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, 2019

| Characteristics | Total | Less <br> than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $25-99$ employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 27.4\% | 54.7\% | 36.7\% | 26.2\% | 12.7\% | 6.6\% | 46.0\% | 9.9\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 49.4\% | 64.1\% | 40.6\% * | 31.2\% * | 12.8\% * | 18.0\% * | 56.9\% | 16.6\% * |
| Mining and manufacturing | 29.6\% | 60.3\% | 36.9\% | 23.9\% | 6.4\% | 4.8\% * | 45.3\% | 10.2\% |
| Construction | 46.1\% | 65.6\% | 34.9\% | 35.4\% | 21.7\% | 17.7\% * | 51.4\% | 22.9\% |
| Utilities and transp. | 27.7\% | 58.4\% | 26.6\% * | 31.2\% | 18.3\% | 12.4\% | 45.4\% | 15.3\% |
| Wholesale trade | 31.2\% | 60.6\% | 37.1\% | 35.2\% | 10.1\% | 3.7\% * | 51.0\% | 8.5\% |
| Fin. svs. and real estate | 28.0\% | 64.8\% | 42.2\% | 27.5\% | 13.4\% | 8.7\% | 57.7\% | 10.6\% |
| Retail trade | 15.3\% | 44.5\% | 25.6\% | 21.0\% | 8.2\% | 3.5\% | 35.2\% | 5.5\% |
| Professional services | 30.9\% | 52.8\% | 39.2\% | 26.1\% | 14.4\% | 6.4\% | 45.7\% | 11.4\% |
| Other services | 25.1\% | 47.1\% | 39.9\% | 22.8\% | 13.6\% | 7.4\% | 41.4\% | 10.2\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 25.8\% | 54.4\% | 35.9\% | 26.1\% | 11.4\% | 6.8\% | 45.4\% | 9.1\% |
| For profit, unincorporated | 29.6\% | 52.1\% | 32.3\% | 22.6\% | 10.0\% | 2.0\% | 44.3\% | 7.7\% |
| Nonprofit | 35.6\% | 62.7\% | 48.4\% | 32.0\% | 19.6\% | 12.8\% | 53.7\% | 18.8\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 42.6\% | 52.3\% | 27.2\% | 23.3\% | 15.2\% * | 0.6\% * | 45.4\% | 14.5\% |
| 5-9 years | 42.2\% | 57.9\% | 31.3\% | 26.8\% | 10.8\% | 14.8\% * | 47.1\% | 20.6\% |
| 10-19 years | 34.9\% | 52.0\% | 33.7\% | 18.4\% | 10.3\% | 3.3\% * | 43.1\% | 9.3\% |
| 20 or more years | 22.5\% | 56.1\% | 40.6\% | 28.7\% | 13.1\% | 6.7\% | 47.3\% | 9.6\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 11.7\% | 48.4\% | 46.3\% | 25.0\% | 11.7\% | 6.6\% | 39.7\% | 8.6\% |
| 1 location only | 44.6\% | 54.8\% | 35.1\% | 27.2\% | 19.8\% | 14.0\% | 46.7\% | 24.0\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 20.2\% | 42.1\% | 45.2\% | 23.6\% | 7.4\% * | 6.9\% * | 40.1\% | 8.2\% |
| 25-49 \% | 19.7\% | 53.7\% | 43.1\% | 30.6\% | 7.9\% | 2.7\% * | 46.9\% | 6.0\% |
| 50-74 \% | 28.4\% | 52.4\% | 37.7\% | 24.9\% | 11.0\% | 4.3\% * | 45.2\% | 8.9\% |
| 75\% or more | 28.8\% | 55.9\% | 35.3\% | 26.1\% | 14.4\% | 7.6\% | 46.4\% | 11.0\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 28.7\% | 54.7\% | 36.4\% | 25.2\% | 12.1\% | 6.5\% | 45.7\% | 10.1\% |
| Has union employees | 16.2\% | 54.5\% | 45.7\% | 48.3\% | 23.9\% | 6.7\% | 52.8\% | 8.8\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 14.6\% | 46.8\% | 30.4\% | 17.2\% | 7.2\% | 4.1\% | 36.6\% | 6.1\% |
| Less than 50\% low-wage | 30.4\% | 55.6\% | 37.3\% | 28.1\% | 14.6\% | 7.5\% | 47.1\% | 11.3\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 31.8\% | 51.8\% | 33.8\% | 29.4\% | 11.5\% | 8.4\% | 44.1\% | 12.3\% |
| 25-49 \% | 25.2\% | 55.8\% | 40.3\% | 23.1\% | 12.7\% | 7.1\% | 46.7\% | 9.3\% |
| 50-74 \% | 25.7\% | 58.2\% | 40.3\% | 27.2\% | 14.3\% | 5.6\% | 49.8\% | 9.1\% |
| 75\% or more | 26.4\% | 54.1\% | 34.3\% | 23.4\% | 12.2\% | 6.2\% | 44.3\% | 9.6\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 26.3\% | 52.5\% | 34.2\% | 25.9\% | 11.9\% | 6.0\% | 43.3\% | 9.5\% |
| 25-49 \% | 20.7\% | 50.5\% | 38.7\% | 25.5\% | 13.7\% | 6.0\% | 42.3\% | 8.9\% |
| 50-74 \% | 34.8\% | 61.1\% | 38.9\% | 26.8\% | 12.6\% | 11.5\% | 51.4\% | 13.7\% |
| 75\% or more | 48.4\% | 57.7\% | 40.7\% | 31.6\% | 15.7\% * | 5.1\% * | 55.1\% | 14.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel SurveyInsurance Component.
Note: Definitions and 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 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, 2019

| Characteristics | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.71\% | 1.92\% | 1.73\% | 1.11\% | 0.79\% | 0.54\% | 1.25\% | 0.43\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 7.31\% | 11.44\% | 14.00\% * | 11.05\% * | 7.27\% * | 11.89\% * | 8.66\% | 6.06\% |
| Mining and manufacturing | 3.47\% | 8.67\% | 5.42\% | 3.09\% | 1.69\% | 1.68\% * | 5.20\% | 1.48\% |
| Construction | 3.29\% | 5.57\% | 4.90\% | 3.73\% | 4.18\% | 6.20\% * | 3.78\% | 3.12\% |
| Utilities and transp. | 4.37\% | 12.77\% | 8.89\% * | 6.38\% | 5.09\% | 2.56\% | 8.38\% | 2.28\% |
| Wholesale trade | 2.98\% | 6.96\% | 6.02\% | 4.44\% | 2.25\% | 1.36\% * | 4.52\% | 1.27\% |
| Fin. svs. and real estate | 2.01\% | 5.37\% | 6.13\% | 4.15\% | 2.16\% | 1.59\% | 4.10\% | 1.26\% |
| Retail trade | 1.45\% | 6.02\% | 4.30\% | 3.59\% | 1.58\% | 0.89\% | 3.63\% | 0.80\% |
| Professional services | 1.43\% | 3.38\% | 3.16\% | 2.09\% | 1.66\% | 0.88\% | 2.26\% | 0.85\% |
| Other services | 1.49\% | 4.13\% | 4.23\% | 2.08\% | 1.82\% | 1.30\% | 2.65\% | 1.00\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.82\% | 2.34\% | 2.00\% | 1.38\% | 0.90\% | 0.62\% | 1.49\% | 0.50\% |
| For profit, unincorporated | 2.03\% | 4.10\% | 4.26\% | 2.43\% | 1.63\% | 0.46\% | 2.99\% | 0.82\% |
| Nonprofit | 2.05\% | 5.58\% | 5.38\% | 2.93\% | 2.36\% | 2.23\% | 3.49\% | 1.57\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.78\% | 5.15\% | 5.81\% | 4.48\% | 5.43\% * | 0.63\% * | 4.07\% | 3.74\% |
| 5-9 years | 3.05\% | 4.90\% | 4.65\% | 3.49\% | 2.67\% | 7.88\% * | 3.57\% | 2.95\% |
| 10-19 years | 2.06\% | 3.82\% | 3.55\% | 2.20\% | 2.01\% | 1.21\% * | 2.60\% | 1.26\% |
| 20 or more years | 0.73\% | 2.79\% | 2.30\% | 1.43\% | 0.90\% | 0.56\% | 1.64\% | 0.46\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.54\% | 13.12\% | 5.03\% | 1.92\% | 0.86\% | 0.54\% | 3.05\% | 0.45\% |
| 1 location only | 1.24\% | 1.93\% | 1.81\% | 1.31\% | 1.93\% | 3.37\% | 1.35\% | 1.50\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 2.38\% | 8.79\% | 8.68\% | 4.22\% | 2.54\% * | 2.68\% * | 5.35\% | 1.91\% |
| 25-49 \% | 1.89\% | 7.54\% | 6.08\% | 4.03\% | 1.81\% | 1.13\% * | 4.28\% | 1.00\% |
| 50-74 \% | 2.05\% | 4.84\% | 4.95\% | 3.30\% | 2.22\% | 1.29\% * | 3.33\% | 1.19\% |
| 75\% or more | 0.87\% | 2.22\% | 1.95\% | 1.29\% | 0.99\% | 0.66\% | 1.47\% | 0.53\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.75\% | 1.94\% | 1.75\% | 1.13\% | 0.77\% | 0.59\% | 1.27\% | 0.46\% |
| Has union employees | 2.13\% | 12.22\% | 10.22\% | 5.87\% | 5.06\% | 1.25\% | 7.40\% | 1.24\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 1.24\% | 6.19\% | 4.30\% | 2.14\% | 1.16\% | 0.97\% | 3.65\% | 0.75\% |
| Less than 50\% low-wage | 0.82\% | 2.00\% | 1.85\% | 1.26\% | 0.98\% | 0.65\% | 1.32\% | 0.52\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.47\% | 3.30\% | 2.73\% | 1.91\% | 1.33\% | 1.27\% | 2.14\% | 0.93\% |
| 25-49 \% | 1.60\% | 4.64\% | 4.00\% | 2.42\% | 1.54\% | 1.27\% | 2.97\% | 0.99\% |
| 50-74 \% | 1.35\% | 3.95\% | 3.93\% | 2.33\% | 1.79\% | 0.86\% | 2.69\% | 0.78\% |
| 75\% or more | 1.42\% | 3.76\% | 3.54\% | 2.39\% | 1.48\% | 0.97\% | 2.45\% | 0.82\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.06\% | 2.92\% | 2.43\% | 1.53\% | 1.18\% | 0.84\% | 1.82\% | 0.66\% |
| 25-49 \% | 1.08\% | 4.33\% | 3.19\% | 2.08\% | 1.33\% | 0.64\% | 2.42\% | 0.59\% |
| 50-74 \% | 1.95\% | 4.40\% | 4.43\% | 2.80\% | 1.82\% | 2.51\% | 2.99\% | 1.58\% |
| 75\% or more | 3.45\% | 4.48\% | 7.35\% | 6.25\% | 5.44\% * | 2.07\% * | 3.92\% | 2.94\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel SurveyInsurance Component.
Note: Definitions and 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.

