

Table I.F.15.c Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required 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	3.7%	10.0% *	4.3%	4.5%	4.2%	3.1%	6.1%	3.4%
Industry group **								
Agric., fish., forest.	25.3% *	--	--	0.0%	5.2% *	52.6% *	12.2% *	27.8% *
Mining and manufacturing	3.6%	--	6.7% *	5.2% *	6.4% *	2.2%	7.0% *	3.3%
Construction	7.3%	33.8% *	1.8% *	2.6% *	10.0% *	5.0% *	7.7% *	7.1% *
Utilities and transp.	1.7% *	--	3.1% *	1.3% *	2.0% *	1.6% *	2.9% *	1.6% *
Wholesale trade	2.3%	5.8% *	2.9% *	--	4.0% *	1.0% *	3.1% *	2.1% *
Fin. svcs. and real estate	2.1%	--	--	3.1% *	2.3% *	1.9%	2.8% *	2.0%
Retail trade	2.6%	--	5.3% *	3.2% *	1.5% *	2.6%	4.8% *	2.3%
Professional services	4.1%	5.5% *	3.1% *	5.6%	4.6%	3.8%	4.3%	4.1%
Other services	4.0%	14.7% *	8.1% *	8.8% *	0.7% *	3.1% *	12.4% *	2.8% *
Ownership								
For profit, incorporated	3.5%	12.4% *	3.6%	3.9%	4.0%	2.8%	6.4%	3.1%
For profit, unincorporated	3.7%	3.0% *	4.5% *	6.4% *	5.4% *	2.5%	5.7%	3.4%
Nonprofit	4.4%	2.8% *	10.0% *	6.1%	4.0%	4.3%	4.8% *	4.4%
Age of firm								
Less than 5 years	--	0.8% *	1.3% *	2.1% *	16.6% *	0.0%	1.6% *	9.4% *
5-9 years	4.7% *	--	4.1% *	4.1% *	6.4% *	0.9% *	4.5% *	--
10-19 years	4.2%	14.1% *	1.8% *	5.5% *	2.5% *	2.8% *	8.0% *	2.7%
20 or more years	3.6%	11.1% *	6.1%	4.6%	4.1%	3.1%	6.5%	3.3%
Multi/single status								
2 or more locations	3.3%	--	4.8% *	5.5%	4.2%	3.0%	5.9% *	3.3%
1 location only	5.1%	9.8% *	4.3%	4.2%	4.3% *	5.3% *	6.1%	4.1%
Percent full-time employees								
Less than 25%	2.5% *	--	0.0%	15.7% *	2.8% *	0.6% *	9.2% *	1.6% *
25-49 %	6.6%	7.3% *	8.5% *	13.3% *	2.3% *	6.3%	10.9% *	5.8%
50-74 %	4.4%	0.2% *	--	1.4% *	8.1% *	4.2% *	1.5% *	4.7%
75% or more	3.5%	12.2% *	4.3%	4.4%	4.0%	2.9%	6.4%	3.2%
Union presence								
No union employees	3.6%	7.9% *	4.4%	4.6%	3.6%	3.1%	5.7%	3.3%
Has union employees	4.0%	38.4% *	--	3.5% *	9.2% *	3.0%	11.3% *	3.7%
Percent low-wage employees								
50% or more low-wage	2.6%	1.5% *	0.0%	5.9% *	2.5% *	2.4%	3.0% *	2.5%
Less than 50% low-wage	3.7%	10.6% *	4.4%	4.5%	4.3%	3.1%	6.3%	3.4%
Percent women employees								
Less than 25%	3.5%	16.1% *	3.0% *	4.3%	4.2% *	2.0%	6.6%	2.8%
25-49 %	3.1%	3.3% *	6.7% *	4.2% *	4.9% *	2.4%	5.4%	2.9%
50-74 %	4.2%	11.4% *	5.0% *	5.1% *	3.7% *	3.9% *	7.5% *	3.9%
75% or more	4.1%	1.1% *	3.9% *	5.4%	3.8%	4.2%	4.1%	4.1%
Percent age 50 or older employees								
Less than 25%	5.3%	13.6% *	3.5%	5.3%	5.1%	5.0%	6.7%	5.0%
25-49 %	2.6%	1.7% *	5.7% *	3.5%	4.0%	2.2%	4.9%	2.5%
50-74 %	4.1%	--	4.5% *	4.8% *	3.3% *	4.3% *	3.9% *	4.1%
75% or more	5.7% *	21.0% *	1.6% *	6.9% *	1.9% *	0.8% *	14.2% *	1.9% *

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.c Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is required 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	0.34%	3.09% *	0.94%	0.66%	0.73%	0.45%	0.96%	0.37%
Industry group **								
Agric., fish., forest.	17.56% *	--	--	0.00%	4.53% *	27.07% *	8.26% *	20.67% *
Mining and manufacturing	0.68%	--	3.89% *	1.79% *	2.31% *	0.54%	2.26% *	0.71%
Construction	2.13%	15.55% *	1.18% *	1.21% *	5.09% *	2.22% *	4.06% *	2.43% *
Utilities and transp.	0.56% *	--	2.50% *	0.84% *	1.19% *	0.71% *	1.48% *	0.58% *
Wholesale trade	0.61%	5.22% *	1.81% *	--	1.78% *	0.36% *	1.46% *	0.66% *
Fin. svcs. and real estate	0.44%	--	--	1.45% *	1.10% *	0.53%	1.39% *	0.47%
Retail trade	0.46%	--	2.62% *	1.34% *	0.73% *	0.59%	1.75% *	0.47%
Professional services	0.61%	2.82% *	1.21% *	1.33%	1.33%	0.81%	1.09%	0.67%
Other services	0.95%	8.83% *	4.25% *	2.69% *	0.26% *	1.15% *	3.87% *	0.89% *
Ownership								
For profit, incorporated	0.42%	4.04% *	0.83%	0.70%	0.97%	0.55%	1.22%	0.45%
For profit, unincorporated	0.61%	1.77% *	2.22% *	2.27% *	1.79% *	0.63%	1.48%	0.67%
Nonprofit	0.85%	1.79% *	6.18% *	1.82%	1.07%	1.16%	2.21% *	0.90%
Age of firm								
Less than 5 years	--	0.58% *	1.14% *	0.88% *	11.74% *	0.00%	0.62% *	6.69% *
5-9 years	1.59% *	--	2.28% *	1.91% *	4.28% *	0.81% *	1.41% *	--
10-19 years	0.84%	6.80% *	0.92% *	1.73% *	0.83% *	1.13% *	2.45% *	0.62%
20 or more years	0.38%	4.87% *	1.59%	0.83%	0.81%	0.47%	1.35%	0.40%
Multi/single status								
2 or more locations	0.39%	--	2.24% *	1.49%	0.84%	0.45%	1.79% *	0.40%
1 location only	0.72%	3.14% *	1.00%	0.72%	1.41% *	3.83% *	1.06%	0.97%
Percent full-time employees								
Less than 25%	1.17% *	--	0.00%	9.29% *	1.48% *	0.42% *	4.72% *	0.99% *
25-49 %	1.34%	5.90% *	6.75% *	6.21% *	1.57% *	1.60%	4.55% *	1.34%
50-74 %	1.11%	0.25% *	--	0.83% *	3.16% *	1.42% *	0.77% *	1.25%
75% or more	0.38%	3.92% *	1.02%	0.69%	0.78%	0.50%	1.12%	0.40%
Union presence								
No union employees	0.39%	2.49% *	0.99%	0.69%	0.70%	0.56%	0.85%	0.42%
Has union employees	0.76%	21.85% *	--	2.14% *	3.61% *	0.71%	7.84% *	0.73%
Percent low-wage employees								
50% or more low-wage	0.52%	1.55% *	0.00%	2.60% *	0.91% *	0.65%	1.51% *	0.55%
Less than 50% low-wage	0.36%	3.30% *	0.96%	0.67%	0.77%	0.48%	1.00%	0.39%
Percent women employees								
Less than 25%	0.52%	6.04% *	0.97% *	1.03%	1.39% *	0.46%	1.60%	0.51%
25-49 %	0.48%	1.86% *	3.11% *	1.36% *	1.70% *	0.49%	1.51%	0.51%
50-74 %	0.91%	6.86% *	2.09% *	1.53% *	1.11% *	1.21% *	2.84% *	0.96%
75% or more	0.85%	0.64% *	1.85% *	1.31%	1.05%	1.20%	1.04%	0.93%
Percent age 50 or older employees								
Less than 25%	0.84%	4.91% *	0.99%	1.13%	1.42%	1.35%	1.46%	0.97%
25-49 %	0.34%	1.08% *	2.19% *	0.81%	1.04%	0.38%	1.09%	0.35%
50-74 %	0.97%	--	2.31% *	1.69% *	1.26% *	1.56% *	1.31% *	1.12%
75% or more	3.17% *	13.74% *	1.08% *	5.07% *	1.14% *	0.75% *	9.21% *	0.99% *

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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