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

| Characteristics | Total | Less <br> than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less <br> than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 12.6\% | 14.2\% | 11.4\% | 12.0\% | 11.1\% | 13.2\% | 13.1\% | 12.6\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 18.4\% * | -- | -- | 0.0\% | 8.9\% * | 9.5\% * | 47.1\% | 8.7\% * |
| Mining and manufacturing | 11.8\% | -- | 16.7\% * | 10.0\% | 10.2\% | 12.7\% | 11.3\% * | 11.8\% |
| Construction | 10.7\% | 18.2\% * | 4.2\% * | 10.3\% * | 6.0\% * | 20.7\% * | 9.7\% * | 11.2\% |
| Utilities and transp. | 9.0\% | 0.0\% | 15.7\% * | 3.9\% * | 3.5\% * | 10.5\% | 8.1\%* | 9.0\% |
| Wholesale trade | 10.5\% | 31.6\% * | 8.2\% * | 8.4\% * | 13.0\% | 8.5\% | 12.8\% * | 9.9\% |
| Fin. svs. and real estate | 9.4\% | 6.7\% * | 7.0\% * | 9.1\% * | 9.4\% | 9.7\% | 5.8\% | 9.8\% |
| Retail trade | 12.1\% | 16.8\% * | 7.5\% * | 9.5\% * | 15.8\% | 11.8\% | 14.5\% | 11.8\% |
| Professional services | 16.0\% | 12.0\% | 14.8\% | 15.5\% | 12.4\% | 17.3\% | 14.8\% | 16.1\% |
| Other services | 13.1\% | 11.8\% * | 11.8\% * | 17.7\% | 14.7\% | 11.9\% | 16.2\% | 12.4\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 11.6\% | 16.2\% | 12.2\% | 12.5\% | 10.5\% | 11.5\% | 13.5\% | 11.3\% |
| For profit, unincorporated | 12.2\% | 12.5\% * | 10.1\% * | 10.8\% | 10.6\% | 13.6\% | 13.2\% | 11.9\% |
| Nonprofit | 17.1\% | 5.6\% * | 7.2\% * | 10.7\% | 13.4\% | 19.6\% | 9.5\% | 17.7\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 14.7\% * | 20.0\% * | 2.7\% * | 19.7\% * | 5.0\% * | 43.8\% * | 14.8\% * | 14.6\% * |
| 5-9 years | 15.0\% | 20.1\% * | 19.7\% * | 17.7\% | 11.4\% * | 4.1\% * | 19.8\% | 11.4\% * |
| 10-19 years | 10.9\% | 13.6\% | 12.6\% | 9.8\% | 10.4\% | 10.7\% * | 12.5\% | 10.2\% |
| 20 or more years | 12.6\% | 11.1\% | 11.2\% | 10.7\% | 11.7\% | 13.2\% | 11.2\% | 12.7\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 12.5\% | -- | 5.7\% * | 8.7\% | 11.3\% | 12.9\% | 10.1\% | 12.5\% |
| 1 location only | 13.0\% | 14.2\% | 12.0\% | 13.0\% | 10.7\% | 24.1\% | 13.4\% | 12.7\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 14.2\% | -- | -- | 11.5\% * | 27.1\% * | 8.5\% * | 17.4\% * | 13.6\% |
| 25-49 \% | 12.3\% | 5.3\% * | 18.6\% * | 20.7\% * | 12.8\% * | 10.4\% | 15.6\% * | 11.7\% |
| 50-74 \% | 15.0\% | 13.3\% * | 7.7\% * | 17.6\% | 8.0\% | 18.2\% | 12.5\% | 15.5\% |
| 75\% or more | 12.4\% | 14.4\% | 11.5\% | 11.2\% | 11.0\% | 13.0\% | 12.9\% | 12.3\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 11.5\% | 13.5\% | 12.1\% | 12.6\% | 10.8\% | 11.3\% | 13.4\% | 11.2\% |
| Has union employees | 16.2\% | -- | 0.2\% * | 4.1\% * | 12.3\% | 17.4\% | 8.6\% * | 16.4\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 8.5\% | 16.4\% * | 16.3\% * | 11.3\% * | 12.7\% * | 6.4\% | 13.7\% | 8.0\% |
| Less than 50\% low-wage | 12.9\% | 14.0\% | 11.2\% | 12.0\% | 10.9\% | 13.9\% | 13.0\% | 12.9\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 11.0\% | 15.6\% | 11.4\% | 10.3\% | 9.4\% | 11.4\% | 12.2\% | 10.7\% |
| 25-49 \% | 11.8\% | 9.7\% * | 11.3\% | 14.2\% | 11.9\% | 11.6\% | 13.6\% | 11.6\% |
| 50-74 \% | 14.1\% | 15.6\% * | 13.4\% * | 11.4\% | 10.5\% | 15.4\% | 14.0\% | 14.1\% |
| 75\% or more | 14.5\% | 12.5\% * | 7.9\% * | 14.4\% | 13.7\% | 15.2\% | 12.9\% | 14.7\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 11.6\% | 10.0\% | 12.0\% | 14.3\% | 9.3\% | 12.0\% | 13.2\% | 11.2\% |
| 25-49 \% | 12.2\% | 11.7\% * | 7.6\% | 9.8\% | 10.6\% | 13.1\% | 9.8\% | 12.4\% |
| 50-74 \% | 16.6\% | 19.6\% | 16.9\% * | 12.7\% | 15.1\% | 17.8\% | 16.8\% | 16.5\% |
| 75\% or more | 17.0\% | 22.0\% * | 19.8\% * | 1.4\% * | 31.0\% * | 9.7\% * | 19.4\% * | 14.5\% * |

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.b Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | $\begin{array}{r} \text { Less } \\ \text { than } 50 \\ \text { employees } \end{array}$ | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.55\% | 2.29\% | 1.72\% | 1.22\% | 1.00\% | 0.80\% | 1.15\% | 0.61\% |
| Industry group ** |  |  |  |  |  |  |  |  |
| Agric., fish., forest. | 6.53\% * | -- | -- | 0.00\% | 6.53\% * | 7.10\% * | 13.67\% | 4.76\% * |
| Mining and manufacturing | 1.37\% | -- | 7.57\% * | 2.99\% | 1.94\% | 2.04\% | 3.70\% * | 1.44\% |
| Construction | 2.13\% | 7.94\% * | 2.06\% * | 3.84\% * | 2.68\% * | 6.44\% * | 3.04\% * | 2.85\% |
| Utilities and transp. | 2.01\% | 0.00\% | 8.02\% * | 2.10\% * | 1.51\% * | 2.63\% | 3.59\% * | 2.12\% |
| Wholesale trade | 1.63\% | 14.33\% * | 3.31\% * | 2.97\% * | 3.41\% | 2.20\% | 4.12\% * | 1.74\% |
| Fin. svs. and real estate | 1.31\% | 3.08\% * | 3.27\% * | 3.27\% * | 2.74\% | 1.70\% | 1.72\% | 1.44\% |
| Retail trade | 2.29\% | 6.49\% * | 3.52\% * | 3.10\% * | 4.26\% | 3.18\% | 3.40\% | 2.57\% |
| Professional services | 1.05\% | 3.44\% | 3.91\% | 2.50\% | 1.91\% | 1.47\% | 2.27\% | 1.16\% |
| Other services | 1.77\% | 3.64\% * | 4.32\% * | 4.19\% | 3.78\% | 2.59\% | 3.07\% | 2.04\% |
| Ownership |  |  |  |  |  |  |  |  |
| For profit, incorporated | 0.62\% | 2.62\% | 2.11\% | 1.50\% | 1.27\% | 0.86\% | 1.35\% | 0.69\% |
| For profit, unincorporated | 1.49\% | 5.87\% * | 3.70\% * | 3.07\% | 2.28\% | 2.53\% | 3.15\% | 1.68\% |
| Nonprofit | 1.65\% | 2.36\% * | 4.04\% * | 2.46\% | 2.25\% | 2.31\% | 2.25\% | 1.77\% |
| Age of firm |  |  |  |  |  |  |  |  |
| Less than 5 years | 4.57\% * | 10.15\% * | 2.14\% * | 6.04\% * | 2.63\% * | 18.87\% * | 4.79\% * | 7.36\% * |
| 5-9 years | 2.64\% | 6.76\% * | 6.11\% * | 4.64\% | 5.10\% * | 2.08\% * | 3.93\% | 3.48\% * |
| 10-19 years | 1.54\% | 3.79\% | 3.05\% | 2.68\% | 2.65\% | 4.01\% * | 2.08\% | 2.02\% |
| 20 or more years | 0.60\% | 2.51\% | 2.50\% | 1.32\% | 1.11\% | 0.79\% | 1.32\% | 0.64\% |
| Multi/single status |  |  |  |  |  |  |  |  |
| 2 or more locations | 0.66\% | -- | 2.42\% * | 1.64\% | 1.21\% | 0.79\% | 2.23\% | 0.67\% |
| 1 location only | 1.02\% | 2.34\% | 1.88\% | 1.51\% | 1.70\% | 7.06\% | 1.25\% | 1.55\% |
| Percent full-time employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 3.01\% | -- | -- | 5.03\% * | 8.36\% * | 2.76\% * | 5.99\% * | 3.44\% |
| 25-49 \% | 2.34\% | 4.81\% * | 10.07\% * | 6.58\% * | 5.71\% * | 2.98\% | 4.82\% * | 2.61\% |
| 50-74 \% | 2.31\% | 5.59\% * | 2.98\% * | 4.58\% | 2.29\% | 3.72\% | 3.03\% | 2.71\% |
| 75\% or more | 0.59\% | 2.65\% | 1.91\% | 1.31\% | 1.09\% | 0.84\% | 1.29\% | 0.65\% |
| Union presence |  |  |  |  |  |  |  |  |
| No union employees | 0.57\% | 2.31\% | 1.82\% | 1.30\% | 1.07\% | 0.86\% | 1.20\% | 0.64\% |
| Has union employees | 1.44\% | -- | 0.19\% * | 1.46\% * | 2.84\% | 1.68\% | 3.22\% * | 1.49\% |
| Percent low-wage employees |  |  |  |  |  |  |  |  |
| 50\% or more low-wage | 1.32\% | 8.44\% * | 7.44\% * | 3.84\% * | 4.93\% * | 1.18\% | 4.02\% | 1.40\% |
| Less than 50\% low-wage | 0.59\% | 2.37\% | 1.76\% | 1.27\% | 1.01\% | 0.86\% | 1.19\% | 0.65\% |
| Percent women employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 0.94\% | 3.33\% | 2.55\% | 1.71\% | 1.97\% | 1.51\% | 1.57\% | 1.10\% |
| 25-49 \% | 1.08\% | 3.66\% * | 3.18\% | 3.05\% | 2.08\% | 1.44\% | 2.60\% | 1.15\% |
| 50-74 \% | 1.15\% | 5.37\% * | 4.77\% * | 2.45\% | 1.53\% | 1.61\% | 2.80\% | 1.25\% |
| 75\% or more | 1.29\% | 4.91\% * | 2.50\% * | 3.21\% | 2.38\% | 1.78\% | 2.78\% | 1.41\% |
| Percent age 50 or older employees |  |  |  |  |  |  |  |  |
| Less than $25 \%$ | 0.86\% | 2.46\% | 2.74\% | 1.90\% | 1.47\% | 1.36\% | 1.66\% | 0.98\% |
| 25-49 \% | 0.75\% | 3.93\% * | 2.09\% | 2.11\% | 1.37\% | 0.97\% | 1.90\% | 0.79\% |
| 50-74 \% | 2.06\% | 5.06\% | 5.34\% * | 2.69\% | 2.92\% | 3.57\% | 2.78\% | 2.38\% |
| 75\% or more | 4.78\% | 8.49\% * | 9.23\% * | 1.15\% * | 17.09\% * | 4.23\% * | 6.39\% * | 7.06\% * |

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.

