

Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,524,187	4,401,028	859,798	588,774	507,338	1,167,249	5,608,483	1,915,704
Industry group **								
Agric., fish., forest.	148,983	124,100	12,821	6,798	2,727	2,538*	140,979	8,004
Mining and manufacturing	286,634	133,631	50,917	43,468	27,771	30,846	210,268	76,366
Construction	605,163	465,985	76,748	42,520	11,607	8,304	570,500	34,663
Utilities and transp.	228,758	117,456	25,092	17,060	19,252	49,898	152,037	76,721
Wholesale trade	381,001	206,621	48,669	36,198	33,933	55,579	275,758	105,243
Fin. svcs. and real estate	881,092	462,388	44,550	48,502	88,862	236,790	527,707	353,385
Retail trade	1,053,424	517,461	98,478	70,059	66,722	300,703	659,759	393,665
Professional services	1,884,820	1,153,282	208,652	128,240	133,719	260,928	1,435,364	449,457
Other services	2,054,312	1,220,103	293,871	195,929	122,744	221,665	1,636,111	418,200
Ownership								
For profit, incorporated	5,157,637	2,889,957	593,864	415,127	316,541	942,147	3,731,300	1,426,337
For profit, unincorporated	1,744,458	1,199,884	197,717	112,766	83,156	150,935	1,466,285	278,172
Nonprofit	622,092	311,186	68,216	60,881	107,641	74,168	410,898	211,194
Age of firm								
Less than 5 years	1,380,041	1,155,706	145,665	54,264	19,975	4,430	1,336,119	43,922
5-9 years	1,038,092	797,049	139,785	68,092	23,900	9,266	980,799	57,293
10-19 years	1,607,564	1,142,985	225,614	138,454	64,787	35,724	1,457,324	150,240
20 or more years	3,498,490	1,305,287	348,734	327,964	398,676	1,117,829	1,834,240	1,664,250
Multi/single status								
2 or more locations	1,916,304	28,517	70,515	206,811	445,042	1,165,419	188,655	1,727,650
1 location only	5,607,882	4,372,511	789,282	381,962	62,296	1,831	5,419,828	188,054
Percent full-time employees								
Less than 25%	1,150,489	820,118	141,248	67,281	37,667	84,176	1,006,933	143,556
25-49 %	551,074	235,714	92,810	71,428	47,665	103,456	369,653	181,420
50-74 %	1,100,056	657,866	126,544	78,949	69,600	167,097	831,841	268,215
75% or more	4,722,568	2,687,329	499,196	371,116	352,406	812,521	3,400,056	1,322,512
Union presence								
No union employees	7,087,373	4,309,754	839,874	567,202	477,070	893,471	5,485,721	1,601,651
Has union employees	436,814	91,273	19,924	21,571	30,268	273,778	122,761	314,052
Percent low-wage employees								
50% or more low-wage	1,850,742	1,037,962	238,377	152,760	141,169	280,474	1,367,905	482,837
Less than 50% low-wage	5,673,445	3,363,066	621,421	436,013	366,169	886,776	4,240,578	1,432,867
Percent women employees								
Less than 25%	2,544,481	1,812,322	266,002	183,160	118,315	164,682	2,191,672	352,809
25-49 %	1,103,210	474,099	150,470	102,866	93,058	282,717	682,979	420,231
50-74 %	1,896,179	930,955	200,051	156,126	144,127	464,920	1,224,764	671,415
75% or more	1,980,317	1,183,652	243,275	146,622	151,838	254,930	1,509,067	471,249
Percent age 50 or older employees								
Less than 25%	3,599,378	1,999,160	500,302	328,702	261,663	509,550	2,700,350	899,028
25-49 %	1,658,216	606,373	202,999	159,590	155,553	533,700	899,163	759,053
50-74 %	1,069,693	721,679	102,501	75,064	66,726	103,723	864,341	205,352
75% or more	1,196,900	1,073,814	53,996	25,417	23,397	20,276	1,144,629	52,271

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20,667	21,128	15,978	9,058	5,428	15,273	15,869	16,079
Industry group **								
Agric., fish., forest.	12,263	11,850	2,723	1,273	658	801 *	12,193	1,309
Mining and manufacturing	12,219	10,785	4,063	3,040	1,947	2,156	11,743	3,426
Construction	21,140	20,175	5,696	2,943	1,311	1,104	21,008	2,412
Utilities and transp.	12,810	11,229	3,293	2,063	2,601	4,063	11,783	5,035
Wholesale trade	16,597	14,969	4,600	2,800	2,965	3,920	15,755	5,246
Fin. svcs. and real estate	26,603	22,618	5,042	3,662	5,179	11,746	23,210	13,020
Retail trade	28,408	23,490	6,837	4,432	4,742	13,264	24,558	14,319
Professional services	32,900	29,735	8,869	5,105	5,184	10,108	30,798	11,724
Other services	36,664	33,224	11,393	6,810	5,773	9,553	34,768	12,053
Ownership								
For profit, incorporated	38,897	34,910	13,985	8,549	7,051	16,155	35,074	17,937
For profit, unincorporated	34,109	31,187	9,974	5,351	4,691	8,956	32,446	10,734
Nonprofit	18,731	16,493	4,834	3,418	5,008	4,732	17,293	7,261
Age of firm								
Less than 5 years	32,966	31,953	8,837	3,506	2,125	1,039	32,829	3,136
5-9 years	28,892	27,589	8,174	3,835	2,623	1,546	28,648	3,871
10-19 years	32,580	30,834	9,405	5,554	4,037	3,239	32,056	6,140
20 or more years	36,905	31,705	10,962	8,201	6,367	15,958	33,110	17,026
Multi/single status								
2 or more locations	17,709	4,578	6,042	7,705	5,397	15,274	8,904	15,611
1 location only	17,757	21,511	15,520	6,054	2,053	164	17,873	4,758
Percent full-time employees								
Less than 25%	28,624	26,815	7,579	3,704	3,228	5,759	27,780	6,972
25-49 %	18,159	14,473	6,428	4,547	3,517	7,171	15,999	8,657
50-74 %	28,416	24,955	7,227	4,586	4,476	10,279	25,999	11,525
75% or more	39,703	35,833	13,725	8,020	6,613	15,099	36,449	16,669
Union presence								
No union employees	22,812	22,924	15,899	8,929	5,855	14,329	18,775	15,688
Has union employees	17,171	10,420	3,081	2,750	2,861	12,755	11,067	13,135
Percent low-wage employees								
50% or more low-wage	34,032	30,382	10,003	5,678	5,791	10,496	31,773	12,412
Less than 50% low-wage	36,172	32,755	14,506	8,678	6,429	16,089	32,298	17,685
Percent women employees								
Less than 25%	37,323	34,998	10,389	6,798	5,355	7,105	36,122	9,937
25-49 %	25,380	20,788	7,910	4,672	4,955	10,954	22,234	12,358
50-74 %	35,163	29,487	9,602	5,805	5,722	15,634	30,905	16,929
75% or more	34,138	30,823	9,924	5,608	5,798	10,075	32,007	12,064
Percent age 50 or older employees								
Less than 25%	40,672	36,343	13,863	8,057	6,921	14,376	37,514	16,583
25-49 %	28,814	22,632	8,604	5,747	5,721	14,539	24,142	15,872
50-74 %	28,096	26,067	6,648	4,313	4,154	6,462	26,887	8,242
75% or more	31,091	30,439	5,330	2,525	2,864	2,482	30,825	4,078

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7,524,187	58.5%	11.4%	7.8%	6.7%	15.5%	74.5%	25.5%
Industry group **								
Agric., fish., forest.	148,983	83.3%	8.6%	4.6%	1.8%	1.7% *	94.6%	5.4%
Mining and manufacturing	286,634	46.6%	17.8%	15.2%	9.7%	10.8%	73.4%	26.6%
Construction	605,163	77.0%	12.7%	7.0%	1.9%	1.4%	94.3%	5.7%
Utilities and transp.	228,758	51.3%	11.0%	7.5%	8.4%	21.8%	66.5%	33.5%
Wholesale trade	381,001	54.2%	12.8%	9.5%	8.9%	14.6%	72.4%	27.6%
Fin. svcs. and real estate	881,092	52.5%	5.1%	5.5%	10.1%	26.9%	59.9%	40.1%
Retail trade	1,053,424	49.1%	9.3%	6.7%	6.3%	28.5%	62.6%	37.4%
Professional services	1,884,820	61.2%	11.1%	6.8%	7.1%	13.8%	76.2%	23.8%
Other services	2,054,312	59.4%	14.3%	9.5%	6.0%	10.8%	79.6%	20.4%
Ownership								
For profit, incorporated	5,157,637	56.0%	11.5%	8.0%	6.1%	18.3%	72.3%	27.7%
For profit, unincorporated	1,744,458	68.8%	11.3%	6.5%	4.8%	8.7%	84.1%	15.9%
Nonprofit	622,092	50.0%	11.0%	9.8%	17.3%	11.9%	66.1%	33.9%
Age of firm								
Less than 5 years	1,380,041	83.7%	10.6%	3.9%	1.4%	0.3%	96.8%	3.2%
5-9 years	1,038,092	76.8%	13.5%	6.6%	2.3%	0.9%	94.5%	5.5%
10-19 years	1,607,564	71.1%	14.0%	8.6%	4.0%	2.2%	90.7%	9.3%
20 or more years	3,498,490	37.3%	10.0%	9.4%	11.4%	32.0%	52.4%	47.6%
Multi/single status								
2 or more locations	1,916,304	1.5%	3.7%	10.8%	23.2%	60.8%	9.8%	90.2%
1 location only	5,607,882	78.0%	14.1%	6.8%	1.1%	0.0%	96.6%	3.4%
Percent full-time employees								
Less than 25%	1,150,489	71.3%	12.3%	5.8%	3.3%	7.3%	87.5%	12.5%
25-49 %	551,074	42.8%	16.8%	13.0%	8.6%	18.8%	67.1%	32.9%
50-74 %	1,100,056	59.8%	11.5%	7.2%	6.3%	15.2%	75.6%	24.4%
75% or more	4,722,568	56.9%	10.6%	7.9%	7.5%	17.2%	72.0%	28.0%
Union presence								
No union employees	7,087,373	60.8%	11.9%	8.0%	6.7%	12.6%	77.4%	22.6%
Has union employees	436,814	20.9%	4.6%	4.9%	6.9%	62.7%	28.1%	71.9%
Percent low-wage employees								
50% or more low-wage	1,850,742	56.1%	12.9%	8.3%	7.6%	15.2%	73.9%	26.1%
Less than 50% low-wage	5,673,445	59.3%	11.0%	7.7%	6.5%	15.6%	74.7%	25.3%
Percent women employees								
Less than 25%	2,544,481	71.2%	10.5%	7.2%	4.6%	6.5%	86.1%	13.9%
25-49 %	1,103,210	43.0%	13.6%	9.3%	8.4%	25.6%	61.9%	38.1%
50-74 %	1,896,179	49.1%	10.6%	8.2%	7.6%	24.5%	64.6%	35.4%
75% or more	1,980,317	59.8%	12.3%	7.4%	7.7%	12.9%	76.2%	23.8%
Percent age 50 or older employees								
Less than 25%	3,599,378	55.5%	13.9%	9.1%	7.3%	14.2%	75.0%	25.0%
25-49 %	1,658,216	36.6%	12.2%	9.6%	9.4%	32.2%	54.2%	45.8%
50-74 %	1,069,693	67.5%	9.6%	7.0%	6.2%	9.7%	80.8%	19.2%
75% or more	1,196,900	89.7%	4.5%	2.1%	2.0%	1.7%	95.6%	4.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20,667	0.24%	0.22%	0.12%	0.08%	0.18%	0.18%	0.18%
Industry group **								
Agric., fish., forest.	12,263	2.22%	1.81%	0.90%	0.46%	0.55% *	0.94%	0.94%
Mining and manufacturing	12,219	2.23%	1.37%	1.10%	0.74%	0.81%	1.40%	1.40%
Construction	21,140	1.15%	0.93%	0.51%	0.22%	0.19%	0.43%	0.43%
Utilities and transp.	12,810	2.76%	1.41%	0.93%	1.14%	1.81%	2.26%	2.26%
Wholesale trade	16,597	2.08%	1.19%	0.78%	0.81%	1.07%	1.52%	1.52%
Fin. svcs. and real estate	26,603	1.49%	0.57%	0.43%	0.61%	1.22%	1.38%	1.38%
Retail trade	28,408	1.37%	0.64%	0.43%	0.46%	1.13%	1.22%	1.22%
Professional services	32,900	0.79%	0.47%	0.28%	0.28%	0.52%	0.61%	0.61%
Other services	36,664	0.84%	0.55%	0.35%	0.29%	0.46%	0.58%	0.58%
Ownership								
For profit, incorporated	38,897	0.41%	0.27%	0.17%	0.14%	0.29%	0.32%	0.32%
For profit, unincorporated	34,109	0.83%	0.56%	0.32%	0.27%	0.50%	0.60%	0.60%
Nonprofit	18,731	1.51%	0.77%	0.58%	0.84%	0.76%	1.22%	1.22%
Age of firm								
Less than 5 years	32,966	0.72%	0.63%	0.26%	0.16%	0.08%	0.23%	0.23%
5-9 years	28,892	0.95%	0.78%	0.39%	0.26%	0.15%	0.38%	0.38%
10-19 years	32,580	0.78%	0.59%	0.36%	0.25%	0.20%	0.39%	0.39%
20 or more years	36,905	0.62%	0.31%	0.24%	0.21%	0.44%	0.52%	0.52%
Multi/single status								
2 or more locations	17,709	0.24%	0.31%	0.38%	0.35%	0.49%	0.43%	0.43%
1 location only	17,757	0.28%	0.27%	0.11%	0.04%	0.00%	0.08%	0.08%
Percent full-time employees								
Less than 25%	28,624	0.95%	0.66%	0.34%	0.28%	0.50%	0.61%	0.61%
25-49 %	18,159	1.74%	1.11%	0.83%	0.65%	1.20%	1.43%	1.43%
50-74 %	28,416	1.20%	0.66%	0.43%	0.41%	0.87%	0.98%	0.98%
75% or more	39,703	0.44%	0.29%	0.18%	0.15%	0.30%	0.34%	0.34%
Union presence								
No union employees	22,812	0.26%	0.23%	0.13%	0.08%	0.18%	0.19%	0.19%
Has union employees	17,171	2.00%	0.70%	0.63%	0.67%	1.98%	2.01%	2.01%
Percent low-wage employees								
50% or more low-wage	34,032	0.88%	0.53%	0.32%	0.32%	0.55%	0.67%	0.67%
Less than 50% low-wage	36,172	0.36%	0.26%	0.16%	0.12%	0.26%	0.28%	0.28%
Percent women employees								
Less than 25%	37,323	0.59%	0.41%	0.27%	0.21%	0.28%	0.39%	0.39%
25-49 %	25,380	1.23%	0.70%	0.44%	0.46%	0.91%	1.04%	1.04%
50-74 %	35,163	0.95%	0.50%	0.32%	0.31%	0.75%	0.82%	0.82%
75% or more	34,138	0.80%	0.50%	0.29%	0.30%	0.49%	0.60%	0.60%
Percent age 50 or older employees								
Less than 25%	40,672	0.58%	0.38%	0.23%	0.20%	0.38%	0.44%	0.44%
25-49 %	28,814	0.96%	0.51%	0.36%	0.36%	0.77%	0.85%	0.85%
50-74 %	28,096	1.06%	0.62%	0.42%	0.40%	0.60%	0.79%	0.79%
75% or more	31,091	0.59%	0.44%	0.21%	0.24%	0.21%	0.34%	0.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.8%	23.1%	49.4%	73.8%	96.4%	99.4%	29.8%	96.8%
Industry group **								
Agric., fish., forest.	24.4%	17.9%	35.8%	65.8%	91.3%	99.1%	20.7%	89.3%
Mining and manufacturing	60.1%	32.2%	66.8%	85.7%	99.4%	99.0%	46.2%	98.6%
Construction	31.8%	19.6%	58.5%	86.4%	98.2%	98.4%	27.9%	95.4%
Utilities and transp.	52.3%	21.3%	50.1%	76.2%	100.0%	100.0%	29.1%	98.3%
Wholesale trade	57.9%	30.5%	74.9%	89.2%	97.9%	99.9%	42.3%	98.6%
Fin. svcs. and real estate	59.0%	26.5%	71.7%	90.8%	98.0%	99.1%	32.6%	98.5%
Retail trade	51.9%	16.8%	40.5%	80.1%	96.0%	99.6%	24.1%	98.5%
Professional services	50.9%	29.5%	60.7%	80.7%	97.2%	99.5%	36.3%	97.6%
Other services	36.8%	18.2%	31.9%	54.7%	92.7%	99.0%	22.6%	92.3%
Ownership								
For profit, incorporated	49.2%	23.8%	51.0%	73.2%	95.8%	99.5%	30.9%	96.9%
For profit, unincorporated	35.5%	19.2%	40.8%	69.3%	95.9%	99.5%	24.0%	96.1%
Nonprofit	59.6%	31.4%	60.8%	86.5%	98.5%	98.3%	40.0%	97.7%
Age of firm								
Less than 5 years	21.1%	16.5%	32.5%	54.9%	95.0%	94.6%	18.9%	85.3%
5-9 years	26.9%	19.4%	35.2%	64.2%	93.9%	99.0%	23.3%	87.9%
10-19 years	35.0%	22.8%	50.4%	66.3%	94.7%	98.7%	29.2%	91.4%
20 or more years	68.4%	31.5%	61.5%	82.1%	96.9%	99.4%	41.6%	97.9%
Multi/single status								
2 or more locations	94.6%	37.6%	64.4%	80.9%	96.9%	99.4%	64.5%	97.9%
1 location only	30.5%	23.0%	48.0%	70.0%	93.0%	97.4%	28.6%	87.2%
Percent full-time employees								
Less than 25%	17.4%	5.5%	15.2%	33.4%	77.5%	97.2%	7.8%	85.0%
25-49 %	46.9%	17.8%	32.3%	52.9%	95.9%	99.5%	23.7%	94.2%
50-74 %	44.7%	23.6%	38.6%	67.6%	96.8%	99.6%	27.8%	97.0%
75% or more	54.5%	28.8%	65.0%	86.5%	98.4%	99.6%	37.4%	98.5%
Union presence								
No union employees	44.5%	22.7%	49.0%	73.4%	96.2%	99.3%	29.3%	96.3%
Has union employees	85.3%	41.8%	65.4%	83.9%	99.9%	99.8%	48.7%	99.7%
Percent low-wage employees								
50% or more low-wage	34.7%	10.8%	18.8%	49.2%	92.6%	99.6%	13.9%	93.5%
Less than 50% low-wage	50.8%	26.9%	61.1%	82.4%	97.9%	99.3%	34.9%	98.0%
Percent women employees								
Less than 25%	36.9%	19.7%	57.1%	82.4%	97.0%	99.3%	27.2%	96.8%
25-49 %	62.5%	33.3%	52.5%	77.2%	98.4%	99.7%	40.5%	98.2%
50-74 %	55.9%	28.8%	44.8%	66.4%	93.9%	99.4%	33.6%	96.6%
75% or more	42.3%	19.7%	42.8%	68.6%	97.0%	99.0%	25.5%	96.0%
Percent age 50 or older employees								
Less than 25%	45.6%	22.0%	44.5%	67.4%	95.8%	99.3%	28.8%	95.9%
25-49 %	67.2%	29.5%	57.1%	84.0%	97.7%	99.8%	40.6%	98.6%
50-74 %	46.7%	29.1%	59.0%	83.1%	97.0%	98.8%	35.0%	96.1%
75% or more	22.6%	17.5%	47.8%	65.1%	92.4%	92.7%	19.5%	90.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	0.67%	1.16%	0.91%	0.44%	0.12%	0.56%	0.21%
Industry group **								
Agric., fish., forest.	3.30%	3.63%	10.33%	8.46%	4.76%	0.91%	3.39%	3.82%
Mining and manufacturing	2.26%	3.88%	3.77%	3.08%	0.49%	0.87%	2.80%	0.72%
Construction	1.58%	1.79%	3.70%	2.41%	1.17%	0.92%	1.63%	1.58%
Utilities and transp.	2.85%	3.87%	6.57%	5.27%	0.00%	0.00%	3.35%	0.74%
Wholesale trade	2.31%	3.42%	4.17%	2.27%	1.36%	0.09%	2.83%	0.59%
Fin. svcs. and real estate	1.59%	2.38%	5.55%	2.31%	0.93%	0.38%	2.16%	0.41%
Retail trade	1.39%	1.75%	3.57%	2.41%	1.39%	0.19%	1.56%	0.32%
Professional services	0.99%	1.40%	2.14%	1.73%	0.60%	0.24%	1.19%	0.31%
Other services	0.91%	1.21%	1.96%	1.86%	1.30%	0.32%	0.99%	0.71%
Ownership								
For profit, incorporated	0.55%	0.85%	1.37%	1.11%	0.63%	0.13%	0.70%	0.25%
For profit, unincorporated	1.00%	1.19%	2.64%	2.14%	1.04%	0.28%	1.07%	0.56%
Nonprofit	1.59%	2.62%	3.54%	1.77%	0.56%	0.89%	2.11%	0.52%
Age of firm								
Less than 5 years	1.12%	1.26%	2.96%	3.32%	1.51%	4.57%	1.15%	2.35%
5-9 years	1.30%	1.53%	2.99%	2.69%	1.83%	0.89%	1.34%	1.89%
10-19 years	1.04%	1.31%	2.20%	2.05%	1.31%	1.31%	1.11%	1.15%
20 or more years	0.63%	1.30%	1.67%	1.06%	0.51%	0.12%	1.01%	0.19%
Multi/single status								
2 or more locations	0.33%	8.04%	4.07%	1.57%	0.48%	0.13%	2.37%	0.20%
1 location only	0.55%	0.67%	1.20%	1.09%	1.04%	0.98%	0.57%	0.98%
Percent full-time employees								
Less than 25%	0.85%	0.84%	2.02%	2.66%	3.91%	1.03%	0.76%	1.67%
25-49 %	1.66%	2.55%	3.30%	3.22%	1.59%	0.28%	1.88%	0.87%
50-74 %	1.32%	1.71%	2.86%	2.74%	0.90%	0.23%	1.45%	0.50%
75% or more	0.60%	0.93%	1.45%	0.90%	0.33%	0.13%	0.78%	0.18%
Union presence								
No union employees	0.45%	0.67%	1.17%	0.91%	0.47%	0.16%	0.56%	0.25%
Has union employees	1.67%	5.75%	7.22%	6.63%	0.08%	0.13%	4.55%	0.17%
Percent low-wage employees								
50% or more low-wage	0.86%	1.06%	1.74%	1.99%	1.21%	0.17%	0.88%	0.59%
Less than 50% low-wage	0.53%	0.80%	1.31%	0.93%	0.39%	0.16%	0.67%	0.19%
Percent women employees								
Less than 25%	0.81%	0.98%	2.07%	1.54%	0.84%	0.36%	0.87%	0.50%
25-49 %	1.21%	2.22%	2.72%	2.01%	0.49%	0.11%	1.68%	0.32%
50-74 %	1.01%	1.65%	2.53%	1.85%	1.18%	0.20%	1.34%	0.39%
75% or more	0.91%	1.21%	2.14%	1.86%	0.62%	0.36%	1.03%	0.44%
Percent age 50 or older employees								
Less than 25%	0.68%	0.96%	1.55%	1.31%	0.67%	0.19%	0.79%	0.34%
25-49 %	0.93%	1.86%	2.20%	1.32%	0.66%	0.08%	1.40%	0.21%
50-74 %	1.38%	1.83%	3.27%	2.32%	1.00%	0.71%	1.60%	0.78%
75% or more	1.23%	1.31%	4.99%	4.76%	2.91%	3.24%	1.26%	2.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.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, 2018

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	38.7%	13.2%	29.0%	78.7%	13.2%	61.7%
Industry group **						
Agric., fish., forest.	18.4%	9.7%	48.8%*	90.5%	8.9%*	57.0%
Mining and manufacturing	32.3%	14.3%	34.7%	87.1%	13.4%	56.6%
Construction	18.9%	14.4%	38.1%	84.3%	15.1%	37.6%
Utilities and transp.	48.3%	13.4%	33.7%	84.7%	12.3%*	69.4%
Wholesale trade	34.5%	8.2%	43.7%	86.2%	7.8%	64.5%
Fin. svcs. and real estate	48.5%	9.6%	28.3%	83.3%	9.3%	67.9%
Retail trade	53.1%	14.6%	31.9%	78.2%	15.8%	68.4%
Professional services	35.3%	13.9%	26.6%	80.3%	13.7%	61.0%
Other services	33.2%	14.4%	21.7%	68.2%	14.5%	51.2%
Ownership						
For profit, incorporated	41.5%	12.4%	29.5%	81.4%	12.4%	65.9%
For profit, unincorporated	30.3%	12.4%	32.7%	69.3%	12.3%	53.9%
Nonprofit	33.9%	20.2%	24.9%	67.5%	21.0%	44.1%
Age of firm						
Less than 5 years	14.5%	13.0%	28.8%	44.3%	12.8%	26.0%
5-9 years	16.0%	13.7%	17.1%	61.9%	13.7%	26.5%
10-19 years	18.5%	13.4%	21.3%	65.7%	13.6%	33.6%
20 or more years	49.1%	13.0%	31.2%	79.5%	13.0%	66.0%
Multi/single status						
2 or more locations	62.6%	14.3%	29.8%	78.8%	16.5%	65.9%
1 location only	13.5%	13.1%	24.2%	44.9%	13.0%	18.7%
Percent full-time employees						
Less than 25%	42.0%	19.2%	26.1%	68.4%	20.4%	55.9%
25-49 %	37.2%	14.7%	22.8%	62.4%	14.8%	48.6%
50-74 %	36.9%	11.0%	24.5%	76.3%	10.7%	60.2%
75% or more	39.0%	13.1%	30.8%	82.4%	13.1%	64.3%
Union presence						
No union employees	34.6%	12.8%	28.9%	75.5%	12.8%	57.3%
Has union employees	73.9%	22.5%	30.9%	90.1%	23.3%	83.6%
Percent low-wage employees						
50% or more low-wage	44.1%	12.8%	26.5%	72.2%	12.5%	57.4%
Less than 50% low-wage	37.6%	13.3%	29.9%	80.8%	13.3%	63.1%
Percent women employees						
Less than 25%	28.8%	12.7%	34.4%	81.7%	12.7%	56.9%
25-49 %	43.1%	12.9%	28.5%	77.3%	12.8%	63.5%
50-74 %	46.3%	13.0%	26.7%	80.7%	12.9%	67.5%
75% or more	36.7%	14.4%	27.0%	74.7%	14.6%	55.6%
Percent age 50 or older employees						
Less than 25%	35.8%	13.5%	28.0%	72.6%	13.8%	55.6%
25-49 %	52.6%	14.2%	29.0%	85.9%	14.4%	71.2%
50-74 %	28.0%	10.8%	30.7%	75.4%	10.0%	55.5%
75% or more	19.8%	13.7%	33.8%	70.4%	13.7%	48.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.58%	0.69%	1.30%	0.74%	0.77%	0.66%
Industry group **						
Agric., fish., forest.	4.56%	4.23%	14.85%*	4.82%	4.43%*	8.79%
Mining and manufacturing	1.98%	2.28%	4.13%	2.80%	2.59%	2.30%
Construction	2.02%	2.12%	6.37%	4.04%	2.29%	3.46%
Utilities and transp.	3.18%	3.61%	6.99%	2.29%	3.97%*	3.04%
Wholesale trade	2.08%	1.60%	5.19%	2.23%	1.75%	2.45%
Fin. svcs. and real estate	1.86%	2.10%	3.26%	1.66%	2.38%	1.72%
Retail trade	1.72%	2.56%	4.32%	1.78%	2.91%	1.72%
Professional services	1.17%	1.36%	2.25%	1.34%	1.47%	1.33%
Other services	1.30%	1.48%	2.54%	1.82%	1.65%	1.60%
Ownership						
For profit, incorporated	0.71%	0.82%	1.64%	0.82%	0.90%	0.77%
For profit, unincorporated	1.49%	1.55%	3.36%	2.36%	1.69%	2.03%
Nonprofit	1.67%	2.40%	2.76%	2.47%	2.75%	1.89%
Age of firm						
Less than 5 years	2.02%	2.15%	5.38%	9.59%	2.26%	3.41%
5-9 years	1.94%	2.11%	4.08%	7.04%	2.26%	3.14%
10-19 years	1.25%	1.36%	2.84%	3.60%	1.47%	2.07%
20 or more years	0.70%	0.93%	1.56%	0.76%	1.06%	0.71%
Multi/single status						
2 or more locations	0.69%	1.69%	1.49%	0.75%	2.73%	0.70%
1 location only	0.73%	0.75%	1.95%	4.49%	0.80%	1.16%
Percent full-time employees						
Less than 25%	2.55%	3.91%	6.02%	2.94%	4.40%	2.66%
25-49 %	2.13%	2.33%	3.64%	3.23%	2.74%	2.57%
50-74 %	1.76%	1.40%	3.56%	2.19%	1.52%	2.11%
75% or more	0.70%	0.82%	1.54%	0.80%	0.91%	0.76%
Union presence						
No union employees	0.60%	0.70%	1.34%	0.88%	0.78%	0.74%
Has union employees	1.85%	4.23%	5.30%	1.06%	4.81%	1.26%
Percent low-wage employees						
50% or more low-wage	1.39%	1.61%	2.66%	1.66%	1.87%	1.43%
Less than 50% low-wage	0.66%	0.76%	1.47%	0.82%	0.83%	0.77%
Percent women employees						
Less than 25%	1.04%	1.07%	2.65%	1.60%	1.17%	1.51%
25-49 %	1.37%	1.48%	2.98%	1.65%	1.64%	1.50%
50-74 %	1.26%	1.44%	2.55%	1.18%	1.60%	1.19%
75% or more	1.25%	1.65%	2.31%	1.61%	1.85%	1.41%
Percent age 50 or older employees						
Less than 25%	0.89%	1.00%	1.89%	1.28%	1.12%	1.09%
25-49 %	1.05%	1.33%	2.08%	0.85%	1.52%	0.96%
50-74 %	1.54%	1.63%	3.56%	2.67%	1.76%	2.12%
75% or more	2.21%	2.37%	7.06%	5.28%	2.43%	4.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.8%	58.1%	42.1%	23.3%	13.8%	6.6%	49.9%	9.8%
Industry group **								
Agric., fish., forest.	66.2%	84.5%	--	23.6% *	49.9%	1.6% *	76.7%	23.4% *
Mining and manufacturing	28.7%	54.7%	35.7%	19.2%	15.8%	7.8% *	41.3%	12.6%
Construction	42.1%	51.7%	40.0%	29.0%	33.3%	19.3%	45.2%	27.5%
Utilities and transp.	27.5%	47.7%	36.8%	30.9%	17.9%	17.9%	41.9%	19.0%
Wholesale trade	32.7%	65.8%	47.4%	18.4%	16.5%	3.4% *	53.2%	9.6%
Fin. svs. and real estate	25.3%	60.7%	52.7%	26.5%	13.6%	7.3%	55.9%	10.2%
Retail trade	16.1%	52.4%	31.8%	16.5%	9.7%	4.7%	41.4%	5.7%
Professional services	33.7%	59.6%	44.3%	30.0%	14.0%	5.8%	53.4%	10.2%
Other services	28.1%	56.4%	40.8%	18.9%	11.3%	7.0%	48.0%	8.9%
Ownership								
For profit, incorporated	27.9%	58.8%	43.1%	23.2%	13.6%	6.5%	50.4%	9.2%
For profit, unincorporated	30.2%	56.7%	33.8%	15.8%	10.4%	5.7%	47.4%	7.6%
Nonprofit	32.3%	56.8%	50.6%	34.9%	16.9%	10.0%	52.2%	16.5%
Age of firm								
Less than 5 years	45.8%	57.3%	28.4%	19.2%	16.8%	40.3% *	49.9%	18.0%
5-9 years	39.1%	49.8%	36.2%	21.0%	18.4%	10.6% *	43.9%	17.1%
10-19 years	40.5%	58.5%	41.1%	19.4%	11.0%	12.8%	49.5%	12.7%
20 or more years	22.8%	61.4%	47.0%	25.4%	13.8%	6.3%	52.0%	9.1%
Multi/single status								
2 or more locations	10.8%	55.2%	46.4%	21.8%	12.8%	6.6%	37.8%	8.8%
1 location only	47.9%	58.2%	41.6%	24.2%	20.9%	19.5%	50.9%	19.6%
Percent full-time employees								
Less than 25%	24.6%	58.6%	48.8%	24.7%	12.6%	3.6% *	51.3%	7.4%
25-49 %	19.7%	45.9%	47.9%	19.7%	9.4%	5.4%	42.7%	7.9%
50-74 %	27.3%	57.7%	43.4%	18.5%	8.7%	4.6%	50.9%	6.4%
75% or more	30.3%	58.9%	40.9%	24.4%	15.4%	7.5%	50.2%	10.9%
Union presence								
No union employees	30.1%	58.1%	41.3%	22.4%	12.8%	6.6%	49.6%	9.7%
Has union employees	17.8%	59.8%	66.1%	42.5%	28.8%	6.8%	59.0%	9.9%
Percent low-wage employees								
50% or more low-wage	19.3%	57.1%	43.5%	19.0%	10.2%	4.5%	47.7%	7.3%
Less than 50% low-wage	30.9%	58.3%	41.9%	24.2%	15.1%	7.3%	50.2%	10.6%
Percent women employees								
Less than 25%	34.6%	53.9%	41.8%	23.1%	15.5%	9.7%	47.0%	12.9%
25-49 %	26.1%	57.9%	49.7%	21.7%	14.1%	6.9%	51.0%	9.4%
50-74 %	27.0%	66.8%	39.7%	24.7%	14.0%	5.7%	56.1%	8.5%
75% or more	26.8%	54.8%	38.8%	23.3%	12.0%	6.1%	47.1%	9.5%
Percent age 50 or older employees								
Less than 25%	26.4%	54.7%	38.9%	21.1%	12.9%	5.4%	45.9%	8.9%
25-49 %	22.4%	53.4%	48.3%	26.3%	14.9%	7.4%	47.4%	10.2%
50-74 %	38.5%	64.1%	42.6%	24.2%	13.8%	7.8%	56.6%	10.8%
75% or more	51.7%	64.0%	40.5%	23.9%	15.7% *	10.3% *	59.2%	15.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	1.64%	1.67%	1.00%	0.82%	0.49%	1.13%	0.41%
Industry group **								
Agric., fish., forest.	5.98%	6.34%	--	9.94% *	13.02%	1.46% *	6.01%	7.58% *
Mining and manufacturing	2.56%	7.25%	4.82%	2.78%	2.79%	2.53% *	3.98%	1.71%
Construction	2.81%	5.08%	4.84%	3.28%	5.28%	5.55%	3.31%	3.12%
Utilities and transp.	3.15%	10.24%	10.40%	6.78%	4.91%	3.15%	6.64%	2.64%
Wholesale trade	2.62%	6.21%	5.50%	2.85%	3.62%	1.07% *	4.03%	1.50%
Fin. svs. and real estate	1.81%	5.21%	6.29%	3.71%	2.21%	1.21%	3.96%	1.07%
Retail trade	1.43%	5.64%	5.27%	2.65%	2.27%	0.98%	3.64%	0.86%
Professional services	1.32%	2.78%	3.02%	2.14%	1.58%	1.05%	2.01%	0.85%
Other services	1.45%	3.66%	3.69%	1.93%	1.49%	0.94%	2.49%	0.74%
Ownership								
For profit, incorporated	0.77%	2.01%	1.95%	1.22%	1.03%	0.56%	1.35%	0.48%
For profit, unincorporated	1.69%	3.42%	3.99%	1.92%	1.81%	1.14%	2.56%	0.89%
Nonprofit	1.82%	5.11%	4.61%	3.03%	2.03%	1.81%	3.34%	1.38%
Age of firm								
Less than 5 years	3.02%	4.12%	4.67%	3.10%	3.75%	12.42% *	3.37%	2.95%
5-9 years	2.74%	4.44%	5.15%	3.04%	4.10%	4.94% *	3.25%	2.64%
10-19 years	1.83%	3.18%	3.26%	1.96%	1.85%	3.31%	2.23%	1.39%
20 or more years	0.68%	2.42%	2.25%	1.34%	0.95%	0.49%	1.53%	0.43%
Multi/single status								
2 or more locations	0.47%	13.75%	5.48%	1.84%	0.89%	0.49%	3.03%	0.43%
1 location only	1.09%	1.65%	1.75%	1.15%	1.90%	3.83%	1.19%	1.26%
Percent full-time employees								
Less than 25%	2.47%	7.83%	7.23%	4.18%	2.97%	1.10% *	5.05%	1.20%
25-49 %	2.03%	8.12%	6.19%	3.18%	2.11%	1.50%	4.58%	1.17%
50-74 %	1.79%	4.07%	4.75%	2.56%	1.89%	1.04%	3.02%	0.89%
75% or more	0.78%	1.89%	1.92%	1.19%	1.04%	0.63%	1.30%	0.52%
Union presence								
No union employees	0.69%	1.67%	1.69%	1.01%	0.83%	0.56%	1.14%	0.44%
Has union employees	1.63%	9.15%	9.30%	6.02%	4.42%	1.00%	6.37%	1.05%
Percent low-wage employees								
50% or more low-wage	1.38%	5.12%	5.12%	2.13%	1.42%	0.84%	3.43%	0.72%
Less than 50% low-wage	0.73%	1.73%	1.76%	1.12%	1.00%	0.59%	1.19%	0.49%
Percent women employees								
Less than 25%	1.30%	2.78%	2.63%	1.73%	1.70%	1.44%	1.84%	1.00%
25-49 %	1.45%	4.00%	3.79%	2.22%	1.99%	1.04%	2.66%	0.89%
50-74 %	1.28%	3.15%	4.00%	2.07%	1.61%	0.78%	2.39%	0.69%
75% or more	1.29%	3.41%	3.28%	2.12%	1.47%	0.90%	2.33%	0.77%
Percent age 50 or older employees								
Less than 25%	0.92%	2.46%	2.34%	1.37%	1.11%	0.67%	1.61%	0.56%
25-49 %	0.97%	3.81%	2.99%	1.87%	1.47%	0.77%	2.19%	0.67%
50-74 %	1.99%	3.52%	4.40%	2.62%	2.34%	1.82%	2.70%	1.30%
75% or more	3.06%	4.05%	7.08%	5.20%	5.00% *	4.27% *	3.54%	3.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.7%	20.1%	15.3%	8.1%	3.9%	1.7%	17.5%	2.8%
Industry group **								
Agric., fish., forest.	14.4% *	--	--	--	--	--	14.7% *	13.0% *
Mining and manufacturing	7.9%	--	--	--	--	--	12.0%	2.7%
Construction	18.6%	--	--	--	--	--	20.4%	9.9%
Utilities and transp.	8.2% *	--	--	--	--	--	16.2% *	3.6% *
Wholesale trade	12.3%	--	--	--	--	--	20.6%	2.9%
Fin. svcs. and real estate	8.7%	--	--	--	--	--	21.4%	2.4%
Retail trade	6.0%	--	--	--	--	--	16.6%	1.7% *
Professional services	10.3%	--	--	--	--	--	16.6%	2.8%
Other services	9.8%	--	--	--	--	--	16.7%	3.2%
Ownership								
For profit, incorporated	9.7%	--	--	--	--	--	18.4%	2.5%
For profit, unincorporated	9.1%	--	--	--	--	--	14.5%	2.0%
Nonprofit	10.6%	--	--	--	--	--	16.9%	5.6%
Age of firm								
Less than 5 years	16.8%	--	--	--	--	--	18.8%	3.4% *
5-9 years	12.9%	--	--	--	--	--	14.3%	6.5%
10-19 years	12.5%	--	--	--	--	--	15.7%	2.8%
20 or more years	7.8%	--	--	--	--	--	18.9%	2.7%
Multi/single status								
2 or more locations	3.2%	--	--	--	--	--	15.7%	2.3%
1 location only	16.7%	--	--	--	--	--	17.6%	8.0%
Percent full-time employees								
Less than 25%	8.8%	--	--	--	--	--	18.0%	2.9%
25-49 %	8.4%	--	--	--	--	--	19.4%	2.8%
50-74 %	10.2%	--	--	--	--	--	19.8%	1.7%
75% or more	9.9%	--	--	--	--	--	16.9%	3.0%
Union presence								
No union employees	10.1%	--	--	--	--	--	17.4%	2.6%
Has union employees	6.3%	--	--	--	--	--	19.4%	3.8%
Percent low-wage employees								
50% or more low-wage	5.9%	--	--	--	--	--	15.5%	1.9%
Less than 50% low-wage	10.6%	--	--	--	--	--	17.7%	3.1%
Percent women employees								
Less than 25%	12.6%	--	--	--	--	--	17.7%	3.8%
25-49 %	9.6%	--	--	--	--	--	19.7%	2.8%
50-74 %	8.7%	--	--	--	--	--	18.7%	2.3%
75% or more	7.9%	--	--	--	--	--	14.1%	2.7%
Percent age 50 or older employees								
Less than 25%	8.8%	--	--	--	--	--	15.6%	2.7%
25-49 %	7.5%	--	--	--	--	--	16.9%	2.9%
50-74 %	13.6%	--	--	--	--	--	20.7%	2.8%
75% or more	17.2%	--	--	--	--	--	20.3%	2.6% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	1.41%	1.24%	0.64%	0.47%	0.25%	0.93%	0.22%
Industry group **								
Agric., fish., forest.	5.00%*	--	--	--	--	--	6.02%*	6.65%*
Mining and manufacturing	1.43%	--	--	--	--	--	2.47%	0.70%
Construction	2.61%	--	--	--	--	--	3.08%	2.25%
Utilities and transp.	2.48%*	--	--	--	--	--	6.03%*	1.19%*
Wholesale trade	2.03%	--	--	--	--	--	3.60%	0.84%
Fin. svs. and real estate	1.26%	--	--	--	--	--	3.44%	0.54%
Retail trade	0.89%	--	--	--	--	--	2.66%	0.51%*
Professional services	0.92%	--	--	--	--	--	1.60%	0.43%
Other services	1.08%	--	--	--	--	--	2.08%	0.47%
Ownership								
For profit, incorporated	0.56%	--	--	--	--	--	1.14%	0.26%
For profit, unincorporated	1.12%	--	--	--	--	--	1.89%	0.45%
Nonprofit	1.38%	--	--	--	--	--	2.83%	0.84%
Age of firm								
Less than 5 years	2.49%	--	--	--	--	--	2.84%	1.22%*
5-9 years	1.94%	--	--	--	--	--	2.32%	1.87%
10-19 years	1.32%	--	--	--	--	--	1.72%	0.58%
20 or more years	0.49%	--	--	--	--	--	1.35%	0.24%
Multi/single status								
2 or more locations	0.28%	--	--	--	--	--	2.49%	0.23%
1 location only	0.89%	--	--	--	--	--	0.98%	0.91%
Percent full-time employees								
Less than 25%	1.65%	--	--	--	--	--	3.90%	0.74%
25-49 %	1.82%	--	--	--	--	--	4.71%	0.71%
50-74 %	1.38%	--	--	--	--	--	2.70%	0.45%
75% or more	0.54%	--	--	--	--	--	1.04%	0.28%
Union presence								
No union employees	0.51%	--	--	--	--	--	0.94%	0.23%
Has union employees	0.98%	--	--	--	--	--	4.74%	0.68%
Percent low-wage employees								
50% or more low-wage	0.95%	--	--	--	--	--	2.91%	0.35%
Less than 50% low-wage	0.53%	--	--	--	--	--	0.98%	0.27%
Percent women employees								
Less than 25%	1.00%	--	--	--	--	--	1.50%	0.58%
25-49 %	1.07%	--	--	--	--	--	2.39%	0.52%
50-74 %	0.87%	--	--	--	--	--	2.06%	0.33%
75% or more	0.85%	--	--	--	--	--	1.72%	0.44%
Percent age 50 or older employees								
Less than 25%	0.62%	--	--	--	--	--	1.23%	0.31%
25-49 %	0.67%	--	--	--	--	--	1.80%	0.38%
50-74 %	1.59%	--	--	--	--	--	2.50%	0.71%
75% or more	2.55%	--	--	--	--	--	3.05%	1.02%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(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, 2018

Characteristics	Total	Less than 10 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%	29.7%	24.7%	14.1%	9.1%	4.9%	26.7%	6.7%
Industry group **								
Agric., fish., forest.	30.7%	38.2%	--	17.6% *	18.2% *	0.1% *	36.1%	8.5% *
Mining and manufacturing	15.4%	28.9%	16.9%	8.5%	11.1%	7.4% *	20.6%	8.8%
Construction	18.8%	20.0%	16.9%	19.8%	17.3%	11.8%	19.2%	16.6%
Utilities and transp.	17.6%	19.9% *	22.7% *	20.7%	14.5% *	15.6%	21.8%	15.2%
Wholesale trade	17.2%	31.8%	25.2%	11.4%	11.5%	2.0% *	26.8%	6.4%
Fin. svcs. and real estate	16.6%	34.4%	39.8%	20.2%	11.8%	5.2%	34.1%	7.9%
Retail trade	8.6%	26.0%	17.9%	7.6%	6.1%	3.1%	20.8%	3.6%
Professional services	19.2%	32.2%	25.0%	19.5%	8.9%	4.4%	29.6%	6.9%
Other services	15.7%	28.6%	28.4%	9.5%	6.0%	5.4%	26.3%	5.6%
Ownership								
For profit, incorporated	15.5%	29.5%	24.5%	14.5%	9.2%	4.7%	26.6%	6.3%
For profit, unincorporated	17.0%	30.4%	20.1%	7.6%	7.0%	4.9%	25.8%	5.5%
Nonprofit	19.2%	29.4%	35.5%	21.0%	10.6%	7.2%	29.5%	10.9%
Age of firm								
Less than 5 years	23.0%	26.9%	17.2%	11.9%	11.6%	39.1% *	24.5%	12.5%
5-9 years	23.2%	28.3%	23.6%	14.8%	11.7%	4.4% *	25.8%	11.5%
10-19 years	23.3%	31.4%	26.3%	10.8%	9.4%	10.8% *	27.7%	9.6%
20 or more years	12.8%	30.5%	25.8%	15.3%	8.8%	4.6%	27.1%	6.2%
Multi/single status								
2 or more locations	7.3%	14.9% *	31.1%	13.5%	8.7%	4.9%	22.0%	6.3%
1 location only	25.5%	29.9%	23.9%	14.5%	12.3%	12.8%	27.1%	11.2%
Percent full-time employees								
Less than 25%	12.6%	30.5%	22.0%	12.1%	7.8% *	2.0% *	25.9%	4.0%
25-49 %	9.7%	13.0% *	28.4%	11.0%	6.8%	3.7% *	18.8%	5.0%
50-74 %	14.7%	27.9%	28.1%	10.5%	6.0%	3.1%	26.1%	4.5%
75% or more	17.4%	30.9%	24.0%	15.2%	10.2%	5.7%	27.4%	7.6%
Union presence								
No union employees	16.8%	29.5%	24.4%	13.3%	8.5%	5.1%	26.4%	6.8%
Has union employees	11.0%	34.9%	35.3%	32.3%	18.6%	4.2%	35.3%	6.3%
Percent low-wage employees								
50% or more low-wage	10.5%	27.5%	22.2%	11.6%	6.5%	3.4%	23.6%	5.0%
Less than 50% low-wage	17.4%	30.0%	25.0%	14.6%	10.1%	5.4%	27.1%	7.2%
Percent women employees								
Less than 25%	17.9%	25.4%	22.0%	13.6%	9.5%	7.3%	23.5%	8.0%
25-49 %	15.8%	30.8%	31.5%	15.0%	10.4%	5.0%	29.0%	6.9%
50-74 %	15.2%	34.2%	25.7%	13.5%	10.2%	4.0%	29.9%	5.9%
75% or more	15.8%	30.4%	22.6%	14.7%	7.1%	4.9%	26.6%	6.6%
Percent age 50 or older employees								
Less than 25%	14.7%	28.2%	22.5%	12.7%	8.0%	3.7%	24.7%	5.6%
25-49 %	13.6%	30.2%	28.5%	14.8%	9.9%	5.5%	26.8%	7.2%
50-74 %	21.7%	32.7%	26.3%	17.1%	9.9%	6.6%	30.7%	7.9%
75% or more	25.5%	29.6%	23.2%	14.5% *	14.9% *	9.7% *	28.1%	13.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	1.55%	1.47%	0.82%	0.70%	0.42%	1.03%	0.34%
Industry group **								
Agric., fish., forest.	7.54%	11.11%	--	8.96% *	8.18% *	0.12% *	9.08%	3.34% *
Mining and manufacturing	2.07%	6.91%	3.47%	1.66%	2.56%	2.53% *	3.42%	1.50%
Construction	1.91%	3.43%	3.44%	2.85%	4.24%	3.32%	2.25%	2.44%
Utilities and transp.	2.42%	7.39% *	9.10% *	6.10%	4.63% *	2.99%	5.07%	2.44%
Wholesale trade	2.15%	6.25%	4.79%	2.34%	3.11%	0.67% *	3.75%	1.23%
Fin. svcs. and real estate	1.56%	5.19%	6.15%	3.57%	2.08%	1.03%	3.91%	0.95%
Retail trade	1.17%	5.56%	4.15%	1.71%	1.70%	0.78%	3.35%	0.68%
Professional services	1.11%	2.65%	2.79%	1.86%	1.26%	0.95%	1.88%	0.73%
Other services	1.17%	3.33%	3.39%	1.35%	1.16%	0.79%	2.21%	0.59%
Ownership								
For profit, incorporated	0.63%	1.91%	1.77%	1.02%	0.87%	0.47%	1.25%	0.40%
For profit, unincorporated	1.38%	3.21%	3.22%	1.29%	1.60%	1.10%	2.27%	0.80%
Nonprofit	1.51%	4.61%	4.34%	2.59%	1.64%	1.68%	3.00%	1.18%
Age of firm								
Less than 5 years	2.62%	3.80%	3.81%	2.41%	3.24%	12.47% *	2.97%	2.60%
5-9 years	2.35%	3.88%	4.53%	2.71%	3.33%	2.93% *	2.82%	2.26%
10-19 years	1.68%	3.17%	3.10%	1.50%	1.75%	3.26% *	2.14%	1.27%
20 or more years	0.53%	2.32%	1.98%	1.10%	0.80%	0.42%	1.40%	0.36%
Multi/single status								
2 or more locations	0.38%	7.70% *	5.02%	1.51%	0.76%	0.42%	2.51%	0.37%
1 location only	0.99%	1.56%	1.54%	0.93%	1.47%	3.03%	1.09%	0.95%
Percent full-time employees								
Less than 25%	2.01%	7.33%	5.54%	3.11%	2.53% *	0.76% *	4.60%	0.88%
25-49 %	1.19%	4.14% *	5.55%	2.46%	1.90%	1.22% *	3.00%	0.95%
50-74 %	1.37%	3.67%	4.24%	1.90%	1.52%	0.82%	2.66%	0.72%
75% or more	0.66%	1.82%	1.71%	0.99%	0.88%	0.55%	1.21%	0.44%
Union presence								
No union employees	0.58%	1.57%	1.50%	0.81%	0.69%	0.50%	1.04%	0.38%
Has union employees	1.29%	8.76%	8.61%	5.61%	4.07%	0.74%	6.02%	0.83%
Percent low-wage employees								
50% or more low-wage	1.07%	4.80%	4.36%	1.70%	1.08%	0.75%	3.07%	0.60%
Less than 50% low-wage	0.61%	1.63%	1.56%	0.92%	0.86%	0.50%	1.09%	0.41%
Percent women employees								
Less than 25%	1.03%	2.34%	2.15%	1.38%	1.34%	1.21%	1.53%	0.79%
25-49 %	1.16%	3.88%	3.72%	1.90%	1.71%	0.88%	2.49%	0.76%
50-74 %	1.08%	3.37%	3.71%	1.56%	1.49%	0.67%	2.39%	0.60%
75% or more	1.07%	3.18%	2.72%	1.83%	1.11%	0.79%	2.10%	0.64%
Percent age 50 or older employees								
Less than 25%	0.76%	2.28%	2.01%	1.15%	0.89%	0.56%	1.44%	0.45%
25-49 %	0.78%	3.48%	2.68%	1.41%	1.20%	0.67%	1.95%	0.57%
50-74 %	1.78%	3.66%	4.33%	2.31%	2.18%	1.57%	2.72%	1.14%
75% or more	2.69%	3.69%	6.07%	4.53% *	4.99% *	4.26% *	3.18%	3.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.(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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.6%	11.5%	5.1%	3.0%	1.6%	0.2%*	8.8%	0.8%
Industry group **								
Agric., fish., forest.	22.9%*	--	--	--	--	--	27.7%*	--
Mining and manufacturing	6.9%	--	--	--	--	--	11.0%	--
Construction	6.7%	--	--	--	--	--	7.4%	--
Utilities and transp.	1.7%*	--	--	--	--	--	4.0%*	--
Wholesale trade	5.9%	--	--	--	--	--	10.0%	--
Fin. svcs. and real estate	1.9%*	--	--	--	--	--	5.0%*	--
Retail trade	1.9%	--	--	--	--	--	5.0%	--
Professional services	6.3%	--	--	--	--	--	11.0%	--
Other services	4.4%	--	--	--	--	--	8.0%	--
Ownership								
For profit, incorporated	4.3%	--	--	--	--	--	8.6%	--
For profit, unincorporated	5.6%	--	--	--	--	--	9.2%	--
Nonprofit	4.9%	--	--	--	--	--	9.2%	--
Age of firm								
Less than 5 years	7.2%	--	--	--	--	--	7.8%	--
5-9 years	7.7%	--	--	--	--	--	9.0%	--
10-19 years	6.6%	--	--	--	--	--	8.5%	--
20 or more years	3.4%	--	--	--	--	--	9.3%	--
Multi/single status								
2 or more locations	0.9%	--	--	--	--	--	3.5%	--
1 location only	8.6%	--	--	--	--	--	9.2%	--
Percent full-time employees								
Less than 25%	4.2%	--	--	--	--	--	10.0%	--
25-49 %	2.5%	--	--	--	--	--	6.3%	--
50-74 %	3.8%	--	--	--	--	--	7.4%	--
75% or more	5.0%	--	--	--	--	--	9.2%	--
Union presence								
No union employees	4.9%	--	--	--	--	--	8.7%	--
Has union employees	2.2%*	--	--	--	--	--	10.8%*	--
Percent low-wage employees								
50% or more low-wage	3.3%	--	--	--	--	--	9.3%	--
Less than 50% low-wage	4.9%	--	--	--	--	--	8.8%	--
Percent women employees								
Less than 25%	6.0%	--	--	--	--	--	8.6%	--
25-49 %	2.8%	--	--	--	--	--	6.4%	--
50-74 %	4.4%	--	--	--	--	--	10.2%	--
75% or more	4.8%	--	--	--	--	--	9.5%	--
Percent age 50 or older employees								
Less than 25%	4.7%	--	--	--	--	--	8.7%	--
25-49 %	2.6%	--	--	--	--	--	6.6%	--
50-74 %	5.8%	--	--	--	--	--	9.2%	--
75% or more	10.2%	--	--	--	--	--	12.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 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%	1.08%	0.68%	0.39%	0.32%	0.09%*	0.69%	0.11%
Industry group **								
Agric., fish., forest.	7.12%*	--	--	--	--	--	8.64%*	--
Mining and manufacturing	1.84%	--	--	--	--	--	3.13%	--
Construction	1.41%	--	--	--	--	--	1.68%	--
Utilities and transp.	1.02%*	--	--	--	--	--	2.68%*	--
Wholesale trade	1.50%	--	--	--	--	--	2.72%	--
Fin. svcs. and real estate	0.57%*	--	--	--	--	--	1.68%*	--
Retail trade	0.46%	--	--	--	--	--	1.43%	--
Professional services	0.82%	--	--	--	--	--	1.46%	--
Other services	0.67%	--	--	--	--	--	1.31%	--
Ownership								
For profit, incorporated	0.38%	--	--	--	--	--	0.82%	--
For profit, unincorporated	1.00%	--	--	--	--	--	1.71%	--
Nonprofit	0.82%	--	--	--	--	--	1.74%	--
Age of firm								
Less than 5 years	1.77%	--	--	--	--	--	2.02%	--
5-9 years	1.72%	--	--	--	--	--	2.08%	--
10-19 years	0.99%	--	--	--	--	--	1.29%	--
20 or more years	0.33%	--	--	--	--	--	0.97%	--
Multi/single status								
2 or more locations	0.13%	--	--	--	--	--	0.98%	--
1 location only	0.67%	--	--	--	--	--	0.74%	--
Percent full-time employees								
Less than 25%	1.16%	--	--	--	--	--	2.85%	--
25-49 %	0.53%	--	--	--	--	--	1.51%	--
50-74 %	0.73%	--	--	--	--	--	1.49%	--
75% or more	0.43%	--	--	--	--	--	0.84%	--
Union presence								
No union employees	0.37%	--	--	--	--	--	0.70%	--
Has union employees	0.78%*	--	--	--	--	--	4.49%*	--
Percent low-wage employees								
50% or more low-wage	0.56%	--	--	--	--	--	1.76%	--
Less than 50% low-wage	0.39%	--	--	--	--	--	0.75%	--
Percent women employees								
Less than 25%	0.70%	--	--	--	--	--	1.08%	--
25-49 %	0.66%	--	--	--	--	--	1.59%	--
50-74 %	0.61%	--	--	--	--	--	1.50%	--
75% or more	0.73%	--	--	--	--	--	1.52%	--
Percent age 50 or older employees								
Less than 25%	0.50%	--	--	--	--	--	1.02%	--
25-49 %	0.37%	--	--	--	--	--	1.05%	--
50-74 %	1.04%	--	--	--	--	--	1.68%	--
75% or more	2.01%	--	--	--	--	--	2.42%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.0%	33.0%	23.4%	10.3%	4.4%	2.4%	27.8%	3.4%
Industry group **								
Agric., fish., forest.	24.7%	27.5% *	--	--	--	--	30.2%	--
Mining and manufacturing	14.5%	27.3%	16.7%	--	--	--	20.2%	--
Construction	27.2%	35.6%	22.5%	--	--	--	29.3%	--
Utilities and transp.	19.0%	37.2%	18.7% *	--	--	--	28.5%	--
Wholesale trade	14.3%	33.9%	19.1%	--	--	--	25.6%	--
Fin. svcs. and real estate	10.9%	33.6%	26.2%	--	--	--	29.4%	--
Retail trade	8.4%	29.0%	15.5%	--	--	--	22.6%	--
Professional services	17.5%	33.0%	26.4%	--	--	--	29.4%	--
Other services	15.5%	34.1%	25.4%	--	--	--	29.0%	--
Ownership								
For profit, incorporated	14.5%	32.8%	23.9%	--	--	--	27.7%	--
For profit, unincorporated	15.4%	30.7%	16.7%	--	--	--	25.2%	--
Nonprofit	17.8%	39.6%	32.6%	--	--	--	34.5%	--
Age of firm								
Less than 5 years	19.5%	24.2%	15.6%	--	--	--	21.9%	--
5-9 years	22.1%	29.5%	21.8%	--	--	--	25.8%	--
10-19 years	24.7%	39.8%	20.4%	--	--	--	31.1%	--
20 or more years	11.3%	34.0%	27.0%	--	--	--	28.6%	--
Multi/single status								
2 or more locations	4.0%	29.0% *	23.3%	--	--	--	18.8%	--
1 location only	26.7%	33.0%	23.4%	--	--	--	28.5%	--
Percent full-time employees								
Less than 25%	11.9%	29.1%	27.7%	--	--	--	27.0%	--
25-49 %	11.9%	30.2%	36.7%	--	--	--	30.5%	--
50-74 %	12.9%	24.6%	31.4%	--	--	--	24.2%	--
75% or more	15.9%	35.1%	20.7%	--	--	--	28.4%	--
Union presence								
No union employees	15.3%	32.6%	22.3%	--	--	--	27.1%	--
Has union employees	12.0%	43.8%	57.1%	--	--	--	47.7%	--
Percent low-wage employees								
50% or more low-wage	10.2%	33.1%	29.7%	--	--	--	28.4%	--
Less than 50% low-wage	16.0%	33.0%	22.6%	--	--	--	27.8%	--
Percent women employees								
Less than 25%	19.0%	31.1%	22.6%	--	--	--	26.5%	--
25-49 %	12.5%	28.8%	26.5%	--	--	--	25.8%	--
50-74 %	14.0%	39.3%	20.6%	--	--	--	32.1%	--
75% or more	13.7%	31.5%	24.5%	--	--	--	26.8%	--
Percent age 50 or older employees								
Less than 25%	13.6%	30.6%	21.2%	--	--	--	25.4%	--
25-49 %	12.0%	37.2%	28.2%	--	--	--	29.3%	--
50-74 %	20.3%	34.3%	24.4%	--	--	--	30.4%	--
75% or more	26.1%	33.1%	17.5% *	--	--	--	30.3%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 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%	1.61%	1.45%	0.75%	0.51%	0.32%	1.07%	0.26%
Industry group **								
Agric., fish., forest.	6.89%	10.21%*	--	--	--	--	8.43%	--
Mining and manufacturing	2.08%	6.84%	3.71%	--	--	--	3.44%	--
Construction	2.68%	4.97%	3.95%	--	--	--	3.16%	--
Utilities and transp.	3.05%	10.43%	8.47%*	--	--	--	6.71%	--
Wholesale trade	2.11%	6.32%	4.24%	--	--	--	3.74%	--
Fin. svs. and real estate	1.52%	5.29%	5.50%	--	--	--	3.98%	--
Retail trade	1.07%	5.15%	4.01%	--	--	--	3.12%	--
Professional services	1.14%	2.72%	2.88%	--	--	--	1.93%	--
Other services	1.25%	3.55%	3.26%	--	--	--	2.33%	--
Ownership								
For profit, incorporated	0.65%	1.98%	1.74%	--	--	--	1.29%	--
For profit, unincorporated	1.41%	3.27%	3.17%	--	--	--	2.32%	--
Nonprofit	1.63%	5.03%	4.33%	--	--	--	3.25%	--
Age of firm								
Less than 5 years	2.50%	3.64%	3.79%	--	--	--	2.85%	--
5-9 years	2.44%	4.04%	4.44%	--	--	--	2.92%	--
10-19 years	1.78%	3.30%	2.84%	--	--	--	2.25%	--
20 or more years	0.55%	2.43%	2.04%	--	--	--	1.47%	--
Multi/single status								
2 or more locations	0.31%	11.98%*	4.40%	--	--	--	2.45%	--
1 location only	1.03%	1.62%	1.53%	--	--	--	1.13%	--
Percent full-time employees								
Less than 25%	1.80%	6.71%	6.23%	--	--	--	4.29%	--
25-49 %	1.57%	7.09%	6.03%	--	--	--	4.09%	--
50-74 %	1.28%	3.39%	4.54%	--	--	--	2.52%	--
75% or more	0.69%	1.90%	1.61%	--	--	--	1.26%	--
Union presence								
No union employees	0.60%	1.63%	1.45%	--	--	--	1.08%	--
Has union employees	1.42%	9.18%	9.66%	--	--	--	6.41%	--
Percent low-wage employees								
50% or more low-wage	1.14%	5.09%	4.81%	--	--	--	3.27%	--
Less than 50% low-wage	0.63%	1.69%	1.51%	--	--	--	1.13%	--
Percent women employees								
Less than 25%	1.15%	2.60%	2.32%	--	--	--	1.70%	--
25-49 %	1.06%	3.68%	3.43%	--	--	--	2.34%	--
50-74 %	1.08%	3.41%	3.42%	--	--	--	2.41%	--
75% or more	1.14%	3.37%	2.88%	--	--	--	2.24%	--
Percent age 50 or older employees								
Less than 25%	0.76%	2.33%	1.93%	--	--	--	1.46%	--
25-49 %	0.83%	3.77%	2.78%	--	--	--	2.13%	--
50-74 %	1.71%	3.57%	4.26%	--	--	--	2.64%	--
75% or more	3.02%	4.10%	5.66%*	--	--	--	3.55%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.8%	10.0%	9.5%	3.5%	1.5%	0.4%*	9.1%	0.9%
Industry group **								
Agric., fish., forest.	5.8%*	--	--	--	--	--	7.2%*	--
Mining and manufacturing	3.7%	--	--	--	--	--	5.5%*	--
Construction	10.4%	--	--	--	--	--	11.1%	--
Utilities and transp.	7.7%*	--	--	--	--	--	17.4%*	--
Wholesale trade	5.2%	--	--	--	--	--	9.6%	--
Fin. svcs. and real estate	2.6%	--	--	--	--	--	6.8%*	--
Retail trade	2.7%	--	--	--	--	--	7.3%	--
Professional services	5.5%	--	--	--	--	--	9.5%	--
Other services	5.2%	--	--	--	--	--	9.6%	--
Ownership								
For profit, incorporated	5.0%	--	--	--	--	--	9.9%	--
For profit, unincorporated	3.4%	--	--	--	--	--	5.4%	--
Nonprofit	5.9%	--	--	--	--	--	11.5%	--
Age of firm								
Less than 5 years	5.6%	--	--	--	--	--	6.4%	--
5-9 years	4.5%	--	--	--	--	--	5.4%	--
10-19 years	8.8%	--	--	--	--	--	11.2%	--
20 or more years	3.8%	--	--	--	--	--	10.0%	--
Multi/single status								
2 or more locations	1.2%	--	--	--	--	--	8.1%	--
1 location only	8.7%	--	--	--	--	--	9.2%	--
Percent full-time employees								
Less than 25%	3.8%	--	--	--	--	--	7.9%	--
25-49 %	5.2%	--	--	--	--	--	13.6%	--
50-74 %	3.8%	--	--	--	--	--	7.4%	--
75% or more	5.1%	--	--	--	--	--	9.2%	--
Union presence								
No union employees	5.0%	--	--	--	--	--	9.1%	--
Has union employees	3.2%	--	--	--	--	--	11.3%	--
Percent low-wage employees								
50% or more low-wage	2.2%	--	--	--	--	--	5.8%	--
Less than 50% low-wage	5.4%	--	--	--	--	--	9.6%	--
Percent women employees								
Less than 25%	6.8%	--	--	--	--	--	9.8%	--
25-49 %	4.1%	--	--	--	--	--	8.8%	--
50-74 %	3.8%	--	--	--	--	--	9.0%	--
75% or more	4.5%	--	--	--	--	--	8.4%	--
Percent age 50 or older employees								
Less than 25%	4.6%	--	--	--	--	--	9.0%	--
25-49 %	3.9%	--	--	--	--	--	10.0%	--
50-74 %	5.5%	--	--	--	--	--	8.0%	--
75% or more	8.4%	--	--	--	--	--	9.9%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	1.06%	1.05%	0.46%	0.34%	0.13%*	0.70%	0.13%
Industry group **								
Agric., fish., forest.	3.35%*	--	--	--	--	--	4.18%*	--
Mining and manufacturing	1.05%	--	--	--	--	--	1.81%*	--
Construction	2.20%	--	--	--	--	--	2.62%	--
Utilities and transp.	2.63%*	--	--	--	--	--	6.42%*	--
Wholesale trade	1.33%	--	--	--	--	--	2.46%	--
Fin. svs. and real estate	0.76%	--	--	--	--	--	2.19%*	--
Retail trade	0.63%	--	--	--	--	--	1.92%	--
Professional services	0.69%	--	--	--	--	--	1.23%	--
Other services	0.81%	--	--	--	--	--	1.58%	--
Ownership								
For profit, incorporated	0.44%	--	--	--	--	--	0.92%	--
For profit, unincorporated	0.57%	--	--	--	--	--	0.97%	--
Nonprofit	1.03%	--	--	--	--	--	2.19%	--
Age of firm								
Less than 5 years	1.25%	--	--	--	--	--	1.43%	--
5-9 years	1.07%	--	--	--	--	--	1.30%	--
10-19 years	1.29%	--	--	--	--	--	1.68%	--
20 or more years	0.36%	--	--	--	--	--	1.04%	--
Multi/single status								
2 or more locations	0.18%	--	--	--	--	--	1.77%	--
1 location only	0.68%	--	--	--	--	--	0.75%	--
Percent full-time employees								
Less than 25%	0.97%	--	--	--	--	--	2.34%	--
25-49 %	1.29%	--	--	--	--	--	3.49%	--
50-74 %	0.75%	--	--	--	--	--	1.55%	--
75% or more	0.43%	--	--	--	--	--	0.83%	--
Union presence								
No union employees	0.38%	--	--	--	--	--	0.72%	--
Has union employees	0.67%	--	--	--	--	--	3.31%	--
Percent low-wage employees								
50% or more low-wage	0.54%	--	--	--	--	--	1.71%	--
Less than 50% low-wage	0.41%	--	--	--	--	--	0.76%	--
Percent women employees								
Less than 25%	0.82%	--	--	--	--	--	1.26%	--
25-49 %	0.64%	--	--	--	--	--	1.50%	--
50-74 %	0.61%	--	--	--	--	--	1.52%	--
75% or more	0.64%	--	--	--	--	--	1.33%	--
Percent age 50 or older employees								
Less than 25%	0.48%	--	--	--	--	--	0.97%	--
25-49 %	0.54%	--	--	--	--	--	1.51%	--
50-74 %	0.99%	--	--	--	--	--	1.58%	--
75% or more	1.97%	--	--	--	--	--	2.37%	--

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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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.5%	17.9%	12.5%	6.4%	2.7%	1.9%	15.2%	2.4%
Industry group **								
Agric., fish., forest.	12.0% *	--	--	--	--	--	14.2% *	--
Mining and manufacturing	8.8%	--	--	--	--	--	11.3%	--
Construction	12.8%	--	--	--	--	--	13.7%	--
Utilities and transp.	10.6%	--	--	--	--	--	9.5% *	--
Wholesale trade	6.3%	--	--	--	--	--	10.7%	--
Fin. svcs. and real estate	7.9%	--	--	--	--	--	21.7%	--
Retail trade	4.8%	--	--	--	--	--	12.8%	--
Professional services	10.0%	--	--	--	--	--	16.3%	--
Other services	8.5%	--	--	--	--	--	15.5%	--
Ownership								
For profit, incorporated	7.9%	--	--	--	--	--	14.3%	--
For profit, unincorporated	9.7%	--	--	--	--	--	15.7%	--
Nonprofit	10.6%	--	--	--	--	--	20.2%	--
Age of firm								
Less than 5 years	10.6%	--	--	--	--	--	11.8%	--
5-9 years	14.4%	--	--	--	--	--	16.8%	--
10-19 years	13.0%	--	--	--	--	--	16.2%	--
20 or more years	6.5%	--	--	--	--	--	15.3%	--
Multi/single status								
2 or more locations	2.7%	--	--	--	--	--	10.5%	--
1 location only	14.6%	--	--	--	--	--	15.6%	--
Percent full-time employees								
Less than 25%	6.5%	--	--	--	--	--	15.2%	--
25-49 %	5.5%	--	--	--	--	--	13.8%	--
50-74 %	7.7%	--	--	--	--	--	14.1%	--
75% or more	9.1%	--	--	--	--	--	15.5%	--
Union presence								
No union employees	8.6%	--	--	--	--	--	14.7%	--
Has union employees	7.5%	--	--	--	--	--	28.3%	--
Percent low-wage employees								
50% or more low-wage	6.4%	--	--	--	--	--	17.5%	--
Less than 50% low-wage	8.9%	--	--	--	--	--	14.9%	--
Percent women employees								
Less than 25%	9.1%	--	--	--	--	--	12.0%	--
25-49 %	7.8%	--	--	--	--	--	14.9%	--
50-74 %	8.5%	--	--	--	--	--	19.2%	--
75% or more	8.2%	--	--	--	--	--	16.1%	--
Percent age 50 or older employees								
Less than 25%	7.3%	--	--	--	--	--	13.2%	--
25-49 %	7.2%	--	--	--	--	--	16.5%	--
50-74 %	12.2%	--	--	--	--	--	18.1%	--
75% or more	14.1%	--	--	--	--	--	16.0%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.(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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.33%	1.13%	0.61%	0.41%	0.28%	0.87%	0.22%
Industry group **								
Agric., fish., forest.	5.93% *	--	--	--	--	--	7.29% *	--
Mining and manufacturing	1.74%	--	--	--	--	--	2.87%	--
Construction	1.75%	--	--	--	--	--	2.08%	--
Utilities and transp.	2.01%	--	--	--	--	--	3.72% *	--
Wholesale trade	1.30%	--	--	--	--	--	2.39%	--
Fin. svs. and real estate	1.41%	--	--	--	--	--	3.81%	--
Retail trade	0.84%	--	--	--	--	--	2.57%	--
Professional services	0.90%	--	--	--	--	--	1.55%	--
Other services	0.97%	--	--	--	--	--	1.87%	--
Ownership								
For profit, incorporated	0.50%	--	--	--	--	--	1.02%	--
For profit, unincorporated	1.20%	--	--	--	--	--	2.01%	--
Nonprofit	1.37%	--	--	--	--	--	2.84%	--
Age of firm								
Less than 5 years	1.98%	--	--	--	--	--	2.26%	--
5-9 years	2.11%	--	--	--	--	--	2.54%	--
10-19 years	1.45%	--	--	--	--	--	1.87%	--
20 or more years	0.42%	--	--	--	--	--	1.18%	--
Multi/single status								
2 or more locations	0.25%	--	--	--	--	--	1.89%	--
1 location only	0.84%	--	--	--	--	--	0.93%	--
Percent full-time employees								
Less than 25%	1.43%	--	--	--	--	--	3.51%	--
25-49 %	0.89%	--	--	--	--	--	2.53%	--
50-74 %	1.04%	--	--	--	--	--	2.08%	--
75% or more	0.55%	--	--	--	--	--	1.04%	--
Union presence								
No union employees	0.47%	--	--	--	--	--	0.88%	--
Has union employees	1.12%	--	--	--	--	--	5.66%	--
Percent low-wage employees								
50% or more low-wage	0.98%	--	--	--	--	--	2.95%	--
Less than 50% low-wage	0.49%	--	--	--	--	--	0.90%	--
Percent women employees								
Less than 25%	0.78%	--	--	--	--	--	1.17%	--
25-49 %	0.84%	--	--	--	--	--	1.87%	--
50-74 %	0.91%	--	--	--	--	--	2.14%	--
75% or more	0.94%	--	--	--	--	--	1.93%	--
Percent age 50 or older employees								
Less than 25%	0.57%	--	--	--	--	--	1.14%	--
25-49 %	0.66%	--	--	--	--	--	1.76%	--
50-74 %	1.43%	--	--	--	--	--	2.26%	--
75% or more	2.47%	--	--	--	--	--	2.94%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.(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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.3%	6.2%	2.7%	1.0%	0.5%	0.1%*	4.6%	0.3%
Industry group **								
Agric., fish., forest.	7.0%*	--	--	--	--	--	8.8%*	--
Mining and manufacturing	2.2%*	--	--	--	--	--	3.7%*	--
Construction	4.4%	--	--	--	--	--	4.9%	--
Utilities and transp.	0.7%*	--	--	--	--	--	1.5%*	--
Wholesale trade	3.1%*	--	--	--	--	--	5.8%*	--
Fin. svcs. and real estate	1.0%*	--	--	--	--	--	2.9%*	--
Retail trade	1.0%*	--	--	--	--	--	2.9%*	--
Professional services	3.0%	--	--	--	--	--	5.2%	--
Other services	2.7%	--	--	--	--	--	5.1%	--
Ownership								
For profit, incorporated	2.2%	--	--	--	--	--	4.5%	--
For profit, unincorporated	2.7%	--	--	--	--	--	4.4%	--
Nonprofit	2.8%	--	--	--	--	--	5.8%	--
Age of firm								
Less than 5 years	3.5%*	--	--	--	--	--	3.9%*	--
5-9 years	4.3%	--	--	--	--	--	5.0%*	--
10-19 years	3.9%	--	--	--	--	--	5.0%	--
20 or more years	1.6%	--	--	--	--	--	4.5%	--
Multi/single status								
2 or more locations	0.2%	--	--	--	--	--	1.0%*	--
1 location only	4.5%	--	--	--	--	--	4.9%	--
Percent full-time employees								
Less than 25%	1.9%*	--	--	--	--	--	4.3%*	--
25-49 %	1.8%*	--	--	--	--	--	4.7%*	--
50-74 %	1.6%	--	--	--	--	--	3.1%	--
75% or more	2.6%	--	--	--	--	--	4.9%	--
Union presence								
No union employees	2.4%	--	--	--	--	--	4.4%	--
Has union employees	1.8%*	--	--	--	--	--	9.4%*	--
Percent low-wage employees								
50% or more low-wage	1.7%	--	--	--	--	--	5.1%	--
Less than 50% low-wage	2.5%	--	--	--	--	--	4.6%	--
Percent women employees								
Less than 25%	3.6%	--	--	--	--	--	5.3%	--
25-49 %	1.3%*	--	--	--	--	--	3.2%*	--
50-74 %	2.1%	--	--	--	--	--	4.9%	--
75% or more	2.1%	--	--	--	--	--	4.3%	--
Percent age 50 or older employees								
Less than 25%	2.5%	--	--	--	--	--	4.9%	--
25-49 %	1.3%	--	--	--	--	--	3.7%	--
50-74 %	3.2%	--	--	--	--	--	5.0%	--
75% or more	3.9%*	--	--	--	--	--	4.7%*	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.(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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	0.80%	0.50%	0.19%	0.14%	0.06%*	0.51%	0.06%
Industry group **								
Agric., fish., forest.	3.50%*	--	--	--	--	--	4.37%*	--
Mining and manufacturing	0.91%*	--	--	--	--	--	1.60%*	--
Construction	1.23%	--	--	--	--	--	1.47%	--
Utilities and transp.	0.46%*	--	--	--	--	--	1.13%*	--
Wholesale trade	1.34%*	--	--	--	--	--	2.48%*	--
Fin. svcs. and real estate	0.35%*	--	--	--	--	--	1.04%*	--
Retail trade	0.37%*	--	--	--	--	--	1.16%*	--
Professional services	0.59%	--	--	--	--	--	1.07%	--
Other services	0.53%	--	--	--	--	--	1.06%	--
Ownership								
For profit, incorporated	0.28%	--	--	--	--	--	0.60%	--
For profit, unincorporated	0.71%	--	--	--	--	--	1.23%	--
Nonprofit	0.67%	--	--	--	--	--	1.48%	--
Age of firm								
Less than 5 years	1.35%*	--	--	--	--	--	1.55%*	--
5-9 years	1.27%	--	--	--	--	--	1.54%*	--
10-19 years	0.73%	--	--	--	--	--	0.96%	--
20 or more years	0.23%	--	--	--	--	--	0.69%	--
Multi/single status								
2 or more locations	0.07%	--	--	--	--	--	0.59%*	--
1 location only	0.49%	--	--	--	--	--	0.54%	--
Percent full-time employees								
Less than 25%	0.77%*	--	--	--	--	--	1.92%*	--
25-49 %	0.61%*	--	--	--	--	--	1.76%*	--
50-74 %	0.38%	--	--	--	--	--	0.75%	--
75% or more	0.31%	--	--	--	--	--	0.63%	--
Union presence								
No union employees	0.26%	--	--	--	--	--	0.50%	--
Has union employees	0.74%*	--	--	--	--	--	4.32%*	--
Percent low-wage employees								
50% or more low-wage	0.42%	--	--	--	--	--	1.34%	--
Less than 50% low-wage	0.28%	--	--	--	--	--	0.55%	--
Percent women employees								
Less than 25%	0.56%	--	--	--	--	--	0.87%	--
25-49 %	0.41%*	--	--	--	--	--	1.00%*	--
50-74 %	0.37%	--	--	--	--	--	0.92%	--
75% or more	0.58%	--	--	--	--	--	1.24%	--
Percent age 50 or older employees								
Less than 25%	0.38%	--	--	--	--	--	0.79%	--
25-49 %	0.26%	--	--	--	--	--	0.79%	--
50-74 %	0.71%	--	--	--	--	--	1.16%	--
75% or more	1.36%*	--	--	--	--	--	1.65%*	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	22.1%	34.1%	50.8%	68.9%	87.9%	28.6%	79.1%
Industry group **								
Agric., fish., forest.	22.0%	10.4% *	--	28.7% *	50.2%	70.7%	15.6% *	47.8%
Mining and manufacturing	47.0%	23.4%	28.7%	49.5%	64.0%	82.1%	29.4%	69.7%
Construction	34.3%	24.4%	31.1%	42.8%	67.7%	77.1%	28.0%	64.4%
Utilities and transp.	56.9%	18.4% *	33.0%	39.4%	55.7%	87.1%	25.7%	75.2%
Wholesale trade	49.0%	16.7%	31.7%	57.9%	66.0%	81.8%	27.1%	73.7%
Fin. svs. and real estate	62.1%	27.9%	30.5%	52.9%	71.2%	82.5%	31.0%	77.4%
Retail trade	66.3%	18.0%	33.9%	44.4%	73.9%	87.2%	25.7%	83.0%
Professional services	53.3%	22.4%	40.9%	56.4%	67.1%	91.6%	30.1%	80.9%
Other services	55.3%	21.8%	31.0%	51.1%	71.3%	93.2%	28.7%	80.8%
Ownership								
For profit, incorporated	57.1%	20.7%	33.3%	49.8%	68.5%	90.2%	27.5%	81.8%
For profit, unincorporated	49.8%	24.7%	41.7%	58.3%	74.9%	74.9%	32.1%	73.0%
Nonprofit	51.4%	25.6%	25.5%	45.5%	65.7%	84.2%	28.9%	69.4%
Age of firm								
Less than 5 years	33.0%	20.6%	43.5%	62.9%	73.6%	81.6%	27.4%	70.5%
5-9 years	42.5%	29.2%	49.0%	53.8%	78.5%	90.6%	35.8%	73.1%
10-19 years	37.3%	19.5%	34.2%	51.3%	72.6%	80.2%	27.2%	68.6%
20 or more years	63.6%	21.7%	28.6%	48.7%	67.6%	88.1%	27.7%	80.4%
Multi/single status								
2 or more locations	78.4%	43.2% *	36.4%	50.9%	69.0%	87.9%	41.5%	81.1%
1 location only	30.6%	21.8%	33.9%	50.7%	68.2%	78.0%	27.6%	59.1%
Percent full-time employees								
Less than 25%	57.3%	18.7% *	23.7%	30.7%	64.5%	92.2%	21.7%	80.1%
25-49 %	60.3%	20.5% *	34.2%	52.1%	64.8%	85.2%	30.5%	75.6%
50-74 %	55.5%	20.4%	32.9%	48.6%	71.9%	90.6%	25.3%	82.4%
75% or more	54.5%	22.7%	35.0%	52.4%	69.3%	87.2%	29.5%	78.9%
Union presence								
No union employees	52.4%	22.0%	34.5%	51.4%	69.1%	86.0%	28.8%	77.0%
Has union employees	79.3%	23.5% *	22.5% *	35.0%	67.2%	94.0%	24.3%	89.7%
Percent low-wage employees								
50% or more low-wage	63.0%	18.3%	21.0%	48.0%	65.1%	90.6%	23.8%	79.5%
Less than 50% low-wage	53.5%	22.5%	35.7%	51.3%	70.3%	87.0%	29.3%	79.0%
Percent women employees								
Less than 25%	43.2%	19.5%	32.9%	48.1%	64.7%	85.0%	26.5%	72.4%
25-49 %	63.1%	26.5%	37.9%	52.8%	76.3%	89.2%	32.7%	83.4%
50-74 %	61.0%	21.4%	32.7%	55.3%	71.1%	87.7%	28.2%	81.7%
75% or more	54.9%	23.7%	34.3%	48.4%	65.7%	88.5%	29.4%	76.6%
Percent age 50 or older employees								
Less than 25%	56.6%	25.5%	35.6%	51.8%	69.1%	88.8%	32.0%	78.8%
25-49 %	64.9%	23.2%	33.0%	51.9%	70.5%	87.7%	31.3%	81.4%
50-74 %	45.5%	21.1%	35.6%	46.8%	70.4%	84.8%	25.9%	75.5%
75% or more	24.6%	14.0%	23.4%	43.1%	51.3%	85.6%	16.3%	64.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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Table I.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	1.38%	1.61%	1.21%	1.09%	0.71%	0.97%	0.57%
Industry group **								
Agric., fish., forest.	4.88%	5.18% *	--	10.61% *	13.01%	15.04%	5.11% *	8.98%
Mining and manufacturing	2.35%	6.52%	4.45%	3.66%	3.44%	2.94%	3.47%	2.12%
Construction	2.60%	4.61%	4.59%	3.77%	5.02%	6.03%	3.01%	3.40%
Utilities and transp.	3.31%	7.04% *	9.40%	6.71%	6.72%	2.77%	5.17%	2.89%
Wholesale trade	2.46%	4.77%	4.99%	4.07%	4.16%	2.72%	3.29%	2.19%
Fin. svs. and real estate	1.93%	4.85%	5.93%	4.00%	2.76%	2.39%	3.68%	1.79%
Retail trade	1.65%	3.96%	6.52%	3.62%	3.04%	1.37%	2.99%	1.27%
Professional services	1.29%	2.32%	3.01%	2.27%	2.18%	1.05%	1.76%	1.03%
Other services	1.47%	3.06%	3.37%	2.68%	2.34%	0.78%	2.12%	1.10%
Ownership								
For profit, incorporated	0.76%	1.67%	1.84%	1.44%	1.39%	0.62%	1.16%	0.60%
For profit, unincorporated	1.69%	2.88%	4.47%	2.98%	2.52%	3.27%	2.26%	2.06%
Nonprofit	1.83%	4.65%	4.07%	3.17%	2.59%	2.13%	3.04%	1.72%
Age of firm								
Less than 5 years	2.53%	3.23%	5.44%	4.13%	5.12%	9.72%	2.73%	3.73%
5-9 years	2.65%	3.85%	5.56%	3.79%	4.07%	3.48%	3.04%	3.17%
10-19 years	1.61%	2.55%	3.14%	2.58%	2.71%	3.61%	1.87%	1.98%
20 or more years	0.71%	2.16%	1.99%	1.58%	1.27%	0.73%	1.35%	0.62%
Multi/single status								
2 or more locations	0.61%	14.67% *	5.86%	2.24%	1.21%	0.71%	3.10%	0.61%
1 location only	0.94%	1.38%	1.66%	1.39%	1.99%	4.02%	1.01%	1.59%
Percent full-time employees								
Less than 25%	2.61%	6.54% *	6.50%	4.36%	4.82%	1.51%	4.27%	1.95%
25-49 %	2.27%	6.45% *	5.83%	4.76%	3.60%	2.44%	3.92%	2.00%
50-74 %	1.86%	3.34%	4.44%	3.69%	2.99%	1.45%	2.53%	1.43%
75% or more	0.77%	1.60%	1.88%	1.38%	1.30%	0.90%	1.13%	0.71%
Union presence								
No union employees	0.68%	1.40%	1.65%	1.24%	1.13%	0.87%	0.99%	0.65%
Has union employees	1.74%	7.88% *	6.87% *	5.48%	4.57%	0.80%	5.38%	0.97%
Percent low-wage employees								
50% or more low-wage	1.44%	4.43%	3.85%	2.89%	2.31%	0.96%	2.86%	1.06%
Less than 50% low-wage	0.72%	1.45%	1.73%	1.34%	1.24%	0.88%	1.03%	0.69%
Percent women employees								
Less than 25%	1.23%	2.16%	2.48%	2.17%	2.36%	1.56%	1.52%	1.31%
25-49 %	1.45%	3.56%	3.67%	2.73%	2.21%	1.18%	2.39%	1.05%
50-74 %	1.31%	2.83%	3.85%	2.44%	2.00%	1.35%	2.11%	1.10%
75% or more	1.33%	2.97%	3.45%	2.47%	2.21%	1.26%	2.09%	1.16%
Percent age 50 or older employees								
Less than 25%	0.95%	2.18%	2.35%	1.73%	1.59%	0.88%	1.46%	0.81%
25-49 %	1.07%	3.35%	2.82%	2.13%	1.83%	1.22%	1.97%	0.98%
50-74 %	1.84%	2.91%	4.35%	3.19%	3.04%	2.12%	2.30%	1.74%
75% or more	2.38%	2.90%	5.69%	6.23%	6.56%	3.71%	2.56%	3.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	12.9%	92.3%	31.8%	73.9%
Firm size				
Less than 50 employees	17.3%	87.2%	36.0%	59.3%
50+ employees	9.0%	97.0%	28.1%	87.1%
Less than 10 employees	19.1%	84.8%	34.7%	55.9%
10-24 employees	14.6%	90.5%	38.6%	62.8%
25-99 employees	12.9%	92.6%	37.6%	68.5%
100-999 employees	11.5%	94.8%	33.2%	77.4%
1000+ employees	7.4%	98.5%	24.1%	94.4%
Industry group **				
Agric., fish., forest.	25.6%	76.5%	22.8%	56.2%
Mining and manufacturing	17.0%	88.2%	30.8%	66.1%
Construction	16.4%	87.8%	38.8%	57.2%
Utilities and transp.	5.6% *	96.1%	28.8%	76.3%
Wholesale trade	12.6%	90.6%	29.0%	71.2%
Fin. svs. and real estate	7.1%	95.7%	25.8%	83.9%
Retail trade	10.8%	94.6%	28.0%	79.9%
Professional services	16.0%	91.6%	34.4%	72.3%
Other services	13.3%	92.1%	35.6%	72.1%
Ownership				
For profit, incorporated	12.7%	92.7%	31.5%	75.0%
For profit, unincorporated	12.9%	91.0%	31.2%	72.3%
Nonprofit	14.4%	92.2%	35.3%	69.1%
Age of firm				
Less than 5 years	13.3%	90.4%	37.0%	63.0%
5-9 years	18.2%	88.9%	35.6%	64.8%
10-19 years	17.3%	88.0%	34.7%	63.1%
20 or more years	11.2%	94.0%	30.1%	78.8%
Multi/single status				
2 or more locations	8.9%	96.9%	27.0%	87.5%
1 location only	17.2%	87.5%	36.9%	59.5%
Percent full-time employees				
Less than 25%	13.1%	92.9%	37.7%	72.3%
25-49 %	13.5%	92.5%	35.5%	73.5%
50-74 %	11.8%	92.3%	30.0%	72.1%
75% or more	13.1%	92.3%	31.4%	74.4%
Union presence				
No union employees	13.2%	91.9%	32.4%	72.2%
Has union employees	10.4%	96.4%	27.1%	88.7%
Percent low wage employees **				
50% or more low-wage	12.5%	93.0%	29.8%	77.6%
Less than 50% low-wage	13.0%	92.2%	32.3%	73.1%
Percent women employees				
Less than 25%	14.6%	89.2%	32.8%	65.8%
25-49 %	11.3%	94.6%	32.3%	79.5%
50-74 %	12.2%	93.5%	30.9%	77.5%
75% or more	13.3%	92.6%	31.5%	73.8%
Percent age 50 or older employees				
Less than 25%	14.1%	91.6%	33.2%	72.5%
25-49 %	10.1%	95.4%	29.0%	81.7%
50-74 %	13.3%	90.9%	34.6%	68.2%
75% or more	16.6%	86.9%	30.0%	61.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider
United States	0.47%	0.38%	0.62%	0.60%
Firm size				
Less than 50 employees	0.86%	0.77%	1.09%	1.12%
50+ employees	0.42%	0.20%	0.66%	0.42%
Less than 10 employees	1.30%	1.18%	1.61%	1.68%
10-24 employees	1.16%	0.95%	1.65%	1.65%
25-99 employees	0.79%	0.60%	1.16%	1.12%
100-999 employees	0.71%	0.47%	1.12%	1.02%
1000+ employees	0.57%	0.19%	0.88%	0.40%
Industry group **				
Agric., fish., forest.	7.11%	7.12%	5.56%	7.50%
Mining and manufacturing	2.14%	1.99%	2.28%	2.52%
Construction	2.03%	1.87%	2.86%	2.89%
Utilities and transp.	1.72% *	1.67%	3.16%	3.28%
Wholesale trade	1.69%	1.58%	2.32%	2.43%
Fin. svs. and real estate	0.95%	0.86%	1.59%	1.42%
Retail trade	1.01%	0.67%	1.53%	1.32%
Professional services	1.03%	0.81%	1.24%	1.24%
Other services	1.02%	0.84%	1.41%	1.38%
Ownership				
For profit, incorporated	0.54%	0.44%	0.74%	0.71%
For profit, unincorporated	1.20%	1.09%	1.54%	1.60%
Nonprofit	1.39%	1.04%	1.71%	1.73%
Age of firm				
Less than 5 years	2.00%	1.88%	2.90%	2.96%
5-9 years	2.20%	1.85%	2.61%	2.69%
10-19 years	1.37%	1.22%	1.69%	1.74%
20 or more years	0.49%	0.37%	0.69%	0.63%
Multi/single status				
2 or more locations	0.44%	0.21%	0.68%	0.45%
1 location only	0.83%	0.75%	1.05%	1.09%
Percent full-time employees				
Less than 25%	1.66%	1.29%	2.52%	2.43%
25-49 %	1.65%	1.31%	2.28%	2.19%
50-74 %	1.23%	1.09%	1.71%	1.76%
75% or more	0.56%	0.46%	0.73%	0.71%
Union presence				
No union employees	0.50%	0.42%	0.66%	0.66%
Has union employees	1.36%	0.85%	1.81%	1.23%
Percent low wage employees **				
50% or more low-wage	0.97%	0.78%	1.36%	1.28%
Less than 50% low-wage	0.53%	0.44%	0.70%	0.69%
Percent women employees				
Less than 25%	0.96%	0.87%	1.24%	1.29%
25-49 %	1.01%	0.75%	1.39%	1.26%
50-74 %	0.85%	0.67%	1.18%	1.12%
75% or more	0.94%	0.76%	1.24%	1.22%
Percent age 50 or older employees				
Less than 25%	0.70%	0.59%	0.90%	0.89%
25-49 %	0.69%	0.44%	0.99%	0.85%
50-74 %	1.33%	1.13%	1.88%	1.89%
75% or more	2.25%	2.14%	2.83%	3.05%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.8%	50.5%	77.7%	86.7%	91.5%	83.6%	62.4%	86.0%
Industry group **								
Agric., fish., forest.	67.5%	52.3%	--	84.1%	92.1%	95.7%	62.1%	89.1%
Mining and manufacturing	79.3%	51.9%	92.3%	93.6%	93.9%	72.4%	74.3%	85.6%
Construction	77.0%	62.6%	88.5%	91.0%	92.0%	90.6%	74.3%	90.2%
Utilities and transp.	70.5%	55.8%	63.7%	87.8%	91.5%	66.8%	62.2%	75.3%
Wholesale trade	74.3%	53.4%	79.4%	91.4%	89.8%	75.3%	67.3%	82.1%
Fin. svcs. and real estate	78.7%	54.3%	74.9%	85.9%	89.8%	86.5%	61.7%	87.1%
Retail trade	85.0%	60.5%	90.3%	91.6%	97.8%	87.4%	73.5%	89.6%
Professional services	66.3%	43.7%	71.7%	81.5%	87.3%	76.8%	54.7%	80.2%
Other services	75.2%	48.2%	71.1%	84.0%	93.9%	90.2%	58.9%	90.9%
Ownership								
For profit, incorporated	75.8%	50.7%	80.0%	88.6%	92.0%	83.3%	63.8%	85.7%
For profit, unincorporated	75.6%	56.1%	81.4%	90.4%	94.2%	84.7%	65.6%	88.6%
Nonprofit	67.2%	36.0%	53.4%	69.9%	88.0%	84.6%	45.4%	84.6%
Age of firm								
Less than 5 years	58.1%	44.1%	80.3%	84.6%	92.2%	98.2%	53.5%	88.7%
5-9 years	64.4%	46.3%	76.2%	93.5%	94.3%	93.9%	57.9%	93.7%
10-19 years	70.4%	53.3%	77.8%	87.5%	90.3%	92.8%	63.9%	90.2%
20 or more years	79.1%	53.4%	77.4%	85.5%	91.5%	83.1%	65.8%	85.4%
Multi/single status								
2 or more locations	85.7%	54.5%	84.6%	86.2%	91.9%	83.6%	82.6%	85.9%
1 location only	63.3%	50.5%	76.9%	86.9%	88.4%	84.8%	60.8%	87.7%
Percent full-time employees								
Less than 25%	74.5%	39.8%	63.0%	79.2%	93.9%	88.5%	51.3%	89.4%
25-49 %	80.9%	45.7%	70.3%	84.0%	96.6%	90.1%	60.2%	91.4%
50-74 %	78.0%	55.7%	74.5%	87.8%	92.7%	90.9%	62.9%	91.5%
75% or more	73.6%	50.4%	79.8%	87.3%	90.4%	80.7%	63.1%	83.9%
Union presence								
No union employees	74.9%	50.4%	77.8%	86.8%	91.8%	86.3%	62.4%	88.0%
Has union employees	74.0%	53.5%	75.6%	83.1%	86.4%	74.8%	62.6%	76.1%
Percent low-wage employees								
50% or more low-wage	81.8%	40.9%	76.1%	86.6%	96.0%	91.2%	56.8%	92.4%
Less than 50% low-wage	73.3%	51.7%	77.9%	86.7%	89.9%	81.2%	63.1%	84.0%
Percent women employees								
Less than 25%	71.2%	49.3%	81.2%	90.5%	90.8%	78.5%	63.5%	84.8%
25-49 %	75.3%	62.8%	73.9%	89.2%	89.4%	74.3%	70.0%	78.9%
50-74 %	75.1%	41.9%	77.5%	82.3%	93.1%	87.1%	54.9%	88.0%
75% or more	78.0%	54.1%	75.6%	83.5%	91.9%	90.7%	63.2%	90.6%
Percent age 50 or older employees								
Less than 25%	78.3%	54.0%	79.4%	87.1%	92.9%	87.9%	66.3%	89.2%
25-49 %	79.2%	64.2%	73.6%	86.7%	91.2%	80.2%	71.3%	83.1%
50-74 %	68.1%	49.9%	76.4%	84.3%	85.8%	79.4%	58.8%	82.4%
75% or more	47.8%	30.2%	84.2%	89.4%	93.9%	83.9%	38.9%	89.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	1.67%	1.42%	0.80%	0.63%	0.79%	1.15%	0.54%
Industry group **								
Agric., fish., forest.	7.24%	11.07%	--	10.08%	4.61%	4.01%	8.80%	6.12%
Mining and manufacturing	2.43%	7.43%	2.34%	2.19%	1.48%	3.46%	3.97%	1.71%
Construction	2.92%	5.27%	3.21%	1.96%	2.39%	3.42%	3.43%	1.99%
Utilities and transp.	3.34%	10.56%	10.55%	3.82%	3.17%	4.05%	6.99%	3.00%
Wholesale trade	2.50%	6.77%	4.33%	2.04%	3.04%	2.85%	4.21%	1.88%
Fin. svcs. and real estate	1.73%	5.39%	5.29%	2.85%	1.86%	1.61%	4.10%	1.22%
Retail trade	1.41%	5.63%	3.32%	2.16%	0.72%	1.64%	3.46%	1.28%
Professional services	1.35%	2.78%	2.86%	1.77%	1.43%	1.93%	2.06%	1.28%
Other services	1.44%	3.70%	3.32%	1.77%	0.98%	1.40%	2.50%	0.91%
Ownership								
For profit, incorporated	0.77%	2.06%	1.67%	0.93%	0.79%	0.89%	1.40%	0.65%
For profit, unincorporated	1.67%	3.53%	3.08%	1.62%	1.27%	2.30%	2.58%	1.40%
Nonprofit	1.84%	5.03%	4.61%	2.86%	1.59%	2.34%	3.31%	1.30%
Age of firm								
Less than 5 years	3.06%	4.12%	4.10%	3.27%	2.46%	1.05%	3.40%	2.61%
5-9 years	2.90%	4.36%	4.61%	1.64%	2.15%	3.69%	3.35%	1.53%
10-19 years	1.82%	3.30%	2.96%	1.72%	1.83%	1.85%	2.28%	1.23%
20 or more years	0.68%	2.54%	1.87%	1.06%	0.72%	0.82%	1.57%	0.60%
Multi/single status								
2 or more locations	0.57%	14.54%	3.39%	1.46%	0.70%	0.79%	2.46%	0.58%
1 location only	1.11%	1.69%	1.53%	0.93%	1.26%	3.80%	1.21%	1.06%
Percent full-time employees								
Less than 25%	2.43%	8.04%	6.95%	3.95%	2.00%	2.34%	5.06%	1.72%
25-49 %	2.09%	7.94%	5.59%	2.93%	1.04%	2.34%	4.61%	1.52%
50-74 %	1.70%	4.14%	4.20%	2.18%	1.57%	1.96%	3.00%	1.35%
75% or more	0.78%	1.94%	1.60%	0.93%	0.80%	0.99%	1.34%	0.67%
Union presence								
No union employees	0.69%	1.70%	1.44%	0.81%	0.64%	0.79%	1.16%	0.52%
Has union employees	2.01%	9.50%	8.91%	4.63%	3.02%	2.12%	6.97%	1.89%
Percent low-wage employees								
50% or more low-wage	1.43%	4.97%	4.59%	1.97%	0.76%	1.17%	3.52%	0.79%
Less than 50% low-wage	0.73%	1.77%	1.50%	0.88%	0.81%	0.97%	1.21%	0.66%
Percent women employees								
Less than 25%	1.36%	2.76%	2.26%	1.23%	1.32%	1.90%	1.93%	1.09%
25-49 %	1.36%	4.12%	3.26%	1.62%	1.77%	1.96%	2.60%	1.44%
50-74 %	1.25%	3.39%	3.53%	1.84%	0.91%	1.16%	2.50%	0.87%
75% or more	1.28%	3.46%	2.77%	1.82%	1.18%	1.35%	2.34%	0.89%
Percent age 50 or older employees								
Less than 25%	0.91%	2.51%	1.92%	1.15%	0.80%	1.08%	1.62%	0.71%
25-49 %	0.95%	3.73%	2.69%	1.39%	1.06%	1.25%	2.09%	0.93%
50-74 %	1.97%	3.82%	4.31%	2.24%	2.46%	2.75%	2.88%	1.71%
75% or more	3.01%	3.55%	4.60%	3.20%	2.27%	4.87%	3.31%	2.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2018

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	11.1%	8.7%
Firm size		
Less than 50 employees	2.1%	2.5%
50+ employees	19.2%	14.2%
Less than 10 employees	2.3%	3.1%
10-24 employees	1.6%	1.5%
25-99 employees	2.3%	2.4%
100-999 employees	6.8%	6.0%
1000+ employees	27.4%	19.7%
Industry group **		
Agric., fish., forest.	4.0% *	3.2% *
Mining and manufacturing	9.3%	7.9%
Construction	3.7% *	2.5%
Utilities and transp.	25.6%	19.7%
Wholesale trade	12.2%	7.6%
Fin. svs. and real estate	18.5%	15.3%
Retail trade	14.1%	11.2%
Professional services	10.6%	7.3%
Other services	4.6%	4.7%
Ownership		
For profit, incorporated	12.4%	9.7%
For profit, unincorporated	6.0%	4.9%
Nonprofit	10.9%	7.9%
Age of firm		
Less than 5 years	1.3% *	1.5% *
5-9 years	1.6%	2.5% *
10-19 years	2.4%	3.3%
20 or more years	15.5%	11.5%
Multi/single status		
2 or more locations	19.6%	14.5%
1 location only	2.1%	2.6%
Percent full-time employees		
Less than 25%	6.5%	5.5%
25-49 %	5.5%	4.4%
50-74 %	7.7%	6.6%
75% or more	12.7%	9.8%
Union presence		
No union employees	7.7%	6.3%
Has union employees	39.6%	28.9%
Percent low wage employees **		
50% or more low-wage	7.3%	6.3%
Less than 50% low-wage	12.0%	9.2%
Percent women employees		
Less than 25%	8.0%	6.1%
25-49 %	17.0%	12.0%
50-74 %	12.2%	10.0%
75% or more	8.4%	7.2%
Percent age 50 or older employees		
Less than 25%	7.2%	6.4%
25-49 %	19.5%	13.9%
50-74 %	9.6%	7.2%
75% or more	2.9%	3.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Insurance to retirees under 65	Insurance to retirees 65 and over
United States	0.39%	0.37%
Firm size		
Less than 50 employees	0.31%	0.36%
50+ employees	0.66%	0.61%
Less than 10 employees	0.47%	0.56%
10-24 employees	0.38%	0.40%
25-99 employees	0.37%	0.38%
100-999 employees	0.62%	0.62%
1000+ employees	1.00%	0.92%
Industry group **		
Agric., fish., forest.	2.25% *	1.80% *
Mining and manufacturing	0.97%	1.00%
Construction	1.22% *	0.63%
Utilities and transp.	2.49%	2.35%
Wholesale trade	1.47%	1.34%
Fin. svs. and real estate	1.41%	1.35%
Retail trade	1.16%	1.07%
Professional services	0.77%	0.72%
Other services	0.64%	0.63%
Ownership		
For profit, incorporated	0.50%	0.47%
For profit, unincorporated	0.67%	0.73%
Nonprofit	1.09%	0.98%
Age of firm		
Less than 5 years	0.57% *	0.68% *
5-9 years	0.47%	0.76% *
10-19 years	0.47%	0.64%
20 or more years	0.55%	0.51%
Multi/single status		
2 or more locations	0.68%	0.63%
1 location only	0.30%	0.35%
Percent full-time employees		
Less than 25%	1.22%	0.98%
25-49 %	0.91%	0.84%
50-74 %	0.97%	0.89%
75% or more	0.49%	0.47%
Union presence		
No union employees	0.35%	0.34%
Has union employees	2.06%	1.95%
Percent low wage employees **		
50% or more low-wage	0.72%	0.68%
Less than 50% low-wage	0.46%	0.43%
Percent women employees		
Less than 25%	0.60%	0.52%
25-49 %	1.08%	0.98%
50-74 %	0.84%	0.80%
75% or more	0.69%	0.70%
Percent age 50 or older employees		
Less than 25%	0.50%	0.49%
25-49 %	0.88%	0.82%
50-74 %	1.02%	0.84%
75% or more	0.69%	1.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.7%	30.0%	31.6%	28.0%	20.7%	15.0%	30.2%	17.9%
Industry group **								
Agric., fish., forest.	34.4%	41.6%	--	26.6% *	7.3% *	7.8% *	40.1%	11.5% *
Mining and manufacturing	21.0%	20.6%	32.7%	24.7%	10.5%	13.5%	26.1%	14.4%
Construction	29.7%	30.7%	30.5%	27.7%	32.1%	20.3%	30.4%	26.3%
Utilities and transp.	17.5%	16.4% *	49.4%	24.8%	15.2%	9.0%	27.3%	11.7%
Wholesale trade	21.6%	27.8%	25.3%	27.2%	22.0%	8.6%	27.6%	14.8%
Fin. svcs. and real estate	20.9%	33.1%	27.6%	30.4%	19.6%	12.3%	31.2%	15.8%
Retail trade	21.7%	32.8%	20.7%	28.8%	21.4%	17.3%	30.0%	18.3%
Professional services	23.5%	27.8%	36.5%	26.8%	19.5%	12.1%	29.6%	16.2%
Other services	27.7%	33.3%	30.8%	29.7%	24.9%	21.2%	31.8%	23.7%
Ownership								
For profit, incorporated	22.7%	28.8%	31.7%	28.6%	19.9%	14.3%	29.5%	17.0%
For profit, unincorporated	26.7%	31.7%	30.4%	24.0%	24.5%	19.5%	30.8%	21.3%
Nonprofit	25.9%	35.3%	32.7%	30.4%	20.4%	14.2%	33.9%	19.5%
Age of firm								
Less than 5 years	31.5%	31.6%	32.9%	34.2%	25.2%	18.3% *	31.8%	28.9%
5-9 years	32.7%	36.3%	33.1%	26.3%	23.8%	21.3%	34.5%	24.6%
10-19 years	25.8%	23.4%	29.0%	29.7%	30.2%	15.4%	25.9%	25.3%
20 or more years	21.3%	31.2%	32.3%	27.0%	18.8%	14.9%	30.7%	16.9%
Multi/single status								
2 or more locations	17.7%	33.6% *	28.2%	26.7%	20.1%	15.0%	28.5%	16.9%
1 location only	30.1%	30.0%	32.0%	28.8%	25.5%	21.1%	30.3%	28.3%
Percent full-time employees								
Less than 25%	27.0%	31.1%	30.6%	35.8%	23.6%	22.5%	31.5%	24.1%
25-49 %	28.8%	42.2%	32.3%	26.8%	21.3%	26.3%	36.1%	25.0%
50-74 %	25.0%	28.9%	36.8%	28.4%	26.2%	16.3%	30.1%	20.4%
75% or more	22.7%	29.6%	30.8%	27.5%	19.3%	12.5%	29.7%	15.9%
Union presence								
No union employees	25.2%	30.4%	32.1%	28.3%	20.9%	17.1%	30.6%	19.6%
Has union employees	11.1%	21.0% *	16.2% *	21.4%	17.9%	8.1%	19.5%	9.6%
Percent low-wage employees								
50% or more low-wage	26.0%	32.3%	25.1%	31.3%	24.1%	23.2%	30.0%	24.3%
Less than 50% low-wage	23.2%	29.8%	32.3%	27.3%	19.5%	12.4%	30.2%	15.9%
Percent women employees								
Less than 25%	26.4%	31.3%	34.9%	25.2%	18.5%	14.4%	31.4%	17.6%
25-49 %	25.5%	28.2%	33.5%	30.6%	23.3%	21.0%	30.8%	22.0%
50-74 %	21.2%	29.7%	23.7%	32.0%	22.6%	13.0%	28.5%	16.6%
75% or more	22.4%	29.7%	31.9%	26.0%	19.2%	12.3%	29.5%	16.4%
Percent age 50 or older employees								
Less than 25%	26.4%	32.7%	30.4%	31.3%	22.5%	18.9%	31.9%	21.4%
25-49 %	18.4%	25.3%	34.5%	24.4%	18.5%	11.1%	28.1%	13.7%
50-74 %	27.1%	33.0%	28.7%	26.9%	21.0%	17.9%	31.2%	20.7%
75% or more	23.3%	25.0%	35.5%	16.1%	15.3%	4.7% *	25.9%	10.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 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%	1.54%	1.53%	1.08%	1.01%	0.74%	1.03%	0.57%
Industry group **								
Agric., fish., forest.	6.86%	10.58%	--	10.59% *	4.50% *	4.85% *	8.53%	4.46% *
Mining and manufacturing	1.80%	4.97%	4.71%	3.00%	1.87%	2.88%	2.98%	1.69%
Construction	2.61%	4.75%	4.52%	3.45%	5.89%	5.25%	3.08%	3.21%
Utilities and transp.	2.33%	7.05% *	10.02%	6.14%	4.34%	1.88%	5.40%	1.87%
Wholesale trade	1.98%	5.50%	4.76%	3.51%	4.13%	1.69%	3.40%	1.80%
Fin. svcs. and real estate	1.60%	5.15%	5.62%	3.84%	2.58%	1.53%	3.86%	1.31%
Retail trade	1.41%	5.23%	4.07%	3.27%	3.11%	1.75%	3.20%	1.48%
Professional services	1.12%	2.57%	2.90%	2.02%	1.78%	1.35%	1.84%	1.03%
Other services	1.34%	3.52%	3.33%	2.38%	2.21%	1.92%	2.32%	1.36%
Ownership								
For profit, incorporated	0.67%	1.84%	1.79%	1.32%	1.28%	0.83%	1.22%	0.67%
For profit, unincorporated	1.49%	3.24%	3.82%	2.39%	2.50%	2.20%	2.33%	1.53%
Nonprofit	1.78%	5.25%	4.33%	2.95%	2.21%	2.23%	3.39%	1.49%
Age of firm								
Less than 5 years	2.73%	3.90%	4.87%	4.22%	4.74%	10.45% *	3.09%	3.72%
5-9 years	2.70%	4.39%	4.90%	3.30%	4.67%	6.03%	3.20%	3.13%
10-19 years	1.45%	2.57%	2.88%	2.37%	3.14%	3.22%	1.81%	1.93%
20 or more years	0.63%	2.34%	2.11%	1.37%	1.12%	0.76%	1.43%	0.61%
Multi/single status								
2 or more locations	0.59%	12.44% *	4.67%	1.97%	1.12%	0.74%	2.67%	0.60%
1 location only	1.00%	1.55%	1.62%	1.26%	1.93%	4.51%	1.09%	1.49%
Percent full-time employees								
Less than 25%	2.30%	7.25%	6.46%	4.77%	4.15%	2.88%	4.66%	2.27%
25-49 %	2.26%	8.28%	5.72%	3.81%	3.22%	3.44%	4.65%	2.36%
50-74 %	1.55%	3.58%	4.60%	3.27%	3.10%	2.17%	2.66%	1.71%
75% or more	0.67%	1.77%	1.75%	1.24%	1.17%	0.79%	1.19%	0.62%
Union presence								
No union employees	0.63%	1.57%	1.56%	1.11%	1.05%	0.90%	1.05%	0.64%
Has union employees	1.21%	7.80% *	5.86% *	4.73%	3.50%	1.02%	5.24%	0.99%
Percent low-wage employees								
50% or more low-wage	1.32%	5.01%	4.11%	2.68%	2.01%	1.80%	3.19%	1.31%
Less than 50% low-wage	0.64%	1.61%	1.63%	1.18%	1.17%	0.78%	1.09%	0.61%
Percent women employees								
Less than 25%	1.15%	2.53%	2.55%	1.78%	1.92%	1.61%	1.68%	1.13%
25-49 %	1.29%	3.73%	3.53%	2.49%	2.57%	1.87%	2.42%	1.44%
50-74 %	1.06%	3.20%	3.09%	2.35%	1.89%	1.10%	2.25%	0.94%
75% or more	1.14%	3.16%	3.11%	2.17%	1.85%	1.33%	2.12%	1.04%
Percent age 50 or older employees								
Less than 25%	0.86%	2.33%	2.14%	1.59%	1.46%	1.29%	1.49%	0.92%
25-49 %	0.82%	3.28%	2.89%	1.77%	1.70%	0.87%	1.92%	0.75%
50-74 %	1.80%	3.65%	3.71%	2.94%	2.91%	2.93%	2.68%	1.92%
75% or more	2.56%	3.49%	6.71%	4.29%	4.14%	1.63% *	3.06%	2.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	129,955,063	14,367,461	11,214,267	17,950,703	24,192,765	62,229,866	34,158,933	95,796,130
Industry group **								
Agric., fish., forest.	1,630,377	336,212	131,523	203,805	532,290 *	426,547 *	543,601	1,086,777
Mining and manufacturing	12,538,911	491,077	813,442	1,822,001	3,198,178	6,214,212	2,092,906	10,446,005
Construction	6,717,544	1,519,215	1,104,433	1,674,828	1,421,652	997,415	3,459,784	3,257,760
Utilities and transp.	5,878,337	356,245	367,664	580,756	901,283	3,672,390	982,783	4,895,554
Wholesale trade	6,160,562	682,041	611,877	1,031,149	1,257,833	2,577,662	1,757,496	4,403,066
Fin. svcs. and real estate	12,242,319	1,232,760	443,157	750,138	2,175,010	7,641,254	2,005,151	10,237,167
Retail trade	16,143,440	1,807,134	1,125,122	1,594,152	1,725,266	9,891,766	3,802,998	12,340,442
Professional services	34,873,749	3,515,455	2,621,461	4,149,703	7,090,274	17,496,856	7,970,577	26,903,172
Other services	33,769,823	4,427,321	3,995,588	6,144,171	5,890,979	13,311,764	11,543,637	22,226,186
Ownership								
For profit, incorporated	88,716,250	9,264,850	7,693,328	12,382,341	14,595,160	44,780,571	23,057,626	65,658,624
For profit, unincorporated	21,347,641	3,978,909	2,594,721	3,616,436	4,158,346	6,999,228	8,292,288	13,055,353
Nonprofit	19,891,172	1,123,702	926,218	1,951,926	5,439,259	10,450,066	2,809,019	17,082,153
Age of firm								
Less than 5 years	8,589,248	3,220,935	1,853,262	1,784,437	1,378,967	351,646	6,057,588	2,531,660
5-9 years	9,269,843	2,515,126	1,857,918	2,343,580	1,878,143	675,076	5,599,874	3,669,969
10-19 years	17,304,334	3,891,876	2,927,655	4,262,986	3,987,110	2,234,706	9,027,883	8,276,451
20 or more years	94,791,638	4,739,523	4,575,432	9,559,699	16,948,546	58,968,438	13,473,589	81,318,050
Multi/single status								
2 or more locations	78,053,575	116,244	517,612	3,134,387	14,002,890	60,282,440	1,619,621	76,433,953
1 location only	51,901,488	14,251,217	10,696,655	14,816,316	10,189,875	1,947,425	32,539,312	19,362,176
Percent full-time employees								
Less than 25%	11,718,684	2,458,313	1,906,107	1,975,607	1,582,353	3,796,305	5,523,705	6,194,979
25-49 %	11,156,683	1,181,100	1,222,633	2,376,297	2,288,815	4,087,838	3,513,855	7,642,828
50-74 %	17,350,610	2,509,825	1,506,963	2,197,093	3,105,116	8,031,612	5,106,802	12,243,808
75% or more	89,729,086	8,218,222	6,578,564	11,401,707	17,216,481	46,314,111	20,014,572	69,714,514
Union presence								
No union employees	107,229,604	14,015,375	10,928,598	17,095,592	21,750,793	43,439,246	33,224,722	74,004,882
Has union employees	22,725,458	352,086	285,670	855,111	2,441,973	18,790,620	934,211	21,791,248
Percent low-wage employees								
50% or more low-wage	28,470,045	3,384,237	3,084,999	4,566,903	5,514,932	11,918,975	8,771,594	19,698,452
Less than 50% low-wage	101,485,017	10,983,224	8,129,269	13,383,800	18,677,834	50,310,891	25,387,339	76,097,678
Percent women employees								
Less than 25%	30,466,105	5,036,778	3,630,637	5,792,675	6,292,704	9,713,311	11,595,376	18,870,729
25-49 %	30,490,049	2,306,664	2,044,200	3,402,798	5,333,533	17,402,854	5,872,063	24,617,985
50-74 %	39,213,522	3,263,555	2,599,959	4,897,123	6,995,498	21,457,387	8,149,178	31,064,345
75% or more	29,785,387	3,760,464	2,939,471	3,858,108	5,571,030	13,656,314	8,542,316	21,243,071
Percent age 50 or older employees								
Less than 25%	54,590,674	6,709,236	6,661,439	10,084,539	11,004,872	20,130,587	18,495,966	36,094,707
25-49 %	57,170,542	2,935,104	2,697,684	5,406,762	10,190,989	35,940,003	7,944,632	49,225,910
50-74 %	13,923,521	2,568,368	1,332,849	2,038,154	2,654,471	5,329,679	4,808,846	9,114,675
75% or more	4,270,326	2,154,753	522,295	421,248	342,433	829,598	2,909,489	1,360,837

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,096,341	155,650	215,663	291,685	479,546	988,638	261,242	1,091,559
Industry group **								
Agric., fish., forest.	258,661	40,925	27,643	54,363	190,164*	160,182*	53,737	253,019
Mining and manufacturing	405,927	39,739	68,350	133,808	217,705	308,616	104,878	392,849
Construction	280,507	79,044	83,056	129,417	162,690	151,269	133,658	247,553
Utilities and transp.	376,720	37,504	50,511	77,251	125,062	341,398	76,159	369,031
Wholesale trade	308,903	52,646	58,247	89,392	123,925	257,327	92,180	295,150
Fin. svcs. and real estate	498,425	69,456	55,224	76,661	223,562	430,921	101,825	487,993
Retail trade	708,801	84,312	81,088	114,855	139,545	676,051	136,854	695,731
Professional services	667,362	106,201	112,162	177,475	314,085	551,719	178,623	645,352
Other services	734,910	132,053	166,661	231,238	327,758	589,663	242,936	698,426
Ownership								
For profit, incorporated	1,103,548	155,880	185,444	281,094	423,877	983,677	264,220	1,084,269
For profit, unincorporated	512,122	117,381	138,771	177,673	250,892	374,488	203,871	472,535
Nonprofit	602,472	64,247	70,257	128,369	339,286	478,068	113,770	592,193
Age of firm								
Less than 5 years	268,950	106,379	121,873	123,518	162,483	79,603	179,026	202,376
5-9 years	323,864	97,360	109,380	149,802	228,423	103,321	170,692	277,217
10-19 years	438,612	121,603	125,953	183,787	263,964	250,335	202,372	393,645
20 or more years	1,104,825	125,656	149,608	264,975	436,846	997,913	227,385	1,087,923
Multi/single status								
2 or more locations	1,055,293	20,943	45,879	150,941	384,425	995,850	81,779	1,052,673
1 location only	575,427	155,593	216,879	277,517	415,357	249,914	269,641	549,181
Percent full-time employees								
Less than 25%	362,132	95,625	109,339	123,004	154,080	269,690	164,315	323,741
25-49 %	427,984	73,197	87,736	157,664	210,244	321,581	139,792	405,699
50-74 %	552,847	101,663	87,566	138,052	229,166	467,659	155,303	531,251
75% or more	1,074,033	146,728	186,592	270,529	461,568	939,414	263,177	1,052,863
Union presence								
No union employees	1,019,144	154,087	214,070	284,174	481,199	879,700	261,299	1,011,221
Has union employees	790,164	48,878	46,414	116,858	225,945	748,608	83,185	785,950
Percent low-wage employees								
50% or more low-wage	663,727	108,659	137,276	188,918	328,599	524,166	203,074	635,091
Less than 50% low-wage	1,068,738	158,482	195,202	284,847	438,054	950,405	268,660	1,049,889
Percent women employees								
Less than 25%	695,885	127,462	145,684	224,484	324,290	549,142	226,754	662,260
25-49 %	793,469	108,984	109,470	167,609	316,258	699,098	177,588	775,016
50-74 %	811,506	110,091	133,865	211,803	334,319	695,717	204,398	787,984
75% or more	659,655	105,622	124,416	165,075	284,706	556,252	182,951	635,768
Percent age 50 or older employees								
Less than 25%	836,461	152,941	193,694	261,507	374,292	681,385	272,616	802,818
25-49 %	1,023,245	110,778	116,777	219,068	425,231	909,822	195,772	1,006,719
50-74 %	413,091	92,803	88,614	131,379	189,727	320,098	145,308	387,627
75% or more	186,602	73,302	56,362	56,809	52,099	143,126	96,998	159,539

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	129,955,063	11.1%	8.6%	13.8%	18.6%	47.9%	26.3%	73.7%
Industry group **								
Agric., fish., forest.	1,630,377	20.6%	8.1%	12.5%	32.6%	26.2% *	33.3%	66.7%
Mining and manufacturing	12,538,911	3.9%	6.5%	14.5%	25.5%	49.6%	16.7%	83.3%
Construction	6,717,544	22.6%	16.4%	24.9%	21.2%	14.8%	51.5%	48.5%
Utilities and transp.	5,878,337	6.1%	6.3%	9.9%	15.3%	62.5%	16.7%	83.3%
Wholesale trade	6,160,562	11.1%	9.9%	16.7%	20.4%	41.8%	28.5%	71.5%
Fin. svcs. and real estate	12,242,319	10.1%	3.6%	6.1%	17.8%	62.4%	16.4%	83.6%
Retail trade	16,143,440	11.2%	7.0%	9.9%	10.7%	61.3%	23.6%	76.4%
Professional services	34,873,749	10.1%	7.5%	11.9%	20.3%	50.2%	22.9%	77.1%
Other services	33,769,823	13.1%	11.8%	18.2%	17.4%	39.4%	34.2%	65.8%
Ownership								
For profit, incorporated	88,716,250	10.4%	8.7%	14.0%	16.5%	50.5%	26.0%	74.0%
For profit, unincorporated	21,347,641	18.6%	12.2%	16.9%	19.5%	32.8%	38.8%	61.2%
Nonprofit	19,891,172	5.6%	4.7%	9.8%	27.3%	52.5%	14.1%	85.9%
Age of firm								
Less than 5 years	8,589,248	37.5%	21.6%	20.8%	16.1%	4.1%	70.5%	29.5%
5-9 years	9,269,843	27.1%	20.0%	25.3%	20.3%	7.3%	60.4%	39.6%
10-19 years	17,304,334	22.5%	16.9%	24.6%	23.0%	12.9%	52.2%	47.8%
20 or more years	94,791,638	5.0%	4.8%	10.1%	17.9%	62.2%	14.2%	85.8%
Multi/single status								
2 or more locations	78,053,575	0.1%	0.7%	4.0%	17.9%	77.2%	2.1%	97.9%
1 location only	51,901,488	27.5%	20.6%	28.5%	19.6%	3.8%	62.7%	37.3%
Percent full-time employees								
Less than 25%	11,718,684	21.0%	16.3%	16.9%	13.5%	32.4%	47.1%	52.9%
25-49 %	11,156,683	10.6%	11.0%	21.3%	20.5%	36.6%	31.5%	68.5%
50-74 %	17,350,610	14.5%	8.7%	12.7%	17.9%	46.3%	29.4%	70.6%
75% or more	89,729,086	9.2%	7.3%	12.7%	19.2%	51.6%	22.3%	77.7%
Union presence								
No union employees	107,229,604	13.1%	10.2%	15.9%	20.3%	40.5%	31.0%	69.0%
Has union employees	22,725,458	1.5%	1.3%	3.8%	10.7%	82.7%	4.1%	95.9%
Percent low-wage employees								
50% or more low-wage	28,470,045	11.9%	10.8%	16.0%	19.4%	41.9%	30.8%	69.2%
Less than 50% low-wage	101,485,017	10.8%	8.0%	13.2%	18.4%	49.6%	25.0%	75.0%
Percent women employees								
Less than 25%	30,466,105	16.5%	11.9%	19.0%	20.7%	31.9%	38.1%	61.9%
25-49 %	30,490,049	7.6%	6.7%	11.2%	17.5%	57.1%	19.3%	80.7%
50-74 %	39,213,522	8.3%	6.6%	12.5%	17.8%	54.7%	20.8%	79.2%
75% or more	29,785,387	12.6%	9.9%	13.0%	18.7%	45.8%	28.7%	71.3%
Percent age 50 or older employees								
Less than 25%	54,590,674	12.3%	12.2%	18.5%	20.2%	36.9%	33.9%	66.1%
25-49 %	57,170,542	5.1%	4.7%	9.5%	17.8%	62.9%	13.9%	86.1%
50-74 %	13,923,521	18.4%	9.6%	14.6%	19.1%	38.3%	34.5%	65.5%
75% or more	4,270,326	50.5%	12.2%	9.9%	8.0%	19.4%	68.1%	31.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.1.a Standard errors for percent of number of private-sector employees by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,096,341	0.15%	0.17%	0.23%	0.35%	0.46%	0.28%	0.28%
Industry group **								
Agric., fish., forest.	258,661	3.80%	2.01%	3.52%	8.63%	7.95% *	5.62%	5.62%
Mining and manufacturing	405,927	0.33%	0.55%	1.02%	1.48%	1.63%	0.87%	0.87%
Construction	280,507	1.29%	1.23%	1.72%	2.04%	1.99%	2.14%	2.14%
Utilities and transp.	376,720	0.71%	0.90%	1.34%	2.03%	2.76%	1.51%	1.51%
Wholesale trade	308,903	0.94%	0.98%	1.45%	1.86%	2.69%	1.74%	1.74%
Fin. svcs. and real estate	498,425	0.65%	0.46%	0.64%	1.64%	1.85%	0.95%	0.95%
Retail trade	708,801	0.67%	0.56%	0.77%	0.90%	1.81%	1.21%	1.21%
Professional services	667,362	0.34%	0.33%	0.50%	0.81%	0.98%	0.58%	0.58%
Other services	734,910	0.44%	0.51%	0.68%	0.88%	1.18%	0.86%	0.86%
Ownership								
For profit, incorporated	1,103,548	0.21%	0.22%	0.33%	0.45%	0.63%	0.40%	0.40%
For profit, unincorporated	512,122	0.63%	0.64%	0.80%	1.04%	1.30%	1.05%	1.05%
Nonprofit	602,472	0.35%	0.37%	0.65%	1.43%	1.52%	0.65%	0.65%
Age of firm								
Less than 5 years	268,950	1.35%	1.28%	1.29%	1.64%	0.90%	1.78%	1.78%
5-9 years	323,864	1.19%	1.16%	1.45%	2.03%	1.06%	1.96%	1.96%
10-19 years	438,612	0.78%	0.74%	0.99%	1.27%	1.29%	1.32%	1.32%
20 or more years	1,104,825	0.14%	0.16%	0.28%	0.44%	0.54%	0.27%	0.27%
Multi/single status								
2 or more locations	1,055,293	0.03%	0.06%	0.19%	0.48%	0.51%	0.11%	0.11%
1 location only	575,427	0.39%	0.43%	0.50%	0.67%	0.47%	0.72%	0.72%
Percent full-time employees								
Less than 25%	362,132	0.90%	0.92%	1.00%	1.20%	1.70%	1.50%	1.50%
25-49 %	427,984	0.71%	0.82%	1.35%	1.66%	2.06%	1.44%	1.44%
50-74 %	552,847	0.68%	0.54%	0.80%	1.21%	1.65%	1.10%	1.10%
75% or more	1,074,033	0.19%	0.21%	0.31%	0.48%	0.61%	0.35%	0.35%
Union presence								
No union employees	1,019,144	0.18%	0.21%	0.28%	0.41%	0.54%	0.35%	0.35%
Has union employees	790,164	0.22%	0.21%	0.51%	0.96%	1.12%	0.38%	0.38%
Percent low-wage employees								
50% or more low-wage	663,727	0.44%	0.50%	0.67%	1.02%	1.23%	0.85%	0.85%
Less than 50% low-wage	1,068,738	0.18%	0.20%	0.29%	0.41%	0.55%	0.34%	0.34%
Percent women employees								
Less than 25%	695,885	0.51%	0.50%	0.73%	0.95%	1.31%	0.95%	0.95%
25-49 %	793,469	0.38%	0.38%	0.57%	0.96%	1.23%	0.68%	0.68%
50-74 %	811,506	0.31%	0.35%	0.54%	0.78%	1.01%	0.59%	0.59%
75% or more	659,655	0.42%	0.44%	0.56%	0.87%	1.16%	0.76%	0.76%
Percent age 50 or older employees								
Less than 25%	836,461	0.31%	0.37%	0.49%	0.62%	0.86%	0.61%	0.61%
25-49 %	1,023,245	0.21%	0.21%	0.39%	0.69%	0.82%	0.39%	0.39%
50-74 %	413,091	0.76%	0.64%	0.91%	1.22%	1.59%	1.18%	1.18%
75% or more	186,602	2.21%	1.27%	1.27%	1.17%	2.75%	2.65%	2.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84.6%	30.4%	53.0%	78.6%	97.0%	99.8%	47.3%	97.9%
Industry group **								
Agric., fish., forest.	75.8%	23.0%	44.7%	76.1%	97.6%	99.8%	33.6%	96.9%
Mining and manufacturing	94.2%	36.2%	70.6%	91.4%	99.4%	99.9%	66.7%	99.7%
Construction	75.7%	33.6%	63.4%	87.9%	99.7%	98.6%	55.5%	97.1%
Utilities and transp.	91.0%	34.0%	51.0%	80.7%	100.0%	100.0%	50.9%	99.1%
Wholesale trade	88.9%	40.0%	76.0%	89.4%	99.8%	99.5%	63.8%	99.0%
Fin. svs. and real estate	92.8%	39.5%	81.3%	95.2%	99.7%	99.8%	57.2%	99.7%
Retail trade	85.8%	22.4%	43.4%	85.7%	98.5%	100.0%	41.8%	99.3%
Professional services	88.7%	37.9%	63.5%	85.3%	97.5%	99.9%	55.7%	98.4%
Other services	73.7%	22.2%	36.1%	62.0%	91.7%	99.6%	33.6%	94.6%
Ownership								
For profit, incorporated	85.0%	31.6%	54.5%	77.6%	96.0%	99.8%	48.8%	97.7%
For profit, unincorporated	74.3%	25.3%	43.7%	75.6%	96.9%	99.4%	39.0%	96.7%
Nonprofit	93.9%	38.4%	65.9%	91.2%	99.6%	99.9%	59.6%	99.6%
Age of firm								
Less than 5 years	48.1%	21.6%	37.4%	63.0%	92.6%	96.9%	31.5%	87.8%
5-9 years	57.6%	25.8%	37.6%	71.0%	88.7%	97.2%	37.7%	87.9%
10-19 years	68.1%	28.6%	54.1%	72.4%	94.8%	99.3%	44.3%	94.1%
20 or more years	93.6%	40.2%	64.8%	86.2%	98.7%	99.9%	60.5%	99.1%
Multi/single status								
2 or more locations	98.8%	48.8%	67.1%	84.8%	98.9%	99.8%	70.1%	99.4%
1 location only	63.4%	30.2%	52.3%	77.3%	94.3%	98.6%	46.2%	92.2%
Percent full-time employees								
Less than 25%	55.3%	6.6%	17.7%	43.2%	85.0%	99.6%	15.0%	91.2%
25-49 %	75.7%	19.6%	38.8%	61.3%	96.6%	99.7%	35.0%	94.4%
50-74 %	79.6%	29.8%	41.8%	68.7%	93.7%	99.7%	38.6%	96.7%
75% or more	90.5%	39.2%	68.4%	90.3%	98.7%	99.8%	60.7%	99.1%
Union presence								
No union employees	81.7%	29.6%	52.7%	78.1%	96.7%	99.7%	46.7%	97.4%
Has union employees	98.5%	60.7%	64.8%	90.4%	99.6%	99.9%	68.8%	99.8%
Percent low-wage employees								
50% or more low-wage	72.3%	13.7%	20.9%	56.8%	90.9%	99.6%	23.6%	94.0%
Less than 50% low-wage	88.1%	35.5%	65.1%	86.1%	98.7%	99.8%	55.5%	98.9%
Percent women employees								
Less than 25%	81.3%	31.4%	62.9%	86.9%	98.4%	99.7%	53.8%	98.2%
25-49 %	89.6%	35.8%	55.4%	82.4%	96.9%	99.9%	51.7%	98.6%
50-74 %	86.5%	33.1%	46.8%	71.8%	95.7%	99.8%	44.2%	97.6%
75% or more	80.5%	23.3%	44.4%	71.6%	97.0%	99.7%	38.6%	97.3%
Percent age 50 or older employees								
Less than 25%	78.6%	30.4%	47.2%	71.9%	94.7%	99.6%	44.6%	96.1%
25-49 %	93.3%	30.3%	61.8%	88.3%	99.1%	99.9%	55.9%	99.3%
50-74 %	82.0%	34.8%	63.1%	87.2%	97.9%	99.6%	51.9%	97.9%
75% or more	54.0%	25.3%	55.0%	75.3%	97.3%	99.6%	33.8%	97.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.24%	0.84%	1.20%	0.84%	0.58%	0.05%	0.62%	0.19%
Industry group **								
Agric., fish., forest.	4.27%	5.49%	10.87%	8.24%	1.86%	0.21%	5.05%	1.44%
Mining and manufacturing	0.48%	4.04%	3.64%	1.76%	0.52%	0.06%	2.29%	0.17%
Construction	1.39%	2.88%	3.63%	2.68%	0.19%	0.99%	1.91%	1.25%
Utilities and transp.	0.98%	5.43%	6.86%	4.71%	0.00%	0.00%	3.87%	0.42%
Wholesale trade	1.01%	3.83%	4.10%	2.50%	0.16%	0.51%	2.52%	0.51%
Fin. svcs. and real estate	0.47%	3.09%	3.96%	1.50%	0.15%	0.10%	2.39%	0.10%
Retail trade	0.82%	2.16%	3.64%	2.16%	0.64%	0.03%	1.87%	0.17%
Professional services	0.39%	1.64%	2.10%	1.32%	0.64%	0.08%	1.19%	0.23%
Other services	0.78%	1.49%	2.22%	1.87%	2.15%	0.16%	1.17%	0.70%
Ownership								
For profit, incorporated	0.32%	1.06%	1.41%	1.05%	0.93%	0.06%	0.76%	0.25%
For profit, unincorporated	0.82%	1.52%	2.81%	1.97%	0.86%	0.26%	1.36%	0.51%
Nonprofit	0.36%	3.02%	3.49%	1.50%	0.19%	0.04%	1.95%	0.13%
Age of firm								
Less than 5 years	1.64%	1.72%	3.43%	3.29%	3.63%	2.75%	1.62%	2.60%
5-9 years	1.68%	2.01%	2.95%	2.64%	5.16%	1.90%	1.63%	2.89%
10-19 years	1.04%	1.56%	2.24%	1.91%	1.71%	0.61%	1.23%	1.03%
20 or more years	0.18%	1.51%	1.69%	0.97%	0.26%	0.04%	0.93%	0.11%
Multi/single status								
2 or more locations	0.10%	9.06%	4.08%	1.68%	0.21%	0.05%	2.36%	0.08%
1 location only	0.59%	0.84%	1.24%	0.96%	1.33%	0.86%	0.64%	0.86%
Percent full-time employees								
Less than 25%	1.47%	1.08%	2.35%	3.27%	3.16%	0.14%	1.20%	1.14%
25-49 %	1.25%	2.76%	3.72%	3.15%	1.36%	0.31%	2.06%	0.92%
50-74 %	0.97%	2.15%	3.00%	2.74%	3.20%	0.19%	1.62%	0.90%
75% or more	0.23%	1.13%	1.44%	0.74%	0.45%	0.05%	0.76%	0.15%
Union presence								
No union employees	0.30%	0.83%	1.21%	0.86%	0.65%	0.07%	0.63%	0.24%
Has union employees	0.23%	6.14%	7.91%	4.00%	0.19%	0.05%	3.93%	0.14%
Percent low-wage employees								
50% or more low-wage	0.85%	1.40%	1.95%	2.15%	2.19%	0.19%	1.17%	0.75%
Less than 50% low-wage	0.23%	0.99%	1.28%	0.82%	0.34%	0.05%	0.69%	0.13%
Percent women employees								
Less than 25%	0.61%	1.44%	2.03%	1.29%	0.76%	0.17%	1.06%	0.39%
25-49 %	0.56%	2.40%	2.75%	1.74%	1.86%	0.07%	1.59%	0.44%
50-74 %	0.48%	1.84%	2.70%	1.88%	1.09%	0.08%	1.37%	0.33%
75% or more	0.61%	1.36%	2.21%	1.89%	0.80%	0.12%	1.17%	0.34%
Percent age 50 or older employees								
Less than 25%	0.51%	1.30%	1.63%	1.27%	1.22%	0.12%	0.90%	0.45%
25-49 %	0.25%	1.87%	2.16%	1.15%	0.26%	0.05%	1.29%	0.11%
50-74 %	0.80%	1.95%	3.29%	2.12%	0.79%	0.26%	1.57%	0.49%
75% or more	2.09%	1.86%	5.41%	4.96%	1.37%	0.21%	1.83%	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	78.0%	81.4%	78.9%	76.4%	78.0%	77.9%	79.1%	77.8%
Industry group **								
Agric., fish., forest.	75.6%	81.4%	--	95.2%	54.8%	91.4%	85.0%	73.9%
Mining and manufacturing	94.5%	87.7%	87.4%	92.0%	94.5%	96.0%	89.1%	95.2%
Construction	84.1%	84.1%	84.8%	85.2%	86.4%	78.8%	85.4%	83.4%
Utilities and transp.	89.1%	81.3%	76.8%	84.9%	90.3%	90.2%	80.8%	89.9%
Wholesale trade	92.9%	86.5%	90.3%	93.5%	93.1%	93.7%	90.5%	93.5%
Fin. svcs. and real estate	91.8%	88.5%	92.9%	92.7%	90.1%	92.4%	90.7%	92.0%
Retail trade	65.0%	74.3%	76.7%	74.8%	79.0%	60.3%	73.4%	63.9%
Professional services	81.7%	84.7%	82.1%	78.6%	76.4%	84.2%	83.2%	81.5%
Other services	59.5%	72.5%	62.5%	55.9%	59.7%	59.1%	63.0%	58.8%
Ownership								
For profit, incorporated	78.9%	82.8%	82.7%	78.2%	80.6%	77.8%	81.6%	78.4%
For profit, unincorporated	74.9%	81.6%	73.6%	74.5%	76.3%	73.5%	76.3%	74.6%
Nonprofit	76.9%	71.5%	62.2%	70.0%	72.7%	81.3%	67.9%	77.8%
Age of firm								
Less than 5 years	74.4%	87.2%	69.8%	67.4%	78.7%	64.9%	76.2%	72.9%
5-9 years	75.5%	86.7%	77.6%	73.8%	72.8%	72.9%	80.9%	71.9%
10-19 years	78.5%	79.4%	81.7%	77.4%	79.0%	76.4%	79.3%	78.1%
20 or more years	78.2%	78.7%	79.8%	77.8%	78.3%	78.1%	79.3%	78.1%
Multi/single status								
2 or more locations	78.4%	86.3%	86.6%	80.5%	79.4%	78.1%	85.7%	78.3%
1 location only	76.8%	81.4%	78.4%	75.5%	76.0%	73.7%	78.7%	75.3%
Percent full-time employees								
Less than 25%	27.7%	34.7%	34.0%	19.7%	27.1%	28.9%	28.4%	27.6%
25-49 %	42.0%	48.1%	42.7%	41.6%	43.0%	41.2%	43.7%	41.7%
50-74 %	65.2%	66.4%	67.5%	63.7%	65.5%	65.1%	66.0%	65.1%
75% or more	87.9%	89.6%	87.7%	87.9%	88.7%	87.4%	88.3%	87.8%
Union presence								
No union employees	77.3%	81.3%	78.9%	76.6%	77.9%	76.7%	79.2%	76.9%
Has union employees	80.3%	83.2%	77.5%	73.4%	78.8%	80.8%	77.4%	80.4%
Percent low-wage employees								
50% or more low-wage	53.6%	59.8%	55.8%	49.6%	52.9%	54.4%	53.2%	53.7%
Less than 50% low-wage	83.6%	84.0%	81.7%	82.5%	84.8%	83.5%	83.0%	83.7%
Percent women employees								
Less than 25%	85.2%	84.3%	84.7%	86.1%	85.5%	84.9%	84.7%	85.4%
25-49 %	81.3%	80.6%	82.8%	78.0%	83.2%	81.2%	79.5%	81.5%
50-74 %	72.4%	79.5%	70.9%	64.9%	71.7%	73.5%	72.8%	72.3%
75% or more	74.6%	79.5%	72.8%	71.9%	72.3%	75.9%	75.2%	74.5%
Percent age 50 or older employees								
Less than 25%	71.7%	80.6%	76.3%	71.3%	74.2%	68.9%	76.4%	70.6%
25-49 %	82.2%	82.6%	82.9%	82.2%	80.8%	82.6%	82.5%	82.2%
50-74 %	80.6%	82.8%	81.9%	81.5%	81.9%	79.0%	82.7%	80.0%
75% or more	82.2%	80.3%	75.4%	79.2%	83.0%	86.7%	78.6%	84.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 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%	0.98%	1.04%	0.80%	0.83%	0.62%	0.59%	0.47%
Industry group **								
Agric., fish., forest.	8.94%	7.84%	--	1.96%	15.52%	3.92%	4.30%	10.36%
Mining and manufacturing	0.35%	2.96%	1.92%	0.95%	0.78%	0.40%	1.10%	0.36%
Construction	1.38%	2.65%	2.62%	2.10%	2.90%	4.13%	1.42%	2.03%
Utilities and transp.	1.39%	6.68%	4.61%	3.43%	2.47%	1.85%	3.03%	1.50%
Wholesale trade	0.88%	2.39%	1.66%	1.17%	1.32%	1.66%	1.02%	1.07%
Fin. svcs. and real estate	0.72%	2.42%	1.35%	0.93%	1.25%	0.99%	1.21%	0.79%
Retail trade	1.21%	3.28%	3.05%	2.13%	1.73%	1.66%	1.74%	1.35%
Professional services	0.51%	1.29%	1.29%	1.41%	1.27%	0.64%	0.77%	0.58%
Other services	1.10%	2.66%	2.82%	1.73%	1.82%	1.82%	1.55%	1.27%
Ownership								
For profit, incorporated	0.54%	1.20%	0.95%	0.98%	1.11%	0.80%	0.63%	0.62%
For profit, unincorporated	0.92%	1.90%	3.47%	1.81%	1.73%	1.59%	1.63%	1.08%
Nonprofit	0.76%	3.26%	3.02%	1.98%	1.58%	0.95%	1.74%	0.82%
Age of firm								
Less than 5 years	1.67%	2.23%	4.97%	3.02%	2.79%	6.13%	2.43%	2.33%
5-9 years	1.56%	1.86%	2.84%	2.52%	3.77%	3.58%	1.51%	2.34%
10-19 years	0.89%	1.68%	1.60%	1.57%	1.68%	2.77%	1.07%	1.23%
20 or more years	0.48%	1.67%	1.21%	1.04%	1.00%	0.65%	0.77%	0.52%
Multi/single status								
2 or more locations	0.52%	5.87%	2.92%	1.68%	0.82%	0.63%	1.51%	0.52%
1 location only	0.65%	0.99%	1.09%	0.90%	1.61%	4.00%	0.62%	1.08%
Percent full-time employees								
Less than 25%	1.36%	5.41%	5.21%	1.66%	2.01%	2.11%	2.70%	1.50%
25-49 %	0.83%	3.86%	2.53%	1.63%	1.67%	1.29%	1.74%	0.93%
50-74 %	0.75%	2.39%	2.09%	1.73%	1.25%	1.13%	1.31%	0.84%
75% or more	0.43%	0.79%	1.08%	0.66%	0.88%	0.66%	0.55%	0.50%
Union presence								
No union employees	0.47%	1.00%	1.05%	0.79%	0.86%	0.81%	0.60%	0.56%
Has union employees	0.83%	4.53%	7.02%	4.66%	2.73%	0.89%	3.17%	0.84%
Percent low-wage employees								
50% or more low-wage	1.00%	3.44%	3.40%	1.96%	2.16%	1.38%	1.91%	1.09%
Less than 50% low-wage	0.41%	0.96%	1.07%	0.76%	0.66%	0.65%	0.57%	0.48%
Percent women employees								
Less than 25%	1.12%	1.57%	1.33%	1.05%	2.11%	2.43%	0.83%	1.47%
25-49 %	0.67%	2.20%	1.93%	1.54%	1.42%	0.92%	1.31%	0.74%
50-74 %	0.81%	2.32%	3.25%	1.85%	1.41%	1.13%	1.55%	0.88%
75% or more	0.67%	1.71%	1.77%	1.70%	1.42%	0.95%	1.05%	0.76%
Percent age 50 or older employees								
Less than 25%	0.72%	1.63%	1.66%	1.18%	1.09%	1.31%	0.93%	0.86%
25-49 %	0.56%	1.73%	1.41%	1.19%	1.49%	0.70%	0.89%	0.61%
50-74 %	0.93%	2.02%	1.92%	1.95%	2.05%	1.53%	1.19%	1.14%
75% or more	1.74%	2.18%	4.63%	4.40%	3.19%	3.51%	1.98%	2.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	72.4%	75.0%	69.8%	67.6%	72.1%	73.7%	71.0%	72.7%
Industry group **								
Agric., fish., forest.	60.5%	78.6%	--	42.7% *	79.5%	49.4%	72.5%	58.1%
Mining and manufacturing	81.3%	77.0%	75.7%	71.1%	79.7%	85.3%	73.1%	82.3%
Construction	71.2%	68.0%	72.5%	66.7%	71.4%	79.2%	69.1%	72.6%
Utilities and transp.	75.8%	70.2%	73.3%	73.4%	72.0%	77.3%	73.1%	76.0%
Wholesale trade	79.1%	80.3%	73.9%	75.0%	76.2%	82.9%	74.8%	80.2%
Fin. svcs. and real estate	78.3%	77.9%	76.9%	80.5%	81.4%	77.3%	79.4%	78.1%
Retail trade	64.8%	70.2%	71.7%	62.6%	62.4%	65.1%	67.9%	64.4%
Professional services	74.1%	77.0%	68.9%	69.5%	72.7%	75.8%	72.9%	74.4%
Other services	61.0%	74.7%	60.2%	59.4%	60.6%	60.5%	64.1%	60.4%
Ownership								
For profit, incorporated	72.3%	73.9%	69.9%	67.9%	71.8%	73.5%	70.7%	72.6%
For profit, unincorporated	68.3%	77.0%	66.9%	63.1%	68.6%	69.0%	69.8%	67.9%
Nonprofit	76.5%	78.9%	74.8%	73.2%	75.7%	77.3%	75.9%	76.5%
Age of firm								
Less than 5 years	67.8%	74.3%	68.6%	64.6%	65.9%	67.2%	70.3%	65.5%
5-9 years	68.2%	74.8%	65.4%	63.8%	72.2%	64.8%	68.3%	68.1%
10-19 years	66.3%	75.7%	64.6%	62.9%	67.6%	65.2%	68.0%	65.4%
20 or more years	73.7%	75.0%	73.9%	70.5%	73.6%	74.1%	73.2%	73.7%
Multi/single status								
2 or more locations	73.8%	68.2%	74.8%	72.7%	72.6%	74.1%	75.3%	73.8%
1 location only	69.2%	75.1%	69.4%	66.4%	71.5%	58.9%	70.6%	67.9%
Percent full-time employees								
Less than 25%	47.5%	85.5%	49.5%	58.2%	39.5%	46.3%	59.8%	45.6%
25-49 %	59.6%	73.3%	61.2%	54.8%	56.3%	62.2%	60.0%	59.6%
50-74 %	64.6%	70.3%	64.0%	60.4%	63.4%	65.4%	64.5%	64.7%
75% or more	74.7%	75.7%	71.4%	69.4%	75.0%	76.0%	72.5%	75.1%
Union presence								
No union employees	71.5%	74.8%	69.3%	67.1%	71.7%	72.7%	70.5%	71.7%
Has union employees	76.0%	79.6%	85.7%	77.4%	75.5%	75.9%	81.7%	75.9%
Percent low-wage employees								
50% or more low-wage	57.0%	79.8%	57.2%	49.0%	56.2%	57.9%	61.3%	56.5%
Less than 50% low-wage	74.7%	74.6%	70.8%	70.2%	74.8%	76.1%	71.9%	75.2%
Percent women employees								
Less than 25%	75.0%	73.5%	72.0%	68.3%	75.8%	78.9%	71.3%	76.2%
25-49 %	75.0%	73.0%	74.9%	67.2%	73.4%	76.8%	71.9%	75.4%
50-74 %	70.3%	79.4%	65.5%	69.7%	68.7%	70.6%	72.7%	70.0%
75% or more	69.2%	74.5%	64.1%	64.2%	69.8%	70.0%	67.4%	69.4%
Percent age 50 or older employees								
Less than 25%	67.4%	75.6%	66.7%	64.2%	68.3%	67.3%	68.9%	67.0%
25-49 %	75.0%	70.5%	74.5%	70.1%	74.3%	76.0%	72.3%	75.3%
50-74 %	76.7%	76.3%	71.0%	72.3%	77.2%	78.9%	73.6%	77.6%
75% or more	72.9%	78.5%	69.9%	72.7%	77.4%	68.6%	74.6%	71.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.35%	1.03%	0.94%	0.75%	0.67%	0.53%	0.56%	0.40%
Industry group **								
Agric., fish., forest.	8.23%	7.57%	--	13.29% *	9.13%	12.25%	4.91%	9.62%
Mining and manufacturing	0.58%	3.79%	1.98%	1.87%	1.21%	0.71%	1.52%	0.62%
Construction	1.48%	3.59%	2.21%	2.12%	3.50%	3.49%	1.56%	2.17%
Utilities and transp.	1.81%	5.87%	6.31%	3.42%	3.54%	2.40%	3.05%	1.95%
Wholesale trade	0.86%	2.94%	2.68%	2.18%	2.27%	1.06%	1.93%	0.96%
Fin. svcs. and real estate	0.82%	3.34%	2.87%	1.71%	1.19%	1.12%	1.78%	0.89%
Retail trade	1.15%	3.09%	2.94%	2.20%	1.99%	1.61%	1.72%	1.29%
Professional services	0.50%	1.57%	1.66%	1.26%	0.98%	0.70%	0.93%	0.56%
Other services	1.05%	2.35%	2.62%	1.78%	2.11%	1.68%	1.49%	1.23%
Ownership								
For profit, incorporated	0.43%	1.29%	1.10%	0.85%	0.91%	0.64%	0.66%	0.50%
For profit, unincorporated	1.02%	1.92%	2.39%	2.20%	1.69%	1.90%	1.35%	1.24%
Nonprofit	0.64%	2.81%	2.37%	1.63%	1.05%	0.93%	1.45%	0.69%
Age of firm								
Less than 5 years	1.70%	3.01%	3.03%	3.12%	3.61%	8.56%	1.82%	2.79%
5-9 years	1.51%	2.80%	2.94%	2.22%	3.60%	3.78%	1.64%	2.34%
10-19 years	1.27%	1.89%	1.97%	1.79%	1.93%	5.05%	1.22%	1.81%
20 or more years	0.38%	1.45%	1.13%	0.89%	0.70%	0.52%	0.70%	0.41%
Multi/single status								
2 or more locations	0.42%	8.57%	2.81%	1.27%	0.79%	0.51%	1.63%	0.43%
1 location only	0.62%	1.03%	0.98%	0.88%	1.19%	5.43%	0.59%	1.04%
Percent full-time employees								
Less than 25%	2.50%	5.04%	9.38%	4.55%	3.30%	3.64%	5.45%	2.74%
25-49 %	1.49%	6.18%	4.83%	2.93%	2.80%	2.32%	2.89%	1.68%
50-74 %	1.12%	2.65%	3.37%	2.79%	1.75%	1.71%	1.97%	1.27%
75% or more	0.38%	1.15%	0.97%	0.81%	0.72%	0.58%	0.58%	0.44%
Union presence								
No union employees	0.39%	1.01%	0.95%	0.76%	0.69%	0.65%	0.56%	0.46%
Has union employees	0.83%	7.56%	3.25%	3.98%	2.49%	0.92%	3.58%	0.85%
Percent low-wage employees								
50% or more low-wage	1.09%	3.74%	4.23%	2.23%	2.31%	1.50%	2.23%	1.19%
Less than 50% low-wage	0.36%	1.07%	0.93%	0.76%	0.68%	0.55%	0.57%	0.42%
Percent women employees								
Less than 25%	0.64%	1.85%	1.42%	1.29%	1.20%	1.19%	0.89%	0.80%
25-49 %	0.80%	2.45%	1.87%	1.49%	1.52%	1.15%	1.23%	0.89%
50-74 %	0.66%	1.77%	2.27%	1.68%	1.37%	0.89%	1.22%	0.72%
75% or more	0.69%	2.09%	2.28%	1.47%	1.25%	1.03%	1.25%	0.78%
Percent age 50 or older employees								
Less than 25%	0.59%	1.54%	1.47%	1.11%	1.11%	1.04%	0.84%	0.72%
25-49 %	0.50%	2.27%	1.48%	1.25%	0.97%	0.67%	0.99%	0.54%
50-74 %	0.76%	2.00%	1.90%	1.71%	1.73%	1.14%	1.27%	0.90%
75% or more	2.61%	3.18%	4.37%	3.81%	4.19%	5.92%	2.28%	4.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.5%	61.1%	55.1%	51.7%	56.3%	57.4%	56.2%	56.5%
Industry group **								
Agric., fish., forest.	45.7%	64.0%	--	40.6% *	43.6% *	45.1%	61.7%	43.0%
Mining and manufacturing	76.8%	67.6%	66.1%	65.4%	75.4%	81.9%	65.1%	78.4%
Construction	59.9%	57.2%	61.5%	56.8%	61.6%	62.4%	59.0%	60.5%
Utilities and transp.	67.5%	57.0%	56.3%	62.3%	65.0%	69.7%	59.0%	68.3%
Wholesale trade	73.5%	69.5%	66.7%	70.2%	70.9%	77.6%	67.6%	75.0%
Fin. svcs. and real estate	71.9%	68.9%	71.5%	74.6%	73.3%	71.4%	72.0%	71.9%
Retail trade	42.1%	52.2%	55.0%	46.8%	49.3%	39.2%	49.9%	41.1%
Professional services	60.6%	65.2%	56.6%	54.6%	55.6%	63.9%	60.6%	60.6%
Other services	36.3%	54.1%	37.6%	33.2%	36.2%	35.8%	40.4%	35.5%
Ownership								
For profit, incorporated	57.0%	61.2%	57.9%	53.1%	57.9%	57.2%	57.7%	56.9%
For profit, unincorporated	51.2%	62.9%	49.2%	47.0%	52.4%	50.7%	53.2%	50.7%
Nonprofit	58.8%	56.5%	46.5%	51.3%	55.0%	62.8%	51.5%	59.5%
Age of firm								
Less than 5 years	50.4%	64.9%	47.9%	43.6%	51.8%	43.6%	53.6%	47.7%
5-9 years	51.5%	64.9%	50.8%	47.1%	52.6%	47.3%	55.3%	49.0%
10-19 years	52.0%	60.1%	52.8%	48.7%	53.4%	49.8%	54.0%	51.1%
20 or more years	57.6%	59.0%	59.0%	54.9%	57.6%	57.9%	58.1%	57.6%
Multi/single status								
2 or more locations	57.9%	58.8%	64.8%	58.5%	57.6%	57.9%	64.5%	57.8%
1 location only	53.1%	61.1%	54.5%	50.1%	54.3%	43.5%	55.5%	51.1%
Percent full-time employees								
Less than 25%	13.2%	29.7%	16.8%	11.5%	10.7%	13.4%	17.0%	12.6%
25-49 %	25.1%	35.3%	26.1%	22.8%	24.2%	25.6%	26.2%	24.9%
50-74 %	42.1%	46.7%	43.2%	38.5%	41.5%	42.5%	42.6%	42.1%
75% or more	65.6%	67.9%	62.6%	61.1%	66.6%	66.4%	64.1%	65.9%
Union presence								
No union employees	55.3%	60.8%	54.7%	51.4%	55.9%	55.7%	55.9%	55.2%
Has union employees	61.1%	66.3%	66.4%	56.8%	59.5%	61.4%	63.3%	61.0%
Percent low-wage employees								
50% or more low-wage	30.6%	47.7%	31.9%	24.3%	29.8%	31.5%	32.6%	30.3%
Less than 50% low-wage	62.4%	62.7%	57.9%	57.9%	63.5%	63.6%	59.6%	63.0%
Percent women employees								
Less than 25%	63.9%	61.9%	61.0%	58.9%	64.8%	66.9%	60.4%	65.1%
25-49 %	61.0%	58.9%	62.0%	52.4%	61.1%	62.4%	57.2%	61.5%
50-74 %	50.8%	63.1%	46.5%	45.3%	49.3%	51.9%	52.9%	50.6%
75% or more	51.6%	59.2%	46.7%	46.1%	50.5%	53.1%	50.7%	51.7%
Percent age 50 or older employees								
Less than 25%	48.3%	60.9%	50.9%	45.7%	50.7%	46.4%	52.6%	47.3%
25-49 %	61.7%	58.2%	61.7%	57.7%	60.0%	62.8%	59.6%	61.9%
50-74 %	61.8%	63.2%	58.1%	58.9%	63.2%	62.4%	60.9%	62.0%
75% or more	59.9%	63.0%	52.7%	57.6%	64.3%	59.5%	58.6%	60.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2018

Characteristics	Total	Less than 10 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%	1.06%	1.05%	0.81%	0.84%	0.62%	0.60%	0.47%
Industry group **								
Agric., fish., forest.	7.18%	10.02%	--	12.20% *	13.91% *	10.45%	5.36%	8.13%
Mining and manufacturing	0.63%	4.05%	2.39%	1.96%	1.32%	0.75%	1.59%	0.67%
Construction	1.55%	3.07%	2.60%	2.19%	3.80%	4.03%	1.54%	2.30%
Utilities and transp.	1.78%	6.70%	6.47%	4.10%	3.48%	2.36%	3.55%	1.93%
Wholesale trade	1.02%	3.52%	2.66%	2.22%	2.42%	1.53%	1.87%	1.19%
Fin. svcs. and real estate	0.91%	3.25%	3.00%	1.79%	1.51%	1.24%	1.87%	0.99%
Retail trade	1.02%	2.86%	3.46%	2.12%	1.88%	1.34%	1.76%	1.13%
Professional services	0.60%	1.67%	1.60%	1.44%	1.37%	0.81%	0.96%	0.68%
Other services	0.93%	2.51%	2.19%	1.47%	1.83%	1.49%	1.29%	1.08%
Ownership								
For profit, incorporated	0.53%	1.33%	1.13%	0.98%	1.14%	0.78%	0.70%	0.61%
For profit, unincorporated	0.98%	2.06%	3.03%	2.01%	1.90%	1.65%	1.57%	1.16%
Nonprofit	0.81%	3.24%	2.54%	1.83%	1.62%	1.07%	1.63%	0.87%
Age of firm								
Less than 5 years	1.76%	2.83%	4.15%	3.14%	3.49%	7.38%	2.25%	2.68%
5-9 years	1.79%	2.92%	2.86%	2.49%	4.55%	4.19%	1.70%	2.73%
10-19 years	1.11%	1.81%	1.99%	1.66%	2.14%	3.53%	1.18%	1.56%
20 or more years	0.47%	1.66%	1.27%	1.04%	0.95%	0.64%	0.79%	0.51%
Multi/single status								
2 or more locations	0.52%	8.41%	3.12%	1.78%	0.92%	0.62%	1.85%	0.52%
1 location only	0.65%	1.07%	1.10%	0.91%	1.56%	3.85%	0.63%	1.07%
Percent full-time employees								
Less than 25%	0.86%	4.58%	3.86%	1.21%	0.75%	1.36%	1.91%	0.94%
25-49 %	0.75%	2.47%	2.29%	1.28%	1.42%	1.24%	1.33%	0.86%
50-74 %	0.90%	2.37%	2.33%	2.24%	1.52%	1.37%	1.39%	1.03%
75% or more	0.47%	1.16%	1.15%	0.86%	0.92%	0.72%	0.64%	0.54%
Union presence								
No union employees	0.45%	1.05%	1.06%	0.80%	0.87%	0.74%	0.61%	0.53%
Has union employees	1.04%	7.43%	7.05%	5.15%	3.11%	1.15%	3.81%	1.06%
Percent low-wage employees								
50% or more low-wage	0.80%	3.42%	2.76%	1.30%	1.96%	1.04%	1.53%	0.87%
Less than 50% low-wage	0.44%	1.11%	1.09%	0.85%	0.78%	0.68%	0.62%	0.51%
Percent women employees								
Less than 25%	0.98%	1.86%	1.51%	1.33%	1.86%	2.11%	0.95%	1.28%
25-49 %	0.86%	2.19%	2.13%	1.63%	1.75%	1.21%	1.31%	0.95%
50-74 %	0.75%	2.32%	2.72%	1.83%	1.46%	1.03%	1.48%	0.82%
75% or more	0.77%	2.14%	2.06%	1.52%	1.59%	1.12%	1.21%	0.87%
Percent age 50 or older employees								
Less than 25%	0.64%	1.69%	1.61%	1.12%	1.21%	1.09%	0.92%	0.76%
25-49 %	0.62%	2.05%	1.61%	1.33%	1.39%	0.80%	1.03%	0.67%
50-74 %	0.98%	2.17%	2.12%	1.98%	2.58%	1.49%	1.35%	1.20%
75% or more	2.31%	2.97%	4.13%	5.16%	4.65%	5.30%	2.18%	3.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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) 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, 2018

Characteristics	Total	Less than 10 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%	12.5%	12.1%	14.1%	38.4%	83.0%	12.5%	66.6%
Industry group **								
Agric., fish., forest.	56.9%	10.8% *	--	11.4% *	57.6% *	91.8%	6.6% *	69.4%
Mining and manufacturing	65.1%	10.7% *	16.0%	17.2%	42.7%	90.9%	13.8%	70.8%
Construction	33.0%	19.2%	15.9%	11.3%	33.4%	80.6%	16.6%	42.7%
Utilities and transp.	73.3%	1.6% *	26.1% *	23.1%	51.4%	87.9%	17.0% *	78.3%
Wholesale trade	56.6%	11.0% *	6.9% *	13.3%	44.3%	88.2%	10.2%	67.3%
Fin. svcs. and real estate	63.8%	6.7% *	6.3% *	16.0%	35.9%	82.9%	9.2%	70.0%
Retail trade	62.3%	12.4%	13.7% *	11.4%	42.3%	81.0%	12.4%	70.1%
Professional services	59.8%	10.7%	10.2%	13.6%	37.1%	83.6%	10.6%	68.0%
Other services	47.0%	17.9%	12.2%	13.0%	29.5%	70.4%	14.2%	53.8%
Ownership								
For profit, incorporated	59.8%	11.7%	10.9%	13.2%	39.5%	83.5%	11.5%	68.4%
For profit, unincorporated	48.6%	10.5%	15.0%	15.5%	40.1%	77.8%	13.0%	58.1%
Nonprofit	61.9%	23.8%	16.0%	17.0%	34.2%	84.2%	18.5%	65.6%
Age of firm								
Less than 5 years	18.4%	9.3%	15.0%	13.0%	23.8%	47.5%	12.0%	24.6%
5-9 years	24.6%	12.9%	11.3%	11.2%	35.2%	60.0%	11.8%	34.1%
10-19 years	30.1%	15.2%	14.9%	12.8%	31.8%	71.2%	14.2%	38.8%
20 or more years	65.6%	12.1%	10.3%	15.1%	41.1%	83.8%	11.9%	71.1%
Multi/single status								
2 or more locations	73.2%	11.0% *	17.0%	12.1%	42.9%	83.2%	13.1%	74.2%
1 location only	21.7%	12.5%	11.7%	14.6%	31.5%	74.6%	12.4%	30.2%
Percent full-time employees								
Less than 25%	55.9%	18.9% *	14.5% *	14.1% *	19.6%	82.4%	14.0% *	64.1%
25-49 %	44.9%	14.3% *	14.3% *	14.3% *	20.7%	73.1%	13.1%	50.6%
50-74 %	58.2%	11.1%	13.6% *	12.1%	29.8%	84.5%	12.7%	65.8%
75% or more	59.3%	12.5%	11.8%	14.3%	40.4%	83.2%	12.4%	67.4%
Union presence								
No union employees	53.6%	11.5%	11.4%	13.7%	38.9%	82.0%	11.9%	62.7%
Has union employees	76.7%	30.0% *	28.0% *	20.6% *	34.1%	85.3%	25.0%	78.3%
Percent low-wage employees								
50% or more low-wage	56.5%	12.3% *	11.9% *	20.6%	32.7%	77.1%	13.5%	61.7%
Less than 50% low-wage	58.9%	12.5%	12.1%	13.5%	39.1%	83.7%	12.4%	67.2%
Percent women employees								
Less than 25%	50.4%	11.6%	14.0%	15.2%	40.8%	86.2%	13.5%	62.0%
25-49 %	63.5%	17.0%	12.5%	10.9%	41.9%	82.3%	14.2%	69.2%
50-74 %	60.5%	12.3%	6.7%	13.5%	30.8%	81.7%	9.8%	66.8%
75% or more	60.2%	10.2%	12.2%	15.8%	40.0%	83.3%	11.2%	67.9%
Percent age 50 or older employees								
Less than 25%	49.1%	11.2%	12.4%	13.4%	34.2%	81.6%	12.9%	58.6%
25-49 %	66.6%	16.1%	13.2%	13.7%	41.1%	83.5%	13.5%	71.2%
50-74 %	53.5%	11.8%	7.1% *	18.9%	40.2%	84.9%	9.4%	65.6%
75% or more	41.6%	12.9%	17.1% *	5.8% *	51.9%	78.1%	12.7%	62.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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) 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, 2018

Characteristics	Total	Less than 10 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%	1.21%	1.15%	1.00%	1.49%	0.82%	0.68%	0.73%
Industry group **								
Agric., fish., forest.	9.23%	6.66% *	--	7.41% *	19.20% *	4.93%	3.35% *	9.24%
Mining and manufacturing	1.67%	4.88% *	3.63%	3.33%	3.70%	1.38%	2.15%	1.77%
Construction	2.97%	4.79%	3.68%	2.50%	5.79%	6.71%	2.35%	4.34%
Utilities and transp.	2.51%	1.00% *	9.77% *	6.64%	6.97%	2.08%	5.40% *	2.47%
Wholesale trade	2.67%	4.65% *	3.32% *	2.98%	4.98%	2.24%	2.11%	2.87%
Fin. svcs. and real estate	2.10%	2.07% *	2.78% *	4.10%	4.74%	2.34%	1.95%	2.25%
Retail trade	2.55%	3.36%	4.56% *	2.81%	4.73%	3.20%	2.22%	2.75%
Professional services	1.16%	1.77%	1.85%	1.85%	2.53%	1.42%	1.09%	1.27%
Other services	1.87%	3.50%	2.66%	2.03%	3.77%	2.58%	1.73%	2.17%
Ownership								
For profit, incorporated	0.79%	1.39%	1.30%	1.16%	1.91%	0.95%	0.78%	0.88%
For profit, unincorporated	1.81%	2.39%	3.07%	2.56%	3.60%	2.17%	1.64%	2.11%
Nonprofit	1.74%	5.58%	3.69%	2.83%	3.25%	2.16%	2.49%	1.85%
Age of firm								
Less than 5 years	2.20%	2.33%	4.24%	3.05%	4.88%	12.88%	2.01%	3.91%
5-9 years	3.39%	2.97%	3.11%	2.75%	8.45%	8.49%	1.97%	5.26%
10-19 years	2.12%	2.67%	2.45%	2.14%	4.04%	4.67%	1.47%	2.97%
20 or more years	0.72%	1.88%	1.47%	1.31%	1.69%	0.84%	0.91%	0.77%
Multi/single status								
2 or more locations	0.76%	7.95% *	4.03%	1.59%	1.73%	0.83%	2.06%	0.77%
1 location only	1.08%	1.23%	1.20%	1.19%	2.77%	4.49%	0.72%	1.88%
Percent full-time employees								
Less than 25%	3.63%	11.13% *	5.92% *	6.25% *	3.98%	2.78%	4.65% *	3.57%
25-49 %	3.15%	5.17% *	4.79% *	4.43% *	4.20%	3.73%	2.77%	3.52%
50-74 %	2.02%	2.63%	4.25% *	2.61%	3.83%	1.83%	2.04%	2.15%
75% or more	0.73%	1.38%	1.24%	1.10%	1.67%	0.92%	0.75%	0.82%
Union presence								
No union employees	0.74%	1.16%	1.14%	0.97%	1.57%	0.96%	0.68%	0.84%
Has union employees	1.51%	9.23% *	8.68% *	6.39% *	4.65%	1.56%	4.68%	1.54%
Percent low-wage employees								
50% or more low-wage	1.91%	4.63% *	3.60% *	3.97%	4.98%	2.15%	2.40%	2.02%
Less than 50% low-wage	0.69%	1.25%	1.20%	1.02%	1.57%	0.88%	0.71%	0.78%
Percent women employees								
Less than 25%	1.36%	1.89%	1.94%	1.70%	2.61%	1.73%	1.13%	1.62%
25-49 %	1.35%	3.66%	2.72%	1.74%	3.52%	1.56%	1.82%	1.46%
50-74 %	1.34%	2.05%	1.73%	2.03%	2.61%	1.41%	1.16%	1.43%
75% or more	1.49%	2.47%	2.35%	2.50%	3.20%	1.96%	1.36%	1.62%
Percent age 50 or older employees								
Less than 25%	1.14%	1.62%	1.64%	1.35%	2.41%	1.25%	1.00%	1.30%
25-49 %	0.99%	3.21%	2.25%	1.60%	2.32%	1.15%	1.36%	1.06%
50-74 %	1.85%	2.96%	2.16% *	3.37%	3.63%	1.81%	1.48%	2.03%
75% or more	4.28%	2.60%	5.56% *	2.88% *	9.29%	6.39%	2.17%	5.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	75.7%	25.1%	35.2%	53.7%	70.8%	90.0%	37.8%	82.2%
Industry group **								
Agric., fish., forest.	63.4%	28.9% *	--	31.3% *	73.8%	72.3%	39.7%	67.6%
Mining and manufacturing	73.0%	32.5%	33.1%	57.1%	68.2%	84.7%	40.2%	77.5%
Construction	55.2%	26.2%	35.0%	49.0%	64.6%	80.4%	33.8%	68.2%
Utilities and transp.	76.6%	16.4% *	36.5%	43.4%	56.4%	89.8%	33.4%	81.1%
Wholesale trade	71.1%	19.1%	37.0%	61.2%	66.6%	88.6%	38.1%	79.6%
Fin. svcs. and real estate	81.3%	31.7%	27.9%	56.5%	75.9%	90.8%	38.9%	86.0%
Retail trade	82.3%	20.3%	29.0%	50.1%	72.5%	93.5%	32.2%	88.8%
Professional services	75.8%	25.5%	41.3%	56.7%	71.9%	88.4%	41.0%	81.7%
Other services	76.3%	23.8%	32.0%	52.4%	73.3%	93.1%	37.7%	83.4%
Ownership								
For profit, incorporated	76.8%	23.0%	35.5%	53.1%	70.0%	91.4%	36.8%	83.8%
For profit, unincorporated	72.4%	30.9%	39.1%	60.3%	74.7%	87.2%	42.6%	80.0%
Nonprofit	74.2%	26.0%	25.6%	46.8%	70.1%	85.7%	35.2%	78.0%
Age of firm								
Less than 5 years	63.1%	30.3%	41.6%	70.0%	82.1%	80.0%	44.2%	79.4%
5-9 years	61.1%	34.9%	45.6%	57.8%	75.1%	76.3%	45.1%	71.6%
10-19 years	60.5%	22.7%	35.2%	55.4%	75.6%	78.9%	37.2%	72.5%
20 or more years	79.2%	21.3%	31.2%	50.0%	68.5%	90.6%	34.8%	83.7%
Multi/single status								
2 or more locations	85.3%	51.5%	30.2%	54.3%	70.9%	90.4%	40.9%	86.0%
1 location only	53.1%	24.8%	35.5%	53.6%	70.7%	77.8%	37.6%	66.3%
Percent full-time employees								
Less than 25%	74.8%	14.7% *	23.5%	31.8%	71.7%	92.7%	25.5%	82.0%
25-49 %	71.5%	21.3%	33.9%	54.1%	64.6%	88.7%	39.6%	76.9%
50-74 %	76.1%	23.8%	34.8%	53.9%	69.4%	90.9%	32.6%	83.4%
75% or more	76.2%	26.2%	36.2%	55.4%	71.8%	89.7%	39.3%	82.6%
Union presence								
No union employees	72.8%	24.9%	35.4%	54.1%	71.2%	89.0%	38.1%	80.3%
Has union employees	87.0%	28.3% *	26.9% *	47.7%	68.2%	92.3%	31.8%	88.6%
Percent low-wage employees								
50% or more low-wage	76.2%	21.2%	24.2%	49.3%	66.9%	91.0%	33.6%	81.0%
Less than 50% low-wage	75.6%	25.6%	36.5%	54.7%	71.9%	89.7%	38.4%	82.6%
Percent women employees								
Less than 25%	65.5%	22.8%	34.9%	52.5%	68.2%	84.7%	36.8%	75.1%
25-49 %	81.1%	29.6%	39.7%	57.5%	77.6%	91.0%	40.7%	86.1%
50-74 %	80.5%	26.6%	34.5%	57.6%	71.5%	92.4%	40.1%	85.3%
75% or more	73.4%	23.2%	32.3%	47.1%	66.7%	88.6%	34.5%	79.6%
Percent age 50 or older employees								
Less than 25%	72.8%	29.2%	36.2%	54.7%	72.2%	89.8%	40.4%	80.5%
25-49 %	80.6%	21.8%	34.8%	55.2%	69.0%	90.9%	39.1%	84.4%
50-74 %	68.3%	23.9%	38.6%	46.6%	74.0%	85.0%	33.7%	78.0%
75% or more	53.4%	17.2%	16.0% *	49.0%	62.9%	88.0%	21.0%	77.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.56%	1.65%	1.33%	1.21%	0.54%	0.98%	0.52%
Industry group **								
Agric., fish., forest.	8.55%	14.17% *	--	13.62% *	11.43%	13.96%	10.08%	9.31%
Mining and manufacturing	1.43%	7.49%	5.26%	3.79%	3.17%	1.71%	3.33%	1.52%
Construction	2.58%	5.12%	4.82%	4.19%	5.53%	5.42%	2.86%	3.49%
Utilities and transp.	2.48%	7.19% *	9.76%	7.69%	7.00%	2.20%	5.77%	2.53%
Wholesale trade	2.13%	5.03%	5.57%	4.36%	4.70%	2.45%	3.39%	2.27%
Fin. svcs. and real estate	1.48%	5.85%	6.31%	5.28%	3.74%	1.67%	4.05%	1.52%
Retail trade	1.19%	4.46%	5.02%	4.08%	3.42%	0.75%	2.87%	0.98%
Professional services	0.94%	2.55%	3.01%	2.51%	2.16%	1.20%	1.79%	1.03%
Other services	1.04%	3.27%	3.60%	2.81%	2.48%	0.88%	2.16%	1.04%
Ownership								
For profit, incorporated	0.57%	1.87%	1.92%	1.62%	1.49%	0.56%	1.16%	0.58%
For profit, unincorporated	1.30%	3.54%	4.33%	3.05%	2.78%	1.51%	2.40%	1.40%
Nonprofit	1.41%	4.35%	4.58%	3.64%	2.86%	1.79%	2.82%	1.49%
Age of firm								
Less than 5 years	2.53%	4.77%	5.77%	3.98%	3.97%	7.55%	3.34%	3.02%
5-9 years	2.48%	4.53%	5.05%	4.08%	4.89%	7.63%	2.98%	3.44%
10-19 years	1.69%	2.91%	3.20%	2.82%	2.79%	5.11%	1.93%	2.21%
20 or more years	0.52%	2.04%	2.20%	1.75%	1.45%	0.51%	1.30%	0.53%
Multi/single status								
2 or more locations	0.51%	13.89%	5.15%	2.68%	1.40%	0.52%	3.19%	0.51%
1 location only	1.02%	1.56%	1.72%	1.52%	2.15%	5.39%	1.03%	1.56%
Percent full-time employees								
Less than 25%	1.86%	5.53% *	6.25%	4.89%	4.42%	1.38%	3.78%	1.84%
25-49 %	2.01%	6.10%	6.02%	4.61%	4.81%	1.76%	3.78%	2.16%
50-74 %	1.40%	3.98%	4.79%	4.10%	3.26%	1.48%	2.74%	1.43%
75% or more	0.57%	1.83%	1.91%	1.52%	1.38%	0.64%	1.14%	0.60%
Union presence								
No union employees	0.54%	1.57%	1.67%	1.34%	1.23%	0.60%	1.00%	0.58%
Has union employees	1.13%	9.33% *	8.93% *	7.42%	4.51%	1.09%	5.29%	1.13%
Percent low-wage employees								
50% or more low-wage	1.15%	4.99%	4.50%	3.24%	2.86%	0.98%	2.84%	1.17%
Less than 50% low-wage	0.54%	1.64%	1.75%	1.46%	1.31%	0.62%	1.04%	0.58%
Percent women employees								
Less than 25%	1.22%	2.54%	2.70%	2.26%	2.43%	1.76%	1.62%	1.39%
25-49 %	0.87%	4.06%	3.76%	2.88%	2.25%	0.83%	2.29%	0.86%
50-74 %	0.81%	3.32%	3.89%	2.78%	2.23%	0.74%	2.22%	0.81%
75% or more	1.14%	2.79%	3.24%	2.83%	2.65%	1.34%	1.94%	1.23%
Percent age 50 or older employees								
Less than 25%	0.77%	2.55%	2.38%	1.86%	1.67%	0.78%	1.42%	0.81%
25-49 %	0.72%	3.25%	2.96%	2.32%	2.08%	0.73%	1.93%	0.74%
50-74 %	1.52%	2.95%	4.30%	3.58%	2.96%	2.06%	2.29%	1.68%
75% or more	3.69%	3.42%	5.02% *	8.35%	6.84%	6.72%	2.91%	4.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	101,660,551	9,837,005	7,723,570	13,270,450	19,495,899	51,333,626	23,678,306	77,982,244
Industry group **								
Agric., fish., forest.	1,433,159	228,441	112,572	190,577	483,188 *	418,380 *	411,778	1,021,381
Mining and manufacturing	12,127,216	389,501	713,910	1,725,962	3,153,361	6,144,482	1,830,622	10,296,595
Construction	6,231,540	1,271,712	1,015,246	1,611,621	1,373,742	959,219	3,078,040	3,153,500
Utilities and transp.	5,408,464	296,393	271,050	496,066	848,232	3,496,724	789,458	4,619,006
Wholesale trade	5,759,276	541,580	561,685	962,872	1,193,743	2,499,396	1,522,124	4,237,153
Fin. svcs. and real estate	11,150,471	981,539	390,499	682,482	2,039,709	7,056,241	1,662,752	9,487,719
Retail trade	10,877,186	1,066,129	732,718	1,226,206	1,362,275	6,489,857	2,437,387	8,439,799
Professional services	27,996,458	2,540,506	1,953,353	3,161,116	5,354,736	14,986,747	5,926,382	22,070,076
Other services	20,676,780	2,521,204	1,972,537	3,213,547	3,686,913	9,282,579	6,019,764	14,657,016
Ownership								
For profit, incorporated	71,228,919	6,781,248	5,660,503	9,356,957	12,195,103	37,235,108	16,917,689	54,311,230
For profit, unincorporated	15,470,863	2,498,664	1,538,680	2,525,857	3,297,518	5,610,145	5,153,922	10,316,942
Nonprofit	14,960,768	557,094	524,387	1,387,636	4,003,278	8,488,374	1,606,696	13,354,073
Age of firm								
Less than 5 years	5,771,073	2,187,116	1,077,629	1,116,629	1,102,715	286,985	3,848,105	1,922,969
5-9 years	6,515,792	1,759,743	1,215,607	1,587,656	1,426,789	525,998	3,790,080	2,725,712
10-19 years	12,841,951	2,615,019	2,102,919	3,086,945	3,180,923	1,856,145	6,179,668	6,662,283
20 or more years	76,531,735	3,275,128	3,327,416	7,479,220	13,785,473	48,664,498	9,860,454	66,671,280
Multi/single status								
2 or more locations	64,036,868	79,986	393,520	2,376,254	11,410,158	49,776,951	1,210,557	62,826,310
1 location only	37,623,683	9,757,020	7,330,051	10,894,196	8,085,741	1,556,675	22,467,749	15,155,934
Percent full-time employees								
Less than 25%	1,298,863	87,997	167,074	224,201	224,888	594,702	369,661	929,201
25-49 %	4,100,648	398,890	430,083	868,763	862,543	1,540,369	1,224,042	2,876,606
50-74 %	10,659,434	1,462,421	925,206	1,345,827	1,923,107	5,002,874	3,053,398	7,606,037
75% or more	85,601,606	7,887,699	6,201,207	10,831,660	16,485,360	44,195,681	19,031,205	66,570,401
Union presence								
No union employees	82,274,723	9,555,835	7,502,800	12,539,967	17,408,462	35,267,659	22,929,384	59,345,339
Has union employees	19,385,828	281,170	220,770	730,483	2,087,437	16,065,967	748,923	18,636,905
Percent low-wage employees								
50% or more low-wage	15,099,514	1,572,669	1,259,038	2,184,190	3,174,663	6,908,954	3,843,520	11,255,994
Less than 50% low-wage	86,561,036	8,264,336	6,464,532	11,086,260	16,321,236	44,424,672	19,834,786	66,726,251
Percent women employees								
Less than 25%	27,253,161	3,962,144	3,086,841	5,194,866	5,845,484	9,163,826	9,607,456	17,645,705
25-49 %	25,058,181	1,647,152	1,458,522	2,535,404	4,462,648	14,954,455	4,127,132	20,931,049
50-74 %	28,287,932	2,112,824	1,459,137	2,978,230	5,186,415	16,551,325	4,934,072	23,353,860
75% or more	21,061,276	2,114,885	1,719,069	2,561,950	4,001,352	10,664,019	5,009,646	16,051,631
Percent age 50 or older employees								
Less than 25%	38,990,955	4,527,124	4,362,532	6,827,033	8,456,341	14,817,925	12,240,863	26,750,091
25-49 %	48,316,658	2,065,927	2,036,900	4,487,355	8,469,673	31,256,804	5,965,095	42,351,563
50-74 %	11,214,426	1,764,941	980,699	1,652,860	2,273,894	4,542,031	3,490,912	7,723,514
75% or more	3,138,512	1,479,013	343,440	303,202	295,991	716,866	1,981,437	1,157,076

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,002,152	135,841	177,065	251,119	429,529	895,583	235,158	990,403
Industry group **								
Agric., fish., forest.	247,121	31,579	24,189	51,426	177,640 *	159,880 *	44,484	243,086
Mining and manufacturing	398,958	34,141	62,579	128,406	215,871	304,843	94,430	388,266
Construction	270,967	72,646	76,638	125,964	157,958	148,061	124,465	241,534
Utilities and transp.	365,006	34,200	38,822	70,365	120,060	333,714	64,608	359,314
Wholesale trade	298,209	45,889	53,914	84,028	117,095	251,821	83,042	286,700
Fin. svcs. and real estate	461,170	61,965	51,381	72,048	216,998	393,454	93,177	451,729
Retail trade	584,643	58,692	61,215	95,589	119,385	558,298	101,922	575,887
Professional services	563,421	83,315	93,130	143,083	234,882	482,924	147,988	545,213
Other services	597,406	91,346	112,772	149,883	252,209	504,349	163,439	576,371
Ownership								
For profit, incorporated	993,098	129,282	154,062	236,146	381,935	886,390	224,288	975,551
For profit, unincorporated	449,980	89,114	103,804	142,425	223,136	341,559	155,577	423,808
Nonprofit	488,494	41,452	45,458	99,576	262,614	398,991	77,719	482,632
Age of firm								
Less than 5 years	219,399	84,591	91,321	93,223	142,984	65,422	137,094	172,138
5-9 years	255,137	79,269	83,716	116,854	177,964	86,308	135,450	217,382
10-19 years	382,974	90,869	100,531	151,923	228,350	235,800	155,032	353,081
20 or more years	992,295	99,424	122,025	219,045	388,206	897,860	187,928	978,899
Multi/single status								
2 or more locations	952,620	16,617	36,874	114,564	340,193	899,354	66,280	950,657
1 location only	508,308	135,458	177,143	242,372	362,756	214,511	237,947	474,839
Percent full-time employees								
Less than 25%	54,550	8,141	13,302	18,209	24,038	42,890	18,456	51,415
25-49 %	162,278	25,502	31,480	59,623	82,265	121,022	50,102	154,768
50-74 %	340,023	60,950	54,186	84,782	141,089	287,924	94,804	326,940
75% or more	1,039,804	140,950	177,661	258,620	446,901	910,314	251,403	1,019,757
Union presence								
No union employees	909,215	131,692	175,203	245,842	428,181	775,559	232,143	895,047
Has union employees	710,418	45,927	36,767	93,198	188,143	678,735	71,143	706,976
Percent low-wage employees								
50% or more low-wage	442,132	66,299	73,346	116,880	242,510	339,733	116,788	427,571
Less than 50% low-wage	998,814	137,076	171,959	250,296	402,767	891,227	240,631	980,693
Percent women employees								
Less than 25%	666,282	111,924	129,005	208,921	306,511	534,195	201,630	638,618
25-49 %	718,698	81,729	86,445	138,421	275,681	643,165	136,123	706,715
50-74 %	678,347	81,967	99,413	146,439	282,009	590,747	151,951	662,311
75% or more	511,860	73,846	84,058	121,347	213,764	439,489	127,911	496,762
Percent age 50 or older employees								
Less than 25%	708,121	118,763	153,825	201,517	327,061	577,289	217,041	680,824
25-49 %	926,343	89,037	96,113	194,028	368,891	830,901	163,299	913,632
50-74 %	345,323	72,106	68,008	112,682	161,971	267,226	115,249	326,233
75% or more	162,147	59,559	42,427	46,595	47,999	128,609	76,883	142,840

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.

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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	101,660,551	9.7%	7.6%	13.1%	19.2%	50.5%	23.3%	76.7%
Industry group **								
Agric., fish., forest.	1,433,159	15.9%	7.9%	13.3%	33.7%	29.2% *	28.7%	71.3%
Mining and manufacturing	12,127,216	3.2%	5.9%	14.2%	26.0%	50.7%	15.1%	84.9%
Construction	6,231,540	20.4%	16.3%	25.9%	22.0%	15.4%	49.4%	50.6%
Utilities and transp.	5,408,464	5.5%	5.0%	9.2%	15.7%	64.7%	14.6%	85.4%
Wholesale trade	5,759,276	9.4%	9.8%	16.7%	20.7%	43.4%	26.4%	73.6%
Fin. svcs. and real estate	11,150,471	8.8%	3.5%	6.1%	18.3%	63.3%	14.9%	85.1%
Retail trade	10,877,186	9.8%	6.7%	11.3%	12.5%	59.7%	22.4%	77.6%
Professional services	27,996,458	9.1%	7.0%	11.3%	19.1%	53.5%	21.2%	78.8%
Other services	20,676,780	12.2%	9.5%	15.5%	17.8%	44.9%	29.1%	70.9%
Ownership								
For profit, incorporated	71,228,919	9.5%	7.9%	13.1%	17.1%	52.3%	23.8%	76.2%
For profit, unincorporated	15,470,863	16.2%	9.9%	16.3%	21.3%	36.3%	33.3%	66.7%
Nonprofit	14,960,768	3.7%	3.5%	9.3%	26.8%	56.7%	10.7%	89.3%
Age of firm								
Less than 5 years	5,771,073	37.9%	18.7%	19.3%	19.1%	5.0%	66.7%	33.3%
5-9 years	6,515,792	27.0%	18.7%	24.4%	21.9%	8.1%	58.2%	41.8%
10-19 years	12,841,951	20.4%	16.4%	24.0%	24.8%	14.5%	48.1%	51.9%
20 or more years	76,531,735	4.3%	4.3%	9.8%	18.0%	63.6%	12.9%	87.1%
Multi/single status								
2 or more locations	64,036,868	0.1%	0.6%	3.7%	17.8%	77.7%	1.9%	98.1%
1 location only	37,623,683	25.9%	19.5%	29.0%	21.5%	4.1%	59.7%	40.3%
Percent full-time employees								
Less than 25%	1,298,863	6.8%	12.9%	17.3%	17.3%	45.8%	28.5%	71.5%
25-49 %	4,100,648	9.7%	10.5%	21.2%	21.0%	37.6%	29.8%	70.2%
50-74 %	10,659,434	13.7%	8.7%	12.6%	18.0%	46.9%	28.6%	71.4%
75% or more	85,601,606	9.2%	7.2%	12.7%	19.3%	51.6%	22.2%	77.8%
Union presence								
No union employees	82,274,723	11.6%	9.1%	15.2%	21.2%	42.9%	27.9%	72.1%
Has union employees	19,385,828	1.5%	1.1%	3.8%	10.8%	82.9%	3.9%	96.1%
Percent low-wage employees								
50% or more low-wage	15,099,514	10.4%	8.3%	14.5%	21.0%	45.8%	25.5%	74.5%
Less than 50% low-wage	86,561,036	9.5%	7.5%	12.8%	18.9%	51.3%	22.9%	77.1%
Percent women employees								
Less than 25%	27,253,161	14.5%	11.3%	19.1%	21.4%	33.6%	35.3%	64.7%
25-49 %	25,058,181	6.6%	5.8%	10.1%	17.8%	59.7%	16.5%	83.5%
50-74 %	28,287,932	7.5%	5.2%	10.5%	18.3%	58.5%	17.4%	82.6%
75% or more	21,061,276	10.0%	8.2%	12.2%	19.0%	50.6%	23.8%	76.2%
Percent age 50 or older employees								
Less than 25%	38,990,955	11.6%	11.2%	17.5%	21.7%	38.0%	31.4%	68.6%
25-49 %	48,316,658	4.3%	4.2%	9.3%	17.5%	64.7%	12.3%	87.7%
50-74 %	11,214,426	15.7%	8.7%	14.7%	20.3%	40.5%	31.1%	68.9%
75% or more	3,138,512	47.1%	10.9%	9.7%	9.4%	22.8%	63.1%	36.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.3.a Standard errors for percent of number of full-time private-sector employees by firm size and selected characteristics:
United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,002,152	0.16%	0.18%	0.26%	0.40%	0.52%	0.30%	0.30%
Industry group **								
Agric., fish., forest.	247,121	3.30%	2.06%	3.86%	9.18%	8.78% *	5.35%	5.35%
Mining and manufacturing	398,958	0.29%	0.52%	1.01%	1.51%	1.66%	0.82%	0.82%
Construction	270,967	1.27%	1.24%	1.80%	2.13%	2.09%	2.17%	2.17%
Utilities and transp.	365,006	0.70%	0.76%	1.33%	2.12%	2.81%	1.41%	1.41%
Wholesale trade	298,209	0.87%	0.98%	1.48%	1.89%	2.75%	1.69%	1.69%
Fin. svcs. and real estate	461,170	0.62%	0.47%	0.66%	1.73%	1.89%	0.93%	0.93%
Retail trade	584,643	0.72%	0.64%	0.98%	1.17%	2.28%	1.39%	1.39%
Professional services	563,421	0.33%	0.34%	0.51%	0.77%	0.99%	0.59%	0.59%
Other services	597,406	0.52%	0.57%	0.75%	1.11%	1.52%	0.99%	0.99%
Ownership								
For profit, incorporated	993,098	0.21%	0.23%	0.34%	0.51%	0.69%	0.41%	0.41%
For profit, unincorporated	449,980	0.67%	0.67%	0.90%	1.26%	1.57%	1.14%	1.14%
Nonprofit	488,494	0.29%	0.31%	0.67%	1.49%	1.60%	0.58%	0.58%
Age of firm								
Less than 5 years	219,399	1.63%	1.45%	1.47%	2.08%	1.09%	2.15%	2.15%
5-9 years	255,137	1.35%	1.26%	1.61%	2.22%	1.25%	2.13%	2.13%
10-19 years	382,974	0.82%	0.82%	1.12%	1.47%	1.61%	1.47%	1.47%
20 or more years	992,295	0.14%	0.16%	0.29%	0.48%	0.58%	0.27%	0.27%
Multi/single status								
2 or more locations	952,620	0.03%	0.06%	0.18%	0.52%	0.55%	0.11%	0.11%
1 location only	508,308	0.45%	0.48%	0.60%	0.79%	0.55%	0.82%	0.82%
Percent full-time employees								
Less than 25%	54,550	0.65%	1.04%	1.35%	1.67%	2.15%	1.52%	1.52%
25-49 %	162,278	0.68%	0.80%	1.39%	1.75%	2.10%	1.42%	1.42%
50-74 %	340,023	0.66%	0.54%	0.80%	1.21%	1.65%	1.09%	1.09%
75% or more	1,039,804	0.19%	0.21%	0.31%	0.49%	0.62%	0.36%	0.36%
Union presence								
No union employees	909,215	0.19%	0.22%	0.31%	0.47%	0.61%	0.38%	0.38%
Has union employees	710,418	0.24%	0.19%	0.48%	0.95%	1.11%	0.38%	0.38%
Percent low-wage employees								
50% or more low-wage	442,132	0.50%	0.51%	0.78%	1.37%	1.50%	0.93%	0.93%
Less than 50% low-wage	998,814	0.18%	0.21%	0.30%	0.44%	0.59%	0.34%	0.34%
Percent women employees								
Less than 25%	666,282	0.50%	0.50%	0.77%	1.01%	1.39%	0.96%	0.96%
25-49 %	718,698	0.36%	0.37%	0.57%	1.03%	1.30%	0.65%	0.65%
50-74 %	678,347	0.32%	0.36%	0.53%	0.91%	1.12%	0.61%	0.61%
75% or more	511,860	0.40%	0.42%	0.58%	0.93%	1.22%	0.73%	0.73%
Percent age 50 or older employees								
Less than 25%	708,121	0.34%	0.41%	0.53%	0.75%	1.01%	0.68%	0.68%
25-49 %	926,343	0.19%	0.21%	0.41%	0.71%	0.85%	0.38%	0.38%
50-74 %	345,323	0.72%	0.62%	0.96%	1.28%	1.63%	1.15%	1.15%
75% or more	162,147	2.48%	1.32%	1.42%	1.46%	3.24%	3.01%	3.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Percents may not add to 100% because of rounding.

Table I.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.8%	36.9%	62.8%	85.9%	98.1%	99.8%	56.1%	98.7%
Industry group **								
Agric., fish., forest.	80.4%	29.7%	46.4%	75.4%	97.4%	100.0%	39.7%	96.8%
Mining and manufacturing	95.3%	41.9%	73.6%	92.7%	99.4%	99.9%	71.0%	99.7%
Construction	77.8%	36.7%	63.0%	88.4%	99.7%	98.9%	57.9%	97.3%
Utilities and transp.	92.8%	37.4%	53.9%	83.8%	100.0%	100.0%	53.6%	99.5%
Wholesale trade	90.6%	43.9%	76.3%	90.8%	99.9%	99.5%	67.3%	99.0%
Fin. svcs. and real estate	94.3%	44.4%	84.6%	96.6%	99.9%	99.9%	62.6%	99.8%
Retail trade	88.4%	28.7%	51.9%	89.2%	98.8%	100.0%	50.1%	99.4%
Professional services	91.6%	44.0%	71.9%	90.4%	98.9%	99.9%	63.1%	99.3%
Other services	80.7%	29.0%	48.1%	72.5%	92.9%	99.6%	43.0%	96.1%
Ownership								
For profit, incorporated	88.5%	36.5%	62.8%	85.1%	97.6%	99.8%	56.2%	98.6%
For profit, unincorporated	82.1%	34.2%	59.4%	84.5%	97.7%	99.5%	50.7%	97.8%
Nonprofit	96.8%	54.7%	73.4%	94.3%	99.8%	100.0%	72.0%	99.8%
Age of firm								
Less than 5 years	57.4%	28.0%	52.3%	74.5%	93.1%	96.5%	40.8%	90.6%
5-9 years	65.4%	32.0%	46.7%	81.9%	92.6%	97.1%	46.2%	92.2%
10-19 years	75.2%	35.1%	62.6%	81.0%	96.4%	99.6%	52.6%	96.1%
20 or more years	95.4%	47.1%	72.3%	90.5%	99.4%	99.9%	68.1%	99.5%
Multi/single status								
2 or more locations	99.2%	59.2%	76.3%	90.6%	99.5%	99.9%	80.5%	99.6%
1 location only	71.0%	36.8%	62.1%	84.9%	96.1%	98.8%	54.8%	94.9%
Percent full-time employees								
Less than 25%	76.0%	17.7%	26.8%	57.5%	90.7%	99.9%	28.6%	94.9%
25-49 %	76.9%	19.9%	39.9%	61.8%	96.5%	99.6%	35.5%	94.5%
50-74 %	80.5%	30.6%	41.8%	69.8%	94.6%	99.7%	39.3%	97.1%
75% or more	90.6%	39.2%	68.5%	90.4%	98.7%	99.8%	60.6%	99.1%
Union presence								
No union employees	86.4%	35.9%	62.8%	85.5%	97.9%	99.8%	55.5%	98.4%
Has union employees	98.8%	71.9%	64.8%	92.4%	99.8%	100.0%	75.2%	99.8%
Percent low-wage employees								
50% or more low-wage	78.6%	17.6%	26.0%	65.9%	92.7%	99.6%	29.1%	95.5%
Less than 50% low-wage	90.6%	40.6%	70.0%	89.9%	99.1%	99.9%	61.3%	99.2%
Percent women employees								
Less than 25%	84.3%	35.0%	65.7%	89.2%	99.0%	99.7%	58.0%	98.6%
25-49 %	92.6%	41.6%	65.0%	89.3%	97.9%	99.9%	59.6%	99.1%
50-74 %	91.1%	41.1%	62.2%	82.2%	96.6%	99.8%	55.8%	98.5%
75% or more	87.0%	32.8%	56.4%	80.3%	98.8%	99.8%	49.9%	98.6%
Percent age 50 or older employees								
Less than 25%	83.8%	37.4%	58.1%	81.0%	96.4%	99.7%	54.2%	97.3%
25-49 %	95.1%	36.4%	68.5%	91.6%	99.6%	99.9%	62.9%	99.6%
50-74 %	86.7%	42.2%	71.6%	91.1%	98.3%	99.8%	60.2%	98.6%
75% or more	61.4%	29.9%	64.8%	84.2%	98.7%	99.8%	39.7%	98.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	0.98%	1.26%	0.71%	0.48%	0.05%	0.67%	0.15%
Industry group **								
Agric., fish., forest.	3.84%	6.79%	11.00%	8.54%	2.05%	0.00%	5.59%	1.52%
Mining and manufacturing	0.40%	4.48%	3.59%	1.36%	0.51%	0.06%	2.17%	0.17%
Construction	1.37%	3.16%	3.69%	2.62%	0.19%	0.83%	1.97%	1.20%
Utilities and transp.	0.87%	5.94%	7.13%	4.45%	0.00%	0.00%	4.05%	0.30%
Wholesale trade	0.95%	4.24%	4.21%	2.34%	0.06%	0.53%	2.57%	0.51%
Fin. svcs. and real estate	0.41%	3.36%	3.53%	1.27%	0.09%	0.06%	2.44%	0.08%
Retail trade	0.82%	2.76%	4.21%	1.86%	0.49%	0.03%	2.13%	0.15%
Professional services	0.32%	1.80%	2.08%	1.01%	0.37%	0.05%	1.20%	0.13%
Other services	0.80%	1.85%	2.97%	1.89%	2.35%	0.19%	1.49%	0.69%
Ownership								
For profit, incorporated	0.28%	1.19%	1.48%	0.89%	0.73%	0.06%	0.80%	0.20%
For profit, unincorporated	0.73%	1.94%	3.12%	1.69%	0.85%	0.24%	1.58%	0.43%
Nonprofit	0.25%	3.66%	3.72%	1.01%	0.10%	0.04%	1.96%	0.08%
Age of firm								
Less than 5 years	1.79%	2.14%	4.20%	3.31%	4.00%	3.32%	1.98%	2.76%
5-9 years	1.65%	2.43%	3.53%	2.13%	3.75%	2.35%	1.89%	2.17%
10-19 years	1.02%	1.84%	2.33%	1.73%	1.80%	0.37%	1.34%	1.02%
20 or more years	0.15%	1.67%	1.69%	0.79%	0.15%	0.04%	0.93%	0.08%
Multi/single status								
2 or more locations	0.07%	9.78%	3.70%	1.45%	0.10%	0.05%	2.01%	0.06%
1 location only	0.58%	0.98%	1.32%	0.81%	1.14%	0.77%	0.70%	0.72%
Percent full-time employees								
Less than 25%	1.39%	3.72%	3.93%	3.90%	2.42%	0.11%	2.44%	0.87%
25-49 %	1.25%	2.83%	3.81%	3.24%	1.57%	0.41%	2.12%	0.97%
50-74 %	0.91%	2.23%	3.01%	2.66%	2.65%	0.16%	1.66%	0.75%
75% or more	0.23%	1.14%	1.45%	0.74%	0.47%	0.05%	0.76%	0.15%
Union presence								
No union employees	0.26%	0.97%	1.28%	0.72%	0.54%	0.07%	0.68%	0.19%
Has union employees	0.21%	5.72%	8.66%	3.58%	0.14%	0.04%	3.85%	0.14%
Percent low-wage employees								
50% or more low-wage	0.91%	1.84%	2.75%	2.39%	2.41%	0.22%	1.59%	0.78%
Less than 50% low-wage	0.21%	1.09%	1.31%	0.70%	0.32%	0.05%	0.71%	0.12%
Percent women employees								
Less than 25%	0.57%	1.60%	2.06%	1.20%	0.72%	0.17%	1.09%	0.37%
25-49 %	0.42%	2.61%	2.81%	1.37%	1.14%	0.08%	1.64%	0.28%
50-74 %	0.41%	2.12%	3.07%	1.51%	1.26%	0.08%	1.54%	0.31%
75% or more	0.49%	1.84%	2.48%	1.67%	0.37%	0.09%	1.37%	0.22%
Percent age 50 or older employees								
Less than 25%	0.48%	1.52%	1.82%	1.10%	1.07%	0.13%	0.99%	0.40%
25-49 %	0.21%	2.22%	2.16%	0.98%	0.10%	0.05%	1.33%	0.09%
50-74 %	0.70%	2.19%	3.14%	1.99%	0.81%	0.15%	1.61%	0.43%
75% or more	2.17%	2.25%	5.94%	4.13%	0.89%	0.14%	2.11%	0.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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) 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	90.1%	91.2%	91.2%	91.1%	91.4%	89.2%	91.3%	89.9%
Industry group **								
Agric., fish., forest.	78.9%	90.7%	--	97.2%	58.7%	92.6%	90.6%	77.0%
Mining and manufacturing	95.9%	91.8%	93.2%	95.2%	95.4%	96.7%	93.9%	96.2%
Construction	86.6%	87.9%	89.3%	86.8%	88.2%	81.3%	88.7%	85.3%
Utilities and transp.	92.9%	87.9%	93.0%	94.7%	93.6%	92.6%	93.0%	92.9%
Wholesale trade	96.3%	92.0%	95.5%	96.7%	97.2%	96.2%	95.1%	96.6%
Fin. svcs. and real estate	96.1%	93.3%	97.3%	99.0%	94.7%	96.4%	96.0%	96.1%
Retail trade	88.4%	88.3%	94.3%	91.0%	95.1%	86.2%	90.7%	88.1%
Professional services	91.1%	93.7%	92.3%	92.7%	92.1%	90.1%	93.2%	90.7%
Other services	80.8%	89.4%	84.4%	83.7%	86.5%	77.0%	85.8%	79.9%
Ownership								
For profit, incorporated	90.3%	91.1%	92.7%	91.2%	91.9%	89.4%	91.9%	90.0%
For profit, unincorporated	88.8%	90.8%	84.8%	90.7%	89.8%	87.9%	88.8%	88.8%
Nonprofit	90.3%	93.0%	92.6%	91.1%	91.3%	89.4%	92.1%	90.1%
Age of firm								
Less than 5 years	87.9%	94.0%	81.1%	87.0%	91.9%	76.2%	88.4%	87.5%
5-9 years	89.6%	93.2%	88.2%	90.6%	87.7%	89.3%	91.8%	88.0%
10-19 years	91.0%	90.9%	93.1%	90.8%	92.0%	87.8%	91.6%	90.6%
20 or more years	90.1%	89.4%	93.2%	91.8%	91.6%	89.3%	91.7%	90.0%
Multi/single status								
2 or more locations	90.2%	96.0%	97.8%	94.7%	92.9%	89.3%	96.4%	90.1%
1 location only	89.9%	91.1%	90.8%	90.3%	89.3%	85.8%	90.9%	89.0%
Percent full-time employees								
Less than 25%	87.7%	96.4%	88.6%	83.0%	88.6%	88.2%	91.2%	87.3%
25-49 %	88.7%	94.6%	93.6%	90.2%	90.1%	86.7%	93.2%	88.0%
50-74 %	90.9%	86.9%	91.8%	91.1%	92.2%	90.6%	89.8%	91.1%
75% or more	90.1%	91.7%	91.1%	91.3%	91.4%	89.2%	91.4%	89.9%
Union presence								
No union employees	90.7%	91.5%	91.3%	91.7%	92.1%	89.7%	91.7%	90.5%
Has union employees	87.8%	86.0%	88.7%	82.4%	86.1%	88.2%	83.5%	87.9%
Percent low-wage employees								
50% or more low-wage	82.3%	84.3%	90.4%	80.0%	81.7%	82.6%	84.1%	82.1%
Less than 50% low-wage	91.3%	91.7%	91.3%	92.7%	93.2%	90.3%	92.0%	91.2%
Percent women employees								
Less than 25%	90.1%	90.8%	92.2%	92.0%	90.1%	88.6%	91.4%	89.7%
25-49 %	92.1%	90.3%	93.8%	93.3%	95.5%	90.9%	93.0%	92.0%
50-74 %	88.8%	90.8%	86.6%	87.6%	89.3%	88.9%	88.5%	88.9%
75% or more	89.4%	93.1%	91.0%	90.9%	91.6%	87.9%	92.6%	88.9%
Percent age 50 or older employees								
Less than 25%	88.8%	91.0%	89.0%	89.3%	90.4%	87.5%	89.8%	88.6%
25-49 %	90.8%	91.9%	93.6%	92.4%	92.5%	90.0%	93.0%	90.6%
50-74 %	90.5%	91.3%	93.4%	93.1%	91.2%	88.8%	93.0%	89.9%
75% or more	93.3%	90.4%	94.1%	97.1%	90.1%	94.8%	92.1%	94.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.(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, 2018

Characteristics	Total	Less than 10 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%	0.85%	1.04%	0.61%	0.79%	0.61%	0.53%	0.46%
Industry group **								
Agric., fish., forest.	9.34%	5.14%	--	1.50%	17.30%	3.72%	3.38%	10.74%
Mining and manufacturing	0.32%	2.53%	1.47%	0.83%	0.78%	0.37%	0.89%	0.34%
Construction	1.41%	2.74%	2.19%	2.18%	2.94%	4.27%	1.35%	2.07%
Utilities and transp.	1.41%	5.62%	2.86%	2.32%	2.63%	1.89%	1.92%	1.53%
Wholesale trade	0.65%	2.43%	1.26%	1.09%	0.87%	1.20%	0.86%	0.78%
Fin. svcs. and real estate	0.48%	2.29%	0.90%	0.34%	1.41%	0.56%	1.05%	0.53%
Retail trade	1.11%	2.91%	1.28%	1.63%	0.90%	1.55%	1.39%	1.25%
Professional services	0.40%	0.94%	0.99%	0.98%	0.71%	0.60%	0.58%	0.46%
Other services	1.50%	2.68%	4.31%	1.92%	1.67%	2.46%	2.03%	1.73%
Ownership								
For profit, incorporated	0.53%	1.09%	0.64%	0.74%	1.13%	0.80%	0.51%	0.62%
For profit, unincorporated	0.80%	1.55%	4.46%	1.34%	1.69%	1.19%	1.81%	0.88%
Nonprofit	0.59%	2.27%	2.13%	1.78%	1.00%	0.85%	1.34%	0.63%
Age of firm								
Less than 5 years	1.66%	1.53%	6.49%	2.62%	2.01%	6.53%	2.76%	1.95%
5-9 years	1.31%	1.50%	2.94%	2.07%	3.19%	2.97%	1.22%	2.03%
10-19 years	0.71%	1.56%	1.03%	1.25%	1.21%	2.37%	0.86%	0.98%
20 or more years	0.47%	1.56%	0.72%	0.76%	1.01%	0.63%	0.61%	0.51%
Multi/single status								
2 or more locations	0.50%	2.94%	0.76%	0.76%	0.56%	0.62%	0.73%	0.50%
1 location only	0.64%	0.86%	1.10%	0.73%	1.73%	3.72%	0.56%	1.09%
Percent full-time employees								
Less than 25%	1.32%	2.59%	4.53%	4.49%	2.70%	1.66%	2.58%	1.44%
25-49 %	1.10%	1.94%	2.01%	1.90%	1.65%	1.96%	1.27%	1.26%
50-74 %	0.73%	4.11%	2.25%	1.49%	1.20%	1.07%	1.84%	0.80%
75% or more	0.45%	0.78%	1.16%	0.69%	0.92%	0.69%	0.57%	0.52%
Union presence								
No union employees	0.45%	0.85%	1.06%	0.59%	0.84%	0.78%	0.53%	0.54%
Has union employees	0.81%	4.70%	3.82%	4.05%	2.48%	0.90%	2.83%	0.84%
Percent low-wage employees								
50% or more low-wage	1.26%	3.62%	1.70%	2.64%	3.88%	1.26%	2.29%	1.37%
Less than 50% low-wage	0.41%	0.87%	1.10%	0.55%	0.51%	0.68%	0.53%	0.48%
Percent women employees								
Less than 25%	1.21%	1.23%	1.07%	0.95%	2.19%	2.61%	0.73%	1.58%
25-49 %	0.60%	1.94%	1.05%	1.09%	0.52%	0.88%	0.81%	0.67%
50-74 %	0.60%	2.34%	4.44%	1.58%	1.27%	0.77%	1.79%	0.64%
75% or more	0.49%	1.16%	1.25%	1.32%	0.90%	0.72%	0.68%	0.56%
Percent age 50 or older employees								
Less than 25%	0.82%	1.47%	1.84%	0.93%	0.95%	1.64%	0.94%	1.00%
25-49 %	0.49%	1.55%	0.91%	1.00%	1.47%	0.58%	0.61%	0.53%
50-74 %	0.77%	1.47%	1.27%	1.41%	1.74%	1.29%	0.77%	0.95%
75% or more	0.90%	1.93%	2.22%	0.96%	2.89%	1.39%	1.32%	1.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.(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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.9%	76.1%	71.6%	68.7%	73.7%	75.3%	72.4%	74.2%
Industry group **								
Agric., fish., forest.	60.8%	78.1%	--	43.9% *	79.2%	49.3%	74.3%	58.1%
Mining and manufacturing	81.5%	78.0%	76.5%	71.3%	79.9%	85.4%	73.7%	82.4%
Construction	71.4%	68.2%	72.9%	67.0%	71.3%	79.2%	69.5%	72.5%
Utilities and transp.	76.5%	70.6%	75.5%	73.8%	73.2%	77.8%	74.3%	76.7%
Wholesale trade	79.5%	82.2%	74.5%	76.1%	76.2%	83.0%	76.1%	80.3%
Fin. svcs. and real estate	79.2%	79.4%	77.4%	80.8%	81.8%	78.4%	80.3%	79.1%
Retail trade	66.0%	73.2%	73.4%	63.5%	64.0%	66.0%	69.6%	65.4%
Professional services	76.1%	77.1%	70.5%	70.6%	75.4%	77.9%	73.8%	76.5%
Other services	63.8%	76.8%	63.8%	61.3%	63.4%	63.5%	67.1%	63.2%
Ownership								
For profit, incorporated	73.7%	74.9%	71.4%	68.9%	73.0%	75.1%	71.9%	74.0%
For profit, unincorporated	69.8%	77.6%	70.0%	64.6%	70.6%	70.1%	71.7%	69.3%
Nonprofit	78.8%	81.9%	76.4%	74.2%	78.5%	79.6%	77.7%	78.9%
Age of firm								
Less than 5 years	69.0%	74.4%	69.9%	66.4%	67.7%	67.5%	70.7%	67.5%
5-9 years	69.6%	75.7%	68.2%	64.6%	73.6%	66.8%	69.8%	69.4%
10-19 years	68.1%	76.9%	66.4%	64.3%	70.0%	66.9%	70.1%	67.1%
20 or more years	75.2%	76.5%	75.5%	71.4%	75.0%	75.7%	74.5%	75.3%
Multi/single status								
2 or more locations	75.3%	67.1%	75.5%	73.8%	74.1%	75.7%	76.0%	75.3%
1 location only	70.6%	76.2%	71.3%	67.5%	73.2%	61.2%	72.1%	69.4%
Percent full-time employees								
Less than 25%	60.6%	93.8%	78.5%	65.6%	53.8%	59.6%	77.1%	58.5%
25-49 %	65.0%	83.1%	65.8%	61.8%	62.1%	66.7%	67.5%	64.6%
50-74 %	67.0%	74.9%	69.9%	61.7%	65.7%	67.5%	68.6%	66.7%
75% or more	75.3%	76.0%	71.9%	69.8%	75.5%	76.7%	72.9%	75.7%
Union presence								
No union employees	73.0%	75.9%	71.1%	68.2%	73.3%	74.2%	72.0%	73.2%
Has union employees	77.7%	79.4%	85.6%	77.6%	77.4%	77.7%	81.5%	77.6%
Percent low-wage employees								
50% or more low-wage	60.3%	81.8%	64.1%	51.9%	59.4%	61.3%	65.4%	59.8%
Less than 50% low-wage	75.8%	75.7%	72.1%	70.8%	76.0%	77.3%	72.9%	76.3%
Percent women employees								
Less than 25%	75.7%	74.5%	72.8%	69.0%	76.1%	79.8%	72.2%	76.8%
25-49 %	75.9%	75.1%	76.3%	68.2%	74.6%	77.5%	73.4%	76.2%
50-74 %	72.5%	80.3%	68.9%	71.0%	71.2%	72.9%	74.6%	72.2%
75% or more	71.2%	75.1%	66.7%	66.1%	72.4%	72.0%	69.4%	71.5%
Percent age 50 or older employees								
Less than 25%	69.2%	76.4%	68.7%	65.4%	70.0%	69.4%	70.4%	68.9%
25-49 %	76.4%	72.2%	76.2%	71.2%	75.7%	77.4%	73.7%	76.6%
50-74 %	78.0%	77.9%	72.4%	72.9%	78.7%	80.3%	75.1%	78.8%
75% or more	74.5%	78.6%	70.6%	73.2%	80.1%	71.5%	74.8%	74.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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).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, 2018

Characteristics	Total	Less than 10 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%	1.05%	0.89%	0.73%	0.66%	0.55%	0.54%	0.41%
Industry group **								
Agric., fish., forest.	8.39%	7.76%	--	13.95% *	9.40%	12.24%	4.54%	9.74%
Mining and manufacturing	0.58%	3.57%	1.96%	1.87%	1.21%	0.71%	1.53%	0.62%
Construction	1.48%	3.74%	2.16%	2.11%	3.50%	3.49%	1.56%	2.16%
Utilities and transp.	1.84%	5.93%	5.12%	3.41%	3.46%	2.47%	2.73%	2.00%
Wholesale trade	0.83%	2.95%	2.59%	1.87%	2.26%	1.07%	1.67%	0.95%
Fin. svcs. and real estate	0.82%	3.39%	2.94%	1.70%	1.18%	1.13%	1.78%	0.89%
Retail trade	1.17%	2.76%	2.91%	2.15%	1.88%	1.67%	1.70%	1.32%
Professional services	0.49%	1.66%	1.63%	1.25%	0.93%	0.71%	0.93%	0.56%
Other services	1.08%	2.34%	2.50%	1.67%	2.18%	1.74%	1.43%	1.26%
Ownership								
For profit, incorporated	0.43%	1.33%	1.04%	0.82%	0.90%	0.64%	0.64%	0.50%
For profit, unincorporated	1.05%	1.96%	2.21%	2.17%	1.70%	1.96%	1.28%	1.28%
Nonprofit	0.66%	2.68%	2.46%	1.57%	0.90%	1.01%	1.43%	0.71%
Age of firm								
Less than 5 years	1.71%	3.11%	3.03%	2.99%	3.63%	8.90%	1.85%	2.80%
5-9 years	1.51%	2.91%	2.67%	2.18%	3.60%	3.76%	1.62%	2.33%
10-19 years	1.27%	1.90%	1.91%	1.78%	1.88%	5.09%	1.14%	1.82%
20 or more years	0.39%	1.45%	1.05%	0.86%	0.70%	0.53%	0.68%	0.42%
Multi/single status								
2 or more locations	0.43%	8.25%	2.86%	1.21%	0.77%	0.52%	1.60%	0.44%
1 location only	0.62%	1.06%	0.93%	0.86%	1.19%	5.70%	0.57%	1.05%
Percent full-time employees								
Less than 25%	1.71%	3.21%	5.13%	4.20%	4.64%	1.95%	3.06%	1.83%
25-49 %	1.51%	4.90%	5.33%	2.39%	2.72%	2.50%	2.81%	1.70%
50-74 %	1.15%	2.62%	2.83%	2.47%	1.80%	1.78%	1.83%	1.31%
75% or more	0.39%	1.17%	0.96%	0.80%	0.73%	0.60%	0.58%	0.45%
Union presence								
No union employees	0.39%	1.03%	0.91%	0.73%	0.68%	0.66%	0.54%	0.46%
Has union employees	0.87%	7.69%	3.44%	4.02%	2.44%	0.97%	3.71%	0.89%
Percent low-wage employees								
50% or more low-wage	1.10%	3.46%	3.91%	2.24%	2.31%	1.54%	2.08%	1.20%
Less than 50% low-wage	0.37%	1.10%	0.91%	0.75%	0.69%	0.57%	0.56%	0.43%
Percent women employees								
Less than 25%	0.64%	1.88%	1.39%	1.26%	1.20%	1.19%	0.86%	0.80%
25-49 %	0.83%	2.50%	1.77%	1.50%	1.50%	1.20%	1.22%	0.92%
50-74 %	0.67%	1.83%	2.10%	1.58%	1.38%	0.92%	1.18%	0.74%
75% or more	0.68%	2.14%	2.15%	1.44%	1.17%	1.02%	1.20%	0.76%
Percent age 50 or older employees								
Less than 25%	0.59%	1.58%	1.40%	1.09%	1.12%	1.05%	0.81%	0.72%
25-49 %	0.52%	2.29%	1.39%	1.22%	0.97%	0.71%	0.97%	0.56%
50-74 %	0.71%	1.91%	1.78%	1.57%	1.43%	1.15%	1.14%	0.85%
75% or more	2.25%	3.48%	4.29%	3.82%	3.56%	4.96%	2.39%	3.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	66.6%	69.4%	65.3%	62.6%	67.4%	67.2%	66.1%	66.7%
Industry group **								
Agric., fish., forest.	48.0%	70.8%	--	42.7% *	46.5% *	45.6%	67.3%	44.8%
Mining and manufacturing	78.2%	71.6%	71.3%	67.9%	76.2%	82.6%	69.1%	79.3%
Construction	61.8%	59.9%	65.1%	58.2%	62.9%	64.4%	61.6%	61.9%
Utilities and transp.	71.0%	62.1%	70.2%	69.9%	68.5%	72.1%	69.1%	71.2%
Wholesale trade	76.6%	75.6%	71.2%	73.6%	74.1%	79.8%	72.4%	77.6%
Fin. svcs. and real estate	76.1%	74.1%	75.3%	80.0%	77.4%	75.6%	77.1%	76.0%
Retail trade	58.3%	64.6%	69.3%	57.8%	60.9%	56.9%	63.1%	57.6%
Professional services	69.3%	72.3%	65.0%	65.5%	69.5%	70.2%	68.8%	69.4%
Other services	51.6%	68.6%	53.9%	51.3%	54.8%	48.9%	57.6%	50.5%
Ownership								
For profit, incorporated	66.5%	68.2%	66.2%	62.9%	67.0%	67.1%	66.1%	66.6%
For profit, unincorporated	62.0%	70.4%	59.4%	58.6%	63.4%	61.6%	63.6%	61.5%
Nonprofit	71.1%	76.1%	70.7%	67.6%	71.7%	71.2%	71.6%	71.1%
Age of firm								
Less than 5 years	60.7%	69.9%	56.7%	57.8%	62.2%	51.4%	62.5%	59.0%
5-9 years	62.3%	70.5%	60.1%	58.5%	64.6%	59.7%	64.1%	61.1%
10-19 years	61.9%	69.9%	61.8%	58.4%	64.4%	58.7%	64.2%	60.8%
20 or more years	67.8%	68.4%	70.4%	65.5%	68.7%	67.7%	68.3%	67.7%
Multi/single status								
2 or more locations	68.0%	64.4%	73.9%	69.9%	68.8%	67.6%	73.2%	67.9%
1 location only	63.5%	69.4%	64.7%	60.9%	65.3%	52.5%	65.5%	61.8%
Percent full-time employees								
Less than 25%	53.2%	90.4%	69.5%	54.4%	47.7%	52.6%	70.2%	51.1%
25-49 %	57.7%	78.6%	61.7%	55.7%	56.0%	57.8%	62.9%	56.9%
50-74 %	60.9%	65.1%	64.2%	56.2%	60.6%	61.2%	61.6%	60.7%
75% or more	67.8%	69.7%	65.5%	63.7%	69.0%	68.4%	66.6%	68.0%
Union presence								
No union employees	66.2%	69.4%	64.9%	62.5%	67.5%	66.6%	66.0%	66.3%
Has union employees	68.2%	68.2%	75.9%	63.9%	66.7%	68.5%	68.1%	68.2%
Percent low-wage employees								
50% or more low-wage	49.6%	69.0%	58.0%	41.6%	48.5%	50.6%	55.0%	49.1%
Less than 50% low-wage	69.2%	69.4%	65.8%	65.6%	70.8%	69.8%	67.1%	69.6%
Percent women employees								
Less than 25%	68.2%	67.6%	67.1%	63.5%	68.5%	70.7%	66.0%	68.9%
25-49 %	69.9%	67.8%	71.5%	63.6%	71.3%	70.5%	68.2%	70.1%
50-74 %	64.4%	73.0%	59.6%	62.2%	63.6%	64.8%	66.0%	64.2%
75% or more	63.7%	69.9%	60.7%	60.1%	66.3%	63.3%	64.2%	63.6%
Percent age 50 or older employees								
Less than 25%	61.5%	69.5%	61.2%	58.4%	63.3%	60.7%	63.2%	61.0%
25-49 %	69.4%	66.3%	71.3%	65.8%	70.0%	69.6%	68.5%	69.4%
50-74 %	70.6%	71.1%	67.6%	67.9%	71.8%	71.3%	69.8%	70.8%
75% or more	69.5%	71.1%	66.4%	71.1%	72.2%	67.7%	68.9%	69.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.(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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.13%	1.10%	0.79%	0.84%	0.68%	0.62%	0.50%
Industry group **								
Agric., fish., forest.	7.81%	9.44%	--	13.26% *	15.46% *	10.69%	5.05%	8.73%
Mining and manufacturing	0.62%	3.59%	2.16%	1.94%	1.33%	0.74%	1.56%	0.66%
Construction	1.59%	3.57%	2.41%	2.25%	3.83%	4.12%	1.59%	2.34%
Utilities and transp.	1.86%	6.64%	5.28%	3.91%	3.47%	2.49%	2.99%	2.02%
Wholesale trade	0.88%	3.61%	2.62%	1.97%	2.26%	1.19%	1.71%	1.01%
Fin. svcs. and real estate	0.85%	3.33%	2.85%	1.70%	1.60%	1.14%	1.83%	0.92%
Retail trade	1.44%	2.85%	2.92%	2.23%	1.81%	2.01%	1.72%	1.61%
Professional services	0.56%	1.68%	1.69%	1.36%	1.07%	0.81%	0.96%	0.63%
Other services	1.27%	2.90%	3.35%	1.80%	2.22%	2.00%	1.79%	1.46%
Ownership								
For profit, incorporated	0.56%	1.42%	1.06%	0.92%	1.16%	0.85%	0.68%	0.65%
For profit, unincorporated	1.06%	2.07%	3.69%	2.10%	2.02%	1.82%	1.73%	1.26%
Nonprofit	0.76%	3.27%	2.72%	1.94%	1.13%	1.13%	1.67%	0.81%
Age of firm								
Less than 5 years	1.91%	3.00%	5.23%	3.25%	3.49%	8.73%	2.54%	2.85%
5-9 years	1.75%	3.16%	2.99%	2.40%	4.41%	4.45%	1.71%	2.73%
10-19 years	1.20%	1.98%	1.91%	1.81%	2.01%	4.16%	1.17%	1.69%
20 or more years	0.50%	1.72%	1.12%	0.95%	0.97%	0.69%	0.76%	0.55%
Multi/single status								
2 or more locations	0.55%	7.68%	2.87%	1.26%	0.82%	0.67%	1.63%	0.56%
1 location only	0.71%	1.14%	1.15%	0.92%	1.67%	5.07%	0.65%	1.19%
Percent full-time employees								
Less than 25%	1.64%	4.05%	5.70%	5.15%	4.03%	1.90%	3.36%	1.75%
25-49 %	1.55%	4.77%	5.03%	2.39%	2.63%	2.66%	2.71%	1.76%
50-74 %	1.18%	3.69%	2.94%	2.40%	1.84%	1.81%	1.95%	1.33%
75% or more	0.49%	1.20%	1.21%	0.88%	0.95%	0.76%	0.67%	0.57%
Union presence								
No union employees	0.47%	1.10%	1.12%	0.79%	0.88%	0.81%	0.62%	0.56%
Has union employees	1.11%	7.91%	4.59%	4.54%	2.78%	1.26%	3.81%	1.14%
Percent low-wage employees								
50% or more low-wage	1.18%	4.11%	3.45%	2.04%	3.05%	1.46%	2.10%	1.28%
Less than 50% low-wage	0.47%	1.17%	1.15%	0.81%	0.74%	0.75%	0.64%	0.54%
Percent women employees								
Less than 25%	1.06%	1.93%	1.47%	1.32%	1.92%	2.29%	0.93%	1.37%
25-49 %	0.97%	2.44%	1.81%	1.60%	1.53%	1.42%	1.23%	1.08%
50-74 %	0.74%	2.46%	3.61%	1.85%	1.52%	0.99%	1.70%	0.80%
75% or more	0.70%	2.16%	2.13%	1.54%	1.30%	1.04%	1.21%	0.79%
Percent age 50 or older employees								
Less than 25%	0.76%	1.76%	1.78%	1.15%	1.25%	1.42%	0.97%	0.92%
25-49 %	0.62%	2.23%	1.47%	1.32%	1.39%	0.82%	0.98%	0.67%
50-74 %	0.93%	2.04%	1.81%	1.80%	2.03%	1.55%	1.16%	1.14%
75% or more	2.16%	3.78%	4.30%	3.99%	4.01%	4.65%	2.54%	3.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28,294,512	4,530,456	3,490,697	4,680,253	4,696,866	10,896,240	10,480,626	17,813,886
Industry group **								
Agric., fish., forest.	197,218	107,772	18,950 *	13,228 *	--	--	131,822	65,396 *
Mining and manufacturing	411,694	101,576	99,533	96,039	44,817	69,730	262,284	149,410
Construction	486,004	247,504	89,188	63,207	47,910 *	38,196 *	381,744	104,259
Utilities and transp.	469,873	59,852	96,615	84,690	53,051 *	175,666	193,325	276,548
Wholesale trade	401,286	140,461	50,191	68,277	64,091	78,266 *	235,372	165,913
Fin. svs. and real estate	1,091,847	251,221	52,658	67,656	135,301	585,012	342,399	749,448
Retail trade	5,266,255	741,005	392,404	367,946	362,991	3,401,909	1,365,611	3,900,643
Professional services	6,877,291	974,949	668,108	988,587	1,735,538	2,510,109	2,044,195	4,833,096
Other services	13,093,044	1,906,117	2,023,050	2,930,624	2,204,067	4,029,186	5,523,873	7,569,171
Ownership								
For profit, incorporated	17,487,331	2,483,602	2,032,825	3,025,384	2,400,057	7,545,464	6,139,938	11,347,394
For profit, unincorporated	5,876,777	1,480,245	1,056,041	1,090,580	860,828	1,389,084	3,138,366	2,738,411
Nonprofit	4,930,404	566,609	401,831	564,290	1,435,981	1,961,693	1,202,323	3,728,081
Age of firm								
Less than 5 years	2,818,174	1,033,819	775,633	667,808	276,252	64,661 *	2,209,483	608,691
5-9 years	2,754,051	755,384	642,311	755,925	451,354	149,078	1,809,794	944,257
10-19 years	4,462,383	1,276,858	824,737	1,176,041	806,187	378,561	2,848,215	1,614,168
20 or more years	18,259,903	1,464,395	1,248,017	2,080,479	3,163,073	10,303,940	3,613,134	14,646,769
Multi/single status								
2 or more locations	14,016,707	36,259	124,093	758,134	2,592,732	10,505,490	409,064	13,607,643
1 location only	14,277,805	4,494,197	3,366,604	3,922,119	2,104,134	390,750	10,071,563	4,206,242
Percent full-time employees								
Less than 25%	10,419,822	2,370,317	1,739,033	1,751,405	1,357,465	3,201,602	5,154,044	5,265,778
25-49 %	7,056,035	782,210	792,549	1,507,534	1,426,272	2,547,469	2,289,812	4,766,222
50-74 %	6,691,175	1,047,404	581,757	851,266	1,182,009	3,028,738	2,053,404	4,637,771
75% or more	4,127,480	330,524	377,358	570,047	731,121	2,118,430	983,366	3,144,114
Union presence								
No union employees	24,954,882	4,459,540	3,425,798	4,555,625	4,342,331	8,171,588	10,295,339	14,659,543
Has union employees	3,339,630	70,915	64,899 *	124,628 *	354,536	2,724,652	185,288	3,154,343
Percent low-wage employees								
50% or more low-wage	13,370,531	1,811,568	1,825,961	2,382,714	2,340,268	5,010,021	4,928,073	8,442,458
Less than 50% low-wage	14,923,981	2,718,888	1,664,736	2,297,539	2,356,598	5,886,219	5,552,553	9,371,427
Percent women employees								
Less than 25%	3,212,944	1,074,634	543,796	597,809	447,220	549,485	1,987,920	1,225,024
25-49 %	5,431,867	659,511	585,678	867,394	870,885	2,448,399	1,744,931	3,686,936
50-74 %	10,925,590	1,150,731	1,140,822	1,918,893	1,809,083	4,906,062	3,215,105	7,710,485
75% or more	8,724,110	1,645,579	1,220,401	1,296,157	1,569,678	2,992,294	3,532,670	5,191,440
Percent age 50 or older employees								
Less than 25%	15,599,719	2,182,113	2,298,907	3,257,506	2,548,531	5,312,662	6,255,103	9,344,616
25-49 %	8,853,884	869,177	660,784	919,407	1,721,317	4,683,199	1,979,537	6,874,347
50-74 %	2,709,095	803,426	352,151	385,294	380,577	787,647	1,317,934	1,391,161
75% or more	1,131,814	675,740	178,855	118,046	46,442	112,732 *	928,053	203,762

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	444,093	102,025	115,286	145,770	197,622	349,508	170,113	414,831
Industry group **								
Agric., fish., forest.	45,286	18,102	5,934 *	4,649 *	--	--	19,113	41,055 *
Mining and manufacturing	30,049	13,299	17,463	16,435	6,104	10,740	26,492	14,207
Construction	39,711	21,461	19,974	11,885	19,182 *	14,659 *	31,155	24,671
Utilities and transp.	45,895	10,067	21,974	21,561	16,510 *	28,043	26,443	37,531
Wholesale trade	42,429	16,119	8,935	11,618	15,376	33,020 *	20,988	36,881
Fin. svcs. and real estate	83,152	20,862	10,423	8,747	19,667	76,884	24,315	79,522
Retail trade	249,455	46,530	36,523	35,926	38,364	236,769	64,971	240,884
Professional services	212,710	55,373	41,344	69,101	139,322	130,430	75,656	199,257
Other services	327,358	78,101	101,844	131,619	142,911	235,156	150,348	293,156
Ownership								
For profit, incorporated	387,542	82,498	84,539	127,163	138,124	322,415	138,226	364,277
For profit, unincorporated	179,318	63,835	77,371	72,450	74,326	108,763	109,682	142,553
Nonprofit	201,814	39,328	38,877	52,640	140,702	125,020	61,684	192,313
Age of firm								
Less than 5 years	114,262	52,918	67,754	59,161	44,526	19,924 *	94,685	64,550
5-9 years	135,393	43,357	55,133	64,052	91,788	32,064	81,161	108,886
10-19 years	157,182	67,286	53,641	76,614	96,429	49,278	102,732	119,809
20 or more years	402,065	61,748	67,030	108,778	155,677	347,671	104,507	389,175
Multi/single status								
2 or more locations	376,172	9,353	20,161	67,457	141,200	345,001	35,619	374,572
1 location only	253,459	101,829	114,350	132,073	148,247	72,217	169,057	196,438
Percent full-time employees								
Less than 25%	318,270	91,271	100,433	108,448	132,757	234,024	152,532	280,270
25-49 %	270,518	48,216	57,194	99,439	130,746	204,006	91,129	255,463
50-74 %	220,293	42,120	34,529	55,321	91,779	185,626	62,841	211,397
75% or more	97,157	16,343	19,035	25,085	37,636	83,083	28,597	93,167
Union presence								
No union employees	414,346	101,881	113,733	140,333	183,043	320,473	168,862	383,163
Has union employees	195,427	11,984	22,237 *	42,716 *	88,712	167,360	29,742	193,165
Percent low-wage employees								
50% or more low-wage	366,926	71,305	97,282	114,148	162,592	287,790	139,244	340,990
Less than 50% low-wage	291,522	83,320	70,832	103,838	127,047	220,417	121,416	266,956
Percent women employees								
Less than 25%	128,064	52,639	47,656	51,601	60,791	71,667	80,424	99,985
25-49 %	212,549	55,105	48,049	62,968	99,441	162,654	85,408	194,991
50-74 %	327,322	55,152	71,094	109,671	118,716	272,175	106,753	310,436
75% or more	251,574	64,371	73,607	81,325	130,322	176,241	108,815	227,451
Percent age 50 or older employees								
Less than 25%	337,839	84,786	100,363	132,528	129,632	255,986	152,064	304,642
25-49 %	289,562	49,127	47,104	61,689	142,119	237,170	77,314	279,282
50-74 %	148,926	44,671	39,509	46,430	80,212	100,482	63,720	134,701
75% or more	61,639	35,007	27,138	22,578	12,242	34,567 *	46,585	40,391

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28,294,512	16.0%	12.3%	16.5%	16.6%	38.5%	37.0%	63.0%
Industry group **								
Agric., fish., forest.	197,218	54.6%	9.6% *	6.7% *	--	--	66.8%	33.2% *
Mining and manufacturing	411,694	24.7%	24.2%	23.3%	10.9%	16.9%	63.7%	36.3%
Construction	486,004	50.9%	18.4%	13.0%	9.9% *	7.9% *	78.5%	21.5%
Utilities and transp.	469,873	12.7%	20.6%	18.0%	11.3%	37.4%	41.1%	58.9%
Wholesale trade	401,286	35.0%	12.5%	17.0%	16.0%	19.5% *	58.7%	41.3%
Fin. svcs. and real estate	1,091,847	23.0%	4.8%	6.2%	12.4%	53.6%	31.4%	68.6%
Retail trade	5,266,255	14.1%	7.5%	7.0%	6.9%	64.6%	25.9%	74.1%
Professional services	6,877,291	14.2%	9.7%	14.4%	25.2%	36.5%	29.7%	70.3%
Other services	13,093,044	14.6%	15.5%	22.4%	16.8%	30.8%	42.2%	57.8%
Ownership								
For profit, incorporated	17,487,331	14.2%	11.6%	17.3%	13.7%	43.1%	35.1%	64.9%
For profit, unincorporated	5,876,777	25.2%	18.0%	18.6%	14.6%	23.6%	53.4%	46.6%
Nonprofit	4,930,404	11.5%	8.2%	11.4%	29.1%	39.8%	24.4%	75.6%
Age of firm								
Less than 5 years	2,818,174	36.7%	27.5%	23.7%	9.8%	2.3% *	78.4%	21.6%
5-9 years	2,754,051	27.4%	23.3%	27.4%	16.4%	5.4%	65.7%	34.3%
10-19 years	4,462,383	28.6%	18.5%	26.4%	18.1%	8.5%	63.8%	36.2%
20 or more years	18,259,903	8.0%	6.8%	11.4%	17.3%	56.4%	19.8%	80.2%
Multi/single status								
2 or more locations	14,016,707	0.3%	0.9%	5.4%	18.5%	74.9%	2.9%	97.1%
1 location only	14,277,805	31.5%	23.6%	27.5%	14.7%	2.7%	70.5%	29.5%
Percent full-time employees								
Less than 25%	10,419,822	22.7%	16.7%	16.8%	13.0%	30.7%	49.5%	50.5%
25-49 %	7,056,035	11.1%	11.2%	21.4%	20.2%	36.1%	32.5%	67.5%
50-74 %	6,691,175	15.7%	8.7%	12.7%	17.7%	45.3%	30.7%	69.3%
75% or more	4,127,480	8.0%	9.1%	13.8%	17.7%	51.3%	23.8%	76.2%
Union presence								
No union employees	24,954,882	17.9%	13.7%	18.3%	17.4%	32.7%	41.3%	58.7%
Has union employees	3,339,630	2.1%	1.9% *	3.7% *	10.6%	81.6%	5.5%	94.5%
Percent low-wage employees								
50% or more low-wage	13,370,531	13.5%	13.7%	17.8%	17.5%	37.5%	36.9%	63.1%
Less than 50% low-wage	14,923,981	18.2%	11.2%	15.4%	15.8%	39.4%	37.2%	62.8%
Percent women employees								
Less than 25%	3,212,944	33.4%	16.9%	18.6%	13.9%	17.1%	61.9%	38.1%
25-49 %	5,431,867	12.1%	10.8%	16.0%	16.0%	45.1%	32.1%	67.9%
50-74 %	10,925,590	10.5%	10.4%	17.6%	16.6%	44.9%	29.4%	70.6%
75% or more	8,724,110	18.9%	14.0%	14.9%	18.0%	34.3%	40.5%	59.5%
Percent age 50 or older employees								
Less than 25%	15,599,719	14.0%	14.7%	20.9%	16.3%	34.1%	40.1%	59.9%
25-49 %	8,853,884	9.8%	7.5%	10.4%	19.4%	52.9%	22.4%	77.6%
50-74 %	2,709,095	29.7%	13.0%	14.2%	14.0%	29.1%	48.6%	51.4%
75% or more	1,131,814	59.7%	15.8%	10.4%	4.1%	10.0%	82.0%	18.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.a Standard errors for percent of number of part-time private-sector employees by firm size and selected characteristics:
United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	444,093	0.39%	0.41%	0.50%	0.64%	0.86%	0.67%	0.67%
Industry group **								
Agric., fish., forest.	45,286	12.23%	3.49% *	2.68% *	--	--	14.28%	14.28% *
Mining and manufacturing	30,049	2.92%	3.52%	3.38%	1.53%	2.46%	3.21%	3.21%
Construction	39,711	4.13%	3.60%	2.36%	3.63% *	2.84% *	4.22%	4.22%
Utilities and transp.	45,895	2.23%	4.11%	4.07%	3.28%	4.72%	4.67%	4.67%
Wholesale trade	42,429	4.31%	2.34%	2.96%	3.58%	6.75% *	5.81%	5.81%
Fin. svcs. and real estate	83,152	2.25%	0.98%	0.89%	1.83%	3.62%	2.75%	2.75%
Retail trade	249,455	1.00%	0.73%	0.71%	0.75%	1.86%	1.50%	1.50%
Professional services	212,710	0.81%	0.62%	0.96%	1.63%	1.51%	1.16%	1.16%
Other services	327,358	0.62%	0.76%	0.94%	0.99%	1.36%	1.16%	1.16%
Ownership								
For profit, incorporated	387,542	0.51%	0.50%	0.71%	0.74%	1.18%	0.90%	0.90%
For profit, unincorporated	179,318	1.09%	1.20%	1.13%	1.16%	1.53%	1.56%	1.56%
Nonprofit	201,814	0.84%	0.80%	1.05%	2.21%	2.01%	1.34%	1.34%
Age of firm								
Less than 5 years	114,262	1.79%	1.98%	1.81%	1.47%	0.70% *	1.94%	1.94%
5-9 years	135,393	1.72%	1.87%	2.07%	2.85%	1.13%	2.79%	2.79%
10-19 years	157,182	1.42%	1.17%	1.51%	1.84%	1.05%	1.91%	1.91%
20 or more years	402,065	0.36%	0.37%	0.58%	0.80%	1.06%	0.63%	0.63%
Multi/single status								
2 or more locations	376,172	0.07%	0.14%	0.48%	0.95%	1.05%	0.26%	0.26%
1 location only	253,459	0.73%	0.74%	0.81%	0.91%	0.49%	1.05%	1.05%
Percent full-time employees								
Less than 25%	318,270	0.95%	0.94%	1.00%	1.17%	1.68%	1.53%	1.53%
25-49 %	270,518	0.74%	0.84%	1.35%	1.64%	2.07%	1.47%	1.47%
50-74 %	220,293	0.74%	0.55%	0.83%	1.25%	1.72%	1.17%	1.17%
75% or more	97,157	0.41%	0.47%	0.61%	0.85%	1.17%	0.76%	0.76%
Union presence								
No union employees	414,346	0.45%	0.46%	0.55%	0.67%	0.94%	0.76%	0.76%
Has union employees	195,427	0.37%	0.66% *	1.25% *	2.44%	2.65%	0.90%	0.90%
Percent low-wage employees								
50% or more low-wage	366,926	0.59%	0.73%	0.85%	1.10%	1.50%	1.15%	1.15%
Less than 50% low-wage	291,522	0.57%	0.48%	0.66%	0.78%	1.04%	0.85%	0.85%
Percent women employees								
Less than 25%	128,064	1.64%	1.39%	1.48%	1.70%	1.93%	2.15%	2.15%
25-49 %	212,549	1.00%	0.89%	1.15%	1.64%	2.01%	1.57%	1.57%
50-74 %	327,322	0.55%	0.66%	0.97%	1.02%	1.57%	1.09%	1.09%
75% or more	251,574	0.80%	0.83%	0.89%	1.31%	1.51%	1.29%	1.29%
Percent age 50 or older employees								
Less than 25%	337,839	0.56%	0.64%	0.80%	0.77%	1.19%	0.99%	0.99%
25-49 %	289,562	0.59%	0.55%	0.71%	1.41%	1.62%	0.98%	0.98%
50-74 %	148,926	1.94%	1.45%	1.65%	2.63%	2.88%	2.71%	2.71%
75% or more	61,639	2.97%	2.17%	1.86%	1.06%	2.79%	3.02%	3.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.7%	16.1%	31.1%	58.0%	92.3%	99.7%	27.6%	94.5%
Industry group **								
Agric., fish., forest.	42.3% *	8.8% *	34.5% *	85.8%	--	--	14.6% *	98.2%
Mining and manufacturing	59.1%	14.3%	49.3%	68.4%	98.5%	100.0%	37.0%	97.8%
Construction	48.2%	17.6%	68.2%	74.5%	99.8%	91.3%	36.2%	92.1%
Utilities and transp.	71.0%	17.4% *	42.8%	62.8%	100.0%	100.0%	40.2%	92.6%
Wholesale trade	64.9%	25.1%	73.5%	69.7%	97.2%	100.0%	41.6%	97.9%
Fin. svcs. and real estate	77.4%	20.2%	57.0%	81.6%	97.2%	98.6%	31.2%	98.4%
Retail trade	80.4%	13.4%	27.4%	73.8%	97.5%	100.0%	27.0%	99.1%
Professional services	76.7%	22.1%	39.0%	68.9%	93.1%	99.6%	34.0%	94.7%
Other services	62.8%	13.2%	24.4%	50.5%	89.7%	99.6%	23.3%	91.6%
Ownership								
For profit, incorporated	70.7%	18.1%	31.4%	54.3%	87.7%	99.7%	28.5%	93.5%
For profit, unincorporated	53.8%	10.4%	20.9%	54.8%	94.0%	99.2%	19.8%	92.6%
Nonprofit	85.2%	22.3%	56.1%	83.6%	98.9%	99.8%	42.9%	98.9%
Age of firm								
Less than 5 years	29.1%	8.1%	16.8%	43.7%	90.7%	98.7%	15.3%	79.1%
5-9 years	38.9%	11.3%	20.4%	48.2%	76.7%	97.6%	19.9%	75.5%
10-19 years	47.7%	15.4%	32.3%	49.8%	88.4%	97.7%	26.3%	85.6%
20 or more years	86.0%	24.9%	44.7%	70.8%	95.7%	99.8%	39.9%	97.4%
Multi/single status								
2 or more locations	96.6%	25.8% *	38.1%	66.5%	96.3%	99.7%	39.4%	98.3%
1 location only	43.4%	16.0%	30.8%	56.3%	87.4%	98.1%	27.1%	82.3%
Percent full-time employees								
Less than 25%	52.7%	6.1%	16.8%	41.3%	84.0%	99.6%	14.0%	90.6%
25-49 %	75.0%	19.4%	38.2%	60.9%	96.6%	99.7%	34.7%	94.4%
50-74 %	78.0%	28.7%	41.6%	67.0%	92.2%	99.6%	37.4%	96.0%
75% or more	90.2%	40.0%	65.6%	88.0%	99.5%	99.8%	61.6%	99.1%
Union presence								
No union employees	66.1%	16.1%	30.5%	57.4%	91.8%	99.6%	27.3%	93.4%
Has union employees	96.5%	16.0% *	64.6%	78.3%	98.7%	99.9%	42.9%	99.7%
Percent low-wage employees								
50% or more low-wage	65.2%	10.4%	17.4%	48.4%	88.5%	99.7%	19.4%	92.0%
Less than 50% low-wage	73.7%	19.9%	46.1%	68.0%	96.1%	99.7%	34.9%	96.7%
Percent women employees								
Less than 25%	56.2%	18.2%	47.2%	67.2%	90.8%	99.2%	33.6%	92.9%
25-49 %	75.6%	21.2%	31.4%	62.3%	91.3%	99.9%	32.9%	95.8%
50-74 %	74.7%	18.3%	27.1%	55.6%	93.0%	99.7%	26.4%	94.8%
75% or more	64.8%	11.2%	27.5%	54.5%	92.5%	99.5%	22.6%	93.5%
Percent age 50 or older employees								
Less than 25%	65.6%	15.8%	26.5%	52.8%	89.2%	99.6%	25.7%	92.4%
25-49 %	83.7%	15.6%	41.3%	71.8%	96.4%	99.9%	34.9%	97.7%
50-74 %	62.7%	18.4%	39.3%	70.6%	95.6%	98.6%	30.1%	93.6%
75% or more	33.6%	15.2%	36.1%	52.3%	88.2%	98.2%	21.0%	91.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	0.93%	1.60%	1.70%	1.47%	0.10%	0.83%	0.52%
Industry group **								
Agric., fish., forest.	12.75% *	4.29% *	15.46% *	7.49%	--	--	4.51% *	1.74%
Mining and manufacturing	3.84%	4.24%	8.75%	9.89%	1.08%	0.00%	4.51%	1.07%
Construction	4.16%	3.05%	8.85%	9.04%	0.26%	6.11%	4.25%	4.27%
Utilities and transp.	4.16%	7.05% *	11.69%	12.61%	0.00%	0.00%	7.10%	4.44%
Wholesale trade	4.35%	4.61%	7.11%	8.13%	2.12%	0.00%	4.38%	1.15%
Fin. svcs. and real estate	2.24%	3.72%	10.30%	6.21%	1.94%	0.80%	3.30%	0.72%
Retail trade	1.25%	2.00%	4.21%	4.14%	1.29%	0.03%	2.16%	0.26%
Professional services	1.12%	2.11%	2.97%	3.15%	1.94%	0.27%	1.70%	0.89%
Other services	1.13%	1.58%	2.18%	2.37%	2.66%	0.18%	1.24%	1.06%
Ownership								
For profit, incorporated	0.87%	1.32%	1.99%	2.22%	2.64%	0.11%	1.08%	0.76%
For profit, unincorporated	1.51%	1.30%	2.77%	3.36%	2.08%	0.52%	1.41%	1.25%
Nonprofit	1.00%	3.08%	4.79%	3.21%	0.66%	0.09%	2.62%	0.40%
Age of firm								
Less than 5 years	2.00%	1.54%	2.91%	4.54%	5.24%	1.31%	1.60%	4.21%
5-9 years	2.55%	1.78%	3.29%	4.33%	9.90%	2.15%	1.79%	5.41%
10-19 years	1.82%	1.57%	3.12%	3.35%	3.74%	1.81%	1.56%	2.52%
20 or more years	0.55%	2.00%	2.79%	2.35%	1.07%	0.08%	1.51%	0.36%
Multi/single status								
2 or more locations	0.33%	10.39% *	7.83%	3.97%	0.89%	0.09%	4.16%	0.26%
1 location only	1.00%	0.93%	1.63%	1.87%	2.99%	1.74%	0.85%	1.92%
Percent full-time employees								
Less than 25%	1.50%	1.01%	2.25%	3.23%	3.32%	0.15%	1.13%	1.22%
25-49 %	1.27%	2.75%	3.72%	3.14%	1.24%	0.25%	2.06%	0.91%
50-74 %	1.10%	2.09%	3.06%	2.96%	4.08%	0.25%	1.62%	1.16%
75% or more	0.48%	2.52%	2.57%	1.37%	0.18%	0.12%	1.49%	0.21%
Union presence								
No union employees	0.72%	0.94%	1.58%	1.70%	1.58%	0.14%	0.83%	0.63%
Has union employees	0.61%	5.89% *	15.41%	10.34%	0.89%	0.07%	8.33%	0.16%
Percent low-wage employees								
50% or more low-wage	1.15%	1.40%	2.05%	2.54%	2.65%	0.19%	1.23%	0.98%
Less than 50% low-wage	0.75%	1.24%	2.23%	2.19%	1.14%	0.10%	1.12%	0.47%
Percent women employees								
Less than 25%	1.93%	2.07%	4.48%	4.30%	4.37%	0.42%	2.02%	2.09%
25-49 %	1.54%	3.04%	3.86%	3.60%	5.40%	0.07%	2.29%	1.46%
50-74 %	1.04%	1.98%	2.73%	2.88%	1.73%	0.15%	1.51%	0.70%
75% or more	1.24%	1.12%	2.47%	3.20%	2.17%	0.27%	1.25%	0.94%
Percent age 50 or older employees								
Less than 25%	0.97%	1.45%	1.91%	2.16%	2.48%	0.15%	1.11%	0.90%
25-49 %	0.85%	1.76%	3.58%	3.03%	1.22%	0.04%	1.90%	0.44%
50-74 %	2.32%	2.36%	5.42%	5.54%	2.02%	0.95%	2.33%	1.77%
75% or more	2.97%	1.97%	7.43%	9.54%	5.41%	1.23%	2.24%	4.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	22.3%	33.1%	23.8%	14.9%	18.9%	24.7%	23.2%	22.2%
Industry group **								
Agric., fish., forest.	29.0%	--	--	--	--	--	37.5% *	26.5%
Mining and manufacturing	25.5%	42.2% *	25.0%	14.1%	33.7%	27.9%	25.6%	25.4%
Construction	33.8%	43.8%	37.3% *	35.9% *	34.2% *	11.6% *	41.9%	22.1% *
Utilities and transp.	31.7%	--	19.6% *	7.9% *	38.1%	41.2%	14.3% *	37.0%
Wholesale trade	24.2%	49.2%	29.9%	34.4% *	14.6% *	11.9% *	41.6%	13.8%
Fin. svcs. and real estate	38.9%	46.6%	44.8%	17.1%	18.6%	44.6%	38.6%	38.9%
Retail trade	11.9%	31.3%	14.6%	9.8%	17.9%	10.8%	16.3%	11.4%
Professional services	36.4%	38.4%	27.2%	19.3%	24.8%	49.2%	29.4%	37.4%
Other services	16.1%	23.5%	20.3%	12.3%	13.3%	18.0%	17.2%	15.9%
Ownership								
For profit, incorporated	20.3%	37.6%	27.3%	15.3%	16.5%	20.9%	25.8%	19.4%
For profit, unincorporated	19.0%	30.5%	27.5%	16.5%	22.7%	15.2%	23.8%	17.8%
Nonprofit	30.8%	19.9%	10.4% *	11.4%	20.3%	46.1%	13.5%	33.2%
Age of firm								
Less than 5 years	20.0%	37.7%	20.6%	11.6%	24.5%	15.8% *	19.8%	20.1%
5-9 years	19.4%	44.4%	31.8%	14.1%	15.9%	15.1% *	27.5%	15.3%
10-19 years	22.0%	25.6%	25.2%	20.0%	22.9%	19.2%	26.0%	19.8%
20 or more years	22.7%	33.3%	22.0%	13.6%	17.9%	25.1%	21.4%	22.8%
Multi/single status								
2 or more locations	23.3%	--	15.4% *	19.6%	18.2%	24.7%	20.8%	23.3%
1 location only	20.3%	33.0%	24.2%	13.8%	19.9%	25.6%	23.3%	18.0%
Percent full-time employees								
Less than 25%	16.9%	28.1%	25.6%	8.4%	16.1%	17.9%	19.2%	16.6%
25-49 %	14.1%	23.8%	13.8%	13.3%	14.6%	13.7%	16.5%	13.7%
50-74 %	22.9%	35.9%	28.8%	18.5%	20.8%	22.8%	28.9%	21.9%
75% or more	41.1%	42.8%	29.1%	23.1%	28.6%	51.0%	29.5%	43.4%
Union presence								
No union employees	19.6%	33.0%	23.2%	15.0%	17.5%	20.6%	22.9%	19.0%
Has union employees	36.2%	--	--	11.1% *	35.6%	37.1%	34.7% *	36.2%
Percent low-wage employees								
50% or more low-wage	14.6%	23.8%	20.0%	11.7%	12.2%	15.7%	16.9%	14.4%
Less than 50% low-wage	28.5%	36.3%	25.4%	17.2%	25.1%	32.4%	26.3%	28.9%
Percent women employees								
Less than 25%	23.5%	38.2%	25.7%	18.9%	20.5%	22.9%	28.7%	20.5%
25-49 %	20.0%	33.2%	25.8%	14.1%	15.2%	21.7%	22.0%	19.7%
50-74 %	20.3%	32.7%	25.0%	12.8%	19.3%	21.5%	21.7%	20.2%
75% or more	26.6%	27.9%	20.2%	16.3%	20.0%	32.8%	21.0%	27.5%
Percent age 50 or older employees								
Less than 25%	17.1%	29.8%	23.2%	13.3%	16.2%	17.1%	20.9%	16.3%
25-49 %	29.2%	31.2%	28.3%	18.9%	21.0%	33.5%	25.3%	29.6%
50-74 %	23.6%	39.8%	23.5%	17.5%	24.5%	22.2%	28.1%	22.2%
75% or more	26.2%	36.7%	11.2% *	5.1% *	32.6% *	34.7% *	24.1%	28.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(1) Standard errors for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	2.52%	2.32%	1.21%	1.26%	1.10%	1.29%	0.79%
Industry group **								
Agric., fish., forest.	6.52%	--	--	--	--	--	12.90% *	6.52%
Mining and manufacturing	2.86%	14.73% *	7.19%	3.05%	7.04%	5.60%	4.61%	3.64%
Construction	6.54%	8.41%	15.79% *	11.75% *	17.01% *	8.58% *	8.14%	10.07% *
Utilities and transp.	4.38%	--	10.96% *	3.27% *	10.10%	6.69%	6.84% *	5.34%
Wholesale trade	4.56%	9.33%	8.22%	10.44% *	5.31% *	5.90% *	6.49%	3.81%
Fin. svcs. and real estate	3.71%	10.47%	10.59%	3.88%	3.30%	5.36%	6.24%	4.16%
Retail trade	1.02%	6.48%	4.08%	2.26%	3.95%	1.14%	2.62%	1.08%
Professional services	1.37%	4.38%	3.63%	2.43%	2.31%	2.08%	2.36%	1.54%
Other services	1.09%	4.50%	3.80%	1.70%	1.64%	1.91%	1.99%	1.24%
Ownership								
For profit, incorporated	0.91%	3.34%	3.14%	1.59%	1.68%	1.34%	1.72%	1.02%
For profit, unincorporated	1.37%	5.08%	5.56%	2.86%	2.97%	1.87%	2.93%	1.53%
Nonprofit	1.54%	4.74%	3.30% *	2.18%	2.37%	2.54%	2.10%	1.74%
Age of firm								
Less than 5 years	2.67%	7.91%	5.10%	2.69%	6.58%	6.92% *	3.25%	3.93%
5-9 years	2.30%	7.65%	8.29%	3.01%	4.15%	4.71% *	4.00%	2.62%
10-19 years	1.79%	3.73%	3.83%	3.07%	3.48%	4.90%	2.57%	2.41%
20 or more years	0.82%	3.83%	3.35%	1.61%	1.37%	1.15%	1.80%	0.89%
Multi/single status								
2 or more locations	0.91%	--	5.89% *	3.52%	1.47%	1.12%	4.17%	0.92%
1 location only	1.03%	2.54%	2.40%	1.26%	2.20%	5.84%	1.34%	1.48%
Percent full-time employees								
Less than 25%	1.56%	6.60%	6.45%	1.88%	2.78%	2.35%	3.29%	1.72%
25-49 %	1.21%	5.65%	3.59%	2.31%	2.22%	1.97%	2.42%	1.36%
50-74 %	1.23%	3.72%	4.11%	3.12%	2.44%	1.76%	2.37%	1.37%
75% or more	1.20%	3.97%	2.62%	1.75%	2.39%	1.76%	1.63%	1.39%
Union presence								
No union employees	0.72%	2.56%	2.20%	1.23%	1.20%	1.24%	1.27%	0.83%
Has union employees	2.02%	--	--	5.95% *	6.12%	2.18%	13.07% *	2.05%
Percent low-wage employees								
50% or more low-wage	1.03%	5.25%	5.12%	1.77%	1.64%	1.59%	2.47%	1.12%
Less than 50% low-wage	0.91%	2.80%	2.50%	1.64%	1.90%	1.43%	1.47%	1.06%
Percent women employees								
Less than 25%	2.14%	5.50%	5.19%	3.43%	3.52%	5.19%	3.06%	2.89%
25-49 %	1.40%	6.35%	5.11%	2.26%	2.80%	2.04%	2.74%	1.57%
50-74 %	1.15%	4.72%	4.61%	2.08%	2.14%	1.69%	2.34%	1.26%
75% or more	1.27%	3.87%	3.80%	2.20%	2.10%	2.11%	2.23%	1.44%
Percent age 50 or older employees								
Less than 25%	0.91%	3.84%	3.05%	1.40%	1.50%	1.52%	1.70%	1.03%
25-49 %	1.28%	5.22%	5.28%	2.76%	2.25%	1.82%	2.90%	1.38%
50-74 %	2.11%	6.18%	5.08%	4.43%	4.56%	3.38%	3.27%	2.56%
75% or more	5.04%	5.88%	5.27% *	2.21% *	13.92% *	14.22% *	4.04%	9.35% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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) 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	44.4%	60.3%	39.5%	39.8%	37.9%	46.1%	45.9%	44.1%
Industry group **								
Agric., fish., forest.	51.6% *	--	--	--	--	--	--	57.9% *
Mining and manufacturing	48.6%	--	41.7%	37.7%	51.0%	55.0%	43.5%	52.0%
Construction	63.6%	63.0%	64.7% *	46.3% *	78.1%	--	58.8%	76.8%
Utilities and transp.	44.1%	--	--	--	22.9% *	51.8%	--	45.7%
Wholesale trade	48.8%	--	50.8%	19.4% *	75.4%	56.7%	42.9%	59.4%
Fin. svcs. and real estate	49.3%	52.7%	--	62.6%	50.7%	47.5%	58.4%	47.9%
Retail trade	45.9%	43.8%	32.0% *	27.1%	29.9% *	50.8%	37.6%	47.0%
Professional services	50.2%	75.2%	40.0%	46.3%	40.4%	52.7%	56.4%	49.5%
Other services	32.5%	51.3%	31.3%	38.1%	29.8%	30.7%	34.8%	32.1%
Ownership								
For profit, incorporated	40.8%	60.3%	42.5%	39.1%	36.3%	39.8%	47.7%	39.3%
For profit, unincorporated	40.9%	68.0%	26.6%	35.2%	37.7%	44.4%	39.6%	41.3%
Nonprofit	52.9%	45.9%	50.5%	51.5%	40.1%	57.4%	48.1%	53.2%
Age of firm								
Less than 5 years	45.5%	73.1%	47.6%	27.1%	37.8%	--	62.0%	34.0%
5-9 years	43.2%	62.6%	32.7% *	45.2%	43.4%	23.8% *	44.3%	42.1%
10-19 years	32.9%	56.4%	32.0%	36.5%	26.2%	26.8% *	37.4%	29.8%
20 or more years	45.9%	57.8%	44.2%	42.5%	40.9%	46.7%	48.3%	45.7%
Multi/single status								
2 or more locations	45.6%	--	45.6% *	51.7%	37.0%	46.8%	55.7%	45.4%
1 location only	41.5%	59.9%	39.3%	36.0%	39.1%	27.8%	45.4%	37.4%
Percent full-time employees								
Less than 25%	35.3%	82.5%	34.2% *	45.2%	25.5%	34.1%	47.8%	33.1%
25-49 %	39.6%	52.9%	43.3%	26.9%	34.6%	45.1%	36.9%	40.2%
50-74 %	49.4%	54.0%	33.8%	49.8%	46.2%	51.2%	44.5%	50.5%
75% or more	48.4%	60.7%	48.4%	41.4%	43.2%	49.5%	52.9%	47.8%
Union presence								
No union employees	41.8%	59.7%	36.3%	39.0%	36.2%	42.9%	44.3%	41.1%
Has union employees	51.7%	--	--	68.6%	47.6%	51.3%	84.5%	50.9%
Percent low-wage employees								
50% or more low-wage	31.5%	69.1%	25.4%	23.5%	25.6%	33.2%	37.5%	30.7%
Less than 50% low-wage	49.6%	58.2%	44.2%	48.0%	43.4%	51.4%	48.6%	49.8%
Percent women employees								
Less than 25%	41.4%	56.7%	50.4%	31.5%	60.3%	21.0%	48.8%	35.4%
25-49 %	51.7%	45.5%	50.1%	39.7%	32.5%	58.5%	44.3%	53.0%
50-74 %	39.4%	69.3%	31.2%	49.8%	34.3%	38.3%	48.4%	38.3%
75% or more	46.7%	66.7%	31.0%	33.5%	37.9%	50.9%	41.1%	47.4%
Percent age 50 or older employees								
Less than 25%	38.0%	62.7%	34.6%	37.8%	33.0%	37.7%	42.6%	36.9%
25-49 %	48.9%	43.0%	46.0%	38.9%	42.4%	51.4%	44.4%	49.3%
50-74 %	48.2%	57.6%	43.2%	52.1%	42.7%	47.6%	48.0%	48.2%
75% or more	44.1%	77.0%	--	--	--	--	70.8%	20.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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) 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.37%	3.76%	4.61%	4.02%	2.59%	1.90%	2.70%	1.54%
Industry group **								
Agric., fish., forest.	16.31% *	--	--	--	--	--	--	19.44% *
Mining and manufacturing	4.77%	--	7.92%	8.01%	9.69%	9.23%	6.55%	6.46%
Construction	10.47%	11.15%	20.25% *	23.64% *	17.14%	--	12.48%	14.20%
Utilities and transp.	4.39%	--	--	--	10.19% *	2.04%	--	4.59%
Wholesale trade	7.91%	--	14.73%	9.60% *	10.75%	13.04%	10.41%	8.31%
Fin. svcs. and real estate	4.95%	14.43%	--	9.38%	7.55%	5.94%	9.75%	5.40%
Retail trade	3.88%	10.27%	10.48% *	8.06%	9.60% *	4.60%	6.84%	4.27%
Professional services	1.75%	4.52%	6.37%	6.05%	3.75%	2.13%	4.18%	1.90%
Other services	3.09%	8.37%	6.33%	7.10%	3.64%	5.07%	4.55%	3.60%
Ownership								
For profit, incorporated	1.99%	4.31%	5.93%	4.97%	4.40%	2.79%	3.28%	2.31%
For profit, unincorporated	3.18%	8.39%	6.87%	8.85%	4.84%	5.70%	6.09%	3.71%
Nonprofit	2.08%	11.27%	7.57%	9.62%	4.19%	2.21%	6.18%	2.17%
Age of firm								
Less than 5 years	5.54%	9.83%	11.02%	8.00%	8.40%	--	7.42%	6.59%
5-9 years	5.50%	8.17%	11.16% *	11.28%	11.85%	10.01% *	7.07%	8.38%
10-19 years	3.50%	7.22%	6.26%	7.07%	5.82%	8.68% *	4.61%	4.82%
20 or more years	1.54%	5.51%	7.30%	5.86%	2.89%	1.94%	3.92%	1.65%
Multi/single status								
2 or more locations	1.70%	--	14.42% *	8.37%	3.13%	1.94%	11.05%	1.71%
1 location only	2.18%	3.80%	4.72%	4.29%	4.29%	6.79%	2.78%	3.33%
Percent full-time employees								
Less than 25%	4.33%	6.50%	12.42% *	10.12%	3.77%	6.51%	8.17%	4.89%
25-49 %	3.24%	11.22%	8.27%	7.90%	5.37%	4.89%	5.64%	3.71%
50-74 %	2.41%	6.01%	7.88%	9.06%	4.94%	3.35%	4.61%	2.75%
75% or more	1.57%	5.81%	4.91%	3.69%	4.48%	1.94%	3.08%	1.73%
Union presence								
No union employees	1.61%	3.82%	3.78%	4.09%	2.52%	2.62%	2.58%	1.91%
Has union employees	2.70%	--	--	14.38%	10.46%	2.73%	7.25%	2.70%
Percent low-wage employees								
50% or more low-wage	3.12%	9.78%	7.08%	5.13%	3.49%	4.68%	6.03%	3.48%
Less than 50% low-wage	1.41%	4.00%	5.05%	4.85%	3.13%	1.88%	2.86%	1.59%
Percent women employees								
Less than 25%	4.75%	7.74%	10.45%	7.23%	9.43%	5.96%	5.90%	6.58%
25-49 %	2.78%	7.45%	8.40%	7.83%	4.25%	3.55%	4.86%	3.12%
50-74 %	2.47%	6.35%	6.22%	8.23%	4.05%	3.40%	4.94%	2.71%
75% or more	2.03%	6.84%	7.89%	6.13%	4.12%	2.50%	5.09%	2.18%
Percent age 50 or older employees								
Less than 25%	2.44%	6.08%	5.23%	5.15%	3.28%	4.13%	3.78%	2.89%
25-49 %	1.71%	7.35%	10.45%	7.10%	3.84%	2.01%	5.88%	1.79%
50-74 %	4.10%	7.80%	7.48%	13.21%	12.39%	4.19%	5.51%	5.27%
75% or more	10.00%	6.94%	--	--	--	--	7.06%	9.15% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.9%	19.9%	9.4%	5.9%	7.2%	11.4%	10.6%	9.8%
Industry group **								
Agric., fish., forest.	15.0%	--	--	--	--	--	13.8% *	15.3%
Mining and manufacturing	12.4%	22.5% *	10.4% *	5.3% *	17.2%	15.3% *	11.1%	13.2%
Construction	21.5%	27.6%	24.1% *	16.6% *	26.7% *	8.7% *	24.6% *	17.0% *
Utilities and transp.	14.0%	--	6.9% *	2.7% *	8.7% *	21.3%	4.4% *	16.9%
Wholesale trade	11.8%	28.1%	15.2% *	6.6% *	11.0% *	6.7% *	17.9%	8.2% *
Fin. svcs. and real estate	19.1%	24.6% *	29.1% *	10.7% *	9.4%	21.2%	22.5%	18.7%
Retail trade	5.5%	13.7%	4.7% *	2.7%	5.4% *	5.5%	6.1%	5.4%
Professional services	18.2%	28.9%	10.9%	8.9%	10.0%	26.0%	16.6%	18.5%
Other services	5.2%	12.1%	6.4%	4.7%	3.9%	5.5%	6.0%	5.1%
Ownership								
For profit, incorporated	8.3%	22.7%	11.6%	6.0%	6.0%	8.3%	12.3%	7.6%
For profit, unincorporated	7.8%	20.7%	7.3%	5.8% *	8.6%	6.8%	9.4%	7.3%
Nonprofit	16.3%	9.1%	5.3% *	5.9% *	8.1%	26.5%	6.5%	17.7%
Age of firm								
Less than 5 years	9.1%	27.6%	9.8% *	3.1%	9.2% *	9.8% *	12.3%	6.8%
5-9 years	8.4%	27.8%	10.4% *	6.4% *	6.9% *	3.6% *	12.2%	6.4%
10-19 years	7.2%	14.4%	8.1%	7.3%	6.0%	5.2%	9.7%	5.9%
20 or more years	10.4%	19.3%	9.7%	5.8%	7.3%	11.7%	10.4%	10.4%
Multi/single status								
2 or more locations	10.6%	--	7.0% *	10.1%	6.7%	11.5%	11.6%	10.6%
1 location only	8.4%	19.8%	9.5%	5.0%	7.8%	7.1%	10.6%	6.7%
Percent full-time employees								
Less than 25%	6.0%	23.2%	8.7% *	3.8% *	4.1%	6.1%	9.2%	5.5%
25-49 %	5.6%	12.6%	6.0% *	3.6% *	5.1%	6.2%	6.1%	5.5%
50-74 %	11.3%	19.4%	9.7%	9.2%	9.6%	11.7%	12.9%	11.1%
75% or more	19.9%	26.0%	14.1%	9.6%	12.4%	25.2%	15.6%	20.7%
Union presence								
No union employees	8.2%	19.7%	8.4%	5.9%	6.3%	8.8%	10.1%	7.8%
Has union employees	18.7%	--	--	7.6% *	16.9%	19.0%	29.3% *	18.4%
Percent low-wage employees								
50% or more low-wage	4.6%	16.4%	5.1%	2.8%	3.1%	5.2%	6.4%	4.4%
Less than 50% low-wage	14.1%	21.1%	11.2%	8.3%	10.9%	16.7%	12.8%	14.4%
Percent women employees								
Less than 25%	9.7%	21.7%	13.0% *	6.0%	12.4%	4.8%	14.0%	7.3%
25-49 %	10.3%	15.1%	12.9%	5.6%	4.9%	12.7%	9.7%	10.4%
50-74 %	8.0%	22.7%	7.8%	6.4%	6.6%	8.2%	10.5%	7.7%
75% or more	12.4%	18.6%	6.3%	5.4%	7.6%	16.7%	8.6%	13.0%
Percent age 50 or older employees								
Less than 25%	6.5%	18.7%	8.0%	5.0%	5.4%	6.5%	8.9%	6.0%
25-49 %	14.3%	13.4%	13.0% *	7.3%	8.9%	17.2%	11.2%	14.6%
50-74 %	11.4%	22.9%	10.1%	9.1% *	10.5%	10.6%	13.5%	10.7%
75% or more	11.6%	28.2%	5.6% *	1.8% *	7.8% *	6.4% *	17.1%	5.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.4.b.(2) Standard errors for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.99%	1.43%	0.81%	0.60%	0.71%	0.81%	0.49%
Industry group **								
Agric., fish., forest.	2.58%	--	--	--	--	--	6.59% *	2.50%
Mining and manufacturing	2.06%	11.25% *	4.00% *	1.67% *	5.00%	4.91% *	2.77%	2.89%
Construction	6.41%	7.64%	16.07% *	7.96% *	18.94% *	8.20% *	7.92% *	10.60% *
Utilities and transp.	2.23%	--	3.28% *	1.24% *	2.83% *	3.78%	1.94% *	2.82%
Wholesale trade	2.59%	8.13%	5.57% *	2.36% *	4.87% *	4.09% *	4.01%	2.85% *
Fin. svcs. and real estate	2.21%	7.82% *	9.91% *	3.24% *	2.08%	3.15%	4.93%	2.40%
Retail trade	0.73%	3.84%	2.01% *	0.74%	1.70% *	0.87%	1.31%	0.78%
Professional services	0.98%	3.97%	2.23%	1.76%	1.14%	1.62%	1.76%	1.09%
Other services	0.64%	3.39%	1.40%	1.18%	0.61%	1.16%	0.94%	0.74%
Ownership								
For profit, incorporated	0.55%	2.60%	2.19%	1.01%	0.87%	0.80%	1.16%	0.61%
For profit, unincorporated	0.82%	4.81%	1.92%	1.89% *	1.49%	1.26%	1.59%	0.94%
Nonprofit	1.09%	2.53%	2.02% *	1.86% *	1.00%	1.95%	1.21%	1.24%
Age of firm								
Less than 5 years	1.60%	7.86%	3.41% *	0.90%	3.12% *	5.91% *	2.77%	1.89%
5-9 years	1.36%	6.00%	3.37% *	2.53% *	2.40% *	1.52% *	2.09%	1.75%
10-19 years	0.78%	2.92%	1.83%	1.67%	1.37%	1.28%	1.33%	0.95%
20 or more years	0.53%	2.79%	2.38%	1.16%	0.70%	0.75%	1.23%	0.57%
Multi/single status								
2 or more locations	0.59%	--	3.51% *	2.90%	0.63%	0.73%	3.08%	0.59%
1 location only	0.56%	2.00%	1.48%	0.73%	1.12%	1.54%	0.84%	0.75%
Percent full-time employees								
Less than 25%	0.93%	5.68%	4.04% *	1.23% *	0.63%	1.49%	2.09%	1.02%
25-49 %	0.73%	3.36%	1.94% *	1.25% *	0.99%	1.30%	1.15%	0.83%
50-74 %	0.88%	3.14%	2.66%	2.64%	1.62%	1.26%	1.71%	0.99%
75% or more	0.82%	3.66%	1.90%	1.01%	1.29%	1.26%	1.27%	0.94%
Union presence								
No union employees	0.45%	2.02%	1.01%	0.82%	0.53%	0.80%	0.72%	0.52%
Has union employees	1.40%	--	--	4.97% *	4.69%	1.46%	13.13% *	1.39%
Percent low-wage employees								
50% or more low-wage	0.59%	4.39%	1.44%	0.67%	0.43%	0.98%	1.15%	0.64%
Less than 50% low-wage	0.61%	2.20%	1.89%	1.29%	1.04%	0.97%	1.05%	0.71%
Percent women employees								
Less than 25%	1.20%	4.23%	4.62% *	1.38%	3.00%	1.02%	2.31%	1.29%
25-49 %	1.00%	3.85%	2.80%	1.55%	1.02%	1.57%	1.52%	1.14%
50-74 %	0.68%	4.06%	1.82%	1.61%	0.94%	1.00%	1.41%	0.74%
75% or more	0.83%	3.39%	1.65%	1.32%	0.93%	1.45%	1.19%	0.95%
Percent age 50 or older employees								
Less than 25%	0.54%	3.19%	1.38%	0.92%	0.63%	0.93%	0.97%	0.62%
25-49 %	0.84%	3.31%	4.31% *	1.68%	1.16%	1.23%	2.06%	0.91%
50-74 %	1.34%	4.32%	2.70%	3.70% *	2.85%	2.04%	1.93%	1.64%
75% or more	2.27%	5.46%	3.73% *	1.08% *	4.79% *	3.23% *	3.50%	2.19% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,715	6,973	6,660	6,341	6,705	6,798	6,667	6,725
Industry group **								
Agric., fish., forest.	6,113	7,591	--	7,749	6,473	4,669	6,560	5,993
Mining and manufacturing	6,541	7,185	6,972	5,880	6,340	6,770	6,664	6,522
Construction	6,440	6,587	6,005	6,292	6,566	6,746	6,319	6,515
Utilities and transp.	6,306	7,102	6,752	6,299	6,391	6,229	6,930	6,238
Wholesale trade	6,530	6,839	7,192	6,507	6,734	6,268	6,910	6,427
Fin. svcs. and real estate	6,988	6,876	6,920	7,244	7,080	6,939	6,936	6,995
Retail trade	6,254	7,018	6,244	5,808	6,076	6,329	6,290	6,248
Professional services	7,168	7,066	6,752	6,635	7,171	7,345	6,766	7,250
Other services	6,456	6,947	6,613	6,103	6,355	6,536	6,654	6,413
Ownership								
For profit, incorporated	6,571	6,903	6,504	6,203	6,467	6,677	6,547	6,576
For profit, unincorporated	6,448	6,931	7,113	6,153	6,401	6,376	6,801	6,343
Nonprofit	7,490	7,611	7,125	7,323	7,495	7,534	7,315	7,508
Age of firm								
Less than 5 years	5,927	5,968	6,179	5,748	5,932	5,813	6,059	5,803
5-9 years	6,254	6,840	6,615	5,677	6,293	6,334	6,478	6,083
10-19 years	6,476	7,213	6,469	6,126	6,455	6,612	6,589	6,415
20 or more years	6,814	7,275	6,841	6,594	6,859	6,815	6,871	6,807
Multi/single status								
2 or more locations	6,831	7,314	7,077	6,728	6,933	6,807	7,033	6,827
1 location only	6,464	6,969	6,629	6,239	6,364	6,427	6,635	6,301
Percent full-time employees								
Less than 25%	6,214	6,480	5,820	6,398	6,134	6,222	6,115	6,233
25-49 %	6,267	6,190	6,564	5,796	6,308	6,395	6,160	6,286
50-74 %	6,672	7,184	7,170	5,856	6,561	6,784	6,924	6,625
75% or more	6,753	6,981	6,630	6,425	6,755	6,830	6,671	6,769
Union presence								
No union employees	6,633	6,951	6,628	6,319	6,667	6,685	6,636	6,632
Has union employees	7,059	7,526	7,616	6,791	7,076	7,055	7,510	7,045
Percent low-wage employees								
50% or more low-wage	6,232	6,596	5,911	6,115	6,240	6,254	6,146	6,243
Less than 50% low-wage	6,784	7,005	6,718	6,368	6,783	6,881	6,714	6,799
Percent women employees								
Less than 25%	6,432	6,995	6,380	6,183	6,427	6,486	6,516	6,400
25-49 %	6,601	7,147	6,881	6,216	6,394	6,681	6,714	6,585
50-74 %	6,723	6,900	6,681	6,360	6,848	6,735	6,726	6,723
75% or more	7,170	6,881	6,955	6,764	7,169	7,322	6,852	7,233
Percent age 50 or older employees								
Less than 25%	6,377	6,333	6,283	6,024	6,440	6,513	6,174	6,436
25-49 %	6,824	6,946	6,579	6,388	6,842	6,897	6,665	6,841
50-74 %	7,183	8,050	7,596	7,060	7,114	7,008	7,649	7,032
75% or more	7,470	7,687	8,420	7,850	7,003	6,946	8,005	7,014

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.18	120.29	119.77	73.08	77.28	41.52	62.84	35.27
Industry group **								
Agric., fish., forest.	420.18	636.10	--	1,458.75	641.53	433.01	432.19	527.08
Mining and manufacturing	68.77	639.82	378.03	157.18	122.93	93.90	207.38	72.66
Construction	122.37	322.41	324.63	210.95	221.84	294.40	169.18	166.52
Utilities and transp.	116.79	806.17	447.30	486.64	330.14	125.93	368.33	121.89
Wholesale trade	116.95	476.55	371.81	175.02	214.98	189.76	220.45	132.24
Fin. svcs. and real estate	114.43	351.87	370.72	281.57	394.00	111.76	205.33	126.88
Retail trade	58.83	285.65	243.92	158.34	177.83	70.73	145.92	64.20
Professional services	51.73	226.89	196.81	136.61	120.43	67.85	115.99	57.35
Other services	95.78	286.18	404.12	188.11	210.95	141.59	183.49	109.89
Ownership								
For profit, incorporated	34.68	146.24	124.62	74.04	82.61	48.45	69.59	39.37
For profit, unincorporated	82.45	239.82	408.41	250.16	161.98	97.88	181.82	91.81
Nonprofit	88.68	485.08	282.69	186.09	208.09	104.53	191.60	95.52
Age of firm								
Less than 5 years	163.51	250.68	363.38	219.57	368.36	903.94	174.17	273.89
5-9 years	161.42	346.42	603.82	250.27	294.48	326.52	249.19	211.75
10-19 years	96.51	257.83	233.70	159.40	160.15	324.10	136.73	129.86
20 or more years	34.47	178.19	129.06	92.06	94.53	41.69	76.06	37.60
Multi/single status								
2 or more locations	38.37	371.50	383.31	145.47	104.34	41.96	187.83	38.95
1 location only	52.91	121.55	125.78	84.25	110.37	276.44	66.45	81.73
Percent full-time employees								
Less than 25%	142.41	703.97	424.46	342.27	234.94	207.60	307.81	159.55
25-49 %	100.83	464.92	379.67	196.78	266.47	125.03	212.74	112.80
50-74 %	87.08	344.79	413.86	291.74	170.41	108.61	204.29	95.90
75% or more	35.22	136.27	131.88	78.85	88.75	47.03	70.02	39.93
Union presence								
No union employees	35.38	119.70	119.79	72.02	81.88	52.11	62.78	41.38
Has union employees	64.57	965.10	974.66	532.62	231.75	65.78	508.04	64.78
Percent low-wage employees								
50% or more low-wage	77.96	377.97	298.92	247.06	185.89	93.02	170.87	85.00
Less than 50% low-wage	33.87	126.66	126.58	76.58	84.92	45.61	66.77	38.56
Percent women employees								
Less than 25%	54.58	205.79	217.83	106.05	106.85	88.24	108.22	63.09
25-49 %	57.11	265.65	256.34	135.64	150.40	71.28	144.44	61.89
50-74 %	68.60	246.68	231.58	196.73	203.39	78.21	131.92	75.96
75% or more	64.11	280.82	222.61	159.34	133.32	90.62	133.52	71.76
Percent age 50 or older employees								
Less than 25%	44.60	177.84	186.14	92.23	106.33	57.13	93.39	50.66
25-49 %	49.52	223.22	174.40	132.90	136.69	59.42	102.84	53.69
50-74 %	79.87	300.36	284.43	197.20	142.77	124.82	164.17	90.50
75% or more	167.60	296.71	567.07	590.56	307.02	226.77	248.26	219.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,557	6,758	6,410	6,167	6,410	6,916	6,448	6,592
Industry group **								
Agric., fish., forest.	6,199	--	--	--	--	--	--	6,393
Mining and manufacturing	6,502	--	6,686	5,891	6,305	7,102	6,780	6,402
Construction	6,145	6,767	5,151	6,775	6,351	--	6,072	6,207
Utilities and transp.	6,413	--	--	6,839	6,388	6,146	6,265	6,455
Wholesale trade	6,294	7,711	6,878	5,966	6,129	6,031	6,627	6,092
Fin. svs. and real estate	7,046	6,061	6,541	7,146	6,457	7,783	6,376	7,273
Retail trade	6,054	7,294	5,965	5,807	6,018	5,989	6,442	5,909
Professional services	6,788	6,733	6,773	5,981	6,672	7,215	6,478	6,866
Other services	6,480	6,459	6,484	6,191	6,063	6,951	6,486	6,479
Ownership								
For profit, incorporated	6,384	6,938	6,162	6,169	6,100	6,715	6,402	6,377
For profit, unincorporated	6,310	6,329	7,444	5,585	6,564	6,296	6,423	6,257
Nonprofit	7,194	6,334	7,153	6,893	7,019	7,449	6,897	7,225
Age of firm								
Less than 5 years	6,166	5,786	6,708	5,528	6,847	3,841 *	6,040	6,294
5-9 years	6,071	7,008	5,722	5,291	6,329	6,316	6,187	5,988
10-19 years	6,110	7,180	5,871	5,826	6,131	6,226	6,200	6,040
20 or more years	6,710	6,886	6,711	6,497	6,436	6,955	6,693	6,714
Multi/single status								
2 or more locations	6,789	--	6,421	6,463	6,554	6,938	6,555	6,797
1 location only	6,306	6,741	6,409	6,117	6,241	6,425	6,440	6,184
Percent full-time employees								
Less than 25%	6,261	--	--	5,878	6,432	6,752	5,560	6,464
25-49 %	5,887	6,600	5,784	5,548	5,875	6,205	5,904	5,883
50-74 %	6,519	7,523	7,540	5,942	6,174	6,599	7,122	6,376
75% or more	6,604	6,675	6,357	6,240	6,477	7,014	6,413	6,670
Union presence								
No union employees	6,485	6,854	6,363	6,085	6,330	6,969	6,453	6,497
Has union employees	6,907	--	--	8,470	7,024	6,824	6,290	6,936
Percent low-wage employees								
50% or more low-wage	5,807	6,090	5,309	5,415	6,050	5,790	5,500	5,871
Less than 50% low-wage	6,645	6,807	6,485	6,246	6,468	7,045	6,524	6,686
Percent women employees								
Less than 25%	6,253	7,148	5,908	6,234	6,443	5,730	6,351	6,187
25-49 %	6,372	6,841	6,813	5,904	6,160	6,629	6,428	6,359
50-74 %	6,699	6,393	6,371	6,113	6,456	7,105	6,381	6,768
75% or more	6,908	6,452	7,225	6,348	6,581	7,548	6,746	6,952
Percent age 50 or older employees								
Less than 25%	6,188	6,194	6,011	5,890	6,356	6,348	5,957	6,286
25-49 %	6,724	6,961	6,445	6,133	6,370	7,128	6,519	6,760
50-74 %	7,011	7,314	7,387	7,002	6,931	6,718	7,195	6,902
75% or more	7,399	7,730	--	7,991	5,844	7,437	7,924	6,637

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64.48	223.44	173.54	112.86	119.74	123.50	103.20	78.42
Industry group **								
Agric., fish., forest.	837.83	--	--	--	--	--	--	899.93
Mining and manufacturing	148.85	--	535.43	259.19	203.15	198.40	376.53	147.82
Construction	290.35	591.14	490.39	563.32	364.34	--	340.63	450.68
Utilities and transp.	320.29	--	--	1,061.42	449.45	436.86	422.00	393.60
Wholesale trade	222.11	876.12	502.28	195.16	337.89	765.49	310.37	292.15
Fin. svs. and real estate	292.87	382.85	535.73	456.82	372.17	568.19	271.61	371.56
Retail trade	124.38	512.71	386.02	254.72	328.25	169.46	246.43	144.46
Professional services	89.99	480.04	290.20	169.73	188.72	113.12	214.29	98.73
Other services	184.51	382.37	521.89	228.62	423.81	319.87	241.82	222.64
Ownership								
For profit, incorporated	77.97	297.11	191.44	136.85	149.50	153.61	126.67	96.75
For profit, unincorporated	173.96	277.03	435.53	236.82	419.03	256.79	210.98	236.10
Nonprofit	142.44	565.11	584.10	318.00	195.16	234.47	295.38	153.59
Age of firm								
Less than 5 years	393.94	349.66	769.06	311.68	855.42	1,331.68 *	322.16	702.13
5-9 years	271.17	733.75	366.32	256.40	556.54	620.14	366.51	389.86
10-19 years	133.71	454.79	347.90	203.99	219.65	524.09	226.75	159.56
20 or more years	75.08	313.33	220.48	158.77	125.87	126.43	128.41	87.04
Multi/single status								
2 or more locations	91.79	--	816.48	205.28	136.47	127.34	379.93	93.96
1 location only	88.72	226.60	175.56	127.38	209.56	450.97	107.17	139.18
Percent full-time employees								
Less than 25%	277.00	--	--	612.32	483.20	371.79	611.07	295.35
25-49 %	180.69	898.00	647.31	240.63	463.84	155.25	346.35	209.60
50-74 %	153.76	804.10	903.15	232.36	290.08	193.71	460.92	153.70
75% or more	74.64	228.06	179.69	130.59	137.04	150.14	107.28	92.84
Union presence								
No union employees	73.91	221.70	169.19	104.34	127.32	187.32	102.43	95.05
Has union employees	119.45	--	--	1,253.76	362.74	88.29	877.62	116.07
Percent low-wage employees								
50% or more low-wage	194.20	628.20	538.26	224.54	390.91	290.90	283.33	224.58
Less than 50% low-wage	68.33	234.71	179.99	122.28	126.04	130.47	108.24	83.70
Percent women employees								
Less than 25%	125.28	346.95	294.70	227.16	231.31	309.69	171.75	174.40
25-49 %	121.74	530.58	392.10	178.07	323.43	124.56	239.43	139.41
50-74 %	116.92	308.43	233.04	193.68	217.70	190.09	166.58	137.15
75% or more	146.98	650.20	295.07	221.14	190.89	305.18	256.59	172.62
Percent age 50 or older employees								
Less than 25%	100.35	329.54	196.72	179.06	204.01	183.45	134.59	129.98
25-49 %	103.03	443.69	421.44	162.88	155.45	165.60	213.38	114.84
50-74 %	133.29	541.94	322.96	258.08	236.96	228.23	244.82	154.05
75% or more	273.42	531.76	--	752.04	428.50	236.17	388.05	358.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,758	7,047	6,619	6,432	6,830	6,786	6,706	6,765
Industry group **								
Agric., fish., forest.	6,180	--	--	--	--	--	6,895	5,987
Mining and manufacturing	6,527	6,658	6,560	5,899	6,317	6,721	6,490	6,530
Construction	6,603	6,922	6,618	6,002	6,672	7,013	6,535	6,637
Utilities and transp.	6,288	--	6,227	6,127	6,376	6,238	7,412	6,205
Wholesale trade	6,602	6,150	7,412	6,808	7,080	6,314	7,046	6,520
Fin. svs. and real estate	6,961	6,657	7,006	7,397	7,285	6,840	6,994	6,958
Retail trade	6,302	7,122	6,535	5,658	5,969	6,389	6,233	6,310
Professional services	7,293	7,148	6,613	6,963	7,383	7,386	6,825	7,369
Other services	6,448	7,200	6,312	6,024	6,532	6,479	6,548	6,430
Ownership								
For profit, incorporated	6,618	6,810	6,573	6,240	6,616	6,675	6,567	6,625
For profit, unincorporated	6,430	7,224	6,353	6,369	6,310	6,408	6,764	6,355
Nonprofit	7,625	8,213	7,460	7,533	7,727	7,575	7,557	7,631
Age of firm								
Less than 5 years	5,892	6,434	6,021	5,806	5,592	6,028	6,208	5,611
5-9 years	6,221	6,939	5,965	5,876	6,251	6,347	6,371	6,122
10-19 years	6,588	7,025	6,677	6,259	6,596	6,684	6,674	6,551
20 or more years	6,839	7,309	6,871	6,664	7,035	6,798	6,915	6,833
Multi/single status								
2 or more locations	6,848	--	7,300	6,821	7,105	6,793	7,248	6,841
1 location only	6,487	7,049	6,564	6,307	6,383	6,489	6,650	6,342
Percent full-time employees								
Less than 25%	6,229	7,304	6,195	6,593	5,983	6,174	6,402	6,203
25-49 %	6,351	6,072	7,069	5,862	6,228	6,474	6,296	6,358
50-74 %	6,708	7,198	6,854	5,765	6,683	6,832	6,809	6,694
75% or more	6,793	7,051	6,585	6,539	6,891	6,808	6,718	6,804
Union presence								
No union employees	6,670	6,944	6,584	6,451	6,792	6,658	6,650	6,673
Has union employees	7,095	9,580	7,689	6,097	7,249	7,088	8,084	7,070
Percent low-wage employees								
50% or more low-wage	6,352	6,842	6,437	6,444	6,262	6,348	6,499	6,338
Less than 50% low-wage	6,818	7,066	6,634	6,431	6,923	6,855	6,725	6,832
Percent women employees								
Less than 25%	6,475	6,796	6,298	6,169	6,484	6,579	6,447	6,482
25-49 %	6,648	7,308	6,867	6,395	6,456	6,686	6,820	6,629
50-74 %	6,728	7,160	6,657	6,428	7,030	6,671	6,833	6,718
75% or more	7,260	7,095	6,850	7,011	7,381	7,298	6,933	7,309
Percent age 50 or older employees								
Less than 25%	6,404	6,335	6,158	6,035	6,444	6,529	6,145	6,460
25-49 %	6,863	6,954	6,480	6,564	7,037	6,866	6,701	6,877
50-74 %	7,233	8,355	7,872	7,087	7,209	7,067	7,865	7,080
75% or more	7,466	7,791	8,450	7,929	7,354	6,867	8,032	7,121

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.96	157.39	140.21	104.68	101.73	42.56	79.59	39.58
Industry group **								
Agric., fish., forest.	522.02	--	--	--	--	--	588.28	633.52
Mining and manufacturing	75.67	591.71	403.29	233.15	151.40	95.42	229.62	79.89
Construction	139.21	417.77	478.48	185.67	302.85	231.13	217.79	177.07
Utilities and transp.	128.82	--	541.43	542.33	397.62	135.41	521.58	129.97
Wholesale trade	146.38	504.52	593.50	292.48	238.97	199.40	332.06	157.78
Fin. svcs. and real estate	127.11	320.80	488.33	356.98	501.73	101.25	229.04	137.33
Retail trade	70.38	369.21	345.27	209.26	232.51	80.29	203.97	74.98
Professional services	63.00	275.99	284.93	192.90	143.29	80.66	157.33	68.29
Other services	98.78	456.57	237.26	269.94	256.18	125.00	185.09	111.69
Ownership								
For profit, incorporated	38.38	181.49	173.05	99.78	102.70	48.05	92.78	41.90
For profit, unincorporated	93.39	304.97	284.78	385.57	178.43	109.53	193.40	105.43
Nonprofit	109.30	628.37	316.44	223.47	281.72	116.07	240.33	117.01
Age of firm								
Less than 5 years	177.03	393.09	431.21	277.23	247.73	1,141.23	228.05	257.26
5-9 years	190.72	414.79	449.11	422.98	356.80	379.15	252.27	269.15
10-19 years	127.82	304.12	319.50	237.95	199.06	369.29	179.11	166.28
20 or more years	38.88	241.11	169.55	126.26	127.30	42.13	102.11	41.35
Multi/single status								
2 or more locations	42.04	--	367.83	194.01	139.11	42.83	220.08	42.55
1 location only	68.61	158.84	148.49	123.97	129.89	334.66	84.65	105.32
Percent full-time employees								
Less than 25%	175.85	865.66	462.42	414.76	254.48	240.44	351.26	194.56
25-49 %	118.95	737.87	533.87	310.05	293.93	145.50	323.50	127.84
50-74 %	106.51	294.74	421.05	436.46	195.84	129.77	202.84	118.05
75% or more	40.13	180.80	155.70	109.11	116.59	47.19	89.36	44.17
Union presence								
No union employees	40.83	156.06	138.29	104.73	107.79	50.51	78.80	46.16
Has union employees	73.66	979.53	1,312.15	591.95	296.02	75.15	628.80	73.85
Percent low-wage employees								
50% or more low-wage	87.74	542.97	401.18	371.25	217.22	99.12	230.47	93.47
Less than 50% low-wage	39.19	164.27	147.91	108.46	112.37	46.73	84.40	43.38
Percent women employees								
Less than 25%	59.60	259.42	188.88	129.23	124.28	91.72	116.36	68.84
25-49 %	65.91	339.56	330.38	196.98	176.12	78.95	192.92	70.03
50-74 %	79.34	371.84	320.00	289.64	280.01	74.56	190.96	85.15
75% or more	72.32	309.66	328.79	225.16	167.90	91.17	173.18	78.70
Percent age 50 or older employees								
Less than 25%	48.79	214.23	204.15	117.79	128.44	58.84	108.53	54.36
25-49 %	55.81	284.07	186.14	198.92	178.45	60.31	128.10	59.46
50-74 %	99.96	415.77	446.08	277.98	171.79	142.96	231.08	109.38
75% or more	209.20	436.80	521.52	877.54	379.49	259.66	316.38	271.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,756	7,163	7,484	6,372	6,701	6,581	7,024	6,608
Industry group **								
Agric., fish., forest.	5,347	--	--	--	--	--	--	--
Mining and manufacturing	6,819	--	--	5,774	6,689	7,419	6,955	6,753
Construction	6,166	5,324	5,964	6,489	6,548	--	5,975	6,352
Utilities and transp.	6,156	--	--	--	--	6,319	--	6,076
Wholesale trade	6,507	--	--	6,693	6,165	5,613	7,184	6,228
Fin. svs. and real estate	7,307	9,770	--	5,652	6,765	6,875	8,660	6,777
Retail trade	6,279	5,782	5,662	6,582	6,869	5,581	6,099	6,368
Professional services	7,194	7,472	7,285	6,728	7,459	7,108	7,100	7,244
Other services	6,454	7,162	8,166	6,382	6,131	5,335	7,461	5,757
Ownership								
For profit, incorporated	6,589	7,114	7,175	6,108	6,489	6,590	6,818	6,450
For profit, unincorporated	6,979	6,941	9,059	6,857	6,609	5,978	7,741	6,465
Nonprofit	7,264	8,150	5,209	7,643	7,382	7,157	7,026	7,325
Age of firm								
Less than 5 years	5,447	5,057	5,547	5,828	5,175	--	5,178	5,721
5-9 years	7,084	5,949	9,724	5,801	6,794	--	7,422	6,173
10-19 years	6,718	8,109	7,090	6,496	6,037	6,123	7,196	6,205
20 or more years	6,836	7,803	7,070	6,499	6,926	6,615	7,116	6,732
Multi/single status								
2 or more locations	6,662	--	--	6,687	6,662	6,628	6,899	6,653
1 location only	6,840	7,164	7,452	6,282	6,771	5,736	7,030	6,500
Percent full-time employees								
Less than 25%	5,855	--	--	--	--	5,324	6,200	5,667
25-49 %	6,610	--	--	6,660	7,904	5,195	6,188	6,810
50-74 %	6,933	6,187	7,820	6,234	7,550	6,807	6,931	6,934
75% or more	6,764	7,351	7,592	6,362	6,546	6,677	7,096	6,582
Union presence								
No union employees	6,715	7,170	7,493	6,317	6,768	6,271	7,016	6,519
Has union employees	7,071	--	--	--	6,188	7,477	--	7,051
Percent low-wage employees								
50% or more low-wage	6,016	6,612	4,889	6,159	6,594	5,149	5,972	6,030
Less than 50% low-wage	6,876	7,211	7,718	6,404	6,727	6,815	7,132	6,722
Percent women employees								
Less than 25%	6,550	7,296	7,865	6,103	5,976	6,178	7,183	6,021
25-49 %	6,759	7,183	7,466	6,205	6,885	6,759	6,913	6,717
50-74 %	6,747	7,105	7,490	6,641	6,685	6,507	7,061	6,601
75% or more	7,092	6,994	6,822	6,862	7,700	6,760	6,749	7,310
Percent age 50 or older employees								
Less than 25%	6,714	6,607	7,371	6,358	6,761	6,664	6,763	6,680
25-49 %	6,566	6,859	7,500	6,173	6,513	6,547	6,860	6,470
50-74 %	7,193	8,411	6,865	7,052	6,897	6,520	7,833	6,791
75% or more	7,717	7,273	--	--	--	--	8,107	6,906

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	122.01	351.32	543.59	148.95	225.73	196.82	242.92	130.09
Industry group **								
Agric., fish., forest.	838.38	--	--	--	--	--	--	--
Mining and manufacturing	409.84	--	--	273.60	590.16	1,142.79	706.46	499.02
Construction	252.25	738.62	398.87	380.67	622.55	--	364.01	348.59
Utilities and transp.	433.51	--	--	--	--	381.77	--	577.15
Wholesale trade	365.82	--	--	239.70	936.48	231.65	637.35	428.93
Fin. svcs. and real estate	401.07	1,569.08	--	796.53	393.12	331.91	1,146.81	240.75
Retail trade	185.38	815.67	458.83	497.88	177.45	334.51	369.05	201.87
Professional services	179.96	534.60	433.49	336.39	493.90	247.93	274.57	234.34
Other services	427.17	544.93	2,252.11	371.48	399.10	299.61	914.20	228.49
Ownership								
For profit, incorporated	124.67	375.85	371.14	153.23	276.05	260.19	197.91	158.34
For profit, unincorporated	404.16	955.47	1,649.36	498.43	308.51	283.20	880.04	224.51
Nonprofit	328.48	1,220.42	619.53	395.64	634.25	476.85	662.20	376.58
Age of firm								
Less than 5 years	317.89	502.07	408.47	789.10	553.41	--	393.46	540.35
5-9 years	820.28	662.82	2,071.70	272.63	783.23	--	1,085.59	367.09
10-19 years	320.13	1,001.78	668.43	404.50	650.59	237.28	444.18	416.26
20 or more years	121.31	441.54	434.17	176.33	240.05	216.05	232.22	141.35
Multi/single status								
2 or more locations	141.16	--	--	323.02	244.04	195.90	591.96	144.70
1 location only	192.23	352.17	556.30	165.18	456.58	1,155.29	253.14	274.05
Percent full-time employees								
Less than 25%	379.45	--	--	--	--	158.99	996.61	248.21
25-49 %	527.20	--	--	489.91	1,105.89	429.55	393.99	729.47
50-74 %	311.17	431.42	1,573.32	610.91	384.46	190.39	678.66	251.15
75% or more	137.28	418.66	612.85	159.29	234.64	235.77	275.92	143.63
Union presence								
No union employees	125.00	360.71	555.42	154.02	232.28	118.27	248.34	122.73
Has union employees	449.99	--	--	--	766.86	660.52	--	482.82
Percent low-wage employees								
50% or more low-wage	268.64	768.26	348.05	434.80	575.50	228.33	398.21	329.12
Less than 50% low-wage	135.14	375.51	574.44	158.77	243.54	225.39	262.03	143.55
Percent women employees								
Less than 25%	266.50	684.52	1,021.61	199.64	384.27	372.09	478.80	230.40
25-49 %	235.33	654.49	498.36	335.48	320.11	507.29	374.19	280.22
50-74 %	208.15	685.62	962.17	304.19	462.51	275.17	427.81	230.80
75% or more	206.61	611.87	604.41	423.83	410.54	286.39	342.81	256.98
Percent age 50 or older employees								
Less than 25%	205.13	555.66	864.12	216.95	295.26	422.99	397.91	207.26
25-49 %	164.20	595.95	396.31	239.20	407.04	221.58	247.82	200.20
50-74 %	293.68	699.68	740.38	397.65	609.31	221.55	488.26	324.21
75% or more	701.25	597.36	--	--	--	--	1,001.13	411.40

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,427	1,237	1,338	1,504	1,449	1,427	1,351	1,443
Industry group **								
Agric., fish., forest.	1,051	--	--	--	--	--	1,141	1,026
Mining and manufacturing	1,398	1,280	1,279	1,525	1,408	1,372	1,437	1,392
Construction	1,427	1,340	1,228	1,519	1,425	1,479	1,337	1,483
Utilities and transp.	1,278	1,184*	1,847	1,586	1,286	1,204	1,495	1,255
Wholesale trade	1,328	1,063*	1,165	1,456	1,565	1,222	1,231	1,355
Fin. svs. and real estate	1,349	1,161	813	1,234	1,373	1,402	1,003	1,396
Retail trade	1,465	1,493	1,273	1,830	1,741	1,351	1,469	1,465
Professional services	1,394	1,249	1,356	1,261	1,403	1,440	1,286	1,416
Other services	1,651	1,203	1,676	1,744	1,596	1,694	1,571	1,668
Ownership								
For profit, incorporated	1,442	1,292	1,315	1,545	1,490	1,428	1,380	1,455
For profit, unincorporated	1,535	1,236	1,659	1,699	1,531	1,504	1,466	1,555
Nonprofit	1,288	820	873	1,020	1,294	1,378	904	1,326
Age of firm								
Less than 5 years	1,449	1,072	1,550	1,749	1,442	1,371	1,352	1,539
5-9 years	1,480	1,474	1,614	1,497	1,369	1,596	1,549	1,428
10-19 years	1,534	1,353	1,484	1,697	1,466	1,569	1,497	1,554
20 or more years	1,409	1,143	1,174	1,413	1,454	1,420	1,237	1,430
Multi/single status								
2 or more locations	1,441	3,038	1,262	1,566	1,469	1,426	1,500	1,440
1 location only	1,398	1,216	1,343	1,487	1,420	1,432	1,338	1,456
Percent full-time employees								
Less than 25%	1,634	511*	980	1,520	1,835	1,781	1,029	1,754
25-49 %	1,442	1,792	1,301	1,521	1,384	1,433	1,581	1,417
50-74 %	1,507	1,153	1,501	1,682	1,635	1,457	1,413	1,524
75% or more	1,413	1,246	1,331	1,484	1,423	1,415	1,340	1,428
Union presence								
No union employees	1,454	1,240	1,363	1,538	1,455	1,466	1,372	1,475
Has union employees	1,317	1,144	568*	805	1,389	1,338	758	1,334
Percent low-wage employees								
50% or more low-wage	1,583	1,378	1,125	1,629	1,570	1,620	1,410	1,605
Less than 50% low-wage	1,405	1,225	1,354	1,489	1,429	1,397	1,345	1,418
Percent women employees								
Less than 25%	1,440	1,334	1,436	1,569	1,473	1,365	1,428	1,445
25-49 %	1,415	1,321	1,060	1,606	1,445	1,407	1,254	1,438
50-74 %	1,438	987	1,430	1,396	1,473	1,464	1,297	1,457
75% or more	1,413	1,292	1,346	1,396	1,400	1,444	1,345	1,427
Percent age 50 or older employees								
Less than 25%	1,454	1,214	1,375	1,532	1,447	1,478	1,369	1,478
25-49 %	1,401	1,406	1,266	1,459	1,442	1,387	1,357	1,405
50-74 %	1,447	1,261	1,357	1,459	1,467	1,488	1,303	1,494
75% or more	1,505	1,021	1,364	1,848	1,592	1,769	1,302	1,678

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.45	74.45	74.93	36.15	32.00	18.80	38.86	15.53
Industry group **								
Agric., fish., forest.	209.42	--	--	--	--	--	311.97	249.82
Mining and manufacturing	36.71	250.12	148.79	90.43	67.94	53.71	101.77	39.36
Construction	65.08	177.50	156.53	103.50	153.54	145.55	91.99	88.27
Utilities and transp.	55.89	379.42*	378.73	206.22	162.64	57.70	188.77	58.12
Wholesale trade	60.57	500.78*	167.64	132.78	86.80	87.72	152.11	65.93
Fin. svs. and real estate	34.12	205.62	153.65	123.75	89.39	37.91	104.34	35.88
Retail trade	46.14	261.76	159.58	131.12	98.83	55.47	105.10	50.96
Professional services	23.75	122.55	117.04	66.30	51.63	30.13	64.71	25.36
Other services	43.67	164.41	309.47	72.03	96.30	57.81	128.35	45.32
Ownership								
For profit, incorporated	17.30	96.12	70.77	42.28	43.13	22.24	42.83	18.95
For profit, unincorporated	43.71	140.00	290.27	102.26	85.39	51.35	118.79	44.50
Nonprofit	32.44	165.42	159.46	81.14	54.18	47.46	80.40	34.61
Age of firm								
Less than 5 years	86.02	165.58	201.63	151.38	175.73	355.49	106.92	135.29
5-9 years	96.47	175.30	411.29	97.05	203.94	150.72	156.52	120.17
10-19 years	43.30	161.07	128.96	90.93	67.70	88.16	78.75	51.44
20 or more years	15.38	115.21	78.91	43.89	34.71	19.37	46.59	16.32
Multi/single status								
2 or more locations	16.40	805.46	224.50	76.20	35.98	18.96	129.67	16.52
1 location only	29.01	73.73	78.71	41.08	59.33	142.07	40.68	41.48
Percent full-time employees								
Less than 25%	55.33	156.07*	222.01	149.05	137.73	62.86	132.66	55.94
25-49 %	51.78	357.83	249.11	100.21	97.31	76.75	135.58	55.16
50-74 %	44.64	163.51	188.88	102.29	85.89	65.68	100.30	49.50
75% or more	16.13	85.59	84.18	40.97	36.45	20.52	43.84	17.28
Union presence								
No union employees	16.44	76.37	76.79	37.03	34.14	22.99	39.71	18.05
Has union employees	30.42	327.68	184.99*	130.05	95.16	33.13	149.53	30.88
Percent low-wage employees								
50% or more low-wage	46.66	277.38	139.39	86.59	102.65	63.84	106.05	50.92
Less than 50% low-wage	15.16	77.36	79.93	39.19	33.47	19.37	41.30	16.19
Percent women employees								
Less than 25%	30.05	138.87	147.82	58.93	58.86	37.95	72.01	31.35
25-49 %	31.29	165.38	100.26	91.89	82.48	38.50	71.34	34.22
50-74 %	26.38	133.87	140.70	68.01	57.77	34.79	77.63	28.16
75% or more	28.07	147.53	143.32	79.01	57.57	36.50	76.84	30.01
Percent age 50 or older employees								
Less than 25%	26.00	95.94	122.42	53.58	53.62	37.98	58.05	29.09
25-49 %	19.18	206.83	112.96	57.20	46.05	22.88	71.26	19.84
50-74 %	39.54	163.34	149.53	105.67	75.27	56.27	85.82	44.27
75% or more	121.46	201.00	277.10	251.55	223.33	270.05	151.88	177.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,405	1,367	1,203	1,595	1,373	1,382	1,342	1,426
Industry group **								
Agric., fish., forest.	472 *	--	--	--	--	--	--	386 *
Mining and manufacturing	1,501	--	1,503	1,796	1,337	1,382	1,701	1,429
Construction	1,367	1,422	733	1,529	1,420	--	1,162	1,538
Utilities and transp.	1,497	--	--	2,116	1,104	1,329	1,812	1,408
Wholesale trade	1,468	2,154 *	1,198 *	1,421	1,547	1,398	1,328	1,554
Fin. svs. and real estate	1,331	799 *	802	1,226	1,385	1,570	845	1,495
Retail trade	1,435	1,569	1,152	2,002	1,786	995	1,395	1,450
Professional services	1,258	1,385	1,124	1,267	1,356	1,178	1,188	1,275
Other services	1,667	1,374	1,557	1,831	1,416	1,841	1,656	1,670
Ownership								
For profit, incorporated	1,458	1,407	1,075	1,680	1,394	1,508	1,324	1,511
For profit, unincorporated	1,607	1,406	1,998	1,769	1,428	1,602	1,593	1,614
Nonprofit	1,134	954 *	949 *	963	1,291	1,090	969	1,151
Age of firm								
Less than 5 years	1,301	850	2,032	1,880	1,101	718 *	1,317	1,285
5-9 years	1,360	1,634	1,326	1,658	1,029 *	822	1,540	1,232
10-19 years	1,622	1,433	1,562	1,768	1,539	1,708	1,474	1,736
20 or more years	1,378	1,461	904	1,499	1,405	1,383	1,243	1,407
Multi/single status								
2 or more locations	1,406	--	947 *	1,573	1,396	1,394	1,284	1,410
1 location only	1,405	1,322	1,222	1,599	1,344	1,097	1,346	1,459
Percent full-time employees								
Less than 25%	1,726	--	--	1,444	2,114	1,907	1,079	1,914
25-49 %	1,357	2,303 *	1,803 *	1,352	1,439	938	1,891	1,213
50-74 %	1,640	996	1,834	1,606	1,803	1,649	1,304	1,720
75% or more	1,365	1,428	1,124	1,616	1,285	1,331	1,328	1,378
Union presence								
No union employees	1,433	1,381	1,224	1,624	1,400	1,399	1,360	1,462
Has union employees	1,272	--	--	792 *	1,163	1,351	791 *	1,295
Percent low-wage employees								
50% or more low-wage	1,595	1,441 *	1,104	1,816	1,328	1,883	1,369	1,642
Less than 50% low-wage	1,383	1,362	1,209	1,572	1,380	1,324	1,340	1,398
Percent women employees								
Less than 25%	1,456	1,563	1,040	1,647	1,479	1,385	1,334	1,538
25-49 %	1,425	1,474	1,194	1,589	1,267	1,512	1,241	1,467
50-74 %	1,420	799	1,703	1,503	1,484	1,408	1,382	1,429
75% or more	1,310	1,615	1,106	1,591	1,260	1,187	1,405	1,284
Percent age 50 or older employees								
Less than 25%	1,387	1,232	1,172	1,639	1,269	1,482	1,282	1,432
25-49 %	1,409	2,084	1,135	1,477	1,498	1,334	1,388	1,413
50-74 %	1,477	1,172	1,404	1,684	1,376	1,609	1,376	1,537
75% or more	1,343	1,180 *	--	2,110	1,494	857 *	1,505	1,108

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.44	165.00	104.49	65.79	63.01	55.10	70.23	38.06
Industry group **								
Agric., fish., forest.	242.91 *	--	--	--	--	--	--	248.64 *
Mining and manufacturing	77.49	--	311.41	183.58	116.67	94.42	209.33	73.49
Construction	129.21	352.69	181.91	171.02	303.28	--	148.75	193.52
Utilities and transp.	179.26	--	--	422.07	324.95	218.02	371.22	200.79
Wholesale trade	164.46	1,467.22 *	365.29 *	217.23	197.63	294.35	347.87	160.65
Fin. svs. and real estate	93.81	260.89 *	224.56	210.81	173.17	150.70	145.53	108.65
Retail trade	91.98	396.51	242.09	194.42	182.51	93.80	183.77	106.16
Professional services	48.42	274.68	169.67	120.93	95.91	58.79	125.47	51.72
Other services	94.36	329.10	364.59	151.93	148.35	183.79	185.01	108.48
Ownership								
For profit, incorporated	45.26	215.81	107.98	77.31	88.34	82.66	84.45	53.82
For profit, unincorporated	97.13	276.77	307.60	190.36	175.82	179.27	164.25	120.17
Nonprofit	47.73	317.35 *	327.98 *	122.84	96.57	57.01	158.98	50.07
Age of firm								
Less than 5 years	157.95	223.31	504.02	361.46	201.57	359.36 *	227.57	216.71
5-9 years	165.68	327.73	324.57	151.06	342.94 *	116.76	195.68	234.36
10-19 years	94.93	363.42	205.72	162.03	147.80	366.16	141.12	126.76
20 or more years	36.51	302.79	117.39	78.26	63.24	56.39	96.29	39.24
Multi/single status								
2 or more locations	42.48	--	325.09 *	162.04	67.02	56.39	245.50	43.13
1 location only	52.40	162.32	109.87	72.05	111.77	226.17	73.30	75.44
Percent full-time employees								
Less than 25%	124.17	--	--	241.54	270.50	179.99	205.07	143.47
25-49 %	138.37	917.86 *	620.68 *	183.94	271.03	182.66	322.66	143.29
50-74 %	125.55	275.24	318.30	179.39	153.90	251.52	171.27	149.40
75% or more	35.12	196.20	111.08	74.83	69.77	44.80	78.86	38.72
Union presence								
No union employees	35.76	170.00	106.63	67.16	69.42	54.31	71.65	41.24
Has union employees	92.04	--	--	274.43 *	142.35	117.95	324.81 *	94.99
Percent low-wage employees								
50% or more low-wage	140.73	501.17 *	255.21	158.42	236.03	254.26	189.01	166.92
Less than 50% low-wage	33.75	173.05	110.39	70.66	62.12	52.73	74.31	37.55
Percent women employees								
Less than 25%	67.86	336.11	149.40	110.20	124.37	114.82	119.03	79.50
25-49 %	88.89	291.13	183.69	142.65	151.70	168.58	118.14	106.55
50-74 %	51.89	192.22	284.79	133.77	114.04	63.58	147.98	54.37
75% or more	58.90	367.78	233.02	148.28	96.00	71.25	165.68	59.73
Percent age 50 or older employees								
Less than 25%	52.01	191.28	135.24	102.02	93.24	89.18	85.41	65.16
25-49 %	50.75	561.91	208.91	93.16	94.98	72.59	161.14	52.58
50-74 %	82.65	225.17	235.49	191.57	143.87	162.02	136.59	103.96
75% or more	249.12	488.27 *	--	506.29	437.30	285.96 *	374.72	243.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,422	1,206	1,282	1,449	1,457	1,430	1,320	1,438
Industry group **								
Agric., fish., forest.	1,400	--	--	--	--	--	1,254 *	1,439
Mining and manufacturing	1,351	1,255	1,144	1,452	1,381	1,335	1,359	1,350
Construction	1,462	1,336	1,446	1,476	1,520	1,441	1,360	1,514
Utilities and transp.	1,235	--	1,423	1,311	1,335	1,188	1,316	1,229
Wholesale trade	1,264	673	1,107	1,367	1,544	1,196	1,225	1,272
Fin. svs. and real estate	1,340	1,151	767	1,246	1,352	1,378	971	1,374
Retail trade	1,443	1,307	1,361	1,654	1,633	1,396	1,452	1,442
Professional services	1,430	1,316	1,347	1,230	1,388	1,493	1,326	1,447
Other services	1,646	1,070	1,353	1,734	1,695	1,680	1,408	1,689
Ownership								
For profit, incorporated	1,425	1,221	1,358	1,467	1,512	1,411	1,373	1,433
For profit, unincorporated	1,507	1,306	1,175	1,681	1,567	1,494	1,347	1,543
Nonprofit	1,342	816	881	1,033	1,241	1,479	910	1,380
Age of firm								
Less than 5 years	1,487	1,197	1,283	1,745	1,618	1,144	1,342	1,617
5-9 years	1,460	1,368	1,121	1,436	1,546	1,719	1,351	1,532
10-19 years	1,484	1,327	1,328	1,628	1,446	1,547	1,459	1,494
20 or more years	1,411	1,073	1,297	1,355	1,439	1,424	1,247	1,425
Multi/single status								
2 or more locations	1,442	--	1,166	1,581	1,480	1,429	1,559	1,440
1 location only	1,365	1,194	1,291	1,407	1,418	1,495	1,296	1,426
Percent full-time employees								
Less than 25%	1,608	696 *	797 *	1,465	1,652	1,741	1,097	1,684
25-49 %	1,483	1,612	1,082	1,661	1,357	1,516	1,436	1,489
50-74 %	1,457	1,109	1,374	1,677	1,541	1,423	1,389	1,467
75% or more	1,412	1,217	1,292	1,411	1,449	1,420	1,312	1,427
Union presence								
No union employees	1,451	1,195	1,312	1,488	1,450	1,478	1,343	1,471
Has union employees	1,312	1,475 *	351 *	749	1,532	1,317	764	1,326
Percent low-wage employees								
50% or more low-wage	1,594	1,591	1,257	1,586	1,641	1,594	1,592	1,594
Less than 50% low-wage	1,397	1,170	1,284	1,433	1,427	1,404	1,295	1,413
Percent women employees								
Less than 25%	1,417	1,138	1,433	1,547	1,475	1,367	1,368	1,430
25-49 %	1,387	1,370	915	1,542	1,477	1,379	1,220	1,405
50-74 %	1,448	1,141	1,278	1,369	1,459	1,476	1,305	1,462
75% or more	1,439	1,242	1,471	1,261	1,412	1,488	1,350	1,453
Percent age 50 or older employees								
Less than 25%	1,458	1,242	1,294	1,477	1,524	1,465	1,345	1,483
25-49 %	1,391	1,116	1,257	1,437	1,397	1,396	1,326	1,396
50-74 %	1,430	1,348	1,250	1,364	1,458	1,469	1,257	1,472
75% or more	1,601	1,008	1,402	1,653	1,581	1,957	1,266	1,805

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.75	85.75	78.89	45.92	37.11	19.78	43.65	16.91
Industry group **								
Agric., fish., forest.	226.55	--	--	--	--	--	458.49 *	258.88
Mining and manufacturing	31.80	345.31	145.57	108.38	79.34	35.66	113.99	33.10
Construction	81.30	241.01	241.08	137.35	182.12	153.79	127.55	103.71
Utilities and transp.	57.95	--	298.46	217.25	185.71	60.24	218.38	60.00
Wholesale trade	65.19	168.88	185.61	181.91	101.32	92.40	151.89	72.28
Fin. svs. and real estate	37.75	240.41	178.19	159.29	114.04	39.75	117.82	39.79
Retail trade	52.73	333.45	225.94	160.05	115.79	63.11	131.52	56.82
Professional services	26.58	148.67	154.01	86.26	48.21	34.21	82.23	27.85
Other services	49.10	212.52	235.34	80.89	130.82	64.48	116.06	53.83
Ownership								
For profit, incorporated	18.50	101.09	96.76	53.37	48.72	22.33	52.84	19.79
For profit, unincorporated	44.22	191.84	164.35	126.22	107.42	51.69	103.67	48.74
Nonprofit	40.58	219.04	211.20	110.57	56.48	59.59	102.28	43.00
Age of firm								
Less than 5 years	101.87	231.10	187.67	132.96	246.80	286.34	117.11	163.15
5-9 years	95.58	206.75	176.43	142.70	224.76	180.96	117.79	136.27
10-19 years	50.90	191.91	180.06	118.63	78.37	93.13	105.67	57.00
20 or more years	16.88	115.69	110.99	55.97	39.83	20.38	56.65	17.71
Multi/single status								
2 or more locations	17.76	--	193.77	92.51	43.66	19.92	143.16	17.89
1 location only	33.93	86.37	83.88	52.51	66.95	159.79	45.66	49.31
Percent full-time employees								
Less than 25%	65.64	298.42 *	325.77 *	200.29	144.89	67.56	240.01	59.35
25-49 %	58.58	386.12	242.96	102.83	99.34	88.18	147.98	63.71
50-74 %	51.55	187.50	263.28	138.26	100.44	70.56	131.06	55.90
75% or more	17.43	97.74	86.74	51.91	42.02	21.59	48.39	18.71
Union presence								
No union employees	18.51	87.40	80.60	47.05	38.79	25.60	44.44	20.39
Has union employees	27.83	454.34 *	141.83 *	160.77	123.36	28.05	185.20	28.02
Percent low-wage employees								
50% or more low-wage	53.15	405.22	192.05	108.43	107.99	70.71	144.44	56.52
Less than 50% low-wage	16.30	85.08	83.81	49.85	39.40	20.07	45.64	17.48
Percent women employees								
Less than 25%	31.30	122.82	136.85	74.78	69.50	41.54	70.43	35.00
25-49 %	31.17	237.89	114.80	117.21	96.24	34.28	93.95	32.96
50-74 %	31.37	193.70	178.42	85.66	64.44	40.71	101.27	33.12
75% or more	31.86	159.66	199.37	95.89	64.90	40.72	93.77	33.85
Percent age 50 or older employees								
Less than 25%	27.23	114.70	117.59	65.25	64.63	35.78	62.20	30.25
25-49 %	21.16	170.40	145.35	75.38	51.34	25.00	82.89	21.90
50-74 %	46.01	247.15	172.05	136.43	82.70	62.92	110.58	50.42
75% or more	146.67	192.04	253.87	287.69	224.60	287.41	143.19	207.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,565	1,073	1,942	1,525	1,665	1,545	1,506	1,597
Industry group **								
Agric., fish., forest.	556 *	--	--	--	--	--	--	--
Mining and manufacturing	1,677	--	--	--	--	--	1,088	1,961
Construction	1,358	--	--	--	--	--	1,651	1,072
Utilities and transp.	1,308	--	--	--	--	--	--	1,290
Wholesale trade	1,512	--	--	--	--	--	962	1,739
Fin. svcs. and real estate	1,604	--	--	--	--	--	1,792 *	1,530
Retail trade	1,929	--	--	--	--	--	1,780	2,003
Professional services	1,500	--	--	--	--	--	1,314	1,600
Other services	1,638	--	--	--	--	--	2,095 *	1,322
Ownership								
For profit, incorporated	1,596	--	--	--	--	--	1,548	1,624
For profit, unincorporated	1,588	--	--	--	--	--	1,675 *	1,529
Nonprofit	1,388	--	--	--	--	--	705	1,562
Age of firm								
Less than 5 years	1,630	--	--	--	--	--	1,522	1,741
5-9 years	2,015	--	--	--	--	--	2,296 *	1,260
10-19 years	1,656	--	--	--	--	--	1,725	1,582
20 or more years	1,491	--	--	--	--	--	1,181	1,605
Multi/single status								
2 or more locations	1,564	--	--	--	--	--	1,765 *	1,557
1 location only	1,565	--	--	--	--	--	1,493	1,693
Percent full-time employees								
Less than 25%	1,599	--	--	--	--	--	614	2,138
25-49 %	1,308	--	--	--	--	--	1,485	1,225
50-74 %	1,512	--	--	--	--	--	1,763	1,343
75% or more	1,585	--	--	--	--	--	1,494	1,634
Union presence								
No union employees	1,555	--	--	--	--	--	1,528	1,572
Has union employees	1,641	--	--	--	--	--	--	1,724
Percent low-wage employees								
50% or more low-wage	1,430	--	--	--	--	--	760	1,640
Less than 50% low-wage	1,586	--	--	--	--	--	1,583	1,589
Percent women employees								
Less than 25%	1,596	--	--	--	--	--	1,889	1,351
25-49 %	1,853	--	--	--	--	--	1,568	1,930
50-74 %	1,367	--	--	--	--	--	1,078	1,500
75% or more	1,493	--	--	--	--	--	1,201	1,678
Percent age 50 or older employees								
Less than 25%	1,616	--	--	--	--	--	1,650	1,592
25-49 %	1,538	--	--	--	--	--	1,443	1,569
50-74 %	1,528	--	--	--	--	--	1,329	1,653
75% or more	1,276	--	--	--	--	--	911 *	2,036

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	83.92	169.01	385.72	103.49	138.11	182.22	159.63	96.08
Industry group **								
Agric., fish., forest.	409.65 *	--	--	--	--	--	--	--
Mining and manufacturing	335.04	--	--	--	--	--	251.83	478.30
Construction	185.90	--	--	--	--	--	238.79	254.03
Utilities and transp.	202.53	--	--	--	--	--	--	232.35
Wholesale trade	149.47	--	--	--	--	--	217.82	178.52
Fin. svs. and real estate	198.55	--	--	--	--	--	582.01 *	156.02
Retail trade	191.45	--	--	--	--	--	367.53	220.68
Professional services	111.95	--	--	--	--	--	174.05	141.84
Other services	302.48	--	--	--	--	--	660.78 *	143.59
Ownership								
For profit, incorporated	90.86	--	--	--	--	--	119.58	126.85
For profit, unincorporated	274.41	--	--	--	--	--	643.63 *	141.48
Nonprofit	198.97	--	--	--	--	--	152.12	239.41
Age of firm								
Less than 5 years	312.32	--	--	--	--	--	399.88	490.72
5-9 years	594.42	--	--	--	--	--	788.53 *	189.64
10-19 years	129.55	--	--	--	--	--	211.46	143.33
20 or more years	89.16	--	--	--	--	--	116.49	113.94
Multi/single status								
2 or more locations	109.94	--	--	--	--	--	726.11 *	110.92
1 location only	124.77	--	--	--	--	--	164.00	188.68
Percent full-time employees								
Less than 25%	197.55	--	--	--	--	--	169.15	216.55
25-49 %	135.83	--	--	--	--	--	273.42	148.77
50-74 %	155.76	--	--	--	--	--	319.11	132.99
75% or more	97.66	--	--	--	--	--	185.83	112.17
Union presence								
No union employees	81.66	--	--	--	--	--	163.04	83.34
Has union employees	370.91	--	--	--	--	--	--	399.46
Percent low-wage employees								
50% or more low-wage	134.49	--	--	--	--	--	178.64	158.87
Less than 50% low-wage	94.98	--	--	--	--	--	173.24	110.74
Percent women employees								
Less than 25%	170.28	--	--	--	--	--	327.53	129.15
25-49 %	242.24	--	--	--	--	--	229.61	301.97
50-74 %	87.84	--	--	--	--	--	184.38	93.73
75% or more	153.82	--	--	--	--	--	188.41	213.52
Percent age 50 or older employees								
Less than 25%	151.40	--	--	--	--	--	261.15	180.17
25-49 %	102.09	--	--	--	--	--	186.52	120.75
50-74 %	175.69	--	--	--	--	--	335.12	192.11
75% or more	245.64	--	--	--	--	--	277.35 *	289.41

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.3%	17.7%	20.1%	23.7%	21.6%	21.0%	20.3%	21.5%
Industry group **								
Agric., fish., forest.	17.2%	--	--	--	--	--	17.4%	17.1%
Mining and manufacturing	21.4%	17.8%	18.3%	25.9%	22.2%	20.3%	21.6%	21.3%
Construction	22.2%	20.3%	20.4%	24.1%	21.7%	21.9%	21.2%	22.8%
Utilities and transp.	20.3%	16.7%*	27.4%	25.2%	20.1%	19.3%	21.6%	20.1%
Wholesale trade	20.3%	15.5%*	16.2%	22.4%	23.2%	19.5%	17.8%	21.1%
Fin. svs. and real estate	19.3%	16.9%	11.7%	17.0%	19.4%	20.2%	14.5%	20.0%
Retail trade	23.4%	21.3%	20.4%	31.5%	28.7%	21.3%	23.3%	23.4%
Professional services	19.5%	17.7%	20.1%	19.0%	19.6%	19.6%	19.0%	19.5%
Other services	25.6%	17.3%	25.4%	28.6%	25.1%	25.9%	23.6%	26.0%
Ownership								
For profit, incorporated	21.9%	18.7%	20.2%	24.9%	23.0%	21.4%	21.1%	22.1%
For profit, unincorporated	23.8%	17.8%	23.3%	27.6%	23.9%	23.6%	21.6%	24.5%
Nonprofit	17.2%	10.8%	12.3%	13.9%	17.3%	18.3%	12.4%	17.7%
Age of firm								
Less than 5 years	24.4%	18.0%	25.1%	30.4%	24.3%	23.6%	22.3%	26.5%
5-9 years	23.7%	21.6%	24.4%	26.4%	21.7%	25.2%	23.9%	23.5%
10-19 years	23.7%	18.8%	22.9%	27.7%	22.7%	23.7%	22.7%	24.2%
20 or more years	20.7%	15.7%	17.2%	21.4%	21.2%	20.8%	18.0%	21.0%
Multi/single status								
2 or more locations	21.1%	41.5%	17.8%	23.3%	21.2%	21.0%	21.3%	21.1%
1 location only	21.6%	17.5%	20.3%	23.8%	22.3%	22.3%	20.2%	23.1%
Percent full-time employees								
Less than 25%	26.3%	7.9%*	16.8%	23.8%	29.9%	28.6%	16.8%	28.1%
25-49 %	23.0%	29.0%	19.8%	26.2%	21.9%	22.4%	25.7%	22.5%
50-74 %	22.6%	16.1%	20.9%	28.7%	24.9%	21.5%	20.4%	23.0%
75% or more	20.9%	17.8%	20.1%	23.1%	21.1%	20.7%	20.1%	21.1%
Union presence								
No union employees	21.9%	17.8%	20.6%	24.3%	21.8%	21.9%	20.7%	22.2%
Has union employees	18.7%	15.2%	7.5%*	11.8%	19.6%	19.0%	10.1%	18.9%
Percent low-wage employees								
50% or more low-wage	25.4%	20.9%	19.0%	26.6%	25.2%	25.9%	22.9%	25.7%
Less than 50% low-wage	20.7%	17.5%	20.2%	23.4%	21.1%	20.3%	20.0%	20.9%
Percent women employees								
Less than 25%	22.4%	19.1%	22.5%	25.4%	22.9%	21.1%	21.9%	22.6%
25-49 %	21.4%	18.5%	15.4%	25.8%	22.6%	21.1%	18.7%	21.8%
50-74 %	21.4%	14.3%	21.4%	21.9%	21.5%	21.7%	19.3%	21.7%
75% or more	19.7%	18.8%	19.4%	20.6%	19.5%	19.7%	19.6%	19.7%
Percent age 50 or older employees								
Less than 25%	22.8%	19.2%	21.9%	25.4%	22.5%	22.7%	22.2%	23.0%
25-49 %	20.5%	20.2%	19.2%	22.8%	21.1%	20.1%	20.4%	20.5%
50-74 %	20.1%	15.7%	17.9%	20.7%	20.6%	21.2%	17.0%	21.2%
75% or more	20.2%	13.3%	16.2%	23.5%	22.7%	25.5%	16.3%	23.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	1.07%	1.01%	0.59%	0.51%	0.27%	0.55%	0.24%
Industry group **								
Agric., fish., forest.	3.60%	--	--	--	--	--	5.02%	4.41%
Mining and manufacturing	0.51%	3.24%	2.06%	1.36%	1.00%	0.70%	1.48%	0.54%
Construction	1.06%	2.86%	2.57%	1.85%	2.27%	2.44%	1.44%	1.46%
Utilities and transp.	0.89%	4.37%	5.53%	4.00%	2.50%	0.91%	2.91%	0.93%
Wholesale trade	0.84%	7.08%*	2.58%	1.92%	1.38%	1.17%	2.17%	0.90%
Fin. svcs. and real estate	0.57%	3.02%	2.30%	1.73%	1.68%	0.60%	1.52%	0.61%
Retail trade	0.72%	3.73%	2.51%	1.97%	1.56%	0.85%	1.61%	0.80%
Professional services	0.33%	1.71%	1.56%	1.04%	0.72%	0.42%	0.90%	0.35%
Other services	0.70%	2.47%	3.66%	1.26%	1.57%	0.99%	1.68%	0.78%
Ownership								
For profit, incorporated	0.26%	1.37%	1.05%	0.71%	0.68%	0.32%	0.63%	0.29%
For profit, unincorporated	0.62%	1.98%	3.26%	1.56%	1.30%	0.77%	1.50%	0.68%
Nonprofit	0.47%	2.61%	2.17%	1.12%	0.86%	0.66%	1.20%	0.50%
Age of firm								
Less than 5 years	1.55%	2.77%	2.84%	2.42%	3.69%	4.57%	1.70%	2.69%
5-9 years	1.42%	2.51%	4.57%	1.87%	3.20%	2.34%	1.94%	2.02%
10-19 years	0.71%	2.22%	1.88%	1.56%	1.09%	1.83%	1.14%	0.92%
20 or more years	0.23%	1.61%	1.15%	0.68%	0.55%	0.28%	0.68%	0.24%
Multi/single status								
2 or more locations	0.24%	11.63%	2.86%	1.09%	0.58%	0.27%	1.67%	0.24%
1 location only	0.45%	1.06%	1.06%	0.69%	0.95%	2.32%	0.58%	0.68%
Percent full-time employees								
Less than 25%	1.04%	2.60%*	3.99%	2.88%	2.14%	1.31%	2.23%	1.11%
25-49 %	0.84%	5.30%	4.02%	1.95%	1.47%	1.20%	2.28%	0.89%
50-74 %	0.73%	2.17%	2.92%	2.12%	1.47%	1.02%	1.49%	0.82%
75% or more	0.24%	1.23%	1.12%	0.64%	0.57%	0.29%	0.62%	0.26%
Union presence								
No union employees	0.25%	1.10%	1.03%	0.60%	0.55%	0.34%	0.56%	0.28%
Has union employees	0.42%	4.32%	2.67%*	2.10%	1.42%	0.45%	2.04%	0.42%
Percent low-wage employees								
50% or more low-wage	0.79%	3.82%	2.40%	1.89%	1.79%	1.04%	1.61%	0.87%
Less than 50% low-wage	0.22%	1.11%	1.06%	0.62%	0.53%	0.27%	0.58%	0.24%
Percent women employees								
Less than 25%	0.45%	1.99%	1.88%	0.96%	0.92%	0.57%	0.99%	0.49%
25-49 %	0.46%	2.32%	1.52%	1.33%	1.33%	0.55%	1.08%	0.50%
50-74 %	0.40%	1.98%	2.19%	1.16%	0.98%	0.50%	1.15%	0.43%
75% or more	0.41%	2.09%	1.91%	1.26%	0.85%	0.54%	1.07%	0.45%
Percent age 50 or older employees								
Less than 25%	0.40%	1.52%	1.62%	0.92%	0.85%	0.57%	0.84%	0.46%
25-49 %	0.29%	2.96%	1.62%	0.93%	0.75%	0.33%	1.02%	0.30%
50-74 %	0.55%	2.11%	2.06%	1.38%	1.10%	0.76%	1.18%	0.60%
75% or more	1.69%	2.48%	3.54%	4.04%	3.06%	3.97%	1.85%	2.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 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%	20.2%	18.8%	25.9%	21.4%	20.0%	20.8%	21.6%
Industry group **								
Agric., fish., forest.	7.6% *	--	--	--	--	--	--	6.0% *
Mining and manufacturing	23.1%	--	22.5%	30.5%	21.2%	19.5%	25.1%	22.3%
Construction	22.2%	21.0%	14.2%	22.6%	22.4%	--	19.1%	24.8%
Utilities and transp.	23.3%	--	--	30.9%	17.3%	21.6%	28.9%	21.8%
Wholesale trade	23.3%	27.9% *	17.4%	23.8%	25.2%	23.2%	20.0%	25.5%
Fin. svcs. and real estate	18.9%	13.2% *	12.3%	17.2%	21.5%	20.2%	13.2%	20.6%
Retail trade	23.7%	21.5%	19.3%	34.5%	29.7%	16.6%	21.7%	24.5%
Professional services	18.5%	20.6%	16.6%	21.2%	20.3%	16.3%	18.3%	18.6%
Other services	25.7%	21.3%	24.0%	29.6%	23.4%	26.5%	25.5%	25.8%
Ownership								
For profit, incorporated	22.8%	20.3%	17.4%	27.2%	22.9%	22.5%	20.7%	23.7%
For profit, unincorporated	25.5%	22.2%	26.8%	31.7%	21.8%	25.4%	24.8%	25.8%
Nonprofit	15.8%	15.1% *	13.3% *	14.0%	18.4%	14.6%	14.1%	15.9%
Age of firm								
Less than 5 years	21.1%	14.7%	30.3%	34.0%	16.1%	18.7% *	21.8%	20.4%
5-9 years	22.4%	23.3%	23.2%	31.3%	16.3% *	13.0%	24.9%	20.6%
10-19 years	26.5%	20.0%	26.6%	30.3%	25.1%	27.4%	23.8%	28.7%
20 or more years	20.5%	21.2%	13.5%	23.1%	21.8%	19.9%	18.6%	21.0%
Multi/single status								
2 or more locations	20.7%	--	14.8%	24.3%	21.3%	20.1%	19.6%	20.7%
1 location only	22.3%	19.6%	19.1%	26.1%	21.5%	17.1%	20.9%	23.6%
Percent full-time employees								
Less than 25%	27.6%	--	--	24.6%	32.9%	28.3%	19.4%	29.6%
25-49 %	23.0%	34.9% *	31.2%	24.4%	24.5%	15.1%	32.0%	20.6%
50-74 %	25.2%	13.2%	24.3%	27.0%	29.2%	25.0%	18.3%	27.0%
75% or more	20.7%	21.4%	17.7%	25.9%	19.8%	19.0%	20.7%	20.7%
Union presence								
No union employees	22.1%	20.2%	19.2%	26.7%	22.1%	20.1%	21.1%	22.5%
Has union employees	18.4%	--	--	9.4% *	16.6%	19.8%	12.6% *	18.7%
Percent low-wage employees								
50% or more low-wage	27.5%	23.7% *	20.8%	33.5%	22.0%	32.5%	24.9%	28.0%
Less than 50% low-wage	20.8%	20.0%	18.6%	25.2%	21.3%	18.8%	20.5%	20.9%
Percent women employees								
Less than 25%	23.3%	21.9%	17.6%	26.4%	23.0%	24.2%	21.0%	24.9%
25-49 %	22.4%	21.6%	17.5%	26.9%	20.6%	22.8%	19.3%	23.1%
50-74 %	21.2%	12.5%	26.7%	24.6%	23.0%	19.8%	21.7%	21.1%
75% or more	19.0%	25.0%	15.3%	25.1%	19.1%	15.7%	20.8%	18.5%
Percent age 50 or older employees								
Less than 25%	22.4%	19.9%	19.5%	27.8%	20.0%	23.3%	21.5%	22.8%
25-49 %	21.0%	29.9%	17.6%	24.1%	23.5%	18.7%	21.3%	20.9%
50-74 %	21.1%	16.0%	19.0%	24.0%	19.9%	23.9%	19.1%	22.3%
75% or more	18.2%	15.3% *	--	26.4%	25.6%	11.5% *	19.0%	16.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	2.35%	1.57%	1.09%	1.10%	0.84%	1.05%	0.63%
Industry group **								
Agric., fish., forest.	4.75% *	--	--	--	--	--	--	4.53% *
Mining and manufacturing	1.13%	--	3.46%	2.67%	1.88%	1.34%	2.72%	1.17%
Construction	2.30%	5.85%	3.34%	3.36%	4.69%	--	2.32%	3.71%
Utilities and transp.	2.66%	--	--	8.03%	5.13%	2.69%	5.18%	3.00%
Wholesale trade	2.43%	17.97% *	5.16%	3.27%	3.58%	3.67%	4.96%	2.37%
Fin. svcs. and real estate	1.42%	4.35% *	3.68%	2.86%	2.38%	2.51%	2.29%	1.72%
Retail trade	1.60%	5.60%	4.49%	3.09%	3.12%	1.80%	2.87%	1.94%
Professional services	0.70%	3.83%	2.51%	2.02%	1.37%	0.82%	1.88%	0.74%
Other services	1.68%	4.93%	6.00%	2.26%	3.44%	2.94%	2.82%	1.98%
Ownership								
For profit, incorporated	0.73%	2.95%	1.65%	1.32%	1.61%	1.27%	1.24%	0.91%
For profit, unincorporated	1.68%	4.44%	4.96%	2.85%	3.25%	2.43%	2.60%	2.16%
Nonprofit	0.73%	5.85% *	4.55% *	1.80%	1.53%	0.82%	2.50%	0.76%
Age of firm								
Less than 5 years	3.09%	3.80%	5.58%	5.44%	4.56%	6.17% *	3.30%	5.00%
5-9 years	3.14%	4.66%	4.72%	3.30%	6.12% *	1.99%	3.07%	4.69%
10-19 years	1.47%	4.83%	3.38%	2.52%	2.40%	4.30%	2.21%	1.92%
20 or more years	0.57%	4.26%	1.73%	1.26%	1.03%	0.85%	1.39%	0.62%
Multi/single status								
2 or more locations	0.65%	--	3.97%	2.22%	1.04%	0.85%	3.27%	0.66%
1 location only	0.89%	2.32%	1.67%	1.22%	2.11%	3.68%	1.10%	1.41%
Percent full-time employees								
Less than 25%	1.93%	--	--	4.35%	3.97%	2.28%	4.61%	2.07%
25-49 %	2.16%	12.63% *	9.06%	3.80%	3.35%	2.91%	4.92%	2.23%
50-74 %	1.95%	3.18%	5.57%	3.00%	2.74%	3.77%	2.33%	2.36%
75% or more	0.57%	2.84%	1.67%	1.22%	1.21%	0.70%	1.18%	0.65%
Union presence								
No union employees	0.59%	2.38%	1.61%	1.08%	1.23%	0.88%	1.06%	0.71%
Has union employees	1.36%	--	--	4.09% *	2.29%	1.71%	5.67% *	1.40%
Percent low-wage employees								
50% or more low-wage	2.77%	7.54% *	4.40%	2.83%	5.03%	3.42%	3.16%	3.28%
Less than 50% low-wage	0.53%	2.45%	1.64%	1.15%	1.03%	0.80%	1.10%	0.61%
Percent women employees								
Less than 25%	1.10%	4.60%	2.21%	1.93%	2.10%	2.10%	1.76%	1.41%
25-49 %	1.50%	4.36%	2.77%	2.21%	3.18%	2.40%	1.84%	1.81%
50-74 %	0.80%	3.00%	4.60%	2.05%	1.66%	0.99%	2.27%	0.84%
75% or more	0.90%	5.10%	3.36%	2.33%	1.43%	1.07%	2.41%	0.93%
Percent age 50 or older employees								
Less than 25%	0.91%	2.98%	2.18%	1.83%	1.71%	1.24%	1.40%	1.16%
25-49 %	0.79%	7.61%	2.92%	1.50%	1.56%	1.07%	2.30%	0.84%
50-74 %	1.23%	3.39%	3.18%	2.78%	2.17%	2.49%	2.00%	1.56%
75% or more	3.26%	5.79% *	--	5.56%	6.77%	4.09% *	4.50%	4.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.0%	17.1%	19.4%	22.5%	21.3%	21.1%	19.7%	21.2%
Industry group **								
Agric., fish., forest.	22.6%	--	--	--	--	--	18.2% *	24.0%
Mining and manufacturing	20.7%	18.8%	17.4%	24.6%	21.9%	19.9%	20.9%	20.7%
Construction	22.1%	19.3%	21.8%	24.6%	22.8%	20.5%	20.8%	22.8%
Utilities and transp.	19.6%	--	22.9%	21.4%	20.9%	19.1%	17.7%	19.8%
Wholesale trade	19.1%	10.9%	14.9%	20.1%	21.8%	18.9%	17.4%	19.5%
Fin. svcs. and real estate	19.2%	17.3%	10.9%	16.8%	18.6%	20.1%	13.9%	19.8%
Retail trade	22.9%	18.3%	20.8%	29.2%	27.4%	21.8%	23.3%	22.9%
Professional services	19.6%	18.4%	20.4%	17.7%	18.8%	20.2%	19.4%	19.6%
Other services	25.5%	14.9%	21.4%	28.8%	25.9%	25.9%	21.5%	26.3%
Ownership								
For profit, incorporated	21.5%	17.9%	20.7%	23.5%	22.9%	21.1%	20.9%	21.6%
For profit, unincorporated	23.4%	18.1%	18.5%	26.4%	24.8%	23.3%	19.9%	24.3%
Nonprofit	17.6%	9.9% *	11.8%	13.7%	16.1%	19.5%	12.0%	18.1%
Age of firm								
Less than 5 years	25.2%	18.6%	21.3%	30.1%	28.9%	19.0%	21.6%	28.8%
5-9 years	23.5%	19.7%	18.8%	24.4%	24.7%	27.1%	21.2%	25.0%
10-19 years	22.5%	18.9%	19.9%	26.0%	21.9%	23.2%	21.9%	22.8%
20 or more years	20.6%	14.7%	18.9%	20.3%	20.5%	20.9%	18.0%	20.9%
Multi/single status								
2 or more locations	21.1%	--	16.0%	23.2%	20.8%	21.0%	21.5%	21.0%
1 location only	21.0%	16.9%	19.7%	22.3%	22.2%	23.0%	19.5%	22.5%
Percent full-time employees								
Less than 25%	25.8%	9.5% *	12.9% *	22.2%	27.6%	28.2%	17.1%	27.2%
25-49 %	23.3%	26.5%	15.3%	28.3%	21.8%	23.4%	22.8%	23.4%
50-74 %	21.7%	15.4%	20.0%	29.1%	23.1%	20.8%	20.4%	21.9%
75% or more	20.8%	17.3%	19.6%	21.6%	21.0%	20.9%	19.5%	21.0%
Union presence								
No union employees	21.8%	17.2%	19.9%	23.1%	21.3%	22.2%	20.2%	22.0%
Has union employees	18.5%	15.4%	4.6% *	12.3%	21.1%	18.6%	9.5%	18.8%
Percent low-wage employees								
50% or more low-wage	25.1%	23.2%	19.5%	24.6%	26.2%	25.1%	24.5%	25.2%
Less than 50% low-wage	20.5%	16.6%	19.4%	22.3%	20.6%	20.5%	19.3%	20.7%
Percent women employees								
Less than 25%	21.9%	16.7%	22.8%	25.1%	22.7%	20.8%	21.2%	22.1%
25-49 %	20.9%	18.7%	13.3%	24.1%	22.9%	20.6%	17.9%	21.2%
50-74 %	21.5%	15.9%	19.2%	21.3%	20.8%	22.1%	19.1%	21.8%
75% or more	19.8%	17.5%	21.5%	18.0%	19.1%	20.4%	19.5%	19.9%
Percent age 50 or older employees								
Less than 25%	22.8%	19.6%	21.0%	24.5%	23.7%	22.4%	21.9%	23.0%
25-49 %	20.3%	16.0%	19.4%	21.9%	19.9%	20.3%	19.8%	20.3%
50-74 %	19.8%	16.1%	15.9%	19.2%	20.2%	20.8%	16.0%	20.8%
75% or more	21.4%	12.9%	16.6%	20.8%	21.5%	28.5%	15.8%	25.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	1.24%	1.15%	0.73%	0.58%	0.28%	0.64%	0.25%
Industry group **								
Agric., fish., forest.	2.81%	--	--	--	--	--	7.23% *	2.71%
Mining and manufacturing	0.46%	4.22%	2.01%	1.61%	1.15%	0.51%	1.63%	0.47%
Construction	1.27%	3.16%	3.89%	2.37%	2.61%	2.28%	1.96%	1.63%
Utilities and transp.	0.94%	--	5.88%	4.60%	2.83%	0.98%	3.35%	0.98%
Wholesale trade	0.86%	2.96%	3.16%	2.50%	1.52%	1.21%	2.23%	0.94%
Fin. svcs. and real estate	0.63%	3.82%	2.54%	2.21%	2.06%	0.61%	1.76%	0.68%
Retail trade	0.81%	4.67%	3.14%	2.54%	1.82%	0.94%	2.01%	0.87%
Professional services	0.37%	2.11%	1.97%	1.26%	0.70%	0.47%	1.09%	0.39%
Other services	0.76%	3.17%	3.68%	1.54%	1.69%	1.05%	1.86%	0.84%
Ownership								
For profit, incorporated	0.27%	1.50%	1.42%	0.89%	0.73%	0.32%	0.79%	0.29%
For profit, unincorporated	0.62%	2.53%	2.53%	1.88%	1.36%	0.77%	1.44%	0.68%
Nonprofit	0.57%	3.13% *	2.78%	1.50%	0.89%	0.81%	1.48%	0.61%
Age of firm								
Less than 5 years	1.69%	3.66%	2.97%	2.50%	4.34%	2.58%	1.91%	2.77%
5-9 years	1.35%	3.03%	3.19%	2.37%	2.78%	2.65%	1.80%	1.84%
10-19 years	0.84%	2.74%	2.34%	2.10%	1.24%	1.99%	1.43%	1.04%
20 or more years	0.25%	1.63%	1.63%	0.84%	0.63%	0.29%	0.84%	0.26%
Multi/single status								
2 or more locations	0.26%	--	2.74%	1.32%	0.71%	0.29%	1.83%	0.26%
1 location only	0.51%	1.25%	1.23%	0.87%	0.95%	2.59%	0.68%	0.75%
Percent full-time employees								
Less than 25%	1.31%	3.85% *	4.92% *	3.85%	2.44%	1.55%	3.48%	1.33%
25-49 %	0.96%	5.70%	3.97%	2.04%	1.67%	1.35%	2.72%	1.03%
50-74 %	0.85%	2.64%	3.80%	2.96%	1.64%	1.13%	1.96%	0.94%
75% or more	0.25%	1.41%	1.27%	0.79%	0.64%	0.30%	0.71%	0.27%
Union presence								
No union employees	0.28%	1.29%	1.17%	0.76%	0.61%	0.37%	0.66%	0.31%
Has union employees	0.39%	4.11%	2.16% *	2.70%	1.75%	0.39%	2.19%	0.39%
Percent low-wage employees								
50% or more low-wage	0.86%	5.20%	3.28%	2.43%	1.50%	1.16%	2.11%	0.92%
Less than 50% low-wage	0.24%	1.25%	1.22%	0.77%	0.61%	0.28%	0.67%	0.25%
Percent women employees								
Less than 25%	0.48%	1.86%	2.13%	1.17%	1.06%	0.61%	1.10%	0.53%
25-49 %	0.45%	3.18%	1.74%	1.62%	1.27%	0.52%	1.40%	0.48%
50-74 %	0.47%	2.84%	2.70%	1.49%	1.17%	0.56%	1.46%	0.50%
75% or more	0.46%	2.29%	2.39%	1.50%	0.96%	0.59%	1.23%	0.50%
Percent age 50 or older employees								
Less than 25%	0.42%	1.85%	1.79%	1.13%	0.91%	0.57%	0.98%	0.47%
25-49 %	0.31%	2.53%	2.20%	1.18%	0.83%	0.35%	1.20%	0.32%
50-74 %	0.61%	2.96%	2.37%	1.68%	1.21%	0.83%	1.46%	0.66%
75% or more	2.11%	2.48%	2.72%	5.55%	3.16%	4.12%	1.72%	3.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.2%	15.0%	25.9%	23.9%	24.8%	23.5%	21.4%	24.2%
Industry group **								
Agric., fish., forest.	10.4% *	--	--	--	--	--	--	--
Mining and manufacturing	24.6%	--	--	--	--	--	15.6%	29.0%
Construction	22.0%	--	--	--	--	--	27.6%	16.9%
Utilities and transp.	21.2%	--	--	--	--	--	--	21.2%
Wholesale trade	23.2%	--	--	--	--	--	13.4%	27.9%
Fin. svcs. and real estate	22.0%	--	--	--	--	--	20.7% *	22.6%
Retail trade	30.7%	--	--	--	--	--	29.2%	31.5%
Professional services	20.9%	--	--	--	--	--	18.5%	22.1%
Other services	25.4%	--	--	--	--	--	28.1%	23.0%
Ownership								
For profit, incorporated	24.2%	--	--	--	--	--	22.7%	25.2%
For profit, unincorporated	22.8%	--	--	--	--	--	21.6%	23.7%
Nonprofit	19.1%	--	--	--	--	--	10.0%	21.3%
Age of firm								
Less than 5 years	29.9%	--	--	--	--	--	29.4%	30.4%
5-9 years	28.4%	--	--	--	--	--	30.9%	20.4%
10-19 years	24.6%	--	--	--	--	--	24.0%	25.5%
20 or more years	21.8%	--	--	--	--	--	16.6%	23.8%
Multi/single status								
2 or more locations	23.5%	--	--	--	--	--	25.6% *	23.4%
1 location only	22.9%	--	--	--	--	--	21.2%	26.0%
Percent full-time employees								
Less than 25%	27.3%	--	--	--	--	--	9.9% *	37.7%
25-49 %	19.8%	--	--	--	--	--	24.0%	18.0%
50-74 %	21.8%	--	--	--	--	--	25.4%	19.4%
75% or more	23.4%	--	--	--	--	--	21.1%	24.8%
Union presence								
No union employees	23.2%	--	--	--	--	--	21.8%	24.1%
Has union employees	23.2%	--	--	--	--	--	--	24.4%
Percent low-wage employees								
50% or more low-wage	23.8%	--	--	--	--	--	12.7%	27.2%
Less than 50% low-wage	23.1%	--	--	--	--	--	22.2%	23.6%
Percent women employees								
Less than 25%	24.4%	--	--	--	--	--	26.3%	22.4%
25-49 %	27.4%	--	--	--	--	--	22.7%	28.7%
50-74 %	20.3%	--	--	--	--	--	15.3%	22.7%
75% or more	21.0%	--	--	--	--	--	17.8%	23.0%
Percent age 50 or older employees								
Less than 25%	24.1%	--	--	--	--	--	24.4%	23.8%
25-49 %	23.4%	--	--	--	--	--	21.0%	24.2%
50-74 %	21.2%	--	--	--	--	--	17.0%	24.3%
75% or more	16.5%	--	--	--	--	--	11.2% *	29.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	2.44%	3.96%	1.54%	2.00%	2.30%	1.93%	1.30%
Industry group **								
Agric., fish., forest.	6.57% *	--	--	--	--	--	--	--
Mining and manufacturing	4.12%	--	--	--	--	--	4.12%	5.32%
Construction	3.05%	--	--	--	--	--	4.12%	3.94%
Utilities and transp.	3.83%	--	--	--	--	--	--	5.18%
Wholesale trade	2.41%	--	--	--	--	--	3.47%	2.63%
Fin. svcs. and real estate	2.95%	--	--	--	--	--	7.24% *	2.48%
Retail trade	2.76%	--	--	--	--	--	5.24%	3.24%
Professional services	1.58%	--	--	--	--	--	2.44%	2.01%
Other services	3.40%	--	--	--	--	--	5.77%	2.92%
Ownership								
For profit, incorporated	1.25%	--	--	--	--	--	1.78%	1.69%
For profit, unincorporated	3.04%	--	--	--	--	--	6.42%	2.08%
Nonprofit	2.76%	--	--	--	--	--	2.36%	3.28%
Age of firm								
Less than 5 years	5.04%	--	--	--	--	--	7.27%	7.01%
5-9 years	5.58%	--	--	--	--	--	6.74%	3.67%
10-19 years	2.17%	--	--	--	--	--	3.28%	2.59%
20 or more years	1.20%	--	--	--	--	--	1.68%	1.50%
Multi/single status								
2 or more locations	1.43%	--	--	--	--	--	9.11% *	1.44%
1 location only	1.60%	--	--	--	--	--	1.98%	2.76%
Percent full-time employees								
Less than 25%	3.40%	--	--	--	--	--	3.15% *	3.18%
25-49 %	2.33%	--	--	--	--	--	4.27%	2.43%
50-74 %	2.49%	--	--	--	--	--	5.20%	2.19%
75% or more	1.24%	--	--	--	--	--	2.20%	1.50%
Union presence								
No union employees	1.09%	--	--	--	--	--	1.97%	1.24%
Has union employees	4.27%	--	--	--	--	--	--	4.53%
Percent low-wage employees								
50% or more low-wage	2.07%	--	--	--	--	--	2.79%	2.53%
Less than 50% low-wage	1.20%	--	--	--	--	--	2.06%	1.47%
Percent women employees								
Less than 25%	2.03%	--	--	--	--	--	3.46%	1.92%
25-49 %	2.91%	--	--	--	--	--	3.47%	3.54%
50-74 %	1.45%	--	--	--	--	--	2.67%	1.69%
75% or more	2.17%	--	--	--	--	--	2.88%	2.92%
Percent age 50 or older employees								
Less than 25%	1.87%	--	--	--	--	--	3.00%	2.37%
25-49 %	1.43%	--	--	--	--	--	2.50%	1.71%
50-74 %	2.53%	--	--	--	--	--	4.47%	2.68%
75% or more	3.67%	--	--	--	--	--	3.77% *	3.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	55.2%	61.9%	65.2%	63.5%	58.2%	50.9%	63.2%	53.8%
Industry group **								
Agric., fish., forest.	61.9%	63.8%	--	69.9%	58.1%	60.0%	65.7%	60.9%
Mining and manufacturing	49.5%	69.8%	63.1%	61.4%	50.3%	45.2%	64.7%	47.8%
Construction	57.7%	53.6%	61.2%	61.9%	51.9%	59.7%	59.3%	56.7%
Utilities and transp.	49.1%	66.0%	55.9%	60.4%	55.8%	45.6%	58.9%	48.2%
Wholesale trade	53.1%	56.6%	63.9%	62.0%	53.1%	48.2%	60.3%	51.4%
Fin. svcs. and real estate	50.4%	60.2%	61.9%	57.2%	55.5%	47.1%	59.6%	49.4%
Retail trade	63.6%	67.5%	73.4%	63.3%	69.0%	61.5%	68.7%	62.8%
Professional services	54.8%	64.7%	66.6%	63.9%	61.5%	49.1%	64.0%	53.2%
Other services	62.6%	60.3%	66.8%	69.6%	65.1%	59.6%	64.7%	62.2%
Ownership								
For profit, incorporated	54.8%	62.2%	65.5%	62.9%	56.5%	51.1%	63.4%	53.2%
For profit, unincorporated	57.8%	61.6%	65.7%	63.5%	59.0%	53.0%	62.3%	56.5%
Nonprofit	54.8%	60.6%	61.8%	66.5%	62.4%	49.2%	62.9%	54.1%
Age of firm								
Less than 5 years	61.1%	60.2%	61.8%	61.9%	60.8%	60.6%	60.2%	61.9%
5-9 years	63.7%	65.9%	69.6%	63.6%	62.1%	58.6%	64.9%	62.7%
10-19 years	61.3%	58.4%	62.9%	64.9%	61.7%	56.1%	61.4%	61.2%
20 or more years	53.7%	63.2%	66.1%	63.2%	57.0%	50.6%	64.1%	52.7%
Multi/single status								
2 or more locations	52.6%	55.6%	64.2%	62.4%	57.8%	50.9%	62.6%	52.4%
1 location only	61.8%	62.0%	65.3%	63.8%	58.9%	52.5%	63.2%	60.5%
Percent full-time employees								
Less than 25%	69.0%	67.1%	72.4%	72.7%	73.2%	67.0%	69.4%	69.0%
25-49 %	65.8%	62.2%	61.9%	75.3%	66.3%	63.2%	67.0%	65.6%
50-74 %	60.7%	60.7%	68.5%	69.5%	66.1%	56.7%	65.4%	59.9%
75% or more	53.9%	62.0%	64.9%	62.2%	56.8%	49.6%	62.7%	52.4%
Union presence								
No union employees	57.0%	62.9%	65.6%	64.4%	59.2%	52.2%	63.8%	55.6%
Has union employees	48.5%	44.4%	55.6%	49.6%	50.2%	48.3%	49.1%	48.5%
Percent low-wage employees								
50% or more low-wage	67.9%	58.6%	74.6%	78.5%	74.1%	63.9%	70.2%	67.7%
Less than 50% low-wage	53.7%	62.2%	64.6%	62.1%	56.2%	49.4%	62.6%	52.2%
Percent women employees								
Less than 25%	52.7%	60.0%	61.5%	59.9%	51.8%	46.9%	60.3%	50.3%
25-49 %	52.9%	59.4%	63.2%	62.5%	55.7%	49.8%	61.7%	51.9%
50-74 %	57.2%	59.7%	67.6%	66.0%	62.1%	53.8%	63.1%	56.5%
75% or more	58.6%	70.9%	73.8%	69.8%	65.9%	51.7%	71.2%	56.6%
Percent age 50 or older employees								
Less than 25%	60.0%	62.8%	66.9%	66.0%	61.5%	55.4%	64.4%	58.8%
25-49 %	52.7%	63.4%	64.6%	62.5%	56.7%	49.6%	63.2%	51.8%
50-74 %	52.0%	58.8%	60.5%	57.9%	53.4%	47.1%	59.2%	50.0%
75% or more	58.0%	61.6%	67.1%	64.5%	55.3%	51.4%	64.0%	53.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	1.23%	0.96%	0.67%	0.64%	0.36%	0.60%	0.30%
Industry group **								
Agric., fish., forest.	3.48%	11.80%	--	10.55%	5.25%	4.83%	7.62%	3.79%
Mining and manufacturing	0.69%	4.30%	2.94%	1.65%	1.45%	0.86%	1.70%	0.72%
Construction	1.44%	3.89%	2.91%	2.12%	3.59%	2.69%	1.81%	2.02%
Utilities and transp.	1.19%	7.93%	5.28%	3.46%	3.23%	1.28%	3.12%	1.24%
Wholesale trade	1.09%	4.48%	3.18%	2.11%	1.64%	1.92%	2.01%	1.28%
Fin. svcs. and real estate	0.76%	3.47%	3.25%	2.54%	1.70%	0.91%	2.08%	0.81%
Retail trade	0.70%	4.33%	2.77%	2.12%	1.68%	0.84%	1.95%	0.74%
Professional services	0.46%	2.08%	1.65%	1.34%	1.04%	0.53%	1.13%	0.49%
Other services	0.70%	2.94%	2.51%	1.38%	1.83%	0.89%	1.47%	0.78%
Ownership								
For profit, incorporated	0.33%	1.52%	1.11%	0.77%	0.82%	0.44%	0.69%	0.37%
For profit, unincorporated	0.71%	2.59%	2.16%	1.94%	1.43%	0.97%	1.58%	0.79%
Nonprofit	0.64%	3.78%	3.87%	1.69%	1.36%	0.74%	1.85%	0.68%
Age of firm								
Less than 5 years	1.27%	3.03%	3.10%	2.35%	2.37%	4.03%	1.88%	1.71%
5-9 years	1.37%	3.44%	3.11%	2.55%	2.72%	2.31%	2.13%	1.77%
10-19 years	0.79%	2.24%	1.68%	1.48%	1.61%	1.47%	1.16%	1.05%
20 or more years	0.30%	1.95%	1.36%	0.81%	0.74%	0.37%	0.80%	0.32%
Multi/single status								
2 or more locations	0.31%	9.67%	2.91%	1.17%	0.72%	0.36%	1.54%	0.32%
1 location only	0.53%	1.24%	1.01%	0.79%	1.19%	2.26%	0.64%	0.82%
Percent full-time employees								
Less than 25%	1.19%	10.47%	5.32%	3.43%	3.14%	1.09%	4.48%	1.11%
25-49 %	1.16%	7.34%	6.05%	2.28%	2.60%	1.52%	3.35%	1.24%
50-74 %	0.75%	2.74%	2.59%	2.18%	1.86%	0.88%	1.64%	0.83%
75% or more	0.30%	1.40%	1.04%	0.73%	0.71%	0.40%	0.66%	0.33%
Union presence								
No union employees	0.30%	1.22%	0.95%	0.65%	0.66%	0.43%	0.60%	0.34%
Has union employees	0.60%	7.11%	7.63%	3.99%	2.21%	0.62%	4.06%	0.60%
Percent low-wage employees								
50% or more low-wage	0.65%	4.61%	3.26%	1.48%	1.72%	0.73%	2.10%	0.68%
Less than 50% low-wage	0.29%	1.27%	1.00%	0.70%	0.68%	0.38%	0.63%	0.32%
Percent women employees								
Less than 25%	0.59%	2.22%	1.58%	1.13%	1.30%	0.89%	1.02%	0.69%
25-49 %	0.52%	2.72%	2.22%	1.35%	1.28%	0.63%	1.34%	0.55%
50-74 %	0.51%	2.42%	1.92%	1.34%	0.94%	0.68%	1.29%	0.55%
75% or more	0.59%	2.45%	1.86%	1.42%	1.42%	0.65%	1.15%	0.63%
Percent age 50 or older employees								
Less than 25%	0.45%	1.84%	1.40%	0.89%	1.02%	0.64%	0.87%	0.52%
25-49 %	0.38%	2.61%	1.69%	1.16%	0.94%	0.46%	1.17%	0.40%
50-74 %	0.81%	2.82%	2.52%	1.88%	1.82%	1.11%	1.44%	0.93%
75% or more	1.80%	3.39%	3.89%	3.56%	3.97%	3.56%	2.35%	2.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.2%	51.8%	39.2%	20.8%	12.6%	4.9%	38.7%	8.0%
Industry group **								
Agric., fish., forest.	36.0%	--	--	--	--	--	52.1%	31.7% *
Mining and manufacturing	9.4%	46.7%	30.2%	17.3%	9.8%	3.3%	30.9%	6.1%
Construction	24.9%	39.6%	45.2%	24.6%	24.1%	5.6% *	38.5%	16.6%
Utilities and transp.	13.0%	42.6% *	18.4% *	20.7%	22.0%	7.9%	29.6%	11.2%
Wholesale trade	15.7%	64.4%	46.5%	23.0%	8.7%	4.2% *	42.7%	8.3%
Fin. svcs. and real estate	11.6%	55.8%	51.2%	20.8%	15.2%	3.3%	46.9%	6.8%
Retail trade	7.4%	48.4%	25.8%	15.4%	10.9%	1.2%	29.5%	3.6%
Professional services	13.8%	52.0%	40.4%	27.8%	10.4%	5.2%	41.7%	8.2%
Other services	14.0%	52.1%	40.2%	12.6%	8.9%	9.0%	37.9%	8.8%
Ownership								
For profit, incorporated	13.0%	51.3%	39.5%	20.6%	14.1%	4.3%	38.0%	7.7%
For profit, unincorporated	13.8%	51.0%	33.0%	14.9%	8.8%	5.1%	37.5%	6.8%
Nonprofit	13.3%	57.7%	49.4%	29.5%	11.6%	7.3%	46.2%	10.1%
Age of firm								
Less than 5 years	25.6%	52.5%	27.6%	14.9%	16.1% *	18.5% *	36.9%	15.1%
5-9 years	23.9%	42.6%	33.4%	18.3%	21.7% *	4.8% *	33.1%	16.9%
10-19 years	19.7%	52.6%	37.8%	19.1%	10.0%	3.8%	37.5%	9.9%
20 or more years	11.0%	54.7%	43.1%	22.4%	12.1%	4.8%	41.0%	7.3%
Multi/single status								
2 or more locations	6.9%	42.3%	46.9%	21.6%	11.2%	4.7%	35.2%	6.4%
1 location only	26.7%	51.9%	38.6%	20.6%	14.8%	13.3% *	39.0%	14.9%
Percent full-time employees								
Less than 25%	13.6%	66.0%	50.6%	25.4%	10.0%	2.8% *	49.0%	6.6%
25-49 %	12.5%	35.0%	42.6%	17.0%	9.5%	7.2% *	30.6%	9.2%
50-74 %	11.3%	57.2%	36.1%	16.3%	9.1%	3.7%	40.9%	5.8%
75% or more	13.4%	51.3%	39.1%	21.4%	13.3%	5.0%	38.6%	8.3%
Union presence								
No union employees	14.3%	51.9%	38.0%	20.0%	12.1%	5.0%	37.8%	8.5%
Has union employees	8.3%	49.0%	74.5%	37.7%	17.7%	4.7%	63.6%	6.6%
Percent low-wage employees								
50% or more low-wage	9.6%	52.0%	39.1%	14.2%	12.7% *	3.1%	34.8%	6.5%
Less than 50% low-wage	13.7%	51.8%	39.2%	21.6%	12.6%	5.1%	39.0%	8.3%
Percent women employees								
Less than 25%	17.1%	47.5%	38.0%	20.6%	15.3%	4.6%	37.0%	9.7%
25-49 %	11.5%	48.8%	42.5%	19.9%	14.2%	4.7%	38.7%	7.8%
50-74 %	11.7%	63.7%	38.0%	20.8%	11.2%	5.0%	42.8%	7.3%
75% or more	12.7%	48.0%	39.3%	22.1%	9.7%	5.2%	37.9%	7.7%
Percent age 50 or older employees								
Less than 25%	15.9%	48.2%	38.1%	20.8%	14.4%	5.2%	36.3%	10.0%
25-49 %	9.9%	48.6%	40.9%	21.2%	11.1%	4.8%	38.3%	6.8%
50-74 %	16.4%	54.3%	38.6%	21.0%	12.4%	4.6%	41.7%	8.2%
75% or more	27.3%	66.1%	41.3%	12.0% *	11.2% *	3.9% *	51.3%	6.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 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%	1.99%	1.97%	1.16%	1.03%	0.38%	1.09%	0.40%
Industry group **								
Agric., fish., forest.	10.24%	--	--	--	--	--	11.81%	13.02% *
Mining and manufacturing	0.85%	7.86%	5.04%	2.98%	1.88%	0.63%	3.28%	0.78%
Construction	2.32%	5.90%	5.37%	3.77%	5.54%	1.87% *	3.28%	2.81%
Utilities and transp.	1.83%	13.47% *	7.84% *	5.92%	6.41%	1.64%	5.90%	1.91%
Wholesale trade	1.76%	7.24%	6.66%	4.98%	2.46%	1.75% *	3.93%	1.75%
Fin. svcs. and real estate	1.07%	5.77%	8.33%	3.67%	3.34%	0.64%	4.11%	0.97%
Retail trade	0.89%	6.09%	6.21%	3.19%	3.24%	0.34%	3.25%	0.77%
Professional services	0.71%	3.48%	3.56%	2.47%	1.36%	0.74%	2.01%	0.69%
Other services	1.06%	4.52%	4.66%	1.82%	1.98%	1.54%	2.52%	1.10%
Ownership								
For profit, incorporated	0.49%	2.36%	2.31%	1.42%	1.48%	0.43%	1.29%	0.50%
For profit, unincorporated	1.05%	4.24%	4.58%	2.30%	2.11%	1.19%	2.52%	1.01%
Nonprofit	0.96%	7.16%	6.09%	3.43%	1.77%	1.07%	3.40%	0.95%
Age of firm								
Less than 5 years	2.60%	5.23%	6.13%	3.69%	5.32% *	7.01% *	3.43%	3.68%
5-9 years	2.89%	5.03%	5.98%	3.40%	7.74% *	2.32% *	3.14%	4.63%
10-19 years	1.30%	3.88%	3.73%	2.51%	1.95%	1.12%	2.20%	1.36%
20 or more years	0.41%	2.99%	2.72%	1.52%	1.04%	0.40%	1.51%	0.40%
Multi/single status								
2 or more locations	0.37%	10.94%	5.87%	2.24%	1.03%	0.38%	3.23%	0.37%
1 location only	0.93%	2.00%	2.07%	1.35%	2.08%	4.23% *	1.15%	1.39%
Percent full-time employees								
Less than 25%	2.02%	10.10%	8.70%	6.43%	2.49%	1.20% *	5.37%	1.45%
25-49 %	1.73%	8.10%	7.69%	4.01%	2.60%	2.70% *	3.97%	1.88%
50-74 %	1.05%	5.05%	5.53%	3.38%	2.56%	0.92%	3.08%	1.00%
75% or more	0.45%	2.25%	2.18%	1.30%	1.19%	0.43%	1.22%	0.46%
Union presence								
No union employees	0.46%	2.00%	1.99%	1.17%	1.10%	0.49%	1.10%	0.49%
Has union employees	0.72%	12.68%	7.01%	7.31%	3.14%	0.61%	6.16%	0.66%
Percent low-wage employees								
50% or more low-wage	1.32%	6.49%	6.18%	2.68%	4.23% *	0.82%	3.43%	1.42%
Less than 50% low-wage	0.42%	2.09%	2.06%	1.26%	0.98%	0.42%	1.15%	0.42%
Percent women employees								
Less than 25%	0.86%	3.42%	2.97%	1.84%	2.01%	0.75%	1.74%	0.89%
25-49 %	0.90%	4.58%	4.58%	2.68%	2.95%	0.77%	2.58%	0.93%
50-74 %	0.70%	3.78%	4.73%	2.42%	1.57%	0.69%	2.46%	0.66%
75% or more	0.82%	4.06%	4.20%	2.71%	1.70%	0.85%	2.33%	0.81%
Percent age 50 or older employees								
Less than 25%	0.77%	3.04%	2.93%	1.77%	1.92%	0.76%	1.62%	0.85%
25-49 %	0.50%	4.27%	3.34%	1.90%	1.26%	0.50%	2.02%	0.48%
50-74 %	1.19%	4.35%	4.62%	2.97%	2.77%	1.11%	2.61%	1.20%
75% or more	2.98%	4.30%	9.29%	4.26% *	4.74% *	2.34% *	3.97%	2.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,565	17,922	18,961	18,181	19,444	19,948	18,296	19,743
Industry group **								
Agric., fish., forest.	17,515	--	--	--	--	--	14,608	18,095
Mining and manufacturing	19,240	16,895	17,763	16,847	18,603	19,923	17,935	19,328
Construction	17,679	16,860	16,604	18,772	16,179	20,242	16,656	18,241
Utilities and transp.	19,151	--	19,601	16,958	19,386	19,300	18,771	19,180
Wholesale trade	19,499	18,968	21,146	18,614	19,394	19,585	19,867	19,429
Fin. svcs. and real estate	19,985	17,769	22,381	19,339	20,535	19,917	19,695	20,010
Retail trade	18,452	22,868	17,520	16,926	17,931	18,592	19,044	18,370
Professional services	20,542	18,385	18,721	18,281	20,644	21,044	18,124	20,888
Other services	18,855	16,468	19,562	19,247	19,698	18,624	18,371	18,953
Ownership								
For profit, incorporated	19,257	17,843	18,917	17,999	18,920	19,642	18,257	19,399
For profit, unincorporated	19,018	19,200	18,881	17,564	18,805	19,513	18,489	19,150
Nonprofit	21,176	14,843	19,400	20,359	21,514	21,365	18,187	21,385
Age of firm								
Less than 5 years	18,524	17,912	18,060	17,214	19,830	20,631	17,805	19,359
5-9 years	17,469	16,160	17,261	16,684	18,450	18,391	16,716	18,018
10-19 years	18,962	19,201	17,950	18,016	19,616	19,440	18,319	19,311
20 or more years	19,750	17,771	19,936	18,633	19,477	19,970	18,801	19,826
Multi/single status								
2 or more locations	19,955	--	21,483	19,220	20,075	19,949	19,178	19,965
1 location only	18,359	17,916	18,781	17,886	18,473	19,903	18,221	18,478
Percent full-time employees								
Less than 25%	19,230	--	17,155	18,772	19,746	19,145	18,824	19,334
25-49 %	18,875	14,355	19,459	17,894	19,384	19,048	18,484	18,950
50-74 %	19,255	18,480	17,659	17,417	18,559	19,876	17,932	19,461
75% or more	19,613	17,870	19,076	18,237	19,515	19,981	18,316	19,791
Union presence								
No union employees	19,361	17,941	18,877	18,238	19,737	19,586	18,303	19,550
Has union employees	20,173	17,731	20,215	17,690	17,689	20,680	18,222	20,249
Percent low-wage employees								
50% or more low-wage	18,003	17,281	17,711	16,720	17,767	18,283	17,334	18,081
Less than 50% low-wage	19,675	17,976	19,025	18,256	19,569	20,069	18,354	19,863
Percent women employees								
Less than 25%	18,875	17,351	18,517	17,734	18,468	19,750	17,882	19,134
25-49 %	19,640	18,085	20,408	18,834	19,479	19,773	19,235	19,677
50-74 %	19,529	18,706	19,113	18,585	20,536	19,438	18,775	19,607
75% or more	20,593	17,767	17,823	18,138	20,069	21,269	17,659	20,908
Percent age 50 or older employees								
Less than 25%	18,931	17,138	18,322	18,073	18,647	19,616	17,591	19,257
25-49 %	19,850	18,391	19,059	18,022	20,148	19,986	18,496	19,942
50-74 %	19,709	18,507	19,619	18,638	19,111	20,391	19,167	19,827
75% or more	20,481	19,802	23,741	19,700	19,528	20,737	20,894	20,291

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	104.33	445.36	406.62	297.05	286.74	125.20	230.63	114.38
Industry group **								
Agric., fish., forest.	1,214.76	--	--	--	--	--	1,784.57	1,266.71
Mining and manufacturing	216.42	1,131.87	1,108.57	1,022.25	369.19	260.55	620.76	227.29
Construction	690.76	947.42	821.17	1,215.72	1,544.26	659.12	493.65	1,046.13
Utilities and transp.	343.92	--	2,239.41	1,177.86	858.64	400.90	992.94	362.06
Wholesale trade	287.71	1,141.84	1,958.79	492.54	620.33	357.83	961.73	288.34
Fin. svcs. and real estate	289.94	1,341.05	1,879.03	776.72	1,117.72	271.85	972.37	303.65
Retail trade	257.29	2,350.25	1,031.38	655.00	587.86	292.62	1,047.08	251.27
Professional services	202.15	698.78	480.45	444.59	370.50	274.42	354.48	221.51
Other services	289.75	840.98	860.33	641.26	950.05	294.36	513.58	332.02
Ownership								
For profit, incorporated	124.71	558.49	511.02	373.63	326.97	152.97	280.53	136.84
For profit, unincorporated	242.71	875.25	832.46	606.90	541.44	331.12	537.35	269.59
Nonprofit	267.46	1,111.11	749.46	598.27	781.00	273.62	559.26	281.68
Age of firm								
Less than 5 years	602.77	744.08	1,169.01	770.94	1,611.55	1,706.96	559.92	1,102.98
5-9 years	434.35	942.81	950.94	714.99	683.03	1,699.08	549.56	590.51
10-19 years	262.77	855.43	625.21	513.10	457.75	580.70	430.38	321.94
20 or more years	117.14	775.67	620.55	421.13	355.79	128.29	344.64	123.54
Multi/single status								
2 or more locations	115.20	--	1,694.29	439.27	322.37	126.19	730.78	116.30
1 location only	230.83	450.40	419.14	358.23	514.01	935.43	243.00	375.99
Percent full-time employees								
Less than 25%	441.13	--	2,659.76	949.00	1,135.84	388.16	1,599.48	381.74
25-49 %	460.41	2,735.98	1,217.14	1,166.70	750.87	689.63	1,227.89	495.44
50-74 %	296.72	805.59	767.51	808.31	728.64	380.24	586.89	327.65
75% or more	113.89	505.88	458.30	323.95	315.89	135.31	254.11	124.58
Union presence								
No union employees	116.16	406.32	426.24	222.39	263.77	161.58	229.34	130.24
Has union employees	235.30	2,671.37	1,122.95	2,114.00	1,105.71	190.89	1,189.96	239.96
Percent low-wage employees								
50% or more low-wage	285.23	1,786.25	1,531.13	573.77	747.11	333.65	926.55	298.76
Less than 50% low-wage	109.65	455.06	419.87	311.27	303.06	131.77	237.28	120.52
Percent women employees								
Less than 25%	195.73	688.33	709.60	555.06	483.32	207.85	374.76	226.89
25-49 %	228.26	959.16	742.10	456.43	487.80	295.53	498.93	244.95
50-74 %	185.90	913.23	746.32	464.51	753.77	172.27	477.62	199.33
75% or more	206.72	1,021.63	584.72	447.62	405.12	269.02	439.40	221.68
Percent age 50 or older employees								
Less than 25%	151.70	729.47	535.15	464.99	330.35	196.11	340.81	168.33
25-49 %	149.23	804.49	894.60	374.59	416.08	171.99	474.08	155.66
50-74 %	366.08	677.50	819.27	1,041.11	1,189.15	339.13	427.62	438.62
75% or more	509.11	1,226.79	923.28	1,103.62	846.43	826.97	894.68	619.74

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,114	17,518	17,550	19,152	18,452	20,151	17,801	19,452
Industry group **								
Agric., fish., forest.	18,932	--	--	--	--	--	--	--
Mining and manufacturing	19,030	--	17,389	17,618	18,255	21,377	18,716	19,098
Construction	16,887	17,497	16,300	23,235	13,310	--	16,911	16,874
Utilities and transp.	18,573	--	--	--	20,138	18,517	--	19,048
Wholesale trade	18,358	--	16,188	18,711	18,692	19,367	17,315	18,947
Fin. svcs. and real estate	20,224	--	--	18,140	19,087	22,358	16,204	20,925
Retail trade	18,943	--	16,334	17,701	19,159	19,147	18,961	18,938
Professional services	19,692	18,182	18,851	18,445	19,072	20,464	18,147	19,977
Other services	18,702	16,272	18,685	20,935	19,698	17,526	18,327	18,832
Ownership								
For profit, incorporated	18,659	17,686	17,428	19,653	17,575	19,572	17,927	18,882
For profit, unincorporated	18,850	19,502	18,013	17,166	20,214	19,006	18,025	19,250
Nonprofit	20,395	--	17,588	19,083	19,820	21,290	16,433	20,734
Age of firm								
Less than 5 years	19,297	17,354	15,364	16,630	24,424	--	16,105	22,492
5-9 years	16,988	12,970	19,550	16,638	17,690	--	16,711	17,134
10-19 years	18,862	19,583	16,074	19,278	19,801	19,027	18,191	19,461
20 or more years	19,287	17,276	18,281	19,724	17,979	20,203	18,111	19,484
Multi/single status								
2 or more locations	19,896	--	15,441	19,238	19,520	20,140	16,786	19,978
1 location only	18,025	17,390	17,698	19,133	17,217	20,421	17,880	18,146
Percent full-time employees								
Less than 25%	20,814	--	--	--	21,716	19,625	20,461	21,060
25-49 %	17,599	--	--	15,600	18,653	18,070	16,886	17,898
50-74 %	19,480	20,248	16,725	19,180	17,233	20,726	19,333	19,503
75% or more	19,086	16,987	17,471	19,254	18,570	20,069	17,601	19,479
Union presence								
No union employees	19,057	18,275	17,499	18,426	19,023	20,268	17,938	19,461
Has union employees	19,261	--	--	25,736	16,191	20,024	15,914	19,435
Percent low-wage employees								
50% or more low-wage	18,053	--	--	16,949	18,026	18,056	18,893	17,895
Less than 50% low-wage	19,197	17,284	17,562	19,256	18,512	20,259	17,736	19,582
Percent women employees								
Less than 25%	18,104	16,687	16,981	19,709	17,005	19,646	17,615	18,367
25-49 %	19,452	19,576	18,790	19,269	19,138	19,802	18,600	19,593
50-74 %	19,212	18,078	17,120	18,023	19,363	19,736	17,706	19,505
75% or more	19,948	15,892	18,392	18,618	18,611	21,570	17,427	20,394
Percent age 50 or older employees								
Less than 25%	18,943	17,154	17,428	19,579	19,046	19,858	17,443	19,645
25-49 %	19,373	17,990	17,082	18,281	18,835	20,079	17,721	19,567
50-74 %	18,412	18,103	18,299	19,842	16,113	21,049	18,534	18,368
75% or more	19,517	17,606	--	--	--	21,843	19,383	19,639

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	271.93	749.19	508.00	615.87	708.52	293.85	362.69	330.46
Industry group **								
Agric., fish., forest.	1,044.55	--	--	--	--	--	--	--
Mining and manufacturing	446.42	--	1,685.18	1,024.04	507.26	674.51	1,136.81	485.01
Construction	2,295.32	2,485.18	1,383.80	2,697.46	3,433.80	--	1,024.14	3,437.53
Utilities and transp.	979.38	--	--	--	1,062.72	1,632.70	--	1,168.15
Wholesale trade	753.84	--	1,269.84	1,061.26	850.07	2,360.10	947.19	1,060.65
Fin. svcs. and real estate	605.42	--	--	1,171.52	917.38	900.21	1,135.77	666.92
Retail trade	409.69	--	1,584.53	1,209.14	1,241.74	308.21	1,167.53	422.68
Professional services	349.87	1,508.34	828.71	791.28	930.52	425.49	630.97	399.36
Other services	726.37	1,455.32	1,173.74	1,226.87	1,884.02	739.78	1,010.62	911.38
Ownership								
For profit, incorporated	358.88	824.21	607.73	816.76	926.07	389.02	434.64	451.87
For profit, unincorporated	795.87	1,787.53	1,085.37	775.04	2,091.15	1,152.88	735.68	1,111.82
Nonprofit	434.73	--	1,754.67	967.64	1,041.67	452.79	1,170.65	453.26
Age of firm								
Less than 5 years	1,920.33	985.71	2,358.00	1,386.31	4,006.86	--	1,015.61	3,161.47
5-9 years	898.73	879.74	1,301.91	890.81	1,413.10	--	902.55	1,246.13
10-19 years	518.01	1,325.64	928.11	998.11	797.75	1,282.29	802.07	616.63
20 or more years	317.79	1,237.11	625.76	886.30	829.08	299.10	483.73	363.77
Multi/single status								
2 or more locations	261.75	--	1,087.14	792.80	584.07	303.32	1,049.30	266.44
1 location only	525.47	756.30	534.95	730.32	1,310.48	971.14	381.26	911.44
Percent full-time employees								
Less than 25%	1,115.28	--	--	--	1,300.71	979.88	2,424.02	884.62
25-49 %	648.76	--	--	1,047.60	644.62	497.54	1,806.86	493.93
50-74 %	443.77	1,234.93	1,232.01	1,347.26	1,214.28	310.94	958.55	491.16
75% or more	322.18	842.91	551.76	677.79	848.20	361.40	393.70	395.90
Union presence								
No union employees	240.31	679.52	529.80	440.91	503.21	435.25	353.91	299.48
Has union employees	756.66	--	--	2,850.68	2,528.81	392.86	1,953.48	790.50
Percent low-wage employees								
50% or more low-wage	662.95	--	--	937.31	1,188.35	818.14	1,031.20	778.53
Less than 50% low-wage	289.93	800.01	521.61	641.70	793.86	306.98	378.87	354.53
Percent women employees								
Less than 25%	744.54	1,345.11	805.41	1,222.04	1,722.44	871.28	608.05	1,107.45
25-49 %	419.42	1,714.77	1,292.90	933.64	978.44	498.87	882.57	464.80
50-74 %	387.85	1,067.94	907.07	493.75	1,150.22	468.35	598.41	449.11
75% or more	440.58	1,487.41	887.55	668.78	753.93	657.31	671.94	494.29
Percent age 50 or older employees								
Less than 25%	446.33	1,078.24	689.64	1,164.03	814.89	785.17	526.35	590.27
25-49 %	268.38	1,369.35	790.33	561.70	651.27	345.36	517.59	293.72
50-74 %	1,380.26	1,478.92	1,629.12	1,148.22	3,029.03	681.30	994.10	1,838.07
75% or more	1,388.76	2,579.68	--	--	--	1,615.05	2,160.00	1,758.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19,752	18,097	19,699	17,706	19,978	19,975	18,538	19,878
Industry group **								
Agric., fish., forest.	16,637	--	--	--	--	--	--	17,156
Mining and manufacturing	19,349	--	17,620	16,347	18,751	19,891	17,490	19,430
Construction	18,146	17,567	16,732	16,476	17,963	20,483	16,491	18,979
Utilities and transp.	19,188	--	--	16,818	19,219	19,373	18,851	19,205
Wholesale trade	19,886	20,624	24,212	18,672	19,932	19,731	21,442	19,686
Fin. svcs. and real estate	19,990	17,748	24,601	20,340	21,092	19,708	20,954	19,925
Retail trade	18,445	--	19,107	16,285	17,710	18,585	19,442	18,349
Professional services	20,837	17,798	18,951	18,087	21,357	21,227	17,959	21,175
Other services	19,057	17,676	19,815	18,583	20,079	18,832	18,738	19,102
Ownership								
For profit, incorporated	19,440	17,688	19,540	17,281	19,528	19,691	18,350	19,550
For profit, unincorporated	19,093	19,258	19,868	17,500	18,519	19,582	18,755	19,157
Nonprofit	21,631	17,268	20,524	20,913	22,656	21,495	19,453	21,757
Age of firm								
Less than 5 years	18,093	17,627	18,561	17,310	17,914	21,439	17,972	18,224
5-9 years	17,696	17,266	15,925	16,712	18,849	18,639	16,652	18,461
10-19 years	18,949	18,521	18,995	16,890	19,612	19,493	18,202	19,252
20 or more years	19,943	18,471	21,002	18,190	20,257	19,994	19,406	19,974
Multi/single status								
2 or more locations	20,046	--	24,720	19,281	20,571	19,967	20,406	20,042
1 location only	18,540	18,140	19,319	17,227	19,022	20,358	18,361	18,680
Percent full-time employees								
Less than 25%	18,593	--	--	17,804	17,046	19,099	16,901	18,796
25-49 %	19,561	--	20,269	18,815	20,226	19,340	21,009	19,394
50-74 %	19,172	17,536	17,542	16,282	19,706	19,591	17,048	19,473
75% or more	19,807	18,136	19,912	17,777	20,002	20,023	18,626	19,926
Union presence								
No union employees	19,498	17,670	19,551	18,159	20,071	19,578	18,475	19,630
Has union employees	20,516	--	21,726	14,215	19,246	20,846	19,201	20,560
Percent low-wage employees								
50% or more low-wage	18,077	15,139	18,513	16,657	17,504	18,385	16,749	18,185
Less than 50% low-wage	19,868	18,340	19,755	17,758	20,106	20,096	18,635	19,997
Percent women employees								
Less than 25%	19,130	16,732	19,062	16,843	19,119	19,828	17,730	19,394
25-49 %	19,735	17,538	21,067	18,644	19,695	19,819	19,544	19,748
50-74 %	19,686	19,636	20,822	18,739	21,289	19,426	19,634	19,690
75% or more	20,846	18,753	18,355	17,766	20,591	21,281	18,125	21,061
Percent age 50 or older employees								
Less than 25%	18,993	16,884	18,622	17,272	18,580	19,626	17,574	19,235
25-49 %	20,043	19,591	20,016	17,872	20,803	20,033	18,893	20,105
50-74 %	20,072	18,639	20,729	18,139	20,491	20,384	19,537	20,168
75% or more	20,594	20,172	23,884	19,087	20,245	20,545	21,350	20,362

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	117.00	630.78	583.26	364.06	307.21	138.56	327.56	124.35
Industry group **								
Agric., fish., forest.	1,661.79	--	--	--	--	--	--	1,826.46
Mining and manufacturing	248.49	--	1,539.43	1,566.77	465.22	273.66	752.88	257.36
Construction	412.28	1,049.54	1,185.72	641.27	593.13	658.30	633.84	468.31
Utilities and transp.	370.24	--	--	1,474.69	1,000.68	419.95	852.23	386.27
Wholesale trade	311.03	1,660.63	2,938.77	571.73	648.04	344.57	1,473.89	288.50
Fin. svcs. and real estate	329.34	1,581.77	2,248.10	1,049.88	1,440.07	281.36	1,299.08	340.16
Retail trade	315.66	--	1,304.36	830.52	667.17	346.35	1,682.35	298.98
Professional services	244.82	782.07	616.09	606.47	338.91	321.20	465.76	262.01
Other services	314.53	1,091.95	1,103.02	731.46	1,092.29	320.66	618.06	348.01
Ownership								
For profit, incorporated	136.44	861.27	755.66	425.80	295.00	166.99	402.18	144.64
For profit, unincorporated	261.03	1,108.81	963.55	894.64	427.01	355.78	777.77	271.58
Nonprofit	323.53	1,156.38	772.26	738.16	1,033.29	315.67	556.81	339.59
Age of firm								
Less than 5 years	457.54	799.05	1,093.37	939.58	811.16	1,700.05	610.65	688.86
5-9 years	568.65	1,409.87	965.14	1,132.09	817.72	1,873.18	763.25	754.57
10-19 years	324.42	1,165.31	714.14	546.62	570.06	632.33	515.32	395.80
20 or more years	129.33	1,224.30	952.94	507.22	384.47	142.13	518.92	133.49
Multi/single status								
2 or more locations	131.24	--	2,224.09	547.71	411.09	140.08	962.10	132.21
1 location only	253.63	636.78	601.74	429.23	432.42	943.06	346.11	361.22
Percent full-time employees								
Less than 25%	393.81	--	--	1,225.85	1,278.34	436.99	1,221.15	409.38
25-49 %	598.74	--	1,859.67	1,847.61	1,093.41	788.92	1,534.94	639.18
50-74 %	398.27	1,126.29	931.10	966.39	810.29	521.93	754.23	434.29
75% or more	125.29	711.82	654.59	394.46	330.45	147.26	358.43	132.88
Union presence								
No union employees	138.22	532.83	617.92	288.11	326.37	177.54	326.06	149.86
Has union employees	219.60	--	1,260.29	1,633.20	825.51	208.83	1,560.33	220.83
Percent low-wage employees								
50% or more low-wage	311.13	1,915.21	2,383.97	653.55	770.80	362.92	1,243.79	318.95
Less than 50% low-wage	122.73	641.35	599.76	381.56	318.70	146.05	336.13	130.75
Percent women employees								
Less than 25%	186.41	754.14	1,034.54	614.68	348.94	220.69	523.68	197.07
25-49 %	270.37	1,204.84	970.99	540.00	566.84	334.67	670.93	285.57
50-74 %	214.71	1,368.34	1,086.32	658.02	994.01	179.86	699.70	224.88
75% or more	235.67	1,444.50	717.67	607.29	458.98	293.08	625.50	247.59
Percent age 50 or older employees								
Less than 25%	161.02	1,106.24	753.27	426.69	345.46	202.51	491.42	168.21
25-49 %	174.60	1,199.89	1,349.16	519.77	513.89	193.71	708.84	179.61
50-74 %	318.36	678.48	948.44	1,349.05	631.63	379.11	467.14	367.50
75% or more	546.09	977.86	876.09	776.28	742.05	891.27	699.67	671.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,354	18,094	19,078	18,308	18,087	18,493	18,304	18,373
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	18,197	--	--	17,480	17,970	18,551	17,507	18,277
Construction	16,977	14,759	16,847	20,206	17,006	--	16,855	17,096
Utilities and transp.	20,517	--	--	--	--	18,230	--	18,302
Wholesale trade	17,879	--	--	17,846	17,702	16,428	19,553	17,353
Fin. svcs. and real estate	19,179	--	--	--	18,532	19,270	19,359	19,141
Retail trade	16,745	--	--	18,050	16,483	15,654	17,661	16,342
Professional services	19,616	21,319	17,332	19,097	20,410	19,479	18,927	19,891
Other services	16,679	--	20,901	17,638	16,045	17,187	16,919	16,515
Ownership								
For profit, incorporated	18,333	18,697	19,768	17,600	18,056	18,405	18,617	18,222
For profit, unincorporated	18,632	18,714	17,765	19,388	17,981	19,043	18,175	18,866
Nonprofit	18,091	--	--	20,774	18,326	18,299	16,007	18,506
Age of firm								
Less than 5 years	19,771	--	--	--	17,453	--	20,288	17,489
5-9 years	17,094	--	--	16,625	--	--	17,087	17,108
10-19 years	19,299	20,378	17,932	19,977	19,094	18,844	19,066	19,564
20 or more years	18,193	16,661	19,322	18,110	17,953	18,484	17,713	18,294
Multi/single status								
2 or more locations	18,442	--	--	18,846	17,812	18,785	17,467	18,469
1 location only	18,218	18,156	19,039	18,102	18,844	--	18,356	17,957
Percent full-time employees								
Less than 25%	18,865	--	--	--	--	18,933	--	19,920
25-49 %	15,989	--	--	--	16,883	13,649	--	16,589
50-74 %	18,920	--	--	19,897	18,669	19,043	18,817	18,961
75% or more	18,378	18,415	19,179	18,138	18,069	18,541	18,416	18,364
Union presence								
No union employees	18,438	18,210	19,238	18,170	18,856	18,057	18,348	18,480
Has union employees	17,970	--	--	--	15,363	19,640	--	18,011
Percent low-wage employees								
50% or more low-wage	16,832	--	--	16,550	17,863	15,392	16,580	16,958
Less than 50% low-wage	18,464	18,066	19,284	18,445	18,106	18,670	18,457	18,466
Percent women employees								
Less than 25%	18,045	19,428	19,996	17,675	17,145	17,774	19,083	17,438
25-49 %	18,645	--	20,735	18,634	18,843	18,413	19,147	18,521
50-74 %	18,265	14,970	18,732	19,109	18,187	18,529	17,076	18,537
75% or more	18,867	--	14,213	18,712	20,231	19,476	16,180	19,958
Percent age 50 or older employees								
Less than 25%	18,345	17,934	19,102	17,990	17,950	18,922	17,953	18,567
25-49 %	17,909	15,546	20,317	18,319	17,432	18,176	17,993	17,894
50-74 %	19,065	18,942	15,704	20,242	19,741	18,799	18,422	19,303
75% or more	22,205	--	--	--	--	--	22,243	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	315.93	1,144.49	1,214.15	489.79	558.83	560.25	640.35	362.17
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	714.54	--	--	872.36	1,025.09	1,293.32	1,514.90	781.93
Construction	756.12	1,882.88	1,711.17	1,412.14	1,183.36	--	1,186.82	955.01
Utilities and transp.	2,505.75	--	--	--	--	491.56	--	445.63
Wholesale trade	1,170.48	--	--	1,018.43	2,388.82	728.46	2,103.78	1,328.43
Fin. svcs. and real estate	853.13	--	--	--	987.70	1,286.98	2,727.31	851.92
Retail trade	881.40	--	--	2,144.89	1,445.93	579.44	2,249.98	702.67
Professional services	648.17	2,236.07	1,539.11	1,042.77	882.64	1,246.14	1,114.87	794.65
Other services	731.78	--	4,553.98	984.97	1,196.19	681.01	1,496.44	693.17
Ownership								
For profit, incorporated	364.18	1,349.70	1,289.12	537.20	742.98	574.76	735.88	413.66
For profit, unincorporated	799.57	2,298.95	3,384.62	1,534.14	1,357.17	1,337.81	1,595.30	898.68
Nonprofit	951.17	--	--	688.11	654.04	2,130.26	1,822.52	1,107.35
Age of firm								
Less than 5 years	1,801.94	--	--	--	1,512.66	--	2,093.56	1,391.10
5-9 years	1,057.38	--	--	794.40	--	--	1,526.03	813.38
10-19 years	886.38	2,699.89	2,473.07	1,237.44	1,034.70	711.23	1,545.10	705.64
20 or more years	352.61	1,371.65	1,098.98	613.37	631.55	580.21	688.00	403.05
Multi/single status								
2 or more locations	371.66	--	--	989.76	670.64	481.62	1,550.69	379.76
1 location only	563.67	1,164.78	1,275.01	552.48	897.54	--	672.44	1,007.36
Percent full-time employees								
Less than 25%	843.46	--	--	--	--	995.39	--	915.49
25-49 %	934.73	--	--	--	1,546.91	944.94	--	979.53
50-74 %	465.93	--	--	892.83	1,016.62	304.70	1,369.45	368.42
75% or more	349.88	1,273.28	1,365.64	531.54	606.12	631.28	704.95	401.37
Union presence								
No union employees	291.26	1,222.50	1,230.88	501.31	480.80	419.32	669.14	293.10
Has union employees	1,134.71	--	--	--	1,535.06	1,687.04	--	1,226.86
Percent low-wage employees								
50% or more low-wage	1,185.62	--	--	2,304.83	1,897.45	572.08	3,008.94	964.95
Less than 50% low-wage	328.43	1,106.06	1,260.61	490.11	584.24	596.51	643.54	381.73
Percent women employees								
Less than 25%	551.16	1,760.94	2,102.96	674.87	964.63	755.59	1,058.18	588.14
25-49 %	562.83	--	1,462.14	1,206.23	1,117.96	839.88	1,207.98	625.99
50-74 %	693.20	1,780.59	2,122.83	806.97	947.33	1,315.70	1,075.55	823.06
75% or more	671.34	--	1,671.06	1,578.77	788.22	1,400.29	935.93	920.36
Percent age 50 or older employees								
Less than 25%	478.30	1,782.80	1,688.34	711.64	742.71	999.10	937.69	539.00
25-49 %	522.20	1,627.48	1,440.86	742.63	1,055.03	787.54	946.37	590.34
50-74 %	576.65	2,516.44	1,871.93	753.93	1,051.08	745.70	1,438.10	594.23
75% or more	1,890.18	--	--	--	--	--	2,468.08	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,431	4,163	6,489	6,852	5,941	5,059	5,854	5,372
Industry group **								
Agric., fish., forest.	6,415	--	--	--	--	--	3,799 *	6,936
Mining and manufacturing	4,669	5,651	6,462	5,527	5,002	4,320	6,045	4,577
Construction	4,889	3,723	5,830	6,514	4,112	4,198	5,731	4,427
Utilities and transp.	4,530	--	7,719	4,784	4,300	4,472	5,778	4,434
Wholesale trade	5,242	3,677 *	7,750	6,331	6,579	4,274	5,709	5,153
Fin. svcs. and real estate	5,475	5,362	4,341	6,048	5,906	5,371	5,113	5,505
Retail trade	5,856	4,857 *	7,529	8,462	8,399	4,963	6,850	5,719
Professional services	5,662	3,798	6,736	7,467	6,694	5,200	5,843	5,636
Other services	6,389	4,413	6,320	8,011	5,933	6,474	6,160	6,435
Ownership								
For profit, incorporated	5,409	4,109	6,817	6,829	5,871	5,040	6,052	5,318
For profit, unincorporated	5,851	4,770	6,651	7,206	6,508	5,218	5,949	5,826
Nonprofit	5,229	2,842	3,851	6,427	5,750	5,051	4,149	5,305
Age of firm								
Less than 5 years	6,545	5,034	7,773	7,181	6,964	5,101	6,121	7,037
5-9 years	6,499	3,829	7,271	7,524	6,643	6,067	5,899	6,936
10-19 years	6,403	4,217	6,695	7,601	6,440	6,115	6,425	6,391
20 or more years	5,253	3,865	6,003	6,452	5,737	5,023	5,511	5,232
Multi/single status								
2 or more locations	5,251	--	5,343	7,251	5,985	5,037	6,018	5,241
1 location only	5,988	4,171	6,571	6,739	5,875	5,941	5,839	6,115
Percent full-time employees								
Less than 25%	6,718	--	6,107 *	6,025	7,537	6,988	5,108	7,133
25-49 %	5,618	1,847 *	3,874 *	6,022	5,877	5,962	3,695	5,985
50-74 %	5,578	5,707	5,605	7,843	6,819	4,904	6,221	5,477
75% or more	5,401	3,994	6,711	6,817	5,860	5,036	5,909	5,332
Union presence								
No union employees	5,785	4,301	6,614	7,362	6,291	5,304	6,034	5,740
Has union employees	4,377	2,821 *	4,616 *	2,450	3,847	4,563	3,674	4,404
Percent low-wage employees								
50% or more low-wage	6,441	4,054 *	6,092	7,600	8,408	5,837	5,494	6,552
Less than 50% low-wage	5,360	4,173	6,510	6,814	5,756	5,002	5,875	5,287
Percent women employees								
Less than 25%	5,299	4,429	6,433	6,455	5,421	4,746	5,980	5,121
25-49 %	4,997	4,495	6,172	7,045	5,706	4,562	5,761	4,925
50-74 %	5,681	3,998	6,606	6,834	6,333	5,482	5,554	5,694
75% or more	5,963	3,338	7,137	7,932	6,916	5,541	5,998	5,960
Percent age 50 or older employees								
Less than 25%	5,905	4,558	6,981	7,165	6,408	5,343	6,171	5,840
25-49 %	5,215	4,025	6,246	6,874	5,687	4,943	6,099	5,155
50-74 %	5,255	4,371	5,680	5,899	5,572	5,008	5,223	5,262
75% or more	5,231	2,186	5,807	7,366	5,855	5,806	3,630	5,972

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	63.16	336.03	342.92	219.75	169.46	70.98	188.43	66.95
Industry group **								
Agric., fish., forest.	1,713.77	--	--	--	--	--	1,659.34 *	1,876.74
Mining and manufacturing	138.31	1,297.76	755.41	613.60	310.94	160.08	483.21	143.65
Construction	364.95	1,011.57	1,006.76	755.65	682.25	409.69	587.39	431.68
Utilities and transp.	261.46	--	1,838.26	978.40	488.03	311.32	1,130.69	267.08
Wholesale trade	211.39	1,136.65 *	1,300.20	525.84	566.25	149.48	679.84	214.47
Fin. svcs. and real estate	142.89	1,300.48	985.23	544.36	426.74	153.36	640.85	145.08
Retail trade	256.50	1,687.74 *	962.34	547.24	563.85	303.68	664.17	275.88
Professional services	105.27	443.93	464.16	366.67	245.42	126.96	276.39	113.57
Other services	180.76	670.71	1,125.13	557.57	332.93	236.66	540.22	188.62
Ownership								
For profit, incorporated	77.22	383.27	424.55	272.31	236.47	82.21	227.17	81.90
For profit, unincorporated	179.58	869.48	677.28	480.11	343.99	230.66	462.75	192.45
Nonprofit	138.87	622.99	762.53	560.88	274.06	174.61	423.64	145.53
Age of firm								
Less than 5 years	362.40	865.04	872.32	738.63	580.65	443.84	550.09	451.03
5-9 years	517.34	679.69	939.72	728.05	1,201.99	936.42	526.58	774.54
10-19 years	221.16	759.69	541.87	457.85	400.18	430.57	377.76	272.69
20 or more years	65.10	478.26	524.44	279.43	175.69	72.33	266.11	66.99
Multi/single status								
2 or more locations	64.06	--	988.95	368.81	182.85	68.73	471.67	64.58
1 location only	163.17	339.96	359.85	259.93	329.05	854.73	200.77	250.22
Percent full-time employees								
Less than 25%	438.06	--	2,620.84 *	1,052.01	1,175.10	523.61	1,091.80	462.92
25-49 %	270.77	1,067.70 *	1,724.38 *	639.98	565.23	297.42	968.42	261.99
50-74 %	181.54	895.23	876.82	464.68	437.23	210.93	537.52	189.53
75% or more	68.83	372.62	373.04	240.69	186.85	76.75	206.35	72.94
Union presence								
No union employees	72.29	341.28	335.11	196.74	171.46	88.18	186.23	78.48
Has union employees	119.34	1,296.49 *	2,308.93 *	661.27	433.36	117.48	969.71	118.27
Percent low-wage employees								
50% or more low-wage	301.73	1,284.27 *	1,317.49	620.30	836.74	238.03	759.99	322.11
Less than 50% low-wage	63.52	345.34	354.31	228.41	157.72	74.19	193.83	66.99
Percent women employees								
Less than 25%	138.63	575.36	557.76	374.75	300.33	183.22	307.11	154.20
25-49 %	124.74	951.88	727.85	401.75	412.32	120.83	448.44	129.77
50-74 %	98.99	578.54	657.21	388.58	273.71	111.71	360.46	102.74
75% or more	137.51	560.74	600.91	463.67	290.87	170.87	368.73	147.06
Percent age 50 or older employees								
Less than 25%	127.75	493.08	456.11	339.52	307.87	155.85	275.92	144.00
25-49 %	80.42	715.41	758.66	287.55	213.54	89.39	379.87	81.69
50-74 %	170.57	866.43	595.75	671.24	487.98	155.19	414.84	187.10
75% or more	357.85	526.23	1,103.95	1,171.53	624.95	546.36	492.83	447.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,674	4,556	6,357	7,041	5,727	5,168	6,000	5,590
Industry group **								
Agric., fish., forest.	10,062	--	--	--	--	--	--	--
Mining and manufacturing	5,145	--	8,002	5,320	4,834	4,229	7,174	4,703
Construction	3,712	2,860	4,569	4,888*	2,794*	--	4,762	3,170
Utilities and transp.	5,752	--	--	--	4,482*	6,633	--	5,973
Wholesale trade	5,984	--	5,849	6,240	6,879	5,342	5,185	6,435
Fin. svs. and real estate	6,032	--	--	6,689	5,530	6,103	6,215	6,000
Retail trade	5,454	--	7,987	8,807	8,191	3,313	6,716	5,147
Professional services	5,397	3,954	6,224	8,053	5,857	4,721	5,714	5,339
Other services	6,881	5,339	6,280	9,006	5,834	7,525	7,053	6,821
Ownership								
For profit, incorporated	5,782	4,380	6,710	6,774	5,688	5,473	5,966	5,726
For profit, unincorporated	6,643	6,541	6,441	8,418	6,395	5,177	7,425	6,263
Nonprofit	4,970	--	3,170	6,574	5,519	4,666	3,665	5,082
Age of firm								
Less than 5 years	6,659	6,658	6,497	7,303	6,500	--	6,483	6,835
5-9 years	8,425	4,495	10,183	8,512	9,057	--	7,509	8,909
10-19 years	6,198	3,265	6,474	7,744	6,095	5,860	6,107	6,278
20 or more years	5,360	4,604	5,829	6,532	5,230	5,156	5,611	5,317
Multi/single status								
2 or more locations	5,357	--	6,348*	7,095	5,478	5,174	5,619	5,350
1 location only	6,116	4,555	6,357	7,029	6,014	5,021	6,030	6,187
Percent full-time employees								
Less than 25%	6,687	--	--	--	7,288	7,195	5,962	7,194
25-49 %	5,474	--	--	7,210	5,750	5,450	4,450*	5,904
50-74 %	4,962	8,976	5,418*	6,981	5,217	3,997	7,127	4,623
75% or more	5,782	3,831	6,444	7,047	5,776	5,411	5,970	5,732
Union presence								
No union employees	6,418	4,659	6,655	7,595	6,461	6,017	6,233	6,485
Has union employees	3,761	--	--	2,015*	2,820	4,242	2,790	3,812
Percent low-wage employees								
50% or more low-wage	8,200	--	--	7,291	8,880	6,825	8,630	8,119
Less than 50% low-wage	5,476	4,034	6,322	7,029	5,287	5,082	5,844	5,379
Percent women employees								
Less than 25%	5,419	4,380	5,977	6,413	4,719	5,437	5,975	5,121
25-49 %	5,370	4,063*	6,102	7,200	5,970	4,475	5,285	5,384
50-74 %	5,930	5,581	6,632	7,139	5,986	5,652	6,529	5,814
75% or more	6,136	3,407*	7,855	8,620	6,785	5,224	6,261	6,114
Percent age 50 or older employees								
Less than 25%	6,553	4,915	6,826	7,126	7,114	5,683	6,261	6,689
25-49 %	5,191	5,517	5,141	6,680	4,724	5,089	5,875	5,111
50-74 %	5,638	4,452*	7,782	7,776	4,829	5,240	6,203	5,435
75% or more	4,159	1,990*	--	--	--	3,084*	3,572	4,688

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	175.07	548.82	531.66	410.57	470.44	155.80	319.86	203.87
Industry group **								
Agric., fish., forest.	2,016.70	--	--	--	--	--	--	--
Mining and manufacturing	407.76	--	1,265.71	653.24	822.25	398.66	987.18	413.79
Construction	697.91	799.91	1,163.92	1,499.71 *	1,005.77 *	--	734.90	881.00
Utilities and transp.	724.77	--	--	--	1,619.74 *	836.76	--	868.68
Wholesale trade	507.75	--	1,018.25	855.57	977.80	654.70	990.17	550.34
Fin. svs. and real estate	497.06	--	--	766.58	1,361.17	430.67	1,025.19	554.34
Retail trade	470.42	--	1,797.25	808.91	848.27	324.16	1,048.78	507.21
Professional services	190.16	806.03	1,047.48	730.72	428.28	200.38	595.71	196.21
Other services	338.15	1,118.50	1,652.00	959.92	541.57	327.00	869.23	338.15
Ownership								
For profit, incorporated	251.04	630.33	607.53	514.35	712.59	217.13	371.40	307.10
For profit, unincorporated	395.68	1,523.08	1,483.16	753.86	579.01	614.71	854.52	396.69
Nonprofit	213.79	--	918.26	951.41	493.89	226.25	598.85	225.81
Age of firm								
Less than 5 years	702.31	1,955.94	1,512.38	1,357.00	918.71	--	1,144.19	802.62
5-9 years	1,254.56	936.37	1,524.51	1,368.09	2,121.22	--	1,284.61	1,642.35
10-19 years	509.69	901.34	1,022.39	1,042.61	1,056.25	920.41	699.60	741.07
20 or more years	158.00	751.08	694.09	475.79	396.02	158.17	382.89	172.18
Multi/single status								
2 or more locations	167.17	--	1,939.12 *	658.71	444.17	161.77	836.06	170.04
1 location only	343.06	554.99	552.28	478.59	860.89	329.67	339.10	561.39
Percent full-time employees								
Less than 25%	1,050.43	--	--	--	1,891.91	1,587.10	1,774.48	1,231.42
25-49 %	733.83	--	--	1,004.63	1,240.62	517.99	1,744.34 *	770.85
50-74 %	315.21	1,388.01	1,688.93 *	889.41	546.42	332.52	1,019.96	299.13
75% or more	203.83	580.44	552.66	452.87	565.29	168.57	349.14	240.55
Union presence								
No union employees	202.71	601.34	522.42	351.18	494.97	216.14	329.85	248.49
Has union employees	227.61	--	--	1,007.29 *	586.00	190.35	754.53	237.09
Percent low-wage employees								
50% or more low-wage	938.64	--	--	912.68	1,577.87	399.37	1,342.39	1,099.97
Less than 50% low-wage	152.11	530.71	530.70	427.46	366.26	160.84	323.23	170.73
Percent women employees								
Less than 25%	351.95	774.23	785.34	711.36	690.23	526.19	484.44	453.42
25-49 %	451.79	1,501.56 *	1,230.59	722.50	1,211.20	263.94	784.60	509.68
50-74 %	208.55	1,049.91	1,067.96	631.72	445.59	252.82	643.21	212.74
75% or more	298.04	1,158.15 *	1,478.68	748.27	653.33	338.88	776.24	322.89
Percent age 50 or older employees								
Less than 25%	346.24	765.76	782.26	742.85	722.45	270.20	468.72	452.98
25-49 %	180.72	1,479.92	933.04	519.19	441.25	193.72	626.89	186.75
50-74 %	607.96	1,390.27 *	807.43	718.52	1,299.53	406.00	718.54	764.19
75% or more	751.75	923.24 *	--	--	--	1,220.37 *	890.87	1,192.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,348	3,716	6,221	6,735	6,035	5,047	5,619	5,320
Industry group **								
Agric., fish., forest.	4,065	--	--	--	--	--	--	4,269
Mining and manufacturing	4,512	--	4,858	5,424	4,911	4,292	5,060	4,488
Construction	5,427	4,935*	5,922	6,869	5,382	4,199	6,066	5,105
Utilities and transp.	4,337	--	--	4,360	4,268	4,331	5,043	4,302
Wholesale trade	5,048	2,850*	7,127	6,114	6,978	4,210	5,350	5,010
Fin. svcs. and real estate	5,285	3,707	3,546	5,919	5,883	5,234	4,103	5,365
Retail trade	5,888	--	7,440	8,358	8,841	5,241	6,586	5,820
Professional services	5,738	3,727	7,115	7,171	7,006	5,340	5,949	5,713
Other services	6,356	3,452	6,605	8,278	5,998	6,338	6,005	6,405
Ownership								
For profit, incorporated	5,311	3,849	6,441	6,822	5,989	5,000	5,956	5,246
For profit, unincorporated	5,557	3,564	6,935	6,374	6,492	5,134	4,954	5,671
Nonprofit	5,356	3,288	4,029	6,775	5,808	5,209	4,572	5,401
Age of firm								
Less than 5 years	6,312	4,036	7,343	7,211	7,100	5,087	5,610	7,070
5-9 years	5,869	3,775	6,482	7,292	5,292	6,082	5,396	6,216
10-19 years	6,284	4,217	6,146	7,420	6,404	6,079	6,172	6,330
20 or more years	5,223	3,226	5,979	6,364	5,964	5,010	5,436	5,211
Multi/single status								
2 or more locations	5,224	--	5,092	7,277	6,179	5,020	6,388	5,213
1 location only	5,861	3,706	6,307	6,570	5,803	6,297	5,546	6,108
Percent full-time employees								
Less than 25%	6,669	--	--	6,165	7,126	7,010	3,340	7,069
25-49 %	5,768	--	2,487*	5,532	6,161	6,074	2,660*	6,126
50-74 %	5,916	3,946	5,241	8,505	7,957	5,362	5,877	5,922
75% or more	5,288	3,742	6,513	6,647	5,912	4,987	5,698	5,247
Union presence								
No union employees	5,624	3,833	6,240	7,270	6,206	5,258	5,747	5,609
Has union employees	4,519	--	5,955*	2,612*	4,683	4,585	4,261*	4,528
Percent low-wage employees								
50% or more low-wage	6,024	1,226*	6,004	8,223	7,782	5,753	4,629	6,137
Less than 50% low-wage	5,302	3,920	6,231	6,661	5,945	4,994	5,673	5,263
Percent women employees								
Less than 25%	5,241	3,911	6,201	6,337	5,759	4,730	5,672	5,159
25-49 %	4,879	4,643	5,822	6,819	5,535	4,579	5,776	4,815
50-74 %	5,649	3,207	6,078	7,172	6,477	5,478	5,125	5,689
75% or more	5,827	3,198	7,205	7,402	6,788	5,522	5,940	5,818
Percent age 50 or older employees								
Less than 25%	5,718	4,236	6,420	7,293	6,176	5,342	5,827	5,700
25-49 %	5,203	3,143	6,655	6,818	6,012	4,919	6,087	5,155
50-74 %	5,092	3,568	4,973	5,293	5,810	4,951	4,773	5,149
75% or more	5,669	2,554*	6,079	7,868	5,454	6,204	3,924	6,204

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	68.01	414.74	462.63	291.85	170.64	77.07	246.38	70.61
Industry group **								
Agric., fish., forest.	521.29	--	--	--	--	--	--	346.82
Mining and manufacturing	148.65	--	710.10	942.66	359.35	160.89	469.60	153.91
Construction	419.85	1,934.14*	1,592.90	778.02	866.61	428.38	857.63	442.71
Utilities and transp.	279.22	--	--	1,165.26	482.34	332.94	1,251.12	286.67
Wholesale trade	234.80	888.77*	1,944.16	711.05	713.07	156.62	821.10	243.07
Fin. svs. and real estate	135.49	968.55	998.32	722.05	423.41	145.18	594.11	137.91
Retail trade	308.29	--	1,169.06	807.59	701.10	351.54	835.19	328.20
Professional services	126.39	594.48	515.88	506.45	305.66	148.26	353.54	134.98
Other services	214.45	817.67	1,606.17	656.88	428.23	258.75	798.98	217.74
Ownership								
For profit, incorporated	80.05	569.52	578.74	359.85	215.33	87.98	311.98	82.19
For profit, unincorporated	186.76	697.97	740.52	628.31	438.87	209.15	468.06	202.02
Nonprofit	177.89	964.39	1,034.77	761.08	364.85	217.35	608.49	184.92
Age of firm								
Less than 5 years	399.27	826.48	760.58	903.42	775.18	481.47	549.42	561.59
5-9 years	413.24	952.04	1,088.04	1,018.46	555.14	1,028.11	620.42	550.24
10-19 years	243.92	785.16	542.88	491.68	440.69	471.63	387.84	304.64
20 or more years	72.67	720.13	785.20	381.73	198.41	78.54	400.64	73.38
Multi/single status								
2 or more locations	69.55	--	1,117.12	468.58	206.30	73.72	619.17	69.96
1 location only	194.36	418.66	489.57	348.86	299.36	1,089.93	263.12	278.67
Percent full-time employees								
Less than 25%	473.09	--	--	1,229.43	1,071.38	587.95	862.41	502.04
25-49 %	281.73	--	1,405.01*	828.09	528.47	334.03	911.35*	270.55
50-74 %	224.42	1,067.91	1,061.32	580.32	485.98	256.10	704.09	236.18
75% or more	72.90	457.83	509.47	318.02	182.54	82.36	268.34	75.60
Union presence								
No union employees	78.59	383.95	440.90	266.61	177.38	95.54	235.12	83.44
Has union employees	130.70	--	3,227.70*	876.14*	572.41	126.93	1,407.46*	126.68
Percent low-wage employees								
50% or more low-wage	235.69	673.59*	1,150.61	846.32	559.40	261.16	911.98	241.55
Less than 50% low-wage	70.93	436.06	481.45	301.46	177.19	80.58	253.62	73.74
Percent women employees								
Less than 25%	158.90	659.39	787.46	498.94	340.16	199.73	412.16	172.29
25-49 %	115.20	1,345.16	857.15	517.16	267.84	129.18	560.28	116.63
50-74 %	113.42	713.59	838.66	504.55	356.88	123.31	452.88	117.23
75% or more	151.25	708.84	601.17	628.51	343.53	179.44	469.78	158.90
Percent age 50 or older employees								
Less than 25%	133.26	599.93	539.96	405.48	309.02	166.28	346.21	144.44
25-49 %	90.78	866.99	1,103.82	392.60	250.44	97.67	521.86	91.36
50-74 %	161.47	1,051.11	729.24	817.81	320.43	163.34	493.85	168.58
75% or more	420.07	808.04*	1,266.25	1,932.37	605.33	553.69	726.67	480.25

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,831	4,924	8,300	7,039	5,839	4,985	6,633	5,527
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	5,810	--	--	--	--	--	7,297	5,636
Construction	4,690	--	--	--	--	--	6,047	3,376 *
Utilities and transp.	6,903 *	--	--	--	--	--	--	3,400
Wholesale trade	5,755	--	--	--	--	--	8,653	4,844
Fin. svcs. and real estate	7,632	--	--	--	--	--	9,700 *	7,193
Retail trade	6,892	--	--	--	--	--	8,211	6,311
Professional services	5,595	--	--	--	--	--	5,568	5,606
Other services	4,724	--	--	--	--	--	4,364	4,970
Ownership								
For profit, incorporated	5,739	--	--	--	--	--	6,734	5,354
For profit, unincorporated	7,100	--	--	--	--	--	7,604	6,841
Nonprofit	4,606	--	--	--	--	--	3,143 *	4,897
Age of firm								
Less than 5 years	8,212	--	--	--	--	--	8,241	8,083
5-9 years	5,513	--	--	--	--	--	5,893	4,741 *
10-19 years	7,781	--	--	--	--	--	8,119	7,395
20 or more years	5,375	--	--	--	--	--	5,606	5,327
Multi/single status								
2 or more locations	5,435	--	--	--	--	--	4,565	5,459
1 location only	6,437	--	--	--	--	--	6,762	5,823
Percent full-time employees								
Less than 25%	7,279	--	--	--	--	--	--	7,659
25-49 %	4,478	--	--	--	--	--	--	4,291
50-74 %	4,996	--	--	--	--	--	5,461	4,816
75% or more	5,918	--	--	--	--	--	6,783	5,592
Union presence								
No union employees	6,095	--	--	--	--	--	6,902	5,720
Has union employees	4,623	--	--	--	--	--	--	4,873
Percent low-wage employees								
50% or more low-wage	6,055	--	--	--	--	--	3,042 *	7,555
Less than 50% low-wage	5,814	--	--	--	--	--	6,953	5,393
Percent women employees								
Less than 25%	5,609	--	--	--	--	--	7,296	4,623
25-49 %	5,658	--	--	--	--	--	7,034	5,317
50-74 %	5,280	--	--	--	--	--	5,041	5,334
75% or more	7,562	--	--	--	--	--	5,723	8,308
Percent age 50 or older employees								
Less than 25%	6,084	--	--	--	--	--	7,239	5,432
25-49 %	5,574	--	--	--	--	--	6,833	5,354
50-74 %	6,165	--	--	--	--	--	5,465 *	6,425
75% or more	3,600	--	--	--	--	--	2,707 *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	294.96	1,108.75	1,061.48	531.15	492.19	496.70	609.11	324.90
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	774.74	--	--	--	--	--	1,366.84	836.05
Construction	967.62	--	--	--	--	--	1,288.69	1,057.20*
Utilities and transp.	2,600.90*	--	--	--	--	--	--	469.80
Wholesale trade	853.36	--	--	--	--	--	2,121.85	574.70
Fin. svs. and real estate	1,228.27	--	--	--	--	--	3,151.61*	1,298.80
Retail trade	915.78	--	--	--	--	--	2,307.27	690.96
Professional services	340.43	--	--	--	--	--	763.30	366.17
Other services	601.28	--	--	--	--	--	935.15	814.49
Ownership								
For profit, incorporated	321.36	--	--	--	--	--	631.09	353.14
For profit, unincorporated	1,059.04	--	--	--	--	--	1,796.99	1,294.38
Nonprofit	325.31	--	--	--	--	--	958.71*	328.46
Age of firm								
Less than 5 years	1,888.67	--	--	--	--	--	2,302.39	940.07
5-9 years	1,070.55	--	--	--	--	--	1,320.52	1,638.51*
10-19 years	930.52	--	--	--	--	--	1,536.62	920.96
20 or more years	303.94	--	--	--	--	--	527.44	349.81
Multi/single status								
2 or more locations	361.86	--	--	--	--	--	1,163.83	370.63
1 location only	486.18	--	--	--	--	--	639.42	653.28
Percent full-time employees								
Less than 25%	1,328.01	--	--	--	--	--	--	1,529.70
25-49 %	959.71	--	--	--	--	--	--	885.82
50-74 %	599.42	--	--	--	--	--	1,391.82	624.18
75% or more	325.30	--	--	--	--	--	668.22	358.62
Union presence								
No union employees	283.49	--	--	--	--	--	623.66	278.96
Has union employees	978.74	--	--	--	--	--	--	1,058.52
Percent low-wage employees								
50% or more low-wage	709.69	--	--	--	--	--	932.27*	819.00
Less than 50% low-wage	311.92	--	--	--	--	--	648.33	338.46
Percent women employees								
Less than 25%	517.89	--	--	--	--	--	965.87	500.35
25-49 %	623.82	--	--	--	--	--	1,573.18	632.76
50-74 %	338.52	--	--	--	--	--	984.95	349.00
75% or more	981.01	--	--	--	--	--	867.87	1,361.47
Percent age 50 or older employees								
Less than 25%	491.31	--	--	--	--	--	847.23	541.96
25-49 %	431.32	--	--	--	--	--	986.55	473.39
50-74 %	718.12	--	--	--	--	--	1,847.65*	706.93
75% or more	823.62	--	--	--	--	--	952.00*	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 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%	23.2%	34.2%	37.7%	30.6%	25.4%	32.0%	27.2%
Industry group **								
Agric., fish., forest.	36.6%	--	--	--	--	--	26.0% *	38.3%
Mining and manufacturing	24.3%	33.4%	36.4%	32.8%	26.9%	21.7%	33.7%	23.7%
Construction	27.7%	22.1%	35.1%	34.7%	25.4%	20.7%	34.4%	24.3%
Utilities and transp.	23.7%	--	39.4%	28.2%	22.2%	23.2%	30.8%	23.1%
Wholesale trade	26.9%	19.4% *	36.7%	34.0%	33.9%	21.8%	28.7%	26.5%
Fin. svcs. and real estate	27.4%	30.2%	19.4%	31.3%	28.8%	27.0%	26.0%	27.5%
Retail trade	31.7%	21.2% *	43.0%	50.0%	46.8%	26.7%	36.0%	31.1%
Professional services	27.6%	20.7%	36.0%	40.8%	32.4%	24.7%	32.2%	27.0%
Other services	33.9%	26.8%	32.3%	41.6%	30.1%	34.8%	33.5%	34.0%
Ownership								
For profit, incorporated	28.1%	23.0%	36.0%	37.9%	31.0%	25.7%	33.2%	27.4%
For profit, unincorporated	30.8%	24.8%	35.2%	41.0%	34.6%	26.7%	32.2%	30.4%
Nonprofit	24.7%	19.1%	19.8%	31.6%	26.7%	23.6%	22.8%	24.8%
Age of firm								
Less than 5 years	35.3%	28.1%	43.0%	41.7%	35.1%	24.7%	34.4%	36.4%
5-9 years	37.2%	23.7%	42.1%	45.1%	36.0%	33.0%	35.3%	38.5%
10-19 years	33.8%	22.0%	37.3%	42.2%	32.8%	31.5%	35.1%	33.1%
20 or more years	26.6%	21.7%	30.1%	34.6%	29.5%	25.2%	29.3%	26.4%
Multi/single status								
2 or more locations	26.3%	--	24.9%	37.7%	29.8%	25.2%	31.4%	26.3%
1 location only	32.6%	23.3%	35.0%	37.7%	31.8%	29.9%	32.0%	33.1%
Percent full-time employees								
Less than 25%	34.9%	--	35.6%	32.1%	38.2%	36.5%	27.1%	36.9%
25-49 %	29.8%	12.9% *	19.9% *	33.7%	30.3%	31.3%	20.0%	31.6%
50-74 %	29.0%	30.9%	31.7%	45.0%	36.7%	24.7%	34.7%	28.1%
75% or more	27.5%	22.3%	35.2%	37.4%	30.0%	25.2%	32.3%	26.9%
Union presence								
No union employees	29.9%	24.0%	35.0%	40.4%	31.9%	27.1%	33.0%	29.4%
Has union employees	21.7%	15.9% *	22.8% *	13.9%	21.7%	22.1%	20.2%	21.7%
Percent low-wage employees								
50% or more low-wage	35.8%	23.5%	34.4%	45.5%	47.3%	31.9%	31.7%	36.2%
Less than 50% low-wage	27.2%	23.2%	34.2%	37.3%	29.4%	24.9%	32.0%	26.6%
Percent women employees								
Less than 25%	28.1%	25.5%	34.7%	36.4%	29.4%	24.0%	33.4%	26.8%
25-49 %	25.4%	24.9%	30.2%	37.4%	29.3%	23.1%	30.0%	25.0%
50-74 %	29.1%	21.4%	34.6%	36.8%	30.8%	28.2%	29.6%	29.0%
75% or more	29.0%	18.8%	40.0%	43.7%	34.5%	26.1%	34.0%	28.5%
Percent age 50 or older employees								
Less than 25%	31.2%	26.6%	38.1%	39.6%	34.4%	27.2%	35.1%	30.3%
25-49 %	26.3%	21.9%	32.8%	38.1%	28.2%	24.7%	33.0%	25.9%
50-74 %	26.7%	23.6%	29.0%	31.7%	29.2%	24.6%	27.2%	26.5%
75% or more	25.5%	11.0%	24.5%	37.4%	30.0%	28.0%	17.4%	29.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Characteristics	Total	Less than 10 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%	1.89%	1.93%	1.26%	0.87%	0.35%	1.08%	0.34%
Industry group **								
Agric., fish., forest.	8.50%	--	--	--	--	--	9.83% *	9.27%
Mining and manufacturing	0.69%	6.78%	4.15%	2.70%	1.57%	0.81%	2.71%	0.71%
Construction	1.93%	5.69%	5.46%	5.54%	3.21%	1.73%	3.29%	2.12%
Utilities and transp.	1.30%	--	7.12%	5.92%	2.64%	1.51%	5.51%	1.32%
Wholesale trade	1.13%	6.19% *	8.19%	2.91%	2.73%	0.82%	3.89%	1.12%
Fin. svcs. and real estate	0.79%	6.44%	5.35%	3.37%	2.81%	0.77%	3.50%	0.80%
Retail trade	1.33%	8.35% *	4.33%	3.88%	3.03%	1.49%	4.54%	1.39%
Professional services	0.53%	2.61%	2.72%	1.98%	1.22%	0.61%	1.71%	0.56%
Other services	1.02%	4.01%	5.48%	2.60%	2.16%	1.30%	2.76%	1.10%
Ownership								
For profit, incorporated	0.39%	2.24%	2.40%	1.58%	1.14%	0.41%	1.30%	0.41%
For profit, unincorporated	0.98%	4.30%	3.90%	3.09%	1.79%	1.22%	2.64%	1.03%
Nonprofit	0.73%	4.10%	4.25%	2.55%	1.72%	0.86%	2.36%	0.76%
Age of firm								
Less than 5 years	2.03%	4.69%	3.73%	4.78%	3.43%	3.07%	2.97%	2.79%
5-9 years	2.75%	4.27%	6.07%	4.40%	6.10%	3.75%	3.43%	3.88%
10-19 years	1.21%	3.91%	2.93%	2.90%	2.08%	2.25%	2.06%	1.48%
20 or more years	0.33%	2.81%	2.85%	1.52%	0.90%	0.36%	1.50%	0.34%
Multi/single status								
2 or more locations	0.33%	--	5.59%	1.80%	1.01%	0.35%	2.73%	0.33%
1 location only	0.85%	1.91%	2.03%	1.55%	1.58%	3.87%	1.15%	1.24%
Percent full-time employees								
Less than 25%	2.10%	--	10.53%	5.14%	5.34%	2.65%	4.62%	2.27%
25-49 %	1.45%	6.39% *	9.32% *	4.81%	3.02%	1.35%	5.47%	1.36%
50-74 %	1.03%	4.61%	4.52%	3.91%	2.40%	1.13%	3.15%	1.06%
75% or more	0.35%	2.12%	2.11%	1.36%	0.96%	0.38%	1.18%	0.37%
Union presence								
No union employees	0.39%	1.85%	1.93%	1.10%	0.95%	0.46%	1.06%	0.42%
Has union employees	0.54%	8.26% *	11.08% *	4.15%	2.00%	0.53%	5.61%	0.53%
Percent low-wage employees								
50% or more low-wage	1.49%	6.83%	6.86%	3.59%	3.64%	1.12%	4.00%	1.58%
Less than 50% low-wage	0.33%	1.95%	2.00%	1.31%	0.80%	0.37%	1.12%	0.34%
Percent women employees								
Less than 25%	0.69%	3.04%	3.21%	2.24%	1.38%	0.86%	1.73%	0.74%
25-49 %	0.64%	5.17%	3.77%	2.26%	2.14%	0.60%	2.44%	0.66%
50-74 %	0.57%	3.43%	3.74%	2.27%	1.97%	0.58%	2.19%	0.59%
75% or more	0.70%	3.68%	3.32%	2.45%	1.30%	0.85%	2.26%	0.74%
Percent age 50 or older employees								
Less than 25%	0.66%	2.91%	2.59%	2.24%	1.59%	0.73%	1.59%	0.73%
25-49 %	0.42%	3.89%	4.27%	1.75%	1.18%	0.45%	2.27%	0.43%
50-74 %	0.73%	4.58%	3.33%	2.85%	1.64%	0.80%	2.21%	0.75%
75% or more	1.81%	2.97%	4.91%	5.90%	3.83%	2.56%	2.54%	2.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 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%	26.0%	36.2%	36.8%	31.0%	25.6%	33.7%	28.7%
Industry group **								
Agric., fish., forest.	53.1%	--	--	--	--	--	--	--
Mining and manufacturing	27.0%	--	46.0%	30.2%	26.5%	19.8%	38.3%	24.6%
Construction	22.0%	16.3%*	28.0%	21.0%*	21.0%	--	28.2%	18.8%
Utilities and transp.	31.0%	--	--	--	22.3%*	35.8%	--	31.4%
Wholesale trade	32.6%	--	36.1%	33.4%	36.8%	27.6%	29.9%	34.0%
Fin. svcs. and real estate	29.8%	--	--	36.9%	29.0%	27.3%	38.4%	28.7%
Retail trade	28.8%	--	48.9%	49.8%	42.8%	17.3%	35.4%	27.2%
Professional services	27.4%	21.7%	33.0%	43.7%	30.7%	23.1%	31.5%	26.7%
Other services	36.8%	32.8%	33.6%	43.0%	29.6%	42.9%	38.5%	36.2%
Ownership								
For profit, incorporated	31.0%	24.8%	38.5%	34.5%	32.4%	28.0%	33.3%	30.3%
For profit, unincorporated	35.2%	33.5%	35.8%	49.0%	31.6%	27.2%	41.2%	32.5%
Nonprofit	24.4%	--	18.0%*	34.4%	27.8%	21.9%	22.3%	24.5%
Age of firm								
Less than 5 years	34.5%	38.4%	42.3%	43.9%	26.6%	--	40.3%	30.4%
5-9 years	49.6%	34.7%	52.1%	51.2%	51.2%	--	44.9%	52.0%
10-19 years	32.9%	16.7%	40.3%	40.2%	30.8%	30.8%	33.6%	32.3%
20 or more years	27.8%	26.6%	31.9%	33.1%	29.1%	25.5%	31.0%	27.3%
Multi/single status								
2 or more locations	26.9%	--	41.1%*	36.9%	28.1%	25.7%	33.5%	26.8%
1 location only	33.9%	26.2%	35.9%	36.7%	34.9%	24.6%	33.7%	34.1%
Percent full-time employees								
Less than 25%	32.1%	--	--	--	33.6%	36.7%	29.1%	34.2%
25-49 %	31.1%	--	--	46.2%	30.8%	30.2%	26.4%*	33.0%
50-74 %	25.5%	44.3%	32.4%*	36.4%	30.3%	19.3%	36.9%	23.7%
75% or more	30.3%	22.6%	36.9%	36.6%	31.1%	27.0%	33.9%	29.4%
Union presence								
No union employees	33.7%	25.5%	38.0%	41.2%	34.0%	29.7%	34.7%	33.3%
Has union employees	19.5%	--	--	7.8%*	17.4%	21.2%	17.5%*	19.6%
Percent low-wage employees								
50% or more low-wage	45.4%	--	--	43.0%	49.3%	37.8%	45.7%	45.4%
Less than 50% low-wage	28.5%	23.3%	36.0%	36.5%	28.6%	25.1%	32.9%	27.5%
Percent women employees								
Less than 25%	29.9%	26.2%	35.2%	32.5%	27.7%	27.7%	33.9%	27.9%
25-49 %	27.6%	20.8%*	32.5%	37.4%	31.2%	22.6%	28.4%	27.5%
50-74 %	30.9%	30.9%	38.7%	39.6%	30.9%	28.6%	36.9%	29.8%
75% or more	30.8%	21.4%*	42.7%	46.3%	36.5%	24.2%	35.9%	30.0%
Percent age 50 or older employees								
Less than 25%	34.6%	28.7%	39.2%	36.4%	37.3%	28.6%	35.9%	34.1%
25-49 %	26.8%	30.7%*	30.1%	36.5%	25.1%	25.3%	33.2%	26.1%
50-74 %	30.6%	24.6%*	42.5%	39.2%	30.0%	24.9%	33.5%	29.6%
75% or more	21.3%	11.3%*	--	--	--	14.1%*	18.4%	23.9%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.90%	3.26%	3.03%	2.64%	2.30%	0.84%	1.78%	1.03%
Industry group **								
Agric., fish., forest.	8.85%	--	--	--	--	--	--	--
Mining and manufacturing	2.13%	--	5.33%	3.80%	4.51%	1.92%	4.72%	2.19%
Construction	3.78%	5.77%*	7.69%	8.41%*	4.19%	--	4.69%	4.68%
Utilities and transp.	4.23%	--	--	--	9.12%*	3.23%	--	4.84%
Wholesale trade	2.84%	--	6.43%	5.14%	5.33%	3.67%	5.94%	2.98%
Fin. svcs. and real estate	2.44%	--	--	3.88%	6.81%	2.29%	6.25%	2.57%
Retail trade	2.75%	--	7.89%	4.59%	6.02%	1.89%	6.25%	2.97%
Professional services	1.03%	5.10%	5.96%	3.88%	2.51%	1.04%	3.54%	1.04%
Other services	2.06%	5.92%	8.55%	3.12%	3.37%	2.90%	3.91%	2.36%
Ownership								
For profit, incorporated	1.29%	3.68%	3.41%	3.26%	3.51%	1.24%	2.03%	1.56%
For profit, unincorporated	2.52%	9.37%	8.43%	4.45%	3.46%	4.39%	5.10%	2.59%
Nonprofit	1.07%	--	5.72%*	4.48%	2.72%	1.00%	3.75%	1.12%
Age of firm								
Less than 5 years	4.25%	11.24%	6.47%	8.48%	4.00%	--	6.86%	4.47%
5-9 years	5.13%	6.21%	8.22%	7.64%	8.15%	--	6.63%	6.11%
10-19 years	2.94%	4.97%	6.17%	6.18%	5.63%	4.56%	3.75%	4.34%
20 or more years	0.80%	4.42%	3.92%	3.11%	1.89%	0.85%	2.17%	0.85%
Multi/single status								
2 or more locations	0.88%	--	13.13%*	2.97%	2.33%	0.88%	5.08%	0.89%
1 location only	1.76%	3.33%	3.10%	3.15%	3.92%	1.62%	1.88%	2.80%
Percent full-time employees								
Less than 25%	4.26%	--	--	--	7.81%	7.30%	6.66%	5.29%
25-49 %	4.02%	--	--	6.23%	6.38%	3.09%	9.75%*	4.25%
50-74 %	1.73%	7.43%	10.83%*	6.46%	3.91%	1.53%	5.72%	1.66%
75% or more	1.04%	3.75%	3.20%	2.88%	2.72%	0.94%	1.98%	1.20%
Union presence								
No union employees	1.08%	3.39%	2.98%	1.67%	2.62%	1.19%	1.82%	1.30%
Has union employees	1.11%	--	--	4.46%*	2.25%	1.06%	5.93%*	1.13%
Percent low-wage employees								
50% or more low-wage	4.32%	--	--	5.85%	6.64%	2.93%	6.74%	5.01%
Less than 50% low-wage	0.78%	3.24%	3.05%	2.73%	1.72%	0.86%	1.82%	0.85%
Percent women employees								
Less than 25%	1.79%	4.29%	4.48%	4.66%	2.83%	2.84%	2.49%	2.26%
25-49 %	2.31%	8.56%*	6.84%	3.36%	6.18%	1.46%	4.62%	2.58%
50-74 %	1.23%	5.91%	6.23%	3.43%	2.82%	1.47%	3.67%	1.27%
75% or more	1.53%	8.25%*	8.41%	3.57%	3.16%	1.57%	4.54%	1.61%
Percent age 50 or older employees								
Less than 25%	1.95%	4.51%	4.34%	5.00%	3.83%	1.46%	2.54%	2.55%
25-49 %	0.99%	9.55%*	5.90%	2.66%	2.49%	1.04%	3.77%	1.01%
50-74 %	2.00%	7.95%*	2.84%	4.19%	4.14%	2.12%	3.99%	2.29%
75% or more	4.70%	6.31%*	--	--	--	6.31%*	5.07%	7.96%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.1%	20.5%	31.6%	38.0%	30.2%	25.3%	30.3%	26.8%
Industry group **								
Agric., fish., forest.	24.4%	--	--	--	--	--	--	24.9%
Mining and manufacturing	23.3%	--	27.6%	33.2%	26.2%	21.6%	28.9%	23.1%
Construction	29.9%	28.1%*	35.4%	41.7%	30.0%	20.5%	36.8%	26.9%
Utilities and transp.	22.6%	--	--	25.9%	22.2%	22.4%	26.8%	22.4%
Wholesale trade	25.4%	13.8%*	29.4%*	32.7%	35.0%	21.3%	25.0%	25.4%
Fin. svcs. and real estate	26.4%	20.9%	14.4%*	29.1%	27.9%	26.6%	19.6%	26.9%
Retail trade	31.9%	--	38.9%	51.3%	49.9%	28.2%	33.9%	31.7%
Professional services	27.5%	20.9%	37.5%	39.6%	32.8%	25.2%	33.1%	27.0%
Other services	33.4%	19.5%	33.3%	44.5%	29.9%	33.7%	32.0%	33.5%
Ownership								
For profit, incorporated	27.3%	21.8%	33.0%	39.5%	30.7%	25.4%	32.5%	26.8%
For profit, unincorporated	29.1%	18.5%	34.9%	36.4%	35.1%	26.2%	26.4%	29.6%
Nonprofit	24.8%	19.0%	19.6%	32.4%	25.6%	24.2%	23.5%	24.8%
Age of firm								
Less than 5 years	34.9%	22.9%	39.6%	41.7%	39.6%	23.7%	31.2%	38.8%
5-9 years	33.2%	21.9%	40.7%	43.6%	28.1%	32.6%	32.4%	33.7%
10-19 years	33.2%	22.8%	32.4%	43.9%	32.7%	31.2%	33.9%	32.9%
20 or more years	26.2%	17.5%	28.5%	35.0%	29.4%	25.1%	28.0%	26.1%
Multi/single status								
2 or more locations	26.1%	--	20.6%	37.7%	30.0%	25.1%	31.3%	26.0%
1 location only	31.6%	20.4%	32.6%	38.1%	30.5%	30.9%	30.2%	32.7%
Percent full-time employees								
Less than 25%	35.9%	--	--	34.6%	41.8%	36.7%	19.8%	37.6%
25-49 %	29.5%	--	12.3%*	29.4%	30.5%	31.4%	12.7%*	31.6%
50-74 %	30.9%	22.5%	29.9%	52.2%	40.4%	27.4%	34.5%	30.4%
75% or more	26.7%	20.6%	32.7%	37.4%	29.6%	24.9%	30.6%	26.3%
Union presence								
No union employees	28.8%	21.7%	31.9%	40.0%	30.9%	26.9%	31.1%	28.6%
Has union employees	22.0%	--	27.4%*	18.4%*	24.3%	22.0%	22.2%*	22.0%
Percent low-wage employees								
50% or more low-wage	33.3%	8.1%*	32.4%	49.4%	44.5%	31.3%	27.6%	33.7%
Less than 50% low-wage	26.7%	21.4%	31.5%	37.5%	29.6%	24.8%	30.4%	26.3%
Percent women employees								
Less than 25%	27.4%	23.4%	32.5%	37.6%	30.1%	23.9%	32.0%	26.6%
25-49 %	24.7%	26.5%	27.6%	36.6%	28.1%	23.1%	29.6%	24.4%
50-74 %	28.7%	16.3%	29.2%	38.3%	30.4%	28.2%	26.1%	28.9%
75% or more	28.0%	17.1%	39.3%	41.7%	33.0%	25.9%	32.8%	27.6%
Percent age 50 or older employees								
Less than 25%	30.1%	25.1%	34.5%	42.2%	33.2%	27.2%	33.2%	29.6%
25-49 %	26.0%	16.0%	33.2%	38.1%	28.9%	24.6%	32.2%	25.6%
50-74 %	25.4%	19.1%	24.0%	29.2%	28.4%	24.3%	24.4%	25.5%
75% or more	27.5%	12.7%*	25.5%	41.2%	26.9%	30.2%	18.4%	30.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 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%	2.39%	2.60%	1.53%	0.94%	0.38%	1.44%	0.36%
Industry group **								
Agric., fish., forest.	2.44%	--	--	--	--	--	--	1.83%
Mining and manufacturing	0.74%	--	5.06%	4.00%	1.75%	0.83%	3.16%	0.76%
Construction	2.28%	10.18%*	8.07%	4.76%	4.60%	1.76%	4.75%	2.28%
Utilities and transp.	1.37%	--	--	7.09%	2.49%	1.61%	6.51%	1.40%
Wholesale trade	1.23%	4.82%*	10.64%*	3.76%	3.36%	0.84%	4.73%	1.24%
Fin. svcs. and real estate	0.78%	5.43%	4.68%*	4.39%	3.17%	0.72%	3.23%	0.79%
Retail trade	1.55%	--	5.38%	6.18%	3.52%	1.65%	6.57%	1.58%
Professional services	0.63%	3.56%	3.20%	2.53%	1.46%	0.71%	2.10%	0.66%
Other services	1.18%	4.95%	7.57%	3.64%	2.80%	1.35%	4.10%	1.23%
Ownership								
For profit, incorporated	0.40%	3.38%	3.30%	1.85%	1.06%	0.43%	1.85%	0.40%
For profit, unincorporated	1.01%	3.77%	4.29%	3.89%	2.15%	1.13%	2.77%	1.08%
Nonprofit	0.93%	5.31%	5.53%	3.38%	2.27%	1.08%	3.21%	0.96%
Age of firm								
Less than 5 years	2.27%	4.83%	4.12%	5.87%	3.85%	3.06%	3.17%	3.10%
5-9 years	2.35%	5.50%	7.92%	5.71%	3.15%	3.96%	4.08%	2.83%
10-19 years	1.33%	4.52%	3.23%	3.07%	2.21%	2.45%	2.46%	1.58%
20 or more years	0.37%	4.07%	4.07%	1.86%	1.10%	0.39%	2.20%	0.37%
Multi/single status								
2 or more locations	0.35%	--	5.36%	2.34%	1.19%	0.37%	3.42%	0.36%
1 location only	1.03%	2.40%	2.79%	1.88%	1.54%	4.74%	1.55%	1.37%
Percent full-time employees								
Less than 25%	2.44%	--	--	5.71%	5.74%	3.00%	5.06%	2.58%
25-49 %	1.50%	--	7.36%*	6.42%	3.35%	1.45%	4.69%*	1.38%
50-74 %	1.33%	5.76%	5.26%	4.84%	2.33%	1.48%	4.36%	1.37%
75% or more	0.37%	2.65%	2.87%	1.62%	1.00%	0.40%	1.55%	0.38%
Union presence								
No union employees	0.42%	2.16%	2.58%	1.52%	1.00%	0.50%	1.38%	0.44%
Has union employees	0.58%	--	14.81%*	5.86%*	2.86%	0.55%	7.77%*	0.55%
Percent low-wage employees								
50% or more low-wage	1.13%	4.20%*	5.52%	4.61%	3.07%	1.21%	4.52%	1.16%
Less than 50% low-wage	0.36%	2.53%	2.70%	1.57%	0.96%	0.40%	1.49%	0.37%
Percent women employees								
Less than 25%	0.78%	3.83%	4.57%	2.52%	1.64%	0.93%	2.43%	0.81%
25-49 %	0.59%	6.91%	4.46%	3.06%	1.47%	0.64%	3.02%	0.60%
50-74 %	0.64%	4.07%	4.45%	3.05%	2.62%	0.62%	2.73%	0.66%
75% or more	0.77%	4.56%	3.28%	3.55%	1.46%	0.91%	2.95%	0.80%
Percent age 50 or older employees								
Less than 25%	0.67%	3.92%	3.40%	2.34%	1.58%	0.78%	2.18%	0.70%
25-49 %	0.47%	4.21%	6.04%	2.37%	1.39%	0.49%	2.99%	0.47%
50-74 %	0.78%	5.69%	3.99%	3.47%	1.80%	0.85%	2.63%	0.79%
75% or more	1.96%	4.24%*	5.58%	9.97%	2.92%	2.29%	3.53%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	31.8%	27.2%	43.5%	38.4%	32.3%	27.0%	36.2%	30.1%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	31.9%	--	--	--	--	--	41.7%	30.8%
Construction	27.6%	--	--	--	--	--	35.9%	19.7% *
Utilities and transp.	33.6%	--	--	--	--	--	--	18.6%
Wholesale trade	32.2%	--	--	--	--	--	44.3%	27.9%
Fin. svcs. and real estate	39.8%	--	--	--	--	--	50.1%	37.6%
Retail trade	41.2%	--	--	--	--	--	46.5%	38.6%
Professional services	28.5%	--	--	--	--	--	29.4%	28.2%
Other services	28.3%	--	--	--	--	--	25.8%	30.1%
Ownership								
For profit, incorporated	31.3%	--	--	--	--	--	36.2%	29.4%
For profit, unincorporated	38.1%	--	--	--	--	--	41.8%	36.3%
Nonprofit	25.5%	--	--	--	--	--	19.6% *	26.5%
Age of firm								
Less than 5 years	41.5%	--	--	--	--	--	40.6%	46.2%
5-9 years	32.3%	--	--	--	--	--	34.5%	27.7% *
10-19 years	40.3%	--	--	--	--	--	42.6%	37.8%
20 or more years	29.5%	--	--	--	--	--	31.6%	29.1%
Multi/single status								
2 or more locations	29.5%	--	--	--	--	--	26.1%	29.6%
1 location only	35.3%	--	--	--	--	--	36.8%	32.4%
Percent full-time employees								
Less than 25%	38.6%	--	--	--	--	--	--	38.4%
25-49 %	28.0%	--	--	--	--	--	--	25.9%
50-74 %	26.4%	--	--	--	--	--	29.0%	25.4%
75% or more	32.2%	--	--	--	--	--	36.8%	30.5%
Union presence								
No union employees	33.1%	--	--	--	--	--	37.6%	31.0%
Has union employees	25.7%	--	--	--	--	--	--	27.1%
Percent low-wage employees								
50% or more low-wage	36.0%	--	--	--	--	--	18.3% *	44.6%
Less than 50% low-wage	31.5%	--	--	--	--	--	37.7%	29.2%
Percent women employees								
Less than 25%	31.1%	--	--	--	--	--	38.2%	26.5%
25-49 %	30.3%	--	--	--	--	--	36.7%	28.7%
50-74 %	28.9%	--	--	--	--	--	29.5%	28.8%
75% or more	40.1%	--	--	--	--	--	35.4%	41.6%
Percent age 50 or older employees								
Less than 25%	33.2%	--	--	--	--	--	40.3%	29.3%
25-49 %	31.1%	--	--	--	--	--	38.0%	29.9%
50-74 %	32.3%	--	--	--	--	--	29.7%	33.3%
75% or more	16.2%	--	--	--	--	--	12.2% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.c 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.43%	5.45%	4.50%	2.95%	2.46%	2.41%	2.93%	1.58%
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	3.56%	--	--	--	--	--	8.27%	3.79%
Construction	5.33%	--	--	--	--	--	6.53%	5.99% *
Utilities and transp.	8.99%	--	--	--	--	--	--	2.76%
Wholesale trade	4.28%	--	--	--	--	--	9.66%	3.22%
Fin. svcs. and real estate	5.52%	--	--	--	--	--	10.11%	6.18%
Retail trade	4.07%	--	--	--	--	--	8.97%	3.54%
Professional services	1.70%	--	--	--	--	--	4.35%	1.68%
Other services	3.83%	--	--	--	--	--	6.08%	5.12%
Ownership								
For profit, incorporated	1.58%	--	--	--	--	--	3.12%	1.74%
For profit, unincorporated	4.80%	--	--	--	--	--	7.86%	5.91%
Nonprofit	1.97%	--	--	--	--	--	6.16% *	1.97%
Age of firm								
Less than 5 years	7.94%	--	--	--	--	--	9.56%	4.71%
5-9 years	6.53%	--	--	--	--	--	8.24%	9.64% *
10-19 years	4.08%	--	--	--	--	--	6.61%	4.28%
20 or more years	1.51%	--	--	--	--	--	2.98%	1.72%
Multi/single status								
2 or more locations	1.73%	--	--	--	--	--	6.77%	1.76%
1 location only	2.43%	--	--	--	--	--	3.06%	3.69%
Percent full-time employees								
Less than 25%	6.72%	--	--	--	--	--	--	7.02%
25-49 %	5.38%	--	--	--	--	--	--	4.51%
50-74 %	3.14%	--	--	--	--	--	7.01%	3.36%
75% or more	1.57%	--	--	--	--	--	3.18%	1.74%
Union presence								
No union employees	1.39%	--	--	--	--	--	2.96%	1.41%
Has union employees	4.83%	--	--	--	--	--	--	5.15%
Percent low-wage employees								
50% or more low-wage	4.44%	--	--	--	--	--	7.03% *	3.18%
Less than 50% low-wage	1.50%	--	--	--	--	--	3.01%	1.64%
Percent women employees								
Less than 25%	2.54%	--	--	--	--	--	4.46%	2.60%
25-49 %	2.92%	--	--	--	--	--	7.02%	3.01%
50-74 %	1.90%	--	--	--	--	--	5.76%	1.95%
75% or more	4.35%	--	--	--	--	--	4.95%	5.55%
Percent age 50 or older employees								
Less than 25%	2.30%	--	--	--	--	--	3.94%	2.49%
25-49 %	2.22%	--	--	--	--	--	5.02%	2.45%
50-74 %	3.43%	--	--	--	--	--	8.80%	3.45%
75% or more	4.35%	--	--	--	--	--	5.00% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.2%	22.9%	21.7%	20.3%	25.2%	28.4%	22.0%	26.9%
Industry group **								
Agric., fish., forest.	26.6%	28.8% *	--	15.1% *	31.6%	26.4%	22.2% *	27.7%
Mining and manufacturing	29.3%	16.9%	20.5%	20.1%	28.9%	32.5%	18.4%	30.5%
Construction	26.4%	28.3%	25.6%	22.6%	31.0%	24.6%	25.1%	27.1%
Utilities and transp.	30.3%	20.8% *	28.4%	22.3%	26.5%	32.4%	26.5%	30.7%
Wholesale trade	28.4%	24.9%	24.2%	22.1%	28.2%	31.5%	24.1%	29.4%
Fin. svcs. and real estate	30.3%	23.3%	22.8%	24.0%	27.2%	32.6%	23.5%	31.1%
Retail trade	20.0%	20.3%	14.9%	19.3%	17.9%	21.0%	17.9%	20.4%
Professional services	26.2%	22.9%	21.4%	20.8%	23.1%	28.8%	22.8%	26.7%
Other services	20.6%	21.1%	20.6%	16.1%	21.0%	21.5%	19.9%	20.7%
Ownership								
For profit, incorporated	26.5%	22.8%	21.7%	20.7%	26.3%	28.5%	21.8%	27.4%
For profit, unincorporated	24.6%	23.7%	19.7%	20.6%	23.6%	27.5%	23.0%	25.0%
Nonprofit	26.0%	21.3%	25.4%	17.9%	23.2%	28.6%	21.7%	26.4%
Age of firm								
Less than 5 years	21.9%	25.0%	22.1%	21.5%	20.5%	20.2%	24.0%	19.9%
5-9 years	22.1%	21.0%	18.6%	22.5%	24.6%	19.9%	22.0%	22.3%
10-19 years	22.1%	22.9%	22.8%	18.9%	22.3%	24.8%	22.1%	22.1%
20 or more years	27.1%	22.8%	21.7%	20.2%	26.1%	28.7%	21.5%	27.6%
Multi/single status								
2 or more locations	27.5%	24.3%	20.9%	21.1%	25.2%	28.4%	21.6%	27.6%
1 location only	22.8%	22.9%	21.7%	20.1%	25.1%	29.7%	22.0%	23.4%
Percent full-time employees								
Less than 25%	16.4%	23.6% *	18.8%	16.2%	17.0%	15.3%	20.4%	15.6%
25-49 %	18.7%	18.3%	26.5%	12.3%	19.8%	19.4%	19.8%	18.6%
50-74 %	21.2%	21.5%	19.2%	16.3%	19.7%	22.7%	19.9%	21.4%
75% or more	27.2%	23.3%	21.8%	21.2%	26.1%	29.6%	22.4%	28.0%
Union presence								
No union employees	25.1%	21.9%	21.1%	19.4%	24.2%	28.1%	21.3%	26.0%
Has union employees	29.9%	40.1%	36.0%	35.0%	32.8%	29.1%	37.7%	29.6%
Percent low-wage employees								
50% or more low-wage	17.1%	21.5%	16.9%	11.5%	15.5%	18.3%	16.7%	17.1%
Less than 50% low-wage	27.2%	23.0%	22.0%	21.1%	26.4%	29.6%	22.4%	28.1%
Percent women employees								
Less than 25%	28.4%	25.0%	24.7%	23.2%	29.9%	31.2%	24.7%	29.6%
25-49 %	27.5%	21.7%	23.7%	21.1%	26.7%	29.2%	22.5%	28.1%
50-74 %	25.2%	25.4%	19.0%	17.7%	22.1%	27.5%	21.2%	25.7%
75% or more	22.9%	16.7%	15.2%	15.8%	20.2%	26.3%	16.4%	23.9%
Percent age 50 or older employees								
Less than 25%	24.0%	25.4%	21.3%	19.5%	23.3%	26.3%	22.5%	24.4%
25-49 %	27.5%	21.4%	22.0%	20.4%	26.3%	29.0%	21.8%	28.0%
50-74 %	27.1%	20.7%	24.2%	23.2%	27.1%	29.9%	22.5%	28.4%
75% or more	24.1%	19.6%	16.2%	17.5%	24.1%	32.0%	18.3%	28.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.25%	1.12%	0.86%	0.59%	0.62%	0.33%	0.54%	0.28%
Industry group **								
Agric., fish., forest.	3.73%	12.89% *	--	6.70% *	6.18%	3.91%	7.17% *	4.14%
Mining and manufacturing	0.66%	4.12%	2.30%	1.73%	1.41%	0.83%	1.40%	0.70%
Construction	1.47%	4.00%	2.75%	2.13%	3.91%	2.39%	1.74%	2.09%
Utilities and transp.	1.05%	6.74% *	6.27%	2.99%	2.87%	1.18%	3.41%	1.10%
Wholesale trade	0.87%	4.11%	3.17%	1.71%	1.64%	1.39%	1.84%	0.99%
Fin. svcs. and real estate	0.82%	3.36%	3.35%	2.01%	1.63%	1.06%	1.88%	0.88%
Retail trade	0.61%	4.22%	2.13%	1.72%	1.27%	0.76%	1.56%	0.65%
Professional services	0.39%	1.84%	1.41%	1.22%	0.90%	0.50%	1.04%	0.43%
Other services	0.63%	2.26%	2.16%	1.01%	1.92%	0.78%	1.17%	0.72%
Ownership								
For profit, incorporated	0.31%	1.39%	1.01%	0.69%	0.79%	0.41%	0.61%	0.35%
For profit, unincorporated	0.62%	2.41%	1.76%	1.72%	1.34%	0.80%	1.49%	0.68%
Nonprofit	0.57%	2.78%	3.44%	1.37%	1.36%	0.67%	1.62%	0.60%
Age of firm								
Less than 5 years	1.06%	2.86%	2.84%	2.00%	1.62%	2.70%	1.68%	1.28%
5-9 years	1.40%	2.94%	2.63%	2.60%	2.96%	2.70%	2.04%	1.91%
10-19 years	0.71%	2.08%	1.40%	1.14%	1.57%	1.32%	0.97%	0.96%
20 or more years	0.28%	1.76%	1.26%	0.72%	0.71%	0.34%	0.71%	0.30%
Multi/single status								
2 or more locations	0.29%	6.60%	2.45%	0.97%	0.69%	0.33%	1.33%	0.30%
1 location only	0.49%	1.13%	0.91%	0.71%	1.15%	1.86%	0.58%	0.78%
Percent full-time employees								
Less than 25%	1.20%	10.52% *	5.13%	2.15%	3.04%	1.26%	4.37%	1.12%
25-49 %	0.92%	4.97%	5.05%	1.33%	2.47%	0.99%	2.61%	0.99%
50-74 %	0.63%	2.55%	2.37%	1.80%	1.58%	0.79%	1.58%	0.68%
75% or more	0.28%	1.28%	0.94%	0.66%	0.69%	0.36%	0.60%	0.31%
Union presence								
No union employees	0.28%	1.08%	0.84%	0.53%	0.61%	0.42%	0.53%	0.32%
Has union employees	0.56%	7.81%	7.67%	4.58%	2.62%	0.53%	4.13%	0.56%
Percent low-wage employees								
50% or more low-wage	0.64%	4.26%	3.07%	1.11%	1.89%	0.72%	1.83%	0.69%
Less than 50% low-wage	0.27%	1.17%	0.90%	0.63%	0.66%	0.35%	0.57%	0.30%
Percent women employees								
Less than 25%	0.55%	2.00%	1.45%	1.15%	1.30%	0.82%	0.95%	0.66%
25-49 %	0.47%	2.70%	2.02%	1.00%	1.16%	0.59%	1.23%	0.50%
50-74 %	0.48%	2.24%	1.59%	0.97%	0.87%	0.65%	1.07%	0.52%
75% or more	0.49%	2.05%	1.66%	1.06%	1.47%	0.56%	0.98%	0.54%
Percent age 50 or older employees								
Less than 25%	0.40%	1.75%	1.29%	0.76%	0.93%	0.57%	0.78%	0.46%
25-49 %	0.35%	2.47%	1.54%	0.99%	0.92%	0.41%	1.08%	0.37%
50-74 %	0.87%	2.19%	2.15%	1.98%	1.92%	1.37%	1.24%	1.05%
75% or more	1.84%	2.91%	2.66%	3.58%	4.31%	3.79%	1.95%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	50.2%	26.4%	13.9%	7.6%	2.9%	30.3%	4.5%
Industry group **								
Agric., fish., forest.	10.2% *	--	--	--	--	--	58.7% *	0.5% *
Mining and manufacturing	6.8%	26.6% *	16.8% *	11.9% *	9.6% *	4.2%	18.4%	6.0%
Construction	24.0%	51.3%	26.8%	27.4%	23.3%	3.9% *	30.3%	20.5%
Utilities and transp.	10.4%	--	3.8% *	18.3% *	6.3% *	10.0%	24.1% *	9.3%
Wholesale trade	6.5%	58.9%	22.3% *	11.3% *	3.1% *	1.0% *	29.6%	2.1% *
Fin. svs. and real estate	4.3%	35.4%	43.3%	11.1% *	7.5% *	0.4% *	30.6%	2.1% *
Retail trade	5.1%	57.2%	22.4% *	6.2% *	3.6% *	1.6% *	28.2%	1.9% *
Professional services	6.7%	51.9%	24.5%	13.2%	2.6%	3.1% *	31.0%	3.2%
Other services	9.7%	49.1%	36.6%	12.0%	10.9% *	1.4% *	35.5%	4.5%
Ownership								
For profit, incorporated	7.9%	50.6%	25.4%	14.4%	9.2%	3.0%	29.1%	5.0%
For profit, unincorporated	9.4%	46.6%	22.4%	12.5% *	2.1% *	5.0% *	30.8%	4.1%
Nonprofit	5.5%	57.3%	39.3%	13.0%	6.8% *	1.6% *	38.2%	3.2%
Age of firm								
Less than 5 years	16.5%	42.7%	10.0% *	9.9% *	5.8% *	4.7% *	26.8%	4.5% *
5-9 years	17.7%	39.7%	20.1% *	18.1% *	11.7% *	3.7% *	28.6%	9.7% *
10-19 years	14.2%	55.8%	22.9%	12.2% *	5.7% *	1.1% *	29.0%	6.2%
20 or more years	6.3%	53.7%	32.4%	14.1%	7.7%	3.0%	32.1%	4.3%
Multi/single status								
2 or more locations	3.7%	--	35.1%	8.1%	6.0%	2.9%	22.9%	3.5%
1 location only	20.0%	50.2%	25.7%	15.5%	10.1%	4.2% *	30.9%	10.6%
Percent full-time employees								
Less than 25%	10.6%	--	53.0%	28.1%	7.1% *	0.0% *	39.5%	3.1% *
25-49 %	11.4%	76.0%	66.7%	20.8% *	2.5% *	0.3% *	61.5%	1.8% *
50-74 %	5.9%	39.3%	38.6%	10.7% *	2.5% *	0.9% *	33.0%	1.7% *
75% or more	7.7%	51.6%	22.7%	13.7%	8.2%	3.2%	28.7%	4.8%
Union presence								
No union employees	7.8%	49.4%	24.6%	10.8%	6.2%	2.8%	28.6%	4.0%
Has union employees	7.5%	58.3%	52.2%	40.7%	16.2%	3.3%	50.8%	5.8%
Percent low-wage employees								
50% or more low-wage	6.3%	62.9%	39.9%	10.9%	3.5% *	1.2% *	42.1%	2.1% *
Less than 50% low-wage	7.8%	49.1%	25.7%	14.0%	8.0%	3.1%	29.6%	4.7%
Percent women employees								
Less than 25%	11.1%	44.1%	25.4%	16.6%	10.6%	3.0%	27.5%	6.8%
25-49 %	8.4%	51.9%	30.2%	12.7%	7.7% *	5.6%	33.2%	6.1%
50-74 %	5.2%	56.8%	26.3%	11.5%	5.8% *	0.7% *	36.0%	2.0%
75% or more	5.1%	52.0%	23.4%	9.8% *	3.4% *	2.0%	27.1%	2.7%
Percent age 50 or older employees								
Less than 25%	10.2%	44.6%	22.6%	16.7%	7.3%	3.9% *	28.3%	5.8%
25-49 %	5.4%	51.5%	33.2%	8.0%	8.3%	2.7%	27.0%	3.9%
50-74 %	9.8%	52.5%	24.2%	20.5%	6.8%	1.7% *	34.5%	4.4%
75% or more	21.0%	70.3%	26.9% *	11.3% *	4.6% *	6.3% *	52.6%	6.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 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%	3.19%	2.49%	1.66%	1.25%	0.45%	1.60%	0.46%
Industry group **								
Agric., fish., forest.	6.18% *	--	--	--	--	--	18.00% *	0.50% *
Mining and manufacturing	1.22%	10.31% *	5.44% *	4.05% *	3.41% *	1.16%	4.27%	1.27%
Construction	3.43%	9.51%	6.74%	7.23%	6.82%	1.84% *	4.57%	4.66%
Utilities and transp.	2.32%	--	3.83% *	11.48% *	3.98% *	2.74%	10.34% *	2.34%
Wholesale trade	1.28%	10.05%	9.38% *	3.91% *	1.35% *	0.73% *	5.49%	0.78% *
Fin. svs. and real estate	1.00%	9.26%	10.29%	4.97% *	4.55% *	0.16% *	5.60%	0.94% *
Retail trade	1.09%	12.24%	6.87% *	2.32% *	2.09% *	0.87% *	5.70%	0.76% *
Professional services	0.76%	5.18%	4.14%	2.57%	0.75%	0.97% *	2.85%	0.75%
Other services	1.26%	6.62%	6.51%	3.05%	3.68% *	0.95% *	3.69%	1.21%
Ownership								
For profit, incorporated	0.58%	3.93%	2.92%	2.03%	1.78%	0.56%	1.86%	0.59%
For profit, unincorporated	1.29%	6.84%	5.12%	4.13% *	0.91% *	1.83% *	4.08%	1.18%
Nonprofit	0.82%	8.48%	8.93%	3.50%	2.22% *	0.66% *	4.97%	0.75%
Age of firm								
Less than 5 years	2.85%	7.69%	4.24% *	4.79% *	3.17% *	3.35% *	4.61%	2.09% *
5-9 years	3.23%	8.56%	8.18% *	6.20% *	5.63% *	3.53% *	5.35%	3.67% *
10-19 years	1.61%	5.57%	3.98%	3.89% *	2.07% *	0.56% *	2.90%	1.69%
20 or more years	0.49%	4.88%	3.76%	2.02%	1.52%	0.47%	2.25%	0.49%
Multi/single status								
2 or more locations	0.45%	--	8.31%	2.12%	1.45%	0.46%	4.23%	0.45%
1 location only	1.23%	3.23%	2.60%	2.04%	2.23%	2.52% *	1.71%	1.66%
Percent full-time employees								
Less than 25%	2.38%	--	13.53%	8.16%	4.58% *	0.05% *	11.22%	1.28% *
25-49 %	2.29%	10.95%	12.22%	6.42% *	1.33% *	0.19% *	7.66%	0.58% *
50-74 %	0.93%	7.53%	8.07%	3.43% *	1.35% *	0.73% *	4.67%	0.65% *
75% or more	0.50%	3.55%	2.62%	1.82%	1.40%	0.50%	1.75%	0.51%
Union presence								
No union employees	0.53%	3.18%	2.46%	1.39%	1.33%	0.59%	1.59%	0.55%
Has union employees	0.90%	14.16%	14.01%	9.71%	3.56%	0.67%	8.06%	0.84%
Percent low-wage employees								
50% or more low-wage	1.16%	11.28%	9.64%	2.52%	1.57% *	0.73% *	6.77%	0.65% *
Less than 50% low-wage	0.48%	3.29%	2.58%	1.74%	1.33%	0.48%	1.64%	0.49%
Percent women employees								
Less than 25%	0.96%	5.26%	3.85%	3.02%	2.23%	0.62%	2.48%	0.98%
25-49 %	1.13%	7.84%	5.65%	2.96%	3.15% *	1.29%	3.84%	1.17%
50-74 %	0.59%	5.75%	5.11%	2.42%	2.01% *	0.34% *	3.42%	0.48%
75% or more	0.65%	7.34%	4.55%	3.09% *	1.42% *	0.58%	3.47%	0.57%
Percent age 50 or older employees								
Less than 25%	0.96%	4.77%	3.38%	2.85%	1.84%	1.24% *	2.30%	1.03%
25-49 %	0.58%	7.34%	4.76%	1.53%	2.10%	0.51%	3.03%	0.57%
50-74 %	1.15%	6.35%	6.03%	5.21%	1.92%	0.52% *	3.84%	0.89%
75% or more	3.74%	7.69%	10.24% *	5.68% *	2.90% *	4.32% *	6.37%	3.14% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13,425	13,395	12,814	12,752	13,568	13,528	13,044	13,475
Industry group **								
Agric., fish., forest.	11,670	--	--	--	--	--	9,674	12,196
Mining and manufacturing	13,494	15,160	14,695	12,154	13,083	13,824	13,979	13,452
Construction	12,631	12,006	10,699	12,586	13,364	13,039	11,919	13,036
Utilities and transp.	12,671	--	13,646	12,944	12,926	12,586	13,469	12,621
Wholesale trade	13,099	14,435	12,516	12,758	13,457	12,975	13,307	13,059
Fin. svcs. and real estate	13,707	12,422	13,421	14,463	14,482	13,519	13,417	13,735
Retail trade	12,246	13,169	11,265	12,167	12,192	12,279	12,387	12,229
Professional services	14,168	13,903	12,719	13,037	14,229	14,369	13,006	14,297
Other services	12,896	13,711	13,415	12,625	13,135	12,749	13,384	12,804
Ownership								
For profit, incorporated	13,201	13,645	12,604	12,688	13,283	13,274	13,053	13,221
For profit, unincorporated	12,841	12,181	12,995	11,694	12,898	13,221	12,401	12,935
Nonprofit	14,674	14,453	14,198	14,659	15,064	14,580	14,199	14,706
Age of firm								
Less than 5 years	12,122	10,698	12,362	11,917	12,152	15,472	11,938	12,277
5-9 years	11,853	11,482	12,150	11,172	12,547	11,865	11,672	11,970
10-19 years	12,709	14,306	11,562	12,042	12,969	12,782	12,652	12,740
20 or more years	13,609	14,486	13,765	13,302	13,866	13,558	13,821	13,593
Multi/single status								
2 or more locations	13,592	--	14,726	13,921	13,838	13,525	14,584	13,578
1 location only	12,877	13,335	12,652	12,426	13,126	13,657	12,899	12,859
Percent full-time employees								
Less than 25%	12,678	--	--	14,020	12,720	11,934	16,899	12,124
25-49 %	12,788	14,087	15,672	11,928	12,677	12,684	14,013	12,604
50-74 %	13,090	14,202	13,693	12,433	12,955	13,073	13,608	13,021
75% or more	13,490	13,103	12,584	12,797	13,663	13,624	12,901	13,567
Union presence								
No union employees	13,246	13,427	12,768	12,731	13,528	13,279	13,020	13,286
Has union employees	13,947	--	14,682	13,109	13,878	13,982	13,616	13,953
Percent low-wage employees								
50% or more low-wage	12,382	13,541	12,731	11,227	13,246	12,204	12,501	12,369
Less than 50% low-wage	13,518	13,378	12,818	12,838	13,592	13,659	13,082	13,576
Percent women employees								
Less than 25%	13,050	13,023	12,242	12,575	13,251	13,226	12,774	13,115
25-49 %	13,375	13,481	14,000	12,786	13,152	13,462	13,425	13,370
50-74 %	13,459	13,919	13,054	13,017	14,090	13,349	13,544	13,450
75% or more	13,942	13,298	12,552	12,816	14,075	14,124	12,561	14,079
Percent age 50 or older employees								
Less than 25%	12,754	11,271	11,908	12,117	13,131	12,977	11,796	12,951
25-49 %	13,555	12,782	12,688	12,539	13,740	13,652	12,835	13,602
50-74 %	14,165	14,948	13,990	14,573	14,171	13,954	14,698	14,040
75% or more	14,636	16,216	16,816	14,108	13,134	13,740	16,336	13,457

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.63	393.16	277.18	173.28	167.29	89.38	176.33	75.31
Industry group **								
Agric., fish., forest.	712.16	--	--	--	--	--	1,121.24	766.94
Mining and manufacturing	146.43	1,471.76	922.19	438.45	290.79	182.09	538.71	152.12
Construction	251.56	856.39	889.37	432.22	380.47	504.17	460.80	278.27
Utilities and transp.	236.96	--	1,027.23	813.21	782.02	265.56	830.31	245.69
Wholesale trade	202.13	680.10	575.74	357.88	516.11	282.77	368.06	230.21
Fin. svcs. and real estate	201.47	960.63	699.25	663.58	624.77	221.15	592.29	213.31
Retail trade	234.94	1,244.82	819.12	530.84	351.04	309.07	481.02	257.11
Professional services	138.25	1,106.99	515.64	343.24	279.16	175.94	420.64	146.17
Other services	188.31	552.11	605.58	475.27	636.52	224.50	327.24	215.41
Ownership								
For profit, incorporated	78.36	511.74	311.29	197.07	203.36	97.82	210.55	84.33
For profit, unincorporated	171.69	748.50	788.64	472.78	273.54	256.68	423.64	187.25
Nonprofit	200.01	916.59	605.28	425.38	448.07	251.12	449.44	211.21
Age of firm								
Less than 5 years	386.60	908.90	544.13	991.45	479.86	1,486.76	610.75	494.65
5-9 years	295.13	823.43	765.10	534.97	590.35	669.22	440.46	397.05
10-19 years	208.83	730.46	549.62	337.00	354.25	510.60	370.17	251.97
20 or more years	76.81	594.03	391.84	213.10	205.43	91.23	228.74	80.75
Multi/single status								
2 or more locations	82.61	--	1,199.26	368.13	232.71	90.58	553.27	83.36
1 location only	123.18	398.06	279.70	194.24	218.94	537.03	184.85	165.38
Percent full-time employees								
Less than 25%	564.21	--	--	1,268.36	895.07	607.98	1,627.88	537.09
25-49 %	278.75	1,380.28	1,305.20	594.20	726.11	322.48	795.34	288.66
50-74 %	282.69	940.83	857.34	733.70	495.37	385.55	552.95	312.36
75% or more	73.59	448.38	297.08	185.13	182.34	92.97	191.79	79.34
Union presence								
No union employees	81.02	405.74	282.06	174.24	174.08	114.53	180.34	89.88
Has union employees	137.52	--	1,220.97	952.14	572.66	143.31	821.47	139.25
Percent low-wage employees								
50% or more low-wage	204.60	708.60	900.13	474.59	531.03	245.92	492.17	219.75
Less than 50% low-wage	73.22	431.93	286.44	180.78	175.41	94.16	185.85	79.22
Percent women employees								
Less than 25%	123.62	574.52	441.82	244.43	286.41	177.36	254.52	140.50
25-49 %	133.68	664.16	586.62	350.56	293.19	169.15	365.32	142.07
50-74 %	137.55	932.97	536.50	468.78	409.49	152.36	435.08	144.94
75% or more	168.88	1,093.00	632.34	398.93	326.33	218.37	428.65	179.96
Percent age 50 or older employees								
Less than 25%	97.66	485.20	367.23	248.32	205.15	133.72	223.72	107.45
25-49 %	101.47	820.36	527.68	270.24	292.67	117.74	307.27	106.20
50-74 %	205.18	784.75	567.10	464.65	407.61	307.71	436.33	230.93
75% or more	401.69	985.93	1,286.00	945.61	680.28	598.43	710.48	438.72

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,634	2,885	4,471	4,644	4,131	3,317	4,017	3,584
Industry group **								
Agric., fish., forest.	3,119	--	--	--	--	--	2,868	3,186
Mining and manufacturing	3,294	5,503	4,671	4,020	3,662	2,896	4,697	3,172
Construction	4,032	3,253	4,872	5,075	3,630	3,183	4,399	3,823
Utilities and transp.	3,065	--	4,037	4,317	3,550	2,810	4,846	2,955
Wholesale trade	3,511	2,737	4,866	4,207	4,258	2,972	3,722	3,471
Fin. svs. and real estate	3,557	2,719	3,496	3,871	4,461	3,348	3,290	3,583
Retail trade	3,417	3,515*	4,256	5,006	5,446	2,785	4,247	3,313
Professional services	3,700	2,637	4,306	4,927	4,146	3,463	3,874	3,680
Other services	4,363	2,336	4,840	5,175	4,566	4,325	3,897	4,451
Ownership								
For profit, incorporated	3,606	3,019	4,506	4,688	4,146	3,264	4,103	3,538
For profit, unincorporated	3,882	2,531	4,791	4,542	4,351	3,514	3,920	3,874
Nonprofit	3,573	2,813	3,458	4,529	3,895	3,411	3,576	3,573
Age of firm								
Less than 5 years	3,954	1,950	4,603	4,506	4,576	3,167	3,360	4,453
5-9 years	4,079	3,215	3,837	5,183	4,281	2,786	3,915	4,184
10-19 years	4,084	3,526	4,605	4,720	3,950	3,595	4,304	3,968
20 or more years	3,558	2,655	4,489	4,555	4,123	3,314	4,046	3,522
Multi/single status								
2 or more locations	3,478	--	4,294	4,768	4,098	3,311	4,686	3,462
1 location only	4,149	2,884	4,486	4,609	4,185	3,579	3,954	4,313
Percent full-time employees								
Less than 25%	3,820	--	--	4,694	5,880	3,664	1,934	4,068
25-49 %	3,724	3,136*	1,935*	4,623	3,966	3,615	2,871	3,851
50-74 %	3,453	3,313	4,171	5,186	4,614	2,944	3,952	3,386
75% or more	3,648	2,824	4,628	4,601	4,082	3,344	4,092	3,590
Union presence								
No union employees	3,872	3,009	4,509	4,809	4,236	3,517	4,122	3,828
Has union employees	2,941	--	2,922	1,927	3,304	2,952	1,480	2,968
Percent low-wage employees								
50% or more low-wage	3,780	2,302*	4,339*	4,677	5,114	3,468	3,367	3,823
Less than 50% low-wage	3,621	2,955	4,477	4,642	4,057	3,302	4,063	3,562
Percent women employees								
Less than 25%	3,673	3,027	4,666	4,688	4,066	3,043	4,216	3,546
25-49 %	3,371	2,816	4,241	4,488	3,855	3,122	3,875	3,325
50-74 %	3,813	2,582	4,767	4,350	4,303	3,648	3,836	3,810
75% or more	3,722	3,134	3,896	5,146	4,427	3,407	3,919	3,702
Percent age 50 or older employees								
Less than 25%	3,984	3,081	4,543	4,854	4,421	3,550	4,165	3,947
25-49 %	3,459	2,741	4,396	4,401	3,907	3,256	4,096	3,417
50-74 %	3,657	2,879	4,568	4,721	4,148	3,201	3,840	3,614
75% or more	3,429	2,619	4,061	4,569	3,957	3,125	3,361	3,476

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.15	241.80	209.82	116.45	91.41	47.98	120.01	41.37
Industry group **								
Agric., fish., forest.	409.15	--	--	--	--	--	370.34	504.48
Mining and manufacturing	78.46	1,495.81	563.15	232.58	205.61	77.52	323.42	79.23
Construction	191.23	496.14	734.47	316.51	362.81	301.73	328.79	229.42
Utilities and transp.	124.49	--	706.07	921.35	325.73	122.89	659.80	121.94
Wholesale trade	120.48	640.04	492.39	242.49	326.78	144.64	299.39	131.72
Fin. svs. and real estate	95.82	640.20	594.47	346.57	305.16	99.93	346.20	99.58
Retail trade	148.33	1,173.72 *	613.17	433.48	362.42	143.52	466.49	152.97
Professional services	77.41	453.87	384.07	238.27	131.99	98.37	220.72	82.39
Other services	121.61	526.80	613.62	282.70	297.26	153.22	350.10	127.86
Ownership								
For profit, incorporated	44.45	311.42	253.10	133.57	124.38	49.93	144.45	46.35
For profit, unincorporated	96.89	446.90	501.46	283.20	196.27	117.43	278.13	101.52
Nonprofit	115.80	712.78	410.25	400.27	161.37	153.49	345.16	121.39
Age of firm								
Less than 5 years	214.30	344.30	575.90	443.99	364.15	338.14	311.48	271.40
5-9 years	230.15	651.63	470.95	380.14	359.09	563.86	327.47	317.26
10-19 years	140.48	503.87	463.33	280.92	208.77	275.71	273.31	156.67
20 or more years	42.32	375.34	283.98	141.35	108.82	49.03	160.90	43.82
Multi/single status								
2 or more locations	44.16	--	733.30	204.20	117.54	48.57	353.10	44.43
1 location only	83.04	243.40	218.81	137.54	144.74	283.84	126.81	110.34
Percent full-time employees								
Less than 25%	195.14	--	--	767.29	835.29	163.84	482.36	215.61
25-49 %	173.18	1,646.39 *	732.82 *	531.23	346.73	160.39	684.61	162.34
50-74 %	134.30	687.93	567.33	333.01	231.78	157.06	406.99	140.48
75% or more	42.43	261.12	228.09	126.64	100.38	52.01	128.50	44.90
Union presence								
No union employees	46.70	249.77	213.49	116.64	97.90	63.16	122.16	50.54
Has union employees	64.06	--	789.05	338.82	248.83	66.97	333.25	64.69
Percent low-wage employees								
50% or more low-wage	150.73	807.95 *	1,525.04 *	306.93	377.51	168.57	565.21	155.45
Less than 50% low-wage	40.58	251.94	209.41	121.82	93.69	50.03	121.97	42.96
Percent women employees								
Less than 25%	72.58	382.28	338.93	173.32	180.89	74.84	183.66	77.37
25-49 %	71.54	528.84	471.16	250.40	191.13	80.56	277.40	73.76
50-74 %	76.54	478.58	437.54	271.04	173.82	92.79	270.98	79.60
75% or more	100.75	654.84	421.40	271.54	147.86	128.99	274.46	107.22
Percent age 50 or older employees								
Less than 25%	70.06	312.77	315.28	182.92	158.13	89.05	172.79	76.58
25-49 %	51.01	536.69	400.63	186.75	137.20	57.99	216.65	52.35
50-74 %	131.10	588.18	456.27	282.49	185.25	199.14	312.23	144.32
75% or more	251.79	534.91	674.28	422.30	374.78	509.54	405.70	319.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.1%	21.5%	34.9%	36.4%	30.4%	24.5%	30.8%	26.6%
Industry group **								
Agric., fish., forest.	26.7%	--	--	--	--	--	29.6%	26.1%
Mining and manufacturing	24.4%	36.3%	31.8%	33.1%	28.0%	21.0%	33.6%	23.6%
Construction	31.9%	27.1%	45.5%	40.3%	27.2%	24.4%	36.9%	29.3%
Utilities and transp.	24.2%	--	29.6%	33.3%	27.5%	22.3%	36.0%	23.4%
Wholesale trade	26.8%	19.0%	38.9%	33.0%	31.6%	22.9%	28.0%	26.6%
Fin. svcs. and real estate	26.0%	21.9%	26.0%	26.8%	30.8%	24.8%	24.5%	26.1%
Retail trade	27.9%	26.7%	37.8%	41.1%	44.7%	22.7%	34.3%	27.1%
Professional services	26.1%	19.0%	33.9%	37.8%	29.1%	24.1%	29.8%	25.7%
Other services	33.8%	17.0%	36.1%	41.0%	34.8%	33.9%	29.1%	34.8%
Ownership								
For profit, incorporated	27.3%	22.1%	35.8%	37.0%	31.2%	24.6%	31.4%	26.8%
For profit, unincorporated	30.2%	20.8%	36.9%	38.8%	33.7%	26.6%	31.6%	30.0%
Nonprofit	24.3%	19.5%	24.4%	30.9%	25.9%	23.4%	25.2%	24.3%
Age of firm								
Less than 5 years	32.6%	18.2%	37.2%	37.8%	37.7%	20.5%	28.1%	36.3%
5-9 years	34.4%	28.0%	31.6%	46.4%	34.1%	23.5%	33.5%	35.0%
10-19 years	32.1%	24.6%	39.8%	39.2%	30.5%	28.1%	34.0%	31.1%
20 or more years	26.1%	18.3%	32.6%	34.2%	29.7%	24.4%	29.3%	25.9%
Multi/single status								
2 or more locations	25.6%	--	29.2%	34.2%	29.6%	24.5%	32.1%	25.5%
1 location only	32.2%	21.6%	35.5%	37.1%	31.9%	26.2%	30.7%	33.5%
Percent full-time employees								
Less than 25%	30.1%	--	--	33.5%	46.2%	30.7%	11.4%	33.6%
25-49 %	29.1%	22.3%*	12.3%*	38.8%	31.3%	28.5%	20.5%	30.6%
50-74 %	26.4%	23.3%	30.5%	41.7%	35.6%	22.5%	29.0%	26.0%
75% or more	27.0%	21.6%	36.8%	36.0%	29.9%	24.5%	31.7%	26.5%
Union presence								
No union employees	29.2%	22.4%	35.3%	37.8%	31.3%	26.5%	31.7%	28.8%
Has union employees	21.1%	--	19.9%	14.7%	23.8%	21.1%	10.9%	21.3%
Percent low-wage employees								
50% or more low-wage	30.5%	17.0%*	34.1%*	41.7%	38.6%	28.4%	26.9%	30.9%
Less than 50% low-wage	26.8%	22.1%	34.9%	36.2%	29.8%	24.2%	31.1%	26.2%
Percent women employees								
Less than 25%	28.1%	23.2%	38.1%	37.3%	30.7%	23.0%	33.0%	27.0%
25-49 %	25.2%	20.9%	30.3%	35.1%	29.3%	23.2%	28.9%	24.9%
50-74 %	28.3%	18.6%	36.5%	33.4%	30.5%	27.3%	28.3%	28.3%
75% or more	26.7%	23.6%	31.0%	40.2%	31.4%	24.1%	31.2%	26.3%
Percent age 50 or older employees								
Less than 25%	31.2%	27.3%	38.1%	40.1%	33.7%	27.4%	35.3%	30.5%
25-49 %	25.5%	21.4%	34.6%	35.1%	28.4%	23.8%	31.9%	25.1%
50-74 %	25.8%	19.3%	32.7%	32.4%	29.3%	22.9%	26.1%	25.7%
75% or more	23.4%	16.2%	24.2%	32.4%	30.1%	22.7%	20.6%	25.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Characteristics	Total	Less than 10 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%	1.79%	1.64%	0.96%	0.67%	0.35%	0.95%	0.30%
Industry group **								
Agric., fish., forest.	3.33%	--	--	--	--	--	4.75%	3.89%
Mining and manufacturing	0.58%	8.84%	3.89%	2.05%	1.50%	0.57%	2.47%	0.59%
Construction	1.51%	4.41%	4.95%	2.58%	2.59%	2.31%	2.54%	1.76%
Utilities and transp.	0.97%	--	5.21%	7.31%	2.13%	0.98%	4.51%	0.97%
Wholesale trade	0.85%	4.33%	3.54%	1.94%	2.40%	0.91%	2.24%	0.92%
Fin. svcs. and real estate	0.79%	4.83%	5.10%	2.89%	2.67%	0.83%	2.75%	0.83%
Retail trade	1.10%	7.53%	4.63%	3.87%	2.64%	1.01%	3.70%	1.13%
Professional services	0.54%	3.40%	3.04%	1.72%	0.90%	0.67%	1.83%	0.56%
Other services	0.91%	3.77%	5.02%	2.36%	2.03%	1.13%	2.65%	0.95%
Ownership								
For profit, incorporated	0.33%	2.31%	1.99%	1.15%	0.86%	0.36%	1.16%	0.34%
For profit, unincorporated	0.79%	3.45%	3.76%	2.29%	1.55%	1.01%	2.15%	0.85%
Nonprofit	0.79%	4.72%	3.21%	2.70%	1.34%	1.03%	2.38%	0.83%
Age of firm								
Less than 5 years	2.04%	3.63%	5.02%	5.58%	3.16%	2.14%	3.05%	2.52%
5-9 years	1.84%	5.51%	4.44%	2.98%	2.79%	4.21%	2.81%	2.42%
10-19 years	1.06%	3.26%	3.45%	2.25%	1.43%	2.21%	2.04%	1.19%
20 or more years	0.31%	2.71%	2.13%	1.10%	0.79%	0.35%	1.23%	0.32%
Multi/single status								
2 or more locations	0.32%	--	5.17%	1.56%	0.89%	0.35%	2.56%	0.32%
1 location only	0.64%	1.81%	1.71%	1.16%	1.02%	1.80%	1.01%	0.82%
Percent full-time employees								
Less than 25%	1.79%	--	--	4.74%	6.04%	1.72%	3.30%	1.75%
25-49 %	1.43%	12.37%*	5.09%*	4.19%	2.45%	1.32%	5.32%	1.27%
50-74 %	1.12%	4.56%	4.73%	3.28%	1.91%	1.30%	2.94%	1.20%
75% or more	0.31%	1.99%	1.75%	1.03%	0.74%	0.37%	1.03%	0.32%
Union presence								
No union employees	0.35%	1.83%	1.67%	0.96%	0.73%	0.47%	0.96%	0.38%
Has union employees	0.43%	--	4.80%	2.87%	1.73%	0.44%	2.67%	0.43%
Percent low-wage employees								
50% or more low-wage	1.25%	6.08%*	11.54%*	2.82%	2.73%	1.46%	4.81%	1.28%
Less than 50% low-wage	0.30%	1.85%	1.64%	0.99%	0.69%	0.35%	0.96%	0.31%
Percent women employees								
Less than 25%	0.53%	2.87%	2.41%	1.35%	1.24%	0.54%	1.36%	0.56%
25-49 %	0.52%	3.86%	3.89%	2.04%	1.41%	0.57%	2.17%	0.53%
50-74 %	0.57%	3.66%	3.40%	2.29%	1.52%	0.66%	2.28%	0.59%
75% or more	0.74%	4.36%	3.53%	2.39%	1.14%	0.93%	2.03%	0.78%
Percent age 50 or older employees								
Less than 25%	0.54%	2.71%	2.64%	1.45%	1.12%	0.69%	1.43%	0.58%
25-49 %	0.38%	3.87%	2.91%	1.60%	1.04%	0.42%	1.71%	0.38%
50-74 %	0.87%	3.88%	3.18%	2.21%	1.40%	1.27%	2.15%	0.95%
75% or more	1.80%	3.29%	4.94%	2.90%	3.01%	3.81%	2.57%	2.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.6%	15.2%	13.1%	16.2%	16.6%	20.7%	14.8%	19.3%
Industry group **								
Agric., fish., forest.	11.5%	7.4% *	--	15.1% *	10.3%	13.5%	12.0% *	11.4%
Mining and manufacturing	21.1%	13.4%	16.4%	18.6%	20.9%	22.4%	16.9%	21.6%
Construction	15.9%	18.1%	13.2%	15.5%	17.1%	15.8%	15.5%	16.2%
Utilities and transp.	20.6%	13.2% *	15.8%	17.3%	17.7%	22.0%	14.6%	21.1%
Wholesale trade	18.5%	18.5%	11.9%	15.9%	18.7%	20.4%	15.6%	19.2%
Fin. svs. and real estate	19.3%	16.5%	15.3%	18.8%	17.3%	20.3%	16.9%	19.6%
Retail trade	16.4%	12.1%	11.7%	17.4%	13.1%	17.5%	13.4%	16.9%
Professional services	19.1%	12.5%	12.1%	15.3%	15.5%	22.0%	13.2%	20.0%
Other services	16.8%	18.6%	12.5%	14.3%	13.9%	18.9%	15.4%	17.1%
Ownership								
For profit, incorporated	18.7%	14.9%	12.8%	16.4%	17.3%	20.4%	14.8%	19.4%
For profit, unincorporated	17.7%	14.7%	14.6%	15.9%	17.3%	19.6%	14.7%	18.5%
Nonprofit	19.2%	18.1%	12.8%	15.6%	14.4%	22.3%	15.4%	19.6%
Age of firm								
Less than 5 years	17.0%	14.8%	16.2%	16.6%	18.7%	19.2%	15.8%	18.1%
5-9 years	14.2%	13.1%	11.9%	13.9%	13.3%	21.5%	13.1%	15.0%
10-19 years	16.6%	18.7%	14.3%	16.2%	16.0%	19.1%	16.5%	16.8%
20 or more years	19.2%	14.0%	12.2%	16.6%	16.9%	20.7%	14.3%	19.7%
Multi/single status								
2 or more locations	19.9%	20.1% *	14.9%	16.6%	17.0%	20.7%	15.8%	20.0%
1 location only	15.5%	15.1%	13.0%	16.1%	16.0%	17.8%	14.7%	16.1%
Percent full-time employees								
Less than 25%	14.6%	9.2% *	8.8%	11.1%	9.8%	17.8%	10.3%	15.4%
25-49 %	15.5%	19.5% *	11.6%	12.3%	13.9%	17.4%	13.3%	15.9%
50-74 %	18.1%	17.9%	12.3%	14.2%	14.2%	20.6%	14.8%	18.6%
75% or more	18.9%	14.7%	13.3%	16.7%	17.1%	20.8%	15.0%	19.6%
Union presence								
No union employees	17.8%	15.2%	13.3%	16.3%	16.6%	19.7%	14.9%	18.4%
Has union employees	21.6%	15.5% *	8.4%	15.4%	17.0%	22.6%	13.2%	21.9%
Percent low-wage employees								
50% or more low-wage	15.0%	19.9%	8.4%	10.0%	10.3%	17.8%	13.1%	15.2%
Less than 50% low-wage	19.1%	14.7%	13.4%	16.8%	17.4%	21.0%	15.0%	19.8%
Percent women employees								
Less than 25%	18.9%	15.0%	13.8%	16.9%	18.3%	21.9%	15.1%	20.1%
25-49 %	19.6%	18.9%	13.2%	16.4%	17.7%	21.0%	15.8%	20.0%
50-74 %	17.6%	14.9%	13.4%	16.3%	15.8%	18.7%	15.7%	17.9%
75% or more	18.5%	12.5%	11.0%	14.3%	13.9%	22.0%	12.4%	19.4%
Percent age 50 or older employees								
Less than 25%	16.1%	11.8%	11.9%	14.5%	15.2%	18.4%	13.1%	16.8%
25-49 %	19.8%	15.1%	13.4%	17.1%	17.0%	21.3%	15.1%	20.3%
50-74 %	20.8%	20.4%	15.3%	19.0%	19.5%	23.0%	18.2%	21.6%
75% or more	17.9%	18.7%	16.7%	18.0%	20.6%	16.6%	17.7%	18.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16%	0.83%	0.50%	0.39%	0.36%	0.22%	0.36%	0.18%
Industry group **								
Agric., fish., forest.	1.60%	3.34% *	--	7.19% *	2.45%	1.70%	4.38% *	1.66%
Mining and manufacturing	0.42%	2.90%	1.61%	0.93%	0.89%	0.55%	1.03%	0.44%
Construction	0.70%	2.49%	1.56%	1.12%	1.49%	1.57%	1.03%	0.93%
Utilities and transp.	0.67%	4.43% *	2.80%	2.67%	1.81%	0.74%	1.85%	0.69%
Wholesale trade	0.67%	2.88%	1.46%	1.09%	0.96%	1.19%	1.15%	0.78%
Fin. svcs. and real estate	0.49%	2.27%	1.70%	1.61%	1.04%	0.62%	1.31%	0.52%
Retail trade	0.49%	2.51%	1.54%	1.43%	1.03%	0.64%	1.21%	0.53%
Professional services	0.28%	1.38%	0.89%	0.76%	0.54%	0.36%	0.62%	0.31%
Other services	0.42%	2.33%	1.19%	0.80%	0.94%	0.55%	0.96%	0.46%
Ownership								
For profit, incorporated	0.20%	1.02%	0.59%	0.45%	0.48%	0.26%	0.43%	0.22%
For profit, unincorporated	0.41%	1.62%	1.21%	1.07%	0.81%	0.61%	0.83%	0.47%
Nonprofit	0.41%	3.23%	1.46%	1.09%	0.63%	0.53%	1.16%	0.44%
Age of firm								
Less than 5 years	0.85%	1.99%	1.73%	1.51%	1.72%	2.48%	1.22%	1.18%
5-9 years	0.73%	1.75%	1.37%	1.02%	1.30%	2.94%	0.90%	1.09%
10-19 years	0.47%	1.75%	1.06%	0.95%	0.85%	0.94%	0.82%	0.57%
20 or more years	0.18%	1.32%	0.66%	0.49%	0.41%	0.23%	0.47%	0.19%
Multi/single status								
2 or more locations	0.19%	7.02% *	1.69%	0.78%	0.41%	0.22%	0.99%	0.19%
1 location only	0.30%	0.84%	0.52%	0.45%	0.65%	1.21%	0.38%	0.45%
Percent full-time employees								
Less than 25%	0.96%	3.79% *	1.88%	2.12%	1.47%	1.16%	1.70%	1.04%
25-49 %	0.79%	7.31% *	2.84%	2.16%	1.16%	1.17%	2.41%	0.83%
50-74 %	0.52%	2.11%	1.53%	1.48%	0.87%	0.66%	1.08%	0.57%
75% or more	0.18%	0.91%	0.55%	0.42%	0.40%	0.24%	0.39%	0.20%
Union presence								
No union employees	0.18%	0.83%	0.51%	0.39%	0.38%	0.27%	0.36%	0.21%
Has union employees	0.35%	5.13% *	2.15%	2.11%	1.04%	0.36%	2.15%	0.35%
Percent low-wage employees								
50% or more low-wage	0.51%	4.03%	1.79%	0.82%	0.81%	0.65%	1.54%	0.54%
Less than 50% low-wage	0.17%	0.83%	0.52%	0.42%	0.37%	0.23%	0.37%	0.19%
Percent women employees								
Less than 25%	0.34%	1.29%	0.81%	0.60%	0.72%	0.55%	0.53%	0.40%
25-49 %	0.30%	2.18%	1.03%	0.84%	0.77%	0.36%	0.86%	0.32%
50-74 %	0.30%	1.84%	1.18%	0.86%	0.58%	0.39%	0.92%	0.32%
75% or more	0.39%	1.56%	1.10%	1.00%	0.70%	0.49%	0.70%	0.43%
Percent age 50 or older employees								
Less than 25%	0.27%	0.98%	0.71%	0.53%	0.56%	0.41%	0.47%	0.31%
25-49 %	0.22%	1.81%	0.92%	0.64%	0.52%	0.27%	0.65%	0.23%
50-74 %	0.54%	2.32%	1.26%	1.26%	1.01%	0.82%	1.07%	0.62%
75% or more	1.03%	2.44%	2.54%	2.23%	2.59%	1.62%	1.65%	1.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.1%	49.9%	18.9%	9.8%	5.4%	4.2%	25.9%	4.7%
Industry group **								
Agric., fish., forest.	8.5% *	--	--	--	--	--	8.2% *	8.7% *
Mining and manufacturing	5.7%	33.4% *	14.3% *	8.1% *	5.8% *	4.4%	12.1%	5.2%
Construction	16.4%	35.5%	15.3% *	12.0%	18.7% *	8.9% *	21.5%	13.5%
Utilities and transp.	8.4%	--	1.8% *	20.4% *	3.1% *	8.2%	13.3% *	8.1%
Wholesale trade	7.1%	51.1%	14.8% *	8.0% *	4.0% *	3.7% *	25.4%	3.7%
Fin. svs. and real estate	7.2%	48.4%	29.5% *	13.3% *	3.7% *	4.6%	31.8%	4.8%
Retail trade	5.3%	52.1%	20.8% *	10.8% *	2.6% *	2.4% *	29.7%	2.3% *
Professional services	6.2%	49.5%	22.3%	10.6%	4.2%	3.5%	26.8%	3.9%
Other services	8.6%	63.6%	20.5%	5.1%	4.3% *	3.7% *	35.0%	3.6%
Ownership								
For profit, incorporated	7.5%	50.6%	20.7%	10.7%	6.2%	4.4%	26.3%	5.0%
For profit, unincorporated	7.6%	48.0%	12.4% *	6.8% *	2.4% *	4.5%	24.2%	4.0%
Nonprofit	5.3%	49.1%	17.6% *	9.2%	5.3%	3.3% *	26.5%	3.9%
Age of firm								
Less than 5 years	14.4%	49.8%	16.8% *	4.9% *	2.1% *	6.6% *	28.3%	2.7% *
5-9 years	15.9%	43.1%	23.3% *	4.7% *	7.7% *	21.3% *	25.1%	9.9% *
10-19 years	12.4%	47.4%	18.7%	10.8% *	4.2% *	2.3% *	26.7%	4.7%
20 or more years	6.0%	54.2%	18.6%	10.8%	5.7%	4.1%	25.1%	4.6%
Multi/single status								
2 or more locations	4.5%	--	23.9%	6.5%	5.0%	4.2%	17.8%	4.3%
1 location only	15.8%	49.6%	18.5%	10.8%	6.0%	4.3% *	26.7%	6.6%
Percent full-time employees								
Less than 25%	11.3%	--	--	16.3% *	6.1% *	4.6% *	63.1%	4.6% *
25-49 %	8.5%	61.9%	65.2%	7.7% *	0.5% *	2.8% *	47.8%	2.6% *
50-74 %	6.5%	53.5%	26.3%	4.6% *	2.5% *	2.6% *	36.0%	2.6% *
75% or more	7.1%	47.9%	15.8%	10.3%	5.8%	4.4%	23.6%	4.9%
Union presence								
No union employees	7.4%	48.4%	18.5%	8.8%	4.4%	4.1%	24.8%	4.4%
Has union employees	6.3%	--	35.4% *	26.3%	12.9%	4.4%	53.8%	5.4%
Percent low-wage employees								
50% or more low-wage	9.9%	70.4%	39.4% *	6.7% *	6.0% *	6.3% *	44.5%	6.3%
Less than 50% low-wage	6.9%	47.4%	18.0%	10.0%	5.3%	4.0%	24.6%	4.5%
Percent women employees								
Less than 25%	8.9%	44.4%	15.6%	9.8%	7.4%	4.8%	22.5%	5.8%
25-49 %	6.8%	52.8%	22.6%	8.7%	6.4% *	4.3%	28.9%	4.8%
50-74 %	6.6%	56.9%	15.4%	13.0%	3.6%	3.7%	30.0%	4.0%
75% or more	6.0%	47.0%	26.9%	6.8% *	2.4% *	4.1%	25.5%	4.0%
Percent age 50 or older employees								
Less than 25%	7.9%	37.9%	18.6%	9.3%	5.8%	4.7%	21.9%	5.0%
25-49 %	5.0%	51.7%	21.0%	9.7%	5.4%	3.3%	22.7%	3.9%
50-74 %	11.8%	57.5%	15.1%	11.4%	4.8% *	7.5% *	31.9%	7.1%
75% or more	24.7%	61.3%	20.8% *	10.0% *	3.0% *	14.7% *	44.6%	10.8% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	3.30%	2.12%	1.18%	0.79%	0.45%	1.49%	0.38%
Industry group **								
Agric., fish., forest.	3.47% *	--	--	--	--	--	6.08% *	4.08% *
Mining and manufacturing	0.82%	13.09% *	5.07% *	2.96% *	1.79% *	0.92%	2.95%	0.85%
Construction	2.39%	7.28%	5.16% *	2.93%	5.94% *	3.92% *	3.28%	3.25%
Utilities and transp.	1.69%	--	1.82% *	10.71% *	1.94% *	1.90%	6.29% *	1.75%
Wholesale trade	1.14%	9.95%	5.45% *	2.50% *	1.50% *	1.21% *	4.51%	0.89%
Fin. svs. and real estate	1.20%	9.52%	8.91% *	4.54% *	2.93% *	1.32%	5.48%	1.19%
Retail trade	1.08%	12.13%	6.58% *	5.46% *	1.24% *	0.88% *	6.10%	0.72% *
Professional services	0.70%	6.28%	4.69%	2.14%	0.95%	0.85%	2.86%	0.69%
Other services	1.19%	7.20%	5.44%	1.50%	1.57% *	1.33% *	4.29%	0.99%
Ownership								
For profit, incorporated	0.48%	3.98%	2.57%	1.47%	1.15%	0.54%	1.77%	0.47%
For profit, unincorporated	1.00%	7.16%	4.35% *	2.83% *	0.78% *	1.23%	3.47%	0.89%
Nonprofit	0.87%	10.92%	6.41% *	2.51%	1.32%	1.03% *	5.12%	0.82%
Age of firm								
Less than 5 years	2.45%	8.03%	5.82% *	2.22% *	1.35% *	4.52% *	4.72%	1.12% *
5-9 years	3.40%	8.52%	7.74% *	2.08% *	4.19% *	14.28% *	4.38%	4.94% *
10-19 years	1.48%	5.98%	4.32%	3.51% *	1.32% *	0.91% *	3.20%	1.16%
20 or more years	0.40%	5.36%	2.80%	1.42%	0.97%	0.44%	2.02%	0.39%
Multi/single status								
2 or more locations	0.40%	--	7.02%	1.45%	0.95%	0.45%	3.54%	0.40%
1 location only	1.00%	3.34%	2.22%	1.45%	1.37%	3.94% *	1.60%	1.11%
Percent full-time employees								
Less than 25%	2.62%	--	--	8.13% *	3.66% *	2.01% *	8.29%	1.71% *
25-49 %	2.45%	18.17%	11.93%	3.58% *	0.42% *	1.60% *	10.88%	1.14% *
50-74 %	1.04%	7.38%	7.26%	1.54% *	1.02% *	1.08% *	4.62%	0.85% *
75% or more	0.43%	3.76%	2.13%	1.31%	0.89%	0.50%	1.58%	0.42%
Union presence								
No union employees	0.44%	3.33%	2.13%	1.17%	0.74%	0.54%	1.48%	0.42%
Has union employees	0.83%	--	13.86% *	7.41%	3.75%	0.80%	9.27%	0.80%
Percent low-wage employees								
50% or more low-wage	1.73%	9.69%	12.48% *	2.46% *	2.22% *	1.94% *	7.33%	1.57%
Less than 50% low-wage	0.39%	3.42%	2.12%	1.24%	0.83%	0.45%	1.49%	0.39%
Percent women employees								
Less than 25%	0.77%	5.39%	2.90%	1.65%	1.58%	0.96%	2.10%	0.78%
25-49 %	0.74%	7.20%	5.05%	2.23%	2.05% *	0.76%	3.57%	0.71%
50-74 %	0.80%	6.88%	4.40%	3.32%	0.89%	0.91%	3.81%	0.75%
75% or more	0.82%	7.39%	5.99%	2.63% *	0.77% *	1.00%	3.39%	0.81%
Percent age 50 or older employees								
Less than 25%	0.69%	4.77%	3.22%	1.76%	1.31%	0.88%	2.11%	0.68%
25-49 %	0.45%	7.13%	3.97%	1.90%	1.23%	0.47%	2.45%	0.44%
50-74 %	1.59%	7.08%	4.33%	3.33%	1.71% *	2.29% *	4.08%	1.61%
75% or more	3.71%	7.40%	8.71% *	4.61% *	1.56% *	7.22% *	5.69%	4.32% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	82.1%	83.1%	84.5%	84.6%	89.7%	83.0%	88.1%
Industry group **								
Agric., fish., forest.	76.4%	98.1%	--	92.0%	48.5% *	97.0%	94.6%	71.8%
Mining and manufacturing	90.2%	89.8%	82.8%	87.7%	90.7%	91.1%	83.2%	91.0%
Construction	87.8%	87.7%	85.3%	84.3%	89.8%	91.4%	87.0%	88.2%
Utilities and transp.	88.7%	77.6%	69.4%	92.7%	87.6%	89.5%	80.4%	89.4%
Wholesale trade	90.1%	83.2%	84.0%	89.1%	87.3%	93.2%	83.6%	91.6%
Fin. svcs. and real estate	89.7%	79.3%	83.6%	86.9%	82.9%	92.9%	82.9%	90.5%
Retail trade	90.2%	74.0%	80.3%	85.7%	85.4%	93.6%	81.1%	91.7%
Professional services	84.9%	85.7%	82.3%	82.6%	84.1%	85.7%	83.3%	85.1%
Other services	84.3%	75.0%	86.1%	78.6%	78.7%	88.9%	79.9%	85.2%
Ownership								
For profit, incorporated	89.1%	82.9%	82.2%	85.6%	85.0%	92.2%	83.0%	90.2%
For profit, unincorporated	87.2%	81.8%	89.1%	84.0%	84.9%	90.5%	85.2%	87.8%
Nonprofit	80.6%	76.4%	79.3%	79.3%	83.3%	79.7%	78.6%	80.7%
Age of firm								
Less than 5 years	85.1%	79.1%	89.1%	85.0%	86.4%	89.1%	84.4%	85.8%
5-9 years	83.0%	89.3%	85.3%	80.0%	78.1%	92.9%	85.7%	81.0%
10-19 years	84.6%	83.3%	79.3%	80.6%	85.8%	92.5%	80.0%	87.1%
20 or more years	88.0%	79.8%	83.4%	86.6%	84.8%	89.6%	83.4%	88.4%
Multi/single status								
2 or more locations	89.0%	69.6%	81.8%	88.9%	85.4%	89.9%	84.1%	89.1%
1 location only	83.1%	82.2%	83.2%	83.3%	83.3%	81.6%	82.9%	83.2%
Percent full-time employees								
Less than 25%	83.3%	89.0%	77.7%	86.2%	84.8%	82.3%	84.0%	83.1%
25-49 %	81.7%	71.0%	78.9%	80.4%	76.3%	86.1%	76.3%	82.7%
50-74 %	87.7%	75.3%	83.0%	80.4%	85.6%	91.4%	78.6%	89.3%
75% or more	87.6%	83.4%	83.4%	85.1%	84.8%	89.8%	83.7%	88.2%
Union presence								
No union employees	87.3%	81.7%	83.5%	85.0%	85.2%	90.1%	83.2%	88.2%
Has union employees	87.3%	88.7%	72.2%	76.6%	79.5%	88.8%	78.4%	87.5%
Percent low-wage employees								
50% or more low-wage	85.6%	78.1%	82.9%	82.2%	77.9%	89.8%	80.1%	86.2%
Less than 50% low-wage	87.5%	82.4%	83.1%	84.7%	85.4%	89.7%	83.2%	88.3%
Percent women employees								
Less than 25%	88.6%	84.6%	85.4%	86.9%	88.4%	90.7%	85.5%	89.5%
25-49 %	88.2%	84.8%	81.9%	84.7%	82.9%	90.8%	83.2%	88.8%
50-74 %	86.4%	77.2%	81.6%	79.6%	82.6%	89.3%	79.5%	87.3%
75% or more	85.8%	81.0%	80.6%	85.0%	83.3%	87.8%	81.2%	86.6%
Percent age 50 or older employees								
Less than 25%	85.1%	83.5%	83.3%	82.6%	81.8%	88.4%	82.4%	85.8%
25-49 %	88.7%	82.1%	84.3%	85.4%	86.2%	90.1%	84.4%	89.1%
50-74 %	87.9%	80.5%	82.9%	88.4%	85.8%	90.7%	83.9%	89.0%
75% or more	84.9%	79.4%	73.9%	83.8%	97.1%	87.1%	78.7%	89.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 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%	1.38%	1.34%	0.95%	1.04%	0.51%	0.76%	0.45%
Industry group **								
Agric., fish., forest.	12.54%	1.47%	--	5.73%	20.87% *	2.90%	3.07%	14.93%
Mining and manufacturing	1.05%	3.78%	4.14%	2.35%	2.01%	1.50%	2.47%	1.13%
Construction	1.50%	3.05%	3.48%	3.44%	2.63%	2.84%	1.98%	2.07%
Utilities and transp.	1.77%	9.48%	10.35%	2.68%	4.57%	2.18%	5.13%	1.88%
Wholesale trade	1.25%	4.48%	4.10%	2.54%	3.63%	1.45%	2.53%	1.42%
Fin. svcs. and real estate	1.05%	4.60%	5.13%	3.02%	3.30%	1.03%	2.77%	1.12%
Retail trade	0.94%	5.71%	5.52%	3.06%	3.06%	0.87%	2.96%	0.94%
Professional services	0.77%	1.91%	2.72%	1.76%	1.55%	1.10%	1.38%	0.87%
Other services	0.99%	3.89%	2.53%	2.88%	2.49%	1.19%	1.92%	1.12%
Ownership								
For profit, incorporated	0.45%	1.63%	1.65%	1.07%	1.47%	0.50%	0.92%	0.50%
For profit, unincorporated	0.95%	3.07%	2.44%	2.72%	2.13%	1.25%	1.65%	1.12%
Nonprofit	1.20%	5.03%	4.32%	3.03%	1.90%	1.76%	2.47%	1.29%
Age of firm								
Less than 5 years	1.81%	4.00%	3.23%	3.41%	3.82%	4.74%	2.29%	2.79%
5-9 years	3.12%	2.84%	3.76%	3.82%	8.40%	3.64%	2.02%	5.12%
10-19 years	1.15%	2.48%	2.82%	2.37%	2.30%	1.68%	1.69%	1.48%
20 or more years	0.43%	2.20%	1.92%	1.10%	1.05%	0.53%	1.04%	0.46%
Multi/single status								
2 or more locations	0.45%	11.46%	4.11%	1.52%	1.12%	0.51%	2.27%	0.46%
1 location only	0.80%	1.38%	1.42%	1.14%	2.03%	3.77%	0.80%	1.35%
Percent full-time employees								
Less than 25%	1.71%	4.77%	5.94%	4.14%	3.46%	2.42%	3.23%	1.94%
25-49 %	1.94%	8.47%	5.39%	3.98%	5.15%	2.24%	3.58%	2.18%
50-74 %	1.03%	4.44%	3.83%	4.52%	2.38%	1.10%	2.55%	1.10%
75% or more	0.44%	1.49%	1.50%	1.00%	1.17%	0.57%	0.83%	0.50%
Union presence								
No union employees	0.43%	1.42%	1.37%	0.94%	1.11%	0.55%	0.77%	0.49%
Has union employees	1.00%	5.00%	7.35%	5.74%	3.21%	1.08%	4.02%	1.02%
Percent low-wage employees								
50% or more low-wage	1.51%	6.07%	4.31%	2.87%	5.15%	0.98%	2.93%	1.66%
Less than 50% low-wage	0.41%	1.40%	1.41%	1.01%	0.95%	0.56%	0.79%	0.46%
Percent women employees								
Less than 25%	0.72%	2.17%	1.99%	1.46%	1.42%	1.25%	1.16%	0.87%
25-49 %	0.85%	2.91%	2.97%	1.92%	3.08%	0.84%	1.70%	0.93%
50-74 %	0.73%	3.24%	3.39%	2.56%	1.79%	0.85%	1.86%	0.78%
75% or more	0.96%	2.87%	3.40%	2.02%	2.02%	1.36%	1.80%	1.07%
Percent age 50 or older employees								
Less than 25%	0.72%	2.03%	1.95%	1.41%	1.89%	0.97%	1.16%	0.86%
25-49 %	0.56%	3.05%	2.48%	1.71%	1.46%	0.67%	1.39%	0.60%
50-74 %	0.94%	3.37%	3.01%	2.02%	2.30%	1.26%	1.78%	1.08%
75% or more	2.28%	3.30%	8.08%	6.77%	1.11%	4.47%	3.09%	3.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,846	2,233	2,350	2,374	2,067	1,543	2,327	1,754
Industry group **								
Agric., fish., forest.	2,129	3,488	--	3,939	1,430	1,507	3,160	1,777
Mining and manufacturing	1,834	2,368	2,692	2,406	2,123	1,415	2,647	1,720
Construction	2,158	2,235	2,304	2,480	2,261	1,490	2,323	2,059
Utilities and transp.	1,736	1,703	2,188	2,435	1,988	1,540	2,190	1,692
Wholesale trade	1,896	1,774	2,505	2,167	2,051	1,608	2,232	1,810
Fin. svs. and real estate	1,732	2,287	1,617	2,307	1,898	1,587	2,110	1,685
Retail trade	2,048	2,392	2,854	2,548	2,283	1,846	2,677	1,953
Professional services	1,752	2,244	2,296	2,219	2,067	1,409	2,230	1,658
Other services	1,873	2,148	2,267	2,449	2,017	1,578	2,227	1,799
Ownership								
For profit, incorporated	1,882	2,261	2,368	2,417	2,126	1,597	2,369	1,786
For profit, unincorporated	1,960	2,290	2,456	2,350	2,085	1,570	2,354	1,846
Nonprofit	1,596	1,840	1,897	2,156	1,910	1,275	1,929	1,564
Age of firm								
Less than 5 years	2,211	2,543	2,123	2,178	2,257	1,434	2,312	2,115
5-9 years	2,253	2,206	2,484	2,570	2,060	1,786	2,423	2,114
10-19 years	2,033	2,198	2,438	2,143	2,089	1,386	2,303	1,897
20 or more years	1,780	2,150	2,326	2,438	2,049	1,547	2,316	1,717
Multi/single status								
2 or more locations	1,679	--	2,321	2,421	2,044	1,544	2,384	1,666
1 location only	2,233	2,238	2,352	2,360	2,104	1,493	2,322	2,148
Percent full-time employees								
Less than 25%	2,084	2,670	2,080	2,258	2,121	1,971	2,283	2,043
25-49 %	2,183	2,234	2,200	2,420	2,484	1,946	2,253	2,171
50-74 %	1,927	2,248	2,172	2,584	2,205	1,648	2,238	1,877
75% or more	1,815	2,220	2,379	2,353	2,028	1,504	2,341	1,714
Union presence								
No union employees	1,946	2,255	2,367	2,400	2,080	1,625	2,347	1,850
Has union employees	1,435	1,737	1,739	1,800	1,939	1,358	1,767	1,426
Percent low-wage employees								
50% or more low-wage	2,112	2,325	2,372	2,424	2,293	1,951	2,403	2,078
Less than 50% low-wage	1,808	2,225	2,348	2,368	2,032	1,482	2,321	1,705
Percent women employees								
Less than 25%	1,967	2,264	2,426	2,390	2,029	1,514	2,376	1,821
25-49 %	1,770	2,335	2,353	2,448	2,063	1,502	2,412	1,686
50-74 %	1,854	2,238	2,467	2,329	2,135	1,632	2,371	1,789
75% or more	1,783	2,093	2,089	2,314	2,041	1,484	2,108	1,723
Percent age 50 or older employees								
Less than 25%	1,972	2,253	2,283	2,339	2,102	1,649	2,303	1,879
25-49 %	1,724	1,997	2,554	2,351	2,024	1,493	2,359	1,660
50-74 %	1,979	2,315	2,112	2,604	2,153	1,559	2,312	1,876
75% or more	2,013	2,411	2,419	2,143	1,840	1,591	2,409	1,715

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.68	58.32	70.99	43.60	41.62	21.68	36.04	18.58
Industry group **								
Agric., fish., forest.	249.50	426.32	--	646.77	248.36	314.07	360.98	271.06
Mining and manufacturing	41.79	281.39	245.43	125.54	93.71	39.96	126.98	42.66
Construction	86.22	134.91	136.30	108.22	219.53	200.48	86.40	129.08
Utilities and transp.	72.66	424.38	286.10	195.85	180.00	85.08	208.71	77.03
Wholesale trade	58.23	185.94	183.34	116.04	107.29	105.65	108.16	68.38
Fin. svcs. and real estate	46.97	121.06	174.26	127.43	148.43	51.93	108.02	50.57
Retail trade	52.35	192.55	251.01	111.48	120.33	73.55	119.53	58.63
Professional services	29.21	107.90	121.26	83.45	68.43	32.10	63.52	31.81
Other services	46.44	121.04	204.87	124.40	119.29	50.27	97.20	51.24
Ownership								
For profit, incorporated	19.52	65.70	78.72	51.34	50.92	25.70	41.14	21.97
For profit, unincorporated	46.53	141.18	203.65	109.95	104.55	49.18	99.12	50.67
Nonprofit	45.47	201.37	192.21	129.72	94.10	50.87	94.92	48.62
Age of firm								
Less than 5 years	104.21	170.15	169.99	157.88	257.32	238.03	100.91	176.83
5-9 years	83.67	128.10	251.81	139.12	165.42	241.34	116.23	115.40
10-19 years	56.03	110.51	148.06	87.40	106.73	99.57	75.27	73.51
20 or more years	18.33	89.96	94.68	55.85	47.20	22.29	48.69	19.66
Multi/single status								
2 or more locations	19.03	--	155.88	87.23	46.29	21.75	99.27	19.30
1 location only	33.83	58.78	75.11	50.44	78.19	184.79	38.28	54.78
Percent full-time employees								
Less than 25%	73.21	381.82	273.97	199.59	149.80	99.21	198.69	79.08
25-49 %	83.05	264.23	256.82	154.04	215.09	123.61	129.56	95.03
50-74 %	52.97	126.61	235.03	153.67	101.72	72.52	104.79	59.25
75% or more	18.32	66.50	77.90	47.92	46.60	23.22	40.15	20.30
Union presence								
No union employees	18.44	58.03	72.45	45.02	42.31	25.96	36.57	21.01
Has union employees	37.98	368.17	222.87	142.47	181.39	36.94	181.61	38.74
Percent low-wage employees								
50% or more low-wage	49.99	206.29	181.40	166.39	122.03	62.30	110.12	54.16
Less than 50% low-wage	17.65	60.87	75.00	44.81	44.54	22.68	37.98	19.71
Percent women employees								
Less than 25%	34.22	104.11	113.20	66.38	78.46	48.80	58.68	40.76
25-49 %	32.73	138.61	140.22	96.47	98.33	36.22	79.23	35.12
50-74 %	33.73	108.88	187.67	104.63	84.02	42.99	87.11	36.33
75% or more	35.25	122.09	144.19	100.14	75.51	42.85	72.71	38.85
Percent age 50 or older employees								
Less than 25%	28.38	95.19	109.09	59.81	71.08	36.21	55.65	32.57
25-49 %	24.29	102.76	128.89	74.96	61.37	29.56	67.81	25.69
50-74 %	47.34	128.05	120.28	123.32	94.45	65.03	76.56	57.19
75% or more	92.53	133.45	197.38	278.99	159.26	165.52	110.11	118.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,392	4,171	4,461	4,610	3,645	3,035	4,364	3,263
Industry group **								
Agric., fish., forest.	2,825	--	--	--	2,063 *	2,216	4,398	2,346
Mining and manufacturing	3,279	4,073	5,136	4,796	3,928	2,737	4,979	3,177
Construction	3,709	3,730	4,607	4,293	3,493	2,823	4,055	3,519
Utilities and transp.	3,075	--	3,640	4,249	3,305	2,912	4,096	3,007
Wholesale trade	3,561	4,594	4,723	4,824	3,867	2,985	4,522	3,401
Fin. svs. and real estate	3,352	4,350	3,151	4,679	3,574	3,181	4,307	3,278
Retail trade	3,912	3,452	5,123	4,984	4,080	3,704	4,659	3,814
Professional services	3,283	4,619	4,560	4,492	3,608	2,887	4,531	3,105
Other services	3,527	3,655	4,159	4,531	3,329	3,345	3,859	3,465
Ownership								
For profit, incorporated	3,472	4,159	4,467	4,758	3,689	3,149	4,421	3,349
For profit, unincorporated	3,585	4,397	4,826	4,674	3,910	2,884	4,484	3,368
Nonprofit	2,887	3,555	3,874	3,547	3,299	2,610	3,672	2,829
Age of firm								
Less than 5 years	4,495	4,583	4,366	5,900	3,865	2,689	4,748	4,210
5-9 years	4,112	4,607	4,952	4,533	3,568	3,106	4,602	3,736
10-19 years	3,767	4,404	4,205	4,267	3,719	2,842	4,297	3,503
20 or more years	3,292	3,711	4,523	4,571	3,626	3,042	4,242	3,220
Multi/single status								
2 or more locations	3,203	--	3,758	4,821	3,706	3,051	4,508	3,187
1 location only	4,014	4,157	4,508	4,548	3,550	2,375	4,352	3,721
Percent full-time employees								
Less than 25%	3,738	--	4,586	4,560	4,134	3,584	3,442	3,807
25-49 %	3,644	3,588	4,586	4,040	3,321	3,582	4,161	3,552
50-74 %	3,402	3,946	3,972	5,069	4,395	2,863	4,018	3,319
75% or more	3,381	4,260	4,497	4,598	3,589	3,034	4,416	3,246
Union presence								
No union employees	3,625	4,454	4,554	4,758	3,697	3,244	4,538	3,471
Has union employees	2,674	1,661	2,867	3,018	3,309	2,597	2,051	2,696
Percent low-wage employees								
50% or more low-wage	4,005	4,929	4,607	4,713	4,444	3,740	4,647	3,933
Less than 50% low-wage	3,350	4,110	4,454	4,605	3,597	2,983	4,348	3,215
Percent women employees								
Less than 25%	3,462	4,007	4,497	4,463	3,581	2,848	4,257	3,263
25-49 %	3,238	3,747	4,437	4,735	3,600	2,946	4,305	3,145
50-74 %	3,585	4,395	4,774	4,864	4,100	3,291	4,717	3,478
75% or more	3,235	4,791	4,017	4,583	3,295	2,974	4,317	3,125
Percent age 50 or older employees								
Less than 25%	3,687	4,154	4,354	4,759	3,736	3,269	4,354	3,533
25-49 %	3,184	3,346	4,383	4,495	3,558	2,948	4,139	3,122
50-74 %	3,551	4,457	4,813	4,332	3,689	3,064	4,564	3,335
75% or more	3,843	5,033	5,051	6,048	3,847	2,848	5,047	3,352

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36.94	196.77	156.43	114.04	101.88	43.14	96.65	39.49
Industry group **								
Agric., fish., forest.	436.75	--	--	--	721.07 *	501.20	294.27	445.99
Mining and manufacturing	92.13	500.20	436.42	363.60	235.85	84.48	258.06	95.05
Construction	189.00	532.33	442.97	286.22	375.20	300.31	267.21	244.91
Utilities and transp.	153.48	--	758.77	430.10	483.93	171.24	425.66	159.29
Wholesale trade	147.52	661.36	541.97	488.24	345.03	160.90	319.55	160.85
Fin. svcs. and real estate	87.37	645.23	469.07	442.27	250.84	94.97	397.50	87.91
Retail trade	162.81	848.53	577.02	287.63	324.84	217.19	387.16	179.90
Professional services	62.60	338.22	266.50	175.71	184.07	69.79	164.22	65.66
Other services	99.85	393.62	342.65	322.20	300.94	102.46	222.92	109.73
Ownership								
For profit, incorporated	43.33	246.80	193.92	137.00	120.60	50.56	120.07	45.93
For profit, unincorporated	112.23	396.40	348.26	272.46	264.37	119.56	210.41	126.55
Nonprofit	94.41	477.46	304.03	280.86	249.46	110.68	212.15	99.62
Age of firm								
Less than 5 years	258.47	407.84	463.08	522.15	456.77	463.88	299.20	419.34
5-9 years	215.53	599.00	458.44	271.31	449.39	303.22	288.27	295.39
10-19 years	125.42	305.02	288.06	179.51	265.45	196.24	167.68	165.00
20 or more years	39.66	313.93	220.94	147.14	117.29	44.37	135.56	41.32
Multi/single status								
2 or more locations	41.01	--	455.32	220.07	125.06	43.45	271.16	41.32
1 location only	87.73	197.51	163.96	133.02	172.35	296.70	102.35	131.29
Percent full-time employees								
Less than 25%	285.61	--	583.78	638.39	786.72	289.72	875.28	276.56
25-49 %	232.37	794.34	714.27	298.62	547.95	301.06	466.11	257.85
50-74 %	143.73	332.08	521.36	363.13	418.28	156.15	245.27	159.44
75% or more	39.14	222.70	169.31	123.26	106.03	45.65	105.41	41.60
Union presence								
No union employees	40.55	187.31	160.90	116.02	103.95	48.80	94.31	44.09
Has union employees	76.71	400.87	516.87	314.45	351.84	77.69	294.39	78.60
Percent low-wage employees								
50% or more low-wage	138.63	598.89	687.42	337.41	393.53	167.87	344.62	148.31
Less than 50% low-wage	38.15	205.22	160.05	118.92	105.05	44.45	99.98	40.80
Percent women employees								
Less than 25%	77.53	348.33	219.77	169.81	180.24	92.46	144.71	87.33
25-49 %	68.23	285.44	371.81	227.59	174.54	79.47	195.64	71.48
50-74 %	71.45	385.72	399.90	282.45	250.35	76.75	242.49	74.50
75% or more	76.03	446.98	347.58	292.14	190.78	87.23	209.66	79.09
Percent age 50 or older employees								
Less than 25%	62.34	278.56	222.25	154.53	162.26	71.91	140.36	68.96
25-49 %	52.11	405.22	280.37	184.81	157.63	57.57	181.70	53.87
50-74 %	93.82	403.80	389.67	295.55	226.31	124.45	219.04	102.46
75% or more	289.02	619.62	655.46	1,054.87	617.44	302.14	437.32	340.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	65.8%	70.5%	69.1%	65.3%	51.4%	68.3%	56.3%
Industry group **								
Agric., fish., forest.	74.6%	51.9%	--	60.9%	82.8%	76.5%	56.8%	79.0%
Mining and manufacturing	58.0%	60.2%	72.6%	71.1%	66.6%	50.1%	69.1%	56.8%
Construction	68.2%	67.4%	71.0%	69.3%	70.0%	62.6%	69.6%	67.4%
Utilities and transp.	51.0%	42.9%	60.8%	60.2%	61.9%	47.3%	48.6%	51.2%
Wholesale trade	57.7%	79.8%	75.0%	70.9%	65.8%	44.9%	74.6%	53.7%
Fin. svcs. and real estate	51.3%	64.0%	76.3%	61.7%	66.1%	44.0%	67.9%	49.4%
Retail trade	50.6%	69.4%	69.5%	65.6%	66.1%	42.4%	66.7%	48.0%
Professional services	61.1%	64.9%	68.6%	71.8%	62.1%	57.9%	67.9%	59.9%
Other services	61.4%	66.4%	69.0%	69.5%	65.3%	56.1%	70.3%	59.5%
Ownership								
For profit, incorporated	55.6%	64.1%	71.2%	68.7%	66.1%	47.5%	68.3%	53.3%
For profit, unincorporated	60.9%	71.1%	70.5%	68.0%	64.1%	53.0%	70.2%	58.3%
Nonprofit	65.8%	64.1%	64.3%	72.7%	63.9%	65.8%	64.7%	65.8%
Age of firm								
Less than 5 years	65.2%	70.7%	65.4%	71.1%	56.8%	65.3%	69.2%	61.2%
5-9 years	65.6%	64.7%	70.3%	64.9%	68.3%	55.6%	65.8%	65.5%
10-19 years	67.8%	67.8%	70.0%	72.4%	63.8%	67.3%	70.1%	66.6%
20 or more years	56.2%	62.9%	71.7%	68.5%	65.9%	50.8%	68.0%	55.0%
Multi/single status								
2 or more locations	53.8%	45.2%*	70.9%	65.3%	63.9%	50.9%	64.1%	53.7%
1 location only	68.8%	66.0%	70.4%	70.1%	67.3%	72.7%	68.7%	68.9%
Percent full-time employees								
Less than 25%	61.1%	43.4%	83.5%	83.2%	59.3%	56.5%	68.2%	59.7%
25-49 %	61.1%	65.5%	64.0%	69.9%	64.6%	55.9%	66.6%	60.1%
50-74 %	56.5%	70.0%	71.8%	69.2%	63.4%	49.3%	70.4%	54.2%
75% or more	58.1%	65.6%	70.4%	68.8%	65.6%	51.4%	68.2%	56.3%
Union presence								
No union employees	59.0%	66.5%	70.6%	69.6%	65.2%	50.6%	68.8%	56.8%
Has union employees	54.9%	52.1%	66.3%	61.7%	65.6%	53.2%	58.7%	54.7%
Percent low-wage employees								
50% or more low-wage	57.7%	63.4%	77.4%	75.4%	66.7%	49.7%	70.3%	56.2%
Less than 50% low-wage	58.1%	66.0%	70.0%	68.5%	65.1%	51.6%	68.2%	56.3%
Percent women employees								
Less than 25%	61.2%	66.3%	69.1%	67.4%	66.8%	52.5%	67.3%	59.4%
25-49 %	54.3%	66.8%	68.6%	70.4%	64.6%	47.6%	66.6%	52.9%
50-74 %	55.4%	62.4%	71.5%	68.5%	62.3%	50.3%	68.6%	53.8%
75% or more	62.7%	68.1%	74.7%	72.2%	67.3%	57.9%	72.3%	61.2%
Percent age 50 or older employees								
Less than 25%	59.1%	65.9%	71.0%	69.7%	66.8%	48.0%	69.6%	56.3%
25-49 %	57.3%	64.6%	71.0%	70.8%	64.8%	52.8%	69.0%	56.3%
50-74 %	57.5%	65.5%	66.3%	64.6%	60.7%	51.1%	63.9%	55.8%
75% or more	63.1%	67.5%	74.8%	58.5%	73.6%	53.6%	67.5%	60.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 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%	1.70%	1.59%	1.24%	1.21%	0.94%	0.94%	0.73%
Industry group **								
Agric., fish., forest.	5.53%	15.36%	--	14.55%	7.64%	8.88%	9.88%	5.71%
Mining and manufacturing	1.58%	7.04%	4.90%	3.67%	2.93%	2.23%	3.01%	1.73%
Construction	2.40%	4.74%	4.27%	3.56%	4.98%	7.10%	2.54%	3.51%
Utilities and transp.	2.74%	11.15%	10.19%	7.18%	6.76%	3.46%	6.13%	2.93%
Wholesale trade	2.72%	5.20%	4.80%	3.70%	3.79%	4.44%	2.90%	3.20%
Fin. svcs. and real estate	1.87%	5.38%	5.49%	5.09%	3.24%	2.37%	3.63%	2.02%
Retail trade	2.52%	5.63%	6.34%	3.94%	3.96%	3.30%	3.24%	2.80%
Professional services	1.06%	2.98%	2.95%	2.07%	2.05%	1.55%	1.69%	1.20%
Other services	1.61%	3.90%	3.71%	3.30%	3.79%	2.37%	2.10%	1.88%
Ownership								
For profit, incorporated	0.78%	2.02%	1.85%	1.48%	1.51%	1.10%	1.10%	0.89%
For profit, unincorporated	1.58%	3.49%	3.91%	3.20%	3.17%	2.62%	2.21%	1.90%
Nonprofit	1.53%	6.62%	5.18%	3.15%	2.66%	2.19%	3.14%	1.64%
Age of firm								
Less than 5 years	2.85%	3.64%	5.30%	4.38%	6.60%	10.98%	2.74%	4.82%
5-9 years	2.39%	4.60%	4.92%	4.17%	4.98%	6.92%	2.79%	3.61%
10-19 years	1.65%	3.18%	3.07%	2.40%	3.53%	4.63%	1.81%	2.35%
20 or more years	0.73%	2.77%	2.17%	1.62%	1.32%	0.96%	1.32%	0.79%
Multi/single status								
2 or more locations	0.80%	15.91%*	4.75%	2.49%	1.41%	0.95%	3.03%	0.81%
1 location only	0.92%	1.71%	1.68%	1.42%	2.19%	4.46%	0.98%	1.52%
Percent full-time employees								
Less than 25%	2.78%	10.03%	6.14%	3.40%	5.06%	3.82%	6.02%	3.05%
25-49 %	2.51%	8.78%	7.12%	4.84%	4.63%	4.17%	4.11%	2.88%
50-74 %	1.85%	3.93%	4.25%	5.43%	3.46%	2.64%	2.42%	2.10%
75% or more	0.71%	1.94%	1.77%	1.33%	1.35%	1.04%	1.05%	0.81%
Union presence								
No union employees	0.69%	1.69%	1.62%	1.24%	1.27%	1.10%	0.94%	0.81%
Has union employees	1.60%	10.23%	9.36%	7.02%	4.09%	1.79%	5.70%	1.64%
Percent low-wage employees								
50% or more low-wage	1.71%	5.82%	4.71%	2.99%	3.47%	2.22%	3.13%	1.87%
Less than 50% low-wage	0.69%	1.79%	1.67%	1.33%	1.29%	1.02%	0.98%	0.79%
Percent women employees								
Less than 25%	1.21%	2.89%	2.54%	2.08%	2.23%	2.25%	1.52%	1.51%
25-49 %	1.25%	4.04%	3.52%	2.42%	2.78%	1.61%	2.17%	1.37%
50-74 %	1.28%	3.24%	4.06%	2.96%	2.27%	1.74%	2.07%	1.40%
75% or more	1.38%	3.92%	3.07%	2.48%	2.48%	2.07%	1.97%	1.57%
Percent age 50 or older employees								
Less than 25%	1.01%	2.70%	2.36%	1.74%	1.90%	1.65%	1.38%	1.22%
25-49 %	0.96%	3.78%	2.75%	2.06%	1.90%	1.25%	1.71%	1.03%
50-74 %	1.70%	3.76%	4.08%	3.63%	3.13%	2.84%	2.41%	2.05%
75% or more	2.91%	3.74%	6.39%	7.39%	4.66%	6.83%	3.17%	4.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.81	29.35	28.64	28.88	27.00	25.69	29.16	26.33
Industry group **								
Agric., fish., forest.	26.92	29.66	--	--	28.14	24.79	27.80	26.76
Mining and manufacturing	26.91	31.37	29.61	29.07	27.35	25.57	30.91	26.37
Construction	29.26	29.00	28.74	29.60	30.27	27.66	28.90	29.47
Utilities and transp.	27.03	26.67	26.70	29.13	26.48	26.92	27.29	27.01
Wholesale trade	27.63	29.42	29.67	28.89	27.73	26.09	30.44	26.72
Fin. svcs. and real estate	26.18	29.39	25.36	28.74	25.50	25.91	27.18	26.03
Retail trade	27.52	29.58	30.06	30.05	28.74	25.99	29.80	27.02
Professional services	26.32	30.62	28.94	28.28	26.10	25.34	29.39	25.74
Other services	26.51	27.17	28.21	28.69	26.80	25.31	28.36	26.05
Ownership								
For profit, incorporated	27.40	29.34	28.85	29.56	27.59	26.30	29.32	26.96
For profit, unincorporated	27.18	30.00	27.99	28.28	26.89	26.01	29.33	26.48
Nonprofit	24.64	27.53	28.10	26.10	25.42	23.82	27.54	24.39
Age of firm								
Less than 5 years	28.57	29.42	29.05	28.05	29.18	24.17	28.60	28.53
5-9 years	28.65	30.75	28.89	29.22	28.09	25.26	29.94	27.69
10-19 years	27.65	28.96	28.58	28.87	27.28	24.98	29.07	26.84
20 or more years	26.49	29.03	28.55	28.92	26.71	25.73	29.15	26.16
Multi/single status								
2 or more locations	26.09	--	28.25	28.47	26.73	25.74	29.06	26.03
1 location only	28.27	29.31	28.67	28.99	27.39	24.19	29.17	27.45
Percent full-time employees								
Less than 25%	26.49	25.68	26.80	30.81	28.82	24.57	27.38	26.29
25-49 %	27.46	27.07	28.72	27.76	26.27	27.91	28.23	27.31
50-74 %	25.73	30.15	29.56	28.68	26.11	23.76	29.60	24.88
75% or more	26.91	29.35	28.59	28.93	27.11	25.83	29.18	26.44
Union presence								
No union employees	27.37	29.46	28.75	29.01	27.25	26.28	29.21	26.89
Has union employees	24.68	26.84	25.80	26.57	24.99	24.51	28.11	24.57
Percent low-wage employees								
50% or more low-wage	27.86	28.27	31.60	28.66	29.10	26.64	29.68	27.59
Less than 50% low-wage	26.70	29.45	28.42	28.90	26.73	25.58	29.12	26.18
Percent women employees								
Less than 25%	27.89	28.78	27.95	29.84	27.82	26.61	29.02	27.49
25-49 %	26.16	29.41	28.47	28.30	26.36	25.24	28.92	25.76
50-74 %	26.15	29.01	29.01	27.38	27.33	25.05	28.84	25.72
75% or more	27.04	30.76	29.97	29.23	26.15	26.33	30.05	26.49
Percent age 50 or older employees								
Less than 25%	27.37	29.92	29.14	29.37	26.85	25.84	29.66	26.62
25-49 %	26.25	28.63	27.74	29.00	26.61	25.53	28.73	25.99
50-74 %	27.52	28.42	28.50	27.24	28.98	26.38	28.33	27.26
75% or more	27.82	29.86	29.94	26.47	27.76	25.70	29.39	26.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.14	0.42	0.46	0.30	0.27	0.20	0.25	0.15
Industry group **								
Agric., fish., forest.	1.15	2.60	--	--	1.46	2.13	1.27	1.35
Mining and manufacturing	0.34	1.43	1.05	1.05	0.63	0.47	0.74	0.38
Construction	0.54	1.24	1.06	0.63	1.50	0.79	0.60	0.79
Utilities and transp.	0.53	2.21	1.32	1.91	1.39	0.64	1.17	0.57
Wholesale trade	0.44	1.55	1.49	0.99	0.96	0.58	0.93	0.47
Fin. svs. and real estate	0.37	1.36	2.17	1.15	0.82	0.46	1.08	0.40
Retail trade	0.48	1.51	1.70	0.97	0.67	0.75	0.85	0.55
Professional services	0.27	0.65	0.87	0.52	0.44	0.40	0.44	0.30
Other services	0.34	0.96	0.99	0.68	0.78	0.50	0.58	0.39
Ownership								
For profit, incorporated	0.16	0.52	0.56	0.37	0.37	0.22	0.31	0.18
For profit, unincorporated	0.30	0.83	0.98	0.66	0.59	0.50	0.53	0.35
Nonprofit	0.35	1.50	0.98	0.72	0.54	0.51	0.69	0.38
Age of firm								
Less than 5 years	0.62	1.05	1.79	1.22	1.19	1.20	0.84	0.91
5-9 years	0.45	1.09	0.94	0.84	0.86	1.33	0.65	0.62
10-19 years	0.39	0.74	0.78	0.62	0.58	1.28	0.48	0.53
20 or more years	0.16	0.67	0.67	0.39	0.34	0.20	0.37	0.17
Multi/single status								
2 or more locations	0.17	--	1.28	0.55	0.31	0.21	0.79	0.17
1 location only	0.22	0.42	0.48	0.35	0.50	0.71	0.27	0.35
Percent full-time employees								
Less than 25%	0.67	2.83	1.98	1.61	0.96	0.90	1.29	0.77
25-49 %	0.53	2.03	1.35	1.08	0.91	0.83	0.86	0.61
50-74 %	0.43	1.11	1.29	0.89	0.86	0.60	0.68	0.48
75% or more	0.15	0.47	0.51	0.33	0.30	0.22	0.28	0.17
Union presence								
No union employees	0.14	0.42	0.47	0.31	0.27	0.22	0.26	0.16
Has union employees	0.38	2.52	1.53	1.47	1.18	0.41	1.33	0.38
Percent low-wage employees								
50% or more low-wage	0.38	1.21	0.91	0.88	0.86	0.48	0.70	0.42
Less than 50% low-wage	0.14	0.44	0.49	0.32	0.29	0.22	0.27	0.16
Percent women employees								
Less than 25%	0.24	0.69	0.62	0.50	0.53	0.40	0.39	0.30
25-49 %	0.26	0.93	1.07	0.67	0.59	0.33	0.58	0.28
50-74 %	0.26	0.92	1.30	0.61	0.54	0.35	0.63	0.28
75% or more	0.35	0.87	1.00	0.58	0.55	0.55	0.53	0.39
Percent age 50 or older employees								
Less than 25%	0.21	0.65	0.71	0.41	0.44	0.33	0.38	0.24
25-49 %	0.21	0.88	0.79	0.55	0.40	0.27	0.48	0.22
50-74 %	0.32	0.92	0.80	0.69	0.78	0.45	0.54	0.39
75% or more	0.98	1.04	2.18	1.49	1.73	2.61	0.92	1.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.2	23.3	22.1	22.5	20.3	19.7	23.0	19.9
Industry group **								
Agric., fish., forest.	19.7	--	--	--	--	17.8	20.0	19.6
Mining and manufacturing	20.1	19.8	23.4	22.9	21.3	19.4	25.4	19.8
Construction	21.6	23.3	20.3	24.2	21.8	19.5	21.9	21.4
Utilities and transp.	20.3	--	--	21.4	20.4	20.4	19.3	20.4
Wholesale trade	19.6	--	21.9	22.0	18.9	19.2	23.9	19.1
Fin. svs. and real estate	19.7	23.7	24.4	23.1	19.5	19.4	22.8	19.5
Retail trade	22.2	23.8	23.9	22.0	19.5	22.4	23.6	22.1
Professional services	19.3	24.0	21.7	22.8	19.3	18.6	22.9	18.8
Other services	20.8	22.6	24.1	21.2	21.8	20.2	23.5	20.5
Ownership								
For profit, incorporated	20.3	23.5	22.5	23.4	20.3	19.9	23.5	20.0
For profit, unincorporated	20.1	21.8	21.4	20.5	20.6	19.5	21.8	19.8
Nonprofit	19.5	24.3	21.2	19.8	19.9	19.2	21.2	19.4
Age of firm								
Less than 5 years	21.8	25.2	20.5	21.6	21.7	18.3	22.9	21.0
5-9 years	23.3	25.4	23.8	20.2	26.7	20.7	23.9	23.0
10-19 years	20.6	22.5	21.9	21.6	19.8	19.1	22.0	19.9
20 or more years	20.0	22.2	22.3	23.3	19.8	19.8	23.3	19.8
Multi/single status								
2 or more locations	19.8	--	21.1	22.1	20.1	19.8	22.6	19.8
1 location only	21.8	23.3	22.2	22.6	20.6	19.2	23.0	20.7
Percent full-time employees								
Less than 25%	22.9	--	21.9	24.7	23.7	22.6	21.3	23.1
25-49 %	22.3	21.9	21.2	22.5	21.8	22.5	20.8	22.5
50-74 %	21.5	25.7	25.3	19.1	21.1	21.4	24.7	21.2
75% or more	19.9	22.9	21.9	22.7	20.1	19.4	22.9	19.6
Union presence								
No union employees	20.5	23.4	22.4	22.9	20.3	20.0	23.2	20.2
Has union employees	19.2	--	--	15.6	20.4	19.2	19.4	19.2
Percent low-wage employees								
50% or more low-wage	23.2	22.0	18.6	25.1	21.6	23.5	21.2	23.3
Less than 50% low-wage	19.8	23.4	22.4	22.2	20.1	19.3	23.2	19.5
Percent women employees								
Less than 25%	20.6	22.8	21.9	23.0	21.0	19.8	23.1	20.2
25-49 %	19.7	23.1	19.4	22.4	19.5	19.5	22.2	19.5
50-74 %	20.1	23.3	24.3	21.2	20.3	19.7	23.3	19.8
75% or more	20.7	23.9	23.7	23.0	20.1	20.3	23.2	20.4
Percent age 50 or older employees								
Less than 25%	20.8	23.8	22.8	22.8	22.0	19.8	23.3	20.4
25-49 %	19.8	23.1	21.3	22.4	19.0	19.7	22.7	19.7
50-74 %	20.1	22.7	20.9	21.1	20.4	19.6	22.0	19.8
75% or more	21.2	22.3	--	26.3	19.7	19.8	24.5	19.8

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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	0.66	0.60	0.51	0.35	0.18	0.37	0.16
Industry group **								
Agric., fish., forest.	0.98	--	--	--	--	1.79	0.82	1.37
Mining and manufacturing	0.27	1.89	2.34	1.79	0.71	0.28	1.52	0.27
Construction	0.83	1.53	1.10	1.26	2.62	0.69	0.81	1.19
Utilities and transp.	0.77	--	--	3.20	1.74	0.90	2.65	0.80
Wholesale trade	0.56	--	1.46	1.62	0.88	0.71	1.38	0.58
Fin. svs. and real estate	0.38	3.02	2.26	1.33	0.71	0.44	1.46	0.39
Retail trade	0.54	1.93	2.08	0.75	1.09	0.66	0.99	0.57
Professional services	0.28	1.17	0.93	0.91	0.51	0.35	0.63	0.30
Other services	0.37	0.94	1.53	1.41	1.21	0.39	0.80	0.40
Ownership								
For profit, incorporated	0.17	0.79	0.70	0.61	0.45	0.20	0.43	0.18
For profit, unincorporated	0.41	1.19	1.43	1.08	0.97	0.53	0.84	0.45
Nonprofit	0.47	2.52	1.82	1.16	0.66	0.65	1.08	0.49
Age of firm								
Less than 5 years	0.68	1.78	1.88	1.44	1.03	1.00	1.16	0.80
5-9 years	1.15	1.93	1.70	1.74	2.93	1.04	1.18	1.74
10-19 years	0.46	1.25	0.86	0.88	0.72	1.20	0.61	0.59
20 or more years	0.16	0.82	0.90	0.65	0.36	0.19	0.52	0.17
Multi/single status								
2 or more locations	0.17	--	1.67	0.85	0.38	0.19	1.24	0.17
1 location only	0.34	0.66	0.63	0.60	0.72	0.80	0.39	0.51
Percent full-time employees								
Less than 25%	0.83	--	3.22	2.46	1.40	1.11	1.66	0.89
25-49 %	0.61	1.82	0.90	1.97	1.65	0.74	0.75	0.68
50-74 %	0.46	1.84	2.47	2.19	1.05	0.54	1.16	0.49
75% or more	0.16	0.73	0.65	0.52	0.39	0.20	0.41	0.17
Union presence								
No union employees	0.18	0.69	0.60	0.50	0.35	0.24	0.38	0.20
Has union employees	0.26	--	--	1.87	1.45	0.25	1.18	0.26
Percent low-wage employees								
50% or more low-wage	0.60	1.44	1.03	1.48	1.15	0.74	0.96	0.63
Less than 50% low-wage	0.15	0.70	0.63	0.53	0.37	0.18	0.39	0.16
Percent women employees								
Less than 25%	0.32	0.90	0.92	0.80	0.72	0.45	0.60	0.36
25-49 %	0.29	1.77	0.91	0.95	0.72	0.33	0.82	0.30
50-74 %	0.24	1.41	1.50	1.16	0.72	0.27	0.84	0.25
75% or more	0.39	1.30	1.27	1.21	0.54	0.51	0.73	0.42
Percent age 50 or older employees								
Less than 25%	0.32	1.02	0.86	0.64	0.65	0.43	0.51	0.36
25-49 %	0.19	1.59	1.11	0.83	0.46	0.21	0.72	0.19
50-74 %	0.38	1.31	1.23	1.52	0.89	0.47	0.91	0.41
75% or more	0.69	1.33	--	3.08	0.61	1.00	1.37	0.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.7%	22.6%	20.7%	22.5%	27.6%	47.3%	22.4%	40.3%
Industry group **								
Agric., fish., forest.	20.2%	36.0% *	--	32.8% *	12.3% *	22.7% *	32.3% *	17.2% *
Mining and manufacturing	39.0%	26.5%	12.9%	21.6%	28.0%	50.2%	17.9%	41.4%
Construction	26.3%	22.4%	25.3%	21.6%	23.8%	39.0%	24.5%	27.4%
Utilities and transp.	44.2%	27.3% *	20.7% *	21.2%	34.2%	50.6%	26.1%	45.8%
Wholesale trade	39.5%	14.4%	15.3%	24.3%	30.9%	54.5%	20.2%	44.0%
Fin. svcs. and real estate	45.3%	22.1%	16.4% *	23.4%	24.1%	56.4%	21.8%	47.9%
Retail trade	47.8%	24.5%	22.1%	28.3%	33.0%	57.2%	24.4%	51.4%
Professional services	33.3%	24.5%	24.0%	20.3%	26.8%	39.2%	23.6%	34.9%
Other services	33.8%	19.4%	21.7%	22.6%	29.0%	41.8%	20.4%	36.6%
Ownership								
For profit, incorporated	40.6%	24.3%	20.3%	22.6%	27.2%	51.5%	22.8%	43.8%
For profit, unincorporated	34.8%	18.4%	19.9%	25.9%	30.6%	45.8%	20.4%	38.6%
Nonprofit	28.6%	21.1%	25.5%	16.8%	26.4%	31.6%	23.3%	29.0%
Age of firm								
Less than 5 years	26.4%	21.0%	25.1%	22.0%	32.1%	34.5% *	23.2%	29.4%
5-9 years	25.3%	22.2%	25.0%	24.1%	23.0%	39.7%	23.6%	26.6%
10-19 years	27.0%	28.4%	20.3%	22.4%	30.2%	31.4%	23.6%	28.8%
20 or more years	40.1%	20.0%	19.1%	22.3%	27.1%	47.9%	21.4%	42.0%
Multi/single status								
2 or more locations	43.3%	14.8% *	20.0%	21.3%	29.5%	47.7%	20.8%	43.7%
1 location only	23.4%	22.7%	20.7%	22.8%	24.6%	31.3%	22.6%	24.1%
Percent full-time employees								
Less than 25%	31.3%	13.1% *	16.8% *	19.2%	32.9%	36.5%	16.0%	34.3%
25-49 %	33.6%	20.5% *	30.0%	19.6%	27.0%	42.9%	25.4%	35.1%
50-74 %	39.4%	24.8%	17.7%	19.5%	29.4%	49.6%	21.7%	42.4%
75% or more	37.8%	22.6%	20.6%	22.9%	27.3%	47.3%	22.5%	40.4%
Union presence								
No union employees	36.6%	22.7%	20.3%	22.5%	27.5%	48.5%	22.3%	39.7%
Has union employees	41.8%	20.6% *	30.4% *	21.3%	28.2%	44.7%	25.4%	42.3%
Percent low-wage employees								
50% or more low-wage	38.2%	21.7%	20.2%	24.7%	26.4%	47.2%	23.7%	40.0%
Less than 50% low-wage	37.7%	22.7%	20.7%	22.3%	27.7%	47.3%	22.3%	40.4%
Percent women employees								
Less than 25%	34.1%	18.2%	20.9%	23.9%	27.2%	48.2%	22.1%	37.8%
25-49 %	42.5%	21.8%	19.2%	23.2%	29.2%	51.5%	22.1%	44.9%
50-74 %	40.1%	26.9%	21.5%	22.3%	28.1%	47.9%	23.8%	42.1%
75% or more	32.6%	26.0%	21.1%	18.6%	25.7%	39.1%	21.9%	34.2%
Percent age 50 or older employees								
Less than 25%	35.6%	24.2%	20.5%	21.5%	25.5%	50.5%	22.4%	39.1%
25-49 %	39.5%	21.7%	20.7%	21.8%	28.8%	45.8%	21.4%	41.1%
50-74 %	36.4%	19.8%	22.0%	26.4%	27.8%	48.8%	23.3%	40.0%
75% or more	32.8%	22.8%	17.8%	26.2%	42.1%	42.8%	24.5%	38.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 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%	1.45%	1.41%	1.09%	1.15%	0.95%	0.83%	0.74%
Industry group **								
Agric., fish., forest.	5.31%	16.41% *	--	14.21% *	7.52% *	8.56% *	10.56% *	5.59% *
Mining and manufacturing	1.57%	6.06%	2.87%	3.21%	2.77%	2.23%	2.20%	1.72%
Construction	2.30%	4.48%	4.14%	2.88%	4.50%	7.16%	2.44%	3.36%
Utilities and transp.	2.71%	10.15% *	8.84% *	5.86%	6.56%	3.44%	5.69%	2.91%
Wholesale trade	2.79%	4.31%	3.99%	3.64%	3.77%	4.48%	2.74%	3.27%
Fin. svcs. and real estate	1.97%	4.45%	5.00% *	4.05%	3.21%	2.36%	3.16%	2.13%
Retail trade	2.52%	5.41%	6.13%	3.90%	4.13%	3.20%	3.11%	2.75%
Professional services	1.04%	2.53%	2.69%	1.76%	1.94%	1.53%	1.51%	1.19%
Other services	1.58%	3.04%	3.36%	2.95%	3.48%	2.37%	1.83%	1.85%
Ownership								
For profit, incorporated	0.78%	1.82%	1.67%	1.28%	1.41%	1.10%	1.00%	0.89%
For profit, unincorporated	1.60%	2.74%	3.08%	3.10%	3.00%	2.66%	1.84%	1.93%
Nonprofit	1.53%	4.93%	4.74%	2.32%	2.68%	2.19%	2.63%	1.64%
Age of firm								
Less than 5 years	2.43%	3.10%	4.93%	3.84%	5.73%	10.95% *	2.44%	4.14%
5-9 years	2.31%	3.94%	4.74%	4.18%	4.71%	7.31%	2.57%	3.56%
10-19 years	1.60%	3.22%	2.55%	2.19%	3.51%	4.59%	1.70%	2.29%
20 or more years	0.73%	2.09%	1.90%	1.37%	1.27%	0.97%	1.14%	0.80%
Multi/single status								
2 or more locations	0.81%	7.21% *	4.01%	1.91%	1.39%	0.96%	2.40%	0.82%
1 location only	0.85%	1.47%	1.48%	1.29%	2.01%	5.72%	0.88%	1.42%
Percent full-time employees								
Less than 25%	2.01%	6.25% *	6.37% *	4.41%	4.44%	2.76%	3.54%	2.23%
25-49 %	2.11%	6.31% *	7.13%	3.67%	3.74%	3.31%	3.88%	2.40%
50-74 %	1.88%	3.84%	3.75%	4.69%	3.45%	2.65%	2.26%	2.13%
75% or more	0.72%	1.64%	1.55%	1.18%	1.29%	1.05%	0.93%	0.82%
Union presence								
No union employees	0.70%	1.48%	1.41%	1.10%	1.21%	1.10%	0.85%	0.82%
Has union employees	1.58%	7.39% *	9.41% *	5.91%	3.84%	1.77%	4.61%	1.62%
Percent low-wage employees								
50% or more low-wage	1.67%	5.34%	4.24%	3.25%	3.31%	2.11%	2.90%	1.83%
Less than 50% low-wage	0.69%	1.51%	1.48%	1.16%	1.23%	1.03%	0.87%	0.80%
Percent women employees								
Less than 25%	1.20%	2.12%	2.19%	1.82%	2.10%	2.25%	1.31%	1.50%
25-49 %	1.27%	3.70%	3.04%	2.40%	2.57%	1.62%	1.98%	1.38%
50-74 %	1.31%	3.02%	3.81%	2.54%	2.29%	1.74%	1.93%	1.44%
75% or more	1.37%	3.38%	2.81%	1.97%	2.38%	2.06%	1.74%	1.56%
Percent age 50 or older employees								
Less than 25%	1.01%	2.29%	2.10%	1.41%	1.66%	1.64%	1.22%	1.21%
25-49 %	0.97%	3.27%	2.48%	1.90%	1.92%	1.25%	1.54%	1.05%
50-74 %	1.72%	3.02%	3.50%	3.42%	2.85%	2.84%	2.15%	2.08%
75% or more	2.92%	3.34%	5.31%	6.90%	6.43%	6.66%	2.90%	4.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	92.3%	84.2%	86.3%	90.3%	91.3%	94.8%	87.3%	93.4%
Industry group **								
Agric., fish., forest.	75.9%	90.7%	--	77.9%	50.9% *	99.7%	81.5%	74.4%
Mining and manufacturing	93.7%	76.0%	83.7%	88.8%	93.3%	97.0%	84.9%	95.0%
Construction	90.0%	87.7%	87.1%	94.7%	90.0%	86.3%	90.0%	90.0%
Utilities and transp.	92.4%	82.1%	83.1%	90.9%	96.3%	92.5%	88.6%	92.9%
Wholesale trade	92.8%	84.7%	83.0%	90.6%	96.3%	94.9%	85.9%	94.7%
Fin. svcs. and real estate	95.3%	91.0%	94.3%	96.5%	93.1%	96.4%	93.0%	95.6%
Retail trade	94.3%	86.0%	87.4%	87.3%	92.1%	97.0%	87.4%	95.5%
Professional services	92.4%	85.0%	87.3%	90.9%	93.0%	93.8%	88.3%	93.2%
Other services	89.3%	77.8%	84.7%	87.4%	86.2%	93.3%	83.0%	90.7%
Ownership								
For profit, incorporated	93.0%	85.5%	85.0%	91.3%	91.4%	95.5%	87.1%	94.2%
For profit, unincorporated	89.9%	81.4%	89.8%	87.4%	87.6%	94.4%	87.4%	90.7%
Nonprofit	91.8%	81.9%	90.4%	88.5%	93.5%	92.0%	88.1%	92.2%
Age of firm								
Less than 5 years	87.2%	84.4%	93.6%	90.5%	80.8%	97.7%	89.6%	84.9%
5-9 years	85.4%	88.2%	87.2%	85.9%	80.0%	94.0%	88.7%	83.0%
10-19 years	91.2%	86.0%	86.2%	91.3%	94.8%	91.4%	87.3%	93.4%
20 or more years	93.2%	81.7%	84.8%	90.6%	92.4%	94.9%	86.4%	94.0%
Multi/single status								
2 or more locations	94.4%	79.5%	86.2%	93.6%	93.2%	94.8%	89.0%	94.5%
1 location only	88.0%	84.3%	86.3%	89.4%	88.6%	93.0%	87.1%	88.7%
Percent full-time employees								
Less than 25%	86.1%	75.6%	82.4%	80.5%	87.5%	88.3%	78.9%	87.6%
25-49 %	90.1%	70.4%	88.7%	85.6%	86.7%	95.4%	83.4%	91.3%
50-74 %	92.1%	84.6%	85.5%	83.8%	93.0%	95.0%	87.1%	93.1%
75% or more	92.6%	84.9%	86.4%	91.4%	91.4%	94.9%	87.6%	93.6%
Union presence								
No union employees	92.2%	84.6%	86.2%	91.0%	91.7%	94.9%	87.4%	93.4%
Has union employees	92.8%	73.9%	87.8%	74.3%	88.0%	94.4%	83.0%	93.1%
Percent low-wage employees								
50% or more low-wage	89.2%	77.2%	84.3%	82.4%	84.4%	93.8%	83.2%	89.9%
Less than 50% low-wage	92.8%	84.8%	86.4%	91.2%	92.5%	94.9%	87.6%	93.9%
Percent women employees								
Less than 25%	91.3%	84.4%	84.8%	90.8%	90.7%	95.2%	86.9%	93.0%
25-49 %	92.5%	83.0%	87.7%	89.9%	90.3%	94.6%	87.1%	93.3%
50-74 %	92.8%	84.3%	89.6%	88.3%	90.8%	95.0%	88.3%	93.4%
75% or more	92.7%	84.7%	84.9%	91.7%	93.6%	94.3%	87.1%	93.8%
Percent age 50 or older employees								
Less than 25%	90.6%	83.4%	84.3%	89.4%	89.5%	94.2%	85.8%	92.0%
25-49 %	93.7%	90.2%	87.9%	91.2%	92.1%	95.0%	89.9%	94.1%
50-74 %	92.9%	83.4%	92.0%	90.3%	94.4%	95.4%	89.3%	94.1%
75% or more	87.9%	79.3%	79.9%	92.5%	97.3%	91.8%	81.0%	93.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 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%	1.39%	1.32%	0.88%	0.97%	0.39%	0.70%	0.39%
Industry group **								
Agric., fish., forest.	11.00%	5.34%	--	11.47%	20.15% *	0.26%	8.07%	13.61%
Mining and manufacturing	0.74%	6.49%	4.14%	2.68%	1.64%	0.63%	2.29%	0.77%
Construction	1.83%	2.99%	3.87%	1.74%	3.36%	6.50%	1.79%	2.74%
Utilities and transp.	1.60%	8.31%	8.73%	3.36%	3.03%	2.15%	3.84%	1.73%
Wholesale trade	1.06%	5.19%	4.30%	3.26%	1.25%	1.37%	2.44%	1.14%
Fin. svcs. and real estate	0.71%	3.62%	2.66%	1.45%	1.89%	0.82%	1.91%	0.76%
Retail trade	0.77%	4.14%	5.23%	2.73%	2.65%	0.64%	2.44%	0.78%
Professional services	0.54%	2.56%	2.29%	1.50%	1.07%	0.74%	1.27%	0.59%
Other services	1.06%	3.55%	3.19%	2.62%	3.19%	1.13%	1.80%	1.23%
Ownership								
For profit, incorporated	0.39%	1.53%	1.60%	0.85%	1.28%	0.44%	0.83%	0.44%
For profit, unincorporated	1.15%	3.07%	2.64%	3.12%	3.18%	0.93%	1.56%	1.42%
Nonprofit	0.82%	6.37%	3.99%	2.56%	1.25%	1.20%	2.47%	0.87%
Age of firm								
Less than 5 years	2.91%	3.01%	2.05%	2.53%	8.18%	1.71%	1.62%	5.31%
5-9 years	2.90%	3.33%	3.46%	4.38%	7.62%	2.57%	1.87%	4.80%
10-19 years	0.94%	2.30%	2.37%	1.45%	1.18%	3.87%	1.31%	1.26%
20 or more years	0.33%	2.40%	2.02%	1.05%	0.79%	0.39%	1.05%	0.34%
Multi/single status								
2 or more locations	0.34%	11.64%	4.07%	1.05%	0.79%	0.39%	2.04%	0.34%
1 location only	0.79%	1.40%	1.39%	1.07%	2.09%	3.94%	0.74%	1.37%
Percent full-time employees								
Less than 25%	1.88%	7.91%	8.98%	5.89%	3.00%	2.67%	5.18%	2.07%
25-49 %	1.41%	8.23%	5.04%	3.87%	3.77%	1.10%	3.10%	1.56%
50-74 %	1.05%	3.48%	3.77%	5.22%	1.59%	1.23%	1.96%	1.19%
75% or more	0.38%	1.56%	1.47%	0.83%	1.12%	0.43%	0.78%	0.43%
Union presence								
No union employees	0.38%	1.34%	1.35%	0.80%	1.04%	0.44%	0.70%	0.44%
Has union employees	0.82%	12.96%	7.37%	8.21%	2.86%	0.80%	5.47%	0.83%
Percent low-wage employees								
50% or more low-wage	1.29%	5.31%	4.69%	3.31%	4.05%	0.91%	2.46%	1.43%
Less than 50% low-wage	0.35%	1.44%	1.38%	0.90%	0.89%	0.43%	0.73%	0.39%
Percent women employees								
Less than 25%	0.63%	2.24%	2.27%	1.24%	1.59%	0.79%	1.15%	0.75%
25-49 %	0.87%	3.20%	2.56%	1.64%	3.20%	0.87%	1.54%	0.98%
50-74 %	0.58%	2.79%	2.52%	2.65%	1.42%	0.61%	1.41%	0.64%
75% or more	0.61%	3.24%	3.09%	1.48%	1.13%	0.83%	1.64%	0.64%
Percent age 50 or older employees								
Less than 25%	0.67%	2.17%	2.05%	1.19%	1.93%	0.72%	1.09%	0.80%
25-49 %	0.44%	2.29%	2.11%	1.64%	1.10%	0.51%	1.11%	0.47%
50-74 %	0.68%	3.09%	2.09%	2.20%	1.29%	0.82%	1.45%	0.77%
75% or more	2.64%	4.00%	8.17%	3.81%	1.39%	6.52%	3.36%	3.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	93.3%	80.7%	83.7%	89.5%	91.1%	96.0%	83.6%	94.7%
Industry group **								
Agric., fish., forest.	70.2%	--	--	--	38.9% *	98.3%	99.6%	64.4% *
Mining and manufacturing	93.4%	91.9%	85.1%	86.0%	90.2%	96.2%	82.8%	94.2%
Construction	86.9%	90.7%	80.7%	84.9%	85.6%	94.2%	84.2%	88.4%
Utilities and transp.	95.8%	--	80.7%	97.5%	96.1%	96.3%	90.4%	96.3%
Wholesale trade	93.3%	89.2%	70.3%	87.3%	94.4%	97.3%	80.6%	95.7%
Fin. svs. and real estate	93.8%	72.6%	82.8%	97.5%	94.6%	94.7%	83.2%	94.7%
Retail trade	95.6%	81.0%	96.1%	86.3%	91.1%	98.5%	83.9%	97.2%
Professional services	93.6%	76.0%	83.3%	90.5%	94.8%	95.4%	82.6%	95.2%
Other services	93.2%	78.0%	91.3%	91.1%	90.0%	96.7%	84.3%	95.0%
Ownership								
For profit, incorporated	93.7%	84.2%	81.1%	88.4%	91.3%	96.6%	83.1%	95.2%
For profit, unincorporated	91.3%	74.0%	89.1%	92.3%	88.3%	95.4%	84.5%	93.0%
Nonprofit	93.1%	72.4%	94.2%	91.7%	92.7%	94.0%	85.2%	93.7%
Age of firm								
Less than 5 years	85.0%	78.9%	86.0%	89.8%	83.3%	97.0%	83.6%	86.7%
5-9 years	83.6%	74.6%	92.4%	88.7%	77.0%	95.8%	82.8%	84.2%
10-19 years	89.3%	79.7%	84.7%	86.4%	91.5%	97.3%	82.4%	93.1%
20 or more years	94.4%	84.2%	81.2%	90.6%	92.7%	96.0%	84.3%	95.2%
Multi/single status								
2 or more locations	95.5%	--	79.1%	94.1%	93.2%	96.0%	87.4%	95.6%
1 location only	86.6%	80.8%	84.0%	88.2%	87.9%	93.9%	83.3%	89.5%
Percent full-time employees								
Less than 25%	92.9%	--	100.0%	95.0%	79.0%	97.4%	92.2%	93.1%
25-49 %	90.7%	44.8% *	92.0%	83.4%	92.0%	94.7%	76.4%	93.5%
50-74 %	94.4%	80.7%	85.8%	86.1%	93.8%	97.6%	81.3%	96.5%
75% or more	93.3%	81.7%	82.8%	89.9%	91.0%	95.9%	83.9%	94.5%
Union presence								
No union employees	93.1%	80.1%	84.1%	91.3%	91.7%	96.0%	84.3%	94.7%
Has union employees	93.8%	86.8%	77.6%	73.8%	87.5%	95.9%	74.8%	94.5%
Percent low-wage employees								
50% or more low-wage	88.6%	82.4%	91.9%	86.2%	70.7%	95.2%	86.4%	88.9%
Less than 50% low-wage	93.6%	80.6%	83.2%	89.7%	92.7%	96.0%	83.4%	95.1%
Percent women employees								
Less than 25%	90.5%	77.7%	83.1%	87.8%	89.9%	94.6%	82.1%	92.7%
25-49 %	95.0%	92.0%	83.6%	93.2%	90.1%	97.1%	88.3%	95.6%
50-74 %	93.9%	79.7%	84.5%	86.9%	91.7%	96.2%	81.4%	95.2%
75% or more	94.1%	77.5%	84.9%	93.3%	94.5%	95.3%	85.3%	95.1%
Percent age 50 or older employees								
Less than 25%	90.9%	76.8%	83.4%	88.8%	87.0%	96.2%	81.9%	93.1%
25-49 %	94.6%	85.3%	81.3%	89.3%	93.3%	96.0%	83.3%	95.4%
50-74 %	94.1%	86.7%	89.6%	91.2%	94.7%	96.0%	89.0%	95.3%
75% or more	88.5%	81.0%	80.7%	94.3%	91.7%	90.7%	82.8%	91.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 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%	2.62%	2.18%	1.27%	1.50%	0.37%	1.30%	0.45%
Industry group **								
Agric., fish., forest.	18.48%	--	--	--	24.75% *	1.74%	0.38%	20.69% *
Mining and manufacturing	1.11%	4.75%	5.22%	3.71%	3.47%	0.80%	4.00%	1.15%
Construction	2.82%	3.61%	6.63%	6.12%	6.17%	2.60%	3.83%	3.80%
Utilities and transp.	1.08%	--	11.58%	1.45%	2.01%	1.29%	4.82%	1.10%
Wholesale trade	1.16%	5.08%	9.81%	3.91%	1.77%	0.74%	4.91%	0.88%
Fin. svcs. and real estate	1.14%	10.99%	8.46%	0.84%	1.95%	1.37%	5.56%	1.13%
Retail trade	0.73%	7.92%	2.71%	3.94%	2.96%	0.36%	3.90%	0.57%
Professional services	0.55%	4.59%	3.25%	1.84%	1.04%	0.64%	2.20%	0.53%
Other services	0.98%	5.88%	3.28%	2.77%	3.19%	0.72%	2.99%	0.99%
Ownership								
For profit, incorporated	0.51%	2.62%	2.73%	1.64%	1.97%	0.41%	1.52%	0.54%
For profit, unincorporated	1.49%	6.81%	4.01%	2.26%	4.61%	1.15%	3.31%	1.67%
Nonprofit	0.85%	8.71%	2.65%	2.62%	1.76%	1.04%	3.57%	0.87%
Age of firm								
Less than 5 years	3.18%	6.70%	8.34%	3.27%	7.28%	2.79%	4.16%	4.90%
5-9 years	5.69%	9.66%	2.89%	4.09%	14.03%	2.02%	4.64%	9.29%
10-19 years	1.95%	4.62%	3.54%	4.24%	4.64%	0.91%	2.60%	2.68%
20 or more years	0.36%	3.09%	3.23%	1.28%	1.05%	0.38%	1.63%	0.37%
Multi/single status								
2 or more locations	0.37%	--	7.73%	1.32%	1.29%	0.37%	3.00%	0.37%
1 location only	1.28%	2.65%	2.27%	1.58%	3.18%	3.50%	1.39%	2.08%
Percent full-time employees								
Less than 25%	2.32%	--	0.00%	2.74%	10.09%	1.16%	4.90%	2.64%
25-49 %	1.67%	14.35% *	4.80%	6.10%	2.96%	1.67%	6.72%	1.41%
50-74 %	1.00%	7.00%	4.75%	7.37%	2.34%	0.58%	5.21%	0.70%
75% or more	0.47%	2.88%	2.46%	1.29%	1.66%	0.41%	1.39%	0.50%
Union presence								
No union employees	0.52%	2.75%	2.14%	0.99%	1.68%	0.45%	1.28%	0.56%
Has union employees	0.75%	7.84%	13.25%	8.44%	2.97%	0.65%	7.12%	0.72%
Percent low-wage employees								
50% or more low-wage	3.32%	9.67%	5.00%	3.70%	12.02%	1.09%	4.71%	3.67%
Less than 50% low-wage	0.39%	2.72%	2.27%	1.32%	1.14%	0.39%	1.35%	0.40%
Percent women employees								
Less than 25%	1.01%	4.65%	3.32%	2.28%	2.48%	1.20%	2.12%	1.13%
25-49 %	0.92%	2.79%	4.92%	1.89%	4.31%	0.45%	2.44%	0.98%
50-74 %	0.60%	4.83%	4.40%	2.82%	1.68%	0.59%	2.91%	0.57%
75% or more	0.74%	6.86%	4.72%	1.40%	1.45%	0.92%	2.85%	0.76%
Percent age 50 or older employees								
Less than 25%	1.05%	4.24%	3.05%	2.02%	3.53%	0.56%	1.96%	1.23%
25-49 %	0.46%	4.67%	4.54%	2.15%	1.19%	0.49%	2.63%	0.45%
50-74 %	0.77%	4.56%	3.51%	2.48%	1.68%	0.86%	2.32%	0.77%
75% or more	3.42%	5.58%	9.08%	2.89%	4.96%	6.49%	4.17%	4.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,416	4,600	4,703	4,832	4,417	4,269	4,730	4,357
Industry group **								
Agric., fish., forest.	4,481	4,964	--	--	4,397	3,995	5,010	4,325
Mining and manufacturing	4,333	4,816	5,189	4,952	4,605	3,940	5,063	4,234
Construction	4,793	4,790	4,832	5,062	4,719	4,444	4,826	4,773
Utilities and transp.	4,301	4,023	4,312	5,179	4,311	4,177	4,440	4,287
Wholesale trade	4,306	4,633	4,692	4,708	4,311	4,041	4,742	4,199
Fin. svs. and real estate	4,202	4,971	4,144	4,657	4,093	4,131	4,573	4,153
Retail trade	4,919	4,370	4,557	5,073	4,796	4,980	4,753	4,945
Professional services	4,326	4,618	4,688	4,678	4,353	4,173	4,696	4,256
Other services	4,431	4,281	4,734	4,725	4,374	4,347	4,623	4,393
Ownership								
For profit, incorporated	4,483	4,607	4,686	4,943	4,516	4,333	4,750	4,431
For profit, unincorporated	4,463	4,749	4,893	4,760	4,286	4,320	4,841	4,355
Nonprofit	4,113	4,155	4,452	4,327	4,260	3,969	4,357	4,090
Age of firm								
Less than 5 years	4,714	5,081	4,723	4,627	4,730	3,958	4,909	4,522
5-9 years	4,629	4,569	4,623	4,828	4,485	4,591	4,673	4,593
10-19 years	4,560	4,831	4,633	4,683	4,434	4,411	4,690	4,494
20 or more years	4,371	4,291	4,749	4,906	4,387	4,262	4,724	4,331
Multi/single status								
2 or more locations	4,344	5,159	4,899	4,878	4,467	4,279	4,991	4,332
1 location only	4,583	4,594	4,689	4,820	4,337	3,845	4,707	4,467
Percent full-time employees								
Less than 25%	4,708	4,973	4,365	4,682	4,892	4,673	4,663	4,715
25-49 %	4,531	3,570	4,565	4,673	4,581	4,508	4,525	4,531
50-74 %	4,778	4,677	4,574	5,095	4,648	4,800	4,690	4,793
75% or more	4,361	4,613	4,729	4,819	4,371	4,183	4,744	4,288
Union presence								
No union employees	4,473	4,621	4,743	4,864	4,428	4,308	4,753	4,407
Has union employees	4,182	4,014	3,508	4,041	4,303	4,181	4,039	4,186
Percent low-wage employees								
50% or more low-wage	4,679	4,413	4,990	4,826	4,555	4,698	4,747	4,671
Less than 50% low-wage	4,380	4,615	4,681	4,833	4,396	4,205	4,728	4,311
Percent women employees								
Less than 25%	4,483	4,631	4,812	4,919	4,519	4,109	4,768	4,383
25-49 %	4,366	4,653	4,471	5,038	4,456	4,208	4,738	4,318
50-74 %	4,357	4,554	4,847	4,637	4,328	4,279	4,708	4,311
75% or more	4,482	4,562	4,602	4,676	4,363	4,474	4,673	4,447
Percent age 50 or older employees								
Less than 25%	4,444	4,717	4,570	4,765	4,331	4,323	4,692	4,377
25-49 %	4,370	4,134	4,878	4,860	4,460	4,249	4,711	4,335
50-74 %	4,514	4,621	4,780	5,083	4,555	4,212	4,820	4,419
75% or more	4,559	4,935	4,670	4,388	4,396	4,411	4,881	4,323

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.54	78.81	83.08	54.12	55.25	35.59	44.77	28.03
Industry group **								
Agric., fish., forest.	294.26	592.18	--	--	393.71	544.45	381.11	358.77
Mining and manufacturing	61.86	270.17	204.04	148.87	144.07	71.78	122.28	67.81
Construction	99.11	235.61	205.52	167.19	225.25	271.66	122.76	141.97
Utilities and transp.	113.92	371.74	404.32	257.97	288.01	141.75	217.16	123.73
Wholesale trade	87.95	313.01	288.07	220.47	176.69	118.53	178.85	96.84
Fin. svs. and real estate	65.14	241.61	412.29	188.62	196.99	67.17	191.01	68.82
Retail trade	97.17	304.96	305.25	168.51	146.44	135.22	158.01	108.87
Professional services	40.56	129.57	148.08	99.64	84.48	58.30	79.33	45.73
Other services	51.06	176.92	174.76	124.37	162.18	53.09	100.33	57.63
Ownership								
For profit, incorporated	30.46	92.75	102.28	64.56	71.02	43.99	53.99	35.05
For profit, unincorporated	52.41	171.94	172.59	131.06	111.13	75.08	101.63	59.67
Nonprofit	58.80	266.27	221.30	155.45	127.18	73.32	132.30	62.97
Age of firm								
Less than 5 years	111.19	192.57	224.55	204.95	249.32	345.33	127.53	181.26
5-9 years	93.58	173.29	263.13	165.59	197.14	237.97	124.62	135.99
10-19 years	68.64	153.91	160.89	126.57	127.83	193.30	93.70	91.90
20 or more years	28.14	122.94	117.18	66.99	66.93	36.62	62.56	30.61
Multi/single status								
2 or more locations	30.36	510.03	241.28	103.02	66.75	35.93	121.41	30.86
1 location only	42.38	79.42	87.21	63.30	97.19	239.89	47.46	68.92
Percent full-time employees								
Less than 25%	92.83	295.04	279.28	263.63	209.72	129.64	176.20	104.53
25-49 %	119.32	402.37	316.51	194.70	196.60	203.51	177.41	136.09
50-74 %	74.79	220.74	252.76	143.42	127.16	114.52	132.35	84.47
75% or more	26.94	87.65	92.41	60.72	63.40	38.17	49.88	30.73
Union presence								
No union employees	27.22	80.43	84.12	54.27	57.55	43.72	45.31	32.04
Has union employees	56.87	337.46	410.90	324.69	212.55	60.22	260.19	57.99
Percent low-wage employees								
50% or more low-wage	71.98	274.30	244.49	153.00	165.71	94.01	135.05	78.80
Less than 50% low-wage	26.06	82.40	86.93	57.70	59.01	37.97	47.28	29.92
Percent women employees								
Less than 25%	47.29	134.20	130.13	88.27	101.57	78.13	71.23	58.59
25-49 %	49.29	185.29	169.71	134.17	125.01	63.22	104.86	54.10
50-74 %	49.76	169.28	219.22	106.86	112.10	67.98	103.77	54.89
75% or more	51.59	157.20	169.93	119.84	111.99	73.82	94.32	58.37
Percent age 50 or older employees								
Less than 25%	39.27	109.93	121.37	80.02	85.04	62.90	66.42	46.63
25-49 %	36.77	173.32	151.58	92.38	88.85	47.03	83.50	39.66
50-74 %	67.43	191.64	178.48	128.81	138.51	115.51	104.67	82.64
75% or more	125.62	214.28	369.77	296.38	253.44	260.57	168.73	177.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,375	9,047	8,728	9,258	8,222	8,246	9,025	8,294
Industry group **								
Agric., fish., forest.	7,745	--	--	--	7,340	8,391	6,538	8,118
Mining and manufacturing	7,995	8,741	8,786	9,343	8,233	7,701	9,310	7,918
Construction	8,631	9,087	8,946	9,058	8,417	8,063	8,874	8,505
Utilities and transp.	8,044	--	6,091	8,763	8,189	7,988	7,821	8,060
Wholesale trade	8,616	10,536	9,336	9,949	8,495	8,195	9,588	8,461
Fin. svs. and real estate	8,205	8,954	7,842	9,397	8,019	8,148	8,748	8,165
Retail trade	10,001	10,874	8,788	9,263	9,121	10,269	9,764	10,029
Professional services	8,283	9,086	9,354	9,245	8,065	8,131	9,389	8,146
Other services	8,326	8,063	8,190	9,018	8,231	8,270	8,392	8,315
Ownership								
For profit, incorporated	8,468	8,818	8,711	9,369	8,232	8,382	8,975	8,405
For profit, unincorporated	8,437	10,157	9,309	9,219	8,148	8,068	9,589	8,176
Nonprofit	7,957	7,872	7,998	8,630	8,241	7,797	8,204	7,942
Age of firm								
Less than 5 years	9,005	9,151	9,912	9,259	8,180	8,979	9,473	8,481
5-9 years	8,951	8,842	9,733	9,587	8,101	8,970	9,569	8,508
10-19 years	8,645	9,790	8,574	9,191	7,994	8,665	9,151	8,400
20 or more years	8,308	8,648	8,369	9,215	8,272	8,227	8,726	8,279
Multi/single status								
2 or more locations	8,293	--	8,668	9,518	8,259	8,257	9,598	8,277
1 location only	8,653	9,022	8,732	9,179	8,161	7,817	8,973	8,396
Percent full-time employees								
Less than 25%	8,143	--	6,582	9,881	8,105	8,595	6,442	8,576
25-49 %	8,833	--	8,463	8,543	8,195	9,274	8,553	8,877
50-74 %	9,384	8,772	8,192	10,359	8,906	9,541	8,917	9,446
75% or more	8,278	9,217	8,836	9,195	8,166	8,108	9,097	8,178
Union presence								
No union employees	8,534	9,168	8,908	9,436	8,211	8,420	9,145	8,436
Has union employees	7,904	7,963	5,798	7,360	8,291	7,895	7,397	7,919
Percent low-wage employees								
50% or more low-wage	8,976	7,782	8,224	9,574	8,398	9,172	8,076	9,079
Less than 50% low-wage	8,334	9,157	8,757	9,242	8,211	8,180	9,084	8,241
Percent women employees								
Less than 25%	8,255	8,983	8,612	9,086	8,224	7,885	8,923	8,101
25-49 %	8,186	8,403	9,128	9,452	7,730	8,130	9,006	8,116
50-74 %	8,525	9,371	8,465	9,293	8,653	8,394	9,065	8,477
75% or more	8,635	9,499	8,744	9,466	8,379	8,586	9,325	8,569
Percent age 50 or older employees								
Less than 25%	8,518	9,056	8,707	9,229	8,103	8,456	8,941	8,428
25-49 %	8,256	7,405	8,671	9,489	8,207	8,169	8,785	8,224
50-74 %	8,454	10,049	8,852	8,726	8,452	8,177	9,377	8,266
75% or more	9,142	9,996	8,895	9,865	9,310	8,641	9,888	8,828

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	63.41	304.59	226.53	159.75	142.51	82.79	143.45	68.83
Industry group **								
Agric., fish., forest.	921.24	--	--	--	852.47	1,668.22	1,009.38	1,127.91
Mining and manufacturing	179.07	1,070.44	862.06	652.12	344.54	234.58	491.29	187.38
Construction	294.15	843.70	536.68	433.46	652.40	616.70	360.78	406.00
Utilities and transp.	324.24	--	1,115.02	793.44	974.88	373.28	778.17	343.33
Wholesale trade	252.50	714.30	614.77	426.20	462.04	365.02	404.18	281.30
Fin. svs. and real estate	128.10	686.42	914.69	418.02	342.62	146.19	472.81	132.72
Retail trade	254.24	1,340.77	755.92	501.50	398.80	319.91	527.58	276.56
Professional services	100.81	535.08	366.40	285.22	233.42	124.82	261.52	106.41
Other services	127.48	611.71	442.16	298.62	415.35	129.82	294.56	140.64
Ownership								
For profit, incorporated	78.91	379.89	275.19	194.26	185.50	102.05	168.61	86.11
For profit, unincorporated	164.43	529.56	484.81	396.59	278.21	245.32	335.60	178.08
Nonprofit	132.66	792.92	675.40	406.92	322.37	154.10	381.89	138.86
Age of firm								
Less than 5 years	282.77	597.30	667.64	475.18	514.63	900.27	360.41	415.64
5-9 years	280.11	651.76	449.38	518.28	489.21	398.07	421.90	326.52
10-19 years	196.83	537.87	369.72	261.60	350.15	542.21	255.94	259.64
20 or more years	70.04	520.71	338.71	214.33	169.66	84.42	203.93	73.59
Multi/single status								
2 or more locations	74.52	--	473.92	236.60	186.78	83.82	271.80	75.29
1 location only	118.53	307.72	239.93	195.56	225.13	526.85	154.40	171.40
Percent full-time employees								
Less than 25%	432.96	--	907.18	644.62	708.49	414.72	1,275.59	346.19
25-49 %	314.82	--	646.86	481.28	653.69	420.87	493.73	355.97
50-74 %	213.04	825.71	663.49	389.23	458.12	282.74	461.20	232.58
75% or more	67.49	320.70	254.75	173.90	154.14	87.27	154.03	73.03
Union presence								
No union employees	68.61	299.75	229.53	139.58	142.73	96.22	143.37	75.99
Has union employees	144.54	1,303.37	826.69	811.54	539.82	151.90	672.16	147.61
Percent low-wage employees								
50% or more low-wage	193.31	1,121.84	821.61	489.66	540.69	213.03	567.24	203.08
Less than 50% low-wage	66.30	308.76	235.51	165.94	147.49	87.03	147.16	72.02
Percent women employees								
Less than 25%	137.96	493.47	345.29	288.04	251.94	224.99	225.04	160.13
25-49 %	127.62	771.18	474.65	268.47	306.27	156.38	316.58	135.35
50-74 %	105.17	540.93	508.33	311.09	304.16	122.81	311.24	111.18
75% or more	124.03	623.72	539.05	276.51	231.53	162.96	310.59	132.05
Percent age 50 or older employees								
Less than 25%	101.12	461.59	344.25	203.57	212.60	145.85	208.77	113.89
25-49 %	91.81	566.54	339.98	253.34	224.16	109.61	267.93	95.73
50-74 %	165.12	565.03	630.15	497.15	349.16	234.11	332.41	189.64
75% or more	400.21	920.96	835.24	694.86	730.36	690.47	646.21	502.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	53.6%	59.0%	59.2%	62.4%	55.2%	49.5%	60.2%	52.3%
Industry group **								
Agric., fish., forest.	48.6%	92.6%	--	85.8%	24.1% *	48.8%	79.0%	40.4%
Mining and manufacturing	54.2%	56.7%	62.8%	67.2%	61.5%	45.6%	65.3%	52.5%
Construction	60.7%	66.8%	65.3%	67.7%	61.7%	43.9%	66.7%	57.1%
Utilities and transp.	53.7%	42.6% *	58.4%	69.6%	58.0%	50.3%	59.4%	53.1%
Wholesale trade	58.1%	51.0%	66.8%	62.3%	58.3%	55.2%	62.0%	57.0%
Fin. svs. and real estate	52.6%	64.0%	40.7%	62.7%	48.9%	52.4%	56.0%	52.1%
Retail trade	62.8%	51.1%	64.4%	66.6%	58.9%	63.7%	63.4%	62.7%
Professional services	49.7%	62.4%	57.9%	58.0%	56.1%	42.8%	58.5%	47.9%
Other services	51.4%	51.6%	56.1%	57.3%	49.6%	49.7%	54.0%	50.8%
Ownership								
For profit, incorporated	57.1%	61.5%	59.4%	65.0%	57.8%	54.2%	61.8%	56.1%
For profit, unincorporated	54.1%	55.7%	65.7%	62.2%	53.4%	48.5%	59.8%	52.4%
Nonprofit	39.8%	48.4%	43.4%	49.3%	50.3%	31.3%	48.6%	38.9%
Age of firm								
Less than 5 years	56.0%	63.1%	60.6%	59.3%	51.1%	35.4%	62.1%	50.4%
5-9 years	59.7%	65.1%	67.3%	62.8%	52.4%	54.7%	65.2%	55.5%
10-19 years	56.8%	60.8%	56.0%	59.5%	60.4%	43.4%	57.9%	56.2%
20 or more years	52.7%	54.0%	58.6%	63.7%	54.7%	49.8%	59.5%	51.8%
Multi/single status								
2 or more locations	51.8%	27.4%	64.5%	65.0%	56.1%	49.9%	63.8%	51.6%
1 location only	57.5%	59.3%	58.8%	61.7%	53.9%	34.0%	59.9%	55.2%
Percent full-time employees								
Less than 25%	58.5%	69.9%	59.4%	63.6%	58.3%	56.3%	62.7%	57.7%
25-49 %	58.4%	50.2%	51.2%	65.1%	57.2%	58.0%	54.8%	59.1%
50-74 %	56.9%	62.4%	49.4%	58.4%	60.4%	55.3%	56.2%	57.1%
75% or more	52.9%	58.5%	60.5%	62.6%	54.4%	48.3%	60.8%	51.3%
Union presence								
No union employees	55.8%	59.4%	59.5%	63.0%	55.8%	52.2%	60.5%	54.6%
Has union employees	44.6%	48.9%	48.1%	49.7%	50.1%	43.6%	49.7%	44.4%
Percent low-wage employees								
50% or more low-wage	58.0%	52.1%	63.7%	56.9%	55.5%	59.3%	58.0%	57.9%
Less than 50% low-wage	53.0%	59.5%	58.8%	63.1%	55.2%	48.1%	60.4%	51.4%
Percent women employees								
Less than 25%	56.9%	59.4%	63.6%	66.9%	57.8%	48.2%	63.6%	54.4%
25-49 %	53.6%	62.1%	59.7%	63.4%	53.3%	51.0%	62.6%	52.3%
50-74 %	54.1%	56.3%	58.5%	55.3%	56.2%	52.7%	56.7%	53.7%
75% or more	49.2%	58.7%	50.9%	60.8%	53.1%	43.5%	54.9%	48.1%
Percent age 50 or older employees								
Less than 25%	55.2%	59.9%	57.5%	61.1%	51.4%	53.8%	59.1%	54.0%
25-49 %	51.9%	53.1%	62.3%	62.6%	56.9%	48.1%	60.4%	51.0%
50-74 %	56.2%	61.2%	55.8%	68.8%	61.9%	47.1%	62.0%	54.3%
75% or more	55.2%	60.8%	66.3%	51.7%	63.2%	43.9%	62.5%	49.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Characteristics	Total	Less than 10 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%	1.92%	1.88%	1.34%	1.43%	0.95%	1.05%	0.73%
Industry group **								
Agric., fish., forest.	9.04%	3.69%	--	8.58%	12.95% *	13.75%	7.83%	10.25%
Mining and manufacturing	1.50%	7.47%	5.59%	4.28%	3.14%	1.95%	3.28%	1.65%
Construction	2.82%	5.85%	4.73%	4.07%	5.85%	8.58%	2.95%	4.19%
Utilities and transp.	2.70%	13.50% *	9.78%	5.81%	7.14%	3.33%	6.37%	2.91%
Wholesale trade	2.84%	7.53%	5.53%	4.96%	4.85%	5.43%	3.64%	3.50%
Fin. svcs. and real estate	2.00%	5.39%	7.47%	5.24%	4.79%	2.54%	4.16%	2.19%
Retail trade	2.09%	6.28%	7.04%	3.72%	4.30%	2.89%	3.53%	2.37%
Professional services	1.04%	3.34%	3.39%	2.55%	2.24%	1.45%	1.91%	1.19%
Other services	1.49%	4.45%	4.59%	3.04%	3.86%	2.06%	2.48%	1.72%
Ownership								
For profit, incorporated	0.76%	2.25%	2.24%	1.58%	1.78%	1.12%	1.24%	0.88%
For profit, unincorporated	1.54%	4.28%	4.32%	3.52%	3.67%	2.17%	2.52%	1.84%
Nonprofit	1.51%	6.87%	5.66%	3.72%	3.10%	1.90%	3.26%	1.62%
Age of firm								
Less than 5 years	3.23%	4.96%	5.86%	4.46%	7.71%	10.38%	3.24%	5.21%
5-9 years	3.03%	4.68%	5.74%	4.44%	7.25%	7.26%	2.97%	4.67%
10-19 years	1.82%	3.80%	3.55%	3.00%	3.50%	5.29%	2.14%	2.56%
20 or more years	0.72%	2.93%	2.68%	1.72%	1.59%	0.97%	1.47%	0.79%
Multi/single status								
2 or more locations	0.80%	7.36%	5.04%	2.36%	1.66%	0.96%	2.94%	0.81%
1 location only	1.05%	1.94%	1.99%	1.58%	2.57%	4.88%	1.11%	1.76%
Percent full-time employees								
Less than 25%	2.28%	8.44%	8.26%	6.31%	4.58%	3.24%	4.86%	2.56%
25-49 %	2.57%	9.31%	7.35%	4.36%	5.09%	4.24%	4.19%	2.93%
50-74 %	1.84%	4.81%	5.35%	4.46%	3.72%	2.76%	3.01%	2.10%
75% or more	0.71%	2.18%	2.10%	1.50%	1.62%	1.05%	1.17%	0.82%
Union presence								
No union employees	0.69%	1.94%	1.92%	1.35%	1.49%	1.12%	1.06%	0.82%
Has union employees	1.57%	11.79%	10.81%	7.43%	5.14%	1.71%	6.40%	1.60%
Percent low-wage employees								
50% or more low-wage	1.72%	6.52%	6.35%	4.12%	3.98%	2.17%	3.58%	1.88%
Less than 50% low-wage	0.68%	2.00%	1.97%	1.42%	1.53%	1.03%	1.10%	0.79%
Percent women employees								
Less than 25%	1.25%	3.31%	2.99%	2.22%	2.58%	2.40%	1.69%	1.59%
25-49 %	1.23%	4.35%	4.31%	2.89%	3.45%	1.54%	2.45%	1.36%
50-74 %	1.27%	4.02%	4.35%	2.96%	2.71%	1.78%	2.32%	1.41%
75% or more	1.34%	3.99%	4.05%	3.01%	2.73%	1.96%	2.31%	1.53%
Percent age 50 or older employees								
Less than 25%	1.00%	2.98%	2.86%	1.77%	2.25%	1.62%	1.58%	1.21%
25-49 %	0.96%	4.22%	3.17%	2.54%	2.20%	1.27%	1.95%	1.05%
50-74 %	1.65%	4.22%	4.52%	3.09%	3.15%	2.88%	2.48%	2.04%
75% or more	3.82%	4.64%	8.98%	10.07%	7.71%	8.45%	3.93%	6.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.2%	13.3%	17.0%	28.2%	38.8%	63.1%	18.6%	52.6%
Industry group **								
Agric., fish., forest.	30.0% *	2.7% *	--	--	--	67.6%	8.3% *	41.4% *
Mining and manufacturing	47.4%	18.2% *	12.9% *	24.5%	44.3%	65.8%	14.8%	53.5%
Construction	23.9%	6.8% *	18.8%	25.8%	26.2%	32.7%	18.6%	27.8%
Utilities and transp.	48.4%	--	31.2% *	27.6%	39.2%	57.9%	35.1%	50.1%
Wholesale trade	44.0%	12.0% *	6.9% *	30.3%	40.6%	64.9%	15.2%	52.6%
Fin. svcs. and real estate	60.5%	15.0% *	17.0% *	50.0%	47.7%	72.6%	21.0%	66.3%
Retail trade	52.2%	13.8% *	13.9% *	22.2%	21.8%	69.3%	14.0%	58.8%
Professional services	46.7%	12.6%	21.2%	33.0%	43.1%	61.8%	20.8%	53.0%
Other services	38.1%	17.9%	18.3%	21.4%	32.4%	51.9%	18.6%	42.6%
Ownership								
For profit, incorporated	47.2%	14.9%	14.9%	27.1%	35.8%	64.8%	17.4%	54.1%
For profit, unincorporated	40.0%	8.0% *	16.3%	25.4%	43.0%	60.0%	15.9%	48.2%
Nonprofit	47.1%	13.5% *	45.8%	40.9%	44.5%	53.8%	36.5%	48.4%
Age of firm								
Less than 5 years	20.6%	12.9% *	18.1% *	21.8%	25.5% *	33.9% *	15.2%	27.0%
5-9 years	25.4%	8.1% *	9.1% *	30.1%	31.1%	52.5%	17.4%	32.5%
10-19 years	28.9%	13.6%	16.2%	20.3%	41.1%	40.6%	15.3%	36.5%
20 or more years	51.5%	15.7%	19.2%	31.1%	39.9%	64.0%	21.0%	55.8%
Multi/single status								
2 or more locations	56.5%	--	23.0%	31.9%	41.0%	63.2%	21.4%	57.4%
1 location only	25.9%	13.3%	16.6%	27.2%	35.4%	56.2%	18.3%	33.8%
Percent full-time employees								
Less than 25%	35.2%	18.9% *	7.7% *	12.0% *	10.2%	54.1%	13.2% *	39.9%
25-49 %	37.9%	19.3% *	12.9% *	19.3%	45.7%	45.4%	17.3%	41.4%
50-74 %	46.5%	9.1% *	15.3% *	24.3%	41.4%	61.1%	15.1%	52.2%
75% or more	46.8%	13.6%	17.5%	29.5%	38.6%	64.5%	19.1%	53.5%
Union presence								
No union employees	42.6%	12.5%	16.7%	28.1%	38.6%	60.4%	18.1%	49.5%
Has union employees	64.6%	37.5% *	30.8% *	32.8%	41.4%	70.3%	34.0%	65.6%
Percent low-wage employees								
50% or more low-wage	37.9%	6.7% *	8.4% *	14.3%	25.0%	51.7%	10.3%	41.4%
Less than 50% low-wage	47.5%	13.8%	17.8%	29.7%	41.2%	65.2%	19.3%	54.5%
Percent women employees								
Less than 25%	36.3%	12.4%	17.1%	26.0%	35.8%	57.9%	17.4%	44.6%
25-49 %	53.5%	11.4% *	15.4%	32.1%	42.5%	68.1%	18.2%	59.3%
50-74 %	51.7%	16.0%	19.0%	28.3%	40.3%	65.1%	20.6%	56.3%
75% or more	41.4%	13.4%	16.8%	28.8%	37.2%	55.2%	19.4%	46.3%
Percent age 50 or older employees								
Less than 25%	40.0%	9.9%	15.3%	24.1%	36.2%	60.5%	15.8%	47.7%
25-49 %	53.3%	16.1%	18.9%	31.6%	42.6%	65.4%	22.4%	57.2%
50-74 %	39.3%	16.1%	17.2%	32.9%	35.2%	57.3%	19.3%	46.7%
75% or more	29.7%	17.5%	21.1% *	29.3%	25.3% *	52.5%	20.0%	40.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.90%	1.74%	1.76%	1.55%	1.75%	1.33%	1.05%	1.04%
Industry group **								
Agric., fish., forest.	9.29% *	2.41% *	--	--	--	15.91%	5.59% *	13.08% *
Mining and manufacturing	2.14%	8.48% *	4.09% *	3.77%	4.49%	2.77%	2.74%	2.40%
Construction	2.69%	2.80% *	4.44%	4.82%	6.78%	7.96%	2.86%	4.28%
Utilities and transp.	4.02%	--	12.58% *	7.70%	9.69%	5.57%	7.65%	4.44%
Wholesale trade	4.10%	6.93% *	2.83% *	5.26%	5.22%	7.19%	2.87%	4.81%
Fin. svcs. and real estate	2.23%	5.32% *	5.14% *	6.49%	5.06%	2.61%	3.75%	2.35%
Retail trade	3.45%	6.53% *	8.34% *	4.29%	4.01%	3.85%	3.76%	3.65%
Professional services	1.44%	2.71%	3.44%	3.11%	2.98%	2.15%	1.97%	1.68%
Other services	2.21%	5.11%	4.33%	3.60%	4.89%	3.37%	2.60%	2.58%
Ownership								
For profit, incorporated	1.11%	2.22%	2.02%	1.81%	2.17%	1.56%	1.21%	1.28%
For profit, unincorporated	1.93%	2.43% *	3.66%	3.65%	4.13%	2.85%	2.15%	2.32%
Nonprofit	2.28%	6.69% *	7.76%	4.95%	4.04%	3.45%	4.49%	2.50%
Age of firm								
Less than 5 years	3.09%	4.85% *	5.98% *	4.85%	7.79% *	13.23% *	3.07%	5.49%
5-9 years	2.55%	3.13% *	3.34% *	4.78%	5.59%	8.60%	2.85%	4.00%
10-19 years	2.26%	3.00%	3.03%	2.83%	5.17%	6.70%	1.73%	3.34%
20 or more years	1.03%	2.95%	2.64%	2.07%	1.97%	1.35%	1.55%	1.12%
Multi/single status								
2 or more locations	1.13%	--	5.63%	3.07%	2.10%	1.34%	2.89%	1.14%
1 location only	1.16%	1.75%	1.85%	1.79%	3.00%	9.09%	1.12%	2.03%
Percent full-time employees								
Less than 25%	4.77%	8.95% *	6.58% *	6.60% *	2.79%	6.59%	4.82% *	5.36%
25-49 %	2.84%	14.05% *	8.89% *	4.60%	6.42%	4.76%	4.96%	3.30%
50-74 %	2.46%	3.54% *	4.64% *	4.70%	4.88%	3.57%	2.70%	2.78%
75% or more	1.02%	1.97%	1.94%	1.74%	1.99%	1.47%	1.17%	1.18%
Union presence								
No union employees	0.98%	1.65%	1.77%	1.57%	1.78%	1.61%	1.04%	1.16%
Has union employees	2.30%	17.42% *	15.06% *	9.18%	7.53%	2.28%	9.04%	2.34%
Percent low-wage employees								
50% or more low-wage	2.25%	3.00% *	4.66% *	3.26%	3.31%	3.25%	2.81%	2.45%
Less than 50% low-wage	0.98%	1.85%	1.86%	1.67%	1.95%	1.43%	1.11%	1.14%
Percent women employees								
Less than 25%	1.55%	2.92%	2.52%	2.48%	3.33%	3.18%	1.60%	2.08%
25-49 %	1.75%	3.59% *	3.57%	3.52%	3.94%	2.27%	2.23%	1.93%
50-74 %	1.92%	3.81%	5.41%	3.47%	3.26%	2.49%	2.62%	2.07%
75% or more	1.72%	3.64%	3.68%	3.42%	3.46%	2.51%	2.34%	1.97%
Percent age 50 or older employees								
Less than 25%	1.30%	2.36%	2.58%	2.07%	2.47%	2.26%	1.44%	1.59%
25-49 %	1.42%	4.29%	3.15%	2.77%	2.90%	1.78%	2.11%	1.52%
50-74 %	2.04%	4.07%	3.91%	4.38%	4.26%	3.32%	2.53%	2.61%
75% or more	3.75%	4.61%	8.10% *	7.75%	8.67% *	6.95%	3.92%	5.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.1%	15.6%	15.2%	15.3%	15.2%	11.2%	15.4%	12.7%
Industry group **								
Agric., fish., forest.	21.5% *	0.7% *	--	8.5% *	44.8% *	8.8% *	3.4% *	26.4% *
Mining and manufacturing	9.3%	16.8% *	12.9%	14.4%	10.5%	6.6%	14.2%	8.6%
Construction	12.3%	13.2% *	13.9%	16.7%	11.4% *	5.9% *	14.6%	10.9%
Utilities and transp.	10.2%	24.1% *	16.6% *	11.4% *	11.5% *	8.8%	17.5%	9.4%
Wholesale trade	11.4%	13.2% *	20.3%	12.6%	13.9%	7.5%	18.2%	9.5%
Fin. svs. and real estate	11.9%	21.3%	23.9% *	15.9%	15.6%	8.6%	22.0%	10.5%
Retail trade	12.4%	20.2%	19.8% *	16.6%	14.5%	10.1%	16.6%	11.7%
Professional services	14.7%	13.5%	13.3%	15.0%	15.1%	14.7%	14.0%	14.8%
Other services	16.1%	15.4%	12.4%	17.1%	19.6%	14.7%	14.6%	16.4%
Ownership								
For profit, incorporated	11.7%	15.4%	15.9%	14.8%	14.8%	9.0%	15.0%	11.0%
For profit, unincorporated	12.7%	14.2%	11.2%	16.0%	15.7%	9.2%	15.1%	12.0%
Nonprofit	19.3%	20.3% *	18.1%	17.3%	15.9%	21.7%	19.4%	19.3%
Age of firm								
Less than 5 years	16.0%	15.5%	14.2% *	10.6%	22.1% *	13.0% *	13.8%	18.1%
5-9 years	13.9%	12.1%	7.5%	16.2%	18.6% *	5.1% *	12.2%	15.2%
10-19 years	13.5%	14.7%	15.4%	18.1%	12.9%	5.1%	15.6%	12.3%
20 or more years	12.9%	17.5%	17.0%	14.7%	14.9%	11.5%	16.5%	12.5%
Multi/single status								
2 or more locations	11.5%	28.3% *	13.5%	8.8%	13.8%	11.1%	11.1%	11.6%
1 location only	16.6%	15.4%	15.4%	17.0%	17.3%	18.5%	15.8%	17.4%
Percent full-time employees								
Less than 25%	14.3%	9.3% *	16.8% *	13.6%	18.5%	13.3%	14.8%	14.2%
25-49 %	11.0%	10.2% *	15.4% *	15.7%	11.6%	8.4%	13.6%	10.5%
50-74 %	15.5%	16.3%	10.8% *	13.4%	12.2%	17.7%	14.5%	15.7%
75% or more	12.9%	15.8%	15.6%	15.5%	15.7%	10.5%	15.6%	12.4%
Union presence								
No union employees	12.7%	15.5%	15.1%	15.2%	15.0%	9.7%	15.4%	12.0%
Has union employees	15.1%	17.9% *	20.1% *	17.9% *	17.0%	14.7%	16.0% *	15.1%
Percent low-wage employees								
50% or more low-wage	10.7%	11.7% *	10.0% *	14.5%	15.5%	7.8%	11.9%	10.6%
Less than 50% low-wage	13.5%	15.9%	15.6%	15.4%	15.1%	11.8%	15.7%	13.0%
Percent women employees								
Less than 25%	11.6%	15.3%	16.5%	15.2%	11.1%	7.7%	15.7%	10.0%
25-49 %	13.3%	13.4%	12.9%	17.3%	19.3%	10.6%	13.6%	13.2%
50-74 %	13.7%	17.9%	14.8%	13.9%	15.2%	12.9%	16.4%	13.4%
75% or more	14.0%	15.3%	15.5%	15.3%	16.0%	12.4%	15.4%	13.7%
Percent age 50 or older employees								
Less than 25%	13.9%	14.8%	14.6%	16.4%	18.6%	9.5%	15.3%	13.5%
25-49 %	12.8%	20.5%	13.6%	14.9%	12.8%	12.3%	15.7%	12.5%
50-74 %	12.1%	14.3%	22.2%	12.7%	12.8%	9.0%	16.2%	10.7%
75% or more	12.9%	12.6%	12.2% *	14.4% *	7.7% *	15.2% *	13.4%	12.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.49%	1.52%	1.05%	1.13%	0.57%	0.83%	0.50%
Industry group **								
Agric., fish., forest.	10.98% *	0.69% *	--	6.57% *	20.98% *	6.15% *	2.63% *	13.26% *
Mining and manufacturing	1.10%	6.44% *	3.41%	4.15%	2.30%	1.18%	2.42%	1.21%
Construction	1.78%	4.73% *	3.70%	3.64%	3.51% *	3.63% *	2.46%	2.43%
Utilities and transp.	1.63%	10.86% *	8.12% *	4.14% *	4.84% *	1.88%	4.76%	1.73%
Wholesale trade	1.52%	5.85% *	4.97%	3.01%	3.76%	2.04%	3.08%	1.72%
Fin. svcs. and real estate	1.26%	4.56%	8.78% *	4.00%	3.21%	1.44%	3.89%	1.31%
Retail trade	1.35%	5.22%	6.41% *	3.07%	3.28%	1.70%	2.99%	1.48%
Professional services	0.77%	2.65%	2.59%	1.77%	1.56%	1.14%	1.50%	0.87%
Other services	1.21%	3.18%	3.17%	2.20%	3.55%	1.58%	1.73%	1.42%
Ownership								
For profit, incorporated	0.50%	1.78%	1.83%	1.31%	1.49%	0.58%	0.99%	0.57%
For profit, unincorporated	1.19%	2.77%	3.00%	2.52%	3.34%	1.33%	1.88%	1.44%
Nonprofit	1.27%	6.57% *	5.09%	2.60%	1.94%	1.97%	2.89%	1.36%
Age of firm								
Less than 5 years	3.02%	3.55%	4.69% *	2.51%	8.12% *	6.24% *	2.36%	5.32%
5-9 years	2.74%	3.42%	2.25%	3.24%	7.69% *	2.58% *	2.02%	4.55%
10-19 years	1.10%	2.75%	2.57%	2.37%	2.13%	1.42%	1.59%	1.45%
20 or more years	0.48%	2.46%	2.36%	1.40%	1.14%	0.59%	1.25%	0.51%
Multi/single status								
2 or more locations	0.49%	10.52% *	3.80%	1.21%	1.12%	0.57%	1.87%	0.50%
1 location only	0.88%	1.50%	1.61%	1.28%	2.27%	4.73%	0.89%	1.50%
Percent full-time employees								
Less than 25%	1.82%	5.57% *	6.42% *	3.58%	3.56%	2.65%	3.60%	2.06%
25-49 %	1.55%	4.41% *	4.92% *	3.64%	3.40%	2.17%	2.63%	1.76%
50-74 %	1.45%	3.68%	3.70% *	2.66%	2.53%	2.28%	2.18%	1.66%
75% or more	0.48%	1.71%	1.71%	1.19%	1.31%	0.60%	0.94%	0.55%
Union presence								
No union employees	0.47%	1.46%	1.55%	1.05%	1.20%	0.63%	0.84%	0.56%
Has union employees	1.11%	13.15% *	7.87% *	6.55% *	3.49%	1.21%	5.23% *	1.13%
Percent low-wage employees								
50% or more low-wage	1.33%	4.51% *	3.68% *	2.64%	4.18%	1.07%	2.23%	1.48%
Less than 50% low-wage	0.46%	1.57%	1.61%	1.13%	1.12%	0.63%	0.89%	0.53%
Percent women employees								
Less than 25%	0.80%	2.48%	2.74%	2.06%	1.50%	1.16%	1.46%	0.95%
25-49 %	1.01%	2.92%	2.38%	2.09%	3.49%	1.05%	1.55%	1.13%
50-74 %	0.75%	3.23%	3.17%	1.79%	1.76%	0.98%	1.73%	0.82%
75% or more	1.01%	3.37%	3.52%	2.25%	2.13%	1.48%	1.94%	1.15%
Percent age 50 or older employees								
Less than 25%	0.75%	2.25%	2.30%	1.36%	2.11%	0.84%	1.26%	0.91%
25-49 %	0.64%	3.78%	2.46%	2.13%	1.42%	0.80%	1.59%	0.69%
50-74 %	0.98%	2.96%	3.83%	2.22%	2.15%	1.43%	1.86%	1.14%
75% or more	2.72%	3.23%	7.91% *	5.36% *	3.83% *	6.85% *	3.08%	4.30% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.12.c 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3.4%	4.7%	4.7%	3.8%	3.7%	2.8%	4.3%	3.2%
Industry group **								
Agric., fish., forest.	7.8% *	1.3% *	--	4.3% *	4.3% *	14.1% *	5.7% *	8.4% *
Mining and manufacturing	3.2%	4.1% *	7.7% *	2.2% *	3.0% *	3.2%	4.2% *	3.1%
Construction	2.5%	4.1% *	1.0% *	3.5% *	1.9% *	2.0% *	2.6%	2.4% *
Utilities and transp.	2.9% *	0.0%	5.2% *	4.5% *	7.6% *	1.4% *	2.6% *	3.0% *
Wholesale trade	2.5%	3.4% *	1.1% *	3.0% *	2.9% *	2.3% *	2.2% *	2.6%
Fin. svs. and real estate	2.4%	4.5% *	11.0% *	3.1% *	0.7% *	2.1%	6.6% *	1.8%
Retail trade	4.9%	11.2% *	2.9% *	3.4% *	7.0% *	4.3%	6.0%	4.7%
Professional services	3.4%	2.4% *	4.4%	5.3%	4.5%	2.5%	3.7%	3.4%
Other services	3.6%	7.9% *	5.6% *	3.5%	3.5% *	3.0%	5.9%	3.1%
Ownership								
For profit, incorporated	3.2%	5.0%	4.4%	3.1%	3.8%	2.8%	4.3%	3.0%
For profit, unincorporated	3.6%	3.0% *	4.9% *	3.6%	4.1% *	3.0%	3.9%	3.4%
Nonprofit	3.8%	7.3% *	6.7% *	7.7% *	3.3%	3.0%	5.9%	3.6%
Age of firm								
Less than 5 years	3.9%	4.9% *	6.1% *	4.5% *	2.6% *	0.9% *	4.7% *	3.3% *
5-9 years	5.9%	6.7% *	8.9% *	5.2% *	6.2% *	1.5% *	6.6%	5.3% *
10-19 years	4.7%	5.7% *	5.3% *	3.2%	2.9% *	9.3% *	5.0%	4.4%
20 or more years	3.0%	3.4%	3.3%	3.7%	3.8%	2.6%	3.4%	3.0%
Multi/single status								
2 or more locations	3.0%	10.2% *	5.5% *	4.1%	3.4%	2.8%	5.7%	3.0%
1 location only	4.2%	4.7%	4.6%	3.7%	4.3%	4.0% *	4.2%	4.1%
Percent full-time employees								
Less than 25%	2.8%	0.3% *	2.4% *	3.6% *	7.0% *	1.6% *	3.1% *	2.7%
25-49 %	6.0%	8.2% *	3.8% *	7.7% *	3.8% *	6.7%	5.9% *	6.1%
50-74 %	2.8%	4.7% *	11.5% *	4.5% *	2.9%	1.3%	7.0%	2.0%
75% or more	3.3%	4.7%	4.1%	3.5%	3.8%	2.9%	4.0%	3.2%
Union presence								
No union employees	3.5%	4.7%	4.8%	3.7%	3.9%	2.9%	4.4%	3.3%
Has union employees	2.8%	4.8% *	1.3% *	4.6% *	2.5% *	2.7%	3.3% *	2.7%
Percent low-wage employees								
50% or more low-wage	4.8%	3.9% *	1.9% *	4.8% *	6.9%	4.0%	3.7% *	4.9%
Less than 50% low-wage	3.2%	4.8%	4.9%	3.6%	3.2%	2.7%	4.4%	2.9%
Percent women employees								
Less than 25%	3.3%	5.3%	4.1%	3.3%	3.9%	2.3%	4.1%	3.0%
25-49 %	3.7%	7.2% *	5.5% *	2.2%	3.0%	3.9%	5.2%	3.5%
50-74 %	3.0%	3.8% *	5.3% *	5.9%	2.6%	2.5%	4.5%	2.8%
75% or more	3.5%	2.7% *	4.5% *	3.9%	5.6%	2.4%	3.9%	3.5%
Percent age 50 or older employees								
Less than 25%	3.8%	5.4%	6.2%	3.7%	4.7%	2.5%	5.2%	3.4%
25-49 %	3.0%	5.0% *	2.6% *	3.6%	3.5%	2.8%	3.5%	3.0%
50-74 %	4.0%	4.8% *	3.5% *	4.8%	1.4% *	5.0% *	3.9%	4.0%
75% or more	1.8% *	1.6% *	5.5% *	1.2% *	1.5% *	0.8% *	2.5% *	1.2% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	0.82%	0.80%	0.50%	0.50%	0.26%	0.42%	0.23%
Industry group **								
Agric., fish., forest.	4.64% *	1.34% *	--	3.23% *	4.39% *	12.02% *	3.77% *	5.81% *
Mining and manufacturing	0.46%	2.08% *	2.87% *	1.02% *	0.95% *	0.62%	1.27% *	0.50%
Construction	0.59%	1.97% *	0.48% *	1.42% *	0.74% *	1.47% *	0.69%	0.85% *
Utilities and transp.	1.02% *	0.00%	4.66% *	2.22% *	4.85% *	0.48% *	1.67% *	1.11% *
Wholesale trade	0.53%	3.09% *	0.68% *	1.00% *	1.25% *	0.84% *	0.90% *	0.63%
Fin. svcs. and real estate	0.41%	2.45% *	6.26% *	1.30% *	0.24% *	0.44%	2.41% *	0.32%
Retail trade	0.73%	4.53% *	1.54% *	1.10% *	2.59% *	0.88%	1.53%	0.82%
Professional services	0.36%	0.92% *	1.13%	1.37%	0.93%	0.41%	0.62%	0.41%
Other services	0.58%	2.43% *	2.04% *	0.97%	1.38% *	0.85%	1.14%	0.66%
Ownership								
For profit, incorporated	0.23%	1.05%	0.92%	0.46%	0.66%	0.29%	0.50%	0.26%
For profit, unincorporated	0.52%	1.33% *	1.90% *	0.99%	1.36% *	0.67%	0.89%	0.61%
Nonprofit	0.60%	3.01% *	3.04% *	2.54% *	0.93%	0.81%	1.42%	0.64%
Age of firm								
Less than 5 years	1.00%	2.50% *	3.13% *	1.98% *	1.48% *	0.86% *	1.55% *	1.27% *
5-9 years	1.30%	2.54% *	4.08% *	2.02% *	2.94% *	1.17% *	1.72%	1.88% *
10-19 years	0.67%	1.80% *	1.61% *	0.72%	0.89% *	2.91% *	0.91%	0.91%
20 or more years	0.21%	0.88%	0.72%	0.65%	0.60%	0.25%	0.43%	0.23%
Multi/single status								
2 or more locations	0.23%	7.90% *	2.22% *	0.88%	0.58%	0.25%	1.31%	0.23%
1 location only	0.41%	0.83%	0.84%	0.59%	0.92%	3.49% *	0.44%	0.68%
Percent full-time employees								
Less than 25%	0.69%	0.35% *	1.57% *	1.72% *	2.91% *	0.57% *	1.29% *	0.78%
25-49 %	1.05%	5.66% *	1.69% *	2.66% *	1.52% *	1.72%	2.05% *	1.18%
50-74 %	0.47%	1.98% *	4.49% *	2.35% *	0.82%	0.32%	1.84%	0.43%
75% or more	0.23%	0.92%	0.79%	0.51%	0.59%	0.30%	0.43%	0.26%
Union presence								
No union employees	0.23%	0.85%	0.82%	0.51%	0.54%	0.32%	0.43%	0.27%
Has union employees	0.41%	3.15% *	0.89% *	2.68% *	1.08% *	0.45%	1.44% *	0.42%
Percent low-wage employees								
50% or more low-wage	0.70%	2.34% *	0.90% *	1.55% *	2.03%	0.73%	1.11% *	0.77%
Less than 50% low-wage	0.21%	0.87%	0.86%	0.53%	0.48%	0.28%	0.44%	0.23%
Percent women employees								
Less than 25%	0.36%	1.41%	0.99%	0.65%	1.05%	0.37%	0.59%	0.44%
25-49 %	0.41%	2.36% *	2.41% *	0.52%	0.71%	0.58%	1.23%	0.44%
50-74 %	0.39%	1.85% *	1.96% *	1.61%	0.73%	0.48%	0.99%	0.42%
75% or more	0.46%	0.99% *	1.53% *	1.04%	1.41%	0.46%	0.78%	0.53%
Percent age 50 or older employees								
Less than 25%	0.35%	1.30%	1.41%	0.67%	0.98%	0.33%	0.69%	0.40%
25-49 %	0.26%	1.66% *	0.80% *	0.91%	0.62%	0.32%	0.60%	0.28%
50-74 %	0.77%	2.14% *	1.09% *	1.45%	0.57% *	1.59% *	0.97%	0.97%
75% or more	0.66% *	0.66% *	4.51% *	0.86% *	0.88% *	0.54% *	1.32% *	0.46% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.5%	14.1%	15.2%	15.0%	22.9%	35.2%	14.7%	30.0%
Industry group **								
Agric., fish., forest.	20.7% *	1.7% *	--	1.2% *	25.8% *	28.2% *	7.1% *	24.3% *
Mining and manufacturing	30.8%	15.5% *	11.0% *	11.3%	22.8%	43.4%	9.8%	34.0%
Construction	19.2%	8.0% *	12.6%	8.8%	17.9%	45.1%	10.4%	24.7%
Utilities and transp.	32.5%	33.1% *	19.8% *	12.0% *	22.5%	38.9%	19.6% *	33.9%
Wholesale trade	24.5%	21.0%	7.5% *	14.8%	21.0%	34.1%	13.0%	27.6%
Fin. svs. and real estate	31.8%	6.3% *	19.9%	17.4%	32.8%	36.0%	12.2%	34.5%
Retail trade	18.3%	11.2% *	8.6% *	9.6%	15.6%	21.6%	9.5%	19.8%
Professional services	29.5%	14.4%	18.6%	18.7%	21.5%	38.2%	18.2%	31.8%
Other services	26.4%	18.3%	18.5%	18.9%	24.4%	31.6%	19.1%	28.0%
Ownership								
For profit, incorporated	25.7%	10.8%	15.0%	13.3%	20.6%	33.0%	13.7%	28.2%
For profit, unincorporated	26.7%	20.7%	11.5%	15.7%	23.6%	37.8%	15.5%	30.0%
Nonprofit	35.0%	20.6%	24.8%	22.4%	28.0%	42.7%	21.2%	36.4%
Age of firm								
Less than 5 years	20.1%	10.7%	17.0%	19.8%	23.6%	40.4% *	15.7%	24.2%
5-9 years	17.7%	12.5%	8.9% *	13.3% *	21.5%	38.8%	11.0%	22.9%
10-19 years	21.1%	11.9%	16.1%	15.7%	21.1%	39.3%	15.0%	24.4%
20 or more years	29.3%	17.1%	15.8%	14.5%	23.4%	35.0%	15.3%	31.0%
Multi/single status								
2 or more locations	32.0%	34.1%	15.6%	18.5%	23.4%	35.2%	16.7%	32.4%
1 location only	17.5%	13.8%	15.1%	14.0%	22.2%	37.6%	14.6%	20.3%
Percent full-time employees								
Less than 25%	21.6%	9.8% *	11.5% *	14.0% *	13.9%	28.0%	10.8%	23.8%
25-49 %	21.0%	14.5% *	20.5% *	7.9%	20.8%	26.6%	17.0%	21.7%
50-74 %	22.9%	12.4%	17.8%	21.6%	22.9%	24.8%	16.3%	24.1%
75% or more	28.5%	14.4%	14.8%	14.7%	23.2%	37.1%	14.5%	31.3%
Union presence								
No union employees	25.4%	13.7%	14.9%	14.7%	22.6%	34.0%	14.4%	28.2%
Has union employees	35.8%	21.8% *	22.4% *	19.1%	25.8%	38.1%	24.5%	36.2%
Percent low-wage employees								
50% or more low-wage	23.7%	23.2%	14.3%	16.3%	18.9%	28.1%	16.8%	24.5%
Less than 50% low-wage	28.0%	13.3%	15.2%	14.8%	23.6%	36.3%	14.5%	30.9%
Percent women employees								
Less than 25%	25.1%	13.7%	9.7%	10.6%	23.8%	40.9%	11.4%	30.2%
25-49 %	28.1%	13.2%	20.7%	15.0%	22.1%	33.6%	16.3%	29.7%
50-74 %	26.8%	13.9%	15.4%	20.8%	22.9%	30.8%	15.8%	28.3%
75% or more	30.4%	15.5%	20.0%	16.8%	22.5%	40.1%	18.6%	32.7%
Percent age 50 or older employees								
Less than 25%	24.0%	13.7%	15.0%	13.9%	21.9%	33.0%	14.5%	26.8%
25-49 %	30.5%	16.3%	16.4%	16.4%	24.4%	35.8%	16.1%	32.0%
50-74 %	25.1%	12.2%	13.7%	11.8%	20.4%	37.9%	12.9%	29.1%
75% or more	26.2%	14.8%	13.1% *	29.9% *	24.3%	40.1%	14.8%	35.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 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%	1.38%	1.36%	1.01%	1.25%	0.87%	0.75%	0.66%
Industry group **								
Agric., fish., forest.	6.77% *	1.33% *	--	1.26% *	13.17% *	14.23% *	3.83% *	8.67% *
Mining and manufacturing	1.40%	6.10% *	3.50% *	2.02%	2.50%	2.05%	1.87%	1.57%
Construction	2.42%	2.89% *	3.54%	1.69%	4.16%	8.36%	1.84%	3.69%
Utilities and transp.	2.57%	16.46% *	8.42% *	4.07% *	5.48%	3.30%	6.04% *	2.77%
Wholesale trade	2.41%	5.67%	2.41% *	3.61%	3.63%	4.94%	2.43%	3.01%
Fin. svcs. and real estate	1.96%	2.18% *	5.37%	4.42%	5.55%	2.35%	2.21%	2.16%
Retail trade	1.41%	3.80% *	3.77% *	2.36%	2.61%	2.13%	2.19%	1.64%
Professional services	1.03%	2.12%	2.75%	2.13%	1.83%	1.55%	1.45%	1.19%
Other services	1.25%	3.73%	3.64%	2.85%	3.50%	1.63%	2.04%	1.45%
Ownership								
For profit, incorporated	0.64%	1.30%	1.61%	1.04%	1.35%	1.00%	0.87%	0.75%
For profit, unincorporated	1.47%	3.78%	2.32%	3.32%	3.20%	2.28%	1.84%	1.79%
Nonprofit	1.65%	5.30%	5.48%	3.00%	3.24%	2.25%	2.61%	1.78%
Age of firm								
Less than 5 years	2.39%	2.55%	3.75%	3.53%	5.76%	12.13% *	2.16%	4.17%
5-9 years	2.51%	3.08%	3.01% *	4.07% *	6.20%	7.08%	1.73%	4.11%
10-19 years	1.73%	2.55%	2.67%	2.59%	2.84%	6.20%	1.62%	2.48%
20 or more years	0.64%	2.38%	1.98%	1.13%	1.45%	0.89%	1.07%	0.71%
Multi/single status								
2 or more locations	0.73%	10.20%	3.54%	2.11%	1.56%	0.89%	2.39%	0.75%
1 location only	0.82%	1.38%	1.43%	1.15%	2.06%	5.43%	0.79%	1.41%
Percent full-time employees								
Less than 25%	1.84%	5.21% *	3.58% *	5.25% *	3.17%	2.56%	2.67%	2.09%
25-49 %	1.83%	5.60% *	7.09% *	1.86%	4.16%	3.09%	3.34%	2.09%
50-74 %	1.57%	2.87%	4.15%	4.76%	3.43%	2.27%	2.16%	1.82%
75% or more	0.64%	1.59%	1.49%	1.06%	1.41%	0.98%	0.84%	0.74%
Union presence								
No union employees	0.59%	1.39%	1.37%	1.03%	1.31%	0.99%	0.76%	0.72%
Has union employees	1.56%	8.84% *	8.36% *	5.00%	4.37%	1.74%	5.10%	1.60%
Percent low-wage employees								
50% or more low-wage	1.35%	6.52%	3.81%	3.75%	2.60%	1.93%	2.68%	1.48%
Less than 50% low-wage	0.62%	1.37%	1.43%	1.04%	1.39%	0.96%	0.79%	0.73%
Percent women employees								
Less than 25%	1.13%	2.47%	1.47%	1.08%	2.21%	2.36%	1.02%	1.49%
25-49 %	1.09%	3.17%	3.78%	2.03%	2.63%	1.50%	2.01%	1.22%
50-74 %	1.05%	2.84%	3.18%	2.86%	2.68%	1.39%	1.73%	1.17%
75% or more	1.34%	2.59%	3.25%	2.43%	2.52%	2.03%	1.72%	1.54%
Percent age 50 or older employees								
Less than 25%	0.85%	2.05%	2.05%	1.22%	1.80%	1.49%	1.12%	1.04%
25-49 %	0.89%	3.03%	2.38%	1.97%	2.11%	1.17%	1.40%	0.97%
50-74 %	1.42%	3.27%	3.03%	1.86%	2.41%	2.65%	1.77%	1.78%
75% or more	3.76%	3.26%	4.94% *	9.89% *	6.88%	9.03%	2.67%	6.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.12.e Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.4%	6.7%	5.7%	3.5%	2.9%	1.1%	5.3%	1.8%
Industry group **								
Agric., fish., forest.	1.4% *	3.7% *	--	0.1% *	1.0% *	0.1% *	4.8% *	0.5% *
Mining and manufacturing	2.4%	6.8% *	5.6% *	4.8% *	2.3% *	1.2% *	6.4% *	1.8%
Construction	5.2%	7.8% *	7.2%	3.3% *	7.1% *	3.1% *	5.7%	5.0% *
Utilities and transp.	0.7% *	0.2% *	0.0%	2.4% *	0.4% *	0.5% *	1.0% *	0.6% *
Wholesale trade	3.6%	11.4% *	4.3% *	7.3% *	3.8% *	0.9% *	4.7% *	3.3%
Fin. svs. and real estate	1.4%	4.0% *	4.4% *	0.9% *	2.0% *	0.8% *	3.2% *	1.1%
Retail trade	1.7%	6.3% *	4.4% *	3.7% *	4.0% *	0.3% *	4.6%	1.2%
Professional services	2.7%	7.2%	5.8%	2.9%	2.8%	1.7%	5.7%	2.1%
Other services	2.4%	6.8%	7.4% *	3.1%	2.9%	0.9% *	6.5%	1.6%
Ownership								
For profit, incorporated	2.4%	7.3%	5.3%	3.8%	3.0%	1.0%	5.3%	1.7%
For profit, unincorporated	3.0%	6.4%	6.8% *	2.4%	3.3% *	1.5% *	5.8%	2.1%
Nonprofit	2.1%	3.3% *	7.1% *	3.3% *	2.5% *	1.3%	4.9%	1.8%
Age of firm								
Less than 5 years	3.9%	5.8% *	2.2% *	5.8% *	0.7% *	10.4% *	3.8%	4.1% *
5-9 years	2.8%	3.6% *	7.4% *	2.5% *	1.3% *	0.0%	4.9%	1.1% *
10-19 years	4.0%	6.9%	7.2%	3.5% *	2.7% *	2.9% *	6.5%	2.7%
20 or more years	2.1%	8.1%	5.4%	3.5%	3.3%	1.0%	5.3%	1.7%
Multi/single status								
2 or more locations	1.6%	0.0%	0.9% *	3.6%	3.3%	1.0%	2.7% *	1.5%
1 location only	4.3%	6.8%	6.1%	3.5%	2.4%	5.9% *	5.6%	3.0%
Percent full-time employees								
Less than 25%	2.8%	10.7% *	9.9% *	5.1% *	2.3% *	0.8% *	8.6% *	1.6%
25-49 %	3.6%	17.0% *	9.0% *	3.6% *	6.5% *	0.4% *	8.7%	2.7% *
50-74 %	1.9%	4.1% *	10.4% *	2.1% *	1.5%	0.9% *	6.0%	1.1%
75% or more	2.4%	6.6%	5.0%	3.6%	2.9%	1.2%	5.1%	1.9%
Union presence								
No union employees	2.6%	6.7%	5.7%	3.3%	2.8%	1.2%	5.3%	1.9%
Has union employees	1.7%	6.5% *	8.1% *	8.6% *	4.5% *	0.9%	6.4% *	1.6%
Percent low-wage employees								
50% or more low-wage	2.8%	9.2% *	10.1% *	7.5% *	3.3% *	0.9%	9.6%	2.0%
Less than 50% low-wage	2.3%	6.5%	5.4%	3.0%	2.9%	1.2%	5.0%	1.8%
Percent women employees								
Less than 25%	3.1%	6.4%	6.2%	4.1%	3.4%	0.9%	5.2%	2.4%
25-49 %	1.4%	4.1% *	1.2% *	2.1%	2.3%	0.9% *	2.3%	1.3%
50-74 %	2.4%	8.1%	6.1%	4.1%	3.0%	1.2%	6.6%	1.8%
75% or more	2.8%	7.8%	9.1%	3.2%	2.9%	1.5%	7.2%	2.0%
Percent age 50 or older employees								
Less than 25%	3.2%	6.2%	6.7%	4.9%	3.3%	1.1%	5.9%	2.4%
25-49 %	1.7%	5.0% *	5.0%	2.5%	2.4%	1.1%	4.2%	1.5%
50-74 %	2.6%	7.4%	4.8% *	1.8% *	3.5% *	1.0%	4.9%	1.9%
75% or more	4.0%	10.2%	2.9% *	2.6% *	3.4% *	0.0% *	6.9%	1.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.12.e Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	0.86%	0.85%	0.50%	0.38%	0.14%	0.46%	0.15%
Industry group **								
Agric., fish., forest.	0.78% *	2.71% *	--	0.13% *	0.64% *	0.07% *	3.38% *	0.28% *
Mining and manufacturing	0.47%	4.14% *	3.34% *	1.96% *	0.84% *	0.43% *	2.11% *	0.44%
Construction	1.12%	3.13% *	2.15%	1.43% *	3.15% *	2.27% *	1.21%	1.65% *
Utilities and transp.	0.24% *	0.23% *	0.00%	1.62% *	0.24% *	0.26% *	0.65% *	0.25% *
Wholesale trade	0.81%	4.69% *	2.36% *	3.10% *	1.28% *	0.68% *	1.53% *	0.95%
Fin. svcs. and real estate	0.31%	1.98% *	3.08% *	0.54% *	0.83% *	0.32% *	1.30% *	0.31%
Retail trade	0.31%	2.76% *	1.65% *	1.20% *	1.41% *	0.11% *	1.08%	0.30%
Professional services	0.28%	1.48%	1.61%	0.61%	0.70%	0.32%	0.82%	0.29%
Other services	0.34%	1.95%	2.35% *	0.88%	0.80%	0.31% *	1.19%	0.31%
Ownership								
For profit, incorporated	0.18%	1.06%	0.88%	0.67%	0.45%	0.16%	0.52%	0.18%
For profit, unincorporated	0.46%	1.89%	2.60% *	0.66%	1.08% *	0.54% *	1.19%	0.48%
Nonprofit	0.36%	1.32% *	3.61% *	1.12% *	0.84% *	0.35%	1.44%	0.37%
Age of firm								
Less than 5 years	1.17%	2.22% *	1.12% *	3.19% *	0.33% *	9.24% *	1.09%	2.03% *
5-9 years	0.64%	1.29% *	3.52% *	0.85% *	0.63% *	0.00%	1.36%	0.38% *
10-19 years	0.62%	1.81%	1.89%	1.05% *	1.12% *	1.46% *	1.13%	0.72%
20 or more years	0.15%	1.43%	1.07%	0.63%	0.46%	0.13%	0.59%	0.15%
Multi/single status								
2 or more locations	0.14%	0.00%	0.51% *	1.01%	0.46%	0.13%	0.98% *	0.14%
1 location only	0.36%	0.86%	0.91%	0.58%	0.65%	2.66% *	0.49%	0.53%
Percent full-time employees								
Less than 25%	0.67%	4.99% *	6.56% *	1.77% *	1.15% *	0.47% *	3.20% *	0.48%
25-49 %	0.91%	7.36% *	4.46% *	2.03% *	2.77% *	0.28% *	2.54%	0.97% *
50-74 %	0.35%	2.03% *	3.49% *	0.90% *	0.41%	0.40% *	1.49%	0.30%
75% or more	0.17%	0.94%	0.90%	0.57%	0.42%	0.16%	0.50%	0.17%
Union presence								
No union employees	0.17%	0.88%	0.86%	0.47%	0.38%	0.18%	0.46%	0.18%
Has union employees	0.32%	4.18% *	4.90% *	4.89% *	1.69% *	0.22%	2.62% *	0.32%
Percent low-wage employees								
50% or more low-wage	0.48%	3.34% *	4.16% *	2.61% *	1.05% *	0.25%	2.34%	0.44%
Less than 50% low-wage	0.16%	0.89%	0.85%	0.46%	0.41%	0.16%	0.45%	0.16%
Percent women employees								
Less than 25%	0.36%	1.33%	1.37%	0.99%	0.87%	0.22%	0.68%	0.42%
25-49 %	0.22%	1.63% *	0.53% *	0.55%	0.57%	0.27% *	0.56%	0.24%
50-74 %	0.28%	2.13%	1.77%	1.20%	0.76%	0.24%	1.19%	0.26%
75% or more	0.35%	1.82%	2.60%	0.79%	0.73%	0.39%	1.20%	0.34%
Percent age 50 or older employees								
Less than 25%	0.30%	1.20%	1.41%	0.92%	0.62%	0.29%	0.74%	0.32%
25-49 %	0.18%	1.61% *	1.23%	0.61%	0.54%	0.19%	0.69%	0.19%
50-74 %	0.40%	2.02%	1.91% *	0.78% *	1.11% *	0.26%	1.04%	0.40%
75% or more	0.98%	3.00%	2.53% *	1.74% *	1.64% *	0.05% *	1.90%	0.64% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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Table I.F.13 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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%	7.8%	10.1%	17.6%	21.5%	31.2%	11.2%	27.5%
Industry group **								
Agric., fish., forest.	14.6% *	2.5% *	--	15.7% *	3.3% *	33.0% *	6.5% *	16.7% *
Mining and manufacturing	25.7%	10.3% *	8.1% *	16.5%	27.3%	30.0%	9.7%	28.1%
Construction	14.5%	4.5% *	12.2%	17.4%	16.2%	14.4%	12.4%	15.9%
Utilities and transp.	26.0%	6.6% *	18.2% *	19.2%	22.7%	29.1%	20.8%	26.6%
Wholesale trade	25.6%	6.1% *	4.6% *	18.9%	23.7%	35.8%	9.4%	30.0%
Fin. svs. and real estate	31.8%	9.6% *	6.9% *	31.3%	23.3%	38.0%	11.8%	34.5%
Retail trade	32.8%	7.0% *	8.9% *	14.8%	12.9%	44.2%	8.9%	36.9%
Professional services	23.2%	7.9%	12.3%	19.1%	24.2%	26.5%	12.1%	25.4%
Other services	19.6%	9.2% *	10.3%	12.3%	16.1%	25.8%	10.0%	21.7%
Ownership								
For profit, incorporated	26.9%	9.2%	8.9%	17.6%	20.7%	35.1%	10.7%	30.3%
For profit, unincorporated	21.7%	4.5% *	10.7%	15.8%	23.0%	29.1%	9.5%	25.3%
Nonprofit	18.7%	6.6% *	19.9%	20.2%	22.4%	16.9%	17.7%	18.8%
Age of firm								
Less than 5 years	11.6%	8.1% *	11.0% *	13.0%	13.0% *	12.0% *	9.4%	13.6%
5-9 years	15.1%	5.3% *	6.1% *	18.9%	16.3%	28.7%	11.4%	18.0%
10-19 years	16.4%	8.2%	9.1%	12.1%	24.8%	17.6%	8.9%	20.5%
20 or more years	27.1%	8.5%	11.2%	19.8%	21.8%	31.9%	12.5%	28.9%
Multi/single status								
2 or more locations	29.3%	4.4% *	14.8%	20.7%	23.0%	31.5%	13.6%	29.6%
1 location only	14.9%	7.9%	9.7%	16.8%	19.1%	19.1%	11.0%	18.7%
Percent full-time employees								
Less than 25%	20.6%	13.2% *	4.6% *	7.7% *	6.0%	30.5%	8.3% *	23.0%
25-49 %	22.1%	9.7% *	6.6% *	12.6%	26.2%	26.3%	9.5% *	24.4%
50-74 %	26.5%	5.7% *	7.5% *	14.2%	25.0%	33.8%	8.5%	29.8%
75% or more	24.8%	8.0%	10.6%	18.5%	21.0%	31.2%	11.6%	27.4%
Union presence								
No union employees	23.8%	7.4%	9.9%	17.7%	21.5%	31.5%	11.0%	27.0%
Has union employees	28.8%	18.4% *	14.8% *	16.3% *	20.7%	30.6%	16.9%	29.2%
Percent low-wage employees								
50% or more low-wage	22.0%	3.5% *	5.3% *	8.1%	13.9%	30.7%	6.0%	24.0%
Less than 50% low-wage	25.2%	8.2%	10.5%	18.8%	22.7%	31.3%	11.6%	28.0%
Percent women employees								
Less than 25%	20.7%	7.3%	10.9%	17.4%	20.7%	27.9%	11.1%	24.3%
25-49 %	28.6%	7.1% *	9.2%	20.4%	22.7%	34.7%	11.4%	31.0%
50-74 %	28.0%	9.0%	11.1% *	15.7%	22.7%	34.3%	11.7%	30.2%
75% or more	20.4%	7.9%	8.6%	17.5%	19.7%	24.0%	10.7%	22.3%
Percent age 50 or older employees								
Less than 25%	22.1%	5.9%	8.8%	14.7%	18.6%	32.5%	9.3%	25.7%
25-49 %	27.7%	8.6%	11.8%	19.8%	24.2%	31.4%	13.5%	29.2%
50-74 %	22.1%	9.9%	9.6%	22.6%	21.8%	27.0%	12.0%	25.3%
75% or more	16.4%	10.6%	14.0% *	15.2% *	16.0% *	23.0%	12.5%	19.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	1.06%	1.07%	1.04%	1.11%	0.96%	0.65%	0.71%
Industry group **								
Agric., fish., forest.	5.35% *	2.21% *	--	10.00% *	2.53% *	12.88% *	4.46% *	6.75% *
Mining and manufacturing	1.36%	5.07% *	2.54% *	2.74%	3.07%	1.88%	1.82%	1.53%
Construction	1.64%	1.86% *	2.94%	3.47%	3.86%	3.11%	1.96%	2.38%
Utilities and transp.	2.27%	5.21% *	8.11% *	5.61%	6.43%	2.77%	5.40%	2.45%
Wholesale trade	2.97%	3.65% *	1.88% *	3.47%	3.66%	5.60%	1.79%	3.61%
Fin. svcs. and real estate	1.77%	3.48% *	2.17% *	4.96%	3.42%	2.37%	2.21%	1.98%
Retail trade	2.80%	3.51% *	5.60% *	3.02%	2.35%	3.65%	2.48%	3.10%
Professional services	0.89%	1.73%	2.09%	1.97%	1.95%	1.34%	1.20%	1.04%
Other services	1.32%	2.81% *	2.50%	2.21%	2.85%	2.11%	1.47%	1.57%
Ownership								
For profit, incorporated	0.78%	1.41%	1.24%	1.26%	1.34%	1.19%	0.77%	0.91%
For profit, unincorporated	1.23%	1.37% *	2.40%	2.44%	2.80%	2.02%	1.31%	1.53%
Nonprofit	1.20%	3.37% *	4.45%	2.85%	2.56%	1.55%	2.53%	1.29%
Age of firm								
Less than 5 years	1.88%	3.15% *	3.56% *	2.97%	4.61% *	5.23% *	1.92%	3.17%
5-9 years	1.71%	2.06% *	2.22% *	3.24%	3.75%	6.42%	1.89%	2.70%
10-19 years	1.39%	1.85%	1.73%	1.77%	3.43%	2.98%	1.02%	2.06%
20 or more years	0.71%	1.67%	1.63%	1.44%	1.23%	0.99%	0.98%	0.78%
Multi/single status								
2 or more locations	0.80%	3.87% *	3.72%	2.19%	1.37%	0.97%	1.89%	0.81%
1 location only	0.72%	1.07%	1.12%	1.18%	1.82%	4.06%	0.69%	1.26%
Percent full-time employees								
Less than 25%	2.94%	6.36% *	3.88% *	4.29% *	1.64%	4.17%	3.04% *	3.32%
25-49 %	1.79%	7.67% *	4.85% *	3.10%	4.56%	2.46%	2.89% *	2.05%
50-74 %	1.67%	2.23% *	2.44% *	3.02%	3.35%	2.46%	1.57%	1.92%
75% or more	0.69%	1.19%	1.20%	1.17%	1.24%	1.09%	0.74%	0.80%
Union presence								
No union employees	0.66%	1.00%	1.08%	1.07%	1.15%	1.17%	0.65%	0.80%
Has union employees	1.47%	10.36% *	6.86% *	4.92% *	4.00%	1.64%	5.04%	1.51%
Percent low-wage employees								
50% or more low-wage	1.48%	1.58% *	2.97% *	1.89%	2.05%	2.19%	1.66%	1.63%
Less than 50% low-wage	0.66%	1.13%	1.13%	1.14%	1.24%	1.05%	0.70%	0.78%
Percent women employees								
Less than 25%	0.99%	1.78%	1.61%	1.78%	1.99%	1.96%	1.05%	1.29%
25-49 %	1.15%	2.26% *	2.19%	2.38%	2.57%	1.53%	1.43%	1.28%
50-74 %	1.40%	2.27%	3.33% *	2.09%	2.15%	2.03%	1.57%	1.55%
75% or more	1.07%	2.19%	1.98%	2.23%	2.14%	1.68%	1.35%	1.25%
Percent age 50 or older employees								
Less than 25%	0.84%	1.44%	1.53%	1.33%	1.50%	1.55%	0.88%	1.04%
25-49 %	0.99%	2.39%	2.01%	1.93%	1.92%	1.33%	1.34%	1.07%
50-74 %	1.26%	2.59%	2.19%	3.14%	2.55%	2.13%	1.61%	1.57%
75% or more	2.40%	2.94%	5.64% *	5.09% *	5.00% *	5.67%	2.58%	3.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table I.F.14 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.9%	51.1%	49.1%	44.8%	33.8%	18.3%	49.0%	24.8%
Industry group **								
Agric., fish., forest.	34.0%	90.1%	--	70.2%	20.9% *	15.8% *	72.4%	23.7% *
Mining and manufacturing	28.5%	46.4%	54.7%	50.8%	34.2%	15.6%	55.7%	24.4%
Construction	46.2%	62.3%	53.0%	50.2%	45.5%	29.5%	54.3%	41.2%
Utilities and transp.	27.7%	36.0% *	40.2%	50.4%	35.2%	21.2%	38.6%	26.5%
Wholesale trade	32.5%	44.9%	62.3%	43.5%	34.7%	19.4%	52.6%	27.1%
Fin. svcs. and real estate	20.8%	54.4%	33.8%	31.3%	25.6%	14.4%	44.2%	17.6%
Retail trade	30.0%	44.1%	55.4%	51.8%	46.1%	19.5%	54.5%	25.8%
Professional services	26.5%	54.5%	45.6%	38.9%	31.9%	16.3%	46.3%	22.5%
Other services	31.8%	42.4%	45.8%	45.1%	33.5%	23.9%	44.0%	29.2%
Ownership								
For profit, incorporated	30.1%	52.3%	50.5%	47.4%	37.1%	19.1%	51.1%	25.7%
For profit, unincorporated	32.4%	51.2%	55.0%	46.4%	30.4%	19.4%	50.2%	27.2%
Nonprofit	21.0%	41.9%	23.5%	29.1%	27.9%	14.5%	30.9%	20.0%
Age of firm								
Less than 5 years	44.5%	55.0%	49.6%	46.3%	38.1%	23.4% *	52.7%	36.8%
5-9 years	44.6%	59.9%	61.2%	43.8%	36.1%	26.0%	53.9%	37.5%
10-19 years	40.4%	52.5%	47.0%	47.4%	35.6%	25.8%	49.0%	35.7%
20 or more years	25.6%	45.5%	47.4%	43.9%	32.8%	17.9%	47.0%	22.9%
Multi/single status								
2 or more locations	22.5%	23.0% *	49.7%	44.3%	33.1%	18.4%	50.1%	22.0%
1 location only	42.6%	51.4%	49.0%	44.9%	34.8%	14.9%	48.9%	36.5%
Percent full-time employees								
Less than 25%	37.9%	56.7%	54.8%	56.0%	52.3%	25.8%	54.4%	34.6%
25-49 %	36.3%	40.5%	44.6%	52.5%	31.1%	31.7%	45.3%	34.6%
50-74 %	30.4%	56.7%	41.8%	44.2%	35.4%	21.5%	47.8%	27.3%
75% or more	28.1%	50.5%	49.9%	44.2%	33.4%	17.2%	49.2%	23.8%
Union presence								
No union employees	32.0%	51.9%	49.6%	45.4%	34.3%	20.7%	49.6%	27.6%
Has union employees	15.8%	30.6% *	33.3% *	33.4%	29.4%	13.0%	32.8%	15.3%
Percent low-wage employees								
50% or more low-wage	36.0%	48.6%	58.4%	48.8%	41.6%	28.6%	52.1%	34.0%
Less than 50% low-wage	27.8%	51.3%	48.4%	44.3%	32.5%	16.7%	48.7%	23.4%
Percent women employees								
Less than 25%	36.3%	52.0%	52.7%	49.5%	37.1%	20.3%	52.5%	30.2%
25-49 %	24.9%	55.0%	50.5%	43.0%	30.6%	16.3%	51.2%	21.3%
50-74 %	26.1%	47.3%	47.3%	39.7%	33.5%	18.4%	45.1%	23.5%
75% or more	28.9%	50.9%	42.3%	43.3%	33.3%	19.5%	44.2%	25.8%
Percent age 50 or older employees								
Less than 25%	33.1%	54.0%	48.7%	46.4%	32.8%	21.3%	49.8%	28.3%
25-49 %	24.2%	44.6%	50.5%	42.8%	32.6%	16.6%	46.9%	21.8%
50-74 %	34.1%	51.4%	46.2%	46.2%	40.1%	20.1%	50.0%	29.0%
75% or more	38.8%	50.2%	52.3%	36.6%	47.2%	20.9%	50.0%	29.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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Table I.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	1.97%	1.93%	1.36%	1.31%	0.69%	1.08%	0.60%
Industry group **								
Agric., fish., forest.	7.63%	4.55%	--	13.56%	12.11% *	8.42% *	8.45%	8.04% *
Mining and manufacturing	1.40%	7.57%	5.91%	4.11%	3.30%	1.37%	3.43%	1.49%
Construction	2.94%	5.98%	5.07%	4.35%	7.08%	8.17%	3.13%	4.41%
Utilities and transp.	2.81%	12.48% *	9.67%	6.80%	6.88%	3.55%	5.59%	3.06%
Wholesale trade	2.49%	7.50%	5.73%	4.99%	4.15%	4.20%	3.77%	2.90%
Fin. svs. and real estate	1.34%	5.79%	7.01%	4.72%	3.46%	1.50%	4.04%	1.38%
Retail trade	1.97%	6.15%	7.49%	3.95%	4.49%	2.31%	3.66%	2.12%
Professional services	0.88%	3.39%	3.40%	2.51%	2.08%	1.03%	1.95%	0.96%
Other services	1.38%	4.35%	4.65%	3.05%	3.36%	1.83%	2.48%	1.56%
Ownership								
For profit, incorporated	0.69%	2.34%	2.28%	1.63%	1.78%	0.88%	1.28%	0.78%
For profit, unincorporated	1.37%	4.26%	4.63%	3.47%	2.93%	1.53%	2.57%	1.52%
Nonprofit	1.16%	6.76%	4.33%	3.31%	2.54%	1.33%	2.94%	1.24%
Age of firm								
Less than 5 years	3.05%	5.20%	6.56%	4.68%	6.64%	9.07% *	3.48%	4.57%
5-9 years	2.71%	4.84%	6.01%	4.40%	5.72%	5.46%	3.18%	3.84%
10-19 years	1.83%	3.89%	3.59%	2.97%	3.75%	4.94%	2.16%	2.54%
20 or more years	0.59%	2.89%	2.67%	1.75%	1.46%	0.70%	1.48%	0.63%
Multi/single status								
2 or more locations	0.63%	7.06% *	5.53%	2.45%	1.52%	0.70%	3.09%	0.63%
1 location only	1.02%	1.99%	2.03%	1.60%	2.36%	3.83%	1.14%	1.63%
Percent full-time employees								
Less than 25%	3.09%	9.57%	8.97%	6.85%	4.58%	3.95%	5.39%	3.35%
25-49 %	2.48%	9.01%	7.03%	4.66%	4.36%	4.39%	4.15%	2.87%
50-74 %	1.68%	4.98%	5.07%	4.19%	3.64%	2.34%	3.00%	1.89%
75% or more	0.60%	2.21%	2.16%	1.52%	1.49%	0.73%	1.20%	0.66%
Union presence								
No union employees	0.61%	1.98%	1.96%	1.38%	1.35%	0.88%	1.09%	0.70%
Has union employees	1.14%	10.08% *	12.06% *	7.13%	5.22%	1.06%	6.09%	1.16%
Percent low-wage employees								
50% or more low-wage	1.65%	6.44%	6.73%	4.15%	3.57%	2.23%	3.65%	1.78%
Less than 50% low-wage	0.57%	2.06%	2.00%	1.44%	1.42%	0.71%	1.13%	0.64%
Percent women employees								
Less than 25%	1.19%	3.40%	3.12%	2.28%	2.74%	1.92%	1.76%	1.48%
25-49 %	1.09%	4.53%	4.37%	3.04%	2.88%	1.28%	2.53%	1.16%
50-74 %	1.02%	3.92%	4.55%	2.87%	2.42%	1.24%	2.35%	1.09%
75% or more	1.07%	4.11%	3.89%	3.04%	2.44%	1.26%	2.28%	1.18%
Percent age 50 or older employees								
Less than 25%	0.91%	3.03%	2.89%	1.86%	1.94%	1.39%	1.60%	1.05%
25-49 %	0.77%	4.18%	3.33%	2.43%	2.05%	0.86%	2.01%	0.81%
50-74 %	1.59%	4.30%	4.65%	3.72%	3.77%	2.10%	2.62%	1.92%
75% or more	3.33%	4.68%	9.02%	8.01%	9.44%	4.75%	3.97%	4.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.7%	53.6%	56.6%	59.7%	49.1%	49.2%	56.6%	49.8%
Industry group **								
Agric., fish., forest.	37.7% *	--	--	--	9.6% *	46.9% *	91.0%	27.0% *
Mining and manufacturing	46.6%	59.5%	62.3%	65.5%	50.6%	41.5%	61.6%	45.6%
Construction	50.5%	47.3%	60.3%	53.6%	45.5%	50.3%	53.6%	48.9%
Utilities and transp.	47.0%	--	31.7% *	69.6%	43.9%	46.3%	56.2%	46.2%
Wholesale trade	55.4%	65.7%	52.2%	62.0%	57.5%	52.7%	56.7%	55.2%
Fin. svcs. and real estate	54.8%	48.5%	49.0%	64.5%	48.0%	56.2%	57.3%	54.6%
Retail trade	60.0%	49.0%	63.2%	67.4%	53.9%	60.5%	61.6%	59.8%
Professional services	47.5%	58.7%	58.5%	57.0%	52.2%	43.7%	58.3%	46.0%
Other services	53.6%	44.1%	56.0%	50.1%	45.7%	58.2%	48.1%	54.7%
Ownership								
For profit, incorporated	54.0%	53.3%	54.1%	60.8%	49.4%	54.4%	55.6%	53.8%
For profit, unincorporated	52.2%	55.3%	64.9%	67.7%	56.0%	44.1%	61.3%	49.9%
Nonprofit	36.2%	51.1%	61.4%	39.7%	43.3%	31.8%	54.7%	34.9%
Age of firm								
Less than 5 years	59.1%	67.2%	55.6%	71.5%	47.8%	45.7%	64.7%	52.7%
5-9 years	55.1%	53.0%	61.9%	63.4%	48.0%	51.9%	58.7%	52.4%
10-19 years	53.4%	57.5%	53.9%	52.4%	55.5%	48.2%	54.1%	53.0%
20 or more years	49.9%	45.6%	57.2%	59.9%	48.2%	49.3%	55.3%	49.5%
Multi/single status								
2 or more locations	50.2%	--	42.9%	62.6%	50.7%	49.8%	58.7%	50.1%
1 location only	51.9%	53.7%	57.5%	58.9%	46.8%	27.6%	56.4%	48.0%
Percent full-time employees								
Less than 25%	49.1%	--	48.5%	65.4%	45.3%	50.8%	41.4%	51.1%
25-49 %	48.3%	40.9% *	49.9%	49.9%	39.2%	53.1%	46.8%	48.6%
50-74 %	51.3%	53.0%	51.8%	53.9%	60.9%	47.8%	50.6%	51.4%
75% or more	50.7%	54.8%	57.4%	60.3%	48.6%	49.3%	57.8%	49.7%
Union presence								
No union employees	55.1%	57.8%	58.1%	62.0%	51.3%	54.8%	59.7%	54.2%
Has union employees	37.5%	13.0% *	32.8% *	39.9%	36.5%	38.0%	19.8%	38.2%
Percent low-wage employees								
50% or more low-wage	57.1%	66.5%	58.5%	58.9%	49.3%	58.8%	61.0%	56.6%
Less than 50% low-wage	50.2%	52.5%	56.5%	59.7%	49.1%	48.6%	56.4%	49.3%
Percent women employees								
Less than 25%	47.9%	45.7%	58.4%	60.0%	48.5%	42.0%	54.6%	46.2%
25-49 %	51.3%	61.3%	53.5%	62.8%	48.4%	50.5%	59.5%	50.5%
50-74 %	55.8%	52.3%	54.0%	57.5%	52.9%	56.7%	56.2%	55.8%
75% or more	46.1%	69.2%	58.3%	57.0%	46.8%	43.0%	60.0%	44.6%
Percent age 50 or older employees								
Less than 25%	54.3%	50.1%	55.7%	59.4%	49.4%	55.8%	55.0%	54.1%
25-49 %	47.8%	45.8%	56.5%	57.1%	49.0%	46.4%	54.3%	47.4%
50-74 %	53.9%	65.7%	58.9%	65.6%	48.6%	51.4%	63.4%	51.8%
75% or more	55.2%	61.9%	56.6%	65.7%	51.3%	51.3%	62.2%	52.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 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%	3.19%	2.63%	1.92%	1.89%	1.08%	1.60%	0.90%
Industry group **								
Agric., fish., forest.	12.56% *	--	--	--	6.50% *	16.99% *	5.03%	11.63% *
Mining and manufacturing	2.03%	12.60%	7.90%	6.18%	4.28%	2.49%	4.99%	2.13%
Construction	4.03%	9.01%	7.23%	6.46%	8.19%	10.31%	4.59%	5.68%
Utilities and transp.	3.30%	--	12.59% *	9.14%	8.13%	3.89%	9.81%	3.45%
Wholesale trade	2.90%	9.24%	9.28%	5.39%	5.41%	4.46%	5.27%	3.31%
Fin. svcs. and real estate	2.38%	10.00%	9.96%	6.55%	5.58%	2.87%	6.16%	2.53%
Retail trade	2.99%	12.81%	8.01%	5.47%	5.37%	3.99%	5.70%	3.32%
Professional services	1.29%	5.00%	4.47%	3.18%	2.87%	1.70%	2.68%	1.41%
Other services	2.02%	6.32%	5.90%	4.34%	5.10%	2.56%	3.59%	2.31%
Ownership								
For profit, incorporated	1.00%	3.85%	3.14%	2.35%	2.47%	1.29%	1.89%	1.11%
For profit, unincorporated	2.03%	6.94%	5.52%	3.67%	4.48%	2.79%	3.72%	2.31%
Nonprofit	1.74%	8.68%	7.04%	4.95%	3.55%	2.25%	4.62%	1.82%
Age of firm								
Less than 5 years	3.81%	6.68%	8.36%	5.38%	7.56%	13.01%	4.54%	5.91%
5-9 years	4.89%	9.07%	8.04%	5.05%	10.83%	7.75%	4.99%	7.36%
10-19 years	2.48%	5.67%	4.50%	4.09%	4.91%	6.95%	3.00%	3.47%
20 or more years	0.89%	4.88%	3.83%	2.53%	2.08%	1.10%	2.23%	0.95%
Multi/single status								
2 or more locations	0.95%	--	8.08%	3.33%	2.18%	1.09%	4.43%	0.96%
1 location only	1.57%	3.22%	2.76%	2.29%	3.36%	4.88%	1.70%	2.44%
Percent full-time employees								
Less than 25%	4.27%	--	13.64%	8.07%	8.86%	5.14%	11.10%	4.30%
25-49 %	3.91%	13.87% *	9.04%	6.46%	8.49%	5.04%	6.49%	4.50%
50-74 %	2.49%	7.84%	8.60%	6.78%	4.80%	3.37%	5.18%	2.76%
75% or more	0.88%	3.57%	2.91%	2.07%	2.04%	1.16%	1.74%	0.97%
Union presence								
No union employees	0.90%	3.15%	2.65%	1.79%	2.00%	1.26%	1.58%	1.02%
Has union employees	1.66%	5.39% *	13.49% *	10.38%	5.27%	1.80%	5.23%	1.71%
Percent low-wage employees								
50% or more low-wage	3.02%	11.27%	10.25%	5.45%	9.31%	2.88%	6.23%	3.28%
Less than 50% low-wage	0.84%	3.27%	2.71%	2.00%	1.90%	1.14%	1.65%	0.94%
Percent women employees								
Less than 25%	1.59%	4.97%	3.96%	3.28%	3.34%	2.42%	2.50%	1.88%
25-49 %	1.54%	7.63%	5.84%	3.54%	4.07%	1.85%	3.66%	1.64%
50-74 %	1.54%	5.67%	5.47%	3.82%	3.55%	1.93%	3.33%	1.66%
75% or more	1.71%	6.95%	6.50%	4.24%	3.78%	2.20%	3.65%	1.84%
Percent age 50 or older employees								
Less than 25%	1.38%	4.65%	3.89%	2.71%	3.13%	2.00%	2.35%	1.62%
25-49 %	1.11%	7.20%	4.85%	3.17%	2.74%	1.33%	3.06%	1.16%
50-74 %	2.43%	6.17%	5.84%	5.23%	4.90%	3.76%	3.54%	2.88%
75% or more	5.53%	8.42%	11.57%	12.58%	12.35%	9.90%	6.22%	7.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.7%	17.1%	27.8%	38.5%	50.4%	66.9%	26.3%	61.5%
Industry group **								
Agric., fish., forest.	31.0% *	--	--	--	--	49.3% *	8.8% *	45.9% *
Mining and manufacturing	52.4%	--	27.6% *	39.3%	47.3%	59.9%	23.8%	54.9%
Construction	40.6%	9.6% *	30.6%	26.5%	55.9%	59.0%	23.9%	50.6%
Utilities and transp.	64.6%	--	--	61.0%	51.5%	68.6%	60.0%	65.0%
Wholesale trade	50.0%	3.3% *	9.8% *	41.5%	46.8%	62.7%	18.9%	56.0%
Fin. svcs. and real estate	67.6%	22.8% *	37.0% *	56.0%	55.6%	73.5%	34.4%	70.5%
Retail trade	54.5%	17.1% *	16.6% *	22.8%	25.0%	68.3%	13.4%	60.4%
Professional services	58.1%	20.1%	27.5%	39.7%	56.5%	67.4%	27.6%	63.6%
Other services	53.6%	24.5%	31.3%	33.9%	46.1%	64.2%	26.7%	58.4%
Ownership								
For profit, incorporated	57.6%	18.9%	20.9%	35.5%	49.5%	68.1%	22.2%	62.8%
For profit, unincorporated	50.9%	8.0% *	44.7%	43.1%	49.6%	64.5%	32.9%	56.5%
Nonprofit	57.0%	30.1% *	45.1%	55.9%	54.1%	60.6%	42.6%	58.5%
Age of firm								
Less than 5 years	31.0%	20.2% *	41.7%	31.4%	31.5%	54.9%	25.0%	39.6%
5-9 years	42.3%	22.2% *	13.3% *	47.3%	52.8%	56.8%	34.3%	48.8%
10-19 years	42.2%	11.0% *	30.4%	31.1%	54.9%	61.0%	22.4%	53.3%
20 or more years	59.9%	17.5%	26.8%	39.8%	50.3%	67.1%	26.3%	62.9%
Multi/single status								
2 or more locations	63.4%	--	41.8%	39.1%	52.1%	66.9%	31.0%	63.9%
1 location only	36.6%	16.6%	27.1%	38.4%	47.5%	69.0%	25.9%	47.5%
Percent full-time employees								
Less than 25%	44.6%	--	4.3% *	21.0% *	8.2% *	66.1%	12.9% *	51.2%
25-49 %	41.9%	--	21.9% *	26.5%	55.1%	43.6%	23.8% *	45.3%
50-74 %	52.7%	5.2% *	20.2% *	42.3%	57.1%	59.8%	15.3%	58.4%
75% or more	57.5%	18.2%	29.1%	38.8%	49.9%	68.0%	27.5%	62.3%
Union presence								
No union employees	54.5%	16.3%	27.8%	37.5%	49.5%	66.3%	26.3%	60.0%
Has union employees	66.3%	--	--	52.2% *	58.2%	68.6%	28.4% *	67.1%
Percent low-wage employees								
50% or more low-wage	45.4%	7.3% *	13.4% *	19.6% *	25.6%	58.3%	13.2% *	49.5%
Less than 50% low-wage	57.6%	18.1%	28.6%	39.5%	52.2%	67.6%	27.2%	62.5%
Percent women employees								
Less than 25%	47.4%	13.4%	30.1%	36.5%	48.0%	61.0%	27.2%	53.7%
25-49 %	63.8%	20.4% *	28.8%	47.3%	57.1%	71.2%	30.5%	67.5%
50-74 %	62.5%	17.5% *	24.0%	35.5%	50.3%	71.4%	22.3%	66.6%
75% or more	48.4%	19.6% *	21.9%	35.3%	45.3%	55.0%	23.3%	52.0%
Percent age 50 or older employees								
Less than 25%	51.2%	12.0%	23.0%	30.4%	50.2%	66.1%	20.0%	59.0%
25-49 %	61.0%	18.8% *	30.6%	40.6%	51.3%	67.6%	32.4%	63.2%
50-74 %	56.2%	27.1%	35.2%	51.1%	49.2%	67.9%	33.3%	62.2%
75% or more	39.4%	15.4% *	31.3% *	61.1%	36.5% *	48.6%	25.6%	47.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table I.F.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.06%	2.71%	2.83%	2.74%	2.20%	1.38%	1.99%	1.15%
Industry group **								
Agric., fish., forest.	10.70% *	--	--	--	--	24.51% *	7.73% *	17.26% *
Mining and manufacturing	2.75%	--	8.59% *	9.47%	5.37%	3.82%	5.15%	2.97%
Construction	5.20%	4.75% *	8.01%	5.05%	8.77%	14.54%	4.41%	6.99%
Utilities and transp.	3.96%	--	--	11.37%	8.85%	4.81%	11.35%	4.20%
Wholesale trade	3.78%	2.28% *	4.73% *	6.45%	6.71%	6.24%	4.69%	4.32%
Fin. svcs. and real estate	2.70%	8.10% *	11.83% *	7.76%	6.13%	3.07%	6.26%	2.77%
Retail trade	3.94%	9.69% *	7.14% *	6.37%	5.54%	4.14%	3.62%	4.06%
Professional services	1.74%	5.52%	4.71%	5.62%	3.52%	2.17%	4.31%	1.82%
Other services	3.04%	7.04%	8.04%	5.78%	7.43%	3.99%	4.39%	3.36%
Ownership								
For profit, incorporated	1.26%	3.59%	2.84%	3.08%	2.71%	1.59%	1.78%	1.35%
For profit, unincorporated	2.62%	3.11% *	7.75%	7.28%	5.88%	3.25%	6.29%	2.94%
Nonprofit	2.86%	10.19% *	11.85%	6.40%	4.84%	3.96%	6.53%	3.04%
Age of firm								
Less than 5 years	3.81%	7.59% *	8.77%	7.90%	6.38%	13.36%	4.93%	5.51%
5-9 years	4.87%	7.51% *	6.69% *	10.21%	7.82%	10.58%	8.94%	5.58%
10-19 years	3.62%	3.65% *	5.58%	4.43%	7.07%	10.43%	3.08%	5.07%
20 or more years	1.15%	3.91%	3.89%	3.37%	2.47%	1.40%	2.29%	1.21%
Multi/single status								
2 or more locations	1.23%	--	11.26%	3.92%	2.69%	1.39%	4.92%	1.24%
1 location only	1.83%	2.70%	2.92%	3.37%	3.79%	9.00%	2.13%	2.83%
Percent full-time employees								
Less than 25%	5.65%	--	4.30% *	15.54% *	3.58% *	6.77%	10.05% *	6.21%
25-49 %	4.16%	--	13.80% *	7.53%	9.15%	5.91%	8.56% *	4.72%
50-74 %	3.26%	2.45% *	8.43% *	7.90%	7.61%	4.16%	3.66%	3.51%
75% or more	1.14%	3.10%	3.08%	2.96%	2.35%	1.47%	2.18%	1.23%
Union presence								
No union employees	1.20%	2.70%	2.84%	2.49%	2.27%	1.65%	2.02%	1.32%
Has union employees	2.32%	--	--	17.94% *	7.53%	2.47%	11.43% *	2.34%
Percent low-wage employees								
50% or more low-wage	2.96%	5.26% *	8.36% *	6.03% *	4.83%	3.56%	4.68% *	3.10%
Less than 50% low-wage	1.11%	2.91%	2.94%	2.84%	2.31%	1.46%	2.08%	1.21%
Percent women employees								
Less than 25%	1.98%	3.78%	4.32%	5.03%	4.09%	3.17%	3.54%	2.35%
25-49 %	1.86%	6.64% *	5.85%	4.41%	4.16%	2.35%	3.85%	1.97%
50-74 %	2.09%	5.78% *	7.14%	4.73%	4.21%	2.36%	3.53%	2.13%
75% or more	2.28%	7.07% *	5.98%	5.14%	4.64%	3.08%	3.90%	2.50%
Percent age 50 or older employees								
Less than 25%	1.86%	3.38%	3.75%	2.93%	3.69%	2.94%	2.19%	2.17%
25-49 %	1.40%	6.68% *	5.27%	4.59%	3.32%	1.61%	4.70%	1.45%
50-74 %	3.28%	6.98%	7.08%	8.16%	5.06%	4.49%	4.59%	3.60%
75% or more	7.47%	6.87% *	18.74% *	10.40%	12.62% *	14.05%	7.58%	10.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.0%	17.8%	16.9%	17.1%	15.0%	9.5%	16.0%	11.4%
Industry group **								
Agric., fish., forest.	29.3% *	--	--	--	60.6% *	0.2% *	2.7% *	34.6% *
Mining and manufacturing	8.5%	6.7% *	22.0% *	20.8%	10.9%	5.2%	18.0%	7.9%
Construction	14.3%	15.9% *	16.3% *	20.7% *	16.1% *	0.8% *	13.8%	14.6% *
Utilities and transp.	7.7%	--	26.4% *	8.9% *	11.6% *	5.7%	21.2% *	6.7%
Wholesale trade	8.6%	17.1% *	17.2% *	12.6%	10.6% *	5.2%	16.9%	7.0%
Fin. svs. and real estate	9.8%	13.0% *	15.2% *	17.7% *	15.2% *	7.6%	13.7%	9.4%
Retail trade	14.8%	20.8% *	17.5% *	16.2%	14.7%	14.2%	14.4%	14.9%
Professional services	14.3%	17.8%	16.1%	13.9%	14.7%	13.9%	15.3%	14.1%
Other services	14.1%	23.3%	13.7%	22.9%	17.7%	9.9%	19.9%	12.9%
Ownership								
For profit, incorporated	10.9%	19.9%	16.7%	17.6%	15.4%	7.7%	16.5%	10.1%
For profit, unincorporated	9.3%	12.1% *	18.9%	14.4%	10.8%	5.7%	14.4%	8.1%
Nonprofit	18.1%	17.6% *	15.1% *	18.4%	16.9%	18.7%	16.2%	18.2%
Age of firm								
Less than 5 years	14.7%	13.2% *	13.7% *	10.7% *	21.1% *	7.3% *	12.2%	17.6% *
5-9 years	15.6% *	10.6% *	10.0% *	16.8%	21.3% *	5.2% *	12.6%	17.8% *
10-19 years	13.5%	16.4%	17.1%	20.9%	12.4%	3.5% *	16.8%	11.7%
20 or more years	11.6%	23.1%	18.6%	16.7%	14.6%	9.7%	17.5%	11.1%
Multi/single status								
2 or more locations	10.2%	--	19.8% *	12.7%	13.3%	9.4%	13.1%	10.1%
1 location only	17.5%	17.7%	16.7%	18.4%	17.6%	14.1%	16.3%	18.5%
Percent full-time employees								
Less than 25%	21.1%	--	39.2% *	19.0% *	35.8%	8.0%	43.7% *	15.2%
25-49 %	14.5%	38.3% *	13.5% *	20.0%	23.4% *	7.1%	22.0%	13.1%
50-74 %	20.1%	19.4% *	14.8% *	17.0%	13.7%	22.8%	16.2%	20.7%
75% or more	11.1%	15.9%	16.9%	17.0%	14.6%	8.4%	15.4%	10.5%
Union presence								
No union employees	10.5%	17.0%	16.9%	16.3%	14.0%	6.8%	15.8%	9.6%
Has union employees	16.2%	25.4% *	17.3% *	23.7% *	21.0%	15.0%	18.7%	16.1%
Percent low-wage employees								
50% or more low-wage	12.9%	13.1% *	11.6% *	16.4%	32.4% *	6.1%	13.0% *	12.9%
Less than 50% low-wage	11.9%	18.2%	17.2%	17.2%	13.7%	9.8%	16.2%	11.3%
Percent women employees								
Less than 25%	10.2%	18.0%	17.3%	17.5%	11.1%	5.0%	16.0%	8.6%
25-49 %	12.7%	16.0% *	14.4%	16.0%	21.7%	9.8%	13.9%	12.6%
50-74 %	12.7%	19.8%	20.0%	15.9%	14.6%	11.3%	17.8%	12.2%
75% or more	12.4%	15.1% *	16.3%	19.3%	13.8%	11.0%	16.8%	11.9%
Percent age 50 or older employees								
Less than 25%	12.0%	20.9%	16.9%	18.3%	16.1%	6.5%	18.0%	10.6%
25-49 %	11.8%	12.6% *	16.6%	17.5%	12.6%	10.9%	14.2%	11.6%
50-74 %	12.6%	15.1% *	17.9% *	12.8%	21.6%	7.6%	14.0%	12.3%
75% or more	11.9%	16.0% *	15.0% *	19.8% *	5.8% *	10.0% *	14.8% *	10.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.15.b Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	2.54%	2.08%	1.63%	1.76%	0.56%	1.20%	0.60%
Industry group **								
Agric., fish., forest.	18.57% *	--	--	--	24.90% *	0.17% *	1.95% *	20.92% *
Mining and manufacturing	1.22%	4.76% *	8.36% *	5.90%	3.10%	1.07%	4.90%	1.25%
Construction	3.93%	6.52% *	5.28% *	6.88% *	9.74% *	0.60% *	2.94%	5.85% *
Utilities and transp.	1.55%	--	17.47% *	4.23% *	6.86% *	1.26%	8.71% *	1.50%
Wholesale trade	1.26%	6.53% *	5.23% *	3.04%	3.48% *	1.40%	3.14%	1.36%
Fin. svs. and real estate	1.29%	5.01% *	7.38% *	5.66% *	4.70% *	1.22%	3.50%	1.37%
Retail trade	2.16%	10.90% *	7.62% *	4.11%	3.45%	2.88%	4.25%	2.38%
Professional services	0.91%	4.72%	3.20%	1.95%	2.09%	1.18%	2.04%	1.00%
Other services	1.34%	6.76%	4.05%	4.02%	3.82%	1.36%	3.41%	1.43%
Ownership								
For profit, incorporated	0.67%	3.26%	2.47%	2.08%	2.52%	0.59%	1.48%	0.74%
For profit, unincorporated	1.09%	4.29% *	5.19%	2.74%	2.82%	1.17%	2.46%	1.21%
Nonprofit	1.37%	7.87% *	5.14% *	4.42%	2.65%	1.78%	3.29%	1.45%
Age of firm								
Less than 5 years	3.05%	5.58% *	5.74% *	3.66% *	7.58% *	4.74% *	3.27%	5.27% *
5-9 years	5.49% *	5.45% *	3.66% *	3.84%	14.09% *	2.69% *	2.85%	9.06% *
10-19 years	1.64%	4.54%	3.40%	4.05%	3.26%	1.22% *	2.36%	2.17%
20 or more years	0.56%	4.35%	3.21%	2.16%	1.80%	0.58%	1.78%	0.59%
Multi/single status								
2 or more locations	0.54%	--	7.17% *	2.62%	1.75%	0.56%	3.19%	0.55%
1 location only	1.40%	2.57%	2.16%	1.96%	3.50%	3.64%	1.27%	2.36%
Percent full-time employees								
Less than 25%	4.65%	--	14.80% *	6.94% *	10.31%	2.19%	13.79% *	3.42%
25-49 %	2.51%	16.33% *	6.43% *	5.07%	7.46% *	1.73%	6.34%	2.72%
50-74 %	2.21%	7.04% *	5.88% *	4.97%	3.36%	3.18%	3.98%	2.48%
75% or more	0.58%	2.61%	2.30%	1.78%	1.94%	0.54%	1.26%	0.63%
Union presence								
No union employees	0.56%	2.51%	2.16%	1.50%	1.75%	0.49%	1.22%	0.62%
Has union employees	1.38%	12.08% *	7.66% *	8.89% *	6.21%	1.33%	5.45%	1.42%
Percent low-wage employees								
50% or more low-wage	3.31%	9.38% *	6.56% *	3.74%	11.45% *	1.09%	4.76% *	3.65%
Less than 50% low-wage	0.53%	2.63%	2.16%	1.71%	1.56%	0.59%	1.24%	0.58%
Percent women employees								
Less than 25%	1.01%	4.26%	3.31%	2.92%	2.72%	0.80%	1.88%	1.18%
25-49 %	1.25%	5.81% *	4.05%	2.58%	4.84%	1.06%	2.53%	1.35%
50-74 %	0.94%	4.63%	4.37%	2.59%	2.34%	1.14%	2.52%	1.00%
75% or more	1.11%	6.55% *	4.87%	4.07%	2.62%	1.33%	3.12%	1.17%
Percent age 50 or older employees								
Less than 25%	0.98%	3.90%	2.92%	2.60%	3.05%	0.65%	1.86%	1.14%
25-49 %	0.71%	4.30% *	3.56%	2.61%	2.11%	0.79%	1.87%	0.75%
50-74 %	1.87%	5.43% *	5.94% *	3.45%	6.17%	1.28%	2.96%	2.19%
75% or more	3.30%	7.44% *	8.48% *	11.06% *	3.01% *	5.36% *	5.24% *	4.12% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2.9%	4.8%	6.3%	3.4%	3.7%	2.2%	5.0%	2.6%
Industry group **								
Agric., fish., forest.	1.9% *	--	--	--	0.0%	5.6% *	0.0%	2.3% *
Mining and manufacturing	3.4%	0.8% *	2.9% *	1.4% *	4.4% *	3.4%	2.7% *	3.5%
Construction	3.8%	4.7% *	8.3% *	4.2%	2.5% *	1.6% *	6.1% *	2.5%
Utilities and transp.	2.1%	--	6.9% *	5.5% *	4.8% *	1.2% *	2.6% *	2.1%
Wholesale trade	3.0%	0.0%	10.8% *	3.2% *	3.0% *	2.3% *	6.0% *	2.5%
Fin. svcs. and real estate	1.6%	7.6% *	3.7% *	1.5% *	1.0% *	1.4%	4.5% *	1.3%
Retail trade	2.7%	6.4% *	1.3% *	4.9% *	9.3% *	1.1%	5.8% *	2.3%
Professional services	3.3%	3.8% *	5.4% *	3.7%	4.1%	2.8%	4.5%	3.1%
Other services	3.0%	7.8% *	8.5% *	4.5%	4.1% *	1.2% *	6.9%	2.2%
Ownership								
For profit, incorporated	2.6%	3.7% *	7.0% *	3.0%	3.3%	1.9%	5.0%	2.2%
For profit, unincorporated	3.6%	3.1% *	2.5% *	4.2%	4.8% *	3.0%	3.2%	3.7%
Nonprofit	3.7%	17.6% *	7.2% *	5.0% *	4.2% *	2.8%	9.1%	3.3%
Age of firm								
Less than 5 years	4.7%	7.1% *	3.9% *	4.3% *	4.5% *	0.3% *	4.8% *	4.6% *
5-9 years	7.8% *	6.3% *	13.1% *	5.9%	8.8% *	6.0% *	7.8% *	7.8% *
10-19 years	4.1%	4.7% *	3.3% *	5.0%	1.9% *	7.1% *	4.7%	3.8%
20 or more years	2.5%	3.2% *	7.1% *	2.4%	3.6%	2.0%	4.6%	2.3%
Multi/single status								
2 or more locations	2.5%	--	4.7% *	3.9%	3.5%	2.2%	4.0% *	2.5%
1 location only	4.2%	4.8%	6.4%	3.3%	4.0% *	1.3% *	5.1%	3.3%
Percent full-time employees								
Less than 25%	2.2% *	--	5.9% *	1.9% *	4.6% *	1.3% *	3.3% *	1.9% *
25-49 %	6.8%	13.9% *	12.2% *	12.1% *	2.4% *	6.6% *	11.6% *	5.8% *
50-74 %	2.5%	9.0% *	6.1% *	4.9% *	3.6% *	1.0% *	7.5% *	1.7%
75% or more	2.8%	4.0% *	6.0% *	3.1%	3.8%	2.2%	4.6%	2.6%
Union presence								
No union employees	3.0%	5.0%	5.3%	3.5%	3.1%	2.4%	4.9%	2.6%
Has union employees	2.7%	2.2% *	21.0% *	3.0% *	7.6% *	1.8%	7.2% *	2.5%
Percent low-wage employees								
50% or more low-wage	4.2%	8.4% *	3.2% *	11.2%	3.5% *	3.4% *	7.5% *	3.8%
Less than 50% low-wage	2.8%	4.4%	6.5%	3.0%	3.7%	2.1%	4.9%	2.5%
Percent women employees								
Less than 25%	3.6%	2.7% *	7.1% *	3.4%	4.2% *	2.8%	4.7%	3.3%
25-49 %	2.3%	7.4% *	7.2% *	2.6% *	2.5% *	1.7%	6.6% *	1.9%
50-74 %	2.4%	7.0% *	4.2% *	4.4% *	3.2%	1.8%	5.4%	2.1%
75% or more	3.5%	2.9% *	4.4% *	3.3% *	5.3%	2.9%	3.5%	3.5%
Percent age 50 or older employees								
Less than 25%	3.1%	5.1% *	5.7% *	4.8%	2.8%	2.1%	5.4%	2.5%
25-49 %	2.8%	5.9% *	8.8% *	2.2%	4.8%	2.1%	5.8% *	2.6%
50-74 %	2.9%	5.5% *	3.8% *	3.0% *	2.5% *	2.7% *	4.1%	2.7%
75% or more	2.6% *	0.0%	4.6% *	2.4% *	4.1% *	3.1% *	1.1% *	3.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 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%	1.23%	1.65%	0.45%	0.64%	0.22%	0.74%	0.22%
Industry group **								
Agric., fish., forest.	1.85% *	--	--	--	0.00%	5.23% *	0.00%	2.25% *
Mining and manufacturing	0.74%	0.84% *	1.29% *	0.76% *	2.31% *	0.67%	1.10% *	0.78%
Construction	1.01%	2.46% *	5.76% *	1.22%	1.03% *	1.06% *	2.46% *	0.70%
Utilities and transp.	0.54%	--	5.08% *	3.48% *	2.25% *	0.45% *	1.90% *	0.56%
Wholesale trade	0.80%	0.00%	8.16% *	1.16% *	1.38% *	0.80% *	3.61% *	0.64%
Fin. svcs. and real estate	0.35%	5.70% *	3.02% *	0.74% *	0.53% *	0.37%	2.52% *	0.31%
Retail trade	0.66%	4.27% *	0.75% *	2.70% *	3.88% *	0.27%	2.55% *	0.66%
Professional services	0.40%	1.71% *	2.85% *	0.81%	0.97%	0.50%	1.17%	0.43%
Other services	0.53%	3.57% *	3.50% *	1.13%	1.53% *	0.41% *	1.84%	0.50%
Ownership								
For profit, incorporated	0.22%	1.40% *	2.15% *	0.51%	0.56%	0.24%	0.96%	0.21%
For profit, unincorporated	0.85%	1.43% *	1.33% *	1.01%	3.02% *	0.69%	0.77%	1.05%
Nonprofit	0.56%	7.55% *	3.24% *	1.74% *	1.26% *	0.64%	2.67%	0.56%
Age of firm								
Less than 5 years	1.30%	3.01% *	2.52% *	1.80% *	3.01% *	0.33% *	1.60% *	2.11% *
5-9 years	2.77% *	5.00% *	8.18% *	1.44%	6.88% *	3.69% *	2.86% *	4.31% *
10-19 years	0.75%	2.68% *	1.08% *	1.42%	0.85% *	2.55% *	1.22%	0.94%
20 or more years	0.20%	1.07% *	2.58% *	0.45%	0.54%	0.21%	1.06%	0.20%
Multi/single status								
2 or more locations	0.21%	--	2.04% *	0.99%	0.60%	0.22%	1.21% *	0.21%
1 location only	0.59%	1.25%	1.77%	0.50%	1.33% *	1.11% *	0.80%	0.84%
Percent full-time employees								
Less than 25%	0.77% *	--	4.89% *	1.84% *	2.45% *	0.84% *	2.17% *	0.80% *
25-49 %	1.62%	8.49% *	5.95% *	4.19% *	1.16% *	2.72% *	3.86% *	1.78% *
50-74 %	0.51%	4.91% *	3.60% *	1.97% *	1.27% *	0.36% *	2.61% *	0.41%
75% or more	0.23%	1.24% *	1.87% *	0.46%	0.71%	0.24%	0.81%	0.24%
Union presence								
No union employees	0.22%	1.33%	1.49%	0.46%	0.47%	0.29%	0.72%	0.23%
Has union employees	0.52%	2.19% *	13.00% *	1.62% *	3.42% *	0.33%	4.33% *	0.51%
Percent low-wage employees								
50% or more low-wage	0.87%	5.31% *	1.86% *	3.26%	1.18% *	1.18% *	2.61% *	0.92%
Less than 50% low-wage	0.22%	1.26%	1.74%	0.44%	0.68%	0.22%	0.77%	0.22%
Percent women employees								
Less than 25%	0.51%	1.05% *	2.73% *	0.61%	1.44% *	0.53%	1.11%	0.58%
25-49 %	0.31%	3.85% *	3.87% *	0.85% *	0.78% *	0.29%	2.05% *	0.27%
50-74 %	0.36%	3.07% *	1.97% *	1.39% *	0.94%	0.40%	1.62%	0.36%
75% or more	0.52%	2.22% *	1.64% *	1.05% *	1.40%	0.65%	1.00%	0.57%
Percent age 50 or older employees								
Less than 25%	0.32%	1.87% *	2.05% *	0.86%	0.52%	0.40%	1.04%	0.31%
25-49 %	0.31%	3.31% *	3.97% *	0.46%	1.21%	0.27%	1.75% *	0.31%
50-74 %	0.56%	2.37% *	1.67% *	1.05% *	1.24% *	0.81% *	1.11%	0.63%
75% or more	1.51% *	0.00%	3.97% *	2.04% *	3.89% *	2.83% *	0.93% *	2.17% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.15.d Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not required by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	32.3%	16.8%	15.2%	17.1%	28.4%	38.0%	17.4%	34.4%
Industry group **								
Agric., fish., forest.	30.3% *	--	--	--	29.5% *	47.1% *	2.4% *	35.8% *
Mining and manufacturing	39.3%	18.1% *	11.1% *	10.0%	31.4%	48.1%	14.0%	41.0%
Construction	25.1%	22.7% *	11.0% *	20.1%	24.8%	43.5%	21.5%	27.0%
Utilities and transp.	42.1%	--	24.0% *	14.7% *	39.0%	45.9%	14.3% *	44.2%
Wholesale trade	29.9%	14.4% *	9.4% *	19.4%	21.9%	39.0%	15.2%	32.6%
Fin. svcs. and real estate	32.6%	24.4% *	28.3% *	15.5%	33.2%	34.1%	20.6%	33.6%
Retail trade	20.6%	19.0% *	11.6% *	8.0% *	16.3%	23.8%	13.7% *	21.5%
Professional services	32.8%	14.3%	14.2%	22.2%	26.3%	38.3%	17.2%	35.0%
Other services	27.2%	13.9% *	19.9%	18.5%	29.5%	30.2%	18.6%	28.9%
Ownership								
For profit, incorporated	30.5%	15.4%	16.3%	16.6%	27.7%	35.2%	17.8%	32.3%
For profit, unincorporated	31.6%	23.2% *	9.3%	10.9%	24.8%	44.6%	16.7%	35.3%
Nonprofit	40.2%	9.7% *	15.7% *	30.6%	33.3%	45.3%	15.6%	41.9%
Age of firm								
Less than 5 years	18.4%	9.6% *	15.8% *	12.2%	25.8%	46.7% *	13.4%	24.3%
5-9 years	19.6%	24.0% *	10.1% *	12.5% *	21.5% *	36.9%	16.9%	21.5%
10-19 years	24.3%	11.9%	18.7%	17.0%	26.7%	38.7%	17.8%	27.8%
20 or more years	34.1%	20.4%	14.2%	18.6%	29.4%	37.9%	18.2%	35.4%
Multi/single status								
2 or more locations	35.5%	--	27.0%	17.6%	28.0%	37.6%	20.9%	35.7%
1 location only	22.6%	16.6%	14.3%	17.0%	29.0%	52.1%	17.1%	27.4%
Percent full-time employees								
Less than 25%	24.0%	--	2.9% *	7.8% *	13.1% *	37.2%	4.2% *	29.1%
25-49 %	26.9%	1.0% *	15.2% *	10.9% *	28.4% *	33.1%	13.2% *	29.5%
50-74 %	24.4%	14.3% *	18.7% *	22.6% *	20.2%	27.3%	20.4%	25.1%
75% or more	33.2%	18.0%	15.1%	17.0%	29.2%	39.0%	17.5%	35.4%
Union presence								
No union employees	29.2%	13.2%	14.5%	15.6%	28.7%	34.9%	14.8%	31.8%
Has union employees	41.6%	51.7%	25.3% *	30.1%	26.3%	44.3%	47.9%	41.3%
Percent low-wage employees								
50% or more low-wage	24.1%	0.6% *	21.3% *	10.5%	12.7%	31.2%	11.3% *	25.6%
Less than 50% low-wage	32.9%	18.2%	14.9%	17.5%	29.6%	38.5%	17.7%	35.1%
Percent women employees								
Less than 25%	35.0%	21.0%	13.5%	16.6%	31.0%	49.1%	19.1%	39.2%
25-49 %	32.3%	11.3% *	17.8%	17.4%	25.5%	37.0%	15.6%	33.9%
50-74 %	26.9%	17.1%	16.5%	18.5%	25.3%	28.9%	16.4%	28.0%
75% or more	36.4%	11.0%	15.2% *	16.3%	31.3%	42.3%	15.6%	38.7%
Percent age 50 or older employees								
Less than 25%	27.5%	17.1%	14.6%	14.2%	26.5%	34.7%	16.0%	30.3%
25-49 %	36.1%	23.6% *	15.2%	21.7%	31.4%	39.4%	21.5%	37.1%
50-74 %	27.9%	10.6% *	15.6%	15.1%	22.3%	37.1%	14.6%	30.8%
75% or more	27.9%	15.0% *	21.4% *	11.3% *	35.5% *	35.4%	16.6%	33.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 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%	2.87%	1.90%	1.46%	1.81%	1.06%	1.35%	0.87%
Industry group **								
Agric., fish., forest.	12.68% *	--	--	--	22.10% *	18.12% *	2.27% *	15.59% *
Mining and manufacturing	2.14%	9.46% *	4.04% *	2.58%	3.97%	2.72%	3.38%	2.24%
Construction	3.36%	10.82% *	4.31% *	5.22%	6.54%	9.84%	4.74%	4.56%
Utilities and transp.	3.43%	--	14.63% *	8.14% *	9.31%	3.95%	6.63% *	3.57%
Wholesale trade	2.82%	6.60% *	2.94% *	5.11%	4.02%	4.48%	3.05%	3.25%
Fin. svcs. and real estate	2.33%	11.65% *	10.46% *	4.47%	6.18%	2.79%	6.06%	2.48%
Retail trade	2.21%	14.24% *	4.16% *	2.82% *	3.75%	3.04%	5.10% *	2.44%
Professional services	1.25%	3.09%	3.06%	3.00%	2.71%	1.67%	2.02%	1.38%
Other services	1.87%	4.54% *	4.98%	3.53%	5.73%	2.21%	2.93%	2.14%
Ownership								
For profit, incorporated	0.94%	3.29%	2.39%	1.72%	2.23%	1.26%	1.60%	1.05%
For profit, unincorporated	2.06%	7.05% *	2.65%	2.57%	3.53%	3.06%	3.37%	2.37%
Nonprofit	1.91%	3.36% *	4.73% *	5.10%	4.41%	2.37%	2.78%	2.01%
Age of firm								
Less than 5 years	3.01%	3.74% *	5.50% *	3.50%	7.02%	14.64% *	2.78%	5.40%
5-9 years	3.58%	10.35% *	3.74% *	3.75% *	7.96% *	7.57%	4.69%	5.20%
10-19 years	2.23%	3.17%	3.93%	3.22%	4.13%	6.96%	2.52%	3.14%
20 or more years	0.87%	4.90%	2.63%	1.94%	2.11%	1.08%	1.91%	0.93%
Multi/single status								
2 or more locations	0.93%	--	7.99%	2.41%	2.07%	1.07%	3.60%	0.94%
1 location only	1.44%	2.90%	1.94%	1.74%	3.30%	5.44%	1.43%	2.32%
Percent full-time employees								
Less than 25%	3.50%	--	2.68% *	3.41% *	5.68% *	5.15%	2.08% *	4.06%
25-49 %	3.83%	0.74% *	7.43% *	5.47% *	11.30% *	4.42%	5.22% *	4.42%
50-74 %	2.20%	5.05% *	8.07% *	7.27% *	3.85%	3.09%	5.16%	2.42%
75% or more	0.85%	3.33%	2.03%	1.52%	1.95%	1.14%	1.45%	0.94%
Union presence								
No union employees	0.85%	2.40%	1.86%	1.34%	1.96%	1.22%	1.17%	0.97%
Has union employees	1.77%	14.52%	11.79% *	8.17%	4.59%	1.92%	8.08%	1.81%
Percent low-wage employees								
50% or more low-wage	2.07%	0.53% *	9.64% *	2.64%	3.23%	2.74%	3.66% *	2.28%
Less than 50% low-wage	0.82%	3.06%	1.93%	1.52%	1.89%	1.11%	1.41%	0.91%
Percent women employees								
Less than 25%	1.68%	5.56%	2.49%	2.39%	3.23%	2.57%	2.27%	1.98%
25-49 %	1.44%	4.47% *	4.65%	2.96%	3.00%	1.84%	2.63%	1.55%
50-74 %	1.27%	4.95%	4.75%	3.23%	3.48%	1.58%	2.70%	1.38%
75% or more	1.86%	3.29%	4.95% *	2.74%	5.01%	2.29%	2.50%	2.00%
Percent age 50 or older employees								
Less than 25%	1.23%	4.22%	3.01%	1.89%	2.68%	1.93%	1.98%	1.46%
25-49 %	1.13%	8.26% *	3.19%	2.76%	2.90%	1.35%	2.81%	1.19%
50-74 %	1.87%	3.98% *	3.68%	3.46%	3.08%	3.30%	2.43%	2.27%
75% or more	5.17%	5.49% *	8.81% *	4.99% *	13.86% *	9.21%	4.24%	7.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 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%	7.1%	5.1%	2.6%	3.7%	1.1%	4.9%	1.8%
Industry group **								
Agric., fish., forest.	0.9% *	--	--	--	0.3% *	0.2% *	3.9% *	0.3% *
Mining and manufacturing	2.1%	14.9% *	1.7% *	2.3% *	2.8% *	1.7% *	3.7% *	2.0%
Construction	6.3% *	9.4% *	4.1% *	1.4% *	11.1% *	3.6% *	4.9%	7.0% *
Utilities and transp.	1.1% *	--	11.1% *	1.2% *	0.7% *	0.8% *	5.6% *	0.8% *
Wholesale trade	3.1% *	2.9% *	10.2% *	2.8% *	7.1% *	0.7% *	5.2% *	2.7% *
Fin. svs. and real estate	1.2%	6.5% *	3.8% *	0.7% *	2.6% *	0.6% *	3.9% *	1.0%
Retail trade	1.8% *	4.8% *	6.3% *	3.5% *	5.7% *	0.5% *	4.6% *	1.5% *
Professional services	2.1%	5.4% *	5.8% *	3.2%	2.6% *	1.4%	4.7%	1.7%
Other services	2.2%	11.0% *	1.8% *	4.1% *	3.0% *	0.5% *	6.5%	1.3%
Ownership								
For profit, incorporated	2.0%	7.7%	5.8%	2.0%	4.2%	0.8%	5.1%	1.6%
For profit, unincorporated	3.3%	6.3% *	4.4% *	2.9% *	3.6% *	2.6% *	4.5% *	3.0%
Nonprofit	1.9%	4.0% *	0.7% *	6.2% *	2.3% *	1.4% *	4.4% *	1.7%
Age of firm								
Less than 5 years	3.1% *	3.0% *	11.0% *	1.2% *	0.9% *	0.0%	5.0% *	0.8% *
5-9 years	2.0% *	6.1% *	4.9% *	1.4% *	0.4% *	0.0%	3.9% *	0.5% *
10-19 years	4.8%	9.5% *	7.0% *	4.8%	3.5% *	2.6% *	6.6%	3.7%
20 or more years	1.9%	7.7%	3.0%	2.4%	4.2%	1.1%	4.3%	1.7%
Multi/single status								
2 or more locations	1.6%	--	5.6% *	3.2% *	4.4%	1.0%	3.3% *	1.6%
1 location only	3.8%	7.2%	5.0%	2.5%	2.6% *	5.0% *	5.1%	2.7%
Percent full-time employees								
Less than 25%	3.7% *	--	3.5% *	6.0% *	1.1% *	2.7% *	7.4% *	2.7% *
25-49 %	3.5% *	5.9% *	9.2% *	7.1% *	6.6% *	0.1% *	6.4% *	3.0% *
50-74 %	1.7%	4.3% *	8.6% *	1.6% *	1.6% *	1.1% *	5.4% *	1.2%
75% or more	2.1%	7.4%	4.6%	2.5%	3.8%	1.1%	4.8%	1.8%
Union presence								
No union employees	2.2%	7.0%	5.1%	2.6%	2.9%	1.2%	4.8%	1.7%
Has union employees	2.0%	7.7% *	3.6% *	3.3% *	8.6% *	0.9%	6.4% *	1.9%
Percent low-wage employees								
50% or more low-wage	1.7%	11.3% *	5.4% *	3.1% *	2.0% *	0.6% *	7.1% *	1.1%
Less than 50% low-wage	2.2%	6.7%	5.0%	2.6%	3.9%	1.1%	4.8%	1.8%
Percent women employees								
Less than 25%	3.3%	12.6%	3.8% *	2.4%	5.3% *	1.2% *	5.6%	2.7%
25-49 %	1.4%	4.0% *	7.1% *	1.1% *	1.9%	0.9% *	4.4% *	1.1%
50-74 %	2.1%	3.7% *	5.2% *	3.7% *	4.1% *	1.3%	4.3%	1.9%
75% or more	1.6%	1.8% *	5.8% *	4.1% *	2.7%	0.8%	4.1%	1.4%
Percent age 50 or older employees								
Less than 25%	3.0%	6.8%	7.1% *	3.4%	5.2%	0.8%	5.6%	2.4%
25-49 %	1.6%	12.1% *	2.9% *	1.5% *	2.3% *	1.2%	4.2%	1.4%
50-74 %	2.6%	3.1% *	3.9% *	3.5% *	4.9% *	1.2% *	3.9% *	2.4%
75% or more	2.3% *	7.1% *	2.4% *	0.8% *	3.3% *	0.3% *	5.4% *	0.9% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.20%	1.38%	1.23%	0.44%	0.70%	0.18%	0.65%	0.21%
Industry group **								
Agric., fish., forest.	0.56% *	--	--	--	0.29% *	0.22% *	3.14% *	0.18% *
Mining and manufacturing	0.56%	8.59% *	1.08% *	0.90% *	0.96% *	0.79% *	1.32% *	0.59%
Construction	2.08% *	3.84% *	1.79% *	0.73% *	5.66% *	2.78% *	1.36%	3.12% *
Utilities and transp.	0.47% *	--	10.43% *	1.10% *	0.47% *	0.45% *	4.25% *	0.37% *
Wholesale trade	1.12% *	2.13% *	8.31% *	1.35% *	3.96% *	0.45% *	3.61% *	1.13% *
Fin. svcs. and real estate	0.32%	5.28% *	2.03% *	0.39% *	1.05% *	0.25% *	2.24% *	0.28%
Retail trade	0.57% *	2.65% *	3.21% *	1.93% *	3.59% *	0.24% *	1.57% *	0.61% *
Professional services	0.28%	2.02% *	1.82% *	0.84%	0.88% *	0.30%	0.95%	0.30%
Other services	0.41%	3.99% *	0.90% *	1.86% *	0.97% *	0.20% *	1.88%	0.30%
Ownership								
For profit, incorporated	0.23%	1.66%	1.60%	0.39%	0.99%	0.14%	0.79%	0.24%
For profit, unincorporated	0.75%	3.20% *	1.72% *	1.11% *	1.21% *	1.27% *	1.38% *	0.87%
Nonprofit	0.41%	2.74% *	0.54% *	2.42% *	1.06% *	0.42% *	2.06% *	0.41%
Age of firm								
Less than 5 years	1.57% *	2.10% *	8.45% *	0.81% *	0.48% *	0.00%	2.86% *	0.33% *
5-9 years	0.62% *	3.33% *	2.67% *	0.67% *	0.24% *	0.00%	1.41% *	0.27% *
10-19 years	0.87%	3.59% *	2.35% *	1.41%	1.67% *	1.40% *	1.53%	1.06%
20 or more years	0.21%	1.95%	0.79%	0.53%	0.86%	0.18%	0.70%	0.22%
Multi/single status								
2 or more locations	0.21%	--	4.99% *	1.03% *	0.94%	0.17%	1.78% *	0.21%
1 location only	0.50%	1.39%	1.26%	0.48%	1.00% *	2.93% *	0.69%	0.72%
Percent full-time employees								
Less than 25%	1.10% *	--	3.51% *	2.85% *	0.90% *	1.13% *	4.23% *	0.89% *
25-49 %	1.48% *	4.25% *	4.76% *	3.63% *	5.03% *	0.08% *	2.61% *	1.69% *
50-74 %	0.34%	2.67% *	3.57% *	0.92% *	0.61% *	0.35% *	1.72% *	0.29%
75% or more	0.22%	1.58%	1.36%	0.47%	0.76%	0.20%	0.72%	0.23%
Union presence								
No union employees	0.21%	1.44%	1.30%	0.41%	0.54%	0.23%	0.66%	0.22%
Has union employees	0.50%	4.56% *	2.39% *	2.34% *	3.53% *	0.28%	2.85% *	0.50%
Percent low-wage employees								
50% or more low-wage	0.36%	5.98% *	2.74% *	1.53% *	0.73% *	0.18% *	2.65% *	0.24%
Less than 50% low-wage	0.21%	1.41%	1.28%	0.45%	0.74%	0.19%	0.67%	0.22%
Percent women employees								
Less than 25%	0.56%	3.04%	1.26% *	0.58%	1.65% *	0.59% *	0.98%	0.66%
25-49 %	0.28%	2.22% *	4.15% *	0.43% *	0.50%	0.29% *	1.91% *	0.24%
50-74 %	0.33%	1.54% *	1.86% *	1.41% *	1.32% *	0.30%	1.20%	0.35%
75% or more	0.25%	0.89% *	2.11% *	1.42% *	0.78%	0.23%	0.96%	0.26%
Percent age 50 or older employees								
Less than 25%	0.45%	1.96%	2.31% *	0.66%	1.50%	0.18%	1.06%	0.49%
25-49 %	0.24%	4.30% *	0.94% *	0.47% *	0.72% *	0.26%	0.97%	0.25%
50-74 %	0.51%	1.32% *	2.24% *	1.67% *	1.64% *	0.40% *	1.36% *	0.55%
75% or more	0.89% *	3.80% *	2.15% *	0.55% *	2.23% *	0.26% *	2.50% *	0.52% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.7%	9.1%	15.7%	23.0%	24.8%	32.9%	14.9%	30.7%
Industry group **								
Agric., fish., forest.	11.7% *	--	--	--	1.6% *	23.1% *	8.0% *	12.4% *
Mining and manufacturing	24.4%	13.1% *	17.2% *	25.7%	23.9%	24.9%	14.6%	25.1%
Construction	20.5%	4.6% *	18.5%	14.2%	25.4%	29.7% *	12.8%	24.7%
Utilities and transp.	30.3%	--	18.0% *	42.5%	22.6%	31.8%	33.8%	30.1%
Wholesale trade	27.7%	2.2% *	5.1% *	25.7%	26.9%	33.1%	10.7%	30.9%
Fin. svcs. and real estate	37.0%	11.1% *	18.1% *	36.2%	26.7%	41.4%	19.7%	38.5%
Retail trade	32.7%	8.4% *	10.5% *	15.4%	13.5%	41.3%	8.2%	36.1%
Professional services	27.6%	11.8%	16.1%	22.7%	29.5%	29.4%	16.1%	29.3%
Other services	28.7%	10.8% *	17.5%	16.9%	21.1%	37.4%	12.8%	32.0%
Ownership								
For profit, incorporated	31.1%	10.1%	11.3%	21.6%	24.5%	37.0%	12.3%	33.8%
For profit, unincorporated	26.6%	4.4% *	29.0%	29.2%	27.8%	28.4%	20.1%	28.2%
Nonprofit	20.6%	15.4% *	27.7%	22.2%	23.4%	19.3%	23.3%	20.4%
Age of firm								
Less than 5 years	18.3%	13.6% *	23.2%	22.5%	15.0%	25.1% *	16.2%	20.9%
5-9 years	23.3%	11.8% *	8.2% *	30.0%	25.4%	29.5%	20.2% *	25.6%
10-19 years	22.5%	6.3% *	16.4%	16.3%	30.4%	29.4%	12.1%	28.2%
20 or more years	29.9%	8.0%	15.3%	23.8%	24.2%	33.1%	14.6%	31.1%
Multi/single status								
2 or more locations	31.9%	--	18.0% *	24.5%	26.4%	33.3%	18.2%	32.0%
1 location only	19.0%	8.9%	15.6%	22.6%	22.2%	19.0%	14.6%	22.8%
Percent full-time employees								
Less than 25%	21.9%	--	2.1% *	13.7% *	3.7% *	33.6%	5.4% *	26.1%
25-49 %	20.3%	11.2% *	11.0% *	13.2% *	21.6%	23.2%	11.1% *	22.0%
50-74 %	27.0%	2.8% *	10.5% *	22.8%	34.7%	28.6%	7.8%	30.0%
75% or more	29.2%	10.0%	16.7%	23.4%	24.2%	33.5%	15.9%	31.0%
Union presence								
No union employees	30.0%	9.4%	16.2%	23.3%	25.4%	36.3%	15.7%	32.6%
Has union employees	24.9%	6.2% *	9.3% *	20.8% *	21.2%	26.1%	5.6% *	25.6%
Percent low-wage employees								
50% or more low-wage	25.9%	4.9% *	7.8% *	11.6% *	12.6%	34.3%	8.0% *	28.0%
Less than 50% low-wage	28.9%	9.5%	16.2%	23.6%	25.7%	32.8%	15.3%	30.8%
Percent women employees								
Less than 25%	22.7%	6.1%	17.6%	21.9%	23.3%	25.6%	14.8%	24.8%
25-49 %	32.7%	12.5% *	15.4%	29.7%	27.6%	36.0%	18.1%	34.1%
50-74 %	34.9%	9.1% *	13.0% *	20.4%	26.6%	40.4%	12.5%	37.2%
75% or more	22.3%	13.5% *	12.8%	20.1%	21.2%	23.7%	14.0%	23.2%
Percent age 50 or older employees								
Less than 25%	27.8%	6.0%	12.8%	18.0%	24.8%	36.8%	11.0%	31.9%
25-49 %	29.1%	8.6% *	17.3%	23.2%	25.2%	31.4%	17.6%	29.9%
50-74 %	30.3%	17.8%	20.7%	33.5%	23.9%	34.9%	21.1%	32.3%
75% or more	21.8%	9.5% *	17.8% *	40.1%	18.8% *	24.9% *	16.0% *	24.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 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%	1.52%	1.76%	1.93%	1.49%	1.05%	1.23%	0.85%
Industry group **								
Agric., fish., forest.	4.81% *	--	--	--	1.41% *	10.24% *	6.94% *	5.74% *
Mining and manufacturing	1.56%	8.59% *	5.87% *	7.56%	3.22%	1.84%	3.40%	1.65%
Construction	3.46%	2.32% *	5.28%	3.06%	6.65%	11.66% *	2.58%	5.07%
Utilities and transp.	2.71%	--	10.55% *	11.20%	6.10%	3.19%	9.94%	2.81%
Wholesale trade	2.53%	1.45% *	2.56% *	5.01%	4.79%	3.97%	2.78%	2.94%
Fin. svcs. and real estate	2.44%	4.46% *	6.89% *	5.95%	4.37%	3.04%	4.13%	2.60%
Retail trade	3.38%	5.08% *	4.59% *	4.36%	3.07%	4.31%	2.30%	3.69%
Professional services	1.23%	3.47%	2.90%	3.68%	2.47%	1.65%	2.73%	1.35%
Other services	2.15%	3.49% *	5.02%	3.39%	4.93%	2.91%	2.38%	2.49%
Ownership								
For profit, incorporated	0.95%	2.03%	1.67%	2.18%	1.91%	1.28%	1.06%	1.06%
For profit, unincorporated	1.72%	1.73% *	5.76%	5.60%	3.67%	2.38%	4.29%	1.89%
Nonprofit	1.61%	5.93% *	7.50%	3.78%	3.09%	2.14%	3.98%	1.70%
Age of firm								
Less than 5 years	2.52%	5.33% *	6.14%	5.85%	3.87%	9.50% *	3.31%	3.89%
5-9 years	3.65%	4.58% *	4.27% *	7.66%	7.09%	7.33%	6.06% *	4.77%
10-19 years	2.30%	2.11% *	3.41%	2.69%	4.51%	7.24%	1.78%	3.34%
20 or more years	0.85%	1.83%	2.42%	2.44%	1.67%	1.07%	1.39%	0.90%
Multi/single status								
2 or more locations	0.91%	--	6.05% *	2.82%	1.75%	1.06%	3.17%	0.92%
1 location only	1.19%	1.52%	1.84%	2.36%	2.60%	4.00%	1.31%	1.94%
Percent full-time employees								
Less than 25%	3.66%	--	2.12% *	10.97% *	1.64% *	5.23%	4.60% *	4.22%
25-49 %	2.30%	6.34% *	7.19% *	4.21% *	5.73%	3.07%	4.19% *	2.64%
50-74 %	2.24%	1.27% *	4.58% *	5.37%	5.86%	2.87%	1.91%	2.53%
75% or more	0.83%	1.79%	1.96%	2.11%	1.58%	1.14%	1.39%	0.92%
Union presence								
No union employees	0.90%	1.62%	1.82%	1.75%	1.57%	1.34%	1.31%	1.02%
Has union employees	1.39%	4.17% *	6.57% *	10.99% *	4.48%	1.48%	2.49% *	1.43%
Percent low-wage employees								
50% or more low-wage	2.24%	3.43% *	5.01% *	3.68% *	3.30%	2.78%	2.84% *	2.48%
Less than 50% low-wage	0.80%	1.62%	1.83%	2.02%	1.57%	1.11%	1.29%	0.89%
Percent women employees								
Less than 25%	1.23%	1.84%	2.79%	3.55%	2.56%	1.87%	2.17%	1.46%
25-49 %	1.38%	4.03% *	3.61%	3.41%	3.21%	1.73%	2.50%	1.49%
50-74 %	1.74%	3.21% *	4.19% *	2.96%	3.01%	2.21%	2.10%	1.87%
75% or more	1.38%	5.08% *	3.39%	3.41%	2.93%	1.81%	2.43%	1.51%
Percent age 50 or older employees								
Less than 25%	1.27%	1.74%	2.24%	1.98%	2.45%	2.06%	1.28%	1.53%
25-49 %	1.02%	3.32% *	3.37%	3.00%	2.25%	1.25%	2.90%	1.07%
50-74 %	2.70%	4.96%	4.70%	6.94%	3.61%	4.30%	3.28%	3.16%
75% or more	4.98%	4.36% *	12.16% *	11.88%	7.18% *	9.18% *	5.07% *	6.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 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%	44.5%	40.8%	36.7%	24.4%	16.3%	41.7%	19.2%
Industry group **								
Agric., fish., forest.	26.0% *	--	--	--	8.0% *	23.8% *	83.0%	14.6% *
Mining and manufacturing	22.2%	46.4%	45.1%	39.8%	26.6%	16.6%	47.0%	20.5%
Construction	30.0%	42.8%	41.9%	39.4%	20.0%	20.6% *	40.8%	24.1%
Utilities and transp.	16.6%	--	13.7% *	27.1%	21.3%	14.5%	22.5%	16.2%
Wholesale trade	27.7%	63.5%	47.1%	36.3%	30.6%	19.7%	46.0%	24.3%
Fin. svcs. and real estate	17.8%	37.4%	30.9%	28.4%	21.3%	14.9%	37.6%	16.1%
Retail trade	27.3%	40.6%	52.8%	52.0%	40.5%	19.2%	53.3%	23.7%
Professional services	19.9%	46.9%	42.4%	34.4%	22.7%	14.2%	42.2%	16.7%
Other services	24.8%	33.3%	38.4%	33.1%	24.6%	20.9%	35.2%	22.8%
Ownership								
For profit, incorporated	22.9%	43.2%	42.8%	39.2%	24.9%	17.4%	43.2%	20.0%
For profit, unincorporated	25.6%	50.9%	35.9%	38.5%	28.3%	15.6%	41.1%	21.7%
Nonprofit	15.6%	35.8%	33.7%	17.5%	19.9%	12.5%	31.4%	14.5%
Age of firm								
Less than 5 years	40.8%	53.6%	32.4%	49.0%	32.7%	20.6% *	48.5%	31.8%
5-9 years	31.8%	41.2%	53.6%	33.4%	22.7%	22.4%	38.6%	26.9%
10-19 years	30.8%	51.2%	37.5%	36.2%	25.0%	18.8%	42.0%	24.8%
20 or more years	20.0%	37.6%	41.9%	36.1%	24.0%	16.2%	40.8%	18.4%
Multi/single status								
2 or more locations	18.4%	--	25.0%	38.1%	24.3%	16.5%	40.6%	18.1%
1 location only	32.9%	44.7%	41.9%	36.3%	24.6%	8.6% *	41.8%	25.2%
Percent full-time employees								
Less than 25%	27.2%	--	46.4%	51.6%	41.6%	17.2%	36.1%	24.9%
25-49 %	28.1%	29.7% *	39.0%	36.7%	17.6% *	29.9%	35.6%	26.6%
50-74 %	24.3%	50.3%	41.3%	31.1%	26.1%	19.2%	42.8%	21.4%
75% or more	21.5%	44.8%	40.8%	36.9%	24.3%	15.8%	41.9%	18.7%
Union presence								
No union employees	25.1%	48.3%	42.0%	38.7%	25.9%	18.5%	44.0%	21.7%
Has union employees	12.6%	6.8% *	23.6% *	19.0% *	15.2%	11.9%	14.1% *	12.6%
Percent low-wage employees								
50% or more low-wage	31.2%	61.7%	50.7%	47.4%	36.7%	24.5%	52.9%	28.6%
Less than 50% low-wage	21.3%	43.0%	40.3%	36.1%	23.5%	15.7%	41.0%	18.5%
Percent women employees								
Less than 25%	25.2%	39.6%	40.8%	38.1%	25.2%	16.4%	39.8%	21.4%
25-49 %	18.6%	48.8%	38.1%	33.1%	20.8%	14.5%	41.3%	16.4%
50-74 %	21.0%	43.2%	41.1%	37.1%	26.3%	16.2%	43.6%	18.6%
75% or more	23.8%	55.7%	45.5%	36.9%	25.6%	19.4%	46.0%	21.4%
Percent age 50 or older employees								
Less than 25%	26.5%	44.1%	42.9%	41.4%	24.6%	18.9%	44.0%	22.2%
25-49 %	18.7%	37.2%	39.2%	33.9%	23.8%	15.1%	36.7%	17.4%
50-74 %	23.6%	47.9%	38.2%	32.0%	24.7%	16.5%	42.2%	19.6%
75% or more	33.5%	52.3%	38.9%	25.6%	32.6% *	26.4% *	46.3%	27.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	3.08%	2.48%	1.81%	1.37%	0.73%	1.57%	0.62%
Industry group **								
Agric., fish., forest.	10.48% *	--	--	--	5.70% *	17.51% *	9.31%	9.04% *
Mining and manufacturing	1.70%	13.71%	7.64%	5.72%	3.71%	2.10%	4.93%	1.78%
Construction	3.03%	8.68%	7.03%	5.69%	4.82%	6.33% *	4.27%	3.72%
Utilities and transp.	2.27%	--	6.03% *	7.42%	5.13%	2.71%	6.37%	2.39%
Wholesale trade	2.57%	9.45%	8.93%	4.49%	4.61%	3.91%	5.17%	2.86%
Fin. svs. and real estate	1.49%	8.80%	8.52%	5.99%	3.76%	1.70%	5.45%	1.52%
Retail trade	2.20%	11.96%	8.38%	6.30%	5.39%	2.37%	5.57%	2.29%
Professional services	0.88%	4.93%	4.46%	3.38%	2.20%	0.98%	2.93%	0.89%
Other services	1.69%	5.66%	5.77%	3.84%	3.27%	2.46%	3.23%	1.90%
Ownership								
For profit, incorporated	0.75%	3.71%	2.94%	2.19%	1.73%	0.93%	1.80%	0.79%
For profit, unincorporated	1.69%	6.84%	5.69%	4.74%	4.28%	1.68%	4.11%	1.84%
Nonprofit	1.11%	7.82%	8.72%	3.33%	2.42%	1.28%	4.57%	1.12%
Age of firm								
Less than 5 years	3.49%	7.23%	6.72%	6.84%	6.01%	8.37% *	4.82%	4.39%
5-9 years	3.55%	7.86%	8.14%	6.05%	6.09%	6.17%	5.14%	4.63%
10-19 years	2.27%	5.70%	4.15%	3.58%	4.71%	5.17%	2.90%	3.07%
20 or more years	0.63%	4.70%	3.62%	2.26%	1.48%	0.74%	2.10%	0.65%
Multi/single status								
2 or more locations	0.67%	--	6.55%	3.13%	1.73%	0.74%	4.26%	0.68%
1 location only	1.26%	3.12%	2.62%	2.14%	2.25%	3.02% *	1.67%	1.69%
Percent full-time employees								
Less than 25%	3.27%	--	13.38%	9.49%	8.60%	3.58%	9.95%	3.42%
25-49 %	3.34%	12.53% *	9.82%	5.91%	5.37% *	4.97%	6.58%	3.78%
50-74 %	1.93%	7.82%	8.41%	5.48%	4.66%	2.37%	4.99%	2.05%
75% or more	0.63%	3.44%	2.73%	1.97%	1.49%	0.77%	1.71%	0.67%
Union presence								
No union employees	0.71%	3.14%	2.51%	1.80%	1.50%	0.93%	1.61%	0.76%
Has union employees	1.05%	3.12% *	13.11% *	6.25% *	3.19%	1.14%	4.67% *	1.07%
Percent low-wage employees								
50% or more low-wage	2.29%	11.65%	10.37%	5.70%	7.42%	2.33%	6.52%	2.32%
Less than 50% low-wage	0.61%	3.13%	2.55%	1.87%	1.39%	0.76%	1.60%	0.65%
Percent women employees								
Less than 25%	1.25%	4.67%	3.73%	3.13%	2.63%	1.72%	2.39%	1.41%
25-49 %	1.10%	8.03%	5.10%	3.14%	2.55%	1.32%	3.51%	1.13%
50-74 %	1.11%	5.49%	5.40%	3.79%	2.66%	1.27%	3.31%	1.14%
75% or more	1.32%	7.42%	6.88%	3.82%	2.80%	1.63%	3.78%	1.37%
Percent age 50 or older employees								
Less than 25%	1.18%	4.55%	3.73%	2.48%	2.35%	1.80%	2.25%	1.34%
25-49 %	0.74%	6.66%	4.42%	3.11%	2.00%	0.81%	2.99%	0.76%
50-74 %	1.56%	6.26%	5.55%	4.82%	3.32%	1.91%	3.50%	1.63%
75% or more	4.86%	8.53%	11.27%	6.94%	11.05% *	8.26% *	6.41%	6.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.0%	69.0%	70.5%	69.2%	65.8%	50.9%	69.5%	56.1%
Industry group **								
Agric., fish., forest.	75.2%	43.5% *	--	62.4%	84.1%	75.7%	58.3%	79.4%
Mining and manufacturing	56.0%	66.2%	66.1%	68.6%	65.5%	47.9%	67.5%	54.7%
Construction	65.7%	66.4%	68.0%	68.4%	65.0%	61.0%	67.3%	64.7%
Utilities and transp.	51.6%	53.3%	64.5%	54.8%	63.3%	48.0%	50.6%	51.7%
Wholesale trade	59.2%	82.8%	76.9%	73.2%	66.0%	46.6%	76.5%	55.2%
Fin. svcs. and real estate	51.4%	62.8%	72.0%	62.1%	67.2%	44.0%	66.6%	49.7%
Retail trade	53.7%	72.1%	71.8%	68.0%	69.1%	45.7%	70.6%	51.0%
Professional services	60.6%	69.7%	70.1%	72.7%	63.2%	56.1%	70.4%	58.9%
Other services	62.1%	72.3%	72.0%	70.0%	67.6%	55.5%	72.8%	59.9%
Ownership								
For profit, incorporated	55.7%	67.5%	72.1%	69.2%	66.2%	47.3%	69.9%	53.2%
For profit, unincorporated	60.0%	73.6%	68.7%	67.2%	64.7%	50.7%	70.8%	57.1%
Nonprofit	65.8%	68.3%	60.7%	71.6%	65.3%	65.3%	64.2%	65.9%
Age of firm								
Less than 5 years	68.3%	72.6%	73.4%	71.1%	61.5%	65.7%	72.3%	64.6%
5-9 years	65.4%	68.3%	70.1%	64.5%	67.7%	52.0%	67.3%	64.1%
10-19 years	69.7%	70.0%	70.2%	72.7%	67.0%	69.9%	71.6%	68.7%
20 or more years	55.8%	67.3%	70.2%	68.6%	65.7%	50.2%	68.6%	54.5%
Multi/single status								
2 or more locations	53.3%	46.5% *	72.6%	65.7%	63.4%	50.3%	65.5%	53.1%
1 location only	70.1%	69.3%	70.4%	70.1%	69.4%	75.6%	69.9%	70.3%
Percent full-time employees								
Less than 25%	58.6%	39.8%	66.2%	74.9%	67.6%	53.7%	58.3%	58.6%
25-49 %	62.6%	82.5%	65.6%	66.0%	63.0%	59.3%	70.9%	61.0%
50-74 %	57.8%	74.0%	71.2%	73.1%	65.1%	49.8%	73.3%	55.1%
75% or more	57.9%	68.4%	70.8%	68.9%	66.0%	50.7%	69.3%	55.9%
Union presence								
No union employees	59.6%	69.8%	71.1%	70.2%	66.4%	50.8%	70.0%	57.3%
Has union employees	52.5%	55.3%	56.4%	54.0%	61.2%	51.3%	59.0%	52.3%
Percent low-wage employees								
50% or more low-wage	59.3%	65.2%	77.1%	71.1%	70.2%	51.6%	69.5%	58.0%
Less than 50% low-wage	57.9%	69.4%	70.1%	69.0%	65.2%	50.9%	69.5%	55.8%
Percent women employees								
Less than 25%	60.9%	68.7%	67.9%	67.6%	65.6%	52.2%	67.1%	59.0%
25-49 %	54.4%	72.6%	73.3%	72.5%	65.1%	46.8%	71.1%	52.4%
50-74 %	56.3%	66.1%	71.3%	66.2%	63.9%	51.2%	69.8%	54.6%
75% or more	61.8%	70.1%	72.6%	72.8%	69.2%	55.6%	73.1%	60.1%
Percent age 50 or older employees								
Less than 25%	60.3%	69.6%	72.8%	70.7%	67.2%	49.3%	71.5%	57.3%
25-49 %	56.6%	65.1%	68.8%	70.4%	65.6%	51.8%	69.1%	55.5%
50-74 %	57.3%	73.3%	66.3%	63.1%	61.4%	49.4%	66.1%	54.9%
75% or more	61.9%	65.9%	72.1%	57.4%	71.9%	53.2%	66.0%	58.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	1.61%	1.60%	1.25%	1.23%	0.95%	0.92%	0.74%
Industry group **								
Agric., fish., forest.	5.97%	14.66%*	--	14.49%	8.68%	8.98%	10.50%	6.26%
Mining and manufacturing	1.62%	6.65%	5.06%	3.84%	3.00%	2.27%	3.01%	1.77%
Construction	2.56%	4.76%	4.41%	3.58%	5.96%	7.01%	2.60%	3.76%
Utilities and transp.	2.69%	12.26%	10.32%	7.38%	6.95%	3.33%	6.20%	2.87%
Wholesale trade	2.76%	4.48%	4.56%	3.70%	4.07%	4.50%	2.76%	3.25%
Fin. svcs. and real estate	1.91%	5.43%	6.00%	5.12%	3.12%	2.44%	3.71%	2.07%
Retail trade	2.58%	5.45%	6.40%	3.65%	4.02%	3.45%	3.15%	2.88%
Professional services	1.09%	2.84%	2.87%	2.04%	2.02%	1.59%	1.65%	1.24%
Other services	1.63%	3.40%	3.59%	3.29%	3.61%	2.46%	1.96%	1.91%
Ownership								
For profit, incorporated	0.78%	1.90%	1.83%	1.47%	1.56%	1.11%	1.07%	0.90%
For profit, unincorporated	1.63%	3.45%	4.05%	3.29%	3.23%	2.67%	2.22%	1.95%
Nonprofit	1.54%	6.57%	5.27%	3.18%	2.49%	2.26%	3.15%	1.65%
Age of firm								
Less than 5 years	2.86%	3.38%	4.74%	4.28%	6.96%	10.94%	2.55%	4.93%
5-9 years	2.51%	4.42%	4.91%	4.31%	5.50%	6.59%	2.80%	3.87%
10-19 years	1.64%	3.01%	3.14%	2.37%	3.59%	4.41%	1.79%	2.33%
20 or more years	0.74%	2.66%	2.21%	1.63%	1.34%	0.98%	1.31%	0.80%
Multi/single status								
2 or more locations	0.81%	15.99%*	4.69%	2.47%	1.42%	0.96%	3.05%	0.82%
1 location only	0.93%	1.62%	1.68%	1.44%	2.23%	4.30%	0.97%	1.54%
Percent full-time employees								
Less than 25%	2.81%	9.75%	9.13%	5.05%	4.45%	3.91%	5.35%	3.19%
25-49 %	2.54%	5.20%	7.18%	4.92%	4.77%	4.22%	3.86%	2.94%
50-74 %	1.86%	3.55%	4.24%	5.55%	3.56%	2.67%	2.28%	2.12%
75% or more	0.72%	1.86%	1.78%	1.33%	1.36%	1.05%	1.04%	0.82%
Union presence								
No union employees	0.70%	1.59%	1.61%	1.23%	1.26%	1.11%	0.93%	0.82%
Has union employees	1.63%	10.34%	8.87%	7.22%	4.64%	1.81%	5.53%	1.67%
Percent low-wage employees								
50% or more low-wage	1.71%	5.51%	4.58%	3.28%	3.38%	2.27%	3.01%	1.89%
Less than 50% low-wage	0.70%	1.70%	1.67%	1.33%	1.31%	1.03%	0.97%	0.80%
Percent women employees								
Less than 25%	1.22%	2.76%	2.54%	2.06%	2.35%	2.27%	1.51%	1.53%
25-49 %	1.29%	3.72%	3.28%	2.35%	2.88%	1.66%	2.05%	1.42%
50-74 %	1.29%	3.17%	4.12%	3.08%	2.25%	1.76%	2.06%	1.42%
75% or more	1.39%	3.76%	3.34%	2.46%	2.18%	2.09%	1.95%	1.57%
Percent age 50 or older employees								
Less than 25%	1.03%	2.60%	2.33%	1.71%	1.99%	1.70%	1.36%	1.24%
25-49 %	0.97%	3.70%	2.78%	2.11%	1.87%	1.26%	1.69%	1.04%
50-74 %	1.71%	3.21%	4.12%	3.64%	3.12%	2.85%	2.35%	2.07%
75% or more	2.95%	3.76%	6.82%	7.73%	4.78%	6.86%	3.25%	4.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.36	49.27	48.86	49.12	42.79	40.73	49.48	42.06
Industry group **								
Agric., fish., forest.	42.49	45.30	--	--	43.62	35.81	50.06	41.10
Mining and manufacturing	43.00	50.18	48.55	50.57	42.54	40.17	52.84	41.65
Construction	47.86	51.29	49.43	49.76	48.13	41.53	50.23	46.40
Utilities and transp.	41.29	45.65	43.94	46.22	38.75	41.14	44.41	41.02
Wholesale trade	44.91	46.20	46.25	48.28	43.48	43.52	46.87	44.27
Fin. svs. and real estate	41.36	52.70	42.72	48.13	39.05	40.35	47.72	40.40
Retail trade	46.57	48.58	51.14	55.93	44.51	44.27	51.57	45.48
Professional services	42.16	52.01	51.04	46.23	42.13	39.37	50.18	40.55
Other services	44.29	43.98	48.94	49.88	45.00	41.42	47.77	43.41
Ownership								
For profit, incorporated	44.28	49.48	48.96	49.98	43.42	41.79	49.57	43.04
For profit, unincorporated	44.25	50.67	48.68	49.43	43.64	39.60	50.48	42.17
Nonprofit	39.70	43.88	48.18	44.04	40.46	38.20	46.56	39.13
Age of firm								
Less than 5 years	47.80	50.24	50.01	49.99	44.73	39.11	49.75	45.70
5-9 years	49.08	55.13	50.96	49.77	46.04	44.41	52.22	46.65
10-19 years	46.49	49.89	49.00	48.75	46.19	39.84	49.29	44.90
20 or more years	42.31	46.25	48.14	49.05	41.64	40.74	48.84	41.47
Multi/single status								
2 or more locations	41.71	--	50.92	47.58	42.99	40.90	49.29	41.55
1 location only	46.56	49.26	48.70	49.51	42.52	35.94	49.49	43.90
Percent full-time employees								
Less than 25%	43.14	55.59	47.02	48.53	47.93	38.57	48.52	42.09
25-49 %	44.49	41.50	49.94	46.50	41.73	44.89	47.26	43.91
50-74 %	42.15	48.81	50.04	50.27	42.54	38.02	49.13	40.59
75% or more	43.44	49.62	48.73	49.15	42.80	40.90	49.63	42.14
Union presence								
No union employees	44.55	49.49	49.19	49.62	43.27	41.82	49.73	43.17
Has union employees	38.56	44.44	38.02	38.93	38.59	38.47	43.19	38.40
Percent low-wage employees								
50% or more low-wage	46.86	45.93	56.26	52.41	47.60	44.46	51.63	46.17
Less than 50% low-wage	42.95	49.56	48.31	48.80	42.13	40.29	49.31	41.55
Percent women employees								
Less than 25%	44.98	47.61	46.83	50.13	43.59	41.97	48.69	43.66
25-49 %	42.51	50.72	50.13	49.43	42.28	39.81	49.77	41.37
50-74 %	42.54	47.85	50.24	47.13	42.82	40.62	49.08	41.50
75% or more	43.35	52.70	50.46	48.84	42.20	41.00	51.24	41.85
Percent age 50 or older employees								
Less than 25%	45.39	51.40	49.03	49.79	44.28	41.93	50.57	43.68
25-49 %	41.85	44.60	49.80	48.95	41.50	40.23	48.66	41.11
50-74 %	43.77	48.69	46.05	47.35	42.75	41.25	47.95	42.38
75% or more	44.61	49.16	49.26	48.46	41.92	38.78	48.56	41.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 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	0.80	0.87	0.59	0.61	0.41	0.47	0.32
Industry group **								
Agric., fish., forest.	2.77	5.01	--	--	3.41	4.98	4.02	3.25
Mining and manufacturing	0.78	2.08	2.77	1.95	1.46	1.12	1.67	0.85
Construction	1.21	2.14	1.97	1.63	3.41	2.16	1.15	1.83
Utilities and transp.	1.09	4.01	3.44	4.26	2.78	1.25	2.06	1.16
Wholesale trade	1.24	2.74	1.88	1.83	1.88	2.80	1.29	1.60
Fin. svs. and real estate	0.78	2.42	3.00	2.06	1.46	1.08	1.71	0.85
Retail trade	1.03	2.98	3.87	2.22	1.25	1.66	1.80	1.21
Professional services	0.48	1.48	1.77	0.99	1.12	0.65	0.91	0.54
Other services	0.68	1.55	2.06	1.24	2.03	0.80	1.03	0.80
Ownership								
For profit, incorporated	0.33	1.03	1.01	0.71	0.77	0.49	0.56	0.39
For profit, unincorporated	0.70	1.40	2.13	1.45	1.57	1.00	1.02	0.84
Nonprofit	0.71	2.46	3.32	1.50	1.40	0.94	1.59	0.75
Age of firm								
Less than 5 years	1.34	2.04	3.25	2.83	2.89	2.61	1.48	2.24
5-9 years	1.01	2.21	2.54	1.59	2.02	2.97	1.34	1.42
10-19 years	0.85	1.50	1.62	1.29	1.91	1.78	0.92	1.21
20 or more years	0.32	1.14	1.20	0.75	0.69	0.43	0.66	0.35
Multi/single status								
2 or more locations	0.35	--	2.94	1.20	0.76	0.42	1.62	0.36
1 location only	0.45	0.81	0.91	0.68	1.05	1.79	0.49	0.73
Percent full-time employees								
Less than 25%	1.29	6.49	3.57	3.48	1.92	1.75	2.53	1.43
25-49 %	1.57	2.82	3.30	2.19	2.64	2.80	1.88	1.86
50-74 %	0.90	1.74	2.58	1.89	1.44	1.52	1.21	1.06
75% or more	0.30	0.92	0.97	0.65	0.69	0.43	0.52	0.35
Union presence								
No union employees	0.30	0.81	0.89	0.59	0.63	0.50	0.47	0.36
Has union employees	0.67	4.79	3.53	3.24	2.49	0.71	2.64	0.69
Percent low-wage employees								
50% or more low-wage	0.93	2.03	1.96	1.79	2.07	1.35	1.39	1.05
Less than 50% low-wage	0.29	0.85	0.92	0.62	0.63	0.42	0.49	0.33
Percent women employees								
Less than 25%	0.58	1.24	1.12	0.94	1.20	1.16	0.68	0.75
25-49 %	0.58	1.83	2.24	1.50	1.44	0.73	1.18	0.64
50-74 %	0.51	1.71	2.30	1.28	0.99	0.71	1.09	0.56
75% or more	0.62	1.84	1.94	1.10	1.42	0.85	1.05	0.69
Percent age 50 or older employees								
Less than 25%	0.50	1.29	1.33	0.86	1.08	0.94	0.72	0.63
25-49 %	0.39	1.51	1.54	1.02	0.89	0.49	0.86	0.42
50-74 %	0.65	1.59	1.85	1.42	1.30	1.14	1.05	0.79
75% or more	1.64	1.89	3.55	4.46	1.45	3.93	1.59	2.46

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.0	24.9	24.2	23.9	21.3	20.4	24.9	20.6
Industry group **								
Agric., fish., forest.	20.3	--	--	--	--	18.0	--	19.8
Mining and manufacturing	20.8	23.9	23.8	23.5	22.1	20.1	25.7	20.6
Construction	22.2	23.0	23.9	23.8	22.1	20.3	23.6	21.6
Utilities and transp.	21.4	--	--	23.3	20.5	21.2	25.2	21.2
Wholesale trade	20.5	26.9	20.7	25.4	20.0	19.8	24.8	20.0
Fin. svs. and real estate	20.8	25.4	28.6	23.8	19.7	20.5	25.0	20.5
Retail trade	22.7	24.2	24.4	24.5	20.3	22.8	25.6	22.5
Professional services	19.9	24.7	23.6	24.1	20.8	19.0	24.5	19.4
Other services	21.9	23.9	26.7	23.0	23.5	20.9	26.1	21.4
Ownership								
For profit, incorporated	21.1	24.7	25.1	24.3	21.6	20.5	25.2	20.8
For profit, unincorporated	21.2	26.2	22.4	23.0	21.4	20.2	24.7	20.6
Nonprofit	20.0	23.6	21.7	23.3	20.5	19.4	22.6	19.8
Age of firm								
Less than 5 years	23.7	26.6	21.7	26.9	22.4	18.8	25.5	22.2
5-9 years	24.8	27.5	25.0	21.3	28.9	21.3	25.2	24.5
10-19 years	21.9	24.1	23.8	22.2	21.1	21.0	23.6	21.2
20 or more years	20.7	23.8	24.8	24.6	20.7	20.3	25.2	20.5
Multi/single status								
2 or more locations	20.5	--	24.1	23.9	21.0	20.4	25.3	20.5
1 location only	23.2	24.9	24.2	23.9	21.9	19.5	24.8	21.8
Percent full-time employees								
Less than 25%	24.1	--	21.4	28.9	26.4	23.3	24.3	24.1
25-49 %	23.3	18.7	21.4	25.2	23.8	23.1	21.5	23.5
50-74 %	22.0	26.7	26.9	20.8	22.1	21.6	25.9	21.6
75% or more	20.7	24.9	24.2	24.0	21.1	20.1	24.9	20.3
Union presence								
No union employees	21.4	25.2	24.6	24.4	21.4	20.7	25.1	20.9
Has union employees	19.7	--	--	16.3	21.2	19.7	19.0	19.7
Percent low-wage employees								
50% or more low-wage	23.7	23.9	23.2	27.5	22.9	23.6	24.3	23.7
Less than 50% low-wage	20.7	25.0	24.3	23.5	21.1	20.0	24.9	20.3
Percent women employees								
Less than 25%	21.5	26.8	24.8	23.8	21.6	20.2	25.6	20.7
25-49 %	20.2	22.6	21.3	24.3	20.3	19.9	23.9	20.0
50-74 %	21.2	24.5	26.4	23.5	21.6	20.8	25.0	21.0
75% or more	21.2	24.5	23.7	24.1	21.8	20.6	23.8	21.0
Percent age 50 or older employees								
Less than 25%	22.0	26.6	25.0	24.9	22.8	20.8	25.9	21.4
25-49 %	20.4	23.4	23.6	23.7	20.0	20.1	24.3	20.2
50-74 %	21.0	22.9	22.5	21.6	21.8	20.5	22.6	20.8
75% or more	22.3	23.8	25.7	26.3	22.4	20.2	25.4	20.7

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16	0.84	0.77	0.60	0.37	0.18	0.47	0.16
Industry group **								
Agric., fish., forest.	1.12	--	--	--	--	1.72	--	1.55
Mining and manufacturing	0.30	3.04	2.07	1.96	0.80	0.31	1.45	0.31
Construction	0.72	2.36	1.98	1.14	1.72	0.66	1.10	0.90
Utilities and transp.	0.78	--	--	2.81	1.91	0.86	4.44	0.78
Wholesale trade	0.64	3.40	1.59	1.90	1.03	0.78	1.74	0.65
Fin. svs. and real estate	0.33	2.61	2.87	1.25	0.72	0.37	1.50	0.33
Retail trade	0.52	1.87	2.20	1.32	1.29	0.62	1.21	0.55
Professional services	0.31	1.27	1.28	1.17	0.55	0.38	0.84	0.32
Other services	0.45	1.02	1.97	1.87	1.39	0.45	1.08	0.47
Ownership								
For profit, incorporated	0.17	0.88	0.94	0.65	0.49	0.19	0.51	0.18
For profit, unincorporated	0.44	2.47	1.57	1.49	0.94	0.52	1.28	0.45
Nonprofit	0.53	2.15	1.94	2.21	0.69	0.71	1.57	0.55
Age of firm								
Less than 5 years	0.89	1.66	2.20	2.69	1.20	0.68	1.49	1.01
5-9 years	1.21	1.87	1.80	1.95	3.04	0.99	1.22	1.84
10-19 years	0.42	1.57	1.46	0.83	0.58	0.93	0.84	0.46
20 or more years	0.17	1.47	1.14	0.77	0.39	0.19	0.68	0.17
Multi/single status								
2 or more locations	0.17	--	1.91	0.99	0.40	0.19	1.67	0.17
1 location only	0.39	0.85	0.81	0.71	0.78	0.87	0.49	0.56
Percent full-time employees								
Less than 25%	0.81	--	3.02	2.65	1.57	1.03	2.61	0.86
25-49 %	0.69	1.45	1.10	2.48	1.78	0.81	0.94	0.76
50-74 %	0.45	1.73	2.43	3.06	1.07	0.50	1.17	0.47
75% or more	0.17	0.97	0.87	0.60	0.41	0.20	0.53	0.18
Union presence								
No union employees	0.18	0.87	0.78	0.59	0.38	0.23	0.48	0.19
Has union employees	0.29	--	--	1.90	1.32	0.30	1.26	0.30
Percent low-wage employees								
50% or more low-wage	0.60	1.57	3.28	1.58	1.17	0.76	1.35	0.64
Less than 50% low-wage	0.16	0.92	0.79	0.63	0.39	0.18	0.50	0.16
Percent women employees								
Less than 25%	0.35	1.63	1.28	0.96	0.72	0.46	0.82	0.37
25-49 %	0.27	1.66	1.62	1.11	0.66	0.31	1.07	0.28
50-74 %	0.23	1.55	1.68	1.45	0.86	0.23	0.95	0.24
75% or more	0.44	1.44	1.34	1.25	0.62	0.57	0.80	0.47
Percent age 50 or older employees								
Less than 25%	0.31	1.37	1.12	0.84	0.63	0.40	0.73	0.33
25-49 %	0.20	1.80	1.24	0.94	0.53	0.23	0.79	0.21
50-74 %	0.41	1.45	2.29	1.55	0.96	0.49	1.07	0.44
75% or more	0.83	1.34	2.37	3.65	2.29	1.00	1.46	0.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.3%	23.0%	20.8%	22.2%	28.2%	48.1%	22.6%	41.0%
Industry group **								
Agric., fish., forest.	18.8%	40.7% *	--	35.4% *	7.0% *	23.6% *	31.9% *	15.6% *
Mining and manufacturing	40.0%	23.5%	19.3%	21.4%	29.4%	50.9%	19.3%	42.3%
Construction	29.5%	26.7%	25.0%	21.0%	32.8%	41.1%	25.6%	31.9%
Utilities and transp.	43.9%	38.0% *	19.2% *	28.2%	31.2%	49.7%	30.7%	45.1%
Wholesale trade	38.6%	14.2%	11.7%	21.4%	31.1%	54.1%	18.1%	43.4%
Fin. svs. and real estate	46.0%	26.3%	20.1%	25.4%	23.8%	56.9%	25.2%	48.4%
Retail trade	45.6%	27.8%	19.7% *	27.0%	29.9%	54.8%	23.2%	49.1%
Professional services	35.0%	20.6%	23.6%	20.4%	27.4%	42.2%	22.8%	37.0%
Other services	33.7%	20.4%	20.6%	21.1%	29.0%	42.0%	20.4%	36.5%
Ownership								
For profit, incorporated	40.7%	23.8%	19.9%	21.8%	28.3%	51.6%	22.3%	44.0%
For profit, unincorporated	36.6%	21.0%	21.7%	26.4%	30.4%	49.2%	22.5%	40.4%
Nonprofit	30.1%	22.7%	26.0%	18.6%	26.2%	34.0%	25.1%	30.6%
Age of firm								
Less than 5 years	25.4%	22.1%	22.3%	22.6%	29.4%	33.9% *	23.1%	27.6%
5-9 years	26.5%	24.4%	26.2%	25.1%	23.5%	41.4%	24.7%	27.7%
10-19 years	26.5%	25.3%	20.4%	21.8%	30.6%	30.6%	22.2%	28.8%
20 or more years	40.9%	21.5%	19.5%	21.8%	28.0%	48.8%	22.2%	42.8%
Multi/single status								
2 or more locations	44.3%	16.2% *	17.8%	22.6%	30.6%	48.6%	22.7%	44.6%
1 location only	23.1%	23.1%	21.0%	22.1%	24.5%	29.7%	22.6%	23.6%
Percent full-time employees								
Less than 25%	33.8%	21.7% *	17.8% *	23.5%	30.2%	39.8%	20.2%	36.5%
25-49 %	34.3%	17.0% *	30.4%	20.0%	30.9%	42.3%	24.3%	36.1%
50-74 %	38.5%	22.0%	20.7%	18.4%	29.7%	48.2%	21.0%	41.5%
75% or more	38.5%	23.4%	20.4%	22.7%	27.8%	48.4%	22.8%	41.2%
Union presence								
No union employees	36.6%	23.2%	20.5%	22.2%	27.6%	48.5%	22.6%	39.6%
Has union employees	44.5%	19.9% *	26.4% *	22.5%	32.6%	47.3%	23.1%	45.2%
Percent low-wage employees								
50% or more low-wage	37.9%	27.8%	22.8%	24.7%	27.9%	45.6%	26.1%	39.3%
Less than 50% low-wage	38.4%	22.6%	20.6%	22.0%	28.2%	48.4%	22.3%	41.2%
Percent women employees								
Less than 25%	34.3%	20.7%	20.2%	23.6%	28.8%	47.8%	22.7%	38.0%
25-49 %	43.1%	20.8%	18.0%	22.7%	29.8%	52.4%	20.9%	45.7%
50-74 %	40.0%	27.4%	22.4%	22.0%	28.4%	47.7%	24.2%	42.0%
75% or more	34.6%	23.8%	23.7%	18.8%	25.1%	42.7%	22.3%	36.5%
Percent age 50 or older employees								
Less than 25%	35.5%	24.1%	20.6%	20.7%	26.6%	50.0%	22.6%	39.0%
25-49 %	40.5%	23.4%	21.2%	22.0%	29.0%	47.2%	21.7%	42.2%
50-74 %	37.5%	19.0%	20.6%	27.1%	29.4%	50.4%	23.2%	41.4%
75% or more	31.7%	25.1%	20.0%	25.8%	33.7%	41.3%	26.0%	35.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	1.50%	1.42%	1.08%	1.16%	0.96%	0.84%	0.74%
Industry group **								
Agric., fish., forest.	4.89%	16.09% *	--	14.41% *	4.30% *	8.64% *	10.63% *	4.91% *
Mining and manufacturing	1.60%	6.65%	3.51%	3.17%	2.82%	2.29%	2.30%	1.76%
Construction	2.55%	4.67%	4.17%	2.79%	5.88%	7.20%	2.47%	3.74%
Utilities and transp.	2.70%	12.82% *	8.63% *	6.51%	6.61%	3.40%	6.09%	2.90%
Wholesale trade	2.84%	4.24%	3.45%	3.47%	4.07%	4.54%	2.59%	3.32%
Fin. svcs. and real estate	1.96%	5.28%	5.41%	4.14%	3.05%	2.37%	3.45%	2.13%
Retail trade	2.61%	5.53%	6.18% *	3.64%	4.21%	3.44%	3.05%	2.89%
Professional services	1.07%	2.37%	2.71%	1.74%	1.89%	1.57%	1.51%	1.22%
Other services	1.59%	3.00%	3.29%	2.92%	3.29%	2.43%	1.82%	1.86%
Ownership								
For profit, incorporated	0.78%	1.79%	1.68%	1.25%	1.49%	1.11%	1.00%	0.90%
For profit, unincorporated	1.63%	3.37%	3.19%	3.10%	2.94%	2.70%	2.00%	1.96%
Nonprofit	1.57%	5.08%	4.77%	2.51%	2.48%	2.29%	2.73%	1.69%
Age of firm								
Less than 5 years	2.38%	3.39%	4.77%	3.80%	5.57%	10.92% *	2.52%	4.00%
5-9 years	2.37%	4.38%	4.77%	4.25%	4.82%	7.25%	2.64%	3.64%
10-19 years	1.62%	2.99%	2.62%	2.14%	3.61%	4.55%	1.65%	2.33%
20 or more years	0.74%	2.26%	1.92%	1.35%	1.28%	0.98%	1.17%	0.80%
Multi/single status								
2 or more locations	0.82%	7.52% *	3.88%	1.90%	1.40%	0.97%	2.54%	0.83%
1 location only	0.86%	1.52%	1.50%	1.27%	2.04%	5.61%	0.89%	1.42%
Percent full-time employees								
Less than 25%	2.37%	7.61% *	6.61% *	5.13%	4.40%	3.29%	4.20%	2.62%
25-49 %	2.37%	5.48% *	7.12%	3.67%	4.07%	4.11%	3.80%	2.73%
50-74 %	1.83%	3.49%	3.91%	4.71%	3.48%	2.63%	2.17%	2.08%
75% or more	0.73%	1.73%	1.57%	1.16%	1.30%	1.06%	0.94%	0.83%
Union presence								
No union employees	0.70%	1.53%	1.43%	1.08%	1.18%	1.12%	0.86%	0.83%
Has union employees	1.61%	7.40% *	9.29% *	5.99%	4.53%	1.79%	4.50%	1.65%
Percent low-wage employees								
50% or more low-wage	1.66%	5.67%	4.39%	3.32%	3.34%	2.22%	2.97%	1.83%
Less than 50% low-wage	0.70%	1.56%	1.48%	1.14%	1.25%	1.03%	0.88%	0.80%
Percent women employees								
Less than 25%	1.21%	2.53%	2.13%	1.80%	2.29%	2.25%	1.36%	1.52%
25-49 %	1.28%	3.48%	2.97%	2.31%	2.59%	1.65%	1.91%	1.40%
50-74 %	1.33%	3.18%	3.94%	2.51%	2.28%	1.78%	1.95%	1.46%
75% or more	1.41%	3.13%	3.08%	1.96%	2.02%	2.12%	1.75%	1.59%
Percent age 50 or older employees								
Less than 25%	1.02%	2.43%	2.14%	1.36%	1.80%	1.69%	1.26%	1.23%
25-49 %	0.98%	3.26%	2.46%	1.88%	1.87%	1.26%	1.51%	1.05%
50-74 %	1.73%	2.87%	3.42%	3.42%	2.89%	2.84%	2.14%	2.08%
75% or more	2.84%	3.72%	5.85%	6.96%	5.26%	6.55%	3.13%	4.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.9%	10.6%	12.2%	8.5%	6.2%	2.6%	10.8%	3.9%
Industry group **								
Agric., fish., forest.	2.3% *	2.1% *	--	1.7% *	4.7% *	0.0%	1.9% *	2.3% *
Mining and manufacturing	3.4%	6.7% *	9.9% *	7.6%	3.9% *	1.7%	10.8%	2.6%
Construction	7.1%	6.1% *	8.3%	10.8%	4.5% *	5.6% *	8.4%	6.3%
Utilities and transp.	3.0%	18.3% *	10.3% *	6.5% *	2.8% *	1.9% *	12.0% *	2.2% *
Wholesale trade	4.8%	8.8% *	14.8%	6.4% *	4.6% *	2.4% *	10.5%	3.4%
Fin. svcs. and real estate	4.2%	13.1%	20.7% *	2.7% *	8.0% *	1.8%	12.7%	3.2%
Retail trade	4.7%	10.6%	18.0% *	6.8%	7.2% *	2.5%	12.2%	3.5%
Professional services	5.4%	12.4%	13.8%	9.5%	8.0%	2.5%	12.3%	4.2%
Other services	6.3%	9.7%	6.6%	11.3%	6.3% *	4.5%	9.1%	5.7%
Ownership								
For profit, incorporated	4.6%	10.7%	12.5%	8.5%	5.7%	2.2%	10.9%	3.4%
For profit, unincorporated	6.5%	12.4%	11.0%	8.9%	6.9%	3.6%	11.0%	5.3%
Nonprofit	4.8%	4.9% *	11.5% *	8.1%	6.9%	3.2%	9.9%	4.4%
Age of firm								
Less than 5 years	7.7%	10.2%	6.6% *	7.5%	8.1% *	0.9% *	8.7%	6.7% *
5-9 years	7.4%	7.0%	11.6%	10.1%	4.8% *	3.8% *	10.2%	5.3%
10-19 years	9.6%	14.0%	13.7%	11.8%	7.5%	4.7%	13.7%	7.4%
20 or more years	4.1%	10.0%	12.6%	7.2%	5.9%	2.5%	10.2%	3.4%
Multi/single status								
2 or more locations	3.3%	18.7% *	10.0% *	7.6%	5.9%	2.5%	11.3%	3.2%
1 location only	8.9%	10.5%	12.3%	8.8%	6.7%	5.7% *	10.8%	7.1%
Percent full-time employees								
Less than 25%	7.1%	32.4% *	16.1% *	13.7% *	6.9% *	2.4% *	20.4%	4.4%
25-49 %	8.6%	13.4% *	8.0% *	11.3%	10.9% *	6.2%	9.7%	8.4%
50-74 %	5.7%	12.1%	6.3% *	12.6%	7.3% *	3.2%	10.7%	4.8%
75% or more	4.6%	9.7%	12.8%	7.9%	5.8%	2.4%	10.7%	3.6%
Union presence								
No union employees	5.4%	11.1%	12.1%	8.4%	5.9%	2.9%	11.0%	4.2%
Has union employees	2.8%	1.6% *	14.3% *	9.4% *	8.4% *	1.8%	8.2% *	2.7%
Percent low-wage employees								
50% or more low-wage	4.7%	7.9% *	4.4% *	10.9%	6.2%	2.9%	8.9%	4.2%
Less than 50% low-wage	4.9%	10.8%	12.7%	8.3%	6.2%	2.5%	11.0%	3.8%
Percent women employees								
Less than 25%	5.3%	7.6%	10.7%	8.1%	5.7%	2.3%	9.4%	4.0%
25-49 %	4.1%	12.3%	9.4%	7.4%	5.8%	2.5%	9.6%	3.5%
50-74 %	4.8%	10.8%	16.9%	10.9%	6.4%	2.4%	13.3%	3.7%
75% or more	5.5%	14.4%	14.2%	7.9%	7.1%	3.1%	12.7%	4.3%
Percent age 50 or older employees								
Less than 25%	6.5%	12.0%	14.2%	9.9%	6.1%	3.5%	12.4%	5.0%
25-49 %	3.6%	10.1%	8.0%	8.2%	6.1%	2.1%	8.6%	3.2%
50-74 %	5.7%	8.5% *	13.6%	6.0%	6.7%	3.5%	10.4%	4.4%
75% or more	5.6%	9.7%	14.7% *	2.5% *	6.7% *	0.5% *	10.5%	2.1% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 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%	1.11%	1.29%	0.68%	0.66%	0.22%	0.65%	0.23%
Industry group **								
Agric., fish., forest.	1.49% *	2.18% *	--	1.70% *	3.90% *	0.00%	1.35% *	1.83% *
Mining and manufacturing	0.48%	5.50% *	3.18% *	1.61%	1.26% *	0.44%	2.06%	0.48%
Construction	1.08%	1.94% *	2.24%	2.63%	1.78% *	2.09% *	1.46%	1.47%
Utilities and transp.	0.75%	11.04% *	5.34% *	3.07% *	1.25% *	0.85% *	4.21% *	0.70% *
Wholesale trade	0.79%	3.30% *	3.89%	2.31% *	1.81% *	0.87% *	2.08%	0.83%
Fin. svcs. and real estate	0.71%	3.69%	8.11% *	1.29% *	2.78% *	0.38%	3.22%	0.69%
Retail trade	0.63%	3.12%	5.55% *	2.01%	2.19% *	0.55%	2.49%	0.59%
Professional services	0.44%	2.16%	2.44%	1.25%	1.33%	0.44%	1.25%	0.46%
Other services	0.68%	2.62%	1.93%	2.03%	1.90% *	0.76%	1.32%	0.77%
Ownership								
For profit, incorporated	0.25%	1.42%	1.57%	0.80%	0.85%	0.22%	0.81%	0.26%
For profit, unincorporated	0.68%	2.33%	2.54%	1.94%	1.61%	0.82%	1.36%	0.78%
Nonprofit	0.61%	2.49% *	4.28% *	1.73%	1.47%	0.70%	1.99%	0.64%
Age of firm								
Less than 5 years	1.36%	2.89%	2.54% *	2.14%	3.15% *	0.90% *	1.70%	2.09% *
5-9 years	1.08%	2.10%	3.19%	2.44%	1.64% *	2.24% *	1.75%	1.29%
10-19 years	0.93%	2.57%	2.43%	2.01%	1.78%	1.30%	1.46%	1.18%
20 or more years	0.24%	1.70%	1.96%	0.74%	0.79%	0.22%	0.92%	0.24%
Multi/single status								
2 or more locations	0.24%	7.76% *	3.05% *	1.16%	0.90%	0.21%	1.88%	0.24%
1 location only	0.51%	1.12%	1.37%	0.81%	0.99%	2.77% *	0.69%	0.74%
Percent full-time employees								
Less than 25%	1.40%	11.56% *	6.24% *	5.92% *	2.69% *	0.74% *	5.17%	1.16%
25-49 %	1.50%	6.20% *	3.05% *	3.16%	4.11% *	1.78%	2.29%	1.73%
50-74 %	0.86%	2.88%	1.98% *	2.88%	2.79% *	0.84%	1.77%	0.95%
75% or more	0.24%	1.25%	1.47%	0.73%	0.69%	0.23%	0.73%	0.24%
Union presence								
No union employees	0.26%	1.17%	1.32%	0.68%	0.67%	0.28%	0.67%	0.28%
Has union employees	0.44%	1.15% *	5.69% *	4.08% *	2.68% *	0.34%	2.89% *	0.44%
Percent low-wage employees								
50% or more low-wage	0.54%	2.48% *	1.80% *	1.96%	1.53%	0.53%	1.59%	0.57%
Less than 50% low-wage	0.24%	1.19%	1.37%	0.73%	0.73%	0.24%	0.69%	0.25%
Percent women employees								
Less than 25%	0.48%	1.70%	2.14%	1.10%	1.24%	0.47%	1.07%	0.53%
25-49 %	0.41%	2.87%	1.93%	1.42%	1.51%	0.35%	1.28%	0.43%
50-74 %	0.42%	2.33%	3.36%	1.78%	1.33%	0.36%	1.57%	0.42%
75% or more	0.53%	2.74%	3.15%	1.33%	1.27%	0.63%	1.55%	0.55%
Percent age 50 or older employees								
Less than 25%	0.41%	1.80%	2.20%	1.03%	0.90%	0.47%	1.09%	0.43%
25-49 %	0.31%	2.32%	1.50%	1.25%	1.14%	0.26%	0.98%	0.32%
50-74 %	0.63%	2.56% *	2.55%	1.27%	1.64%	0.76%	1.46%	0.68%
75% or more	1.29%	2.43%	7.37% *	1.45% *	3.99% *	0.27% *	2.50%	1.11% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 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%	27.1%	24.2%	22.8%	22.5%	15.6%	24.7%	17.8%
Industry group **								
Agric., fish., forest.	41.0%	43.2% *	--	26.5% *	62.2%	22.3% *	28.5% *	44.1%
Mining and manufacturing	16.4%	17.7%	27.3%	17.1%	20.2%	13.5%	22.9%	15.6%
Construction	19.0%	23.2%	22.5%	19.9%	20.5%	11.2%	21.8%	17.4%
Utilities and transp.	13.0%	15.7% *	36.2%	18.7%	19.4%	9.9%	24.4%	12.0%
Wholesale trade	16.3%	25.7%	21.2%	26.1%	21.1%	9.3%	23.2%	14.7%
Fin. svcs. and real estate	15.8%	19.5%	18.7% *	31.9%	19.5%	12.8%	21.8%	15.1%
Retail trade	16.7%	28.8%	21.1%	22.3%	19.7%	14.1%	24.2%	15.5%
Professional services	22.4%	29.7%	28.6%	26.2%	20.7%	21.2%	27.3%	21.5%
Other services	20.2%	31.7%	19.0%	19.9%	30.1%	15.0%	25.5%	19.0%
Ownership								
For profit, incorporated	16.7%	25.1%	24.4%	22.0%	21.2%	12.9%	24.1%	15.4%
For profit, unincorporated	18.7%	29.8%	25.0%	22.5%	21.1%	13.0%	26.4%	16.6%
Nonprofit	27.4%	34.8%	21.0%	27.5%	27.0%	27.5%	25.7%	27.5%
Age of firm								
Less than 5 years	24.5%	26.2%	18.4%	23.3%	30.5%	10.6% *	24.1%	25.0%
5-9 years	24.3%	29.8%	18.8%	24.1%	28.5%	12.2% *	23.5%	25.0%
10-19 years	19.6%	21.9%	29.1%	18.4%	18.1%	15.3%	24.2%	17.1%
20 or more years	18.2%	29.6%	24.1%	24.0%	22.3%	15.6%	25.3%	17.5%
Multi/single status								
2 or more locations	16.5%	31.7% *	27.1%	22.1%	20.2%	15.3%	25.6%	16.3%
1 location only	24.8%	27.0%	24.0%	23.0%	26.0%	26.5%	24.6%	25.0%
Percent full-time employees								
Less than 25%	15.2%	21.5% *	19.5% *	24.3%	15.8%	12.2%	22.5%	13.7%
25-49 %	18.4%	40.4%	32.4%	29.6%	17.9%	11.8%	34.7%	15.5%
50-74 %	21.2%	20.6%	28.8%	21.4%	25.1%	19.1%	23.6%	20.8%
75% or more	18.7%	27.8%	23.5%	22.5%	22.5%	15.4%	24.4%	17.7%
Union presence								
No union employees	18.6%	26.5%	24.0%	22.8%	22.3%	14.0%	24.3%	17.3%
Has union employees	19.8%	36.9%	30.1% *	22.5%	23.6%	18.9%	32.2%	19.4%
Percent low-wage employees								
50% or more low-wage	17.0%	29.5%	26.7%	24.4%	26.6%	10.7%	24.7%	16.1%
Less than 50% low-wage	19.0%	26.9%	24.0%	22.6%	22.0%	16.1%	24.7%	18.0%
Percent women employees								
Less than 25%	18.2%	30.6%	24.2%	20.2%	19.4%	13.5%	25.2%	16.1%
25-49 %	18.0%	25.8%	22.5%	22.7%	27.1%	14.1%	24.2%	17.3%
50-74 %	18.3%	21.8%	21.7%	24.9%	23.3%	15.5%	22.6%	17.8%
75% or more	21.4%	28.5%	28.6%	26.2%	20.7%	19.7%	26.5%	20.6%
Percent age 50 or older employees								
Less than 25%	18.5%	29.0%	24.1%	22.1%	22.6%	12.5%	24.6%	16.9%
25-49 %	18.5%	25.1%	21.4%	22.0%	22.4%	16.8%	23.4%	18.1%
50-74 %	19.7%	26.5%	29.0%	25.0%	22.2%	14.2%	26.6%	17.8%
75% or more	26.8%	24.1%	29.1%	33.9%	22.7%	27.1%	25.9%	27.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 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%	1.61%	1.56%	1.13%	1.30%	0.67%	0.91%	0.58%
Industry group **								
Agric., fish., forest.	11.12%	16.41% *	--	16.08% *	17.62%	14.67% *	10.81% *	13.17%
Mining and manufacturing	1.30%	5.08%	4.90%	2.74%	2.95%	1.71%	2.76%	1.42%
Construction	1.91%	4.57%	4.12%	3.03%	4.68%	3.32%	2.32%	2.69%
Utilities and transp.	1.69%	6.70% *	10.27%	5.20%	4.78%	1.96%	5.30%	1.77%
Wholesale trade	1.61%	5.63%	4.97%	3.84%	4.20%	1.71%	2.93%	1.84%
Fin. svs. and real estate	1.57%	4.75%	5.77% *	5.81%	3.75%	1.91%	4.06%	1.68%
Retail trade	1.59%	5.70%	5.18%	3.42%	3.09%	2.11%	2.88%	1.76%
Professional services	0.95%	3.02%	3.07%	2.26%	1.94%	1.34%	1.73%	1.07%
Other services	1.32%	3.70%	3.00%	2.31%	4.11%	1.49%	2.01%	1.54%
Ownership								
For profit, incorporated	0.57%	1.85%	1.84%	1.34%	1.68%	0.71%	1.07%	0.65%
For profit, unincorporated	1.28%	3.72%	4.02%	2.86%	3.14%	1.68%	2.24%	1.50%
Nonprofit	1.54%	6.47%	4.36%	3.34%	2.80%	2.17%	2.87%	1.65%
Age of firm								
Less than 5 years	3.11%	3.96%	4.32%	5.60%	7.58%	5.95% *	3.25%	5.23%
5-9 years	3.06%	4.44%	4.51%	3.42%	8.17%	4.02% *	2.57%	4.95%
10-19 years	1.44%	2.80%	3.24%	2.24%	2.96%	4.00%	1.77%	2.00%
20 or more years	0.56%	2.65%	2.16%	1.44%	1.37%	0.69%	1.24%	0.60%
Multi/single status								
2 or more locations	0.59%	13.48% *	5.12%	2.16%	1.34%	0.68%	2.98%	0.59%
1 location only	1.00%	1.62%	1.64%	1.32%	2.56%	5.42%	0.95%	1.70%
Percent full-time employees								
Less than 25%	1.75%	6.86% *	7.84% *	5.55%	3.50%	2.18%	4.54%	1.87%
25-49 %	1.83%	8.75%	6.42%	4.59%	4.43%	1.94%	3.91%	1.97%
50-74 %	1.77%	3.47%	5.28%	3.41%	3.69%	2.60%	2.48%	2.03%
75% or more	0.56%	1.88%	1.71%	1.26%	1.46%	0.72%	1.02%	0.63%
Union presence								
No union employees	0.54%	1.59%	1.58%	1.16%	1.38%	0.72%	0.92%	0.63%
Has union employees	1.31%	10.41%	9.10% *	5.36%	4.02%	1.44%	5.35%	1.34%
Percent low-wage employees								
50% or more low-wage	1.69%	5.60%	5.97%	3.68%	5.39%	1.27%	3.01%	1.87%
Less than 50% low-wage	0.54%	1.69%	1.62%	1.19%	1.28%	0.74%	0.95%	0.61%
Percent women employees								
Less than 25%	0.91%	2.90%	2.35%	1.66%	1.98%	1.54%	1.41%	1.11%
25-49 %	1.11%	3.81%	3.41%	2.44%	3.57%	1.19%	2.04%	1.21%
50-74 %	0.88%	2.88%	3.61%	2.82%	2.14%	1.06%	2.14%	0.94%
75% or more	1.28%	3.75%	3.81%	2.70%	2.66%	1.84%	2.11%	1.45%
Percent age 50 or older employees								
Less than 25%	0.83%	2.67%	2.27%	1.54%	2.24%	1.01%	1.32%	0.99%
25-49 %	0.76%	3.48%	2.73%	2.00%	1.93%	0.92%	1.79%	0.81%
50-74 %	1.32%	3.38%	4.11%	3.11%	2.89%	1.98%	2.21%	1.56%
75% or more	3.43%	3.47%	7.47%	8.39%	5.55%	8.07%	3.13%	5.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	337.90	404.86	370.48	381.33	330.07	280.33	396.49	309.66
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	308.79	--	--	362.48	284.21	188.38	418.66	257.44
Construction	400.70	--	357.38	462.05	--	--	503.83	319.49
Utilities and transp.	358.98	--	--	--	--	277.92	--	326.81
Wholesale trade	344.04	--	398.51	344.62	--	266.41	406.23	299.69
Fin. svcs. and real estate	326.64	--	--	--	292.08	320.08	367.50	308.39
Retail trade	363.74	--	--	509.73	379.91	271.51	436.57	323.74
Professional services	309.29	335.44	382.34	327.02	311.45	251.74	356.77	286.22
Other services	362.98	307.48	383.97	377.06	385.58	350.44	385.90	355.35
Ownership								
For profit, incorporated	351.34	395.21	351.68	405.69	339.19	305.33	397.74	325.12
For profit, unincorporated	316.91	437.96	410.37	315.25	306.65	211.63	395.62	273.02
Nonprofit	309.15	--	--	341.10	326.07	254.13	388.06	294.08
Age of firm								
Less than 5 years	397.67	317.76	--	378.42	497.63	--	341.54	467.49
5-9 years	352.48	472.40	303.91	345.56	365.01	--	385.73	305.27
10-19 years	387.56	433.74	394.51	451.70	283.21	372.00	444.71	330.26
20 or more years	317.78	398.58	371.29	352.14	324.06	275.51	379.77	299.03
Multi/single status								
2 or more locations	289.96	--	--	347.63	285.74	282.90	343.05	286.81
1 location only	383.60	405.32	373.52	389.24	389.49	--	401.39	358.85
Percent full-time employees								
Less than 25%	359.70	--	--	--	--	303.10	466.60	262.80
25-49 %	306.55	--	--	259.92	285.74	339.57	339.01	299.80
50-74 %	339.57	398.49	--	416.98	298.97	281.70	453.93	296.56
75% or more	339.45	406.40	362.86	389.62	338.61	274.46	390.03	313.42
Union presence								
No union employees	344.52	406.13	371.97	371.30	329.84	297.70	392.49	317.48
Has union employees	292.91	--	--	--	331.40	221.01	--	272.51
Percent low-wage employees								
50% or more low-wage	338.11	--	--	288.58	336.19	356.91	359.75	332.66
Less than 50% low-wage	337.87	408.11	368.15	392.86	329.29	269.79	398.87	306.63
Percent women employees								
Less than 25%	365.27	357.00	395.69	410.91	326.48	325.71	418.04	327.00
25-49 %	317.67	501.97	388.28	385.09	293.56	248.34	423.59	283.83
50-74 %	345.59	436.09	290.26	377.85	346.17	319.52	378.42	331.06
75% or more	314.94	344.03	402.34	312.86	351.19	240.06	360.98	293.89
Percent age 50 or older employees								
Less than 25%	346.11	413.61	364.99	402.32	317.46	274.22	406.57	306.20
25-49 %	314.30	371.12	355.79	343.66	327.71	275.78	357.47	304.15
50-74 %	375.86	411.73	394.15	407.46	392.93	316.79	414.32	350.78
75% or more	361.47	408.98	--	--	--	--	406.86	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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-- Data suppressed due to high standard errors or few reported values in cell.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.05	31.57	23.25	20.28	17.42	14.12	16.63	10.33
Industry group **								
Agric., fish., forest.	--	--	--	--	--	--	--	--
Mining and manufacturing	29.97	--	--	39.50	55.46	39.08	41.89	32.97
Construction	37.83	--	61.16	71.08	--	--	60.32	42.57
Utilities and transp.	45.03	--	--	--	--	21.20	--	39.10
Wholesale trade	26.54	--	54.44	37.03	--	49.44	39.17	33.22
Fin. svs. and real estate	25.98	--	--	--	37.60	44.44	53.20	28.90
Retail trade	36.59	--	--	122.99	68.95	32.01	77.25	31.33
Professional services	14.30	45.67	40.21	27.52	25.82	23.73	24.77	16.87
Other services	20.15	41.92	68.58	36.22	38.46	36.33	34.60	24.31
Ownership								
For profit, incorporated	11.26	42.53	25.63	25.75	24.43	16.47	21.04	12.80
For profit, unincorporated	21.19	41.94	48.04	39.94	40.47	33.19	28.16	25.85
Nonprofit	20.46	--	--	40.56	28.04	30.71	47.23	21.57
Age of firm								
Less than 5 years	37.01	65.37	--	65.59	53.96	--	45.12	47.85
5-9 years	31.58	55.06	48.81	53.46	77.21	--	41.20	45.16
10-19 years	24.02	52.54	41.40	47.26	33.84	65.20	34.09	28.97
20 or more years	10.29	54.16	33.94	21.30	20.38	14.43	22.16	11.41
Multi/single status								
2 or more locations	10.83	--	--	25.48	20.65	14.07	28.33	11.31
1 location only	13.51	32.12	24.44	24.11	27.21	--	17.93	20.28
Percent full-time employees								
Less than 25%	53.99	--	--	--	--	53.20	89.62	38.97
25-49 %	26.41	--	--	38.78	50.45	43.96	34.43	31.08
50-74 %	28.67	44.08	--	75.92	32.85	49.18	57.65	27.62
75% or more	10.25	39.23	24.83	21.84	20.43	15.39	18.14	12.02
Union presence								
No union employees	9.51	31.79	23.86	19.73	19.40	15.98	16.36	11.28
Has union employees	27.97	--	--	--	37.98	25.90	--	25.43
Percent low-wage employees								
50% or more low-wage	17.91	--	--	35.09	28.18	32.20	39.13	20.09
Less than 50% low-wage	9.85	33.24	23.71	22.05	19.29	15.32	17.52	11.39
Percent women employees								
Less than 25%	18.63	39.76	44.51	35.62	39.82	36.29	28.88	23.85
25-49 %	17.22	70.60	45.10	32.74	30.82	22.18	34.93	17.46
50-74 %	17.72	76.41	28.08	45.59	27.81	29.62	37.66	19.10
75% or more	18.34	49.77	51.57	28.18	34.82	26.69	29.84	22.12
Percent age 50 or older employees								
Less than 25%	14.54	47.36	35.58	29.83	27.81	24.96	25.28	16.48
25-49 %	12.89	56.47	40.79	33.41	25.35	15.82	31.91	13.83
50-74 %	26.21	78.98	37.33	35.53	43.55	62.00	29.97	38.17
75% or more	47.66	72.99	--	--	--	--	47.35	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	601.89	763.57	774.20	814.98	678.86	451.29	779.63	559.75
Industry group **								
Agric., fish., forest.	508.99	--	--	--	--	--	--	498.74
Mining and manufacturing	711.58	--	829.74	1,288.31	788.19	477.43	1,013.98	662.13
Construction	800.04	859.03*	1,170.67	988.99	604.85	268.91	986.41	662.15
Utilities and transp.	554.59	--	--	594.06	748.19	385.05	872.63	496.89
Wholesale trade	680.09	389.80	608.62	683.19	1,003.35*	450.57	529.85	735.12
Fin. svs. and real estate	640.54	1,662.91*	1,115.78*	770.29	509.50	538.20	1,254.93	541.02
Retail trade	579.76	517.61	540.10	1,049.72	1,002.92	339.87	616.11	570.82
Professional services	560.79	752.67	723.91	663.67	568.61	496.48	715.08	527.98
Other services	524.58	508.12	641.65	720.65	652.25	336.44	623.30	496.82
Ownership								
For profit, incorporated	638.51	728.32	818.83	893.94	784.97	430.12	799.23	593.66
For profit, unincorporated	590.71	892.33	636.93	631.47	566.90	449.64	774.77	512.14
Nonprofit	520.09	664.01*	652.98	672.81	514.24	490.34	651.36	509.62
Age of firm								
Less than 5 years	649.83	769.40	541.98	693.33	597.28*	--	715.63	588.55
5-9 years	808.13	1,029.33*	531.02*	745.78	804.59	898.09*	842.05	784.61
10-19 years	676.59	1,035.87	689.99	789.00	563.94	405.47	853.50	540.82
20 or more years	574.85	541.61	894.90	846.53	691.44	449.35	746.49	549.46
Multi/single status								
2 or more locations	521.01	--	973.71	765.25	669.45	455.40	872.47	511.84
1 location only	739.09	768.75	757.53	827.92	690.07	352.26	771.17	710.22
Percent full-time employees								
Less than 25%	520.19	--	--	377.98	683.86	491.58	563.90	506.08
25-49 %	564.66	677.79	849.03*	545.33	567.61	454.62	751.35	489.98
50-74 %	546.26	706.74	684.52	913.10*	678.96	380.17	725.10	512.05
75% or more	611.30	777.74	783.61	832.36	682.99	460.52	790.54	568.94
Union presence								
No union employees	649.11	797.23	758.65	805.33	671.53	505.36	784.45	607.59
Has union employees	444.99	--	--	967.83*	735.21*	367.42	701.87*	431.93
Percent low-wage employees								
50% or more low-wage	658.10	562.43	717.39	786.39	814.16	461.62	813.08	629.50
Less than 50% low-wage	596.22	783.55	778.44	817.89	657.93	450.49	776.94	552.37
Percent women employees								
Less than 25%	739.30	895.21	942.88	896.49	830.15	418.56	874.02	673.42
25-49 %	523.24	606.12	595.58	1,022.45	564.14	377.26	723.78	490.68
50-74 %	512.52	568.47	600.21	559.57	645.84	431.16	621.04	495.40
75% or more	648.14	826.03	732.02	764.86	689.12	575.61	784.81	620.62
Percent age 50 or older employees								
Less than 25%	658.74	947.79	752.82	770.04	684.32	441.26	815.84	598.07
25-49 %	565.45	601.23	765.23	917.40	678.98	455.40	739.78	545.74
50-74 %	595.81	566.42	755.30	722.57	685.16	417.48	760.14	528.29
75% or more	636.53	570.17	1,067.13*	735.44*	493.68	541.49*	738.72	567.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.53	84.81	71.48	65.02	59.17	19.32	42.98	24.45
Industry group **								
Agric., fish., forest.	129.12	--	--	--	--	--	--	145.77
Mining and manufacturing	78.48	--	189.25	346.25	154.38	64.94	166.33	86.80
Construction	99.16	258.07*	295.61	212.92	119.34	27.74	160.38	120.03
Utilities and transp.	64.43	--	--	109.19	210.19	23.98	208.11	65.57
Wholesale trade	157.24	94.79	161.94	201.46	486.59*	80.67	81.33	211.11
Fin. svs. and real estate	69.40	549.20*	568.78*	124.88	96.87	83.70	283.04	60.70
Retail trade	75.57	77.26	138.54	268.50	276.43	38.50	77.32	92.06
Professional services	27.75	121.95	96.50	85.08	89.01	28.81	63.54	30.61
Other services	46.68	61.99	128.56	79.41	131.34	19.84	57.86	57.52
Ownership								
For profit, incorporated	29.69	78.31	88.91	88.36	87.98	23.07	49.39	35.27
For profit, unincorporated	55.61	240.50	133.68	96.76	112.98	65.91	117.19	58.42
Nonprofit	34.18	213.66*	124.92	121.02	80.31	39.02	97.40	36.04
Age of firm								
Less than 5 years	95.50	103.46	91.04	142.35	209.57*	--	68.65	166.30
5-9 years	118.94	349.33*	164.39*	148.52	216.51	461.11*	186.28	152.31
10-19 years	54.83	203.83	104.62	100.53	94.92	84.41	86.30	64.58
20 or more years	24.29	56.56	115.10	91.62	74.10	19.51	55.00	26.64
Multi/single status								
2 or more locations	24.01	--	251.85	105.34	82.27	19.76	168.07	24.17
1 location only	41.51	85.83	74.12	77.17	86.43	67.90	44.37	67.66
Percent full-time employees								
Less than 25%	57.96	--	--	96.36	136.73	85.11	127.83	64.92
25-49 %	58.94	129.11	267.29*	100.45	156.91	48.51	117.61	62.65
50-74 %	65.59	176.22	123.59	279.96*	160.80	79.12	90.51	76.19
75% or more	24.03	98.26	82.27	71.62	66.70	20.19	49.25	27.15
Union presence								
No union employees	24.46	89.17	69.97	65.47	56.26	27.63	43.63	28.87
Has union employees	44.99	--	--	337.34*	283.36*	23.11	219.44*	45.97
Percent low-wage employees								
50% or more low-wage	68.40	89.14	208.82	172.59	151.42	56.52	166.63	74.98
Less than 50% low-wage	22.67	92.33	75.24	69.48	63.98	20.39	44.58	25.80
Percent women employees								
Less than 25%	56.32	173.64	124.48	130.86	144.14	40.70	78.13	74.48
25-49 %	41.51	120.52	81.47	168.90	102.73	34.01	84.48	45.94
50-74 %	30.45	57.81	120.09	63.33	99.92	28.36	58.15	33.81
75% or more	40.42	164.17	181.43	110.22	110.18	47.35	99.50	44.10
Percent age 50 or older employees								
Less than 25%	38.51	156.83	97.26	109.22	74.65	38.34	69.30	46.02
25-49 %	30.16	124.98	125.13	102.28	102.22	24.18	68.96	32.50
50-74 %	56.96	63.10	203.17	128.63	158.64	43.94	103.89	67.28
75% or more	98.99	90.59	325.69*	236.85*	114.95	212.25*	115.15	142.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.3	22.6	22.8	22.9	20.6	19.6	23.0	20.0
Industry group **								
Agric., fish., forest.	21.8	25.0	--	21.9	17.8	22.2	25.3	20.8
Mining and manufacturing	20.5	21.2	22.6	22.8	21.2	19.7	23.8	20.2
Construction	22.0	21.3	23.1	23.8	22.3	19.5	22.4	21.8
Utilities and transp.	19.8	21.8	19.5	24.4	21.8	19.0	22.1	19.7
Wholesale trade	20.1	23.3	21.1	23.2	18.9	19.4	22.9	19.6
Fin. svs. and real estate	19.6	23.1	23.2	21.3	19.6	19.2	22.7	19.3
Retail trade	21.4	22.2	22.3	22.6	21.1	21.2	22.8	21.2
Professional services	19.8	23.5	22.1	23.1	19.9	18.9	23.1	19.3
Other services	21.1	21.9	24.4	22.2	21.6	20.2	23.4	20.7
Ownership								
For profit, incorporated	20.5	22.6	23.0	23.2	20.8	19.7	23.2	20.1
For profit, unincorporated	20.6	22.1	22.7	22.6	20.9	19.5	22.7	20.2
Nonprofit	19.5	23.5	20.9	21.4	19.9	18.9	22.0	19.3
Age of firm								
Less than 5 years	21.2	22.1	23.1	22.5	19.3	17.9	22.5	20.0
5-9 years	23.0	23.1	25.2	22.1	23.6	21.1	23.5	22.6
10-19 years	21.7	21.9	22.2	23.2	20.9	20.6	22.8	21.1
20 or more years	20.1	23.0	22.4	22.9	20.3	19.5	23.1	19.8
Multi/single status								
2 or more locations	19.8	--	21.6	22.7	20.4	19.6	22.9	19.8
1 location only	22.0	22.5	22.8	22.9	20.8	18.5	23.0	21.1
Percent full-time employees								
Less than 25%	21.8	20.9	21.8	23.8	23.1	21.1	22.2	21.7
25-49 %	21.7	20.2	22.2	23.2	20.1	22.1	21.7	21.7
50-74 %	20.5	24.6	22.5	20.9	20.8	19.9	23.3	20.1
75% or more	20.3	22.4	22.8	23.0	20.6	19.4	23.1	19.9
Union presence								
No union employees	20.8	22.8	22.9	23.1	20.5	20.0	23.2	20.3
Has union employees	18.9	18.9	18.5	19.5	21.4	18.6	19.1	18.9
Percent low-wage employees								
50% or more low-wage	21.9	22.4	23.0	23.6	21.9	21.6	22.7	21.8
Less than 50% low-wage	20.2	22.6	22.7	22.8	20.4	19.3	23.1	19.8
Percent women employees								
Less than 25%	20.6	22.3	22.4	23.0	20.8	19.1	22.8	20.1
25-49 %	19.7	22.8	22.4	22.8	20.7	18.9	23.0	19.4
50-74 %	20.4	23.5	23.9	22.1	20.1	20.1	23.6	20.1
75% or more	20.7	21.6	23.2	23.7	20.8	20.1	23.0	20.5
Percent age 50 or older employees								
Less than 25%	20.9	23.1	23.0	22.5	21.2	19.9	23.1	20.5
25-49 %	19.9	21.8	23.0	23.2	20.0	19.3	23.1	19.6
50-74 %	20.9	22.8	21.6	22.8	20.8	20.1	22.8	20.5
75% or more	21.3	22.0	22.9	24.9	20.2	19.8	22.9	20.4

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.11	0.36	0.41	0.28	0.22	0.14	0.21	0.12
Industry group **								
Agric., fish., forest.	1.27	2.82	--	1.71	1.82	1.59	2.54	1.42
Mining and manufacturing	0.21	0.89	0.94	0.88	0.50	0.23	0.62	0.22
Construction	0.53	0.87	1.33	0.89	1.19	1.06	0.60	0.75
Utilities and transp.	0.46	1.84	3.02	1.62	0.96	0.54	1.59	0.48
Wholesale trade	0.36	1.01	1.05	0.81	0.63	0.51	0.70	0.39
Fin. svs. and real estate	0.28	1.10	1.96	0.93	0.64	0.34	0.76	0.30
Retail trade	0.28	0.91	1.48	0.59	0.72	0.35	0.60	0.30
Professional services	0.20	0.77	0.57	0.50	0.32	0.28	0.40	0.22
Other services	0.35	0.72	0.94	0.74	0.75	0.51	0.49	0.40
Ownership								
For profit, incorporated	0.12	0.44	0.49	0.34	0.28	0.16	0.26	0.13
For profit, unincorporated	0.27	0.70	1.00	0.69	0.56	0.37	0.50	0.30
Nonprofit	0.31	1.22	0.86	0.62	0.48	0.45	0.53	0.33
Age of firm								
Less than 5 years	0.46	0.87	1.15	1.05	0.71	0.95	0.59	0.67
5-9 years	0.60	0.71	1.11	1.01	1.47	1.49	0.58	0.96
10-19 years	0.31	0.62	0.88	0.66	0.49	0.93	0.44	0.41
20 or more years	0.12	0.63	0.55	0.34	0.25	0.15	0.30	0.12
Multi/single status								
2 or more locations	0.13	--	0.91	0.51	0.25	0.15	0.62	0.13
1 location only	0.20	0.36	0.43	0.33	0.42	0.86	0.23	0.31
Percent full-time employees								
Less than 25%	0.48	0.96	3.70	1.32	0.91	0.60	1.84	0.48
25-49 %	0.40	1.32	1.40	1.00	0.92	0.48	0.82	0.44
50-74 %	0.29	1.00	0.91	0.92	0.54	0.39	0.57	0.32
75% or more	0.12	0.39	0.45	0.30	0.25	0.16	0.24	0.13
Union presence								
No union employees	0.12	0.36	0.41	0.28	0.22	0.17	0.22	0.13
Has union employees	0.24	1.54	2.01	1.60	0.89	0.25	0.96	0.24
Percent low-wage employees								
50% or more low-wage	0.29	1.23	0.90	0.72	0.60	0.38	0.56	0.31
Less than 50% low-wage	0.11	0.37	0.43	0.30	0.24	0.15	0.23	0.12
Percent women employees								
Less than 25%	0.20	0.62	0.58	0.45	0.39	0.31	0.33	0.24
25-49 %	0.20	0.79	0.96	0.64	0.54	0.22	0.51	0.21
50-74 %	0.21	0.75	1.07	0.64	0.48	0.27	0.48	0.23
75% or more	0.25	0.65	0.81	0.54	0.37	0.37	0.46	0.28
Percent age 50 or older employees								
Less than 25%	0.17	0.57	0.62	0.36	0.37	0.24	0.31	0.19
25-49 %	0.16	0.80	0.76	0.47	0.34	0.20	0.40	0.17
50-74 %	0.25	0.76	0.68	0.83	0.47	0.38	0.51	0.29
75% or more	0.62	0.65	1.12	3.37	0.68	0.73	0.65	0.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.2%	64.0%	63.8%	69.6%	73.0%	86.0%	65.8%	81.5%
Industry group **								
Agric., fish., forest.	56.3%	68.8%	--	57.0%	36.7% *	74.6%	65.3%	54.0%
Mining and manufacturing	83.6%	79.9%	59.6%	73.8%	79.7%	89.3%	65.2%	85.6%
Construction	75.0%	74.7%	67.9%	69.3%	76.5%	85.6%	72.1%	76.6%
Utilities and transp.	83.7%	59.8%	55.4%	75.9%	75.1%	88.4%	65.9%	85.3%
Wholesale trade	80.0%	62.9%	63.8%	72.0%	72.7%	90.0%	65.2%	83.4%
Fin. svcs. and real estate	83.1%	69.4%	58.4%	68.8%	69.9%	90.3%	65.6%	85.1%
Retail trade	84.7%	63.9%	60.0%	73.0%	76.7%	91.2%	64.3%	87.9%
Professional services	76.2%	59.8%	60.2%	67.1%	73.0%	81.5%	63.5%	78.3%
Other services	74.6%	58.6%	75.5%	66.3%	67.8%	81.2%	66.7%	76.2%
Ownership								
For profit, incorporated	81.5%	65.9%	63.1%	70.8%	73.6%	89.0%	66.1%	84.3%
For profit, unincorporated	76.8%	61.1%	66.2%	69.3%	73.6%	86.0%	66.2%	79.7%
Nonprofit	71.7%	57.8%	64.7%	62.8%	70.8%	74.1%	62.8%	72.4%
Age of firm								
Less than 5 years	67.1%	61.9%	71.1%	73.5%	60.0%	84.0%	65.9%	68.3%
5-9 years	68.0%	69.4%	67.6%	64.0%	63.9%	88.3%	67.9%	68.1%
10-19 years	73.2%	65.9%	60.3%	70.7%	77.7%	82.4%	64.3%	78.0%
20 or more years	81.0%	61.7%	63.2%	69.7%	73.7%	86.1%	65.9%	82.5%
Multi/single status								
2 or more locations	83.8%	49.5%	64.4%	70.4%	75.8%	86.4%	65.0%	84.1%
1 location only	67.4%	64.2%	63.7%	69.3%	68.7%	69.2%	65.9%	68.8%
Percent full-time employees								
Less than 25%	71.1%	43.7%	61.3%	61.3%	75.8%	75.4%	54.9%	74.3%
25-49 %	71.9%	48.9%	64.5%	53.7%	70.2%	81.3%	58.4%	74.4%
50-74 %	78.2%	66.0%	59.1%	59.6%	70.3%	86.9%	62.1%	80.9%
75% or more	79.7%	64.7%	64.2%	71.4%	73.4%	86.2%	66.7%	81.9%
Union presence								
No union employees	78.3%	63.9%	63.8%	70.4%	73.4%	86.3%	66.0%	80.9%
Has union employees	82.4%	66.6%	62.7%	57.0%	69.3%	85.4%	60.8%	83.0%
Percent low-wage employees								
50% or more low-wage	77.8%	60.1%	70.7%	63.6%	68.3%	85.3%	65.0%	79.3%
Less than 50% low-wage	79.3%	64.4%	63.3%	70.1%	73.6%	86.1%	65.9%	81.7%
Percent women employees								
Less than 25%	78.8%	63.8%	64.5%	73.7%	76.6%	87.9%	67.4%	82.4%
25-49 %	81.9%	63.3%	70.0%	70.7%	69.0%	88.7%	67.0%	83.6%
50-74 %	77.9%	69.0%	60.6%	62.3%	71.1%	83.5%	64.6%	79.5%
75% or more	77.8%	58.6%	57.7%	67.6%	74.6%	84.0%	62.2%	80.3%
Percent age 50 or older employees								
Less than 25%	75.9%	61.9%	61.7%	68.3%	70.4%	86.1%	64.0%	79.0%
25-49 %	82.2%	65.8%	68.7%	70.8%	74.9%	86.5%	68.8%	83.4%
50-74 %	75.7%	65.4%	61.2%	69.1%	73.5%	82.8%	65.7%	78.5%
75% or more	74.2%	66.9%	60.5%	77.1%	79.2%	80.4%	65.4%	80.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.68%	1.74%	1.22%	1.29%	0.58%	0.97%	0.54%
Industry group **								
Agric., fish., forest.	10.78%	16.63%	--	16.17%	17.33% *	14.43%	10.54%	12.90%
Mining and manufacturing	1.23%	6.42%	5.42%	3.32%	2.75%	1.54%	3.12%	1.31%
Construction	2.12%	4.34%	4.27%	3.65%	4.78%	4.00%	2.45%	3.01%
Utilities and transp.	1.88%	11.74%	10.02%	5.89%	6.01%	1.98%	5.79%	1.96%
Wholesale trade	1.73%	6.32%	5.70%	3.48%	4.42%	1.84%	3.33%	1.92%
Fin. svcs. and real estate	1.39%	4.88%	7.94%	5.65%	4.21%	1.20%	4.35%	1.43%
Retail trade	1.18%	5.89%	6.62%	3.52%	3.01%	1.08%	3.33%	1.12%
Professional services	0.93%	3.08%	3.23%	2.32%	1.98%	1.26%	1.81%	1.03%
Other services	1.35%	3.90%	3.25%	3.14%	3.74%	1.66%	2.14%	1.56%
Ownership								
For profit, incorporated	0.54%	2.01%	2.08%	1.43%	1.68%	0.57%	1.17%	0.60%
For profit, unincorporated	1.37%	3.66%	4.17%	3.28%	3.22%	1.83%	2.27%	1.63%
Nonprofit	1.44%	6.28%	5.36%	3.55%	2.70%	1.97%	3.08%	1.54%
Age of firm								
Less than 5 years	3.14%	4.19%	5.34%	5.53%	7.40%	6.95%	3.34%	5.29%
5-9 years	3.05%	4.09%	5.08%	4.06%	7.83%	4.63%	2.77%	4.89%
10-19 years	1.53%	3.24%	3.43%	2.68%	2.85%	4.11%	1.97%	2.05%
20 or more years	0.52%	2.74%	2.46%	1.54%	1.36%	0.60%	1.34%	0.55%
Multi/single status								
2 or more locations	0.54%	14.00%	5.41%	2.54%	1.40%	0.58%	3.09%	0.54%
1 location only	0.99%	1.69%	1.84%	1.40%	2.47%	5.60%	1.02%	1.66%
Percent full-time employees								
Less than 25%	2.44%	10.21%	6.84%	6.92%	4.79%	3.39%	5.02%	2.73%
25-49 %	2.33%	8.59%	6.36%	4.86%	5.33%	2.75%	4.00%	2.61%
50-74 %	1.51%	3.97%	5.46%	4.93%	3.99%	1.55%	2.76%	1.67%
75% or more	0.54%	1.93%	1.94%	1.31%	1.43%	0.65%	1.09%	0.60%
Union presence								
No union employees	0.54%	1.68%	1.79%	1.23%	1.37%	0.66%	0.99%	0.62%
Has union employees	1.16%	10.39%	8.06%	6.65%	4.14%	1.22%	5.35%	1.18%
Percent low-wage employees								
50% or more low-wage	1.68%	5.58%	6.00%	3.71%	4.93%	1.50%	3.17%	1.85%
Less than 50% low-wage	0.51%	1.76%	1.83%	1.29%	1.30%	0.63%	1.02%	0.57%
Percent women employees								
Less than 25%	0.93%	2.93%	2.75%	1.84%	2.09%	1.37%	1.54%	1.09%
25-49 %	1.01%	4.11%	3.53%	2.42%	3.40%	0.92%	2.19%	1.10%
50-74 %	0.95%	3.20%	4.39%	3.12%	2.23%	1.12%	2.30%	1.01%
75% or more	1.16%	3.84%	3.98%	2.82%	2.65%	1.50%	2.21%	1.28%
Percent age 50 or older employees								
Less than 25%	0.86%	2.71%	2.71%	1.75%	2.14%	1.05%	1.47%	1.01%
25-49 %	0.69%	3.76%	2.93%	2.17%	1.96%	0.76%	1.86%	0.72%
50-74 %	1.41%	3.69%	4.07%	3.24%	3.08%	2.10%	2.29%	1.66%
75% or more	3.10%	3.76%	8.41%	5.63%	5.05%	7.23%	3.43%	4.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.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, 2018

Characteristics	Total	Less than 10 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%	15.9%	11.9%	11.7%	10.5%	12.0%	13.5%	11.5%
Industry group **								
Agric., fish., forest.	10.0% *	6.7% *	--	36.2% *	0.5% *	12.0% *	16.7% *	8.3% *
Mining and manufacturing	9.3%	14.2% *	10.6% *	10.4%	9.3%	8.8%	12.0%	9.0%
Construction	13.7%	17.9%	12.6%	9.9%	13.0% *	19.0% *	12.1%	14.7%
Utilities and transp.	13.2%	12.2% *	4.3% *	16.0%	9.9% *	14.1%	11.8% *	13.4%
Wholesale trade	10.7%	13.9% *	15.9%	10.2% *	11.6%	9.5%	12.6%	10.3%
Fin. svcs. and real estate	15.5%	19.1%	4.9% *	9.2%	15.0%	16.6%	11.2%	16.0%
Retail trade	6.5%	12.5%	7.2% *	15.5%	9.7%	4.0%	12.2%	5.6%
Professional services	13.7%	16.5%	13.7%	11.9%	10.1%	15.0%	15.3%	13.4%
Other services	9.8%	15.8%	13.5%	11.4%	9.1%	8.6%	14.8%	8.8%
Ownership								
For profit, incorporated	11.6%	14.2%	12.7%	12.2%	10.5%	11.6%	13.6%	11.2%
For profit, unincorporated	11.3%	20.9%	9.3%	10.8%	7.6%	12.2%	14.5%	10.4%
Nonprofit	13.0%	15.5%	10.4%	10.3%	12.4%	13.6%	11.3%	13.1%
Age of firm								
Less than 5 years	8.8%	14.1%	8.2% *	8.0%	7.1% *	3.8% *	11.1%	6.5%
5-9 years	11.6%	16.7%	13.0%	11.9%	7.2% *	14.9% *	15.6%	8.7%
10-19 years	11.7%	21.3%	12.6%	12.7%	7.5%	11.6%	16.1%	9.3%
20 or more years	11.9%	13.2%	12.0%	11.7%	11.6%	12.0%	12.3%	11.9%
Multi/single status								
2 or more locations	12.1%	38.0% *	10.9% *	11.9%	12.6%	12.0%	14.8%	12.0%
1 location only	11.1%	15.6%	12.0%	11.6%	7.2%	14.3%	13.4%	9.0%
Percent full-time employees								
Less than 25%	9.3%	11.7% *	4.4% *	23.2% *	5.0%	8.2%	10.0%	9.2%
25-49 %	10.1%	29.1%	11.8% *	8.4% *	13.0% *	7.5%	14.9%	9.2%
50-74 %	9.7%	16.7%	12.5%	9.4%	7.8%	9.5%	14.4%	8.9%
75% or more	12.1%	15.4%	12.0%	11.9%	10.7%	12.5%	13.4%	11.9%
Union presence								
No union employees	11.7%	15.9%	12.0%	11.8%	10.9%	11.5%	13.5%	11.3%
Has union employees	12.3%	16.7% *	9.6% *	9.9% *	7.1%	13.0%	14.1%	12.2%
Percent low-wage employees								
50% or more low-wage	8.9%	20.3%	7.3% *	10.7%	8.3%	8.2%	15.5%	8.1%
Less than 50% low-wage	12.1%	15.5%	12.2%	11.8%	10.7%	12.5%	13.4%	11.9%
Percent women employees								
Less than 25%	10.6%	15.4%	11.3%	11.2%	10.5%	9.4%	13.0%	9.8%
25-49 %	11.2%	15.6%	10.1%	11.9%	9.3%	11.5%	12.2%	11.1%
50-74 %	11.8%	17.7%	13.3%	11.4%	11.0%	11.6%	14.9%	11.4%
75% or more	14.2%	15.0%	13.9%	12.9%	11.2%	15.6%	14.4%	14.2%
Percent age 50 or older employees								
Less than 25%	12.2%	14.6%	11.7%	12.5%	10.9%	12.6%	13.5%	11.9%
25-49 %	11.8%	14.3%	14.2%	10.1%	10.8%	12.2%	12.9%	11.7%
50-74 %	11.0%	18.3%	9.8%	14.2%	8.3%	10.3%	15.0%	9.9%
75% or more	9.1%	19.4%	4.1% *	6.4% *	7.6% *	5.3% *	12.9%	6.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

Characteristics	Total	Less than 10 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%	1.32%	1.17%	0.84%	0.91%	0.62%	0.70%	0.48%
Industry group **								
Agric., fish., forest.	4.65% *	3.47% *	--	16.95% *	0.39% *	9.92% *	8.60% *	5.28% *
Mining and manufacturing	0.96%	4.43% *	3.51% *	2.11%	1.84%	1.38%	2.19%	1.04%
Construction	2.02%	4.62%	3.45%	2.30%	3.95% *	6.83% *	1.98%	2.99%
Utilities and transp.	2.09%	7.90% *	3.75% *	4.76%	4.40% *	2.69%	3.89% *	2.24%
Wholesale trade	1.30%	4.71% *	4.43%	3.28% *	2.82%	1.84%	2.38%	1.50%
Fin. svcs. and real estate	1.58%	5.16%	2.02% *	2.38%	4.10%	1.99%	2.44%	1.73%
Retail trade	0.66%	3.29%	2.47% *	2.77%	2.07%	0.62%	1.91%	0.68%
Professional services	0.81%	2.17%	2.23%	1.61%	1.52%	1.20%	1.31%	0.92%
Other services	0.95%	2.90%	3.17%	2.03%	2.03%	1.43%	1.81%	1.08%
Ownership								
For profit, incorporated	0.50%	1.44%	1.42%	1.01%	1.15%	0.70%	0.83%	0.57%
For profit, unincorporated	1.07%	3.48%	2.63%	2.04%	1.44%	2.02%	1.80%	1.28%
Nonprofit	1.21%	3.91%	2.82%	2.38%	2.29%	1.70%	1.85%	1.30%
Age of firm								
Less than 5 years	1.22%	2.61%	3.76% *	1.97%	2.30% *	1.70% *	1.84%	1.55%
5-9 years	1.49%	3.97%	3.61%	2.52%	2.43% *	5.51% *	2.30%	1.87%
10-19 years	1.02%	3.06%	2.46%	1.91%	1.72%	2.77%	1.59%	1.29%
20 or more years	0.49%	1.78%	1.55%	1.10%	1.15%	0.64%	0.91%	0.54%
Multi/single status								
2 or more locations	0.55%	11.56% *	3.27% *	1.64%	1.30%	0.63%	2.12%	0.56%
1 location only	0.58%	1.33%	1.23%	0.97%	1.10%	3.84%	0.74%	0.87%
Percent full-time employees								
Less than 25%	1.77%	5.26% *	2.63% *	7.14% *	1.33%	2.43%	2.96%	2.04%
25-49 %	1.47%	8.70%	4.57% *	2.66% *	4.13% *	1.53%	3.26%	1.62%
50-74 %	0.89%	3.35%	3.40%	1.97%	1.66%	1.28%	1.97%	0.98%
75% or more	0.48%	1.48%	1.30%	0.94%	1.03%	0.71%	0.78%	0.55%
Union presence								
No union employees	0.46%	1.34%	1.20%	0.86%	0.99%	0.71%	0.71%	0.53%
Has union employees	1.07%	7.59% *	5.34% *	3.58% *	2.09%	1.23%	4.08%	1.10%
Percent low-wage employees								
50% or more low-wage	0.86%	5.74%	2.50% *	2.19%	2.18%	1.03%	2.73%	0.90%
Less than 50% low-wage	0.46%	1.35%	1.24%	0.90%	0.99%	0.69%	0.73%	0.53%
Percent women employees								
Less than 25%	0.68%	2.33%	1.79%	1.31%	1.42%	1.16%	1.13%	0.82%
25-49 %	0.85%	3.28%	2.36%	2.12%	1.90%	1.13%	1.59%	0.93%
50-74 %	0.81%	2.57%	3.24%	1.70%	2.07%	1.05%	1.60%	0.89%
75% or more	1.11%	2.67%	2.50%	1.97%	2.01%	1.68%	1.52%	1.26%
Percent age 50 or older employees								
Less than 25%	0.68%	1.98%	1.67%	1.30%	1.23%	1.21%	1.03%	0.82%
25-49 %	0.65%	2.90%	2.37%	1.27%	1.58%	0.83%	1.33%	0.70%
50-74 %	0.97%	3.11%	2.32%	2.46%	2.00%	1.49%	1.80%	1.12%
75% or more	1.39%	3.41%	1.98% *	3.62% *	2.94% *	1.85% *	2.21%	1.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	384	428	313	352	449	372	361	389
Industry group **								
Agric., fish., forest.	247	--	--	--	--	--	--	--
Mining and manufacturing	335	--	423	390	242	362	341	334
Construction	496	570*	327	498*	902*	145*	534	478*
Utilities and transp.	198	--	--	--	--	160	--	194
Wholesale trade	444	--	362*	555	599*	367	328	477
Fin. svs. and real estate	428	593*	--	197	325*	457	477*	424
Retail trade	337	185	275*	332	385	348	332	339
Professional services	389	435	354	254	561	367	360	395
Other services	402*	379	171	325	375	486*	278	445*
Ownership								
For profit, incorporated	350	400	335	382	495	299	360	348
For profit, unincorporated	475	531	245	328	315	592*	410	499*
Nonprofit	446	253	202	193	401*	507	241	461
Age of firm								
Less than 5 years	426	369	--	365*	666*	--	373	514*
5-9 years	347	451	458	314	252	273*	405	270
10-19 years	365	526	241	346	429	243	367	363
20 or more years	387	348	324	360	454	377	342	392
Multi/single status								
2 or more locations	389	--	269	388	466	372	256	392
1 location only	370	435	316	342	404	369	371	369
Percent full-time employees								
Less than 25%	411	--	--	367	572	426*	387	416
25-49 %	267	397	--	325	241	239	334	248
50-74 %	355	307	246*	255	657	304	287	374
75% or more	390	452	324	360	444	380	371	394
Union presence								
No union employees	411	438	318	334	460	419	356	425
Has union employees	295	--	--	--	304*	284	467*	289
Percent low-wage employees								
50% or more low-wage	240	404	--	257	209	223	330	219
Less than 50% low-wage	396	431	315	360	473	383	364	403
Percent women employees								
Less than 25%	371	501	293	322	446*	333	388	364
25-49 %	412	412	281	459	255	450	316	424
50-74 %	308	342	389	404	453	246	365	298
75% or more	456	436	310	242	633*	451	341	474
Percent age 50 or older employees								
Less than 25%	360	449	337	349	431	320*	365	359
25-49 %	397	400*	275	289	471	397	323	404
50-74 %	385	371	359	478	368	360	377	389
75% or more	463	491	--	--	858*	265*	460	469*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.35	57.10	31.53	33.88	74.28	43.09	26.50	34.82
Industry group **								
Agric., fish., forest.	49.61	--	--	--	--	--	--	--
Mining and manufacturing	40.47	--	113.18	103.19	60.64	64.04	61.95	45.54
Construction	145.12	200.52*	81.08	176.48*	415.79*	49.94*	127.77	206.86*
Utilities and transp.	38.48	--	--	--	--	35.96	--	41.03
Wholesale trade	77.34	--	127.08*	148.89	224.57*	100.13	73.49	97.33
Fin. svs. and real estate	80.53	283.01*	--	36.19	137.34*	102.92	202.43*	85.39
Retail trade	33.55	20.75	109.75*	59.70	80.54	57.13	63.97	39.38
Professional services	50.07	61.62	50.97	26.05	167.73	63.77	29.65	59.25
Other services	122.29*	52.18	22.88	63.71	105.00	251.49*	29.50	162.70*
Ownership								
For profit, incorporated	26.53	50.93	38.06	42.94	104.60	29.41	26.96	31.71
For profit, unincorporated	119.17	149.22	42.29	67.81	94.00	234.63*	87.12	159.14*
Nonprofit	87.21	50.44	39.09	30.29	122.38*	126.22	27.86	93.25
Age of firm								
Less than 5 years	83.87	64.30	--	126.77*	257.07*	--	60.15	189.59*
5-9 years	42.23	115.87	115.43	49.01	74.63	111.52*	57.24	56.80
10-19 years	44.63	147.32	29.65	65.71	109.43	40.46	66.42	60.01
20 or more years	34.61	38.55	46.75	47.34	89.17	44.89	32.86	38.09
Multi/single status								
2 or more locations	38.78	--	54.79	75.43	96.91	44.24	25.98	39.55
1 location only	25.39	58.71	33.46	37.93	79.78	99.26	28.89	45.32
Percent full-time employees								
Less than 25%	76.46	--	--	102.63	142.56	132.32*	104.84	90.78
25-49 %	30.35	62.05	--	56.13	54.66	51.48	53.67	34.33
50-74 %	49.31	54.13	76.87*	39.88	193.78	53.83	38.44	62.04
75% or more	32.91	70.57	34.93	38.29	83.06	47.78	30.57	38.78
Union presence								
No union employees	35.36	59.72	32.36	30.94	79.54	59.98	25.04	43.96
Has union employees	42.91	--	--	--	99.65*	46.37	246.25*	43.44
Percent low-wage employees								
50% or more low-wage	21.86	69.54	--	33.39	37.80	32.09	38.99	24.22
Less than 50% low-wage	31.60	63.04	32.67	36.59	80.84	46.22	28.67	37.42
Percent women employees								
Less than 25%	44.53	140.46	47.51	50.68	138.84*	52.72	56.68	58.39
25-49 %	65.97	72.86	70.13	86.99	42.95	95.48	37.77	74.08
50-74 %	37.40	41.44	98.98	83.94	122.63	46.87	37.85	42.92
75% or more	76.81	100.37	37.36	29.72	204.35*	103.04	39.41	88.29
Percent age 50 or older employees								
Less than 25%	52.98	107.82	45.78	45.64	111.64	97.56*	39.01	67.88
25-49 %	42.18	143.77*	51.91	41.87	120.29	52.08	44.63	45.98
50-74 %	43.24	64.17	87.57	122.11	72.70	73.20	70.28	53.89
75% or more	94.66	91.40	--	--	474.84*	95.91*	84.82	194.97*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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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, 2018

	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
Single coverage								
Average (mean)	6,715	6,973	6,660	6,341	6,705	6,798	6,667	6,725
10th percentile	4,200	3,600	3,800	3,700	4,000	4,500	3,700	4,300
25th percentile	5,300	4,800	4,800	4,800	5,200	5,700	4,800	5,400
50th percentile (median)	6,500	6,400	6,000	6,000	6,500	6,600	6,000	6,500
75th percentile	7,800	8,500	7,900	7,400	7,900	7,800	8,000	7,800
90th percentile	9,400	11,000	10,000	9,400	9,600	9,000	10,000	9,200
Employee-plus-one coverage								
Average (mean)	13,425	13,395	12,814	12,752	13,568	13,528	13,044	13,475
10th percentile	8,400	6,300	6,800	7,200	8,300	8,900	6,900	8,700
25th percentile	11,000	9,300	9,400	9,600	11,000	11,000	9,400	11,000
50th percentile (median)	13,000	13,000	12,000	12,000	13,000	13,000	12,000	13,000
75th percentile	16,000	17,000	16,000	15,000	16,000	16,000	16,000	16,000
90th percentile	19,000	21,000	20,000	19,000	19,000	19,000	20,000	19,000
Family coverage								
Average (mean)	19,565	17,922	18,961	18,181	19,444	19,948	18,296	19,743
10th percentile	13,000	9,400	11,000	11,000	12,000	14,000	10,000	13,000
25th percentile	16,000	13,000	14,000	14,000	16,000	17,000	14,000	16,000
50th percentile (median)	19,000	17,000	18,000	18,000	19,000	20,000	18,000	19,000
75th percentile	23,000	22,000	23,000	21,000	23,000	23,000	22,000	23,000
90th percentile	27,000	27,000	28,000	26,000	27,000	27,000	27,000	27,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

	Total	Less 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)	31.18	120.29	119.77	73.08	77.28	41.52	62.84	35.27
10th percentile	21.71	82.84	126.77	80.78	115.99	65.03	62.01	35.11
25th percentile	34.21	107.24	76.27	53.81	79.58	26.99	39.56	39.66
50th percentile (median)	30.15	148.41	45.99	52.09	69.68	30.69	50.96	30.92
75th percentile	38.75	203.25	188.26	113.14	96.29	40.50	103.37	41.80
90th percentile	103.18	306.66	285.22	173.41	174.23	71.33	154.34	82.72
Employee-plus-one coverage								
Average (mean)	69.63	393.16	277.18	173.28	167.29	89.38	176.33	75.31
10th percentile	119.57	460.73	297.55	218.76	331.21	220.69	205.19	138.82
25th percentile	67.43	408.05	294.76	208.89	165.18	89.12	158.68	61.26
50th percentile (median)	73.37	434.66	337.75	188.94	151.95	82.66	198.41	70.84
75th percentile	113.40	560.69	418.08	351.59	205.46	143.55	313.27	116.70
90th percentile	106.59	948.34	566.39	383.15	351.79	159.94	408.41	131.11
Family coverage								
Average (mean)	104.33	445.36	406.62	297.05	286.74	125.20	230.63	114.38
10th percentile	104.64	715.71	539.66	454.78	476.88	215.28	317.66	64.88
25th percentile	116.92	474.43	319.87	299.60	296.32	151.35	325.54	94.33
50th percentile (median)	103.39	441.17	344.50	252.39	322.01	140.06	207.20	128.28
75th percentile	166.09	742.93	498.09	284.04	272.84	145.93	321.03	158.68
90th percentile	167.74	1,126.99	1,141.91	712.68	635.17	246.37	760.27	182.12

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

	Total	Less 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)	1,427	1,237	1,338	1,504	1,449	1,427	1,351	1,443
10th percentile	0	0	0	0	0	410	0	260
25th percentile	640	0	0	390	650	750	0	730
50th percentile (median)	1,200	0	760	1,300	1,300	1,200	860	1,300
75th percentile	1,900	2,100	2,100	2,200	1,900	1,800	2,200	1,900
90th percentile	2,800	3,600	3,400	3,200	2,800	2,600	3,500	2,700
Employee-plus-one coverage								
Average (mean)	3,634	2,885	4,471	4,644	4,131	3,317	4,017	3,584
10th percentile	780	0	0	0*	1,100	1,000	0	1,000
25th percentile	2,000	0	1,400	2,400	2,300	2,000	0	2,100
50th percentile (median)	3,200	0*	4,000	4,200	3,600	3,000	3,400	3,200
75th percentile	4,700	4,900	6,400	6,500	5,400	4,200	6,200	4,600
90th percentile	6,900	8,600	9,600	8,700	7,600	5,800	9,100	6,600
Family coverage								
Average (mean)	5,431	4,163	6,489	6,852	5,941	5,059	5,854	5,372
10th percentile	1,000	0	0	0	790*	1,800	0	1,500
25th percentile	2,900	0	0	2,900	3,200	3,100	0	3,100
50th percentile (median)	4,700	0	5,600	5,900	5,100	4,600	4,700	4,700
75th percentile	6,900	7,200	10,000	10,000	7,900	6,100	9,600	6,700
90th percentile	10,000	12,000	15,000	14,000	12,000	8,500	14,000	9,800

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

	Total	Less 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)	14.45	74.45	74.93	36.15	32.00	18.80	38.86	15.53
10th percentile	42.56	146.07	106.61	77.12	64.14	17.47	79.25	24.82
25th percentile	18.42	146.07	106.61	59.01	30.76	17.06	79.25	14.69
50th percentile (median)	18.36	146.07	81.26	50.69	33.59	24.27	60.76	17.59
75th percentile	19.91	149.94	124.89	50.36	44.65	21.00	65.42	23.37
90th percentile	33.34	223.01	153.64	72.46	85.04	37.20	87.85	39.43
Employee-plus-one coverage								
Average (mean)	39.15	241.80	209.82	116.45	91.41	47.98	120.01	41.37
10th percentile	82.09	458.27	243.12	195.62*	120.33	41.48	240.64	40.37
25th percentile	52.96	458.27	407.94	150.31	80.24	61.37	240.64	44.06
50th percentile (median)	33.93	458.27*	236.56	134.94	109.94	54.95	129.52	34.68
75th percentile	51.25	498.90	332.09	187.12	132.73	46.69	137.50	55.95
90th percentile	100.72	584.62	468.08	295.63	194.91	94.37	233.74	98.17
Family coverage								
Average (mean)	63.16	336.03	342.92	219.75	169.46	70.98	188.43	66.95
10th percentile	134.61	611.05	516.32	213.84	331.73*	73.80	368.75	122.76
25th percentile	70.49	611.05	516.32	369.63	212.82	72.56	368.75	67.50
50th percentile (median)	48.96	611.05	317.68	274.20	149.19	61.48	246.34	49.25
75th percentile	112.25	850.12	532.15	354.63	212.75	69.47	265.37	106.96
90th percentile	199.25	653.79	566.35	401.02	505.16	169.28	320.17	150.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2018

	Total	Less 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)	5,288	5,736	5,322	4,838	5,256	5,371	5,316	5,282
10th percentile	2,700	2,100	2,300	2,100	2,400	3,100	2,200	2,900
25th percentile	3,800	3,400	3,600	3,200	3,700	4,200	3,400	3,900
50th percentile (median)	5,100	5,100	5,000	4,600	5,100	5,300	4,800	5,100
75th percentile	6,500	7,400	6,600	6,000	6,600	6,500	6,600	6,500
90th percentile	8,000	10,000	8,900	7,900	8,300	7,700	9,000	7,800
Employee-plus-one coverage								
Average (mean)	9,791	10,511	8,343	8,109	9,436	10,211	9,027	9,891
10th percentile	4,400	3,400	2,400	2,800	3,600	5,700	3,000	4,800
25th percentile	7,100	5,400	4,600	4,400	6,100	7,800	4,800	7,300
50th percentile (median)	9,700	9,500	7,100	7,400	9,300	10,000	8,000	9,900
75th percentile	12,000	15,000	11,000	11,000	12,000	12,000	12,000	12,000
90th percentile	15,000	18,000	16,000	15,000	15,000	15,000	17,000	15,000
Family coverage								
Average (mean)	14,134	13,758	12,471	11,329	13,502	14,889	12,443	14,371
10th percentile	6,000	3,400	3,400	3,000	4,500	8,800	3,200	6,700
25th percentile	10,000	7,300	5,900	5,500	8,900	12,000	6,000	11,000
50th percentile (median)	14,000	13,000	11,000	10,000	13,000	15,000	11,000	14,000
75th percentile	18,000	19,000	17,000	16,000	18,000	18,000	17,000	18,000
90th percentile	21,000	25,000	24,000	21,000	21,000	21,000	24,000	21,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

	Total	Less 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)	31.33	133.01	107.71	75.63	79.73	40.82	62.40	35.51
10th percentile	46.73	93.06	100.69	91.38	141.06	21.77	66.96	48.97
25th percentile	30.61	128.67	84.04	67.92	70.69	41.55	69.02	41.84
50th percentile (median)	32.19	163.43	99.78	90.51	70.77	43.35	51.26	41.74
75th percentile	43.95	161.09	196.53	73.74	110.71	50.93	106.58	46.32
90th percentile	78.17	307.73	300.87	189.36	164.63	84.19	166.82	62.51
Employee-plus-one coverage								
Average (mean)	70.44	418.74	306.40	190.70	167.02	88.50	196.85	75.33
10th percentile	99.06	161.05	324.07	138.56	186.63	119.86	119.32	140.51
25th percentile	72.35	409.36	272.65	202.84	202.84	128.21	140.04	88.54
50th percentile (median)	77.10	489.80	261.07	245.02	159.05	88.43	257.01	76.07
75th percentile	94.35	617.37	494.67	272.03	201.55	118.78	321.16	101.70
90th percentile	165.07	1,126.54	843.98	545.45	363.91	210.26	480.09	145.04
Family coverage								
Average (mean)	109.67	520.32	523.15	339.49	293.15	128.41	287.44	118.06
10th percentile	159.09	529.39	327.89	153.29	314.86	239.48	175.26	184.76
25th percentile	161.58	611.61	500.97	276.49	451.84	142.95	267.68	163.13
50th percentile (median)	89.71	745.28	609.76	444.99	318.70	158.82	349.09	104.88
75th percentile	101.46	683.22	801.98	457.64	280.47	136.64	338.69	112.28
90th percentile	180.58	1,412.09	1,584.88	659.53	423.20	283.32	737.48	254.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018

	Total	Less 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)	1,846	2,233	2,350	2,374	2,067	1,543	2,327	1,754
10th percentile	480	490	490	500	470	450	490	480
25th percentile	820	990	990	1,200	1,000	750	1,000	750
50th percentile (median)	1,500	2,000	2,000	2,000	1,800	1,500	2,000	1,500
75th percentile	2,500	2,900	3,000	3,000	2,900	2,000	3,000	2,500
90th percentile	3,500	4,700	4,800	4,800	4,000	3,000	4,800	3,000
Family coverage								
Average (mean)	3,392	4,171	4,461	4,610	3,645	3,035	4,364	3,263
10th percentile	900	820	980	980	790	860	970	870
25th percentile	1,500	1,900	2,000	2,000	1,500	1,500	2,000	1,500
50th percentile (median)	3,000	4,000	3,900	4,000	2,900	3,000	4,000	3,000
75th percentile	4,800	5,700	5,900	6,000	5,300	4,000	5,900	4,400
90th percentile	6,000	9,600	9,000	9,500	7,100	5,900	8,900	6,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

	Total	Less 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)	16.68	58.32	70.99	43.60	41.62	21.68	36.04	18.58
10th percentile	19.47	64.64	58.00	58.37	51.92	15.13	57.17	19.58
25th percentile	62.18	89.39	114.89	109.35	65.35	38.67	54.59	38.70
50th percentile (median)	28.93	123.82	117.56	121.20	119.29	33.70	119.07	29.09
75th percentile	118.33	106.92	113.64	74.26	80.61	57.20	83.67	119.27
90th percentile	119.51	256.21	251.21	219.32	127.55	56.13	213.44	56.98
Family coverage								
Average (mean)	36.94	196.77	156.43	114.04	101.88	43.14	96.65	39.49
10th percentile	39.02	133.39	118.94	116.19	53.68	39.04	93.00	38.79
25th percentile	63.55	200.36	219.53	112.88	127.17	63.13	125.68	63.54
50th percentile (median)	69.67	281.50	234.27	250.72	120.98	74.73	258.05	69.85
75th percentile	129.83	252.17	251.72	226.63	175.02	74.43	225.00	123.06
90th percentile	109.02	490.78	579.08	291.48	243.38	110.16	260.26	109.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

	Total	Less 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)	4,416	4,600	4,703	4,832	4,417	4,269	4,730	4,357
10th percentile	2,000	1,900	1,900	2,000	2,000	2,000	1,900	2,000
25th percentile	3,000	2,900	2,900	3,000	3,000	3,000	3,000	3,000
50th percentile (median)	4,200	4,900	4,900	4,900	4,500	4,000	4,900	4,000
75th percentile	6,000	6,300	6,500	6,500	6,300	5,600	6,500	6,000
90th percentile	6,700	7,000	7,100	7,000	6,600	6,600	7,100	6,600
Family coverage								
Average (mean)	8,375	9,047	8,728	9,258	8,222	8,246	9,025	8,294
10th percentile	4,000	3,000	3,300	4,000	3,000	3,900	3,800	4,000
25th percentile	5,900	5,500	5,700	5,900	5,800	5,900	5,800	5,900
50th percentile (median)	8,000	9,100	8,600	10,000	7,900	8,000	9,000	8,000
75th percentile	12,000	13,000	12,000	13,000	12,000	11,000	13,000	11,000
90th percentile	13,000	14,000	13,000	14,000	13,000	13,000	14,000	13,000

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018

	Total	Less 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)	24.54	78.81	83.08	54.12	55.25	35.59	44.77	28.03
10th percentile	86.13	119.37	122.35	127.09	122.04	85.10	110.33	98.87
25th percentile	67.19	114.00	120.09	128.48	118.79	66.61	128.34	65.52
50th percentile (median)	119.77	179.45	202.25	107.99	128.97	94.06	112.70	94.94
75th percentile	127.08	123.18	46.62	34.68	86.48	134.12	36.62	127.71
90th percentile	48.34	102.05	48.67	39.85	57.70	23.35	39.48	25.34
Family coverage								
Average (mean)	63.41	304.59	226.53	159.75	142.51	82.79	143.45	68.83
10th percentile	137.90	359.36	282.26	254.01	281.19	146.64	236.15	144.49
25th percentile	124.60	463.13	248.33	232.85	231.49	129.26	216.92	127.05
50th percentile (median)	129.27	674.33	503.99	266.11	245.86	130.77	311.84	129.63
75th percentile	236.24	164.82	178.32	177.04	301.12	207.11	174.69	153.28
90th percentile	26.68	241.28	201.94	171.80	71.56	51.74	148.78	26.95

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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