

Table I.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	7.7%	48.7%	22.1%	10.0%	5.9% *	4.4%	26.1%	5.0%
Industry group **								
Agric., fish., forest.	11.3% *	--	--	--	--	--	44.2% *	0.2% *
Mining and manufacturing	6.8% *	50.8%	19.3% *	10.6% *	2.7% *	6.9% *	20.1%	6.0% *
Construction	23.7%	52.5%	15.9%	20.3%	35.0% *	7.9% *	23.8%	23.7% *
Utilities and transp.	12.4%	0.0%	16.3% *	8.4% *	1.5% *	15.0%	16.2% *	12.2%
Wholesale trade	5.9%	46.8%	28.9% *	6.2% *	1.6% *	0.0%	27.1%	0.5% *
Fin. svcs. and real estate	4.7%	56.6%	18.3% *	4.0% *	2.1% *	1.7% *	32.4%	1.8%
Retail trade	7.6%	52.1%	31.2%	2.9% *	2.6% *	5.1% *	30.1%	4.5% *
Professional services	5.7%	45.4%	19.3%	8.2%	3.4% *	3.0% *	22.7%	3.3%
Other services	9.3%	45.1%	30.1%	13.4%	7.1%	3.2% *	31.0%	4.5%
Ownership								
For profit, incorporated	8.1%	52.4%	21.5%	10.6%	6.6% *	4.7%	26.0%	5.4%
For profit, unincorporated	9.2%	39.4%	17.0% *	4.8% *	4.0% *	7.6% *	22.5%	6.2% *
Nonprofit	4.9%	50.1%	35.9%	14.2%	4.9%	1.4%	34.5%	2.5%
Age of firm								
Less than 5 years	10.0%	54.1%	4.5% *	9.1% *	0.0% *	0.9% *	21.6%	0.4% *
5-9 years	10.2%	36.2%	16.6%	4.9% *	2.9% *	5.2% *	19.1%	3.5% *
10-19 years	15.3%	48.0%	28.7%	7.7%	17.2% *	0.5% *	29.1%	8.9% *
20 or more years	6.7%	51.3%	25.2%	11.5%	4.4%	4.6%	27.7%	4.8%
Multi/single status								
2 or more locations	4.6%	--	30.4%	6.2%	3.4%	4.5%	20.0%	4.3%
1 location only	16.7%	48.4%	21.3%	11.2%	9.3% *	2.9% *	26.8%	8.4% *
Percent full-time employees								
Less than 25%	8.9%	69.3%	--	8.9% *	1.2% *	2.8% *	40.8%	2.5% *
25-49 %	7.0%	45.4%	35.4%	20.8% *	0.5% *	1.7% *	36.5%	2.0% *
50-74 %	7.2%	59.4%	24.3%	6.8% *	1.1% *	0.8% *	36.3%	1.2% *
75% or more	7.8%	46.1%	21.1%	9.7%	6.6% *	4.8%	24.2%	5.4%
Union presence								
No union employees	6.8%	47.4%	21.7%	8.4%	3.2%	3.0%	25.0%	3.3%
Has union employees	10.7%	72.2%	28.8% *	30.8%	20.2% *	7.5%	42.1%	9.6%
Percent low-wage employees								
50% or more low-wage	4.6%	34.9% *	40.0%	9.1%	1.6% *	2.0% *	26.6%	2.3%
Less than 50% low-wage	8.0%	50.0%	21.5%	10.0%	6.2% *	4.7%	26.1%	5.2%
Percent women employees								
Less than 25%	10.7%	45.7%	22.0%	10.8%	11.9% *	4.9%	25.8%	7.3%
25-49 %	8.6%	38.3%	25.3%	8.6%	4.6%	8.0%	23.0%	7.2%
50-74 %	5.6%	57.0%	23.3%	10.9%	2.4% *	1.6%	31.9%	2.1%
75% or more	4.3%	53.5%	14.9%	8.6%	1.6% *	1.7% *	22.3%	2.0%
Percent age 50 or older employees								
Less than 25%	9.4%	37.1%	18.7%	8.7%	9.5% *	5.9%	21.1%	6.8%
25-49 %	5.8%	42.4%	25.1%	9.7%	3.7%	4.2%	22.4%	4.4%
50-74 %	8.4%	63.3%	24.9%	14.3%	3.8% *	1.8% *	36.1%	3.3%
75% or more	30.1%	70.2%	28.9% *	10.8% *	--	0.3% *	58.3%	1.8% *

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.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	0.65%	3.44%	2.42%	1.16%	1.80% *	0.83%	1.50%	0.72%
Industry group **								
Agric., fish., forest.	4.69% *	--	--	--	--	--	13.26% *	0.17% *
Mining and manufacturing	2.24% *	13.91%	6.01% *	3.37% *	1.04% *	3.67% *	3.88%	2.38% *
Construction	5.87%	10.51%	4.47%	4.75%	14.58% *	3.97% *	3.87%	8.63% *
Utilities and transp.	2.97%	0.00%	7.76% *	4.41% *	0.84% *	3.81%	5.98% *	3.13%
Wholesale trade	1.39%	13.61%	9.04% *	2.46% *	1.42% *	0.00%	5.57%	0.41% *
Fin. svcs. and real estate	0.78%	10.80%	8.45% *	2.25% *	1.24% *	0.58% *	5.93%	0.51%
Retail trade	2.05%	10.33%	7.97%	1.16% *	1.80% *	2.83% *	5.00%	2.22% *
Professional services	0.89%	5.87%	4.49%	1.99%	1.07% *	1.23% *	2.59%	0.95%
Other services	1.12%	6.83%	5.50%	3.50%	2.09%	0.97% *	3.72%	0.91%
Ownership								
For profit, incorporated	0.77%	3.86%	2.68%	1.45%	2.65% *	0.85%	1.70%	0.86%
For profit, unincorporated	2.58%	7.98%	5.27% *	1.60% *	1.77% *	5.03% *	3.84%	3.13% *
Nonprofit	0.64%	9.30%	10.00%	3.66%	1.36%	0.42%	5.07%	0.48%
Age of firm								
Less than 5 years	2.72%	9.08%	2.22% *	4.75% *	0.04% *	0.97% *	5.23%	0.24% *
5-9 years	1.84%	8.97%	4.88%	1.93% *	1.98% *	4.86% *	3.58%	1.52% *
10-19 years	3.66%	6.23%	5.78%	2.14%	10.37% *	0.27% *	3.31%	5.38% *
20 or more years	0.65%	5.16%	3.19%	1.57%	0.88%	0.87%	1.94%	0.69%
Multi/single status								
2 or more locations	0.69%	--	7.54%	1.57%	0.66%	0.85%	3.70%	0.70%
1 location only	1.53%	3.50%	2.53%	1.44%	4.08% *	1.55% *	1.63%	2.53% *
Percent full-time employees								
Less than 25%	2.02%	12.44%	--	4.05% *	0.83% *	1.84% *	9.70%	1.29% *
25-49 %	1.44%	12.43%	9.26%	6.82% *	0.30% *	1.21% *	6.30%	0.90% *
50-74 %	1.12%	11.07%	6.32%	2.57% *	0.59% *	0.73% *	5.21%	0.56% *
75% or more	0.73%	3.80%	2.67%	1.26%	2.04% *	0.92%	1.64%	0.81%
Union presence								
No union employees	0.50%	3.51%	2.37%	1.09%	0.59%	0.73%	1.50%	0.52%
Has union employees	2.16%	12.99%	15.32% *	7.27%	9.41% *	2.02%	7.54%	2.23%
Percent low-wage employees								
50% or more low-wage	0.71%	12.52% *	9.16%	2.49%	0.83% *	0.69% *	5.35%	0.58%
Less than 50% low-wage	0.70%	3.40%	2.48%	1.21%	1.92% *	0.90%	1.55%	0.78%
Percent women employees								
Less than 25%	1.50%	5.66%	3.30%	1.88%	5.23% *	1.44%	2.25%	1.80%
25-49 %	1.52%	7.46%	5.58%	2.38%	1.18%	2.22%	3.25%	1.66%
50-74 %	0.61%	6.65%	6.18%	2.72%	0.92% *	0.42%	3.82%	0.40%
75% or more	0.62%	6.85%	3.50%	2.34%	0.77% *	0.71% *	2.93%	0.57%
Percent age 50 or older employees								
Less than 25%	1.42%	5.02%	3.04%	1.47%	4.45% *	1.76%	1.96%	1.70%
25-49 %	0.80%	6.77%	4.71%	1.99%	0.82%	1.07%	2.62%	0.84%
50-74 %	1.04%	7.12%	5.70%	3.87%	1.46% *	0.71% *	3.85%	0.81%
75% or more	4.89%	6.66%	10.13% *	5.78% *	--	0.27% *	5.83%	0.97% *

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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