Table I.C.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at privatesector establishments that offer health insurance by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | 25-99 employees | $100-999$ employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 21.1\% | 15.8\% | 21.5\% | 22.6\% | 21.1\% | 21.1\% | 20.1\% | 21.2\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 27.8\% | -- | -- | -- | -- | -- | 20.6\% | 29.2\% |
| Mining and manufacturing | 20.0\% | 15.9\% | 19.1\% | 19.8\% | 18.8\% | 20.9\% | 18.8\% | 20.1\% |
| Construction | 21.5\% | 18.4\% * | 21.0\% | 26.2\% | 18.3\% | 20.6\% | 21.6\% | 21.4\% |
| Utilities and transp. | 19.2\% | -- | 40.2\% | 21.9\% | 21.7\% | 17.7\% | 24.1\% | 18.7\% |
| Wholesale trade | 20.6\% | 16.5\% | 26.4\% | 18.9\% | 23.0\% | 19.2\% | 20.2\% | 20.7\% |
| Fin. svs. and real estate | 19.4\% | 10.6\% | 17.0\% | 18.0\% | 20.5\% | 20.1\% | 14.2\% | 20.1\% |
| Retail trade | 24.9\% | 13.3\% * | 28.1\% | 28.1\% | 24.2\% | 24.9\% | 23.9\% | 25.1\% |
| Professional services | 18.9\% | 16.4\% | 17.4\% | 20.3\% | 19.5\% | 18.6\% | 18.5\% | 18.9\% |
| Other services | 25.9\% | 20.2\% | 21.9\% | 25.8\% | 26.6\% | 26.6\% | 22.7\% | 26.5\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 22.1\% | 16.3\% | 23.6\% | 24.2\% | 22.1\% | 22.0\% | 21.2\% | 22.3\% |
| For profit, unincorporated | 21.6\% | 14.5\% | 19.4\% | 23.2\% | 22.3\% | 22.6\% | 19.0\% | 22.3\% |
| Nonprofit | 16.5\% | 17.1\% * | 13.1\% | 14.4\% | 16.9\% | 16.8\% | 16.0\% | 16.5\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 25.0\% | 15.5\% | 19.6\% | 29.8\% | 32.6\% | 20.7\% | 18.7\% | 32.1\% |
| 5-9 years | 22.8\% | 15.1\% | 24.8\% | 22.4\% | 26.1\% | 20.3\% | 22.6\% | 22.9\% |
| 10-19 years | 24.2\% | 20.0\% | 21.9\% | 24.6\% | 24.6\% | 25.7\% | 22.3\% | 25.1\% |
| 20 or more years | 20.5\% | 14.0\% | 21.0\% | 21.4\% | 19.5\% | 20.9\% | 19.1\% | 20.6\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 21.1\% | -- | 24.6\% | 21.4\% | 21.1\% | 21.1\% | 20.4\% | 21.2\% |
| 1 location only | 20.8\% | 15.9\% | 21.1\% | 23.1\% | 21.0\% | 19.8\% | 20.1\% | 21.6\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 27.7\% | -- | 31.1\% | 23.4\% | 28.4\% | 29.1\% | 24.3\% | 28.4\% |
| 25-49 \% | 26.0\% | 23.0\% * | 20.6\% | 23.3\% | 26.4\% | 26.7\% | 23.5\% | 26.3\% |
| 50-74 \% | 22.8\% | 11.6\% | 20.4\% | 24.1\% | 24.1\% | 23.5\% | 18.5\% | 23.7\% |
| 75\% or more | 20.5\% | 16.2\% | 21.4\% | 22.4\% | 20.3\% | 20.4\% | 20.1\% | 20.6\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 21.7\% | 16.0\% | 22.5\% | 22.9\% | 21.5\% | 21.9\% | 20.7\% | 21.9\% |
| Has union employees | 18.4\% | -- | 9.0\% * | 16.0\% | 16.9\% | 19.0\% | 10.5\% | 18.8\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 25.9\% | 14.8\% | 26.8\% | 28.4\% | 27.2\% | 25.5\% | 24.3\% | 26.0\% |
| Less than 50\% low-wage | 20.4\% | 15.9\% | 21.1\% | 22.1\% | 20.3\% | 20.3\% | 19.8\% | 20.5\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 21.7\% | 18.2\% | 22.6\% | 23.8\% | 22.9\% | 20.6\% | 21.4\% | 21.8\% |
| 25-49 \% | 20.8\% | 15.4\% | 23.7\% | 23.9\% | 18.6\% | 21.3\% | 20.8\% | 20.8\% |
| 50-74 \% | 21.2\% | 12.1\% | 19.5\% | 17.9\% | 22.8\% | 21.8\% | 16.3\% | 21.8\% |
| 75\% or more | 20.5\% | 18.0\% | 19.1\% | 23.9\% | 20.3\% | 20.2\% | 21.2\% | 20.4\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 22.7\% | 18.8\% | 22.8\% | 23.6\% | 23.8\% | 22.4\% | 21.4\% | 23.0\% |
| 25-49 \% | 20.2\% | 16.6\% | 19.3\% | 21.8\% | 19.3\% | 20.4\% | 20.3\% | 20.2\% |
| 50-74 \% | 20.8\% | 11.8\% | 25.2\% | 22.0\% | 20.7\% | 21.5\% | 18.5\% | 21.3\% |
| 75\% or more | 16.9\% | 12.0\% | 17.9\% | 21.6\% | 19.9\% | 18.9\% | 15.2\% | 19.3\% |

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.C.3.b Standard errors for percent of total premiums for mixed-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 <br> 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 | 0.29\% | 1.37\% | 1.28\% | 0.76\% | 0.71\% | 0.36\% | 0.71\% | 0.31\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.05\% | -- | -- | -- | -- | -- | 3.95\% | 5.72\% |
| Mining and manufacturing | 0.85\% | 4.01\% | 3.52\% | 1.46\% | 2.05\% | 0.82\% | 1.92\% | 0.91\% |
| Construction | 1.56\% | 6.06\% * | 3.44\% | 3.48\% | 2.85\% | 2.47\% | 2.07\% | 2.21\% |
| Utilities and transp. | 1.34\% | -- | 4.29\% | 3.23\% | 3.11\% | 1.58\% | 4.04\% | 1.39\% |
| Wholesale trade | 1.01\% | 4.39\% | 4.96\% | 1.85\% | 1.65\% | 1.41\% | 2.76\% | 1.00\% |
| Fin. svs. and real estate | 0.73\% | 2.70\% | 3.04\% | 1.52\% | 1.21\% | 0.97\% | 1.75\% | 0.79\% |
| Retail trade | 0.84\% | 4.32\% * | 4.07\% | 1.99\% | 1.61\% | 1.07\% | 2.54\% | 0.87\% |
| Professional services | 0.41\% | 2.72\% | 2.10\% | 1.31\% | 1.00\% | 0.48\% | 1.28\% | 0.43\% |
| Other services | 0.78\% | 3.09\% | 2.54\% | 2.34\% | 1.78\% | 1.04\% | 1.65\% | 0.88\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.36\% | 1.53\% | 1.52\% | 0.90\% | 0.99\% | 0.44\% | 0.82\% | 0.40\% |
| For profit, unincorporated | 0.74\% | 2.73\% | 2.54\% | 1.77\% | 1.53\% | 1.04\% | 1.68\% | 0.82\% |
| Nonprofit | 0.53\% | 6.46\% * | 2.61\% | 1.83\% | 1.06\% | 0.65\% | 2.19\% | 0.53\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 2.20\% | 3.95\% | 3.99\% | 3.39\% | 2.70\% | 3.68\% | 2.52\% | 2.42\% |
| 5-9 years | 1.49\% | 3.75\% | 2.80\% | 2.55\% | 3.07\% | 1.83\% | 1.97\% | 2.09\% |
| 10-19 years | 0.83\% | 2.75\% | 2.43\% | 1.54\% | 1.95\% | 1.24\% | 1.43\% | 1.01\% |
| 20 or more years | 0.30\% | 1.72\% | 1.78\% | 0.95\% | 0.71\% | 0.37\% | 0.93\% | 0.32\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.30\% | -- | 2.95\% | 1.26\% | 0.58\% | 0.36\% | 1.60\% | 0.31\% |
| 1 location only | 0.67\% | 1.40\% | 1.38\% | 0.94\% | 1.65\% | 2.31\% | 0.77\% | 1.10\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.19\% | -- | 4.72\% | 4.65\% | 2.29\% | 1.37\% | 4.37\% | 1.10\% |
| 25-49 \% | 1.30\% | 9.68\% * | 3.65\% | 2.19\% | 1.50\% | 1.90\% | 3.13\% | 1.41\% |
| 50-74 \% | 0.75\% | 3.08\% | 2.93\% | 2.67\% | 1.32\% | 0.91\% | 2.02\% | 0.77\% |
| 75\% or more | 0.31\% | 1.54\% | 1.45\% | 0.85\% | 0.80\% | 0.39\% | 0.79\% | 0.34\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.33\% | 1.40\% | 1.25\% | 0.79\% | 0.77\% | 0.44\% | 0.72\% | 0.37\% |
| Has union employees | 0.54\% | -- | 3.74\% * | 2.44\% | 1.49\% | 0.59\% | 2.52\% | 0.55\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 0.69\% | 3.79\% | 3.95\% | 2.65\% | 1.23\% | 0.86\% | 2.32\% | 0.72\% |
| Less than 50\% low-wage | 0.31\% | 1.44\% | 1.33\% | 0.79\% | 0.77\% | 0.39\% | 0.74\% | 0.34\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.54\% | 2.45\% | 2.06\% | 1.37\% | 1.03\% | 0.74\% | 1.16\% | 0.61\% |
| 25-49 \% | 0.63\% | 2.65\% | 2.97\% | 1.60\% | 1.61\% | 0.74\% | 1.58\% | 0.69\% |
| 50-74 \% | 0.55\% | 2.49\% | 3.29\% | 1.18\% | 1.12\% | 0.71\% | 1.43\% | 0.58\% |
| 75\% or more | 0.52\% | 3.48\% | 2.03\% | 1.75\% | 1.20\% | 0.64\% | 1.49\% | 0.55\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.51\% | 2.20\% | 1.75\% | 1.25\% | 1.11\% | 0.70\% | 1.01\% | 0.58\% |
| 25-49 \% | 0.41\% | 2.82\% | 2.36\% | 1.06\% | 1.13\% | 0.47\% | 1.29\% | 0.43\% |
| 50-74 \% | 0.68\% | 3.05\% | 2.75\% | 2.08\% | 1.08\% | 0.97\% | 1.88\% | 0.72\% |
| 75\% or more | 1.61\% | 3.40\% | 4.51\% | 3.39\% | 1.83\% | 1.78\% | 2.56\% | 1.26\% |

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.

