

**Table I.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans 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	75.8%	28.1%	39.5%	55.4%	73.6%	89.0%	41.4%	82.3%
Industry group **								
Agric., fish., forest.	66.7%	6.0% *	25.2% *	48.8%	69.4%	85.8%	28.7%	74.9%
Mining and manufacturing	71.4%	16.1% *	31.3%	45.8%	68.0%	84.8%	34.6%	75.6%
Construction	55.9%	29.7%	38.7%	52.5%	55.4%	83.5%	44.5%	63.2%
Utilities and transp.	75.5%	7.9% *	53.7%	47.4%	73.3%	85.7%	31.8%	81.8%
Wholesale trade	72.4%	24.3%	48.6%	57.4%	78.0%	87.1%	45.1%	80.9%
Fin. svcs. and real estate	82.7%	31.8%	39.3%	60.6%	79.6%	92.0%	39.9%	88.3%
Retail trade	75.9%	25.7%	31.9%	61.4%	71.1%	86.8%	40.4%	81.9%
Professional services	78.7%	32.6%	40.7%	63.1%	77.7%	89.8%	43.7%	85.0%
Other services	76.6%	28.7%	40.0%	49.6%	74.8%	91.3%	41.1%	83.4%
Ownership								
For profit, incorporated	76.3%	27.7%	39.8%	54.2%	72.1%	89.6%	41.1%	82.9%
For profit, unincorporated	72.1%	32.0%	40.3%	62.7%	75.0%	87.3%	46.0%	79.4%
Nonprofit	77.3%	20.3%	36.2%	49.8%	77.1%	87.5%	34.8%	82.4%
Age of firm								
Less than 5 years	66.9%	32.3%	42.6%	68.5%	90.2%	96.8%	48.4%	84.8%
5-9 years	67.8%	35.9%	46.9%	67.3%	76.2%	91.7%	46.4%	79.9%
10-19 years	62.5%	30.7%	41.6%	53.9%	67.8%	88.6%	42.1%	73.3%
20 or more years	78.5%	22.9%	36.5%	51.4%	73.3%	89.0%	38.4%	83.2%
Multi/single status								
2 or more locations	84.0%	20.3% *	39.0%	54.7%	72.6%	88.9%	46.2%	84.9%
1 location only	58.0%	28.3%	39.6%	55.6%	75.0%	91.0%	40.9%	72.3%
Percent full-time employees								
Less than 25%	71.5%	23.9% *	22.2%	40.5%	65.7%	89.4%	28.3%	79.2%
25-49 %	74.1%	23.1%	41.5%	45.5%	74.7%	85.7%	37.5%	79.5%
50-74 %	73.3%	18.3%	34.0%	51.8%	77.7%	89.1%	32.8%	82.3%
75% or more	76.9%	31.1%	41.7%	58.9%	73.6%	89.5%	44.5%	83.0%
Union presence								
No union employees	73.5%	27.6%	38.9%	55.6%	73.8%	88.2%	41.2%	80.9%
Has union employees	86.4%	45.7% *	55.7%	50.1%	72.2%	91.2%	46.6%	87.9%
Percent low-wage employees								
50% or more low-wage	74.7%	19.6%	38.1%	43.1%	66.0%	87.8%	37.0%	78.8%
Less than 50% low-wage	76.1%	29.0%	39.7%	57.9%	75.7%	89.4%	42.0%	83.3%
Percent women employees								
Less than 25%	68.3%	27.1%	37.7%	52.6%	70.2%	88.1%	40.5%	77.5%
25-49 %	78.0%	30.7%	42.0%	60.9%	74.2%	88.2%	43.2%	83.2%
50-74 %	79.9%	27.4%	39.3%	55.2%	75.9%	89.8%	43.0%	84.5%
75% or more	75.4%	28.1%	40.3%	54.6%	73.6%	89.4%	39.6%	82.6%
Percent age 50 or older employees								
Less than 25%	72.9%	29.7%	37.4%	54.6%	72.6%	88.8%	41.0%	80.9%
25-49 %	79.8%	30.4%	41.1%	53.8%	75.5%	88.9%	44.4%	83.7%
50-74 %	73.7%	24.0%	42.9%	60.5%	73.7%	91.3%	40.6%	82.2%
75% or more	52.8%	25.3%	40.7%	65.1%	54.2%	82.1%	32.2%	70.5%

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.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans 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	0.52%	1.91%	1.92%	1.35%	1.15%	0.63%	1.11%	0.56%
Industry group **								
Agric., fish., forest.	7.95%	5.43% *	15.72% *	13.09%	14.09%	7.17%	8.59%	8.72%
Mining and manufacturing	1.62%	5.10% *	5.51%	3.80%	3.53%	1.78%	3.36%	1.73%
Construction	2.68%	6.04%	5.13%	4.40%	6.09%	4.39%	3.45%	3.78%
Utilities and transp.	2.57%	6.02% *	9.37%	6.84%	5.67%	2.95%	5.39%	2.60%
Wholesale trade	1.95%	6.04%	8.73%	4.62%	3.24%	2.45%	4.72%	1.98%
Fin. svcs. and real estate	1.31%	5.35%	6.89%	4.84%	2.90%	1.40%	3.84%	1.23%
Retail trade	1.67%	6.09%	5.55%	4.10%	3.76%	2.10%	3.42%	1.78%
Professional services	0.93%	3.69%	3.29%	2.38%	1.93%	1.18%	1.95%	0.98%
Other services	1.18%	4.08%	4.49%	2.99%	2.39%	1.23%	2.49%	1.19%
Ownership								
For profit, incorporated	0.63%	2.22%	2.12%	1.63%	1.52%	0.70%	1.29%	0.66%
For profit, unincorporated	1.38%	4.49%	5.41%	3.10%	2.61%	1.93%	2.76%	1.51%
Nonprofit	1.36%	4.41%	6.44%	3.79%	2.22%	1.84%	3.33%	1.40%
Age of firm								
Less than 5 years	3.06%	5.28%	7.92%	4.71%	3.29%	2.07%	4.11%	3.22%
5-9 years	2.41%	6.41%	5.15%	3.84%	4.70%	4.41%	3.20%	2.94%
10-19 years	1.91%	3.49%	3.83%	2.99%	3.79%	2.63%	2.20%	2.46%
20 or more years	0.57%	2.55%	2.41%	1.69%	1.23%	0.66%	1.41%	0.58%
Multi/single status								
2 or more locations	0.57%	9.35% *	5.46%	2.58%	1.22%	0.64%	3.42%	0.57%
1 location only	1.08%	1.94%	2.04%	1.57%	2.15%	3.04%	1.18%	1.57%
Percent full-time employees								
Less than 25%	2.32%	8.97% *	6.39%	6.09%	5.01%	2.18%	4.69%	2.31%
25-49 %	1.93%	6.47%	6.07%	4.20%	3.31%	2.77%	3.42%	2.10%
50-74 %	1.53%	3.30%	4.81%	3.97%	2.79%	1.84%	2.71%	1.56%
75% or more	0.60%	2.35%	2.30%	1.54%	1.39%	0.68%	1.31%	0.63%
Union presence								
No union employees	0.59%	1.91%	1.92%	1.38%	1.17%	0.78%	1.12%	0.64%
Has union employees	1.10%	13.79% *	11.85%	5.96%	4.30%	0.99%	6.31%	1.10%
Percent low-wage employees								
50% or more low-wage	1.33%	4.69%	5.70%	3.52%	2.78%	1.54%	3.25%	1.37%
Less than 50% low-wage	0.57%	2.03%	2.04%	1.43%	1.25%	0.68%	1.17%	0.60%
Percent women employees								
Less than 25%	1.19%	2.96%	3.00%	2.21%	2.40%	1.42%	1.76%	1.31%
25-49 %	1.11%	4.68%	4.83%	3.26%	2.49%	1.32%	2.86%	1.15%
50-74 %	0.94%	4.31%	4.07%	2.86%	2.01%	1.08%	2.39%	0.96%
75% or more	1.05%	3.56%	4.01%	2.73%	2.42%	1.18%	2.19%	1.11%
Percent age 50 or older employees								
Less than 25%	0.85%	2.74%	2.85%	1.90%	1.70%	1.06%	1.57%	0.90%
25-49 %	0.78%	4.57%	3.39%	2.44%	1.86%	0.87%	2.19%	0.81%
50-74 %	1.42%	3.91%	4.68%	3.33%	2.87%	1.48%	2.61%	1.45%
75% or more	3.81%	5.05%	8.14%	6.70%	9.99%	10.25%	4.02%	6.45%

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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