

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.

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

* Figure does not meet standard of reliability or precision.

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

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

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

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

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

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