Table I.D.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at privatesector 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 | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { 100-999 } \\ \text { employees } \end{array}$ | 1000 or more employees | Less <br> than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 30.8\% | 19.9\% | 43.0\% | 40.5\% | 34.0\% | 26.7\% | 34.8\% | 30.0\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 35.1\% | -- | -- | -- | -- | -- | -- | -- |
| Mining and manufacturing | 22.5\% | -- | 52.4\% | 23.4\% | 22.7\% | 19.9\% | 39.2\% | 21.0\% |
| Construction | 42.8\% | -- | 65.1\% | 41.3\% | 42.4\% | 35.6\% | 44.1\% | 42.1\% |
| Utilities and transp. | 31.0\% | -- | -- | 39.5\% | 29.7\% | 30.3\% | 32.7\% | 30.8\% |
| Wholesale trade | 33.1\% | -- | 34.7\% | 41.2\% | 41.6\% | 30.6\% | 26.5\% | 36.6\% |
| Fin. svs. and real estate | 30.5\% | -- | -- | 42.6\% | 33.7\% | 27.1\% | 38.4\% | 29.9\% |
| Retail trade | 32.3\% | -- | 23.5\% | 56.7\% | 48.3\% | 22.0\% | 33.1\% | 32.1\% |
| Professional services | 27.8\% | 25.4\% * | 43.0\% | 45.8\% | 29.6\% | 23.4\% | 37.9\% | 26.2\% |
| Other services | 41.8\% | 17.5\% * | 33.4\% | 34.3\% | 45.3\% | 47.0\% | 27.5\% | 46.1\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 32.4\% | 17.4\% | 45.1\% | 39.9\% | 35.8\% | 28.0\% | 36.3\% | 31.4\% |
| For profit, unincorporated | 32.8\% | 27.4\% * | 37.2\% | 47.8\% | 33.5\% | 27.4\% | 33.5\% | 32.6\% |
| Nonprofit | 25.5\% | 2.0\% * | 28.3\% | 30.5\% | 29.5\% | 24.1\% | 23.2\% | 25.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 45.3\% | -- | -- | 51.6\% | 41.9\% | -- | 32.1\% | 55.3\% |
| 5-9 years | 36.9\% | 36.6\% * | 39.0\% | 42.9\% | 31.9\% * | -- | 40.5\% | 34.3\% |
| 10-19 years | 37.4\% | 23.7\% | 35.1\% | 44.0\% | 37.2\% | 40.7\% | 32.4\% | 40.2\% |
| 20 or more years | 28.7\% | 14.6\% | 44.0\% | 37.4\% | 33.3\% | 25.2\% | 34.7\% | 28.0\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 27.3\% | -- | 21.8\% | 40.6\% | 31.6\% | 25.6\% | 31.0\% | 27.3\% |
| 1 location only | 37.8\% | 20.2\% | 44.7\% | 40.5\% | 37.1\% | 43.7\% | 35.2\% | 40.1\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 36.0\% | -- | -- | -- | 46.3\% | 36.0\% | 20.4\% | 42.0\% |
| 25-49 \% | 29.8\% | 1.9\% * | 47.4\% | 46.2\% | 35.9\% | 20.9\% | 36.4\% | 28.1\% |
| 50-74 \% | 30.1\% | 6.9\% * | 36.5\% | 47.5\% | 44.4\% | 27.0\% | 18.0\% | 32.6\% |
| 75\% or more | 30.9\% | 25.0\% | 43.3\% | 39.9\% | 32.8\% | 26.8\% | 36.8\% | 29.7\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 34.2\% | 19.7\% | 43.3\% | 41.4\% | 36.6\% | 30.5\% | 35.5\% | 33.9\% |
| Has union employees | 21.0\% | -- | -- | 16.9\% * | 22.6\% | 20.7\% | 19.2\% * | 21.1\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 40.6\% | -- | -- | 45.3\% | 49.8\% | 38.6\% | 25.7\% | 44.3\% |
| Less than 50\% low-wage | 30.3\% | 20.1\% | 43.7\% | 40.3\% | 32.8\% | 26.3\% | 35.3\% | 29.4\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 33.2\% | 24.4\% | 39.1\% | 38.6\% | 38.9\% | 26.1\% | 34.6\% | 32.8\% |
| 25-49 \% | 28.2\% | 28.8\% | 43.7\% | 38.2\% | 29.6\% | 24.2\% | 39.9\% | 26.3\% |
| 50-74 \% | 30.3\% | 13.8\% * | 46.9\% | 38.2\% | 32.5\% | 28.6\% | 29.8\% | 30.4\% |
| 75\% or more | 32.0\% | 19.5\% * | 47.0\% | 52.3\% | 35.1\% | 27.8\% | 37.0\% | 31.4\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 36.5\% | 23.7\% | 43.4\% | 43.9\% | 39.9\% | 30.6\% | 37.2\% | 36.2\% |
| 25-49 \% | 27.3\% | 31.2\% * | 46.5\% | 36.9\% | 31.6\% | 23.5\% | 40.4\% | 25.9\% |
| 50-74 \% | 30.5\% | 20.8\% | 37.4\% | 35.3\% | 26.1\% | 32.4\% | 31.2\% | 30.3\% |
| 75\% or more | 30.0\% * | 7.8\% * | -- | 34.7\% | 68.4\% | -- | 11.4\% * | 62.2\% |

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.D.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family 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 | 0.88\% | 4.36\% | 3.71\% | 1.91\% | 1.72\% | 1.24\% | 2.14\% | 0.96\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 9.82\% | -- | -- | -- | -- | -- | -- | -- |
| Mining and manufacturing | 1.48\% | -- | 10.16\% | 3.16\% | 2.42\% | 1.77\% | 7.04\% | 1.34\% |
| Construction | 3.37\% | -- | 10.16\% | 4.13\% | 6.65\% | 2.52\% | 7.54\% | 3.31\% |
| Utilities and transp. | 2.99\% | -- | -- | 4.61\% | 4.88\% | 3.68\% | 6.41\% | 3.27\% |
| Wholesale trade | 2.61\% | -- | 5.69\% | 4.87\% | 3.30\% | 2.77\% | 5.73\% | 2.00\% |
| Fin. svs. and real estate | 1.65\% | -- | -- | 6.04\% | 3.50\% | 1.78\% | 6.80\% | 1.68\% |
| Retail trade | 3.56\% | -- | 4.51\% | 3.77\% | 4.77\% | 3.87\% | 4.91\% | 4.26\% |
| Professional services | 1.13\% | 10.12\% * | 5.70\% | 3.98\% | 2.07\% | 1.13\% | 3.60\% | 1.10\% |
| Other services | 3.74\% | 7.05\% * | 6.14\% | 4.78\% | 6.08\% | 6.04\% | 4.12\% | 4.25\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 1.02\% | 3.28\% | 4.30\% | 2.03\% | 2.20\% | 1.30\% | 2.42\% | 1.10\% |
| For profit, unincorporated | 2.55\% | 12.00\% * | 6.35\% | 5.92\% | 5.21\% | 2.58\% | 5.69\% | 2.84\% |
| Nonprofit | 2.27\% | 1.28\% * | 4.79\% | 3.76\% | 2.18\% | 3.20\% | 3.43\% | 2.38\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 7.13\% | -- | -- | 9.41\% | 4.85\% | -- | 8.22\% | 7.45\% |
| 5-9 years | 5.64\% | 12.28\% * | 6.92\% | 5.44\% | 10.45\% * | -- | 5.63\% | 8.43\% |
| 10-19 years | 2.25\% | 6.69\% | 4.77\% | 4.30\% | 4.14\% | 3.62\% | 3.22\% | 3.04\% |
| 20 or more years | 0.78\% | 3.68\% | 5.21\% | 2.05\% | 1.59\% | 0.89\% | 2.83\% | 0.79\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.77\% | -- | 4.08\% | 2.94\% | 1.39\% | 0.91\% | 3.85\% | 0.78\% |
| 1 location only | 1.96\% | 4.43\% | 3.83\% | 2.29\% | 3.59\% | 8.95\% | 2.33\% | 2.99\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 4.05\% | -- | -- | -- | 5.68\% | 8.05\% | 5.47\% | 4.61\% |
| 25-49 \% | 3.35\% | 1.80\% * | 6.19\% | 6.71\% | 6.01\% | 3.35\% | 7.82\% | 3.50\% |
| 50-74 \% | 2.90\% | 3.29\% * | 7.79\% | 6.88\% | 4.58\% | 3.97\% | 4.22\% | 3.35\% |
| $75 \%$ or more | 0.96\% | 5.72\% | 4.03\% | 2.06\% | 1.88\% | 1.34\% | 2.36\% | 1.04\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 1.01\% | 4.49\% | 3.77\% | 1.92\% | 1.74\% | 1.66\% | 2.20\% | 1.14\% |
| Has union employees | 1.24\% | -- | -- | 6.02\% * | 3.54\% | 1.35\% | 7.06\% * | 1.27\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 4.12\% | -- | -- | 8.42\% | 9.29\% | 3.23\% | 5.49\% | 4.72\% |
| Less than 50\% low-wage | 0.89\% | 4.73\% | 3.77\% | 1.95\% | 1.61\% | 1.28\% | 2.24\% | 0.97\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.73\% | 5.61\% | 5.94\% | 2.70\% | 4.06\% | 2.29\% | 3.00\% | 2.07\% |
| 25-49 \% | 1.45\% | 7.93\% | 8.00\% | 3.30\% | 2.32\% | 1.85\% | 4.10\% | 1.45\% |
| 50-74 \% | 2.05\% | 8.80\% * | 6.72\% | 3.26\% | 3.49\% | 3.02\% | 5.25\% | 2.23\% |
| $75 \%$ or more | 1.53\% | 7.04\% * | 5.01\% | 6.11\% | 2.43\% | 1.73\% | 4.42\% | 1.63\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.42\% | 5.95\% | 5.40\% | 2.88\% | 2.75\% | 2.02\% | 2.93\% | 1.63\% |
| 25-49 \% | 0.95\% | 14.05\% * | 6.57\% | 2.72\% | 2.30\% | 0.96\% | 3.99\% | 0.89\% |
| 50-74 \% | 3.16\% | 5.95\% | 7.94\% | 3.80\% | 2.41\% | 6.31\% | 3.85\% | 3.71\% |
| 75\% or more | 9.81\% * | 4.87\% * | -- | 3.78\% | 10.59\% | -- | 4.91\% * | 9.64\% |

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.

