

**Table I.A.2.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2020**

| 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                     | 14.8% | 29.0%                  | 22.7%           | 17.7%           | 8.8%              | 4.8%                   | 25.7%                  | 6.9%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 28.1% | 29.3% *                | --              | 40.5% *         | 18.3% *           | 0.0%                   | 32.0%                  | 14.6% *              |
| Mining and manufacturing          | 15.4% | 24.8%                  | 26.6%           | 12.0%           | 7.3% *            | 7.6%                   | 23.2%                  | 7.3%                 |
| Construction                      | 24.4% | 35.4%                  | 21.8%           | 19.0%           | 22.1%             | 3.1% *                 | 26.9%                  | 15.5%                |
| Utilities and transp.             | 13.3% | 22.1% *                | 27.5% *         | 16.6% *         | 16.0%             | 3.0% *                 | 23.1%                  | 7.1%                 |
| Wholesale trade                   | 14.4% | 25.6%                  | 21.8%           | 22.5%           | 6.9% *            | 0.6% *                 | 24.8%                  | 5.0%                 |
| Fin. svcs. and real estate        | 13.1% | 33.9%                  | 30.4%           | 20.2%           | 10.9%             | 5.0%                   | 32.2%                  | 7.1%                 |
| Retail trade                      | 6.4%  | 23.1%                  | 17.0%           | 8.9%            | 4.5% *            | 0.7% *                 | 19.1%                  | 1.6%                 |
| Professional services             | 19.9% | 31.6%                  | 20.1%           | 21.0%           | 9.7%              | 12.6%                  | 27.4%                  | 12.2%                |
| Other services                    | 14.6% | 26.7%                  | 26.5%           | 17.2%           | 6.9%              | 3.8%                   | 24.8%                  | 6.5%                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 14.2% | 29.1%                  | 22.3%           | 16.7%           | 8.5%              | 5.0%                   | 25.5%                  | 6.5%                 |
| For profit, unincorporated        | 16.1% | 29.6%                  | 23.4%           | 17.3%           | 8.2%              | 3.2%                   | 26.6%                  | 6.3%                 |
| Nonprofit                         | 17.3% | 27.2%                  | 24.1%           | 23.4%           | 10.4%             | 4.7%                   | 25.0%                  | 10.4%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 28.1% | 34.9%                  | 20.2%           | 18.1% *         | 10.4% *           | --                     | 30.7%                  | 9.0% *               |
| 5-9 years                         | 19.9% | 25.3%                  | 21.0%           | 13.7%           | 7.1% *            | 0.2% *                 | 23.0%                  | 8.2%                 |
| 10-19 years                       | 22.4% | 33.5%                  | 24.0%           | 19.5%           | 6.7%              | 1.7% *                 | 29.0%                  | 7.5%                 |
| 20 or more years                  | 11.7% | 25.6%                  | 22.8%           | 17.6%           | 9.3%              | 4.9%                   | 23.6%                  | 6.7%                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 7.4%  | --                     | 17.9%           | 18.0%           | 8.5%              | 4.8%                   | 21.4%                  | 6.4%                 |
| 1 location only                   | 24.7% | 28.9%                  | 23.4%           | 17.4%           | 11.3%             | 5.9% *                 | 26.2%                  | 12.4%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 10.0% | 9.5% *                 | 21.6% *         | 18.3% *         | 5.0% *            | 5.6% *                 | 14.1%                  | 7.3%                 |
| 25-49 %                           | 10.7% | 28.7% *                | 19.1%           | 18.1%           | 7.7%              | 1.5% *                 | 22.9%                  | 5.0%                 |
| 50-74 %                           | 13.3% | 26.1%                  | 28.6%           | 20.9%           | 5.6%              | 1.7%                   | 26.7%                  | 3.7%                 |
| 75% or more                       | 15.9% | 30.8%                  | 22.1%           | 17.1%           | 9.7%              | 5.9%                   | 26.4%                  | 7.7%                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 15.0% | 29.1%                  | 22.4%           | 17.3%           | 8.5%              | 3.4%                   | 25.7%                  | 6.1%                 |
| Has union employees               | 13.1% | 23.4% *                | 32.3%           | 29.0%           | 14.6%             | 10.3%                  | 27.0%                  | 11.4%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 9.0%  | 25.9%                  | 21.1%           | 13.8%           | 6.3%              | 1.8%                   | 22.2%                  | 3.9%                 |
| Less than 50% low-wage            | 16.1% | 29.4%                  | 22.9%           | 18.3%           | 9.6%              | 5.7%                   | 26.2%                  | 7.7%                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 17.8% | 29.3%                  | 21.7%           | 15.8%           | 8.8%              | 3.5%                   | 24.8%                  | 7.5%                 |
| 25-49 %                           | 14.9% | 28.5%                  | 24.8%           | 22.6%           | 7.7%              | 8.4%                   | 27.2%                  | 8.9%                 |
| 50-74 %                           | 13.3% | 30.6%                  | 29.5%           | 17.4%           | 9.6%              | 2.9%                   | 29.4%                  | 5.0%                 |
| 75% or more                       | 13.3% | 26.5%                  | 16.5%           | 17.0%           | 8.8%              | 4.1%                   | 22.1%                  | 6.9%                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 15.2% | 27.0%                  | 22.7%           | 17.4%           | 8.9%              | 3.9%                   | 24.4%                  | 6.9%                 |
| 25-49 %                           | 12.4% | 32.3%                  | 24.2%           | 20.2%           | 10.4%             | 5.7%                   | 26.9%                  | 7.4%                 |
| 50-74 %                           | 14.0% | 22.3%                  | 24.4%           | 12.6%           | 5.6%              | 2.9% *                 | 22.3%                  | 4.6%                 |
| 75% or more                       | 26.9% | 36.8%                  | 8.2% *          | 16.2%           | 8.6% *            | 1.9% *                 | 33.1%                  | 5.5%                 |

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.

-- 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.A.2.b.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2020**

| 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                     | 0.56% | 1.91%                  | 1.48%           | 1.08%           | 0.70%             | 0.60%                  | 1.15%                  | 0.45%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.32% | 10.50% *               | --              | 19.37% *        | 9.03% *           | 0.00%                  | 8.98%                  | 7.91% *              |
| Mining and manufacturing          | 2.00% | 7.42%                  | 5.59%           | 2.48%           | 2.34% *           | 2.10%                  | 3.66%                  | 1.35%                |
| Construction                      | 2.55% | 6.09%                  | 4.08%           | 2.97%           | 5.11%             | 1.54% *                | 3.13%                  | 2.63%                |
| Utilities and transp.             | 2.25% | 8.05% *                | 8.51% *         | 6.28% *         | 4.46%             | 0.99% *                | 5.59%                  | 1.44%                |
| Wholesale trade                   | 1.97% | 6.68%                  | 5.11%           | 4.18%           | 2.11% *           | 0.29% *                | 3.84%                  | 1.18%                |
| Fin. svcs. and real estate        | 1.44% | 6.59%                  | 6.20%           | 3.62%           | 2.21%             | 1.14%                  | 4.58%                  | 1.00%                |
| Retail trade                      | 0.96% | 5.96%                  | 3.93%           | 2.48%           | 1.39% *           | 0.23% *                | 3.24%                  | 0.35%                |
| Professional services             | 1.34% | 3.43%                  | 2.57%           | 2.03%           | 1.31%             | 2.55%                  | 2.16%                  | 1.55%                |
| Other services                    | 1.24% | 4.09%                  | 3.59%           | 2.33%           | 1.16%             | 0.76%                  | 2.56%                  | 0.76%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.66% | 2.34%                  | 1.73%           | 1.35%           | 0.87%             | 0.70%                  | 1.38%                  | 0.55%                |
| For profit, unincorporated        | 1.43% | 4.29%                  | 3.84%           | 2.26%           | 1.57%             | 0.92%                  | 2.75%                  | 0.84%                |
| Nonprofit                         | 1.61% | 5.27%                  | 4.29%           | 2.79%           | 1.73%             | 1.40%                  | 3.29%                  | 1.19%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.76% | 5.65%                  | 5.27%           | 6.11% *         | 4.39% *           | --                     | 4.20%                  | 2.73% *              |
| 5-9 years                         | 2.68% | 4.99%                  | 4.31%           | 2.54%           | 2.15% *           | 0.17% *                | 3.35%                  | 1.66%                |
| 10-19 years                       | 1.78% | 4.04%                  | 3.25%           | 2.33%           | 1.19%             | 0.51% *                | 2.48%                  | 1.08%                |
| 20 or more years                  | 0.55% | 2.53%                  | 1.90%           | 1.31%           | 0.85%             | 0.62%                  | 1.40%                  | 0.50%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.48% | --                     | 3.21%           | 1.77%           | 0.77%             | 0.60%                  | 2.44%                  | 0.48%                |
| 1 location only                   | 1.12% | 1.92%                  | 1.62%           | 1.35%           | 1.49%             | 1.79% *                | 1.24%                  | 1.21%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.85% | 4.26% *                | 6.78% *         | 6.12% *         | 1.70% *           | 2.68% *                | 3.49%                  | 2.15%                |
| 25-49 %                           | 1.71% | 8.87% *                | 4.43%           | 4.00%           | 2.01%             | 0.57% *                | 4.65%                  | 0.95%                |
| 50-74 %                           | 1.44% | 4.54%                  | 4.63%           | 4.42%           | 1.48%             | 0.48%                  | 3.22%                  | 0.60%                |
| 75% or more                       | 0.68% | 2.25%                  | 1.70%           | 1.11%           | 0.87%             | 0.82%                  | 1.33%                  | 0.59%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.58% | 1.94%                  | 1.51%           | 1.10%           | 0.72%             | 0.41%                  | 1.17%                  | 0.37%                |
| Has union employees               | 2.03% | 10.01% *               | 8.38%           | 5.52%           | 3.18%             | 2.47%                  | 5.74%                  | 2.18%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.12% | 5.87%                  | 4.35%           | 2.79%           | 1.17%             | 0.54%                  | 3.52%                  | 0.58%                |
| Less than 50% low-wage            | 0.64% | 2.01%                  | 1.57%           | 1.17%           | 0.84%             | 0.76%                  | 1.22%                  | 0.55%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.13% | 3.09%                  | 2.30%           | 1.57%           | 1.25%             | 0.87%                  | 1.79%                  | 0.80%                |
| 25-49 %                           | 1.26% | 4.48%                  | 3.53%           | 3.24%           | 1.22%             | 1.77%                  | 2.61%                  | 1.37%                |
| 50-74 %                           | 1.09% | 4.11%                  | 3.86%           | 2.36%           | 1.49%             | 0.52%                  | 2.82%                  | 0.53%                |
| 75% or more                       | 1.02% | 3.73%                  | 2.52%           | 1.92%           | 1.39%             | 0.91%                  | 2.12%                  | 0.76%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.84% | 2.73%                  | 2.11%           | 1.56%           | 1.00%             | 0.68%                  | 1.61%                  | 0.58%                |
| 25-49 %                           | 0.82% | 4.36%                  | 2.88%           | 1.91%           | 1.40%             | 0.97%                  | 2.12%                  | 0.80%                |
| 50-74 %                           | 1.41% | 3.91%                  | 3.63%           | 2.54%           | 1.11%             | 0.94% *                | 2.54%                  | 0.77%                |
| 75% or more                       | 3.43% | 5.07%                  | 3.07% *         | 4.68%           | 3.20% *           | 1.40% *                | 4.29%                  | 1.62%                |

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