

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, 2019

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	39.4%	14.8%	28.7%	79.9%	14.5%	63.0%
Industry group **						
Agric., fish., forest.	19.9%	15.0% *	28.2% *	61.4%	14.4% *	44.2%
Mining and manufacturing	32.2%	15.5%	37.5%	81.0%	15.1%	53.3%
Construction	19.7%	15.4%	25.0%	77.7%	15.8%	37.2%
Utilities and transp.	43.4%	12.3% *	37.2%	79.0%	12.1% *	65.3%
Wholesale trade	36.6%	12.0%	37.4%	89.2%	9.3%	68.1%
Fin. svcs. and real estate	47.0%	11.0%	37.4%	80.6%	10.7%	68.2%
Retail trade	53.6%	15.1%	29.8%	85.3%	14.4%	72.9%
Professional services	33.1%	14.6%	23.5%	79.2%	14.5%	57.6%
Other services	38.2%	17.8%	21.0%	72.4%	17.8%	56.8%
Ownership						
For profit, incorporated	42.2%	13.9%	31.3%	81.0%	13.7%	66.4%
For profit, unincorporated	30.4%	13.7%	26.5%	76.8%	12.7%	56.7%
Nonprofit	34.7%	23.2%	21.9%	72.3%	23.7%	45.0%
Age of firm						
Less than 5 years	17.8%	16.9%	27.4%	82.8%	16.3%	33.0%
5-9 years	14.8%	13.6%	14.5%	49.0%	12.9%	23.2%
10-19 years	21.0%	13.7%	20.2%	72.0%	13.4%	44.6%
20 or more years	48.5%	15.1%	30.9%	80.6%	14.9%	66.1%
Multi/single status						
2 or more locations	61.7%	15.4%	29.8%	80.1%	14.7%	66.9%
1 location only	15.1%	14.7%	23.0%	48.6%	14.5%	21.4%
Percent full-time employees						
Less than 25%	41.5%	18.6%	21.9%	68.2%	20.0%	54.5%
25-49 %	47.7%	17.9%	18.7%	78.7%	17.3%	63.1%
50-74 %	35.8%	15.5%	24.8%	78.7%	15.5%	59.4%
75% or more	38.9%	14.1%	31.5%	81.7%	13.7%	64.5%
Union presence						
No union employees	35.6%	14.6%	28.6%	77.4%	14.3%	58.9%
Has union employees	73.4%	21.4%	30.0%	89.3%	20.5%	84.1%
Percent low-wage employees						
50% or more low-wage	50.1%	21.7%	23.9%	74.5%	22.4%	60.6%
Less than 50% low-wage	36.9%	13.9%	30.2%	82.0%	13.5%	63.8%
Percent women employees						
Less than 25%	33.1%	15.4%	36.4%	84.7%	14.9%	62.1%
25-49 %	45.1%	13.4%	29.3%	83.4%	12.8%	68.9%
50-74 %	44.7%	14.8%	27.0%	78.6%	14.8%	65.2%
75% or more	35.5%	15.0%	23.6%	74.3%	14.8%	54.9%
Percent age 50 or older employees						
Less than 25%	36.7%	15.4%	22.5%	76.2%	15.1%	57.9%
25-49 %	51.1%	17.1%	33.2%	83.3%	17.0%	69.8%
50-74 %	33.5%	11.3%	38.4%	82.1%	10.7%	62.3%
75% or more	17.4%	12.9%	30.2%	69.4%	12.4%	43.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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, 2019

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	0.76%	1.27%	0.74%	0.83%	0.66%
Industry group **						
Agric., fish., forest.	4.66%	5.02% *	11.81% *	10.98%	5.15% *	8.03%
Mining and manufacturing	2.27%	2.42%	4.18%	2.52%	2.80%	2.26%
Construction	2.36%	2.53%	5.07%	6.24%	2.69%	4.08%
Utilities and transp.	3.74%	3.88% *	8.25%	3.25%	4.37% *	3.30%
Wholesale trade	2.43%	1.84%	4.73%	2.19%	1.81%	2.48%
Fin. svcs. and real estate	1.97%	2.16%	3.81%	1.92%	2.39%	1.80%
Retail trade	1.81%	2.49%	3.89%	1.58%	2.82%	1.63%
Professional services	1.25%	1.49%	2.01%	1.43%	1.62%	1.40%
Other services	1.44%	1.66%	2.39%	1.63%	1.83%	1.58%
Ownership						
For profit, incorporated	0.76%	0.90%	1.69%	0.84%	0.99%	0.79%
For profit, unincorporated	1.56%	1.54%	2.76%	1.97%	1.64%	1.90%
Nonprofit	1.87%	2.70%	2.55%	2.52%	3.11%	2.01%
Age of firm						
Less than 5 years	2.58%	2.66%	6.41%	7.85%	2.76%	5.46%
5-9 years	1.95%	2.13%	3.23%	8.18%	2.28%	2.95%
10-19 years	1.60%	1.69%	3.41%	3.50%	1.79%	2.71%
20 or more years	0.73%	0.93%	1.47%	0.76%	1.06%	0.70%
Multi/single status						
2 or more locations	0.72%	1.44%	1.47%	0.74%	2.00%	0.69%
1 location only	0.83%	0.86%	1.99%	5.05%	0.90%	1.37%
Percent full-time employees						
Less than 25%	2.70%	3.68%	4.66%	2.96%	4.17%	2.77%
25-49 %	2.21%	2.73%	3.63%	2.44%	3.14%	2.33%
50-74 %	1.90%	1.99%	3.51%	2.11%	2.17%	2.16%
75% or more	0.76%	0.88%	1.53%	0.86%	0.96%	0.79%
Union presence						
No union employees	0.65%	0.77%	1.32%	0.87%	0.85%	0.74%
Has union employees	2.18%	4.46%	4.93%	1.16%	4.85%	1.29%
Percent low-wage employees						
50% or more low-wage	1.57%	2.53%	2.48%	1.63%	3.02%	1.50%
Less than 50% low-wage	0.69%	0.79%	1.45%	0.80%	0.85%	0.75%
Percent women employees						
Less than 25%	1.25%	1.28%	2.73%	1.41%	1.39%	1.49%
25-49 %	1.55%	1.65%	2.80%	1.55%	1.82%	1.48%
50-74 %	1.34%	1.74%	2.44%	1.25%	1.92%	1.25%
75% or more	1.28%	1.45%	2.26%	1.70%	1.59%	1.50%
Percent age 50 or older employees						
Less than 25%	0.97%	1.12%	1.68%	1.26%	1.23%	1.11%
25-49 %	1.14%	1.60%	2.26%	0.97%	1.81%	1.01%
50-74 %	1.72%	1.56%	3.65%	2.08%	1.71%	2.00%
75% or more	2.17%	2.24%	6.97%	6.55%	2.33%	4.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and 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.