

**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, 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	11.1%	12.1%	12.5%	11.9%	14.4%	9.8%	13.4%	10.8%
Industry group **								
Agric., fish., forest.	--	--	--	1.0% *	25.4% *	0.9% *	12.3% *	--
Mining and manufacturing	10.4%	--	15.2% *	7.9% *	12.8%	9.5%	15.2%	10.1%
Construction	11.9% *	8.3% *	6.9% *	15.9% *	18.2% *	--	7.5%	14.3% *
Utilities and transp.	9.1%	0.0%	48.1% *	15.7% *	11.4% *	7.1%	25.5% *	8.3%
Wholesale trade	4.8%	5.4% *	9.7% *	8.6% *	7.2% *	2.4% *	11.6%	3.6%
Fin. svcs. and real estate	6.3%	17.1% *	12.3% *	4.0% *	9.9% *	5.1%	12.1% *	5.9%
Retail trade	20.3%	19.4% *	11.6% *	21.4% *	34.4% *	16.7%	23.4% *	19.9%
Professional services	14.2%	9.5% *	11.0%	15.4%	13.4%	14.8%	13.1%	14.4%
Other services	8.1%	11.1% *	15.3% *	8.3%	15.2%	5.8%	12.5%	7.5%
Ownership								
For profit, incorporated	9.7%	12.4%	12.3%	12.0%	13.8%	7.9%	13.3%	9.2%
For profit, unincorporated	7.3%	6.4% *	10.9% *	6.7%	14.4%	4.5%	9.1%	7.0%
Nonprofit	19.2%	16.8% *	16.8% *	16.8%	16.8%	20.3%	20.9%	19.1%
Age of firm								
Less than 5 years	8.6%	9.4% *	11.6% *	3.5% *	14.9% *	9.0% *	7.8% *	9.9% *
5-9 years	11.0%	9.9% *	8.8% *	5.0% *	12.5% *	31.1% *	8.6%	12.9% *
10-19 years	13.9%	11.4% *	11.1%	11.6% *	21.5% *	8.8%	11.5%	14.9% *
20 or more years	10.8%	13.7%	14.0%	13.9%	13.0%	9.8%	16.4%	10.4%
Multi/single status								
2 or more locations	10.6%	--	13.4% *	10.9% *	14.7%	9.7%	19.8% *	10.4%
1 location only	12.9%	12.1%	12.4%	12.2%	13.9%	15.1%	12.6%	13.2%
Percent full-time employees								
Less than 25%	13.8%	--	9.9% *	9.0% *	19.1% *	14.2% *	10.1% *	14.3%
25-49 %	10.6%	13.3% *	11.7% *	6.2% *	18.8% *	8.9%	10.2% *	10.6%
50-74 %	12.2%	6.0% *	11.4% *	17.7% *	12.9%	12.0%	12.2% *	12.1%
75% or more	10.9%	13.4%	12.6%	11.6%	14.4%	9.5%	13.7%	10.6%
Union presence								
No union employees	9.9%	12.1%	12.2%	11.8%	13.5%	7.9%	13.5%	9.3%
Has union employees	15.6%	11.3% *	16.8% *	12.9% *	22.6%	14.9%	12.1% *	15.7%
Percent low-wage employees								
50% or more low-wage	8.6%	17.6% *	8.2% *	14.3%	16.4% *	5.8%	15.8%	7.9%
Less than 50% low-wage	11.2%	11.7%	12.6%	11.8%	14.3%	10.1%	13.3%	10.9%
Percent women employees								
Less than 25%	9.9%	12.0%	9.7%	13.8%	12.0%	7.4%	12.7%	9.3%
25-49 %	10.5%	9.1% *	10.2% *	8.2%	17.0% *	9.0%	11.1%	10.4%
50-74 %	10.2%	16.9% *	19.6%	7.4%	14.7%	8.7%	17.0%	9.6%
75% or more	15.4%	7.2% *	14.4% *	15.2%	14.0%	16.1%	14.1%	15.5%
Percent age 50 or older employees								
Less than 25%	10.6%	12.0%	8.4%	14.8%	15.8%	7.6%	12.8%	10.1%
25-49 %	10.9%	9.7% *	14.2%	9.1%	13.2%	10.5%	13.0%	10.8%
50-74 %	12.2%	10.5% *	20.8% *	9.1% *	15.5%	10.8%	15.4%	11.7%
75% or more	15.2%	19.2% *	12.5% *	14.8% *	14.7% *	13.9% *	15.5% *	15.0%

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.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, 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	0.64%	2.44%	1.93%	1.70%	2.00%	0.72%	1.42%	0.69%
Industry group **								
Agric., fish., forest.	--	--	--	1.00% *	20.00% *	0.86% *	9.06% *	--
Mining and manufacturing	1.26%	--	7.14% *	2.74% *	3.13%	1.50%	4.00%	1.32%
Construction	3.65% *	4.26% *	2.87% *	5.55% *	9.92% *	--	1.79%	5.32% *
Utilities and transp.	1.98%	0.00%	18.58% *	7.68% *	5.22% *	2.09%	10.04% *	1.98%
Wholesale trade	0.93%	4.39% *	4.03% *	2.58% *	3.10% *	0.85% *	2.92%	0.96%
Fin. svcs. and real estate	0.99%	10.79% *	4.75% *	1.77% *	3.12% *	1.03%	4.66% *	1.00%
Retail trade	4.75%	10.71% *	4.55% *	9.77% *	16.21% *	4.67%	8.85% *	5.24%
Professional services	1.06%	3.30% *	3.24%	3.55%	2.02%	1.41%	2.39%	1.16%
Other services	1.02%	4.99% *	6.25% *	1.88%	2.76%	1.16%	2.94%	1.06%
Ownership								
For profit, incorporated	0.79%	3.01%	2.15%	2.22%	2.74%	0.81%	1.72%	0.86%
For profit, unincorporated	0.89%	2.67% *	4.97% *	1.71%	2.79%	0.86%	2.35%	0.95%
Nonprofit	1.62%	7.84% *	7.65% *	3.94%	2.95%	2.12%	4.61%	1.70%
Age of firm								
Less than 5 years	2.27%	5.30% *	7.90% *	1.39% *	5.61% *	7.15% *	3.19% *	3.01% *
5-9 years	2.44%	5.14% *	3.56% *	1.57% *	5.99% *	10.98% *	2.33%	3.99% *
10-19 years	3.37%	6.04% *	3.33%	3.98% *	9.08% *	2.14%	2.75%	4.53% *
20 or more years	0.63%	3.22%	2.75%	2.28%	1.53%	0.75%	2.12%	0.65%
Multi/single status								
2 or more locations	0.75%	--	6.93% *	4.23% *	2.70%	0.73%	7.25% *	0.75%
1 location only	1.14%	2.49%	2.02%	1.80%	2.61%	4.07%	1.26%	1.81%
Percent full-time employees								
Less than 25%	3.59%	--	7.40% *	5.63% *	6.62% *	4.58% *	5.02% *	4.06%
25-49 %	2.16%	11.32% *	5.78% *	2.97% *	6.95% *	2.58%	4.22% *	2.44%
50-74 %	2.58%	4.34% *	9.12% *	5.68% *	2.90%	3.49%	4.55% *	2.86%
75% or more	0.67%	2.97%	2.02%	1.86%	2.19%	0.71%	1.57%	0.73%
Union presence								
No union employees	0.63%	2.56%	1.97%	1.79%	2.08%	0.59%	1.49%	0.69%
Has union employees	1.85%	7.69% *	9.50% *	4.02% *	6.62%	2.00%	4.20% *	1.91%
Percent low-wage employees								
50% or more low-wage	1.44%	9.53% *	4.97% *	3.80%	5.55% *	1.27%	4.47%	1.52%
Less than 50% low-wage	0.67%	2.53%	1.98%	1.76%	2.08%	0.76%	1.47%	0.73%
Percent women employees								
Less than 25%	1.11%	3.38%	2.89%	2.95%	2.94%	1.31%	2.36%	1.25%
25-49 %	1.46%	3.71% *	3.13% *	2.28%	5.33% *	1.43%	2.28%	1.57%
50-74 %	0.89%	6.72% *	5.23%	2.21%	2.59%	0.98%	3.43%	0.92%
75% or more	1.49%	4.47% *	4.96% *	3.92%	2.46%	2.02%	3.46%	1.61%
Percent age 50 or older employees								
Less than 25%	1.27%	3.04%	1.86%	3.04%	4.65%	0.96%	2.14%	1.48%
25-49 %	0.83%	3.77% *	3.84%	2.12%	2.10%	1.00%	2.28%	0.87%
50-74 %	1.66%	4.89% *	6.36% *	2.90% *	3.93%	2.27%	3.45%	1.85%
75% or more	3.54%	12.30% *	7.09% *	7.67% *	4.65% *	5.15% *	8.12% *	3.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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