

**Table I.F.16 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA 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	29.7%	14.6%	16.1%	16.6%	26.3%	34.1%	14.8%	31.6%
Industry group **								
Agric., fish., forest.	2.3% *	--	0.0%	0.7% *	7.6% *	0.8% *	8.0% *	1.3% *
Mining and manufacturing	27.5%	1.1% *	21.9% *	14.8%	22.2%	31.4%	11.8%	28.5%
Construction	18.9%	11.7% *	15.8% *	12.4%	19.8%	27.6%	12.5%	22.3%
Utilities and transp.	26.3%	1.7% *	--	15.6% *	15.2%	30.9%	7.0% *	27.3%
Wholesale trade	37.8%	7.4% *	18.9% *	26.1%	29.5%	47.3%	17.0%	41.3%
Fin. svcs. and real estate	36.4%	20.0% *	27.3% *	11.8%	32.2%	40.1%	19.4%	37.8%
Retail trade	26.4%	14.0% *	6.2% *	12.2% *	22.3% *	31.4%	10.3% *	28.5%
Professional services	29.3%	18.2% *	19.0%	18.8%	28.7%	31.8%	18.4%	30.7%
Other services	31.8%	12.3% *	6.3% *	22.3%	32.0%	36.2%	11.8%	34.8%
Ownership								
For profit, incorporated	31.5%	14.4%	14.1%	16.1%	24.9%	37.5%	13.5%	33.8%
For profit, unincorporated	28.4%	12.5% *	28.0%	12.6%	31.7%	31.5%	19.4%	29.9%
Nonprofit	23.4%	19.0% *	7.6% *	24.2%	27.8%	22.7%	17.3%	23.8%
Age of firm								
Less than 5 years	15.3%	18.2% *	23.2% *	12.3% *	12.9% *	8.4% *	16.4% *	13.7%
5-9 years	17.5%	--	21.8% *	11.1% *	20.8% *	40.1% *	12.5%	21.5%
10-19 years	22.4%	23.0% *	15.5% *	9.5%	23.9%	32.8%	16.8%	24.6%
20 or more years	31.3%	11.6%	13.6%	20.5%	27.4%	34.2%	14.0%	32.6%
Multi/single status								
2 or more locations	33.0%	--	15.9% *	23.1%	27.9%	34.4%	15.8%	33.2%
1 location only	17.8%	14.8%	16.1%	14.5%	23.1%	20.0%	14.7%	20.4%
Percent full-time employees								
Less than 25%	48.3%	--	22.5% *	17.1% *	23.0% *	56.2%	21.7% *	52.0%
25-49 %	23.8%	5.1% *	8.9% *	25.7% *	31.0%	24.2%	16.5% *	25.2%
50-74 %	25.0%	33.9% *	7.2% *	16.4%	21.2%	26.8%	19.7% *	25.7%
75% or more	30.2%	10.4%	17.1%	16.3%	26.6%	34.9%	14.0%	32.1%
Union presence								
No union employees	30.6%	14.7%	15.9%	17.1%	27.8%	36.1%	15.0%	32.9%
Has union employees	26.7%	13.5% *	18.2% *	8.7% *	13.1%	29.0%	12.2% *	27.2%
Percent low-wage employees								
50% or more low-wage	20.5%	35.8% *	1.1% *	14.7% *	18.4%	21.3%	21.2% *	20.5%
Less than 50% low-wage	30.3%	13.1%	16.5%	16.7%	26.7%	35.0%	14.5%	32.3%
Percent women employees								
Less than 25%	26.6%	11.7% *	21.6%	13.5%	23.9%	34.7%	14.9%	29.3%
25-49 %	35.4%	10.2% *	12.5% *	19.8%	26.1%	40.6%	12.5%	37.3%
50-74 %	28.6%	25.0% *	15.5% *	20.6%	29.3%	29.7%	19.5%	29.4%
75% or more	25.6%	8.1% *	7.0% *	18.8%	26.6%	28.0%	11.8%	27.2%
Percent age 50 or older employees								
Less than 25%	25.0%	12.2%	14.6%	12.9%	23.6%	30.9%	11.9%	27.8%
25-49 %	33.5%	26.3% *	21.2%	21.9%	28.0%	36.4%	22.5%	34.2%
50-74 %	26.1%	12.4% *	12.6% *	14.5%	27.8%	29.9%	12.5%	28.4%
75% or more	15.4%	5.5% *	1.5% *	11.5% *	19.5% *	20.8%	5.3% *	19.9%

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.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.16 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer contributed to an HSA or an HRA 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	0.83%	3.46%	2.48%	1.48%	1.49%	1.13%	1.43%	0.91%
Industry group **								
Agric., fish., forest.	1.25% *	--	0.00%	0.78% *	5.06% *	0.63% *	5.23% *	0.82% *
Mining and manufacturing	1.59%	1.11% *	7.41% *	3.47%	3.12%	2.09%	2.94%	1.69%
Construction	2.46%	5.70% *	7.66% *	3.61%	5.19%	5.03%	3.51%	3.35%
Utilities and transp.	2.41%	1.84% *	--	6.08% *	4.23%	3.10%	3.25% *	2.55%
Wholesale trade	3.68%	4.61% *	8.83% *	5.86%	4.33%	5.59%	4.51%	4.11%
Fin. svcs. and real estate	2.05%	10.33% *	8.92% *	3.28%	4.07%	2.53%	5.20%	2.16%
Retail trade	2.59%	8.38% *	2.39% *	4.26% *	7.34% *	3.14%	3.30% *	2.90%
Professional services	1.42%	7.93% *	5.02%	2.75%	2.60%	1.89%	3.28%	1.53%
Other services	3.34%	4.29% *	2.80% *	4.53%	4.80%	4.64%	2.23%	3.70%
Ownership								
For profit, incorporated	1.05%	4.20%	2.57%	1.77%	1.80%	1.42%	1.61%	1.16%
For profit, unincorporated	1.97%	8.22% *	8.14%	2.76%	4.44%	2.77%	4.34%	2.19%
Nonprofit	1.43%	7.27% *	3.31% *	4.62%	2.91%	1.80%	3.32%	1.51%
Age of firm								
Less than 5 years	3.52%	8.18% *	11.67% *	4.29% *	5.58% *	7.00% *	5.23% *	3.89%
5-9 years	3.49%	--	7.57% *	3.75% *	7.88% *	13.84% *	3.46%	5.57%
10-19 years	2.14%	9.37% *	5.35% *	2.40%	4.27%	3.81%	3.80%	2.65%
20 or more years	0.92%	3.40%	2.57%	2.02%	1.63%	1.17%	1.53%	0.97%
Multi/single status								
2 or more locations	0.99%	--	7.19% *	3.31%	1.85%	1.15%	3.65%	1.00%
1 location only	1.18%	3.53%	2.62%	1.62%	2.58%	3.94%	1.54%	1.77%
Percent full-time employees								
Less than 25%	9.95%	--	17.12% *	9.04% *	8.84% *	10.47%	8.19% *	10.28%
25-49 %	2.46%	3.79% *	5.61% *	8.45% *	5.81%	3.11%	6.79% *	2.65%
50-74 %	2.06%	13.78% *	5.82% *	4.63%	4.95%	2.48%	7.18% *	2.15%
75% or more	0.90%	2.35%	2.76%	1.59%	1.60%	1.23%	1.37%	0.98%
Union presence								
No union employees	0.96%	3.65%	2.42%	1.56%	1.61%	1.40%	1.46%	1.07%
Has union employees	1.49%	9.55% *	15.64% *	3.19% *	2.86%	1.66%	6.16% *	1.53%
Percent low-wage employees								
50% or more low-wage	1.86%	15.82% *	1.08% *	4.94% *	4.29%	2.19%	7.88% *	1.90%
Less than 50% low-wage	0.87%	3.47%	2.55%	1.52%	1.56%	1.19%	1.44%	0.95%
Percent women employees								
Less than 25%	1.37%	3.67% *	4.60%	1.97%	2.75%	2.21%	2.05%	1.62%
25-49 %	1.87%	3.54% *	3.77% *	3.66%	2.96%	2.34%	2.33%	1.98%
50-74 %	1.29%	9.92% *	5.45% *	3.74%	2.79%	1.58%	4.48%	1.35%
75% or more	1.66%	3.58% *	2.35% *	3.48%	3.33%	2.21%	2.75%	1.80%
Percent age 50 or older employees								
Less than 25%	1.27%	3.00%	3.67%	1.68%	2.60%	1.92%	1.67%	1.48%
25-49 %	1.22%	11.01% *	4.73%	2.98%	2.02%	1.52%	3.35%	1.27%
50-74 %	2.01%	6.88% *	4.28% *	4.08%	4.09%	2.92%	2.89%	2.28%
75% or more	3.36%	3.03% *	1.16% *	3.83% *	11.09% *	5.13%	2.09% *	4.78%

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.

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HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)