

Table I.F.27 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission 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	79.4%	63.0%	65.0%	68.9%	76.3%	84.6%	65.2%	81.6%
Industry group **								
Agric., fish., forest.	88.0%	47.3%	81.6%	92.3%	80.2%	97.3%	69.5%	92.7%
Mining and manufacturing	82.0%	54.7%	66.5%	64.0%	80.4%	88.2%	65.1%	83.8%
Construction	73.8%	71.7%	70.1%	63.5%	69.7%	93.5%	69.5%	76.4%
Utilities and transp.	84.8%	78.3%	46.4%	69.4%	76.2%	90.7%	62.8%	86.7%
Wholesale trade	79.5%	66.1%	51.0%	74.2%	77.4%	87.9%	59.4%	83.8%
Fin. svcs. and real estate	84.4%	49.7%	63.7%	66.2%	81.8%	88.7%	59.2%	86.5%
Retail trade	79.4%	60.2%	70.8%	71.6%	67.7%	86.0%	63.5%	81.9%
Professional services	75.3%	63.7%	67.6%	69.2%	74.2%	77.8%	68.0%	76.3%
Other services	80.0%	64.3%	63.8%	70.8%	78.1%	84.8%	63.8%	82.7%
Ownership								
For profit, incorporated	81.4%	61.9%	65.4%	68.1%	77.4%	87.7%	64.9%	84.1%
For profit, unincorporated	79.4%	63.6%	66.0%	75.1%	75.4%	85.8%	67.6%	81.7%
Nonprofit	71.5%	69.1%	60.9%	65.3%	73.4%	72.1%	63.3%	72.1%
Age of firm								
Less than 5 years	69.4%	60.2%	67.9%	68.2%	72.3%	99.1%	64.8%	74.0%
5-9 years	75.8%	74.4%	69.5%	75.8%	79.9%	76.2%	72.2%	78.8%
10-19 years	74.2%	62.2%	64.9%	70.3%	74.9%	85.1%	65.7%	78.0%
20 or more years	80.5%	60.5%	63.8%	67.6%	76.5%	84.6%	63.6%	82.1%
Multi/single status								
2 or more locations	82.9%	--	72.5%	71.3%	77.2%	84.9%	65.4%	83.2%
1 location only	69.0%	63.0%	64.4%	68.1%	74.7%	72.4%	65.1%	72.4%
Percent full-time employees								
Less than 25%	82.6%	54.6%	80.6%	67.4%	74.8%	89.3%	64.2%	85.1%
25-49 %	81.1%	59.3%	68.6%	70.5%	77.8%	86.9%	66.1%	83.5%
50-74 %	78.3%	54.2%	57.8%	72.3%	75.6%	82.6%	59.1%	80.8%
75% or more	79.4%	64.8%	65.5%	68.5%	76.3%	84.8%	65.8%	81.5%
Union presence								
No union employees	79.0%	63.0%	64.8%	69.0%	77.1%	84.9%	65.2%	81.5%
Has union employees	81.5%	63.5%	71.4%	66.7%	67.5%	83.8%	64.7%	82.0%
Percent low-wage employees								
50% or more low-wage	83.5%	56.8%	69.5%	69.9%	79.1%	88.3%	64.5%	85.4%
Less than 50% low-wage	79.0%	63.5%	64.8%	68.8%	76.0%	84.2%	65.2%	81.2%
Percent women employees								
Less than 25%	77.7%	58.0%	64.6%	68.2%	79.3%	86.5%	64.2%	81.7%
25-49 %	82.8%	65.3%	71.7%	69.6%	73.0%	88.3%	67.1%	84.3%
50-74 %	79.6%	61.9%	59.8%	70.7%	76.3%	83.3%	61.9%	81.4%
75% or more	76.3%	71.4%	63.9%	68.2%	76.4%	78.9%	68.8%	77.4%
Percent age 50 or older employees								
Less than 25%	77.4%	65.7%	66.6%	67.5%	76.2%	83.9%	65.2%	80.3%
25-49 %	81.5%	58.3%	65.6%	69.3%	77.5%	85.2%	65.5%	82.8%
50-74 %	76.1%	55.2%	58.7%	73.0%	70.8%	83.4%	62.9%	78.8%
75% or more	76.0%	70.5%	66.0%	67.3%	83.4%	81.2%	68.0%	81.2%

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.

-- 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.27 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for hospital admission 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	0.53%	2.25%	1.81%	1.33%	1.23%	0.70%	1.12%	0.59%
Industry group **								
Agric., fish., forest.	3.80%	11.90%	12.47%	5.45%	7.55%	1.99%	9.18%	3.56%
Mining and manufacturing	1.23%	9.56%	5.99%	3.61%	2.76%	1.44%	3.56%	1.30%
Construction	2.51%	5.74%	4.74%	4.26%	6.22%	2.13%	3.20%	3.49%
Utilities and transp.	1.94%	7.72%	11.65%	5.58%	5.00%	2.14%	6.41%	1.97%
Wholesale trade	1.84%	10.23%	6.37%	4.55%	3.74%	2.43%	4.56%	1.96%
Fin. svcs. and real estate	1.40%	7.62%	6.12%	5.37%	2.49%	1.79%	4.36%	1.46%
Retail trade	2.24%	7.94%	4.95%	4.72%	7.96%	2.27%	4.06%	2.53%
Professional services	1.02%	3.75%	3.02%	2.37%	1.85%	1.46%	1.86%	1.13%
Other services	1.21%	4.77%	4.63%	2.94%	2.66%	1.59%	2.59%	1.31%
Ownership								
For profit, incorporated	0.61%	2.77%	2.11%	1.66%	1.68%	0.73%	1.35%	0.67%
For profit, unincorporated	1.19%	5.00%	4.38%	2.81%	2.73%	1.59%	2.57%	1.31%
Nonprofit	1.51%	5.96%	5.98%	3.35%	2.29%	2.17%	3.13%	1.62%
Age of firm								
Less than 5 years	3.42%	5.92%	7.36%	5.63%	8.16%	0.76%	4.41%	5.21%
5-9 years	2.14%	5.56%	5.05%	3.92%	3.49%	9.25%	3.10%	2.90%
10-19 years	1.87%	4.48%	3.65%	2.98%	4.75%	2.33%	2.23%	2.56%
20 or more years	0.57%	3.16%	2.39%	1.66%	1.22%	0.73%	1.49%	0.61%
Multi/single status								
2 or more locations	0.63%	--	5.13%	2.42%	1.62%	0.70%	3.61%	0.64%
1 location only	0.98%	2.27%	1.92%	1.58%	1.95%	6.46%	1.18%	1.51%
Percent full-time employees								
Less than 25%	2.15%	11.11%	8.31%	11.09%	4.72%	1.79%	6.08%	2.05%
25-49 %	2.08%	10.88%	6.03%	5.68%	3.77%	2.87%	4.94%	2.26%
50-74 %	1.71%	5.80%	5.69%	3.51%	3.39%	2.34%	3.43%	1.88%
75% or more	0.58%	2.51%	1.98%	1.47%	1.37%	0.77%	1.24%	0.65%
Union presence								
No union employees	0.57%	2.28%	1.83%	1.36%	1.28%	0.79%	1.14%	0.64%
Has union employees	1.40%	14.80%	9.99%	6.58%	4.75%	1.49%	6.51%	1.43%
Percent low-wage employees								
50% or more low-wage	1.18%	7.68%	5.45%	3.82%	2.72%	1.38%	3.65%	1.22%
Less than 50% low-wage	0.57%	2.35%	1.88%	1.40%	1.33%	0.76%	1.17%	0.63%
Percent women employees								
Less than 25%	1.07%	3.76%	2.96%	2.16%	2.26%	1.65%	1.83%	1.25%
25-49 %	1.06%	5.70%	3.77%	2.88%	3.19%	1.11%	2.66%	1.13%
50-74 %	0.94%	4.61%	4.41%	3.06%	1.91%	1.21%	2.48%	1.00%
75% or more	1.27%	3.84%	3.67%	2.80%	2.13%	1.87%	2.16%	1.42%
Percent age 50 or older employees								
Less than 25%	0.96%	3.07%	2.61%	2.01%	2.36%	1.39%	1.69%	1.13%
25-49 %	0.72%	5.80%	3.21%	2.18%	1.63%	0.89%	2.02%	0.76%
50-74 %	1.49%	5.40%	4.60%	3.37%	3.18%	2.15%	2.82%	1.69%
75% or more	3.31%	5.13%	8.13%	7.89%	5.99%	7.30%	4.04%	4.67%

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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