Table I.B.2.b.1.a Among self-insured plans, percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less 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 | 81.8\% | 46.6\% | 62.8\% | 66.4\% | 84.1\% | 82.8\% | 53.6\% | 82.9\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 84.3\% | -- | -- | 93.7\% | 100.0\% | 82.9\% | -- | 85.3\% |
| Mining and manufacturing | 85.4\% | -- | 62.6\% | 86.7\% | 84.0\% | 86.5\% | 61.8\% | 86.0\% |
| Construction | 81.9\% | 74.5\% | 41.6\% | 60.4\% | 82.9\% | 93.3\% | 51.4\% | 89.6\% |
| Utilities and transp. | 78.4\% | -- | -- | 63.9\% * | 79.2\% | 78.7\% | -- | 78.9\% |
| Wholesale trade | 82.9\% | -- | 72.4\% | 59.1\% | 75.7\% | 88.2\% | 40.8\% | 85.1\% |
| Fin. svs. and real estate | 77.7\% | -- | -- | 73.7\% | 87.4\% | 77.1\% | 59.2\% | 78.1\% |
| Retail trade | 89.2\% | -- | 49.2\% * | 72.0\% | 91.0\% | 90.4\% | 47.1\% | 90.3\% |
| Professional services | 81.1\% | 40.5\% | 77.6\% | 59.3\% | 85.4\% | 81.6\% | 55.8\% | 81.9\% |
| Other services | 79.7\% | 44.2\% | 64.1\% | 63.5\% | 82.1\% | 81.5\% | 55.0\% | 81.2\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 81.9\% | 40.5\% | 53.2\% | 64.8\% | 83.8\% | 83.1\% | 46.4\% | 83.2\% |
| For profit, unincorporated | 81.0\% | 54.0\% | 78.1\% | 66.4\% | 81.7\% | 83.0\% | 58.9\% | 82.4\% |
| Nonprofit | 81.9\% | 58.5\% | 81.8\% | 72.9\% | 87.6\% | 81.4\% | 76.3\% | 82.1\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 74.4\% | 62.6\% | 78.4\% | 67.8\% | 86.6\% | 61.9\% | 68.5\% | 76.7\% |
| 5-9 years | 59.6\% | 53.6\% * | 57.4\% | 55.5\% | 60.1\% | 66.4\% | 51.4\% | 61.9\% |
| 10-19 years | 74.9\% | 45.7\% | 45.0\% | 58.5\% | 73.4\% | 82.8\% | 43.5\% | 79.6\% |
| 20 or more years | 82.8\% | 37.5\% | 67.8\% | 70.4\% | 86.7\% | 83.0\% | 53.8\% | 83.5\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 83.0\% | -- | 70.7\% | 76.4\% | 83.4\% | 83.0\% | 61.1\% | 83.1\% |
| 1 location only | 73.3\% | 47.2\% | 61.9\% | 63.6\% | 85.6\% | 75.6\% | 52.7\% | 81.1\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 75.0\% | -- | -- | 60.4\% | 80.5\% | 77.4\% | 35.4\% | 77.9\% |
| 25-49 \% | 79.2\% | -- | 66.0\% | 58.2\% | 85.2\% | 80.0\% | 50.8\% | 80.2\% |
| 50-74 \% | 81.8\% | 28.1\% * | 65.9\% | 78.1\% | 73.1\% | 85.7\% | 57.3\% | 83.1\% |
| $75 \%$ or more | 82.1\% | 51.3\% | 63.7\% | 65.8\% | 85.2\% | 82.8\% | 53.7\% | 83.1\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 80.4\% | 47.2\% | 60.3\% | 67.0\% | 85.6\% | 80.9\% | 53.9\% | 81.6\% |
| Has union employees | 85.9\% | -- | 80.4\% | 60.0\% | 74.4\% | 87.2\% | 50.8\% | 86.3\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 81.8\% | 29.3\% * | 42.5\% | 57.8\% | 79.4\% | 84.0\% | 43.4\% | 83.0\% |
| Less than 50\% low-wage | 81.8\% | 49.1\% | 63.9\% | 67.3\% | 84.5\% | 82.7\% | 54.6\% | 82.9\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 78.3\% | 44.7\% | 49.4\% | 69.6\% | 82.9\% | 79.5\% | 44.6\% | 80.4\% |
| 25-49 \% | 85.9\% | 42.1\% * | 69.9\% | 70.1\% | 84.8\% | 87.1\% | 60.0\% | 86.6\% |
| 50-74 \% | 80.3\% | 52.4\% | 80.5\% | 62.2\% | 84.9\% | 80.4\% | 64.0\% | 80.8\% |
| $75 \%$ or more | 82.0\% | 47.1\% | 70.2\% | 57.3\% | 84.1\% | 83.3\% | 53.0\% | 83.1\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 78.1\% | 44.3\% | 45.3\% | 52.7\% | 87.1\% | 79.3\% | 42.8\% | 80.2\% |
| 25-49 \% | 84.2\% | 55.3\% | 77.7\% | 76.7\% | 81.7\% | 85.0\% | 67.1\% | 84.6\% |
| 50-74 \% | 80.6\% | 60.6\% | 64.0\% | 82.3\% | 85.8\% | 79.6\% | 62.0\% | 81.2\% |
| 75\% or more | 75.1\% | 26.3\% * | -- | 68.1\% | 85.3\% | 83.1\% | 32.6\% | 81.5\% |

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.a Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) 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 | $\begin{array}{r} \text { Less } \\ \text { than } 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.82\% | 5.94\% | 5.21\% | 3.17\% | 1.59\% | 0.98\% | 3.23\% | 0.85\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 7.25\% | -- | -- | 6.64\% | 0.00\% | 9.37\% | -- | 7.67\% |
| Mining and manufacturing | 1.52\% | -- | 12.49\% | 5.03\% | 3.75\% | 1.64\% | 8.11\% | 1.53\% |
| Construction | 3.59\% | 12.23\% | 11.83\% | 12.23\% | 8.11\% | 2.93\% | 9.26\% | 3.56\% |
| Utilities and transp. | 4.17\% | -- | -- | 22.26\% * | 10.15\% | 4.60\% | -- | 4.21\% |
| Wholesale trade | 2.47\% | -- | 13.81\% | 10.20\% | 5.22\% | 2.92\% | 10.47\% | 2.47\% |
| Fin. svs. and real estate | 2.18\% | -- | -- | 9.16\% | 3.27\% | 2.48\% | 12.72\% | 2.21\% |
| Retail trade | 1.65\% | -- | 15.09\% * | 8.63\% | 3.12\% | 1.82\% | 10.95\% | 1.65\% |
| Professional services | 1.58\% | 9.02\% | 7.57\% | 6.24\% | 2.39\% | 1.87\% | 6.29\% | 1.62\% |
| Other services | 2.64\% | 7.82\% | 10.99\% | 7.85\% | 5.34\% | 3.21\% | 6.00\% | 2.80\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.96\% | 8.41\% | 6.12\% | 3.99\% | 1.99\% | 1.12\% | 3.97\% | 0.99\% |
| For profit, unincorporated | 2.16\% | 11.97\% | 8.65\% | 7.05\% | 4.40\% | 2.69\% | 7.12\% | 2.23\% |
| Nonprofit | 2.24\% | 9.92\% | 10.61\% | 7.78\% | 2.86\% | 2.70\% | 5.82\% | 2.30\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 6.07\% | 13.42\% | 13.79\% | 11.33\% | 5.94\% | 17.32\% | 9.15\% | 7.61\% |
| 5-9 years | 6.24\% | 20.32\% * | 16.48\% | 10.90\% | 11.30\% | 11.97\% | 12.25\% | 7.34\% |
| 10-19 years | 4.23\% | 10.83\% | 11.12\% | 8.19\% | 7.92\% | 5.00\% | 6.61\% | 4.29\% |
| 20 or more years | 0.86\% | 6.19\% | 6.01\% | 3.73\% | 1.39\% | 1.00\% | 3.89\% | 0.88\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.90\% | -- | 12.77\% | 4.05\% | 1.78\% | 0.99\% | 7.37\% | 0.90\% |
| 1 location only | 2.12\% | 5.94\% | 5.61\% | 3.88\% | 3.20\% | 6.09\% | 3.49\% | 2.50\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 4.43\% | -- | -- | 16.86\% | 8.17\% | 5.07\% | 10.59\% | 4.63\% |
| 25-49 \% | 4.16\% | -- | 10.00\% | 12.70\% | 5.80\% | 4.99\% | 8.56\% | 4.31\% |
| 50-74 \% | 2.02\% | 9.39\% * | 11.69\% | 8.95\% | 7.64\% | 1.98\% | 7.49\% | 2.07\% |
| 75\% or more | 0.91\% | 7.32\% | 5.85\% | 3.51\% | 1.67\% | 1.08\% | 3.73\% | 0.93\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.97\% | 6.06\% | 5.28\% | 3.23\% | 1.50\% | 1.22\% | 3.22\% | 1.01\% |
| Has union employees | 1.54\% | -- | 12.95\% | 12.99\% | 6.36\% | 1.59\% | 14.27\% | 1.55\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 1.86\% | 10.68\% * | 10.47\% | 9.72\% | 4.84\% | 2.03\% | 7.38\% | 1.88\% |
| Less than 50\% low-wage | 0.90\% | 6.48\% | 5.41\% | 3.33\% | 1.68\% | 1.08\% | 3.46\% | 0.92\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.94\% | 8.43\% | 8.43\% | 4.72\% | 3.33\% | 2.58\% | 4.82\% | 2.09\% |
| 25-49 \% | 1.19\% | 15.72\% * | 10.61\% | 6.84\% | 2.98\% | 1.33\% | 7.53\% | 1.20\% |
| 50-74 \% | 1.71\% | 13.63\% | 7.84\% | 8.04\% | 2.93\% | 1.99\% | 6.88\% | 1.75\% |
| 75\% or more | 1.61\% | 9.52\% | 9.91\% | 7.20\% | 3.26\% | 1.84\% | 6.14\% | 1.63\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.65\% | 8.38\% | 7.21\% | 5.14\% | 2.10\% | 2.09\% | 4.37\% | 1.75\% |
| 25-49 \% | 1.01\% | 13.01\% | 6.71\% | 4.35\% | 2.57\% | 1.13\% | 4.98\% | 1.03\% |
| 50-74 \% | 2.28\% | 12.30\% | 11.66\% | 6.31\% | 3.36\% | 2.91\% | 7.48\% | 2.34\% |
| 75\% or more | 4.66\% | 10.20\% * | -- | 7.73\% | 9.52\% | 5.77\% | 9.70\% | 4.51\% |

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.

