%	34.4%	45.0%
For profit, unincorporated	18.4%	26.1%	27.6%	41.4%
Nonprofit	15.9%	27.5%	30.8%	45.1%
Age of firm				
Less than 5 years	14.6%	19.6%	24.6%	35.6%
5-9 years	13.1%	16.7%	16.4%	35.8%
10-19 years	13.7%	18.5%	19.0%	39.8%
20 or more years	21.2%	35.3%	35.6%	45.9%
Multi/single status				
2 or more locations	22.3%	38.0%	37.9%	48.6%
1 location only	13.4%	17.1%	19.0%	33.3%
Percent full-time employees				
Less than 25%	20.8%	29.9%	33.6%	44.9%
25-49 %	22.8%	34.5%	42.3%	44.9%
50-74 %	18.0%	47.6%	41.1%	52.6%
75% or more	20.2%	30.0%	31.2%	43.2%
Union presence				
No union employees	18.2%	28.2%	28.8%	42.1%
Has union employees	26.6%	49.1%	48.4%	54.0%
Percent low wage employees **				
50% or more low-wage	19.6%	36.7%	33.5%	46.3%
Less than 50% low-wage	20.0%	32.0%	32.9%	44.4%
Percent women employees				
Less than 25%	20.0%	26.5%	28.6%	38.1%
25-49 %	23.2%	36.5%	38.5%	48.4%
50-74 %	17.8%	33.4%	29.0%	45.1%
75% or more	18.2%	33.5%	36.6%	47.2%
Percent age 50 or older employees				
Less than 25%	17.3%	24.9%	26.5%	38.9%
25-49 %	22.5%	38.7%	38.4%	49.5%
50-74 %	16.3%	27.4%	27.8%	39.7%
75% or more	12.6%	15.7%	16.6%	31.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.65%	0.95%	0.86%	0.98%
Firm size				
Less than 50 employees	0.86%	0.93%	0.98%	1.28%
50+ employees	0.76%	1.09%	0.99%	1.11%
Less than 10 employees	1.93%	1.90%	1.84%	2.22%
10-24 employees	1.12%	1.35%	1.60%	2.12%
25-99 employees	1.16%	1.26%	1.42%	1.68%
100-999 employees	1.07%	1.24%	1.27%	1.60%
1000+ employees	1.07%	1.51%	1.39%	1.49%
Industry group **				
Agric., fish., forest.	2.81% *	4.19% *	5.66% *	9.94%
Mining and manufacturing	1.93%	2.13%	2.14%	2.13%
Construction	2.22%	2.29%	2.77%	3.30%
Utilities and transp.	4.16%	5.42%	4.68%	5.51%
Wholesale trade	2.75%	3.09%	3.09%	3.07%
Fin. svcs. and real estate	1.54%	2.13%	1.88%	2.52%
Retail trade	1.24%	3.69%	3.01%	3.50%
Professional services	1.18%	1.72%	1.70%	1.77%
Other services	1.56%	2.06%	1.87%	2.17%
Ownership				
For profit, incorporated	0.81%	1.15%	1.00%	1.19%
For profit, unincorporated	1.65%	2.36%	2.34%	2.12%
Nonprofit	1.41%	2.39%	2.41%	2.50%
Age of firm				
Less than 5 years	2.44%	2.73%	3.19%	3.80%
5-9 years	1.70%	1.91%	1.85%	3.48%
10-19 years	1.98%	2.17%	2.11%	3.57%
20 or more years	0.74%	1.08%	0.98%	1.08%
Multi/single status				
2 or more locations	0.85%	1.23%	1.12%	1.23%
1 location only	0.82%	0.93%	0.98%	1.31%
Percent full-time employees				
Less than 25%	2.69%	3.18%	3.32%	5.04%
25-49 %	2.40%	3.29%	2.97%	3.03%
50-74 %	1.54%	2.99%	2.51%	2.92%
75% or more	0.75%	1.00%	0.95%	1.07%
Union presence				
No union employees	0.68%	0.99%	0.86%	1.07%
Has union employees	1.75%	2.35%	2.26%	2.31%
Percent low wage employees **				
50% or more low-wage	1.77%	2.95%	2.24%	2.80%
Less than 50% low-wage	0.70%	1.00%	0.92%	1.04%
Percent women employees				
Less than 25%	1.20%	1.33%	1.35%	1.44%
25-49 %	1.44%	1.81%	1.79%	2.01%
50-74 %	1.20%	2.12%	1.60%	2.05%
75% or more	1.32%	2.46%	2.41%	2.31%
Percent age 50 or older employees				
Less than 25%	1.03%	1.28%	1.21%	1.57%
25-49 %	0.97%	1.42%	1.29%	1.41%
50-74 %	1.59%	2.88%	2.11%	3.16%
75% or more	2.77%	3.15%	3.22%	4.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	20.8	24.3	30.5	26.1
Firm size				
Less than 50 employees	24.8	27.5	32.5	29.7
50+ employees	20.4	24.1	30.4	25.7
Less than 10 employees	22.0	26.5	30.9	27.7
10-24 employees	25.7	28.5	33.5	29.9
25-99 employees	23.5	25.6	30.6	28.3
100-999 employees	21.5	24.7	28.7	26.4
1000+ employees	20.1	24.0	30.8	25.5
Industry group **				
Agric., fish., forest.	25.8	28.6	34.9	25.5
Mining and manufacturing	19.1	21.8	27.0	25.3
Construction	22.5	26.1	28.6	26.8
Utilities and transp.	19.6	23.9	28.6	25.1
Wholesale trade	20.8	25.3	29.9	28.1
Fin. svcs. and real estate	19.7	23.5	29.6	25.4
Retail trade	23.9	25.0	31.2	23.1
Professional services	20.1	24.2	32.5	26.4
Other services	25.1	26.9	31.5	29.2
Ownership				
For profit, incorporated	20.9	24.2	29.5	26.0
For profit, unincorporated	19.1	24.8	31.8	26.2
Nonprofit	21.5	24.5	34.3	26.4
Age of firm				
Less than 5 years	19.5	23.4	30.5	26.7
5-9 years	24.6	28.6	30.1	30.5
10-19 years	20.5	23.4	29.0	26.5
20 or more years	20.7	24.3	30.7	25.9
Multi/single status				
2 or more locations	20.3	24.0	30.5	25.6
1 location only	23.1	26.2	30.6	28.3
Percent full-time employees				
Less than 25%	23.0	27.2	32.8	27.6
25-49 %	21.3	25.0	33.7	25.5
50-74 %	21.8	25.4	31.3	26.2
75% or more	20.6	24.0	30.2	26.1
Union presence				
No union employees	20.8	24.3	30.4	26.3
Has union employees	20.9	24.4	31.0	25.5
Percent low wage employees **				
50% or more low-wage	21.1	25.8	30.9	26.5
Less than 50% low-wage	20.8	24.1	30.5	26.1
Percent women employees				
Less than 25%	20.2	23.8	28.8	26.3
25-49 %	19.7	23.0	28.5	25.2
50-74 %	22.3	25.4	30.7	26.8
75% or more	21.8	25.6	35.8	26.5
Percent age 50 or older employees				
Less than 25%	20.7	24.2	30.4	26.4
25-49 %	20.7	24.0	30.6	25.8
50-74 %	22.3	27.2	31.1	27.0
75% or more	20.3	25.0	28.9	27.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

Characteristics	Generic	Preferred	Non-Preferred	Specialty
United States	0.30	0.28	0.48	0.31
Firm size				
Less than 50 employees	1.09	0.89	0.86	0.64
50+ employees	0.31	0.29	0.52	0.33
Less than 10 employees	1.72	1.44	1.47	1.09
10-24 employees	1.28	1.37	1.29	0.84
25-99 employees	1.18	0.98	1.17	0.81
100-999 employees	0.86	0.83	1.00	0.66
1000+ employees	0.34	0.32	0.61	0.40
Industry group **				
Agric., fish., forest.	4.82	4.09	3.77	2.29
Mining and manufacturing	0.48	0.46	0.87	0.67
Construction	1.00	1.37	1.52	1.11
Utilities and transp.	0.38	0.74	1.36	0.94
Wholesale trade	0.73	0.97	1.28	1.04
Fin. svcs. and real estate	0.74	0.81	1.11	0.74
Retail trade	0.77	0.49	1.22	0.48
Professional services	0.54	0.61	1.09	0.63
Other services	1.40	0.97	0.99	0.81
Ownership				
For profit, incorporated	0.34	0.28	0.44	0.33
For profit, unincorporated	0.89	1.37	2.27	0.60
Nonprofit	0.85	0.77	1.34	1.05
Age of firm				
Less than 5 years	1.29	1.36	2.30	1.29
5-9 years	2.24	1.93	1.90	1.79
10-19 years	1.31	1.11	1.62	0.85
20 or more years	0.31	0.30	0.52	0.33
Multi/single status				
2 or more locations	0.33	0.31	0.55	0.35
1 location only	0.72	0.66	0.76	0.58
Percent full-time employees				
Less than 25%	0.77	1.08	1.93	1.63
25-49 %	1.13	1.19	1.49	0.90
50-74 %	0.60	0.61	1.02	0.72
75% or more	0.35	0.33	0.58	0.36
Union presence				
No union employees	0.34	0.28	0.44	0.33
Has union employees	0.64	0.65	1.20	0.72
Percent low wage employees **				
50% or more low-wage	0.77	0.66	0.97	0.85
Less than 50% low-wage	0.32	0.30	0.53	0.33
Percent women employees				
Less than 25%	0.41	0.49	0.73	0.50
25-49 %	0.44	0.41	0.65	0.43
50-74 %	0.74	0.48	0.79	0.61
75% or more	0.89	0.93	1.38	1.01
Percent age 50 or older employees				
Less than 25%	0.60	0.53	0.73	0.53
25-49 %	0.37	0.36	0.68	0.40
50-74 %	1.10	0.80	0.96	1.04
75% or more	1.81	1.66	1.79	1.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.34 Among private-sector employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.4%	50.6%	55.3%	60.4%	54.3%	49.8%	54.4%	52.1%
Industry group **								
Agric., fish., forest.	43.1%	--	--	49.3% *	42.8% *	47.9% *	40.6% *	44.7% *
Mining and manufacturing	51.4%	55.5%	56.7%	63.4%	50.5%	49.2%	55.3%	51.0%
Construction	56.2%	50.1%	57.6%	55.2%	64.1%	48.1%	56.1%	56.2%
Utilities and transp.	61.1%	--	72.4%	66.4%	51.9%	62.7%	74.9%	60.3%
Wholesale trade	61.0%	47.5%	67.6%	72.0%	63.9%	58.1%	58.5%	61.6%
Fin. svcs. and real estate	45.0%	49.9%	58.2%	46.1%	45.0%	43.6%	50.7%	44.2%
Retail trade	60.8%	66.6%	63.5%	67.5%	65.7%	58.9%	65.0%	60.3%
Professional services	48.3%	52.3%	50.8%	58.2%	52.9%	44.0%	52.5%	47.6%
Other services	55.7%	41.1%	54.4%	63.5%	59.6%	52.9%	51.6%	56.7%
Ownership								
For profit, incorporated	55.3%	52.5%	56.1%	62.0%	55.7%	54.0%	55.8%	55.2%
For profit, unincorporated	54.6%	50.5%	64.4%	62.5%	62.2%	44.4%	60.1%	53.1%
Nonprofit	39.7%	36.7%	36.5%	49.6%	45.4%	35.5%	35.5%	40.1%
Age of firm								
Less than 5 years	56.2%	49.4%	64.9%	52.6%	58.2%	--	54.7%	58.6%
5-9 years	54.0%	53.9%	58.0%	62.2%	51.4%	43.3%	54.8%	53.4%
10-19 years	56.2%	51.6%	58.8%	60.8%	59.0%	48.3%	56.7%	56.0%
20 or more years	51.8%	49.4%	52.0%	60.5%	53.8%	50.0%	53.4%	51.6%
Multi/single status								
2 or more locations	51.5%	--	61.8%	60.7%	54.8%	49.9%	56.4%	51.4%
1 location only	54.9%	50.5%	54.5%	60.3%	53.4%	44.0%	54.1%	55.7%
Percent full-time employees								
Less than 25%	57.9%	51.2% *	48.5%	71.2%	64.6%	52.3%	50.8%	59.4%
25-49 %	55.3%	58.7%	50.8%	61.4%	64.7%	49.4%	51.8%	55.9%
50-74 %	46.8%	54.6%	51.3%	57.1%	50.3%	44.4%	51.5%	46.2%
75% or more	53.2%	49.6%	56.1%	60.4%	54.1%	51.0%	54.9%	52.8%
Union presence								
No union employees	54.8%	50.9%	55.9%	62.2%	56.4%	52.1%	55.0%	54.7%
Has union employees	43.4%	34.9% *	35.6%	35.6%	37.5%	44.8%	37.9%	43.6%
Percent low-wage employees								
50% or more low-wage	59.9%	60.3%	48.3%	58.4%	67.4%	58.0%	50.4%	61.3%
Less than 50% low-wage	51.5%	49.5%	55.9%	60.6%	52.8%	48.8%	54.8%	50.9%
Percent women employees								
Less than 25%	56.7%	50.5%	58.0%	62.0%	58.3%	54.0%	56.9%	56.7%
25-49 %	50.1%	51.6%	57.7%	55.5%	52.9%	47.9%	54.1%	49.7%
50-74 %	53.4%	47.6%	48.9%	64.4%	52.7%	52.7%	50.0%	53.8%
75% or more	48.3%	53.5%	53.9%	57.6%	52.8%	43.2%	53.9%	47.2%
Percent age 50 or older employees								
Less than 25%	54.0%	48.0%	54.2%	60.0%	52.2%	53.5%	53.0%	54.3%
25-49 %	51.6%	53.0%	57.0%	61.5%	54.9%	49.2%	57.3%	51.2%
50-74 %	51.3%	47.9%	57.2%	62.1%	57.8%	43.3%	53.7%	50.6%
75% or more	52.3%	58.0%	50.2%	39.5%	63.2%	48.2%	54.6%	50.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.34 Standard errors for among private-sector employees enrolled in a health insurance plan: overall average (in percents) in a high deductible health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.83%	2.44%	2.20%	1.73%	1.71%	1.24%	1.32%	0.95%
Industry group **								
Agric., fish., forest.	9.59%	--	--	16.57% *	17.40% *	18.89% *	12.54% *	13.50% *
Mining and manufacturing	2.12%	8.59%	8.89%	4.53%	5.26%	2.41%	4.55%	2.28%
Construction	3.11%	7.98%	5.83%	5.87%	5.11%	8.16%	3.60%	4.34%
Utilities and transp.	3.46%	--	12.20%	8.20%	10.19%	3.83%	6.41%	3.66%
Wholesale trade	2.70%	8.50%	8.18%	5.11%	5.30%	4.20%	4.97%	3.12%
Fin. svcs. and real estate	2.09%	6.90%	8.46%	7.19%	5.14%	2.55%	5.06%	2.26%
Retail trade	3.09%	8.53%	6.28%	5.17%	3.86%	4.22%	3.99%	3.43%
Professional services	1.48%	4.07%	3.67%	3.05%	2.80%	2.17%	2.27%	1.68%
Other services	2.02%	5.51%	4.67%	3.38%	3.50%	3.48%	2.99%	2.41%
Ownership								
For profit, incorporated	0.97%	2.95%	2.63%	2.02%	2.16%	1.38%	1.58%	1.10%
For profit, unincorporated	2.26%	5.19%	4.76%	4.56%	4.62%	3.64%	2.83%	2.76%
Nonprofit	2.06%	7.09%	6.48%	4.44%	3.70%	2.91%	3.83%	2.22%
Age of firm								
Less than 5 years	3.58%	7.40%	7.64%	6.39%	7.15%	--	4.58%	5.68%
5-9 years	3.01%	5.37%	5.56%	5.18%	5.83%	9.23%	3.54%	4.38%
10-19 years	2.19%	5.70%	4.50%	3.96%	4.06%	4.72%	2.93%	2.93%
20 or more years	0.95%	3.43%	3.04%	2.18%	2.00%	1.28%	1.76%	1.03%
Multi/single status								
2 or more locations	1.03%	--	6.97%	3.59%	2.10%	1.25%	4.12%	1.06%
1 location only	1.31%	2.48%	2.32%	1.96%	3.00%	6.42%	1.40%	2.17%
Percent full-time employees								
Less than 25%	3.59%	15.91% *	11.88%	7.29%	5.03%	5.15%	7.71%	4.09%
25-49 %	2.68%	9.41%	9.36%	5.32%	4.29%	4.40%	5.37%	3.01%
50-74 %	2.75%	5.96%	5.93%	4.57%	4.67%	3.75%	3.58%	3.07%
75% or more	0.91%	2.77%	2.49%	1.93%	1.91%	1.35%	1.48%	1.04%
Union presence								
No union employees	0.86%	2.47%	2.23%	1.70%	1.74%	1.40%	1.34%	1.01%
Has union employees	2.12%	11.54% *	10.44%	7.55%	6.21%	2.36%	7.32%	2.17%
Percent low-wage employees								
50% or more low-wage	2.47%	6.07%	7.35%	4.86%	3.45%	3.84%	3.99%	2.76%
Less than 50% low-wage	0.88%	2.62%	2.29%	1.84%	1.85%	1.31%	1.39%	1.01%
Percent women employees								
Less than 25%	1.38%	3.86%	3.51%	2.87%	3.20%	2.21%	2.04%	1.70%
25-49 %	1.45%	5.82%	5.16%	3.97%	3.54%	1.82%	3.16%	1.58%
50-74 %	1.79%	5.24%	4.82%	3.51%	3.14%	2.58%	2.94%	1.96%
75% or more	2.03%	5.24%	5.07%	3.67%	4.01%	3.01%	3.07%	2.33%
Percent age 50 or older employees								
Less than 25%	1.24%	3.36%	2.95%	2.28%	2.82%	1.99%	1.81%	1.51%
25-49 %	1.23%	6.06%	4.20%	3.20%	2.46%	1.62%	2.61%	1.31%
50-74 %	2.74%	5.82%	5.72%	4.31%	4.99%	5.21%	3.50%	3.38%
75% or more	3.24%	6.06%	13.39%	10.55%	7.78%	3.82%	5.37%	3.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.35 Percent of private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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%	63.4%	70.4%	67.1%	71.8%	78.0%	65.8%	75.8%
Industry group **								
Agric., fish., forest.	63.4%	87.9%	--	50.8% *	65.3% *	91.2%	50.6%	71.5%
Mining and manufacturing	81.2%	65.2%	72.0%	68.6%	75.1%	87.6%	68.1%	82.6%
Construction	74.6%	66.8%	67.3%	73.9%	76.5%	79.5%	67.5%	78.3%
Utilities and transp.	77.9%	--	63.3%	75.6%	91.1%	75.1%	65.8%	78.6%
Wholesale trade	80.5%	57.4%	62.0%	67.6%	76.6%	91.1%	61.8%	85.1%
Fin. svcs. and real estate	79.2%	61.5%	82.8%	66.1%	69.2%	84.9%	67.8%	80.7%
Retail trade	67.7%	62.2%	66.5%	61.5%	54.2%	70.8%	60.6%	68.5%
Professional services	71.8%	61.5%	69.0%	65.9%	74.0%	73.0%	64.8%	72.9%
Other services	70.4%	68.2%	73.2%	65.1%	60.8%	77.0%	69.6%	70.6%
Ownership								
For profit, incorporated	76.9%	60.1%	69.7%	68.8%	74.5%	81.1%	64.6%	79.0%
For profit, unincorporated	73.5%	69.5%	72.4%	61.9%	71.4%	81.3%	70.1%	74.5%
Nonprofit	65.1%	72.8%	71.5%	66.0%	64.5%	64.6%	66.6%	64.9%
Age of firm								
Less than 5 years	64.1%	59.9%	66.4%	63.7%	63.7%	99.6%	66.6%	60.3%
5-9 years	71.0%	63.6%	73.2%	63.6%	77.0%	72.4%	66.3%	74.0%
10-19 years	72.5%	59.6%	69.7%	66.6%	68.3%	90.9%	64.2%	76.7%
20 or more years	75.0%	65.7%	70.7%	68.1%	72.0%	77.6%	66.2%	76.0%
Multi/single status								
2 or more locations	76.5%	73.9%	76.5%	64.1%	72.9%	78.3%	63.8%	76.9%
1 location only	68.2%	63.0%	69.6%	68.4%	69.8%	67.0%	66.1%	70.1%
Percent full-time employees								
Less than 25%	67.5%	49.0% *	73.8%	60.2%	63.2%	72.2%	60.5%	68.9%
25-49 %	77.3%	56.3%	76.2%	69.7%	70.4%	84.2%	70.8%	78.5%
50-74 %	61.2%	57.5%	64.4%	60.5%	62.6%	61.0%	63.4%	60.9%
75% or more	76.6%	64.8%	70.8%	67.8%	72.8%	81.8%	66.0%	78.4%
Union presence								
No union employees	75.3%	63.0%	70.6%	66.6%	71.9%	81.4%	65.9%	77.3%
Has union employees	70.8%	82.5%	61.9%	74.4%	70.9%	70.7%	64.4%	71.0%
Percent low-wage employees								
50% or more low-wage	67.4%	64.2%	66.0%	67.2%	67.0%	68.0%	64.3%	67.9%
Less than 50% low-wage	75.2%	63.3%	70.8%	67.1%	72.4%	79.3%	66.0%	76.8%
Percent women employees								
Less than 25%	77.6%	65.5%	68.7%	70.7%	77.6%	84.3%	67.3%	80.8%
25-49 %	75.7%	56.6%	71.1%	70.9%	69.2%	79.6%	64.7%	76.9%
50-74 %	73.5%	63.3%	73.3%	60.3%	69.3%	77.4%	65.4%	74.4%
75% or more	68.8%	66.2%	70.2%	62.5%	70.7%	69.3%	64.4%	69.6%
Percent age 50 or older employees								
Less than 25%	72.5%	62.1%	72.6%	66.8%	69.9%	77.7%	66.6%	74.2%
25-49 %	76.3%	70.6%	73.7%	66.9%	74.2%	78.3%	67.3%	77.0%
50-74 %	69.4%	60.5%	61.6%	68.7%	65.9%	74.7%	63.2%	71.2%
75% or more	75.1%	62.8%	56.1%	69.9%	83.2%	91.2%	61.0%	88.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.35 Standard errors for percent of private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.79%	2.33%	2.12%	1.68%	1.60%	1.18%	1.32%	0.90%
Industry group **								
Agric., fish., forest.	11.49%	7.34%	--	17.02% *	21.84% *	5.67%	12.99%	17.25%
Mining and manufacturing	1.57%	9.41%	6.71%	4.52%	3.70%	1.73%	4.44%	1.68%
Construction	2.82%	6.44%	5.74%	4.43%	4.86%	8.54%	3.48%	3.82%
Utilities and transp.	3.62%	--	15.90%	6.35%	3.26%	4.66%	7.78%	3.83%
Wholesale trade	2.03%	8.73%	10.25%	5.51%	4.49%	1.86%	5.17%	1.99%
Fin. svcs. and real estate	2.19%	7.12%	5.79%	7.27%	6.19%	2.33%	4.90%	2.38%
Retail trade	2.94%	6.80%	7.56%	5.95%	7.09%	3.55%	4.59%	3.20%
Professional services	1.55%	4.12%	3.57%	3.10%	2.70%	2.40%	2.27%	1.77%
Other services	2.10%	5.61%	4.58%	4.09%	3.80%	3.63%	3.02%	2.51%
Ownership								
For profit, incorporated	0.87%	2.89%	2.52%	1.93%	1.76%	1.24%	1.58%	0.97%
For profit, unincorporated	1.87%	4.81%	5.12%	4.60%	4.03%	2.55%	2.85%	2.27%
Nonprofit	2.37%	7.01%	5.87%	4.54%	4.29%	3.43%	4.33%	2.56%
Age of firm								
Less than 5 years	4.02%	7.26%	8.70%	7.22%	8.59%	0.46%	4.71%	6.97%
5-9 years	2.56%	5.14%	5.39%	5.38%	4.08%	8.10%	3.70%	3.39%
10-19 years	2.53%	5.57%	4.25%	4.04%	5.15%	3.04%	2.93%	3.33%
20 or more years	0.89%	3.33%	2.81%	2.05%	1.85%	1.21%	1.76%	0.97%
Multi/single status								
2 or more locations	0.99%	11.34%	6.56%	3.40%	2.01%	1.19%	4.17%	1.01%
1 location only	1.20%	2.38%	2.23%	1.92%	2.64%	7.23%	1.38%	1.93%
Percent full-time employees								
Less than 25%	3.85%	15.79% *	8.63%	9.65%	5.26%	6.27%	7.57%	4.41%
25-49 %	2.04%	7.54%	6.86%	5.06%	4.52%	2.55%	4.25%	2.26%
50-74 %	2.54%	6.41%	5.95%	5.00%	4.85%	3.38%	3.63%	2.83%
75% or more	0.86%	2.64%	2.39%	1.87%	1.77%	1.27%	1.49%	0.97%
Union presence								
No union employees	0.80%	2.36%	2.16%	1.73%	1.64%	1.20%	1.34%	0.92%
Has union employees	2.22%	8.63%	11.11%	6.69%	5.62%	2.52%	7.21%	2.27%
Percent low-wage employees								
50% or more low-wage	2.42%	5.96%	7.23%	4.43%	4.36%	3.65%	3.92%	2.70%
Less than 50% low-wage	0.83%	2.51%	2.22%	1.80%	1.71%	1.23%	1.40%	0.95%
Percent women employees								
Less than 25%	1.15%	3.68%	3.45%	2.47%	2.39%	1.84%	1.99%	1.35%
25-49 %	1.51%	5.77%	5.24%	3.74%	2.99%	2.05%	3.34%	1.64%
50-74 %	1.55%	5.23%	4.32%	4.11%	3.52%	1.95%	3.03%	1.69%
75% or more	2.25%	4.80%	4.43%	3.73%	4.07%	3.62%	2.97%	2.64%
Percent age 50 or older employees								
Less than 25%	1.20%	3.47%	2.66%	2.25%	2.71%	1.83%	1.81%	1.43%
25-49 %	1.15%	5.36%	3.74%	3.06%	2.18%	1.53%	2.67%	1.22%
50-74 %	2.73%	5.77%	6.25%	4.60%	5.31%	4.93%	3.55%	3.38%
75% or more	4.52%	5.74%	11.77%	11.66%	4.72%	4.28%	5.05%	3.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.36 Among private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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%	84.3%	87.2%	86.9%	86.5%	92.9%	86.0%	90.9%
Industry group **								
Agric., fish., forest.	76.1%	77.9%	89.0%	--	80.6%	--	63.9%	81.5%
Mining and manufacturing	92.0%	90.5%	90.8%	88.4%	90.0%	93.4%	88.0%	92.3%
Construction	87.2%	82.8%	82.6%	87.1%	91.6%	85.1%	86.0%	87.7%
Utilities and transp.	91.2%	99.3%	95.4%	92.6%	83.0%	93.5%	94.3%	91.0%
Wholesale trade	92.5%	87.7%	90.2%	86.7%	93.1%	94.0%	87.0%	93.5%
Fin. svcs. and real estate	89.4%	84.0%	79.1%	83.2%	83.9%	92.4%	80.9%	90.3%
Retail trade	93.9%	76.8%	86.4%	82.5%	83.4%	97.2%	80.7%	95.2%
Professional services	88.4%	86.7%	89.9%	87.8%	83.4%	90.7%	88.5%	88.4%
Other services	91.9%	78.5%	88.0%	88.2%	90.6%	95.3%	85.9%	93.3%
Ownership								
For profit, incorporated	90.6%	83.7%	88.3%	86.7%	86.9%	93.0%	86.0%	91.3%
For profit, unincorporated	87.4%	86.5%	88.7%	84.5%	90.5%	86.4%	87.8%	87.3%
Nonprofit	90.6%	83.1%	78.6%	91.3%	82.4%	95.9%	83.2%	91.4%
Age of firm								
Less than 5 years	90.5%	96.2%	91.0%	87.3%	87.9%	99.8%	92.6%	87.0%
5-9 years	88.5%	91.3%	92.3%	88.1%	85.1%	93.2%	92.7%	86.2%
10-19 years	88.1%	76.6%	90.5%	87.5%	82.6%	96.1%	84.7%	89.5%
20 or more years	90.6%	82.8%	84.5%	86.6%	87.2%	92.7%	84.0%	91.2%
Multi/single status								
2 or more locations	91.0%	--	88.3%	82.5%	85.7%	92.8%	82.5%	91.2%
1 location only	87.9%	84.2%	87.1%	88.6%	88.2%	96.3%	86.5%	89.1%
Percent full-time employees								
Less than 25%	85.8%	--	98.2%	69.9%	89.5%	88.6%	73.3%	88.1%
25-49 %	92.5%	85.4%	88.5%	90.2%	86.5%	96.4%	88.7%	93.2%
50-74 %	89.4%	82.9%	93.2%	83.9%	76.7%	92.5%	88.5%	89.5%
75% or more	90.3%	84.7%	86.3%	87.4%	87.3%	92.9%	85.8%	91.0%
Union presence								
No union employees	89.4%	84.0%	87.4%	86.7%	86.1%	92.2%	85.9%	90.0%
Has union employees	93.8%	96.9%	81.1%	89.5%	89.9%	94.7%	89.3%	93.9%
Percent low-wage employees								
50% or more low-wage	91.6%	86.0%	92.4%	82.4%	85.5%	96.1%	85.7%	92.4%
Less than 50% low-wage	90.1%	84.1%	86.8%	87.4%	86.7%	92.5%	86.1%	90.7%
Percent women employees								
Less than 25%	90.4%	86.1%	89.4%	88.0%	87.9%	93.3%	88.0%	91.0%
25-49 %	90.2%	79.6%	88.6%	86.1%	89.6%	91.3%	84.6%	90.7%
50-74 %	90.1%	88.4%	81.8%	89.9%	80.9%	93.9%	85.2%	90.6%
75% or more	90.4%	79.8%	87.2%	82.0%	88.9%	93.8%	83.9%	91.5%
Percent age 50 or older employees								
Less than 25%	88.8%	82.5%	86.4%	87.4%	87.8%	91.0%	86.2%	89.5%
25-49 %	91.3%	92.7%	88.9%	85.3%	86.0%	93.6%	85.4%	91.7%
50-74 %	89.7%	89.5%	85.9%	89.5%	84.7%	93.0%	89.4%	89.8%
75% or more	87.2%	76.3%	90.6%	90.2%	87.1%	92.7%	80.2%	91.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.36 Standard errors for among private-sector employees enrolled in a plan that covers any of the costs of non-emergency out-of-network care, percent with an annual out-of-network deductible by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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%	2.18%	1.70%	1.17%	1.32%	0.72%	1.06%	0.61%
Industry group **								
Agric., fish., forest.	7.27%	14.73%	10.65%	--	10.50%	--	13.27%	7.71%
Mining and manufacturing	1.04%	6.52%	4.41%	3.28%	2.42%	1.25%	3.07%	1.10%
Construction	2.79%	6.40%	5.67%	3.84%	2.99%	9.37%	3.05%	3.78%
Utilities and transp.	3.10%	0.79%	4.73%	2.85%	8.01%	3.62%	3.74%	3.25%
Wholesale trade	1.37%	7.14%	6.69%	3.53%	2.93%	1.78%	3.66%	1.46%
Fin. svcs. and real estate	1.82%	6.55%	7.17%	4.53%	4.86%	2.10%	4.30%	1.97%
Retail trade	1.03%	10.17%	4.29%	4.26%	4.23%	0.85%	4.15%	0.98%
Professional services	1.06%	3.11%	2.72%	2.08%	2.43%	1.44%	1.63%	1.19%
Other services	0.95%	6.26%	3.32%	2.50%	2.04%	1.12%	2.46%	0.98%
Ownership								
For profit, incorporated	0.63%	2.65%	1.90%	1.45%	1.65%	0.79%	1.27%	0.70%
For profit, unincorporated	1.88%	4.82%	3.58%	3.24%	2.08%	3.84%	2.28%	2.31%
Nonprofit	1.29%	5.93%	6.75%	1.96%	3.52%	1.10%	3.46%	1.37%
Age of firm								
Less than 5 years	2.65%	2.04%	5.96%	5.13%	6.07%	0.21%	3.13%	4.73%
5-9 years	2.00%	3.15%	3.51%	3.79%	4.22%	3.47%	1.71%	3.05%
10-19 years	2.04%	6.28%	2.78%	2.52%	5.45%	2.01%	2.50%	2.69%
20 or more years	0.60%	3.01%	2.42%	1.48%	1.42%	0.76%	1.48%	0.64%
Multi/single status								
2 or more locations	0.67%	--	5.31%	2.55%	1.73%	0.73%	3.39%	0.68%
1 location only	0.90%	2.21%	1.78%	1.32%	1.98%	1.63%	1.11%	1.37%
Percent full-time employees								
Less than 25%	3.97%	--	1.66%	12.74%	2.87%	5.76%	11.14%	4.13%
25-49 %	1.41%	7.28%	7.16%	3.23%	3.82%	1.37%	4.24%	1.47%
50-74 %	1.97%	6.19%	2.72%	3.61%	6.55%	2.30%	2.59%	2.20%
75% or more	0.59%	2.41%	1.94%	1.27%	1.37%	0.79%	1.18%	0.65%
Union presence								
No union employees	0.63%	2.23%	1.71%	1.22%	1.40%	0.90%	1.08%	0.72%
Has union employees	1.01%	2.36%	12.16%	4.31%	3.42%	1.09%	4.44%	1.03%
Percent low-wage employees								
50% or more low-wage	1.07%	4.49%	3.47%	4.07%	2.74%	1.08%	3.09%	1.11%
Less than 50% low-wage	0.60%	2.38%	1.81%	1.23%	1.43%	0.79%	1.12%	0.66%
Percent women employees								
Less than 25%	0.90%	3.35%	2.37%	1.86%	1.91%	1.43%	1.53%	1.06%
25-49 %	0.99%	5.62%	3.38%	2.56%	1.81%	1.32%	2.48%	1.06%
50-74 %	1.28%	3.25%	4.45%	2.07%	3.22%	1.45%	2.33%	1.38%
75% or more	1.11%	5.93%	3.87%	3.10%	2.90%	1.24%	2.71%	1.20%
Percent age 50 or older employees								
Less than 25%	1.02%	3.50%	2.59%	1.71%	2.12%	1.69%	1.55%	1.22%
25-49 %	0.73%	2.39%	2.60%	2.06%	1.91%	0.85%	2.00%	0.77%
50-74 %	1.47%	3.13%	4.27%	2.81%	3.93%	1.85%	2.08%	1.76%
75% or more	3.38%	6.16%	6.58%	4.61%	6.70%	4.70%	4.54%	3.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.37 Average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,806	6,049	6,667	6,157	5,463	4,047	6,327	4,566
Industry group **								
Agric., fish., forest.	5,834	--	--	--	5,493	4,291	--	5,981
Mining and manufacturing	4,509	8,354	5,703	6,635	4,434	4,018	6,012	4,365
Construction	5,625	5,467	8,431	6,007	5,784	3,465	6,808	5,058
Utilities and transp.	4,535	--	9,728	6,084	5,156	4,089	6,631	4,402
Wholesale trade	5,333	5,229	6,331	6,167	6,734	4,500	5,800	5,238
Fin. svcs. and real estate	4,510	6,375	9,504 *	4,871	4,983	3,934	7,561	4,185
Retail trade	4,624	6,424	8,365	5,751	6,434	4,064	6,827	4,423
Professional services	4,706	6,736	6,035	6,021	5,211	3,975	6,239	4,456
Other services	5,216	4,323	5,533	6,621	6,525	4,225	5,805	5,080
Ownership								
For profit, incorporated	4,765	5,584	6,973	6,310	5,390	4,050	6,377	4,520
For profit, unincorporated	5,415	8,125	7,237	5,792	5,995	4,012	7,196	4,912
Nonprofit	4,524	4,042	3,751	5,763	5,229	4,052	4,356	4,541
Age of firm								
Less than 5 years	6,028	6,274	5,960	6,770	5,642	--	6,290	5,550
5-9 years	6,556	5,491	9,650	6,254	6,711	4,599	7,118	6,244
10-19 years	5,203	5,938	6,027	5,823	5,601	3,805	5,766	4,967
20 or more years	4,627	6,200	6,414	6,206	5,290	4,054	6,349	4,451
Multi/single status								
2 or more locations	4,470	--	11,370	6,296	5,467	4,038	8,419	4,379
1 location only	5,812	6,100	5,976	6,103	5,454	4,618	6,030	5,613
Percent full-time employees								
Less than 25%	5,387	--	5,060	6,172	6,339	4,648	6,592	5,196
25-49 %	4,689	5,181	4,699	5,488	6,690	3,623	4,866	4,661
50-74 %	4,670	6,047	5,950	6,049	5,177	4,271	6,162	4,466
75% or more	4,822	6,020	6,914	6,202	5,413	4,015	6,414	4,566
Union presence								
No union employees	5,002	6,126	6,698	6,203	5,579	4,114	6,387	4,730
Has union employees	3,963	--	--	5,159	4,375	3,874	3,812	3,966
Percent low-wage employees								
50% or more low-wage	5,333	6,339	5,654	6,683	6,543	4,509	5,917	5,262
Less than 50% low-wage	4,735	6,013	6,763	6,089	5,301	3,985	6,369	4,469
Percent women employees								
Less than 25%	5,336	6,834	6,805	6,245	5,889	4,208	6,560	5,001
25-49 %	4,320	6,118	8,012	6,283	4,878	3,643	6,918	4,064
50-74 %	4,669	4,882	5,343	5,374	5,329	4,328	5,293	4,606
75% or more	5,011	5,874	6,540	6,594	5,782	4,076	6,321	4,754
Percent age 50 or older employees								
Less than 25%	5,287	6,876	6,630	6,454	5,940	4,058	6,487	4,964
25-49 %	4,498	5,537	5,967	5,994	5,184	4,057	6,076	4,383
50-74 %	4,884	5,711	8,176	5,895	4,962	3,815	6,759	4,381
75% or more	4,883	4,624	7,081	3,810	5,833	4,513	5,178	4,703

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.37 Standard errors for average out-of-network individual deductible (in dollars) per employee enrolled with single coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.48	554.62	450.03	189.10	177.07	67.28	246.27	69.61
Industry group **								
Agric., fish., forest.	581.16	--	--	--	503.52	842.21	--	633.04
Mining and manufacturing	169.07	2,275.57	1,116.81	496.28	391.27	161.75	666.61	170.54
Construction	350.06	1,553.75	1,703.45	408.62	678.59	288.79	719.92	381.47
Utilities and transp.	207.89	--	884.22	888.79	807.39	163.90	759.95	210.09
Wholesale trade	239.13	1,078.39	1,073.46	760.23	603.09	210.29	612.56	260.27
Fin. svcs. and real estate	211.16	1,039.77	2,987.98 *	435.25	443.89	184.72	1,441.88	170.22
Retail trade	141.09	647.47	1,744.98	773.50	549.62	128.66	869.56	134.63
Professional services	139.44	1,281.63	582.97	404.63	282.87	155.76	444.30	141.91
Other services	197.36	821.36	596.04	392.69	496.81	176.02	413.19	223.00
Ownership								
For profit, incorporated	79.62	496.52	598.66	233.99	227.24	70.34	302.52	78.08
For profit, unincorporated	224.93	1,623.97	566.75	439.49	271.12	271.02	579.68	222.12
Nonprofit	190.00	1,212.42	299.01	429.63	470.99	217.99	401.24	204.91
Age of firm								
Less than 5 years	435.86	1,170.79	635.84	1,042.00	787.50	--	583.11	637.44
5-9 years	505.22	573.91	2,571.07	466.95	857.44	617.16	985.68	571.88
10-19 years	269.91	1,032.73	655.73	452.23	369.09	351.39	405.70	328.22
20 or more years	70.13	933.74	517.96	237.07	192.24	68.12	323.40	69.09
Multi/single status								
2 or more locations	73.77	--	2,873.08	397.93	194.55	67.85	1,254.35	68.55
1 location only	162.89	565.72	295.86	214.08	354.36	443.09	214.04	243.32
Percent full-time employees								
Less than 25%	329.68	--	1,200.00	885.15	569.65	403.24	900.82	341.62
25-49 %	214.20	897.40	693.76	526.46	450.91	209.59	411.55	239.06
50-74 %	171.90	1,048.39	540.52	619.48	366.71	213.32	482.31	181.13
75% or more	79.97	640.66	541.08	210.16	200.44	72.83	286.51	79.56
Union presence								
No union employees	78.63	567.46	456.37	192.99	181.38	75.19	251.63	78.72
Has union employees	146.09	--	--	874.89	677.24	141.67	391.86	148.47
Percent low-wage employees								
50% or more low-wage	147.90	965.12	808.13	605.68	285.05	129.72	514.99	154.13
Less than 50% low-wage	76.20	610.52	486.80	197.01	197.86	73.88	266.47	76.04
Percent women employees								
Less than 25%	152.36	1,219.05	546.61	278.73	402.05	133.16	374.04	163.90
25-49 %	131.82	1,024.86	1,929.80	431.52	336.15	88.74	853.54	112.34
50-74 %	100.07	763.10	408.22	323.34	268.06	115.94	312.88	106.05
75% or more	188.79	724.24	737.15	545.82	400.18	215.22	452.35	202.69
Percent age 50 or older employees								
Less than 25%	154.23	1,013.32	664.20	294.94	347.90	143.62	381.53	163.12
25-49 %	77.77	874.17	400.17	278.04	215.36	83.29	305.15	79.78
50-74 %	222.41	912.46	1,709.95	487.21	344.25	173.87	787.58	176.78
75% or more	385.39	764.22	1,575.48	690.16	943.02	497.40	673.82	452.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.38 Average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,611	9,047	13,236	10,263	9,743	7,706	10,968	8,343
Industry group **								
Agric., fish., forest.	13,894	5,402	--	--	22,003	9,621	6,193	18,193
Mining and manufacturing	7,744	--	15,220 *	12,289	7,660	7,069	10,275	7,550
Construction	8,284	--	11,683	7,262	9,838	6,488	9,918	7,689
Utilities and transp.	8,616	--	--	13,165	8,650	8,142	11,951	8,470
Wholesale trade	9,255	6,906	--	12,035	12,447	7,804	9,801	9,203
Fin. svcs. and real estate	7,869	11,519	26,429 *	8,998	8,269	6,879	18,889 *	7,213
Retail trade	9,149	--	7,677	8,955	10,324	9,056	8,531	9,188
Professional services	8,742	10,302	12,224	10,651	9,853	7,801	10,834	8,500
Other services	9,378	8,825	11,555	11,313	11,594	8,016	10,806	9,093
Ownership								
For profit, incorporated	8,475	10,038	13,675	10,914	8,853	7,728	11,261	8,181
For profit, unincorporated	9,621	8,401	13,253	7,822	13,419	7,693	10,971	9,309
Nonprofit	8,520	4,913	10,115	11,414	10,203	7,604	8,993	8,486
Age of firm								
Less than 5 years	11,242	8,005	22,124	9,378	9,119	--	12,650	8,338
5-9 years	12,121	9,154	31,636 *	11,324	11,391	7,672	15,138 *	10,425
10-19 years	10,074	7,249	11,201	11,669	12,153	7,519	9,558	10,255
20 or more years	8,258	9,892	10,085	9,771	9,274	7,719	10,026	8,136
Multi/single status								
2 or more locations	8,264	--	24,896 *	12,020	9,649	7,709	15,967 *	8,147
1 location only	9,875	9,044	11,603	9,703	9,914	7,565	10,320	9,555
Percent full-time employees								
Less than 25%	7,676	--	--	--	7,906	7,272	--	7,386
25-49 %	9,652	--	7,858	8,088	12,122	9,145	8,698	9,763
50-74 %	9,120	10,439	10,335	14,024	10,868	8,452	11,079	8,928
75% or more	8,523	8,730	13,766	10,067	9,630	7,541	11,025	8,233
Union presence								
No union employees	8,995	9,106	13,692	11,065	10,030	7,808	11,210	8,678
Has union employees	7,268	--	--	4,224	7,381	7,461	5,749	7,299
Percent low-wage employees								
50% or more low-wage	9,841	9,878	6,224	11,484	12,308	9,238	8,962	9,951
Less than 50% low-wage	8,499	8,906	13,859	10,184	9,553	7,557	11,168	8,199
Percent women employees								
Less than 25%	8,731	9,175	11,226	9,775	9,760	7,485	10,129	8,417
25-49 %	8,192	11,684	24,206 *	10,415	8,653	7,235	15,627	7,676
50-74 %	8,891	7,644	8,783	10,764	10,464	8,394	9,452	8,851
75% or more	8,726	--	10,221	11,258	10,600	7,612	9,250	8,672
Percent age 50 or older employees								
Less than 25%	9,084	8,733	13,880 *	10,761	9,785	7,611	11,100	8,655
25-49 %	8,362	9,954	13,842	9,836	9,534	7,763	11,865	8,196
50-74 %	8,632	6,116	11,125	10,681	10,424	7,531	9,095	8,527
75% or more	9,162	--	--	4,988	13,036	7,543	11,199	8,140

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.38 Standard errors for average out-of-network employee-plus-one deductible (in dollars) per employee enrolled with employee-plus-one coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	166.61	1,010.74	2,227.56	695.55	411.13	155.77	879.71	155.06
Industry group **								
Agric., fish., forest.	3,609.78	298.55	--	--	3,072.86	775.64	1,185.25	3,759.73
Mining and manufacturing	329.65	--	5,709.06 *	1,518.12	861.01	278.92	1,737.94	327.04
Construction	844.09	--	3,149.91	1,789.92	898.29	677.36	1,490.65	937.84
Utilities and transp.	532.68	--	--	2,276.33	1,652.37	574.32	1,375.28	558.69
Wholesale trade	511.07	1,324.11	--	1,364.41	1,511.63	426.93	1,163.33	547.67
Fin. svcs. and real estate	643.84	2,272.14	18,013.10 *	996.78	1,153.41	286.32	9,824.69 *	319.66
Retail trade	321.33	--	1,343.12	928.71	1,161.44	371.39	1,004.13	333.92
Professional services	298.74	1,961.49	2,117.05	828.28	635.42	358.88	946.40	309.50
Other services	334.94	1,670.45	1,707.58	875.32	647.76	374.98	971.58	348.02
Ownership								
For profit, incorporated	181.97	1,413.02	3,019.48	528.63	435.10	158.09	1,221.23	153.02
For profit, unincorporated	702.73	1,100.89	2,496.01	1,729.33	1,331.03	672.93	1,021.86	814.17
Nonprofit	431.85	1,078.01	2,585.94	1,151.64	920.97	530.72	1,245.44	454.53
Age of firm								
Less than 5 years	1,463.61	1,165.12	4,895.57	1,105.14	1,287.37	--	2,032.59	1,084.28
5-9 years	1,863.18	1,417.90	21,145.83 *	1,169.00	1,038.78	703.44	4,947.21 *	786.08
10-19 years	664.62	2,036.38	1,883.51	1,187.92	1,505.19	555.27	1,040.50	819.58
20 or more years	154.93	1,526.61	1,148.04	930.32	440.69	162.29	642.29	158.73
Multi/single status								
2 or more locations	179.99	--	15,940.85 *	817.41	496.48	157.84	6,361.62 *	154.47
1 location only	430.20	1,020.64	1,115.85	826.00	719.19	776.45	539.62	615.46
Percent full-time employees								
Less than 25%	992.35	--	--	--	1,221.31	1,300.97	--	995.75
25-49 %	698.91	--	1,146.63	1,276.78	1,236.25	957.07	1,517.70	755.53
50-74 %	438.87	1,696.23	1,568.72	1,803.63	764.24	536.90	1,057.85	473.51
75% or more	184.05	1,148.31	2,544.45	739.74	443.67	160.34	999.23	167.61
Union presence								
No union employees	189.25	1,032.51	2,306.50	447.19	448.28	170.25	909.54	170.95
Has union employees	326.11	--	--	858.73	832.86	333.05	1,300.17	331.24
Percent low-wage employees								
50% or more low-wage	328.59	1,171.80	1,064.57	1,773.36	688.57	381.09	861.96	351.31
Less than 50% low-wage	178.33	1,165.77	2,415.72	723.81	434.39	164.95	963.02	164.49
Percent women employees								
Less than 25%	314.38	1,178.54	1,562.02	1,192.02	824.40	258.70	696.12	345.49
25-49 %	360.43	2,837.61	10,256.43 *	999.11	768.25	235.88	3,958.83	249.18
50-74 %	261.56	848.81	956.40	965.70	792.28	302.51	636.84	277.12
75% or more	353.98	--	815.72	1,016.64	630.71	436.87	671.35	383.11
Percent age 50 or older employees								
Less than 25%	369.61	755.97	4,359.12 *	593.94	621.60	314.46	1,595.87	286.00
25-49 %	202.51	1,767.02	2,262.29	1,399.95	613.07	191.14	1,149.02	203.71
50-74 %	439.58	1,513.20	1,712.68	956.96	1,126.43	627.47	1,032.34	491.88
75% or more	1,062.56	--	--	789.22	1,825.37	415.89	2,352.87	460.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.39 Average out-of-network family deductible (in dollars) per employee enrolled with family coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,134	11,905	16,902	11,299	9,613	8,054	13,549	8,589
Industry group **								
Agric., fish., forest.	15,822	--	--	--	22,064	--	--	17,780
Mining and manufacturing	8,400	--	19,543	12,800	8,022	7,816	14,229	8,043
Construction	9,660	--	15,497	9,192	11,224	6,680	10,956	9,174
Utilities and transp.	8,471	--	11,068	11,455	7,543	8,386	12,790	8,313
Wholesale trade	9,144	--	8,719	12,545	11,726	7,811	9,934	9,031
Fin. svcs. and real estate	9,227	15,073	38,832 *	11,372	8,341	7,267	24,743 *	7,531
Retail trade	9,596	19,303	12,427	12,555	12,859	8,823	14,075	9,253
Professional services	9,143	11,955	11,548	11,438	9,759	8,283	11,495	8,834
Other services	9,849	10,978	13,214	10,647	11,752	8,587	11,961	9,385
Ownership								
For profit, incorporated	9,147	12,222	18,997	12,086	9,456	7,976	14,596	8,515
For profit, unincorporated	9,576	11,787	12,605	11,048	11,958	7,325	12,070	8,904
Nonprofit	8,790	9,743	10,444	8,354	8,761	8,782	9,640	8,727
Age of firm								
Less than 5 years	12,134	13,859	14,702	11,856	10,221	--	13,704	9,765
5-9 years	16,833	13,932	37,194 *	15,675	12,631	8,709	23,159	11,546
10-19 years	9,940	10,976	10,356	11,937	10,929	7,936	10,543	9,714
20 or more years	8,622	10,710	13,101	10,528	9,211	8,056	11,382	8,417
Multi/single status								
2 or more locations	8,619	--	44,140 *	13,145	9,480	8,044	21,938 *	8,388
1 location only	11,000	12,451	13,483	10,789	9,852	8,627	12,390	9,881
Percent full-time employees								
Less than 25%	10,181	--	9,564	18,355	10,644	7,825	16,319	8,949
25-49 %	9,263	--	8,893	9,639	12,713	8,390	8,319	9,457
50-74 %	9,956	11,834	16,700	11,923	11,299	9,198	13,277	9,519
75% or more	9,033	12,101	17,519	11,206	9,482	7,888	13,786	8,464
Union presence								
No union employees	9,587	12,009	17,074	12,113	10,145	8,110	14,061	8,892
Has union employees	7,699	--	--	5,731	6,882	7,927	6,614	7,734
Percent low-wage employees								
50% or more low-wage	10,351	14,132	15,024	11,671	12,879	9,017	13,592	9,878
Less than 50% low-wage	9,059	11,697	17,023	11,273	9,465	7,991	13,546	8,511
Percent women employees								
Less than 25%	9,348	12,645	13,485	11,019	10,224	7,749	11,951	8,802
25-49 %	8,474	8,739	22,805 *	10,203	8,315	7,574	16,741 *	7,817
50-74 %	9,137	13,163	11,239	11,491	9,899	8,476	12,138	8,881
75% or more	10,086	10,883	20,022 *	13,550	10,262	8,821	15,639	9,340
Percent age 50 or older employees								
Less than 25%	9,759	10,455	18,172 *	12,319	9,904	7,906	13,955	8,879
25-49 %	8,648	10,766	13,194	10,764	9,312	8,142	12,114	8,446
50-74 %	9,316	12,655	14,207	9,446	9,738	7,929	11,676	8,747
75% or more	13,160	16,244	--	6,183 *	13,503	7,063	21,909 *	8,118

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.39 Standard errors for average out-of-network family deductible (in dollars) per employee enrolled with family coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	204.71	912.49	3,490.22	558.16	387.64	172.13	1,353.74	154.91
Industry group **								
Agric., fish., forest.	4,374.10	--	--	--	3,769.10	--	--	4,954.25
Mining and manufacturing	326.81	--	5,609.17	1,626.43	716.11	306.75	2,340.97	298.76
Construction	575.80	--	2,448.71	1,172.71	1,049.46	452.82	1,380.80	596.55
Utilities and transp.	445.81	--	1,865.13	2,837.56	1,393.13	243.27	1,693.03	452.04
Wholesale trade	447.60	--	1,786.05	1,371.69	1,071.44	460.91	1,176.29	482.56
Fin. svcs. and real estate	1,048.06	2,384.91	21,289.92 *	1,523.01	1,248.21	479.05	9,160.40 *	447.21
Retail trade	293.34	3,377.47	2,097.74	1,593.15	1,126.91	350.24	1,430.26	305.41
Professional services	281.43	1,441.48	1,003.98	1,188.29	617.67	357.29	851.24	298.90
Other services	455.25	1,281.05	1,849.09	852.90	769.97	688.88	977.76	514.55
Ownership								
For profit, incorporated	255.50	1,139.98	4,883.06	607.61	438.35	185.25	1,914.08	169.80
For profit, unincorporated	527.05	1,840.46	2,040.96	1,234.12	1,217.22	533.79	1,032.52	584.79
Nonprofit	416.21	2,178.10	2,004.96	1,666.93	927.06	489.51	1,825.62	428.35
Age of firm								
Less than 5 years	968.99	1,610.96	2,705.13	2,603.65	1,491.46	--	1,380.99	1,319.79
5-9 years	3,263.74	1,968.32	18,409.82 *	1,570.93	1,496.10	1,209.22	6,892.05	1,018.76
10-19 years	602.36	1,457.49	1,240.08	1,249.08	1,418.51	711.21	743.19	768.68
20 or more years	156.53	1,309.46	1,168.26	657.76	410.76	178.54	707.52	160.04
Multi/single status								
2 or more locations	232.01	--	26,168.83 *	880.36	470.88	173.59	9,670.74 *	161.69
1 location only	446.65	935.71	1,584.33	656.66	696.07	1,272.25	731.79	518.18
Percent full-time employees								
Less than 25%	1,319.11	--	1,623.79	4,257.89	1,477.12	994.49	4,361.65	982.74
25-49 %	448.90	--	1,165.73	1,592.53	1,280.18	413.26	968.97	511.13
50-74 %	415.64	1,454.15	2,563.32	2,057.97	763.55	467.98	1,436.22	430.59
75% or more	228.89	1,069.04	4,178.36	595.19	406.40	189.19	1,579.33	168.95
Union presence								
No union employees	252.73	934.11	3,598.02	554.77	425.00	200.12	1,431.79	180.94
Has union employees	301.70	--	--	1,094.33	748.99	333.18	1,766.43	304.68
Percent low-wage employees								
50% or more low-wage	419.72	4,173.65	2,792.89	1,735.62	949.43	371.77	1,829.05	380.55
Less than 50% low-wage	215.69	910.41	3,709.80	584.07	399.66	181.37	1,445.63	162.43
Percent women employees								
Less than 25%	260.98	1,524.94	1,439.95	851.20	566.89	264.83	844.74	253.23
25-49 %	501.26	1,943.61	10,852.48 *	1,227.65	723.32	273.08	5,811.60 *	261.69
50-74 %	294.34	1,575.15	1,035.08	1,104.67	939.63	323.33	834.88	310.54
75% or more	578.22	1,746.07	7,410.11 *	1,440.62	998.89	608.27	3,012.07	493.16
Percent age 50 or older employees								
Less than 25%	529.92	1,205.43	6,860.31 *	782.07	696.54	432.04	2,499.93	346.08
25-49 %	186.86	1,596.16	1,607.33	922.59	550.49	198.68	982.69	189.36
50-74 %	403.95	2,017.12	2,156.28	1,489.39	880.73	370.35	1,433.05	367.86
75% or more	3,011.52	2,580.24	--	2,092.00 *	1,394.16	641.79	6,857.74 *	641.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.40 Average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	383	463	387	357	365	392	375	386
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	319	--	--	--	--	293	--	325
Construction	262	--	--	--	--	--	--	--
Utilities and transp.	--	--	--	--	--	--	--	--
Wholesale trade	333	--	--	--	107	--	--	--
Fin. svcs. and real estate	423	--	--	--	554	298	--	413
Retail trade	151	--	--	--	--	141	--	148
Professional services	495	--	481	281	399	577	439	508
Other services	395	--	--	--	330	--	348	444
Ownership								
For profit, incorporated	374	335	401	382	357	376 *	372	375
For profit, unincorporated	364	--	--	--	379	--	--	337
Nonprofit	420	--	--	--	--	440	--	433
Age of firm								
Less than 5 years	--	--	--	--	--	--	589	--
5-9 years	213	--	--	--	--	--	--	--
10-19 years	570	--	--	--	--	--	297	691
20 or more years	342	--	364	453	368	278	424	322
Multi/single status								
2 or more locations	388	--	--	372 *	386	392	--	395
1 location only	375	463	394	350	318	--	393	339
Percent full-time employees								
Less than 25%	150	--	--	--	--	--	--	184
25-49 %	214	--	--	--	--	--	--	199
50-74 %	396	--	--	--	--	--	--	454
75% or more	425	486	376	369	361	508	397	436
Union presence								
No union employees	375	463	383	359	373	368	373	376
Has union employees	458	--	--	--	--	493	--	454
Percent low-wage employees								
50% or more low-wage	267	--	--	--	331 *	216 *	215	282
Less than 50% low-wage	401	482	401	357	367	426	396	402
Percent women employees								
Less than 25%	371	--	279	406 *	332	365	379	366
25-49 %	368 *	--	517	--	--	393 *	--	373 *
50-74 %	367	--	478	--	459	310	364	368
75% or more	452	--	--	526 *	266	538	420	464
Percent age 50 or older employees								
Less than 25%	433	--	427	278	268	652 *	429	436 *
25-49 %	348	--	--	361	455	306	325	353
50-74 %	434	--	--	--	--	--	--	474
75% or more	--	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.40 Standard errors for average copayment (in dollars) per day for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.72	123.49	46.77	56.74	40.90	81.57	40.79	50.27
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	40.71	--	--	--	--	47.59	--	44.18
Construction	57.79	--	--	--	--	--	--	--
Utilities and transp.	--	--	--	--	--	--	--	--
Wholesale trade	75.84	--	--	--	7.70	--	--	--
Fin. svcs. and real estate	53.95	--	--	--	57.04	52.29	--	61.53
Retail trade	24.04	--	--	--	--	25.21	--	24.57
Professional services	79.03	--	84.27	82.62	63.93	148.62	97.45	94.47
Other services	65.38	--	--	--	64.99	--	68.26	119.83
Ownership								
For profit, incorporated	54.59	59.08	48.79	70.43	57.10	119.27 *	38.86	75.13
For profit, unincorporated	70.63	--	--	--	57.28	--	--	48.94
Nonprofit	40.86	--	--	--	--	46.79	--	43.81
Age of firm								
Less than 5 years	--	--	--	--	--	--	100.04	--
5-9 years	45.89	--	--	--	--	--	--	--
10-19 years	149.43	--	--	--	--	--	49.84	197.49
20 or more years	26.26	--	56.59	81.33	42.76	36.90	61.92	28.77
Multi/single status								
2 or more locations	56.05	--	--	127.67 *	43.97	81.70	--	58.29
1 location only	35.50	123.49	48.30	56.13	80.03	--	42.11	62.40
Percent full-time employees								
Less than 25%	28.14	--	--	--	--	--	--	24.05
25-49 %	51.56	--	--	--	--	--	--	53.73
50-74 %	90.16	--	--	--	--	--	--	132.01
75% or more	47.98	136.18	52.71	56.71	43.12	118.72	45.43	63.75
Union presence								
No union employees	42.01	123.49	48.26	57.06	41.98	98.89	41.21	56.39
Has union employees	81.26	--	--	--	--	94.42	--	83.54
Percent low-wage employees								
50% or more low-wage	54.33	--	--	--	129.19 *	73.52 *	49.11	69.87
Less than 50% low-wage	43.05	140.19	48.82	61.71	42.62	94.06	44.15	56.32
Percent women employees								
Less than 25%	41.55	--	50.46	131.38 *	79.12	64.48	65.46	53.61
25-49 %	126.20 *	--	43.74	--	--	199.06 *	--	138.73 *
50-74 %	41.29	--	75.68	--	63.99	77.12	75.51	49.12
75% or more	46.23	--	--	162.35 *	65.41	53.23	92.97	52.38
Percent age 50 or older employees								
Less than 25%	92.58	--	59.12	71.33	37.04	281.00 *	70.36	134.88 *
25-49 %	29.59	--	--	89.47	59.63	40.47	51.13	34.36
50-74 %	83.60	--	--	--	--	--	--	117.82
75% or more	--	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.41 Average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,735	1,112 *	817	1,450	1,499 *	2,317 *	997	1,929
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	1,158	--	--	1,219 *	1,559 *	1,229 *	466	1,410
Construction	1,800 *	--	--	1,045 *	--	--	2,174 *	1,573
Utilities and transp.	1,118	--	--	--	490	--	--	1,304
Wholesale trade	858	536	--	--	804 *	929 *	--	881
Fin. svcs. and real estate	1,915 *	--	--	360	3,266 *	1,072	651 *	2,130 *
Retail trade	2,291 *	--	--	--	678 *	4,069 *	1,688 *	2,513 *
Professional services	2,164 *	658	903 *	1,992 *	787	3,645 *	916	2,410 *
Other services	1,375	--	1,009 *	1,291 *	885	1,813 *	1,047 *	1,478 *
Ownership								
For profit, incorporated	2,083	1,423 *	814	1,598 *	1,824 *	2,905 *	1,040	2,387 *
For profit, unincorporated	1,145	--	--	790	1,225	1,645 *	724	1,316
Nonprofit	878	--	--	1,465 *	755 *	876	1,048 *	856
Age of firm								
Less than 5 years	757	--	--	1,085 *	--	--	734	782 *
5-9 years	1,346	--	--	438	648	--	1,369 *	1,322 *
10-19 years	933	--	582	879	1,601 *	598 *	729	1,099 *
20 or more years	1,883	1,638 *	603	1,666 *	1,598 *	2,341 *	1,040	2,034
Multi/single status								
2 or more locations	2,003 *	--	--	1,400	1,618 *	2,318 *	1,389 *	2,029 *
1 location only	1,168	1,184 *	743	1,470 *	1,143	--	938	1,465
Percent full-time employees								
Less than 25%	584	--	--	352	697 *	--	--	609
25-49 %	965	--	--	410	1,452	--	757 *	1,074
50-74 %	812	--	--	797 *	828 *	863	560 *	863
75% or more	1,944	1,168 *	873	1,590	1,592 *	2,764 *	1,079	2,174
Union presence								
No union employees	1,952	1,112 *	807	1,413	1,554 *	3,198 *	1,009	2,253
Has union employees	767	--	--	--	869 *	639	--	767
Percent low-wage employees								
50% or more low-wage	1,479 *	--	--	549 *	896	2,418 *	554 *	1,668 *
Less than 50% low-wage	1,764	1,174 *	829	1,567	1,568 *	2,304 *	1,037	1,961
Percent women employees								
Less than 25%	1,314	1,735 *	824	1,360	1,358	1,317	1,200 *	1,370
25-49 %	1,296	--	--	650	966 *	1,836 *	600 *	1,441
50-74 %	1,454 *	--	1,252 *	1,156 *	2,014 *	1,217	1,181	1,498 *
75% or more	3,360 *	369	632	2,325 *	1,035 *	7,019 *	695	4,127 *
Percent age 50 or older employees								
Less than 25%	1,742	1,468 *	971	1,099	2,679 *	1,789 *	1,165	2,013
25-49 %	1,813 *	--	589	2,120 *	870	2,569 *	834	1,938 *
50-74 %	885	--	--	793 *	507	1,259 *	673 *	952
75% or more	2,307	--	--	--	--	--	--	2,823

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.41 Standard errors for average copayment (in dollars) per stay for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	421.49	475.43 *	168.67	384.42	540.11 *	964.92 *	174.79	528.05
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	275.27	--	--	417.39 *	735.65 *	394.30 *	83.28	354.19
Construction	544.25 *	--	--	393.16 *	--	--	1,261.75 *	451.18
Utilities and transp.	251.08	--	--	--	142.04	--	--	296.99
Wholesale trade	195.79	48.95	--	--	385.21 *	345.97 *	--	242.12
Fin. svcs. and real estate	825.90 *	--	--	61.97	1,440.65 *	253.14	229.35 *	924.47 *
Retail trade	1,118.13 *	--	--	--	224.95 *	2,733.05 *	513.01 *	1,513.08 *
Professional services	1,143.00 *	182.96	448.80 *	1,131.93 *	178.66	2,712.82 *	224.67	1,372.17 *
Other services	372.81	--	340.42 *	417.23 *	188.77	657.39 *	374.79 *	458.37 *
Ownership								
For profit, incorporated	602.01	735.00 *	186.12	545.41 *	774.60 *	1,394.77 *	217.18	768.70 *
For profit, unincorporated	166.14	--	--	189.00	261.47	510.79 *	197.10	218.93
Nonprofit	132.25	--	--	511.13 *	237.87 *	158.95	532.15 *	130.52
Age of firm								
Less than 5 years	197.64	--	--	463.90 *	--	--	218.72	340.38 *
5-9 years	389.48	--	--	48.53	182.75	--	428.39 *	652.65 *
10-19 years	210.71	--	167.03	222.61	662.90 *	237.95 *	157.82	356.30 *
20 or more years	506.50	1,000.80 *	137.86	514.08 *	646.12 *	1,004.42 *	267.53	593.20
Multi/single status								
2 or more locations	609.04 *	--	--	358.22	702.17 *	968.52 *	504.50 *	633.94 *
1 location only	212.50	524.56 *	169.68	514.70 *	256.75	--	184.44	421.16
Percent full-time employees								
Less than 25%	103.33	--	--	68.54	210.52 *	--	--	114.99
25-49 %	226.25	--	--	79.75	158.18	--	339.22 *	318.89
50-74 %	105.54	--	--	289.32 *	293.13 *	137.68	182.70 *	125.98
75% or more	513.63	556.52 *	205.86	444.66	613.82 *	1,257.99 *	210.04	644.10
Union presence								
No union employees	510.83	475.43 *	183.01	416.10	581.12 *	1,458.11 *	183.87	666.30
Has union employees	106.65	--	--	--	272.89 *	84.36	--	112.27
Percent low-wage employees								
50% or more low-wage	555.58 *	--	--	191.60 *	195.83	1,242.68 *	195.12 *	669.37 *
Less than 50% low-wage	464.59	515.53 *	175.51	431.77	594.48 *	1,076.22 *	189.89	585.25
Percent women employees								
Less than 25%	190.19	1,134.18 *	214.15	237.74	396.17	353.79	371.18 *	215.09
25-49 %	305.95	--	--	147.41	298.96 *	626.06 *	187.75 *	365.62
50-74 %	454.21 *	--	561.79 *	448.52 *	1,136.67 *	348.26	341.95	520.46 *
75% or more	2,108.45 *	93.29	177.56	1,459.58 *	316.08 *	5,874.36 *	148.47	2,727.16 *
Percent age 50 or older employees								
Less than 25%	429.72	898.95 *	256.21	208.84	1,081.18 *	614.31 *	287.21	587.14
25-49 %	796.16 *	--	154.64	1,217.28 *	195.71	1,578.48 *	174.33	898.73 *
50-74 %	218.33	--	--	240.42 *	121.38	518.34 *	202.11 *	280.93
75% or more	596.72	--	--	--	--	--	--	447.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.42 Average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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	43.0	44.0	41.8	40.9	42.4	43.8	41.9
Industry group **								
Agric., fish., forest.	42.6	52.0	38.3	52.9	39.6	40.6	47.3	40.5
Mining and manufacturing	41.1	48.8	47.2	39.0	40.9	41.1	44.9	40.8
Construction	41.3	40.3	40.0	40.4	44.5	38.9	42.1	41.0
Utilities and transp.	40.2	--	45.4	39.8	42.3	39.5	44.7	40.1
Wholesale trade	41.2	43.1	41.5	40.6	39.9	41.6	42.1	41.1
Fin. svcs. and real estate	41.0	46.5	49.4	42.1	38.0	40.9	46.6	40.4
Retail trade	45.0	43.6	38.0	39.2	43.2	46.2	40.2	45.5
Professional services	42.5	39.6	45.2	43.4	40.4	43.2	43.2	42.4
Other services	43.0	44.8	42.2	43.3	41.7	43.3	45.3	42.5
Ownership								
For profit, incorporated	41.7	40.8	44.4	40.4	41.4	41.8	43.1	41.5
For profit, unincorporated	42.9	47.8	46.4	44.3	39.8	43.0	46.3	42.0
Nonprofit	43.4	44.8	37.5	45.4	39.8	45.2	43.4	43.4
Age of firm								
Less than 5 years	44.3	44.0	39.9	43.7	49.6	--	42.5	47.0
5-9 years	43.8	48.5	51.4	45.4	42.3	36.5	49.4	40.8
10-19 years	42.6	41.5	43.7	45.0	44.5	38.8	44.1	41.9
20 or more years	41.9	41.7	43.2	40.1	40.0	42.6	42.5	41.9
Multi/single status								
2 or more locations	42.0	--	44.0	38.5	40.7	42.4	41.8	42.0
1 location only	42.5	43.1	44.0	43.0	41.1	41.7	44.1	41.2
Percent full-time employees								
Less than 25%	42.8	45.2	37.1	37.5	46.4	43.3	41.6	43.0
25-49 %	41.9	33.5	36.0	42.2	42.7	42.4	38.8	42.3
50-74 %	44.4	43.5	43.0	47.4	39.4	45.0	45.7	44.2
75% or more	41.8	43.2	44.6	41.3	40.9	41.9	43.8	41.5
Union presence								
No union employees	42.1	43.1	43.9	42.0	41.4	42.2	43.9	41.8
Has union employees	42.1	38.8	51.0	39.5	37.1	42.9	41.2	42.1
Percent low-wage employees								
50% or more low-wage	42.8	48.7	40.1	43.0	43.1	42.5	44.7	42.5
Less than 50% low-wage	42.0	42.3	44.3	41.6	40.7	42.4	43.7	41.8
Percent women employees								
Less than 25%	41.1	45.3	43.3	40.1	41.7	40.5	44.0	40.5
25-49 %	41.1	37.3	47.4	40.7	38.2	41.8	43.2	40.9
50-74 %	43.1	41.6	44.0	46.9	41.4	43.3	44.9	42.9
75% or more	43.8	44.9	41.8	41.9	42.7	44.7	42.9	43.9
Percent age 50 or older employees								
Less than 25%	41.9	45.9	41.9	42.1	41.1	41.9	43.7	41.5
25-49 %	42.3	41.0	44.8	42.0	40.9	42.7	44.2	42.2
50-74 %	41.4	40.9	49.8	39.7	40.6	41.0	44.7	40.6
75% or more	40.7	39.8	40.1	42.7	35.9	42.3	41.0	40.6

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.42 Standard errors for average coinsurance (in percentages) for an out-of-network hospital admission per employee enrolled in a health insurance plan by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 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	1.57	1.18	0.83	0.75	0.45	0.74	0.37
Industry group **								
Agric., fish., forest.	4.13	8.11	5.60	6.48	7.14	5.22	5.36	5.09
Mining and manufacturing	0.65	7.27	5.38	2.07	1.22	0.81	2.75	0.66
Construction	1.47	4.63	3.04	2.47	2.97	2.77	1.79	1.90
Utilities and transp.	1.74	--	4.60	2.34	6.70	1.26	2.77	1.79
Wholesale trade	1.10	4.55	4.17	2.24	1.39	1.67	2.11	1.23
Fin. svcs. and real estate	0.83	3.97	2.92	1.83	1.81	1.03	2.07	0.88
Retail trade	0.74	7.46	2.75	2.48	2.05	0.74	2.46	0.74
Professional services	0.70	2.78	1.98	1.60	1.12	1.05	1.37	0.78
Other services	0.84	2.84	2.86	2.16	1.37	1.30	1.89	0.93
Ownership								
For profit, incorporated	0.38	1.73	1.20	0.99	0.95	0.48	0.82	0.41
For profit, unincorporated	1.21	3.96	3.49	1.82	1.19	2.32	1.94	1.45
Nonprofit	0.85	2.35	3.99	2.18	1.90	0.99	2.36	0.91
Age of firm								
Less than 5 years	2.24	4.49	3.51	3.40	5.13	--	2.34	4.21
5-9 years	1.29	5.23	3.89	2.16	1.64	3.47	2.31	1.51
10-19 years	1.52	3.23	2.26	2.07	3.79	2.15	1.62	2.00
20 or more years	0.36	1.83	1.54	0.99	0.75	0.46	0.92	0.38
Multi/single status								
2 or more locations	0.40	--	2.88	1.62	0.90	0.46	1.79	0.40
1 location only	0.63	1.61	1.29	0.91	1.31	2.62	0.81	0.92
Percent full-time employees								
Less than 25%	1.48	4.19	5.97	4.24	3.51	1.75	3.91	1.59
25-49 %	0.85	4.07	3.58	2.22	1.79	1.11	2.35	0.90
50-74 %	0.74	2.98	3.11	2.76	1.26	0.90	2.16	0.80
75% or more	0.38	1.80	1.31	0.90	0.83	0.52	0.82	0.42
Union presence								
No union employees	0.36	1.60	1.19	0.86	0.74	0.50	0.76	0.39
Has union employees	0.91	4.07	7.70	2.95	2.93	0.95	2.93	0.92
Percent low-wage employees								
50% or more low-wage	0.70	4.86	3.24	2.76	1.33	0.87	2.29	0.73
Less than 50% low-wage	0.37	1.64	1.25	0.87	0.81	0.49	0.78	0.40
Percent women employees								
Less than 25%	0.56	2.97	2.10	1.34	1.17	0.79	1.26	0.62
25-49 %	0.61	1.97	2.39	1.42	1.40	0.76	1.47	0.65
50-74 %	0.63	2.79	2.29	1.90	1.76	0.73	1.59	0.68
75% or more	1.00	3.17	2.50	1.72	1.49	1.58	1.58	1.13
Percent age 50 or older employees								
Less than 25%	0.56	2.73	1.64	1.08	1.22	0.85	1.11	0.64
25-49 %	0.48	2.28	1.95	1.57	1.11	0.57	1.31	0.50
50-74 %	0.87	3.24	3.30	1.78	1.86	1.27	1.88	1.00
75% or more	2.14	2.57	4.51	4.48	2.78	4.44	2.10	3.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.43 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9,613	9,949	11,169	10,855	10,071	9,044	10,939	9,425
Industry group **								
Agric., fish., forest.	11,682	--	--	--	12,601	--	12,701	11,381
Mining and manufacturing	9,314	9,426	10,470	11,632	9,392	8,919	10,722	9,204
Construction	10,765	10,335	10,934	11,370	11,777	8,508	11,625	10,385
Utilities and transp.	9,263	--	--	11,998	9,991	8,864	11,439	9,164
Wholesale trade	10,248	7,371	13,000	10,320	11,866	9,627	10,814	10,143
Fin. svcs. and real estate	8,952	10,522	11,868	10,164	9,506	8,512	10,835	8,781
Retail trade	9,533	9,279	11,288	10,379	11,309	8,888	10,969	9,321
Professional services	9,553	10,190	11,899	10,361	9,339	9,266	11,314	9,315
Other services	10,081	10,061	9,428	11,376	11,041	9,373	9,822	10,135
Ownership								
For profit, incorporated	9,563	9,656	11,242	11,065	10,306	8,913	11,074	9,358
For profit, unincorporated	10,231	10,027	12,062	10,493	10,959	9,279	11,141	9,992
Nonprofit	9,381	11,504	9,571	10,205	8,771	9,520	9,795	9,343
Age of firm								
Less than 5 years	10,094	10,114	10,362	10,456	9,861	--	10,276	9,777
5-9 years	11,250	10,928	9,792	13,145	11,824	8,322	11,100	11,316
10-19 years	10,160	9,562	11,699	10,444	9,805	9,818	11,042	9,809
20 or more years	9,442	9,816	11,391	10,647	9,902	9,020	10,967	9,301
Multi/single status								
2 or more locations	9,289	--	11,459	10,402	9,863	9,050	11,091	9,251
1 location only	10,628	9,902	11,138	11,059	10,439	8,706	10,918	10,390
Percent full-time employees								
Less than 25%	11,443	9,326	12,776	11,106	11,330	11,468	12,478	11,292
25-49 %	9,985	8,742	9,228	9,657	11,101	9,773	9,284	10,096
50-74 %	9,551	10,874	10,869	11,903	9,708	9,092	10,990	9,384
75% or more	9,572	9,883	11,287	10,812	10,054	8,954	10,983	9,368
Union presence								
No union employees	9,771	10,026	11,209	10,910	10,227	9,051	10,982	9,556
Has union employees	8,966	--	9,193	9,438	8,431	9,028	9,167	8,963
Percent low-wage employees								
50% or more low-wage	10,302	11,853	12,028	10,227	11,002	9,797	11,588	10,170
Less than 50% low-wage	9,533	9,757	11,116	10,926	9,937	8,960	10,884	9,335
Percent women employees								
Less than 25%	10,305	9,705	11,127	11,042	11,196	9,485	11,181	10,099
25-49 %	9,089	9,978	12,125	11,291	9,722	8,446	11,447	8,869
50-74 %	9,497	10,936	11,250	10,539	9,493	9,238	11,080	9,357
75% or more	9,659	9,548	10,483	10,083	9,902	9,361	9,974	9,599
Percent age 50 or older employees								
Less than 25%	9,646	9,485	10,797	10,448	10,131	8,876	10,584	9,422
25-49 %	9,565	10,574	12,044	11,362	10,048	9,115	11,572	9,427
50-74 %	9,725	11,485	11,170	11,514	9,972	8,704	11,637	9,284
75% or more	9,942	9,263	10,267	7,627	9,885	10,792	9,476	10,273

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.43 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with single coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	97.10	413.71	375.64	269.88	223.89	123.45	226.27	105.46
Industry group **								
Agric., fish., forest.	1,126.42	--	--	--	1,650.19	--	1,162.71	1,488.23
Mining and manufacturing	253.64	1,102.36	1,558.48	956.41	599.23	272.27	707.89	266.15
Construction	343.53	1,667.03	931.43	675.93	519.13	521.96	711.51	382.33
Utilities and transp.	440.17	--	--	1,114.19	1,198.44	479.36	1,029.80	454.52
Wholesale trade	318.41	1,513.92	2,558.66	615.10	779.80	332.65	1,133.29	311.83
Fin. svcs. and real estate	199.78	919.67	1,351.57	1,004.55	489.34	223.63	708.11	204.99
Retail trade	255.63	1,406.43	1,012.36	1,005.06	641.56	274.03	925.28	257.51
Professional services	183.02	681.51	515.83	390.25	363.07	259.33	336.21	200.59
Other services	294.38	984.75	813.79	825.41	624.14	408.60	509.90	339.40
Ownership								
For profit, incorporated	109.93	537.52	439.46	346.19	259.36	132.48	281.53	117.74
For profit, unincorporated	246.14	757.11	998.07	483.22	582.76	271.37	500.91	280.96
Nonprofit	290.52	990.10	927.11	602.92	515.98	412.46	529.00	313.29
Age of firm								
Less than 5 years	609.79	1,255.90	1,426.51	692.85	746.89	--	894.50	621.03
5-9 years	521.58	910.92	889.86	1,266.70	822.25	747.35	543.04	711.01
10-19 years	285.63	873.58	624.86	452.52	531.12	591.50	416.65	345.70
20 or more years	106.17	591.42	517.74	319.70	258.19	127.85	314.81	111.71
Multi/single status								
2 or more locations	108.37	--	984.84	501.00	242.45	125.35	552.95	109.81
1 location only	211.91	417.69	402.18	319.22	455.27	542.76	246.50	326.92
Percent full-time employees								
Less than 25%	483.98	886.60	2,010.86	1,967.43	637.81	614.94	982.75	531.67
25-49 %	338.48	1,325.22	1,555.13	768.67	597.75	455.24	929.75	357.45
50-74 %	381.63	1,400.03	1,102.38	1,420.87	624.11	512.99	666.03	418.99
75% or more	102.84	447.13	413.12	276.93	248.40	124.96	249.34	111.03
Union presence								
No union employees	106.26	419.64	383.12	278.09	231.51	137.93	230.48	116.96
Has union employees	241.19	--	754.15	923.56	852.67	256.58	1,124.02	244.27
Percent low-wage employees								
50% or more low-wage	247.07	1,434.52	1,225.75	618.14	643.97	248.84	657.38	261.87
Less than 50% low-wage	104.44	421.04	391.25	291.30	238.40	134.34	238.46	113.82
Percent women employees								
Less than 25%	178.69	768.86	558.94	431.14	478.75	208.24	377.63	202.27
25-49 %	179.62	884.23	1,137.30	649.18	455.30	193.47	551.23	185.83
50-74 %	210.73	1,018.80	823.07	584.39	409.82	280.63	510.81	223.93
75% or more	176.87	689.84	656.00	424.24	356.62	250.15	382.87	197.29
Percent age 50 or older employees								
Less than 25%	150.61	524.11	535.64	313.91	347.55	196.05	305.53	169.37
25-49 %	139.64	912.74	643.59	539.37	336.50	161.90	437.63	145.31
50-74 %	262.77	1,028.02	1,024.06	766.36	560.92	310.05	589.61	280.71
75% or more	923.59	1,118.84	1,056.13	897.41	1,876.84	1,879.01	727.27	1,444.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.44 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,611	20,998	21,679	23,133	19,573	17,456	22,385	18,227
Industry group **								
Agric., fish., forest.	27,888	--	--	--	26,111	--	--	22,684
Mining and manufacturing	17,684	--	20,514	25,046	17,326	16,957	23,118	17,400
Construction	20,856	29,275	22,261	22,521	22,125	16,769	22,978	20,049
Utilities and transp.	15,787	--	16,750	24,549	17,186	14,936	22,095	15,595
Wholesale trade	19,036	--	22,313	21,602	21,013	17,845	22,054	18,770
Fin. svcs. and real estate	16,384	16,720	20,229	21,631	19,352	15,298	19,155	16,214
Retail trade	18,916	--	22,592	25,296	21,803	17,673	19,986	18,812
Professional services	18,945	21,887	23,551	21,396	19,263	18,152	22,711	18,565
Other services	21,714	21,358	18,916	22,418	22,511	21,647	20,283	21,955
Ownership								
For profit, incorporated	18,333	20,553	22,326	24,098	19,580	17,004	22,967	17,887
For profit, unincorporated	19,956	22,215	22,224	20,823	21,607	18,273	22,659	19,434
Nonprofit	19,034	20,610	17,040	20,489	18,037	19,307	18,453	19,077
Age of firm								
Less than 5 years	20,170	--	21,299	22,782	18,183	--	21,946	16,924
5-9 years	22,200	20,459	21,321	24,012	23,298	18,766	22,418	22,108
10-19 years	20,260	20,864	19,271	20,848	20,608	19,776	19,826	20,385
20 or more years	18,264	21,566	22,664	23,630	19,018	17,350	23,268	17,932
Multi/single status								
2 or more locations	17,946	--	22,720	23,300	19,149	17,454	21,980	17,885
1 location only	21,226	20,962	21,534	23,070	20,316	17,557	22,445	20,423
Percent full-time employees								
Less than 25%	23,765	--	--	--	17,818	25,269	35,015	23,212
25-49 %	19,448	--	--	20,364	23,120	18,571	16,554	19,645
50-74 %	19,016	--	23,316	28,730	20,273	18,089	21,906	18,780
75% or more	18,484	21,483	21,565	22,913	19,458	17,228	22,468	18,064
Union presence								
No union employees	18,834	21,358	21,744	23,234	20,078	17,159	22,519	18,363
Has union employees	17,851	9,401	20,755	20,462	14,911	18,117	19,881	17,808
Percent low-wage employees								
50% or more low-wage	20,687	--	29,349	21,626	22,376	19,612	24,554	20,291
Less than 50% low-wage	18,462	20,944	21,248	23,251	19,387	17,300	22,229	18,079
Percent women employees								
Less than 25%	19,346	20,243	23,266	22,388	19,857	17,865	22,477	18,788
25-49 %	17,124	20,567	18,756	22,496	19,416	15,976	20,175	16,925
50-74 %	19,286	23,135	22,138	23,092	18,826	18,881	22,499	19,053
75% or more	19,430	18,859	20,546	26,026	20,451	17,870	25,155	18,803
Percent age 50 or older employees								
Less than 25%	18,844	20,420	20,701	20,933	19,097	17,825	21,268	18,425
25-49 %	18,323	21,816	21,347	25,566	19,490	17,362	23,584	18,069
50-74 %	18,533	20,186	24,033	24,813	21,026	15,640	23,296	17,625
75% or more	24,613	22,066	--	--	29,684	25,969	22,513	25,941

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.44 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with employee-plus-one coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	285.09	1,510.81	971.95	965.14	581.33	364.70	871.94	297.94
Industry group **								
Agric., fish., forest.	5,410.23	--	--	--	3,542.67	--	--	3,262.26
Mining and manufacturing	542.10	--	1,942.07	2,561.30	1,447.90	520.78	1,390.86	556.98
Construction	787.86	3,076.67	1,732.96	1,656.10	1,263.57	1,091.28	1,271.98	938.04
Utilities and transp.	976.55	--	1,075.11	2,547.61	2,592.35	955.82	2,699.93	988.91
Wholesale trade	535.24	--	4,240.75	1,637.74	1,444.48	582.37	2,271.63	534.45
Fin. svcs. and real estate	470.69	2,297.43	3,907.34	2,281.88	968.48	502.38	2,435.02	471.56
Retail trade	650.07	--	2,567.90	3,232.88	1,636.17	626.99	2,052.38	684.24
Professional services	491.74	2,735.23	1,699.37	1,131.31	1,002.09	652.56	1,203.89	523.34
Other services	1,322.55	2,825.61	1,908.23	1,361.78	1,861.67	2,138.73	1,284.20	1,520.22
Ownership								
For profit, incorporated	340.72	1,717.05	1,147.21	1,244.72	775.52	410.97	1,114.99	351.60
For profit, unincorporated	585.70	4,023.00	2,312.24	1,480.05	1,078.48	789.35	1,744.55	607.73
Nonprofit	745.44	2,706.87	2,331.44	1,402.94	1,074.96	1,081.72	1,296.32	793.93
Age of firm								
Less than 5 years	1,838.91	--	1,791.28	3,961.69	1,916.47	--	2,616.92	1,789.11
5-9 years	1,089.35	3,724.25	3,372.44	2,001.45	1,992.71	1,219.25	1,727.22	1,364.24
10-19 years	600.31	3,597.88	1,690.41	1,128.69	1,255.39	854.44	1,177.73	692.57
20 or more years	317.42	1,711.11	1,316.58	1,324.95	665.22	382.54	1,279.61	323.11
Multi/single status								
2 or more locations	313.20	--	3,917.70	1,589.12	537.10	370.64	1,754.85	316.58
1 location only	672.33	1,551.43	951.39	1,185.36	1,310.05	1,341.56	962.12	892.34
Percent full-time employees								
Less than 25%	1,701.57	--	--	--	2,317.54	1,766.11	6,317.78	1,758.98
25-49 %	826.30	--	--	2,000.21	1,675.88	945.60	3,542.36	838.23
50-74 %	1,179.05	--	2,729.13	3,661.72	1,589.95	1,454.75	2,587.35	1,258.69
75% or more	298.40	1,560.02	1,025.64	1,031.92	623.74	377.64	936.37	310.18
Union presence								
No union employees	288.96	1,524.14	1,033.07	995.35	602.20	347.66	911.05	296.91
Has union employees	792.37	549.64	2,207.94	2,890.00	1,539.80	869.45	2,334.11	807.46
Percent low-wage employees								
50% or more low-wage	569.65	--	2,549.18	2,244.28	1,604.48	546.86	2,756.83	557.78
Less than 50% low-wage	302.52	1,528.97	999.01	1,022.72	608.94	388.59	915.57	316.49
Percent women employees								
Less than 25%	435.56	2,234.81	1,204.98	1,046.11	1,321.06	457.74	808.42	484.74
25-49 %	401.40	3,556.64	2,490.46	1,495.77	1,233.01	388.40	1,569.06	408.77
50-74 %	747.53	2,734.96	2,750.91	1,621.57	690.19	1,053.76	1,597.22	794.27
75% or more	675.05	2,979.61	1,672.92	4,181.26	1,136.74	610.75	4,045.49	542.07
Percent age 50 or older employees								
Less than 25%	614.86	2,372.07	1,453.46	817.96	1,095.23	1,028.76	943.38	699.68
25-49 %	335.90	2,276.29	1,363.78	2,011.03	726.65	367.05	2,211.24	329.69
50-74 %	592.51	3,494.48	2,720.05	1,828.85	1,293.20	621.38	1,597.72	603.63
75% or more	2,981.13	3,368.86	--	--	8,609.67	5,048.34	2,474.44	4,397.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.45 Average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,464	20,010	22,890	20,680	18,348	17,898	21,283	18,165
Industry group **								
Agric., fish., forest.	21,500	--	--	23,267	22,778	--	23,777	20,580
Mining and manufacturing	17,789	--	28,691	21,441	17,995	17,164	23,523	17,518
Construction	19,485	--	20,613	23,148	23,121	15,709	21,611	19,013
Utilities and transp.	17,876	--	--	19,898	14,278	18,788	19,052	17,831
Wholesale trade	19,205	25,068	18,036	23,866	21,039	17,781	22,874	18,811
Fin. svcs. and real estate	17,150	22,077	20,129	20,204	17,551	16,506	20,662	16,834
Retail trade	19,107	23,751	22,468	21,946	21,935	17,891	21,646	18,794
Professional services	18,598	21,687	23,968	19,202	17,657	18,434	21,505	18,271
Other services	20,737	13,874	23,031	19,905	21,002	20,902	19,700	20,970
Ownership								
For profit, incorporated	18,476	20,673	23,780	22,459	19,110	17,463	22,706	18,069
For profit, unincorporated	18,867	20,182	21,497	18,676	19,872	18,012	20,342	18,565
Nonprofit	18,146	15,194	20,598	16,136	15,033	19,875	16,103	18,326
Age of firm								
Less than 5 years	19,267	15,649	18,409	22,810	20,743	--	19,320	19,197
5-9 years	22,221	21,046	22,744	25,969	23,020	16,373	23,330	21,514
10-19 years	19,864	19,557	22,675	19,010	19,003	19,993	20,607	19,591
20 or more years	18,156	20,529	23,757	20,345	17,830	17,826	21,175	17,961
Multi/single status								
2 or more locations	18,082	--	21,739	20,236	18,454	17,906	19,812	18,058
1 location only	19,899	20,000	23,007	20,803	18,156	17,461	21,462	18,828
Percent full-time employees								
Less than 25%	21,640	7,815	--	--	24,528	23,059	--	22,737
25-49 %	19,872	15,867	--	20,431	20,568	19,951	18,491	20,173
50-74 %	19,864	22,587	30,339	23,209	19,220	19,061	24,906	19,281
75% or more	18,286	19,958	22,504	20,574	18,254	17,688	21,112	17,996
Union presence								
No union employees	18,905	20,236	23,109	21,635	19,502	17,745	21,731	18,522
Has union employees	17,127	--	--	12,903	11,921	18,220	14,606	17,190
Percent low-wage employees								
50% or more low-wage	20,235	18,553	23,686	23,244	21,807	19,096	21,043	20,089
Less than 50% low-wage	18,384	20,251	22,845	20,526	18,215	17,848	21,301	18,083
Percent women employees								
Less than 25%	19,312	19,509	23,897	20,640	19,667	18,450	21,470	18,964
25-49 %	17,249	16,855	20,945	20,519	17,596	16,714	19,852	17,072
50-74 %	19,181	19,589	27,071	20,814	18,641	18,866	22,499	18,923
75% or more	18,195	23,228	19,598	20,919	16,727	18,114	21,250	17,765
Percent age 50 or older employees								
Less than 25%	18,101	15,483	20,133	21,231	18,333	17,187	19,493	17,877
25-49 %	18,614	25,595	25,479	20,635	18,642	18,160	23,435	18,355
50-74 %	17,914	19,905	25,227	19,957	16,337	17,002	21,800	17,034
75% or more	23,025	23,693	21,845	12,770	26,167	24,057	22,235	23,549

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.45 Standard errors for average annual maximum out-of-pocket expense (in dollars) for out-of-network care per employee enrolled with family coverage by firm size and selected characteristics: United States, 2025

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	262.27	1,287.47	1,248.34	837.66	654.53	310.53	759.57	277.82
Industry group **								
Agric., fish., forest.	2,521.91	--	--	1,038.44	3,245.09	--	4,514.14	3,411.98
Mining and manufacturing	606.51	--	5,368.65	3,129.11	1,677.16	569.00	2,547.64	619.47
Construction	833.62	--	1,748.55	1,364.66	1,378.09	555.98	1,308.77	928.03
Utilities and transp.	998.51	--	--	2,854.47	2,497.80	821.10	3,173.80	1,028.89
Wholesale trade	608.91	1,573.41	3,387.36	1,365.95	1,816.37	610.22	1,492.60	640.50
Fin. svcs. and real estate	492.97	2,851.87	3,059.86	2,230.65	909.33	606.45	1,884.19	502.32
Retail trade	743.58	3,219.06	3,330.28	4,234.93	2,830.12	562.44	3,483.40	705.56
Professional services	519.32	2,222.31	1,943.91	1,526.65	1,179.77	634.92	1,442.01	554.15
Other services	1,051.19	1,626.74	3,649.62	1,555.62	1,452.57	1,676.19	2,032.07	1,194.78
Ownership								
For profit, incorporated	296.41	1,437.75	1,230.98	934.55	763.51	345.53	741.72	312.58
For profit, unincorporated	500.07	3,176.22	2,530.99	1,395.65	931.11	617.90	1,492.25	514.98
Nonprofit	836.35	2,116.49	5,255.78	2,277.10	1,455.55	907.82	2,739.74	871.92
Age of firm								
Less than 5 years	1,356.74	2,029.21	2,831.23	2,746.05	2,040.64	--	1,968.97	1,767.74
5-9 years	1,095.94	3,251.65	2,902.78	2,184.50	1,850.52	1,257.14	1,710.81	1,402.63
10-19 years	634.27	2,574.44	1,846.66	1,136.74	1,333.72	1,102.76	1,142.01	756.82
20 or more years	288.08	1,703.65	1,961.96	1,124.94	734.41	323.84	1,148.05	297.40
Multi/single status								
2 or more locations	281.36	--	2,769.78	1,352.41	703.08	315.06	1,734.14	284.19
1 location only	699.93	1,322.99	1,348.35	1,001.94	1,343.63	1,468.48	826.06	989.95
Percent full-time employees								
Less than 25%	1,356.11	587.61	--	--	2,091.11	1,439.61	--	1,287.67
25-49 %	961.42	1,521.05	--	2,196.33	2,386.80	1,122.97	2,659.17	1,004.17
50-74 %	1,046.58	2,256.02	8,232.32	2,499.30	1,639.31	1,263.22	3,116.15	1,107.70
75% or more	276.26	1,472.11	1,231.51	900.05	685.58	324.09	804.10	292.44
Union presence								
No union employees	284.41	1,287.26	1,288.99	724.96	607.60	369.55	714.90	305.65
Has union employees	601.97	--	--	2,771.11	1,303.44	558.41	3,988.21	606.80
Percent low-wage employees								
50% or more low-wage	562.78	2,653.32	2,891.51	2,665.22	1,045.44	625.11	1,696.88	594.12
Less than 50% low-wage	272.54	1,424.03	1,307.31	869.16	674.08	322.50	806.16	288.02
Percent women employees								
Less than 25%	473.40	1,936.45	1,883.79	1,496.43	1,343.87	492.36	1,289.12	508.07
25-49 %	441.97	1,882.95	2,152.09	1,468.54	1,115.46	516.16	1,355.76	461.16
50-74 %	550.14	2,840.72	3,646.75	1,613.75	867.36	742.72	1,938.61	574.43
75% or more	670.63	2,507.54	2,486.15	1,268.37	1,828.19	553.51	1,474.26	712.84
Percent age 50 or older employees								
Less than 25%	463.17	1,375.56	1,683.81	947.70	931.28	679.10	900.92	516.18
25-49 %	325.17	1,731.11	2,160.74	1,214.73	857.05	361.78	1,324.77	333.25
50-74 %	1,016.16	3,465.80	2,790.34	3,465.43	2,479.91	649.80	2,668.47	1,046.45
75% or more	2,557.33	2,466.67	4,026.52	2,887.68	6,649.04	4,852.10	1,960.33	3,971.08

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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.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, 2025

	Total	Less 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)	9,025	9,390	8,982	8,640	9,016	9,098	9,034	9,024
10th percentile	5,500	4,100	4,800	4,600	5,200	6,300	4,700	5,800
25th percentile	7,300	6,000	6,300	6,500	6,900	7,700	6,300	7,500
50th percentile (median)	8,700	8,400	8,100	8,200	8,700	8,900	8,300	8,800
75th percentile	10,000	12,000	11,000	10,000	11,000	10,000	11,000	10,000
90th percentile	13,000	16,000	14,000	13,000	13,000	12,000	15,000	13,000
Employee-plus-one coverage								
Average (mean)	17,901	17,506	17,838	17,044	18,098	17,998	17,678	17,932
10th percentile	11,000	5,400	8,300	9,000	10,000	13,000	7,900	11,000
25th percentile	14,000	12,000	12,000	12,000	14,000	15,000	12,000	15,000
50th percentile (median)	18,000	17,000	18,000	17,000	18,000	18,000	17,000	18,000
75th percentile	21,000	22,000	22,000	21,000	22,000	21,000	22,000	21,000
90th percentile	25,000	29,000	29,000	26,000	26,000	24,000	27,000	25,000
Family coverage								
Average (mean)	26,281	23,768	24,138	24,591	26,687	26,733	24,176	26,602
10th percentile	17,000	11,000	13,000	14,000	16,000	19,000	13,000	17,000
25th percentile	22,000	17,000	18,000	18,000	21,000	23,000	18,000	23,000
50th percentile (median)	26,000	22,000	24,000	24,000	27,000	27,000	24,000	26,000
75th percentile	31,000	30,000	30,000	30,000	32,000	30,000	30,000	31,000
90th percentile	36,000	39,000	36,000	36,000	37,000	35,000	38,000	36,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

	Total	Less 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)	54.60	310.92	218.22	131.44	116.16	75.16	137.37	59.57
10th percentile	91.53	391.83	279.01	195.78	246.25	129.79	112.12	127.45
25th percentile	57.23	310.81	213.96	188.13	110.14	29.25	146.51	62.56
50th percentile (median)	57.67	309.91	267.42	143.58	134.03	51.95	164.63	59.91
75th percentile	54.89	489.36	426.52	175.47	158.56	78.01	265.28	63.04
90th percentile	114.36	846.20	387.94	355.68	226.72	187.74	327.69	133.13
Employee-plus-one coverage								
Average (mean)	125.52	930.72	682.77	444.72	277.53	148.17	395.85	132.17
10th percentile	312.16	855.75	1,765.64	803.02	488.98	288.66	853.35	401.05
25th percentile	95.51	943.97	641.35	862.79	409.42	225.98	350.34	129.70
50th percentile (median)	124.27	725.84	740.94	550.07	274.79	143.88	372.77	129.23
75th percentile	167.07	1,319.20	965.65	451.43	287.68	194.84	453.00	171.80
90th percentile	223.71	1,662.93	1,626.89	512.42	476.13	364.22	742.50	274.87
Family coverage								
Average (mean)	175.57	903.68	656.21	396.89	365.55	238.21	407.15	191.26
10th percentile	406.86	1,592.79	1,701.88	549.49	634.66	634.79	650.33	350.39
25th percentile	239.53	915.62	925.80	398.27	508.75	157.42	478.25	207.55
50th percentile (median)	222.28	1,022.33	900.44	387.31	737.63	246.02	559.16	220.05
75th percentile	238.39	1,802.49	734.78	533.92	759.45	307.32	544.81	285.79
90th percentile	379.36	2,188.22	948.98	903.25	998.09	578.43	757.31	395.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

	Total	Less 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)	1,817	1,737	2,005	1,949	1,797	1,779	1,924	1,796
10th percentile	0	0	0	0	0	490	0	240 *
25th percentile	740	0	0	90 *	600	970	0	860
50th percentile (median)	1,500	0	1,200	1,600	1,500	1,500	1,200	1,500
75th percentile	2,400	2,900	3,000	2,900	2,400	2,300	3,000	2,400
90th percentile	3,700	5,400	5,200	4,500	3,500	3,300	4,800	3,500
Employee-plus-one coverage								
Average (mean)	4,776	5,598	5,529	6,245	4,963	4,365	5,809	4,635
10th percentile	1,100	0	0	0	670 *	1,400	0	1,300
25th percentile	2,300	0	330 *	2,900	2,400	2,400	980 *	2,500
50th percentile (median)	4,000	2,600 *	4,500	5,200	4,300	3,800	4,500	4,000
75th percentile	6,100	9,100	8,500	8,500	6,400	5,400	8,900	5,900
90th percentile	9,300	15,000	12,000	13,000	9,600	7,500	14,000	8,600
Family coverage								
Average (mean)	7,314	6,113	7,721	9,242	7,310	7,050	7,760	7,246
10th percentile	1,200	0	0	0	960 *	2,200	0	1,900
25th percentile	3,600	0	1,300 *	3,100	3,200	4,200	0	3,900
50th percentile (median)	6,000	1,600 *	5,200	7,700	6,000	6,000	5,500	6,000
75th percentile	9,200	10,000	12,000	14,000	9,500	8,300	12,000	8,900
90th percentile	15,000	18,000	19,000	20,000	15,000	12,000	19,000	14,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

	Total	Less 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)	26.40	165.72	115.16	70.71	65.16	31.19	70.65	28.42
10th percentile	58.07	196.79	131.63	90.58	78.95	30.41	90.11	84.93 *
25th percentile	27.88	196.79	131.63	104.94 *	67.06	25.38	90.11	39.50
50th percentile (median)	24.63	196.79	159.06	88.95	60.93	33.52	90.84	30.22
75th percentile	26.86	375.59	153.88	103.44	44.14	51.21	99.56	34.94
90th percentile	76.31	359.50	384.75	141.90	90.42	103.84	168.51	78.74
Employee-plus-one coverage								
Average (mean)	74.79	922.57	386.89	235.03	148.53	83.47	318.12	71.58
10th percentile	92.78	603.05	487.38	276.85	262.07 *	53.72	349.92	68.32
25th percentile	80.51	603.05	583.03 *	368.39	211.16	99.52	441.35 *	95.67
50th percentile (median)	48.33	835.68 *	542.43	217.48	141.37	68.01	274.30	42.76
75th percentile	95.56	2,069.51	496.18	423.37	194.16	130.11	446.61	99.77
90th percentile	171.43	2,707.10	1,073.24	802.04	295.82	229.67	756.29	221.89
Family coverage								
Average (mean)	127.23	814.69	491.81	404.28	280.94	161.30	366.95	135.51
10th percentile	262.69	756.71	611.28	585.29	311.93 *	153.35	522.13	178.89
25th percentile	143.86	756.71	669.50 *	658.93	289.32	137.98	522.13	147.40
50th percentile (median)	73.00	977.90 *	416.33	403.22	266.42	67.65	374.16	83.70
75th percentile	235.86	1,524.17	1,170.11	521.93	387.91	239.10	559.52	259.09
90th percentile	292.84	1,491.98	700.63	1,197.56	627.56	580.90	613.20	442.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

	Total	Less 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)	7,209	7,653	6,976	6,691	7,220	7,319	7,109	7,227
10th percentile	3,600	2,400	2,500	2,800	3,200	4,200	2,600	3,800
25th percentile	5,300	4,200	4,300	4,400	5,100	5,800	4,300	5,500
50th percentile (median)	7,100	6,800	6,500	6,300	7,100	7,200	6,500	7,100
75th percentile	8,700	10,000	9,100	8,400	9,200	8,500	9,100	8,700
90th percentile	11,000	14,000	12,000	11,000	11,000	10,000	12,000	11,000
Employee-plus-one coverage								
Average (mean)	13,125	11,909	12,309	10,799	13,135	13,633	11,869	13,297
10th percentile	5,200	1,200 *	3,200	3,600	4,300	7,000	2,600	5,900
25th percentile	9,400	4,600	6,300	5,400	8,900	11,000	5,800	9,900
50th percentile (median)	13,000	10,000	11,000	9,800	13,000	14,000	11,000	13,000
75th percentile	17,000	17,000	17,000	14,000	17,000	16,000	17,000	17,000
90th percentile	20,000	26,000	24,000	20,000	21,000	20,000	24,000	20,000
Family coverage								
Average (mean)	18,967	17,655	16,417	15,350	19,377	19,683	16,416	19,356
10th percentile	6,800	2,900	3,500	4,200	5,800	10,000	3,800	8,100
25th percentile	14,000	8,200	7,800	7,600	13,000	15,000	7,500	15,000
50th percentile (median)	19,000	17,000	16,000	15,000	20,000	20,000	16,000	20,000
75th percentile	24,000	24,000	23,000	21,000	26,000	24,000	22,000	24,000
90th percentile	29,000	34,000	30,000	28,000	31,000	28,000	30,000	29,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

	Total	Less 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)	54.06	298.65	192.22	131.64	109.60	76.90	131.40	59.32
10th percentile	94.20	432.76	242.11	157.79	151.21	112.93	135.45	100.10
25th percentile	59.98	288.61	221.55	111.33	141.00	90.17	110.69	55.29
50th percentile (median)	45.44	285.12	208.17	146.77	129.07	63.67	125.75	46.23
75th percentile	76.22	536.42	348.72	242.81	150.45	82.43	186.91	78.71
90th percentile	113.09	803.64	414.06	357.07	146.72	173.19	252.27	157.79
Employee-plus-one coverage								
Average (mean)	133.24	1,041.77	645.89	406.12	277.73	161.49	407.51	140.47
10th percentile	181.34	647.29 *	787.97	312.59	528.47	309.76	398.93	331.01
25th percentile	179.95	1,053.66	499.98	417.54	419.19	225.75	373.74	227.34
50th percentile (median)	130.00	1,111.20	662.03	613.30	350.48	171.12	464.86	124.94
75th percentile	168.89	1,102.37	1,225.70	492.04	403.98	202.28	672.96	181.87
90th percentile	128.82	1,783.16	1,761.19	1,053.68	502.61	271.66	1,011.72	192.64
Family coverage								
Average (mean)	192.02	920.89	671.45	460.89	471.14	241.46	448.32	208.27
10th percentile	348.46	789.56	553.93	432.80	567.35	646.23	426.92	329.66
25th percentile	232.12	1,064.31	869.15	554.59	536.95	432.98	466.99	287.55
50th percentile (median)	210.60	1,000.62	925.98	587.17	561.56	291.73	523.26	246.53
75th percentile	285.22	1,401.87	950.29	620.92	1,152.44	324.20	615.48	348.02
90th percentile	350.02	2,345.99	1,015.01	1,099.66	767.40	285.72	1,014.97	413.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

	Total	Less 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)	2,169	2,428	2,714	2,699	2,472	1,829	2,599	2,089
10th percentile	500	410	700	720	500	480	500	490
25th percentile	980	930	1,500	1,400	1,200	840	1,200	970
50th percentile (median)	2,000	2,000	2,500	2,500	2,000	1,600	2,500	1,800
75th percentile	3,000	3,400	3,700	3,600	3,500	2,500	3,500	3,000
90th percentile	4,000	4,900	4,900	5,000	4,900	3,300	4,900	4,000
Family coverage								
Average (mean)	3,997	5,004	4,977	4,780	4,328	3,610	4,898	3,865
10th percentile	990	980	920	920	990	950	960	990
25th percentile	2,000	2,200	2,400	1,900	2,000	1,900	2,000	2,000
50th percentile (median)	3,400	4,000	4,000	4,000	3,900	3,300	4,000	3,300
75th percentile	5,500	7,000	7,300	6,600	5,900	5,000	7,000	5,200
90th percentile	7,500	9,900	9,900	9,900	8,000	6,600	9,900	6,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

	Total	Less 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)	24.21	116.83	89.71	65.59	55.74	28.94	54.44	26.60
10th percentile	29.55	61.73	97.30	108.18	54.69	28.41	63.27	21.08
25th percentile	45.60	124.20	128.65	119.99	110.60	53.15	123.22	46.59
50th percentile (median)	54.03	128.84	127.28	117.71	91.77	32.54	121.02	55.69
75th percentile	60.88	127.72	135.90	127.15	53.37	112.12	68.35	61.61
90th percentile	120.08	232.25	214.84	237.81	243.62	70.29	177.33	121.74
Family coverage								
Average (mean)	58.48	266.10	235.68	169.66	140.00	74.75	139.54	63.53
10th percentile	57.11	149.10	233.06	133.45	124.09	58.99	116.27	57.73
25th percentile	99.06	247.79	268.38	156.15	139.80	106.47	114.99	101.27
50th percentile (median)	51.74	268.18	257.92	244.23	175.73	80.98	240.59	71.41
75th percentile	128.56	547.40	335.43	260.66	230.57	208.46	250.48	125.84
90th percentile	140.84	544.76	517.05	487.74	266.03	159.57	385.68	100.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

	Total	Less 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)	4,852	5,674	5,696	5,564	4,973	4,505	5,723	4,704
10th percentile	2,200	2,400	2,300	2,500	2,000	2,200	2,400	2,200
25th percentile	3,300	3,700	3,800	4,000	3,500	3,000	4,000	3,200
50th percentile (median)	5,000	5,800	6,000	6,000	5,000	4,300	6,000	4,500
75th percentile	6,500	7,800	7,500	7,200	6,500	6,000	7,500	6,300
90th percentile	7,500	8,700	8,700	8,300	7,500	6,800	8,600	7,000
Family coverage								
Average (mean)	9,209	11,370	10,527	10,410	9,176	8,849	10,878	8,997
10th percentile	4,400	4,700	3,900	4,300	4,200	4,400	4,400	4,400
25th percentile	6,600	7,900	6,900	7,000	6,000	6,600	7,400	6,500
50th percentile (median)	9,000	11,000	10,000	10,000	9,000	8,400	11,000	8,700
75th percentile	12,000	16,000	15,000	14,000	12,000	11,000	15,000	12,000
90th percentile	14,000	17,000	16,000	16,000	14,000	14,000	17,000	14,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 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, 2025

	Total	Less 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)	37.91	151.68	120.42	84.66	77.50	53.64	74.73	41.98
10th percentile	126.23	142.42	181.62	125.00	184.59	129.82	126.19	126.88
25th percentile	103.35	263.81	304.68	124.82	127.81	118.03	136.24	78.39
50th percentile (median)	120.22	343.45	301.22	148.48	128.71	122.57	129.99	122.94
75th percentile	43.54	141.29	126.78	121.09	43.23	127.40	67.22	89.18
90th percentile	59.08	107.09	163.17	99.76	120.40	59.20	65.09	31.21
Family coverage								
Average (mean)	89.85	398.09	341.77	248.87	206.20	116.34	218.54	96.82
10th percentile	202.15	608.48	555.03	528.31	451.76	225.92	506.14	202.74
25th percentile	196.46	457.06	613.31	381.30	392.75	193.59	263.91	152.62
50th percentile (median)	220.68	705.20	640.31	283.67	493.86	234.49	468.79	256.47
75th percentile	255.08	539.13	304.23	235.02	390.46	377.94	260.46	258.48
90th percentile	76.16	507.34	258.67	177.67	307.51	102.18	297.94	98.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2025 Medical Expenditure Panel Survey-Insurance Component.

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