

Table I.F.17 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute 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	25.4%	49.1%	47.8%	43.9%	30.3%	18.9%	46.8%	22.8%
Industry group **								
Agric., fish., forest.	21.9% *	--	--	26.9% *	37.3% *	9.9% *	59.7%	14.6% *
Mining and manufacturing	23.5%	--	39.7%	51.7%	26.6%	18.3%	46.4%	22.0%
Construction	33.6%	27.5% *	54.5%	42.9%	30.3%	20.0%	46.0%	27.1%
Utilities and transp.	26.0%	89.9%	37.5% *	42.4%	40.5%	19.8%	55.7%	24.5%
Wholesale trade	26.2%	71.6%	41.9%	43.7%	30.7%	16.1%	46.5%	22.8%
Fin. svcs. and real estate	22.0%	45.4% *	40.5%	64.6%	24.7%	16.6%	49.0%	19.8%
Retail trade	33.1%	55.4%	65.5%	49.5%	33.6%	27.8%	49.0%	31.1%
Professional services	23.2%	54.7%	44.5%	36.7%	31.4%	16.6%	45.0%	20.5%
Other services	29.1%	42.1%	54.6%	38.4%	32.9%	24.3%	46.0%	26.6%
Ownership								
For profit, incorporated	25.5%	48.4%	50.4%	44.9%	31.0%	18.6%	47.6%	22.6%
For profit, unincorporated	33.5%	64.7%	43.1%	56.5%	29.4%	27.3%	52.0%	30.4%
Nonprofit	19.4%	33.4%	36.5%	22.7%	28.3%	15.7%	32.0%	18.6%
Age of firm								
Less than 5 years	51.0%	52.9%	30.3% *	61.9%	49.1%	51.0% *	49.4%	53.5%
5-9 years	48.9%	66.3%	46.1%	56.5%	43.4%	20.2% *	53.0%	45.6%
10-19 years	34.8%	42.6%	51.8%	42.5%	32.9%	23.0%	45.8%	30.6%
20 or more years	23.0%	47.4%	50.0%	40.3%	28.5%	18.7%	45.5%	21.4%
Multi/single status								
2 or more locations	20.9%	--	35.6%	37.7%	26.8%	19.0%	37.2%	20.7%
1 location only	42.0%	48.8%	48.8%	45.9%	37.2%	13.8%	48.0%	36.9%
Percent full-time employees								
Less than 25%	21.0%	--	41.6% *	46.1%	40.8%	14.6% *	44.1%	17.9% *
25-49 %	29.7%	56.5% *	47.3%	30.7%	31.8%	25.4%	43.6%	27.0%
50-74 %	30.2%	44.3%	54.4%	50.4%	37.9%	24.7%	48.8%	27.8%
75% or more	24.8%	50.0%	47.3%	43.8%	29.7%	18.1%	46.7%	22.2%
Union presence								
No union employees	27.7%	52.5%	49.6%	44.6%	31.7%	20.0%	48.7%	24.6%
Has union employees	16.7%	2.2% *	21.6% *	31.7%	19.0%	16.1%	21.1% *	16.5%
Percent low-wage employees								
50% or more low-wage	42.0%	29.3% *	67.3%	43.7%	49.1%	40.1%	43.3%	41.9%
Less than 50% low-wage	24.4%	50.5%	47.3%	43.9%	29.3%	17.5%	46.9%	21.6%
Percent women employees								
Less than 25%	28.8%	46.5%	46.8%	42.4%	32.7%	18.0%	44.8%	25.0%
25-49 %	23.4%	55.3%	52.5%	51.4%	25.4%	18.7%	53.0%	21.1%
50-74 %	23.9%	38.1%	36.6%	40.8%	29.2%	20.2%	39.3%	22.5%
75% or more	26.4%	67.7%	57.0%	41.2%	37.2%	18.4%	53.2%	23.3%
Percent age 50 or older employees								
Less than 25%	30.8%	47.2%	50.6%	46.0%	33.9%	21.9%	47.2%	27.1%
25-49 %	21.4%	44.1%	42.7%	38.8%	29.1%	17.0%	43.0%	20.0%
50-74 %	28.6%	60.1%	47.1%	52.9%	25.3%	21.3%	51.8%	24.7%
75% or more	40.5%	48.9%	64.5%	37.4%	33.5% *	38.2%	49.4%	36.6%

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.17 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan where the employer did not contribute 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	0.68%	4.07%	3.04%	2.41%	1.62%	0.79%	1.94%	0.71%
Industry group **								
Agric., fish., forest.	9.70% *	--	--	22.41% *	13.82% *	8.48% *	15.73%	8.07% *
Mining and manufacturing	1.64%	--	8.05%	4.82%	3.97%	1.86%	4.85%	1.71%
Construction	3.26%	8.74% *	8.76%	5.89%	7.25%	4.51%	5.25%	3.85%
Utilities and transp.	3.26%	6.95%	15.24% *	10.19%	7.82%	3.49%	9.45%	3.34%
Wholesale trade	2.52%	10.68%	8.17%	6.59%	4.99%	2.59%	5.82%	2.62%
Fin. svcs. and real estate	1.97%	14.72% *	9.19%	8.15%	3.18%	2.15%	7.86%	1.95%
Retail trade	2.81%	13.21%	6.98%	10.08%	9.72%	2.84%	9.28%	2.95%
Professional services	1.12%	7.36%	6.14%	3.29%	2.61%	1.24%	3.50%	1.13%
Other services	2.17%	7.43%	6.96%	4.46%	4.14%	2.79%	4.05%	2.34%
Ownership								
For profit, incorporated	0.85%	5.02%	3.52%	3.09%	2.12%	0.94%	2.35%	0.88%
For profit, unincorporated	2.01%	8.95%	7.60%	4.71%	3.41%	2.79%	4.57%	2.18%
Nonprofit	1.36%	7.77%	7.56%	3.50%	2.97%	1.65%	4.07%	1.41%
Age of firm								
Less than 5 years	5.13%	11.29%	10.22% *	8.03%	10.78%	15.85% *	7.26%	6.88%
5-9 years	4.17%	8.07%	7.63%	6.77%	8.89%	8.89% *	4.89%	6.39%
10-19 years	2.65%	7.89%	7.26%	6.35%	5.13%	4.24%	4.12%	3.14%
20 or more years	0.71%	5.97%	3.55%	2.66%	1.72%	0.81%	2.49%	0.73%
Multi/single status								
2 or more locations	0.74%	--	7.30%	3.98%	1.97%	0.81%	5.90%	0.74%
1 location only	1.55%	4.13%	3.22%	2.92%	2.78%	3.24%	2.01%	2.21%
Percent full-time employees								
Less than 25%	6.05%	--	13.37% *	11.04%	8.56%	5.70% *	8.96%	5.90% *
25-49 %	3.08%	20.31% *	11.72%	7.53%	6.89%	3.38%	10.10%	2.94%
50-74 %	2.30%	10.33%	9.15%	7.16%	6.18%	2.58%	6.32%	2.42%
75% or more	0.74%	4.59%	3.35%	2.63%	1.71%	0.86%	2.13%	0.77%
Union presence								
No union employees	0.80%	4.12%	3.07%	2.52%	1.72%	0.97%	1.99%	0.85%
Has union employees	1.24%	2.01% *	13.25% *	7.62%	4.16%	1.34%	6.69% *	1.27%
Percent low-wage employees								
50% or more low-wage	2.54%	11.77% *	8.92%	5.91%	6.55%	2.99%	6.43%	2.71%
Less than 50% low-wage	0.70%	4.25%	3.11%	2.50%	1.65%	0.81%	2.01%	0.73%
Percent women employees								
Less than 25%	1.45%	6.88%	4.59%	3.87%	3.20%	1.76%	2.97%	1.61%
25-49 %	1.34%	7.75%	5.99%	5.03%	3.06%	1.49%	4.23%	1.34%
50-74 %	1.19%	7.99%	5.67%	4.53%	2.79%	1.40%	4.01%	1.24%
75% or more	1.56%	6.96%	7.91%	3.75%	3.47%	1.71%	4.38%	1.57%
Percent age 50 or older employees								
Less than 25%	1.34%	5.35%	4.69%	3.60%	3.05%	1.68%	3.02%	1.45%
25-49 %	0.86%	8.95%	4.57%	3.80%	2.23%	0.94%	2.91%	0.88%
50-74 %	1.99%	9.89%	7.46%	5.42%	3.60%	2.47%	4.90%	2.05%
75% or more	5.46%	12.79%	10.97%	10.29%	13.11% *	8.79%	8.68%	7.00%

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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