Table I.D.3.b Percent of total premiums for mixed-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 | 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 | 26.8\% | 25.3\% | 28.9\% | 37.2\% | 31.1\% | 24.2\% | 31.6\% | 26.2\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 43.3\% | -- | -- | -- | -- | -- | 22.8\% * | 45.3\% |
| Mining and manufacturing | 22.9\% | -- | 27.0\% | 27.6\% | 29.3\% | 19.7\% | 28.4\% | 22.7\% |
| Construction | 29.7\% | 18.3\% * | 35.5\% | 37.4\% | 23.6\% | 29.9\% | 34.3\% | 27.5\% |
| Utilities and transp. | 20.7\% | -- | 40.8\% | 27.7\% | 34.8\% | 17.1\% | 32.1\% | 20.3\% |
| Wholesale trade | 27.8\% | 33.6\% * | 24.1\% * | 32.2\% | 30.8\% | 25.4\% | 29.4\% | 27.5\% |
| Fin. svs. and real estate | 24.8\% | 11.5\% * | 27.9\% | 36.6\% | 27.2\% | 24.1\% | 25.5\% | 24.8\% |
| Retail trade | 29.9\% | 17.3\% * | 34.0\% | 54.2\% | 37.0\% | 26.3\% | 35.8\% | 29.3\% |
| Professional services | 26.9\% | 32.7\% | 30.6\% | 39.6\% | 32.1\% | 23.7\% | 34.9\% | 26.1\% |
| Other services | 33.8\% | 29.9\% | 22.5\% | 39.9\% | 35.9\% | 33.3\% | 30.4\% | 34.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 27.2\% | 25.6\% | 31.4\% | 38.2\% | 31.9\% | 24.5\% | 33.4\% | 26.5\% |
| For profit, unincorporated | 27.8\% | 25.4\% | 29.4\% | 41.4\% | 32.9\% | 22.6\% | 33.2\% | 26.8\% |
| Nonprofit | 24.2\% | 23.0\% * | 13.4\% | 25.8\% | 26.7\% | 23.8\% | 18.7\% | 24.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 36.0\% | 29.2\% | 29.5\% | 37.3\% | 48.0\% | 23.6\% | 30.7\% | 42.9\% |
| 5-9 years | 35.8\% | 42.9\% | 32.0\% | 39.0\% | 33.9\% | 32.2\% | 38.8\% | 33.9\% |
| 10-19 years | 31.1\% | 26.9\% | 32.7\% | 37.1\% | 31.0\% | 27.7\% | 34.2\% | 29.9\% |
| 20 or more years | 25.8\% | 19.8\% | 26.8\% | 36.9\% | 30.0\% | 24.0\% | 29.4\% | 25.6\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 25.5\% | -- | 27.6\% | 38.4\% | 30.0\% | 24.2\% | 35.5\% | 25.3\% |
| 1 location only | 31.9\% | 25.3\% | 29.0\% | 36.8\% | 33.3\% | 23.4\% | 31.1\% | 32.6\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 27.2\% | -- | -- | 27.3\% | 39.0\% | 25.1\% | 23.0\% * | 27.8\% |
| 25-49 \% | 31.4\% | -- | 21.9\% | 35.1\% | 32.5\% | 31.5\% | 28.4\% | 31.8\% |
| 50-74 \% | 31.4\% | 19.0\% * | 30.3\% | 49.0\% | 33.9\% | 29.3\% | 27.6\% | 32.0\% |
| 75\% or more | 26.3\% | 26.3\% | 29.3\% | 36.6\% | 30.7\% | 23.6\% | 32.3\% | 25.6\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 28.6\% | 26.0\% | 29.8\% | 39.0\% | 33.1\% | 25.4\% | 32.8\% | 28.0\% |
| Has union employees | 21.0\% | -- | 16.7\% * | 19.2\% | 19.3\% | 21.4\% | 16.2\% | 21.1\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 31.8\% | 20.8\% * | 21.0\% | 57.8\% | 37.7\% | 29.0\% | 35.1\% | 31.6\% |
| Less than 50\% low-wage | 26.4\% | 25.4\% | 29.1\% | 36.0\% | 30.8\% | 23.7\% | 31.5\% | 25.8\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 27.5\% | 25.6\% | 33.0\% | 36.6\% | 30.4\% | 23.9\% | 33.1\% | 26.6\% |
| 25-49 \% | 23.7\% | 28.7\% | 25.5\% | 34.6\% | 28.9\% | 21.1\% | 30.9\% | 23.1\% |
| 50-74 \% | 28.0\% | 15.9\% | 25.2\% | 34.6\% | 33.3\% | 26.7\% | 24.8\% | 28.3\% |
| 75\% or more | 29.6\% | 40.3\% | 33.4\% | 47.4\% | 33.7\% | 26.4\% | 41.7\% | 28.4\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 29.9\% | 32.2\% | 31.5\% | 43.9\% | 32.0\% | 26.5\% | 35.7\% | 28.9\% |
| 25-49 \% | 25.3\% | 30.5\% | 24.7\% | 33.0\% | 30.9\% | 23.3\% | 31.3\% | 24.9\% |
| 50-74 \% | 26.0\% | 13.2\% * | 28.9\% | 34.2\% | 30.2\% | 23.2\% | 24.5\% | 26.2\% |
| 75\% or more | 24.6\% | 12.6\% * | 36.6\% | 31.5\% | 28.3\% | 25.1\% | 21.0\% | 27.4\% |

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.b Standard errors for percent of total premiums for mixed-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 | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $25-99$ employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.45\% | 2.81\% | 2.06\% | 1.46\% | 1.01\% | 0.54\% | 1.34\% | 0.47\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 7.72\% | -- | -- | -- | -- | -- | 7.09\% * | 8.26\% |
| Mining and manufacturing | 1.26\% | -- | 5.34\% | 2.32\% | 1.84\% | 1.57\% | 3.15\% | 1.30\% |
| Construction | 2.65\% | 7.11\% * | 6.05\% | 4.30\% | 5.69\% | 1.96\% | 3.45\% | 3.39\% |
| Utilities and transp. | 1.32\% | -- | 6.79\% | 3.30\% | 3.88\% | 1.15\% | 5.44\% | 1.34\% |
| Wholesale trade | 1.89\% | 10.42\% * | 7.53\% * | 5.30\% | 2.24\% | 2.78\% | 5.07\% | 2.02\% |
| Fin. svs. and real estate | 0.80\% | 3.61\% * | 5.23\% | 4.06\% | 2.10\% | 0.88\% | 3.61\% | 0.80\% |
| Retail trade | 1.18\% | 5.79\% * | 7.01\% | 3.57\% | 3.50\% | 1.16\% | 4.28\% | 1.21\% |
| Professional services | 0.68\% | 5.41\% | 4.20\% | 2.34\% | 1.33\% | 0.79\% | 2.75\% | 0.69\% |
| Other services | 1.45\% | 6.33\% | 3.60\% | 5.43\% | 4.44\% | 1.61\% | 3.20\% | 1.58\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.51\% | 3.69\% | 2.57\% | 1.76\% | 1.35\% | 0.58\% | 1.65\% | 0.53\% |
| For profit, unincorporated | 1.90\% | 5.04\% | 4.44\% | 3.86\% | 2.56\% | 2.63\% | 3.09\% | 2.11\% |
| Nonprofit | 0.89\% | 9.29\% * | 3.87\% | 2.88\% | 1.54\% | 1.14\% | 3.27\% | 0.93\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.98\% | 7.30\% | 4.41\% | 4.78\% | 9.01\% | 4.02\% | 3.39\% | 6.63\% |
| 5-9 years | 1.88\% | 6.44\% | 5.22\% | 3.58\% | 2.86\% | 3.23\% | 3.52\% | 2.03\% |
| 10-19 years | 1.69\% | 5.62\% | 5.32\% | 4.53\% | 3.78\% | 1.24\% | 2.98\% | 1.98\% |
| 20 or more years | 0.47\% | 4.17\% | 2.83\% | 1.66\% | 0.88\% | 0.56\% | 1.84\% | 0.49\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.49\% | -- | 4.34\% | 2.50\% | 0.94\% | 0.55\% | 3.55\% | 0.49\% |
| 1 location only | 1.09\% | 2.85\% | 2.24\% | 1.76\% | 2.35\% | 2.00\% | 1.43\% | 1.59\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 2.14\% | -- | -- | 5.06\% | 3.98\% | 2.57\% | 7.56\% * | 2.21\% |
| 25-49 \% | 1.31\% | -- | 5.80\% | 5.80\% | 3.73\% | 1.44\% | 4.59\% | 1.35\% |
| 50-74 \% | 1.26\% | 6.28\% * | 5.59\% | 5.05\% | 2.71\% | 1.53\% | 3.47\% | 1.35\% |
| 75\% or more | 0.49\% | 3.27\% | 2.30\% | 1.56\% | 1.12\% | 0.59\% | 1.51\% | 0.51\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.47\% | 2.91\% | 2.09\% | 1.57\% | 0.99\% | 0.59\% | 1.39\% | 0.50\% |
| Has union employees | 0.96\% | -- | 7.38\% * | 2.73\% | 2.42\% | 1.09\% | 3.67\% | 0.99\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 1.28\% | 7.90\% * | 4.83\% | 6.52\% | 2.43\% | 1.23\% | 3.87\% | 1.33\% |
| Less than 50\% low-wage | 0.47\% | 2.89\% | 2.14\% | 1.41\% | 1.06\% | 0.58\% | 1.38\% | 0.50\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.94\% | 5.10\% | 2.63\% | 2.41\% | 1.99\% | 1.37\% | 2.07\% | 1.04\% |
| 25-49 \% | 0.82\% | 5.93\% | 3.33\% | 2.51\% | 1.50\% | 0.95\% | 2.57\% | 0.85\% |
| 50-74 \% | 0.75\% | 3.23\% | 4.80\% | 3.28\% | 2.33\% | 0.71\% | 2.55\% | 0.78\% |
| 75\% or more | 0.95\% | 8.16\% | 4.25\% | 3.28\% | 2.24\% | 1.10\% | 3.42\% | 0.98\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 0.87\% | 4.04\% | 2.90\% | 2.05\% | 1.91\% | 1.19\% | 2.00\% | 0.97\% |
| 25-49 \% | 0.59\% | 6.76\% | 3.70\% | 2.17\% | 1.44\% | 0.65\% | 2.58\% | 0.60\% |
| 50-74 \% | 1.01\% | 4.37\% * | 4.35\% | 4.26\% | 2.04\% | 1.13\% | 2.82\% | 1.08\% |
| 75\% or more | 2.23\% | 4.03\% * | 9.30\% | 3.53\% | 4.40\% | 2.00\% | 4.32\% | 1.63\% |

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.

