Table I.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 58.5\% | 13.0\% | 11.9\% | 17.3\% | 39.5\% | 83.0\% | 13.7\% | 66.6\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 46.8\% | -- | 25.9\% * | 36.7\% * | 16.0\% * | 86.0\% | 16.3\% * | 55.8\% |
| Mining and manufacturing | 62.4\% | 20.4\% * | 18.0\% | 17.0\% | 51.7\% | 82.5\% | 16.1\% | 66.8\% |
| Construction | 32.0\% | 15.8\% * | 15.5\% | 14.7\% | 31.9\% | 71.5\% | 17.4\% | 40.7\% |
| Utilities and transp. | 67.5\% | 10.3\% * | 1.7\% * | 9.3\% * | 45.7\% | 86.3\% | 7.0\% * | 74.4\% |
| Wholesale trade | 53.7\% | 3.9\% * | 7.5\% * | 25.1\% | 41.5\% | 90.0\% | 11.3\% | 66.8\% |
| Fin. svs. and real estate | 64.9\% | 11.9\% * | 10.4\% * | 17.3\% | 38.6\% | 83.0\% | 12.7\% | 71.3\% |
| Retail trade | 61.5\% | 13.0\% * | 6.0\% * | 13.9\% | 34.1\% | 89.3\% | 10.8\% | 70.6\% |
| Professional services | 59.5\% | 11.5\% | 13.6\% | 17.1\% | 38.9\% | 82.2\% | 12.7\% | 67.5\% |
| Other services | 52.9\% | 18.2\% | 11.0\% | 20.4\% | 29.6\% | 78.1\% | 16.5\% | 60.9\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 58.6\% | 12.0\% | 10.4\% | 15.9\% | 39.6\% | 82.1\% | 12.5\% | 67.0\% |
| For profit, unincorporated | 50.7\% | 11.8\% | 13.1\% | 19.0\% | 41.9\% | 83.8\% | 13.5\% | 61.3\% |
| Nonprofit | 64.8\% | 25.6\% | 21.2\% * | 23.3\% | 37.0\% | 86.2\% | 23.3\% | 68.8\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 30.0\% | 16.8\% | 10.8\% * | 23.7\% | 38.9\% | 95.5\% | 16.7\% | 43.4\% |
| 5-9 years | 23.5\% | 15.7\% * | 7.0\% * | 17.3\% | 31.6\% | 58.0\% | 12.1\% | 31.8\% |
| 10-19 years | 34.4\% | 8.5\% | 13.0\% | 17.3\% | 28.5\% | 80.4\% | 12.4\% | 46.7\% |
| 20 or more years | 64.4\% | 13.5\% | 12.7\% | 16.6\% | 42.0\% | 83.2\% | 13.9\% | 70.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 72.7\% | 5.7\% * | 12.8\% * | 15.5\% | 44.9\% | 83.1\% | 12.5\% | 74.1\% |
| 1 location only | 23.6\% | 13.2\% | 11.8\% | 17.9\% | 31.6\% | 80.3\% | 13.8\% | 32.4\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 44.2\% | 18.6\% * | 22.6\% * | 11.6\% * | 12.3\% * | 74.4\% | 16.5\% | 50.2\% |
| 25-49 \% | 57.0\% | 16.0\% * | 13.9\% | 19.7\% | 33.0\% | 78.7\% | 14.1\% | 63.6\% |
| 50-74 \% | 53.6\% | 18.1\% | 8.1\% | 16.4\% | 38.7\% | 79.7\% | 14.7\% | 62.7\% |
| 75\% or more | 59.3\% | 11.9\% | 12.1\% | 17.4\% | 40.5\% | 83.7\% | 13.5\% | 67.5\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 53.5\% | 12.9\% | 10.9\% | 16.5\% | 38.9\% | 81.4\% | 12.9\% | 62.6\% |
| Has union employees | 78.8\% | 15.8\% * | 33.7\% * | 34.9\% | 44.3\% | 86.8\% | 30.6\% | 80.5\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 61.1\% | 22.6\% | 13.1\% | 22.2\% | 30.2\% | 81.0\% | 19.6\% | 65.5\% |
| Less than 50\% low-wage | 58.2\% | 12.3\% | 11.8\% | 16.9\% | 40.6\% | 83.3\% | 13.3\% | 66.8\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 51.9\% | 13.8\% | 13.9\% | 18.1\% | 42.5\% | 83.4\% | 13.9\% | 62.7\% |
| 25-49 \% | 63.1\% | 11.9\% | 9.2\% | 16.6\% | 39.2\% | 86.7\% | 13.1\% | 70.0\% |
| 50-74 \% | 60.0\% | 12.8\% | 12.8\% | 15.7\% | 38.4\% | 79.0\% | 14.3\% | 66.3\% |
| 75\% or more | 59.0\% | 13.4\% | 9.8\% | 18.0\% | 36.9\% | 83.1\% | 13.2\% | 67.1\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 50.5\% | 14.7\% | 10.5\% | 16.4\% | 33.7\% | 80.4\% | 13.5\% | 60.1\% |
| 25-49 \% | 66.6\% | 14.7\% | 16.8\% | 18.6\% | 44.4\% | 83.8\% | 17.3\% | 71.6\% |
| 50-74 \% | 51.9\% | 8.3\% | 6.8\% | 14.7\% | 39.0\% | 85.6\% | 8.7\% | 62.1\% |
| 75\% or more | 36.2\% | 11.7\% | 5.0\% * | 32.1\% * | 42.4\% | 84.0\% | 9.4\% | 63.4\% |

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.
-- 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.B.2.b.(1) Standard errors for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2019

| Characteristics | Total | $\begin{array}{r} \text { Less } \\ \text { than } 10 \\ \text { employees } \end{array}$ | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.73\% | 1.47\% | 1.36\% | 1.16\% | 1.52\% | 0.93\% | 0.83\% | 0.82\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 7.84\% | -- | 11.94\% * | 15.02\% * | 7.63\% * | 7.30\% | 5.83\% * | 9.46\% |
| Mining and manufacturing | 1.85\% | 7.74\% * | 4.56\% | 3.02\% | 3.88\% | 1.91\% | 2.55\% | 1.98\% |
| Construction | 2.76\% | 5.04\% * | 3.77\% | 3.24\% | 5.98\% | 6.72\% | 2.72\% | 4.15\% |
| Utilities and transp. | 2.94\% | 5.43\% * | 1.09\% * | 3.79\% * | 7.80\% | 2.41\% | 2.95\% * | 2.90\% |
| Wholesale trade | 2.57\% | 1.59\% * | 2.76\% * | 4.56\% | 4.47\% | 2.57\% | 2.45\% | 2.73\% |
| Fin. svs. and real estate | 2.37\% | 5.36\% * | 3.57\% * | 4.16\% | 5.27\% | 2.65\% | 3.24\% | 2.63\% |
| Retail trade | 2.15\% | 5.40\% * | 1.92\% * | 2.89\% | 5.19\% | 1.64\% | 2.22\% | 2.29\% |
| Professional services | 1.31\% | 2.06\% | 3.21\% | 2.35\% | 2.61\% | 1.95\% | 1.55\% | 1.49\% |
| Other services | 2.72\% | 3.25\% | 2.84\% | 3.12\% | 4.27\% | 2.72\% | 1.97\% | 2.89\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.92\% | 1.85\% | 1.26\% | 1.34\% | 1.97\% | 1.17\% | 0.92\% | 1.04\% |
| For profit, unincorporated | 2.04\% | 2.77\% | 3.86\% | 2.77\% | 3.86\% | 2.06\% | 1.92\% | 2.32\% |
| Nonprofit | 1.68\% | 4.95\% | 7.16\% * | 3.96\% | 3.22\% | 1.89\% | 3.62\% | 1.76\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 4.47\% | 4.68\% | 5.23\% * | 4.93\% | 11.65\% | 2.55\% | 3.24\% | 8.45\% |
| 5-9 years | 2.84\% | 5.89\% * | 2.36\% * | 3.97\% | 6.53\% | 8.80\% | 2.80\% | 4.34\% |
| 10-19 years | 3.35\% | 1.82\% | 2.74\% | 2.77\% | 3.95\% | 4.46\% | 1.56\% | 4.44\% |
| 20 or more years | 0.78\% | 1.86\% | 1.84\% | 1.37\% | 1.64\% | 0.96\% | 1.03\% | 0.84\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.83\% | 5.48\% * | 4.21\% * | 1.75\% | 1.69\% | 0.94\% | 1.99\% | 0.85\% |
| 1 location only | 1.15\% | 1.50\% | 1.44\% | 1.42\% | 2.77\% | 4.67\% | 0.90\% | 1.98\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 3.91\% | 6.48\% * | 7.91\% * | 4.44\% * | 3.82\% * | 3.71\% | 4.02\% | 4.66\% |
| 25-49 \% | 2.69\% | 5.36\% * | 3.83\% | 4.76\% | 6.09\% | 3.28\% | 2.48\% | 2.92\% |
| 50-74 \% | 2.21\% | 3.48\% | 2.25\% | 3.68\% | 5.60\% | 2.86\% | 2.21\% | 2.51\% |
| 75\% or more | 0.82\% | 1.69\% | 1.57\% | 1.28\% | 1.68\% | 1.03\% | 0.94\% | 0.91\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.84\% | 1.49\% | 1.21\% | 1.16\% | 1.59\% | 1.17\% | 0.79\% | 0.96\% |
| Has union employees | 1.58\% | 9.00\% * | 13.30\% * | 6.83\% | 5.44\% | 1.41\% | 6.89\% | 1.60\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 1.98\% | 5.11\% | 3.22\% | 3.77\% | 3.53\% | 1.95\% | 2.81\% | 2.09\% |
| Less than 50\% low-wage | 0.79\% | 1.54\% | 1.42\% | 1.22\% | 1.64\% | 1.02\% | 0.87\% | 0.89\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.56\% | 2.34\% | 2.20\% | 1.90\% | 2.85\% | 2.60\% | 1.28\% | 1.84\% |
| 25-49 \% | 1.48\% | 3.47\% | 2.32\% | 2.45\% | 3.14\% | 1.20\% | 1.91\% | 1.58\% |
| 50-74 \% | 1.48\% | 3.36\% | 3.79\% | 2.41\% | 3.01\% | 1.86\% | 2.08\% | 1.60\% |
| 75\% or more | 1.65\% | 2.48\% | 2.61\% | 2.63\% | 3.45\% | 1.80\% | 1.57\% | 1.76\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.40\% | 2.34\% | 1.54\% | 1.62\% | 2.50\% | 1.60\% | 1.15\% | 1.60\% |
| 25-49 \% | 1.05\% | 3.77\% | 3.13\% | 2.03\% | 2.27\% | 1.31\% | 1.83\% | 1.12\% |
| 50-74 \% | 2.01\% | 2.09\% | 1.92\% | 2.73\% | 3.81\% | 1.93\% | 1.31\% | 2.30\% |
| 75\% or more | 4.25\% | 2.95\% | 2.59\% * | 9.97\% * | 9.35\% | 6.19\% | 2.05\% | 5.71\% |

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.
-- 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.

