

**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, 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	77.3%	57.9%	81.2%	87.1%	91.5%	82.8%	68.4%	85.7%
Industry group **								
Agric., fish., forest.	51.6%	25.0% *	82.8%	87.0%	91.1%	99.1%	41.9%	93.8%
Mining and manufacturing	75.7%	44.2%	84.0%	93.0%	90.0%	79.4%	67.2%	86.3%
Construction	81.0%	73.7%	82.2%	85.7%	97.4%	92.6%	78.3%	93.1%
Utilities and transp.	77.7%	69.8%	86.6%	91.9%	93.6%	69.9%	78.0%	77.5%
Wholesale trade	77.0%	58.3%	85.4%	89.9%	93.1%	75.2%	71.7%	83.1%
Fin. svcs. and real estate	76.1%	59.7%	86.0%	90.2%	91.3%	76.5%	67.4%	81.2%
Retail trade	86.5%	59.6%	86.8%	93.3%	97.9%	91.7%	73.3%	93.1%
Professional services	70.2%	53.7%	79.6%	82.9%	85.3%	72.7%	64.0%	78.3%
Other services	79.8%	59.3%	74.3%	83.7%	93.2%	91.3%	67.4%	91.0%
Ownership								
For profit, incorporated	78.8%	59.0%	83.9%	88.8%	92.5%	83.1%	70.5%	85.8%
For profit, unincorporated	75.2%	57.6%	83.1%	92.0%	93.3%	81.7%	67.2%	87.0%
Nonprofit	70.1%	50.8%	60.4%	70.5%	86.5%	82.1%	55.9%	83.4%
Age of firm								
Less than 5 years	63.8%	51.8%	87.0%	85.6%	87.9%	95.7%	61.2%	89.6%
5-9 years	69.8%	53.2%	86.2%	86.2%	94.4%	84.8%	65.4%	89.2%
10-19 years	73.9%	62.0%	82.0%	87.4%	91.0%	79.8%	70.2%	85.5%
20 or more years	80.3%	59.5%	78.8%	87.3%	91.4%	83.0%	70.3%	85.6%
Multi/single status								
2 or more locations	85.5%	83.7%	80.9%	88.8%	92.0%	82.9%	84.1%	85.6%
1 location only	68.4%	57.2%	81.2%	85.7%	87.8%	77.5%	66.5%	86.6%
Percent full-time employees								
Less than 25%	76.9%	28.8%	66.1%	82.2%	97.0%	93.4%	49.0%	93.9%
25-49 %	84.4%	50.5%	78.3%	84.3%	95.1%	94.6%	66.1%	93.7%
50-74 %	77.1%	51.5%	80.6%	88.9%	91.1%	94.7%	63.2%	93.2%
75% or more	76.5%	61.5%	82.6%	87.5%	90.4%	77.5%	70.9%	82.2%
Union presence								
No union employees	77.9%	57.8%	81.7%	87.6%	91.5%	86.4%	68.5%	88.2%
Has union employees	71.8%	61.9%	66.3%	75.7%	91.6%	71.0%	66.3%	72.9%
Percent low-wage employees								
50% or more low-wage	85.7%	47.5%	76.4%	88.8%	94.8%	95.1%	62.5%	94.5%
Less than 50% low-wage	75.4%	59.1%	81.7%	86.7%	90.3%	78.1%	69.1%	82.6%
Percent women employees								
Less than 25%	75.6%	59.9%	81.2%	89.6%	92.9%	77.8%	70.1%	84.4%
25-49 %	75.4%	60.3%	82.9%	89.0%	90.0%	73.5%	71.5%	78.3%
50-74 %	77.6%	50.4%	78.4%	85.8%	91.8%	87.3%	61.7%	88.5%
75% or more	80.6%	61.3%	82.3%	83.7%	90.9%	90.7%	70.3%	90.2%
Percent age 50 or older employees								
Less than 25%	81.2%	61.1%	81.8%	88.4%	93.5%	89.8%	71.4%	90.9%
25-49 %	78.5%	65.5%	79.6%	85.3%	89.5%	77.9%	73.9%	81.0%
50-74 %	73.9%	57.2%	82.2%	85.9%	88.8%	78.0%	66.8%	82.9%
75% or more	55.9%	43.9%	82.0%	88.2%	92.7%	73.5%	50.2%	85.3%

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.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, 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	0.70%	1.93%	1.36%	0.77%	0.61%	0.89%	1.24%	0.59%
Industry group **								
Agric., fish., forest.	7.36%	9.23% *	8.61%	9.29%	6.03%	0.89%	8.22%	3.29%
Mining and manufacturing	3.54%	9.06%	3.73%	1.79%	1.93%	2.54%	5.76%	1.40%
Construction	2.62%	5.48%	4.14%	2.81%	0.98%	3.56%	3.17%	1.71%
Utilities and transp.	3.16%	11.07%	6.59%	3.14%	3.74%	4.25%	6.25%	3.11%
Wholesale trade	2.83%	7.63%	4.06%	2.44%	1.84%	4.04%	4.72%	2.34%
Fin. svcs. and real estate	2.00%	5.62%	4.11%	2.17%	1.75%	2.37%	4.31%	1.71%
Retail trade	1.50%	6.03%	3.90%	1.88%	0.95%	1.48%	3.62%	1.13%
Professional services	1.46%	3.40%	2.34%	1.75%	1.51%	2.25%	2.28%	1.41%
Other services	1.45%	4.14%	3.71%	1.70%	1.09%	1.53%	2.63%	1.05%
Ownership								
For profit, incorporated	0.81%	2.37%	1.50%	0.92%	0.68%	0.98%	1.49%	0.70%
For profit, unincorporated	1.92%	4.10%	3.28%	1.32%	1.20%	2.93%	2.91%	1.68%
Nonprofit	1.90%	5.71%	5.19%	2.72%	1.94%	2.75%	3.48%	1.47%
Age of firm								
Less than 5 years	3.71%	5.20%	3.70%	3.73%	4.33%	3.03%	4.03%	2.93%
5-9 years	3.02%	5.11%	3.81%	2.51%	1.54%	7.29%	3.58%	2.07%
10-19 years	1.98%	3.72%	2.67%	1.77%	1.83%	4.59%	2.50%	2.14%
20 or more years	0.73%	2.83%	1.90%	0.93%	0.69%	0.91%	1.63%	0.64%
Multi/single status								
2 or more locations	0.61%	7.71%	3.81%	1.22%	0.67%	0.89%	2.02%	0.64%
1 location only	1.24%	1.96%	1.46%	0.99%	1.43%	4.51%	1.35%	1.13%
Percent full-time employees								
Less than 25%	2.85%	8.36%	8.49%	3.58%	0.93%	1.89%	5.61%	1.30%
25-49 %	1.79%	7.56%	4.50%	2.62%	1.47%	1.33%	4.27%	1.05%
50-74 %	2.10%	4.86%	3.70%	1.89%	2.06%	1.22%	3.42%	0.99%
75% or more	0.84%	2.24%	1.52%	0.92%	0.76%	1.20%	1.43%	0.80%
Union presence								
No union employees	0.73%	1.95%	1.37%	0.78%	0.63%	0.85%	1.25%	0.54%
Has union employees	2.36%	14.02%	9.85%	4.69%	2.62%	2.46%	8.37%	2.22%
Percent low-wage employees								
50% or more low-wage	1.39%	6.24%	4.43%	1.74%	1.10%	0.83%	3.92%	0.65%
Less than 50% low-wage	0.80%	2.03%	1.43%	0.86%	0.73%	1.15%	1.30%	0.76%
Percent women employees								
Less than 25%	1.43%	3.31%	2.27%	1.14%	1.10%	2.38%	2.11%	1.36%
25-49 %	1.56%	4.74%	3.39%	1.68%	1.38%	2.17%	2.94%	1.59%
50-74 %	1.32%	3.99%	3.05%	1.62%	0.97%	1.26%	2.69%	0.92%
75% or more	1.33%	3.83%	2.52%	1.83%	1.37%	1.25%	2.42%	0.88%
Percent age 50 or older employees								
Less than 25%	1.02%	2.95%	1.89%	1.01%	0.70%	1.15%	1.80%	0.74%
25-49 %	1.04%	4.07%	2.59%	1.58%	1.23%	1.44%	2.16%	1.07%
50-74 %	1.87%	4.38%	3.51%	2.05%	1.93%	2.96%	2.95%	1.78%
75% or more	3.51%	4.55%	5.12%	2.99%	2.67%	7.67%	4.02%	3.03%

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

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