Table I.F. 12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less <br> than 10 employees | $10-24$ <br> employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less <br> than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 55.3\% | 59.3\% | 64.4\% | 65.6\% | 59.6\% | 49.3\% | 63.6\% | 53.6\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 60.5\% | 73.1\% | 77.5\% | 63.4\% | 79.2\% | 41.1\% | 68.4\% | 58.2\% |
| Mining and manufacturing | 52.3\% | 65.1\% | 65.1\% | 64.6\% | 56.5\% | 44.7\% | 67.5\% | 50.4\% |
| Construction | 61.1\% | 68.3\% | 76.6\% | 69.9\% | 63.4\% | 33.1\% | 70.4\% | 54.8\% |
| Utilities and transp. | 56.4\% | 68.6\% | 68.4\% | 67.0\% | 64.7\% | 50.6\% | 66.5\% | 54.8\% |
| Wholesale trade | 58.9\% | 66.9\% | 74.8\% | 67.2\% | 56.4\% | 49.9\% | 69.5\% | 55.0\% |
| Fin. svs. and real estate | 60.2\% | 51.1\% | 56.1\% | 56.7\% | 66.3\% | 59.8\% | 54.9\% | 61.0\% |
| Retail trade | 60.4\% | 61.4\% | 68.3\% | 71.8\% | 62.9\% | 55.4\% | 67.4\% | 59.0\% |
| Professional services | 52.1\% | 58.1\% | 58.9\% | 62.9\% | 57.4\% | 46.2\% | 60.6\% | 50.4\% |
| Other services | 52.8\% | 55.6\% | 58.9\% | 64.7\% | 58.2\% | 46.4\% | 60.0\% | 51.2\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 57.0\% | 58.9\% | 66.2\% | 66.2\% | 61.6\% | 51.8\% | 64.4\% | 55.4\% |
| For profit, unincorporated | 58.0\% | 60.3\% | 67.6\% | 68.8\% | 58.4\% | 49.9\% | 66.1\% | 55.5\% |
| Nonprofit | 45.6\% | 59.3\% | 47.1\% | 57.3\% | 54.5\% | 38.1\% | 52.1\% | 44.9\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 64.1\% | 57.4\% | 59.6\% | 70.3\% | 66.2\% | 56.9\% | 61.1\% | 67.4\% |
| 5-9 years | 62.7\% | 55.8\% | 61.8\% | 66.6\% | 61.3\% | 66.7\% | 63.1\% | 62.4\% |
| 10-19 years | 58.5\% | 62.4\% | 66.7\% | 58.6\% | 63.3\% | 46.7\% | 62.1\% | 56.3\% |
| 20 or more years | 54.1\% | 59.3\% | 65.0\% | 66.9\% | 58.4\% | 49.3\% | 64.9\% | 52.6\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 52.9\% | 54.3\% | 69.1\% | 69.8\% | 60.0\% | 49.7\% | 70.1\% | 52.4\% |
| 1 location only | 60.6\% | 59.4\% | 63.9\% | 64.3\% | 58.9\% | 34.4\% | 62.8\% | 58.6\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 51.1\% | 56.8\% | 64.8\% | 62.0\% | 52.3\% | 45.2\% | 60.1\% | 49.3\% |
| 25-49 \% | 57.8\% | 69.3\% | 59.5\% | 61.7\% | 69.4\% | 51.6\% | 63.7\% | 56.8\% |
| 50-74 \% | 57.5\% | 62.8\% | 67.3\% | 68.8\% | 65.8\% | 48.3\% | 64.6\% | 55.8\% |
| $75 \%$ or more | 55.0\% | 58.4\% | 64.2\% | 65.6\% | 58.5\% | 49.3\% | 63.6\% | 53.2\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 57.4\% | 60.4\% | 65.2\% | 66.3\% | 61.5\% | 50.6\% | 64.6\% | 55.7\% |
| Has union employees | 45.0\% | 16.3\% * | 47.5\% | 45.6\% | 41.0\% | 45.8\% | 39.5\% | 45.3\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 61.2\% | 52.3\% | 63.9\% | 69.5\% | 63.7\% | 59.2\% | 62.8\% | 61.0\% |
| Less than 50\% low-wage | 54.4\% | 59.8\% | 64.5\% | 65.2\% | 59.0\% | 47.6\% | 63.7\% | 52.4\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 60.7\% | 63.7\% | 66.0\% | 67.1\% | 65.4\% | 52.9\% | 65.6\% | 59.0\% |
| 25-49 \% | 53.4\% | 62.4\% | 70.8\% | 62.4\% | 57.0\% | 47.8\% | 65.6\% | 51.4\% |
| 50-74 \% | 54.0\% | 57.1\% | 56.4\% | 65.0\% | 58.6\% | 50.3\% | 61.5\% | 52.9\% |
| 75\% or more | 52.6\% | 52.5\% | 63.0\% | 67.0\% | 57.0\% | 46.3\% | 60.0\% | 51.1\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 57.3\% | 60.5\% | 69.9\% | 66.9\% | 60.2\% | 49.3\% | 66.6\% | 54.6\% |
| 25-49 \% | 54.0\% | 60.6\% | 58.3\% | 64.7\% | 60.0\% | 49.7\% | 61.6\% | 53.0\% |
| 50-74 \% | 55.1\% | 60.1\% | 64.4\% | 62.6\% | 58.5\% | 47.2\% | 61.1\% | 53.5\% |
| 75\% or more | 51.0\% | 51.7\% | 54.0\% | 71.5\% | 42.3\% | 42.9\% | 54.7\% | 47.2\% |

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.
** 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.F. 12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less <br> than 10 employees | $10-24$ <br> employees | $25-99$ <br> employees | 100-999 employees | 1000 or more employees | Less <br> than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.69\% | 2.33\% | 2.03\% | 1.40\% | 1.34\% | 1.10\% | 1.17\% | 0.80\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 5.12\% | 12.97\% | 10.91\% | 14.34\% | 7.44\% | 9.08\% | 8.71\% | 6.07\% |
| Mining and manufacturing | 1.84\% | 9.57\% | 5.93\% | 4.28\% | 4.01\% | 2.48\% | 3.57\% | 2.00\% |
| Construction | 2.82\% | 7.54\% | 4.53\% | 4.52\% | 5.92\% | 5.38\% | 3.51\% | 3.99\% |
| Utilities and transp. | 3.08\% | 15.70\% | 10.16\% | 6.46\% | 6.75\% | 4.18\% | 6.65\% | 3.39\% |
| Wholesale trade | 2.30\% | 9.06\% | 5.66\% | 4.69\% | 3.97\% | 4.10\% | 4.22\% | 2.65\% |
| Fin. svs. and real estate | 1.70\% | 6.47\% | 6.70\% | 5.50\% | 3.75\% | 2.15\% | 4.21\% | 1.83\% |
| Retail trade | 1.97\% | 7.07\% | 5.69\% | 4.46\% | 5.18\% | 2.79\% | 3.38\% | 2.26\% |
| Professional services | 1.44\% | 4.05\% | 3.73\% | 2.64\% | 2.16\% | 2.47\% | 2.12\% | 1.70\% |
| Other services | 1.74\% | 5.17\% | 5.79\% | 3.17\% | 3.70\% | 2.42\% | 2.92\% | 2.00\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.86\% | 2.92\% | 2.29\% | 1.69\% | 1.81\% | 1.33\% | 1.39\% | 1.01\% |
| For profit, unincorporated | 1.54\% | 4.55\% | 4.72\% | 3.32\% | 3.20\% | 2.49\% | 2.63\% | 1.81\% |
| Nonprofit | 1.67\% | 8.07\% | 7.06\% | 3.99\% | 2.93\% | 2.28\% | 3.93\% | 1.80\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 3.50\% | 6.49\% | 7.62\% | 5.12\% | 7.96\% | 12.21\% | 4.20\% | 5.59\% |
| 5-9 years | 2.57\% | 7.12\% | 5.89\% | 4.78\% | 4.94\% | 5.85\% | 3.63\% | 3.58\% |
| 10-19 years | 2.13\% | 4.47\% | 4.81\% | 3.28\% | 3.34\% | 4.57\% | 2.55\% | 2.96\% |
| 20 or more years | 0.79\% | 3.31\% | 2.54\% | 1.75\% | 1.58\% | 1.14\% | 1.53\% | 0.87\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.88\% | 16.05\% | 5.53\% | 2.28\% | 1.42\% | 1.12\% | 3.04\% | 0.90\% |
| 1 location only | 1.13\% | 2.37\% | 2.17\% | 1.69\% | 2.61\% | 5.07\% | 1.27\% | 1.84\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 4.04\% | 14.17\% | 8.25\% | 6.97\% | 10.83\% | 4.41\% | 6.12\% | 4.60\% |
| 25-49 \% | 2.64\% | 7.30\% | 7.59\% | 4.74\% | 4.84\% | 3.92\% | 3.82\% | 2.99\% |
| 50-74 \% | 1.99\% | 5.69\% | 4.93\% | 3.98\% | 4.18\% | 2.88\% | 3.04\% | 2.35\% |
| 75\% or more | 0.78\% | 2.67\% | 2.32\% | 1.58\% | 1.50\% | 1.24\% | 1.34\% | 0.90\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.75\% | 2.34\% | 1.99\% | 1.42\% | 1.41\% | 1.32\% | 1.17\% | 0.90\% |
| Has union employees | 1.71\% | 9.33\% * | 13.26\% | 6.97\% | 4.06\% | 1.94\% | 6.88\% | 1.76\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 1.67\% | 7.94\% | 6.35\% | 3.88\% | 3.51\% | 2.27\% | 3.58\% | 1.81\% |
| Less than 50\% low-wage | 0.75\% | 2.45\% | 2.12\% | 1.49\% | 1.46\% | 1.23\% | 1.24\% | 0.88\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.46\% | 3.82\% | 3.45\% | 2.35\% | 2.38\% | 3.23\% | 1.99\% | 1.87\% |
| 25-49 \% | 1.34\% | 5.65\% | 3.73\% | 3.33\% | 3.17\% | 1.80\% | 2.69\% | 1.49\% |
| 50-74 \% | 1.26\% | 5.12\% | 4.99\% | 2.83\% | 2.62\% | 1.73\% | 2.69\% | 1.39\% |
| 75\% or more | 1.44\% | 4.49\% | 4.02\% | 2.68\% | 2.64\% | 2.13\% | 2.32\% | 1.66\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.01\% | 3.47\% | 2.65\% | 2.02\% | 2.19\% | 1.57\% | 1.64\% | 1.20\% |
| 25-49 \% | 1.14\% | 5.16\% | 3.93\% | 2.55\% | 2.16\% | 1.62\% | 2.32\% | 1.25\% |
| 50-74 \% | 1.67\% | 5.24\% | 4.73\% | 3.53\% | 3.09\% | 2.89\% | 2.90\% | 1.98\% |
| 75\% or more | 3.58\% | 6.46\% | 8.56\% | 5.69\% | 9.01\% | 7.28\% | 4.77\% | 5.22\% |

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.
** 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.

