

Table I.F.15.d Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with mixed providers where a gatekeeper is not 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	26.8%	11.6%	15.4%	18.5%	21.7%	30.9%	14.4%	28.4%
Industry group **								
Agric., fish., forest.	44.4% *	0.0%	--	69.9% *	24.5% *	34.2% *	7.1% *	51.6% *
Mining and manufacturing	31.2%	--	16.4% *	13.2%	28.6%	35.0%	16.6%	32.2%
Construction	23.0%	16.2% *	12.7% *	17.0% *	18.7%	40.0%	16.3%	26.6%
Utilities and transp.	32.2%	--	6.6% *	22.6% *	27.4% *	35.3%	9.0% *	33.4%
Wholesale trade	26.3%	8.4% *	22.1% *	10.9% *	26.9%	31.4%	14.2%	28.3%
Fin. svcs. and real estate	30.5%	13.6% *	16.0% *	14.9% *	29.2%	33.2%	15.5%	31.8%
Retail trade	16.2%	--	7.9% *	10.3% *	7.6% *	20.5%	9.4% *	17.1%
Professional services	26.3%	8.9% *	16.7%	20.7%	17.6%	30.8%	15.2%	27.7%
Other services	22.3%	16.3% *	15.2%	18.7%	16.9%	25.0%	13.6%	23.6%
Ownership								
For profit, incorporated	26.4%	10.3%	15.9%	17.9%	23.4%	29.9%	14.4%	28.0%
For profit, unincorporated	23.3%	9.7% *	9.3% *	15.8%	15.6%	29.9%	10.9%	25.3%
Nonprofit	31.0%	23.1% *	24.0%	25.6%	19.8%	35.2%	19.8%	31.8%
Age of firm								
Less than 5 years	12.7%	12.2% *	21.1% *	10.2% *	5.9% *	31.6% *	13.5%	11.4% *
5-9 years	15.0%	10.1% *	13.6% *	22.6%	14.0% *	6.6% *	17.2%	13.2%
10-19 years	20.5%	7.9% *	17.1%	25.8% *	14.6%	28.0%	14.5%	22.9%
20 or more years	28.2%	14.3%	13.9%	16.6%	24.1%	31.1%	14.0%	29.3%
Multi/single status								
2 or more locations	29.2%	0.0%	23.9%	20.4%	23.9%	30.6%	18.9%	29.3%
1 location only	18.1%	11.9%	14.7%	17.9%	17.6%	42.9%	13.9%	21.8%
Percent full-time employees								
Less than 25%	11.5%	1.0% *	26.0% *	8.4% *	13.6% *	11.4%	11.7% *	11.4%
25-49 %	27.8%	17.3% *	16.7% *	23.3% *	12.5% *	34.4%	16.5%	30.0%
50-74 %	25.6%	13.3% *	21.8%	11.6%	16.7%	29.5%	15.2%	26.9%
75% or more	27.2%	11.2%	14.6%	19.0%	22.4%	31.3%	14.3%	28.8%
Union presence								
No union employees	25.0%	10.1%	14.8%	17.7%	20.6%	29.6%	13.2%	26.7%
Has union employees	33.8%	33.4% *	24.8% *	32.5%	31.2%	34.2%	30.6%	33.9%
Percent low-wage employees								
50% or more low-wage	22.5%	14.1% *	16.7% *	9.8% *	11.7%	26.7%	13.3%	23.3%
Less than 50% low-wage	27.1%	11.5%	15.4%	18.9%	22.3%	31.1%	14.5%	28.7%
Percent women employees								
Less than 25%	27.3%	10.7%	14.6%	20.5%	25.1%	34.0%	15.4%	30.1%
25-49 %	25.2%	19.4%	15.2%	11.8%	23.0%	27.4%	13.8%	26.1%
50-74 %	29.2%	7.3% *	20.8%	23.4%	19.9%	33.3%	14.5%	30.5%
75% or more	25.4%	12.5% *	11.7% *	16.2%	15.4%	30.3%	12.4%	26.8%
Percent age 50 or older employees								
Less than 25%	23.8%	11.1%	17.5%	15.6%	17.3%	30.2%	15.0%	25.7%
25-49 %	29.0%	17.8%	13.1%	23.6%	23.7%	31.4%	14.2%	29.9%
50-74 %	25.3%	10.5% *	13.2% *	13.0%	25.2%	29.8%	13.7%	27.2%
75% or more	20.6%	4.1% *	19.8% *	21.1% *	25.7% *	25.5%	11.9% *	24.4%

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.

-- 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.d 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 not 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	0.81%	2.00%	1.79%	2.56%	1.41%	1.09%	1.13%	0.89%
Industry group **								
Agric., fish., forest.	18.72% *	0.00%	--	24.02% *	11.85% *	23.77% *	5.07% *	21.25% *
Mining and manufacturing	2.03%	--	6.13% *	2.69%	3.82%	2.68%	3.55%	2.15%
Construction	2.77%	7.14% *	4.12% *	5.27% *	3.73%	6.45%	4.18%	3.52%
Utilities and transp.	4.28%	--	4.77% *	8.04% *	8.62% *	5.23%	3.53% *	4.42%
Wholesale trade	3.13%	6.34% *	7.17% *	3.61% *	4.56%	5.03%	3.80%	3.57%
Fin. svcs. and real estate	2.16%	6.75% *	6.04% *	5.00% *	4.11%	2.70%	3.93%	2.28%
Retail trade	1.68%	--	3.89% *	3.73% *	2.83% *	2.28%	3.40% *	1.90%
Professional services	1.31%	2.98% *	3.51%	2.75%	2.08%	1.80%	2.02%	1.44%
Other services	2.04%	5.00% *	4.03%	3.61%	3.59%	2.94%	2.33%	2.33%
Ownership								
For profit, incorporated	0.97%	2.12%	2.18%	3.39%	1.84%	1.30%	1.35%	1.08%
For profit, unincorporated	2.34%	5.44% *	3.11% *	3.30%	3.15%	3.65%	2.40%	2.66%
Nonprofit	1.85%	8.04% *	6.12%	4.50%	2.62%	2.43%	3.33%	1.95%
Age of firm								
Less than 5 years	2.48%	6.97% *	6.79% *	3.91% *	2.53% *	14.24% *	3.16%	4.06% *
5-9 years	2.62%	4.40% *	4.42% *	5.47%	5.76% *	2.87% *	3.50%	3.77%
10-19 years	2.85%	2.81% *	4.06%	9.37% *	2.69%	4.96%	2.72%	3.77%
20 or more years	0.88%	3.34%	2.33%	1.67%	1.64%	1.13%	1.40%	0.93%
Multi/single status								
2 or more locations	0.95%	0.00%	6.51%	2.86%	1.85%	1.11%	2.96%	0.96%
1 location only	1.44%	2.04%	1.86%	3.29%	2.11%	6.94%	1.20%	2.40%
Percent full-time employees								
Less than 25%	2.11%	1.06% *	11.04% *	3.88% *	5.98% *	2.57%	4.15% *	2.32%
25-49 %	3.22%	11.34% *	7.34% *	7.45% *	3.77% *	4.42%	4.84%	3.64%
50-74 %	2.56%	5.78% *	6.33%	3.00%	4.06%	3.34%	3.35%	2.83%
75% or more	0.88%	2.20%	1.94%	2.84%	1.52%	1.20%	1.25%	0.97%
Union presence								
No union employees	0.89%	1.87%	1.79%	2.66%	1.43%	1.29%	1.03%	1.00%
Has union employees	1.89%	14.99% *	10.55% *	9.34%	5.19%	2.10%	8.34%	1.94%
Percent low-wage employees								
50% or more low-wage	2.67%	7.77% *	7.10% *	3.21% *	2.84%	3.47%	3.92%	2.87%
Less than 50% low-wage	0.84%	2.07%	1.83%	2.65%	1.47%	1.15%	1.17%	0.93%
Percent women employees								
Less than 25%	1.80%	2.93%	2.95%	4.69%	2.73%	2.82%	1.92%	2.12%
25-49 %	1.42%	5.78%	3.66%	2.41%	3.15%	1.80%	2.28%	1.52%
50-74 %	1.49%	3.15% *	4.14%	3.87%	2.27%	1.92%	2.23%	1.59%
75% or more	1.79%	5.38% *	3.58% *	2.77%	2.28%	2.45%	2.31%	1.95%
Percent age 50 or older employees								
Less than 25%	1.22%	2.69%	2.94%	2.05%	1.92%	1.93%	1.73%	1.43%
25-49 %	1.18%	5.32%	2.48%	5.64%	2.09%	1.46%	1.83%	1.25%
50-74 %	2.18%	5.26% *	4.09% *	3.22%	4.06%	3.26%	2.89%	2.47%
75% or more	4.22%	2.43% *	10.36% *	7.03% *	12.77% *	6.20%	3.94% *	5.65%

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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