

**Table I.A.2.k Among small firms, percent of private-sector establishments that offer health insurance that use a third party to help purchase the insurance plans by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	83.5%	77.9%	90.3%	91.7%	91.3%
Industry group **					
Agric., fish., forest.	72.7%	66.5%	81.5%	95.5%	100.0%
Mining and manufacturing	75.9%	56.4%	90.0%	95.2%	90.6%
Construction	83.0%	78.8%	88.5%	84.9%	98.4%
Utilities and transp.	86.9%	82.8%	89.1%	96.0%	--
Wholesale trade	89.0%	82.8%	95.0%	97.2%	100.0%
Fin. svcs. and real estate	81.3%	79.2%	86.5%	86.7%	80.3%
Retail trade	86.8%	80.1%	93.0%	95.6%	88.8%
Professional services	84.4%	78.6%	92.5%	92.9%	96.1%
Other services	82.2%	77.6%	86.9%	89.3%	86.6%
Ownership					
For profit, incorporated	84.0%	78.0%	91.1%	91.7%	92.7%
For profit, unincorporated	86.5%	83.2%	91.9%	93.9%	91.3%
Nonprofit	73.8%	63.8%	82.3%	88.6%	84.7%
Age of firm					
Less than 5 years	84.2%	79.4%	96.8%	93.7%	100.0%
5-9 years	81.4%	73.5%	94.8%	95.0%	85.4%
10-19 years	86.6%	84.4%	88.8%	92.2%	94.6%
20 or more years	82.3%	74.8%	88.7%	90.8%	90.4%
Multi/single status					
2 or more locations	90.3%	90.5%	87.4%	92.4%	89.2%
1 location only	82.6%	77.6%	90.7%	91.3%	92.9%
Percent full-time employees					
Less than 25%	68.0%	57.0%	76.6%	83.4%	--
25-49 %	83.1%	79.0%	88.6%	85.1%	81.5%
50-74 %	79.8%	73.1%	88.3%	93.9%	92.2%
75% or more	85.3%	80.1%	91.8%	92.8%	93.8%
Union presence					
No union employees	83.7%	78.0%	90.5%	92.3%	91.3%
Has union employees	78.3%	74.7%	83.8%	79.1%	92.7%
Percent low-wage employees					
50% or more low-wage	76.5%	66.6%	91.5%	88.3%	--
Less than 50% low-wage	84.3%	79.2%	90.1%	92.3%	94.8%
Percent women employees					
Less than 25%	83.2%	77.9%	89.3%	90.3%	98.6%
25-49 %	89.6%	87.3%	93.0%	92.1%	85.3%
50-74 %	80.8%	73.5%	91.0%	92.5%	94.8%
75% or more	82.2%	75.9%	88.8%	92.6%	81.8%
Percent age 50 or older employees					
Less than 25%	83.4%	76.4%	91.0%	91.4%	94.9%
25-49 %	86.8%	82.1%	90.5%	91.9%	84.9%
50-74 %	88.6%	87.7%	88.3%	93.7%	85.0%
75% or more	71.5%	68.1%	87.9%	88.3%	100.0%

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.

-- 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.k Standard errors among small firms for percent of private-sector establishments that offer health insurance that use a third party to help purchase the insurance plans by firm size and selected characteristics: United States, 2019**

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	0.97%	1.61%	0.97%	0.84%	2.92%
Industry group **					
Agric., fish., forest.	8.33%	11.32%	10.16%	4.52%	0.00%
Mining and manufacturing	5.65%	10.11%	3.44%	1.48%	7.14%
Construction	2.59%	4.57%	3.25%	3.70%	1.59%
Utilities and transp.	4.33%	7.57%	6.85%	1.80%	--
Wholesale trade	3.93%	6.99%	1.76%	1.67%	0.00%
Fin. svcs. and real estate	3.17%	4.30%	4.23%	3.82%	13.03%
Retail trade	2.38%	4.41%	2.33%	1.42%	8.03%
Professional services	1.90%	3.03%	1.35%	1.61%	2.87%
Other services	1.90%	3.16%	2.69%	2.00%	9.31%
Ownership					
For profit, incorporated	1.17%	2.00%	1.07%	1.01%	3.81%
For profit, unincorporated	2.01%	3.00%	2.01%	2.07%	5.92%
Nonprofit	3.31%	5.63%	4.25%	2.34%	6.60%
Age of firm					
Less than 5 years	2.97%	4.11%	1.35%	2.13%	0.00%
5-9 years	3.00%	4.61%	2.08%	1.84%	9.60%
10-19 years	1.90%	2.91%	2.26%	1.99%	5.21%
20 or more years	1.31%	2.46%	1.39%	1.13%	4.01%
Multi/single status					
2 or more locations	1.35%	4.78%	2.79%	1.43%	5.56%
1 location only	1.08%	1.65%	1.04%	1.04%	2.98%
Percent full-time employees					
Less than 25%	5.43%	9.27%	7.66%	5.41%	--
25-49 %	2.98%	5.75%	3.15%	3.54%	13.43%
50-74 %	2.68%	4.19%	2.79%	1.80%	7.35%
75% or more	1.11%	1.85%	1.01%	0.93%	2.40%
Union presence					
No union employees	0.99%	1.64%	0.98%	0.84%	3.06%
Has union employees	4.87%	8.85%	6.19%	5.66%	7.04%
Percent low-wage employees					
50% or more low-wage	3.44%	5.89%	2.31%	2.61%	--
Less than 50% low-wage	1.00%	1.66%	1.05%	0.89%	1.83%
Percent women employees					
Less than 25%	1.60%	2.65%	1.71%	1.55%	1.18%
25-49 %	1.69%	2.86%	2.13%	2.41%	7.48%
50-74 %	2.26%	3.58%	2.02%	1.60%	3.71%
75% or more	2.12%	3.55%	2.00%	1.35%	9.89%
Percent age 50 or older employees					
Less than 25%	1.39%	2.44%	1.35%	1.21%	3.85%
25-49 %	1.81%	3.67%	1.53%	1.62%	5.96%
50-74 %	1.67%	2.43%	3.05%	1.75%	9.23%
75% or more	3.75%	4.40%	5.02%	4.31%	0.00%

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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