

**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, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.1%	31.5%	22.1%	9.1%	2.8%	2.5%	25.8%	3.1%
Industry group **								
Agric., fish., forest.	31.9%	40.1%	40.9% *	--	--	--	37.9%	--
Mining and manufacturing	12.9%	28.9% *	15.6%	--	--	--	20.0%	--
Construction	22.1%	23.3%	24.1%	--	--	--	23.4%	--
Utilities and transp.	14.5%	31.1% *	18.7% *	--	--	--	23.4% *	--
Wholesale trade	16.0%	36.5%	26.3%	--	--	--	29.5%	--
Fin. svcs. and real estate	13.8%	39.9%	18.4%	--	--	--	32.6%	--
Retail trade	9.4%	31.3%	23.5%	--	--	--	24.3%	--
Professional services	14.2%	27.9%	19.2%	--	--	--	23.0%	--
Other services	14.9%	33.0%	25.8%	--	--	--	27.9%	--
Ownership								
For profit, incorporated	13.6%	31.8%	22.3%	--	--	--	25.7%	--
For profit, unincorporated	15.8%	30.7%	19.6%	--	--	--	25.5%	--
Nonprofit	15.5%	31.7%	25.2%	--	--	--	27.8%	--
Age of firm								
Less than 5 years	24.6%	33.4%	9.5% *	--	--	--	26.6%	--
5-9 years	21.8%	29.9%	21.3%	--	--	--	25.4%	--
10-19 years	18.2%	25.5%	25.6%	--	--	--	23.2%	--
20 or more years	11.3%	34.9%	23.3%	--	--	--	27.0%	--
Multi/single status								
2 or more locations	4.0%	30.9% *	23.3%	--	--	--	17.2%	--
1 location only	25.2%	31.5%	22.0%	--	--	--	26.9%	--
Percent full-time employees								
Less than 25%	12.6%	31.0%	29.5%	--	--	--	28.5%	--
25-49 %	9.4%	29.8%	19.8%	--	--	--	23.5%	--
50-74 %	16.0%	36.1%	19.7%	--	--	--	28.4%	--
75% or more	14.5%	30.6%	22.3%	--	--	--	25.3%	--
Union presence								
No union employees	14.5%	30.6%	22.1%	--	--	--	25.1%	--
Has union employees	10.5%	59.4%	24.4% *	--	--	--	45.6%	--
Percent low-wage employees								
50% or more low-wage	7.1%	23.9%	21.9%	--	--	--	21.0%	--
Less than 50% low-wage	15.8%	32.4%	22.2%	--	--	--	26.4%	--
Percent women employees								
Less than 25%	19.3%	34.4%	25.2%	--	--	--	28.6%	--
25-49 %	13.3%	31.4%	25.6%	--	--	--	26.2%	--
50-74 %	12.5%	33.3%	19.6%	--	--	--	27.1%	--
75% or more	10.9%	25.2%	17.2%	--	--	--	20.2%	--
Percent age 50 or older employees								
Less than 25%	12.7%	26.9%	21.4%	--	--	--	22.6%	--
25-49 %	11.5%	35.6%	24.0%	--	--	--	26.8%	--
50-74 %	16.2%	31.7%	20.9%	--	--	--	26.4%	--
75% or more	29.8%	37.5%	21.8%	--	--	--	34.4%	--

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.

-- 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 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, 2019**

Characteristics	Total	Less than 10 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%	1.84%	1.51%	0.70%	0.35%	0.33%	1.17%	0.25%
Industry group **								
Agric., fish., forest.	7.27%	11.35%	14.19% *	--	--	--	8.70%	--
Mining and manufacturing	2.93%	9.58% *	4.42%	--	--	--	4.97%	--
Construction	2.39%	4.65%	4.51%	--	--	--	2.88%	--
Utilities and transp.	4.23%	15.03% *	8.40% *	--	--	--	9.19% *	--
Wholesale trade	2.77%	7.59%	6.14%	--	--	--	4.65%	--
Fin. svcs. and real estate	1.80%	5.51%	4.78%	--	--	--	4.17%	--
Retail trade	1.26%	5.63%	4.87%	--	--	--	3.37%	--
Professional services	1.16%	3.01%	2.45%	--	--	--	1.96%	--
Other services	1.35%	4.05%	3.61%	--	--	--	2.54%	--
Ownership								
For profit, incorporated	0.70%	2.24%	1.79%	--	--	--	1.38%	--
For profit, unincorporated	1.80%	4.02%	3.38%	--	--	--	2.83%	--
Nonprofit	1.67%	5.25%	4.80%	--	--	--	3.21%	--
Age of firm								
Less than 5 years	3.68%	5.22%	3.18% *	--	--	--	3.99%	--
5-9 years	2.59%	4.60%	4.11%	--	--	--	3.13%	--
10-19 years	1.69%	3.20%	3.50%	--	--	--	2.20%	--
20 or more years	0.63%	2.77%	2.03%	--	--	--	1.58%	--
Multi/single status								
2 or more locations	0.34%	11.34% *	4.29%	--	--	--	2.42%	--
1 location only	1.16%	1.86%	1.61%	--	--	--	1.27%	--
Percent full-time employees								
Less than 25%	2.14%	7.99%	7.93%	--	--	--	4.90%	--
25-49 %	1.41%	6.85%	4.50%	--	--	--	3.70%	--
50-74 %	1.78%	4.60%	3.71%	--	--	--	3.09%	--
75% or more	0.75%	2.16%	1.78%	--	--	--	1.38%	--
Union presence								
No union employees	0.65%	1.83%	1.53%	--	--	--	1.16%	--
Has union employees	1.97%	11.73%	8.92% *	--	--	--	7.86%	--
Percent low-wage employees								
50% or more low-wage	0.90%	4.78%	3.92%	--	--	--	2.90%	--
Less than 50% low-wage	0.72%	1.96%	1.62%	--	--	--	1.25%	--
Percent women employees								
Less than 25%	1.36%	3.24%	2.68%	--	--	--	2.07%	--
25-49 %	1.40%	4.72%	3.91%	--	--	--	2.91%	--
50-74 %	1.11%	3.73%	2.93%	--	--	--	2.46%	--
75% or more	1.04%	3.29%	2.49%	--	--	--	2.02%	--
Percent age 50 or older employees								
Less than 25%	0.85%	2.62%	2.11%	--	--	--	1.58%	--
25-49 %	1.00%	4.47%	2.77%	--	--	--	2.43%	--
50-74 %	1.55%	3.92%	4.02%	--	--	--	2.63%	--
75% or more	3.43%	4.61%	6.28%	--	--	--	3.99%	--

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.

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