

**Table I.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2020**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	41.9%	16.1%	31.7%	75.2%	16.0%	60.7%
Industry group **						
Agric., fish., forest.	21.2%	19.1% *	6.6% *	52.2%	16.4% *	38.4%
Mining and manufacturing	34.6%	13.3%	49.7%	80.7%	12.9% *	57.4%
Construction	27.5%	23.4%	19.0%	82.5%	25.2%	35.8%
Utilities and transp.	51.2%	23.1% *	28.3%	83.5%	21.4% *	70.1%
Wholesale trade	39.3%	16.3%	43.7%	77.9%	14.9%	61.5%
Fin. svcs. and real estate	54.7%	17.2%	36.4%	77.8%	17.6%	66.3%
Retail trade	53.4%	13.1%	24.2%	79.3%	12.4%	68.6%
Professional services	35.6%	14.2%	30.8%	76.2%	14.0%	57.9%
Other services	35.7%	16.2%	26.9%	63.3%	16.6%	50.9%
Ownership						
For profit, incorporated	44.4%	15.4%	31.4%	77.2%	15.4%	64.2%
For profit, unincorporated	34.6%	15.2%	32.5%	69.0%	14.6%	53.2%
Nonprofit	35.0%	21.5%	32.2%	64.0%	22.0%	45.4%
Age of firm						
Less than 5 years	20.6%	19.0%	23.6%	76.2%	19.1%	31.6%
5-9 years	23.5%	21.8%	27.7%	46.4%	21.8%	30.0%
10-19 years	20.3%	13.8%	26.9%	54.5%	13.4%	36.0%
20 or more years	49.7%	15.2%	33.2%	76.5%	15.1%	64.2%
Multi/single status						
2 or more locations	60.8%	15.1%	33.1%	75.4%	15.0%	64.2%
1 location only	16.7%	16.3%	24.6%	41.5%	16.1%	21.4%
Percent full-time employees						
Less than 25%	35.1%	18.0%	25.4%	55.7%	20.5%	44.2%
25-49 %	41.9%	13.8%	25.1%	68.0%	13.9%	54.7%
50-74 %	44.1%	15.5%	30.7%	77.8%	15.4%	64.8%
75% or more	41.9%	16.3%	33.1%	77.1%	16.0%	61.9%
Union presence						
No union employees	38.1%	15.8%	31.4%	71.6%	15.6%	56.6%
Has union employees	79.6%	27.7%	38.4%	91.7%	31.6%	85.6%
Percent low-wage employees						
50% or more low-wage	46.5%	16.9%	28.9%	69.1%	16.7%	58.0%
Less than 50% low-wage	40.9%	16.0%	32.6%	77.1%	15.9%	61.5%
Percent women employees						
Less than 25%	32.5%	17.4%	36.8%	77.4%	17.2%	55.2%
25-49 %	48.6%	14.3%	26.5%	77.4%	14.3%	65.5%
50-74 %	46.2%	13.7%	27.7%	74.5%	13.8%	62.8%
75% or more	40.4%	17.9%	34.8%	72.2%	17.8%	56.7%
Percent age 50 or older employees						
Less than 25%	36.3%	17.3%	30.5%	69.0%	17.5%	53.1%
25-49 %	55.5%	14.1%	36.1%	80.1%	13.2%	70.1%
50-74 %	32.7%	14.8%	29.1%	74.0%	14.6%	53.1%
75% or more	22.0%	16.6%	24.2%	63.3%	16.7%	40.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

\*\* 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.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2020**

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	0.89%	1.44%	0.87%	1.00%	0.74%
Industry group **						
Agric., fish., forest.	5.49%	6.06% *	4.49% *	12.58%	6.37% *	9.64%
Mining and manufacturing	2.41%	3.43%	4.53%	2.77%	4.13% *	2.44%
Construction	2.72%	3.00%	4.71%	4.96%	3.26%	4.45%
Utilities and transp.	3.93%	7.34% *	6.72%	2.88%	8.57% *	3.25%
Wholesale trade	2.53%	2.75%	5.37%	3.46%	3.07%	2.85%
Fin. svcs. and real estate	2.00%	3.29%	3.69%	2.12%	3.89%	1.95%
Retail trade	1.86%	2.22%	3.71%	1.84%	2.54%	1.81%
Professional services	1.32%	1.51%	2.45%	1.67%	1.66%	1.53%
Other services	1.54%	1.96%	3.47%	2.05%	2.22%	1.75%
Ownership						
For profit, incorporated	0.80%	1.04%	1.80%	0.96%	1.16%	0.88%
For profit, unincorporated	1.81%	2.01%	3.76%	2.73%	2.26%	2.23%
Nonprofit	1.94%	2.95%	3.11%	2.99%	3.48%	2.00%
Age of firm						
Less than 5 years	3.32%	3.48%	6.71%	10.98%	3.68%	6.18%
5-9 years	3.15%	3.55%	6.17%	7.74%	3.88%	3.64%
10-19 years	1.36%	1.44%	3.43%	3.93%	1.55%	2.28%
20 or more years	0.76%	1.07%	1.65%	0.90%	1.25%	0.80%
Multi/single status						
2 or more locations	0.77%	1.32%	1.66%	0.88%	1.90%	0.79%
1 location only	0.98%	1.02%	2.01%	4.68%	1.09%	1.38%
Percent full-time employees						
Less than 25%	2.90%	3.86%	5.70%	4.09%	4.61%	3.32%
25-49 %	2.39%	2.51%	4.38%	3.13%	2.95%	2.66%
50-74 %	2.13%	2.73%	4.52%	2.16%	3.04%	2.14%
75% or more	0.79%	1.02%	1.65%	1.02%	1.14%	0.88%
Union presence						
No union employees	0.69%	0.90%	1.46%	1.01%	1.01%	0.82%
Has union employees	1.62%	5.47%	6.69%	1.06%	6.61%	1.32%
Percent low-wage employees						
50% or more low-wage	1.70%	2.73%	3.24%	1.86%	3.17%	1.66%
Less than 50% low-wage	0.74%	0.94%	1.59%	0.99%	1.05%	0.85%
Percent women employees						
Less than 25%	1.31%	1.49%	3.16%	2.00%	1.66%	1.74%
25-49 %	1.55%	1.79%	2.91%	1.75%	2.03%	1.64%
50-74 %	1.41%	1.87%	2.54%	1.47%	2.10%	1.37%
75% or more	1.43%	1.96%	2.79%	1.89%	2.25%	1.60%
Percent age 50 or older employees						
Less than 25%	1.07%	1.37%	2.11%	1.59%	1.56%	1.28%
25-49 %	1.07%	1.27%	2.43%	1.12%	1.45%	1.06%
50-74 %	1.96%	2.34%	3.60%	2.80%	2.58%	2.48%
75% or more	2.58%	2.78%	7.22%	6.02%	2.94%	4.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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.

\*\* 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.