

Table I.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer 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	22.1%	16.6%	26.4%	24.1%	20.1%	22.8%	22.1%	22.1%
Industry group **								
Agric., fish., forest.	23.4%	--	--	--	--	--	--	22.4% *
Mining and manufacturing	20.8%	1.2% *	23.0%	18.2%	21.3%	22.7%	20.5%	20.8%
Construction	25.4%	7.8% *	36.6%	30.9%	24.4%	21.8%	25.9%	25.1%
Utilities and transp.	23.0%	--	30.1% *	32.2%	13.0%	29.3%	21.7%	23.4%
Wholesale trade	23.2%	--	20.0%	21.0%	26.0%	27.1%	16.8%	27.7%
Fin. svcs. and real estate	18.9%	11.4% *	18.3% *	14.6%	18.2%	22.1%	12.8%	20.3%
Retail trade	24.3%	27.2% *	31.1%	27.0%	21.8%	22.9%	28.2%	23.1%
Professional services	19.8%	20.0%	24.5%	24.1%	17.5%	19.2%	22.1%	19.3%
Other services	26.5%	17.3%	30.9% *	26.2%	22.7%	31.6%	23.8%	27.5%
Ownership								
For profit, incorporated	23.5%	15.4%	29.2%	22.6%	22.9%	24.6%	22.6%	23.8%
For profit, unincorporated	24.9%	25.4%	24.7%	31.7%	21.2%	24.7%	26.2%	24.3%
Nonprofit	15.7%	1.8% *	10.4%	22.3% *	13.8%	17.3%	10.2%	16.4%
Age of firm								
Less than 5 years	28.7%	19.3%	46.6%	31.9%	22.2%	--	32.3%	23.8%
5-9 years	26.6%	26.5% *	43.3% *	21.6%	19.8%	37.0%	32.4%	22.0%
10-19 years	25.1%	18.2%	20.8%	28.7%	26.8%	29.4%	21.3%	28.4%
20 or more years	20.9%	11.0%	21.1%	22.4%	19.0%	22.5%	18.2%	21.5%
Multi/single status								
2 or more locations	21.7%	--	15.6% *	20.5%	19.8%	22.8%	18.3%	21.8%
1 location only	22.6%	16.7%	27.4%	25.1%	20.6%	23.6%	22.5%	22.7%
Percent full-time employees								
Less than 25%	22.3%	--	13.4% *	26.8%	13.2% *	34.0%	31.9% *	19.8%
25-49 %	25.0%	--	21.4%	29.9%	25.9%	24.4%	20.0%	26.0%
50-74 %	23.3%	13.6%	44.6%	24.0%	21.8%	21.7%	27.0%	22.2%
75% or more	21.7%	16.1%	24.3%	23.7%	20.0%	22.7%	21.2%	21.9%
Union presence								
No union employees	22.8%	16.8%	26.4%	24.4%	21.4%	23.6%	22.2%	23.0%
Has union employees	18.8%	1.3% *	--	14.0% *	12.6%	21.1%	16.5%	18.9%
Percent low-wage employees								
50% or more low-wage	26.6%	15.1% *	14.5%	26.5%	25.1%	30.4%	21.1%	27.6%
Less than 50% low-wage	21.5%	16.8%	26.9%	23.8%	19.3%	21.8%	22.1%	21.3%
Percent women employees								
Less than 25%	23.5%	16.5%	27.5%	23.2%	24.9%	22.7%	23.1%	23.8%
25-49 %	21.9%	13.3% *	18.9%	23.0%	20.6%	23.8%	18.6%	22.8%
50-74 %	20.9%	15.5% *	28.5% *	22.8%	17.1%	22.9%	22.1%	20.7%
75% or more	22.0%	19.7%	29.3%	28.6%	18.6%	21.7%	23.7%	21.5%
Percent age 50 or older employees								
Less than 25%	24.4%	15.1%	34.2%	26.0%	20.3%	27.3%	24.7%	24.3%
25-49 %	20.8%	21.7% *	21.7%	22.6%	19.9%	20.6%	21.5%	20.7%
50-74 %	20.7%	18.5% *	21.6%	21.8%	20.1%	21.0%	19.5%	21.2%
75% or more	18.3%	10.4% *	--	28.9%	21.7%	23.0%	14.5%	22.3%

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.

-- 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.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer 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	0.57%	2.52%	2.80%	1.48%	0.95%	0.80%	1.38%	0.62%
Industry group **								
Agric., fish., forest.	5.38%	--	--	--	--	--	--	6.76% *
Mining and manufacturing	1.08%	0.76% *	4.04%	2.55%	1.60%	1.65%	2.56%	1.19%
Construction	2.24%	5.42% *	5.77%	3.46%	5.07%	2.18%	3.75%	2.76%
Utilities and transp.	2.60%	--	11.30% *	3.88%	3.55%	2.49%	5.80%	2.89%
Wholesale trade	1.76%	--	2.71%	3.73%	2.90%	4.08%	2.36%	2.20%
Fin. svcs. and real estate	1.24%	4.29% *	6.79% *	4.34%	1.94%	1.53%	3.38%	1.19%
Retail trade	2.10%	9.29% *	4.78%	3.32%	4.37%	2.71%	3.75%	2.37%
Professional services	0.86%	5.00%	4.50%	3.70%	1.13%	0.84%	2.49%	0.87%
Other services	2.00%	3.85%	11.42% *	2.50%	2.72%	3.48%	4.31%	2.24%
Ownership								
For profit, incorporated	0.73%	2.61%	3.62%	1.32%	1.34%	1.10%	1.69%	0.79%
For profit, unincorporated	1.56%	6.26%	3.27%	2.68%	2.42%	2.92%	3.03%	1.78%
Nonprofit	1.04%	0.96% *	2.92%	7.74% *	1.33%	0.65%	1.61%	1.14%
Age of firm								
Less than 5 years	3.01%	4.75%	10.79%	4.75%	2.70%	--	4.56%	2.41%
5-9 years	3.78%	9.23% *	14.45% *	2.15%	4.03%	9.36%	7.07%	2.91%
10-19 years	1.39%	3.76%	3.25%	2.22%	2.57%	4.47%	1.92%	1.95%
20 or more years	0.60%	2.93%	1.99%	2.03%	1.06%	0.82%	1.30%	0.67%
Multi/single status								
2 or more locations	0.61%	--	4.71% *	1.96%	0.89%	0.82%	2.59%	0.62%
1 location only	1.08%	2.53%	2.97%	1.80%	1.87%	3.99%	1.49%	1.56%
Percent full-time employees								
Less than 25%	5.39%	--	5.41% *	4.94%	4.23% *	4.65%	10.77% *	5.28%
25-49 %	1.40%	--	4.76%	3.83%	2.25%	1.84%	3.34%	1.52%
50-74 %	2.17%	3.57%	13.25%	3.27%	3.49%	2.54%	6.49%	1.92%
75% or more	0.60%	2.83%	2.27%	1.70%	0.98%	0.89%	1.33%	0.67%
Union presence								
No union employees	0.59%	2.54%	2.86%	1.52%	1.00%	0.69%	1.41%	0.62%
Has union employees	1.65%	0.61% *	--	4.46% *	1.84%	2.07%	4.22%	1.70%
Percent low-wage employees								
50% or more low-wage	1.93%	5.69% *	4.13%	3.59%	4.07%	1.98%	2.80%	2.24%
Less than 50% low-wage	0.60%	2.70%	2.90%	1.59%	0.92%	0.85%	1.46%	0.64%
Percent women employees								
Less than 25%	1.07%	3.97%	3.01%	2.21%	2.27%	1.46%	1.98%	1.25%
25-49 %	1.21%	4.94% *	2.98%	2.17%	1.61%	2.28%	2.01%	1.44%
50-74 %	1.19%	8.18% *	9.51% *	2.41%	1.86%	1.04%	4.92%	1.05%
75% or more	1.05%	3.66%	6.05%	5.14%	1.17%	1.14%	2.57%	1.15%
Percent age 50 or older employees								
Less than 25%	1.08%	2.56%	5.61%	1.69%	1.62%	1.87%	2.30%	1.21%
25-49 %	0.74%	7.71% *	2.99%	3.38%	1.21%	0.74%	2.34%	0.77%
50-74 %	1.35%	5.78% *	3.57%	2.84%	2.64%	2.01%	2.70%	1.54%
75% or more	2.14%	4.06% *	--	4.93%	5.45%	1.99%	3.44%	2.26%

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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