Table I.F. 15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less than 10 employees | $10-24$ <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less <br> than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 53.5\% | 59.0\% | 67.7\% | 62.9\% | 58.2\% | 48.9\% | 64.4\% | 51.9\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 51.4\% | -- | -- | 95.9\% | 42.0\% | 58.4\% | 42.6\% | 54.4\% |
| Mining and manufacturing | 49.9\% | 58.8\% | 63.8\% | 58.7\% | 55.6\% | 45.1\% | 63.4\% | 49.0\% |
| Construction | 66.9\% | 64.6\% | 80.7\% | 74.8\% | 69.6\% | 44.3\% | 73.2\% | 63.8\% |
| Utilities and transp. | 49.9\% | -- | 78.3\% | 47.8\% | 51.2\% | 48.9\% | 73.4\% | 48.5\% |
| Wholesale trade | 55.2\% | 46.2\% | 84.0\% | 64.3\% | 55.4\% | 47.7\% | 72.7\% | 50.7\% |
| Fin. svs. and real estate | 60.2\% | 49.0\% | 60.9\% | 64.6\% | 66.0\% | 59.1\% | 57.6\% | 60.4\% |
| Retail trade | 61.6\% | 44.3\% | 76.6\% | 71.0\% | 62.0\% | 60.2\% | 62.6\% | 61.5\% |
| Professional services | 50.5\% | 70.2\% | 60.3\% | 60.5\% | 56.5\% | 45.6\% | 63.0\% | 48.7\% |
| Other services | 48.0\% | 63.6\% | 57.7\% | 57.8\% | 54.8\% | 40.9\% | 59.8\% | 45.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 56.5\% | 58.2\% | 71.8\% | 64.2\% | 61.2\% | 52.4\% | 66.7\% | 55.0\% |
| For profit, unincorporated | 50.7\% | 60.0\% | 65.1\% | 63.9\% | 48.4\% | 45.3\% | 63.8\% | 47.7\% |
| Nonprofit | 43.1\% | 61.1\% | 39.3\% | 52.3\% | 55.8\% | 37.7\% | 49.1\% | 42.6\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 67.7\% | 61.9\% | 81.3\% | 62.0\% | 72.3\% | 52.0\% * | 67.6\% | 67.9\% |
| 5-9 years | 55.3\% | 59.2\% | 57.6\% | 52.6\% | 52.6\% | 66.4\% | 57.7\% | 53.5\% |
| 10-19 years | 58.2\% | 56.4\% | 67.5\% | 60.4\% | 65.4\% | 43.5\% | 63.5\% | 55.7\% |
| 20 or more years | 52.3\% | 59.4\% | 66.5\% | 65.4\% | 56.1\% | 49.0\% | 65.6\% | 51.1\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 51.1\% | -- | 79.4\% | 65.1\% | 55.5\% | 49.5\% | 69.5\% | 50.8\% |
| 1 location only | 60.2\% | 59.5\% | 66.5\% | 62.2\% | 61.8\% | 31.2\% | 63.8\% | 57.3\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 46.3\% | -- | 78.3\% | 66.8\% | 55.1\% | 35.4\% | 68.1\% | 41.9\% |
| 25-49 \% | 53.7\% | 74.7\% | 54.9\% | 53.7\% | 55.1\% | 51.7\% | 64.9\% | 51.8\% |
| 50-74 \% | 56.0\% | 66.5\% | 71.8\% | 65.9\% | 69.0\% | 46.7\% | 66.7\% | 53.8\% |
| 75\% or more | 53.4\% | 57.1\% | 67.5\% | 63.0\% | 57.4\% | 49.2\% | 64.0\% | 51.9\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 55.7\% | 61.9\% | 68.5\% | 64.0\% | 59.8\% | 50.3\% | 65.7\% | 53.9\% |
| Has union employees | 46.3\% | -- | 54.4\% | 48.6\% | 49.5\% | 46.0\% | 45.6\% | 46.3\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| $50 \%$ or more low-wage | 60.9\% | 60.5\% | 67.3\% | 67.3\% | 64.6\% | 59.1\% | 68.2\% | 60.1\% |
| Less than 50\% low-wage | 52.9\% | 58.8\% | 67.7\% | 62.7\% | 57.7\% | 48.0\% | 64.1\% | 51.2\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 56.7\% | 58.8\% | 73.3\% | 62.5\% | 60.3\% | 50.7\% | 66.7\% | 54.5\% |
| 25-49 \% | 52.0\% | 56.0\% | 64.6\% | 63.2\% | 54.7\% | 49.0\% | 63.0\% | 50.9\% |
| 50-74 \% | 53.6\% | 60.3\% | 65.2\% | 65.2\% | 60.3\% | 49.3\% | 64.0\% | 52.2\% |
| 75\% or more | 50.4\% | 60.6\% | 61.2\% | 61.0\% | 57.2\% | 45.7\% | 60.6\% | 49.0\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 56.8\% | 60.1\% | 71.4\% | 62.8\% | 64.7\% | 49.4\% | 65.4\% | 54.8\% |
| 25-49 \% | 52.2\% | 66.8\% | 64.4\% | 63.3\% | 55.5\% | 49.4\% | 67.3\% | 51.0\% |
| 50-74 \% | 50.0\% | 58.6\% | 64.9\% | 60.1\% | 52.0\% | 44.2\% | 59.9\% | 48.2\% |
| 75\% or more | 52.6\% | 46.7\% | 59.2\% | 73.3\% | 33.8\% * | 56.7\% | 53.1\% | 52.1\% |

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.F. 15 Standard errors for among private-sector enrollees with family 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 | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | $\begin{array}{r} \text { Less } \\ \text { than } 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.90\% | 3.41\% | 2.81\% | 1.85\% | 1.95\% | 1.22\% | 1.66\% | 1.00\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 7.40\% | -- | -- | 3.81\% | 10.50\% | 11.03\% | 12.27\% | 8.98\% |
| Mining and manufacturing | 2.31\% | 14.41\% | 7.92\% | 5.10\% | 3.61\% | 3.24\% | 4.78\% | 2.42\% |
| Construction | 3.62\% | 9.86\% | 5.02\% | 4.56\% | 8.08\% | 5.82\% | 3.86\% | 5.30\% |
| Utilities and transp. | 3.39\% | -- | 8.49\% | 10.47\% | 9.67\% | 3.92\% | 7.07\% | 3.52\% |
| Wholesale trade | 2.96\% | 12.96\% | 4.27\% | 6.61\% | 4.35\% | 4.83\% | 5.00\% | 3.37\% |
| Fin. svs. and real estate | 2.43\% | 10.57\% | 12.80\% | 7.03\% | 7.22\% | 2.65\% | 6.78\% | 2.58\% |
| Retail trade | 3.02\% | 10.22\% | 5.66\% | 5.66\% | 8.32\% | 4.01\% | 4.98\% | 3.37\% |
| Professional services | 1.57\% | 5.15\% | 6.20\% | 3.34\% | 2.82\% | 2.19\% | 3.29\% | 1.73\% |
| Other services | 2.48\% | 6.48\% | 6.45\% | 4.43\% | 5.12\% | 3.34\% | 3.69\% | 2.82\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 1.05\% | 3.92\% | 2.88\% | 2.19\% | 2.52\% | 1.39\% | 1.84\% | 1.18\% |
| For profit, unincorporated | 2.53\% | 8.06\% | 7.85\% | 4.52\% | 4.30\% | 3.97\% | 4.48\% | 2.84\% |
| Nonprofit | 2.20\% | 8.56\% | 8.40\% | 5.61\% | 3.57\% | 2.95\% | 5.18\% | 2.34\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 6.02\% | 9.81\% | 7.88\% | 6.51\% | 12.16\% | 17.94\% * | 5.82\% | 9.88\% |
| 5-9 years | 4.30\% | 9.46\% | 8.09\% | 6.41\% | 9.30\% | 7.43\% | 5.32\% | 6.35\% |
| 10-19 years | 3.05\% | 6.55\% | 4.74\% | 4.48\% | 5.63\% | 5.75\% | 3.24\% | 4.21\% |
| 20 or more years | 0.95\% | 4.92\% | 3.63\% | 2.24\% | 1.74\% | 1.25\% | 2.09\% | 1.02\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 1.04\% | -- | 5.05\% | 3.64\% | 1.82\% | 1.24\% | 3.86\% | 1.06\% |
| 1 location only | 1.69\% | 3.46\% | 3.05\% | 2.15\% | 3.81\% | 5.69\% | 1.80\% | 2.74\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 4.42\% | -- | 11.62\% | 11.64\% | 8.18\% | 5.08\% | 8.17\% | 4.69\% |
| 25-49 \% | 3.96\% | 11.94\% | 10.58\% | 8.05\% | 11.29\% | 5.22\% | 5.98\% | 4.52\% |
| 50-74 \% | 2.92\% | 8.65\% | 5.82\% | 5.41\% | 5.41\% | 4.00\% | 4.66\% | 3.33\% |
| 75\% or more | 0.98\% | 3.82\% | 3.15\% | 2.02\% | 2.15\% | 1.32\% | 1.85\% | 1.09\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.97\% | 3.45\% | 2.80\% | 1.87\% | 1.90\% | 1.45\% | 1.68\% | 1.11\% |
| Has union employees | 2.10\% | -- | 15.54\% | 8.04\% | 7.46\% | 2.20\% | 7.27\% | 2.16\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 2.82\% | 14.44\% | 8.62\% | 6.38\% | 4.44\% | 3.79\% | 6.43\% | 3.03\% |
| Less than 50\% low-wage | 0.94\% | 3.42\% | 2.90\% | 1.92\% | 2.08\% | 1.28\% | 1.71\% | 1.05\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than 25\% | 1.65\% | 5.65\% | 3.45\% | 3.05\% | 3.84\% | 2.48\% | 2.39\% | 1.94\% |
| 25-49 \% | 1.85\% | 7.79\% | 5.71\% | 3.69\% | 4.38\% | 2.32\% | 3.64\% | 2.00\% |
| 50-74 \% | 1.71\% | 6.54\% | 7.55\% | 4.60\% | 2.90\% | 2.29\% | 4.05\% | 1.85\% |
| 75\% or more | 1.92\% | 6.81\% | 6.87\% | 3.78\% | 3.90\% | 2.53\% | 3.59\% | 2.11\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 1.65\% | 5.35\% | 4.19\% | 2.74\% | 3.44\% | 2.41\% | 2.56\% | 1.95\% |
| 25-49 \% | 1.23\% | 6.53\% | 4.92\% | 3.23\% | 2.48\% | 1.56\% | 2.80\% | 1.30\% |
| 50-74 \% | 2.27\% | 7.25\% | 6.03\% | 4.51\% | 4.35\% | 3.40\% | 3.77\% | 2.55\% |
| 75\% or more | 4.76\% | 8.05\% | 9.81\% | 6.32\% | 10.51\% * | 7.48\% | 6.41\% | 7.08\% |

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.

