

**Table I.A.1 Number of private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 7,524,187 | 4,401,028              | 859,798         | 588,774         | 507,338           | 1,167,249              | 5,608,483              | 1,915,704            |
| Industry group **                 |           |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 148,983   | 124,100                | 12,821          | 6,798           | 2,727             | 2,538*                 | 140,979                | 8,004                |
| Mining and manufacturing          | 286,634   | 133,631                | 50,917          | 43,468          | 27,771            | 30,846                 | 210,268                | 76,366               |
| Construction                      | 605,163   | 465,985                | 76,748          | 42,520          | 11,607            | 8,304                  | 570,500                | 34,663               |
| Utilities and transp.             | 228,758   | 117,456                | 25,092          | 17,060          | 19,252            | 49,898                 | 152,037                | 76,721               |
| Wholesale trade                   | 381,001   | 206,621                | 48,669          | 36,198          | 33,933            | 55,579                 | 275,758                | 105,243              |
| Fin. svcs. and real estate        | 881,092   | 462,388                | 44,550          | 48,502          | 88,862            | 236,790                | 527,707                | 353,385              |
| Retail trade                      | 1,053,424 | 517,461                | 98,478          | 70,059          | 66,722            | 300,703                | 659,759                | 393,665              |
| Professional services             | 1,884,820 | 1,153,282              | 208,652         | 128,240         | 133,719           | 260,928                | 1,435,364              | 449,457              |
| Other services                    | 2,054,312 | 1,220,103              | 293,871         | 195,929         | 122,744           | 221,665                | 1,636,111              | 418,200              |
| Ownership                         |           |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 5,157,637 | 2,889,957              | 593,864         | 415,127         | 316,541           | 942,147                | 3,731,300              | 1,426,337            |
| For profit, unincorporated        | 1,744,458 | 1,199,884              | 197,717         | 112,766         | 83,156            | 150,935                | 1,466,285              | 278,172              |
| Nonprofit                         | 622,092   | 311,186                | 68,216          | 60,881          | 107,641           | 74,168                 | 410,898                | 211,194              |
| Age of firm                       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1,380,041 | 1,155,706              | 145,665         | 54,264          | 19,975            | 4,430                  | 1,336,119              | 43,922               |
| 5-9 years                         | 1,038,092 | 797,049                | 139,785         | 68,092          | 23,900            | 9,266                  | 980,799                | 57,293               |
| 10-19 years                       | 1,607,564 | 1,142,985              | 225,614         | 138,454         | 64,787            | 35,724                 | 1,457,324              | 150,240              |
| 20 or more years                  | 3,498,490 | 1,305,287              | 348,734         | 327,964         | 398,676           | 1,117,829              | 1,834,240              | 1,664,250            |
| Multi/single status               |           |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1,916,304 | 28,517                 | 70,515          | 206,811         | 445,042           | 1,165,419              | 188,655                | 1,727,650            |
| 1 location only                   | 5,607,882 | 4,372,511              | 789,282         | 381,962         | 62,296            | 1,831                  | 5,419,828              | 188,054              |
| Percent full-time employees       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,150,489 | 820,118                | 141,248         | 67,281          | 37,667            | 84,176                 | 1,006,933              | 143,556              |
| 25-49 %                           | 551,074   | 235,714                | 92,810          | 71,428          | 47,665            | 103,456                | 369,653                | 181,420              |
| 50-74 %                           | 1,100,056 | 657,866                | 126,544         | 78,949          | 69,600            | 167,097                | 831,841                | 268,215              |
| 75% or more                       | 4,722,568 | 2,687,329              | 499,196         | 371,116         | 352,406           | 812,521                | 3,400,056              | 1,322,512            |
| Union presence                    |           |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 7,087,373 | 4,309,754              | 839,874         | 567,202         | 477,070           | 893,471                | 5,485,721              | 1,601,651            |
| Has union employees               | 436,814   | 91,273                 | 19,924          | 21,571          | 30,268            | 273,778                | 122,761                | 314,052              |
| Percent low-wage employees        |           |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1,850,742 | 1,037,962              | 238,377         | 152,760         | 141,169           | 280,474                | 1,367,905              | 482,837              |
| Less than 50% low-wage            | 5,673,445 | 3,363,066              | 621,421         | 436,013         | 366,169           | 886,776                | 4,240,578              | 1,432,867            |
| Percent women employees           |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2,544,481 | 1,812,322              | 266,002         | 183,160         | 118,315           | 164,682                | 2,191,672              | 352,809              |
| 25-49 %                           | 1,103,210 | 474,099                | 150,470         | 102,866         | 93,058            | 282,717                | 682,979                | 420,231              |
| 50-74 %                           | 1,896,179 | 930,955                | 200,051         | 156,126         | 144,127           | 464,920                | 1,224,764              | 671,415              |
| 75% or more                       | 1,980,317 | 1,183,652              | 243,275         | 146,622         | 151,838           | 254,930                | 1,509,067              | 471,249              |
| Percent age 50 or older employees |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,599,378 | 1,999,160              | 500,302         | 328,702         | 261,663           | 509,550                | 2,700,350              | 899,028              |
| 25-49 %                           | 1,658,216 | 606,373                | 202,999         | 159,590         | 155,553           | 533,700                | 899,163                | 759,053              |
| 50-74 %                           | 1,069,693 | 721,679                | 102,501         | 75,064          | 66,726            | 103,723                | 864,341                | 205,352              |
| 75% or more                       | 1,196,900 | 1,073,814              | 53,996          | 25,417          | 23,397            | 20,276                 | 1,144,629              | 52,271               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.A.1 Standard errors for number of private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 20,667 | 21,128                 | 15,978          | 9,058           | 5,428             | 15,273                 | 15,869                 | 16,079               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 12,263 | 11,850                 | 2,723           | 1,273           | 658               | 801 *                  | 12,193                 | 1,309                |
| Mining and manufacturing          | 12,219 | 10,785                 | 4,063           | 3,040           | 1,947             | 2,156                  | 11,743                 | 3,426                |
| Construction                      | 21,140 | 20,175                 | 5,696           | 2,943           | 1,311             | 1,104                  | 21,008                 | 2,412                |
| Utilities and transp.             | 12,810 | 11,229                 | 3,293           | 2,063           | 2,601             | 4,063                  | 11,783                 | 5,035                |
| Wholesale trade                   | 16,597 | 14,969                 | 4,600           | 2,800           | 2,965             | 3,920                  | 15,755                 | 5,246                |
| Fin. svcs. and real estate        | 26,603 | 22,618                 | 5,042           | 3,662           | 5,179             | 11,746                 | 23,210                 | 13,020               |
| Retail trade                      | 28,408 | 23,490                 | 6,837           | 4,432           | 4,742             | 13,264                 | 24,558                 | 14,319               |
| Professional services             | 32,900 | 29,735                 | 8,869           | 5,105           | 5,184             | 10,108                 | 30,798                 | 11,724               |
| Other services                    | 36,664 | 33,224                 | 11,393          | 6,810           | 5,773             | 9,553                  | 34,768                 | 12,053               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 38,897 | 34,910                 | 13,985          | 8,549           | 7,051             | 16,155                 | 35,074                 | 17,937               |
| For profit, unincorporated        | 34,109 | 31,187                 | 9,974           | 5,351           | 4,691             | 8,956                  | 32,446                 | 10,734               |
| Nonprofit                         | 18,731 | 16,493                 | 4,834           | 3,418           | 5,008             | 4,732                  | 17,293                 | 7,261                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 32,966 | 31,953                 | 8,837           | 3,506           | 2,125             | 1,039                  | 32,829                 | 3,136                |
| 5-9 years                         | 28,892 | 27,589                 | 8,174           | 3,835           | 2,623             | 1,546                  | 28,648                 | 3,871                |
| 10-19 years                       | 32,580 | 30,834                 | 9,405           | 5,554           | 4,037             | 3,239                  | 32,056                 | 6,140                |
| 20 or more years                  | 36,905 | 31,705                 | 10,962          | 8,201           | 6,367             | 15,958                 | 33,110                 | 17,026               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 17,709 | 4,578                  | 6,042           | 7,705           | 5,397             | 15,274                 | 8,904                  | 15,611               |
| 1 location only                   | 17,757 | 21,511                 | 15,520          | 6,054           | 2,053             | 164                    | 17,873                 | 4,758                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 28,624 | 26,815                 | 7,579           | 3,704           | 3,228             | 5,759                  | 27,780                 | 6,972                |
| 25-49 %                           | 18,159 | 14,473                 | 6,428           | 4,547           | 3,517             | 7,171                  | 15,999                 | 8,657                |
| 50-74 %                           | 28,416 | 24,955                 | 7,227           | 4,586           | 4,476             | 10,279                 | 25,999                 | 11,525               |
| 75% or more                       | 39,703 | 35,833                 | 13,725          | 8,020           | 6,613             | 15,099                 | 36,449                 | 16,669               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 22,812 | 22,924                 | 15,899          | 8,929           | 5,855             | 14,329                 | 18,775                 | 15,688               |
| Has union employees               | 17,171 | 10,420                 | 3,081           | 2,750           | 2,861             | 12,755                 | 11,067                 | 13,135               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 34,032 | 30,382                 | 10,003          | 5,678           | 5,791             | 10,496                 | 31,773                 | 12,412               |
| Less than 50% low-wage            | 36,172 | 32,755                 | 14,506          | 8,678           | 6,429             | 16,089                 | 32,298                 | 17,685               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 37,323 | 34,998                 | 10,389          | 6,798           | 5,355             | 7,105                  | 36,122                 | 9,937                |
| 25-49 %                           | 25,380 | 20,788                 | 7,910           | 4,672           | 4,955             | 10,954                 | 22,234                 | 12,358               |
| 50-74 %                           | 35,163 | 29,487                 | 9,602           | 5,805           | 5,722             | 15,634                 | 30,905                 | 16,929               |
| 75% or more                       | 34,138 | 30,823                 | 9,924           | 5,608           | 5,798             | 10,075                 | 32,007                 | 12,064               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 40,672 | 36,343                 | 13,863          | 8,057           | 6,921             | 14,376                 | 37,514                 | 16,583               |
| 25-49 %                           | 28,814 | 22,632                 | 8,604           | 5,747           | 5,721             | 14,539                 | 24,142                 | 15,872               |
| 50-74 %                           | 28,096 | 26,067                 | 6,648           | 4,313           | 4,154             | 6,462                  | 26,887                 | 8,242                |
| 75% or more                       | 31,091 | 30,439                 | 5,330           | 2,525           | 2,864             | 2,482                  | 30,825                 | 4,078                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.A.1.a Percent of number of private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 7,524,187 | 58.5%                  | 11.4%           | 7.8%            | 6.7%              | 15.5%                  | 74.5%                  | 25.5%                |
| Industry group **                 |           |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 148,983   | 83.3%                  | 8.6%            | 4.6%            | 1.8%              | 1.7% *                 | 94.6%                  | 5.4%                 |
| Mining and manufacturing          | 286,634   | 46.6%                  | 17.8%           | 15.2%           | 9.7%              | 10.8%                  | 73.4%                  | 26.6%                |
| Construction                      | 605,163   | 77.0%                  | 12.7%           | 7.0%            | 1.9%              | 1.4%                   | 94.3%                  | 5.7%                 |
| Utilities and transp.             | 228,758   | 51.3%                  | 11.0%           | 7.5%            | 8.4%              | 21.8%                  | 66.5%                  | 33.5%                |
| Wholesale trade                   | 381,001   | 54.2%                  | 12.8%           | 9.5%            | 8.9%              | 14.6%                  | 72.4%                  | 27.6%                |
| Fin. svcs. and real estate        | 881,092   | 52.5%                  | 5.1%            | 5.5%            | 10.1%             | 26.9%                  | 59.9%                  | 40.1%                |
| Retail trade                      | 1,053,424 | 49.1%                  | 9.3%            | 6.7%            | 6.3%              | 28.5%                  | 62.6%                  | 37.4%                |
| Professional services             | 1,884,820 | 61.2%                  | 11.1%           | 6.8%            | 7.1%              | 13.8%                  | 76.2%                  | 23.8%                |
| Other services                    | 2,054,312 | 59.4%                  | 14.3%           | 9.5%            | 6.0%              | 10.8%                  | 79.6%                  | 20.4%                |
| Ownership                         |           |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 5,157,637 | 56.0%                  | 11.5%           | 8.0%            | 6.1%              | 18.3%                  | 72.3%                  | 27.7%                |
| For profit, unincorporated        | 1,744,458 | 68.8%                  | 11.3%           | 6.5%            | 4.8%              | 8.7%                   | 84.1%                  | 15.9%                |
| Nonprofit                         | 622,092   | 50.0%                  | 11.0%           | 9.8%            | 17.3%             | 11.9%                  | 66.1%                  | 33.9%                |
| Age of firm                       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1,380,041 | 83.7%                  | 10.6%           | 3.9%            | 1.4%              | 0.3%                   | 96.8%                  | 3.2%                 |
| 5-9 years                         | 1,038,092 | 76.8%                  | 13.5%           | 6.6%            | 2.3%              | 0.9%                   | 94.5%                  | 5.5%                 |
| 10-19 years                       | 1,607,564 | 71.1%                  | 14.0%           | 8.6%            | 4.0%              | 2.2%                   | 90.7%                  | 9.3%                 |
| 20 or more years                  | 3,498,490 | 37.3%                  | 10.0%           | 9.4%            | 11.4%             | 32.0%                  | 52.4%                  | 47.6%                |
| Multi/single status               |           |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1,916,304 | 1.5%                   | 3.7%            | 10.8%           | 23.2%             | 60.8%                  | 9.8%                   | 90.2%                |
| 1 location only                   | 5,607,882 | 78.0%                  | 14.1%           | 6.8%            | 1.1%              | 0.0%                   | 96.6%                  | 3.4%                 |
| Percent full-time employees       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,150,489 | 71.3%                  | 12.3%           | 5.8%            | 3.3%              | 7.3%                   | 87.5%                  | 12.5%                |
| 25-49 %                           | 551,074   | 42.8%                  | 16.8%           | 13.0%           | 8.6%              | 18.8%                  | 67.1%                  | 32.9%                |
| 50-74 %                           | 1,100,056 | 59.8%                  | 11.5%           | 7.2%            | 6.3%              | 15.2%                  | 75.6%                  | 24.4%                |
| 75% or more                       | 4,722,568 | 56.9%                  | 10.6%           | 7.9%            | 7.5%              | 17.2%                  | 72.0%                  | 28.0%                |
| Union presence                    |           |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 7,087,373 | 60.8%                  | 11.9%           | 8.0%            | 6.7%              | 12.6%                  | 77.4%                  | 22.6%                |
| Has union employees               | 436,814   | 20.9%                  | 4.6%            | 4.9%            | 6.9%              | 62.7%                  | 28.1%                  | 71.9%                |
| Percent low-wage employees        |           |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1,850,742 | 56.1%                  | 12.9%           | 8.3%            | 7.6%              | 15.2%                  | 73.9%                  | 26.1%                |
| Less than 50% low-wage            | 5,673,445 | 59.3%                  | 11.0%           | 7.7%            | 6.5%              | 15.6%                  | 74.7%                  | 25.3%                |
| Percent women employees           |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2,544,481 | 71.2%                  | 10.5%           | 7.2%            | 4.6%              | 6.5%                   | 86.1%                  | 13.9%                |
| 25-49 %                           | 1,103,210 | 43.0%                  | 13.6%           | 9.3%            | 8.4%              | 25.6%                  | 61.9%                  | 38.1%                |
| 50-74 %                           | 1,896,179 | 49.1%                  | 10.6%           | 8.2%            | 7.6%              | 24.5%                  | 64.6%                  | 35.4%                |
| 75% or more                       | 1,980,317 | 59.8%                  | 12.3%           | 7.4%            | 7.7%              | 12.9%                  | 76.2%                  | 23.8%                |
| Percent age 50 or older employees |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,599,378 | 55.5%                  | 13.9%           | 9.1%            | 7.3%              | 14.2%                  | 75.0%                  | 25.0%                |
| 25-49 %                           | 1,658,216 | 36.6%                  | 12.2%           | 9.6%            | 9.4%              | 32.2%                  | 54.2%                  | 45.8%                |
| 50-74 %                           | 1,069,693 | 67.5%                  | 9.6%            | 7.0%            | 6.2%              | 9.7%                   | 80.8%                  | 19.2%                |
| 75% or more                       | 1,196,900 | 89.7%                  | 4.5%            | 2.1%            | 2.0%              | 1.7%                   | 95.6%                  | 4.4%                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.A.1.a Standard errors for percent of number of private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 20,667 | 0.24%                  | 0.22%           | 0.12%           | 0.08%             | 0.18%                  | 0.18%                  | 0.18%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 12,263 | 2.22%                  | 1.81%           | 0.90%           | 0.46%             | 0.55% *                | 0.94%                  | 0.94%                |
| Mining and manufacturing          | 12,219 | 2.23%                  | 1.37%           | 1.10%           | 0.74%             | 0.81%                  | 1.40%                  | 1.40%                |
| Construction                      | 21,140 | 1.15%                  | 0.93%           | 0.51%           | 0.22%             | 0.19%                  | 0.43%                  | 0.43%                |
| Utilities and transp.             | 12,810 | 2.76%                  | 1.41%           | 0.93%           | 1.14%             | 1.81%                  | 2.26%                  | 2.26%                |
| Wholesale trade                   | 16,597 | 2.08%                  | 1.19%           | 0.78%           | 0.81%             | 1.07%                  | 1.52%                  | 1.52%                |
| Fin. svcs. and real estate        | 26,603 | 1.49%                  | 0.57%           | 0.43%           | 0.61%             | 1.22%                  | 1.38%                  | 1.38%                |
| Retail trade                      | 28,408 | 1.37%                  | 0.64%           | 0.43%           | 0.46%             | 1.13%                  | 1.22%                  | 1.22%                |
| Professional services             | 32,900 | 0.79%                  | 0.47%           | 0.28%           | 0.28%             | 0.52%                  | 0.61%                  | 0.61%                |
| Other services                    | 36,664 | 0.84%                  | 0.55%           | 0.35%           | 0.29%             | 0.46%                  | 0.58%                  | 0.58%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 38,897 | 0.41%                  | 0.27%           | 0.17%           | 0.14%             | 0.29%                  | 0.32%                  | 0.32%                |
| For profit, unincorporated        | 34,109 | 0.83%                  | 0.56%           | 0.32%           | 0.27%             | 0.50%                  | 0.60%                  | 0.60%                |
| Nonprofit                         | 18,731 | 1.51%                  | 0.77%           | 0.58%           | 0.84%             | 0.76%                  | 1.22%                  | 1.22%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 32,966 | 0.72%                  | 0.63%           | 0.26%           | 0.16%             | 0.08%                  | 0.23%                  | 0.23%                |
| 5-9 years                         | 28,892 | 0.95%                  | 0.78%           | 0.39%           | 0.26%             | 0.15%                  | 0.38%                  | 0.38%                |
| 10-19 years                       | 32,580 | 0.78%                  | 0.59%           | 0.36%           | 0.25%             | 0.20%                  | 0.39%                  | 0.39%                |
| 20 or more years                  | 36,905 | 0.62%                  | 0.31%           | 0.24%           | 0.21%             | 0.44%                  | 0.52%                  | 0.52%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 17,709 | 0.24%                  | 0.31%           | 0.38%           | 0.35%             | 0.49%                  | 0.43%                  | 0.43%                |
| 1 location only                   | 17,757 | 0.28%                  | 0.27%           | 0.11%           | 0.04%             | 0.00%                  | 0.08%                  | 0.08%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 28,624 | 0.95%                  | 0.66%           | 0.34%           | 0.28%             | 0.50%                  | 0.61%                  | 0.61%                |
| 25-49 %                           | 18,159 | 1.74%                  | 1.11%           | 0.83%           | 0.65%             | 1.20%                  | 1.43%                  | 1.43%                |
| 50-74 %                           | 28,416 | 1.20%                  | 0.66%           | 0.43%           | 0.41%             | 0.87%                  | 0.98%                  | 0.98%                |
| 75% or more                       | 39,703 | 0.44%                  | 0.29%           | 0.18%           | 0.15%             | 0.30%                  | 0.34%                  | 0.34%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 22,812 | 0.26%                  | 0.23%           | 0.13%           | 0.08%             | 0.18%                  | 0.19%                  | 0.19%                |
| Has union employees               | 17,171 | 2.00%                  | 0.70%           | 0.63%           | 0.67%             | 1.98%                  | 2.01%                  | 2.01%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 34,032 | 0.88%                  | 0.53%           | 0.32%           | 0.32%             | 0.55%                  | 0.67%                  | 0.67%                |
| Less than 50% low-wage            | 36,172 | 0.36%                  | 0.26%           | 0.16%           | 0.12%             | 0.26%                  | 0.28%                  | 0.28%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 37,323 | 0.59%                  | 0.41%           | 0.27%           | 0.21%             | 0.28%                  | 0.39%                  | 0.39%                |
| 25-49 %                           | 25,380 | 1.23%                  | 0.70%           | 0.44%           | 0.46%             | 0.91%                  | 1.04%                  | 1.04%                |
| 50-74 %                           | 35,163 | 0.95%                  | 0.50%           | 0.32%           | 0.31%             | 0.75%                  | 0.82%                  | 0.82%                |
| 75% or more                       | 34,138 | 0.80%                  | 0.50%           | 0.29%           | 0.30%             | 0.49%                  | 0.60%                  | 0.60%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 40,672 | 0.58%                  | 0.38%           | 0.23%           | 0.20%             | 0.38%                  | 0.44%                  | 0.44%                |
| 25-49 %                           | 28,814 | 0.96%                  | 0.51%           | 0.36%           | 0.36%             | 0.77%                  | 0.85%                  | 0.85%                |
| 50-74 %                           | 28,096 | 1.06%                  | 0.62%           | 0.42%           | 0.40%             | 0.60%                  | 0.79%                  | 0.79%                |
| 75% or more                       | 31,091 | 0.59%                  | 0.44%           | 0.21%           | 0.24%             | 0.21%                  | 0.34%                  | 0.34%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.A.2 Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 46.8% | 23.1%                  | 49.4%           | 73.8%           | 96.4%             | 99.4%                  | 29.8%                  | 96.8%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 24.4% | 17.9%                  | 35.8%           | 65.8%           | 91.3%             | 99.1%                  | 20.7%                  | 89.3%                |
| Mining and manufacturing          | 60.1% | 32.2%                  | 66.8%           | 85.7%           | 99.4%             | 99.0%                  | 46.2%                  | 98.6%                |
| Construction                      | 31.8% | 19.6%                  | 58.5%           | 86.4%           | 98.2%             | 98.4%                  | 27.9%                  | 95.4%                |
| Utilities and transp.             | 52.3% | 21.3%                  | 50.1%           | 76.2%           | 100.0%            | 100.0%                 | 29.1%                  | 98.3%                |
| Wholesale trade                   | 57.9% | 30.5%                  | 74.9%           | 89.2%           | 97.9%             | 99.9%                  | 42.3%                  | 98.6%                |
| Fin. svcs. and real estate        | 59.0% | 26.5%                  | 71.7%           | 90.8%           | 98.0%             | 99.1%                  | 32.6%                  | 98.5%                |
| Retail trade                      | 51.9% | 16.8%                  | 40.5%           | 80.1%           | 96.0%             | 99.6%                  | 24.1%                  | 98.5%                |
| Professional services             | 50.9% | 29.5%                  | 60.7%           | 80.7%           | 97.2%             | 99.5%                  | 36.3%                  | 97.6%                |
| Other services                    | 36.8% | 18.2%                  | 31.9%           | 54.7%           | 92.7%             | 99.0%                  | 22.6%                  | 92.3%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 49.2% | 23.8%                  | 51.0%           | 73.2%           | 95.8%             | 99.5%                  | 30.9%                  | 96.9%                |
| For profit, unincorporated        | 35.5% | 19.2%                  | 40.8%           | 69.3%           | 95.9%             | 99.5%                  | 24.0%                  | 96.1%                |
| Nonprofit                         | 59.6% | 31.4%                  | 60.8%           | 86.5%           | 98.5%             | 98.3%                  | 40.0%                  | 97.7%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 21.1% | 16.5%                  | 32.5%           | 54.9%           | 95.0%             | 94.6%                  | 18.9%                  | 85.3%                |
| 5-9 years                         | 26.9% | 19.4%                  | 35.2%           | 64.2%           | 93.9%             | 99.0%                  | 23.3%                  | 87.9%                |
| 10-19 years                       | 35.0% | 22.8%                  | 50.4%           | 66.3%           | 94.7%             | 98.7%                  | 29.2%                  | 91.4%                |
| 20 or more years                  | 68.4% | 31.5%                  | 61.5%           | 82.1%           | 96.9%             | 99.4%                  | 41.6%                  | 97.9%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 94.6% | 37.6%                  | 64.4%           | 80.9%           | 96.9%             | 99.4%                  | 64.5%                  | 97.9%                |
| 1 location only                   | 30.5% | 23.0%                  | 48.0%           | 70.0%           | 93.0%             | 97.4%                  | 28.6%                  | 87.2%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 17.4% | 5.5%                   | 15.2%           | 33.4%           | 77.5%             | 97.2%                  | 7.8%                   | 85.0%                |
| 25-49 %                           | 46.9% | 17.8%                  | 32.3%           | 52.9%           | 95.9%             | 99.5%                  | 23.7%                  | 94.2%                |
| 50-74 %                           | 44.7% | 23.6%                  | 38.6%           | 67.6%           | 96.8%             | 99.6%                  | 27.8%                  | 97.0%                |
| 75% or more                       | 54.5% | 28.8%                  | 65.0%           | 86.5%           | 98.4%             | 99.6%                  | 37.4%                  | 98.5%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 44.5% | 22.7%                  | 49.0%           | 73.4%           | 96.2%             | 99.3%                  | 29.3%                  | 96.3%                |
| Has union employees               | 85.3% | 41.8%                  | 65.4%           | 83.9%           | 99.9%             | 99.8%                  | 48.7%                  | 99.7%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 34.7% | 10.8%                  | 18.8%           | 49.2%           | 92.6%             | 99.6%                  | 13.9%                  | 93.5%                |
| Less than 50% low-wage            | 50.8% | 26.9%                  | 61.1%           | 82.4%           | 97.9%             | 99.3%                  | 34.9%                  | 98.0%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 36.9% | 19.7%                  | 57.1%           | 82.4%           | 97.0%             | 99.3%                  | 27.2%                  | 96.8%                |
| 25-49 %                           | 62.5% | 33.3%                  | 52.5%           | 77.2%           | 98.4%             | 99.7%                  | 40.5%                  | 98.2%                |
| 50-74 %                           | 55.9% | 28.8%                  | 44.8%           | 66.4%           | 93.9%             | 99.4%                  | 33.6%                  | 96.6%                |
| 75% or more                       | 42.3% | 19.7%                  | 42.8%           | 68.6%           | 97.0%             | 99.0%                  | 25.5%                  | 96.0%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 45.6% | 22.0%                  | 44.5%           | 67.4%           | 95.8%             | 99.3%                  | 28.8%                  | 95.9%                |
| 25-49 %                           | 67.2% | 29.5%                  | 57.1%           | 84.0%           | 97.7%             | 99.8%                  | 40.6%                  | 98.6%                |
| 50-74 %                           | 46.7% | 29.1%                  | 59.0%           | 83.1%           | 97.0%             | 98.8%                  | 35.0%                  | 96.1%                |
| 75% or more                       | 22.6% | 17.5%                  | 47.8%           | 65.1%           | 92.4%             | 92.7%                  | 19.5%                  | 90.1%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.42% | 0.67%                  | 1.16%           | 0.91%           | 0.44%             | 0.12%                  | 0.56%                  | 0.21%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.30% | 3.63%                  | 10.33%          | 8.46%           | 4.76%             | 0.91%                  | 3.39%                  | 3.82%                |
| Mining and manufacturing          | 2.26% | 3.88%                  | 3.77%           | 3.08%           | 0.49%             | 0.87%                  | 2.80%                  | 0.72%                |
| Construction                      | 1.58% | 1.79%                  | 3.70%           | 2.41%           | 1.17%             | 0.92%                  | 1.63%                  | 1.58%                |
| Utilities and transp.             | 2.85% | 3.87%                  | 6.57%           | 5.27%           | 0.00%             | 0.00%                  | 3.35%                  | 0.74%                |
| Wholesale trade                   | 2.31% | 3.42%                  | 4.17%           | 2.27%           | 1.36%             | 0.09%                  | 2.83%                  | 0.59%                |
| Fin. svcs. and real estate        | 1.59% | 2.38%                  | 5.55%           | 2.31%           | 0.93%             | 0.38%                  | 2.16%                  | 0.41%                |
| Retail trade                      | 1.39% | 1.75%                  | 3.57%           | 2.41%           | 1.39%             | 0.19%                  | 1.56%                  | 0.32%                |
| Professional services             | 0.99% | 1.40%                  | 2.14%           | 1.73%           | 0.60%             | 0.24%                  | 1.19%                  | 0.31%                |
| Other services                    | 0.91% | 1.21%                  | 1.96%           | 1.86%           | 1.30%             | 0.32%                  | 0.99%                  | 0.71%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.55% | 0.85%                  | 1.37%           | 1.11%           | 0.63%             | 0.13%                  | 0.70%                  | 0.25%                |
| For profit, unincorporated        | 1.00% | 1.19%                  | 2.64%           | 2.14%           | 1.04%             | 0.28%                  | 1.07%                  | 0.56%                |
| Nonprofit                         | 1.59% | 2.62%                  | 3.54%           | 1.77%           | 0.56%             | 0.89%                  | 2.11%                  | 0.52%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.12% | 1.26%                  | 2.96%           | 3.32%           | 1.51%             | 4.57%                  | 1.15%                  | 2.35%                |
| 5-9 years                         | 1.30% | 1.53%                  | 2.99%           | 2.69%           | 1.83%             | 0.89%                  | 1.34%                  | 1.89%                |
| 10-19 years                       | 1.04% | 1.31%                  | 2.20%           | 2.05%           | 1.31%             | 1.31%                  | 1.11%                  | 1.15%                |
| 20 or more years                  | 0.63% | 1.30%                  | 1.67%           | 1.06%           | 0.51%             | 0.12%                  | 1.01%                  | 0.19%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.33% | 8.04%                  | 4.07%           | 1.57%           | 0.48%             | 0.13%                  | 2.37%                  | 0.20%                |
| 1 location only                   | 0.55% | 0.67%                  | 1.20%           | 1.09%           | 1.04%             | 0.98%                  | 0.57%                  | 0.98%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.85% | 0.84%                  | 2.02%           | 2.66%           | 3.91%             | 1.03%                  | 0.76%                  | 1.67%                |
| 25-49 %                           | 1.66% | 2.55%                  | 3.30%           | 3.22%           | 1.59%             | 0.28%                  | 1.88%                  | 0.87%                |
| 50-74 %                           | 1.32% | 1.71%                  | 2.86%           | 2.74%           | 0.90%             | 0.23%                  | 1.45%                  | 0.50%                |
| 75% or more                       | 0.60% | 0.93%                  | 1.45%           | 0.90%           | 0.33%             | 0.13%                  | 0.78%                  | 0.18%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.45% | 0.67%                  | 1.17%           | 0.91%           | 0.47%             | 0.16%                  | 0.56%                  | 0.25%                |
| Has union employees               | 1.67% | 5.75%                  | 7.22%           | 6.63%           | 0.08%             | 0.13%                  | 4.55%                  | 0.17%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.86% | 1.06%                  | 1.74%           | 1.99%           | 1.21%             | 0.17%                  | 0.88%                  | 0.59%                |
| Less than 50% low-wage            | 0.53% | 0.80%                  | 1.31%           | 0.93%           | 0.39%             | 0.16%                  | 0.67%                  | 0.19%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.81% | 0.98%                  | 2.07%           | 1.54%           | 0.84%             | 0.36%                  | 0.87%                  | 0.50%                |
| 25-49 %                           | 1.21% | 2.22%                  | 2.72%           | 2.01%           | 0.49%             | 0.11%                  | 1.68%                  | 0.32%                |
| 50-74 %                           | 1.01% | 1.65%                  | 2.53%           | 1.85%           | 1.18%             | 0.20%                  | 1.34%                  | 0.39%                |
| 75% or more                       | 0.91% | 1.21%                  | 2.14%           | 1.86%           | 0.62%             | 0.36%                  | 1.03%                  | 0.44%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.68% | 0.96%                  | 1.55%           | 1.31%           | 0.67%             | 0.19%                  | 0.79%                  | 0.34%                |
| 25-49 %                           | 0.93% | 1.86%                  | 2.20%           | 1.32%           | 0.66%             | 0.08%                  | 1.40%                  | 0.21%                |
| 50-74 %                           | 1.38% | 1.83%                  | 3.27%           | 2.32%           | 1.00%             | 0.71%                  | 1.60%                  | 0.78%                |
| 75% or more                       | 1.23% | 1.31%                  | 4.99%           | 4.76%           | 2.91%             | 3.24%                  | 1.26%                  | 2.26%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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.A.2.a Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2018**

| Characteristics                   | Total | Less than 100 employees | 100-499 employees | 500 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|-------------------------|-------------------|-----------------------|------------------------|----------------------|
| United States                     | 38.7% | 13.2%                   | 29.0%             | 78.7%                 | 13.2%                  | 61.7%                |
| Industry group **                 |       |                         |                   |                       |                        |                      |
| Agric., fish., forest.            | 18.4% | 9.7%                    | 48.8%*            | 90.5%                 | 8.9%*                  | 57.0%                |
| Mining and manufacturing          | 32.3% | 14.3%                   | 34.7%             | 87.1%                 | 13.4%                  | 56.6%                |
| Construction                      | 18.9% | 14.4%                   | 38.1%             | 84.3%                 | 15.1%                  | 37.6%                |
| Utilities and transp.             | 48.3% | 13.4%                   | 33.7%             | 84.7%                 | 12.3%*                 | 69.4%                |
| Wholesale trade                   | 34.5% | 8.2%                    | 43.7%             | 86.2%                 | 7.8%                   | 64.5%                |
| Fin. svcs. and real estate        | 48.5% | 9.6%                    | 28.3%             | 83.3%                 | 9.3%                   | 67.9%                |
| Retail trade                      | 53.1% | 14.6%                   | 31.9%             | 78.2%                 | 15.8%                  | 68.4%                |
| Professional services             | 35.3% | 13.9%                   | 26.6%             | 80.3%                 | 13.7%                  | 61.0%                |
| Other services                    | 33.2% | 14.4%                   | 21.7%             | 68.2%                 | 14.5%                  | 51.2%                |
| Ownership                         |       |                         |                   |                       |                        |                      |
| For profit, incorporated          | 41.5% | 12.4%                   | 29.5%             | 81.4%                 | 12.4%                  | 65.9%                |
| For profit, unincorporated        | 30.3% | 12.4%                   | 32.7%             | 69.3%                 | 12.3%                  | 53.9%                |
| Nonprofit                         | 33.9% | 20.2%                   | 24.9%             | 67.5%                 | 21.0%                  | 44.1%                |
| Age of firm                       |       |                         |                   |                       |                        |                      |
| Less than 5 years                 | 14.5% | 13.0%                   | 28.8%             | 44.3%                 | 12.8%                  | 26.0%                |
| 5-9 years                         | 16.0% | 13.7%                   | 17.1%             | 61.9%                 | 13.7%                  | 26.5%                |
| 10-19 years                       | 18.5% | 13.4%                   | 21.3%             | 65.7%                 | 13.6%                  | 33.6%                |
| 20 or more years                  | 49.1% | 13.0%                   | 31.2%             | 79.5%                 | 13.0%                  | 66.0%                |
| Multi/single status               |       |                         |                   |                       |                        |                      |
| 2 or more locations               | 62.6% | 14.3%                   | 29.8%             | 78.8%                 | 16.5%                  | 65.9%                |
| 1 location only                   | 13.5% | 13.1%                   | 24.2%             | 44.9%                 | 13.0%                  | 18.7%                |
| Percent full-time employees       |       |                         |                   |                       |                        |                      |
| Less than 25%                     | 42.0% | 19.2%                   | 26.1%             | 68.4%                 | 20.4%                  | 55.9%                |
| 25-49 %                           | 37.2% | 14.7%                   | 22.8%             | 62.4%                 | 14.8%                  | 48.6%                |
| 50-74 %                           | 36.9% | 11.0%                   | 24.5%             | 76.3%                 | 10.7%                  | 60.2%                |
| 75% or more                       | 39.0% | 13.1%                   | 30.8%             | 82.4%                 | 13.1%                  | 64.3%                |
| Union presence                    |       |                         |                   |                       |                        |                      |
| No union employees                | 34.6% | 12.8%                   | 28.9%             | 75.5%                 | 12.8%                  | 57.3%                |
| Has union employees               | 73.9% | 22.5%                   | 30.9%             | 90.1%                 | 23.3%                  | 83.6%                |
| Percent low-wage employees        |       |                         |                   |                       |                        |                      |
| 50% or more low-wage              | 44.1% | 12.8%                   | 26.5%             | 72.2%                 | 12.5%                  | 57.4%                |
| Less than 50% low-wage            | 37.6% | 13.3%                   | 29.9%             | 80.8%                 | 13.3%                  | 63.1%                |
| Percent women employees           |       |                         |                   |                       |                        |                      |
| Less than 25%                     | 28.8% | 12.7%                   | 34.4%             | 81.7%                 | 12.7%                  | 56.9%                |
| 25-49 %                           | 43.1% | 12.9%                   | 28.5%             | 77.3%                 | 12.8%                  | 63.5%                |
| 50-74 %                           | 46.3% | 13.0%                   | 26.7%             | 80.7%                 | 12.9%                  | 67.5%                |
| 75% or more                       | 36.7% | 14.4%                   | 27.0%             | 74.7%                 | 14.6%                  | 55.6%                |
| Percent age 50 or older employees |       |                         |                   |                       |                        |                      |
| Less than 25%                     | 35.8% | 13.5%                   | 28.0%             | 72.6%                 | 13.8%                  | 55.6%                |
| 25-49 %                           | 52.6% | 14.2%                   | 29.0%             | 85.9%                 | 14.4%                  | 71.2%                |
| 50-74 %                           | 28.0% | 10.8%                   | 30.7%             | 75.4%                 | 10.0%                  | 55.5%                |
| 75% or more                       | 19.8% | 13.7%                   | 33.8%             | 70.4%                 | 13.7%                  | 48.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 2018**

| Characteristics                   | Total | Less than 100 employees | 100-499 employees | 500 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|-------------------------|-------------------|-----------------------|------------------------|----------------------|
| United States                     | 0.58% | 0.69%                   | 1.30%             | 0.74%                 | 0.77%                  | 0.66%                |
| Industry group **                 |       |                         |                   |                       |                        |                      |
| Agric., fish., forest.            | 4.56% | 4.23%                   | 14.85%*           | 4.82%                 | 4.43%*                 | 8.79%                |
| Mining and manufacturing          | 1.98% | 2.28%                   | 4.13%             | 2.80%                 | 2.59%                  | 2.30%                |
| Construction                      | 2.02% | 2.12%                   | 6.37%             | 4.04%                 | 2.29%                  | 3.46%                |
| Utilities and transp.             | 3.18% | 3.61%                   | 6.99%             | 2.29%                 | 3.97%*                 | 3.04%                |
| Wholesale trade                   | 2.08% | 1.60%                   | 5.19%             | 2.23%                 | 1.75%                  | 2.45%                |
| Fin. svcs. and real estate        | 1.86% | 2.10%                   | 3.26%             | 1.66%                 | 2.38%                  | 1.72%                |
| Retail trade                      | 1.72% | 2.56%                   | 4.32%             | 1.78%                 | 2.91%                  | 1.72%                |
| Professional services             | 1.17% | 1.36%                   | 2.25%             | 1.34%                 | 1.47%                  | 1.33%                |
| Other services                    | 1.30% | 1.48%                   | 2.54%             | 1.82%                 | 1.65%                  | 1.60%                |
| Ownership                         |       |                         |                   |                       |                        |                      |
| For profit, incorporated          | 0.71% | 0.82%                   | 1.64%             | 0.82%                 | 0.90%                  | 0.77%                |
| For profit, unincorporated        | 1.49% | 1.55%                   | 3.36%             | 2.36%                 | 1.69%                  | 2.03%                |
| Nonprofit                         | 1.67% | 2.40%                   | 2.76%             | 2.47%                 | 2.75%                  | 1.89%                |
| Age of firm                       |       |                         |                   |                       |                        |                      |
| Less than 5 years                 | 2.02% | 2.15%                   | 5.38%             | 9.59%                 | 2.26%                  | 3.41%                |
| 5-9 years                         | 1.94% | 2.11%                   | 4.08%             | 7.04%                 | 2.26%                  | 3.14%                |
| 10-19 years                       | 1.25% | 1.36%                   | 2.84%             | 3.60%                 | 1.47%                  | 2.07%                |
| 20 or more years                  | 0.70% | 0.93%                   | 1.56%             | 0.76%                 | 1.06%                  | 0.71%                |
| Multi/single status               |       |                         |                   |                       |                        |                      |
| 2 or more locations               | 0.69% | 1.69%                   | 1.49%             | 0.75%                 | 2.73%                  | 0.70%                |
| 1 location only                   | 0.73% | 0.75%                   | 1.95%             | 4.49%                 | 0.80%                  | 1.16%                |
| Percent full-time employees       |       |                         |                   |                       |                        |                      |
| Less than 25%                     | 2.55% | 3.91%                   | 6.02%             | 2.94%                 | 4.40%                  | 2.66%                |
| 25-49 %                           | 2.13% | 2.33%                   | 3.64%             | 3.23%                 | 2.74%                  | 2.57%                |
| 50-74 %                           | 1.76% | 1.40%                   | 3.56%             | 2.19%                 | 1.52%                  | 2.11%                |
| 75% or more                       | 0.70% | 0.82%                   | 1.54%             | 0.80%                 | 0.91%                  | 0.76%                |
| Union presence                    |       |                         |                   |                       |                        |                      |
| No union employees                | 0.60% | 0.70%                   | 1.34%             | 0.88%                 | 0.78%                  | 0.74%                |
| Has union employees               | 1.85% | 4.23%                   | 5.30%             | 1.06%                 | 4.81%                  | 1.26%                |
| Percent low-wage employees        |       |                         |                   |                       |                        |                      |
| 50% or more low-wage              | 1.39% | 1.61%                   | 2.66%             | 1.66%                 | 1.87%                  | 1.43%                |
| Less than 50% low-wage            | 0.66% | 0.76%                   | 1.47%             | 0.82%                 | 0.83%                  | 0.77%                |
| Percent women employees           |       |                         |                   |                       |                        |                      |
| Less than 25%                     | 1.04% | 1.07%                   | 2.65%             | 1.60%                 | 1.17%                  | 1.51%                |
| 25-49 %                           | 1.37% | 1.48%                   | 2.98%             | 1.65%                 | 1.64%                  | 1.50%                |
| 50-74 %                           | 1.26% | 1.44%                   | 2.55%             | 1.18%                 | 1.60%                  | 1.19%                |
| 75% or more                       | 1.25% | 1.65%                   | 2.31%             | 1.61%                 | 1.85%                  | 1.41%                |
| Percent age 50 or older employees |       |                         |                   |                       |                        |                      |
| Less than 25%                     | 0.89% | 1.00%                   | 1.89%             | 1.28%                 | 1.12%                  | 1.09%                |
| 25-49 %                           | 1.05% | 1.33%                   | 2.08%             | 0.85%                 | 1.52%                  | 0.96%                |
| 50-74 %                           | 1.54% | 1.63%                   | 3.56%             | 2.67%                 | 1.76%                  | 2.12%                |
| 75% or more                       | 2.21% | 2.37%                   | 7.06%             | 5.28%                 | 2.43%                  | 4.21%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.A.2.b Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 28.8% | 58.1%                  | 42.1%           | 23.3%           | 13.8%             | 6.6%                   | 49.9%                  | 9.8%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 66.2% | 84.5%                  | --              | 23.6% *         | 49.9%             | 1.6% *                 | 76.7%                  | 23.4% *              |
| Mining and manufacturing          | 28.7% | 54.7%                  | 35.7%           | 19.2%           | 15.8%             | 7.8% *                 | 41.3%                  | 12.6%                |
| Construction                      | 42.1% | 51.7%                  | 40.0%           | 29.0%           | 33.3%             | 19.3%                  | 45.2%                  | 27.5%                |
| Utilities and transp.             | 27.5% | 47.7%                  | 36.8%           | 30.9%           | 17.9%             | 17.9%                  | 41.9%                  | 19.0%                |
| Wholesale trade                   | 32.7% | 65.8%                  | 47.4%           | 18.4%           | 16.5%             | 3.4% *                 | 53.2%                  | 9.6%                 |
| Fin. svcs. and real estate        | 25.3% | 60.7%                  | 52.7%           | 26.5%           | 13.6%             | 7.3%                   | 55.9%                  | 10.2%                |
| Retail trade                      | 16.1% | 52.4%                  | 31.8%           | 16.5%           | 9.7%              | 4.7%                   | 41.4%                  | 5.7%                 |
| Professional services             | 33.7% | 59.6%                  | 44.3%           | 30.0%           | 14.0%             | 5.8%                   | 53.4%                  | 10.2%                |
| Other services                    | 28.1% | 56.4%                  | 40.8%           | 18.9%           | 11.3%             | 7.0%                   | 48.0%                  | 8.9%                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 27.9% | 58.8%                  | 43.1%           | 23.2%           | 13.6%             | 6.5%                   | 50.4%                  | 9.2%                 |
| For profit, unincorporated        | 30.2% | 56.7%                  | 33.8%           | 15.8%           | 10.4%             | 5.7%                   | 47.4%                  | 7.6%                 |
| Nonprofit                         | 32.3% | 56.8%                  | 50.6%           | 34.9%           | 16.9%             | 10.0%                  | 52.2%                  | 16.5%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 45.8% | 57.3%                  | 28.4%           | 19.2%           | 16.8%             | 40.3% *                | 49.9%                  | 18.0%                |
| 5-9 years                         | 39.1% | 49.8%                  | 36.2%           | 21.0%           | 18.4%             | 10.6% *                | 43.9%                  | 17.1%                |
| 10-19 years                       | 40.5% | 58.5%                  | 41.1%           | 19.4%           | 11.0%             | 12.8%                  | 49.5%                  | 12.7%                |
| 20 or more years                  | 22.8% | 61.4%                  | 47.0%           | 25.4%           | 13.8%             | 6.3%                   | 52.0%                  | 9.1%                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 10.8% | 55.2%                  | 46.4%           | 21.8%           | 12.8%             | 6.6%                   | 37.8%                  | 8.8%                 |
| 1 location only                   | 47.9% | 58.2%                  | 41.6%           | 24.2%           | 20.9%             | 19.5%                  | 50.9%                  | 19.6%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 24.6% | 58.6%                  | 48.8%           | 24.7%           | 12.6%             | 3.6% *                 | 51.3%                  | 7.4%                 |
| 25-49 %                           | 19.7% | 45.9%                  | 47.9%           | 19.7%           | 9.4%              | 5.4%                   | 42.7%                  | 7.9%                 |
| 50-74 %                           | 27.3% | 57.7%                  | 43.4%           | 18.5%           | 8.7%              | 4.6%                   | 50.9%                  | 6.4%                 |
| 75% or more                       | 30.3% | 58.9%                  | 40.9%           | 24.4%           | 15.4%             | 7.5%                   | 50.2%                  | 10.9%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 30.1% | 58.1%                  | 41.3%           | 22.4%           | 12.8%             | 6.6%                   | 49.6%                  | 9.7%                 |
| Has union employees               | 17.8% | 59.8%                  | 66.1%           | 42.5%           | 28.8%             | 6.8%                   | 59.0%                  | 9.9%                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 19.3% | 57.1%                  | 43.5%           | 19.0%           | 10.2%             | 4.5%                   | 47.7%                  | 7.3%                 |
| Less than 50% low-wage            | 30.9% | 58.3%                  | 41.9%           | 24.2%           | 15.1%             | 7.3%                   | 50.2%                  | 10.6%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 34.6% | 53.9%                  | 41.8%           | 23.1%           | 15.5%             | 9.7%                   | 47.0%                  | 12.9%                |
| 25-49 %                           | 26.1% | 57.9%                  | 49.7%           | 21.7%           | 14.1%             | 6.9%                   | 51.0%                  | 9.4%                 |
| 50-74 %                           | 27.0% | 66.8%                  | 39.7%           | 24.7%           | 14.0%             | 5.7%                   | 56.1%                  | 8.5%                 |
| 75% or more                       | 26.8% | 54.8%                  | 38.8%           | 23.3%           | 12.0%             | 6.1%                   | 47.1%                  | 9.5%                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 26.4% | 54.7%                  | 38.9%           | 21.1%           | 12.9%             | 5.4%                   | 45.9%                  | 8.9%                 |
| 25-49 %                           | 22.4% | 53.4%                  | 48.3%           | 26.3%           | 14.9%             | 7.4%                   | 47.4%                  | 10.2%                |
| 50-74 %                           | 38.5% | 64.1%                  | 42.6%           | 24.2%           | 13.8%             | 7.8%                   | 56.6%                  | 10.8%                |
| 75% or more                       | 51.7% | 64.0%                  | 40.5%           | 23.9%           | 15.7% *           | 10.3% *                | 59.2%                  | 15.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.b Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.64% | 1.64%                  | 1.67%           | 1.00%           | 0.82%             | 0.49%                  | 1.13%                  | 0.41%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5.98% | 6.34%                  | --              | 9.94% *         | 13.02%            | 1.46% *                | 6.01%                  | 7.58% *              |
| Mining and manufacturing          | 2.56% | 7.25%                  | 4.82%           | 2.78%           | 2.79%             | 2.53% *                | 3.98%                  | 1.71%                |
| Construction                      | 2.81% | 5.08%                  | 4.84%           | 3.28%           | 5.28%             | 5.55%                  | 3.31%                  | 3.12%                |
| Utilities and transp.             | 3.15% | 10.24%                 | 10.40%          | 6.78%           | 4.91%             | 3.15%                  | 6.64%                  | 2.64%                |
| Wholesale trade                   | 2.62% | 6.21%                  | 5.50%           | 2.85%           | 3.62%             | 1.07% *                | 4.03%                  | 1.50%                |
| Fin. svcs. and real estate        | 1.81% | 5.21%                  | 6.29%           | 3.71%           | 2.21%             | 1.21%                  | 3.96%                  | 1.07%                |
| Retail trade                      | 1.43% | 5.64%                  | 5.27%           | 2.65%           | 2.27%             | 0.98%                  | 3.64%                  | 0.86%                |
| Professional services             | 1.32% | 2.78%                  | 3.02%           | 2.14%           | 1.58%             | 1.05%                  | 2.01%                  | 0.85%                |
| Other services                    | 1.45% | 3.66%                  | 3.69%           | 1.93%           | 1.49%             | 0.94%                  | 2.49%                  | 0.74%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.77% | 2.01%                  | 1.95%           | 1.22%           | 1.03%             | 0.56%                  | 1.35%                  | 0.48%                |
| For profit, unincorporated        | 1.69% | 3.42%                  | 3.99%           | 1.92%           | 1.81%             | 1.14%                  | 2.56%                  | 0.89%                |
| Nonprofit                         | 1.82% | 5.11%                  | 4.61%           | 3.03%           | 2.03%             | 1.81%                  | 3.34%                  | 1.38%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.02% | 4.12%                  | 4.67%           | 3.10%           | 3.75%             | 12.42% *               | 3.37%                  | 2.95%                |
| 5-9 years                         | 2.74% | 4.44%                  | 5.15%           | 3.04%           | 4.10%             | 4.94% *                | 3.25%                  | 2.64%                |
| 10-19 years                       | 1.83% | 3.18%                  | 3.26%           | 1.96%           | 1.85%             | 3.31%                  | 2.23%                  | 1.39%                |
| 20 or more years                  | 0.68% | 2.42%                  | 2.25%           | 1.34%           | 0.95%             | 0.49%                  | 1.53%                  | 0.43%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.47% | 13.75%                 | 5.48%           | 1.84%           | 0.89%             | 0.49%                  | 3.03%                  | 0.43%                |
| 1 location only                   | 1.09% | 1.65%                  | 1.75%           | 1.15%           | 1.90%             | 3.83%                  | 1.19%                  | 1.26%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.47% | 7.83%                  | 7.23%           | 4.18%           | 2.97%             | 1.10% *                | 5.05%                  | 1.20%                |
| 25-49 %                           | 2.03% | 8.12%                  | 6.19%           | 3.18%           | 2.11%             | 1.50%                  | 4.58%                  | 1.17%                |
| 50-74 %                           | 1.79% | 4.07%                  | 4.75%           | 2.56%           | 1.89%             | 1.04%                  | 3.02%                  | 0.89%                |
| 75% or more                       | 0.78% | 1.89%                  | 1.92%           | 1.19%           | 1.04%             | 0.63%                  | 1.30%                  | 0.52%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.69% | 1.67%                  | 1.69%           | 1.01%           | 0.83%             | 0.56%                  | 1.14%                  | 0.44%                |
| Has union employees               | 1.63% | 9.15%                  | 9.30%           | 6.02%           | 4.42%             | 1.00%                  | 6.37%                  | 1.05%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.38% | 5.12%                  | 5.12%           | 2.13%           | 1.42%             | 0.84%                  | 3.43%                  | 0.72%                |
| Less than 50% low-wage            | 0.73% | 1.73%                  | 1.76%           | 1.12%           | 1.00%             | 0.59%                  | 1.19%                  | 0.49%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.30% | 2.78%                  | 2.63%           | 1.73%           | 1.70%             | 1.44%                  | 1.84%                  | 1.00%                |
| 25-49 %                           | 1.45% | 4.00%                  | 3.79%           | 2.22%           | 1.99%             | 1.04%                  | 2.66%                  | 0.89%                |
| 50-74 %                           | 1.28% | 3.15%                  | 4.00%           | 2.07%           | 1.61%             | 0.78%                  | 2.39%                  | 0.69%                |
| 75% or more                       | 1.29% | 3.41%                  | 3.28%           | 2.12%           | 1.47%             | 0.90%                  | 2.33%                  | 0.77%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.92% | 2.46%                  | 2.34%           | 1.37%           | 1.11%             | 0.67%                  | 1.61%                  | 0.56%                |
| 25-49 %                           | 0.97% | 3.81%                  | 2.99%           | 1.87%           | 1.47%             | 0.77%                  | 2.19%                  | 0.67%                |
| 50-74 %                           | 1.99% | 3.52%                  | 4.40%           | 2.62%           | 2.34%             | 1.82%                  | 2.70%                  | 1.30%                |
| 75% or more                       | 3.06% | 4.05%                  | 7.08%           | 5.20%           | 5.00% *           | 4.27% *                | 3.54%                  | 3.20%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.b.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 9.7%   | 20.1%                  | 15.3%           | 8.1%            | 3.9%              | 1.7%                   | 17.5%                  | 2.8%                 |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 14.4%* | --                     | --              | --              | --                | --                     | 14.7%*                 | 13.0%*               |
| Mining and manufacturing          | 7.9%   | --                     | --              | --              | --                | --                     | 12.0%                  | 2.7%                 |
| Construction                      | 18.6%  | --                     | --              | --              | --                | --                     | 20.4%                  | 9.9%                 |
| Utilities and transp.             | 8.2%*  | --                     | --              | --              | --                | --                     | 16.2%*                 | 3.6%*                |
| Wholesale trade                   | 12.3%  | --                     | --              | --              | --                | --                     | 20.6%                  | 2.9%                 |
| Fin. svcs. and real estate        | 8.7%   | --                     | --              | --              | --                | --                     | 21.4%                  | 2.4%                 |
| Retail trade                      | 6.0%   | --                     | --              | --              | --                | --                     | 16.6%                  | 1.7%*                |
| Professional services             | 10.3%  | --                     | --              | --              | --                | --                     | 16.6%                  | 2.8%                 |
| Other services                    | 9.8%   | --                     | --              | --              | --                | --                     | 16.7%                  | 3.2%                 |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 9.7%   | --                     | --              | --              | --                | --                     | 18.4%                  | 2.5%                 |
| For profit, unincorporated        | 9.1%   | --                     | --              | --              | --                | --                     | 14.5%                  | 2.0%                 |
| Nonprofit                         | 10.6%  | --                     | --              | --              | --                | --                     | 16.9%                  | 5.6%                 |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 16.8%  | --                     | --              | --              | --                | --                     | 18.8%                  | 3.4%*                |
| 5-9 years                         | 12.9%  | --                     | --              | --              | --                | --                     | 14.3%                  | 6.5%                 |
| 10-19 years                       | 12.5%  | --                     | --              | --              | --                | --                     | 15.7%                  | 2.8%                 |
| 20 or more years                  | 7.8%   | --                     | --              | --              | --                | --                     | 18.9%                  | 2.7%                 |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 3.2%   | --                     | --              | --              | --                | --                     | 15.7%                  | 2.3%                 |
| 1 location only                   | 16.7%  | --                     | --              | --              | --                | --                     | 17.6%                  | 8.0%                 |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 8.8%   | --                     | --              | --              | --                | --                     | 18.0%                  | 2.9%                 |
| 25-49 %                           | 8.4%   | --                     | --              | --              | --                | --                     | 19.4%                  | 2.8%                 |
| 50-74 %                           | 10.2%  | --                     | --              | --              | --                | --                     | 19.8%                  | 1.7%                 |
| 75% or more                       | 9.9%   | --                     | --              | --              | --                | --                     | 16.9%                  | 3.0%                 |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 10.1%  | --                     | --              | --              | --                | --                     | 17.4%                  | 2.6%                 |
| Has union employees               | 6.3%   | --                     | --              | --              | --                | --                     | 19.4%                  | 3.8%                 |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 5.9%   | --                     | --              | --              | --                | --                     | 15.5%                  | 1.9%                 |
| Less than 50% low-wage            | 10.6%  | --                     | --              | --              | --                | --                     | 17.7%                  | 3.1%                 |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 12.6%  | --                     | --              | --              | --                | --                     | 17.7%                  | 3.8%                 |
| 25-49 %                           | 9.6%   | --                     | --              | --              | --                | --                     | 19.7%                  | 2.8%                 |
| 50-74 %                           | 8.7%   | --                     | --              | --              | --                | --                     | 18.7%                  | 2.3%                 |
| 75% or more                       | 7.9%   | --                     | --              | --              | --                | --                     | 14.1%                  | 2.7%                 |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 8.8%   | --                     | --              | --              | --                | --                     | 15.6%                  | 2.7%                 |
| 25-49 %                           | 7.5%   | --                     | --              | --              | --                | --                     | 16.9%                  | 2.9%                 |
| 50-74 %                           | 13.6%  | --                     | --              | --              | --                | --                     | 20.7%                  | 2.8%                 |
| 75% or more                       | 17.2%  | --                     | --              | --              | --                | --                     | 20.3%                  | 2.6%*                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.b.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.47%  | 1.41%                  | 1.24%           | 0.64%           | 0.47%             | 0.25%                  | 0.93%                  | 0.22%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5.00%* | --                     | --              | --              | --                | --                     | 6.02%*                 | 6.65%*               |
| Mining and manufacturing          | 1.43%  | --                     | --              | --              | --                | --                     | 2.47%                  | 0.70%                |
| Construction                      | 2.61%  | --                     | --              | --              | --                | --                     | 3.08%                  | 2.25%                |
| Utilities and transp.             | 2.48%* | --                     | --              | --              | --                | --                     | 6.03%*                 | 1.19%*               |
| Wholesale trade                   | 2.03%  | --                     | --              | --              | --                | --                     | 3.60%                  | 0.84%                |
| Fin. svcs. and real estate        | 1.26%  | --                     | --              | --              | --                | --                     | 3.44%                  | 0.54%                |
| Retail trade                      | 0.89%  | --                     | --              | --              | --                | --                     | 2.66%                  | 0.51%*               |
| Professional services             | 0.92%  | --                     | --              | --              | --                | --                     | 1.60%                  | 0.43%                |
| Other services                    | 1.08%  | --                     | --              | --              | --                | --                     | 2.08%                  | 0.47%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.56%  | --                     | --              | --              | --                | --                     | 1.14%                  | 0.26%                |
| For profit, unincorporated        | 1.12%  | --                     | --              | --              | --                | --                     | 1.89%                  | 0.45%                |
| Nonprofit                         | 1.38%  | --                     | --              | --              | --                | --                     | 2.83%                  | 0.84%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.49%  | --                     | --              | --              | --                | --                     | 2.84%                  | 1.22%*               |
| 5-9 years                         | 1.94%  | --                     | --              | --              | --                | --                     | 2.32%                  | 1.87%                |
| 10-19 years                       | 1.32%  | --                     | --              | --              | --                | --                     | 1.72%                  | 0.58%                |
| 20 or more years                  | 0.49%  | --                     | --              | --              | --                | --                     | 1.35%                  | 0.24%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.28%  | --                     | --              | --              | --                | --                     | 2.49%                  | 0.23%                |
| 1 location only                   | 0.89%  | --                     | --              | --              | --                | --                     | 0.98%                  | 0.91%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.65%  | --                     | --              | --              | --                | --                     | 3.90%                  | 0.74%                |
| 25-49 %                           | 1.82%  | --                     | --              | --              | --                | --                     | 4.71%                  | 0.71%                |
| 50-74 %                           | 1.38%  | --                     | --              | --              | --                | --                     | 2.70%                  | 0.45%                |
| 75% or more                       | 0.54%  | --                     | --              | --              | --                | --                     | 1.04%                  | 0.28%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.51%  | --                     | --              | --              | --                | --                     | 0.94%                  | 0.23%                |
| Has union employees               | 0.98%  | --                     | --              | --              | --                | --                     | 4.74%                  | 0.68%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.95%  | --                     | --              | --              | --                | --                     | 2.91%                  | 0.35%                |
| Less than 50% low-wage            | 0.53%  | --                     | --              | --              | --                | --                     | 0.98%                  | 0.27%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.00%  | --                     | --              | --              | --                | --                     | 1.50%                  | 0.58%                |
| 25-49 %                           | 1.07%  | --                     | --              | --              | --                | --                     | 2.39%                  | 0.52%                |
| 50-74 %                           | 0.87%  | --                     | --              | --              | --                | --                     | 2.06%                  | 0.33%                |
| 75% or more                       | 0.85%  | --                     | --              | --              | --                | --                     | 1.72%                  | 0.44%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.62%  | --                     | --              | --              | --                | --                     | 1.23%                  | 0.31%                |
| 25-49 %                           | 0.67%  | --                     | --              | --              | --                | --                     | 1.80%                  | 0.38%                |
| 50-74 %                           | 1.59%  | --                     | --              | --              | --                | --                     | 2.50%                  | 0.71%                |
| 75% or more                       | 2.55%  | --                     | --              | --              | --                | --                     | 3.05%                  | 1.02%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.b.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 16.2% | 29.7%                  | 24.7%           | 14.1%           | 9.1%              | 4.9%                   | 26.7%                  | 6.7%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 30.7% | 38.2%                  | --              | 17.6% *         | 18.2% *           | 0.1% *                 | 36.1%                  | 8.5% *               |
| Mining and manufacturing          | 15.4% | 28.9%                  | 16.9%           | 8.5%            | 11.1%             | 7.4% *                 | 20.6%                  | 8.8%                 |
| Construction                      | 18.8% | 20.0%                  | 16.9%           | 19.8%           | 17.3%             | 11.8%                  | 19.2%                  | 16.6%                |
| Utilities and transp.             | 17.6% | 19.9% *                | 22.7% *         | 20.7%           | 14.5% *           | 15.6%                  | 21.8%                  | 15.2%                |
| Wholesale trade                   | 17.2% | 31.8%                  | 25.2%           | 11.4%           | 11.5%             | 2.0% *                 | 26.8%                  | 6.4%                 |
| Fin. svcs. and real estate        | 16.6% | 34.4%                  | 39.8%           | 20.2%           | 11.8%             | 5.2%                   | 34.1%                  | 7.9%                 |
| Retail trade                      | 8.6%  | 26.0%                  | 17.9%           | 7.6%            | 6.1%              | 3.1%                   | 20.8%                  | 3.6%                 |
| Professional services             | 19.2% | 32.2%                  | 25.0%           | 19.5%           | 8.9%              | 4.4%                   | 29.6%                  | 6.9%                 |
| Other services                    | 15.7% | 28.6%                  | 28.4%           | 9.5%            | 6.0%              | 5.4%                   | 26.3%                  | 5.6%                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 15.5% | 29.5%                  | 24.5%           | 14.5%           | 9.2%              | 4.7%                   | 26.6%                  | 6.3%                 |
| For profit, unincorporated        | 17.0% | 30.4%                  | 20.1%           | 7.6%            | 7.0%              | 4.9%                   | 25.8%                  | 5.5%                 |
| Nonprofit                         | 19.2% | 29.4%                  | 35.5%           | 21.0%           | 10.6%             | 7.2%                   | 29.5%                  | 10.9%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 23.0% | 26.9%                  | 17.2%           | 11.9%           | 11.6%             | 39.1% *                | 24.5%                  | 12.5%                |
| 5-9 years                         | 23.2% | 28.3%                  | 23.6%           | 14.8%           | 11.7%             | 4.4% *                 | 25.8%                  | 11.5%                |
| 10-19 years                       | 23.3% | 31.4%                  | 26.3%           | 10.8%           | 9.4%              | 10.8% *                | 27.7%                  | 9.6%                 |
| 20 or more years                  | 12.8% | 30.5%                  | 25.8%           | 15.3%           | 8.8%              | 4.6%                   | 27.1%                  | 6.2%                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 7.3%  | 14.9% *                | 31.1%           | 13.5%           | 8.7%              | 4.9%                   | 22.0%                  | 6.3%                 |
| 1 location only                   | 25.5% | 29.9%                  | 23.9%           | 14.5%           | 12.3%             | 12.8%                  | 27.1%                  | 11.2%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 12.6% | 30.5%                  | 22.0%           | 12.1%           | 7.8% *            | 2.0% *                 | 25.9%                  | 4.0%                 |
| 25-49 %                           | 9.7%  | 13.0% *                | 28.4%           | 11.0%           | 6.8%              | 3.7% *                 | 18.8%                  | 5.0%                 |
| 50-74 %                           | 14.7% | 27.9%                  | 28.1%           | 10.5%           | 6.0%              | 3.1%                   | 26.1%                  | 4.5%                 |
| 75% or more                       | 17.4% | 30.9%                  | 24.0%           | 15.2%           | 10.2%             | 5.7%                   | 27.4%                  | 7.6%                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 16.8% | 29.5%                  | 24.4%           | 13.3%           | 8.5%              | 5.1%                   | 26.4%                  | 6.8%                 |
| Has union employees               | 11.0% | 34.9%                  | 35.3%           | 32.3%           | 18.6%             | 4.2%                   | 35.3%                  | 6.3%                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 10.5% | 27.5%                  | 22.2%           | 11.6%           | 6.5%              | 3.4%                   | 23.6%                  | 5.0%                 |
| Less than 50% low-wage            | 17.4% | 30.0%                  | 25.0%           | 14.6%           | 10.1%             | 5.4%                   | 27.1%                  | 7.2%                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 17.9% | 25.4%                  | 22.0%           | 13.6%           | 9.5%              | 7.3%                   | 23.5%                  | 8.0%                 |
| 25-49 %                           | 15.8% | 30.8%                  | 31.5%           | 15.0%           | 10.4%             | 5.0%                   | 29.0%                  | 6.9%                 |
| 50-74 %                           | 15.2% | 34.2%                  | 25.7%           | 13.5%           | 10.2%             | 4.0%                   | 29.9%                  | 5.9%                 |
| 75% or more                       | 15.8% | 30.4%                  | 22.6%           | 14.7%           | 7.1%              | 4.9%                   | 26.6%                  | 6.6%                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 14.7% | 28.2%                  | 22.5%           | 12.7%           | 8.0%              | 3.7%                   | 24.7%                  | 5.6%                 |
| 25-49 %                           | 13.6% | 30.2%                  | 28.5%           | 14.8%           | 9.9%              | 5.5%                   | 26.8%                  | 7.2%                 |
| 50-74 %                           | 21.7% | 32.7%                  | 26.3%           | 17.1%           | 9.9%              | 6.6%                   | 30.7%                  | 7.9%                 |
| 75% or more                       | 25.5% | 29.6%                  | 23.2%           | 14.5% *         | 14.9% *           | 9.7% *                 | 28.1%                  | 13.4%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.b.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.54% | 1.55%                  | 1.47%           | 0.82%           | 0.70%             | 0.42%                  | 1.03%                  | 0.34%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.54% | 11.11%                 | --              | 8.96% *         | 8.18% *           | 0.12% *                | 9.08%                  | 3.34% *              |
| Mining and manufacturing          | 2.07% | 6.91%                  | 3.47%           | 1.66%           | 2.56%             | 2.53% *                | 3.42%                  | 1.50%                |
| Construction                      | 1.91% | 3.43%                  | 3.44%           | 2.85%           | 4.24%             | 3.32%                  | 2.25%                  | 2.44%                |
| Utilities and transp.             | 2.42% | 7.39% *                | 9.10% *         | 6.10%           | 4.63% *           | 2.99%                  | 5.07%                  | 2.44%                |
| Wholesale trade                   | 2.15% | 6.25%                  | 4.79%           | 2.34%           | 3.11%             | 0.67% *                | 3.75%                  | 1.23%                |
| Fin. svcs. and real estate        | 1.56% | 5.19%                  | 6.15%           | 3.57%           | 2.08%             | 1.03%                  | 3.91%                  | 0.95%                |
| Retail trade                      | 1.17% | 5.56%                  | 4.15%           | 1.71%           | 1.70%             | 0.78%                  | 3.35%                  | 0.68%                |
| Professional services             | 1.11% | 2.65%                  | 2.79%           | 1.86%           | 1.26%             | 0.95%                  | 1.88%                  | 0.73%                |
| Other services                    | 1.17% | 3.33%                  | 3.39%           | 1.35%           | 1.16%             | 0.79%                  | 2.21%                  | 0.59%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.63% | 1.91%                  | 1.77%           | 1.02%           | 0.87%             | 0.47%                  | 1.25%                  | 0.40%                |
| For profit, unincorporated        | 1.38% | 3.21%                  | 3.22%           | 1.29%           | 1.60%             | 1.10%                  | 2.27%                  | 0.80%                |
| Nonprofit                         | 1.51% | 4.61%                  | 4.34%           | 2.59%           | 1.64%             | 1.68%                  | 3.00%                  | 1.18%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.62% | 3.80%                  | 3.81%           | 2.41%           | 3.24%             | 12.47% *               | 2.97%                  | 2.60%                |
| 5-9 years                         | 2.35% | 3.88%                  | 4.53%           | 2.71%           | 3.33%             | 2.93% *                | 2.82%                  | 2.26%                |
| 10-19 years                       | 1.68% | 3.17%                  | 3.10%           | 1.50%           | 1.75%             | 3.26% *                | 2.14%                  | 1.27%                |
| 20 or more years                  | 0.53% | 2.32%                  | 1.98%           | 1.10%           | 0.80%             | 0.42%                  | 1.40%                  | 0.36%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.38% | 7.70% *                | 5.02%           | 1.51%           | 0.76%             | 0.42%                  | 2.51%                  | 0.37%                |
| 1 location only                   | 0.99% | 1.56%                  | 1.54%           | 0.93%           | 1.47%             | 3.03%                  | 1.09%                  | 0.95%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.01% | 7.33%                  | 5.54%           | 3.11%           | 2.53% *           | 0.76% *                | 4.60%                  | 0.88%                |
| 25-49 %                           | 1.19% | 4.14% *                | 5.55%           | 2.46%           | 1.90%             | 1.22% *                | 3.00%                  | 0.95%                |
| 50-74 %                           | 1.37% | 3.67%                  | 4.24%           | 1.90%           | 1.52%             | 0.82%                  | 2.66%                  | 0.72%                |
| 75% or more                       | 0.66% | 1.82%                  | 1.71%           | 0.99%           | 0.88%             | 0.55%                  | 1.21%                  | 0.44%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.58% | 1.57%                  | 1.50%           | 0.81%           | 0.69%             | 0.50%                  | 1.04%                  | 0.38%                |
| Has union employees               | 1.29% | 8.76%                  | 8.61%           | 5.61%           | 4.07%             | 0.74%                  | 6.02%                  | 0.83%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.07% | 4.80%                  | 4.36%           | 1.70%           | 1.08%             | 0.75%                  | 3.07%                  | 0.60%                |
| Less than 50% low-wage            | 0.61% | 1.63%                  | 1.56%           | 0.92%           | 0.86%             | 0.50%                  | 1.09%                  | 0.41%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.03% | 2.34%                  | 2.15%           | 1.38%           | 1.34%             | 1.21%                  | 1.53%                  | 0.79%                |
| 25-49 %                           | 1.16% | 3.88%                  | 3.72%           | 1.90%           | 1.71%             | 0.88%                  | 2.49%                  | 0.76%                |
| 50-74 %                           | 1.08% | 3.37%                  | 3.71%           | 1.56%           | 1.49%             | 0.67%                  | 2.39%                  | 0.60%                |
| 75% or more                       | 1.07% | 3.18%                  | 2.72%           | 1.83%           | 1.11%             | 0.79%                  | 2.10%                  | 0.64%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.76% | 2.28%                  | 2.01%           | 1.15%           | 0.89%             | 0.56%                  | 1.44%                  | 0.45%                |
| 25-49 %                           | 0.78% | 3.48%                  | 2.68%           | 1.41%           | 1.20%             | 0.67%                  | 1.95%                  | 0.57%                |
| 50-74 %                           | 1.78% | 3.66%                  | 4.33%           | 2.31%           | 2.18%             | 1.57%                  | 2.72%                  | 1.14%                |
| 75% or more                       | 2.69% | 3.69%                  | 6.07%           | 4.53% *         | 4.99% *           | 4.26% *                | 3.18%                  | 3.11%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.b.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 4.6%    | 11.5%                  | 5.1%            | 3.0%            | 1.6%              | 0.2% *                 | 8.8%                   | 0.8%                 |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 22.9% * | --                     | --              | --              | --                | --                     | 27.7% *                | --                   |
| Mining and manufacturing          | 6.9%    | --                     | --              | --              | --                | --                     | 11.0%                  | --                   |
| Construction                      | 6.7%    | --                     | --              | --              | --                | --                     | 7.4%                   | --                   |
| Utilities and transp.             | 1.7% *  | --                     | --              | --              | --                | --                     | 4.0% *                 | --                   |
| Wholesale trade                   | 5.9%    | --                     | --              | --              | --                | --                     | 10.0%                  | --                   |
| Fin. svcs. and real estate        | 1.9% *  | --                     | --              | --              | --                | --                     | 5.0% *                 | --                   |
| Retail trade                      | 1.9%    | --                     | --              | --              | --                | --                     | 5.0%                   | --                   |
| Professional services             | 6.3%    | --                     | --              | --              | --                | --                     | 11.0%                  | --                   |
| Other services                    | 4.4%    | --                     | --              | --              | --                | --                     | 8.0%                   | --                   |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 4.3%    | --                     | --              | --              | --                | --                     | 8.6%                   | --                   |
| For profit, unincorporated        | 5.6%    | --                     | --              | --              | --                | --                     | 9.2%                   | --                   |
| Nonprofit                         | 4.9%    | --                     | --              | --              | --                | --                     | 9.2%                   | --                   |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 7.2%    | --                     | --              | --              | --                | --                     | 7.8%                   | --                   |
| 5-9 years                         | 7.7%    | --                     | --              | --              | --                | --                     | 9.0%                   | --                   |
| 10-19 years                       | 6.6%    | --                     | --              | --              | --                | --                     | 8.5%                   | --                   |
| 20 or more years                  | 3.4%    | --                     | --              | --              | --                | --                     | 9.3%                   | --                   |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.9%    | --                     | --              | --              | --                | --                     | 3.5%                   | --                   |
| 1 location only                   | 8.6%    | --                     | --              | --              | --                | --                     | 9.2%                   | --                   |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4.2%    | --                     | --              | --              | --                | --                     | 10.0%                  | --                   |
| 25-49 %                           | 2.5%    | --                     | --              | --              | --                | --                     | 6.3%                   | --                   |
| 50-74 %                           | 3.8%    | --                     | --              | --              | --                | --                     | 7.4%                   | --                   |
| 75% or more                       | 5.0%    | --                     | --              | --              | --                | --                     | 9.2%                   | --                   |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 4.9%    | --                     | --              | --              | --                | --                     | 8.7%                   | --                   |
| Has union employees               | 2.2% *  | --                     | --              | --              | --                | --                     | 10.8% *                | --                   |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 3.3%    | --                     | --              | --              | --                | --                     | 9.3%                   | --                   |
| Less than 50% low-wage            | 4.9%    | --                     | --              | --              | --                | --                     | 8.8%                   | --                   |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6.0%    | --                     | --              | --              | --                | --                     | 8.6%                   | --                   |
| 25-49 %                           | 2.8%    | --                     | --              | --              | --                | --                     | 6.4%                   | --                   |
| 50-74 %                           | 4.4%    | --                     | --              | --              | --                | --                     | 10.2%                  | --                   |
| 75% or more                       | 4.8%    | --                     | --              | --              | --                | --                     | 9.5%                   | --                   |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4.7%    | --                     | --              | --              | --                | --                     | 8.7%                   | --                   |
| 25-49 %                           | 2.6%    | --                     | --              | --              | --                | --                     | 6.6%                   | --                   |
| 50-74 %                           | 5.8%    | --                     | --              | --              | --                | --                     | 9.2%                   | --                   |
| 75% or more                       | 10.2%   | --                     | --              | --              | --                | --                     | 12.3%                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.b.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2018**

| 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%  | 1.08%                  | 0.68%           | 0.39%           | 0.32%             | 0.09%*                 | 0.69%                  | 0.11%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.12%* | --                     | --              | --              | --                | --                     | 8.64%*                 | --                   |
| Mining and manufacturing          | 1.84%  | --                     | --              | --              | --                | --                     | 3.13%                  | --                   |
| Construction                      | 1.41%  | --                     | --              | --              | --                | --                     | 1.68%                  | --                   |
| Utilities and transp.             | 1.02%* | --                     | --              | --              | --                | --                     | 2.68%*                 | --                   |
| Wholesale trade                   | 1.50%  | --                     | --              | --              | --                | --                     | 2.72%                  | --                   |
| Fin. svcs. and real estate        | 0.57%* | --                     | --              | --              | --                | --                     | 1.68%*                 | --                   |
| Retail trade                      | 0.46%  | --                     | --              | --              | --                | --                     | 1.43%                  | --                   |
| Professional services             | 0.82%  | --                     | --              | --              | --                | --                     | 1.46%                  | --                   |
| Other services                    | 0.67%  | --                     | --              | --              | --                | --                     | 1.31%                  | --                   |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.38%  | --                     | --              | --              | --                | --                     | 0.82%                  | --                   |
| For profit, unincorporated        | 1.00%  | --                     | --              | --              | --                | --                     | 1.71%                  | --                   |
| Nonprofit                         | 0.82%  | --                     | --              | --              | --                | --                     | 1.74%                  | --                   |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.77%  | --                     | --              | --              | --                | --                     | 2.02%                  | --                   |
| 5-9 years                         | 1.72%  | --                     | --              | --              | --                | --                     | 2.08%                  | --                   |
| 10-19 years                       | 0.99%  | --                     | --              | --              | --                | --                     | 1.29%                  | --                   |
| 20 or more years                  | 0.33%  | --                     | --              | --              | --                | --                     | 0.97%                  | --                   |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.13%  | --                     | --              | --              | --                | --                     | 0.98%                  | --                   |
| 1 location only                   | 0.67%  | --                     | --              | --              | --                | --                     | 0.74%                  | --                   |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.16%  | --                     | --              | --              | --                | --                     | 2.85%                  | --                   |
| 25-49 %                           | 0.53%  | --                     | --              | --              | --                | --                     | 1.51%                  | --                   |
| 50-74 %                           | 0.73%  | --                     | --              | --              | --                | --                     | 1.49%                  | --                   |
| 75% or more                       | 0.43%  | --                     | --              | --              | --                | --                     | 0.84%                  | --                   |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.37%  | --                     | --              | --              | --                | --                     | 0.70%                  | --                   |
| Has union employees               | 0.78%* | --                     | --              | --              | --                | --                     | 4.49%*                 | --                   |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.56%  | --                     | --              | --              | --                | --                     | 1.76%                  | --                   |
| Less than 50% low-wage            | 0.39%  | --                     | --              | --              | --                | --                     | 0.75%                  | --                   |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.70%  | --                     | --              | --              | --                | --                     | 1.08%                  | --                   |
| 25-49 %                           | 0.66%  | --                     | --              | --              | --                | --                     | 1.59%                  | --                   |
| 50-74 %                           | 0.61%  | --                     | --              | --              | --                | --                     | 1.50%                  | --                   |
| 75% or more                       | 0.73%  | --                     | --              | --              | --                | --                     | 1.52%                  | --                   |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.50%  | --                     | --              | --              | --                | --                     | 1.02%                  | --                   |
| 25-49 %                           | 0.37%  | --                     | --              | --              | --                | --                     | 1.05%                  | --                   |
| 50-74 %                           | 1.04%  | --                     | --              | --              | --                | --                     | 1.68%                  | --                   |
| 75% or more                       | 2.01%  | --                     | --              | --              | --                | --                     | 2.42%                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 15.0% | 33.0%                  | 23.4%           | 10.3%           | 4.4%              | 2.4%                   | 27.8%                  | 3.4%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 24.7% | 27.5% *                | --              | --              | --                | --                     | 30.2%                  | --                   |
| Mining and manufacturing          | 14.5% | 27.3%                  | 16.7%           | --              | --                | --                     | 20.2%                  | --                   |
| Construction                      | 27.2% | 35.6%                  | 22.5%           | --              | --                | --                     | 29.3%                  | --                   |
| Utilities and transp.             | 19.0% | 37.2%                  | 18.7% *         | --              | --                | --                     | 28.5%                  | --                   |
| Wholesale trade                   | 14.3% | 33.9%                  | 19.1%           | --              | --                | --                     | 25.6%                  | --                   |
| Fin. svcs. and real estate        | 10.9% | 33.6%                  | 26.2%           | --              | --                | --                     | 29.4%                  | --                   |
| Retail trade                      | 8.4%  | 29.0%                  | 15.5%           | --              | --                | --                     | 22.6%                  | --                   |
| Professional services             | 17.5% | 33.0%                  | 26.4%           | --              | --                | --                     | 29.4%                  | --                   |
| Other services                    | 15.5% | 34.1%                  | 25.4%           | --              | --                | --                     | 29.0%                  | --                   |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 14.5% | 32.8%                  | 23.9%           | --              | --                | --                     | 27.7%                  | --                   |
| For profit, unincorporated        | 15.4% | 30.7%                  | 16.7%           | --              | --                | --                     | 25.2%                  | --                   |
| Nonprofit                         | 17.8% | 39.6%                  | 32.6%           | --              | --                | --                     | 34.5%                  | --                   |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 19.5% | 24.2%                  | 15.6%           | --              | --                | --                     | 21.9%                  | --                   |
| 5-9 years                         | 22.1% | 29.5%                  | 21.8%           | --              | --                | --                     | 25.8%                  | --                   |
| 10-19 years                       | 24.7% | 39.8%                  | 20.4%           | --              | --                | --                     | 31.1%                  | --                   |
| 20 or more years                  | 11.3% | 34.0%                  | 27.0%           | --              | --                | --                     | 28.6%                  | --                   |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 4.0%  | 29.0% *                | 23.3%           | --              | --                | --                     | 18.8%                  | --                   |
| 1 location only                   | 26.7% | 33.0%                  | 23.4%           | --              | --                | --                     | 28.5%                  | --                   |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 11.9% | 29.1%                  | 27.7%           | --              | --                | --                     | 27.0%                  | --                   |
| 25-49 %                           | 11.9% | 30.2%                  | 36.7%           | --              | --                | --                     | 30.5%                  | --                   |
| 50-74 %                           | 12.9% | 24.6%                  | 31.4%           | --              | --                | --                     | 24.2%                  | --                   |
| 75% or more                       | 15.9% | 35.1%                  | 20.7%           | --              | --                | --                     | 28.4%                  | --                   |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 15.3% | 32.6%                  | 22.3%           | --              | --                | --                     | 27.1%                  | --                   |
| Has union employees               | 12.0% | 43.8%                  | 57.1%           | --              | --                | --                     | 47.7%                  | --                   |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 10.2% | 33.1%                  | 29.7%           | --              | --                | --                     | 28.4%                  | --                   |
| Less than 50% low-wage            | 16.0% | 33.0%                  | 22.6%           | --              | --                | --                     | 27.8%                  | --                   |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 19.0% | 31.1%                  | 22.6%           | --              | --                | --                     | 26.5%                  | --                   |
| 25-49 %                           | 12.5% | 28.8%                  | 26.5%           | --              | --                | --                     | 25.8%                  | --                   |
| 50-74 %                           | 14.0% | 39.3%                  | 20.6%           | --              | --                | --                     | 32.1%                  | --                   |
| 75% or more                       | 13.7% | 31.5%                  | 24.5%           | --              | --                | --                     | 26.8%                  | --                   |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 13.6% | 30.6%                  | 21.2%           | --              | --                | --                     | 25.4%                  | --                   |
| 25-49 %                           | 12.0% | 37.2%                  | 28.2%           | --              | --                | --                     | 29.3%                  | --                   |
| 50-74 %                           | 20.3% | 34.3%                  | 24.4%           | --              | --                | --                     | 30.4%                  | --                   |
| 75% or more                       | 26.1% | 33.1%                  | 17.5% *         | --              | --                | --                     | 30.3%                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.55% | 1.61%                  | 1.45%           | 0.75%           | 0.51%             | 0.32%                  | 1.07%                  | 0.26%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6.89% | 10.21% *               | --              | --              | --                | --                     | 8.43%                  | --                   |
| Mining and manufacturing          | 2.08% | 6.84%                  | 3.71%           | --              | --                | --                     | 3.44%                  | --                   |
| Construction                      | 2.68% | 4.97%                  | 3.95%           | --              | --                | --                     | 3.16%                  | --                   |
| Utilities and transp.             | 3.05% | 10.43%                 | 8.47% *         | --              | --                | --                     | 6.71%                  | --                   |
| Wholesale trade                   | 2.11% | 6.32%                  | 4.24%           | --              | --                | --                     | 3.74%                  | --                   |
| Fin. svcs. and real estate        | 1.52% | 5.29%                  | 5.50%           | --              | --                | --                     | 3.98%                  | --                   |
| Retail trade                      | 1.07% | 5.15%                  | 4.01%           | --              | --                | --                     | 3.12%                  | --                   |
| Professional services             | 1.14% | 2.72%                  | 2.88%           | --              | --                | --                     | 1.93%                  | --                   |
| Other services                    | 1.25% | 3.55%                  | 3.26%           | --              | --                | --                     | 2.33%                  | --                   |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.65% | 1.98%                  | 1.74%           | --              | --                | --                     | 1.29%                  | --                   |
| For profit, unincorporated        | 1.41% | 3.27%                  | 3.17%           | --              | --                | --                     | 2.32%                  | --                   |
| Nonprofit                         | 1.63% | 5.03%                  | 4.33%           | --              | --                | --                     | 3.25%                  | --                   |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.50% | 3.64%                  | 3.79%           | --              | --                | --                     | 2.85%                  | --                   |
| 5-9 years                         | 2.44% | 4.04%                  | 4.44%           | --              | --                | --                     | 2.92%                  | --                   |
| 10-19 years                       | 1.78% | 3.30%                  | 2.84%           | --              | --                | --                     | 2.25%                  | --                   |
| 20 or more years                  | 0.55% | 2.43%                  | 2.04%           | --              | --                | --                     | 1.47%                  | --                   |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.31% | 11.98% *               | 4.40%           | --              | --                | --                     | 2.45%                  | --                   |
| 1 location only                   | 1.03% | 1.62%                  | 1.53%           | --              | --                | --                     | 1.13%                  | --                   |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.80% | 6.71%                  | 6.23%           | --              | --                | --                     | 4.29%                  | --                   |
| 25-49 %                           | 1.57% | 7.09%                  | 6.03%           | --              | --                | --                     | 4.09%                  | --                   |
| 50-74 %                           | 1.28% | 3.39%                  | 4.54%           | --              | --                | --                     | 2.52%                  | --                   |
| 75% or more                       | 0.69% | 1.90%                  | 1.61%           | --              | --                | --                     | 1.26%                  | --                   |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.60% | 1.63%                  | 1.45%           | --              | --                | --                     | 1.08%                  | --                   |
| Has union employees               | 1.42% | 9.18%                  | 9.66%           | --              | --                | --                     | 6.41%                  | --                   |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.14% | 5.09%                  | 4.81%           | --              | --                | --                     | 3.27%                  | --                   |
| Less than 50% low-wage            | 0.63% | 1.69%                  | 1.51%           | --              | --                | --                     | 1.13%                  | --                   |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.15% | 2.60%                  | 2.32%           | --              | --                | --                     | 1.70%                  | --                   |
| 25-49 %                           | 1.06% | 3.68%                  | 3.43%           | --              | --                | --                     | 2.34%                  | --                   |
| 50-74 %                           | 1.08% | 3.41%                  | 3.42%           | --              | --                | --                     | 2.41%                  | --                   |
| 75% or more                       | 1.14% | 3.37%                  | 2.88%           | --              | --                | --                     | 2.24%                  | --                   |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.76% | 2.33%                  | 1.93%           | --              | --                | --                     | 1.46%                  | --                   |
| 25-49 %                           | 0.83% | 3.77%                  | 2.78%           | --              | --                | --                     | 2.13%                  | --                   |
| 50-74 %                           | 1.71% | 3.57%                  | 4.26%           | --              | --                | --                     | 2.64%                  | --                   |
| 75% or more                       | 3.02% | 4.10%                  | 5.66% *         | --              | --                | --                     | 3.55%                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.c.(1) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 4.8%  | 10.0%                  | 9.5%            | 3.5%            | 1.5%              | 0.4%*                  | 9.1%                   | 0.9%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5.8%* | --                     | --              | --              | --                | --                     | 7.2%*                  | --                   |
| Mining and manufacturing          | 3.7%  | --                     | --              | --              | --                | --                     | 5.5%*                  | --                   |
| Construction                      | 10.4% | --                     | --              | --              | --                | --                     | 11.1%                  | --                   |
| Utilities and transp.             | 7.7%* | --                     | --              | --              | --                | --                     | 17.4%*                 | --                   |
| Wholesale trade                   | 5.2%  | --                     | --              | --              | --                | --                     | 9.6%                   | --                   |
| Fin. svcs. and real estate        | 2.6%  | --                     | --              | --              | --                | --                     | 6.8%*                  | --                   |
| Retail trade                      | 2.7%  | --                     | --              | --              | --                | --                     | 7.3%                   | --                   |
| Professional services             | 5.5%  | --                     | --              | --              | --                | --                     | 9.5%                   | --                   |
| Other services                    | 5.2%  | --                     | --              | --              | --                | --                     | 9.6%                   | --                   |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 5.0%  | --                     | --              | --              | --                | --                     | 9.9%                   | --                   |
| For profit, unincorporated        | 3.4%  | --                     | --              | --              | --                | --                     | 5.4%                   | --                   |
| Nonprofit                         | 5.9%  | --                     | --              | --              | --                | --                     | 11.5%                  | --                   |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5.6%  | --                     | --              | --              | --                | --                     | 6.4%                   | --                   |
| 5-9 years                         | 4.5%  | --                     | --              | --              | --                | --                     | 5.4%                   | --                   |
| 10-19 years                       | 8.8%  | --                     | --              | --              | --                | --                     | 11.2%                  | --                   |
| 20 or more years                  | 3.8%  | --                     | --              | --              | --                | --                     | 10.0%                  | --                   |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1.2%  | --                     | --              | --              | --                | --                     | 8.1%                   | --                   |
| 1 location only                   | 8.7%  | --                     | --              | --              | --                | --                     | 9.2%                   | --                   |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.8%  | --                     | --              | --              | --                | --                     | 7.9%                   | --                   |
| 25-49 %                           | 5.2%  | --                     | --              | --              | --                | --                     | 13.6%                  | --                   |
| 50-74 %                           | 3.8%  | --                     | --              | --              | --                | --                     | 7.4%                   | --                   |
| 75% or more                       | 5.1%  | --                     | --              | --              | --                | --                     | 9.2%                   | --                   |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 5.0%  | --                     | --              | --              | --                | --                     | 9.1%                   | --                   |
| Has union employees               | 3.2%  | --                     | --              | --              | --                | --                     | 11.3%                  | --                   |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 2.2%  | --                     | --              | --              | --                | --                     | 5.8%                   | --                   |
| Less than 50% low-wage            | 5.4%  | --                     | --              | --              | --                | --                     | 9.6%                   | --                   |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6.8%  | --                     | --              | --              | --                | --                     | 9.8%                   | --                   |
| 25-49 %                           | 4.1%  | --                     | --              | --              | --                | --                     | 8.8%                   | --                   |
| 50-74 %                           | 3.8%  | --                     | --              | --              | --                | --                     | 9.0%                   | --                   |
| 75% or more                       | 4.5%  | --                     | --              | --              | --                | --                     | 8.4%                   | --                   |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4.6%  | --                     | --              | --              | --                | --                     | 9.0%                   | --                   |
| 25-49 %                           | 3.9%  | --                     | --              | --              | --                | --                     | 10.0%                  | --                   |
| 50-74 %                           | 5.5%  | --                     | --              | --              | --                | --                     | 8.0%                   | --                   |
| 75% or more                       | 8.4%  | --                     | --              | --              | --                | --                     | 9.9%                   | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.c.(1) Standard errors for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.35%   | 1.06%                  | 1.05%           | 0.46%           | 0.34%             | 0.13% *                | 0.70%                  | 0.13%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.35% * | --                     | --              | --              | --                | --                     | 4.18% *                | --                   |
| Mining and manufacturing          | 1.05%   | --                     | --              | --              | --                | --                     | 1.81% *                | --                   |
| Construction                      | 2.20%   | --                     | --              | --              | --                | --                     | 2.62%                  | --                   |
| Utilities and transp.             | 2.63% * | --                     | --              | --              | --                | --                     | 6.42% *                | --                   |
| Wholesale trade                   | 1.33%   | --                     | --              | --              | --                | --                     | 2.46%                  | --                   |
| Fin. svcs. and real estate        | 0.76%   | --                     | --              | --              | --                | --                     | 2.19% *                | --                   |
| Retail trade                      | 0.63%   | --                     | --              | --              | --                | --                     | 1.92%                  | --                   |
| Professional services             | 0.69%   | --                     | --              | --              | --                | --                     | 1.23%                  | --                   |
| Other services                    | 0.81%   | --                     | --              | --              | --                | --                     | 1.58%                  | --                   |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.44%   | --                     | --              | --              | --                | --                     | 0.92%                  | --                   |
| For profit, unincorporated        | 0.57%   | --                     | --              | --              | --                | --                     | 0.97%                  | --                   |
| Nonprofit                         | 1.03%   | --                     | --              | --              | --                | --                     | 2.19%                  | --                   |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.25%   | --                     | --              | --              | --                | --                     | 1.43%                  | --                   |
| 5-9 years                         | 1.07%   | --                     | --              | --              | --                | --                     | 1.30%                  | --                   |
| 10-19 years                       | 1.29%   | --                     | --              | --              | --                | --                     | 1.68%                  | --                   |
| 20 or more years                  | 0.36%   | --                     | --              | --              | --                | --                     | 1.04%                  | --                   |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.18%   | --                     | --              | --              | --                | --                     | 1.77%                  | --                   |
| 1 location only                   | 0.68%   | --                     | --              | --              | --                | --                     | 0.75%                  | --                   |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.97%   | --                     | --              | --              | --                | --                     | 2.34%                  | --                   |
| 25-49 %                           | 1.29%   | --                     | --              | --              | --                | --                     | 3.49%                  | --                   |
| 50-74 %                           | 0.75%   | --                     | --              | --              | --                | --                     | 1.55%                  | --                   |
| 75% or more                       | 0.43%   | --                     | --              | --              | --                | --                     | 0.83%                  | --                   |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.38%   | --                     | --              | --              | --                | --                     | 0.72%                  | --                   |
| Has union employees               | 0.67%   | --                     | --              | --              | --                | --                     | 3.31%                  | --                   |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.54%   | --                     | --              | --              | --                | --                     | 1.71%                  | --                   |
| Less than 50% low-wage            | 0.41%   | --                     | --              | --              | --                | --                     | 0.76%                  | --                   |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.82%   | --                     | --              | --              | --                | --                     | 1.26%                  | --                   |
| 25-49 %                           | 0.64%   | --                     | --              | --              | --                | --                     | 1.50%                  | --                   |
| 50-74 %                           | 0.61%   | --                     | --              | --              | --                | --                     | 1.52%                  | --                   |
| 75% or more                       | 0.64%   | --                     | --              | --              | --                | --                     | 1.33%                  | --                   |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.48%   | --                     | --              | --              | --                | --                     | 0.97%                  | --                   |
| 25-49 %                           | 0.54%   | --                     | --              | --              | --                | --                     | 1.51%                  | --                   |
| 50-74 %                           | 0.99%   | --                     | --              | --              | --                | --                     | 1.58%                  | --                   |
| 75% or more                       | 1.97%   | --                     | --              | --              | --                | --                     | 2.37%                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.c.(2) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 8.5%   | 17.9%                  | 12.5%           | 6.4%            | 2.7%              | 1.9%                   | 15.2%                  | 2.4%                 |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 12.0%* | --                     | --              | --              | --                | --                     | 14.2%*                 | --                   |
| Mining and manufacturing          | 8.8%   | --                     | --              | --              | --                | --                     | 11.3%                  | --                   |
| Construction                      | 12.8%  | --                     | --              | --              | --                | --                     | 13.7%                  | --                   |
| Utilities and transp.             | 10.6%  | --                     | --              | --              | --                | --                     | 9.5%*                  | --                   |
| Wholesale trade                   | 6.3%   | --                     | --              | --              | --                | --                     | 10.7%                  | --                   |
| Fin. svcs. and real estate        | 7.9%   | --                     | --              | --              | --                | --                     | 21.7%                  | --                   |
| Retail trade                      | 4.8%   | --                     | --              | --              | --                | --                     | 12.8%                  | --                   |
| Professional services             | 10.0%  | --                     | --              | --              | --                | --                     | 16.3%                  | --                   |
| Other services                    | 8.5%   | --                     | --              | --              | --                | --                     | 15.5%                  | --                   |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 7.9%   | --                     | --              | --              | --                | --                     | 14.3%                  | --                   |
| For profit, unincorporated        | 9.7%   | --                     | --              | --              | --                | --                     | 15.7%                  | --                   |
| Nonprofit                         | 10.6%  | --                     | --              | --              | --                | --                     | 20.2%                  | --                   |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 10.6%  | --                     | --              | --              | --                | --                     | 11.8%                  | --                   |
| 5-9 years                         | 14.4%  | --                     | --              | --              | --                | --                     | 16.8%                  | --                   |
| 10-19 years                       | 13.0%  | --                     | --              | --              | --                | --                     | 16.2%                  | --                   |
| 20 or more years                  | 6.5%   | --                     | --              | --              | --                | --                     | 15.3%                  | --                   |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 2.7%   | --                     | --              | --              | --                | --                     | 10.5%                  | --                   |
| 1 location only                   | 14.6%  | --                     | --              | --              | --                | --                     | 15.6%                  | --                   |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6.5%   | --                     | --              | --              | --                | --                     | 15.2%                  | --                   |
| 25-49 %                           | 5.5%   | --                     | --              | --              | --                | --                     | 13.8%                  | --                   |
| 50-74 %                           | 7.7%   | --                     | --              | --              | --                | --                     | 14.1%                  | --                   |
| 75% or more                       | 9.1%   | --                     | --              | --              | --                | --                     | 15.5%                  | --                   |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 8.6%   | --                     | --              | --              | --                | --                     | 14.7%                  | --                   |
| Has union employees               | 7.5%   | --                     | --              | --              | --                | --                     | 28.3%                  | --                   |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6.4%   | --                     | --              | --              | --                | --                     | 17.5%                  | --                   |
| Less than 50% low-wage            | 8.9%   | --                     | --              | --              | --                | --                     | 14.9%                  | --                   |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 9.1%   | --                     | --              | --              | --                | --                     | 12.0%                  | --                   |
| 25-49 %                           | 7.8%   | --                     | --              | --              | --                | --                     | 14.9%                  | --                   |
| 50-74 %                           | 8.5%   | --                     | --              | --              | --                | --                     | 19.2%                  | --                   |
| 75% or more                       | 8.2%   | --                     | --              | --              | --                | --                     | 16.1%                  | --                   |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 7.3%   | --                     | --              | --              | --                | --                     | 13.2%                  | --                   |
| 25-49 %                           | 7.2%   | --                     | --              | --              | --                | --                     | 16.5%                  | --                   |
| 50-74 %                           | 12.2%  | --                     | --              | --              | --                | --                     | 18.1%                  | --                   |
| 75% or more                       | 14.1%  | --                     | --              | --              | --                | --                     | 16.0%                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

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\*\* 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.A.2.c.(2) Standard errors for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.44%  | 1.33%                  | 1.13%           | 0.61%           | 0.41%             | 0.28%                  | 0.87%                  | 0.22%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5.93%* | --                     | --              | --              | --                | --                     | 7.29%*                 | --                   |
| Mining and manufacturing          | 1.74%  | --                     | --              | --              | --                | --                     | 2.87%                  | --                   |
| Construction                      | 1.75%  | --                     | --              | --              | --                | --                     | 2.08%                  | --                   |
| Utilities and transp.             | 2.01%  | --                     | --              | --              | --                | --                     | 3.72%*                 | --                   |
| Wholesale trade                   | 1.30%  | --                     | --              | --              | --                | --                     | 2.39%                  | --                   |
| Fin. svcs. and real estate        | 1.41%  | --                     | --              | --              | --                | --                     | 3.81%                  | --                   |
| Retail trade                      | 0.84%  | --                     | --              | --              | --                | --                     | 2.57%                  | --                   |
| Professional services             | 0.90%  | --                     | --              | --              | --                | --                     | 1.55%                  | --                   |
| Other services                    | 0.97%  | --                     | --              | --              | --                | --                     | 1.87%                  | --                   |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.50%  | --                     | --              | --              | --                | --                     | 1.02%                  | --                   |
| For profit, unincorporated        | 1.20%  | --                     | --              | --              | --                | --                     | 2.01%                  | --                   |
| Nonprofit                         | 1.37%  | --                     | --              | --              | --                | --                     | 2.84%                  | --                   |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.98%  | --                     | --              | --              | --                | --                     | 2.26%                  | --                   |
| 5-9 years                         | 2.11%  | --                     | --              | --              | --                | --                     | 2.54%                  | --                   |
| 10-19 years                       | 1.45%  | --                     | --              | --              | --                | --                     | 1.87%                  | --                   |
| 20 or more years                  | 0.42%  | --                     | --              | --              | --                | --                     | 1.18%                  | --                   |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.25%  | --                     | --              | --              | --                | --                     | 1.89%                  | --                   |
| 1 location only                   | 0.84%  | --                     | --              | --              | --                | --                     | 0.93%                  | --                   |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.43%  | --                     | --              | --              | --                | --                     | 3.51%                  | --                   |
| 25-49 %                           | 0.89%  | --                     | --              | --              | --                | --                     | 2.53%                  | --                   |
| 50-74 %                           | 1.04%  | --                     | --              | --              | --                | --                     | 2.08%                  | --                   |
| 75% or more                       | 0.55%  | --                     | --              | --              | --                | --                     | 1.04%                  | --                   |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.47%  | --                     | --              | --              | --                | --                     | 0.88%                  | --                   |
| Has union employees               | 1.12%  | --                     | --              | --              | --                | --                     | 5.66%                  | --                   |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.98%  | --                     | --              | --              | --                | --                     | 2.95%                  | --                   |
| Less than 50% low-wage            | 0.49%  | --                     | --              | --              | --                | --                     | 0.90%                  | --                   |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.78%  | --                     | --              | --              | --                | --                     | 1.17%                  | --                   |
| 25-49 %                           | 0.84%  | --                     | --              | --              | --                | --                     | 1.87%                  | --                   |
| 50-74 %                           | 0.91%  | --                     | --              | --              | --                | --                     | 2.14%                  | --                   |
| 75% or more                       | 0.94%  | --                     | --              | --              | --                | --                     | 1.93%                  | --                   |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.57%  | --                     | --              | --              | --                | --                     | 1.14%                  | --                   |
| 25-49 %                           | 0.66%  | --                     | --              | --              | --                | --                     | 1.76%                  | --                   |
| 50-74 %                           | 1.43%  | --                     | --              | --              | --                | --                     | 2.26%                  | --                   |
| 75% or more                       | 2.47%  | --                     | --              | --              | --                | --                     | 2.94%                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.c.(3) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 2.3%   | 6.2%                   | 2.7%            | 1.0%            | 0.5%              | 0.1% *                 | 4.6%                   | 0.3%                 |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.0% * | --                     | --              | --              | --                | --                     | 8.8% *                 | --                   |
| Mining and manufacturing          | 2.2% * | --                     | --              | --              | --                | --                     | 3.7% *                 | --                   |
| Construction                      | 4.4%   | --                     | --              | --              | --                | --                     | 4.9%                   | --                   |
| Utilities and transp.             | 0.7% * | --                     | --              | --              | --                | --                     | 1.5% *                 | --                   |
| Wholesale trade                   | 3.1% * | --                     | --              | --              | --                | --                     | 5.8% *                 | --                   |
| Fin. svcs. and real estate        | 1.0% * | --                     | --              | --              | --                | --                     | 2.9% *                 | --                   |
| Retail trade                      | 1.0% * | --                     | --              | --              | --                | --                     | 2.9% *                 | --                   |
| Professional services             | 3.0%   | --                     | --              | --              | --                | --                     | 5.2%                   | --                   |
| Other services                    | 2.7%   | --                     | --              | --              | --                | --                     | 5.1%                   | --                   |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 2.2%   | --                     | --              | --              | --                | --                     | 4.5%                   | --                   |
| For profit, unincorporated        | 2.7%   | --                     | --              | --              | --                | --                     | 4.4%                   | --                   |
| Nonprofit                         | 2.8%   | --                     | --              | --              | --                | --                     | 5.8%                   | --                   |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.5% * | --                     | --              | --              | --                | --                     | 3.9% *                 | --                   |
| 5-9 years                         | 4.3%   | --                     | --              | --              | --                | --                     | 5.0% *                 | --                   |
| 10-19 years                       | 3.9%   | --                     | --              | --              | --                | --                     | 5.0%                   | --                   |
| 20 or more years                  | 1.6%   | --                     | --              | --              | --                | --                     | 4.5%                   | --                   |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.2%   | --                     | --              | --              | --                | --                     | 1.0% *                 | --                   |
| 1 location only                   | 4.5%   | --                     | --              | --              | --                | --                     | 4.9%                   | --                   |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.9% * | --                     | --              | --              | --                | --                     | 4.3% *                 | --                   |
| 25-49 %                           | 1.8% * | --                     | --              | --              | --                | --                     | 4.7% *                 | --                   |
| 50-74 %                           | 1.6%   | --                     | --              | --              | --                | --                     | 3.1%                   | --                   |
| 75% or more                       | 2.6%   | --                     | --              | --              | --                | --                     | 4.9%                   | --                   |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 2.4%   | --                     | --              | --              | --                | --                     | 4.4%                   | --                   |
| Has union employees               | 1.8% * | --                     | --              | --              | --                | --                     | 9.4% *                 | --                   |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.7%   | --                     | --              | --              | --                | --                     | 5.1%                   | --                   |
| Less than 50% low-wage            | 2.5%   | --                     | --              | --              | --                | --                     | 4.6%                   | --                   |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.6%   | --                     | --              | --              | --                | --                     | 5.3%                   | --                   |
| 25-49 %                           | 1.3% * | --                     | --              | --              | --                | --                     | 3.2% *                 | --                   |
| 50-74 %                           | 2.1%   | --                     | --              | --              | --                | --                     | 4.9%                   | --                   |
| 75% or more                       | 2.1%   | --                     | --              | --              | --                | --                     | 4.3%                   | --                   |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.5%   | --                     | --              | --              | --                | --                     | 4.9%                   | --                   |
| 25-49 %                           | 1.3%   | --                     | --              | --              | --                | --                     | 3.7%                   | --                   |
| 50-74 %                           | 3.2%   | --                     | --              | --              | --                | --                     | 5.0%                   | --                   |
| 75% or more                       | 3.9% * | --                     | --              | --              | --                | --                     | 4.7% *                 | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.c.(3) Standard errors for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.24%  | 0.80%                  | 0.50%           | 0.19%           | 0.14%             | 0.06%*                 | 0.51%                  | 0.06%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.50%* | --                     | --              | --              | --                | --                     | 4.37%*                 | --                   |
| Mining and manufacturing          | 0.91%* | --                     | --              | --              | --                | --                     | 1.60%*                 | --                   |
| Construction                      | 1.23%  | --                     | --              | --              | --                | --                     | 1.47%                  | --                   |
| Utilities and transp.             | 0.46%* | --                     | --              | --              | --                | --                     | 1.13%*                 | --                   |
| Wholesale trade                   | 1.34%* | --                     | --              | --              | --                | --                     | 2.48%*                 | --                   |
| Fin. svcs. and real estate        | 0.35%* | --                     | --              | --              | --                | --                     | 1.04%*                 | --                   |
| Retail trade                      | 0.37%* | --                     | --              | --              | --                | --                     | 1.16%*                 | --                   |
| Professional services             | 0.59%  | --                     | --              | --              | --                | --                     | 1.07%                  | --                   |
| Other services                    | 0.53%  | --                     | --              | --              | --                | --                     | 1.06%                  | --                   |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.28%  | --                     | --              | --              | --                | --                     | 0.60%                  | --                   |
| For profit, unincorporated        | 0.71%  | --                     | --              | --              | --                | --                     | 1.23%                  | --                   |
| Nonprofit                         | 0.67%  | --                     | --              | --              | --                | --                     | 1.48%                  | --                   |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.35%* | --                     | --              | --              | --                | --                     | 1.55%*                 | --                   |
| 5-9 years                         | 1.27%  | --                     | --              | --              | --                | --                     | 1.54%*                 | --                   |
| 10-19 years                       | 0.73%  | --                     | --              | --              | --                | --                     | 0.96%                  | --                   |
| 20 or more years                  | 0.23%  | --                     | --              | --              | --                | --                     | 0.69%                  | --                   |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.07%  | --                     | --              | --              | --                | --                     | 0.59%*                 | --                   |
| 1 location only                   | 0.49%  | --                     | --              | --              | --                | --                     | 0.54%                  | --                   |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.77%* | --                     | --              | --              | --                | --                     | 1.92%*                 | --                   |
| 25-49 %                           | 0.61%* | --                     | --              | --              | --                | --                     | 1.76%*                 | --                   |
| 50-74 %                           | 0.38%  | --                     | --              | --              | --                | --                     | 0.75%                  | --                   |
| 75% or more                       | 0.31%  | --                     | --              | --              | --                | --                     | 0.63%                  | --                   |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.26%  | --                     | --              | --              | --                | --                     | 0.50%                  | --                   |
| Has union employees               | 0.74%* | --                     | --              | --              | --                | --                     | 4.32%*                 | --                   |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.42%  | --                     | --              | --              | --                | --                     | 1.34%                  | --                   |
| Less than 50% low-wage            | 0.28%  | --                     | --              | --              | --                | --                     | 0.55%                  | --                   |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.56%  | --                     | --              | --              | --                | --                     | 0.87%                  | --                   |
| 25-49 %                           | 0.41%* | --                     | --              | --              | --                | --                     | 1.00%*                 | --                   |
| 50-74 %                           | 0.37%  | --                     | --              | --              | --                | --                     | 0.92%                  | --                   |
| 75% or more                       | 0.58%  | --                     | --              | --              | --                | --                     | 1.24%                  | --                   |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.38%  | --                     | --              | --              | --                | --                     | 0.79%                  | --                   |
| 25-49 %                           | 0.26%  | --                     | --              | --              | --                | --                     | 0.79%                  | --                   |
| 50-74 %                           | 0.71%  | --                     | --              | --              | --                | --                     | 1.16%                  | --                   |
| 75% or more                       | 1.36%* | --                     | --              | --              | --                | --                     | 1.65%*                 | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.d Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018**

| 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                     | 55.2% | 22.1%                  | 34.1%           | 50.8%           | 68.9%             | 87.9%                  | 28.6%                  | 79.1%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 22.0% | 10.4% *                | --              | 28.7% *         | 50.2%             | 70.7%                  | 15.6% *                | 47.8%                |
| Mining and manufacturing          | 47.0% | 23.4%                  | 28.7%           | 49.5%           | 64.0%             | 82.1%                  | 29.4%                  | 69.7%                |
| Construction                      | 34.3% | 24.4%                  | 31.1%           | 42.8%           | 67.7%             | 77.1%                  | 28.0%                  | 64.4%                |
| Utilities and transp.             | 56.9% | 18.4% *                | 33.0%           | 39.4%           | 55.7%             | 87.1%                  | 25.7%                  | 75.2%                |
| Wholesale trade                   | 49.0% | 16.7%                  | 31.7%           | 57.9%           | 66.0%             | 81.8%                  | 27.1%                  | 73.7%                |
| Fin. svcs. and real estate        | 62.1% | 27.9%                  | 30.5%           | 52.9%           | 71.2%             | 82.5%                  | 31.0%                  | 77.4%                |
| Retail trade                      | 66.3% | 18.0%                  | 33.9%           | 44.4%           | 73.9%             | 87.2%                  | 25.7%                  | 83.0%                |
| Professional services             | 53.3% | 22.4%                  | 40.9%           | 56.4%           | 67.1%             | 91.6%                  | 30.1%                  | 80.9%                |
| Other services                    | 55.3% | 21.8%                  | 31.0%           | 51.1%           | 71.3%             | 93.2%                  | 28.7%                  | 80.8%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 57.1% | 20.7%                  | 33.3%           | 49.8%           | 68.5%             | 90.2%                  | 27.5%                  | 81.8%                |
| For profit, unincorporated        | 49.8% | 24.7%                  | 41.7%           | 58.3%           | 74.9%             | 74.9%                  | 32.1%                  | 73.0%                |
| Nonprofit                         | 51.4% | 25.6%                  | 25.5%           | 45.5%           | 65.7%             | 84.2%                  | 28.9%                  | 69.4%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 33.0% | 20.6%                  | 43.5%           | 62.9%           | 73.6%             | 81.6%                  | 27.4%                  | 70.5%                |
| 5-9 years                         | 42.5% | 29.2%                  | 49.0%           | 53.8%           | 78.5%             | 90.6%                  | 35.8%                  | 73.1%                |
| 10-19 years                       | 37.3% | 19.5%                  | 34.2%           | 51.3%           | 72.6%             | 80.2%                  | 27.2%                  | 68.6%                |
| 20 or more years                  | 63.6% | 21.7%                  | 28.6%           | 48.7%           | 67.6%             | 88.1%                  | 27.7%                  | 80.4%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 78.4% | 43.2% *                | 36.4%           | 50.9%           | 69.0%             | 87.9%                  | 41.5%                  | 81.1%                |
| 1 location only                   | 30.6% | 21.8%                  | 33.9%           | 50.7%           | 68.2%             | 78.0%                  | 27.6%                  | 59.1%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 57.3% | 18.7% *                | 23.7%           | 30.7%           | 64.5%             | 92.2%                  | 21.7%                  | 80.1%                |
| 25-49 %                           | 60.3% | 20.5% *                | 34.2%           | 52.1%           | 64.8%             | 85.2%                  | 30.5%                  | 75.6%                |
| 50-74 %                           | 55.5% | 20.4%                  | 32.9%           | 48.6%           | 71.9%             | 90.6%                  | 25.3%                  | 82.4%                |
| 75% or more                       | 54.5% | 22.7%                  | 35.0%           | 52.4%           | 69.3%             | 87.2%                  | 29.5%                  | 78.9%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 52.4% | 22.0%                  | 34.5%           | 51.4%           | 69.1%             | 86.0%                  | 28.8%                  | 77.0%                |
| Has union employees               | 79.3% | 23.5% *                | 22.5% *         | 35.0%           | 67.2%             | 94.0%                  | 24.3%                  | 89.7%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 63.0% | 18.3%                  | 21.0%           | 48.0%           | 65.1%             | 90.6%                  | 23.8%                  | 79.5%                |
| Less than 50% low-wage            | 53.5% | 22.5%                  | 35.7%           | 51.3%           | 70.3%             | 87.0%                  | 29.3%                  | 79.0%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 43.2% | 19.5%                  | 32.9%           | 48.1%           | 64.7%             | 85.0%                  | 26.5%                  | 72.4%                |
| 25-49 %                           | 63.1% | 26.5%                  | 37.9%           | 52.8%           | 76.3%             | 89.2%                  | 32.7%                  | 83.4%                |
| 50-74 %                           | 61.0% | 21.4%                  | 32.7%           | 55.3%           | 71.1%             | 87.7%                  | 28.2%                  | 81.7%                |
| 75% or more                       | 54.9% | 23.7%                  | 34.3%           | 48.4%           | 65.7%             | 88.5%                  | 29.4%                  | 76.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 56.6% | 25.5%                  | 35.6%           | 51.8%           | 69.1%             | 88.8%                  | 32.0%                  | 78.8%                |
| 25-49 %                           | 64.9% | 23.2%                  | 33.0%           | 51.9%           | 70.5%             | 87.7%                  | 31.3%                  | 81.4%                |
| 50-74 %                           | 45.5% | 21.1%                  | 35.6%           | 46.8%           | 70.4%             | 84.8%                  | 25.9%                  | 75.5%                |
| 75% or more                       | 24.6% | 14.0%                  | 23.4%           | 43.1%           | 51.3%             | 85.6%                  | 16.3%                  | 64.1%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.d Standard errors for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018**

| 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                     | 0.64% | 1.38%                  | 1.61%           | 1.21%           | 1.09%             | 0.71%                  | 0.97%                  | 0.57%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 4.88% | 5.18% *                | --              | 10.61% *        | 13.01%            | 15.04%                 | 5.11% *                | 8.98%                |
| Mining and manufacturing          | 2.35% | 6.52%                  | 4.45%           | 3.66%           | 3.44%             | 2.94%                  | 3.47%                  | 2.12%                |
| Construction                      | 2.60% | 4.61%                  | 4.59%           | 3.77%           | 5.02%             | 6.03%                  | 3.01%                  | 3.40%                |
| Utilities and transp.             | 3.31% | 7.04% *                | 9.40%           | 6.71%           | 6.72%             | 2.77%                  | 5.17%                  | 2.89%                |
| Wholesale trade                   | 2.46% | 4.77%                  | 4.99%           | 4.07%           | 4.16%             | 2.72%                  | 3.29%                  | 2.19%                |
| Fin. svcs. and real estate        | 1.93% | 4.85%                  | 5.93%           | 4.00%           | 2.76%             | 2.39%                  | 3.68%                  | 1.79%                |
| Retail trade                      | 1.65% | 3.96%                  | 6.52%           | 3.62%           | 3.04%             | 1.37%                  | 2.99%                  | 1.27%                |
| Professional services             | 1.29% | 2.32%                  | 3.01%           | 2.27%           | 2.18%             | 1.05%                  | 1.76%                  | 1.03%                |
| Other services                    | 1.47% | 3.06%                  | 3.37%           | 2.68%           | 2.34%             | 0.78%                  | 2.12%                  | 1.10%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.76% | 1.67%                  | 1.84%           | 1.44%           | 1.39%             | 0.62%                  | 1.16%                  | 0.60%                |
| For profit, unincorporated        | 1.69% | 2.88%                  | 4.47%           | 2.98%           | 2.52%             | 3.27%                  | 2.26%                  | 2.06%                |
| Nonprofit                         | 1.83% | 4.65%                  | 4.07%           | 3.17%           | 2.59%             | 2.13%                  | 3.04%                  | 1.72%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.53% | 3.23%                  | 5.44%           | 4.13%           | 5.12%             | 9.72%                  | 2.73%                  | 3.73%                |
| 5-9 years                         | 2.65% | 3.85%                  | 5.56%           | 3.79%           | 4.07%             | 3.48%                  | 3.04%                  | 3.17%                |
| 10-19 years                       | 1.61% | 2.55%                  | 3.14%           | 2.58%           | 2.71%             | 3.61%                  | 1.87%                  | 1.98%                |
| 20 or more years                  | 0.71% | 2.16%                  | 1.99%           | 1.58%           | 1.27%             | 0.73%                  | 1.35%                  | 0.62%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.61% | 14.67% *               | 5.86%           | 2.24%           | 1.21%             | 0.71%                  | 3.10%                  | 0.61%                |
| 1 location only                   | 0.94% | 1.38%                  | 1.66%           | 1.39%           | 1.99%             | 4.02%                  | 1.01%                  | 1.59%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.61% | 6.54% *                | 6.50%           | 4.36%           | 4.82%             | 1.51%                  | 4.27%                  | 1.95%                |
| 25-49 %                           | 2.27% | 6.45% *                | 5.83%           | 4.76%           | 3.60%             | 2.44%                  | 3.92%                  | 2.00%                |
| 50-74 %                           | 1.86% | 3.34%                  | 4.44%           | 3.69%           | 2.99%             | 1.45%                  | 2.53%                  | 1.43%                |
| 75% or more                       | 0.77% | 1.60%                  | 1.88%           | 1.38%           | 1.30%             | 0.90%                  | 1.13%                  | 0.71%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.68% | 1.40%                  | 1.65%           | 1.24%           | 1.13%             | 0.87%                  | 0.99%                  | 0.65%                |
| Has union employees               | 1.74% | 7.88% *                | 6.87% *         | 5.48%           | 4.57%             | 0.80%                  | 5.38%                  | 0.97%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.44% | 4.43%                  | 3.85%           | 2.89%           | 2.31%             | 0.96%                  | 2.86%                  | 1.06%                |
| Less than 50% low-wage            | 0.72% | 1.45%                  | 1.73%           | 1.34%           | 1.24%             | 0.88%                  | 1.03%                  | 0.69%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.23% | 2.16%                  | 2.48%           | 2.17%           | 2.36%             | 1.56%                  | 1.52%                  | 1.31%                |
| 25-49 %                           | 1.45% | 3.56%                  | 3.67%           | 2.73%           | 2.21%             | 1.18%                  | 2.39%                  | 1.05%                |
| 50-74 %                           | 1.31% | 2.83%                  | 3.85%           | 2.44%           | 2.00%             | 1.35%                  | 2.11%                  | 1.10%                |
| 75% or more                       | 1.33% | 2.97%                  | 3.45%           | 2.47%           | 2.21%             | 1.26%                  | 2.09%                  | 1.16%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.95% | 2.18%                  | 2.35%           | 1.73%           | 1.59%             | 0.88%                  | 1.46%                  | 0.81%                |
| 25-49 %                           | 1.07% | 3.35%                  | 2.82%           | 2.13%           | 1.83%             | 1.22%                  | 1.97%                  | 0.98%                |
| 50-74 %                           | 1.84% | 2.91%                  | 4.35%           | 3.19%           | 3.04%             | 2.12%                  | 2.30%                  | 1.74%                |
| 75% or more                       | 2.38% | 2.90%                  | 5.69%           | 6.23%           | 6.56%             | 3.71%                  | 2.56%                  | 3.96%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.e Percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2018**

| Characteristics                          | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider |
|--|------------------------|------------------|--------------------|----------------|
| United States                            | 12.9%                  | 92.3%            | 31.8%              | 73.9%          |
| <b>Firm size</b>                         |                        |                  |                    |                |
| Less than 50 employees                   | 17.3%                  | 87.2%            | 36.0%              | 59.3%          |
| 50+ employees                            | 9.0%                   | 97.0%            | 28.1%              | 87.1%          |
| Less than 10 employees                   | 19.1%                  | 84.8%            | 34.7%              | 55.9%          |
| 10-24 employees                          | 14.6%                  | 90.5%            | 38.6%              | 62.8%          |
| 25-99 employees                          | 12.9%                  | 92.6%            | 37.6%              | 68.5%          |
| 100-999 employees                        | 11.5%                  | 94.8%            | 33.2%              | 77.4%          |
| 1000+ employees                          | 7.4%                   | 98.5%            | 24.1%              | 94.4%          |
| <b>Industry group **</b>                 |                        |                  |                    |                |
| Agric., fish., forest.                   | 25.6%                  | 76.5%            | 22.8%              | 56.2%          |
| Mining and manufacturing                 | 17.0%                  | 88.2%            | 30.8%              | 66.1%          |
| Construction                             | 16.4%                  | 87.8%            | 38.8%              | 57.2%          |
| Utilities and transp.                    | 5.6% *                 | 96.1%            | 28.8%              | 76.3%          |
| Wholesale trade                          | 12.6%                  | 90.6%            | 29.0%              | 71.2%          |
| Fin. svcs. and real estate               | 7.1%                   | 95.7%            | 25.8%              | 83.9%          |
| Retail trade                             | 10.8%                  | 94.6%            | 28.0%              | 79.9%          |
| Professional services                    | 16.0%                  | 91.6%            | 34.4%              | 72.3%          |
| Other services                           | 13.3%                  | 92.1%            | 35.6%              | 72.1%          |
| <b>Ownership</b>                         |                        |                  |                    |                |
| For profit, incorporated                 | 12.7%                  | 92.7%            | 31.5%              | 75.0%          |
| For profit, unincorporated               | 12.9%                  | 91.0%            | 31.2%              | 72.3%          |
| Nonprofit                                | 14.4%                  | 92.2%            | 35.3%              | 69.1%          |
| <b>Age of firm</b>                       |                        |                  |                    |                |
| Less than 5 years                        | 13.3%                  | 90.4%            | 37.0%              | 63.0%          |
| 5-9 years                                | 18.2%                  | 88.9%            | 35.6%              | 64.8%          |
| 10-19 years                              | 17.3%                  | 88.0%            | 34.7%              | 63.1%          |
| 20 or more years                         | 11.2%                  | 94.0%            | 30.1%              | 78.8%          |
| <b>Multi/single status</b>               |                        |                  |                    |                |
| 2 or more locations                      | 8.9%                   | 96.9%            | 27.0%              | 87.5%          |
| 1 location only                          | 17.2%                  | 87.5%            | 36.9%              | 59.5%          |
| <b>Percent full-time employees</b>       |                        |                  |                    |                |
| Less than 25%                            | 13.1%                  | 92.9%            | 37.7%              | 72.3%          |
| 25-49 %                                  | 13.5%                  | 92.5%            | 35.5%              | 73.5%          |
| 50-74 %                                  | 11.8%                  | 92.3%            | 30.0%              | 72.1%          |
| 75% or more                              | 13.1%                  | 92.3%            | 31.4%              | 74.4%          |
| <b>Union presence</b>                    |                        |                  |                    |                |
| No union employees                       | 13.2%                  | 91.9%            | 32.4%              | 72.2%          |
| Has union employees                      | 10.4%                  | 96.4%            | 27.1%              | 88.7%          |
| <b>Percent low wage employees **</b>     |                        |                  |                    |                |
| 50% or more low-wage                     | 12.5%                  | 93.0%            | 29.8%              | 77.6%          |
| Less than 50% low-wage                   | 13.0%                  | 92.2%            | 32.3%              | 73.1%          |
| <b>Percent women employees</b>           |                        |                  |                    |                |
| Less than 25%                            | 14.6%                  | 89.2%            | 32.8%              | 65.8%          |
| 25-49 %                                  | 11.3%                  | 94.6%            | 32.3%              | 79.5%          |
| 50-74 %                                  | 12.2%                  | 93.5%            | 30.9%              | 77.5%          |
| 75% or more                              | 13.3%                  | 92.6%            | 31.5%              | 73.8%          |
| <b>Percent age 50 or older employees</b> |                        |                  |                    |                |
| Less than 25%                            | 14.1%                  | 91.6%            | 33.2%              | 72.5%          |
| 25-49 %                                  | 10.1%                  | 95.4%            | 29.0%              | 81.7%          |
| 50-74 %                                  | 13.3%                  | 90.9%            | 34.6%              | 68.2%          |
| 75% or more                              | 16.6%                  | 86.9%            | 30.0%              | 61.0%          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

**Table I.A.2.e Standard errors for percent of private-sector establishments that offer health insurance by plan provider arrangement by selected characteristics: United States, 2018**

| Characteristics                          | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider |
|--|------------------------|------------------|--------------------|----------------|
| United States                            | 0.47%                  | 0.38%            | 0.62%              | 0.60%          |
| <b>Firm size</b>                         |                        |                  |                    |                |
| Less than 50 employees                   | 0.86%                  | 0.77%            | 1.09%              | 1.12%          |
| 50+ employees                            | 0.42%                  | 0.20%            | 0.66%              | 0.42%          |
| Less than 10 employees                   | 1.30%                  | 1.18%            | 1.61%              | 1.68%          |
| 10-24 employees                          | 1.16%                  | 0.95%            | 1.65%              | 1.65%          |
| 25-99 employees                          | 0.79%                  | 0.60%            | 1.16%              | 1.12%          |
| 100-999 employees                        | 0.71%                  | 0.47%            | 1.12%              | 1.02%          |
| 1000+ employees                          | 0.57%                  | 0.19%            | 0.88%              | 0.40%          |
| <b>Industry group **</b>                 |                        |                  |                    |                |
| Agric., fish., forest.                   | 7.11%                  | 7.12%            | 5.56%              | 7.50%          |
| Mining and manufacturing                 | 2.14%                  | 1.99%            | 2.28%              | 2.52%          |
| Construction                             | 2.03%                  | 1.87%            | 2.86%              | 2.89%          |
| Utilities and transp.                    | 1.72% *                | 1.67%            | 3.16%              | 3.28%          |
| Wholesale trade                          | 1.69%                  | 1.58%            | 2.32%              | 2.43%          |
| Fin. svcs. and real estate               | 0.95%                  | 0.86%            | 1.59%              | 1.42%          |
| Retail trade                             | 1.01%                  | 0.67%            | 1.53%              | 1.32%          |
| Professional services                    | 1.03%                  | 0.81%            | 1.24%              | 1.24%          |
| Other services                           | 1.02%                  | 0.84%            | 1.41%              | 1.38%          |
| <b>Ownership</b>                         |                        |                  |                    |                |
| For profit, incorporated                 | 0.54%                  | 0.44%            | 0.74%              | 0.71%          |
| For profit, unincorporated               | 1.20%                  | 1.09%            | 1.54%              | 1.60%          |
| Nonprofit                                | 1.39%                  | 1.04%            | 1.71%              | 1.73%          |
| <b>Age of firm</b>                       |                        |                  |                    |                |
| Less than 5 years                        | 2.00%                  | 1.88%            | 2.90%              | 2.96%          |
| 5-9 years                                | 2.20%                  | 1.85%            | 2.61%              | 2.69%          |
| 10-19 years                              | 1.37%                  | 1.22%            | 1.69%              | 1.74%          |
| 20 or more years                         | 0.49%                  | 0.37%            | 0.69%              | 0.63%          |
| <b>Multi/single status</b>               |                        |                  |                    |                |
| 2 or more locations                      | 0.44%                  | 0.21%            | 0.68%              | 0.45%          |
| 1 location only                          | 0.83%                  | 0.75%            | 1.05%              | 1.09%          |
| <b>Percent full-time employees</b>       |                        |                  |                    |                |
| Less than 25%                            | 1.66%                  | 1.29%            | 2.52%              | 2.43%          |
| 25-49 %                                  | 1.65%                  | 1.31%            | 2.28%              | 2.19%          |
| 50-74 %                                  | 1.23%                  | 1.09%            | 1.71%              | 1.76%          |
| 75% or more                              | 0.56%                  | 0.46%            | 0.73%              | 0.71%          |
| <b>Union presence</b>                    |                        |                  |                    |                |
| No union employees                       | 0.50%                  | 0.42%            | 0.66%              | 0.66%          |
| Has union employees                      | 1.36%                  | 0.85%            | 1.81%              | 1.23%          |
| <b>Percent low wage employees **</b>     |                        |                  |                    |                |
| 50% or more low-wage                     | 0.97%                  | 0.78%            | 1.36%              | 1.28%          |
| Less than 50% low-wage                   | 0.53%                  | 0.44%            | 0.70%              | 0.69%          |
| <b>Percent women employees</b>           |                        |                  |                    |                |
| Less than 25%                            | 0.96%                  | 0.87%            | 1.24%              | 1.29%          |
| 25-49 %                                  | 1.01%                  | 0.75%            | 1.39%              | 1.26%          |
| 50-74 %                                  | 0.85%                  | 0.67%            | 1.18%              | 1.12%          |
| 75% or more                              | 0.94%                  | 0.76%            | 1.24%              | 1.22%          |
| <b>Percent age 50 or older employees</b> |                        |                  |                    |                |
| Less than 25%                            | 0.70%                  | 0.59%            | 0.90%              | 0.89%          |
| 25-49 %                                  | 0.69%                  | 0.44%            | 0.99%              | 0.85%          |
| 50-74 %                                  | 1.33%                  | 1.13%            | 1.88%              | 1.89%          |
| 75% or more                              | 2.25%                  | 2.14%            | 2.83%              | 3.05%          |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Estimates previously displayed in this table prior to 2011 are now located in the following tables: Two or more plans (Table I.A.2.d), With waiting period (Table I.A.2.f), and Insurance to Retirees (Table I.A.2.h).

**Table I.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 74.8% | 50.5%                  | 77.7%           | 86.7%           | 91.5%             | 83.6%                  | 62.4%                  | 86.0%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 67.5% | 52.3%                  | --              | 84.1%           | 92.1%             | 95.7%                  | 62.1%                  | 89.1%                |
| Mining and manufacturing          | 79.3% | 51.9%                  | 92.3%           | 93.6%           | 93.9%             | 72.4%                  | 74.3%                  | 85.6%                |
| Construction                      | 77.0% | 62.6%                  | 88.5%           | 91.0%           | 92.0%             | 90.6%                  | 74.3%                  | 90.2%                |
| Utilities and transp.             | 70.5% | 55.8%                  | 63.7%           | 87.8%           | 91.5%             | 66.8%                  | 62.2%                  | 75.3%                |
| Wholesale trade                   | 74.3% | 53.4%                  | 79.4%           | 91.4%           | 89.8%             | 75.3%                  | 67.3%                  | 82.1%                |
| Fin. svcs. and real estate        | 78.7% | 54.3%                  | 74.9%           | 85.9%           | 89.8%             | 86.5%                  | 61.7%                  | 87.1%                |
| Retail trade                      | 85.0% | 60.5%                  | 90.3%           | 91.6%           | 97.8%             | 87.4%                  | 73.5%                  | 89.6%                |
| Professional services             | 66.3% | 43.7%                  | 71.7%           | 81.5%           | 87.3%             | 76.8%                  | 54.7%                  | 80.2%                |
| Other services                    | 75.2% | 48.2%                  | 71.1%           | 84.0%           | 93.9%             | 90.2%                  | 58.9%                  | 90.9%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 75.8% | 50.7%                  | 80.0%           | 88.6%           | 92.0%             | 83.3%                  | 63.8%                  | 85.7%                |
| For profit, unincorporated        | 75.6% | 56.1%                  | 81.4%           | 90.4%           | 94.2%             | 84.7%                  | 65.6%                  | 88.6%                |
| Nonprofit                         | 67.2% | 36.0%                  | 53.4%           | 69.9%           | 88.0%             | 84.6%                  | 45.4%                  | 84.6%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 58.1% | 44.1%                  | 80.3%           | 84.6%           | 92.2%             | 98.2%                  | 53.5%                  | 88.7%                |
| 5-9 years                         | 64.4% | 46.3%                  | 76.2%           | 93.5%           | 94.3%             | 93.9%                  | 57.9%                  | 93.7%                |
| 10-19 years                       | 70.4% | 53.3%                  | 77.8%           | 87.5%           | 90.3%             | 92.8%                  | 63.9%                  | 90.2%                |
| 20 or more years                  | 79.1% | 53.4%                  | 77.4%           | 85.5%           | 91.5%             | 83.1%                  | 65.8%                  | 85.4%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 85.7% | 54.5%                  | 84.6%           | 86.2%           | 91.9%             | 83.6%                  | 82.6%                  | 85.9%                |
| 1 location only                   | 63.3% | 50.5%                  | 76.9%           | 86.9%           | 88.4%             | 84.8%                  | 60.8%                  | 87.7%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 74.5% | 39.8%                  | 63.0%           | 79.2%           | 93.9%             | 88.5%                  | 51.3%                  | 89.4%                |
| 25-49 %                           | 80.9% | 45.7%                  | 70.3%           | 84.0%           | 96.6%             | 90.1%                  | 60.2%                  | 91.4%                |
| 50-74 %                           | 78.0% | 55.7%                  | 74.5%           | 87.8%           | 92.7%             | 90.9%                  | 62.9%                  | 91.5%                |
| 75% or more                       | 73.6% | 50.4%                  | 79.8%           | 87.3%           | 90.4%             | 80.7%                  | 63.1%                  | 83.9%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 74.9% | 50.4%                  | 77.8%           | 86.8%           | 91.8%             | 86.3%                  | 62.4%                  | 88.0%                |
| Has union employees               | 74.0% | 53.5%                  | 75.6%           | 83.1%           | 86.4%             | 74.8%                  | 62.6%                  | 76.1%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 81.8% | 40.9%                  | 76.1%           | 86.6%           | 96.0%             | 91.2%                  | 56.8%                  | 92.4%                |
| Less than 50% low-wage            | 73.3% | 51.7%                  | 77.9%           | 86.7%           | 89.9%             | 81.2%                  | 63.1%                  | 84.0%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 71.2% | 49.3%                  | 81.2%           | 90.5%           | 90.8%             | 78.5%                  | 63.5%                  | 84.8%                |
| 25-49 %                           | 75.3% | 62.8%                  | 73.9%           | 89.2%           | 89.4%             | 74.3%                  | 70.0%                  | 78.9%                |
| 50-74 %                           | 75.1% | 41.9%                  | 77.5%           | 82.3%           | 93.1%             | 87.1%                  | 54.9%                  | 88.0%                |
| 75% or more                       | 78.0% | 54.1%                  | 75.6%           | 83.5%           | 91.9%             | 90.7%                  | 63.2%                  | 90.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 78.3% | 54.0%                  | 79.4%           | 87.1%           | 92.9%             | 87.9%                  | 66.3%                  | 89.2%                |
| 25-49 %                           | 79.2% | 64.2%                  | 73.6%           | 86.7%           | 91.2%             | 80.2%                  | 71.3%                  | 83.1%                |
| 50-74 %                           | 68.1% | 49.9%                  | 76.4%           | 84.3%           | 85.8%             | 79.4%                  | 58.8%                  | 82.4%                |
| 75% or more                       | 47.8% | 30.2%                  | 84.2%           | 89.4%           | 93.9%             | 83.9%                  | 38.9%                  | 89.7%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.65% | 1.67%                  | 1.42%           | 0.80%           | 0.63%             | 0.79%                  | 1.15%                  | 0.54%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.24% | 11.07%                 | --              | 10.08%          | 4.61%             | 4.01%                  | 8.80%                  | 6.12%                |
| Mining and manufacturing          | 2.43% | 7.43%                  | 2.34%           | 2.19%           | 1.48%             | 3.46%                  | 3.97%                  | 1.71%                |
| Construction                      | 2.92% | 5.27%                  | 3.21%           | 1.96%           | 2.39%             | 3.42%                  | 3.43%                  | 1.99%                |
| Utilities and transp.             | 3.34% | 10.56%                 | 10.55%          | 3.82%           | 3.17%             | 4.05%                  | 6.99%                  | 3.00%                |
| Wholesale trade                   | 2.50% | 6.77%                  | 4.33%           | 2.04%           | 3.04%             | 2.85%                  | 4.21%                  | 1.88%                |
| Fin. svcs. and real estate        | 1.73% | 5.39%                  | 5.29%           | 2.85%           | 1.86%             | 1.61%                  | 4.10%                  | 1.22%                |
| Retail trade                      | 1.41% | 5.63%                  | 3.32%           | 2.16%           | 0.72%             | 1.64%                  | 3.46%                  | 1.28%                |
| Professional services             | 1.35% | 2.78%                  | 2.86%           | 1.77%           | 1.43%             | 1.93%                  | 2.06%                  | 1.28%                |
| Other services                    | 1.44% | 3.70%                  | 3.32%           | 1.77%           | 0.98%             | 1.40%                  | 2.50%                  | 0.91%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.77% | 2.06%                  | 1.67%           | 0.93%           | 0.79%             | 0.89%                  | 1.40%                  | 0.65%                |
| For profit, unincorporated        | 1.67% | 3.53%                  | 3.08%           | 1.62%           | 1.27%             | 2.30%                  | 2.58%                  | 1.40%                |
| Nonprofit                         | 1.84% | 5.03%                  | 4.61%           | 2.86%           | 1.59%             | 2.34%                  | 3.31%                  | 1.30%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.06% | 4.12%                  | 4.10%           | 3.27%           | 2.46%             | 1.05%                  | 3.40%                  | 2.61%                |
| 5-9 years                         | 2.90% | 4.36%                  | 4.61%           | 1.64%           | 2.15%             | 3.69%                  | 3.35%                  | 1.53%                |
| 10-19 years                       | 1.82% | 3.30%                  | 2.96%           | 1.72%           | 1.83%             | 1.85%                  | 2.28%                  | 1.23%                |
| 20 or more years                  | 0.68% | 2.54%                  | 1.87%           | 1.06%           | 0.72%             | 0.82%                  | 1.57%                  | 0.60%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.57% | 14.54%                 | 3.39%           | 1.46%           | 0.70%             | 0.79%                  | 2.46%                  | 0.58%                |
| 1 location only                   | 1.11% | 1.69%                  | 1.53%           | 0.93%           | 1.26%             | 3.80%                  | 1.21%                  | 1.06%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.43% | 8.04%                  | 6.95%           | 3.95%           | 2.00%             | 2.34%                  | 5.06%                  | 1.72%                |
| 25-49 %                           | 2.09% | 7.94%                  | 5.59%           | 2.93%           | 1.04%             | 2.34%                  | 4.61%                  | 1.52%                |
| 50-74 %                           | 1.70% | 4.14%                  | 4.20%           | 2.18%           | 1.57%             | 1.96%                  | 3.00%                  | 1.35%                |
| 75% or more                       | 0.78% | 1.94%                  | 1.60%           | 0.93%           | 0.80%             | 0.99%                  | 1.34%                  | 0.67%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.69% | 1.70%                  | 1.44%           | 0.81%           | 0.64%             | 0.79%                  | 1.16%                  | 0.52%                |
| Has union employees               | 2.01% | 9.50%                  | 8.91%           | 4.63%           | 3.02%             | 2.12%                  | 6.97%                  | 1.89%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.43% | 4.97%                  | 4.59%           | 1.97%           | 0.76%             | 1.17%                  | 3.52%                  | 0.79%                |
| Less than 50% low-wage            | 0.73% | 1.77%                  | 1.50%           | 0.88%           | 0.81%             | 0.97%                  | 1.21%                  | 0.66%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.36% | 2.76%                  | 2.26%           | 1.23%           | 1.32%             | 1.90%                  | 1.93%                  | 1.09%                |
| 25-49 %                           | 1.36% | 4.12%                  | 3.26%           | 1.62%           | 1.77%             | 1.96%                  | 2.60%                  | 1.44%                |
| 50-74 %                           | 1.25% | 3.39%                  | 3.53%           | 1.84%           | 0.91%             | 1.16%                  | 2.50%                  | 0.87%                |
| 75% or more                       | 1.28% | 3.46%                  | 2.77%           | 1.82%           | 1.18%             | 1.35%                  | 2.34%                  | 0.89%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.91% | 2.51%                  | 1.92%           | 1.15%           | 0.80%             | 1.08%                  | 1.62%                  | 0.71%                |
| 25-49 %                           | 0.95% | 3.73%                  | 2.69%           | 1.39%           | 1.06%             | 1.25%                  | 2.09%                  | 0.93%                |
| 50-74 %                           | 1.97% | 3.82%                  | 4.31%           | 2.24%           | 2.46%             | 2.75%                  | 2.88%                  | 1.71%                |
| 75% or more                       | 3.01% | 3.55%                  | 4.60%           | 3.20%           | 2.27%             | 4.87%                  | 3.31%                  | 2.36%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.h Percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2018**

| <b>Characteristics</b>                   | <b>Insurance to retirees under 65</b> | <b>Insurance to retirees 65 and over</b> |
|--|---------------------------------------|--|
| United States                            | 11.1%                                 | 8.7%                                     |
| <b>Firm size</b>                         |                                       |  |
| Less than 50 employees                   | 2.1%                                  | 2.5%                                     |
| 50+ employees                            | 19.2%                                 | 14.2%                                    |
| Less than 10 employees                   | 2.3%                                  | 3.1%                                     |
| 10-24 employees                          | 1.6%                                  | 1.5%                                     |
| 25-99 employees                          | 2.3%                                  | 2.4%                                     |
| 100-999 employees                        | 6.8%                                  | 6.0%                                     |
| 1000+ employees                          | 27.4%                                 | 19.7%                                    |
| <b>Industry group **</b>                 |                                       |  |
| Agric., fish., forest.                   | 4.0% *                                | 3.2% *                                   |
| Mining and manufacturing                 | 9.3%                                  | 7.9%                                     |
| Construction                             | 3.7% *                                | 2.5%                                     |
| Utilities and transp.                    | 25.6%                                 | 19.7%                                    |
| Wholesale trade                          | 12.2%                                 | 7.6%                                     |
| Fin. svcs. and real estate               | 18.5%                                 | 15.3%                                    |
| Retail trade                             | 14.1%                                 | 11.2%                                    |
| Professional services                    | 10.6%                                 | 7.3%                                     |
| Other services                           | 4.6%                                  | 4.7%                                     |
| <b>Ownership</b>                         |                                       |  |
| For profit, incorporated                 | 12.4%                                 | 9.7%                                     |
| For profit, unincorporated               | 6.0%                                  | 4.9%                                     |
| Nonprofit                                | 10.9%                                 | 7.9%                                     |
| <b>Age of firm</b>                       |                                       |  |
| Less than 5 years                        | 1.3% *                                | 1.5% *                                   |
| 5-9 years                                | 1.6%                                  | 2.5% *                                   |
| 10-19 years                              | 2.4%                                  | 3.3%                                     |
| 20 or more years                         | 15.5%                                 | 11.5%                                    |
| <b>Multi/single status</b>               |                                       |  |
| 2 or more locations                      | 19.6%                                 | 14.5%                                    |
| 1 location only                          | 2.1%                                  | 2.6%                                     |
| <b>Percent full-time employees</b>       |                                       |  |
| Less than 25%                            | 6.5%                                  | 5.5%                                     |
| 25-49 %                                  | 5.5%                                  | 4.4%                                     |
| 50-74 %                                  | 7.7%                                  | 6.6%                                     |
| 75% or more                              | 12.7%                                 | 9.8%                                     |
| <b>Union presence</b>                    |                                       |  |
| No union employees                       | 7.7%                                  | 6.3%                                     |
| Has union employees                      | 39.6%                                 | 28.9%                                    |
| <b>Percent low wage employees **</b>     |                                       |  |
| 50% or more low-wage                     | 7.3%                                  | 6.3%                                     |
| Less than 50% low-wage                   | 12.0%                                 | 9.2%                                     |
| <b>Percent women employees</b>           |                                       |  |
| Less than 25%                            | 8.0%                                  | 6.1%                                     |
| 25-49 %                                  | 17.0%                                 | 12.0%                                    |
| 50-74 %                                  | 12.2%                                 | 10.0%                                    |
| 75% or more                              | 8.4%                                  | 7.2%                                     |
| <b>Percent age 50 or older employees</b> |                                       |  |
| Less than 25%                            | 7.2%                                  | 6.4%                                     |
| 25-49 %                                  | 19.5%                                 | 13.9%                                    |
| 50-74 %                                  | 9.6%                                  | 7.2%                                     |
| 75% or more                              | 2.9%                                  | 3.9%                                     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.

**Table I.A.2.h Standard errors for percent of private-sector establishments that offer health insurance by health insurance offers to retirees by selected characteristics: United States, 2018**

| <b>Characteristics</b>                   | <b>Insurance to retirees under 65</b> | <b>Insurance to retirees 65 and over</b> |
|--|---------------------------------------|--|
| United States                            | 0.39%                                 | 0.37%                                    |
| <b>Firm size</b>                         |                                       |  |
| Less than 50 employees                   | 0.31%                                 | 0.36%                                    |
| 50+ employees                            | 0.66%                                 | 0.61%                                    |
| Less than 10 employees                   | 0.47%                                 | 0.56%                                    |
| 10-24 employees                          | 0.38%                                 | 0.40%                                    |
| 25-99 employees                          | 0.37%                                 | 0.38%                                    |
| 100-999 employees                        | 0.62%                                 | 0.62%                                    |
| 1000+ employees                          | 1.00%                                 | 0.92%                                    |
| <b>Industry group **</b>                 |                                       |  |
| Agric., fish., forest.                   | 2.25% *                               | 1.80% *                                  |
| Mining and manufacturing                 | 0.97%                                 | 1.00%                                    |
| Construction                             | 1.22% *                               | 0.63%                                    |
| Utilities and transp.                    | 2.49%                                 | 2.35%                                    |
| Wholesale trade                          | 1.47%                                 | 1.34%                                    |
| Fin. svcs. and real estate               | 1.41%                                 | 1.35%                                    |
| Retail trade                             | 1.16%                                 | 1.07%                                    |
| Professional services                    | 0.77%                                 | 0.72%                                    |
| Other services                           | 0.64%                                 | 0.63%                                    |
| <b>Ownership</b>                         |                                       |  |
| For profit, incorporated                 | 0.50%                                 | 0.47%                                    |
| For profit, unincorporated               | 0.67%                                 | 0.73%                                    |
| Nonprofit                                | 1.09%                                 | 0.98%                                    |
| <b>Age of firm</b>                       |                                       |  |
| Less than 5 years                        | 0.57% *                               | 0.68% *                                  |
| 5-9 years                                | 0.47%                                 | 0.76% *                                  |
| 10-19 years                              | 0.47%                                 | 0.64%                                    |
| 20 or more years                         | 0.55%                                 | 0.51%                                    |
| <b>Multi/single status</b>               |                                       |  |
| 2 or more locations                      | 0.68%                                 | 0.63%                                    |
| 1 location only                          | 0.30%                                 | 0.35%                                    |
| <b>Percent full-time employees</b>       |                                       |  |
| Less than 25%                            | 1.22%                                 | 0.98%                                    |
| 25-49 %                                  | 0.91%                                 | 0.84%                                    |
| 50-74 %                                  | 0.97%                                 | 0.89%                                    |
| 75% or more                              | 0.49%                                 | 0.47%                                    |
| <b>Union presence</b>                    |                                       |  |
| No union employees                       | 0.35%                                 | 0.34%                                    |
| Has union employees                      | 2.06%                                 | 1.95%                                    |
| <b>Percent low wage employees **</b>     |                                       |  |
| 50% or more low-wage                     | 0.72%                                 | 0.68%                                    |
| Less than 50% low-wage                   | 0.46%                                 | 0.43%                                    |
| <b>Percent women employees</b>           |                                       |  |
| Less than 25%                            | 0.60%                                 | 0.52%                                    |
| 25-49 %                                  | 1.08%                                 | 0.98%                                    |
| 50-74 %                                  | 0.84%                                 | 0.80%                                    |
| 75% or more                              | 0.69%                                 | 0.70%                                    |
| <b>Percent age 50 or older employees</b> |                                       |  |
| Less than 25%                            | 0.50%                                 | 0.49%                                    |
| 25-49 %                                  | 0.88%                                 | 0.82%                                    |
| 50-74 %                                  | 1.02%                                 | 0.84%                                    |
| 75% or more                              | 0.69%                                 | 1.14%                                    |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Retiree estimates for years prior to 2011 are provided in Table I.A.2.e for those earlier years.



**Table I.A.2.i Percent of private-sector establishments that offer health insurance that use a private exchange by firm size and selected characteristics: United States, 2018**

| 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                     | 23.7% | 30.0%                  | 31.6%           | 28.0%           | 20.7%             | 15.0%                  | 30.2%                  | 17.9%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 34.4% | 41.6%                  | --              | 26.6% *         | 7.3% *            | 7.8% *                 | 40.1%                  | 11.5% *              |
| Mining and manufacturing          | 21.0% | 20.6%                  | 32.7%           | 24.7%           | 10.5%             | 13.5%                  | 26.1%                  | 14.4%                |
| Construction                      | 29.7% | 30.7%                  | 30.5%           | 27.7%           | 32.1%             | 20.3%                  | 30.4%                  | 26.3%                |
| Utilities and transp.             | 17.5% | 16.4% *                | 49.4%           | 24.8%           | 15.2%             | 9.0%                   | 27.3%                  | 11.7%                |
| Wholesale trade                   | 21.6% | 27.8%                  | 25.3%           | 27.2%           | 22.0%             | 8.6%                   | 27.6%                  | 14.8%                |
| Fin. svcs. and real estate        | 20.9% | 33.1%                  | 27.6%           | 30.4%           | 19.6%             | 12.3%                  | 31.2%                  | 15.8%                |
| Retail trade                      | 21.7% | 32.8%                  | 20.7%           | 28.8%           | 21.4%             | 17.3%                  | 30.0%                  | 18.3%                |
| Professional services             | 23.5% | 27.8%                  | 36.5%           | 26.8%           | 19.5%             | 12.1%                  | 29.6%                  | 16.2%                |
| Other services                    | 27.7% | 33.3%                  | 30.8%           | 29.7%           | 24.9%             | 21.2%                  | 31.8%                  | 23.7%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 22.7% | 28.8%                  | 31.7%           | 28.6%           | 19.9%             | 14.3%                  | 29.5%                  | 17.0%                |
| For profit, unincorporated        | 26.7% | 31.7%                  | 30.4%           | 24.0%           | 24.5%             | 19.5%                  | 30.8%                  | 21.3%                |
| Nonprofit                         | 25.9% | 35.3%                  | 32.7%           | 30.4%           | 20.4%             | 14.2%                  | 33.9%                  | 19.5%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 31.5% | 31.6%                  | 32.9%           | 34.2%           | 25.2%             | 18.3% *                | 31.8%                  | 28.9%                |
| 5-9 years                         | 32.7% | 36.3%                  | 33.1%           | 26.3%           | 23.8%             | 21.3%                  | 34.5%                  | 24.6%                |
| 10-19 years                       | 25.8% | 23.4%                  | 29.0%           | 29.7%           | 30.2%             | 15.4%                  | 25.9%                  | 25.3%                |
| 20 or more years                  | 21.3% | 31.2%                  | 32.3%           | 27.0%           | 18.8%             | 14.9%                  | 30.7%                  | 16.9%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 17.7% | 33.6% *                | 28.2%           | 26.7%           | 20.1%             | 15.0%                  | 28.5%                  | 16.9%                |
| 1 location only                   | 30.1% | 30.0%                  | 32.0%           | 28.8%           | 25.5%             | 21.1%                  | 30.3%                  | 28.3%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.0% | 31.1%                  | 30.6%           | 35.8%           | 23.6%             | 22.5%                  | 31.5%                  | 24.1%                |
| 25-49 %                           | 28.8% | 42.2%                  | 32.3%           | 26.8%           | 21.3%             | 26.3%                  | 36.1%                  | 25.0%                |
| 50-74 %                           | 25.0% | 28.9%                  | 36.8%           | 28.4%           | 26.2%             | 16.3%                  | 30.1%                  | 20.4%                |
| 75% or more                       | 22.7% | 29.6%                  | 30.8%           | 27.5%           | 19.3%             | 12.5%                  | 29.7%                  | 15.9%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 25.2% | 30.4%                  | 32.1%           | 28.3%           | 20.9%             | 17.1%                  | 30.6%                  | 19.6%                |
| Has union employees               | 11.1% | 21.0% *                | 16.2% *         | 21.4%           | 17.9%             | 8.1%                   | 19.5%                  | 9.6%                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 26.0% | 32.3%                  | 25.1%           | 31.3%           | 24.1%             | 23.2%                  | 30.0%                  | 24.3%                |
| Less than 50% low-wage            | 23.2% | 29.8%                  | 32.3%           | 27.3%           | 19.5%             | 12.4%                  | 30.2%                  | 15.9%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 26.4% | 31.3%                  | 34.9%           | 25.2%           | 18.5%             | 14.4%                  | 31.4%                  | 17.6%                |
| 25-49 %                           | 25.5% | 28.2%                  | 33.5%           | 30.6%           | 23.3%             | 21.0%                  | 30.8%                  | 22.0%                |
| 50-74 %                           | 21.2% | 29.7%                  | 23.7%           | 32.0%           | 22.6%             | 13.0%                  | 28.5%                  | 16.6%                |
| 75% or more                       | 22.4% | 29.7%                  | 31.9%           | 26.0%           | 19.2%             | 12.3%                  | 29.5%                  | 16.4%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 26.4% | 32.7%                  | 30.4%           | 31.3%           | 22.5%             | 18.9%                  | 31.9%                  | 21.4%                |
| 25-49 %                           | 18.4% | 25.3%                  | 34.5%           | 24.4%           | 18.5%             | 11.1%                  | 28.1%                  | 13.7%                |
| 50-74 %                           | 27.1% | 33.0%                  | 28.7%           | 26.9%           | 21.0%             | 17.9%                  | 31.2%                  | 20.7%                |
| 75% or more                       | 23.3% | 25.0%                  | 35.5%           | 16.1%           | 15.3%             | 4.7% *                 | 25.9%                  | 10.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.A.2.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by firm size and selected characteristics: United States, 2018**

| 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                     | 0.58% | 1.54%                  | 1.53%           | 1.08%           | 1.01%             | 0.74%                  | 1.03%                  | 0.57%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6.86% | 10.58%                 | --              | 10.59% *        | 4.50% *           | 4.85% *                | 8.53%                  | 4.46% *              |
| Mining and manufacturing          | 1.80% | 4.97%                  | 4.71%           | 3.00%           | 1.87%             | 2.88%                  | 2.98%                  | 1.69%                |
| Construction                      | 2.61% | 4.75%                  | 4.52%           | 3.45%           | 5.89%             | 5.25%                  | 3.08%                  | 3.21%                |
| Utilities and transp.             | 2.33% | 7.05% *                | 10.02%          | 6.14%           | 4.34%             | 1.88%                  | 5.40%                  | 1.87%                |
| Wholesale trade                   | 1.98% | 5.50%                  | 4.76%           | 3.51%           | 4.13%             | 1.69%                  | 3.40%                  | 1.80%                |
| Fin. svcs. and real estate        | 1.60% | 5.15%                  | 5.62%           | 3.84%           | 2.58%             | 1.53%                  | 3.86%                  | 1.31%                |
| Retail trade                      | 1.41% | 5.23%                  | 4.07%           | 3.27%           | 3.11%             | 1.75%                  | 3.20%                  | 1.48%                |
| Professional services             | 1.12% | 2.57%                  | 2.90%           | 2.02%           | 1.78%             | 1.35%                  | 1.84%                  | 1.03%                |
| Other services                    | 1.34% | 3.52%                  | 3.33%           | 2.38%           | 2.21%             | 1.92%                  | 2.32%                  | 1.36%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.67% | 1.84%                  | 1.79%           | 1.32%           | 1.28%             | 0.83%                  | 1.22%                  | 0.67%                |
| For profit, unincorporated        | 1.49% | 3.24%                  | 3.82%           | 2.39%           | 2.50%             | 2.20%                  | 2.33%                  | 1.53%                |
| Nonprofit                         | 1.78% | 5.25%                  | 4.33%           | 2.95%           | 2.21%             | 2.23%                  | 3.39%                  | 1.49%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.73% | 3.90%                  | 4.87%           | 4.22%           | 4.74%             | 10.45% *               | 3.09%                  | 3.72%                |
| 5-9 years                         | 2.70% | 4.39%                  | 4.90%           | 3.30%           | 4.67%             | 6.03%                  | 3.20%                  | 3.13%                |
| 10-19 years                       | 1.45% | 2.57%                  | 2.88%           | 2.37%           | 3.14%             | 3.22%                  | 1.81%                  | 1.93%                |
| 20 or more years                  | 0.63% | 2.34%                  | 2.11%           | 1.37%           | 1.12%             | 0.76%                  | 1.43%                  | 0.61%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.59% | 12.44% *               | 4.67%           | 1.97%           | 1.12%             | 0.74%                  | 2.67%                  | 0.60%                |
| 1 location only                   | 1.00% | 1.55%                  | 1.62%           | 1.26%           | 1.93%             | 4.51%                  | 1.09%                  | 1.49%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.30% | 7.25%                  | 6.46%           | 4.77%           | 4.15%             | 2.88%                  | 4.66%                  | 2.27%                |
| 25-49 %                           | 2.26% | 8.28%                  | 5.72%           | 3.81%           | 3.22%             | 3.44%                  | 4.65%                  | 2.36%                |
| 50-74 %                           | 1.55% | 3.58%                  | 4.60%           | 3.27%           | 3.10%             | 2.17%                  | 2.66%                  | 1.71%                |
| 75% or more                       | 0.67% | 1.77%                  | 1.75%           | 1.24%           | 1.17%             | 0.79%                  | 1.19%                  | 0.62%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.63% | 1.57%                  | 1.56%           | 1.11%           | 1.05%             | 0.90%                  | 1.05%                  | 0.64%                |
| Has union employees               | 1.21% | 7.80% *                | 5.86% *         | 4.73%           | 3.50%             | 1.02%                  | 5.24%                  | 0.99%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.32% | 5.01%                  | 4.11%           | 2.68%           | 2.01%             | 1.80%                  | 3.19%                  | 1.31%                |
| Less than 50% low-wage            | 0.64% | 1.61%                  | 1.63%           | 1.18%           | 1.17%             | 0.78%                  | 1.09%                  | 0.61%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.15% | 2.53%                  | 2.55%           | 1.78%           | 1.92%             | 1.61%                  | 1.68%                  | 1.13%                |
| 25-49 %                           | 1.29% | 3.73%                  | 3.53%           | 2.49%           | 2.57%             | 1.87%                  | 2.42%                  | 1.44%                |
| 50-74 %                           | 1.06% | 3.20%                  | 3.09%           | 2.35%           | 1.89%             | 1.10%                  | 2.25%                  | 0.94%                |
| 75% or more                       | 1.14% | 3.16%                  | 3.11%           | 2.17%           | 1.85%             | 1.33%                  | 2.12%                  | 1.04%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.86% | 2.33%                  | 2.14%           | 1.59%           | 1.46%             | 1.29%                  | 1.49%                  | 0.92%                |
| 25-49 %                           | 0.82% | 3.28%                  | 2.89%           | 1.77%           | 1.70%             | 0.87%                  | 1.92%                  | 0.75%                |
| 50-74 %                           | 1.80% | 3.65%                  | 3.71%           | 2.94%           | 2.91%             | 2.93%                  | 2.68%                  | 1.92%                |
| 75% or more                       | 2.56% | 3.49%                  | 6.71%           | 4.29%           | 4.14%             | 1.63% *                | 3.06%                  | 2.20%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.1 Number of private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 129,955,063 | 14,367,461             | 11,214,267      | 17,950,703      | 24,192,765        | 62,229,866             | 34,158,933             | 95,796,130           |
| Industry group **                 |             |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,630,377   | 336,212                | 131,523         | 203,805         | 532,290*          | 426,547*               | 543,601                | 1,086,777            |
| Mining and manufacturing          | 12,538,911  | 491,077                | 813,442         | 1,822,001       | 3,198,178         | 6,214,212              | 2,092,906              | 10,446,005           |
| Construction                      | 6,717,544   | 1,519,215              | 1,104,433       | 1,674,828       | 1,421,652         | 997,415                | 3,459,784              | 3,257,760            |
| Utilities and transp.             | 5,878,337   | 356,245                | 367,664         | 580,756         | 901,283           | 3,672,390              | 982,783                | 4,895,554            |
| Wholesale trade                   | 6,160,562   | 682,041                | 611,877         | 1,031,149       | 1,257,833         | 2,577,662              | 1,757,496              | 4,403,066            |
| Fin. svcs. and real estate        | 12,242,319  | 1,232,760              | 443,157         | 750,138         | 2,175,010         | 7,641,254              | 2,005,151              | 10,237,167           |
| Retail trade                      | 16,143,440  | 1,807,134              | 1,125,122       | 1,594,152       | 1,725,266         | 9,891,766              | 3,802,998              | 12,340,442           |
| Professional services             | 34,873,749  | 3,515,455              | 2,621,461       | 4,149,703       | 7,090,274         | 17,496,856             | 7,970,577              | 26,903,172           |
| Other services                    | 33,769,823  | 4,427,321              | 3,995,588       | 6,144,171       | 5,890,979         | 13,311,764             | 11,543,637             | 22,226,186           |
| Ownership                         |             |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 88,716,250  | 9,264,850              | 7,693,328       | 12,382,341      | 14,595,160        | 44,780,571             | 23,057,626             | 65,658,624           |
| For profit, unincorporated        | 21,347,641  | 3,978,909              | 2,594,721       | 3,616,436       | 4,158,346         | 6,999,228              | 8,292,288              | 13,055,353           |
| Nonprofit                         | 19,891,172  | 1,123,702              | 926,218         | 1,951,926       | 5,439,259         | 10,450,066             | 2,809,019              | 17,082,153           |
| Age of firm                       |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 8,589,248   | 3,220,935              | 1,853,262       | 1,784,437       | 1,378,967         | 351,646                | 6,057,588              | 2,531,660            |
| 5-9 years                         | 9,269,843   | 2,515,126              | 1,857,918       | 2,343,580       | 1,878,143         | 675,076                | 5,599,874              | 3,669,969            |
| 10-19 years                       | 17,304,334  | 3,891,876              | 2,927,655       | 4,262,986       | 3,987,110         | 2,234,706              | 9,027,883              | 8,276,451            |
| 20 or more years                  | 94,791,638  | 4,739,523              | 4,575,432       | 9,559,699       | 16,948,546        | 58,968,438             | 13,473,589             | 81,318,050           |
| Multi/single status               |             |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 78,053,575  | 116,244                | 517,612         | 3,134,387       | 14,002,890        | 60,282,440             | 1,619,621              | 76,433,953           |
| 1 location only                   | 51,901,488  | 14,251,217             | 10,696,655      | 14,816,316      | 10,189,875        | 1,947,425              | 32,539,312             | 19,362,176           |
| Percent full-time employees       |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 11,718,684  | 2,458,313              | 1,906,107       | 1,975,607       | 1,582,353         | 3,796,305              | 5,523,705              | 6,194,979            |
| 25-49 %                           | 11,156,683  | 1,181,100              | 1,222,633       | 2,376,297       | 2,288,815         | 4,087,838              | 3,513,855              | 7,642,828            |
| 50-74 %                           | 17,350,610  | 2,509,825              | 1,506,963       | 2,197,093       | 3,105,116         | 8,031,612              | 5,106,802              | 12,243,808           |
| 75% or more                       | 89,729,086  | 8,218,222              | 6,578,564       | 11,401,707      | 17,216,481        | 46,314,111             | 20,014,572             | 69,714,514           |
| Union presence                    |             |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 107,229,604 | 14,015,375             | 10,928,598      | 17,095,592      | 21,750,793        | 43,439,246             | 33,224,722             | 74,004,882           |
| Has union employees               | 22,725,458  | 352,086                | 285,670         | 855,111         | 2,441,973         | 18,790,620             | 934,211                | 21,791,248           |
| Percent low-wage employees        |             |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 28,470,045  | 3,384,237              | 3,084,999       | 4,566,903       | 5,514,932         | 11,918,975             | 8,771,594              | 19,698,452           |
| Less than 50% low-wage            | 101,485,017 | 10,983,224             | 8,129,269       | 13,383,800      | 18,677,834        | 50,310,891             | 25,387,339             | 76,097,678           |
| Percent women employees           |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 30,466,105  | 5,036,778              | 3,630,637       | 5,792,675       | 6,292,704         | 9,713,311              | 11,595,376             | 18,870,729           |
| 25-49 %                           | 30,490,049  | 2,306,664              | 2,044,200       | 3,402,798       | 5,333,533         | 17,402,854             | 5,872,063              | 24,617,985           |
| 50-74 %                           | 39,213,522  | 3,263,555              | 2,599,959       | 4,897,123       | 6,995,498         | 21,457,387             | 8,149,178              | 31,064,345           |
| 75% or more                       | 29,785,387  | 3,760,464              | 2,939,471       | 3,858,108       | 5,571,030         | 13,656,314             | 8,542,316              | 21,243,071           |
| Percent age 50 or older employees |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 54,590,674  | 6,709,236              | 6,661,439       | 10,084,539      | 11,004,872        | 20,130,587             | 18,495,966             | 36,094,707           |
| 25-49 %                           | 57,170,542  | 2,935,104              | 2,697,684       | 5,406,762       | 10,190,989        | 35,940,003             | 7,944,632              | 49,225,910           |
| 50-74 %                           | 13,923,521  | 2,568,368              | 1,332,849       | 2,038,154       | 2,654,471         | 5,329,679              | 4,808,846              | 9,114,675            |
| 75% or more                       | 4,270,326   | 2,154,753              | 522,295         | 421,248         | 342,433           | 829,598                | 2,909,489              | 1,360,837            |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.1 Standard errors for number of private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 1,096,341 | 155,650                | 215,663         | 291,685         | 479,546           | 988,638                | 261,242                | 1,091,559            |
| Industry group **                 |           |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 258,661   | 40,925                 | 27,643          | 54,363          | 190,164 *         | 160,182 *              | 53,737                 | 253,019              |
| Mining and manufacturing          | 405,927   | 39,739                 | 68,350          | 133,808         | 217,705           | 308,616                | 104,878                | 392,849              |
| Construction                      | 280,507   | 79,044                 | 83,056          | 129,417         | 162,690           | 151,269                | 133,658                | 247,553              |
| Utilities and transp.             | 376,720   | 37,504                 | 50,511          | 77,251          | 125,062           | 341,398                | 76,159                 | 369,031              |
| Wholesale trade                   | 308,903   | 52,646                 | 58,247          | 89,392          | 123,925           | 257,327                | 92,180                 | 295,150              |
| Fin. svcs. and real estate        | 498,425   | 69,456                 | 55,224          | 76,661          | 223,562           | 430,921                | 101,825                | 487,993              |
| Retail trade                      | 708,801   | 84,312                 | 81,088          | 114,855         | 139,545           | 676,051                | 136,854                | 695,731              |
| Professional services             | 667,362   | 106,201                | 112,162         | 177,475         | 314,085           | 551,719                | 178,623                | 645,352              |
| Other services                    | 734,910   | 132,053                | 166,661         | 231,238         | 327,758           | 589,663                | 242,936                | 698,426              |
| Ownership                         |           |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1,103,548 | 155,880                | 185,444         | 281,094         | 423,877           | 983,677                | 264,220                | 1,084,269            |
| For profit, unincorporated        | 512,122   | 117,381                | 138,771         | 177,673         | 250,892           | 374,488                | 203,871                | 472,535              |
| Nonprofit                         | 602,472   | 64,247                 | 70,257          | 128,369         | 339,286           | 478,068                | 113,770                | 592,193              |
| Age of firm                       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 268,950   | 106,379                | 121,873         | 123,518         | 162,483           | 79,603                 | 179,026                | 202,376              |
| 5-9 years                         | 323,864   | 97,360                 | 109,380         | 149,802         | 228,423           | 103,321                | 170,692                | 277,217              |
| 10-19 years                       | 438,612   | 121,603                | 125,953         | 183,787         | 263,964           | 250,335                | 202,372                | 393,645              |
| 20 or more years                  | 1,104,825 | 125,656                | 149,608         | 264,975         | 436,846           | 997,913                | 227,385                | 1,087,923            |
| Multi/single status               |           |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1,055,293 | 20,943                 | 45,879          | 150,941         | 384,425           | 995,850                | 81,779                 | 1,052,673            |
| 1 location only                   | 575,427   | 155,593                | 216,879         | 277,517         | 415,357           | 249,914                | 269,641                | 549,181              |
| Percent full-time employees       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 362,132   | 95,625                 | 109,339         | 123,004         | 154,080           | 269,690                | 164,315                | 323,741              |
| 25-49 %                           | 427,984   | 73,197                 | 87,736          | 157,664         | 210,244           | 321,581                | 139,792                | 405,699              |
| 50-74 %                           | 552,847   | 101,663                | 87,566          | 138,052         | 229,166           | 467,659                | 155,303                | 531,251              |
| 75% or more                       | 1,074,033 | 146,728                | 186,592         | 270,529         | 461,568           | 939,414                | 263,177                | 1,052,863            |
| Union presence                    |           |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1,019,144 | 154,087                | 214,070         | 284,174         | 481,199           | 879,700                | 261,299                | 1,011,221            |
| Has union employees               | 790,164   | 48,878                 | 46,414          | 116,858         | 225,945           | 748,608                | 83,185                 | 785,950              |
| Percent low-wage employees        |           |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 663,727   | 108,659                | 137,276         | 188,918         | 328,599           | 524,166                | 203,074                | 635,091              |
| Less than 50% low-wage            | 1,068,738 | 158,482                | 195,202         | 284,847         | 438,054           | 950,405                | 268,660                | 1,049,889            |
| Percent women employees           |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 695,885   | 127,462                | 145,684         | 224,484         | 324,290           | 549,142                | 226,754                | 662,260              |
| 25-49 %                           | 793,469   | 108,984                | 109,470         | 167,609         | 316,258           | 699,098                | 177,588                | 775,016              |
| 50-74 %                           | 811,506   | 110,091                | 133,865         | 211,803         | 334,319           | 695,717                | 204,398                | 787,984              |
| 75% or more                       | 659,655   | 105,622                | 124,416         | 165,075         | 284,706           | 556,252                | 182,951                | 635,768              |
| Percent age 50 or older employees |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 836,461   | 152,941                | 193,694         | 261,507         | 374,292           | 681,385                | 272,616                | 802,818              |
| 25-49 %                           | 1,023,245 | 110,778                | 116,777         | 219,068         | 425,231           | 909,822                | 195,772                | 1,006,719            |
| 50-74 %                           | 413,091   | 92,803                 | 88,614          | 131,379         | 189,727           | 320,098                | 145,308                | 387,627              |
| 75% or more                       | 186,602   | 73,302                 | 56,362          | 56,809          | 52,099            | 143,126                | 96,998                 | 159,539              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.1.a Percent of number of private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 129,955,063 | 11.1%                  | 8.6%            | 13.8%           | 18.6%             | 47.9%                  | 26.3%                  | 73.7%                |
| Industry group **                 |             |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,630,377   | 20.6%                  | 8.1%            | 12.5%           | 32.6%             | 26.2% *                | 33.3%                  | 66.7%                |
| Mining and manufacturing          | 12,538,911  | 3.9%                   | 6.5%            | 14.5%           | 25.5%             | 49.6%                  | 16.7%                  | 83.3%                |
| Construction                      | 6,717,544   | 22.6%                  | 16.4%           | 24.9%           | 21.2%             | 14.8%                  | 51.5%                  | 48.5%                |
| Utilities and transp.             | 5,878,337   | 6.1%                   | 6.3%            | 9.9%            | 15.3%             | 62.5%                  | 16.7%                  | 83.3%                |
| Wholesale trade                   | 6,160,562   | 11.1%                  | 9.9%            | 16.7%           | 20.4%             | 41.8%                  | 28.5%                  | 71.5%                |
| Fin. svcs. and real estate        | 12,242,319  | 10.1%                  | 3.6%            | 6.1%            | 17.8%             | 62.4%                  | 16.4%                  | 83.6%                |
| Retail trade                      | 16,143,440  | 11.2%                  | 7.0%            | 9.9%            | 10.7%             | 61.3%                  | 23.6%                  | 76.4%                |
| Professional services             | 34,873,749  | 10.1%                  | 7.5%            | 11.9%           | 20.3%             | 50.2%                  | 22.9%                  | 77.1%                |
| Other services                    | 33,769,823  | 13.1%                  | 11.8%           | 18.2%           | 17.4%             | 39.4%                  | 34.2%                  | 65.8%                |
| Ownership                         |             |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 88,716,250  | 10.4%                  | 8.7%            | 14.0%           | 16.5%             | 50.5%                  | 26.0%                  | 74.0%                |
| For profit, unincorporated        | 21,347,641  | 18.6%                  | 12.2%           | 16.9%           | 19.5%             | 32.8%                  | 38.8%                  | 61.2%                |
| Nonprofit                         | 19,891,172  | 5.6%                   | 4.7%            | 9.8%            | 27.3%             | 52.5%                  | 14.1%                  | 85.9%                |
| Age of firm                       |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 8,589,248   | 37.5%                  | 21.6%           | 20.8%           | 16.1%             | 4.1%                   | 70.5%                  | 29.5%                |
| 5-9 years                         | 9,269,843   | 27.1%                  | 20.0%           | 25.3%           | 20.3%             | 7.3%                   | 60.4%                  | 39.6%                |
| 10-19 years                       | 17,304,334  | 22.5%                  | 16.9%           | 24.6%           | 23.0%             | 12.9%                  | 52.2%                  | 47.8%                |
| 20 or more years                  | 94,791,638  | 5.0%                   | 4.8%            | 10.1%           | 17.9%             | 62.2%                  | 14.2%                  | 85.8%                |
| Multi/single status               |             |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 78,053,575  | 0.1%                   | 0.7%            | 4.0%            | 17.9%             | 77.2%                  | 2.1%                   | 97.9%                |
| 1 location only                   | 51,901,488  | 27.5%                  | 20.6%           | 28.5%           | 19.6%             | 3.8%                   | 62.7%                  | 37.3%                |
| Percent full-time employees       |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 11,718,684  | 21.0%                  | 16.3%           | 16.9%           | 13.5%             | 32.4%                  | 47.1%                  | 52.9%                |
| 25-49 %                           | 11,156,683  | 10.6%                  | 11.0%           | 21.3%           | 20.5%             | 36.6%                  | 31.5%                  | 68.5%                |
| 50-74 %                           | 17,350,610  | 14.5%                  | 8.7%            | 12.7%           | 17.9%             | 46.3%                  | 29.4%                  | 70.6%                |
| 75% or more                       | 89,729,086  | 9.2%                   | 7.3%            | 12.7%           | 19.2%             | 51.6%                  | 22.3%                  | 77.7%                |
| Union presence                    |             |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 107,229,604 | 13.1%                  | 10.2%           | 15.9%           | 20.3%             | 40.5%                  | 31.0%                  | 69.0%                |
| Has union employees               | 22,725,458  | 1.5%                   | 1.3%            | 3.8%            | 10.7%             | 82.7%                  | 4.1%                   | 95.9%                |
| Percent low-wage employees        |             |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 28,470,045  | 11.9%                  | 10.8%           | 16.0%           | 19.4%             | 41.9%                  | 30.8%                  | 69.2%                |
| Less than 50% low-wage            | 101,485,017 | 10.8%                  | 8.0%            | 13.2%           | 18.4%             | 49.6%                  | 25.0%                  | 75.0%                |
| Percent women employees           |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 30,466,105  | 16.5%                  | 11.9%           | 19.0%           | 20.7%             | 31.9%                  | 38.1%                  | 61.9%                |
| 25-49 %                           | 30,490,049  | 7.6%                   | 6.7%            | 11.2%           | 17.5%             | 57.1%                  | 19.3%                  | 80.7%                |
| 50-74 %                           | 39,213,522  | 8.3%                   | 6.6%            | 12.5%           | 17.8%             | 54.7%                  | 20.8%                  | 79.2%                |
| 75% or more                       | 29,785,387  | 12.6%                  | 9.9%            | 13.0%           | 18.7%             | 45.8%                  | 28.7%                  | 71.3%                |
| Percent age 50 or older employees |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 54,590,674  | 12.3%                  | 12.2%           | 18.5%           | 20.2%             | 36.9%                  | 33.9%                  | 66.1%                |
| 25-49 %                           | 57,170,542  | 5.1%                   | 4.7%            | 9.5%            | 17.8%             | 62.9%                  | 13.9%                  | 86.1%                |
| 50-74 %                           | 13,923,521  | 18.4%                  | 9.6%            | 14.6%           | 19.1%             | 38.3%                  | 34.5%                  | 65.5%                |
| 75% or more                       | 4,270,326   | 50.5%                  | 12.2%           | 9.9%            | 8.0%              | 19.4%                  | 68.1%                  | 31.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.1.a Standard errors for percent of number of private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 1,096,341 | 0.15%                  | 0.17%           | 0.23%           | 0.35%             | 0.46%                  | 0.28%                  | 0.28%                |
| Industry group **                 |           |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 258,661   | 3.80%                  | 2.01%           | 3.52%           | 8.63%             | 7.95% *                | 5.62%                  | 5.62%                |
| Mining and manufacturing          | 405,927   | 0.33%                  | 0.55%           | 1.02%           | 1.48%             | 1.63%                  | 0.87%                  | 0.87%                |
| Construction                      | 280,507   | 1.29%                  | 1.23%           | 1.72%           | 2.04%             | 1.99%                  | 2.14%                  | 2.14%                |
| Utilities and transp.             | 376,720   | 0.71%                  | 0.90%           | 1.34%           | 2.03%             | 2.76%                  | 1.51%                  | 1.51%                |
| Wholesale trade                   | 308,903   | 0.94%                  | 0.98%           | 1.45%           | 1.86%             | 2.69%                  | 1.74%                  | 1.74%                |
| Fin. svcs. and real estate        | 498,425   | 0.65%                  | 0.46%           | 0.64%           | 1.64%             | 1.85%                  | 0.95%                  | 0.95%                |
| Retail trade                      | 708,801   | 0.67%                  | 0.56%           | 0.77%           | 0.90%             | 1.81%                  | 1.21%                  | 1.21%                |
| Professional services             | 667,362   | 0.34%                  | 0.33%           | 0.50%           | 0.81%             | 0.98%                  | 0.58%                  | 0.58%                |
| Other services                    | 734,910   | 0.44%                  | 0.51%           | 0.68%           | 0.88%             | 1.18%                  | 0.86%                  | 0.86%                |
| Ownership                         |           |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1,103,548 | 0.21%                  | 0.22%           | 0.33%           | 0.45%             | 0.63%                  | 0.40%                  | 0.40%                |
| For profit, unincorporated        | 512,122   | 0.63%                  | 0.64%           | 0.80%           | 1.04%             | 1.30%                  | 1.05%                  | 1.05%                |
| Nonprofit                         | 602,472   | 0.35%                  | 0.37%           | 0.65%           | 1.43%             | 1.52%                  | 0.65%                  | 0.65%                |
| Age of firm                       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 268,950   | 1.35%                  | 1.28%           | 1.29%           | 1.64%             | 0.90%                  | 1.78%                  | 1.78%                |
| 5-9 years                         | 323,864   | 1.19%                  | 1.16%           | 1.45%           | 2.03%             | 1.06%                  | 1.96%                  | 1.96%                |
| 10-19 years                       | 438,612   | 0.78%                  | 0.74%           | 0.99%           | 1.27%             | 1.29%                  | 1.32%                  | 1.32%                |
| 20 or more years                  | 1,104,825 | 0.14%                  | 0.16%           | 0.28%           | 0.44%             | 0.54%                  | 0.27%                  | 0.27%                |
| Multi/single status               |           |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1,055,293 | 0.03%                  | 0.06%           | 0.19%           | 0.48%             | 0.51%                  | 0.11%                  | 0.11%                |
| 1 location only                   | 575,427   | 0.39%                  | 0.43%           | 0.50%           | 0.67%             | 0.47%                  | 0.72%                  | 0.72%                |
| Percent full-time employees       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 362,132   | 0.90%                  | 0.92%           | 1.00%           | 1.20%             | 1.70%                  | 1.50%                  | 1.50%                |
| 25-49 %                           | 427,984   | 0.71%                  | 0.82%           | 1.35%           | 1.66%             | 2.06%                  | 1.44%                  | 1.44%                |
| 50-74 %                           | 552,847   | 0.68%                  | 0.54%           | 0.80%           | 1.21%             | 1.65%                  | 1.10%                  | 1.10%                |
| 75% or more                       | 1,074,033 | 0.19%                  | 0.21%           | 0.31%           | 0.48%             | 0.61%                  | 0.35%                  | 0.35%                |
| Union presence                    |           |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1,019,144 | 0.18%                  | 0.21%           | 0.28%           | 0.41%             | 0.54%                  | 0.35%                  | 0.35%                |
| Has union employees               | 790,164   | 0.22%                  | 0.21%           | 0.51%           | 0.96%             | 1.12%                  | 0.38%                  | 0.38%                |
| Percent low-wage employees        |           |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 663,727   | 0.44%                  | 0.50%           | 0.67%           | 1.02%             | 1.23%                  | 0.85%                  | 0.85%                |
| Less than 50% low-wage            | 1,068,738 | 0.18%                  | 0.20%           | 0.29%           | 0.41%             | 0.55%                  | 0.34%                  | 0.34%                |
| Percent women employees           |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 695,885   | 0.51%                  | 0.50%           | 0.73%           | 0.95%             | 1.31%                  | 0.95%                  | 0.95%                |
| 25-49 %                           | 793,469   | 0.38%                  | 0.38%           | 0.57%           | 0.96%             | 1.23%                  | 0.68%                  | 0.68%                |
| 50-74 %                           | 811,506   | 0.31%                  | 0.35%           | 0.54%           | 0.78%             | 1.01%                  | 0.59%                  | 0.59%                |
| 75% or more                       | 659,655   | 0.42%                  | 0.44%           | 0.56%           | 0.87%             | 1.16%                  | 0.76%                  | 0.76%                |
| Percent age 50 or older employees |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 836,461   | 0.31%                  | 0.37%           | 0.49%           | 0.62%             | 0.86%                  | 0.61%                  | 0.61%                |
| 25-49 %                           | 1,023,245 | 0.21%                  | 0.21%           | 0.39%           | 0.69%             | 0.82%                  | 0.39%                  | 0.39%                |
| 50-74 %                           | 413,091   | 0.76%                  | 0.64%           | 0.91%           | 1.22%             | 1.59%                  | 1.18%                  | 1.18%                |
| 75% or more                       | 186,602   | 2.21%                  | 1.27%           | 1.27%           | 1.17%             | 2.75%                  | 2.65%                  | 2.65%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.2 Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 84.6% | 30.4%                  | 53.0%           | 78.6%           | 97.0%             | 99.8%                  | 47.3%                  | 97.9%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 75.8% | 23.0%                  | 44.7%           | 76.1%           | 97.6%             | 99.8%                  | 33.6%                  | 96.9%                |
| Mining and manufacturing          | 94.2% | 36.2%                  | 70.6%           | 91.4%           | 99.4%             | 99.9%                  | 66.7%                  | 99.7%                |
| Construction                      | 75.7% | 33.6%                  | 63.4%           | 87.9%           | 99.7%             | 98.6%                  | 55.5%                  | 97.1%                |
| Utilities and transp.             | 91.0% | 34.0%                  | 51.0%           | 80.7%           | 100.0%            | 100.0%                 | 50.9%                  | 99.1%                |
| Wholesale trade                   | 88.9% | 40.0%                  | 76.0%           | 89.4%           | 99.8%             | 99.5%                  | 63.8%                  | 99.0%                |
| Fin. svcs. and real estate        | 92.8% | 39.5%                  | 81.3%           | 95.2%           | 99.7%             | 99.8%                  | 57.2%                  | 99.7%                |
| Retail trade                      | 85.8% | 22.4%                  | 43.4%           | 85.7%           | 98.5%             | 100.0%                 | 41.8%                  | 99.3%                |
| Professional services             | 88.7% | 37.9%                  | 63.5%           | 85.3%           | 97.5%             | 99.9%                  | 55.7%                  | 98.4%                |
| Other services                    | 73.7% | 22.2%                  | 36.1%           | 62.0%           | 91.7%             | 99.6%                  | 33.6%                  | 94.6%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 85.0% | 31.6%                  | 54.5%           | 77.6%           | 96.0%             | 99.8%                  | 48.8%                  | 97.7%                |
| For profit, unincorporated        | 74.3% | 25.3%                  | 43.7%           | 75.6%           | 96.9%             | 99.4%                  | 39.0%                  | 96.7%                |
| Nonprofit                         | 93.9% | 38.4%                  | 65.9%           | 91.2%           | 99.6%             | 99.9%                  | 59.6%                  | 99.6%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 48.1% | 21.6%                  | 37.4%           | 63.0%           | 92.6%             | 96.9%                  | 31.5%                  | 87.8%                |
| 5-9 years                         | 57.6% | 25.8%                  | 37.6%           | 71.0%           | 88.7%             | 97.2%                  | 37.7%                  | 87.9%                |
| 10-19 years                       | 68.1% | 28.6%                  | 54.1%           | 72.4%           | 94.8%             | 99.3%                  | 44.3%                  | 94.1%                |
| 20 or more years                  | 93.6% | 40.2%                  | 64.8%           | 86.2%           | 98.7%             | 99.9%                  | 60.5%                  | 99.1%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 98.8% | 48.8%                  | 67.1%           | 84.8%           | 98.9%             | 99.8%                  | 70.1%                  | 99.4%                |
| 1 location only                   | 63.4% | 30.2%                  | 52.3%           | 77.3%           | 94.3%             | 98.6%                  | 46.2%                  | 92.2%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 55.3% | 6.6%                   | 17.7%           | 43.2%           | 85.0%             | 99.6%                  | 15.0%                  | 91.2%                |
| 25-49 %                           | 75.7% | 19.6%                  | 38.8%           | 61.3%           | 96.6%             | 99.7%                  | 35.0%                  | 94.4%                |
| 50-74 %                           | 79.6% | 29.8%                  | 41.8%           | 68.7%           | 93.7%             | 99.7%                  | 38.6%                  | 96.7%                |
| 75% or more                       | 90.5% | 39.2%                  | 68.4%           | 90.3%           | 98.7%             | 99.8%                  | 60.7%                  | 99.1%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 81.7% | 29.6%                  | 52.7%           | 78.1%           | 96.7%             | 99.7%                  | 46.7%                  | 97.4%                |
| Has union employees               | 98.5% | 60.7%                  | 64.8%           | 90.4%           | 99.6%             | 99.9%                  | 68.8%                  | 99.8%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 72.3% | 13.7%                  | 20.9%           | 56.8%           | 90.9%             | 99.6%                  | 23.6%                  | 94.0%                |
| Less than 50% low-wage            | 88.1% | 35.5%                  | 65.1%           | 86.1%           | 98.7%             | 99.8%                  | 55.5%                  | 98.9%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 81.3% | 31.4%                  | 62.9%           | 86.9%           | 98.4%             | 99.7%                  | 53.8%                  | 98.2%                |
| 25-49 %                           | 89.6% | 35.8%                  | 55.4%           | 82.4%           | 96.9%             | 99.9%                  | 51.7%                  | 98.6%                |
| 50-74 %                           | 86.5% | 33.1%                  | 46.8%           | 71.8%           | 95.7%             | 99.8%                  | 44.2%                  | 97.6%                |
| 75% or more                       | 80.5% | 23.3%                  | 44.4%           | 71.6%           | 97.0%             | 99.7%                  | 38.6%                  | 97.3%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 78.6% | 30.4%                  | 47.2%           | 71.9%           | 94.7%             | 99.6%                  | 44.6%                  | 96.1%                |
| 25-49 %                           | 93.3% | 30.3%                  | 61.8%           | 88.3%           | 99.1%             | 99.9%                  | 55.9%                  | 99.3%                |
| 50-74 %                           | 82.0% | 34.8%                  | 63.1%           | 87.2%           | 97.9%             | 99.6%                  | 51.9%                  | 97.9%                |
| 75% or more                       | 54.0% | 25.3%                  | 55.0%           | 75.3%           | 97.3%             | 99.6%                  | 33.8%                  | 97.4%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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.B.2 Standard errors for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.24% | 0.84%                  | 1.20%           | 0.84%           | 0.58%             | 0.05%                  | 0.62%                  | 0.19%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 4.27% | 5.49%                  | 10.87%          | 8.24%           | 1.86%             | 0.21%                  | 5.05%                  | 1.44%                |
| Mining and manufacturing          | 0.48% | 4.04%                  | 3.64%           | 1.76%           | 0.52%             | 0.06%                  | 2.29%                  | 0.17%                |
| Construction                      | 1.39% | 2.88%                  | 3.63%           | 2.68%           | 0.19%             | 0.99%                  | 1.91%                  | 1.25%                |
| Utilities and transp.             | 0.98% | 5.43%                  | 6.86%           | 4.71%           | 0.00%             | 0.00%                  | 3.87%                  | 0.42%                |
| Wholesale trade                   | 1.01% | 3.83%                  | 4.10%           | 2.50%           | 0.16%             | 0.51%                  | 2.52%                  | 0.51%                |
| Fin. svcs. and real estate        | 0.47% | 3.09%                  | 3.96%           | 1.50%           | 0.15%             | 0.10%                  | 2.39%                  | 0.10%                |
| Retail trade                      | 0.82% | 2.16%                  | 3.64%           | 2.16%           | 0.64%             | 0.03%                  | 1.87%                  | 0.17%                |
| Professional services             | 0.39% | 1.64%                  | 2.10%           | 1.32%           | 0.64%             | 0.08%                  | 1.19%                  | 0.23%                |
| Other services                    | 0.78% | 1.49%                  | 2.22%           | 1.87%           | 2.15%             | 0.16%                  | 1.17%                  | 0.70%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.32% | 1.06%                  | 1.41%           | 1.05%           | 0.93%             | 0.06%                  | 0.76%                  | 0.25%                |
| For profit, unincorporated        | 0.82% | 1.52%                  | 2.81%           | 1.97%           | 0.86%             | 0.26%                  | 1.36%                  | 0.51%                |
| Nonprofit                         | 0.36% | 3.02%                  | 3.49%           | 1.50%           | 0.19%             | 0.04%                  | 1.95%                  | 0.13%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.64% | 1.72%                  | 3.43%           | 3.29%           | 3.63%             | 2.75%                  | 1.62%                  | 2.60%                |
| 5-9 years                         | 1.68% | 2.01%                  | 2.95%           | 2.64%           | 5.16%             | 1.90%                  | 1.63%                  | 2.89%                |
| 10-19 years                       | 1.04% | 1.56%                  | 2.24%           | 1.91%           | 1.71%             | 0.61%                  | 1.23%                  | 1.03%                |
| 20 or more years                  | 0.18% | 1.51%                  | 1.69%           | 0.97%           | 0.26%             | 0.04%                  | 0.93%                  | 0.11%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.10% | 9.06%                  | 4.08%           | 1.68%           | 0.21%             | 0.05%                  | 2.36%                  | 0.08%                |
| 1 location only                   | 0.59% | 0.84%                  | 1.24%           | 0.96%           | 1.33%             | 0.86%                  | 0.64%                  | 0.86%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.47% | 1.08%                  | 2.35%           | 3.27%           | 3.16%             | 0.14%                  | 1.20%                  | 1.14%                |
| 25-49 %                           | 1.25% | 2.76%                  | 3.72%           | 3.15%           | 1.36%             | 0.31%                  | 2.06%                  | 0.92%                |
| 50-74 %                           | 0.97% | 2.15%                  | 3.00%           | 2.74%           | 3.20%             | 0.19%                  | 1.62%                  | 0.90%                |
| 75% or more                       | 0.23% | 1.13%                  | 1.44%           | 0.74%           | 0.45%             | 0.05%                  | 0.76%                  | 0.15%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.30% | 0.83%                  | 1.21%           | 0.86%           | 0.65%             | 0.07%                  | 0.63%                  | 0.24%                |
| Has union employees               | 0.23% | 6.14%                  | 7.91%           | 4.00%           | 0.19%             | 0.05%                  | 3.93%                  | 0.14%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.85% | 1.40%                  | 1.95%           | 2.15%           | 2.19%             | 0.19%                  | 1.17%                  | 0.75%                |
| Less than 50% low-wage            | 0.23% | 0.99%                  | 1.28%           | 0.82%           | 0.34%             | 0.05%                  | 0.69%                  | 0.13%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.61% | 1.44%                  | 2.03%           | 1.29%           | 0.76%             | 0.17%                  | 1.06%                  | 0.39%                |
| 25-49 %                           | 0.56% | 2.40%                  | 2.75%           | 1.74%           | 1.86%             | 0.07%                  | 1.59%                  | 0.44%                |
| 50-74 %                           | 0.48% | 1.84%                  | 2.70%           | 1.88%           | 1.09%             | 0.08%                  | 1.37%                  | 0.33%                |
| 75% or more                       | 0.61% | 1.36%                  | 2.21%           | 1.89%           | 0.80%             | 0.12%                  | 1.17%                  | 0.34%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.51% | 1.30%                  | 1.63%           | 1.27%           | 1.22%             | 0.12%                  | 0.90%                  | 0.45%                |
| 25-49 %                           | 0.25% | 1.87%                  | 2.16%           | 1.15%           | 0.26%             | 0.05%                  | 1.29%                  | 0.11%                |
| 50-74 %                           | 0.80% | 1.95%                  | 3.29%           | 2.12%           | 0.79%             | 0.26%                  | 1.57%                  | 0.49%                |
| 75% or more                       | 2.09% | 1.86%                  | 5.41%           | 4.96%           | 1.37%             | 0.21%                  | 1.83%                  | 1.03%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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.B.2.a Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 78.0% | 81.4%                  | 78.9%           | 76.4%           | 78.0%             | 77.9%                  | 79.1%                  | 77.8%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 75.6% | 81.4%                  | --              | 95.2%           | 54.8%             | 91.4%                  | 85.0%                  | 73.9%                |
| Mining and manufacturing          | 94.5% | 87.7%                  | 87.4%           | 92.0%           | 94.5%             | 96.0%                  | 89.1%                  | 95.2%                |
| Construction                      | 84.1% | 84.1%                  | 84.8%           | 85.2%           | 86.4%             | 78.8%                  | 85.4%                  | 83.4%                |
| Utilities and transp.             | 89.1% | 81.3%                  | 76.8%           | 84.9%           | 90.3%             | 90.2%                  | 80.8%                  | 89.9%                |
| Wholesale trade                   | 92.9% | 86.5%                  | 90.3%           | 93.5%           | 93.1%             | 93.7%                  | 90.5%                  | 93.5%                |
| Fin. svcs. and real estate        | 91.8% | 88.5%                  | 92.9%           | 92.7%           | 90.1%             | 92.4%                  | 90.7%                  | 92.0%                |
| Retail trade                      | 65.0% | 74.3%                  | 76.7%           | 74.8%           | 79.0%             | 60.3%                  | 73.4%                  | 63.9%                |
| Professional services             | 81.7% | 84.7%                  | 82.1%           | 78.6%           | 76.4%             | 84.2%                  | 83.2%                  | 81.5%                |
| Other services                    | 59.5% | 72.5%                  | 62.5%           | 55.9%           | 59.7%             | 59.1%                  | 63.0%                  | 58.8%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 78.9% | 82.8%                  | 82.7%           | 78.2%           | 80.6%             | 77.8%                  | 81.6%                  | 78.4%                |
| For profit, unincorporated        | 74.9% | 81.6%                  | 73.6%           | 74.5%           | 76.3%             | 73.5%                  | 76.3%                  | 74.6%                |
| Nonprofit                         | 76.9% | 71.5%                  | 62.2%           | 70.0%           | 72.7%             | 81.3%                  | 67.9%                  | 77.8%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 74.4% | 87.2%                  | 69.8%           | 67.4%           | 78.7%             | 64.9%                  | 76.2%                  | 72.9%                |
| 5-9 years                         | 75.5% | 86.7%                  | 77.6%           | 73.8%           | 72.8%             | 72.9%                  | 80.9%                  | 71.9%                |
| 10-19 years                       | 78.5% | 79.4%                  | 81.7%           | 77.4%           | 79.0%             | 76.4%                  | 79.3%                  | 78.1%                |
| 20 or more years                  | 78.2% | 78.7%                  | 79.8%           | 77.8%           | 78.3%             | 78.1%                  | 79.3%                  | 78.1%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 78.4% | 86.3%                  | 86.6%           | 80.5%           | 79.4%             | 78.1%                  | 85.7%                  | 78.3%                |
| 1 location only                   | 76.8% | 81.4%                  | 78.4%           | 75.5%           | 76.0%             | 73.7%                  | 78.7%                  | 75.3%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.7% | 34.7%                  | 34.0%           | 19.7%           | 27.1%             | 28.9%                  | 28.4%                  | 27.6%                |
| 25-49 %                           | 42.0% | 48.1%                  | 42.7%           | 41.6%           | 43.0%             | 41.2%                  | 43.7%                  | 41.7%                |
| 50-74 %                           | 65.2% | 66.4%                  | 67.5%           | 63.7%           | 65.5%             | 65.1%                  | 66.0%                  | 65.1%                |
| 75% or more                       | 87.9% | 89.6%                  | 87.7%           | 87.9%           | 88.7%             | 87.4%                  | 88.3%                  | 87.8%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 77.3% | 81.3%                  | 78.9%           | 76.6%           | 77.9%             | 76.7%                  | 79.2%                  | 76.9%                |
| Has union employees               | 80.3% | 83.2%                  | 77.5%           | 73.4%           | 78.8%             | 80.8%                  | 77.4%                  | 80.4%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 53.6% | 59.8%                  | 55.8%           | 49.6%           | 52.9%             | 54.4%                  | 53.2%                  | 53.7%                |
| Less than 50% low-wage            | 83.6% | 84.0%                  | 81.7%           | 82.5%           | 84.8%             | 83.5%                  | 83.0%                  | 83.7%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 85.2% | 84.3%                  | 84.7%           | 86.1%           | 85.5%             | 84.9%                  | 84.7%                  | 85.4%                |
| 25-49 %                           | 81.3% | 80.6%                  | 82.8%           | 78.0%           | 83.2%             | 81.2%                  | 79.5%                  | 81.5%                |
| 50-74 %                           | 72.4% | 79.5%                  | 70.9%           | 64.9%           | 71.7%             | 73.5%                  | 72.8%                  | 72.3%                |
| 75% or more                       | 74.6% | 79.5%                  | 72.8%           | 71.9%           | 72.3%             | 75.9%                  | 75.2%                  | 74.5%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 71.7% | 80.6%                  | 76.3%           | 71.3%           | 74.2%             | 68.9%                  | 76.4%                  | 70.6%                |
| 25-49 %                           | 82.2% | 82.6%                  | 82.9%           | 82.2%           | 80.8%             | 82.6%                  | 82.5%                  | 82.2%                |
| 50-74 %                           | 80.6% | 82.8%                  | 81.9%           | 81.5%           | 81.9%             | 79.0%                  | 82.7%                  | 80.0%                |
| 75% or more                       | 82.2% | 80.3%                  | 75.4%           | 79.2%           | 83.0%             | 86.7%                  | 78.6%                  | 84.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.2.a Standard errors for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                            | 0.41% | 0.98%                  | 1.04%           | 0.80%           | 0.83%             | 0.62%                  | 0.59%                  | 0.47%                |
| <b>Industry group **</b>                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.                   | 8.94% | 7.84%                  | --              | 1.96%           | 15.52%            | 3.92%                  | 4.30%                  | 10.36%               |
| Mining and manufacturing                 | 0.35% | 2.96%                  | 1.92%           | 0.95%           | 0.78%             | 0.40%                  | 1.10%                  | 0.36%                |
| Construction                             | 1.38% | 2.65%                  | 2.62%           | 2.10%           | 2.90%             | 4.13%                  | 1.42%                  | 2.03%                |
| Utilities and transp.                    | 1.39% | 6.68%                  | 4.61%           | 3.43%           | 2.47%             | 1.85%                  | 3.03%                  | 1.50%                |
| Wholesale trade                          | 0.88% | 2.39%                  | 1.66%           | 1.17%           | 1.32%             | 1.66%                  | 1.02%                  | 1.07%                |
| Fin. svcs. and real estate               | 0.72% | 2.42%                  | 1.35%           | 0.93%           | 1.25%             | 0.99%                  | 1.21%                  | 0.79%                |
| Retail trade                             | 1.21% | 3.28%                  | 3.05%           | 2.13%           | 1.73%             | 1.66%                  | 1.74%                  | 1.35%                |
| Professional services                    | 0.51% | 1.29%                  | 1.29%           | 1.41%           | 1.27%             | 0.64%                  | 0.77%                  | 0.58%                |
| Other services                           | 1.10% | 2.66%                  | 2.82%           | 1.73%           | 1.82%             | 1.82%                  | 1.55%                  | 1.27%                |
| <b>Ownership</b>                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated                 | 0.54% | 1.20%                  | 0.95%           | 0.98%           | 1.11%             | 0.80%                  | 0.63%                  | 0.62%                |
| For profit, unincorporated               | 0.92% | 1.90%                  | 3.47%           | 1.81%           | 1.73%             | 1.59%                  | 1.63%                  | 1.08%                |
| Nonprofit                                | 0.76% | 3.26%                  | 3.02%           | 1.98%           | 1.58%             | 0.95%                  | 1.74%                  | 0.82%                |
| <b>Age of firm</b>                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                        | 1.67% | 2.23%                  | 4.97%           | 3.02%           | 2.79%             | 6.13%                  | 2.43%                  | 2.33%                |
| 5-9 years                                | 1.56% | 1.86%                  | 2.84%           | 2.52%           | 3.77%             | 3.58%                  | 1.51%                  | 2.34%                |
| 10-19 years                              | 0.89% | 1.68%                  | 1.60%           | 1.57%           | 1.68%             | 2.77%                  | 1.07%                  | 1.23%                |
| 20 or more years                         | 0.48% | 1.67%                  | 1.21%           | 1.04%           | 1.00%             | 0.65%                  | 0.77%                  | 0.52%                |
| <b>Multi/single status</b>               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations                      | 0.52% | 5.87%                  | 2.92%           | 1.68%           | 0.82%             | 0.63%                  | 1.51%                  | 0.52%                |
| 1 location only                          | 0.65% | 0.99%                  | 1.09%           | 0.90%           | 1.61%             | 4.00%                  | 0.62%                  | 1.08%                |
| <b>Percent full-time employees</b>       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 1.36% | 5.41%                  | 5.21%           | 1.66%           | 2.01%             | 2.11%                  | 2.70%                  | 1.50%                |
| 25-49 %                                  | 0.83% | 3.86%                  | 2.53%           | 1.63%           | 1.67%             | 1.29%                  | 1.74%                  | 0.93%                |
| 50-74 %                                  | 0.75% | 2.39%                  | 2.09%           | 1.73%           | 1.25%             | 1.13%                  | 1.31%                  | 0.84%                |
| 75% or more                              | 0.43% | 0.79%                  | 1.08%           | 0.66%           | 0.88%             | 0.66%                  | 0.55%                  | 0.50%                |
| <b>Union presence</b>                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                       | 0.47% | 1.00%                  | 1.05%           | 0.79%           | 0.86%             | 0.81%                  | 0.60%                  | 0.56%                |
| Has union employees                      | 0.83% | 4.53%                  | 7.02%           | 4.66%           | 2.73%             | 0.89%                  | 3.17%                  | 0.84%                |
| <b>Percent low-wage employees</b>        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage                     | 1.00% | 3.44%                  | 3.40%           | 1.96%           | 2.16%             | 1.38%                  | 1.91%                  | 1.09%                |
| Less than 50% low-wage                   | 0.41% | 0.96%                  | 1.07%           | 0.76%           | 0.66%             | 0.65%                  | 0.57%                  | 0.48%                |
| <b>Percent women employees</b>           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 1.12% | 1.57%                  | 1.33%           | 1.05%           | 2.11%             | 2.43%                  | 0.83%                  | 1.47%                |
| 25-49 %                                  | 0.67% | 2.20%                  | 1.93%           | 1.54%           | 1.42%             | 0.92%                  | 1.31%                  | 0.74%                |
| 50-74 %                                  | 0.81% | 2.32%                  | 3.25%           | 1.85%           | 1.41%             | 1.13%                  | 1.55%                  | 0.88%                |
| 75% or more                              | 0.67% | 1.71%                  | 1.77%           | 1.70%           | 1.42%             | 0.95%                  | 1.05%                  | 0.76%                |
| <b>Percent age 50 or older employees</b> |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 0.72% | 1.63%                  | 1.66%           | 1.18%           | 1.09%             | 1.31%                  | 0.93%                  | 0.86%                |
| 25-49 %                                  | 0.56% | 1.73%                  | 1.41%           | 1.19%           | 1.49%             | 0.70%                  | 0.89%                  | 0.61%                |
| 50-74 %                                  | 0.93% | 2.02%                  | 1.92%           | 1.95%           | 2.05%             | 1.53%                  | 1.19%                  | 1.14%                |
| 75% or more                              | 1.74% | 2.18%                  | 4.63%           | 4.40%           | 3.19%             | 3.51%                  | 1.98%                  | 2.54%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.2.a.(1) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 72.4% | 75.0%                  | 69.8%           | 67.6%           | 72.1%             | 73.7%                  | 71.0%                  | 72.7%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 60.5% | 78.6%                  | --              | 42.7% *         | 79.5%             | 49.4%                  | 72.5%                  | 58.1%                |
| Mining and manufacturing          | 81.3% | 77.0%                  | 75.7%           | 71.1%           | 79.7%             | 85.3%                  | 73.1%                  | 82.3%                |
| Construction                      | 71.2% | 68.0%                  | 72.5%           | 66.7%           | 71.4%             | 79.2%                  | 69.1%                  | 72.6%                |
| Utilities and transp.             | 75.8% | 70.2%                  | 73.3%           | 73.4%           | 72.0%             | 77.3%                  | 73.1%                  | 76.0%                |
| Wholesale trade                   | 79.1% | 80.3%                  | 73.9%           | 75.0%           | 76.2%             | 82.9%                  | 74.8%                  | 80.2%                |
| Fin. svcs. and real estate        | 78.3% | 77.9%                  | 76.9%           | 80.5%           | 81.4%             | 77.3%                  | 79.4%                  | 78.1%                |
| Retail trade                      | 64.8% | 70.2%                  | 71.7%           | 62.6%           | 62.4%             | 65.1%                  | 67.9%                  | 64.4%                |
| Professional services             | 74.1% | 77.0%                  | 68.9%           | 69.5%           | 72.7%             | 75.8%                  | 72.9%                  | 74.4%                |
| Other services                    | 61.0% | 74.7%                  | 60.2%           | 59.4%           | 60.6%             | 60.5%                  | 64.1%                  | 60.4%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 72.3% | 73.9%                  | 69.9%           | 67.9%           | 71.8%             | 73.5%                  | 70.7%                  | 72.6%                |
| For profit, unincorporated        | 68.3% | 77.0%                  | 66.9%           | 63.1%           | 68.6%             | 69.0%                  | 69.8%                  | 67.9%                |
| Nonprofit                         | 76.5% | 78.9%                  | 74.8%           | 73.2%           | 75.7%             | 77.3%                  | 75.9%                  | 76.5%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 67.8% | 74.3%                  | 68.6%           | 64.6%           | 65.9%             | 67.2%                  | 70.3%                  | 65.5%                |
| 5-9 years                         | 68.2% | 74.8%                  | 65.4%           | 63.8%           | 72.2%             | 64.8%                  | 68.3%                  | 68.1%                |
| 10-19 years                       | 66.3% | 75.7%                  | 64.6%           | 62.9%           | 67.6%             | 65.2%                  | 68.0%                  | 65.4%                |
| 20 or more years                  | 73.7% | 75.0%                  | 73.9%           | 70.5%           | 73.6%             | 74.1%                  | 73.2%                  | 73.7%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 73.8% | 68.2%                  | 74.8%           | 72.7%           | 72.6%             | 74.1%                  | 75.3%                  | 73.8%                |
| 1 location only                   | 69.2% | 75.1%                  | 69.4%           | 66.4%           | 71.5%             | 58.9%                  | 70.6%                  | 67.9%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 47.5% | 85.5%                  | 49.5%           | 58.2%           | 39.5%             | 46.3%                  | 59.8%                  | 45.6%                |
| 25-49 %                           | 59.6% | 73.3%                  | 61.2%           | 54.8%           | 56.3%             | 62.2%                  | 60.0%                  | 59.6%                |
| 50-74 %                           | 64.6% | 70.3%                  | 64.0%           | 60.4%           | 63.4%             | 65.4%                  | 64.5%                  | 64.7%                |
| 75% or more                       | 74.7% | 75.7%                  | 71.4%           | 69.4%           | 75.0%             | 76.0%                  | 72.5%                  | 75.1%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 71.5% | 74.8%                  | 69.3%           | 67.1%           | 71.7%             | 72.7%                  | 70.5%                  | 71.7%                |
| Has union employees               | 76.0% | 79.6%                  | 85.7%           | 77.4%           | 75.5%             | 75.9%                  | 81.7%                  | 75.9%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 57.0% | 79.8%                  | 57.2%           | 49.0%           | 56.2%             | 57.9%                  | 61.3%                  | 56.5%                |
| Less than 50% low-wage            | 74.7% | 74.6%                  | 70.8%           | 70.2%           | 74.8%             | 76.1%                  | 71.9%                  | 75.2%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 75.0% | 73.5%                  | 72.0%           | 68.3%           | 75.8%             | 78.9%                  | 71.3%                  | 76.2%                |
| 25-49 %                           | 75.0% | 73.0%                  | 74.9%           | 67.2%           | 73.4%             | 76.8%                  | 71.9%                  | 75.4%                |
| 50-74 %                           | 70.3% | 79.4%                  | 65.5%           | 69.7%           | 68.7%             | 70.6%                  | 72.7%                  | 70.0%                |
| 75% or more                       | 69.2% | 74.5%                  | 64.1%           | 64.2%           | 69.8%             | 70.0%                  | 67.4%                  | 69.4%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 67.4% | 75.6%                  | 66.7%           | 64.2%           | 68.3%             | 67.3%                  | 68.9%                  | 67.0%                |
| 25-49 %                           | 75.0% | 70.5%                  | 74.5%           | 70.1%           | 74.3%             | 76.0%                  | 72.3%                  | 75.3%                |
| 50-74 %                           | 76.7% | 76.3%                  | 71.0%           | 72.3%           | 77.2%             | 78.9%                  | 73.6%                  | 77.6%                |
| 75% or more                       | 72.9% | 78.5%                  | 69.9%           | 72.7%           | 77.4%             | 68.6%                  | 74.6%                  | 71.7%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.2.a.(1) Standard errors for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.35% | 1.03%                  | 0.94%           | 0.75%           | 0.67%             | 0.53%                  | 0.56%                  | 0.40%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 8.23% | 7.57%                  | --              | 13.29% *        | 9.13%             | 12.25%                 | 4.91%                  | 9.62%                |
| Mining and manufacturing          | 0.58% | 3.79%                  | 1.98%           | 1.87%           | 1.21%             | 0.71%                  | 1.52%                  | 0.62%                |
| Construction                      | 1.48% | 3.59%                  | 2.21%           | 2.12%           | 3.50%             | 3.49%                  | 1.56%                  | 2.17%                |
| Utilities and transp.             | 1.81% | 5.87%                  | 6.31%           | 3.42%           | 3.54%             | 2.40%                  | 3.05%                  | 1.95%                |
| Wholesale trade                   | 0.86% | 2.94%                  | 2.68%           | 2.18%           | 2.27%             | 1.06%                  | 1.93%                  | 0.96%                |
| Fin. svcs. and real estate        | 0.82% | 3.34%                  | 2.87%           | 1.71%           | 1.19%             | 1.12%                  | 1.78%                  | 0.89%                |
| Retail trade                      | 1.15% | 3.09%                  | 2.94%           | 2.20%           | 1.99%             | 1.61%                  | 1.72%                  | 1.29%                |
| Professional services             | 0.50% | 1.57%                  | 1.66%           | 1.26%           | 0.98%             | 0.70%                  | 0.93%                  | 0.56%                |
| Other services                    | 1.05% | 2.35%                  | 2.62%           | 1.78%           | 2.11%             | 1.68%                  | 1.49%                  | 1.23%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.43% | 1.29%                  | 1.10%           | 0.85%           | 0.91%             | 0.64%                  | 0.66%                  | 0.50%                |
| For profit, unincorporated        | 1.02% | 1.92%                  | 2.39%           | 2.20%           | 1.69%             | 1.90%                  | 1.35%                  | 1.24%                |
| Nonprofit                         | 0.64% | 2.81%                  | 2.37%           | 1.63%           | 1.05%             | 0.93%                  | 1.45%                  | 0.69%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.70% | 3.01%                  | 3.03%           | 3.12%           | 3.61%             | 8.56%                  | 1.82%                  | 2.79%                |
| 5-9 years                         | 1.51% | 2.80%                  | 2.94%           | 2.22%           | 3.60%             | 3.78%                  | 1.64%                  | 2.34%                |
| 10-19 years                       | 1.27% | 1.89%                  | 1.97%           | 1.79%           | 1.93%             | 5.05%                  | 1.22%                  | 1.81%                |
| 20 or more years                  | 0.38% | 1.45%                  | 1.13%           | 0.89%           | 0.70%             | 0.52%                  | 0.70%                  | 0.41%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.42% | 8.57%                  | 2.81%           | 1.27%           | 0.79%             | 0.51%                  | 1.63%                  | 0.43%                |
| 1 location only                   | 0.62% | 1.03%                  | 0.98%           | 0.88%           | 1.19%             | 5.43%                  | 0.59%                  | 1.04%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.50% | 5.04%                  | 9.38%           | 4.55%           | 3.30%             | 3.64%                  | 5.45%                  | 2.74%                |
| 25-49 %                           | 1.49% | 6.18%                  | 4.83%           | 2.93%           | 2.80%             | 2.32%                  | 2.89%                  | 1.68%                |
| 50-74 %                           | 1.12% | 2.65%                  | 3.37%           | 2.79%           | 1.75%             | 1.71%                  | 1.97%                  | 1.27%                |
| 75% or more                       | 0.38% | 1.15%                  | 0.97%           | 0.81%           | 0.72%             | 0.58%                  | 0.58%                  | 0.44%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.39% | 1.01%                  | 0.95%           | 0.76%           | 0.69%             | 0.65%                  | 0.56%                  | 0.46%                |
| Has union employees               | 0.83% | 7.56%                  | 3.25%           | 3.98%           | 2.49%             | 0.92%                  | 3.58%                  | 0.85%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.09% | 3.74%                  | 4.23%           | 2.23%           | 2.31%             | 1.50%                  | 2.23%                  | 1.19%                |
| Less than 50% low-wage            | 0.36% | 1.07%                  | 0.93%           | 0.76%           | 0.68%             | 0.55%                  | 0.57%                  | 0.42%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.64% | 1.85%                  | 1.42%           | 1.29%           | 1.20%             | 1.19%                  | 0.89%                  | 0.80%                |
| 25-49 %                           | 0.80% | 2.45%                  | 1.87%           | 1.49%           | 1.52%             | 1.15%                  | 1.23%                  | 0.89%                |
| 50-74 %                           | 0.66% | 1.77%                  | 2.27%           | 1.68%           | 1.37%             | 0.89%                  | 1.22%                  | 0.72%                |
| 75% or more                       | 0.69% | 2.09%                  | 2.28%           | 1.47%           | 1.25%             | 1.03%                  | 1.25%                  | 0.78%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.59% | 1.54%                  | 1.47%           | 1.11%           | 1.11%             | 1.04%                  | 0.84%                  | 0.72%                |
| 25-49 %                           | 0.50% | 2.27%                  | 1.48%           | 1.25%           | 0.97%             | 0.67%                  | 0.99%                  | 0.54%                |
| 50-74 %                           | 0.76% | 2.00%                  | 1.90%           | 1.71%           | 1.73%             | 1.14%                  | 1.27%                  | 0.90%                |
| 75% or more                       | 2.61% | 3.18%                  | 4.37%           | 3.81%           | 4.19%             | 5.92%                  | 2.28%                  | 4.08%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.2.b Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 56.5% | 61.1%                  | 55.1%           | 51.7%           | 56.3%             | 57.4%                  | 56.2%                  | 56.5%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 45.7% | 64.0%                  | --              | 40.6% *         | 43.6% *           | 45.1%                  | 61.7%                  | 43.0%                |
| Mining and manufacturing          | 76.8% | 67.6%                  | 66.1%           | 65.4%           | 75.4%             | 81.9%                  | 65.1%                  | 78.4%                |
| Construction                      | 59.9% | 57.2%                  | 61.5%           | 56.8%           | 61.6%             | 62.4%                  | 59.0%                  | 60.5%                |
| Utilities and transp.             | 67.5% | 57.0%                  | 56.3%           | 62.3%           | 65.0%             | 69.7%                  | 59.0%                  | 68.3%                |
| Wholesale trade                   | 73.5% | 69.5%                  | 66.7%           | 70.2%           | 70.9%             | 77.6%                  | 67.6%                  | 75.0%                |
| Fin. svcs. and real estate        | 71.9% | 68.9%                  | 71.5%           | 74.6%           | 73.3%             | 71.4%                  | 72.0%                  | 71.9%                |
| Retail trade                      | 42.1% | 52.2%                  | 55.0%           | 46.8%           | 49.3%             | 39.2%                  | 49.9%                  | 41.1%                |
| Professional services             | 60.6% | 65.2%                  | 56.6%           | 54.6%           | 55.6%             | 63.9%                  | 60.6%                  | 60.6%                |
| Other services                    | 36.3% | 54.1%                  | 37.6%           | 33.2%           | 36.2%             | 35.8%                  | 40.4%                  | 35.5%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 57.0% | 61.2%                  | 57.9%           | 53.1%           | 57.9%             | 57.2%                  | 57.7%                  | 56.9%                |
| For profit, unincorporated        | 51.2% | 62.9%                  | 49.2%           | 47.0%           | 52.4%             | 50.7%                  | 53.2%                  | 50.7%                |
| Nonprofit                         | 58.8% | 56.5%                  | 46.5%           | 51.3%           | 55.0%             | 62.8%                  | 51.5%                  | 59.5%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 50.4% | 64.9%                  | 47.9%           | 43.6%           | 51.8%             | 43.6%                  | 53.6%                  | 47.7%                |
| 5-9 years                         | 51.5% | 64.9%                  | 50.8%           | 47.1%           | 52.6%             | 47.3%                  | 55.3%                  | 49.0%                |
| 10-19 years                       | 52.0% | 60.1%                  | 52.8%           | 48.7%           | 53.4%             | 49.8%                  | 54.0%                  | 51.1%                |
| 20 or more years                  | 57.6% | 59.0%                  | 59.0%           | 54.9%           | 57.6%             | 57.9%                  | 58.1%                  | 57.6%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 57.9% | 58.8%                  | 64.8%           | 58.5%           | 57.6%             | 57.9%                  | 64.5%                  | 57.8%                |
| 1 location only                   | 53.1% | 61.1%                  | 54.5%           | 50.1%           | 54.3%             | 43.5%                  | 55.5%                  | 51.1%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 13.2% | 29.7%                  | 16.8%           | 11.5%           | 10.7%             | 13.4%                  | 17.0%                  | 12.6%                |
| 25-49 %                           | 25.1% | 35.3%                  | 26.1%           | 22.8%           | 24.2%             | 25.6%                  | 26.2%                  | 24.9%                |
| 50-74 %                           | 42.1% | 46.7%                  | 43.2%           | 38.5%           | 41.5%             | 42.5%                  | 42.6%                  | 42.1%                |
| 75% or more                       | 65.6% | 67.9%                  | 62.6%           | 61.1%           | 66.6%             | 66.4%                  | 64.1%                  | 65.9%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 55.3% | 60.8%                  | 54.7%           | 51.4%           | 55.9%             | 55.7%                  | 55.9%                  | 55.2%                |
| Has union employees               | 61.1% | 66.3%                  | 66.4%           | 56.8%           | 59.5%             | 61.4%                  | 63.3%                  | 61.0%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 30.6% | 47.7%                  | 31.9%           | 24.3%           | 29.8%             | 31.5%                  | 32.6%                  | 30.3%                |
| Less than 50% low-wage            | 62.4% | 62.7%                  | 57.9%           | 57.9%           | 63.5%             | 63.6%                  | 59.6%                  | 63.0%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 63.9% | 61.9%                  | 61.0%           | 58.9%           | 64.8%             | 66.9%                  | 60.4%                  | 65.1%                |
| 25-49 %                           | 61.0% | 58.9%                  | 62.0%           | 52.4%           | 61.1%             | 62.4%                  | 57.2%                  | 61.5%                |
| 50-74 %                           | 50.8% | 63.1%                  | 46.5%           | 45.3%           | 49.3%             | 51.9%                  | 52.9%                  | 50.6%                |
| 75% or more                       | 51.6% | 59.2%                  | 46.7%           | 46.1%           | 50.5%             | 53.1%                  | 50.7%                  | 51.7%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 48.3% | 60.9%                  | 50.9%           | 45.7%           | 50.7%             | 46.4%                  | 52.6%                  | 47.3%                |
| 25-49 %                           | 61.7% | 58.2%                  | 61.7%           | 57.7%           | 60.0%             | 62.8%                  | 59.6%                  | 61.9%                |
| 50-74 %                           | 61.8% | 63.2%                  | 58.1%           | 58.9%           | 63.2%             | 62.4%                  | 60.9%                  | 62.0%                |
| 75% or more                       | 59.9% | 63.0%                  | 52.7%           | 57.6%           | 64.3%             | 59.5%                  | 58.6%                  | 60.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.2.b Standard errors for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.41% | 1.06%                  | 1.05%           | 0.81%           | 0.84%             | 0.62%                  | 0.60%                  | 0.47%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.18% | 10.02%                 | --              | 12.20% *        | 13.91% *          | 10.45%                 | 5.36%                  | 8.13%                |
| Mining and manufacturing          | 0.63% | 4.05%                  | 2.39%           | 1.96%           | 1.32%             | 0.75%                  | 1.59%                  | 0.67%                |
| Construction                      | 1.55% | 3.07%                  | 2.60%           | 2.19%           | 3.80%             | 4.03%                  | 1.54%                  | 2.30%                |
| Utilities and transp.             | 1.78% | 6.70%                  | 6.47%           | 4.10%           | 3.48%             | 2.36%                  | 3.55%                  | 1.93%                |
| Wholesale trade                   | 1.02% | 3.52%                  | 2.66%           | 2.22%           | 2.42%             | 1.53%                  | 1.87%                  | 1.19%                |
| Fin. svcs. and real estate        | 0.91% | 3.25%                  | 3.00%           | 1.79%           | 1.51%             | 1.24%                  | 1.87%                  | 0.99%                |
| Retail trade                      | 1.02% | 2.86%                  | 3.46%           | 2.12%           | 1.88%             | 1.34%                  | 1.76%                  | 1.13%                |
| Professional services             | 0.60% | 1.67%                  | 1.60%           | 1.44%           | 1.37%             | 0.81%                  | 0.96%                  | 0.68%                |
| Other services                    | 0.93% | 2.51%                  | 2.19%           | 1.47%           | 1.83%             | 1.49%                  | 1.29%                  | 1.08%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.53% | 1.33%                  | 1.13%           | 0.98%           | 1.14%             | 0.78%                  | 0.70%                  | 0.61%                |
| For profit, unincorporated        | 0.98% | 2.06%                  | 3.03%           | 2.01%           | 1.90%             | 1.65%                  | 1.57%                  | 1.16%                |
| Nonprofit                         | 0.81% | 3.24%                  | 2.54%           | 1.83%           | 1.62%             | 1.07%                  | 1.63%                  | 0.87%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.76% | 2.83%                  | 4.15%           | 3.14%           | 3.49%             | 7.38%                  | 2.25%                  | 2.68%                |
| 5-9 years                         | 1.79% | 2.92%                  | 2.86%           | 2.49%           | 4.55%             | 4.19%                  | 1.70%                  | 2.73%                |
| 10-19 years                       | 1.11% | 1.81%                  | 1.99%           | 1.66%           | 2.14%             | 3.53%                  | 1.18%                  | 1.56%                |
| 20 or more years                  | 0.47% | 1.66%                  | 1.27%           | 1.04%           | 0.95%             | 0.64%                  | 0.79%                  | 0.51%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.52% | 8.41%                  | 3.12%           | 1.78%           | 0.92%             | 0.62%                  | 1.85%                  | 0.52%                |
| 1 location only                   | 0.65% | 1.07%                  | 1.10%           | 0.91%           | 1.56%             | 3.85%                  | 0.63%                  | 1.07%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.86% | 4.58%                  | 3.86%           | 1.21%           | 0.75%             | 1.36%                  | 1.91%                  | 0.94%                |
| 25-49 %                           | 0.75% | 2.47%                  | 2.29%           | 1.28%           | 1.42%             | 1.24%                  | 1.33%                  | 0.86%                |
| 50-74 %                           | 0.90% | 2.37%                  | 2.33%           | 2.24%           | 1.52%             | 1.37%                  | 1.39%                  | 1.03%                |
| 75% or more                       | 0.47% | 1.16%                  | 1.15%           | 0.86%           | 0.92%             | 0.72%                  | 0.64%                  | 0.54%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.45% | 1.05%                  | 1.06%           | 0.80%           | 0.87%             | 0.74%                  | 0.61%                  | 0.53%                |
| Has union employees               | 1.04% | 7.43%                  | 7.05%           | 5.15%           | 3.11%             | 1.15%                  | 3.81%                  | 1.06%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.80% | 3.42%                  | 2.76%           | 1.30%           | 1.96%             | 1.04%                  | 1.53%                  | 0.87%                |
| Less than 50% low-wage            | 0.44% | 1.11%                  | 1.09%           | 0.85%           | 0.78%             | 0.68%                  | 0.62%                  | 0.51%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.98% | 1.86%                  | 1.51%           | 1.33%           | 1.86%             | 2.11%                  | 0.95%                  | 1.28%                |
| 25-49 %                           | 0.86% | 2.19%                  | 2.13%           | 1.63%           | 1.75%             | 1.21%                  | 1.31%                  | 0.95%                |
| 50-74 %                           | 0.75% | 2.32%                  | 2.72%           | 1.83%           | 1.46%             | 1.03%                  | 1.48%                  | 0.82%                |
| 75% or more                       | 0.77% | 2.14%                  | 2.06%           | 1.52%           | 1.59%             | 1.12%                  | 1.21%                  | 0.87%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.64% | 1.69%                  | 1.61%           | 1.12%           | 1.21%             | 1.09%                  | 0.92%                  | 0.76%                |
| 25-49 %                           | 0.62% | 2.05%                  | 1.61%           | 1.33%           | 1.39%             | 0.80%                  | 1.03%                  | 0.67%                |
| 50-74 %                           | 0.98% | 2.17%                  | 2.12%           | 1.98%           | 2.58%             | 1.49%                  | 1.35%                  | 1.20%                |
| 75% or more                       | 2.31% | 2.97%                  | 4.13%           | 5.16%           | 4.65%             | 5.30%                  | 2.18%                  | 3.68%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.2.b.(1) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 58.7% | 12.5%                  | 12.1%           | 14.1%           | 38.4%             | 83.0%                  | 12.5%                  | 66.6%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 56.9% | 10.8% *                | --              | 11.4% *         | 57.6% *           | 91.8%                  | 6.6% *                 | 69.4%                |
| Mining and manufacturing          | 65.1% | 10.7% *                | 16.0%           | 17.2%           | 42.7%             | 90.9%                  | 13.8%                  | 70.8%                |
| Construction                      | 33.0% | 19.2%                  | 15.9%           | 11.3%           | 33.4%             | 80.6%                  | 16.6%                  | 42.7%                |
| Utilities and transp.             | 73.3% | 1.6% *                 | 26.1% *         | 23.1%           | 51.4%             | 87.9%                  | 17.0% *                | 78.3%                |
| Wholesale trade                   | 56.6% | 11.0% *                | 6.9% *          | 13.3%           | 44.3%             | 88.2%                  | 10.2%                  | 67.3%                |
| Fin. svcs. and real estate        | 63.8% | 6.7% *                 | 6.3% *          | 16.0%           | 35.9%             | 82.9%                  | 9.2%                   | 70.0%                |
| Retail trade                      | 62.3% | 12.4%                  | 13.7% *         | 11.4%           | 42.3%             | 81.0%                  | 12.4%                  | 70.1%                |
| Professional services             | 59.8% | 10.7%                  | 10.2%           | 13.6%           | 37.1%             | 83.6%                  | 10.6%                  | 68.0%                |
| Other services                    | 47.0% | 17.9%                  | 12.2%           | 13.0%           | 29.5%             | 70.4%                  | 14.2%                  | 53.8%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 59.8% | 11.7%                  | 10.9%           | 13.2%           | 39.5%             | 83.5%                  | 11.5%                  | 68.4%                |
| For profit, unincorporated        | 48.6% | 10.5%                  | 15.0%           | 15.5%           | 40.1%             | 77.8%                  | 13.0%                  | 58.1%                |
| Nonprofit                         | 61.9% | 23.8%                  | 16.0%           | 17.0%           | 34.2%             | 84.2%                  | 18.5%                  | 65.6%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 18.4% | 9.3%                   | 15.0%           | 13.0%           | 23.8%             | 47.5%                  | 12.0%                  | 24.6%                |
| 5-9 years                         | 24.6% | 12.9%                  | 11.3%           | 11.2%           | 35.2%             | 60.0%                  | 11.8%                  | 34.1%                |
| 10-19 years                       | 30.1% | 15.2%                  | 14.9%           | 12.8%           | 31.8%             | 71.2%                  | 14.2%                  | 38.8%                |
| 20 or more years                  | 65.6% | 12.1%                  | 10.3%           | 15.1%           | 41.1%             | 83.8%                  | 11.9%                  | 71.1%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 73.2% | 11.0% *                | 17.0%           | 12.1%           | 42.9%             | 83.2%                  | 13.1%                  | 74.2%                |
| 1 location only                   | 21.7% | 12.5%                  | 11.7%           | 14.6%           | 31.5%             | 74.6%                  | 12.4%                  | 30.2%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 55.9% | 18.9% *                | 14.5% *         | 14.1% *         | 19.6%             | 82.4%                  | 14.0% *                | 64.1%                |
| 25-49 %                           | 44.9% | 14.3% *                | 14.3% *         | 14.3% *         | 20.7%             | 73.1%                  | 13.1%                  | 50.6%                |
| 50-74 %                           | 58.2% | 11.1%                  | 13.6% *         | 12.1%           | 29.8%             | 84.5%                  | 12.7%                  | 65.8%                |
| 75% or more                       | 59.3% | 12.5%                  | 11.8%           | 14.3%           | 40.4%             | 83.2%                  | 12.4%                  | 67.4%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 53.6% | 11.5%                  | 11.4%           | 13.7%           | 38.9%             | 82.0%                  | 11.9%                  | 62.7%                |
| Has union employees               | 76.7% | 30.0% *                | 28.0% *         | 20.6% *         | 34.1%             | 85.3%                  | 25.0%                  | 78.3%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 56.5% | 12.3% *                | 11.9% *         | 20.6%           | 32.7%             | 77.1%                  | 13.5%                  | 61.7%                |
| Less than 50% low-wage            | 58.9% | 12.5%                  | 12.1%           | 13.5%           | 39.1%             | 83.7%                  | 12.4%                  | 67.2%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 50.4% | 11.6%                  | 14.0%           | 15.2%           | 40.8%             | 86.2%                  | 13.5%                  | 62.0%                |
| 25-49 %                           | 63.5% | 17.0%                  | 12.5%           | 10.9%           | 41.9%             | 82.3%                  | 14.2%                  | 69.2%                |
| 50-74 %                           | 60.5% | 12.3%                  | 6.7%            | 13.5%           | 30.8%             | 81.7%                  | 9.8%                   | 66.8%                |
| 75% or more                       | 60.2% | 10.2%                  | 12.2%           | 15.8%           | 40.0%             | 83.3%                  | 11.2%                  | 67.9%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 49.1% | 11.2%                  | 12.4%           | 13.4%           | 34.2%             | 81.6%                  | 12.9%                  | 58.6%                |
| 25-49 %                           | 66.6% | 16.1%                  | 13.2%           | 13.7%           | 41.1%             | 83.5%                  | 13.5%                  | 71.2%                |
| 50-74 %                           | 53.5% | 11.8%                  | 7.1% *          | 18.9%           | 40.2%             | 84.9%                  | 9.4%                   | 65.6%                |
| 75% or more                       | 41.6% | 12.9%                  | 17.1% *         | 5.8% *          | 51.9%             | 78.1%                  | 12.7%                  | 62.3%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.2.b.(1) Standard errors for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.64% | 1.21%                  | 1.15%           | 1.00%           | 1.49%             | 0.82%                  | 0.68%                  | 0.73%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 9.23% | 6.66% *                | --              | 7.41% *         | 19.20% *          | 4.93%                  | 3.35% *                | 9.24%                |
| Mining and manufacturing          | 1.67% | 4.88% *                | 3.63%           | 3.33%           | 3.70%             | 1.38%                  | 2.15%                  | 1.77%                |
| Construction                      | 2.97% | 4.79%                  | 3.68%           | 2.50%           | 5.79%             | 6.71%                  | 2.35%                  | 4.34%                |
| Utilities and transp.             | 2.51% | 1.00% *                | 9.77% *         | 6.64%           | 6.97%             | 2.08%                  | 5.40% *                | 2.47%                |
| Wholesale trade                   | 2.67% | 4.65% *                | 3.32% *         | 2.98%           | 4.98%             | 2.24%                  | 2.11%                  | 2.87%                |
| Fin. svcs. and real estate        | 2.10% | 2.07% *                | 2.78% *         | 4.10%           | 4.74%             | 2.34%                  | 1.95%                  | 2.25%                |
| Retail trade                      | 2.55% | 3.36%                  | 4.56% *         | 2.81%           | 4.73%             | 3.20%                  | 2.22%                  | 2.75%                |
| Professional services             | 1.16% | 1.77%                  | 1.85%           | 1.85%           | 2.53%             | 1.42%                  | 1.09%                  | 1.27%                |
| Other services                    | 1.87% | 3.50%                  | 2.66%           | 2.03%           | 3.77%             | 2.58%                  | 1.73%                  | 2.17%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.79% | 1.39%                  | 1.30%           | 1.16%           | 1.91%             | 0.95%                  | 0.78%                  | 0.88%                |
| For profit, unincorporated        | 1.81% | 2.39%                  | 3.07%           | 2.56%           | 3.60%             | 2.17%                  | 1.64%                  | 2.11%                |
| Nonprofit                         | 1.74% | 5.58%                  | 3.69%           | 2.83%           | 3.25%             | 2.16%                  | 2.49%                  | 1.85%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.20% | 2.33%                  | 4.24%           | 3.05%           | 4.88%             | 12.88%                 | 2.01%                  | 3.91%                |
| 5-9 years                         | 3.39% | 2.97%                  | 3.11%           | 2.75%           | 8.45%             | 8.49%                  | 1.97%                  | 5.26%                |
| 10-19 years                       | 2.12% | 2.67%                  | 2.45%           | 2.14%           | 4.04%             | 4.67%                  | 1.47%                  | 2.97%                |
| 20 or more years                  | 0.72% | 1.88%                  | 1.47%           | 1.31%           | 1.69%             | 0.84%                  | 0.91%                  | 0.77%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.76% | 7.95% *                | 4.03%           | 1.59%           | 1.73%             | 0.83%                  | 2.06%                  | 0.77%                |
| 1 location only                   | 1.08% | 1.23%                  | 1.20%           | 1.19%           | 2.77%             | 4.49%                  | 0.72%                  | 1.88%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.63% | 11.13% *               | 5.92% *         | 6.25% *         | 3.98%             | 2.78%                  | 4.65% *                | 3.57%                |
| 25-49 %                           | 3.15% | 5.17% *                | 4.79% *         | 4.43% *         | 4.20%             | 3.73%                  | 2.77%                  | 3.52%                |
| 50-74 %                           | 2.02% | 2.63%                  | 4.25% *         | 2.61%           | 3.83%             | 1.83%                  | 2.04%                  | 2.15%                |
| 75% or more                       | 0.73% | 1.38%                  | 1.24%           | 1.10%           | 1.67%             | 0.92%                  | 0.75%                  | 0.82%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.74% | 1.16%                  | 1.14%           | 0.97%           | 1.57%             | 0.96%                  | 0.68%                  | 0.84%                |
| Has union employees               | 1.51% | 9.23% *                | 8.68% *         | 6.39% *         | 4.65%             | 1.56%                  | 4.69%                  | 1.54%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.91% | 4.63% *                | 3.60% *         | 3.97%           | 4.98%             | 2.15%                  | 2.40%                  | 2.02%                |
| Less than 50% low-wage            | 0.69% | 1.25%                  | 1.20%           | 1.02%           | 1.57%             | 0.88%                  | 0.71%                  | 0.78%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.36% | 1.89%                  | 1.94%           | 1.70%           | 2.61%             | 1.73%                  | 1.13%                  | 1.62%                |
| 25-49 %                           | 1.35% | 3.66%                  | 2.72%           | 1.74%           | 3.52%             | 1.56%                  | 1.82%                  | 1.46%                |
| 50-74 %                           | 1.34% | 2.05%                  | 1.73%           | 2.03%           | 2.61%             | 1.41%                  | 1.16%                  | 1.43%                |
| 75% or more                       | 1.49% | 2.47%                  | 2.35%           | 2.50%           | 3.20%             | 1.96%                  | 1.36%                  | 1.62%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.14% | 1.62%                  | 1.64%           | 1.35%           | 2.41%             | 1.25%                  | 1.00%                  | 1.30%                |
| 25-49 %                           | 0.99% | 3.21%                  | 2.25%           | 1.60%           | 2.32%             | 1.15%                  | 1.36%                  | 1.06%                |
| 50-74 %                           | 1.85% | 2.96%                  | 2.16% *         | 3.37%           | 3.63%             | 1.81%                  | 1.48%                  | 2.03%                |
| 75% or more                       | 4.28% | 2.60%                  | 5.56% *         | 2.88% *         | 9.29%             | 6.39%                  | 2.17%                  | 5.88%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.2.c Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018**

| 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                     | 75.7% | 25.1%                  | 35.2%           | 53.7%           | 70.8%             | 90.0%                  | 37.8%                  | 82.2%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 63.4% | 28.9% *                | --              | 31.3% *         | 73.8%             | 72.3%                  | 39.7%                  | 67.6%                |
| Mining and manufacturing          | 73.0% | 32.5%                  | 33.1%           | 57.1%           | 68.2%             | 84.7%                  | 40.2%                  | 77.5%                |
| Construction                      | 55.2% | 26.2%                  | 35.0%           | 49.0%           | 64.6%             | 80.4%                  | 33.8%                  | 68.2%                |
| Utilities and transp.             | 76.6% | 16.4% *                | 36.5%           | 43.4%           | 56.4%             | 89.8%                  | 33.4%                  | 81.1%                |
| Wholesale trade                   | 71.1% | 19.1%                  | 37.0%           | 61.2%           | 66.6%             | 88.6%                  | 38.1%                  | 79.6%                |
| Fin. svcs. and real estate        | 81.3% | 31.7%                  | 27.9%           | 56.5%           | 75.9%             | 90.8%                  | 38.9%                  | 86.0%                |
| Retail trade                      | 82.3% | 20.3%                  | 29.0%           | 50.1%           | 72.5%             | 93.5%                  | 32.2%                  | 88.8%                |
| Professional services             | 75.8% | 25.5%                  | 41.3%           | 56.7%           | 71.9%             | 88.4%                  | 41.0%                  | 81.7%                |
| Other services                    | 76.3% | 23.8%                  | 32.0%           | 52.4%           | 73.3%             | 93.1%                  | 37.7%                  | 83.4%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 76.8% | 23.0%                  | 35.5%           | 53.1%           | 70.0%             | 91.4%                  | 36.8%                  | 83.8%                |
| For profit, unincorporated        | 72.4% | 30.9%                  | 39.1%           | 60.3%           | 74.7%             | 87.2%                  | 42.6%                  | 80.0%                |
| Nonprofit                         | 74.2% | 26.0%                  | 25.6%           | 46.8%           | 70.1%             | 85.7%                  | 35.2%                  | 78.0%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 63.1% | 30.3%                  | 41.6%           | 70.0%           | 82.1%             | 80.0%                  | 44.2%                  | 79.4%                |
| 5-9 years                         | 61.1% | 34.9%                  | 45.6%           | 57.8%           | 75.1%             | 76.3%                  | 45.1%                  | 71.6%                |
| 10-19 years                       | 60.5% | 22.7%                  | 35.2%           | 55.4%           | 75.6%             | 78.9%                  | 37.2%                  | 72.5%                |
| 20 or more years                  | 79.2% | 21.3%                  | 31.2%           | 50.0%           | 68.5%             | 90.6%                  | 34.8%                  | 83.7%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 85.3% | 51.5%                  | 30.2%           | 54.3%           | 70.9%             | 90.4%                  | 40.9%                  | 86.0%                |
| 1 location only                   | 53.1% | 24.8%                  | 35.5%           | 53.6%           | 70.7%             | 77.8%                  | 37.6%                  | 66.3%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 74.8% | 14.7% *                | 23.5%           | 31.8%           | 71.7%             | 92.7%                  | 25.5%                  | 82.0%                |
| 25-49 %                           | 71.5% | 21.3%                  | 33.9%           | 54.1%           | 64.6%             | 88.7%                  | 39.6%                  | 76.9%                |
| 50-74 %                           | 76.1% | 23.8%                  | 34.8%           | 53.9%           | 69.4%             | 90.9%                  | 32.6%                  | 83.4%                |
| 75% or more                       | 76.2% | 26.2%                  | 36.2%           | 55.4%           | 71.8%             | 89.7%                  | 39.3%                  | 82.6%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 72.8% | 24.9%                  | 35.4%           | 54.1%           | 71.2%             | 89.0%                  | 38.1%                  | 80.3%                |
| Has union employees               | 87.0% | 28.3% *                | 26.9% *         | 47.7%           | 68.2%             | 92.3%                  | 31.8%                  | 88.6%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 76.2% | 21.2%                  | 24.2%           | 49.3%           | 66.9%             | 91.0%                  | 33.6%                  | 81.0%                |
| Less than 50% low-wage            | 75.6% | 25.6%                  | 36.5%           | 54.7%           | 71.9%             | 89.7%                  | 38.4%                  | 82.6%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 65.5% | 22.8%                  | 34.9%           | 52.5%           | 68.2%             | 84.7%                  | 36.8%                  | 75.1%                |
| 25-49 %                           | 81.1% | 29.6%                  | 39.7%           | 57.5%           | 77.6%             | 91.0%                  | 40.7%                  | 86.1%                |
| 50-74 %                           | 80.5% | 26.6%                  | 34.5%           | 57.6%           | 71.5%             | 92.4%                  | 40.1%                  | 85.3%                |
| 75% or more                       | 73.4% | 23.2%                  | 32.3%           | 47.1%           | 66.7%             | 88.6%                  | 34.5%                  | 79.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 72.8% | 29.2%                  | 36.2%           | 54.7%           | 72.2%             | 89.8%                  | 40.4%                  | 80.5%                |
| 25-49 %                           | 80.6% | 21.8%                  | 34.8%           | 55.2%           | 69.0%             | 90.9%                  | 39.1%                  | 84.4%                |
| 50-74 %                           | 68.3% | 23.9%                  | 38.6%           | 46.6%           | 74.0%             | 85.0%                  | 33.7%                  | 78.0%                |
| 75% or more                       | 53.4% | 17.2%                  | 16.0% *         | 49.0%           | 62.9%             | 88.0%                  | 21.0%                  | 77.3%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.2.c Standard errors for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 2018**

| 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                     | 0.49% | 1.56%                  | 1.65%           | 1.33%           | 1.21%             | 0.54%                  | 0.98%                  | 0.52%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 8.55% | 14.17% *               | --              | 13.62% *        | 11.43%            | 13.96%                 | 10.08%                 | 9.31%                |
| Mining and manufacturing          | 1.43% | 7.49%                  | 5.26%           | 3.79%           | 3.17%             | 1.71%                  | 3.33%                  | 1.52%                |
| Construction                      | 2.58% | 5.12%                  | 4.82%           | 4.19%           | 5.53%             | 5.42%                  | 2.86%                  | 3.49%                |
| Utilities and transp.             | 2.48% | 7.19% *                | 9.76%           | 7.69%           | 7.00%             | 2.20%                  | 5.77%                  | 2.53%                |
| Wholesale trade                   | 2.13% | 5.03%                  | 5.57%           | 4.36%           | 4.70%             | 2.45%                  | 3.39%                  | 2.27%                |
| Fin. svcs. and real estate        | 1.48% | 5.85%                  | 6.31%           | 5.28%           | 3.74%             | 1.67%                  | 4.05%                  | 1.52%                |
| Retail trade                      | 1.19% | 4.46%                  | 5.02%           | 4.08%           | 3.42%             | 0.75%                  | 2.87%                  | 0.98%                |
| Professional services             | 0.94% | 2.55%                  | 3.01%           | 2.51%           | 2.16%             | 1.20%                  | 1.79%                  | 1.03%                |
| Other services                    | 1.04% | 3.27%                  | 3.60%           | 2.81%           | 2.48%             | 0.88%                  | 2.16%                  | 1.04%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.57% | 1.87%                  | 1.92%           | 1.62%           | 1.49%             | 0.56%                  | 1.16%                  | 0.58%                |
| For profit, unincorporated        | 1.30% | 3.54%                  | 4.33%           | 3.05%           | 2.78%             | 1.51%                  | 2.40%                  | 1.40%                |
| Nonprofit                         | 1.41% | 4.35%                  | 4.58%           | 3.64%           | 2.86%             | 1.79%                  | 2.82%                  | 1.49%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.53% | 4.77%                  | 5.77%           | 3.98%           | 3.97%             | 7.55%                  | 3.34%                  | 3.02%                |
| 5-9 years                         | 2.48% | 4.53%                  | 5.05%           | 4.08%           | 4.89%             | 7.63%                  | 2.98%                  | 3.44%                |
| 10-19 years                       | 1.69% | 2.91%                  | 3.20%           | 2.82%           | 2.79%             | 5.11%                  | 1.93%                  | 2.21%                |
| 20 or more years                  | 0.52% | 2.04%                  | 2.20%           | 1.75%           | 1.45%             | 0.51%                  | 1.30%                  | 0.53%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.51% | 13.89%                 | 5.15%           | 2.68%           | 1.40%             | 0.52%                  | 3.19%                  | 0.51%                |
| 1 location only                   | 1.02% | 1.56%                  | 1.72%           | 1.52%           | 2.15%             | 5.39%                  | 1.03%                  | 1.56%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.86% | 5.53% *                | 6.25%           | 4.89%           | 4.42%             | 1.38%                  | 3.78%                  | 1.84%                |
| 25-49 %                           | 2.01% | 6.10%                  | 6.02%           | 4.61%           | 4.81%             | 1.76%                  | 3.78%                  | 2.16%                |
| 50-74 %                           | 1.40% | 3.98%                  | 4.79%           | 4.10%           | 3.26%             | 1.48%                  | 2.74%                  | 1.43%                |
| 75% or more                       | 0.57% | 1.83%                  | 1.91%           | 1.52%           | 1.38%             | 0.64%                  | 1.14%                  | 0.60%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.54% | 1.57%                  | 1.67%           | 1.34%           | 1.23%             | 0.60%                  | 1.00%                  | 0.58%                |
| Has union employees               | 1.13% | 9.33% *                | 8.93% *         | 7.42%           | 4.51%             | 1.09%                  | 5.29%                  | 1.13%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.15% | 4.99%                  | 4.50%           | 3.24%           | 2.86%             | 0.98%                  | 2.84%                  | 1.17%                |
| Less than 50% low-wage            | 0.54% | 1.64%                  | 1.75%           | 1.46%           | 1.31%             | 0.62%                  | 1.04%                  | 0.58%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.22% | 2.54%                  | 2.70%           | 2.26%           | 2.43%             | 1.76%                  | 1.62%                  | 1.39%                |
| 25-49 %                           | 0.87% | 4.06%                  | 3.76%           | 2.88%           | 2.25%             | 0.83%                  | 2.29%                  | 0.86%                |
| 50-74 %                           | 0.81% | 3.32%                  | 3.89%           | 2.78%           | 2.23%             | 0.74%                  | 2.22%                  | 0.81%                |
| 75% or more                       | 1.14% | 2.79%                  | 3.24%           | 2.83%           | 2.65%             | 1.34%                  | 1.94%                  | 1.23%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.77% | 2.55%                  | 2.38%           | 1.86%           | 1.67%             | 0.78%                  | 1.42%                  | 0.81%                |
| 25-49 %                           | 0.72% | 3.25%                  | 2.96%           | 2.32%           | 2.08%             | 0.73%                  | 1.93%                  | 0.74%                |
| 50-74 %                           | 1.52% | 2.95%                  | 4.30%           | 3.58%           | 2.96%             | 2.06%                  | 2.29%                  | 1.68%                |
| 75% or more                       | 3.69% | 3.42%                  | 5.02% *         | 8.35%           | 6.84%             | 6.72%                  | 2.91%                  | 4.83%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.3 Number of full-time private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 101,660,551 | 9,837,005              | 7,723,570       | 13,270,450      | 19,495,899        | 51,333,626             | 23,678,306             | 77,982,244           |
| Industry group **                 |             |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,433,159   | 228,441                | 112,572         | 190,577         | 483,188*          | 418,380*               | 411,778                | 1,021,381            |
| Mining and manufacturing          | 12,127,216  | 389,501                | 713,910         | 1,725,962       | 3,153,361         | 6,144,482              | 1,830,622              | 10,296,595           |
| Construction                      | 6,231,540   | 1,271,712              | 1,015,246       | 1,611,621       | 1,373,742         | 959,219                | 3,078,040              | 3,153,500            |
| Utilities and transp.             | 5,408,464   | 296,393                | 271,050         | 496,066         | 848,232           | 3,496,724              | 789,458                | 4,619,006            |
| Wholesale trade                   | 5,759,276   | 541,580                | 561,685         | 962,872         | 1,193,743         | 2,499,396              | 1,522,124              | 4,237,153            |
| Fin. svcs. and real estate        | 11,150,471  | 981,539                | 390,499         | 682,482         | 2,039,709         | 7,056,241              | 1,662,752              | 9,487,719            |
| Retail trade                      | 10,877,186  | 1,066,129              | 732,718         | 1,226,206       | 1,362,275         | 6,489,857              | 2,437,387              | 8,439,799            |
| Professional services             | 27,996,458  | 2,540,506              | 1,953,353       | 3,161,116       | 5,354,736         | 14,986,747             | 5,926,382              | 22,070,076           |
| Other services                    | 20,676,780  | 2,521,204              | 1,972,537       | 3,213,547       | 3,686,913         | 9,282,579              | 6,019,764              | 14,657,016           |
| Ownership                         |             |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 71,228,919  | 6,781,248              | 5,660,503       | 9,356,957       | 12,195,103        | 37,235,108             | 16,917,689             | 54,311,230           |
| For profit, unincorporated        | 15,470,863  | 2,498,664              | 1,538,680       | 2,525,857       | 3,297,518         | 5,610,145              | 5,153,922              | 10,316,942           |
| Nonprofit                         | 14,960,768  | 557,094                | 524,387         | 1,387,636       | 4,003,278         | 8,488,374              | 1,606,696              | 13,354,073           |
| Age of firm                       |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5,771,073   | 2,187,116              | 1,077,629       | 1,116,629       | 1,102,715         | 286,985                | 3,848,105              | 1,922,969            |
| 5-9 years                         | 6,515,792   | 1,759,743              | 1,215,607       | 1,587,656       | 1,426,789         | 525,998                | 3,790,080              | 2,725,712            |
| 10-19 years                       | 12,841,951  | 2,615,019              | 2,102,919       | 3,086,945       | 3,180,923         | 1,856,145              | 6,179,668              | 6,662,283            |
| 20 or more years                  | 76,531,735  | 3,275,128              | 3,327,416       | 7,479,220       | 13,785,473        | 48,664,498             | 9,860,454              | 66,671,280           |
| Multi/single status               |             |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 64,036,868  | 79,986                 | 393,520         | 2,376,254       | 11,410,158        | 49,776,951             | 1,210,557              | 62,826,310           |
| 1 location only                   | 37,623,683  | 9,757,020              | 7,330,051       | 10,894,196      | 8,085,741         | 1,556,675              | 22,467,749             | 15,155,934           |
| Percent full-time employees       |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,298,863   | 87,997                 | 167,074         | 224,201         | 224,888           | 594,702                | 369,661                | 929,201              |
| 25-49 %                           | 4,100,648   | 398,890                | 430,083         | 868,763         | 862,543           | 1,540,369              | 1,224,042              | 2,876,606            |
| 50-74 %                           | 10,659,434  | 1,462,421              | 925,206         | 1,345,827       | 1,923,107         | 5,002,874              | 3,053,398              | 7,606,037            |
| 75% or more                       | 85,601,606  | 7,887,699              | 6,201,207       | 10,831,660      | 16,485,360        | 44,195,681             | 19,031,205             | 66,570,401           |
| Union presence                    |             |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 82,274,723  | 9,555,835              | 7,502,800       | 12,539,967      | 17,408,462        | 35,267,659             | 22,929,384             | 59,345,339           |
| Has union employees               | 19,385,828  | 281,170                | 220,770         | 730,483         | 2,087,437         | 16,065,967             | 748,923                | 18,636,905           |
| Percent low-wage employees        |             |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 15,099,514  | 1,572,669              | 1,259,038       | 2,184,190       | 3,174,663         | 6,908,954              | 3,843,520              | 11,255,994           |
| Less than 50% low-wage            | 86,561,036  | 8,264,336              | 6,464,532       | 11,086,260      | 16,321,236        | 44,424,672             | 19,834,786             | 66,726,251           |
| Percent women employees           |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27,253,161  | 3,962,144              | 3,086,841       | 5,194,866       | 5,845,484         | 9,163,826              | 9,607,456              | 17,645,705           |
| 25-49 %                           | 25,058,181  | 1,647,152              | 1,458,522       | 2,535,404       | 4,462,648         | 14,954,455             | 4,127,132              | 20,931,049           |
| 50-74 %                           | 28,287,932  | 2,112,824              | 1,459,137       | 2,978,230       | 5,186,415         | 16,551,325             | 4,934,072              | 23,353,860           |
| 75% or more                       | 21,061,276  | 2,114,885              | 1,719,069       | 2,561,950       | 4,001,352         | 10,664,019             | 5,009,646              | 16,051,631           |
| Percent age 50 or older employees |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 38,990,955  | 4,527,124              | 4,362,532       | 6,827,033       | 8,456,341         | 14,817,925             | 12,240,863             | 26,750,091           |
| 25-49 %                           | 48,316,658  | 2,065,927              | 2,036,900       | 4,487,355       | 8,469,673         | 31,256,804             | 5,965,095              | 42,351,563           |
| 50-74 %                           | 11,214,426  | 1,764,941              | 980,699         | 1,652,860       | 2,273,894         | 4,542,031              | 3,490,912              | 7,723,514            |
| 75% or more                       | 3,138,512   | 1,479,013              | 343,440         | 303,202         | 295,991           | 716,866                | 1,981,437              | 1,157,076            |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.3 Standard errors for number of full-time private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 1,002,152 | 135,841                | 177,065         | 251,119         | 429,529           | 895,583                | 235,158                | 990,403              |
| Industry group **                 |           |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 247,121   | 31,579                 | 24,189          | 51,426          | 177,640*          | 159,880*               | 44,484                 | 243,086              |
| Mining and manufacturing          | 398,958   | 34,141                 | 62,579          | 128,406         | 215,871           | 304,843                | 94,430                 | 388,266              |
| Construction                      | 270,967   | 72,646                 | 76,638          | 125,964         | 157,958           | 148,061                | 124,465                | 241,534              |
| Utilities and transp.             | 365,006   | 34,200                 | 38,822          | 70,365          | 120,060           | 333,714                | 64,608                 | 359,314              |
| Wholesale trade                   | 298,209   | 45,889                 | 53,914          | 84,028          | 117,095           | 251,821                | 83,042                 | 286,700              |
| Fin. svcs. and real estate        | 461,170   | 61,965                 | 51,381          | 72,048          | 216,998           | 393,454                | 93,177                 | 451,729              |
| Retail trade                      | 584,643   | 58,692                 | 61,215          | 95,589          | 119,385           | 558,298                | 101,922                | 575,887              |
| Professional services             | 563,421   | 83,315                 | 93,130          | 143,083         | 234,882           | 482,924                | 147,988                | 545,213              |
| Other services                    | 597,406   | 91,346                 | 112,772         | 149,883         | 252,209           | 504,349                | 163,439                | 576,371              |
| Ownership                         |           |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 993,098   | 129,282                | 154,062         | 236,146         | 381,935           | 886,390                | 224,288                | 975,551              |
| For profit, unincorporated        | 449,980   | 89,114                 | 103,804         | 142,425         | 223,136           | 341,559                | 155,577                | 423,808              |
| Nonprofit                         | 488,494   | 41,452                 | 45,458          | 99,576          | 262,614           | 398,991                | 77,719                 | 482,632              |
| Age of firm                       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 219,399   | 84,591                 | 91,321          | 93,223          | 142,984           | 65,422                 | 137,094                | 172,138              |
| 5-9 years                         | 255,137   | 79,269                 | 83,716          | 116,854         | 177,964           | 86,308                 | 135,450                | 217,382              |
| 10-19 years                       | 382,974   | 90,869                 | 100,531         | 151,923         | 228,350           | 235,800                | 155,032                | 353,081              |
| 20 or more years                  | 992,295   | 99,424                 | 122,025         | 219,045         | 388,206           | 897,860                | 187,928                | 978,899              |
| Multi/single status               |           |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 952,620   | 16,617                 | 36,874          | 114,564         | 340,193           | 899,354                | 66,280                 | 950,657              |
| 1 location only                   | 508,308   | 135,458                | 177,143         | 242,372         | 362,756           | 214,511                | 237,947                | 474,839              |
| Percent full-time employees       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 54,550    | 8,141                  | 13,302          | 18,209          | 24,038            | 42,890                 | 18,456                 | 51,415               |
| 25-49 %                           | 162,278   | 25,502                 | 31,480          | 59,623          | 82,265            | 121,022                | 50,102                 | 154,768              |
| 50-74 %                           | 340,023   | 60,950                 | 54,186          | 84,782          | 141,089           | 287,924                | 94,804                 | 326,940              |
| 75% or more                       | 1,039,804 | 140,950                | 177,661         | 258,620         | 446,901           | 910,314                | 251,403                | 1,019,757            |
| Union presence                    |           |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 909,215   | 131,692                | 175,203         | 245,842         | 428,181           | 775,559                | 232,143                | 895,047              |
| Has union employees               | 710,418   | 45,927                 | 36,767          | 93,198          | 188,143           | 678,735                | 71,143                 | 706,976              |
| Percent low-wage employees        |           |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 442,132   | 66,299                 | 73,346          | 116,880         | 242,510           | 339,733                | 116,788                | 427,571              |
| Less than 50% low-wage            | 998,814   | 137,076                | 171,959         | 250,296         | 402,767           | 891,227                | 240,631                | 980,693              |
| Percent women employees           |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 666,282   | 111,924                | 129,005         | 208,921         | 306,511           | 534,195                | 201,630                | 638,618              |
| 25-49 %                           | 718,698   | 81,729                 | 86,445          | 138,421         | 275,681           | 643,165                | 136,123                | 706,715              |
| 50-74 %                           | 678,347   | 81,967                 | 99,413          | 146,439         | 282,009           | 590,747                | 151,951                | 662,311              |
| 75% or more                       | 511,860   | 73,846                 | 84,058          | 121,347         | 213,764           | 439,489                | 127,911                | 496,762              |
| Percent age 50 or older employees |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 708,121   | 118,763                | 153,825         | 201,517         | 327,061           | 577,289                | 217,041                | 680,824              |
| 25-49 %                           | 926,343   | 89,037                 | 96,113          | 194,028         | 368,891           | 830,901                | 163,299                | 913,632              |
| 50-74 %                           | 345,323   | 72,106                 | 68,008          | 112,682         | 161,971           | 267,226                | 115,249                | 326,233              |
| 75% or more                       | 162,147   | 59,559                 | 42,427          | 46,595          | 47,999            | 128,609                | 76,883                 | 142,840              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table I.B.3.a Percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 101,660,551 | 9.7%                   | 7.6%            | 13.1%           | 19.2%             | 50.5%                  | 23.3%                  | 76.7%                |
| Industry group **                 |             |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,433,159   | 15.9%                  | 7.9%            | 13.3%           | 33.7%             | 29.2% *                | 28.7%                  | 71.3%                |
| Mining and manufacturing          | 12,127,216  | 3.2%                   | 5.9%            | 14.2%           | 26.0%             | 50.7%                  | 15.1%                  | 84.9%                |
| Construction                      | 6,231,540   | 20.4%                  | 16.3%           | 25.9%           | 22.0%             | 15.4%                  | 49.4%                  | 50.6%                |
| Utilities and transp.             | 5,408,464   | 5.5%                   | 5.0%            | 9.2%            | 15.7%             | 64.7%                  | 14.6%                  | 85.4%                |
| Wholesale trade                   | 5,759,276   | 9.4%                   | 9.8%            | 16.7%           | 20.7%             | 43.4%                  | 26.4%                  | 73.6%                |
| Fin. svcs. and real estate        | 11,150,471  | 8.8%                   | 3.5%            | 6.1%            | 18.3%             | 63.3%                  | 14.9%                  | 85.1%                |
| Retail trade                      | 10,877,186  | 9.8%                   | 6.7%            | 11.3%           | 12.5%             | 59.7%                  | 22.4%                  | 77.6%                |
| Professional services             | 27,996,458  | 9.1%                   | 7.0%            | 11.3%           | 19.1%             | 53.5%                  | 21.2%                  | 78.8%                |
| Other services                    | 20,676,780  | 12.2%                  | 9.5%            | 15.5%           | 17.8%             | 44.9%                  | 29.1%                  | 70.9%                |
| Ownership                         |             |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 71,228,919  | 9.5%                   | 7.9%            | 13.1%           | 17.1%             | 52.3%                  | 23.8%                  | 76.2%                |
| For profit, unincorporated        | 15,470,863  | 16.2%                  | 9.9%            | 16.3%           | 21.3%             | 36.3%                  | 33.3%                  | 66.7%                |
| Nonprofit                         | 14,960,768  | 3.7%                   | 3.5%            | 9.3%            | 26.8%             | 56.7%                  | 10.7%                  | 89.3%                |
| Age of firm                       |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5,771,073   | 37.9%                  | 18.7%           | 19.3%           | 19.1%             | 5.0%                   | 66.7%                  | 33.3%                |
| 5-9 years                         | 6,515,792   | 27.0%                  | 18.7%           | 24.4%           | 21.9%             | 8.1%                   | 58.2%                  | 41.8%                |
| 10-19 years                       | 12,841,951  | 20.4%                  | 16.4%           | 24.0%           | 24.8%             | 14.5%                  | 48.1%                  | 51.9%                |
| 20 or more years                  | 76,531,735  | 4.3%                   | 4.3%            | 9.8%            | 18.0%             | 63.6%                  | 12.9%                  | 87.1%                |
| Multi/single status               |             |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 64,036,868  | 0.1%                   | 0.6%            | 3.7%            | 17.8%             | 77.7%                  | 1.9%                   | 98.1%                |
| 1 location only                   | 37,623,683  | 25.9%                  | 19.5%           | 29.0%           | 21.5%             | 4.1%                   | 59.7%                  | 40.3%                |
| Percent full-time employees       |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,298,863   | 6.8%                   | 12.9%           | 17.3%           | 17.3%             | 45.8%                  | 28.5%                  | 71.5%                |
| 25-49 %                           | 4,100,648   | 9.7%                   | 10.5%           | 21.2%           | 21.0%             | 37.6%                  | 29.8%                  | 70.2%                |
| 50-74 %                           | 10,659,434  | 13.7%                  | 8.7%            | 12.6%           | 18.0%             | 46.9%                  | 28.6%                  | 71.4%                |
| 75% or more                       | 85,601,606  | 9.2%                   | 7.2%            | 12.7%           | 19.3%             | 51.6%                  | 22.2%                  | 77.8%                |
| Union presence                    |             |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 82,274,723  | 11.6%                  | 9.1%            | 15.2%           | 21.2%             | 42.9%                  | 27.9%                  | 72.1%                |
| Has union employees               | 19,385,828  | 1.5%                   | 1.1%            | 3.8%            | 10.8%             | 82.9%                  | 3.9%                   | 96.1%                |
| Percent low-wage employees        |             |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 15,099,514  | 10.4%                  | 8.3%            | 14.5%           | 21.0%             | 45.8%                  | 25.5%                  | 74.5%                |
| Less than 50% low-wage            | 86,561,036  | 9.5%                   | 7.5%            | 12.8%           | 18.9%             | 51.3%                  | 22.9%                  | 77.1%                |
| Percent women employees           |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27,253,161  | 14.5%                  | 11.3%           | 19.1%           | 21.4%             | 33.6%                  | 35.3%                  | 64.7%                |
| 25-49 %                           | 25,058,181  | 6.6%                   | 5.8%            | 10.1%           | 17.8%             | 59.7%                  | 16.5%                  | 83.5%                |
| 50-74 %                           | 28,287,932  | 7.5%                   | 5.2%            | 10.5%           | 18.3%             | 58.5%                  | 17.4%                  | 82.6%                |
| 75% or more                       | 21,061,276  | 10.0%                  | 8.2%            | 12.2%           | 19.0%             | 50.6%                  | 23.8%                  | 76.2%                |
| Percent age 50 or older employees |             |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 38,990,955  | 11.6%                  | 11.2%           | 17.5%           | 21.7%             | 38.0%                  | 31.4%                  | 68.6%                |
| 25-49 %                           | 48,316,658  | 4.3%                   | 4.2%            | 9.3%            | 17.5%             | 64.7%                  | 12.3%                  | 87.7%                |
| 50-74 %                           | 11,214,426  | 15.7%                  | 8.7%            | 14.7%           | 20.3%             | 40.5%                  | 31.1%                  | 68.9%                |
| 75% or more                       | 3,138,512   | 47.1%                  | 10.9%           | 9.7%            | 9.4%              | 22.8%                  | 63.1%                  | 36.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.3.a Standard errors for percent of number of full-time private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 1,002,152 | 0.16%                  | 0.18%           | 0.26%           | 0.40%             | 0.52%                  | 0.30%                  | 0.30%                |
| Industry group **                 |           |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 247,121   | 3.30%                  | 2.06%           | 3.86%           | 9.18%             | 8.78% *                | 5.35%                  | 5.35%                |
| Mining and manufacturing          | 398,958   | 0.29%                  | 0.52%           | 1.01%           | 1.51%             | 1.66%                  | 0.82%                  | 0.82%                |
| Construction                      | 270,967   | 1.27%                  | 1.24%           | 1.80%           | 2.13%             | 2.09%                  | 2.17%                  | 2.17%                |
| Utilities and transp.             | 365,006   | 0.70%                  | 0.76%           | 1.33%           | 2.12%             | 2.81%                  | 1.41%                  | 1.41%                |
| Wholesale trade                   | 298,209   | 0.87%                  | 0.98%           | 1.48%           | 1.89%             | 2.75%                  | 1.69%                  | 1.69%                |
| Fin. svcs. and real estate        | 461,170   | 0.62%                  | 0.47%           | 0.66%           | 1.73%             | 1.89%                  | 0.93%                  | 0.93%                |
| Retail trade                      | 584,643   | 0.72%                  | 0.64%           | 0.98%           | 1.17%             | 2.28%                  | 1.39%                  | 1.39%                |
| Professional services             | 563,421   | 0.33%                  | 0.34%           | 0.51%           | 0.77%             | 0.99%                  | 0.59%                  | 0.59%                |
| Other services                    | 597,406   | 0.52%                  | 0.57%           | 0.75%           | 1.11%             | 1.52%                  | 0.99%                  | 0.99%                |
| Ownership                         |           |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 993,098   | 0.21%                  | 0.23%           | 0.34%           | 0.51%             | 0.69%                  | 0.41%                  | 0.41%                |
| For profit, unincorporated        | 449,980   | 0.67%                  | 0.67%           | 0.90%           | 1.26%             | 1.57%                  | 1.14%                  | 1.14%                |
| Nonprofit                         | 488,494   | 0.29%                  | 0.31%           | 0.67%           | 1.49%             | 1.60%                  | 0.58%                  | 0.58%                |
| Age of firm                       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 219,399   | 1.63%                  | 1.45%           | 1.47%           | 2.08%             | 1.09%                  | 2.15%                  | 2.15%                |
| 5-9 years                         | 255,137   | 1.35%                  | 1.26%           | 1.61%           | 2.22%             | 1.25%                  | 2.13%                  | 2.13%                |
| 10-19 years                       | 382,974   | 0.82%                  | 0.82%           | 1.12%           | 1.47%             | 1.61%                  | 1.47%                  | 1.47%                |
| 20 or more years                  | 992,295   | 0.14%                  | 0.16%           | 0.29%           | 0.48%             | 0.58%                  | 0.27%                  | 0.27%                |
| Multi/single status               |           |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 952,620   | 0.03%                  | 0.06%           | 0.18%           | 0.52%             | 0.55%                  | 0.11%                  | 0.11%                |
| 1 location only                   | 508,308   | 0.45%                  | 0.48%           | 0.60%           | 0.79%             | 0.55%                  | 0.82%                  | 0.82%                |
| Percent full-time employees       |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 54,550    | 0.65%                  | 1.04%           | 1.35%           | 1.67%             | 2.15%                  | 1.52%                  | 1.52%                |
| 25-49 %                           | 162,278   | 0.68%                  | 0.80%           | 1.39%           | 1.75%             | 2.10%                  | 1.42%                  | 1.42%                |
| 50-74 %                           | 340,023   | 0.66%                  | 0.54%           | 0.80%           | 1.21%             | 1.65%                  | 1.09%                  | 1.09%                |
| 75% or more                       | 1,039,804 | 0.19%                  | 0.21%           | 0.31%           | 0.49%             | 0.62%                  | 0.36%                  | 0.36%                |
| Union presence                    |           |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 909,215   | 0.19%                  | 0.22%           | 0.31%           | 0.47%             | 0.61%                  | 0.38%                  | 0.38%                |
| Has union employees               | 710,418   | 0.24%                  | 0.19%           | 0.48%           | 0.95%             | 1.11%                  | 0.38%                  | 0.38%                |
| Percent low-wage employees        |           |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 442,132   | 0.50%                  | 0.51%           | 0.78%           | 1.37%             | 1.50%                  | 0.93%                  | 0.93%                |
| Less than 50% low-wage            | 998,814   | 0.18%                  | 0.21%           | 0.30%           | 0.44%             | 0.59%                  | 0.34%                  | 0.34%                |
| Percent women employees           |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 666,282   | 0.50%                  | 0.50%           | 0.77%           | 1.01%             | 1.39%                  | 0.96%                  | 0.96%                |
| 25-49 %                           | 718,698   | 0.36%                  | 0.37%           | 0.57%           | 1.03%             | 1.30%                  | 0.65%                  | 0.65%                |
| 50-74 %                           | 678,347   | 0.32%                  | 0.36%           | 0.53%           | 0.91%             | 1.12%                  | 0.61%                  | 0.61%                |
| 75% or more                       | 511,860   | 0.40%                  | 0.42%           | 0.58%           | 0.93%             | 1.22%                  | 0.73%                  | 0.73%                |
| Percent age 50 or older employees |           |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 708,121   | 0.34%                  | 0.41%           | 0.53%           | 0.75%             | 1.01%                  | 0.68%                  | 0.68%                |
| 25-49 %                           | 926,343   | 0.19%                  | 0.21%           | 0.41%           | 0.71%             | 0.85%                  | 0.38%                  | 0.38%                |
| 50-74 %                           | 345,323   | 0.72%                  | 0.62%           | 0.96%           | 1.28%             | 1.63%                  | 1.15%                  | 1.15%                |
| 75% or more                       | 162,147   | 2.48%                  | 1.32%           | 1.42%           | 1.46%             | 3.24%                  | 3.01%                  | 3.01%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table I.B.3.b Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 88.8% | 36.9%                  | 62.8%           | 85.9%           | 98.1%             | 99.8%                  | 56.1%                  | 98.7%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 80.4% | 29.7%                  | 46.4%           | 75.4%           | 97.4%             | 100.0%                 | 39.7%                  | 96.8%                |
| Mining and manufacturing          | 95.3% | 41.9%                  | 73.6%           | 92.7%           | 99.4%             | 99.9%                  | 71.0%                  | 99.7%                |
| Construction                      | 77.8% | 36.7%                  | 63.0%           | 88.4%           | 99.7%             | 98.9%                  | 57.9%                  | 97.3%                |
| Utilities and transp.             | 92.8% | 37.4%                  | 53.9%           | 83.8%           | 100.0%            | 100.0%                 | 53.6%                  | 99.5%                |
| Wholesale trade                   | 90.6% | 43.9%                  | 76.3%           | 90.8%           | 99.9%             | 99.5%                  | 67.3%                  | 99.0%                |
| Fin. svcs. and real estate        | 94.3% | 44.4%                  | 84.6%           | 96.6%           | 99.9%             | 99.9%                  | 62.6%                  | 99.8%                |
| Retail trade                      | 88.4% | 28.7%                  | 51.9%           | 89.2%           | 98.8%             | 100.0%                 | 50.1%                  | 99.4%                |
| Professional services             | 91.6% | 44.0%                  | 71.9%           | 90.4%           | 98.9%             | 99.9%                  | 63.1%                  | 99.3%                |
| Other services                    | 80.7% | 29.0%                  | 48.1%           | 72.5%           | 92.9%             | 99.6%                  | 43.0%                  | 96.1%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 88.5% | 36.5%                  | 62.8%           | 85.1%           | 97.6%             | 99.8%                  | 56.2%                  | 98.6%                |
| For profit, unincorporated        | 82.1% | 34.2%                  | 59.4%           | 84.5%           | 97.7%             | 99.5%                  | 50.7%                  | 97.8%                |
| Nonprofit                         | 96.8% | 54.7%                  | 73.4%           | 94.3%           | 99.8%             | 100.0%                 | 72.0%                  | 99.8%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 57.4% | 28.0%                  | 52.3%           | 74.5%           | 93.1%             | 96.5%                  | 40.8%                  | 90.6%                |
| 5-9 years                         | 65.4% | 32.0%                  | 46.7%           | 81.9%           | 92.6%             | 97.1%                  | 46.2%                  | 92.2%                |
| 10-19 years                       | 75.2% | 35.1%                  | 62.6%           | 81.0%           | 96.4%             | 99.6%                  | 52.6%                  | 96.1%                |
| 20 or more years                  | 95.4% | 47.1%                  | 72.3%           | 90.5%           | 99.4%             | 99.9%                  | 68.1%                  | 99.5%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 99.2% | 59.2%                  | 76.3%           | 90.6%           | 99.5%             | 99.9%                  | 80.5%                  | 99.6%                |
| 1 location only                   | 71.0% | 36.8%                  | 62.1%           | 84.9%           | 96.1%             | 98.8%                  | 54.8%                  | 94.9%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 76.0% | 17.7%                  | 26.8%           | 57.5%           | 90.7%             | 99.9%                  | 28.6%                  | 94.9%                |
| 25-49 %                           | 76.9% | 19.9%                  | 39.9%           | 61.8%           | 96.5%             | 99.6%                  | 35.5%                  | 94.5%                |
| 50-74 %                           | 80.5% | 30.6%                  | 41.8%           | 69.8%           | 94.6%             | 99.7%                  | 39.3%                  | 97.1%                |
| 75% or more                       | 90.6% | 39.2%                  | 68.5%           | 90.4%           | 98.7%             | 99.8%                  | 60.6%                  | 99.1%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 86.4% | 35.9%                  | 62.8%           | 85.5%           | 97.9%             | 99.8%                  | 55.5%                  | 98.4%                |
| Has union employees               | 98.8% | 71.9%                  | 64.8%           | 92.4%           | 99.8%             | 100.0%                 | 75.2%                  | 99.8%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 78.6% | 17.6%                  | 26.0%           | 65.9%           | 92.7%             | 99.6%                  | 29.1%                  | 95.5%                |
| Less than 50% low-wage            | 90.6% | 40.6%                  | 70.0%           | 89.9%           | 99.1%             | 99.9%                  | 61.3%                  | 99.2%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 84.3% | 35.0%                  | 65.7%           | 89.2%           | 99.0%             | 99.7%                  | 58.0%                  | 98.6%                |
| 25-49 %                           | 92.6% | 41.6%                  | 65.0%           | 89.3%           | 97.9%             | 99.9%                  | 59.6%                  | 99.1%                |
| 50-74 %                           | 91.1% | 41.1%                  | 62.2%           | 82.2%           | 96.6%             | 99.8%                  | 55.8%                  | 98.5%                |
| 75% or more                       | 87.0% | 32.8%                  | 56.4%           | 80.3%           | 98.8%             | 99.8%                  | 49.9%                  | 98.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 83.8% | 37.4%                  | 58.1%           | 81.0%           | 96.4%             | 99.7%                  | 54.2%                  | 97.3%                |
| 25-49 %                           | 95.1% | 36.4%                  | 68.5%           | 91.6%           | 99.6%             | 99.9%                  | 62.9%                  | 99.6%                |
| 50-74 %                           | 86.7% | 42.2%                  | 71.6%           | 91.1%           | 98.3%             | 99.8%                  | 60.2%                  | 98.6%                |
| 75% or more                       | 61.4% | 29.9%                  | 64.8%           | 84.2%           | 98.7%             | 99.8%                  | 39.7%                  | 98.6%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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.B.3.b Standard errors for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.21% | 0.98%                  | 1.26%           | 0.71%           | 0.48%             | 0.05%                  | 0.67%                  | 0.15%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.84% | 6.79%                  | 11.00%          | 8.54%           | 2.05%             | 0.00%                  | 5.59%                  | 1.52%                |
| Mining and manufacturing          | 0.40% | 4.48%                  | 3.59%           | 1.36%           | 0.51%             | 0.06%                  | 2.17%                  | 0.17%                |
| Construction                      | 1.37% | 3.16%                  | 3.69%           | 2.62%           | 0.19%             | 0.83%                  | 1.97%                  | 1.20%                |
| Utilities and transp.             | 0.87% | 5.94%                  | 7.13%           | 4.45%           | 0.00%             | 0.00%                  | 4.05%                  | 0.30%                |
| Wholesale trade                   | 0.95% | 4.24%                  | 4.21%           | 2.34%           | 0.06%             | 0.53%                  | 2.57%                  | 0.51%                |
| Fin. svcs. and real estate        | 0.41% | 3.36%                  | 3.53%           | 1.27%           | 0.09%             | 0.06%                  | 2.44%                  | 0.08%                |
| Retail trade                      | 0.82% | 2.76%                  | 4.21%           | 1.86%           | 0.49%             | 0.03%                  | 2.13%                  | 0.15%                |
| Professional services             | 0.32% | 1.80%                  | 2.08%           | 1.01%           | 0.37%             | 0.05%                  | 1.20%                  | 0.13%                |
| Other services                    | 0.80% | 1.85%                  | 2.97%           | 1.89%           | 2.35%             | 0.19%                  | 1.49%                  | 0.69%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.28% | 1.19%                  | 1.48%           | 0.89%           | 0.73%             | 0.06%                  | 0.80%                  | 0.20%                |
| For profit, unincorporated        | 0.73% | 1.94%                  | 3.12%           | 1.69%           | 0.85%             | 0.24%                  | 1.58%                  | 0.43%                |
| Nonprofit                         | 0.25% | 3.66%                  | 3.72%           | 1.01%           | 0.10%             | 0.04%                  | 1.96%                  | 0.08%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.79% | 2.14%                  | 4.20%           | 3.31%           | 4.00%             | 3.32%                  | 1.98%                  | 2.76%                |
| 5-9 years                         | 1.65% | 2.43%                  | 3.53%           | 2.13%           | 3.75%             | 2.35%                  | 1.89%                  | 2.17%                |
| 10-19 years                       | 1.02% | 1.84%                  | 2.33%           | 1.73%           | 1.80%             | 0.37%                  | 1.34%                  | 1.02%                |
| 20 or more years                  | 0.15% | 1.67%                  | 1.69%           | 0.79%           | 0.15%             | 0.04%                  | 0.93%                  | 0.08%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.07% | 9.78%                  | 3.70%           | 1.45%           | 0.10%             | 0.05%                  | 2.01%                  | 0.06%                |
| 1 location only                   | 0.58% | 0.98%                  | 1.32%           | 0.81%           | 1.14%             | 0.77%                  | 0.70%                  | 0.72%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.39% | 3.72%                  | 3.93%           | 3.90%           | 2.42%             | 0.11%                  | 2.44%                  | 0.87%                |
| 25-49 %                           | 1.25% | 2.83%                  | 3.81%           | 3.24%           | 1.57%             | 0.41%                  | 2.12%                  | 0.97%                |
| 50-74 %                           | 0.91% | 2.23%                  | 3.01%           | 2.66%           | 2.65%             | 0.16%                  | 1.66%                  | 0.75%                |
| 75% or more                       | 0.23% | 1.14%                  | 1.45%           | 0.74%           | 0.47%             | 0.05%                  | 0.76%                  | 0.15%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.26% | 0.97%                  | 1.28%           | 0.72%           | 0.54%             | 0.07%                  | 0.68%                  | 0.19%                |
| Has union employees               | 0.21% | 5.72%                  | 8.66%           | 3.58%           | 0.14%             | 0.04%                  | 3.85%                  | 0.14%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.91% | 1.84%                  | 2.75%           | 2.39%           | 2.41%             | 0.22%                  | 1.59%                  | 0.78%                |
| Less than 50% low-wage            | 0.21% | 1.09%                  | 1.31%           | 0.70%           | 0.32%             | 0.05%                  | 0.71%                  | 0.12%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.57% | 1.60%                  | 2.06%           | 1.20%           | 0.72%             | 0.17%                  | 1.09%                  | 0.37%                |
| 25-49 %                           | 0.42% | 2.61%                  | 2.81%           | 1.37%           | 1.14%             | 0.08%                  | 1.64%                  | 0.28%                |
| 50-74 %                           | 0.41% | 2.12%                  | 3.07%           | 1.51%           | 1.26%             | 0.08%                  | 1.54%                  | 0.31%                |
| 75% or more                       | 0.49% | 1.84%                  | 2.48%           | 1.67%           | 0.37%             | 0.09%                  | 1.37%                  | 0.22%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.48% | 1.52%                  | 1.82%           | 1.10%           | 1.07%             | 0.13%                  | 0.99%                  | 0.40%                |
| 25-49 %                           | 0.21% | 2.22%                  | 2.16%           | 0.98%           | 0.10%             | 0.05%                  | 1.33%                  | 0.09%                |
| 50-74 %                           | 0.70% | 2.19%                  | 3.14%           | 1.99%           | 0.81%             | 0.15%                  | 1.61%                  | 0.43%                |
| 75% or more                       | 2.17% | 2.25%                  | 5.94%           | 4.13%           | 0.89%             | 0.14%                  | 2.11%                  | 0.63%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* 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.B.3.b.(1) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 90.1% | 91.2%                  | 91.2%           | 91.1%           | 91.4%             | 89.2%                  | 91.3%                  | 89.9%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 78.9% | 90.7%                  | --              | 97.2%           | 58.7%             | 92.6%                  | 90.6%                  | 77.0%                |
| Mining and manufacturing          | 95.9% | 91.8%                  | 93.2%           | 95.2%           | 95.4%             | 96.7%                  | 93.9%                  | 96.2%                |
| Construction                      | 86.6% | 87.9%                  | 89.3%           | 86.8%           | 88.2%             | 81.3%                  | 88.7%                  | 85.3%                |
| Utilities and transp.             | 92.9% | 87.9%                  | 93.0%           | 94.7%           | 93.6%             | 92.6%                  | 93.0%                  | 92.9%                |
| Wholesale trade                   | 96.3% | 92.0%                  | 95.5%           | 96.7%           | 97.2%             | 96.2%                  | 95.1%                  | 96.6%                |
| Fin. svcs. and real estate        | 96.1% | 93.3%                  | 97.3%           | 99.0%           | 94.7%             | 96.4%                  | 96.0%                  | 96.1%                |
| Retail trade                      | 88.4% | 88.3%                  | 94.3%           | 91.0%           | 95.1%             | 86.2%                  | 90.7%                  | 88.1%                |
| Professional services             | 91.1% | 93.7%                  | 92.3%           | 92.7%           | 92.1%             | 90.1%                  | 93.2%                  | 90.7%                |
| Other services                    | 80.8% | 89.4%                  | 84.4%           | 83.7%           | 86.5%             | 77.0%                  | 85.8%                  | 79.9%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 90.3% | 91.1%                  | 92.7%           | 91.2%           | 91.9%             | 89.4%                  | 91.9%                  | 90.0%                |
| For profit, unincorporated        | 88.8% | 90.8%                  | 84.8%           | 90.7%           | 89.8%             | 87.9%                  | 88.8%                  | 88.8%                |
| Nonprofit                         | 90.3% | 93.0%                  | 92.6%           | 91.1%           | 91.3%             | 89.4%                  | 92.1%                  | 90.1%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 87.9% | 94.0%                  | 81.1%           | 87.0%           | 91.9%             | 76.2%                  | 88.4%                  | 87.5%                |
| 5-9 years                         | 89.6% | 93.2%                  | 88.2%           | 90.6%           | 87.7%             | 89.3%                  | 91.8%                  | 88.0%                |
| 10-19 years                       | 91.0% | 90.9%                  | 93.1%           | 90.8%           | 92.0%             | 87.8%                  | 91.6%                  | 90.6%                |
| 20 or more years                  | 90.1% | 89.4%                  | 93.2%           | 91.8%           | 91.6%             | 89.3%                  | 91.7%                  | 90.0%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 90.2% | 96.0%                  | 97.8%           | 94.7%           | 92.9%             | 89.3%                  | 96.4%                  | 90.1%                |
| 1 location only                   | 89.9% | 91.1%                  | 90.8%           | 90.3%           | 89.3%             | 85.8%                  | 90.9%                  | 89.0%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 87.7% | 96.4%                  | 88.6%           | 83.0%           | 88.6%             | 88.2%                  | 91.2%                  | 87.3%                |
| 25-49 %                           | 88.7% | 94.6%                  | 93.6%           | 90.2%           | 90.1%             | 86.7%                  | 93.2%                  | 88.0%                |
| 50-74 %                           | 90.9% | 86.9%                  | 91.8%           | 91.1%           | 92.2%             | 90.6%                  | 89.8%                  | 91.1%                |
| 75% or more                       | 90.1% | 91.7%                  | 91.1%           | 91.3%           | 91.4%             | 89.2%                  | 91.4%                  | 89.9%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 90.7% | 91.5%                  | 91.3%           | 91.7%           | 92.1%             | 89.7%                  | 91.7%                  | 90.5%                |
| Has union employees               | 87.8% | 86.0%                  | 88.7%           | 82.4%           | 86.1%             | 88.2%                  | 83.5%                  | 87.9%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 82.3% | 84.3%                  | 90.4%           | 80.0%           | 81.7%             | 82.6%                  | 84.1%                  | 82.1%                |
| Less than 50% low-wage            | 91.3% | 91.7%                  | 91.3%           | 92.7%           | 93.2%             | 90.3%                  | 92.0%                  | 91.2%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 90.1% | 90.8%                  | 92.2%           | 92.0%           | 90.1%             | 88.6%                  | 91.4%                  | 89.7%                |
| 25-49 %                           | 92.1% | 90.3%                  | 93.8%           | 93.3%           | 95.5%             | 90.9%                  | 93.0%                  | 92.0%                |
| 50-74 %                           | 88.8% | 90.8%                  | 86.6%           | 87.6%           | 89.3%             | 88.9%                  | 88.5%                  | 88.9%                |
| 75% or more                       | 89.4% | 93.1%                  | 91.0%           | 90.9%           | 91.6%             | 87.9%                  | 92.6%                  | 88.9%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 88.8% | 91.0%                  | 89.0%           | 89.3%           | 90.4%             | 87.5%                  | 89.8%                  | 88.6%                |
| 25-49 %                           | 90.8% | 91.9%                  | 93.6%           | 92.4%           | 92.5%             | 90.0%                  | 93.0%                  | 90.6%                |
| 50-74 %                           | 90.5% | 91.3%                  | 93.4%           | 93.1%           | 91.2%             | 88.8%                  | 93.0%                  | 89.9%                |
| 75% or more                       | 93.3% | 90.4%                  | 94.1%           | 97.1%           | 90.1%             | 94.8%                  | 92.1%                  | 94.1%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.3.b.(1) Standard errors for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.40% | 0.85%                  | 1.04%           | 0.61%           | 0.79%             | 0.61%                  | 0.53%                  | 0.46%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 9.34% | 5.14%                  | --              | 1.50%           | 17.30%            | 3.72%                  | 3.38%                  | 10.74%               |
| Mining and manufacturing          | 0.32% | 2.53%                  | 1.47%           | 0.83%           | 0.78%             | 0.37%                  | 0.89%                  | 0.34%                |
| Construction                      | 1.41% | 2.74%                  | 2.19%           | 2.18%           | 2.94%             | 4.27%                  | 1.35%                  | 2.07%                |
| Utilities and transp.             | 1.41% | 5.62%                  | 2.86%           | 2.32%           | 2.63%             | 1.89%                  | 1.92%                  | 1.53%                |
| Wholesale trade                   | 0.65% | 2.43%                  | 1.26%           | 1.09%           | 0.87%             | 1.20%                  | 0.86%                  | 0.78%                |
| Fin. svcs. and real estate        | 0.48% | 2.29%                  | 0.90%           | 0.34%           | 1.41%             | 0.56%                  | 1.05%                  | 0.53%                |
| Retail trade                      | 1.11% | 2.91%                  | 1.28%           | 1.63%           | 0.90%             | 1.55%                  | 1.39%                  | 1.25%                |
| Professional services             | 0.40% | 0.94%                  | 0.99%           | 0.98%           | 0.71%             | 0.60%                  | 0.58%                  | 0.46%                |
| Other services                    | 1.50% | 2.68%                  | 4.31%           | 1.92%           | 1.67%             | 2.46%                  | 2.03%                  | 1.73%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.53% | 1.09%                  | 0.64%           | 0.74%           | 1.13%             | 0.80%                  | 0.51%                  | 0.62%                |
| For profit, unincorporated        | 0.80% | 1.55%                  | 4.46%           | 1.34%           | 1.69%             | 1.19%                  | 1.81%                  | 0.88%                |
| Nonprofit                         | 0.59% | 2.27%                  | 2.13%           | 1.78%           | 1.00%             | 0.85%                  | 1.34%                  | 0.63%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.66% | 1.53%                  | 6.49%           | 2.62%           | 2.01%             | 6.53%                  | 2.76%                  | 1.95%                |
| 5-9 years                         | 1.31% | 1.50%                  | 2.94%           | 2.07%           | 3.19%             | 2.97%                  | 1.22%                  | 2.03%                |
| 10-19 years                       | 0.71% | 1.56%                  | 1.03%           | 1.25%           | 1.21%             | 2.37%                  | 0.86%                  | 0.98%                |
| 20 or more years                  | 0.47% | 1.56%                  | 0.72%           | 0.76%           | 1.01%             | 0.63%                  | 0.61%                  | 0.51%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.50% | 2.94%                  | 0.76%           | 0.76%           | 0.56%             | 0.62%                  | 0.73%                  | 0.50%                |
| 1 location only                   | 0.64% | 0.86%                  | 1.10%           | 0.73%           | 1.73%             | 3.72%                  | 0.56%                  | 1.09%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.32% | 2.59%                  | 4.53%           | 4.49%           | 2.70%             | 1.66%                  | 2.58%                  | 1.44%                |
| 25-49 %                           | 1.10% | 1.94%                  | 2.01%           | 1.90%           | 1.65%             | 1.96%                  | 1.27%                  | 1.26%                |
| 50-74 %                           | 0.73% | 4.11%                  | 2.25%           | 1.49%           | 1.20%             | 1.07%                  | 1.84%                  | 0.80%                |
| 75% or more                       | 0.45% | 0.78%                  | 1.16%           | 0.69%           | 0.92%             | 0.69%                  | 0.57%                  | 0.52%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.45% | 0.85%                  | 1.06%           | 0.59%           | 0.84%             | 0.78%                  | 0.53%                  | 0.54%                |
| Has union employees               | 0.81% | 4.70%                  | 3.82%           | 4.05%           | 2.48%             | 0.90%                  | 2.83%                  | 0.84%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.26% | 3.62%                  | 1.70%           | 2.64%           | 3.88%             | 1.26%                  | 2.29%                  | 1.37%                |
| Less than 50% low-wage            | 0.41% | 0.87%                  | 1.10%           | 0.55%           | 0.51%             | 0.68%                  | 0.53%                  | 0.48%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.21% | 1.23%                  | 1.07%           | 0.95%           | 2.19%             | 2.61%                  | 0.73%                  | 1.58%                |
| 25-49 %                           | 0.60% | 1.94%                  | 1.05%           | 1.09%           | 0.52%             | 0.88%                  | 0.81%                  | 0.67%                |
| 50-74 %                           | 0.60% | 2.34%                  | 4.44%           | 1.58%           | 1.27%             | 0.77%                  | 1.79%                  | 0.64%                |
| 75% or more                       | 0.49% | 1.16%                  | 1.25%           | 1.32%           | 0.90%             | 0.72%                  | 0.68%                  | 0.56%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.82% | 1.47%                  | 1.84%           | 0.93%           | 0.95%             | 1.64%                  | 0.94%                  | 1.00%                |
| 25-49 %                           | 0.49% | 1.55%                  | 0.91%           | 1.00%           | 1.47%             | 0.58%                  | 0.61%                  | 0.53%                |
| 50-74 %                           | 0.77% | 1.47%                  | 1.27%           | 1.41%           | 1.74%             | 1.29%                  | 0.77%                  | 0.95%                |
| 75% or more                       | 0.90% | 1.93%                  | 2.22%           | 0.96%           | 2.89%             | 1.39%                  | 1.32%                  | 1.17%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.3.b.(1).(a) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 73.9% | 76.1%                  | 71.6%           | 68.7%           | 73.7%             | 75.3%                  | 72.4%                  | 74.2%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 60.8% | 78.1%                  | --              | 43.9% *         | 79.2%             | 49.3%                  | 74.3%                  | 58.1%                |
| Mining and manufacturing          | 81.5% | 78.0%                  | 76.5%           | 71.3%           | 79.9%             | 85.4%                  | 73.7%                  | 82.4%                |
| Construction                      | 71.4% | 68.2%                  | 72.9%           | 67.0%           | 71.3%             | 79.2%                  | 69.5%                  | 72.5%                |
| Utilities and transp.             | 76.5% | 70.6%                  | 75.5%           | 73.8%           | 73.2%             | 77.8%                  | 74.3%                  | 76.7%                |
| Wholesale trade                   | 79.5% | 82.2%                  | 74.5%           | 76.1%           | 76.2%             | 83.0%                  | 76.1%                  | 80.3%                |
| Fin. svcs. and real estate        | 79.2% | 79.4%                  | 77.4%           | 80.8%           | 81.8%             | 78.4%                  | 80.3%                  | 79.1%                |
| Retail trade                      | 66.0% | 73.2%                  | 73.4%           | 63.5%           | 64.0%             | 66.0%                  | 69.6%                  | 65.4%                |
| Professional services             | 76.1% | 77.1%                  | 70.5%           | 70.6%           | 75.4%             | 77.9%                  | 73.8%                  | 76.5%                |
| Other services                    | 63.8% | 76.8%                  | 63.8%           | 61.3%           | 63.4%             | 63.5%                  | 67.1%                  | 63.2%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 73.7% | 74.9%                  | 71.4%           | 68.9%           | 73.0%             | 75.1%                  | 71.9%                  | 74.0%                |
| For profit, unincorporated        | 69.8% | 77.6%                  | 70.0%           | 64.6%           | 70.6%             | 70.1%                  | 71.7%                  | 69.3%                |
| Nonprofit                         | 78.8% | 81.9%                  | 76.4%           | 74.2%           | 78.5%             | 79.6%                  | 77.7%                  | 78.9%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 69.0% | 74.4%                  | 69.9%           | 66.4%           | 67.7%             | 67.5%                  | 70.7%                  | 67.5%                |
| 5-9 years                         | 69.6% | 75.7%                  | 68.2%           | 64.6%           | 73.6%             | 66.8%                  | 69.8%                  | 69.4%                |
| 10-19 years                       | 68.1% | 76.9%                  | 66.4%           | 64.3%           | 70.0%             | 66.9%                  | 70.1%                  | 67.1%                |
| 20 or more years                  | 75.2% | 76.5%                  | 75.5%           | 71.4%           | 75.0%             | 75.7%                  | 74.5%                  | 75.3%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 75.3% | 67.1%                  | 75.5%           | 73.8%           | 74.1%             | 75.7%                  | 76.0%                  | 75.3%                |
| 1 location only                   | 70.6% | 76.2%                  | 71.3%           | 67.5%           | 73.2%             | 61.2%                  | 72.1%                  | 69.4%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 60.6% | 93.8%                  | 78.5%           | 65.6%           | 53.8%             | 59.6%                  | 77.1%                  | 58.5%                |
| 25-49 %                           | 65.0% | 83.1%                  | 65.8%           | 61.8%           | 62.1%             | 66.7%                  | 67.5%                  | 64.6%                |
| 50-74 %                           | 67.0% | 74.9%                  | 69.9%           | 61.7%           | 65.7%             | 67.5%                  | 68.6%                  | 66.7%                |
| 75% or more                       | 75.3% | 76.0%                  | 71.9%           | 69.8%           | 75.5%             | 76.7%                  | 72.9%                  | 75.7%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 73.0% | 75.9%                  | 71.1%           | 68.2%           | 73.3%             | 74.2%                  | 72.0%                  | 73.2%                |
| Has union employees               | 77.7% | 79.4%                  | 85.6%           | 77.6%           | 77.4%             | 77.7%                  | 81.5%                  | 77.6%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 60.3% | 81.8%                  | 64.1%           | 51.9%           | 59.4%             | 61.3%                  | 65.4%                  | 59.8%                |
| Less than 50% low-wage            | 75.8% | 75.7%                  | 72.1%           | 70.8%           | 76.0%             | 77.3%                  | 72.9%                  | 76.3%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 75.7% | 74.5%                  | 72.8%           | 69.0%           | 76.1%             | 79.8%                  | 72.2%                  | 76.8%                |
| 25-49 %                           | 75.9% | 75.1%                  | 76.3%           | 68.2%           | 74.6%             | 77.5%                  | 73.4%                  | 76.2%                |
| 50-74 %                           | 72.5% | 80.3%                  | 68.9%           | 71.0%           | 71.2%             | 72.9%                  | 74.6%                  | 72.2%                |
| 75% or more                       | 71.2% | 75.1%                  | 66.7%           | 66.1%           | 72.4%             | 72.0%                  | 69.4%                  | 71.5%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 69.2% | 76.4%                  | 68.7%           | 65.4%           | 70.0%             | 69.4%                  | 70.4%                  | 68.9%                |
| 25-49 %                           | 76.4% | 72.2%                  | 76.2%           | 71.2%           | 75.7%             | 77.4%                  | 73.7%                  | 76.6%                |
| 50-74 %                           | 78.0% | 77.9%                  | 72.4%           | 72.9%           | 78.7%             | 80.3%                  | 75.1%                  | 78.8%                |
| 75% or more                       | 74.5% | 78.6%                  | 70.6%           | 73.2%           | 80.1%             | 71.5%                  | 74.8%                  | 74.2%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.3.b.(1).(a) Standard errors for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.36% | 1.05%                  | 0.89%           | 0.73%           | 0.66%             | 0.55%                  | 0.54%                  | 0.41%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 8.39% | 7.76%                  | --              | 13.95% *        | 9.40%             | 12.24%                 | 4.54%                  | 9.74%                |
| Mining and manufacturing          | 0.58% | 3.57%                  | 1.96%           | 1.87%           | 1.21%             | 0.71%                  | 1.53%                  | 0.62%                |
| Construction                      | 1.48% | 3.74%                  | 2.16%           | 2.11%           | 3.50%             | 3.49%                  | 1.56%                  | 2.16%                |
| Utilities and transp.             | 1.84% | 5.93%                  | 5.12%           | 3.41%           | 3.46%             | 2.47%                  | 2.73%                  | 2.00%                |
| Wholesale trade                   | 0.83% | 2.95%                  | 2.59%           | 1.87%           | 2.26%             | 1.07%                  | 1.67%                  | 0.95%                |
| Fin. svcs. and real estate        | 0.82% | 3.39%                  | 2.94%           | 1.70%           | 1.18%             | 1.13%                  | 1.78%                  | 0.89%                |
| Retail trade                      | 1.17% | 2.76%                  | 2.91%           | 2.15%           | 1.88%             | 1.67%                  | 1.70%                  | 1.32%                |
| Professional services             | 0.49% | 1.66%                  | 1.63%           | 1.25%           | 0.93%             | 0.71%                  | 0.93%                  | 0.56%                |
| Other services                    | 1.08% | 2.34%                  | 2.50%           | 1.67%           | 2.18%             | 1.74%                  | 1.43%                  | 1.26%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.43% | 1.33%                  | 1.04%           | 0.82%           | 0.90%             | 0.64%                  | 0.64%                  | 0.50%                |
| For profit, unincorporated        | 1.05% | 1.96%                  | 2.21%           | 2.17%           | 1.70%             | 1.96%                  | 1.28%                  | 1.28%                |
| Nonprofit                         | 0.66% | 2.68%                  | 2.46%           | 1.57%           | 0.90%             | 1.01%                  | 1.43%                  | 0.71%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.71% | 3.11%                  | 3.03%           | 2.99%           | 3.63%             | 8.90%                  | 1.85%                  | 2.80%                |
| 5-9 years                         | 1.51% | 2.91%                  | 2.67%           | 2.18%           | 3.60%             | 3.76%                  | 1.62%                  | 2.33%                |
| 10-19 years                       | 1.27% | 1.90%                  | 1.91%           | 1.78%           | 1.88%             | 5.09%                  | 1.14%                  | 1.82%                |
| 20 or more years                  | 0.39% | 1.45%                  | 1.05%           | 0.86%           | 0.70%             | 0.53%                  | 0.68%                  | 0.42%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.43% | 8.25%                  | 2.86%           | 1.21%           | 0.77%             | 0.52%                  | 1.60%                  | 0.44%                |
| 1 location only                   | 0.62% | 1.06%                  | 0.93%           | 0.86%           | 1.19%             | 5.70%                  | 0.57%                  | 1.05%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.71% | 3.21%                  | 5.13%           | 4.20%           | 4.64%             | 1.95%                  | 3.06%                  | 1.83%                |
| 25-49 %                           | 1.51% | 4.90%                  | 5.33%           | 2.39%           | 2.72%             | 2.50%                  | 2.81%                  | 1.70%                |
| 50-74 %                           | 1.15% | 2.62%                  | 2.83%           | 2.47%           | 1.80%             | 1.78%                  | 1.83%                  | 1.31%                |
| 75% or more                       | 0.39% | 1.17%                  | 0.96%           | 0.80%           | 0.73%             | 0.60%                  | 0.58%                  | 0.45%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.39% | 1.03%                  | 0.91%           | 0.73%           | 0.68%             | 0.66%                  | 0.54%                  | 0.46%                |
| Has union employees               | 0.87% | 7.69%                  | 3.44%           | 4.02%           | 2.44%             | 0.97%                  | 3.71%                  | 0.89%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.10% | 3.46%                  | 3.91%           | 2.24%           | 2.31%             | 1.54%                  | 2.08%                  | 1.20%                |
| Less than 50% low-wage            | 0.37% | 1.10%                  | 0.91%           | 0.75%           | 0.69%             | 0.57%                  | 0.56%                  | 0.43%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.64% | 1.88%                  | 1.39%           | 1.26%           | 1.20%             | 1.19%                  | 0.86%                  | 0.80%                |
| 25-49 %                           | 0.83% | 2.50%                  | 1.77%           | 1.50%           | 1.50%             | 1.20%                  | 1.22%                  | 0.92%                |
| 50-74 %                           | 0.67% | 1.83%                  | 2.10%           | 1.58%           | 1.38%             | 0.92%                  | 1.18%                  | 0.74%                |
| 75% or more                       | 0.68% | 2.14%                  | 2.15%           | 1.44%           | 1.17%             | 1.02%                  | 1.20%                  | 0.76%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.59% | 1.58%                  | 1.40%           | 1.09%           | 1.12%             | 1.05%                  | 0.81%                  | 0.72%                |
| 25-49 %                           | 0.52% | 2.29%                  | 1.39%           | 1.22%           | 0.97%             | 0.71%                  | 0.97%                  | 0.56%                |
| 50-74 %                           | 0.71% | 1.91%                  | 1.78%           | 1.57%           | 1.43%             | 1.15%                  | 1.14%                  | 0.85%                |
| 75% or more                       | 2.25% | 3.48%                  | 4.29%           | 3.82%           | 3.56%             | 4.96%                  | 2.39%                  | 3.40%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.3.b.(2) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 66.6% | 69.4%                  | 65.3%           | 62.6%           | 67.4%             | 67.2%                  | 66.1%                  | 66.7%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 48.0% | 70.8%                  | --              | 42.7% *         | 46.5% *           | 45.6%                  | 67.3%                  | 44.8%                |
| Mining and manufacturing          | 78.2% | 71.6%                  | 71.3%           | 67.9%           | 76.2%             | 82.6%                  | 69.1%                  | 79.3%                |
| Construction                      | 61.8% | 59.9%                  | 65.1%           | 58.2%           | 62.9%             | 64.4%                  | 61.6%                  | 61.9%                |
| Utilities and transp.             | 71.0% | 62.1%                  | 70.2%           | 69.9%           | 68.5%             | 72.1%                  | 69.1%                  | 71.2%                |
| Wholesale trade                   | 76.6% | 75.6%                  | 71.2%           | 73.6%           | 74.1%             | 79.8%                  | 72.4%                  | 77.6%                |
| Fin. svcs. and real estate        | 76.1% | 74.1%                  | 75.3%           | 80.0%           | 77.4%             | 75.6%                  | 77.1%                  | 76.0%                |
| Retail trade                      | 58.3% | 64.6%                  | 69.3%           | 57.8%           | 60.9%             | 56.9%                  | 63.1%                  | 57.6%                |
| Professional services             | 69.3% | 72.3%                  | 65.0%           | 65.5%           | 69.5%             | 70.2%                  | 68.8%                  | 69.4%                |
| Other services                    | 51.6% | 68.6%                  | 53.9%           | 51.3%           | 54.8%             | 48.9%                  | 57.6%                  | 50.5%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 66.5% | 68.2%                  | 66.2%           | 62.9%           | 67.0%             | 67.1%                  | 66.1%                  | 66.6%                |
| For profit, unincorporated        | 62.0% | 70.4%                  | 59.4%           | 58.6%           | 63.4%             | 61.6%                  | 63.6%                  | 61.5%                |
| Nonprofit                         | 71.1% | 76.1%                  | 70.7%           | 67.6%           | 71.7%             | 71.2%                  | 71.6%                  | 71.1%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 60.7% | 69.9%                  | 56.7%           | 57.8%           | 62.2%             | 51.4%                  | 62.5%                  | 59.0%                |
| 5-9 years                         | 62.3% | 70.5%                  | 60.1%           | 58.5%           | 64.6%             | 59.7%                  | 64.1%                  | 61.1%                |
| 10-19 years                       | 61.9% | 69.9%                  | 61.8%           | 58.4%           | 64.4%             | 58.7%                  | 64.2%                  | 60.8%                |
| 20 or more years                  | 67.8% | 68.4%                  | 70.4%           | 65.5%           | 68.7%             | 67.7%                  | 68.3%                  | 67.7%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 68.0% | 64.4%                  | 73.9%           | 69.9%           | 68.8%             | 67.6%                  | 73.2%                  | 67.9%                |
| 1 location only                   | 63.5% | 69.4%                  | 64.7%           | 60.9%           | 65.3%             | 52.5%                  | 65.5%                  | 61.8%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 53.2% | 90.4%                  | 69.5%           | 54.4%           | 47.7%             | 52.6%                  | 70.2%                  | 51.1%                |
| 25-49 %                           | 57.7% | 78.6%                  | 61.7%           | 55.7%           | 56.0%             | 57.8%                  | 62.9%                  | 56.9%                |
| 50-74 %                           | 60.9% | 65.1%                  | 64.2%           | 56.2%           | 60.6%             | 61.2%                  | 61.6%                  | 60.7%                |
| 75% or more                       | 67.8% | 69.7%                  | 65.5%           | 63.7%           | 69.0%             | 68.4%                  | 66.6%                  | 68.0%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 66.2% | 69.4%                  | 64.9%           | 62.5%           | 67.5%             | 66.6%                  | 66.0%                  | 66.3%                |
| Has union employees               | 68.2% | 68.2%                  | 75.9%           | 63.9%           | 66.7%             | 68.5%                  | 68.1%                  | 68.2%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 49.6% | 69.0%                  | 58.0%           | 41.6%           | 48.5%             | 50.6%                  | 55.0%                  | 49.1%                |
| Less than 50% low-wage            | 69.2% | 69.4%                  | 65.8%           | 65.6%           | 70.8%             | 69.8%                  | 67.1%                  | 69.6%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 68.2% | 67.6%                  | 67.1%           | 63.5%           | 68.5%             | 70.7%                  | 66.0%                  | 68.9%                |
| 25-49 %                           | 69.9% | 67.8%                  | 71.5%           | 63.6%           | 71.3%             | 70.5%                  | 68.2%                  | 70.1%                |
| 50-74 %                           | 64.4% | 73.0%                  | 59.6%           | 62.2%           | 63.6%             | 64.8%                  | 66.0%                  | 64.2%                |
| 75% or more                       | 63.7% | 69.9%                  | 60.7%           | 60.1%           | 66.3%             | 63.3%                  | 64.2%                  | 63.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 61.5% | 69.5%                  | 61.2%           | 58.4%           | 63.3%             | 60.7%                  | 63.2%                  | 61.0%                |
| 25-49 %                           | 69.4% | 66.3%                  | 71.3%           | 65.8%           | 70.0%             | 69.6%                  | 68.5%                  | 69.4%                |
| 50-74 %                           | 70.6% | 71.1%                  | 67.6%           | 67.9%           | 71.8%             | 71.3%                  | 69.8%                  | 70.8%                |
| 75% or more                       | 69.5% | 71.1%                  | 66.4%           | 71.1%           | 72.2%             | 67.7%                  | 68.9%                  | 69.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.3.b.(2) Standard errors for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.44% | 1.13%                  | 1.10%           | 0.79%           | 0.84%             | 0.68%                  | 0.62%                  | 0.50%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.81% | 9.44%                  | --              | 13.26% *        | 15.46% *          | 10.69%                 | 5.05%                  | 8.73%                |
| Mining and manufacturing          | 0.62% | 3.59%                  | 2.16%           | 1.94%           | 1.33%             | 0.74%                  | 1.56%                  | 0.66%                |
| Construction                      | 1.59% | 3.57%                  | 2.41%           | 2.25%           | 3.83%             | 4.12%                  | 1.59%                  | 2.34%                |
| Utilities and transp.             | 1.86% | 6.64%                  | 5.28%           | 3.91%           | 3.47%             | 2.49%                  | 2.99%                  | 2.02%                |
| Wholesale trade                   | 0.88% | 3.61%                  | 2.62%           | 1.97%           | 2.26%             | 1.19%                  | 1.71%                  | 1.01%                |
| Fin. svcs. and real estate        | 0.85% | 3.33%                  | 2.85%           | 1.70%           | 1.60%             | 1.14%                  | 1.83%                  | 0.92%                |
| Retail trade                      | 1.44% | 2.85%                  | 2.92%           | 2.23%           | 1.81%             | 2.01%                  | 1.72%                  | 1.61%                |
| Professional services             | 0.56% | 1.68%                  | 1.69%           | 1.36%           | 1.07%             | 0.81%                  | 0.96%                  | 0.63%                |
| Other services                    | 1.27% | 2.90%                  | 3.35%           | 1.80%           | 2.22%             | 2.00%                  | 1.79%                  | 1.46%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.56% | 1.42%                  | 1.06%           | 0.92%           | 1.16%             | 0.85%                  | 0.68%                  | 0.65%                |
| For profit, unincorporated        | 1.06% | 2.07%                  | 3.69%           | 2.10%           | 2.02%             | 1.82%                  | 1.73%                  | 1.26%                |
| Nonprofit                         | 0.76% | 3.27%                  | 2.72%           | 1.94%           | 1.13%             | 1.13%                  | 1.67%                  | 0.81%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.91% | 3.00%                  | 5.23%           | 3.25%           | 3.49%             | 8.73%                  | 2.54%                  | 2.85%                |
| 5-9 years                         | 1.75% | 3.16%                  | 2.99%           | 2.40%           | 4.41%             | 4.45%                  | 1.71%                  | 2.73%                |
| 10-19 years                       | 1.20% | 1.98%                  | 1.91%           | 1.81%           | 2.01%             | 4.16%                  | 1.17%                  | 1.69%                |
| 20 or more years                  | 0.50% | 1.72%                  | 1.12%           | 0.95%           | 0.97%             | 0.69%                  | 0.76%                  | 0.55%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.55% | 7.68%                  | 2.87%           | 1.26%           | 0.82%             | 0.67%                  | 1.63%                  | 0.56%                |
| 1 location only                   | 0.71% | 1.14%                  | 1.15%           | 0.92%           | 1.67%             | 5.07%                  | 0.65%                  | 1.19%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.64% | 4.05%                  | 5.70%           | 5.15%           | 4.03%             | 1.90%                  | 3.36%                  | 1.75%                |
| 25-49 %                           | 1.55% | 4.77%                  | 5.03%           | 2.39%           | 2.63%             | 2.66%                  | 2.71%                  | 1.76%                |
| 50-74 %                           | 1.18% | 3.69%                  | 2.94%           | 2.40%           | 1.84%             | 1.81%                  | 1.95%                  | 1.33%                |
| 75% or more                       | 0.49% | 1.20%                  | 1.21%           | 0.88%           | 0.95%             | 0.76%                  | 0.67%                  | 0.57%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.47% | 1.10%                  | 1.12%           | 0.79%           | 0.88%             | 0.81%                  | 0.62%                  | 0.56%                |
| Has union employees               | 1.11% | 7.91%                  | 4.59%           | 4.54%           | 2.78%             | 1.26%                  | 3.81%                  | 1.14%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.18% | 4.11%                  | 3.45%           | 2.04%           | 3.05%             | 1.46%                  | 2.10%                  | 1.28%                |
| Less than 50% low-wage            | 0.47% | 1.17%                  | 1.15%           | 0.81%           | 0.74%             | 0.75%                  | 0.64%                  | 0.54%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.06% | 1.93%                  | 1.47%           | 1.32%           | 1.92%             | 2.29%                  | 0.93%                  | 1.37%                |
| 25-49 %                           | 0.97% | 2.44%                  | 1.81%           | 1.60%           | 1.53%             | 1.42%                  | 1.23%                  | 1.08%                |
| 50-74 %                           | 0.74% | 2.46%                  | 3.61%           | 1.85%           | 1.52%             | 0.99%                  | 1.70%                  | 0.80%                |
| 75% or more                       | 0.70% | 2.16%                  | 2.13%           | 1.54%           | 1.30%             | 1.04%                  | 1.21%                  | 0.79%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.76% | 1.76%                  | 1.78%           | 1.15%           | 1.25%             | 1.42%                  | 0.97%                  | 0.92%                |
| 25-49 %                           | 0.62% | 2.23%                  | 1.47%           | 1.32%           | 1.39%             | 0.82%                  | 0.98%                  | 0.67%                |
| 50-74 %                           | 0.93% | 2.04%                  | 1.81%           | 1.80%           | 2.03%             | 1.55%                  | 1.16%                  | 1.14%                |
| 75% or more                       | 2.16% | 3.78%                  | 4.30%           | 3.99%           | 4.01%             | 4.65%                  | 2.54%                  | 3.21%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.4 Number of part-time private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 28,294,512 | 4,530,456              | 3,490,697       | 4,680,253       | 4,696,866         | 10,896,240             | 10,480,626             | 17,813,886           |
| Industry group **                 |            |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 197,218    | 107,772                | 18,950*         | 13,228*         | --                | --                     | 131,822                | 65,396*              |
| Mining and manufacturing          | 411,694    | 101,576                | 99,533          | 96,039          | 44,817            | 69,730                 | 262,284                | 149,410              |
| Construction                      | 486,004    | 247,504                | 89,188          | 63,207          | 47,910*           | 38,196*                | 381,744                | 104,259              |
| Utilities and transp.             | 469,873    | 59,852                 | 96,615          | 84,690          | 53,051*           | 175,666                | 193,325                | 276,548              |
| Wholesale trade                   | 401,286    | 140,461                | 50,191          | 68,277          | 64,091            | 78,266*                | 235,372                | 165,913              |
| Fin. svcs. and real estate        | 1,091,847  | 251,221                | 52,658          | 67,656          | 135,301           | 585,012                | 342,399                | 749,448              |
| Retail trade                      | 5,266,255  | 741,005                | 392,404         | 367,946         | 362,991           | 3,401,909              | 1,365,611              | 3,900,643            |
| Professional services             | 6,877,291  | 974,949                | 668,108         | 988,587         | 1,735,538         | 2,510,109              | 2,044,195              | 4,833,096            |
| Other services                    | 13,093,044 | 1,906,117              | 2,023,050       | 2,930,624       | 2,204,067         | 4,029,186              | 5,523,873              | 7,569,171            |
| Ownership                         |            |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 17,487,331 | 2,483,602              | 2,032,825       | 3,025,384       | 2,400,057         | 7,545,464              | 6,139,938              | 11,347,394           |
| For profit, unincorporated        | 5,876,777  | 1,480,245              | 1,056,041       | 1,090,580       | 860,828           | 1,389,084              | 3,138,366              | 2,738,411            |
| Nonprofit                         | 4,930,404  | 566,609                | 401,831         | 564,290         | 1,435,981         | 1,961,693              | 1,202,323              | 3,728,081            |
| Age of firm                       |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2,818,174  | 1,033,819              | 775,633         | 667,808         | 276,252           | 64,661*                | 2,209,483              | 608,691              |
| 5-9 years                         | 2,754,051  | 755,384                | 642,311         | 755,925         | 451,354           | 149,078                | 1,809,794              | 944,257              |
| 10-19 years                       | 4,462,383  | 1,276,858              | 824,737         | 1,176,041       | 806,187           | 378,561                | 2,848,215              | 1,614,168            |
| 20 or more years                  | 18,259,903 | 1,464,395              | 1,248,017       | 2,080,479       | 3,163,073         | 10,303,940             | 3,613,134              | 14,646,769           |
| Multi/single status               |            |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 14,016,707 | 36,259                 | 124,093         | 758,134         | 2,592,732         | 10,505,490             | 409,064                | 13,607,643           |
| 1 location only                   | 14,277,805 | 4,494,197              | 3,366,604       | 3,922,119       | 2,104,134         | 390,750                | 10,071,563             | 4,206,242            |
| Percent full-time employees       |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 10,419,822 | 2,370,317              | 1,739,033       | 1,751,405       | 1,357,465         | 3,201,602              | 5,154,044              | 5,265,778            |
| 25-49 %                           | 7,056,035  | 782,210                | 792,549         | 1,507,534       | 1,426,272         | 2,547,469              | 2,289,812              | 4,766,222            |
| 50-74 %                           | 6,691,175  | 1,047,404              | 581,757         | 851,266         | 1,182,009         | 3,028,738              | 2,053,404              | 4,637,771            |
| 75% or more                       | 4,127,480  | 330,524                | 377,358         | 570,047         | 731,121           | 2,118,430              | 983,366                | 3,144,114            |
| Union presence                    |            |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 24,954,882 | 4,459,540              | 3,425,798       | 4,555,625       | 4,342,331         | 8,171,588              | 10,295,339             | 14,659,543           |
| Has union employees               | 3,339,630  | 70,915                 | 64,899*         | 124,628*        | 354,536           | 2,724,652              | 185,288                | 3,154,343            |
| Percent low-wage employees        |            |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 13,370,531 | 1,811,568              | 1,825,961       | 2,382,714       | 2,340,268         | 5,010,021              | 4,928,073              | 8,442,458            |
| Less than 50% low-wage            | 14,923,981 | 2,718,888              | 1,664,736       | 2,297,539       | 2,356,598         | 5,886,219              | 5,552,553              | 9,371,427            |
| Percent women employees           |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,212,944  | 1,074,634              | 543,796         | 597,809         | 447,220           | 549,485                | 1,987,920              | 1,225,024            |
| 25-49 %                           | 5,431,867  | 659,511                | 585,678         | 867,394         | 870,885           | 2,448,399              | 1,744,931              | 3,686,936            |
| 50-74 %                           | 10,925,590 | 1,150,731              | 1,140,822       | 1,918,893       | 1,809,083         | 4,906,062              | 3,215,105              | 7,710,485            |
| 75% or more                       | 8,724,110  | 1,645,579              | 1,220,401       | 1,296,157       | 1,569,678         | 2,992,294              | 3,532,670              | 5,191,440            |
| Percent age 50 or older employees |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 15,599,719 | 2,182,113              | 2,298,907       | 3,257,506       | 2,548,531         | 5,312,662              | 6,255,103              | 9,344,616            |
| 25-49 %                           | 8,853,884  | 869,177                | 660,784         | 919,407         | 1,721,317         | 4,683,199              | 1,979,537              | 6,874,347            |
| 50-74 %                           | 2,709,095  | 803,426                | 352,151         | 385,294         | 380,577           | 787,647                | 1,317,934              | 1,391,161            |
| 75% or more                       | 1,131,814  | 675,740                | 178,855         | 118,046         | 46,442            | 112,732*               | 928,053                | 203,762              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

Totals may not sum exactly because of rounding.

**Table I.B.4 Standard errors for number of part-time private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 444,093 | 102,025                | 115,286         | 145,770         | 197,622           | 349,508                | 170,113                | 414,831              |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 45,286  | 18,102                 | 5,934 *         | 4,649 *         | --                | --                     | 19,113                 | 41,055 *             |
| Mining and manufacturing          | 30,049  | 13,299                 | 17,463          | 16,435          | 6,104             | 10,740                 | 26,492                 | 14,207               |
| Construction                      | 39,711  | 21,461                 | 19,974          | 11,885          | 19,182 *          | 14,659 *               | 31,155                 | 24,671               |
| Utilities and transp.             | 45,895  | 10,067                 | 21,974          | 21,561          | 16,510 *          | 28,043                 | 26,443                 | 37,531               |
| Wholesale trade                   | 42,429  | 16,119                 | 8,935           | 11,618          | 15,376            | 33,020 *               | 20,988                 | 36,881               |
| Fin. svcs. and real estate        | 83,152  | 20,862                 | 10,423          | 8,747           | 19,667            | 76,884                 | 24,315                 | 79,522               |
| Retail trade                      | 249,455 | 46,530                 | 36,523          | 35,926          | 38,364            | 236,769                | 64,971                 | 240,884              |
| Professional services             | 212,710 | 55,373                 | 41,344          | 69,101          | 139,322           | 130,430                | 75,656                 | 199,257              |
| Other services                    | 327,358 | 78,101                 | 101,844         | 131,619         | 142,911           | 235,156                | 150,348                | 293,156              |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 387,542 | 82,498                 | 84,539          | 127,163         | 138,124           | 322,415                | 138,226                | 364,277              |
| For profit, unincorporated        | 179,318 | 63,835                 | 77,371          | 72,450          | 74,326            | 108,763                | 109,682                | 142,553              |
| Nonprofit                         | 201,814 | 39,328                 | 38,877          | 52,640          | 140,702           | 125,020                | 61,684                 | 192,313              |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 114,262 | 52,918                 | 67,754          | 59,161          | 44,526            | 19,924 *               | 94,685                 | 64,550               |
| 5-9 years                         | 135,393 | 43,357                 | 55,133          | 64,052          | 91,788            | 32,064                 | 81,161                 | 108,886              |
| 10-19 years                       | 157,182 | 67,286                 | 53,641          | 76,614          | 96,429            | 49,278                 | 102,732                | 119,809              |
| 20 or more years                  | 402,065 | 61,748                 | 67,030          | 108,778         | 155,677           | 347,671                | 104,507                | 389,175              |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 376,172 | 9,353                  | 20,161          | 67,457          | 141,200           | 345,001                | 35,619                 | 374,572              |
| 1 location only                   | 253,459 | 101,829                | 114,350         | 132,073         | 148,247           | 72,217                 | 169,057                | 196,438              |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 318,270 | 91,271                 | 100,433         | 108,448         | 132,757           | 234,024                | 152,532                | 280,270              |
| 25-49 %                           | 270,518 | 48,216                 | 57,194          | 99,439          | 130,746           | 204,006                | 91,129                 | 255,463              |
| 50-74 %                           | 220,293 | 42,120                 | 34,529          | 55,321          | 91,779            | 185,626                | 62,841                 | 211,397              |
| 75% or more                       | 97,157  | 16,343                 | 19,035          | 25,085          | 37,636            | 83,083                 | 28,597                 | 93,167               |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 414,346 | 101,881                | 113,733         | 140,333         | 183,043           | 320,473                | 168,862                | 383,163              |
| Has union employees               | 195,427 | 11,984                 | 22,237 *        | 42,716 *        | 88,712            | 167,360                | 29,742                 | 193,165              |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 366,926 | 71,305                 | 97,282          | 114,148         | 162,592           | 287,790                | 139,244                | 340,990              |
| Less than 50% low-wage            | 291,522 | 83,320                 | 70,832          | 103,838         | 127,047           | 220,417                | 121,416                | 266,956              |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 128,064 | 52,639                 | 47,656          | 51,601          | 60,791            | 71,667                 | 80,424                 | 99,985               |
| 25-49 %                           | 212,549 | 55,105                 | 48,049          | 62,968          | 99,441            | 162,654                | 85,408                 | 194,991              |
| 50-74 %                           | 327,322 | 55,152                 | 71,094          | 109,671         | 118,716           | 272,175                | 106,753                | 310,436              |
| 75% or more                       | 251,574 | 64,371                 | 73,607          | 81,325          | 130,322           | 176,241                | 108,815                | 227,451              |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 337,839 | 84,786                 | 100,363         | 132,528         | 129,632           | 255,986                | 152,064                | 304,642              |
| 25-49 %                           | 289,562 | 49,127                 | 47,104          | 61,689          | 142,119           | 237,170                | 77,314                 | 279,282              |
| 50-74 %                           | 148,926 | 44,671                 | 39,509          | 46,430          | 80,212            | 100,482                | 63,720                 | 134,701              |
| 75% or more                       | 61,639  | 35,007                 | 27,138          | 22,578          | 12,242            | 34,567 *               | 46,585                 | 40,391               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

Totals may not sum exactly because of rounding.



**Table I.B.4.a Percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 28,294,512 | 16.0%                  | 12.3%           | 16.5%           | 16.6%             | 38.5%                  | 37.0%                  | 63.0%                |
| Industry group **                 |            |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 197,218    | 54.6%                  | 9.6% *          | 6.7% *          | --                | --                     | 66.8%                  | 33.2% *              |
| Mining and manufacturing          | 411,694    | 24.7%                  | 24.2%           | 23.3%           | 10.9%             | 16.9%                  | 63.7%                  | 36.3%                |
| Construction                      | 486,004    | 50.9%                  | 18.4%           | 13.0%           | 9.9% *            | 7.9% *                 | 78.5%                  | 21.5%                |
| Utilities and transp.             | 469,873    | 12.7%                  | 20.6%           | 18.0%           | 11.3%             | 37.4%                  | 41.1%                  | 58.9%                |
| Wholesale trade                   | 401,286    | 35.0%                  | 12.5%           | 17.0%           | 16.0%             | 19.5% *                | 58.7%                  | 41.3%                |
| Fin. svcs. and real estate        | 1,091,847  | 23.0%                  | 4.8%            | 6.2%            | 12.4%             | 53.6%                  | 31.4%                  | 68.6%                |
| Retail trade                      | 5,266,255  | 14.1%                  | 7.5%            | 7.0%            | 6.9%              | 64.6%                  | 25.9%                  | 74.1%                |
| Professional services             | 6,877,291  | 14.2%                  | 9.7%            | 14.4%           | 25.2%             | 36.5%                  | 29.7%                  | 70.3%                |
| Other services                    | 13,093,044 | 14.6%                  | 15.5%           | 22.4%           | 16.8%             | 30.8%                  | 42.2%                  | 57.8%                |
| Ownership                         |            |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 17,487,331 | 14.2%                  | 11.6%           | 17.3%           | 13.7%             | 43.1%                  | 35.1%                  | 64.9%                |
| For profit, unincorporated        | 5,876,777  | 25.2%                  | 18.0%           | 18.6%           | 14.6%             | 23.6%                  | 53.4%                  | 46.6%                |
| Nonprofit                         | 4,930,404  | 11.5%                  | 8.2%            | 11.4%           | 29.1%             | 39.8%                  | 24.4%                  | 75.6%                |
| Age of firm                       |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2,818,174  | 36.7%                  | 27.5%           | 23.7%           | 9.8%              | 2.3% *                 | 78.4%                  | 21.6%                |
| 5-9 years                         | 2,754,051  | 27.4%                  | 23.3%           | 27.4%           | 16.4%             | 5.4%                   | 65.7%                  | 34.3%                |
| 10-19 years                       | 4,462,383  | 28.6%                  | 18.5%           | 26.4%           | 18.1%             | 8.5%                   | 63.8%                  | 36.2%                |
| 20 or more years                  | 18,259,903 | 8.0%                   | 6.8%            | 11.4%           | 17.3%             | 56.4%                  | 19.8%                  | 80.2%                |
| Multi/single status               |            |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 14,016,707 | 0.3%                   | 0.9%            | 5.4%            | 18.5%             | 74.9%                  | 2.9%                   | 97.1%                |
| 1 location only                   | 14,277,805 | 31.5%                  | 23.6%           | 27.5%           | 14.7%             | 2.7%                   | 70.5%                  | 29.5%                |
| Percent full-time employees       |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 10,419,822 | 22.7%                  | 16.7%           | 16.8%           | 13.0%             | 30.7%                  | 49.5%                  | 50.5%                |
| 25-49 %                           | 7,056,035  | 11.1%                  | 11.2%           | 21.4%           | 20.2%             | 36.1%                  | 32.5%                  | 67.5%                |
| 50-74 %                           | 6,691,175  | 15.7%                  | 8.7%            | 12.7%           | 17.7%             | 45.3%                  | 30.7%                  | 69.3%                |
| 75% or more                       | 4,127,480  | 8.0%                   | 9.1%            | 13.8%           | 17.7%             | 51.3%                  | 23.8%                  | 76.2%                |
| Union presence                    |            |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 24,954,882 | 17.9%                  | 13.7%           | 18.3%           | 17.4%             | 32.7%                  | 41.3%                  | 58.7%                |
| Has union employees               | 3,339,630  | 2.1%                   | 1.9% *          | 3.7% *          | 10.6%             | 81.6%                  | 5.5%                   | 94.5%                |
| Percent low-wage employees        |            |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 13,370,531 | 13.5%                  | 13.7%           | 17.8%           | 17.5%             | 37.5%                  | 36.9%                  | 63.1%                |
| Less than 50% low-wage            | 14,923,981 | 18.2%                  | 11.2%           | 15.4%           | 15.8%             | 39.4%                  | 37.2%                  | 62.8%                |
| Percent women employees           |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,212,944  | 33.4%                  | 16.9%           | 18.6%           | 13.9%             | 17.1%                  | 61.9%                  | 38.1%                |
| 25-49 %                           | 5,431,867  | 12.1%                  | 10.8%           | 16.0%           | 16.0%             | 45.1%                  | 32.1%                  | 67.9%                |
| 50-74 %                           | 10,925,590 | 10.5%                  | 10.4%           | 17.6%           | 16.6%             | 44.9%                  | 29.4%                  | 70.6%                |
| 75% or more                       | 8,724,110  | 18.9%                  | 14.0%           | 14.9%           | 18.0%             | 34.3%                  | 40.5%                  | 59.5%                |
| Percent age 50 or older employees |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 15,599,719 | 14.0%                  | 14.7%           | 20.9%           | 16.3%             | 34.1%                  | 40.1%                  | 59.9%                |
| 25-49 %                           | 8,853,884  | 9.8%                   | 7.5%            | 10.4%           | 19.4%             | 52.9%                  | 22.4%                  | 77.6%                |
| 50-74 %                           | 2,709,095  | 29.7%                  | 13.0%           | 14.2%           | 14.0%             | 29.1%                  | 48.6%                  | 51.4%                |
| 75% or more                       | 1,131,814  | 59.7%                  | 15.8%           | 10.4%           | 4.1%              | 10.0%                  | 82.0%                  | 18.0%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

Percents may not add to 100% because of rounding.

**Table I.B.4.a Standard errors for percent of number of part-time private-sector employees by firm size and selected characteristics: United States, 2018**

| 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                     | 444,093 | 0.39%                  | 0.41%           | 0.50%           | 0.64%             | 0.86%                  | 0.67%                  | 0.67%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 45,286  | 12.23%                 | 3.49% *         | 2.68% *         | --                | --                     | 14.28%                 | 14.28% *             |
| Mining and manufacturing          | 30,049  | 2.92%                  | 3.52%           | 3.38%           | 1.53%             | 2.46%                  | 3.21%                  | 3.21%                |
| Construction                      | 39,711  | 4.13%                  | 3.60%           | 2.36%           | 3.63% *           | 2.84% *                | 4.22%                  | 4.22%                |
| Utilities and transp.             | 45,895  | 2.23%                  | 4.11%           | 4.07%           | 3.28%             | 4.72%                  | 4.67%                  | 4.67%                |
| Wholesale trade                   | 42,429  | 4.31%                  | 2.34%           | 2.96%           | 3.58%             | 6.75% *                | 5.81%                  | 5.81%                |
| Fin. svcs. and real estate        | 83,152  | 2.25%                  | 0.98%           | 0.89%           | 1.83%             | 3.62%                  | 2.75%                  | 2.75%                |
| Retail trade                      | 249,455 | 1.00%                  | 0.73%           | 0.71%           | 0.75%             | 1.86%                  | 1.50%                  | 1.50%                |
| Professional services             | 212,710 | 0.81%                  | 0.62%           | 0.96%           | 1.63%             | 1.51%                  | 1.16%                  | 1.16%                |
| Other services                    | 327,358 | 0.62%                  | 0.76%           | 0.94%           | 0.99%             | 1.36%                  | 1.16%                  | 1.16%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 387,542 | 0.51%                  | 0.50%           | 0.71%           | 0.74%             | 1.18%                  | 0.90%                  | 0.90%                |
| For profit, unincorporated        | 179,318 | 1.09%                  | 1.20%           | 1.13%           | 1.16%             | 1.53%                  | 1.56%                  | 1.56%                |
| Nonprofit                         | 201,814 | 0.84%                  | 0.80%           | 1.05%           | 2.21%             | 2.01%                  | 1.34%                  | 1.34%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 114,262 | 1.79%                  | 1.98%           | 1.81%           | 1.47%             | 0.70% *                | 1.94%                  | 1.94%                |
| 5-9 years                         | 135,393 | 1.72%                  | 1.87%           | 2.07%           | 2.85%             | 1.13%                  | 2.79%                  | 2.79%                |
| 10-19 years                       | 157,182 | 1.42%                  | 1.17%           | 1.51%           | 1.84%             | 1.05%                  | 1.91%                  | 1.91%                |
| 20 or more years                  | 402,065 | 0.36%                  | 0.37%           | 0.58%           | 0.80%             | 1.06%                  | 0.63%                  | 0.63%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 376,172 | 0.07%                  | 0.14%           | 0.48%           | 0.95%             | 1.05%                  | 0.26%                  | 0.26%                |
| 1 location only                   | 253,459 | 0.73%                  | 0.74%           | 0.81%           | 0.91%             | 0.49%                  | 1.05%                  | 1.05%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 318,270 | 0.95%                  | 0.94%           | 1.00%           | 1.17%             | 1.68%                  | 1.53%                  | 1.53%                |
| 25-49 %                           | 270,518 | 0.74%                  | 0.84%           | 1.35%           | 1.64%             | 2.07%                  | 1.47%                  | 1.47%                |
| 50-74 %                           | 220,293 | 0.74%                  | 0.55%           | 0.83%           | 1.25%             | 1.72%                  | 1.17%                  | 1.17%                |
| 75% or more                       | 97,157  | 0.41%                  | 0.47%           | 0.61%           | 0.85%             | 1.17%                  | 0.76%                  | 0.76%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 414,346 | 0.45%                  | 0.46%           | 0.55%           | 0.67%             | 0.94%                  | 0.76%                  | 0.76%                |
| Has union employees               | 195,427 | 0.37%                  | 0.66% *         | 1.25% *         | 2.44%             | 2.65%                  | 0.90%                  | 0.90%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 366,926 | 0.59%                  | 0.73%           | 0.85%           | 1.10%             | 1.50%                  | 1.15%                  | 1.15%                |
| Less than 50% low-wage            | 291,522 | 0.57%                  | 0.48%           | 0.66%           | 0.78%             | 1.04%                  | 0.85%                  | 0.85%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 128,064 | 1.64%                  | 1.39%           | 1.48%           | 1.70%             | 1.93%                  | 2.15%                  | 2.15%                |
| 25-49 %                           | 212,549 | 1.00%                  | 0.89%           | 1.15%           | 1.64%             | 2.01%                  | 1.57%                  | 1.57%                |
| 50-74 %                           | 327,322 | 0.55%                  | 0.66%           | 0.97%           | 1.02%             | 1.57%                  | 1.09%                  | 1.09%                |
| 75% or more                       | 251,574 | 0.80%                  | 0.83%           | 0.89%           | 1.31%             | 1.51%                  | 1.29%                  | 1.29%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 337,839 | 0.56%                  | 0.64%           | 0.80%           | 0.77%             | 1.19%                  | 0.99%                  | 0.99%                |
| 25-49 %                           | 289,562 | 0.59%                  | 0.55%           | 0.71%           | 1.41%             | 1.62%                  | 0.98%                  | 0.98%                |
| 50-74 %                           | 148,926 | 1.94%                  | 1.45%           | 1.65%           | 2.63%             | 2.88%                  | 2.71%                  | 2.71%                |
| 75% or more                       | 61,639  | 2.97%                  | 2.17%           | 1.86%           | 1.06%             | 2.79%                  | 3.02%                  | 3.02%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

Percents may not add to 100% because of rounding.

**Table I.B.4.b Percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 69.7%   | 16.1%                  | 31.1%           | 58.0%           | 92.3%             | 99.7%                  | 27.6%                  | 94.5%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 42.3% * | 8.8% *                 | 34.5% *         | 85.8%           | --                | --                     | 14.6% *                | 98.2%                |
| Mining and manufacturing          | 59.1%   | 14.3%                  | 49.3%           | 68.4%           | 98.5%             | 100.0%                 | 37.0%                  | 97.8%                |
| Construction                      | 48.2%   | 17.6%                  | 68.2%           | 74.5%           | 99.8%             | 91.3%                  | 36.2%                  | 92.1%                |
| Utilities and transp.             | 71.0%   | 17.4% *                | 42.8%           | 62.8%           | 100.0%            | 100.0%                 | 40.2%                  | 92.6%                |
| Wholesale trade                   | 64.9%   | 25.1%                  | 73.5%           | 69.7%           | 97.2%             | 100.0%                 | 41.6%                  | 97.9%                |
| Fin. svcs. and real estate        | 77.4%   | 20.2%                  | 57.0%           | 81.6%           | 97.2%             | 98.6%                  | 31.2%                  | 98.4%                |
| Retail trade                      | 80.4%   | 13.4%                  | 27.4%           | 73.8%           | 97.5%             | 100.0%                 | 27.0%                  | 99.1%                |
| Professional services             | 76.7%   | 22.1%                  | 39.0%           | 68.9%           | 93.1%             | 99.6%                  | 34.0%                  | 94.7%                |
| Other services                    | 62.8%   | 13.2%                  | 24.4%           | 50.5%           | 89.7%             | 99.6%                  | 23.3%                  | 91.6%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 70.7%   | 18.1%                  | 31.4%           | 54.3%           | 87.7%             | 99.7%                  | 28.5%                  | 93.5%                |
| For profit, unincorporated        | 53.8%   | 10.4%                  | 20.9%           | 54.8%           | 94.0%             | 99.2%                  | 19.8%                  | 92.6%                |
| Nonprofit                         | 85.2%   | 22.3%                  | 56.1%           | 83.6%           | 98.9%             | 99.8%                  | 42.9%                  | 98.9%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 29.1%   | 8.1%                   | 16.8%           | 43.7%           | 90.7%             | 98.7%                  | 15.3%                  | 79.1%                |
| 5-9 years                         | 38.9%   | 11.3%                  | 20.4%           | 48.2%           | 76.7%             | 97.6%                  | 19.9%                  | 75.5%                |
| 10-19 years                       | 47.7%   | 15.4%                  | 32.3%           | 49.8%           | 88.4%             | 97.7%                  | 26.3%                  | 85.6%                |
| 20 or more years                  | 86.0%   | 24.9%                  | 44.7%           | 70.8%           | 95.7%             | 99.8%                  | 39.9%                  | 97.4%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 96.6%   | 25.8% *                | 38.1%           | 66.5%           | 96.3%             | 99.7%                  | 39.4%                  | 98.3%                |
| 1 location only                   | 43.4%   | 16.0%                  | 30.8%           | 56.3%           | 87.4%             | 98.1%                  | 27.1%                  | 82.3%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 52.7%   | 6.1%                   | 16.8%           | 41.3%           | 84.0%             | 99.6%                  | 14.0%                  | 90.6%                |
| 25-49 %                           | 75.0%   | 19.4%                  | 38.2%           | 60.9%           | 96.6%             | 99.7%                  | 34.7%                  | 94.4%                |
| 50-74 %                           | 78.0%   | 28.7%                  | 41.6%           | 67.0%           | 92.2%             | 99.6%                  | 37.4%                  | 96.0%                |
| 75% or more                       | 90.2%   | 40.0%                  | 65.6%           | 88.0%           | 99.5%             | 99.8%                  | 61.6%                  | 99.1%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 66.1%   | 16.1%                  | 30.5%           | 57.4%           | 91.8%             | 99.6%                  | 27.3%                  | 93.4%                |
| Has union employees               | 96.5%   | 16.0% *                | 64.6%           | 78.3%           | 98.7%             | 99.9%                  | 42.9%                  | 99.7%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 65.2%   | 10.4%                  | 17.4%           | 48.4%           | 88.5%             | 99.7%                  | 19.4%                  | 92.0%                |
| Less than 50% low-wage            | 73.7%   | 19.9%                  | 46.1%           | 68.0%           | 96.1%             | 99.7%                  | 34.9%                  | 96.7%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 56.2%   | 18.2%                  | 47.2%           | 67.2%           | 90.8%             | 99.2%                  | 33.6%                  | 92.9%                |
| 25-49 %                           | 75.6%   | 21.2%                  | 31.4%           | 62.3%           | 91.3%             | 99.9%                  | 32.9%                  | 95.8%                |
| 50-74 %                           | 74.7%   | 18.3%                  | 27.1%           | 55.6%           | 93.0%             | 99.7%                  | 26.4%                  | 94.8%                |
| 75% or more                       | 64.8%   | 11.2%                  | 27.5%           | 54.5%           | 92.5%             | 99.5%                  | 22.6%                  | 93.5%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 65.6%   | 15.8%                  | 26.5%           | 52.8%           | 89.2%             | 99.6%                  | 25.7%                  | 92.4%                |
| 25-49 %                           | 83.7%   | 15.6%                  | 41.3%           | 71.8%           | 96.4%             | 99.9%                  | 34.9%                  | 97.7%                |
| 50-74 %                           | 62.7%   | 18.4%                  | 39.3%           | 70.6%           | 95.6%             | 98.6%                  | 30.1%                  | 93.6%                |
| 75% or more                       | 33.6%   | 15.2%                  | 36.1%           | 52.3%           | 88.2%             | 98.2%                  | 21.0%                  | 91.0%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.4.b Standard errors for percent of private-sector part-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.65%    | 0.93%                  | 1.60%           | 1.70%           | 1.47%             | 0.10%                  | 0.83%                  | 0.52%                |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 12.75% * | 4.29% *                | 15.46% *        | 7.49%           | --                | --                     | 4.51% *                | 1.74%                |
| Mining and manufacturing          | 3.84%    | 4.24%                  | 8.75%           | 9.89%           | 1.08%             | 0.00%                  | 4.51%                  | 1.07%                |
| Construction                      | 4.16%    | 3.05%                  | 8.85%           | 9.04%           | 0.26%             | 6.11%                  | 4.25%                  | 4.27%                |
| Utilities and transp.             | 4.16%    | 7.05% *                | 11.69%          | 12.61%          | 0.00%             | 0.00%                  | 7.10%                  | 4.44%                |
| Wholesale trade                   | 4.35%    | 4.61%                  | 7.11%           | 8.13%           | 2.12%             | 0.00%                  | 4.38%                  | 1.15%                |
| Fin. svcs. and real estate        | 2.24%    | 3.72%                  | 10.30%          | 6.21%           | 1.94%             | 0.80%                  | 3.30%                  | 0.72%                |
| Retail trade                      | 1.25%    | 2.00%                  | 4.21%           | 4.14%           | 1.29%             | 0.03%                  | 2.16%                  | 0.26%                |
| Professional services             | 1.12%    | 2.11%                  | 2.97%           | 3.15%           | 1.94%             | 0.27%                  | 1.70%                  | 0.89%                |
| Other services                    | 1.13%    | 1.58%                  | 2.18%           | 2.37%           | 2.66%             | 0.18%                  | 1.24%                  | 1.06%                |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.87%    | 1.32%                  | 1.99%           | 2.22%           | 2.64%             | 0.11%                  | 1.08%                  | 0.76%                |
| For profit, unincorporated        | 1.51%    | 1.30%                  | 2.77%           | 3.36%           | 2.08%             | 0.52%                  | 1.41%                  | 1.25%                |
| Nonprofit                         | 1.00%    | 3.08%                  | 4.79%           | 3.21%           | 0.66%             | 0.09%                  | 2.62%                  | 0.40%                |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.00%    | 1.54%                  | 2.91%           | 4.54%           | 5.24%             | 1.31%                  | 1.60%                  | 4.21%                |
| 5-9 years                         | 2.55%    | 1.78%                  | 3.29%           | 4.33%           | 9.90%             | 2.15%                  | 1.79%                  | 5.41%                |
| 10-19 years                       | 1.82%    | 1.57%                  | 3.12%           | 3.35%           | 3.74%             | 1.81%                  | 1.56%                  | 2.52%                |
| 20 or more years                  | 0.55%    | 2.00%                  | 2.79%           | 2.35%           | 1.07%             | 0.08%                  | 1.51%                  | 0.36%                |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.33%    | 10.39% *               | 7.83%           | 3.97%           | 0.89%             | 0.09%                  | 4.16%                  | 0.26%                |
| 1 location only                   | 1.00%    | 0.93%                  | 1.63%           | 1.87%           | 2.99%             | 1.74%                  | 0.85%                  | 1.92%                |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.50%    | 1.01%                  | 2.25%           | 3.23%           | 3.32%             | 0.15%                  | 1.13%                  | 1.22%                |
| 25-49 %                           | 1.27%    | 2.75%                  | 3.72%           | 3.14%           | 1.24%             | 0.25%                  | 2.06%                  | 0.91%                |
| 50-74 %                           | 1.10%    | 2.09%                  | 3.06%           | 2.96%           | 4.08%             | 0.25%                  | 1.62%                  | 1.16%                |
| 75% or more                       | 0.48%    | 2.52%                  | 2.57%           | 1.37%           | 0.18%             | 0.12%                  | 1.49%                  | 0.21%                |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.72%    | 0.94%                  | 1.58%           | 1.70%           | 1.58%             | 0.14%                  | 0.83%                  | 0.63%                |
| Has union employees               | 0.61%    | 5.89% *                | 15.41%          | 10.34%          | 0.89%             | 0.07%                  | 8.33%                  | 0.16%                |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.15%    | 1.40%                  | 2.05%           | 2.54%           | 2.65%             | 0.19%                  | 1.23%                  | 0.98%                |
| Less than 50% low-wage            | 0.75%    | 1.24%                  | 2.23%           | 2.19%           | 1.14%             | 0.10%                  | 1.12%                  | 0.47%                |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.93%    | 2.07%                  | 4.48%           | 4.30%           | 4.37%             | 0.42%                  | 2.02%                  | 2.09%                |
| 25-49 %                           | 1.54%    | 3.04%                  | 3.86%           | 3.60%           | 5.40%             | 0.07%                  | 2.29%                  | 1.46%                |
| 50-74 %                           | 1.04%    | 1.98%                  | 2.73%           | 2.88%           | 1.73%             | 0.15%                  | 1.51%                  | 0.70%                |
| 75% or more                       | 1.24%    | 1.12%                  | 2.47%           | 3.20%           | 2.17%             | 0.27%                  | 1.25%                  | 0.94%                |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.97%    | 1.45%                  | 1.91%           | 2.16%           | 2.48%             | 0.15%                  | 1.11%                  | 0.90%                |
| 25-49 %                           | 0.85%    | 1.76%                  | 3.58%           | 3.03%           | 1.22%             | 0.04%                  | 1.90%                  | 0.44%                |
| 50-74 %                           | 2.32%    | 2.36%                  | 5.42%           | 5.54%           | 2.02%             | 0.95%                  | 2.33%                  | 1.77%                |
| 75% or more                       | 2.97%    | 1.97%                  | 7.43%           | 9.54%           | 5.41%             | 1.23%                  | 2.24%                  | 4.51%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.4.b.(1) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 22.3% | 33.1%                  | 23.8%           | 14.9%           | 18.9%             | 24.7%                  | 23.2%                  | 22.2%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 29.0% | --                     | --              | --              | --                | --                     | 37.5% *                | 26.5%                |
| Mining and manufacturing          | 25.5% | 42.2% *                | 25.0%           | 14.1%           | 33.7%             | 27.9%                  | 25.6%                  | 25.4%                |
| Construction                      | 33.8% | 43.8%                  | 37.3% *         | 35.9% *         | 34.2% *           | 11.6% *                | 41.9%                  | 22.1% *              |
| Utilities and transp.             | 31.7% | --                     | 19.6% *         | 7.9% *          | 38.1%             | 41.2%                  | 14.3% *                | 37.0%                |
| Wholesale trade                   | 24.2% | 49.2%                  | 29.9%           | 34.4% *         | 14.6% *           | 11.9% *                | 41.6%                  | 13.8%                |
| Fin. svcs. and real estate        | 38.9% | 46.6%                  | 44.8%           | 17.1%           | 18.6%             | 44.6%                  | 38.6%                  | 38.9%                |
| Retail trade                      | 11.9% | 31.3%                  | 14.6%           | 9.8%            | 17.9%             | 10.8%                  | 16.3%                  | 11.4%                |
| Professional services             | 36.4% | 38.4%                  | 27.2%           | 19.3%           | 24.8%             | 49.2%                  | 29.4%                  | 37.4%                |
| Other services                    | 16.1% | 23.5%                  | 20.3%           | 12.3%           | 13.3%             | 18.0%                  | 17.2%                  | 15.9%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 20.3% | 37.6%                  | 27.3%           | 15.3%           | 16.5%             | 20.9%                  | 25.8%                  | 19.4%                |
| For profit, unincorporated        | 19.0% | 30.5%                  | 27.5%           | 16.5%           | 22.7%             | 15.2%                  | 23.8%                  | 17.8%                |
| Nonprofit                         | 30.8% | 19.9%                  | 10.4% *         | 11.4%           | 20.3%             | 46.1%                  | 13.5%                  | 33.2%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 20.0% | 37.7%                  | 20.6%           | 11.6%           | 24.5%             | 15.8% *                | 19.8%                  | 20.1%                |
| 5-9 years                         | 19.4% | 44.4%                  | 31.8%           | 14.1%           | 15.9%             | 15.1% *                | 27.5%                  | 15.3%                |
| 10-19 years                       | 22.0% | 25.6%                  | 25.2%           | 20.0%           | 22.9%             | 19.2%                  | 26.0%                  | 19.8%                |
| 20 or more years                  | 22.7% | 33.3%                  | 22.0%           | 13.6%           | 17.9%             | 25.1%                  | 21.4%                  | 22.8%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 23.3% | --                     | 15.4% *         | 19.6%           | 18.2%             | 24.7%                  | 20.8%                  | 23.3%                |
| 1 location only                   | 20.3% | 33.0%                  | 24.2%           | 13.8%           | 19.9%             | 25.6%                  | 23.3%                  | 18.0%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 16.9% | 28.1%                  | 25.6%           | 8.4%            | 16.1%             | 17.9%                  | 19.2%                  | 16.6%                |
| 25-49 %                           | 14.1% | 23.8%                  | 13.8%           | 13.3%           | 14.6%             | 13.7%                  | 16.5%                  | 13.7%                |
| 50-74 %                           | 22.9% | 35.9%                  | 28.8%           | 18.5%           | 20.8%             | 22.8%                  | 28.9%                  | 21.9%                |
| 75% or more                       | 41.1% | 42.8%                  | 29.1%           | 23.1%           | 28.6%             | 51.0%                  | 29.5%                  | 43.4%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 19.6% | 33.0%                  | 23.2%           | 15.0%           | 17.5%             | 20.6%                  | 22.9%                  | 19.0%                |
| Has union employees               | 36.2% | --                     | --              | 11.1% *         | 35.6%             | 37.1%                  | 34.7% *                | 36.2%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 14.6% | 23.8%                  | 20.0%           | 11.7%           | 12.2%             | 15.7%                  | 16.9%                  | 14.4%                |
| Less than 50% low-wage            | 28.5% | 36.3%                  | 25.4%           | 17.2%           | 25.1%             | 32.4%                  | 26.3%                  | 28.9%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 23.5% | 38.2%                  | 25.7%           | 18.9%           | 20.5%             | 22.9%                  | 28.7%                  | 20.5%                |
| 25-49 %                           | 20.0% | 33.2%                  | 25.8%           | 14.1%           | 15.2%             | 21.7%                  | 22.0%                  | 19.7%                |
| 50-74 %                           | 20.3% | 32.7%                  | 25.0%           | 12.8%           | 19.3%             | 21.5%                  | 21.7%                  | 20.2%                |
| 75% or more                       | 26.6% | 27.9%                  | 20.2%           | 16.3%           | 20.0%             | 32.8%                  | 21.0%                  | 27.5%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 17.1% | 29.8%                  | 23.2%           | 13.3%           | 16.2%             | 17.1%                  | 20.9%                  | 16.3%                |
| 25-49 %                           | 29.2% | 31.2%                  | 28.3%           | 18.9%           | 21.0%             | 33.5%                  | 25.3%                  | 29.6%                |
| 50-74 %                           | 23.6% | 39.8%                  | 23.5%           | 17.5%           | 24.5%             | 22.2%                  | 28.1%                  | 22.2%                |
| 75% or more                       | 26.2% | 36.7%                  | 11.2% *         | 5.1% *          | 32.6% *           | 34.7% *                | 24.1%                  | 28.5% *              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.4.b.(1) Standard errors for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.70% | 2.52%                  | 2.32%           | 1.21%           | 1.26%             | 1.10%                  | 1.29%                  | 0.79%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6.52% | --                     | --              | --              | --                | --                     | 12.90% *               | 6.52%                |
| Mining and manufacturing          | 2.86% | 14.73% *               | 7.19%           | 3.05%           | 7.04%             | 5.60%                  | 4.61%                  | 3.64%                |
| Construction                      | 6.54% | 8.41%                  | 15.79% *        | 11.75% *        | 17.01% *          | 8.58% *                | 8.14%                  | 10.07% *             |
| Utilities and transp.             | 4.38% | --                     | 10.96% *        | 3.27% *         | 10.10%            | 6.69%                  | 6.84% *                | 5.34%                |
| Wholesale trade                   | 4.56% | 9.33%                  | 8.22%           | 10.44% *        | 5.31% *           | 5.90% *                | 6.49%                  | 3.81%                |
| Fin. svcs. and real estate        | 3.71% | 10.47%                 | 10.59%          | 3.88%           | 3.30%             | 5.36%                  | 6.24%                  | 4.16%                |
| Retail trade                      | 1.02% | 6.48%                  | 4.08%           | 2.26%           | 3.95%             | 1.14%                  | 2.62%                  | 1.08%                |
| Professional services             | 1.37% | 4.38%                  | 3.63%           | 2.43%           | 2.31%             | 2.08%                  | 2.36%                  | 1.54%                |
| Other services                    | 1.09% | 4.50%                  | 3.80%           | 1.70%           | 1.64%             | 1.91%                  | 1.99%                  | 1.24%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.91% | 3.34%                  | 3.14%           | 1.59%           | 1.68%             | 1.34%                  | 1.72%                  | 1.02%                |
| For profit, unincorporated        | 1.37% | 5.08%                  | 5.56%           | 2.86%           | 2.97%             | 1.87%                  | 2.93%                  | 1.53%                |
| Nonprofit                         | 1.54% | 4.74%                  | 3.30% *         | 2.18%           | 2.37%             | 2.54%                  | 2.10%                  | 1.74%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.67% | 7.91%                  | 5.10%           | 2.69%           | 6.58%             | 6.92% *                | 3.25%                  | 3.93%                |
| 5-9 years                         | 2.30% | 7.65%                  | 8.29%           | 3.01%           | 4.15%             | 4.71% *                | 4.00%                  | 2.62%                |
| 10-19 years                       | 1.79% | 3.73%                  | 3.83%           | 3.07%           | 3.48%             | 4.90%                  | 2.57%                  | 2.41%                |
| 20 or more years                  | 0.82% | 3.83%                  | 3.35%           | 1.61%           | 1.37%             | 1.15%                  | 1.80%                  | 0.89%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.91% | --                     | 5.89% *         | 3.52%           | 1.47%             | 1.12%                  | 4.17%                  | 0.92%                |
| 1 location only                   | 1.03% | 2.54%                  | 2.40%           | 1.26%           | 2.20%             | 5.84%                  | 1.34%                  | 1.48%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.56% | 6.60%                  | 6.45%           | 1.88%           | 2.78%             | 2.35%                  | 3.29%                  | 1.72%                |
| 25-49 %                           | 1.21% | 5.65%                  | 3.59%           | 2.31%           | 2.22%             | 1.97%                  | 2.42%                  | 1.36%                |
| 50-74 %                           | 1.23% | 3.72%                  | 4.11%           | 3.12%           | 2.44%             | 1.76%                  | 2.37%                  | 1.37%                |
| 75% or more                       | 1.20% | 3.97%                  | 2.62%           | 1.75%           | 2.39%             | 1.76%                  | 1.63%                  | 1.39%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.72% | 2.56%                  | 2.20%           | 1.23%           | 1.20%             | 1.24%                  | 1.27%                  | 0.83%                |
| Has union employees               | 2.02% | --                     | --              | 5.95% *         | 6.12%             | 2.18%                  | 13.07% *               | 2.05%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.03% | 5.25%                  | 5.12%           | 1.77%           | 1.64%             | 1.59%                  | 2.47%                  | 1.12%                |
| Less than 50% low-wage            | 0.91% | 2.80%                  | 2.50%           | 1.64%           | 1.90%             | 1.43%                  | 1.47%                  | 1.06%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.14% | 5.50%                  | 5.19%           | 3.43%           | 3.52%             | 5.19%                  | 3.06%                  | 2.89%                |
| 25-49 %                           | 1.40% | 6.35%                  | 5.11%           | 2.26%           | 2.80%             | 2.04%                  | 2.74%                  | 1.57%                |
| 50-74 %                           | 1.15% | 4.72%                  | 4.61%           | 2.08%           | 2.14%             | 1.69%                  | 2.34%                  | 1.26%                |
| 75% or more                       | 1.27% | 3.87%                  | 3.80%           | 2.20%           | 2.10%             | 2.11%                  | 2.23%                  | 1.44%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.91% | 3.84%                  | 3.05%           | 1.40%           | 1.50%             | 1.52%                  | 1.70%                  | 1.03%                |
| 25-49 %                           | 1.28% | 5.22%                  | 5.28%           | 2.76%           | 2.25%             | 1.82%                  | 2.90%                  | 1.38%                |
| 50-74 %                           | 2.11% | 6.18%                  | 5.08%           | 4.43%           | 4.56%             | 3.38%                  | 3.27%                  | 2.56%                |
| 75% or more                       | 5.04% | 5.88%                  | 5.27% *         | 2.21% *         | 13.92% *          | 14.22% *               | 4.04%                  | 9.35% *              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.4.b.(1).(a) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 44.4%  | 60.3%                  | 39.5%           | 39.8%           | 37.9%             | 46.1%                  | 45.9%                  | 44.1%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 51.6%* | --                     | --              | --              | --                | --                     | --                     | 57.9%*               |
| Mining and manufacturing          | 48.6%  | --                     | 41.7%           | 37.7%           | 51.0%             | 55.0%                  | 43.5%                  | 52.0%                |
| Construction                      | 63.6%  | 63.0%                  | 64.7%*          | 46.3%*          | 78.1%             | --                     | 58.8%                  | 76.8%                |
| Utilities and transp.             | 44.1%  | --                     | --              | --              | 22.9%*            | 51.8%                  | --                     | 45.7%                |
| Wholesale trade                   | 48.8%  | --                     | 50.8%           | 19.4%*          | 75.4%             | 56.7%                  | 42.9%                  | 59.4%                |
| Fin. svcs. and real estate        | 49.3%  | 52.7%                  | --              | 62.6%           | 50.7%             | 47.5%                  | 58.4%                  | 47.9%                |
| Retail trade                      | 45.9%  | 43.8%                  | 32.0%*          | 27.1%           | 29.9%*            | 50.8%                  | 37.6%                  | 47.0%                |
| Professional services             | 50.2%  | 75.2%                  | 40.0%           | 46.3%           | 40.4%             | 52.7%                  | 56.4%                  | 49.5%                |
| Other services                    | 32.5%  | 51.3%                  | 31.3%           | 38.1%           | 29.8%             | 30.7%                  | 34.8%                  | 32.1%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 40.8%  | 60.3%                  | 42.5%           | 39.1%           | 36.3%             | 39.8%                  | 47.7%                  | 39.3%                |
| For profit, unincorporated        | 40.9%  | 68.0%                  | 26.6%           | 35.2%           | 37.7%             | 44.4%                  | 39.6%                  | 41.3%                |
| Nonprofit                         | 52.9%  | 45.9%                  | 50.5%           | 51.5%           | 40.1%             | 57.4%                  | 48.1%                  | 53.2%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 45.5%  | 73.1%                  | 47.6%           | 27.1%           | 37.8%             | --                     | 62.0%                  | 34.0%                |
| 5-9 years                         | 43.2%  | 62.6%                  | 32.7%*          | 45.2%           | 43.4%             | 23.8%*                 | 44.3%                  | 42.1%                |
| 10-19 years                       | 32.9%  | 56.4%                  | 32.0%           | 36.5%           | 26.2%             | 26.8%*                 | 37.4%                  | 29.8%                |
| 20 or more years                  | 45.9%  | 57.8%                  | 44.2%           | 42.5%           | 40.9%             | 46.7%                  | 48.3%                  | 45.7%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 45.6%  | --                     | 45.6%*          | 51.7%           | 37.0%             | 46.8%                  | 55.7%                  | 45.4%                |
| 1 location only                   | 41.5%  | 59.9%                  | 39.3%           | 36.0%           | 39.1%             | 27.8%                  | 45.4%                  | 37.4%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 35.3%  | 82.5%                  | 34.2%*          | 45.2%           | 25.5%             | 34.1%                  | 47.8%                  | 33.1%                |
| 25-49 %                           | 39.6%  | 52.9%                  | 43.3%           | 26.9%           | 34.6%             | 45.1%                  | 36.9%                  | 40.2%                |
| 50-74 %                           | 49.4%  | 54.0%                  | 33.8%           | 49.8%           | 46.2%             | 51.2%                  | 44.5%                  | 50.5%                |
| 75% or more                       | 48.4%  | 60.7%                  | 48.4%           | 41.4%           | 43.2%             | 49.5%                  | 52.9%                  | 47.8%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 41.8%  | 59.7%                  | 36.3%           | 39.0%           | 36.2%             | 42.9%                  | 44.3%                  | 41.1%                |
| Has union employees               | 51.7%  | --                     | --              | 68.6%           | 47.6%             | 51.3%                  | 84.5%                  | 50.9%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 31.5%  | 69.1%                  | 25.4%           | 23.5%           | 25.6%             | 33.2%                  | 37.5%                  | 30.7%                |
| Less than 50% low-wage            | 49.6%  | 58.2%                  | 44.2%           | 48.0%           | 43.4%             | 51.4%                  | 48.6%                  | 49.8%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 41.4%  | 56.7%                  | 50.4%           | 31.5%           | 60.3%             | 21.0%                  | 48.8%                  | 35.4%                |
| 25-49 %                           | 51.7%  | 45.5%                  | 50.1%           | 39.7%           | 32.5%             | 58.5%                  | 44.3%                  | 53.0%                |
| 50-74 %                           | 39.4%  | 69.3%                  | 31.2%           | 49.8%           | 34.3%             | 38.3%                  | 48.4%                  | 38.3%                |
| 75% or more                       | 46.7%  | 66.7%                  | 31.0%           | 33.5%           | 37.9%             | 50.9%                  | 41.1%                  | 47.4%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 38.0%  | 62.7%                  | 34.6%           | 37.8%           | 33.0%             | 37.7%                  | 42.6%                  | 36.9%                |
| 25-49 %                           | 48.9%  | 43.0%                  | 46.0%           | 38.9%           | 42.4%             | 51.4%                  | 44.4%                  | 49.3%                |
| 50-74 %                           | 48.2%  | 57.6%                  | 43.2%           | 52.1%           | 42.7%             | 47.6%                  | 48.0%                  | 48.2%                |
| 75% or more                       | 44.1%  | 77.0%                  | --              | --              | --                | --                     | 70.8%                  | 20.2%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.4.b.(1).(a) Standard errors for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 1.37%   | 3.76%                  | 4.61%           | 4.02%           | 2.59%             | 1.90%                  | 2.70%                  | 1.54%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 16.31%* | --                     | --              | --              | --                | --                     | --                     | 19.44%*              |
| Mining and manufacturing          | 4.77%   | --                     | 7.92%           | 8.01%           | 9.69%             | 9.23%                  | 6.55%                  | 6.46%                |
| Construction                      | 10.47%  | 11.15%                 | 20.25%*         | 23.64%*         | 17.14%            | --                     | 12.48%                 | 14.20%               |
| Utilities and transp.             | 4.39%   | --                     | --              | --              | 10.19%*           | 2.04%                  | --                     | 4.59%                |
| Wholesale trade                   | 7.91%   | --                     | 14.73%          | 9.60%*          | 10.75%            | 13.04%                 | 10.41%                 | 8.31%                |
| Fin. svcs. and real estate        | 4.95%   | 14.43%                 | --              | 9.38%           | 7.55%             | 5.94%                  | 9.75%                  | 5.40%                |
| Retail trade                      | 3.88%   | 10.27%                 | 10.48%*         | 8.06%           | 9.60%*            | 4.60%                  | 6.84%                  | 4.27%                |
| Professional services             | 1.75%   | 4.52%                  | 6.37%           | 6.05%           | 3.75%             | 2.13%                  | 4.18%                  | 1.90%                |
| Other services                    | 3.09%   | 8.37%                  | 6.33%           | 7.10%           | 3.64%             | 5.07%                  | 4.55%                  | 3.60%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1.99%   | 4.31%                  | 5.93%           | 4.97%           | 4.40%             | 2.79%                  | 3.28%                  | 2.31%                |
| For profit, unincorporated        | 3.18%   | 8.39%                  | 6.87%           | 8.85%           | 4.84%             | 5.70%                  | 6.09%                  | 3.71%                |
| Nonprofit                         | 2.08%   | 11.27%                 | 7.57%           | 9.62%           | 4.19%             | 2.21%                  | 6.18%                  | 2.17%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5.54%   | 9.83%                  | 11.02%          | 8.00%           | 8.40%             | --                     | 7.42%                  | 6.59%                |
| 5-9 years                         | 5.50%   | 8.17%                  | 11.16%*         | 11.28%          | 11.85%            | 10.01%*                | 7.07%                  | 8.38%                |
| 10-19 years                       | 3.50%   | 7.22%                  | 6.26%           | 7.07%           | 5.82%             | 8.68%*                 | 4.61%                  | 4.82%                |
| 20 or more years                  | 1.54%   | 5.51%                  | 7.30%           | 5.86%           | 2.89%             | 1.94%                  | 3.92%                  | 1.65%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1.70%   | --                     | 14.42%*         | 8.37%           | 3.13%             | 1.94%                  | 11.05%                 | 1.71%                |
| 1 location only                   | 2.18%   | 3.80%                  | 4.72%           | 4.29%           | 4.29%             | 6.79%                  | 2.78%                  | 3.33%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4.33%   | 6.50%                  | 12.42%*         | 10.12%          | 3.77%             | 6.51%                  | 8.17%                  | 4.89%                |
| 25-49 %                           | 3.24%   | 11.22%                 | 8.27%           | 7.90%           | 5.37%             | 4.89%                  | 5.64%                  | 3.71%                |
| 50-74 %                           | 2.41%   | 6.01%                  | 7.88%           | 9.06%           | 4.94%             | 3.35%                  | 4.61%                  | 2.75%                |
| 75% or more                       | 1.57%   | 5.81%                  | 4.91%           | 3.69%           | 4.48%             | 1.94%                  | 3.08%                  | 1.73%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1.61%   | 3.82%                  | 3.78%           | 4.09%           | 2.52%             | 2.62%                  | 2.58%                  | 1.91%                |
| Has union employees               | 2.70%   | --                     | --              | 14.38%          | 10.46%            | 2.73%                  | 7.25%                  | 2.70%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 3.12%   | 9.78%                  | 7.08%           | 5.13%           | 3.49%             | 4.68%                  | 6.03%                  | 3.48%                |
| Less than 50% low-wage            | 1.41%   | 4.00%                  | 5.05%           | 4.85%           | 3.13%             | 1.88%                  | 2.86%                  | 1.59%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4.75%   | 7.74%                  | 10.45%          | 7.23%           | 9.43%             | 5.96%                  | 5.90%                  | 6.58%                |
| 25-49 %                           | 2.78%   | 7.45%                  | 8.40%           | 7.83%           | 4.25%             | 3.55%                  | 4.86%                  | 3.12%                |
| 50-74 %                           | 2.47%   | 6.35%                  | 6.22%           | 8.23%           | 4.05%             | 3.40%                  | 4.94%                  | 2.71%                |
| 75% or more                       | 2.03%   | 6.84%                  | 7.89%           | 6.13%           | 4.12%             | 2.50%                  | 5.09%                  | 2.18%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.44%   | 6.08%                  | 5.23%           | 5.15%           | 3.28%             | 4.13%                  | 3.78%                  | 2.89%                |
| 25-49 %                           | 1.71%   | 7.35%                  | 10.45%          | 7.10%           | 3.84%             | 2.01%                  | 5.88%                  | 1.79%                |
| 50-74 %                           | 4.10%   | 7.80%                  | 7.48%           | 13.21%          | 12.39%            | 4.19%                  | 5.51%                  | 5.27%                |
| 75% or more                       | 10.00%  | 6.94%                  | --              | --              | --                | --                     | 7.06%                  | 9.15%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.4.b.(2) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 9.9%  | 19.9%                  | 9.4%            | 5.9%            | 7.2%              | 11.4%                  | 10.6%                  | 9.8%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 15.0% | --                     | --              | --              | --                | --                     | 13.8% *                | 15.3%                |
| Mining and manufacturing          | 12.4% | 22.5% *                | 10.4% *         | 5.3% *          | 17.2%             | 15.3% *                | 11.1%                  | 13.2%                |
| Construction                      | 21.5% | 27.6%                  | 24.1% *         | 16.6% *         | 26.7% *           | 8.7% *                 | 24.6% *                | 17.0% *              |
| Utilities and transp.             | 14.0% | --                     | 6.9% *          | 2.7% *          | 8.7% *            | 21.3%                  | 4.4% *                 | 16.9%                |
| Wholesale trade                   | 11.8% | 28.1%                  | 15.2% *         | 6.6% *          | 11.0% *           | 6.7% *                 | 17.9%                  | 8.2% *               |
| Fin. svcs. and real estate        | 19.1% | 24.6% *                | 29.1% *         | 10.7% *         | 9.4%              | 21.2%                  | 22.5%                  | 18.7%                |
| Retail trade                      | 5.5%  | 13.7%                  | 4.7% *          | 2.7%            | 5.4% *            | 5.5%                   | 6.1%                   | 5.4%                 |
| Professional services             | 18.2% | 28.9%                  | 10.9%           | 8.9%            | 10.0%             | 26.0%                  | 16.6%                  | 18.5%                |
| Other services                    | 5.2%  | 12.1%                  | 6.4%            | 4.7%            | 3.9%              | 5.5%                   | 6.0%                   | 5.1%                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 8.3%  | 22.7%                  | 11.6%           | 6.0%            | 6.0%              | 8.3%                   | 12.3%                  | 7.6%                 |
| For profit, unincorporated        | 7.8%  | 20.7%                  | 7.3%            | 5.8% *          | 8.6%              | 6.8%                   | 9.4%                   | 7.3%                 |
| Nonprofit                         | 16.3% | 9.1%                   | 5.3% *          | 5.9% *          | 8.1%              | 26.5%                  | 6.5%                   | 17.7%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 9.1%  | 27.6%                  | 9.8% *          | 3.1%            | 9.2% *            | 9.8% *                 | 12.3%                  | 6.8%                 |
| 5-9 years                         | 8.4%  | 27.8%                  | 10.4% *         | 6.4% *          | 6.9% *            | 3.6% *                 | 12.2%                  | 6.4%                 |
| 10-19 years                       | 7.2%  | 14.4%                  | 8.1%            | 7.3%            | 6.0%              | 5.2%                   | 9.7%                   | 5.9%                 |
| 20 or more years                  | 10.4% | 19.3%                  | 9.7%            | 5.8%            | 7.3%              | 11.7%                  | 10.4%                  | 10.4%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 10.6% | --                     | 7.0% *          | 10.1%           | 6.7%              | 11.5%                  | 11.6%                  | 10.6%                |
| 1 location only                   | 8.4%  | 19.8%                  | 9.5%            | 5.0%            | 7.8%              | 7.1%                   | 10.6%                  | 6.7%                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6.0%  | 23.2%                  | 8.7% *          | 3.8% *          | 4.1%              | 6.1%                   | 9.2%                   | 5.5%                 |
| 25-49 %                           | 5.6%  | 12.6%                  | 6.0% *          | 3.6% *          | 5.1%              | 6.2%                   | 6.1%                   | 5.5%                 |
| 50-74 %                           | 11.3% | 19.4%                  | 9.7%            | 9.2%            | 9.6%              | 11.7%                  | 12.9%                  | 11.1%                |
| 75% or more                       | 19.9% | 26.0%                  | 14.1%           | 9.6%            | 12.4%             | 25.2%                  | 15.6%                  | 20.7%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 8.2%  | 19.7%                  | 8.4%            | 5.9%            | 6.3%              | 8.8%                   | 10.1%                  | 7.8%                 |
| Has union employees               | 18.7% | --                     | --              | 7.6% *          | 16.9%             | 19.0%                  | 29.3% *                | 18.4%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 4.6%  | 16.4%                  | 5.1%            | 2.8%            | 3.1%              | 5.2%                   | 6.4%                   | 4.4%                 |
| Less than 50% low-wage            | 14.1% | 21.1%                  | 11.2%           | 8.3%            | 10.9%             | 16.7%                  | 12.8%                  | 14.4%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 9.7%  | 21.7%                  | 13.0% *         | 6.0%            | 12.4%             | 4.8%                   | 14.0%                  | 7.3%                 |
| 25-49 %                           | 10.3% | 15.1%                  | 12.9%           | 5.6%            | 4.9%              | 12.7%                  | 9.7%                   | 10.4%                |
| 50-74 %                           | 8.0%  | 22.7%                  | 7.8%            | 6.4%            | 6.6%              | 8.2%                   | 10.5%                  | 7.7%                 |
| 75% or more                       | 12.4% | 18.6%                  | 6.3%            | 5.4%            | 7.6%              | 16.7%                  | 8.6%                   | 13.0%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6.5%  | 18.7%                  | 8.0%            | 5.0%            | 5.4%              | 6.5%                   | 8.9%                   | 6.0%                 |
| 25-49 %                           | 14.3% | 13.4%                  | 13.0% *         | 7.3%            | 8.9%              | 17.2%                  | 11.2%                  | 14.6%                |
| 50-74 %                           | 11.4% | 22.9%                  | 10.1%           | 9.1% *          | 10.5%             | 10.6%                  | 13.5%                  | 10.7%                |
| 75% or more                       | 11.6% | 28.2%                  | 5.6% *          | 1.8% *          | 7.8% *            | 6.4% *                 | 17.1%                  | 5.8% *               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.B.4.b.(2) Standard errors for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.44% | 1.99%                  | 1.43%           | 0.81%           | 0.60%             | 0.71%                  | 0.81%                  | 0.49%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 2.58% | --                     | --              | --              | --                | --                     | 6.59% *                | 2.50%                |
| Mining and manufacturing          | 2.06% | 11.25% *               | 4.00% *         | 1.67% *         | 5.00%             | 4.91% *                | 2.77%                  | 2.89%                |
| Construction                      | 6.41% | 7.64%                  | 16.07% *        | 7.96% *         | 18.94% *          | 8.20% *                | 7.92% *                | 10.60% *             |
| Utilities and transp.             | 2.23% | --                     | 3.28% *         | 1.24% *         | 2.83% *           | 3.78%                  | 1.94% *                | 2.82%                |
| Wholesale trade                   | 2.59% | 8.13%                  | 5.57% *         | 2.36% *         | 4.87% *           | 4.09% *                | 4.01%                  | 2.85% *              |
| Fin. svcs. and real estate        | 2.21% | 7.82% *                | 9.91% *         | 3.24% *         | 2.08%             | 3.15%                  | 4.93%                  | 2.40%                |
| Retail trade                      | 0.73% | 3.84%                  | 2.01% *         | 0.74%           | 1.70% *           | 0.87%                  | 1.31%                  | 0.78%                |
| Professional services             | 0.98% | 3.97%                  | 2.23%           | 1.76%           | 1.14%             | 1.62%                  | 1.76%                  | 1.09%                |
| Other services                    | 0.64% | 3.39%                  | 1.40%           | 1.18%           | 0.61%             | 1.16%                  | 0.94%                  | 0.74%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.55% | 2.60%                  | 2.19%           | 1.01%           | 0.87%             | 0.80%                  | 1.16%                  | 0.61%                |
| For profit, unincorporated        | 0.82% | 4.81%                  | 1.92%           | 1.89% *         | 1.49%             | 1.26%                  | 1.59%                  | 0.94%                |
| Nonprofit                         | 1.09% | 2.53%                  | 2.02% *         | 1.86% *         | 1.00%             | 1.95%                  | 1.21%                  | 1.24%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.60% | 7.86%                  | 3.41% *         | 0.90%           | 3.12% *           | 5.91% *                | 2.77%                  | 1.89%                |
| 5-9 years                         | 1.36% | 6.00%                  | 3.37% *         | 2.53% *         | 2.40% *           | 1.52% *                | 2.09%                  | 1.75%                |
| 10-19 years                       | 0.78% | 2.92%                  | 1.83%           | 1.67%           | 1.37%             | 1.28%                  | 1.33%                  | 0.95%                |
| 20 or more years                  | 0.53% | 2.79%                  | 2.38%           | 1.16%           | 0.70%             | 0.75%                  | 1.23%                  | 0.57%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.59% | --                     | 3.51% *         | 2.90%           | 0.63%             | 0.73%                  | 3.08%                  | 0.59%                |
| 1 location only                   | 0.56% | 2.00%                  | 1.48%           | 0.73%           | 1.12%             | 1.54%                  | 0.84%                  | 0.75%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.93% | 5.68%                  | 4.04% *         | 1.23% *         | 0.63%             | 1.49%                  | 2.09%                  | 1.02%                |
| 25-49 %                           | 0.73% | 3.36%                  | 1.94% *         | 1.25% *         | 0.99%             | 1.30%                  | 1.15%                  | 0.83%                |
| 50-74 %                           | 0.88% | 3.14%                  | 2.66%           | 2.64%           | 1.62%             | 1.26%                  | 1.71%                  | 0.99%                |
| 75% or more                       | 0.82% | 3.66%                  | 1.90%           | 1.01%           | 1.29%             | 1.26%                  | 1.27%                  | 0.94%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.45% | 2.02%                  | 1.01%           | 0.82%           | 0.53%             | 0.80%                  | 0.72%                  | 0.52%                |
| Has union employees               | 1.40% | --                     | --              | 4.97% *         | 4.69%             | 1.46%                  | 13.13% *               | 1.39%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.59% | 4.39%                  | 1.44%           | 0.67%           | 0.43%             | 0.98%                  | 1.15%                  | 0.64%                |
| Less than 50% low-wage            | 0.61% | 2.20%                  | 1.89%           | 1.29%           | 1.04%             | 0.97%                  | 1.05%                  | 0.71%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.20% | 4.23%                  | 4.62% *         | 1.38%           | 3.00%             | 1.02%                  | 2.31%                  | 1.29%                |
| 25-49 %                           | 1.00% | 3.85%                  | 2.80%           | 1.55%           | 1.02%             | 1.57%                  | 1.52%                  | 1.14%                |
| 50-74 %                           | 0.68% | 4.06%                  | 1.82%           | 1.61%           | 0.94%             | 1.00%                  | 1.41%                  | 0.74%                |
| 75% or more                       | 0.83% | 3.39%                  | 1.65%           | 1.32%           | 0.93%             | 1.45%                  | 1.19%                  | 0.95%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.54% | 3.19%                  | 1.38%           | 0.92%           | 0.63%             | 0.93%                  | 0.97%                  | 0.62%                |
| 25-49 %                           | 0.84% | 3.31%                  | 4.31% *         | 1.68%           | 1.16%             | 1.23%                  | 2.06%                  | 0.91%                |
| 50-74 %                           | 1.34% | 4.32%                  | 2.70%           | 3.70% *         | 2.85%             | 2.04%                  | 1.93%                  | 1.64%                |
| 75% or more                       | 2.27% | 5.46%                  | 3.73% *         | 1.08% *         | 4.79% *           | 3.23% *                | 3.50%                  | 2.19% *              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.1 Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 6,715 | 6,973                  | 6,660           | 6,341           | 6,705             | 6,798                  | 6,667                  | 6,725                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6,113 | 7,591                  | --              | 7,749           | 6,473             | 4,669                  | 6,560                  | 5,993                |
| Mining and manufacturing          | 6,541 | 7,185                  | 6,972           | 5,880           | 6,340             | 6,770                  | 6,664                  | 6,522                |
| Construction                      | 6,440 | 6,587                  | 6,005           | 6,292           | 6,566             | 6,746                  | 6,319                  | 6,515                |
| Utilities and transp.             | 6,306 | 7,102                  | 6,752           | 6,299           | 6,391             | 6,229                  | 6,930                  | 6,238                |
| Wholesale trade                   | 6,530 | 6,839                  | 7,192           | 6,507           | 6,734             | 6,268                  | 6,910                  | 6,427                |
| Fin. svcs. and real estate        | 6,988 | 6,876                  | 6,920           | 7,244           | 7,080             | 6,939                  | 6,936                  | 6,995                |
| Retail trade                      | 6,254 | 7,018                  | 6,244           | 5,808           | 6,076             | 6,329                  | 6,290                  | 6,248                |
| Professional services             | 7,168 | 7,066                  | 6,752           | 6,635           | 7,171             | 7,345                  | 6,766                  | 7,250                |
| Other services                    | 6,456 | 6,947                  | 6,613           | 6,103           | 6,355             | 6,536                  | 6,654                  | 6,413                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 6,571 | 6,903                  | 6,504           | 6,203           | 6,467             | 6,677                  | 6,547                  | 6,576                |
| For profit, unincorporated        | 6,448 | 6,931                  | 7,113           | 6,153           | 6,401             | 6,376                  | 6,801                  | 6,343                |
| Nonprofit                         | 7,490 | 7,611                  | 7,125           | 7,323           | 7,495             | 7,534                  | 7,315                  | 7,508                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5,927 | 5,968                  | 6,179           | 5,748           | 5,932             | 5,813                  | 6,059                  | 5,803                |
| 5-9 years                         | 6,254 | 6,840                  | 6,615           | 5,677           | 6,293             | 6,334                  | 6,478                  | 6,083                |
| 10-19 years                       | 6,476 | 7,213                  | 6,469           | 6,126           | 6,455             | 6,612                  | 6,589                  | 6,415                |
| 20 or more years                  | 6,814 | 7,275                  | 6,841           | 6,594           | 6,859             | 6,815                  | 6,871                  | 6,807                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 6,831 | 7,314                  | 7,077           | 6,728           | 6,933             | 6,807                  | 7,033                  | 6,827                |
| 1 location only                   | 6,464 | 6,969                  | 6,629           | 6,239           | 6,364             | 6,427                  | 6,635                  | 6,301                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,214 | 6,480                  | 5,820           | 6,398           | 6,134             | 6,222                  | 6,115                  | 6,233                |
| 25-49 %                           | 6,267 | 6,190                  | 6,564           | 5,796           | 6,308             | 6,395                  | 6,160                  | 6,286                |
| 50-74 %                           | 6,672 | 7,184                  | 7,170           | 5,856           | 6,561             | 6,784                  | 6,924                  | 6,625                |
| 75% or more                       | 6,753 | 6,981                  | 6,630           | 6,425           | 6,755             | 6,830                  | 6,671                  | 6,769                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 6,633 | 6,951                  | 6,628           | 6,319           | 6,667             | 6,685                  | 6,636                  | 6,632                |
| Has union employees               | 7,059 | 7,526                  | 7,616           | 6,791           | 7,076             | 7,055                  | 7,510                  | 7,045                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6,232 | 6,596                  | 5,911           | 6,115           | 6,240             | 6,254                  | 6,146                  | 6,243                |
| Less than 50% low-wage            | 6,784 | 7,005                  | 6,718           | 6,368           | 6,783             | 6,881                  | 6,714                  | 6,799                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,432 | 6,995                  | 6,380           | 6,183           | 6,427             | 6,486                  | 6,516                  | 6,400                |
| 25-49 %                           | 6,601 | 7,147                  | 6,881           | 6,216           | 6,394             | 6,681                  | 6,714                  | 6,585                |
| 50-74 %                           | 6,723 | 6,900                  | 6,681           | 6,360           | 6,848             | 6,735                  | 6,726                  | 6,723                |
| 75% or more                       | 7,170 | 6,881                  | 6,955           | 6,764           | 7,169             | 7,322                  | 6,852                  | 7,233                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,377 | 6,333                  | 6,283           | 6,024           | 6,440             | 6,513                  | 6,174                  | 6,436                |
| 25-49 %                           | 6,824 | 6,946                  | 6,579           | 6,388           | 6,842             | 6,897                  | 6,665                  | 6,841                |
| 50-74 %                           | 7,183 | 8,050                  | 7,596           | 7,060           | 7,114             | 7,008                  | 7,649                  | 7,032                |
| 75% or more                       | 7,470 | 7,687                  | 8,420           | 7,850           | 7,003             | 6,946                  | 8,005                  | 7,014                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.1 Standard errors for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 31.18  | 120.29                 | 119.77          | 73.08           | 77.28             | 41.52                  | 62.84                  | 35.27                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 420.18 | 636.10                 | --              | 1,458.75        | 641.53            | 433.01                 | 432.19                 | 527.08               |
| Mining and manufacturing          | 68.77  | 639.82                 | 378.03          | 157.18          | 122.93            | 93.90                  | 207.38                 | 72.66                |
| Construction                      | 122.37 | 322.41                 | 324.63          | 210.95          | 221.84            | 294.40                 | 169.18                 | 166.52               |
| Utilities and transp.             | 116.79 | 806.17                 | 447.30          | 486.64          | 330.14            | 125.93                 | 368.33                 | 121.89               |
| Wholesale trade                   | 116.95 | 476.55                 | 371.81          | 175.02          | 214.98            | 189.76                 | 220.45                 | 132.24               |
| Fin. svcs. and real estate        | 114.43 | 351.87                 | 370.72          | 281.57          | 394.00            | 111.76                 | 205.33                 | 126.88               |
| Retail trade                      | 58.83  | 285.65                 | 243.92          | 158.34          | 177.83            | 70.73                  | 145.92                 | 64.20                |
| Professional services             | 51.73  | 226.89                 | 196.81          | 136.61          | 120.43            | 67.85                  | 115.99                 | 57.35                |
| Other services                    | 95.78  | 286.18                 | 404.12          | 188.11          | 210.95            | 141.59                 | 183.49                 | 109.89               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 34.68  | 146.24                 | 124.62          | 74.04           | 82.61             | 48.45                  | 69.59                  | 39.37                |
| For profit, unincorporated        | 82.45  | 239.82                 | 408.41          | 250.16          | 161.98            | 97.88                  | 181.82                 | 91.81                |
| Nonprofit                         | 88.68  | 485.08                 | 282.69          | 186.09          | 208.09            | 104.53                 | 191.60                 | 95.52                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 163.51 | 250.68                 | 363.38          | 219.57          | 368.36            | 903.94                 | 174.17                 | 273.89               |
| 5-9 years                         | 161.42 | 346.42                 | 603.82          | 250.27          | 294.48            | 326.52                 | 249.19                 | 211.75               |
| 10-19 years                       | 96.51  | 257.83                 | 233.70          | 159.40          | 160.15            | 324.10                 | 136.73                 | 129.86               |
| 20 or more years                  | 34.47  | 178.19                 | 129.06          | 92.06           | 94.53             | 41.69                  | 76.06                  | 37.60                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 38.37  | 371.50                 | 383.31          | 145.47          | 104.34            | 41.96                  | 187.83                 | 38.95                |
| 1 location only                   | 52.91  | 121.55                 | 125.78          | 84.25           | 110.37            | 276.44                 | 66.45                  | 81.73                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 142.41 | 703.97                 | 424.46          | 342.27          | 234.94            | 207.60                 | 307.81                 | 159.55               |
| 25-49 %                           | 100.83 | 464.92                 | 379.67          | 196.78          | 266.47            | 125.03                 | 212.74                 | 112.80               |
| 50-74 %                           | 87.08  | 344.79                 | 413.86          | 291.74          | 170.41            | 108.61                 | 204.29                 | 95.90                |
| 75% or more                       | 35.22  | 136.27                 | 131.88          | 78.85           | 88.75             | 47.03                  | 70.02                  | 39.93                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 35.38  | 119.70                 | 119.79          | 72.02           | 81.88             | 52.11                  | 62.78                  | 41.38                |
| Has union employees               | 64.57  | 965.10                 | 974.66          | 532.62          | 231.75            | 65.78                  | 508.04                 | 64.78                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 77.96  | 377.97                 | 298.92          | 247.06          | 185.89            | 93.02                  | 170.87                 | 85.00                |
| Less than 50% low-wage            | 33.87  | 126.66                 | 126.58          | 76.58           | 84.92             | 45.61                  | 66.77                  | 38.56                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 54.58  | 205.79                 | 217.83          | 106.05          | 106.85            | 88.24                  | 108.22                 | 63.09                |
| 25-49 %                           | 57.11  | 265.65                 | 256.34          | 135.64          | 150.40            | 71.28                  | 144.44                 | 61.89                |
| 50-74 %                           | 68.60  | 246.68                 | 231.58          | 196.73          | 203.39            | 78.21                  | 131.92                 | 75.96                |
| 75% or more                       | 64.11  | 280.82                 | 222.61          | 159.34          | 133.32            | 90.62                  | 133.52                 | 71.76                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 44.60  | 177.84                 | 186.14          | 92.23           | 106.33            | 57.13                  | 93.39                  | 50.66                |
| 25-49 %                           | 49.52  | 223.22                 | 174.40          | 132.90          | 136.69            | 59.42                  | 102.84                 | 53.69                |
| 50-74 %                           | 79.87  | 300.36                 | 284.43          | 197.20          | 142.77            | 124.82                 | 164.17                 | 90.50                |
| 75% or more                       | 167.60 | 296.71                 | 567.07          | 590.56          | 307.02            | 226.77                 | 248.26                 | 219.52               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.1.a Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 6,557 | 6,758                  | 6,410           | 6,167           | 6,410             | 6,916                  | 6,448                  | 6,592                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6,199 | --                     | --              | --              | --                | --                     | --                     | 6,393                |
| Mining and manufacturing          | 6,502 | --                     | 6,686           | 5,891           | 6,305             | 7,102                  | 6,780                  | 6,402                |
| Construction                      | 6,145 | 6,767                  | 5,151           | 6,775           | 6,351             | --                     | 6,072                  | 6,207                |
| Utilities and transp.             | 6,413 | --                     | --              | 6,839           | 6,388             | 6,146                  | 6,265                  | 6,455                |
| Wholesale trade                   | 6,294 | 7,711                  | 6,878           | 5,966           | 6,129             | 6,031                  | 6,627                  | 6,092                |
| Fin. svcs. and real estate        | 7,046 | 6,061                  | 6,541           | 7,146           | 6,457             | 7,783                  | 6,376                  | 7,273                |
| Retail trade                      | 6,054 | 7,294                  | 5,965           | 5,807           | 6,018             | 5,989                  | 6,442                  | 5,909                |
| Professional services             | 6,788 | 6,733                  | 6,773           | 5,981           | 6,672             | 7,215                  | 6,478                  | 6,866                |
| Other services                    | 6,480 | 6,459                  | 6,484           | 6,191           | 6,063             | 6,951                  | 6,486                  | 6,479                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 6,384 | 6,938                  | 6,162           | 6,169           | 6,100             | 6,715                  | 6,402                  | 6,377                |
| For profit, unincorporated        | 6,310 | 6,329                  | 7,444           | 5,585           | 6,564             | 6,296                  | 6,423                  | 6,257                |
| Nonprofit                         | 7,194 | 6,334                  | 7,153           | 6,893           | 7,019             | 7,449                  | 6,897                  | 7,225                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 6,166 | 5,786                  | 6,708           | 5,528           | 6,847             | 3,841 *                | 6,040                  | 6,294                |
| 5-9 years                         | 6,071 | 7,008                  | 5,722           | 5,291           | 6,329             | 6,316                  | 6,187                  | 5,988                |
| 10-19 years                       | 6,110 | 7,180                  | 5,871           | 5,826           | 6,131             | 6,226                  | 6,200                  | 6,040                |
| 20 or more years                  | 6,710 | 6,886                  | 6,711           | 6,497           | 6,436             | 6,955                  | 6,693                  | 6,714                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 6,789 | --                     | 6,421           | 6,463           | 6,554             | 6,938                  | 6,555                  | 6,797                |
| 1 location only                   | 6,306 | 6,741                  | 6,409           | 6,117           | 6,241             | 6,425                  | 6,440                  | 6,184                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,261 | --                     | --              | 5,878           | 6,432             | 6,752                  | 5,560                  | 6,464                |
| 25-49 %                           | 5,887 | 6,600                  | 5,784           | 5,548           | 5,875             | 6,205                  | 5,904                  | 5,883                |
| 50-74 %                           | 6,519 | 7,523                  | 7,540           | 5,942           | 6,174             | 6,599                  | 7,122                  | 6,376                |
| 75% or more                       | 6,604 | 6,675                  | 6,357           | 6,240           | 6,477             | 7,014                  | 6,413                  | 6,670                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 6,485 | 6,854                  | 6,363           | 6,085           | 6,330             | 6,969                  | 6,453                  | 6,497                |
| Has union employees               | 6,907 | --                     | --              | 8,470           | 7,024             | 6,824                  | 6,290                  | 6,936                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 5,807 | 6,090                  | 5,309           | 5,415           | 6,050             | 5,790                  | 5,500                  | 5,871                |
| Less than 50% low-wage            | 6,645 | 6,807                  | 6,485           | 6,246           | 6,468             | 7,045                  | 6,524                  | 6,686                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,253 | 7,148                  | 5,908           | 6,234           | 6,443             | 5,730                  | 6,351                  | 6,187                |
| 25-49 %                           | 6,372 | 6,841                  | 6,813           | 5,904           | 6,160             | 6,629                  | 6,428                  | 6,359                |
| 50-74 %                           | 6,699 | 6,393                  | 6,371           | 6,113           | 6,456             | 7,105                  | 6,381                  | 6,768                |
| 75% or more                       | 6,908 | 6,452                  | 7,225           | 6,348           | 6,581             | 7,548                  | 6,746                  | 6,952                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,188 | 6,194                  | 6,011           | 5,890           | 6,356             | 6,348                  | 5,957                  | 6,286                |
| 25-49 %                           | 6,724 | 6,961                  | 6,445           | 6,133           | 6,370             | 7,128                  | 6,519                  | 6,760                |
| 50-74 %                           | 7,011 | 7,314                  | 7,387           | 7,002           | 6,931             | 6,718                  | 7,195                  | 6,902                |
| 75% or more                       | 7,399 | 7,730                  | --              | 7,991           | 5,844             | 7,437                  | 7,924                  | 6,637                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.1.a Standard errors for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 64.48  | 223.44                 | 173.54          | 112.86          | 119.74            | 123.50                 | 103.20                 | 78.42                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 837.83 | --                     | --              | --              | --                | --                     | --                     | 899.93               |
| Mining and manufacturing          | 148.85 | --                     | 535.43          | 259.19          | 203.15            | 198.40                 | 376.53                 | 147.82               |
| Construction                      | 290.35 | 591.14                 | 490.39          | 563.32          | 364.34            | --                     | 340.63                 | 450.68               |
| Utilities and transp.             | 320.29 | --                     | --              | 1,061.42        | 449.45            | 436.86                 | 422.00                 | 393.60               |
| Wholesale trade                   | 222.11 | 876.12                 | 502.28          | 195.16          | 337.89            | 765.49                 | 310.37                 | 292.15               |
| Fin. svcs. and real estate        | 292.87 | 382.85                 | 535.73          | 456.82          | 372.17            | 568.19                 | 271.61                 | 371.56               |
| Retail trade                      | 124.38 | 512.71                 | 386.02          | 254.72          | 328.25            | 169.46                 | 246.43                 | 144.46               |
| Professional services             | 89.99  | 480.04                 | 290.20          | 169.73          | 188.72            | 113.12                 | 214.29                 | 98.73                |
| Other services                    | 184.51 | 382.37                 | 521.89          | 228.62          | 423.81            | 319.87                 | 241.82                 | 222.64               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 77.97  | 297.11                 | 191.44          | 136.85          | 149.50            | 153.61                 | 126.67                 | 96.75                |
| For profit, unincorporated        | 173.96 | 277.03                 | 435.53          | 236.82          | 419.03            | 256.79                 | 210.98                 | 236.10               |
| Nonprofit                         | 142.44 | 565.11                 | 584.10          | 318.00          | 195.16            | 234.47                 | 295.38                 | 153.59               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 393.94 | 349.66                 | 769.06          | 311.68          | 855.42            | 1,331.68*              | 322.16                 | 702.13               |
| 5-9 years                         | 271.17 | 733.75                 | 366.32          | 256.40          | 556.54            | 620.14                 | 366.51                 | 389.86               |
| 10-19 years                       | 133.71 | 454.79                 | 347.90          | 203.99          | 219.65            | 524.09                 | 226.75                 | 159.56               |
| 20 or more years                  | 75.08  | 313.33                 | 220.48          | 158.77          | 125.87            | 126.43                 | 128.41                 | 87.04                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 91.79  | --                     | 816.48          | 205.28          | 136.47            | 127.34                 | 379.93                 | 93.96                |
| 1 location only                   | 88.72  | 226.60                 | 175.56          | 127.38          | 209.56            | 450.97                 | 107.17                 | 139.18               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 277.00 | --                     | --              | 612.32          | 483.20            | 371.79                 | 611.07                 | 295.35               |
| 25-49 %                           | 180.69 | 898.00                 | 647.31          | 240.63          | 463.84            | 155.25                 | 346.35                 | 209.60               |
| 50-74 %                           | 153.76 | 804.10                 | 903.15          | 232.36          | 290.08            | 193.71                 | 460.92                 | 153.70               |
| 75% or more                       | 74.64  | 228.06                 | 179.69          | 130.59          | 137.04            | 150.14                 | 107.28                 | 92.84                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 73.91  | 221.70                 | 169.19          | 104.34          | 127.32            | 187.32                 | 102.43                 | 95.05                |
| Has union employees               | 119.45 | --                     | --              | 1,253.76        | 362.74            | 88.29                  | 877.62                 | 116.07               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 194.20 | 628.20                 | 538.26          | 224.54          | 390.91            | 290.90                 | 283.33                 | 224.58               |
| Less than 50% low-wage            | 68.33  | 234.71                 | 179.99          | 122.28          | 126.04            | 130.47                 | 108.24                 | 83.70                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 125.28 | 346.95                 | 294.70          | 227.16          | 231.31            | 309.69                 | 171.75                 | 174.40               |
| 25-49 %                           | 121.74 | 530.58                 | 392.10          | 178.07          | 323.43            | 124.56                 | 239.43                 | 139.41               |
| 50-74 %                           | 116.92 | 308.43                 | 233.04          | 193.68          | 217.70            | 190.09                 | 166.58                 | 137.15               |
| 75% or more                       | 146.98 | 650.20                 | 295.07          | 221.14          | 190.89            | 305.18                 | 256.59                 | 172.62               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 100.35 | 329.54                 | 196.72          | 179.06          | 204.01            | 183.45                 | 134.59                 | 129.98               |
| 25-49 %                           | 103.03 | 443.69                 | 421.44          | 162.88          | 155.45            | 165.60                 | 213.38                 | 114.84               |
| 50-74 %                           | 133.29 | 541.94                 | 322.96          | 258.08          | 236.96            | 228.23                 | 244.82                 | 154.05               |
| 75% or more                       | 273.42 | 531.76                 | --              | 752.04          | 428.50            | 236.17                 | 388.05                 | 358.91               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.1.b Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 6,758 | 7,047                  | 6,619           | 6,432           | 6,830             | 6,786                  | 6,706                  | 6,765                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6,180 | --                     | --              | --              | --                | --                     | 6,895                  | 5,987                |
| Mining and manufacturing          | 6,527 | 6,658                  | 6,560           | 5,899           | 6,317             | 6,721                  | 6,490                  | 6,530                |
| Construction                      | 6,603 | 6,922                  | 6,618           | 6,002           | 6,672             | 7,013                  | 6,535                  | 6,637                |
| Utilities and transp.             | 6,288 | --                     | 6,227           | 6,127           | 6,376             | 6,238                  | 7,412                  | 6,205                |
| Wholesale trade                   | 6,602 | 6,150                  | 7,412           | 6,808           | 7,080             | 6,314                  | 7,046                  | 6,520                |
| Fin. svcs. and real estate        | 6,961 | 6,657                  | 7,006           | 7,397           | 7,285             | 6,840                  | 6,994                  | 6,958                |
| Retail trade                      | 6,302 | 7,122                  | 6,535           | 5,658           | 5,969             | 6,389                  | 6,233                  | 6,310                |
| Professional services             | 7,293 | 7,148                  | 6,613           | 6,963           | 7,383             | 7,386                  | 6,825                  | 7,369                |
| Other services                    | 6,448 | 7,200                  | 6,312           | 6,024           | 6,532             | 6,479                  | 6,548                  | 6,430                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 6,618 | 6,810                  | 6,573           | 6,240           | 6,616             | 6,675                  | 6,567                  | 6,625                |
| For profit, unincorporated        | 6,430 | 7,224                  | 6,353           | 6,369           | 6,310             | 6,408                  | 6,764                  | 6,355                |
| Nonprofit                         | 7,625 | 8,213                  | 7,460           | 7,533           | 7,727             | 7,575                  | 7,557                  | 7,631                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5,892 | 6,434                  | 6,021           | 5,806           | 5,592             | 6,028                  | 6,208                  | 5,611                |
| 5-9 years                         | 6,221 | 6,939                  | 5,965           | 5,876           | 6,251             | 6,347                  | 6,371                  | 6,122                |
| 10-19 years                       | 6,588 | 7,025                  | 6,677           | 6,259           | 6,596             | 6,684                  | 6,674                  | 6,551                |
| 20 or more years                  | 6,839 | 7,309                  | 6,871           | 6,664           | 7,035             | 6,798                  | 6,915                  | 6,833                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 6,848 | --                     | 7,300           | 6,821           | 7,105             | 6,793                  | 7,248                  | 6,841                |
| 1 location only                   | 6,487 | 7,049                  | 6,564           | 6,307           | 6,383             | 6,489                  | 6,650                  | 6,342                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,229 | 7,304                  | 6,195           | 6,593           | 5,983             | 6,174                  | 6,402                  | 6,203                |
| 25-49 %                           | 6,351 | 6,072                  | 7,069           | 5,862           | 6,228             | 6,474                  | 6,296                  | 6,358                |
| 50-74 %                           | 6,708 | 7,198                  | 6,854           | 5,765           | 6,683             | 6,832                  | 6,809                  | 6,694                |
| 75% or more                       | 6,793 | 7,051                  | 6,585           | 6,539           | 6,891             | 6,808                  | 6,718                  | 6,804                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 6,670 | 6,944                  | 6,584           | 6,451           | 6,792             | 6,658                  | 6,650                  | 6,673                |
| Has union employees               | 7,095 | 9,580                  | 7,689           | 6,097           | 7,249             | 7,088                  | 8,084                  | 7,070                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6,352 | 6,842                  | 6,437           | 6,444           | 6,262             | 6,348                  | 6,499                  | 6,338                |
| Less than 50% low-wage            | 6,818 | 7,066                  | 6,634           | 6,431           | 6,923             | 6,855                  | 6,725                  | 6,832                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,475 | 6,796                  | 6,298           | 6,169           | 6,484             | 6,579                  | 6,447                  | 6,482                |
| 25-49 %                           | 6,648 | 7,308                  | 6,867           | 6,395           | 6,456             | 6,686                  | 6,820                  | 6,629                |
| 50-74 %                           | 6,728 | 7,160                  | 6,657           | 6,428           | 7,030             | 6,671                  | 6,833                  | 6,718                |
| 75% or more                       | 7,260 | 7,095                  | 6,850           | 7,011           | 7,381             | 7,298                  | 6,933                  | 7,309                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,404 | 6,335                  | 6,158           | 6,035           | 6,444             | 6,529                  | 6,145                  | 6,460                |
| 25-49 %                           | 6,863 | 6,954                  | 6,480           | 6,564           | 7,037             | 6,866                  | 6,701                  | 6,877                |
| 50-74 %                           | 7,233 | 8,355                  | 7,872           | 7,087           | 7,209             | 7,067                  | 7,865                  | 7,080                |
| 75% or more                       | 7,466 | 7,791                  | 8,450           | 7,929           | 7,354             | 6,867                  | 8,032                  | 7,121                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.1.b Standard errors for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 35.96  | 157.39                 | 140.21          | 104.68          | 101.73            | 42.56                  | 79.59                  | 39.58                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 522.02 | --                     | --              | --              | --                | --                     | 588.28                 | 633.52               |
| Mining and manufacturing          | 75.67  | 591.71                 | 403.29          | 233.15          | 151.40            | 95.42                  | 229.62                 | 79.89                |
| Construction                      | 139.21 | 417.77                 | 478.48          | 185.67          | 302.85            | 231.13                 | 217.79                 | 177.07               |
| Utilities and transp.             | 128.82 | --                     | 541.43          | 542.33          | 397.62            | 135.41                 | 521.58                 | 129.97               |
| Wholesale trade                   | 146.38 | 504.52                 | 593.50          | 292.48          | 238.97            | 199.40                 | 332.06                 | 157.78               |
| Fin. svcs. and real estate        | 127.11 | 320.80                 | 488.33          | 356.98          | 501.73            | 101.25                 | 229.04                 | 137.33               |
| Retail trade                      | 70.38  | 369.21                 | 345.27          | 209.26          | 232.51            | 80.29                  | 203.97                 | 74.98                |
| Professional services             | 63.00  | 275.99                 | 284.93          | 192.90          | 143.29            | 80.66                  | 157.33                 | 68.29                |
| Other services                    | 98.78  | 456.57                 | 237.26          | 269.94          | 256.18            | 125.00                 | 185.09                 | 111.69               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 38.38  | 181.49                 | 173.05          | 99.78           | 102.70            | 48.05                  | 92.78                  | 41.90                |
| For profit, unincorporated        | 93.39  | 304.97                 | 284.78          | 385.57          | 178.43            | 109.53                 | 193.40                 | 105.43               |
| Nonprofit                         | 109.30 | 628.37                 | 316.44          | 223.47          | 281.72            | 116.07                 | 240.33                 | 117.01               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 177.03 | 393.09                 | 431.21          | 277.23          | 247.73            | 1,141.23               | 228.05                 | 257.26               |
| 5-9 years                         | 190.72 | 414.79                 | 449.11          | 422.98          | 356.80            | 379.15                 | 252.27                 | 269.15               |
| 10-19 years                       | 127.82 | 304.12                 | 319.50          | 237.95          | 199.06            | 369.29                 | 179.11                 | 166.28               |
| 20 or more years                  | 38.88  | 241.11                 | 169.55          | 126.26          | 127.30            | 42.13                  | 102.11                 | 41.35                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 42.04  | --                     | 367.83          | 194.01          | 139.11            | 42.83                  | 220.08                 | 42.55                |
| 1 location only                   | 68.61  | 158.84                 | 148.49          | 123.97          | 129.89            | 334.66                 | 84.65                  | 105.32               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 175.85 | 865.66                 | 462.42          | 414.76          | 254.48            | 240.44                 | 351.26                 | 194.56               |
| 25-49 %                           | 118.95 | 737.87                 | 533.87          | 310.05          | 293.93            | 145.50                 | 323.50                 | 127.84               |
| 50-74 %                           | 106.51 | 294.74                 | 421.05          | 436.46          | 195.84            | 129.77                 | 202.84                 | 118.05               |
| 75% or more                       | 40.13  | 180.80                 | 155.70          | 109.11          | 116.59            | 47.19                  | 89.36                  | 44.17                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 40.83  | 156.06                 | 138.29          | 104.73          | 107.79            | 50.51                  | 78.80                  | 46.16                |
| Has union employees               | 73.66  | 979.53                 | 1,312.15        | 591.95          | 296.02            | 75.15                  | 628.80                 | 73.85                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 87.74  | 542.97                 | 401.18          | 371.25          | 217.22            | 99.12                  | 230.47                 | 93.47                |
| Less than 50% low-wage            | 39.19  | 164.27                 | 147.91          | 108.46          | 112.37            | 46.73                  | 84.40                  | 43.38                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 59.60  | 259.42                 | 188.88          | 129.23          | 124.28            | 91.72                  | 116.36                 | 68.84                |
| 25-49 %                           | 65.91  | 339.56                 | 330.38          | 196.98          | 176.12            | 78.95                  | 192.92                 | 70.03                |
| 50-74 %                           | 79.34  | 371.84                 | 320.00          | 289.64          | 280.01            | 74.56                  | 190.96                 | 85.15                |
| 75% or more                       | 72.32  | 309.66                 | 328.79          | 225.16          | 167.90            | 91.17                  | 173.18                 | 78.70                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 48.79  | 214.23                 | 204.15          | 117.79          | 128.44            | 58.84                  | 108.53                 | 54.36                |
| 25-49 %                           | 55.81  | 284.07                 | 186.14          | 198.92          | 178.45            | 60.31                  | 128.10                 | 59.46                |
| 50-74 %                           | 99.96  | 415.77                 | 446.08          | 277.98          | 171.79            | 142.96                 | 231.08                 | 109.38               |
| 75% or more                       | 209.20 | 436.80                 | 521.52          | 877.54          | 379.49            | 259.66                 | 316.38                 | 271.96               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.1.c Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 6,756 | 7,163                  | 7,484           | 6,372           | 6,701             | 6,581                  | 7,024                  | 6,608                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5,347 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 6,819 | --                     | --              | 5,774           | 6,689             | 7,419                  | 6,955                  | 6,753                |
| Construction                      | 6,166 | 5,324                  | 5,964           | 6,489           | 6,548             | --                     | 5,975                  | 6,352                |
| Utilities and transp.             | 6,156 | --                     | --              | --              | --                | 6,319                  | --                     | 6,076                |
| Wholesale trade                   | 6,507 | --                     | --              | 6,693           | 6,165             | 5,613                  | 7,184                  | 6,228                |
| Fin. svcs. and real estate        | 7,307 | 9,770                  | --              | 5,652           | 6,765             | 6,875                  | 8,660                  | 6,777                |
| Retail trade                      | 6,279 | 5,782                  | 5,662           | 6,582           | 6,869             | 5,581                  | 6,099                  | 6,368                |
| Professional services             | 7,194 | 7,472                  | 7,285           | 6,728           | 7,459             | 7,108                  | 7,100                  | 7,244                |
| Other services                    | 6,454 | 7,162                  | 8,166           | 6,382           | 6,131             | 5,335                  | 7,461                  | 5,757                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 6,589 | 7,114                  | 7,175           | 6,108           | 6,489             | 6,590                  | 6,818                  | 6,450                |
| For profit, unincorporated        | 6,979 | 6,941                  | 9,059           | 6,857           | 6,609             | 5,978                  | 7,741                  | 6,465                |
| Nonprofit                         | 7,264 | 8,150                  | 5,209           | 7,643           | 7,382             | 7,157                  | 7,026                  | 7,325                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5,447 | 5,057                  | 5,547           | 5,828           | 5,175             | --                     | 5,178                  | 5,721                |
| 5-9 years                         | 7,084 | 5,949                  | 9,724           | 5,801           | 6,794             | --                     | 7,422                  | 6,173                |
| 10-19 years                       | 6,718 | 8,109                  | 7,090           | 6,496           | 6,037             | 6,123                  | 7,196                  | 6,205                |
| 20 or more years                  | 6,836 | 7,803                  | 7,070           | 6,499           | 6,926             | 6,615                  | 7,116                  | 6,732                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 6,662 | --                     | --              | 6,687           | 6,662             | 6,628                  | 6,899                  | 6,653                |
| 1 location only                   | 6,840 | 7,164                  | 7,452           | 6,282           | 6,771             | 5,736                  | 7,030                  | 6,500                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5,855 | --                     | --              | --              | --                | 5,324                  | 6,200                  | 5,667                |
| 25-49 %                           | 6,610 | --                     | --              | 6,660           | 7,904             | 5,195                  | 6,188                  | 6,810                |
| 50-74 %                           | 6,933 | 6,187                  | 7,820           | 6,234           | 7,550             | 6,807                  | 6,931                  | 6,934                |
| 75% or more                       | 6,764 | 7,351                  | 7,592           | 6,362           | 6,546             | 6,677                  | 7,096                  | 6,582                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 6,715 | 7,170                  | 7,493           | 6,317           | 6,768             | 6,271                  | 7,016                  | 6,519                |
| Has union employees               | 7,071 | --                     | --              | --              | 6,188             | 7,477                  | --                     | 7,051                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6,016 | 6,612                  | 4,889           | 6,159           | 6,594             | 5,149                  | 5,972                  | 6,030                |
| Less than 50% low-wage            | 6,876 | 7,211                  | 7,718           | 6,404           | 6,727             | 6,815                  | 7,132                  | 6,722                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,550 | 7,296                  | 7,865           | 6,103           | 5,976             | 6,178                  | 7,183                  | 6,021                |
| 25-49 %                           | 6,759 | 7,183                  | 7,466           | 6,205           | 6,885             | 6,759                  | 6,913                  | 6,717                |
| 50-74 %                           | 6,747 | 7,105                  | 7,490           | 6,641           | 6,685             | 6,507                  | 7,061                  | 6,601                |
| 75% or more                       | 7,092 | 6,994                  | 6,822           | 6,862           | 7,700             | 6,760                  | 6,749                  | 7,310                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,714 | 6,607                  | 7,371           | 6,358           | 6,761             | 6,664                  | 6,763                  | 6,680                |
| 25-49 %                           | 6,566 | 6,859                  | 7,500           | 6,173           | 6,513             | 6,547                  | 6,860                  | 6,470                |
| 50-74 %                           | 7,193 | 8,411                  | 6,865           | 7,052           | 6,897             | 6,520                  | 7,833                  | 6,791                |
| 75% or more                       | 7,717 | 7,273                  | --              | --              | --                | --                     | 8,107                  | 6,906                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.1.c Standard errors for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 122.01 | 351.32                 | 543.59          | 148.95          | 225.73            | 196.82                 | 242.92                 | 130.09               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 838.38 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 409.84 | --                     | --              | 273.60          | 590.16            | 1,142.79               | 706.46                 | 499.02               |
| Construction                      | 252.25 | 738.62                 | 398.87          | 380.67          | 622.55            | --                     | 364.01                 | 348.59               |
| Utilities and transp.             | 433.51 | --                     | --              | --              | --                | 381.77                 | --                     | 577.15               |
| Wholesale trade                   | 365.82 | --                     | --              | 239.70          | 936.48            | 231.65                 | 637.35                 | 428.93               |
| Fin. svcs. and real estate        | 401.07 | 1,569.08               | --              | 796.53          | 393.12            | 331.91                 | 1,146.81               | 240.75               |
| Retail trade                      | 185.38 | 815.67                 | 458.83          | 497.88          | 177.45            | 334.51                 | 369.05                 | 201.87               |
| Professional services             | 179.96 | 534.60                 | 433.49          | 336.39          | 493.90            | 247.93                 | 274.57                 | 234.34               |
| Other services                    | 427.17 | 544.93                 | 2,252.11        | 371.48          | 399.10            | 299.61                 | 914.20                 | 228.49               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 124.67 | 375.85                 | 371.14          | 153.23          | 276.05            | 260.19                 | 197.91                 | 158.34               |
| For profit, unincorporated        | 404.16 | 955.47                 | 1,649.36        | 498.43          | 308.51            | 283.20                 | 880.04                 | 224.51               |
| Nonprofit                         | 328.48 | 1,220.42               | 619.53          | 395.64          | 634.25            | 476.85                 | 662.20                 | 376.58               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 317.89 | 502.07                 | 408.47          | 789.10          | 553.41            | --                     | 393.46                 | 540.35               |
| 5-9 years                         | 820.28 | 662.82                 | 2,071.70        | 272.63          | 783.23            | --                     | 1,085.59               | 367.09               |
| 10-19 years                       | 320.13 | 1,001.78               | 668.43          | 404.50          | 650.59            | 237.28                 | 444.18                 | 416.26               |
| 20 or more years                  | 121.31 | 441.54                 | 434.17          | 176.33          | 240.05            | 216.05                 | 232.22                 | 141.35               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 141.16 | --                     | --              | 323.02          | 244.04            | 195.90                 | 591.96                 | 144.70               |
| 1 location only                   | 192.23 | 352.17                 | 556.30          | 165.18          | 456.58            | 1,155.29               | 253.14                 | 274.05               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 379.45 | --                     | --              | --              | --                | 158.99                 | 996.61                 | 248.21               |
| 25-49 %                           | 527.20 | --                     | --              | 489.91          | 1,105.89          | 429.55                 | 393.99                 | 729.47               |
| 50-74 %                           | 311.17 | 431.42                 | 1,573.32        | 610.91          | 384.46            | 190.39                 | 678.66                 | 251.15               |
| 75% or more                       | 137.28 | 418.66                 | 612.85          | 159.29          | 234.64            | 235.77                 | 275.92                 | 143.63               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 125.00 | 360.71                 | 555.42          | 154.02          | 232.28            | 118.27                 | 248.34                 | 122.73               |
| Has union employees               | 449.99 | --                     | --              | --              | 766.86            | 660.52                 | --                     | 482.82               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 268.64 | 768.26                 | 348.05          | 434.80          | 575.50            | 228.33                 | 398.21                 | 329.12               |
| Less than 50% low-wage            | 135.14 | 375.51                 | 574.44          | 158.77          | 243.54            | 225.39                 | 262.03                 | 143.55               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 266.50 | 684.52                 | 1,021.61        | 199.64          | 384.27            | 372.09                 | 478.80                 | 230.40               |
| 25-49 %                           | 235.33 | 654.49                 | 498.36          | 335.48          | 320.11            | 507.29                 | 374.19                 | 280.22               |
| 50-74 %                           | 208.15 | 685.62                 | 962.17          | 304.19          | 462.51            | 275.17                 | 427.81                 | 230.80               |
| 75% or more                       | 206.61 | 611.87                 | 604.41          | 423.83          | 410.54            | 286.39                 | 342.81                 | 256.98               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 205.13 | 555.66                 | 864.12          | 216.95          | 295.26            | 422.99                 | 397.91                 | 207.26               |
| 25-49 %                           | 164.20 | 595.95                 | 396.31          | 239.20          | 407.04            | 221.58                 | 247.82                 | 200.20               |
| 50-74 %                           | 293.68 | 699.68                 | 740.38          | 397.65          | 609.31            | 221.55                 | 488.26                 | 324.21               |
| 75% or more                       | 701.25 | 597.36                 | --              | --              | --                | --                     | 1,001.13               | 411.40               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.2 Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 1,427 | 1,237                  | 1,338           | 1,504           | 1,449             | 1,427                  | 1,351                  | 1,443                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,051 | --                     | --              | --              | --                | --                     | 1,141                  | 1,026                |
| Mining and manufacturing          | 1,398 | 1,280                  | 1,279           | 1,525           | 1,408             | 1,372                  | 1,437                  | 1,392                |
| Construction                      | 1,427 | 1,340                  | 1,228           | 1,519           | 1,425             | 1,479                  | 1,337                  | 1,483                |
| Utilities and transp.             | 1,278 | 1,184 *                | 1,847           | 1,586           | 1,286             | 1,204                  | 1,495                  | 1,255                |
| Wholesale trade                   | 1,328 | 1,063 *                | 1,165           | 1,456           | 1,565             | 1,222                  | 1,231                  | 1,355                |
| Fin. svcs. and real estate        | 1,349 | 1,161                  | 813             | 1,234           | 1,373             | 1,402                  | 1,003                  | 1,396                |
| Retail trade                      | 1,465 | 1,493                  | 1,273           | 1,830           | 1,741             | 1,351                  | 1,469                  | 1,465                |
| Professional services             | 1,394 | 1,249                  | 1,356           | 1,261           | 1,403             | 1,440                  | 1,286                  | 1,416                |
| Other services                    | 1,651 | 1,203                  | 1,676           | 1,744           | 1,596             | 1,694                  | 1,571                  | 1,668                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1,442 | 1,292                  | 1,315           | 1,545           | 1,490             | 1,428                  | 1,380                  | 1,455                |
| For profit, unincorporated        | 1,535 | 1,236                  | 1,659           | 1,699           | 1,531             | 1,504                  | 1,466                  | 1,555                |
| Nonprofit                         | 1,288 | 820                    | 873             | 1,020           | 1,294             | 1,378                  | 904                    | 1,326                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1,449 | 1,072                  | 1,550           | 1,749           | 1,442             | 1,371                  | 1,352                  | 1,539                |
| 5-9 years                         | 1,480 | 1,474                  | 1,614           | 1,497           | 1,369             | 1,596                  | 1,549                  | 1,428                |
| 10-19 years                       | 1,534 | 1,353                  | 1,484           | 1,697           | 1,466             | 1,569                  | 1,497                  | 1,554                |
| 20 or more years                  | 1,409 | 1,143                  | 1,174           | 1,413           | 1,454             | 1,420                  | 1,237                  | 1,430                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1,441 | 3,038                  | 1,262           | 1,566           | 1,469             | 1,426                  | 1,500                  | 1,440                |
| 1 location only                   | 1,398 | 1,216                  | 1,343           | 1,487           | 1,420             | 1,432                  | 1,338                  | 1,456                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,634 | 511 *                  | 980             | 1,520           | 1,835             | 1,781                  | 1,029                  | 1,754                |
| 25-49 %                           | 1,442 | 1,792                  | 1,301           | 1,521           | 1,384             | 1,433                  | 1,581                  | 1,417                |
| 50-74 %                           | 1,507 | 1,153                  | 1,501           | 1,682           | 1,635             | 1,457                  | 1,413                  | 1,524                |
| 75% or more                       | 1,413 | 1,246                  | 1,331           | 1,484           | 1,423             | 1,415                  | 1,340                  | 1,428                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1,454 | 1,240                  | 1,363           | 1,538           | 1,455             | 1,466                  | 1,372                  | 1,475                |
| Has union employees               | 1,317 | 1,144                  | 568 *           | 805             | 1,389             | 1,338                  | 758                    | 1,334                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1,583 | 1,378                  | 1,125           | 1,629           | 1,570             | 1,620                  | 1,410                  | 1,605                |
| Less than 50% low-wage            | 1,405 | 1,225                  | 1,354           | 1,489           | 1,429             | 1,397                  | 1,345                  | 1,418                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,440 | 1,334                  | 1,436           | 1,569           | 1,473             | 1,365                  | 1,428                  | 1,445                |
| 25-49 %                           | 1,415 | 1,321                  | 1,060           | 1,606           | 1,445             | 1,407                  | 1,254                  | 1,438                |
| 50-74 %                           | 1,438 | 987                    | 1,430           | 1,396           | 1,473             | 1,464                  | 1,297                  | 1,457                |
| 75% or more                       | 1,413 | 1,292                  | 1,346           | 1,396           | 1,400             | 1,444                  | 1,345                  | 1,427                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,454 | 1,214                  | 1,375           | 1,532           | 1,447             | 1,478                  | 1,369                  | 1,478                |
| 25-49 %                           | 1,401 | 1,406                  | 1,266           | 1,459           | 1,442             | 1,387                  | 1,357                  | 1,405                |
| 50-74 %                           | 1,447 | 1,261                  | 1,357           | 1,459           | 1,467             | 1,488                  | 1,303                  | 1,494                |
| 75% or more                       | 1,505 | 1,021                  | 1,364           | 1,848           | 1,592             | 1,769                  | 1,302                  | 1,678                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 14.45  | 74.45                  | 74.93           | 36.15           | 32.00             | 18.80                  | 38.86                  | 15.53                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 209.42 | --                     | --              | --              | --                | --                     | 311.97                 | 249.82               |
| Mining and manufacturing          | 36.71  | 250.12                 | 148.79          | 90.43           | 67.94             | 53.71                  | 101.77                 | 39.36                |
| Construction                      | 65.08  | 177.50                 | 156.53          | 103.50          | 153.54            | 145.55                 | 91.99                  | 88.27                |
| Utilities and transp.             | 55.89  | 379.42 *               | 378.73          | 206.22          | 162.64            | 57.70                  | 188.77                 | 58.12                |
| Wholesale trade                   | 60.57  | 500.78 *               | 167.64          | 132.78          | 86.80             | 87.72                  | 152.11                 | 65.93                |
| Fin. svcs. and real estate        | 34.12  | 205.62                 | 153.65          | 123.75          | 89.39             | 37.91                  | 104.34                 | 35.88                |
| Retail trade                      | 46.14  | 261.76                 | 159.58          | 131.12          | 98.83             | 55.47                  | 105.10                 | 50.96                |
| Professional services             | 23.75  | 122.55                 | 117.04          | 66.30           | 51.63             | 30.13                  | 64.71                  | 25.36                |
| Other services                    | 43.67  | 164.41                 | 309.47          | 72.03           | 96.30             | 57.81                  | 128.35                 | 45.32                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 17.30  | 96.12                  | 70.77           | 42.28           | 43.13             | 22.24                  | 42.83                  | 18.95                |
| For profit, unincorporated        | 43.71  | 140.00                 | 290.27          | 102.26          | 85.39             | 51.35                  | 118.79                 | 44.50                |
| Nonprofit                         | 32.44  | 165.42                 | 159.46          | 81.14           | 54.18             | 47.46                  | 80.40                  | 34.61                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 86.02  | 165.58                 | 201.63          | 151.38          | 175.73            | 355.49                 | 106.92                 | 135.29               |
| 5-9 years                         | 96.47  | 175.30                 | 411.29          | 97.05           | 203.94            | 150.72                 | 156.52                 | 120.17               |
| 10-19 years                       | 43.30  | 161.07                 | 128.96          | 90.93           | 67.70             | 88.16                  | 78.75                  | 51.44                |
| 20 or more years                  | 15.38  | 115.21                 | 78.91           | 43.89           | 34.71             | 19.37                  | 46.59                  | 16.32                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 16.40  | 805.46                 | 224.50          | 76.20           | 35.98             | 18.96                  | 129.67                 | 16.52                |
| 1 location only                   | 29.01  | 73.73                  | 78.71           | 41.08           | 59.33             | 142.07                 | 40.68                  | 41.48                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 55.33  | 156.07 *               | 222.01          | 149.05          | 137.73            | 62.86                  | 132.66                 | 55.94                |
| 25-49 %                           | 51.78  | 357.83                 | 249.11          | 100.21          | 97.31             | 76.75                  | 135.58                 | 55.16                |
| 50-74 %                           | 44.64  | 163.51                 | 188.88          | 102.29          | 85.89             | 65.68                  | 100.30                 | 49.50                |
| 75% or more                       | 16.13  | 85.59                  | 84.18           | 40.97           | 36.45             | 20.52                  | 43.84                  | 17.28                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 16.44  | 76.37                  | 76.79           | 37.03           | 34.14             | 22.99                  | 39.71                  | 18.05                |
| Has union employees               | 30.42  | 327.68                 | 184.99 *        | 130.05          | 95.16             | 33.13                  | 149.53                 | 30.88                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 46.66  | 277.38                 | 139.39          | 86.59           | 102.65            | 63.84                  | 106.05                 | 50.92                |
| Less than 50% low-wage            | 15.16  | 77.36                  | 79.93           | 39.19           | 33.47             | 19.37                  | 41.30                  | 16.19                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 30.05  | 138.87                 | 147.82          | 58.93           | 58.86             | 37.95                  | 72.01                  | 31.35                |
| 25-49 %                           | 31.29  | 165.38                 | 100.26          | 91.89           | 82.48             | 38.50                  | 71.34                  | 34.22                |
| 50-74 %                           | 26.38  | 133.87                 | 140.70          | 68.01           | 57.77             | 34.79                  | 77.63                  | 28.16                |
| 75% or more                       | 28.07  | 147.53                 | 143.32          | 79.01           | 57.57             | 36.50                  | 76.84                  | 30.01                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 26.00  | 95.94                  | 122.42          | 53.58           | 53.62             | 37.98                  | 58.05                  | 29.09                |
| 25-49 %                           | 19.18  | 206.83                 | 112.96          | 57.20           | 46.05             | 22.88                  | 71.26                  | 19.84                |
| 50-74 %                           | 39.54  | 163.34                 | 149.53          | 105.67          | 75.27             | 56.27                  | 85.82                  | 44.27                |
| 75% or more                       | 121.46 | 201.00                 | 277.10          | 251.55          | 223.33            | 270.05                 | 151.88                 | 177.26               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 1,405 | 1,367                  | 1,203           | 1,595           | 1,373             | 1,382                  | 1,342                  | 1,426                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 472 * | --                     | --              | --              | --                | --                     | --                     | 386 *                |
| Mining and manufacturing          | 1,501 | --                     | 1,503           | 1,796           | 1,337             | 1,382                  | 1,701                  | 1,429                |
| Construction                      | 1,367 | 1,422                  | 733             | 1,529           | 1,420             | --                     | 1,162                  | 1,538                |
| Utilities and transp.             | 1,497 | --                     | --              | 2,116           | 1,104             | 1,329                  | 1,812                  | 1,408                |
| Wholesale trade                   | 1,468 | 2,154 *                | 1,198 *         | 1,421           | 1,547             | 1,398                  | 1,328                  | 1,554                |
| Fin. svcs. and real estate        | 1,331 | 799 *                  | 802             | 1,226           | 1,385             | 1,570                  | 845                    | 1,495                |
| Retail trade                      | 1,435 | 1,569                  | 1,152           | 2,002           | 1,786             | 995                    | 1,395                  | 1,450                |
| Professional services             | 1,258 | 1,385                  | 1,124           | 1,267           | 1,356             | 1,178                  | 1,188                  | 1,275                |
| Other services                    | 1,667 | 1,374                  | 1,557           | 1,831           | 1,416             | 1,841                  | 1,656                  | 1,670                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1,458 | 1,407                  | 1,075           | 1,680           | 1,394             | 1,508                  | 1,324                  | 1,511                |
| For profit, unincorporated        | 1,607 | 1,406                  | 1,998           | 1,769           | 1,428             | 1,602                  | 1,593                  | 1,614                |
| Nonprofit                         | 1,134 | 954 *                  | 949 *           | 963             | 1,291             | 1,090                  | 969                    | 1,151                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1,301 | 850                    | 2,032           | 1,880           | 1,101             | 718 *                  | 1,317                  | 1,285                |
| 5-9 years                         | 1,360 | 1,634                  | 1,326           | 1,658           | 1,029 *           | 822                    | 1,540                  | 1,232                |
| 10-19 years                       | 1,622 | 1,433                  | 1,562           | 1,768           | 1,539             | 1,708                  | 1,474                  | 1,736                |
| 20 or more years                  | 1,378 | 1,461                  | 904             | 1,499           | 1,405             | 1,383                  | 1,243                  | 1,407                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1,406 | --                     | 947 *           | 1,573           | 1,396             | 1,394                  | 1,284                  | 1,410                |
| 1 location only                   | 1,405 | 1,322                  | 1,222           | 1,599           | 1,344             | 1,097                  | 1,346                  | 1,459                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,726 | --                     | --              | 1,444           | 2,114             | 1,907                  | 1,079                  | 1,914                |
| 25-49 %                           | 1,357 | 2,303 *                | 1,803 *         | 1,352           | 1,439             | 938                    | 1,891                  | 1,213                |
| 50-74 %                           | 1,640 | 996                    | 1,834           | 1,606           | 1,803             | 1,649                  | 1,304                  | 1,720                |
| 75% or more                       | 1,365 | 1,428                  | 1,124           | 1,616           | 1,285             | 1,331                  | 1,328                  | 1,378                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1,433 | 1,381                  | 1,224           | 1,624           | 1,400             | 1,399                  | 1,360                  | 1,462                |
| Has union employees               | 1,272 | --                     | --              | 792 *           | 1,163             | 1,351                  | 791 *                  | 1,295                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1,595 | 1,441 *                | 1,104           | 1,816           | 1,328             | 1,883                  | 1,369                  | 1,642                |
| Less than 50% low-wage            | 1,383 | 1,362                  | 1,209           | 1,572           | 1,380             | 1,324                  | 1,340                  | 1,398                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,456 | 1,563                  | 1,040           | 1,647           | 1,479             | 1,385                  | 1,334                  | 1,538                |
| 25-49 %                           | 1,425 | 1,474                  | 1,194           | 1,589           | 1,267             | 1,512                  | 1,241                  | 1,467                |
| 50-74 %                           | 1,420 | 799                    | 1,703           | 1,503           | 1,484             | 1,408                  | 1,382                  | 1,429                |
| 75% or more                       | 1,310 | 1,615                  | 1,106           | 1,591           | 1,260             | 1,187                  | 1,405                  | 1,284                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,387 | 1,232                  | 1,172           | 1,639           | 1,269             | 1,482                  | 1,282                  | 1,432                |
| 25-49 %                           | 1,409 | 2,084                  | 1,135           | 1,477           | 1,498             | 1,334                  | 1,388                  | 1,413                |
| 50-74 %                           | 1,477 | 1,172                  | 1,404           | 1,684           | 1,376             | 1,609                  | 1,376                  | 1,537                |
| 75% or more                       | 1,343 | 1,180 *                | --              | 2,110           | 1,494             | 857 *                  | 1,505                  | 1,108                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 33.44    | 165.00                 | 104.49          | 65.79           | 63.01             | 55.10                  | 70.23                  | 38.06                |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 242.91 * | --                     | --              | --              | --                | --                     | --                     | 248.64 *             |
| Mining and manufacturing          | 77.49    | --                     | 311.41          | 183.58          | 116.67            | 94.42                  | 209.33                 | 73.49                |
| Construction                      | 129.21   | 352.69                 | 181.91          | 171.02          | 303.28            | --                     | 148.75                 | 193.52               |
| Utilities and transp.             | 179.26   | --                     | --              | 422.07          | 324.95            | 218.02                 | 371.22                 | 200.79               |
| Wholesale trade                   | 164.46   | 1,467.22 *             | 365.29 *        | 217.23          | 197.63            | 294.35                 | 347.87                 | 160.65               |
| Fin. svcs. and real estate        | 93.81    | 260.89 *               | 224.56          | 210.81          | 173.17            | 150.70                 | 145.53                 | 108.65               |
| Retail trade                      | 91.98    | 396.51                 | 242.09          | 194.42          | 182.51            | 93.80                  | 183.77                 | 106.16               |
| Professional services             | 48.42    | 274.68                 | 169.67          | 120.93          | 95.91             | 58.79                  | 125.47                 | 51.72                |
| Other services                    | 94.36    | 329.10                 | 364.59          | 151.93          | 148.35            | 183.79                 | 185.01                 | 108.48               |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 45.26    | 215.81                 | 107.98          | 77.31           | 88.34             | 82.66                  | 84.45                  | 53.82                |
| For profit, unincorporated        | 97.13    | 276.77                 | 307.60          | 190.36          | 175.82            | 179.27                 | 164.25                 | 120.17               |
| Nonprofit                         | 47.73    | 317.35 *               | 327.98 *        | 122.84          | 96.57             | 57.01                  | 158.98                 | 50.07                |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 157.95   | 223.31                 | 504.02          | 361.46          | 201.57            | 359.36 *               | 227.57                 | 216.71               |
| 5-9 years                         | 165.68   | 327.73                 | 324.57          | 151.06          | 342.94 *          | 116.76                 | 195.68                 | 234.36               |
| 10-19 years                       | 94.93    | 363.42                 | 205.72          | 162.03          | 147.80            | 366.16                 | 141.12                 | 126.76               |
| 20 or more years                  | 36.51    | 302.79                 | 117.39          | 78.26           | 63.24             | 56.39                  | 96.29                  | 39.24                |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 42.48    | --                     | 325.09 *        | 162.04          | 67.02             | 56.39                  | 245.50                 | 43.13                |
| 1 location only                   | 52.40    | 162.32                 | 109.87          | 72.05           | 111.77            | 226.17                 | 73.30                  | 75.44                |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 124.17   | --                     | --              | 241.54          | 270.50            | 179.99                 | 205.07                 | 143.47               |
| 25-49 %                           | 138.37   | 917.86 *               | 620.68 *        | 183.94          | 271.03            | 182.66                 | 322.66                 | 143.29               |
| 50-74 %                           | 125.55   | 275.24                 | 318.30          | 179.39          | 153.90            | 251.52                 | 171.27                 | 149.40               |
| 75% or more                       | 35.12    | 196.20                 | 111.08          | 74.83           | 69.77             | 44.80                  | 78.86                  | 38.72                |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 35.76    | 170.00                 | 106.63          | 67.16           | 69.42             | 54.31                  | 71.65                  | 41.24                |
| Has union employees               | 92.04    | --                     | --              | 274.43 *        | 142.35            | 117.95                 | 324.81 *               | 94.99                |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 140.73   | 501.17 *               | 255.21          | 158.42          | 236.03            | 254.26                 | 189.01                 | 166.92               |
| Less than 50% low-wage            | 33.75    | 173.05                 | 110.39          | 70.66           | 62.12             | 52.73                  | 74.31                  | 37.55                |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 67.86    | 336.11                 | 149.40          | 110.20          | 124.37            | 114.82                 | 119.03                 | 79.50                |
| 25-49 %                           | 88.89    | 291.13                 | 183.69          | 142.65          | 151.70            | 168.58                 | 118.14                 | 106.55               |
| 50-74 %                           | 51.89    | 192.22                 | 284.79          | 133.77          | 114.04            | 63.58                  | 147.98                 | 54.37                |
| 75% or more                       | 58.90    | 367.78                 | 233.02          | 148.28          | 96.00             | 71.25                  | 165.68                 | 59.73                |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 52.01    | 191.28                 | 135.24          | 102.02          | 93.24             | 89.18                  | 85.41                  | 65.16                |
| 25-49 %                           | 50.75    | 561.91                 | 208.91          | 93.16           | 94.98             | 72.59                  | 161.14                 | 52.58                |
| 50-74 %                           | 82.65    | 225.17                 | 235.49          | 191.57          | 143.87            | 162.02                 | 136.59                 | 103.96               |
| 75% or more                       | 249.12   | 488.27 *               | --              | 506.29          | 437.30            | 285.96 *               | 374.72                 | 243.74               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 1,422 | 1,206                  | 1,282           | 1,449           | 1,457             | 1,430                  | 1,320                  | 1,438                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,400 | --                     | --              | --              | --                | --                     | 1,254 *                | 1,439                |
| Mining and manufacturing          | 1,351 | 1,255                  | 1,144           | 1,452           | 1,381             | 1,335                  | 1,359                  | 1,350                |
| Construction                      | 1,462 | 1,336                  | 1,446           | 1,476           | 1,520             | 1,441                  | 1,360                  | 1,514                |
| Utilities and transp.             | 1,235 | --                     | 1,423           | 1,311           | 1,335             | 1,188                  | 1,316                  | 1,229                |
| Wholesale trade                   | 1,264 | 673                    | 1,107           | 1,367           | 1,544             | 1,196                  | 1,225                  | 1,272                |
| Fin. svcs. and real estate        | 1,340 | 1,151                  | 767             | 1,246           | 1,352             | 1,378                  | 971                    | 1,374                |
| Retail trade                      | 1,443 | 1,307                  | 1,361           | 1,654           | 1,633             | 1,396                  | 1,452                  | 1,442                |
| Professional services             | 1,430 | 1,316                  | 1,347           | 1,230           | 1,388             | 1,493                  | 1,326                  | 1,447                |
| Other services                    | 1,646 | 1,070                  | 1,353           | 1,734           | 1,695             | 1,680                  | 1,408                  | 1,689                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1,425 | 1,221                  | 1,358           | 1,467           | 1,512             | 1,411                  | 1,373                  | 1,433                |
| For profit, unincorporated        | 1,507 | 1,306                  | 1,175           | 1,681           | 1,567             | 1,494                  | 1,347                  | 1,543                |
| Nonprofit                         | 1,342 | 816                    | 881             | 1,033           | 1,241             | 1,479                  | 910                    | 1,380                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1,487 | 1,197                  | 1,283           | 1,745           | 1,618             | 1,144                  | 1,342                  | 1,617                |
| 5-9 years                         | 1,460 | 1,368                  | 1,121           | 1,436           | 1,546             | 1,719                  | 1,351                  | 1,532                |
| 10-19 years                       | 1,484 | 1,327                  | 1,328           | 1,628           | 1,446             | 1,547                  | 1,459                  | 1,494                |
| 20 or more years                  | 1,411 | 1,073                  | 1,297           | 1,355           | 1,439             | 1,424                  | 1,247                  | 1,425                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1,442 | --                     | 1,166           | 1,581           | 1,480             | 1,429                  | 1,559                  | 1,440                |
| 1 location only                   | 1,365 | 1,194                  | 1,291           | 1,407           | 1,418             | 1,495                  | 1,296                  | 1,426                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,608 | 696 *                  | 797 *           | 1,465           | 1,652             | 1,741                  | 1,097                  | 1,684                |
| 25-49 %                           | 1,483 | 1,612                  | 1,082           | 1,661           | 1,357             | 1,516                  | 1,436                  | 1,489                |
| 50-74 %                           | 1,457 | 1,109                  | 1,374           | 1,677           | 1,541             | 1,423                  | 1,389                  | 1,467                |
| 75% or more                       | 1,412 | 1,217                  | 1,292           | 1,411           | 1,449             | 1,420                  | 1,312                  | 1,427                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1,451 | 1,195                  | 1,312           | 1,488           | 1,450             | 1,478                  | 1,343                  | 1,471                |
| Has union employees               | 1,312 | 1,475 *                | 351 *           | 749             | 1,532             | 1,317                  | 764                    | 1,326                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1,594 | 1,591                  | 1,257           | 1,586           | 1,641             | 1,594                  | 1,592                  | 1,594                |
| Less than 50% low-wage            | 1,397 | 1,170                  | 1,284           | 1,433           | 1,427             | 1,404                  | 1,295                  | 1,413                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,417 | 1,138                  | 1,433           | 1,547           | 1,475             | 1,367                  | 1,368                  | 1,430                |
| 25-49 %                           | 1,387 | 1,370                  | 915             | 1,542           | 1,477             | 1,379                  | 1,220                  | 1,405                |
| 50-74 %                           | 1,448 | 1,141                  | 1,278           | 1,369           | 1,459             | 1,476                  | 1,305                  | 1,462                |
| 75% or more                       | 1,439 | 1,242                  | 1,471           | 1,261           | 1,412             | 1,488                  | 1,350                  | 1,453                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,458 | 1,242                  | 1,294           | 1,477           | 1,524             | 1,465                  | 1,345                  | 1,483                |
| 25-49 %                           | 1,391 | 1,116                  | 1,257           | 1,437           | 1,397             | 1,396                  | 1,326                  | 1,396                |
| 50-74 %                           | 1,430 | 1,348                  | 1,250           | 1,364           | 1,458             | 1,469                  | 1,257                  | 1,472                |
| 75% or more                       | 1,601 | 1,008                  | 1,402           | 1,653           | 1,581             | 1,957                  | 1,266                  | 1,805                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 15.75  | 85.75                  | 78.89           | 45.92           | 37.11             | 19.78                  | 43.65                  | 16.91                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 226.55 | --                     | --              | --              | --                | --                     | 458.49 *               | 258.88               |
| Mining and manufacturing          | 31.80  | 345.31                 | 145.57          | 108.38          | 79.34             | 35.66                  | 113.99                 | 33.10                |
| Construction                      | 81.30  | 241.01                 | 241.08          | 137.35          | 182.12            | 153.79                 | 127.55                 | 103.71               |
| Utilities and transp.             | 57.95  | --                     | 298.46          | 217.25          | 185.71            | 60.24                  | 218.38                 | 60.00                |
| Wholesale trade                   | 65.19  | 168.88                 | 185.61          | 181.91          | 101.32            | 92.40                  | 151.89                 | 72.28                |
| Fin. svcs. and real estate        | 37.75  | 240.41                 | 178.19          | 159.29          | 114.04            | 39.75                  | 117.82                 | 39.79                |
| Retail trade                      | 52.73  | 333.45                 | 225.94          | 160.05          | 115.79            | 63.11                  | 131.52                 | 56.82                |
| Professional services             | 26.58  | 148.67                 | 154.01          | 86.26           | 48.21             | 34.21                  | 82.23                  | 27.85                |
| Other services                    | 49.10  | 212.52                 | 235.34          | 80.89           | 130.82            | 64.48                  | 116.06                 | 53.83                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 18.50  | 101.09                 | 96.76           | 53.37           | 48.72             | 22.33                  | 52.84                  | 19.79                |
| For profit, unincorporated        | 44.22  | 191.84                 | 164.35          | 126.22          | 107.42            | 51.69                  | 103.67                 | 48.74                |
| Nonprofit                         | 40.58  | 219.04                 | 211.20          | 110.57          | 56.48             | 59.59                  | 102.28                 | 43.00                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 101.87 | 231.10                 | 187.67          | 132.96          | 246.80            | 286.34                 | 117.11                 | 163.15               |
| 5-9 years                         | 95.58  | 206.75                 | 176.43          | 142.70          | 224.76            | 180.96                 | 117.79                 | 136.27               |
| 10-19 years                       | 50.90  | 191.91                 | 180.06          | 118.63          | 78.37             | 93.13                  | 105.67                 | 57.00                |
| 20 or more years                  | 16.88  | 115.69                 | 110.99          | 55.97           | 39.83             | 20.38                  | 56.65                  | 17.71                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 17.76  | --                     | 193.77          | 92.51           | 43.66             | 19.92                  | 143.16                 | 17.89                |
| 1 location only                   | 33.93  | 86.37                  | 83.88           | 52.51           | 66.95             | 159.79                 | 45.66                  | 49.31                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 65.64  | 298.42 *               | 325.77 *        | 200.29          | 144.89            | 67.56                  | 240.01                 | 59.35                |
| 25-49 %                           | 58.58  | 386.12                 | 242.96          | 102.83          | 99.34             | 88.18                  | 147.98                 | 63.71                |
| 50-74 %                           | 51.55  | 187.50                 | 263.28          | 138.26          | 100.44            | 70.56                  | 131.06                 | 55.90                |
| 75% or more                       | 17.43  | 97.74                  | 86.74           | 51.91           | 42.02             | 21.59                  | 48.39                  | 18.71                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 18.51  | 87.40                  | 80.60           | 47.05           | 38.79             | 25.60                  | 44.44                  | 20.39                |
| Has union employees               | 27.83  | 454.34 *               | 141.83 *        | 160.77          | 123.36            | 28.05                  | 185.20                 | 28.02                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 53.15  | 405.22                 | 192.05          | 108.43          | 107.99            | 70.71                  | 144.44                 | 56.52                |
| Less than 50% low-wage            | 16.30  | 85.08                  | 83.81           | 49.85           | 39.40             | 20.07                  | 45.64                  | 17.48                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 31.30  | 122.82                 | 136.85          | 74.78           | 69.50             | 41.54                  | 70.43                  | 35.00                |
| 25-49 %                           | 31.17  | 237.89                 | 114.80          | 117.21          | 96.24             | 34.28                  | 93.95                  | 32.96                |
| 50-74 %                           | 31.37  | 193.70                 | 178.42          | 85.66           | 64.44             | 40.71                  | 101.27                 | 33.12                |
| 75% or more                       | 31.86  | 159.66                 | 199.37          | 95.89           | 64.90             | 40.72                  | 93.77                  | 33.85                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.23  | 114.70                 | 117.59          | 65.25           | 64.63             | 35.78                  | 62.20                  | 30.25                |
| 25-49 %                           | 21.16  | 170.40                 | 145.35          | 75.38           | 51.34             | 25.00                  | 82.89                  | 21.90                |
| 50-74 %                           | 46.01  | 247.15                 | 172.05          | 136.43          | 82.70             | 62.92                  | 110.58                 | 50.42                |
| 75% or more                       | 146.67 | 192.04                 | 253.87          | 287.69          | 224.60            | 287.41                 | 143.19                 | 207.20               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 1,565 | 1,073                  | 1,942           | 1,525           | 1,665             | 1,545                  | 1,506                  | 1,597                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 556*  | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 1,677 | --                     | --              | --              | --                | --                     | 1,088                  | 1,961                |
| Construction                      | 1,358 | --                     | --              | --              | --                | --                     | 1,651                  | 1,072                |
| Utilities and transp.             | 1,308 | --                     | --              | --              | --                | --                     | --                     | 1,290                |
| Wholesale trade                   | 1,512 | --                     | --              | --              | --                | --                     | 962                    | 1,739                |
| Fin. svcs. and real estate        | 1,604 | --                     | --              | --              | --                | --                     | 1,792*                 | 1,530                |
| Retail trade                      | 1,929 | --                     | --              | --              | --                | --                     | 1,780                  | 2,003                |
| Professional services             | 1,500 | --                     | --              | --              | --                | --                     | 1,314                  | 1,600                |
| Other services                    | 1,638 | --                     | --              | --              | --                | --                     | 2,095*                 | 1,322                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1,596 | --                     | --              | --              | --                | --                     | 1,548                  | 1,624                |
| For profit, unincorporated        | 1,588 | --                     | --              | --              | --                | --                     | 1,675*                 | 1,529                |
| Nonprofit                         | 1,388 | --                     | --              | --              | --                | --                     | 705                    | 1,562                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1,630 | --                     | --              | --              | --                | --                     | 1,522                  | 1,741                |
| 5-9 years                         | 2,015 | --                     | --              | --              | --                | --                     | 2,296*                 | 1,260                |
| 10-19 years                       | 1,656 | --                     | --              | --              | --                | --                     | 1,725                  | 1,582                |
| 20 or more years                  | 1,491 | --                     | --              | --              | --                | --                     | 1,181                  | 1,605                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1,564 | --                     | --              | --              | --                | --                     | 1,765*                 | 1,557                |
| 1 location only                   | 1,565 | --                     | --              | --              | --                | --                     | 1,493                  | 1,693                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,599 | --                     | --              | --              | --                | --                     | 614                    | 2,138                |
| 25-49 %                           | 1,308 | --                     | --              | --              | --                | --                     | 1,485                  | 1,225                |
| 50-74 %                           | 1,512 | --                     | --              | --              | --                | --                     | 1,763                  | 1,343                |
| 75% or more                       | 1,585 | --                     | --              | --              | --                | --                     | 1,494                  | 1,634                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1,555 | --                     | --              | --              | --                | --                     | 1,528                  | 1,572                |
| Has union employees               | 1,641 | --                     | --              | --              | --                | --                     | --                     | 1,724                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1,430 | --                     | --              | --              | --                | --                     | 760                    | 1,640                |
| Less than 50% low-wage            | 1,586 | --                     | --              | --              | --                | --                     | 1,583                  | 1,589                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,596 | --                     | --              | --              | --                | --                     | 1,889                  | 1,351                |
| 25-49 %                           | 1,853 | --                     | --              | --              | --                | --                     | 1,568                  | 1,930                |
| 50-74 %                           | 1,367 | --                     | --              | --              | --                | --                     | 1,078                  | 1,500                |
| 75% or more                       | 1,493 | --                     | --              | --              | --                | --                     | 1,201                  | 1,678                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,616 | --                     | --              | --              | --                | --                     | 1,650                  | 1,592                |
| 25-49 %                           | 1,538 | --                     | --              | --              | --                | --                     | 1,443                  | 1,569                |
| 50-74 %                           | 1,528 | --                     | --              | --              | --                | --                     | 1,329                  | 1,653                |
| 75% or more                       | 1,276 | --                     | --              | --              | --                | --                     | 911*                   | 2,036                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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\*\* 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.C.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 83.92    | 169.01                 | 385.72          | 103.49          | 138.11            | 182.22                 | 159.63                 | 96.08                |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 409.65 * | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 335.04   | --                     | --              | --              | --                | --                     | 251.83                 | 478.30               |
| Construction                      | 185.90   | --                     | --              | --              | --                | --                     | 238.79                 | 254.03               |
| Utilities and transp.             | 202.53   | --                     | --              | --              | --                | --                     | --                     | 232.35               |
| Wholesale trade                   | 149.47   | --                     | --              | --              | --                | --                     | 217.82                 | 178.52               |
| Fin. svcs. and real estate        | 198.55   | --                     | --              | --              | --                | --                     | 582.01 *               | 156.02               |
| Retail trade                      | 191.45   | --                     | --              | --              | --                | --                     | 367.53                 | 220.68               |
| Professional services             | 111.95   | --                     | --              | --              | --                | --                     | 174.05                 | 141.84               |
| Other services                    | 302.48   | --                     | --              | --              | --                | --                     | 660.78 *               | 143.59               |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 90.86    | --                     | --              | --              | --                | --                     | 119.58                 | 126.85               |
| For profit, unincorporated        | 274.41   | --                     | --              | --              | --                | --                     | 643.63 *               | 141.48               |
| Nonprofit                         | 198.97   | --                     | --              | --              | --                | --                     | 152.12                 | 239.41               |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 312.32   | --                     | --              | --              | --                | --                     | 399.88                 | 490.72               |
| 5-9 years                         | 594.42   | --                     | --              | --              | --                | --                     | 788.53 *               | 189.64               |
| 10-19 years                       | 129.55   | --                     | --              | --              | --                | --                     | 211.46                 | 143.33               |
| 20 or more years                  | 89.16    | --                     | --              | --              | --                | --                     | 116.49                 | 113.94               |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 109.94   | --                     | --              | --              | --                | --                     | 726.11 *               | 110.92               |
| 1 location only                   | 124.77   | --                     | --              | --              | --                | --                     | 164.00                 | 188.68               |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 197.55   | --                     | --              | --              | --                | --                     | 169.15                 | 216.55               |
| 25-49 %                           | 135.83   | --                     | --              | --              | --                | --                     | 273.42                 | 148.77               |
| 50-74 %                           | 155.76   | --                     | --              | --              | --                | --                     | 319.11                 | 132.99               |
| 75% or more                       | 97.66    | --                     | --              | --              | --                | --                     | 185.83                 | 112.17               |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 81.66    | --                     | --              | --              | --                | --                     | 163.04                 | 83.34                |
| Has union employees               | 370.91   | --                     | --              | --              | --                | --                     | --                     | 399.46               |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 134.49   | --                     | --              | --              | --                | --                     | 178.64                 | 158.87               |
| Less than 50% low-wage            | 94.98    | --                     | --              | --              | --                | --                     | 173.24                 | 110.74               |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 170.28   | --                     | --              | --              | --                | --                     | 327.53                 | 129.15               |
| 25-49 %                           | 242.24   | --                     | --              | --              | --                | --                     | 229.61                 | 301.97               |
| 50-74 %                           | 87.84    | --                     | --              | --              | --                | --                     | 184.38                 | 93.73                |
| 75% or more                       | 153.82   | --                     | --              | --              | --                | --                     | 188.41                 | 213.52               |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 151.40   | --                     | --              | --              | --                | --                     | 261.15                 | 180.17               |
| 25-49 %                           | 102.09   | --                     | --              | --              | --                | --                     | 186.52                 | 120.75               |
| 50-74 %                           | 175.69   | --                     | --              | --              | --                | --                     | 335.12                 | 192.11               |
| 75% or more                       | 245.64   | --                     | --              | --              | --                | --                     | 277.35 *               | 289.41               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.3 Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 21.3% | 17.7%                  | 20.1%           | 23.7%           | 21.6%             | 21.0%                  | 20.3%                  | 21.5%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 17.2% | --                     | --              | --              | --                | --                     | 17.4%                  | 17.1%                |
| Mining and manufacturing          | 21.4% | 17.8%                  | 18.3%           | 25.9%           | 22.2%             | 20.3%                  | 21.6%                  | 21.3%                |
| Construction                      | 22.2% | 20.3%                  | 20.4%           | 24.1%           | 21.7%             | 21.9%                  | 21.2%                  | 22.8%                |
| Utilities and transp.             | 20.3% | 16.7%                  | 27.4%           | 25.2%           | 20.1%             | 19.3%                  | 21.6%                  | 20.1%                |
| Wholesale trade                   | 20.3% | 15.5% *                | 16.2%           | 22.4%           | 23.2%             | 19.5%                  | 17.8%                  | 21.1%                |
| Fin. svcs. and real estate        | 19.3% | 16.9%                  | 11.7%           | 17.0%           | 19.4%             | 20.2%                  | 14.5%                  | 20.0%                |
| Retail trade                      | 23.4% | 21.3%                  | 20.4%           | 31.5%           | 28.7%             | 21.3%                  | 23.3%                  | 23.4%                |
| Professional services             | 19.5% | 17.7%                  | 20.1%           | 19.0%           | 19.6%             | 19.6%                  | 19.0%                  | 19.5%                |
| Other services                    | 25.6% | 17.3%                  | 25.4%           | 28.6%           | 25.1%             | 25.9%                  | 23.6%                  | 26.0%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 21.9% | 18.7%                  | 20.2%           | 24.9%           | 23.0%             | 21.4%                  | 21.1%                  | 22.1%                |
| For profit, unincorporated        | 23.8% | 17.8%                  | 23.3%           | 27.6%           | 23.9%             | 23.6%                  | 21.6%                  | 24.5%                |
| Nonprofit                         | 17.2% | 10.8%                  | 12.3%           | 13.9%           | 17.3%             | 18.3%                  | 12.4%                  | 17.7%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 24.4% | 18.0%                  | 25.1%           | 30.4%           | 24.3%             | 23.6%                  | 22.3%                  | 26.5%                |
| 5-9 years                         | 23.7% | 21.6%                  | 24.4%           | 26.4%           | 21.7%             | 25.2%                  | 23.9%                  | 23.5%                |
| 10-19 years                       | 23.7% | 18.8%                  | 22.9%           | 27.7%           | 22.7%             | 23.7%                  | 22.7%                  | 24.2%                |
| 20 or more years                  | 20.7% | 15.7%                  | 17.2%           | 21.4%           | 21.2%             | 20.8%                  | 18.0%                  | 21.0%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 21.1% | 41.5%                  | 17.8%           | 23.3%           | 21.2%             | 21.0%                  | 21.3%                  | 21.1%                |
| 1 location only                   | 21.6% | 17.5%                  | 20.3%           | 23.8%           | 22.3%             | 22.3%                  | 20.2%                  | 23.1%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 26.3% | 7.9% *                 | 16.8%           | 23.8%           | 29.9%             | 28.6%                  | 16.8%                  | 28.1%                |
| 25-49 %                           | 23.0% | 29.0%                  | 19.8%           | 26.2%           | 21.9%             | 22.4%                  | 25.7%                  | 22.5%                |
| 50-74 %                           | 22.6% | 16.1%                  | 20.9%           | 28.7%           | 24.9%             | 21.5%                  | 20.4%                  | 23.0%                |
| 75% or more                       | 20.9% | 17.8%                  | 20.1%           | 23.1%           | 21.1%             | 20.7%                  | 20.1%                  | 21.1%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 21.9% | 17.8%                  | 20.6%           | 24.3%           | 21.8%             | 21.9%                  | 20.7%                  | 22.2%                |
| Has union employees               | 18.7% | 15.2%                  | 7.5% *          | 11.8%           | 19.6%             | 19.0%                  | 10.1%                  | 18.9%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 25.4% | 20.9%                  | 19.0%           | 26.6%           | 25.2%             | 25.9%                  | 22.9%                  | 25.7%                |
| Less than 50% low-wage            | 20.7% | 17.5%                  | 20.2%           | 23.4%           | 21.1%             | 20.3%                  | 20.0%                  | 20.9%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 22.4% | 19.1%                  | 22.5%           | 25.4%           | 22.9%             | 21.1%                  | 21.9%                  | 22.6%                |
| 25-49 %                           | 21.4% | 18.5%                  | 15.4%           | 25.8%           | 22.6%             | 21.1%                  | 18.7%                  | 21.8%                |
| 50-74 %                           | 21.4% | 14.3%                  | 21.4%           | 21.9%           | 21.5%             | 21.7%                  | 19.3%                  | 21.7%                |
| 75% or more                       | 19.7% | 18.8%                  | 19.4%           | 20.6%           | 19.5%             | 19.7%                  | 19.6%                  | 19.7%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 22.8% | 19.2%                  | 21.9%           | 25.4%           | 22.5%             | 22.7%                  | 22.2%                  | 23.0%                |
| 25-49 %                           | 20.5% | 20.2%                  | 19.2%           | 22.8%           | 21.1%             | 20.1%                  | 20.4%                  | 20.5%                |
| 50-74 %                           | 20.1% | 15.7%                  | 17.9%           | 20.7%           | 20.6%             | 21.2%                  | 17.0%                  | 21.2%                |
| 75% or more                       | 20.2% | 13.3%                  | 16.2%           | 23.5%           | 22.7%             | 25.5%                  | 16.3%                  | 23.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.3 Standard errors for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.22% | 1.07%                  | 1.01%           | 0.59%           | 0.51%             | 0.27%                  | 0.55%                  | 0.24%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.60% | --                     | --              | --              | --                | --                     | 5.02%                  | 4.41%                |
| Mining and manufacturing          | 0.51% | 3.24%                  | 2.06%           | 1.36%           | 1.00%             | 0.70%                  | 1.48%                  | 0.54%                |
| Construction                      | 1.06% | 2.86%                  | 2.57%           | 1.85%           | 2.27%             | 2.44%                  | 1.44%                  | 1.46%                |
| Utilities and transp.             | 0.89% | 4.37%                  | 5.53%           | 4.00%           | 2.50%             | 0.91%                  | 2.91%                  | 0.93%                |
| Wholesale trade                   | 0.84% | 7.08% *                | 2.58%           | 1.92%           | 1.38%             | 1.17%                  | 2.17%                  | 0.90%                |
| Fin. svcs. and real estate        | 0.57% | 3.02%                  | 2.30%           | 1.73%           | 1.68%             | 0.60%                  | 1.52%                  | 0.61%                |
| Retail trade                      | 0.72% | 3.73%                  | 2.51%           | 1.97%           | 1.56%             | 0.85%                  | 1.61%                  | 0.80%                |
| Professional services             | 0.33% | 1.71%                  | 1.56%           | 1.04%           | 0.72%             | 0.42%                  | 0.90%                  | 0.35%                |
| Other services                    | 0.70% | 2.47%                  | 3.66%           | 1.26%           | 1.57%             | 0.99%                  | 1.68%                  | 0.78%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.26% | 1.37%                  | 1.05%           | 0.71%           | 0.68%             | 0.32%                  | 0.63%                  | 0.29%                |
| For profit, unincorporated        | 0.62% | 1.98%                  | 3.26%           | 1.56%           | 1.30%             | 0.77%                  | 1.50%                  | 0.68%                |
| Nonprofit                         | 0.47% | 2.61%                  | 2.17%           | 1.12%           | 0.86%             | 0.66%                  | 1.20%                  | 0.50%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.55% | 2.77%                  | 2.84%           | 2.42%           | 3.69%             | 4.57%                  | 1.70%                  | 2.69%                |
| 5-9 years                         | 1.42% | 2.51%                  | 4.57%           | 1.87%           | 3.20%             | 2.34%                  | 1.94%                  | 2.02%                |
| 10-19 years                       | 0.71% | 2.22%                  | 1.88%           | 1.56%           | 1.09%             | 1.83%                  | 1.14%                  | 0.92%                |
| 20 or more years                  | 0.23% | 1.61%                  | 1.15%           | 0.68%           | 0.55%             | 0.28%                  | 0.68%                  | 0.24%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.24% | 11.63%                 | 2.86%           | 1.09%           | 0.58%             | 0.27%                  | 1.67%                  | 0.24%                |
| 1 location only                   | 0.45% | 1.06%                  | 1.06%           | 0.69%           | 0.95%             | 2.32%                  | 0.58%                  | 0.68%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.04% | 2.60% *                | 3.99%           | 2.88%           | 2.14%             | 1.31%                  | 2.23%                  | 1.11%                |
| 25-49 %                           | 0.84% | 5.30%                  | 4.02%           | 1.95%           | 1.47%             | 1.20%                  | 2.28%                  | 0.89%                |
| 50-74 %                           | 0.73% | 2.17%                  | 2.92%           | 2.12%           | 1.47%             | 1.02%                  | 1.49%                  | 0.82%                |
| 75% or more                       | 0.24% | 1.23%                  | 1.12%           | 0.64%           | 0.57%             | 0.29%                  | 0.62%                  | 0.26%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.25% | 1.10%                  | 1.03%           | 0.60%           | 0.55%             | 0.34%                  | 0.56%                  | 0.28%                |
| Has union employees               | 0.42% | 4.32%                  | 2.67% *         | 2.10%           | 1.42%             | 0.45%                  | 2.04%                  | 0.42%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.79% | 3.82%                  | 2.40%           | 1.89%           | 1.79%             | 1.04%                  | 1.61%                  | 0.87%                |
| Less than 50% low-wage            | 0.22% | 1.11%                  | 1.06%           | 0.62%           | 0.53%             | 0.27%                  | 0.58%                  | 0.24%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.45% | 1.99%                  | 1.88%           | 0.96%           | 0.92%             | 0.57%                  | 0.99%                  | 0.49%                |
| 25-49 %                           | 0.46% | 2.32%                  | 1.52%           | 1.33%           | 1.33%             | 0.55%                  | 1.08%                  | 0.50%                |
| 50-74 %                           | 0.40% | 1.98%                  | 2.19%           | 1.16%           | 0.98%             | 0.50%                  | 1.15%                  | 0.43%                |
| 75% or more                       | 0.41% | 2.09%                  | 1.91%           | 1.26%           | 0.85%             | 0.54%                  | 1.07%                  | 0.45%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.40% | 1.52%                  | 1.62%           | 0.92%           | 0.85%             | 0.57%                  | 0.84%                  | 0.46%                |
| 25-49 %                           | 0.29% | 2.96%                  | 1.62%           | 0.93%           | 0.75%             | 0.33%                  | 1.02%                  | 0.30%                |
| 50-74 %                           | 0.55% | 2.11%                  | 2.06%           | 1.38%           | 1.10%             | 0.76%                  | 1.18%                  | 0.60%                |
| 75% or more                       | 1.69% | 2.48%                  | 3.54%           | 4.04%           | 3.06%             | 3.97%                  | 1.85%                  | 2.69%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 21.4% | 20.2%                  | 18.8%           | 25.9%           | 21.4%             | 20.0%                  | 20.8%                  | 21.6%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.6%* | --                     | --              | --              | --                | --                     | --                     | 6.0%*                |
| Mining and manufacturing          | 23.1% | --                     | 22.5%           | 30.5%           | 21.2%             | 19.5%                  | 25.1%                  | 22.3%                |
| Construction                      | 22.2% | 21.0%                  | 14.2%           | 22.6%           | 22.4%             | --                     | 19.1%                  | 24.8%                |
| Utilities and transp.             | 23.3% | --                     | --              | 30.9%           | 17.3%             | 21.6%                  | 28.9%                  | 21.8%                |
| Wholesale trade                   | 23.3% | 27.9%*                 | 17.4%           | 23.8%           | 25.2%             | 23.2%                  | 20.0%                  | 25.5%                |
| Fin. svcs. and real estate        | 18.9% | 13.2%*                 | 12.3%           | 17.2%           | 21.5%             | 20.2%                  | 13.2%                  | 20.6%                |
| Retail trade                      | 23.7% | 21.5%                  | 19.3%           | 34.5%           | 29.7%             | 16.6%                  | 21.7%                  | 24.5%                |
| Professional services             | 18.5% | 20.6%                  | 16.6%           | 21.2%           | 20.3%             | 16.3%                  | 18.3%                  | 18.6%                |
| Other services                    | 25.7% | 21.3%                  | 24.0%           | 29.6%           | 23.4%             | 26.5%                  | 25.5%                  | 25.8%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 22.8% | 20.3%                  | 17.4%           | 27.2%           | 22.9%             | 22.5%                  | 20.7%                  | 23.7%                |
| For profit, unincorporated        | 25.5% | 22.2%                  | 26.8%           | 31.7%           | 21.8%             | 25.4%                  | 24.8%                  | 25.8%                |
| Nonprofit                         | 15.8% | 15.1%*                 | 13.3%*          | 14.0%           | 18.4%             | 14.6%                  | 14.1%                  | 15.9%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 21.1% | 14.7%                  | 30.3%           | 34.0%           | 16.1%             | 18.7%*                 | 21.8%                  | 20.4%                |
| 5-9 years                         | 22.4% | 23.3%                  | 23.2%           | 31.3%           | 16.3%*            | 13.0%                  | 24.9%                  | 20.6%                |
| 10-19 years                       | 26.5% | 20.0%                  | 26.6%           | 30.3%           | 25.1%             | 27.4%                  | 23.8%                  | 28.7%                |
| 20 or more years                  | 20.5% | 21.2%                  | 13.5%           | 23.1%           | 21.8%             | 19.9%                  | 18.6%                  | 21.0%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 20.7% | --                     | 14.8%           | 24.3%           | 21.3%             | 20.1%                  | 19.6%                  | 20.7%                |
| 1 location only                   | 22.3% | 19.6%                  | 19.1%           | 26.1%           | 21.5%             | 17.1%                  | 20.9%                  | 23.6%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.6% | --                     | --              | 24.6%           | 32.9%             | 28.3%                  | 19.4%                  | 29.6%                |
| 25-49 %                           | 23.0% | 34.9%*                 | 31.2%           | 24.4%           | 24.5%             | 15.1%                  | 32.0%                  | 20.6%                |
| 50-74 %                           | 25.2% | 13.2%                  | 24.3%           | 27.0%           | 29.2%             | 25.0%                  | 18.3%                  | 27.0%                |
| 75% or more                       | 20.7% | 21.4%                  | 17.7%           | 25.9%           | 19.8%             | 19.0%                  | 20.7%                  | 20.7%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 22.1% | 20.2%                  | 19.2%           | 26.7%           | 22.1%             | 20.1%                  | 21.1%                  | 22.5%                |
| Has union employees               | 18.4% | --                     | --              | 9.4%*           | 16.6%             | 19.8%                  | 12.6%*                 | 18.7%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 27.5% | 23.7%*                 | 20.8%           | 33.5%           | 22.0%             | 32.5%                  | 24.9%                  | 28.0%                |
| Less than 50% low-wage            | 20.8% | 20.0%                  | 18.6%           | 25.2%           | 21.3%             | 18.8%                  | 20.5%                  | 20.9%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 23.3% | 21.9%                  | 17.6%           | 26.4%           | 23.0%             | 24.2%                  | 21.0%                  | 24.9%                |
| 25-49 %                           | 22.4% | 21.6%                  | 17.5%           | 26.9%           | 20.6%             | 22.8%                  | 19.3%                  | 23.1%                |
| 50-74 %                           | 21.2% | 12.5%                  | 26.7%           | 24.6%           | 23.0%             | 19.8%                  | 21.7%                  | 21.1%                |
| 75% or more                       | 19.0% | 25.0%                  | 15.3%           | 25.1%           | 19.1%             | 15.7%                  | 20.8%                  | 18.5%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 22.4% | 19.9%                  | 19.5%           | 27.8%           | 20.0%             | 23.3%                  | 21.5%                  | 22.8%                |
| 25-49 %                           | 21.0% | 29.9%                  | 17.6%           | 24.1%           | 23.5%             | 18.7%                  | 21.3%                  | 20.9%                |
| 50-74 %                           | 21.1% | 16.0%                  | 19.0%           | 24.0%           | 19.9%             | 23.9%                  | 19.1%                  | 22.3%                |
| 75% or more                       | 18.2% | 15.3%*                 | --              | 26.4%           | 25.6%             | 11.5%*                 | 19.0%                  | 16.7%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.54%   | 2.35%                  | 1.57%           | 1.09%           | 1.10%             | 0.84%                  | 1.05%                  | 0.63%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 4.75% * | --                     | --              | --              | --                | --                     | --                     | 4.53% *              |
| Mining and manufacturing          | 1.13%   | --                     | 3.46%           | 2.67%           | 1.88%             | 1.34%                  | 2.72%                  | 1.17%                |
| Construction                      | 2.30%   | 5.85%                  | 3.34%           | 3.36%           | 4.69%             | --                     | 2.32%                  | 3.71%                |
| Utilities and transp.             | 2.66%   | --                     | --              | 8.03%           | 5.13%             | 2.69%                  | 5.18%                  | 3.00%                |
| Wholesale trade                   | 2.43%   | 17.97% *               | 5.16%           | 3.27%           | 3.58%             | 3.67%                  | 4.96%                  | 2.37%                |
| Fin. svcs. and real estate        | 1.42%   | 4.35% *                | 3.68%           | 2.86%           | 2.38%             | 2.51%                  | 2.29%                  | 1.72%                |
| Retail trade                      | 1.60%   | 5.60%                  | 4.49%           | 3.09%           | 3.12%             | 1.80%                  | 2.87%                  | 1.94%                |
| Professional services             | 0.70%   | 3.83%                  | 2.51%           | 2.02%           | 1.37%             | 0.82%                  | 1.88%                  | 0.74%                |
| Other services                    | 1.68%   | 4.93%                  | 6.00%           | 2.26%           | 3.44%             | 2.94%                  | 2.82%                  | 1.98%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.73%   | 2.95%                  | 1.65%           | 1.32%           | 1.61%             | 1.27%                  | 1.24%                  | 0.91%                |
| For profit, unincorporated        | 1.68%   | 4.44%                  | 4.96%           | 2.85%           | 3.25%             | 2.43%                  | 2.60%                  | 2.16%                |
| Nonprofit                         | 0.73%   | 5.85% *                | 4.55% *         | 1.80%           | 1.53%             | 0.82%                  | 2.50%                  | 0.76%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.09%   | 3.80%                  | 5.58%           | 5.44%           | 4.56%             | 6.17% *                | 3.30%                  | 5.00%                |
| 5-9 years                         | 3.14%   | 4.66%                  | 4.72%           | 3.30%           | 6.12% *           | 1.99%                  | 3.07%                  | 4.69%                |
| 10-19 years                       | 1.47%   | 4.83%                  | 3.38%           | 2.52%           | 2.40%             | 4.30%                  | 2.21%                  | 1.92%                |
| 20 or more years                  | 0.57%   | 4.26%                  | 1.73%           | 1.26%           | 1.03%             | 0.85%                  | 1.39%                  | 0.62%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.65%   | --                     | 3.97%           | 2.22%           | 1.04%             | 0.85%                  | 3.27%                  | 0.66%                |
| 1 location only                   | 0.89%   | 2.32%                  | 1.67%           | 1.22%           | 2.11%             | 3.68%                  | 1.10%                  | 1.41%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.93%   | --                     | --              | 4.35%           | 3.97%             | 2.28%                  | 4.61%                  | 2.07%                |
| 25-49 %                           | 2.16%   | 12.63% *               | 9.06%           | 3.80%           | 3.35%             | 2.91%                  | 4.92%                  | 2.23%                |
| 50-74 %                           | 1.95%   | 3.18%                  | 5.57%           | 3.00%           | 2.74%             | 3.77%                  | 2.33%                  | 2.36%                |
| 75% or more                       | 0.57%   | 2.84%                  | 1.67%           | 1.22%           | 1.21%             | 0.70%                  | 1.18%                  | 0.65%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.59%   | 2.38%                  | 1.61%           | 1.08%           | 1.23%             | 0.88%                  | 1.06%                  | 0.71%                |
| Has union employees               | 1.36%   | --                     | --              | 4.09% *         | 2.29%             | 1.71%                  | 5.67% *                | 1.40%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 2.77%   | 7.54% *                | 4.40%           | 2.83%           | 5.03%             | 3.42%                  | 3.16%                  | 3.28%                |
| Less than 50% low-wage            | 0.53%   | 2.45%                  | 1.64%           | 1.15%           | 1.03%             | 0.80%                  | 1.10%                  | 0.61%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.10%   | 4.60%                  | 2.21%           | 1.93%           | 2.10%             | 2.10%                  | 1.76%                  | 1.41%                |
| 25-49 %                           | 1.50%   | 4.36%                  | 2.77%           | 2.21%           | 3.18%             | 2.40%                  | 1.84%                  | 1.81%                |
| 50-74 %                           | 0.80%   | 3.00%                  | 4.60%           | 2.05%           | 1.66%             | 0.99%                  | 2.27%                  | 0.84%                |
| 75% or more                       | 0.90%   | 5.10%                  | 3.36%           | 2.33%           | 1.43%             | 1.07%                  | 2.41%                  | 0.93%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.91%   | 2.98%                  | 2.18%           | 1.83%           | 1.71%             | 1.24%                  | 1.40%                  | 1.16%                |
| 25-49 %                           | 0.79%   | 7.61%                  | 2.92%           | 1.50%           | 1.56%             | 1.07%                  | 2.30%                  | 0.84%                |
| 50-74 %                           | 1.23%   | 3.39%                  | 3.18%           | 2.78%           | 2.17%             | 2.49%                  | 2.00%                  | 1.56%                |
| 75% or more                       | 3.26%   | 5.79% *                | --              | 5.56%           | 6.77%             | 4.09% *                | 4.50%                  | 4.06%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 21.0% | 17.1%                  | 19.4%           | 22.5%           | 21.3%             | 21.1%                  | 19.7%                  | 21.2%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 22.6% | --                     | --              | --              | --                | --                     | 18.2% *                | 24.0%                |
| Mining and manufacturing          | 20.7% | 18.8%                  | 17.4%           | 24.6%           | 21.9%             | 19.9%                  | 20.9%                  | 20.7%                |
| Construction                      | 22.1% | 19.3%                  | 21.8%           | 24.6%           | 22.8%             | 20.5%                  | 20.8%                  | 22.8%                |
| Utilities and transp.             | 19.6% | --                     | 22.9%           | 21.4%           | 20.9%             | 19.1%                  | 17.7%                  | 19.8%                |
| Wholesale trade                   | 19.1% | 10.9%                  | 14.9%           | 20.1%           | 21.8%             | 18.9%                  | 17.4%                  | 19.5%                |
| Fin. svcs. and real estate        | 19.2% | 17.3%                  | 10.9%           | 16.8%           | 18.6%             | 20.1%                  | 13.9%                  | 19.8%                |
| Retail trade                      | 22.9% | 18.3%                  | 20.8%           | 29.2%           | 27.4%             | 21.8%                  | 23.3%                  | 22.9%                |
| Professional services             | 19.6% | 18.4%                  | 20.4%           | 17.7%           | 18.8%             | 20.2%                  | 19.4%                  | 19.6%                |
| Other services                    | 25.5% | 14.9%                  | 21.4%           | 28.8%           | 25.9%             | 25.9%                  | 21.5%                  | 26.3%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 21.5% | 17.9%                  | 20.7%           | 23.5%           | 22.9%             | 21.1%                  | 20.9%                  | 21.6%                |
| For profit, unincorporated        | 23.4% | 18.1%                  | 18.5%           | 26.4%           | 24.8%             | 23.3%                  | 19.9%                  | 24.3%                |
| Nonprofit                         | 17.6% | 9.9% *                 | 11.8%           | 13.7%           | 16.1%             | 19.5%                  | 12.0%                  | 18.1%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 25.2% | 18.6%                  | 21.3%           | 30.1%           | 28.9%             | 19.0%                  | 21.6%                  | 28.8%                |
| 5-9 years                         | 23.5% | 19.7%                  | 18.8%           | 24.4%           | 24.7%             | 27.1%                  | 21.2%                  | 25.0%                |
| 10-19 years                       | 22.5% | 18.9%                  | 19.9%           | 26.0%           | 21.9%             | 23.2%                  | 21.9%                  | 22.8%                |
| 20 or more years                  | 20.6% | 14.7%                  | 18.9%           | 20.3%           | 20.5%             | 20.9%                  | 18.0%                  | 20.9%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 21.1% | --                     | 16.0%           | 23.2%           | 20.8%             | 21.0%                  | 21.5%                  | 21.0%                |
| 1 location only                   | 21.0% | 16.9%                  | 19.7%           | 22.3%           | 22.2%             | 23.0%                  | 19.5%                  | 22.5%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 25.8% | 9.5% *                 | 12.9% *         | 22.2%           | 27.6%             | 28.2%                  | 17.1%                  | 27.2%                |
| 25-49 %                           | 23.3% | 26.5%                  | 15.3%           | 28.3%           | 21.8%             | 23.4%                  | 22.8%                  | 23.4%                |
| 50-74 %                           | 21.7% | 15.4%                  | 20.0%           | 29.1%           | 23.1%             | 20.8%                  | 20.4%                  | 21.9%                |
| 75% or more                       | 20.8% | 17.3%                  | 19.6%           | 21.6%           | 21.0%             | 20.9%                  | 19.5%                  | 21.0%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 21.8% | 17.2%                  | 19.9%           | 23.1%           | 21.3%             | 22.2%                  | 20.2%                  | 22.0%                |
| Has union employees               | 18.5% | 15.4%                  | 4.6% *          | 12.3%           | 21.1%             | 18.6%                  | 9.5%                   | 18.8%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 25.1% | 23.2%                  | 19.5%           | 24.6%           | 26.2%             | 25.1%                  | 24.5%                  | 25.2%                |
| Less than 50% low-wage            | 20.5% | 16.6%                  | 19.4%           | 22.3%           | 20.6%             | 20.5%                  | 19.3%                  | 20.7%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 21.9% | 16.7%                  | 22.8%           | 25.1%           | 22.7%             | 20.8%                  | 21.2%                  | 22.1%                |
| 25-49 %                           | 20.9% | 18.7%                  | 13.3%           | 24.1%           | 22.9%             | 20.6%                  | 17.9%                  | 21.2%                |
| 50-74 %                           | 21.5% | 15.9%                  | 19.2%           | 21.3%           | 20.8%             | 22.1%                  | 19.1%                  | 21.8%                |
| 75% or more                       | 19.8% | 17.5%                  | 21.5%           | 18.0%           | 19.1%             | 20.4%                  | 19.5%                  | 19.9%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 22.8% | 19.6%                  | 21.0%           | 24.5%           | 23.7%             | 22.4%                  | 21.9%                  | 23.0%                |
| 25-49 %                           | 20.3% | 16.0%                  | 19.4%           | 21.9%           | 19.9%             | 20.3%                  | 19.8%                  | 20.3%                |
| 50-74 %                           | 19.8% | 16.1%                  | 15.9%           | 19.2%           | 20.2%             | 20.8%                  | 16.0%                  | 20.8%                |
| 75% or more                       | 21.4% | 12.9%                  | 16.6%           | 20.8%           | 21.5%             | 28.5%                  | 15.8%                  | 25.3%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.23% | 1.24%                  | 1.15%           | 0.73%           | 0.58%             | 0.28%                  | 0.64%                  | 0.25%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 2.81% | --                     | --              | --              | --                | --                     | 7.23% *                | 2.71%                |
| Mining and manufacturing          | 0.46% | 4.22%                  | 2.01%           | 1.61%           | 1.15%             | 0.51%                  | 1.63%                  | 0.47%                |
| Construction                      | 1.27% | 3.16%                  | 3.89%           | 2.37%           | 2.61%             | 2.28%                  | 1.96%                  | 1.63%                |
| Utilities and transp.             | 0.94% | --                     | 5.88%           | 4.60%           | 2.83%             | 0.98%                  | 3.35%                  | 0.98%                |
| Wholesale trade                   | 0.86% | 2.96%                  | 3.16%           | 2.50%           | 1.52%             | 1.21%                  | 2.23%                  | 0.94%                |
| Fin. svcs. and real estate        | 0.63% | 3.82%                  | 2.54%           | 2.21%           | 2.06%             | 0.61%                  | 1.76%                  | 0.68%                |
| Retail trade                      | 0.81% | 4.67%                  | 3.14%           | 2.54%           | 1.82%             | 0.94%                  | 2.01%                  | 0.87%                |
| Professional services             | 0.37% | 2.11%                  | 1.97%           | 1.26%           | 0.70%             | 0.47%                  | 1.09%                  | 0.39%                |
| Other services                    | 0.76% | 3.17%                  | 3.68%           | 1.54%           | 1.69%             | 1.05%                  | 1.86%                  | 0.84%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.27% | 1.50%                  | 1.42%           | 0.89%           | 0.73%             | 0.32%                  | 0.79%                  | 0.29%                |
| For profit, unincorporated        | 0.62% | 2.53%                  | 2.53%           | 1.88%           | 1.36%             | 0.77%                  | 1.44%                  | 0.68%                |
| Nonprofit                         | 0.57% | 3.13% *                | 2.78%           | 1.50%           | 0.89%             | 0.81%                  | 1.48%                  | 0.61%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.69% | 3.66%                  | 2.97%           | 2.50%           | 4.34%             | 2.58%                  | 1.91%                  | 2.77%                |
| 5-9 years                         | 1.35% | 3.03%                  | 3.19%           | 2.37%           | 2.78%             | 2.65%                  | 1.80%                  | 1.84%                |
| 10-19 years                       | 0.84% | 2.74%                  | 2.34%           | 2.10%           | 1.24%             | 1.99%                  | 1.43%                  | 1.04%                |
| 20 or more years                  | 0.25% | 1.63%                  | 1.63%           | 0.84%           | 0.63%             | 0.29%                  | 0.84%                  | 0.26%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.26% | --                     | 2.74%           | 1.32%           | 0.71%             | 0.29%                  | 1.83%                  | 0.26%                |
| 1 location only                   | 0.51% | 1.25%                  | 1.23%           | 0.87%           | 0.95%             | 2.59%                  | 0.68%                  | 0.75%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.31% | 3.85% *                | 4.92% *         | 3.85%           | 2.44%             | 1.55%                  | 3.48%                  | 1.33%                |
| 25-49 %                           | 0.96% | 5.70%                  | 3.97%           | 2.04%           | 1.67%             | 1.35%                  | 2.72%                  | 1.03%                |
| 50-74 %                           | 0.85% | 2.64%                  | 3.80%           | 2.96%           | 1.64%             | 1.13%                  | 1.96%                  | 0.94%                |
| 75% or more                       | 0.25% | 1.41%                  | 1.27%           | 0.79%           | 0.64%             | 0.30%                  | 0.71%                  | 0.27%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.28% | 1.29%                  | 1.17%           | 0.76%           | 0.61%             | 0.37%                  | 0.66%                  | 0.31%                |
| Has union employees               | 0.39% | 4.11%                  | 2.16% *         | 2.70%           | 1.75%             | 0.39%                  | 2.19%                  | 0.39%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.86% | 5.20%                  | 3.28%           | 2.43%           | 1.50%             | 1.16%                  | 2.11%                  | 0.92%                |
| Less than 50% low-wage            | 0.24% | 1.25%                  | 1.22%           | 0.77%           | 0.61%             | 0.28%                  | 0.67%                  | 0.25%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.48% | 1.86%                  | 2.13%           | 1.17%           | 1.06%             | 0.61%                  | 1.10%                  | 0.53%                |
| 25-49 %                           | 0.45% | 3.18%                  | 1.74%           | 1.62%           | 1.27%             | 0.52%                  | 1.40%                  | 0.48%                |
| 50-74 %                           | 0.47% | 2.84%                  | 2.70%           | 1.49%           | 1.17%             | 0.56%                  | 1.46%                  | 0.50%                |
| 75% or more                       | 0.46% | 2.29%                  | 2.39%           | 1.50%           | 0.96%             | 0.59%                  | 1.23%                  | 0.50%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.42% | 1.85%                  | 1.79%           | 1.13%           | 0.91%             | 0.57%                  | 0.98%                  | 0.47%                |
| 25-49 %                           | 0.31% | 2.53%                  | 2.20%           | 1.18%           | 0.83%             | 0.35%                  | 1.20%                  | 0.32%                |
| 50-74 %                           | 0.61% | 2.96%                  | 2.37%           | 1.68%           | 1.21%             | 0.83%                  | 1.46%                  | 0.66%                |
| 75% or more                       | 2.11% | 2.48%                  | 2.72%           | 5.55%           | 3.16%             | 4.12%                  | 1.72%                  | 3.17%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 23.2%   | 15.0%                  | 25.9%           | 23.9%           | 24.8%             | 23.5%                  | 21.4%                  | 24.2%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 10.4% * | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 24.6%   | --                     | --              | --              | --                | --                     | 15.6%                  | 29.0%                |
| Construction                      | 22.0%   | --                     | --              | --              | --                | --                     | 27.6%                  | 16.9%                |
| Utilities and transp.             | 21.2%   | --                     | --              | --              | --                | --                     | --                     | 21.2%                |
| Wholesale trade                   | 23.2%   | --                     | --              | --              | --                | --                     | 13.4%                  | 27.9%                |
| Fin. svcs. and real estate        | 22.0%   | --                     | --              | --              | --                | --                     | 20.7% *                | 22.6%                |
| Retail trade                      | 30.7%   | --                     | --              | --              | --                | --                     | 29.2%                  | 31.5%                |
| Professional services             | 20.9%   | --                     | --              | --              | --                | --                     | 18.5%                  | 22.1%                |
| Other services                    | 25.4%   | --                     | --              | --              | --                | --                     | 28.1%                  | 23.0%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 24.2%   | --                     | --              | --              | --                | --                     | 22.7%                  | 25.2%                |
| For profit, unincorporated        | 22.8%   | --                     | --              | --              | --                | --                     | 21.6%                  | 23.7%                |
| Nonprofit                         | 19.1%   | --                     | --              | --              | --                | --                     | 10.0%                  | 21.3%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 29.9%   | --                     | --              | --              | --                | --                     | 29.4%                  | 30.4%                |
| 5-9 years                         | 28.4%   | --                     | --              | --              | --                | --                     | 30.9%                  | 20.4%                |
| 10-19 years                       | 24.6%   | --                     | --              | --              | --                | --                     | 24.0%                  | 25.5%                |
| 20 or more years                  | 21.8%   | --                     | --              | --              | --                | --                     | 16.6%                  | 23.8%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 23.5%   | --                     | --              | --              | --                | --                     | 25.6% *                | 23.4%                |
| 1 location only                   | 22.9%   | --                     | --              | --              | --                | --                     | 21.2%                  | 26.0%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.3%   | --                     | --              | --              | --                | --                     | 9.9% *                 | 37.7%                |
| 25-49 %                           | 19.8%   | --                     | --              | --              | --                | --                     | 24.0%                  | 18.0%                |
| 50-74 %                           | 21.8%   | --                     | --              | --              | --                | --                     | 25.4%                  | 19.4%                |
| 75% or more                       | 23.4%   | --                     | --              | --              | --                | --                     | 21.1%                  | 24.8%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 23.2%   | --                     | --              | --              | --                | --                     | 21.8%                  | 24.1%                |
| Has union employees               | 23.2%   | --                     | --              | --              | --                | --                     | --                     | 24.4%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 23.8%   | --                     | --              | --              | --                | --                     | 12.7%                  | 27.2%                |
| Less than 50% low-wage            | 23.1%   | --                     | --              | --              | --                | --                     | 22.2%                  | 23.6%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 24.4%   | --                     | --              | --              | --                | --                     | 26.3%                  | 22.4%                |
| 25-49 %                           | 27.4%   | --                     | --              | --              | --                | --                     | 22.7%                  | 28.7%                |
| 50-74 %                           | 20.3%   | --                     | --              | --              | --                | --                     | 15.3%                  | 22.7%                |
| 75% or more                       | 21.0%   | --                     | --              | --              | --                | --                     | 17.8%                  | 23.0%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 24.1%   | --                     | --              | --              | --                | --                     | 24.4%                  | 23.8%                |
| 25-49 %                           | 23.4%   | --                     | --              | --              | --                | --                     | 21.0%                  | 24.2%                |
| 50-74 %                           | 21.2%   | --                     | --              | --              | --                | --                     | 17.0%                  | 24.3%                |
| 75% or more                       | 16.5%   | --                     | --              | --              | --                | --                     | 11.2% *                | 29.5%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 1.08%  | 2.44%                  | 3.96%           | 1.54%           | 2.00%             | 2.30%                  | 1.93%                  | 1.30%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6.57%* | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 4.12%  | --                     | --              | --              | --                | --                     | 4.12%                  | 5.32%                |
| Construction                      | 3.05%  | --                     | --              | --              | --                | --                     | 4.12%                  | 3.94%                |
| Utilities and transp.             | 3.83%  | --                     | --              | --              | --                | --                     | --                     | 5.18%                |
| Wholesale trade                   | 2.41%  | --                     | --              | --              | --                | --                     | 3.47%                  | 2.63%                |
| Fin. svcs. and real estate        | 2.95%  | --                     | --              | --              | --                | --                     | 7.24%*                 | 2.48%                |
| Retail trade                      | 2.76%  | --                     | --              | --              | --                | --                     | 5.24%                  | 3.24%                |
| Professional services             | 1.58%  | --                     | --              | --              | --                | --                     | 2.44%                  | 2.01%                |
| Other services                    | 3.40%  | --                     | --              | --              | --                | --                     | 5.77%                  | 2.92%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1.25%  | --                     | --              | --              | --                | --                     | 1.78%                  | 1.69%                |
| For profit, unincorporated        | 3.04%  | --                     | --              | --              | --                | --                     | 6.42%                  | 2.08%                |
| Nonprofit                         | 2.76%  | --                     | --              | --              | --                | --                     | 2.36%                  | 3.28%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 5.04%  | --                     | --              | --              | --                | --                     | 7.27%                  | 7.01%                |
| 5-9 years                         | 5.58%  | --                     | --              | --              | --                | --                     | 6.74%                  | 3.67%                |
| 10-19 years                       | 2.17%  | --                     | --              | --              | --                | --                     | 3.28%                  | 2.59%                |
| 20 or more years                  | 1.20%  | --                     | --              | --              | --                | --                     | 1.68%                  | 1.50%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1.43%  | --                     | --              | --              | --                | --                     | 9.11%*                 | 1.44%                |
| 1 location only                   | 1.60%  | --                     | --              | --              | --                | --                     | 1.98%                  | 2.76%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.40%  | --                     | --              | --              | --                | --                     | 3.15%*                 | 3.18%                |
| 25-49 %                           | 2.33%  | --                     | --              | --              | --                | --                     | 4.27%                  | 2.43%                |
| 50-74 %                           | 2.49%  | --                     | --              | --              | --                | --                     | 5.20%                  | 2.19%                |
| 75% or more                       | 1.24%  | --                     | --              | --              | --                | --                     | 2.20%                  | 1.50%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1.09%  | --                     | --              | --              | --                | --                     | 1.97%                  | 1.24%                |
| Has union employees               | 4.27%  | --                     | --              | --              | --                | --                     | --                     | 4.53%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 2.07%  | --                     | --              | --              | --                | --                     | 2.79%                  | 2.53%                |
| Less than 50% low-wage            | 1.20%  | --                     | --              | --              | --                | --                     | 2.06%                  | 1.47%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.03%  | --                     | --              | --              | --                | --                     | 3.46%                  | 1.92%                |
| 25-49 %                           | 2.91%  | --                     | --              | --              | --                | --                     | 3.47%                  | 3.54%                |
| 50-74 %                           | 1.45%  | --                     | --              | --              | --                | --                     | 2.67%                  | 1.69%                |
| 75% or more                       | 2.17%  | --                     | --              | --              | --                | --                     | 2.88%                  | 2.92%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.87%  | --                     | --              | --              | --                | --                     | 3.00%                  | 2.37%                |
| 25-49 %                           | 1.43%  | --                     | --              | --              | --                | --                     | 2.50%                  | 1.71%                |
| 50-74 %                           | 2.53%  | --                     | --              | --              | --                | --                     | 4.47%                  | 2.68%                |
| 75% or more                       | 3.67%  | --                     | --              | --              | --                | --                     | 3.77%*                 | 3.96%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.4 Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 55.2% | 61.9%                  | 65.2%           | 63.5%           | 58.2%             | 50.9%                  | 63.2%                  | 53.8%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 61.9% | 63.8%                  | --              | 69.9%           | 58.1%             | 60.0%                  | 65.7%                  | 60.9%                |
| Mining and manufacturing          | 49.5% | 69.8%                  | 63.1%           | 61.4%           | 50.3%             | 45.2%                  | 64.7%                  | 47.8%                |
| Construction                      | 57.7% | 53.6%                  | 61.2%           | 61.9%           | 51.9%             | 59.7%                  | 59.3%                  | 56.7%                |
| Utilities and transp.             | 49.1% | 66.0%                  | 55.9%           | 60.4%           | 55.8%             | 45.6%                  | 58.9%                  | 48.2%                |
| Wholesale trade                   | 53.1% | 56.6%                  | 63.9%           | 62.0%           | 53.1%             | 48.2%                  | 60.3%                  | 51.4%                |
| Fin. svcs. and real estate        | 50.4% | 60.2%                  | 61.9%           | 57.2%           | 55.5%             | 47.1%                  | 59.6%                  | 49.4%                |
| Retail trade                      | 63.6% | 67.5%                  | 73.4%           | 63.3%           | 69.0%             | 61.5%                  | 68.7%                  | 62.8%                |
| Professional services             | 54.8% | 64.7%                  | 66.6%           | 63.9%           | 61.5%             | 49.1%                  | 64.0%                  | 53.2%                |
| Other services                    | 62.6% | 60.3%                  | 66.8%           | 69.6%           | 65.1%             | 59.6%                  | 64.7%                  | 62.2%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 54.8% | 62.2%                  | 65.5%           | 62.9%           | 56.5%             | 51.1%                  | 63.4%                  | 53.2%                |
| For profit, unincorporated        | 57.8% | 61.6%                  | 65.7%           | 63.5%           | 59.0%             | 53.0%                  | 62.3%                  | 56.5%                |
| Nonprofit                         | 54.8% | 60.6%                  | 61.8%           | 66.5%           | 62.4%             | 49.2%                  | 62.9%                  | 54.1%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 61.1% | 60.2%                  | 61.8%           | 61.9%           | 60.8%             | 60.6%                  | 60.2%                  | 61.9%                |
| 5-9 years                         | 63.7% | 65.9%                  | 69.6%           | 63.6%           | 62.1%             | 58.6%                  | 64.9%                  | 62.7%                |
| 10-19 years                       | 61.3% | 58.4%                  | 62.9%           | 64.9%           | 61.7%             | 56.1%                  | 61.4%                  | 61.2%                |
| 20 or more years                  | 53.7% | 63.2%                  | 66.1%           | 63.2%           | 57.0%             | 50.6%                  | 64.1%                  | 52.7%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 52.6% | 55.6%                  | 64.2%           | 62.4%           | 57.8%             | 50.9%                  | 62.6%                  | 52.4%                |
| 1 location only                   | 61.8% | 62.0%                  | 65.3%           | 63.8%           | 58.9%             | 52.5%                  | 63.2%                  | 60.5%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 69.0% | 67.1%                  | 72.4%           | 72.7%           | 73.2%             | 67.0%                  | 69.4%                  | 69.0%                |
| 25-49 %                           | 65.8% | 62.2%                  | 61.9%           | 75.3%           | 66.3%             | 63.2%                  | 67.0%                  | 65.6%                |
| 50-74 %                           | 60.7% | 60.7%                  | 68.5%           | 69.5%           | 66.1%             | 56.7%                  | 65.4%                  | 59.9%                |
| 75% or more                       | 53.9% | 62.0%                  | 64.9%           | 62.2%           | 56.8%             | 49.6%                  | 62.7%                  | 52.4%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 57.0% | 62.9%                  | 65.6%           | 64.4%           | 59.2%             | 52.2%                  | 63.8%                  | 55.6%                |
| Has union employees               | 48.5% | 44.4%                  | 55.6%           | 49.6%           | 50.2%             | 48.3%                  | 49.1%                  | 48.5%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 67.9% | 58.6%                  | 74.6%           | 78.5%           | 74.1%             | 63.9%                  | 70.2%                  | 67.7%                |
| Less than 50% low-wage            | 53.7% | 62.2%                  | 64.6%           | 62.1%           | 56.2%             | 49.4%                  | 62.6%                  | 52.2%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 52.7% | 60.0%                  | 61.5%           | 59.9%           | 51.8%             | 46.9%                  | 60.3%                  | 50.3%                |
| 25-49 %                           | 52.9% | 59.4%                  | 63.2%           | 62.5%           | 55.7%             | 49.8%                  | 61.7%                  | 51.9%                |
| 50-74 %                           | 57.2% | 59.7%                  | 67.6%           | 66.0%           | 62.1%             | 53.8%                  | 63.1%                  | 56.5%                |
| 75% or more                       | 58.6% | 70.9%                  | 73.8%           | 69.8%           | 65.9%             | 51.7%                  | 71.2%                  | 56.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 60.0% | 62.8%                  | 66.9%           | 66.0%           | 61.5%             | 55.4%                  | 64.4%                  | 58.8%                |
| 25-49 %                           | 52.7% | 63.4%                  | 64.6%           | 62.5%           | 56.7%             | 49.6%                  | 63.2%                  | 51.8%                |
| 50-74 %                           | 52.0% | 58.8%                  | 60.5%           | 57.9%           | 53.4%             | 47.1%                  | 59.2%                  | 50.0%                |
| 75% or more                       | 58.0% | 61.6%                  | 67.1%           | 64.5%           | 55.3%             | 51.4%                  | 64.0%                  | 53.7%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.27% | 1.23%                  | 0.96%           | 0.67%           | 0.64%             | 0.36%                  | 0.60%                  | 0.30%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.48% | 11.80%                 | --              | 10.55%          | 5.25%             | 4.83%                  | 7.62%                  | 3.79%                |
| Mining and manufacturing          | 0.69% | 4.30%                  | 2.94%           | 1.65%           | 1.45%             | 0.86%                  | 1.70%                  | 0.72%                |
| Construction                      | 1.44% | 3.89%                  | 2.91%           | 2.12%           | 3.59%             | 2.69%                  | 1.81%                  | 2.02%                |
| Utilities and transp.             | 1.19% | 7.93%                  | 5.28%           | 3.46%           | 3.23%             | 1.28%                  | 3.12%                  | 1.24%                |
| Wholesale trade                   | 1.09% | 4.48%                  | 3.18%           | 2.11%           | 1.64%             | 1.92%                  | 2.01%                  | 1.28%                |
| Fin. svcs. and real estate        | 0.76% | 3.47%                  | 3.25%           | 2.54%           | 1.70%             | 0.91%                  | 2.08%                  | 0.81%                |
| Retail trade                      | 0.70% | 4.33%                  | 2.77%           | 2.12%           | 1.68%             | 0.84%                  | 1.95%                  | 0.74%                |
| Professional services             | 0.46% | 2.08%                  | 1.65%           | 1.34%           | 1.04%             | 0.53%                  | 1.13%                  | 0.49%                |
| Other services                    | 0.70% | 2.94%                  | 2.51%           | 1.38%           | 1.83%             | 0.89%                  | 1.47%                  | 0.78%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.33% | 1.52%                  | 1.11%           | 0.77%           | 0.82%             | 0.44%                  | 0.69%                  | 0.37%                |
| For profit, unincorporated        | 0.71% | 2.59%                  | 2.16%           | 1.94%           | 1.43%             | 0.97%                  | 1.58%                  | 0.79%                |
| Nonprofit                         | 0.64% | 3.78%                  | 3.87%           | 1.69%           | 1.36%             | 0.74%                  | 1.85%                  | 0.68%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.27% | 3.03%                  | 3.10%           | 2.35%           | 2.37%             | 4.03%                  | 1.88%                  | 1.71%                |
| 5-9 years                         | 1.37% | 3.44%                  | 3.11%           | 2.55%           | 2.72%             | 2.31%                  | 2.13%                  | 1.77%                |
| 10-19 years                       | 0.79% | 2.24%                  | 1.68%           | 1.48%           | 1.61%             | 1.47%                  | 1.16%                  | 1.05%                |
| 20 or more years                  | 0.30% | 1.95%                  | 1.36%           | 0.81%           | 0.74%             | 0.37%                  | 0.80%                  | 0.32%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.31% | 9.67%                  | 2.91%           | 1.17%           | 0.72%             | 0.36%                  | 1.54%                  | 0.32%                |
| 1 location only                   | 0.53% | 1.24%                  | 1.01%           | 0.79%           | 1.19%             | 2.26%                  | 0.64%                  | 0.82%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.19% | 10.47%                 | 5.32%           | 3.43%           | 3.14%             | 1.09%                  | 4.48%                  | 1.11%                |
| 25-49 %                           | 1.16% | 7.34%                  | 6.05%           | 2.28%           | 2.60%             | 1.52%                  | 3.35%                  | 1.24%                |
| 50-74 %                           | 0.75% | 2.74%                  | 2.59%           | 2.18%           | 1.86%             | 0.88%                  | 1.64%                  | 0.83%                |
| 75% or more                       | 0.30% | 1.40%                  | 1.04%           | 0.73%           | 0.71%             | 0.40%                  | 0.66%                  | 0.33%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.30% | 1.22%                  | 0.95%           | 0.65%           | 0.66%             | 0.43%                  | 0.60%                  | 0.34%                |
| Has union employees               | 0.60% | 7.11%                  | 7.63%           | 3.99%           | 2.21%             | 0.62%                  | 4.06%                  | 0.60%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.65% | 4.61%                  | 3.26%           | 1.48%           | 1.72%             | 0.73%                  | 2.10%                  | 0.68%                |
| Less than 50% low-wage            | 0.29% | 1.27%                  | 1.00%           | 0.70%           | 0.68%             | 0.38%                  | 0.63%                  | 0.32%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.59% | 2.22%                  | 1.58%           | 1.13%           | 1.30%             | 0.89%                  | 1.02%                  | 0.69%                |
| 25-49 %                           | 0.52% | 2.72%                  | 2.22%           | 1.35%           | 1.28%             | 0.63%                  | 1.34%                  | 0.55%                |
| 50-74 %                           | 0.51% | 2.42%                  | 1.92%           | 1.34%           | 0.94%             | 0.68%                  | 1.29%                  | 0.55%                |
| 75% or more                       | 0.59% | 2.45%                  | 1.86%           | 1.42%           | 1.42%             | 0.65%                  | 1.15%                  | 0.63%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.45% | 1.84%                  | 1.40%           | 0.89%           | 1.02%             | 0.64%                  | 0.87%                  | 0.52%                |
| 25-49 %                           | 0.38% | 2.61%                  | 1.69%           | 1.16%           | 0.94%             | 0.46%                  | 1.17%                  | 0.40%                |
| 50-74 %                           | 0.81% | 2.82%                  | 2.52%           | 1.88%           | 1.82%             | 1.11%                  | 1.44%                  | 0.93%                |
| 75% or more                       | 1.80% | 3.39%                  | 3.89%           | 3.56%           | 3.97%             | 3.56%                  | 2.35%                  | 2.52%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.4.a Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2018**

| 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                            | 13.2% | 51.8%                  | 39.2%           | 20.8%           | 12.6%             | 4.9%                   | 38.7%                  | 8.0%                 |
| <b>Industry group **</b>                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.                   | 36.0% | --                     | --              | --              | --                | --                     | 52.1%                  | 31.7%*               |
| Mining and manufacturing                 | 9.4%  | 46.7%                  | 30.2%           | 17.3%           | 9.8%              | 3.3%                   | 30.9%                  | 6.1%                 |
| Construction                             | 24.9% | 39.6%                  | 45.2%           | 24.6%           | 24.1%             | 5.6%*                  | 38.5%                  | 16.6%                |
| Utilities and transp.                    | 13.0% | 42.6%*                 | 18.4%*          | 20.7%           | 22.0%             | 7.9%                   | 29.6%                  | 11.2%                |
| Wholesale trade                          | 15.7% | 64.4%                  | 46.5%           | 23.0%           | 8.7%              | 4.2%*                  | 42.7%                  | 8.3%                 |
| Fin. svcs. and real estate               | 11.6% | 55.8%                  | 51.2%           | 20.8%           | 15.2%             | 3.3%                   | 46.9%                  | 6.8%                 |
| Retail trade                             | 7.4%  | 48.4%                  | 25.8%           | 15.4%           | 10.9%             | 1.2%                   | 29.5%                  | 3.6%                 |
| Professional services                    | 13.8% | 52.0%                  | 40.4%           | 27.8%           | 10.4%             | 5.2%                   | 41.7%                  | 8.2%                 |
| Other services                           | 14.0% | 52.1%                  | 40.2%           | 12.6%           | 8.9%              | 9.0%                   | 37.9%                  | 8.8%                 |
| <b>Ownership</b>                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated                 | 13.0% | 51.3%                  | 39.5%           | 20.6%           | 14.1%             | 4.3%                   | 38.0%                  | 7.7%                 |
| For profit, unincorporated               | 13.8% | 51.0%                  | 33.0%           | 14.9%           | 8.8%              | 5.1%                   | 37.5%                  | 6.8%                 |
| Nonprofit                                | 13.3% | 57.7%                  | 49.4%           | 29.5%           | 11.6%             | 7.3%                   | 46.2%                  | 10.1%                |
| <b>Age of firm</b>                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                        | 25.6% | 52.5%                  | 27.6%           | 14.9%           | 16.1%*            | 18.5%*                 | 36.9%                  | 15.1%                |
| 5-9 years                                | 23.9% | 42.6%                  | 33.4%           | 18.3%           | 21.7%*            | 4.8%*                  | 33.1%                  | 16.9%                |
| 10-19 years                              | 19.7% | 52.6%                  | 37.8%           | 19.1%           | 10.0%             | 3.8%                   | 37.5%                  | 9.9%                 |
| 20 or more years                         | 11.0% | 54.7%                  | 43.1%           | 22.4%           | 12.1%             | 4.8%                   | 41.0%                  | 7.3%                 |
| <b>Multi/single status</b>               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations                      | 6.9%  | 42.3%                  | 46.9%           | 21.6%           | 11.2%             | 4.7%                   | 35.2%                  | 6.4%                 |
| 1 location only                          | 26.7% | 51.9%                  | 38.6%           | 20.6%           | 14.8%             | 13.3%*                 | 39.0%                  | 14.9%                |
| <b>Percent full-time employees</b>       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 13.6% | 66.0%                  | 50.6%           | 25.4%           | 10.0%             | 2.8%*                  | 49.0%                  | 6.6%                 |
| 25-49 %                                  | 12.5% | 35.0%                  | 42.6%           | 17.0%           | 9.5%              | 7.2%*                  | 30.6%                  | 9.2%                 |
| 50-74 %                                  | 11.3% | 57.2%                  | 36.1%           | 16.3%           | 9.1%              | 3.7%                   | 40.9%                  | 5.8%                 |
| 75% or more                              | 13.4% | 51.3%                  | 39.1%           | 21.4%           | 13.3%             | 5.0%                   | 38.6%                  | 8.3%                 |
| <b>Union presence</b>                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                       | 14.3% | 51.9%                  | 38.0%           | 20.0%           | 12.1%             | 5.0%                   | 37.8%                  | 8.5%                 |
| Has union employees                      | 8.3%  | 49.0%                  | 74.5%           | 37.7%           | 17.7%             | 4.7%                   | 63.6%                  | 6.6%                 |
| <b>Percent low-wage employees</b>        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage                     | 9.6%  | 52.0%                  | 39.1%           | 14.2%           | 12.7%*            | 3.1%                   | 34.8%                  | 6.5%                 |
| Less than 50% low-wage                   | 13.7% | 51.8%                  | 39.2%           | 21.6%           | 12.6%             | 5.1%                   | 39.0%                  | 8.3%                 |
| <b>Percent women employees</b>           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 17.1% | 47.5%                  | 38.0%           | 20.6%           | 15.3%             | 4.6%                   | 37.0%                  | 9.7%                 |
| 25-49 %                                  | 11.5% | 48.8%                  | 42.5%           | 19.9%           | 14.2%             | 4.7%                   | 38.7%                  | 7.8%                 |
| 50-74 %                                  | 11.7% | 63.7%                  | 38.0%           | 20.8%           | 11.2%             | 5.0%                   | 42.8%                  | 7.3%                 |
| 75% or more                              | 12.7% | 48.0%                  | 39.3%           | 22.1%           | 9.7%              | 5.2%                   | 37.9%                  | 7.7%                 |
| <b>Percent age 50 or older employees</b> |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 15.9% | 48.2%                  | 38.1%           | 20.8%           | 14.4%             | 5.2%                   | 36.3%                  | 10.0%                |
| 25-49 %                                  | 9.9%  | 48.6%                  | 40.9%           | 21.2%           | 11.1%             | 4.8%                   | 38.3%                  | 6.8%                 |
| 50-74 %                                  | 16.4% | 54.3%                  | 38.6%           | 21.0%           | 12.4%             | 4.6%                   | 41.7%                  | 8.2%                 |
| 75% or more                              | 27.3% | 66.1%                  | 41.3%           | 12.0%*          | 11.2%*            | 3.9%*                  | 51.3%                  | 6.9%                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.C.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2018**

| 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                     | 0.40%  | 1.99%                  | 1.97%           | 1.16%           | 1.03%             | 0.38%                  | 1.09%                  | 0.40%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 10.24% | --                     | --              | --              | --                | --                     | 11.81%                 | 13.02%*              |
| Mining and manufacturing          | 0.85%  | 7.86%                  | 5.04%           | 2.98%           | 1.88%             | 0.63%                  | 3.28%                  | 0.78%                |
| Construction                      | 2.32%  | 5.90%                  | 5.37%           | 3.77%           | 5.54%             | 1.87%*                 | 3.28%                  | 2.81%                |
| Utilities and transp.             | 1.83%  | 13.47%*                | 7.84%*          | 5.92%           | 6.41%             | 1.64%                  | 5.90%                  | 1.91%                |
| Wholesale trade                   | 1.76%  | 7.24%                  | 6.66%           | 4.98%           | 2.46%             | 1.75%*                 | 3.93%                  | 1.75%                |
| Fin. svcs. and real estate        | 1.07%  | 5.77%                  | 8.33%           | 3.67%           | 3.34%             | 0.64%                  | 4.11%                  | 0.97%                |
| Retail trade                      | 0.89%  | 6.09%                  | 6.21%           | 3.19%           | 3.24%             | 0.34%                  | 3.25%                  | 0.77%                |
| Professional services             | 0.71%  | 3.48%                  | 3.56%           | 2.47%           | 1.36%             | 0.74%                  | 2.01%                  | 0.69%                |
| Other services                    | 1.06%  | 4.52%                  | 4.66%           | 1.82%           | 1.98%             | 1.54%                  | 2.52%                  | 1.10%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.49%  | 2.36%                  | 2.31%           | 1.42%           | 1.48%             | 0.43%                  | 1.29%                  | 0.50%                |
| For profit, unincorporated        | 1.05%  | 4.24%                  | 4.58%           | 2.30%           | 2.11%             | 1.19%                  | 2.52%                  | 1.01%                |
| Nonprofit                         | 0.96%  | 7.16%                  | 6.09%           | 3.43%           | 1.77%             | 1.07%                  | 3.40%                  | 0.95%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.60%  | 5.23%                  | 6.13%           | 3.69%           | 5.32%*            | 7.01%*                 | 3.43%                  | 3.68%                |
| 5-9 years                         | 2.89%  | 5.03%                  | 5.98%           | 3.40%           | 7.74%*            | 2.32%*                 | 3.14%                  | 4.63%                |
| 10-19 years                       | 1.30%  | 3.88%                  | 3.73%           | 2.51%           | 1.95%             | 1.12%                  | 2.20%                  | 1.36%                |
| 20 or more years                  | 0.41%  | 2.99%                  | 2.72%           | 1.52%           | 1.04%             | 0.40%                  | 1.51%                  | 0.40%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.37%  | 10.94%                 | 5.87%           | 2.24%           | 1.03%             | 0.38%                  | 3.23%                  | 0.37%                |
| 1 location only                   | 0.93%  | 2.00%                  | 2.07%           | 1.35%           | 2.08%             | 4.23%*                 | 1.15%                  | 1.39%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.02%  | 10.10%                 | 8.70%           | 6.43%           | 2.49%             | 1.20%*                 | 5.37%                  | 1.45%                |
| 25-49 %                           | 1.73%  | 8.10%                  | 7.69%           | 4.01%           | 2.60%             | 2.70%*                 | 3.97%                  | 1.88%                |
| 50-74 %                           | 1.05%  | 5.05%                  | 5.53%           | 3.38%           | 2.56%             | 0.92%                  | 3.08%                  | 1.00%                |
| 75% or more                       | 0.45%  | 2.25%                  | 2.18%           | 1.30%           | 1.19%             | 0.43%                  | 1.22%                  | 0.46%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.46%  | 2.00%                  | 1.99%           | 1.17%           | 1.10%             | 0.49%                  | 1.10%                  | 0.49%                |
| Has union employees               | 0.72%  | 12.68%                 | 7.01%           | 7.31%           | 3.14%             | 0.61%                  | 6.16%                  | 0.66%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.32%  | 6.49%                  | 6.18%           | 2.68%           | 4.23%*            | 0.82%                  | 3.43%                  | 1.42%                |
| Less than 50% low-wage            | 0.42%  | 2.09%                  | 2.06%           | 1.26%           | 0.98%             | 0.42%                  | 1.15%                  | 0.42%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.86%  | 3.42%                  | 2.97%           | 1.84%           | 2.01%             | 0.75%                  | 1.74%                  | 0.89%                |
| 25-49 %                           | 0.90%  | 4.58%                  | 4.58%           | 2.68%           | 2.95%             | 0.77%                  | 2.58%                  | 0.93%                |
| 50-74 %                           | 0.70%  | 3.78%                  | 4.73%           | 2.42%           | 1.57%             | 0.69%                  | 2.46%                  | 0.66%                |
| 75% or more                       | 0.82%  | 4.06%                  | 4.20%           | 2.71%           | 1.70%             | 0.85%                  | 2.33%                  | 0.81%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.77%  | 3.04%                  | 2.93%           | 1.77%           | 1.92%             | 0.76%                  | 1.62%                  | 0.85%                |
| 25-49 %                           | 0.50%  | 4.27%                  | 3.34%           | 1.90%           | 1.26%             | 0.50%                  | 2.02%                  | 0.48%                |
| 50-74 %                           | 1.19%  | 4.35%                  | 4.62%           | 2.97%           | 2.77%             | 1.11%                  | 2.61%                  | 1.20%                |
| 75% or more                       | 2.98%  | 4.30%                  | 9.29%           | 4.26%*          | 4.74%*            | 2.34%*                 | 3.97%                  | 2.07%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.1 Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 19,565 | 17,922                 | 18,961          | 18,181          | 19,444            | 19,948                 | 18,296                 | 19,743               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 17,515 | --                     | --              | --              | --                | --                     | 14,608                 | 18,095               |
| Mining and manufacturing          | 19,240 | 16,895                 | 17,763          | 16,847          | 18,603            | 19,923                 | 17,935                 | 19,328               |
| Construction                      | 17,679 | 16,860                 | 16,604          | 18,772          | 16,179            | 20,242                 | 16,656                 | 18,241               |
| Utilities and transp.             | 19,151 | --                     | 19,601          | 16,958          | 19,386            | 19,300                 | 18,771                 | 19,180               |
| Wholesale trade                   | 19,499 | 18,968                 | 21,146          | 18,614          | 19,394            | 19,585                 | 19,867                 | 19,429               |
| Fin. svcs. and real estate        | 19,985 | 17,769                 | 22,381          | 19,339          | 20,535            | 19,917                 | 19,695                 | 20,010               |
| Retail trade                      | 18,452 | 22,868                 | 17,520          | 16,926          | 17,931            | 18,592                 | 19,044                 | 18,370               |
| Professional services             | 20,542 | 18,385                 | 18,721          | 18,281          | 20,644            | 21,044                 | 18,124                 | 20,888               |
| Other services                    | 18,855 | 16,468                 | 19,562          | 19,247          | 19,698            | 18,624                 | 18,371                 | 18,953               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 19,257 | 17,843                 | 18,917          | 17,999          | 18,920            | 19,642                 | 18,257                 | 19,399               |
| For profit, unincorporated        | 19,018 | 19,200                 | 18,881          | 17,564          | 18,805            | 19,513                 | 18,489                 | 19,150               |
| Nonprofit                         | 21,176 | 14,843                 | 19,400          | 20,359          | 21,514            | 21,365                 | 18,187                 | 21,385               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 18,524 | 17,912                 | 18,060          | 17,214          | 19,830            | 20,631                 | 17,805                 | 19,359               |
| 5-9 years                         | 17,469 | 16,160                 | 17,261          | 16,684          | 18,450            | 18,391                 | 16,716                 | 18,018               |
| 10-19 years                       | 18,962 | 19,201                 | 17,950          | 18,016          | 19,616            | 19,440                 | 18,319                 | 19,311               |
| 20 or more years                  | 19,750 | 17,771                 | 19,936          | 18,633          | 19,477            | 19,970                 | 18,801                 | 19,826               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 19,955 | --                     | 21,483          | 19,220          | 20,075            | 19,949                 | 19,178                 | 19,965               |
| 1 location only                   | 18,359 | 17,916                 | 18,781          | 17,886          | 18,473            | 19,903                 | 18,221                 | 18,478               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 19,230 | --                     | 17,155          | 18,772          | 19,746            | 19,145                 | 18,824                 | 19,334               |
| 25-49 %                           | 18,875 | 14,355                 | 19,459          | 17,894          | 19,384            | 19,048                 | 18,484                 | 18,950               |
| 50-74 %                           | 19,255 | 18,480                 | 17,659          | 17,417          | 18,559            | 19,876                 | 17,932                 | 19,461               |
| 75% or more                       | 19,613 | 17,870                 | 19,076          | 18,237          | 19,515            | 19,981                 | 18,316                 | 19,791               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 19,361 | 17,941                 | 18,877          | 18,238          | 19,737            | 19,586                 | 18,303                 | 19,550               |
| Has union employees               | 20,173 | 17,731                 | 20,215          | 17,690          | 17,689            | 20,680                 | 18,222                 | 20,249               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 18,003 | 17,281                 | 17,711          | 16,720          | 17,767            | 18,283                 | 17,334                 | 18,081               |
| Less than 50% low-wage            | 19,675 | 17,976                 | 19,025          | 18,256          | 19,569            | 20,069                 | 18,354                 | 19,863               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18,875 | 17,351                 | 18,517          | 17,734          | 18,468            | 19,750                 | 17,882                 | 19,134               |
| 25-49 %                           | 19,640 | 18,085                 | 20,408          | 18,834          | 19,479            | 19,773                 | 19,235                 | 19,677               |
| 50-74 %                           | 19,529 | 18,706                 | 19,113          | 18,585          | 20,536            | 19,438                 | 18,775                 | 19,607               |
| 75% or more                       | 20,593 | 17,767                 | 17,823          | 18,138          | 20,069            | 21,269                 | 17,659                 | 20,908               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18,931 | 17,138                 | 18,322          | 18,073          | 18,647            | 19,616                 | 17,591                 | 19,257               |
| 25-49 %                           | 19,850 | 18,391                 | 19,059          | 18,022          | 20,148            | 19,986                 | 18,496                 | 19,942               |
| 50-74 %                           | 19,709 | 18,507                 | 19,619          | 18,638          | 19,111            | 20,391                 | 19,167                 | 19,827               |
| 75% or more                       | 20,481 | 19,802                 | 23,741          | 19,700          | 19,528            | 20,737                 | 20,894                 | 20,291               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.1 Standard errors for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 104.33   | 445.36                 | 406.62          | 297.05          | 286.74            | 125.20                 | 230.63                 | 114.38               |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,214.76 | --                     | --              | --              | --                | --                     | 1,784.57               | 1,266.71             |
| Mining and manufacturing          | 216.42   | 1,131.87               | 1,108.57        | 1,022.25        | 369.19            | 260.55                 | 620.76                 | 227.29               |
| Construction                      | 690.76   | 947.42                 | 821.17          | 1,215.72        | 1,544.26          | 659.12                 | 493.65                 | 1,046.13             |
| Utilities and transp.             | 343.92   | --                     | 2,239.41        | 1,177.86        | 858.64            | 400.90                 | 992.94                 | 362.06               |
| Wholesale trade                   | 287.71   | 1,141.84               | 1,958.79        | 492.54          | 620.33            | 357.83                 | 961.73                 | 288.34               |
| Fin. svcs. and real estate        | 289.94   | 1,341.05               | 1,879.03        | 776.72          | 1,117.72          | 271.85                 | 972.37                 | 303.65               |
| Retail trade                      | 257.29   | 2,350.25               | 1,031.38        | 655.00          | 587.86            | 292.62                 | 1,047.08               | 251.27               |
| Professional services             | 202.15   | 698.78                 | 480.45          | 444.59          | 370.50            | 274.42                 | 354.48                 | 221.51               |
| Other services                    | 289.75   | 840.98                 | 860.33          | 641.26          | 950.05            | 294.36                 | 513.58                 | 332.02               |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 124.71   | 558.49                 | 511.02          | 373.63          | 326.97            | 152.97                 | 280.53                 | 136.84               |
| For profit, unincorporated        | 242.71   | 875.25                 | 832.46          | 606.90          | 541.44            | 331.12                 | 537.35                 | 269.59               |
| Nonprofit                         | 267.46   | 1,111.11               | 749.46          | 598.27          | 781.00            | 273.62                 | 559.26                 | 281.68               |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 602.77   | 744.08                 | 1,169.01        | 770.94          | 1,611.55          | 1,706.96               | 559.92                 | 1,102.98             |
| 5-9 years                         | 434.35   | 942.81                 | 950.94          | 714.99          | 683.03            | 1,699.08               | 549.56                 | 590.51               |
| 10-19 years                       | 262.77   | 855.43                 | 625.21          | 513.10          | 457.75            | 580.70                 | 430.38                 | 321.94               |
| 20 or more years                  | 117.14   | 775.67                 | 620.55          | 421.13          | 355.79            | 128.29                 | 344.64                 | 123.54               |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 115.20   | --                     | 1,694.29        | 439.27          | 322.37            | 126.19                 | 730.78                 | 116.30               |
| 1 location only                   | 230.83   | 450.40                 | 419.14          | 358.23          | 514.01            | 935.43                 | 243.00                 | 375.99               |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 441.13   | --                     | 2,659.76        | 949.00          | 1,135.84          | 388.16                 | 1,599.48               | 381.74               |
| 25-49 %                           | 460.41   | 2,735.98               | 1,217.14        | 1,166.70        | 750.87            | 689.63                 | 1,227.89               | 495.44               |
| 50-74 %                           | 296.72   | 805.59                 | 767.51          | 808.31          | 728.64            | 380.24                 | 586.89                 | 327.65               |
| 75% or more                       | 113.89   | 505.88                 | 458.30          | 323.95          | 315.89            | 135.31                 | 254.11                 | 124.58               |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 116.16   | 406.32                 | 426.24          | 222.39          | 263.77            | 161.58                 | 229.34                 | 130.24               |
| Has union employees               | 235.30   | 2,671.37               | 1,122.95        | 2,114.00        | 1,105.71          | 190.89                 | 1,189.96               | 239.96               |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 285.23   | 1,786.25               | 1,531.13        | 573.77          | 747.11            | 333.65                 | 926.55                 | 298.76               |
| Less than 50% low-wage            | 109.65   | 455.06                 | 419.87          | 311.27          | 303.06            | 131.77                 | 237.28                 | 120.52               |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 195.73   | 688.33                 | 709.60          | 555.06          | 483.32            | 207.85                 | 374.76                 | 226.89               |
| 25-49 %                           | 228.26   | 959.16                 | 742.10          | 456.43          | 487.80            | 295.53                 | 498.93                 | 244.95               |
| 50-74 %                           | 185.90   | 913.23                 | 746.32          | 464.51          | 753.77            | 172.27                 | 477.62                 | 199.33               |
| 75% or more                       | 206.72   | 1,021.63               | 584.72          | 447.62          | 405.12            | 269.02                 | 439.40                 | 221.68               |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 151.70   | 729.47                 | 535.15          | 464.99          | 330.35            | 196.11                 | 340.81                 | 168.33               |
| 25-49 %                           | 149.23   | 804.49                 | 894.60          | 374.59          | 416.08            | 171.99                 | 474.08                 | 155.66               |
| 50-74 %                           | 366.08   | 677.50                 | 819.27          | 1,041.11        | 1,189.15          | 339.13                 | 427.62                 | 438.62               |
| 75% or more                       | 509.11   | 1,226.79               | 923.28          | 1,103.62        | 846.43            | 826.97                 | 894.68                 | 619.74               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.1.a Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 19,114 | 17,518                 | 17,550          | 19,152          | 18,452            | 20,151                 | 17,801                 | 19,452               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 18,932 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 19,030 | --                     | 17,389          | 17,618          | 18,255            | 21,377                 | 18,716                 | 19,098               |
| Construction                      | 16,887 | 17,497                 | 16,300          | 23,235          | 13,310            | --                     | 16,911                 | 16,874               |
| Utilities and transp.             | 18,573 | --                     | --              | --              | 20,138            | 18,517                 | --                     | 19,048               |
| Wholesale trade                   | 18,358 | --                     | 16,188          | 18,711          | 18,692            | 19,367                 | 17,315                 | 18,947               |
| Fin. svcs. and real estate        | 20,224 | --                     | --              | 18,140          | 19,087            | 22,358                 | 16,204                 | 20,925               |
| Retail trade                      | 18,943 | --                     | 16,334          | 17,701          | 19,159            | 19,147                 | 18,961                 | 18,938               |
| Professional services             | 19,692 | 18,182                 | 18,851          | 18,445          | 19,072            | 20,464                 | 18,147                 | 19,977               |
| Other services                    | 18,702 | 16,272                 | 18,685          | 20,935          | 19,698            | 17,526                 | 18,327                 | 18,832               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 18,659 | 17,686                 | 17,428          | 19,653          | 17,575            | 19,572                 | 17,927                 | 18,882               |
| For profit, unincorporated        | 18,850 | 19,502                 | 18,013          | 17,166          | 20,214            | 19,006                 | 18,025                 | 19,250               |
| Nonprofit                         | 20,395 | --                     | 17,588          | 19,083          | 19,820            | 21,290                 | 16,433                 | 20,734               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 19,297 | 17,354                 | 15,364          | 16,630          | 24,424            | --                     | 16,105                 | 22,492               |
| 5-9 years                         | 16,988 | 12,970                 | 19,550          | 16,638          | 17,690            | --                     | 16,711                 | 17,134               |
| 10-19 years                       | 18,862 | 19,583                 | 16,074          | 19,278          | 19,801            | 19,027                 | 18,191                 | 19,461               |
| 20 or more years                  | 19,287 | 17,276                 | 18,281          | 19,724          | 17,979            | 20,203                 | 18,111                 | 19,484               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 19,896 | --                     | 15,441          | 19,238          | 19,520            | 20,140                 | 16,786                 | 19,978               |
| 1 location only                   | 18,025 | 17,390                 | 17,698          | 19,133          | 17,217            | 20,421                 | 17,880                 | 18,146               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 20,814 | --                     | --              | --              | 21,716            | 19,625                 | 20,461                 | 21,060               |
| 25-49 %                           | 17,599 | --                     | --              | 15,600          | 18,653            | 18,070                 | 16,886                 | 17,898               |
| 50-74 %                           | 19,480 | 20,248                 | 16,725          | 19,180          | 17,233            | 20,726                 | 19,333                 | 19,503               |
| 75% or more                       | 19,086 | 16,987                 | 17,471          | 19,254          | 18,570            | 20,069                 | 17,601                 | 19,479               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 19,057 | 18,275                 | 17,499          | 18,426          | 19,023            | 20,268                 | 17,938                 | 19,461               |
| Has union employees               | 19,261 | --                     | --              | 25,736          | 16,191            | 20,024                 | 15,914                 | 19,435               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 18,053 | --                     | --              | 16,949          | 18,026            | 18,056                 | 18,893                 | 17,895               |
| Less than 50% low-wage            | 19,197 | 17,284                 | 17,562          | 19,256          | 18,512            | 20,259                 | 17,736                 | 19,582               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18,104 | 16,687                 | 16,981          | 19,709          | 17,005            | 19,646                 | 17,615                 | 18,367               |
| 25-49 %                           | 19,452 | 19,576                 | 18,790          | 19,269          | 19,138            | 19,802                 | 18,600                 | 19,593               |
| 50-74 %                           | 19,212 | 18,078                 | 17,120          | 18,023          | 19,363            | 19,736                 | 17,706                 | 19,505               |
| 75% or more                       | 19,948 | 15,892                 | 18,392          | 18,618          | 18,611            | 21,570                 | 17,427                 | 20,394               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18,943 | 17,154                 | 17,428          | 19,579          | 19,046            | 19,858                 | 17,443                 | 19,645               |
| 25-49 %                           | 19,373 | 17,990                 | 17,082          | 18,281          | 18,835            | 20,079                 | 17,721                 | 19,567               |
| 50-74 %                           | 18,412 | 18,103                 | 18,299          | 19,842          | 16,113            | 21,049                 | 18,534                 | 18,368               |
| 75% or more                       | 19,517 | 17,606                 | --              | --              | --                | 21,843                 | 19,383                 | 19,639               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.1.a Standard errors for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 271.93   | 749.19                 | 508.00          | 615.87          | 708.52            | 293.85                 | 362.69                 | 330.46               |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,044.55 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 446.42   | --                     | 1,685.18        | 1,024.04        | 507.26            | 674.51                 | 1,136.81               | 485.01               |
| Construction                      | 2,295.32 | 2,485.18               | 1,383.80        | 2,697.46        | 3,433.80          | --                     | 1,024.14               | 3,437.53             |
| Utilities and transp.             | 979.38   | --                     | --              | --              | 1,062.72          | 1,632.70               | --                     | 1,168.15             |
| Wholesale trade                   | 753.84   | --                     | 1,269.84        | 1,061.26        | 850.07            | 2,360.10               | 947.19                 | 1,060.65             |
| Fin. svcs. and real estate        | 605.42   | --                     | --              | 1,171.52        | 917.38            | 900.21                 | 1,135.77               | 666.92               |
| Retail trade                      | 409.69   | --                     | 1,584.53        | 1,209.14        | 1,241.74          | 308.21                 | 1,167.53               | 422.68               |
| Professional services             | 349.87   | 1,508.34               | 828.71          | 791.28          | 930.52            | 425.49                 | 630.97                 | 399.36               |
| Other services                    | 726.37   | 1,455.32               | 1,173.74        | 1,226.87        | 1,884.02          | 739.78                 | 1,010.62               | 911.38               |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 358.88   | 824.21                 | 607.73          | 816.76          | 926.07            | 389.02                 | 434.64                 | 451.87               |
| For profit, unincorporated        | 795.87   | 1,787.53               | 1,085.37        | 775.04          | 2,091.15          | 1,152.88               | 735.68                 | 1,111.82             |
| Nonprofit                         | 434.73   | --                     | 1,754.67        | 967.64          | 1,041.67          | 452.79                 | 1,170.65               | 453.26               |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1,920.33 | 985.71                 | 2,358.00        | 1,386.31        | 4,006.86          | --                     | 1,015.61               | 3,161.47             |
| 5-9 years                         | 898.73   | 879.74                 | 1,301.91        | 890.81          | 1,413.10          | --                     | 902.55                 | 1,246.13             |
| 10-19 years                       | 518.01   | 1,325.64               | 928.11          | 998.11          | 797.75            | 1,282.29               | 802.07                 | 616.63               |
| 20 or more years                  | 317.79   | 1,237.11               | 625.76          | 886.30          | 829.08            | 299.10                 | 483.73                 | 363.77               |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 261.75   | --                     | 1,087.14        | 792.80          | 584.07            | 303.32                 | 1,049.30               | 266.44               |
| 1 location only                   | 525.47   | 756.30                 | 534.95          | 730.32          | 1,310.48          | 971.14                 | 381.26                 | 911.44               |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,115.28 | --                     | --              | --              | 1,300.71          | 979.88                 | 2,424.02               | 884.62               |
| 25-49 %                           | 648.76   | --                     | --              | 1,047.60        | 644.62            | 497.54                 | 1,806.86               | 493.93               |
| 50-74 %                           | 443.77   | 1,234.93               | 1,232.01        | 1,347.26        | 1,214.28          | 310.94                 | 958.55                 | 491.16               |
| 75% or more                       | 322.18   | 842.91                 | 551.76          | 677.79          | 848.20            | 361.40                 | 393.70                 | 395.90               |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 240.31   | 679.52                 | 529.80          | 440.91          | 503.21            | 435.25                 | 353.91                 | 299.48               |
| Has union employees               | 756.66   | --                     | --              | 2,850.68        | 2,528.81          | 392.86                 | 1,953.48               | 790.50               |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 662.95   | --                     | --              | 937.31          | 1,188.35          | 818.14                 | 1,031.20               | 778.53               |
| Less than 50% low-wage            | 289.93   | 800.01                 | 521.61          | 641.70          | 793.86            | 306.98                 | 378.87                 | 354.53               |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 744.54   | 1,345.11               | 805.41          | 1,222.04        | 1,722.44          | 871.28                 | 608.05                 | 1,107.45             |
| 25-49 %                           | 419.42   | 1,714.77               | 1,292.90        | 933.64          | 978.44            | 498.87                 | 882.57                 | 464.80               |
| 50-74 %                           | 387.85   | 1,067.94               | 907.07          | 493.75          | 1,150.22          | 468.35                 | 598.41                 | 449.11               |
| 75% or more                       | 440.58   | 1,487.41               | 887.55          | 668.78          | 753.93            | 657.31                 | 671.94                 | 494.29               |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 446.33   | 1,078.24               | 689.64          | 1,164.03        | 814.89            | 785.17                 | 526.35                 | 590.27               |
| 25-49 %                           | 268.38   | 1,369.35               | 790.33          | 561.70          | 651.27            | 345.36                 | 517.59                 | 293.72               |
| 50-74 %                           | 1,380.26 | 1,478.92               | 1,629.12        | 1,148.22        | 3,029.03          | 681.30                 | 994.10                 | 1,838.07             |
| 75% or more                       | 1,388.76 | 2,579.68               | --              | --              | --                | 1,615.05               | 2,160.00               | 1,758.49             |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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\*\* 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.D.1.b Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 19,752 | 18,097                 | 19,699          | 17,706          | 19,978            | 19,975                 | 18,538                 | 19,878               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 16,637 | --                     | --              | --              | --                | --                     | --                     | 17,156               |
| Mining and manufacturing          | 19,349 | --                     | 17,620          | 16,347          | 18,751            | 19,891                 | 17,490                 | 19,430               |
| Construction                      | 18,146 | 17,567                 | 16,732          | 16,476          | 17,963            | 20,483                 | 16,491                 | 18,979               |
| Utilities and transp.             | 19,188 | --                     | --              | 16,818          | 19,219            | 19,373                 | 18,851                 | 19,205               |
| Wholesale trade                   | 19,886 | 20,624                 | 24,212          | 18,672          | 19,932            | 19,731                 | 21,442                 | 19,686               |
| Fin. svcs. and real estate        | 19,990 | 17,748                 | 24,601          | 20,340          | 21,092            | 19,708                 | 20,954                 | 19,925               |
| Retail trade                      | 18,445 | --                     | 19,107          | 16,285          | 17,710            | 18,585                 | 19,442                 | 18,349               |
| Professional services             | 20,837 | 17,798                 | 18,951          | 18,087          | 21,357            | 21,227                 | 17,959                 | 21,175               |
| Other services                    | 19,057 | 17,676                 | 19,815          | 18,583          | 20,079            | 18,832                 | 18,738                 | 19,102               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 19,440 | 17,688                 | 19,540          | 17,281          | 19,528            | 19,691                 | 18,350                 | 19,550               |
| For profit, unincorporated        | 19,093 | 19,258                 | 19,868          | 17,500          | 18,519            | 19,582                 | 18,755                 | 19,157               |
| Nonprofit                         | 21,631 | 17,268                 | 20,524          | 20,913          | 22,656            | 21,495                 | 19,453                 | 21,757               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 18,093 | 17,627                 | 18,561          | 17,310          | 17,914            | 21,439                 | 17,972                 | 18,224               |
| 5-9 years                         | 17,696 | 17,266                 | 15,925          | 16,712          | 18,849            | 18,639                 | 16,652                 | 18,461               |
| 10-19 years                       | 18,949 | 18,521                 | 18,995          | 16,890          | 19,612            | 19,493                 | 18,202                 | 19,252               |
| 20 or more years                  | 19,943 | 18,471                 | 21,002          | 18,190          | 20,257            | 19,994                 | 19,406                 | 19,974               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 20,046 | --                     | 24,720          | 19,281          | 20,571            | 19,967                 | 20,406                 | 20,042               |
| 1 location only                   | 18,540 | 18,140                 | 19,319          | 17,227          | 19,022            | 20,358                 | 18,361                 | 18,680               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18,593 | --                     | --              | 17,804          | 17,046            | 19,099                 | 16,901                 | 18,796               |
| 25-49 %                           | 19,561 | --                     | 20,269          | 18,815          | 20,226            | 19,340                 | 21,009                 | 19,394               |
| 50-74 %                           | 19,172 | 17,536                 | 17,542          | 16,282          | 19,706            | 19,591                 | 17,048                 | 19,473               |
| 75% or more                       | 19,807 | 18,136                 | 19,912          | 17,777          | 20,002            | 20,023                 | 18,626                 | 19,926               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 19,498 | 17,670                 | 19,551          | 18,159          | 20,071            | 19,578                 | 18,475                 | 19,630               |
| Has union employees               | 20,516 | --                     | 21,726          | 14,215          | 19,246            | 20,846                 | 19,201                 | 20,560               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 18,077 | 15,139                 | 18,513          | 16,657          | 17,504            | 18,385                 | 16,749                 | 18,185               |
| Less than 50% low-wage            | 19,868 | 18,340                 | 19,755          | 17,758          | 20,106            | 20,096                 | 18,635                 | 19,997               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 19,130 | 16,732                 | 19,062          | 16,843          | 19,119            | 19,828                 | 17,730                 | 19,394               |
| 25-49 %                           | 19,735 | 17,538                 | 21,067          | 18,644          | 19,695            | 19,819                 | 19,544                 | 19,748               |
| 50-74 %                           | 19,686 | 19,636                 | 20,822          | 18,739          | 21,289            | 19,426                 | 19,634                 | 19,690               |
| 75% or more                       | 20,846 | 18,753                 | 18,355          | 17,766          | 20,591            | 21,281                 | 18,125                 | 21,061               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18,993 | 16,884                 | 18,622          | 17,272          | 18,580            | 19,626                 | 17,574                 | 19,235               |
| 25-49 %                           | 20,043 | 19,591                 | 20,016          | 17,872          | 20,803            | 20,033                 | 18,893                 | 20,105               |
| 50-74 %                           | 20,072 | 18,639                 | 20,729          | 18,139          | 20,491            | 20,384                 | 19,537                 | 20,168               |
| 75% or more                       | 20,594 | 20,172                 | 23,884          | 19,087          | 20,245            | 20,545                 | 21,350                 | 20,362               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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\*\* 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.D.1.b Standard errors for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 117.00   | 630.78                 | 583.26          | 364.06          | 307.21            | 138.56                 | 327.56                 | 124.35               |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,661.79 | --                     | --              | --              | --                | --                     | --                     | 1,826.46             |
| Mining and manufacturing          | 248.49   | --                     | 1,539.43        | 1,566.77        | 465.22            | 273.66                 | 752.88                 | 257.36               |
| Construction                      | 412.28   | 1,049.54               | 1,185.72        | 641.27          | 593.13            | 658.30                 | 633.84                 | 468.31               |
| Utilities and transp.             | 370.24   | --                     | --              | 1,474.69        | 1,000.68          | 419.95                 | 852.23                 | 386.27               |
| Wholesale trade                   | 311.03   | 1,660.63               | 2,938.77        | 571.73          | 648.04            | 344.57                 | 1,473.89               | 288.50               |
| Fin. svcs. and real estate        | 329.34   | 1,581.77               | 2,248.10        | 1,049.88        | 1,440.07          | 281.36                 | 1,299.08               | 340.16               |
| Retail trade                      | 315.66   | --                     | 1,304.36        | 830.52          | 667.17            | 346.35                 | 1,682.35               | 298.98               |
| Professional services             | 244.82   | 782.07                 | 616.09          | 606.47          | 338.91            | 321.20                 | 465.76                 | 262.01               |
| Other services                    | 314.53   | 1,091.95               | 1,103.02        | 731.46          | 1,092.29          | 320.66                 | 618.06                 | 348.01               |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 136.44   | 861.27                 | 755.66          | 425.80          | 295.00            | 166.99                 | 402.18                 | 144.64               |
| For profit, unincorporated        | 261.03   | 1,108.81               | 963.55          | 894.64          | 427.01            | 355.78                 | 777.77                 | 271.58               |
| Nonprofit                         | 323.53   | 1,156.38               | 772.26          | 738.16          | 1,033.29          | 315.67                 | 556.81                 | 339.59               |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 457.54   | 799.05                 | 1,093.37        | 939.58          | 811.16            | 1,700.05               | 610.65                 | 688.86               |
| 5-9 years                         | 568.65   | 1,409.87               | 965.14          | 1,132.09        | 817.72            | 1,873.18               | 763.25                 | 754.57               |
| 10-19 years                       | 324.42   | 1,165.31               | 714.14          | 546.62          | 570.06            | 632.33                 | 515.32                 | 395.80               |
| 20 or more years                  | 129.33   | 1,224.30               | 952.94          | 507.22          | 384.47            | 142.13                 | 518.92                 | 133.49               |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 131.24   | --                     | 2,224.09        | 547.71          | 411.09            | 140.08                 | 962.10                 | 132.21               |
| 1 location only                   | 253.63   | 636.78                 | 601.74          | 429.23          | 432.42            | 943.06                 | 346.11                 | 361.22               |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 393.81   | --                     | --              | 1,225.85        | 1,278.34          | 436.99                 | 1,221.15               | 409.38               |
| 25-49 %                           | 598.74   | --                     | 1,859.67        | 1,847.61        | 1,093.41          | 788.92                 | 1,534.94               | 639.18               |
| 50-74 %                           | 398.27   | 1,126.29               | 931.10          | 966.39          | 810.29            | 521.93                 | 754.23                 | 434.29               |
| 75% or more                       | 125.29   | 711.82                 | 654.59          | 394.46          | 330.45            | 147.26                 | 358.43                 | 132.88               |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 138.22   | 532.83                 | 617.92          | 288.11          | 326.37            | 177.54                 | 326.06                 | 149.86               |
| Has union employees               | 219.60   | --                     | 1,260.29        | 1,633.20        | 825.51            | 208.83                 | 1,560.33               | 220.83               |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 311.13   | 1,915.21               | 2,383.97        | 653.55          | 770.80            | 362.92                 | 1,243.79               | 318.95               |
| Less than 50% low-wage            | 122.73   | 641.35                 | 599.76          | 381.56          | 318.70            | 146.05                 | 336.13                 | 130.75               |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 186.41   | 754.14                 | 1,034.54        | 614.68          | 348.94            | 220.69                 | 523.68                 | 197.07               |
| 25-49 %                           | 270.37   | 1,204.84               | 970.99          | 540.00          | 566.84            | 334.67                 | 670.93                 | 285.57               |
| 50-74 %                           | 214.71   | 1,368.34               | 1,086.32        | 658.02          | 994.01            | 179.86                 | 699.70                 | 224.88               |
| 75% or more                       | 235.67   | 1,444.50               | 717.67          | 607.29          | 458.98            | 293.08                 | 625.50                 | 247.59               |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 161.02   | 1,106.24               | 753.27          | 426.69          | 345.46            | 202.51                 | 491.42                 | 168.21               |
| 25-49 %                           | 174.60   | 1,199.89               | 1,349.16        | 519.77          | 513.89            | 193.71                 | 708.84                 | 179.61               |
| 50-74 %                           | 318.36   | 678.48                 | 948.44          | 1,349.05        | 631.63            | 379.11                 | 467.14                 | 367.50               |
| 75% or more                       | 546.09   | 977.86                 | 876.09          | 776.28          | 742.05            | 891.27                 | 699.67                 | 671.56               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.1.c Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 18,354 | 18,094                 | 19,078          | 18,308          | 18,087            | 18,493                 | 18,304                 | 18,373               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 18,197 | --                     | --              | 17,480          | 17,970            | 18,551                 | 17,507                 | 18,277               |
| Construction                      | 16,977 | 14,759                 | 16,847          | 20,206          | 17,006            | --                     | 16,855                 | 17,096               |
| Utilities and transp.             | 20,517 | --                     | --              | --              | --                | 18,230                 | --                     | 18,302               |
| Wholesale trade                   | 17,879 | --                     | --              | 17,846          | 17,702            | 16,428                 | 19,553                 | 17,353               |
| Fin. svcs. and real estate        | 19,179 | --                     | --              | --              | 18,532            | 19,270                 | 19,359                 | 19,141               |
| Retail trade                      | 16,745 | --                     | --              | 18,050          | 16,483            | 15,654                 | 17,661                 | 16,342               |
| Professional services             | 19,616 | 21,319                 | 17,332          | 19,097          | 20,410            | 19,479                 | 18,927                 | 19,891               |
| Other services                    | 16,679 | --                     | 20,901          | 17,638          | 16,045            | 17,187                 | 16,919                 | 16,515               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 18,333 | 18,697                 | 19,768          | 17,600          | 18,056            | 18,405                 | 18,617                 | 18,222               |
| For profit, unincorporated        | 18,632 | 18,714                 | 17,765          | 19,388          | 17,981            | 19,043                 | 18,175                 | 18,866               |
| Nonprofit                         | 18,091 | --                     | --              | 20,774          | 18,326            | 18,299                 | 16,007                 | 18,506               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 19,771 | --                     | --              | --              | 17,453            | --                     | 20,288                 | 17,489               |
| 5-9 years                         | 17,094 | --                     | --              | 16,625          | --                | --                     | 17,087                 | 17,108               |
| 10-19 years                       | 19,299 | 20,378                 | 17,932          | 19,977          | 19,094            | 18,844                 | 19,066                 | 19,564               |
| 20 or more years                  | 18,193 | 16,661                 | 19,322          | 18,110          | 17,953            | 18,484                 | 17,713                 | 18,294               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 18,442 | --                     | --              | 18,846          | 17,812            | 18,785                 | 17,467                 | 18,469               |
| 1 location only                   | 18,218 | 18,156                 | 19,039          | 18,102          | 18,844            | --                     | 18,356                 | 17,957               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18,865 | --                     | --              | --              | --                | 18,933                 | --                     | 19,920               |
| 25-49 %                           | 15,989 | --                     | --              | --              | 16,883            | 13,649                 | --                     | 16,589               |
| 50-74 %                           | 18,920 | --                     | --              | 19,897          | 18,669            | 19,043                 | 18,817                 | 18,961               |
| 75% or more                       | 18,378 | 18,415                 | 19,179          | 18,138          | 18,069            | 18,541                 | 18,416                 | 18,364               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 18,438 | 18,210                 | 19,238          | 18,170          | 18,856            | 18,057                 | 18,348                 | 18,480               |
| Has union employees               | 17,970 | --                     | --              | --              | 15,363            | 19,640                 | --                     | 18,011               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 16,832 | --                     | --              | 16,550          | 17,863            | 15,392                 | 16,580                 | 16,958               |
| Less than 50% low-wage            | 18,464 | 18,066                 | 19,284          | 18,445          | 18,106            | 18,670                 | 18,457                 | 18,466               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18,045 | 19,428                 | 19,996          | 17,675          | 17,145            | 17,774                 | 19,083                 | 17,438               |
| 25-49 %                           | 18,645 | --                     | 20,735          | 18,634          | 18,843            | 18,413                 | 19,147                 | 18,521               |
| 50-74 %                           | 18,265 | 14,970                 | 18,732          | 19,109          | 18,187            | 18,529                 | 17,076                 | 18,537               |
| 75% or more                       | 18,867 | --                     | 14,213          | 18,712          | 20,231            | 19,476                 | 16,180                 | 19,958               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18,345 | 17,934                 | 19,102          | 17,990          | 17,950            | 18,922                 | 17,953                 | 18,567               |
| 25-49 %                           | 17,909 | 15,546                 | 20,317          | 18,319          | 17,432            | 18,176                 | 17,993                 | 17,894               |
| 50-74 %                           | 19,065 | 18,942                 | 15,704          | 20,242          | 19,741            | 18,799                 | 18,422                 | 19,303               |
| 75% or more                       | 22,205 | --                     | --              | --              | --                | --                     | 22,243                 | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.1.c Standard errors for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 315.93   | 1,144.49               | 1,214.15        | 489.79          | 558.83            | 560.25                 | 640.35                 | 362.17               |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | --       | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 714.54   | --                     | --              | 872.36          | 1,025.09          | 1,293.32               | 1,514.90               | 781.93               |
| Construction                      | 756.12   | 1,882.88               | 1,711.17        | 1,412.14        | 1,183.36          | --                     | 1,186.82               | 955.01               |
| Utilities and transp.             | 2,505.75 | --                     | --              | --              | --                | 491.56                 | --                     | 445.63               |
| Wholesale trade                   | 1,170.48 | --                     | --              | 1,018.43        | 2,388.82          | 728.46                 | 2,103.78               | 1,328.43             |
| Fin. svcs. and real estate        | 853.13   | --                     | --              | --              | 987.70            | 1,286.98               | 2,727.31               | 851.92               |
| Retail trade                      | 881.40   | --                     | --              | 2,144.89        | 1,445.93          | 579.44                 | 2,249.98               | 702.67               |
| Professional services             | 648.17   | 2,236.07               | 1,539.11        | 1,042.77        | 882.64            | 1,246.14               | 1,114.87               | 794.65               |
| Other services                    | 731.78   | --                     | 4,553.98        | 984.97          | 1,196.19          | 681.01                 | 1,496.44               | 693.17               |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 364.18   | 1,349.70               | 1,289.12        | 537.20          | 742.98            | 574.76                 | 735.88                 | 413.66               |
| For profit, unincorporated        | 799.57   | 2,298.95               | 3,384.62        | 1,534.14        | 1,357.17          | 1,337.81               | 1,595.30               | 898.68               |
| Nonprofit                         | 951.17   | --                     | --              | 688.11          | 654.04            | 2,130.26               | 1,822.52               | 1,107.35             |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1,801.94 | --                     | --              | --              | 1,512.66          | --                     | 2,093.56               | 1,391.10             |
| 5-9 years                         | 1,057.38 | --                     | --              | 794.40          | --                | --                     | 1,526.03               | 813.38               |
| 10-19 years                       | 886.38   | 2,699.89               | 2,473.07        | 1,237.44        | 1,034.70          | 711.23                 | 1,545.10               | 705.64               |
| 20 or more years                  | 352.61   | 1,371.65               | 1,098.98        | 613.37          | 631.55            | 580.21                 | 688.00                 | 403.05               |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 371.66   | --                     | --              | 989.76          | 670.64            | 481.62                 | 1,550.69               | 379.76               |
| 1 location only                   | 563.67   | 1,164.78               | 1,275.01        | 552.48          | 897.54            | --                     | 672.44                 | 1,007.36             |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 843.46   | --                     | --              | --              | --                | 995.39                 | --                     | 915.49               |
| 25-49 %                           | 934.73   | --                     | --              | --              | 1,546.91          | 944.94                 | --                     | 979.53               |
| 50-74 %                           | 465.93   | --                     | --              | 892.83          | 1,016.62          | 304.70                 | 1,369.45               | 368.42               |
| 75% or more                       | 349.88   | 1,273.28               | 1,365.64        | 531.54          | 606.12            | 631.28                 | 704.95                 | 401.37               |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 291.26   | 1,222.50               | 1,230.88        | 501.31          | 480.80            | 419.32                 | 669.14                 | 293.10               |
| Has union employees               | 1,134.71 | --                     | --              | --              | 1,535.06          | 1,687.04               | --                     | 1,226.86             |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1,185.62 | --                     | --              | 2,304.83        | 1,897.45          | 572.08                 | 3,008.94               | 964.95               |
| Less than 50% low-wage            | 328.43   | 1,106.06               | 1,260.61        | 490.11          | 584.24            | 596.51                 | 643.54                 | 381.73               |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 551.16   | 1,760.94               | 2,102.96        | 674.87          | 964.63            | 755.59                 | 1,058.18               | 588.14               |
| 25-49 %                           | 562.83   | --                     | 1,462.14        | 1,206.23        | 1,117.96          | 839.88                 | 1,207.98               | 625.99               |
| 50-74 %                           | 693.20   | 1,780.59               | 2,122.83        | 806.97          | 947.33            | 1,315.70               | 1,075.55               | 823.06               |
| 75% or more                       | 671.34   | --                     | 1,671.06        | 1,578.77        | 788.22            | 1,400.29               | 935.93                 | 920.36               |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 478.30   | 1,782.80               | 1,688.34        | 711.64          | 742.71            | 999.10                 | 937.69                 | 539.00               |
| 25-49 %                           | 522.20   | 1,627.48               | 1,440.86        | 742.63          | 1,055.03          | 787.54                 | 946.37                 | 590.34               |
| 50-74 %                           | 576.65   | 2,516.44               | 1,871.93        | 753.93          | 1,051.08          | 745.70                 | 1,438.10               | 594.23               |
| 75% or more                       | 1,890.18 | --                     | --              | --              | --                | --                     | 2,468.08               | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.2 Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 5,431 | 4,163                  | 6,489           | 6,852           | 5,941             | 5,059                  | 5,854                  | 5,372                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6,415 | --                     | --              | --              | --                | --                     | 3,799 *                | 6,936                |
| Mining and manufacturing          | 4,669 | 5,651                  | 6,462           | 5,527           | 5,002             | 4,320                  | 6,045                  | 4,577                |
| Construction                      | 4,889 | 3,723                  | 5,830           | 6,514           | 4,112             | 4,198                  | 5,731                  | 4,427                |
| Utilities and transp.             | 4,530 | --                     | 7,719           | 4,784           | 4,300             | 4,472                  | 5,778                  | 4,434                |
| Wholesale trade                   | 5,242 | 3,677 *                | 7,750           | 6,331           | 6,579             | 4,274                  | 5,709                  | 5,153                |
| Fin. svcs. and real estate        | 5,475 | 5,362                  | 4,341           | 6,048           | 5,906             | 5,371                  | 5,113                  | 5,505                |
| Retail trade                      | 5,856 | 4,857 *                | 7,529           | 8,462           | 8,399             | 4,963                  | 6,850                  | 5,719                |
| Professional services             | 5,662 | 3,798                  | 6,736           | 7,467           | 6,694             | 5,200                  | 5,843                  | 5,636                |
| Other services                    | 6,389 | 4,413                  | 6,320           | 8,011           | 5,933             | 6,474                  | 6,160                  | 6,435                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 5,409 | 4,109                  | 6,817           | 6,829           | 5,871             | 5,040                  | 6,052                  | 5,318                |
| For profit, unincorporated        | 5,851 | 4,770                  | 6,651           | 7,206           | 6,508             | 5,218                  | 5,949                  | 5,826                |
| Nonprofit                         | 5,229 | 2,842                  | 3,851           | 6,427           | 5,750             | 5,051                  | 4,149                  | 5,305                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 6,545 | 5,034                  | 7,773           | 7,181           | 6,964             | 5,101                  | 6,121                  | 7,037                |
| 5-9 years                         | 6,499 | 3,829                  | 7,271           | 7,524           | 6,643             | 6,067                  | 5,899                  | 6,936                |
| 10-19 years                       | 6,403 | 4,217                  | 6,695           | 7,601           | 6,440             | 6,115                  | 6,425                  | 6,391                |
| 20 or more years                  | 5,253 | 3,865                  | 6,003           | 6,452           | 5,737             | 5,023                  | 5,511                  | 5,232                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 5,251 | --                     | 5,343           | 7,251           | 5,985             | 5,037                  | 6,018                  | 5,241                |
| 1 location only                   | 5,988 | 4,171                  | 6,571           | 6,739           | 5,875             | 5,941                  | 5,839                  | 6,115                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,718 | --                     | 6,107 *         | 6,025           | 7,537             | 6,988                  | 5,108                  | 7,133                |
| 25-49 %                           | 5,618 | 1,847 *                | 3,874 *         | 6,022           | 5,877             | 5,962                  | 3,695                  | 5,985                |
| 50-74 %                           | 5,578 | 5,707                  | 5,605           | 7,843           | 6,819             | 4,904                  | 6,221                  | 5,477                |
| 75% or more                       | 5,401 | 3,994                  | 6,711           | 6,817           | 5,860             | 5,036                  | 5,909                  | 5,332                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 5,785 | 4,301                  | 6,614           | 7,362           | 6,291             | 5,304                  | 6,034                  | 5,740                |
| Has union employees               | 4,377 | 2,821 *                | 4,616 *         | 2,450           | 3,847             | 4,563                  | 3,674                  | 4,404                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6,441 | 4,054 *                | 6,092           | 7,600           | 8,408             | 5,837                  | 5,494                  | 6,552                |
| Less than 50% low-wage            | 5,360 | 4,173                  | 6,510           | 6,814           | 5,756             | 5,002                  | 5,875                  | 5,287                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5,299 | 4,429                  | 6,433           | 6,455           | 5,421             | 4,746                  | 5,980                  | 5,121                |
| 25-49 %                           | 4,997 | 4,495                  | 6,172           | 7,045           | 5,706             | 4,562                  | 5,761                  | 4,925                |
| 50-74 %                           | 5,681 | 3,998                  | 6,606           | 6,834           | 6,333             | 5,482                  | 5,554                  | 5,694                |
| 75% or more                       | 5,963 | 3,338                  | 7,137           | 7,932           | 6,916             | 5,541                  | 5,998                  | 5,960                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5,905 | 4,558                  | 6,981           | 7,165           | 6,408             | 5,343                  | 6,171                  | 5,840                |
| 25-49 %                           | 5,215 | 4,025                  | 6,246           | 6,874           | 5,687             | 4,943                  | 6,099                  | 5,155                |
| 50-74 %                           | 5,255 | 4,371                  | 5,680           | 5,899           | 5,572             | 5,008                  | 5,223                  | 5,262                |
| 75% or more                       | 5,231 | 2,186                  | 5,807           | 7,366           | 5,855             | 5,806                  | 3,630                  | 5,972                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 63.16    | 336.03                 | 342.92          | 219.75          | 169.46            | 70.98                  | 188.43                 | 66.95                |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1,713.77 | --                     | --              | --              | --                | --                     | 1,659.34 *             | 1,876.74             |
| Mining and manufacturing          | 138.31   | 1,297.76               | 755.41          | 613.60          | 310.94            | 160.08                 | 483.21                 | 143.65               |
| Construction                      | 364.95   | 1,011.57               | 1,006.76        | 755.65          | 682.25            | 409.69                 | 587.39                 | 431.68               |
| Utilities and transp.             | 261.46   | --                     | 1,838.26        | 978.40          | 488.03            | 311.32                 | 1,130.69               | 267.08               |
| Wholesale trade                   | 211.39   | 1,136.65 *             | 1,300.20        | 525.84          | 566.25            | 149.48                 | 679.84                 | 214.47               |
| Fin. svcs. and real estate        | 142.89   | 1,300.48               | 985.23          | 544.36          | 426.74            | 153.36                 | 640.85                 | 145.08               |
| Retail trade                      | 256.50   | 1,687.74 *             | 962.34          | 547.24          | 563.85            | 303.68                 | 664.17                 | 275.88               |
| Professional services             | 105.27   | 443.93                 | 464.16          | 366.67          | 245.42            | 126.96                 | 276.39                 | 113.57               |
| Other services                    | 180.76   | 670.71                 | 1,125.13        | 557.57          | 332.93            | 236.66                 | 540.22                 | 188.62               |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 77.22    | 383.27                 | 424.55          | 272.31          | 236.47            | 82.21                  | 227.17                 | 81.90                |
| For profit, unincorporated        | 179.58   | 869.48                 | 677.28          | 480.11          | 343.99            | 230.66                 | 462.75                 | 192.45               |
| Nonprofit                         | 138.87   | 622.99                 | 762.53          | 560.88          | 274.06            | 174.61                 | 423.64                 | 145.53               |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 362.40   | 865.04                 | 872.32          | 738.63          | 580.65            | 443.84                 | 550.09                 | 451.03               |
| 5-9 years                         | 517.34   | 679.69                 | 939.72          | 728.05          | 1,201.99          | 936.42                 | 526.58                 | 774.54               |
| 10-19 years                       | 221.16   | 759.69                 | 541.87          | 457.85          | 400.18            | 430.57                 | 377.76                 | 272.69               |
| 20 or more years                  | 65.10    | 478.26                 | 524.44          | 279.43          | 175.69            | 72.33                  | 266.11                 | 66.99                |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 64.06    | --                     | 988.95          | 368.81          | 182.85            | 68.73                  | 471.67                 | 64.58                |
| 1 location only                   | 163.17   | 339.96                 | 359.85          | 259.93          | 329.05            | 854.73                 | 200.77                 | 250.22               |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 438.06   | --                     | 2,620.84 *      | 1,052.01        | 1,175.10          | 523.61                 | 1,091.80               | 462.92               |
| 25-49 %                           | 270.77   | 1,067.70 *             | 1,724.38 *      | 639.98          | 565.23            | 297.42                 | 968.42                 | 261.99               |
| 50-74 %                           | 181.54   | 895.23                 | 876.82          | 464.68          | 437.23            | 210.93                 | 537.52                 | 189.53               |
| 75% or more                       | 68.83    | 372.62                 | 373.04          | 240.69          | 186.85            | 76.75                  | 206.35                 | 72.94                |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 72.29    | 341.28                 | 335.11          | 196.74          | 171.46            | 88.18                  | 186.23                 | 78.48                |
| Has union employees               | 119.34   | 1,296.49 *             | 2,308.93 *      | 661.27          | 433.36            | 117.48                 | 969.71                 | 118.27               |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 301.73   | 1,284.27 *             | 1,317.49        | 620.30          | 836.74            | 238.03                 | 759.99                 | 322.11               |
| Less than 50% low-wage            | 63.52    | 345.34                 | 354.31          | 228.41          | 157.72            | 74.19                  | 193.83                 | 66.99                |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 138.63   | 575.36                 | 557.76          | 374.75          | 300.33            | 183.22                 | 307.11                 | 154.20               |
| 25-49 %                           | 124.74   | 951.88                 | 727.85          | 401.75          | 412.32            | 120.83                 | 448.44                 | 129.77               |
| 50-74 %                           | 98.99    | 578.54                 | 657.21          | 388.58          | 273.71            | 111.71                 | 360.46                 | 102.74               |
| 75% or more                       | 137.51   | 560.74                 | 600.91          | 463.67          | 290.87            | 170.87                 | 368.73                 | 147.06               |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 127.75   | 493.08                 | 456.11          | 339.52          | 307.87            | 155.85                 | 275.92                 | 144.00               |
| 25-49 %                           | 80.42    | 715.41                 | 758.66          | 287.55          | 213.54            | 89.39                  | 379.87                 | 81.69                |
| 50-74 %                           | 170.57   | 866.43                 | 595.75          | 671.24          | 487.98            | 155.19                 | 414.84                 | 187.10               |
| 75% or more                       | 357.85   | 526.23                 | 1,103.95        | 1,171.53        | 624.95            | 546.36                 | 492.83                 | 447.69               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.2.a Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 5,674  | 4,556                  | 6,357           | 7,041           | 5,727             | 5,168                  | 6,000                  | 5,590                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 10,062 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 5,145  | --                     | 8,002           | 5,320           | 4,834             | 4,229                  | 7,174                  | 4,703                |
| Construction                      | 3,712  | 2,860                  | 4,569           | 4,888 *         | 2,794 *           | --                     | 4,762                  | 3,170                |
| Utilities and transp.             | 5,752  | --                     | --              | --              | 4,482 *           | 6,633                  | --                     | 5,973                |
| Wholesale trade                   | 5,984  | --                     | 5,849           | 6,240           | 6,879             | 5,342                  | 5,185                  | 6,435                |
| Fin. svcs. and real estate        | 6,032  | --                     | --              | 6,689           | 5,530             | 6,103                  | 6,215                  | 6,000                |
| Retail trade                      | 5,454  | --                     | 7,987           | 8,807           | 8,191             | 3,313                  | 6,716                  | 5,147                |
| Professional services             | 5,397  | 3,954                  | 6,224           | 8,053           | 5,857             | 4,721                  | 5,714                  | 5,339                |
| Other services                    | 6,881  | 5,339                  | 6,280           | 9,006           | 5,834             | 7,525                  | 7,053                  | 6,821                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 5,782  | 4,380                  | 6,710           | 6,774           | 5,688             | 5,473                  | 5,966                  | 5,726                |
| For profit, unincorporated        | 6,643  | 6,541                  | 6,441           | 8,418           | 6,395             | 5,177                  | 7,425                  | 6,263                |
| Nonprofit                         | 4,970  | --                     | 3,170           | 6,574           | 5,519             | 4,666                  | 3,665                  | 5,082                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 6,659  | 6,658                  | 6,497           | 7,303           | 6,500             | --                     | 6,483                  | 6,835                |
| 5-9 years                         | 8,425  | 4,495                  | 10,183          | 8,512           | 9,057             | --                     | 7,509                  | 8,909                |
| 10-19 years                       | 6,198  | 3,265                  | 6,474           | 7,744           | 6,095             | 5,860                  | 6,107                  | 6,278                |
| 20 or more years                  | 5,360  | 4,604                  | 5,829           | 6,532           | 5,230             | 5,156                  | 5,611                  | 5,317                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 5,357  | --                     | 6,348 *         | 7,095           | 5,478             | 5,174                  | 5,619                  | 5,350                |
| 1 location only                   | 6,116  | 4,555                  | 6,357           | 7,029           | 6,014             | 5,021                  | 6,030                  | 6,187                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,687  | --                     | --              | --              | 7,288             | 7,195                  | 5,962                  | 7,194                |
| 25-49 %                           | 5,474  | --                     | --              | 7,210           | 5,750             | 5,450                  | 4,450 *                | 5,904                |
| 50-74 %                           | 4,962  | 8,976                  | 5,418 *         | 6,981           | 5,217             | 3,997                  | 7,127                  | 4,623                |
| 75% or more                       | 5,782  | 3,831                  | 6,444           | 7,047           | 5,776             | 5,411                  | 5,970                  | 5,732                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 6,418  | 4,659                  | 6,655           | 7,595           | 6,461             | 6,017                  | 6,233                  | 6,485                |
| Has union employees               | 3,761  | --                     | --              | 2,015 *         | 2,820             | 4,242                  | 2,790                  | 3,812                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 8,200  | --                     | --              | 7,291           | 8,880             | 6,825                  | 8,630                  | 8,119                |
| Less than 50% low-wage            | 5,476  | 4,034                  | 6,322           | 7,029           | 5,287             | 5,082                  | 5,844                  | 5,379                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5,419  | 4,380                  | 5,977           | 6,413           | 4,719             | 5,437                  | 5,975                  | 5,121                |
| 25-49 %                           | 5,370  | 4,063 *                | 6,102           | 7,200           | 5,970             | 4,475                  | 5,285                  | 5,384                |
| 50-74 %                           | 5,930  | 5,581                  | 6,632           | 7,139           | 5,986             | 5,652                  | 6,529                  | 5,814                |
| 75% or more                       | 6,136  | 3,407 *                | 7,855           | 8,620           | 6,785             | 5,224                  | 6,261                  | 6,114                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,553  | 4,915                  | 6,826           | 7,126           | 7,114             | 5,683                  | 6,261                  | 6,689                |
| 25-49 %                           | 5,191  | 5,517                  | 5,141           | 6,680           | 4,724             | 5,089                  | 5,875                  | 5,111                |
| 50-74 %                           | 5,638  | 4,452 *                | 7,782           | 7,776           | 4,829             | 5,240                  | 6,203                  | 5,435                |
| 75% or more                       | 4,159  | 1,990 *                | --              | --              | --                | 3,084 *                | 3,572                  | 4,688                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.2.a Standard errors for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 175.07   | 548.82                 | 531.66          | 410.57          | 470.44            | 155.80                 | 319.86                 | 203.87               |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 2,016.70 | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 407.76   | --                     | 1,265.71        | 653.24          | 822.25            | 398.66                 | 987.18                 | 413.79               |
| Construction                      | 697.91   | 799.91                 | 1,163.92        | 1,499.71 *      | 1,005.77 *        | --                     | 734.90                 | 881.00               |
| Utilities and transp.             | 724.77   | --                     | --              | --              | 1,619.74 *        | 836.76                 | --                     | 868.68               |
| Wholesale trade                   | 507.75   | --                     | 1,018.25        | 855.57          | 977.80            | 654.70                 | 990.17                 | 550.34               |
| Fin. svcs. and real estate        | 497.06   | --                     | --              | 766.58          | 1,361.17          | 430.67                 | 1,025.19               | 554.34               |
| Retail trade                      | 470.42   | --                     | 1,797.25        | 808.91          | 848.27            | 324.16                 | 1,048.78               | 507.21               |
| Professional services             | 190.16   | 806.03                 | 1,047.48        | 730.72          | 428.28            | 200.38                 | 595.71                 | 196.21               |
| Other services                    | 338.15   | 1,118.50               | 1,652.00        | 959.92          | 541.57            | 327.00                 | 869.23                 | 338.15               |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 251.04   | 630.33                 | 607.53          | 514.35          | 712.59            | 217.13                 | 371.40                 | 307.10               |
| For profit, unincorporated        | 395.68   | 1,523.08               | 1,483.16        | 753.86          | 579.01            | 614.71                 | 854.52                 | 396.69               |
| Nonprofit                         | 213.79   | --                     | 918.26          | 951.41          | 493.89            | 226.25                 | 598.85                 | 225.81               |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 702.31   | 1,955.94               | 1,512.38        | 1,357.00        | 918.71            | --                     | 1,144.19               | 802.62               |
| 5-9 years                         | 1,254.56 | 936.37                 | 1,524.51        | 1,368.09        | 2,121.22          | --                     | 1,284.61               | 1,642.35             |
| 10-19 years                       | 509.69   | 901.34                 | 1,022.39        | 1,042.61        | 1,056.25          | 920.41                 | 699.60                 | 741.07               |
| 20 or more years                  | 158.00   | 751.08                 | 694.09          | 475.79          | 396.02            | 158.17                 | 382.89                 | 172.18               |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 167.17   | --                     | 1,939.12 *      | 658.71          | 444.17            | 161.77                 | 836.06                 | 170.04               |
| 1 location only                   | 343.06   | 554.99                 | 552.28          | 478.59          | 860.89            | 329.67                 | 339.10                 | 561.39               |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,050.43 | --                     | --              | --              | 1,891.91          | 1,587.10               | 1,774.48               | 1,231.42             |
| 25-49 %                           | 733.83   | --                     | --              | 1,004.63        | 1,240.62          | 517.99                 | 1,744.34 *             | 770.85               |
| 50-74 %                           | 315.21   | 1,388.01               | 1,688.93 *      | 889.41          | 546.42            | 332.52                 | 1,019.96               | 299.13               |
| 75% or more                       | 203.83   | 580.44                 | 552.66          | 452.87          | 565.29            | 168.57                 | 349.14                 | 240.55               |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 202.71   | 601.34                 | 522.42          | 351.18          | 494.97            | 216.14                 | 329.85                 | 248.49               |
| Has union employees               | 227.61   | --                     | --              | 1,007.29 *      | 586.00            | 190.35                 | 754.53                 | 237.09               |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 938.64   | --                     | --              | 912.68          | 1,577.87          | 399.37                 | 1,342.39               | 1,099.97             |
| Less than 50% low-wage            | 152.11   | 530.71                 | 530.70          | 427.46          | 366.26            | 160.84                 | 323.23                 | 170.73               |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 351.95   | 774.23                 | 785.34          | 711.36          | 690.23            | 526.19                 | 484.44                 | 453.42               |
| 25-49 %                           | 451.79   | 1,501.56 *             | 1,230.59        | 722.50          | 1,211.20          | 263.94                 | 784.60                 | 509.68               |
| 50-74 %                           | 208.55   | 1,049.91               | 1,067.96        | 631.72          | 445.59            | 252.82                 | 643.21                 | 212.74               |
| 75% or more                       | 298.04   | 1,158.15 *             | 1,478.68        | 748.27          | 653.33            | 338.88                 | 776.24                 | 322.89               |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 346.24   | 765.76                 | 782.26          | 742.85          | 722.45            | 270.20                 | 468.72                 | 452.98               |
| 25-49 %                           | 180.72   | 1,479.92               | 933.04          | 519.19          | 441.25            | 193.72                 | 626.89                 | 186.75               |
| 50-74 %                           | 607.96   | 1,390.27 *             | 807.43          | 718.52          | 1,299.53          | 406.00                 | 718.54                 | 764.19               |
| 75% or more                       | 751.75   | 923.24 *               | --              | --              | --                | 1,220.37 *             | 890.87                 | 1,192.53             |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.2.b Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 5,348 | 3,716                  | 6,221           | 6,735           | 6,035             | 5,047                  | 5,619                  | 5,320                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 4,065 | --                     | --              | --              | --                | --                     | --                     | 4,269                |
| Mining and manufacturing          | 4,512 | --                     | 4,858           | 5,424           | 4,911             | 4,292                  | 5,060                  | 4,488                |
| Construction                      | 5,427 | 4,935 *                | 5,922           | 6,869           | 5,382             | 4,199                  | 6,066                  | 5,105                |
| Utilities and transp.             | 4,337 | --                     | --              | 4,360           | 4,268             | 4,331                  | 5,043                  | 4,302                |
| Wholesale trade                   | 5,048 | 2,850 *                | 7,127           | 6,114           | 6,978             | 4,210                  | 5,350                  | 5,010                |
| Fin. svcs. and real estate        | 5,285 | 3,707                  | 3,546           | 5,919           | 5,883             | 5,234                  | 4,103                  | 5,365                |
| Retail trade                      | 5,888 | --                     | 7,440           | 8,358           | 8,841             | 5,241                  | 6,586                  | 5,820                |
| Professional services             | 5,738 | 3,727                  | 7,115           | 7,171           | 7,006             | 5,340                  | 5,949                  | 5,713                |
| Other services                    | 6,356 | 3,452                  | 6,605           | 8,278           | 5,998             | 6,338                  | 6,005                  | 6,405                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 5,311 | 3,849                  | 6,441           | 6,822           | 5,989             | 5,000                  | 5,956                  | 5,246                |
| For profit, unincorporated        | 5,557 | 3,564                  | 6,935           | 6,374           | 6,492             | 5,134                  | 4,954                  | 5,671                |
| Nonprofit                         | 5,356 | 3,288                  | 4,029           | 6,775           | 5,808             | 5,209                  | 4,572                  | 5,401                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 6,312 | 4,036                  | 7,343           | 7,211           | 7,100             | 5,087                  | 5,610                  | 7,070                |
| 5-9 years                         | 5,869 | 3,775                  | 6,482           | 7,292           | 5,292             | 6,082                  | 5,396                  | 6,216                |
| 10-19 years                       | 6,284 | 4,217                  | 6,146           | 7,420           | 6,404             | 6,079                  | 6,172                  | 6,330                |
| 20 or more years                  | 5,223 | 3,226                  | 5,979           | 6,364           | 5,964             | 5,010                  | 5,436                  | 5,211                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 5,224 | --                     | 5,092           | 7,277           | 6,179             | 5,020                  | 6,388                  | 5,213                |
| 1 location only                   | 5,861 | 3,706                  | 6,307           | 6,570           | 5,803             | 6,297                  | 5,546                  | 6,108                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,669 | --                     | --              | 6,165           | 7,126             | 7,010                  | 3,340                  | 7,069                |
| 25-49 %                           | 5,768 | --                     | 2,487 *         | 5,532           | 6,161             | 6,074                  | 2,660 *                | 6,126                |
| 50-74 %                           | 5,916 | 3,946                  | 5,241           | 8,505           | 7,957             | 5,362                  | 5,877                  | 5,922                |
| 75% or more                       | 5,288 | 3,742                  | 6,513           | 6,647           | 5,912             | 4,987                  | 5,698                  | 5,247                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 5,624 | 3,833                  | 6,240           | 7,270           | 6,206             | 5,258                  | 5,747                  | 5,609                |
| Has union employees               | 4,519 | --                     | 5,955 *         | 2,612 *         | 4,683             | 4,585                  | 4,261 *                | 4,528                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6,024 | 1,226 *                | 6,004           | 8,223           | 7,782             | 5,753                  | 4,629                  | 6,137                |
| Less than 50% low-wage            | 5,302 | 3,920                  | 6,231           | 6,661           | 5,945             | 4,994                  | 5,673                  | 5,263                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5,241 | 3,911                  | 6,201           | 6,337           | 5,759             | 4,730                  | 5,672                  | 5,159                |
| 25-49 %                           | 4,879 | 4,643                  | 5,822           | 6,819           | 5,535             | 4,579                  | 5,776                  | 4,815                |
| 50-74 %                           | 5,649 | 3,207                  | 6,078           | 7,172           | 6,477             | 5,478                  | 5,125                  | 5,689                |
| 75% or more                       | 5,827 | 3,198                  | 7,205           | 7,402           | 6,788             | 5,522                  | 5,940                  | 5,818                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5,718 | 4,236                  | 6,420           | 7,293           | 6,176             | 5,342                  | 5,827                  | 5,700                |
| 25-49 %                           | 5,203 | 3,143                  | 6,655           | 6,818           | 6,012             | 4,919                  | 6,087                  | 5,155                |
| 50-74 %                           | 5,092 | 3,568                  | 4,973           | 5,293           | 5,810             | 4,951                  | 4,773                  | 5,149                |
| 75% or more                       | 5,669 | 2,554 *                | 6,079           | 7,868           | 5,454             | 6,204                  | 3,924                  | 6,204                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.2.b Standard errors for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 68.01  | 414.74                 | 462.63          | 291.85          | 170.64            | 77.07                  | 246.38                 | 70.61                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 521.29 | --                     | --              | --              | --                | --                     | --                     | 346.82               |
| Mining and manufacturing          | 148.65 | --                     | 710.10          | 942.66          | 359.35            | 160.89                 | 469.60                 | 153.91               |
| Construction                      | 419.85 | 1,934.14 *             | 1,592.90        | 778.02          | 866.61            | 428.38                 | 857.63                 | 442.71               |
| Utilities and transp.             | 279.22 | --                     | --              | 1,165.26        | 482.34            | 332.94                 | 1,251.12               | 286.67               |
| Wholesale trade                   | 234.80 | 888.77 *               | 1,944.16        | 711.05          | 713.07            | 156.62                 | 821.10                 | 243.07               |
| Fin. svcs. and real estate        | 135.49 | 968.55                 | 998.32          | 722.05          | 423.41            | 145.18                 | 594.11                 | 137.91               |
| Retail trade                      | 308.29 | --                     | 1,169.06        | 807.59          | 701.10            | 351.54                 | 835.19                 | 328.20               |
| Professional services             | 126.39 | 594.48                 | 515.88          | 506.45          | 305.66            | 148.26                 | 353.54                 | 134.98               |
| Other services                    | 214.45 | 817.67                 | 1,606.17        | 656.88          | 428.23            | 258.75                 | 798.98                 | 217.74               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 80.05  | 569.52                 | 578.74          | 359.85          | 215.33            | 87.98                  | 311.98                 | 82.19                |
| For profit, unincorporated        | 186.76 | 697.97                 | 740.52          | 628.31          | 438.87            | 209.15                 | 468.06                 | 202.02               |
| Nonprofit                         | 177.89 | 964.39                 | 1,034.77        | 761.08          | 364.85            | 217.35                 | 608.49                 | 184.92               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 399.27 | 826.48                 | 760.58          | 903.42          | 775.18            | 481.47                 | 549.42                 | 561.59               |
| 5-9 years                         | 413.24 | 952.04                 | 1,088.04        | 1,018.46        | 555.14            | 1,028.11               | 620.42                 | 550.24               |
| 10-19 years                       | 243.92 | 785.16                 | 542.88          | 491.68          | 440.69            | 471.63                 | 387.84                 | 304.64               |
| 20 or more years                  | 72.67  | 720.13                 | 785.20          | 381.73          | 198.41            | 78.54                  | 400.64                 | 73.38                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 69.55  | --                     | 1,117.12        | 468.58          | 206.30            | 73.72                  | 619.17                 | 69.96                |
| 1 location only                   | 194.36 | 418.66                 | 489.57          | 348.86          | 299.36            | 1,089.93               | 263.12                 | 278.67               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 473.09 | --                     | --              | 1,229.43        | 1,071.38          | 587.95                 | 862.41                 | 502.04               |
| 25-49 %                           | 281.73 | --                     | 1,405.01 *      | 828.09          | 528.47            | 334.03                 | 911.35 *               | 270.55               |
| 50-74 %                           | 224.42 | 1,067.91               | 1,061.32        | 580.32          | 485.98            | 256.10                 | 704.09                 | 236.18               |
| 75% or more                       | 72.90  | 457.83                 | 509.47          | 318.02          | 182.54            | 82.36                  | 268.34                 | 75.60                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 78.59  | 383.95                 | 440.90          | 266.61          | 177.38            | 95.54                  | 235.12                 | 83.44                |
| Has union employees               | 130.70 | --                     | 3,227.70 *      | 876.14 *        | 572.41            | 126.93                 | 1,407.46 *             | 126.68               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 235.69 | 673.59 *               | 1,150.61        | 846.32          | 559.40            | 261.16                 | 911.98                 | 241.55               |
| Less than 50% low-wage            | 70.93  | 436.06                 | 481.45          | 301.46          | 177.19            | 80.58                  | 253.62                 | 73.74                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 158.90 | 659.39                 | 787.46          | 498.94          | 340.16            | 199.73                 | 412.16                 | 172.29               |
| 25-49 %                           | 115.20 | 1,345.16               | 857.15          | 517.16          | 267.84            | 129.18                 | 560.28                 | 116.63               |
| 50-74 %                           | 113.42 | 713.59                 | 838.66          | 504.55          | 356.88            | 123.31                 | 452.88                 | 117.23               |
| 75% or more                       | 151.25 | 708.84                 | 601.17          | 628.51          | 343.53            | 179.44                 | 469.78                 | 158.90               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 133.26 | 599.93                 | 539.96          | 405.48          | 309.02            | 166.28                 | 346.21                 | 144.44               |
| 25-49 %                           | 90.78  | 866.99                 | 1,103.82        | 392.60          | 250.44            | 97.67                  | 521.86                 | 91.36                |
| 50-74 %                           | 161.47 | 1,051.11               | 729.24          | 817.81          | 320.43            | 163.34                 | 493.85                 | 168.58               |
| 75% or more                       | 420.07 | 808.04 *               | 1,266.25        | 1,932.37        | 605.33            | 553.69                 | 726.67                 | 480.25               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.2.c Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 5,831   | 4,924                  | 8,300           | 7,039           | 5,839             | 4,985                  | 6,633                  | 5,527                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | --      | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 5,810   | --                     | --              | --              | --                | --                     | 7,297                  | 5,636                |
| Construction                      | 4,690   | --                     | --              | --              | --                | --                     | 6,047                  | 3,376 *              |
| Utilities and transp.             | 6,903 * | --                     | --              | --              | --                | --                     | --                     | 3,400                |
| Wholesale trade                   | 5,755   | --                     | --              | --              | --                | --                     | 8,653                  | 4,844                |
| Fin. svcs. and real estate        | 7,632   | --                     | --              | --              | --                | --                     | 9,700 *                | 7,193                |
| Retail trade                      | 6,892   | --                     | --              | --              | --                | --                     | 8,211                  | 6,311                |
| Professional services             | 5,595   | --                     | --              | --              | --                | --                     | 5,568                  | 5,606                |
| Other services                    | 4,724   | --                     | --              | --              | --                | --                     | 4,364                  | 4,970                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 5,739   | --                     | --              | --              | --                | --                     | 6,734                  | 5,354                |
| For profit, unincorporated        | 7,100   | --                     | --              | --              | --                | --                     | 7,604                  | 6,841                |
| Nonprofit                         | 4,606   | --                     | --              | --              | --                | --                     | 3,143 *                | 4,897                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 8,212   | --                     | --              | --              | --                | --                     | 8,241                  | 8,083                |
| 5-9 years                         | 5,513   | --                     | --              | --              | --                | --                     | 5,893                  | 4,741 *              |
| 10-19 years                       | 7,781   | --                     | --              | --              | --                | --                     | 8,119                  | 7,395                |
| 20 or more years                  | 5,375   | --                     | --              | --              | --                | --                     | 5,606                  | 5,327                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 5,435   | --                     | --              | --              | --                | --                     | 4,565                  | 5,459                |
| 1 location only                   | 6,437   | --                     | --              | --              | --                | --                     | 6,762                  | 5,823                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 7,279   | --                     | --              | --              | --                | --                     | --                     | 7,659                |
| 25-49 %                           | 4,478   | --                     | --              | --              | --                | --                     | --                     | 4,291                |
| 50-74 %                           | 4,996   | --                     | --              | --              | --                | --                     | 5,461                  | 4,816                |
| 75% or more                       | 5,918   | --                     | --              | --              | --                | --                     | 6,783                  | 5,592                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 6,095   | --                     | --              | --              | --                | --                     | 6,902                  | 5,720                |
| Has union employees               | 4,623   | --                     | --              | --              | --                | --                     | --                     | 4,873                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6,055   | --                     | --              | --              | --                | --                     | 3,042 *                | 7,555                |
| Less than 50% low-wage            | 5,814   | --                     | --              | --              | --                | --                     | 6,953                  | 5,393                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5,609   | --                     | --              | --              | --                | --                     | 7,296                  | 4,623                |
| 25-49 %                           | 5,658   | --                     | --              | --              | --                | --                     | 7,034                  | 5,317                |
| 50-74 %                           | 5,280   | --                     | --              | --              | --                | --                     | 5,041                  | 5,334                |
| 75% or more                       | 7,562   | --                     | --              | --              | --                | --                     | 5,723                  | 8,308                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6,084   | --                     | --              | --              | --                | --                     | 7,239                  | 5,432                |
| 25-49 %                           | 5,574   | --                     | --              | --              | --                | --                     | 6,833                  | 5,354                |
| 50-74 %                           | 6,165   | --                     | --              | --              | --                | --                     | 5,465 *                | 6,425                |
| 75% or more                       | 3,600   | --                     | --              | --              | --                | --                     | 2,707 *                | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.2.c Standard errors for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 294.96     | 1,108.75               | 1,061.48        | 531.15          | 492.19            | 496.70                 | 609.11                 | 324.90               |
| Industry group **                 |            |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | --         | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 774.74     | --                     | --              | --              | --                | --                     | 1,366.84               | 836.05               |
| Construction                      | 967.62     | --                     | --              | --              | --                | --                     | 1,288.69               | 1,057.20 *           |
| Utilities and transp.             | 2,600.90 * | --                     | --              | --              | --                | --                     | --                     | 469.80               |
| Wholesale trade                   | 853.36     | --                     | --              | --              | --                | --                     | 2,121.85               | 574.70               |
| Fin. svcs. and real estate        | 1,228.27   | --                     | --              | --              | --                | --                     | 3,151.61 *             | 1,298.80             |
| Retail trade                      | 915.78     | --                     | --              | --              | --                | --                     | 2,307.27               | 690.96               |
| Professional services             | 340.43     | --                     | --              | --              | --                | --                     | 763.30                 | 366.17               |
| Other services                    | 601.28     | --                     | --              | --              | --                | --                     | 935.15                 | 814.49               |
| Ownership                         |            |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 321.36     | --                     | --              | --              | --                | --                     | 631.09                 | 353.14               |
| For profit, unincorporated        | 1,059.04   | --                     | --              | --              | --                | --                     | 1,796.99               | 1,294.38             |
| Nonprofit                         | 325.31     | --                     | --              | --              | --                | --                     | 958.71 *               | 328.46               |
| Age of firm                       |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1,888.67   | --                     | --              | --              | --                | --                     | 2,302.39               | 940.07               |
| 5-9 years                         | 1,070.55   | --                     | --              | --              | --                | --                     | 1,320.52               | 1,638.51 *           |
| 10-19 years                       | 930.52     | --                     | --              | --              | --                | --                     | 1,536.62               | 920.96               |
| 20 or more years                  | 303.94     | --                     | --              | --              | --                | --                     | 527.44                 | 349.81               |
| Multi/single status               |            |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 361.86     | --                     | --              | --              | --                | --                     | 1,163.83               | 370.63               |
| 1 location only                   | 486.18     | --                     | --              | --              | --                | --                     | 639.42                 | 653.28               |
| Percent full-time employees       |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,328.01   | --                     | --              | --              | --                | --                     | --                     | 1,529.70             |
| 25-49 %                           | 959.71     | --                     | --              | --              | --                | --                     | --                     | 885.82               |
| 50-74 %                           | 599.42     | --                     | --              | --              | --                | --                     | 1,391.82               | 624.18               |
| 75% or more                       | 325.30     | --                     | --              | --              | --                | --                     | 668.22                 | 358.62               |
| Union presence                    |            |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 283.49     | --                     | --              | --              | --                | --                     | 623.66                 | 278.96               |
| Has union employees               | 978.74     | --                     | --              | --              | --                | --                     | --                     | 1,058.52             |
| Percent low-wage employees        |            |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 709.69     | --                     | --              | --              | --                | --                     | 932.27 *               | 819.00               |
| Less than 50% low-wage            | 311.92     | --                     | --              | --              | --                | --                     | 648.33                 | 338.46               |
| Percent women employees           |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 517.89     | --                     | --              | --              | --                | --                     | 965.87                 | 500.35               |
| 25-49 %                           | 623.82     | --                     | --              | --              | --                | --                     | 1,573.18               | 632.76               |
| 50-74 %                           | 338.52     | --                     | --              | --              | --                | --                     | 984.95                 | 349.00               |
| 75% or more                       | 981.01     | --                     | --              | --              | --                | --                     | 867.87                 | 1,361.47             |
| Percent age 50 or older employees |            |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 491.31     | --                     | --              | --              | --                | --                     | 847.23                 | 541.96               |
| 25-49 %                           | 431.32     | --                     | --              | --              | --                | --                     | 986.55                 | 473.39               |
| 50-74 %                           | 718.12     | --                     | --              | --              | --                | --                     | 1,847.65 *             | 706.93               |
| 75% or more                       | 823.62     | --                     | --              | --              | --                | --                     | 952.00 *               | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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\*\* 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.D.3 Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 27.8% | 23.2%                  | 34.2%           | 37.7%           | 30.6%             | 25.4%                  | 32.0%                  | 27.2%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 36.6% | --                     | --              | --              | --                | --                     | 26.0% *                | 38.3%                |
| Mining and manufacturing          | 24.3% | 33.4%                  | 36.4%           | 32.8%           | 26.9%             | 21.7%                  | 33.7%                  | 23.7%                |
| Construction                      | 27.7% | 22.1%                  | 35.1%           | 34.7%           | 25.4%             | 20.7%                  | 34.4%                  | 24.3%                |
| Utilities and transp.             | 23.7% | --                     | 39.4%           | 28.2%           | 22.2%             | 23.2%                  | 30.8%                  | 23.1%                |
| Wholesale trade                   | 26.9% | 19.4% *                | 36.7%           | 34.0%           | 33.9%             | 21.8%                  | 28.7%                  | 26.5%                |
| Fin. svcs. and real estate        | 27.4% | 30.2%                  | 19.4%           | 31.3%           | 28.8%             | 27.0%                  | 26.0%                  | 27.5%                |
| Retail trade                      | 31.7% | 21.2% *                | 43.0%           | 50.0%           | 46.8%             | 26.7%                  | 36.0%                  | 31.1%                |
| Professional services             | 27.6% | 20.7%                  | 36.0%           | 40.8%           | 32.4%             | 24.7%                  | 32.2%                  | 27.0%                |
| Other services                    | 33.9% | 26.8%                  | 32.3%           | 41.6%           | 30.1%             | 34.8%                  | 33.5%                  | 34.0%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 28.1% | 23.0%                  | 36.0%           | 37.9%           | 31.0%             | 25.7%                  | 33.2%                  | 27.4%                |
| For profit, unincorporated        | 30.8% | 24.8%                  | 35.2%           | 41.0%           | 34.6%             | 26.7%                  | 32.2%                  | 30.4%                |
| Nonprofit                         | 24.7% | 19.1%                  | 19.8%           | 31.6%           | 26.7%             | 23.6%                  | 22.8%                  | 24.8%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 35.3% | 28.1%                  | 43.0%           | 41.7%           | 35.1%             | 24.7%                  | 34.4%                  | 36.4%                |
| 5-9 years                         | 37.2% | 23.7%                  | 42.1%           | 45.1%           | 36.0%             | 33.0%                  | 35.3%                  | 38.5%                |
| 10-19 years                       | 33.8% | 22.0%                  | 37.3%           | 42.2%           | 32.8%             | 31.5%                  | 35.1%                  | 33.1%                |
| 20 or more years                  | 26.6% | 21.7%                  | 30.1%           | 34.6%           | 29.5%             | 25.2%                  | 29.3%                  | 26.4%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 26.3% | --                     | 24.9%           | 37.7%           | 29.8%             | 25.2%                  | 31.4%                  | 26.3%                |
| 1 location only                   | 32.6% | 23.3%                  | 35.0%           | 37.7%           | 31.8%             | 29.9%                  | 32.0%                  | 33.1%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 34.9% | --                     | 35.6%           | 32.1%           | 38.2%             | 36.5%                  | 27.1%                  | 36.9%                |
| 25-49 %                           | 29.8% | 12.9% *                | 19.9% *         | 33.7%           | 30.3%             | 31.3%                  | 20.0%                  | 31.6%                |
| 50-74 %                           | 29.0% | 30.9%                  | 31.7%           | 45.0%           | 36.7%             | 24.7%                  | 34.7%                  | 28.1%                |
| 75% or more                       | 27.5% | 22.3%                  | 35.2%           | 37.4%           | 30.0%             | 25.2%                  | 32.3%                  | 26.9%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 29.9% | 24.0%                  | 35.0%           | 40.4%           | 31.9%             | 27.1%                  | 33.0%                  | 29.4%                |
| Has union employees               | 21.7% | 15.9% *                | 22.8% *         | 13.9%           | 21.7%             | 22.1%                  | 20.2%                  | 21.7%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 35.8% | 23.5%                  | 34.4%           | 45.5%           | 47.3%             | 31.9%                  | 31.7%                  | 36.2%                |
| Less than 50% low-wage            | 27.2% | 23.2%                  | 34.2%           | 37.3%           | 29.4%             | 24.9%                  | 32.0%                  | 26.6%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 28.1% | 25.5%                  | 34.7%           | 36.4%           | 29.4%             | 24.0%                  | 33.4%                  | 26.8%                |
| 25-49 %                           | 25.4% | 24.9%                  | 30.2%           | 37.4%           | 29.3%             | 23.1%                  | 30.0%                  | 25.0%                |
| 50-74 %                           | 29.1% | 21.4%                  | 34.6%           | 36.8%           | 30.8%             | 28.2%                  | 29.6%                  | 29.0%                |
| 75% or more                       | 29.0% | 18.8%                  | 40.0%           | 43.7%           | 34.5%             | 26.1%                  | 34.0%                  | 28.5%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 31.2% | 26.6%                  | 38.1%           | 39.6%           | 34.4%             | 27.2%                  | 35.1%                  | 30.3%                |
| 25-49 %                           | 26.3% | 21.9%                  | 32.8%           | 38.1%           | 28.2%             | 24.7%                  | 33.0%                  | 25.9%                |
| 50-74 %                           | 26.7% | 23.6%                  | 29.0%           | 31.7%           | 29.2%             | 24.6%                  | 27.2%                  | 26.5%                |
| 75% or more                       | 25.5% | 11.0%                  | 24.5%           | 37.4%           | 30.0%             | 28.0%                  | 17.4%                  | 29.4%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.3 Standard errors for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.32% | 1.89%                  | 1.93%           | 1.26%           | 0.87%             | 0.35%                  | 1.08%                  | 0.34%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 8.50% | --                     | --              | --              | --                | --                     | 9.83% *                | 9.27%                |
| Mining and manufacturing          | 0.69% | 6.78%                  | 4.15%           | 2.70%           | 1.57%             | 0.81%                  | 2.71%                  | 0.71%                |
| Construction                      | 1.93% | 5.69%                  | 5.46%           | 5.54%           | 3.21%             | 1.73%                  | 3.29%                  | 2.12%                |
| Utilities and transp.             | 1.30% | --                     | 7.12%           | 5.92%           | 2.64%             | 1.51%                  | 5.51%                  | 1.32%                |
| Wholesale trade                   | 1.13% | 6.19% *                | 8.19%           | 2.91%           | 2.73%             | 0.82%                  | 3.89%                  | 1.12%                |
| Fin. svcs. and real estate        | 0.79% | 6.44%                  | 5.35%           | 3.37%           | 2.81%             | 0.77%                  | 3.50%                  | 0.80%                |
| Retail trade                      | 1.33% | 8.35% *                | 4.33%           | 3.88%           | 3.03%             | 1.49%                  | 4.54%                  | 1.39%                |
| Professional services             | 0.53% | 2.61%                  | 2.72%           | 1.98%           | 1.22%             | 0.61%                  | 1.71%                  | 0.56%                |
| Other services                    | 1.02% | 4.01%                  | 5.48%           | 2.60%           | 2.16%             | 1.30%                  | 2.76%                  | 1.10%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.39% | 2.24%                  | 2.40%           | 1.58%           | 1.14%             | 0.41%                  | 1.30%                  | 0.41%                |
| For profit, unincorporated        | 0.98% | 4.30%                  | 3.90%           | 3.09%           | 1.79%             | 1.22%                  | 2.64%                  | 1.03%                |
| Nonprofit                         | 0.73% | 4.10%                  | 4.25%           | 2.55%           | 1.72%             | 0.86%                  | 2.36%                  | 0.76%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.03% | 4.69%                  | 3.73%           | 4.78%           | 3.43%             | 3.07%                  | 2.97%                  | 2.79%                |
| 5-9 years                         | 2.75% | 4.27%                  | 6.07%           | 4.40%           | 6.10%             | 3.75%                  | 3.43%                  | 3.88%                |
| 10-19 years                       | 1.21% | 3.91%                  | 2.93%           | 2.90%           | 2.08%             | 2.25%                  | 2.06%                  | 1.48%                |
| 20 or more years                  | 0.33% | 2.81%                  | 2.85%           | 1.52%           | 0.90%             | 0.36%                  | 1.50%                  | 0.34%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.33% | --                     | 5.59%           | 1.80%           | 1.01%             | 0.35%                  | 2.73%                  | 0.33%                |
| 1 location only                   | 0.85% | 1.91%                  | 2.03%           | 1.55%           | 1.58%             | 3.87%                  | 1.15%                  | 1.24%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.10% | --                     | 10.53%          | 5.14%           | 5.34%             | 2.65%                  | 4.62%                  | 2.27%                |
| 25-49 %                           | 1.45% | 6.39% *                | 9.32% *         | 4.81%           | 3.02%             | 1.35%                  | 5.47%                  | 1.36%                |
| 50-74 %                           | 1.03% | 4.61%                  | 4.52%           | 3.91%           | 2.40%             | 1.13%                  | 3.15%                  | 1.06%                |
| 75% or more                       | 0.35% | 2.12%                  | 2.11%           | 1.36%           | 0.96%             | 0.38%                  | 1.18%                  | 0.37%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.39% | 1.85%                  | 1.93%           | 1.10%           | 0.95%             | 0.46%                  | 1.06%                  | 0.42%                |
| Has union employees               | 0.54% | 8.26% *                | 11.08% *        | 4.15%           | 2.00%             | 0.53%                  | 5.61%                  | 0.53%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.49% | 6.83%                  | 6.86%           | 3.59%           | 3.64%             | 1.12%                  | 4.00%                  | 1.58%                |
| Less than 50% low-wage            | 0.33% | 1.95%                  | 2.00%           | 1.31%           | 0.80%             | 0.37%                  | 1.12%                  | 0.34%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.69% | 3.04%                  | 3.21%           | 2.24%           | 1.38%             | 0.86%                  | 1.73%                  | 0.74%                |
| 25-49 %                           | 0.64% | 5.17%                  | 3.77%           | 2.26%           | 2.14%             | 0.60%                  | 2.44%                  | 0.66%                |
| 50-74 %                           | 0.57% | 3.43%                  | 3.74%           | 2.27%           | 1.97%             | 0.58%                  | 2.19%                  | 0.59%                |
| 75% or more                       | 0.70% | 3.68%                  | 3.32%           | 2.45%           | 1.30%             | 0.85%                  | 2.26%                  | 0.74%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.66% | 2.91%                  | 2.59%           | 2.24%           | 1.59%             | 0.73%                  | 1.59%                  | 0.73%                |
| 25-49 %                           | 0.42% | 3.89%                  | 4.27%           | 1.75%           | 1.18%             | 0.45%                  | 2.27%                  | 0.43%                |
| 50-74 %                           | 0.73% | 4.58%                  | 3.33%           | 2.85%           | 1.64%             | 0.80%                  | 2.21%                  | 0.75%                |
| 75% or more                       | 1.81% | 2.97%                  | 4.91%           | 5.90%           | 3.83%             | 2.56%                  | 2.54%                  | 2.25%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.3.a Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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% | 26.0%                  | 36.2%           | 36.8%           | 31.0%             | 25.6%                  | 33.7%                  | 28.7%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 53.1% | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 27.0% | --                     | 46.0%           | 30.2%           | 26.5%             | 19.8%                  | 38.3%                  | 24.6%                |
| Construction                      | 22.0% | 16.3% *                | 28.0%           | 21.0% *         | 21.0%             | --                     | 28.2%                  | 18.8%                |
| Utilities and transp.             | 31.0% | --                     | --              | --              | 22.3% *           | 35.8%                  | --                     | 31.4%                |
| Wholesale trade                   | 32.6% | --                     | 36.1%           | 33.4%           | 36.8%             | 27.6%                  | 29.9%                  | 34.0%                |
| Fin. svcs. and real estate        | 29.8% | --                     | --              | 36.9%           | 29.0%             | 27.3%                  | 38.4%                  | 28.7%                |
| Retail trade                      | 28.8% | --                     | 48.9%           | 49.8%           | 42.8%             | 17.3%                  | 35.4%                  | 27.2%                |
| Professional services             | 27.4% | 21.7%                  | 33.0%           | 43.7%           | 30.7%             | 23.1%                  | 31.5%                  | 26.7%                |
| Other services                    | 36.8% | 32.8%                  | 33.6%           | 43.0%           | 29.6%             | 42.9%                  | 38.5%                  | 36.2%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 31.0% | 24.8%                  | 38.5%           | 34.5%           | 32.4%             | 28.0%                  | 33.3%                  | 30.3%                |
| For profit, unincorporated        | 35.2% | 33.5%                  | 35.8%           | 49.0%           | 31.6%             | 27.2%                  | 41.2%                  | 32.5%                |
| Nonprofit                         | 24.4% | --                     | 18.0% *         | 34.4%           | 27.8%             | 21.9%                  | 22.3%                  | 24.5%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 34.5% | 38.4%                  | 42.3%           | 43.9%           | 26.6%             | --                     | 40.3%                  | 30.4%                |
| 5-9 years                         | 49.6% | 34.7%                  | 52.1%           | 51.2%           | 51.2%             | --                     | 44.9%                  | 52.0%                |
| 10-19 years                       | 32.9% | 16.7%                  | 40.3%           | 40.2%           | 30.8%             | 30.8%                  | 33.6%                  | 32.3%                |
| 20 or more years                  | 27.8% | 26.6%                  | 31.9%           | 33.1%           | 29.1%             | 25.5%                  | 31.0%                  | 27.3%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 26.9% | --                     | 41.1% *         | 36.9%           | 28.1%             | 25.7%                  | 33.5%                  | 26.8%                |
| 1 location only                   | 33.9% | 26.2%                  | 35.9%           | 36.7%           | 34.9%             | 24.6%                  | 33.7%                  | 34.1%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 32.1% | --                     | --              | --              | 33.6%             | 36.7%                  | 29.1%                  | 34.2%                |
| 25-49 %                           | 31.1% | --                     | --              | 46.2%           | 30.8%             | 30.2%                  | 26.4% *                | 33.0%                |
| 50-74 %                           | 25.5% | 44.3%                  | 32.4% *         | 36.4%           | 30.3%             | 19.3%                  | 36.9%                  | 23.7%                |
| 75% or more                       | 30.3% | 22.6%                  | 36.9%           | 36.6%           | 31.1%             | 27.0%                  | 33.9%                  | 29.4%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 33.7% | 25.5%                  | 38.0%           | 41.2%           | 34.0%             | 29.7%                  | 34.7%                  | 33.3%                |
| Has union employees               | 19.5% | --                     | --              | 7.8% *          | 17.4%             | 21.2%                  | 17.5% *                | 19.6%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 45.4% | --                     | --              | 43.0%           | 49.3%             | 37.8%                  | 45.7%                  | 45.4%                |
| Less than 50% low-wage            | 28.5% | 23.3%                  | 36.0%           | 36.5%           | 28.6%             | 25.1%                  | 32.9%                  | 27.5%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 29.9% | 26.2%                  | 35.2%           | 32.5%           | 27.7%             | 27.7%                  | 33.9%                  | 27.9%                |
| 25-49 %                           | 27.6% | 20.8% *                | 32.5%           | 37.4%           | 31.2%             | 22.6%                  | 28.4%                  | 27.5%                |
| 50-74 %                           | 30.9% | 30.9%                  | 38.7%           | 39.6%           | 30.9%             | 28.6%                  | 36.9%                  | 29.8%                |
| 75% or more                       | 30.8% | 21.4% *                | 42.7%           | 46.3%           | 36.5%             | 24.2%                  | 35.9%                  | 30.0%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 34.6% | 28.7%                  | 39.2%           | 36.4%           | 37.3%             | 28.6%                  | 35.9%                  | 34.1%                |
| 25-49 %                           | 26.8% | 30.7% *                | 30.1%           | 36.5%           | 25.1%             | 25.3%                  | 33.2%                  | 26.1%                |
| 50-74 %                           | 30.6% | 24.6% *                | 42.5%           | 39.2%           | 30.0%             | 24.9%                  | 33.5%                  | 29.6%                |
| 75% or more                       | 21.3% | 11.3% *                | --              | --              | --                | 14.1% *                | 18.4%                  | 23.9% *              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.3.a Standard errors for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.90% | 3.26%                  | 3.03%           | 2.64%           | 2.30%             | 0.84%                  | 1.78%                  | 1.03%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 8.85% | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 2.13% | --                     | 5.33%           | 3.80%           | 4.51%             | 1.92%                  | 4.72%                  | 2.19%                |
| Construction                      | 3.78% | 5.77% *                | 7.69%           | 8.41% *         | 4.19%             | --                     | 4.69%                  | 4.68%                |
| Utilities and transp.             | 4.23% | --                     | --              | --              | 9.12% *           | 3.23%                  | --                     | 4.84%                |
| Wholesale trade                   | 2.84% | --                     | 6.43%           | 5.14%           | 5.33%             | 3.67%                  | 5.94%                  | 2.98%                |
| Fin. svcs. and real estate        | 2.44% | --                     | --              | 3.88%           | 6.81%             | 2.29%                  | 6.25%                  | 2.57%                |
| Retail trade                      | 2.75% | --                     | 7.89%           | 4.59%           | 6.02%             | 1.89%                  | 6.25%                  | 2.97%                |
| Professional services             | 1.03% | 5.10%                  | 5.96%           | 3.88%           | 2.51%             | 1.04%                  | 3.54%                  | 1.04%                |
| Other services                    | 2.06% | 5.92%                  | 8.55%           | 3.12%           | 3.37%             | 2.90%                  | 3.91%                  | 2.36%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1.29% | 3.68%                  | 3.41%           | 3.26%           | 3.51%             | 1.24%                  | 2.03%                  | 1.56%                |
| For profit, unincorporated        | 2.52% | 9.37%                  | 8.43%           | 4.45%           | 3.46%             | 4.39%                  | 5.10%                  | 2.59%                |
| Nonprofit                         | 1.07% | --                     | 5.72% *         | 4.48%           | 2.72%             | 1.00%                  | 3.75%                  | 1.12%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 4.25% | 11.24%                 | 6.47%           | 8.48%           | 4.00%             | --                     | 6.86%                  | 4.47%                |
| 5-9 years                         | 5.13% | 6.21%                  | 8.22%           | 7.64%           | 8.15%             | --                     | 6.63%                  | 6.11%                |
| 10-19 years                       | 2.94% | 4.97%                  | 6.17%           | 6.18%           | 5.63%             | 4.56%                  | 3.75%                  | 4.34%                |
| 20 or more years                  | 0.80% | 4.42%                  | 3.92%           | 3.11%           | 1.89%             | 0.85%                  | 2.17%                  | 0.85%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.88% | --                     | 13.13% *        | 2.97%           | 2.33%             | 0.88%                  | 5.08%                  | 0.89%                |
| 1 location only                   | 1.76% | 3.33%                  | 3.10%           | 3.15%           | 3.92%             | 1.62%                  | 1.88%                  | 2.80%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4.26% | --                     | --              | --              | 7.81%             | 7.30%                  | 6.66%                  | 5.29%                |
| 25-49 %                           | 4.02% | --                     | --              | 6.23%           | 6.38%             | 3.09%                  | 9.75% *                | 4.25%                |
| 50-74 %                           | 1.73% | 7.43%                  | 10.83% *        | 6.46%           | 3.91%             | 1.53%                  | 5.72%                  | 1.66%                |
| 75% or more                       | 1.04% | 3.75%                  | 3.20%           | 2.88%           | 2.72%             | 0.94%                  | 1.98%                  | 1.20%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1.08% | 3.39%                  | 2.98%           | 1.67%           | 2.62%             | 1.19%                  | 1.82%                  | 1.30%                |
| Has union employees               | 1.11% | --                     | --              | 4.46% *         | 2.25%             | 1.06%                  | 5.93% *                | 1.13%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 4.32% | --                     | --              | 5.85%           | 6.64%             | 2.93%                  | 6.74%                  | 5.01%                |
| Less than 50% low-wage            | 0.78% | 3.24%                  | 3.05%           | 2.73%           | 1.72%             | 0.86%                  | 1.82%                  | 0.85%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.79% | 4.29%                  | 4.48%           | 4.66%           | 2.83%             | 2.84%                  | 2.49%                  | 2.26%                |
| 25-49 %                           | 2.31% | 8.56% *                | 6.84%           | 3.36%           | 6.18%             | 1.46%                  | 4.62%                  | 2.58%                |
| 50-74 %                           | 1.23% | 5.91%                  | 6.23%           | 3.43%           | 2.82%             | 1.47%                  | 3.67%                  | 1.27%                |
| 75% or more                       | 1.53% | 8.25% *                | 8.41%           | 3.57%           | 3.16%             | 1.57%                  | 4.54%                  | 1.61%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.95% | 4.51%                  | 4.34%           | 5.00%           | 3.83%             | 1.46%                  | 2.54%                  | 2.55%                |
| 25-49 %                           | 0.99% | 9.55% *                | 5.90%           | 2.66%           | 2.49%             | 1.04%                  | 3.77%                  | 1.01%                |
| 50-74 %                           | 2.00% | 7.95% *                | 2.84%           | 4.19%           | 4.14%             | 2.12%                  | 3.99%                  | 2.29%                |
| 75% or more                       | 4.70% | 6.31% *                | --              | --              | --                | 6.31% *                | 5.07%                  | 7.96% *              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.3.b Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 27.1% | 20.5%                  | 31.6%           | 38.0%           | 30.2%             | 25.3%                  | 30.3%                  | 26.8%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 24.4% | --                     | --              | --              | --                | --                     | --                     | 24.9%                |
| Mining and manufacturing          | 23.3% | --                     | 27.6%           | 33.2%           | 26.2%             | 21.6%                  | 28.9%                  | 23.1%                |
| Construction                      | 29.9% | 28.1% *                | 35.4%           | 41.7%           | 30.0%             | 20.5%                  | 36.8%                  | 26.9%                |
| Utilities and transp.             | 22.6% | --                     | --              | 25.9%           | 22.2%             | 22.4%                  | 26.8%                  | 22.4%                |
| Wholesale trade                   | 25.4% | 13.8% *                | 29.4% *         | 32.7%           | 35.0%             | 21.3%                  | 25.0%                  | 25.4%                |
| Fin. svcs. and real estate        | 26.4% | 20.9%                  | 14.4% *         | 29.1%           | 27.9%             | 26.6%                  | 19.6%                  | 26.9%                |
| Retail trade                      | 31.9% | --                     | 38.9%           | 51.3%           | 49.9%             | 28.2%                  | 33.9%                  | 31.7%                |
| Professional services             | 27.5% | 20.9%                  | 37.5%           | 39.6%           | 32.8%             | 25.2%                  | 33.1%                  | 27.0%                |
| Other services                    | 33.4% | 19.5%                  | 33.3%           | 44.5%           | 29.9%             | 33.7%                  | 32.0%                  | 33.5%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 27.3% | 21.8%                  | 33.0%           | 39.5%           | 30.7%             | 25.4%                  | 32.5%                  | 26.8%                |
| For profit, unincorporated        | 29.1% | 18.5%                  | 34.9%           | 36.4%           | 35.1%             | 26.2%                  | 26.4%                  | 29.6%                |
| Nonprofit                         | 24.8% | 19.0%                  | 19.6%           | 32.4%           | 25.6%             | 24.2%                  | 23.5%                  | 24.8%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 34.9% | 22.9%                  | 39.6%           | 41.7%           | 39.6%             | 23.7%                  | 31.2%                  | 38.8%                |
| 5-9 years                         | 33.2% | 21.9%                  | 40.7%           | 43.6%           | 28.1%             | 32.6%                  | 32.4%                  | 33.7%                |
| 10-19 years                       | 33.2% | 22.8%                  | 32.4%           | 43.9%           | 32.7%             | 31.2%                  | 33.9%                  | 32.9%                |
| 20 or more years                  | 26.2% | 17.5%                  | 28.5%           | 35.0%           | 29.4%             | 25.1%                  | 28.0%                  | 26.1%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 26.1% | --                     | 20.6%           | 37.7%           | 30.0%             | 25.1%                  | 31.3%                  | 26.0%                |
| 1 location only                   | 31.6% | 20.4%                  | 32.6%           | 38.1%           | 30.5%             | 30.9%                  | 30.2%                  | 32.7%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 35.9% | --                     | --              | 34.6%           | 41.8%             | 36.7%                  | 19.8%                  | 37.6%                |
| 25-49 %                           | 29.5% | --                     | 12.3% *         | 29.4%           | 30.5%             | 31.4%                  | 12.7% *                | 31.6%                |
| 50-74 %                           | 30.9% | 22.5%                  | 29.9%           | 52.2%           | 40.4%             | 27.4%                  | 34.5%                  | 30.4%                |
| 75% or more                       | 26.7% | 20.6%                  | 32.7%           | 37.4%           | 29.6%             | 24.9%                  | 30.6%                  | 26.3%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 28.8% | 21.7%                  | 31.9%           | 40.0%           | 30.9%             | 26.9%                  | 31.1%                  | 28.6%                |
| Has union employees               | 22.0% | --                     | 27.4% *         | 18.4% *         | 24.3%             | 22.0%                  | 22.2% *                | 22.0%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 33.3% | 8.1% *                 | 32.4%           | 49.4%           | 44.5%             | 31.3%                  | 27.6%                  | 33.7%                |
| Less than 50% low-wage            | 26.7% | 21.4%                  | 31.5%           | 37.5%           | 29.6%             | 24.8%                  | 30.4%                  | 26.3%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.4% | 23.4%                  | 32.5%           | 37.6%           | 30.1%             | 23.9%                  | 32.0%                  | 26.6%                |
| 25-49 %                           | 24.7% | 26.5%                  | 27.6%           | 36.6%           | 28.1%             | 23.1%                  | 29.6%                  | 24.4%                |
| 50-74 %                           | 28.7% | 16.3%                  | 29.2%           | 38.3%           | 30.4%             | 28.2%                  | 26.1%                  | 28.9%                |
| 75% or more                       | 28.0% | 17.1%                  | 39.3%           | 41.7%           | 33.0%             | 25.9%                  | 32.8%                  | 27.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 30.1% | 25.1%                  | 34.5%           | 42.2%           | 33.2%             | 27.2%                  | 33.2%                  | 29.6%                |
| 25-49 %                           | 26.0% | 16.0%                  | 33.2%           | 38.1%           | 28.9%             | 24.6%                  | 32.2%                  | 25.6%                |
| 50-74 %                           | 25.4% | 19.1%                  | 24.0%           | 29.2%           | 28.4%             | 24.3%                  | 24.4%                  | 25.5%                |
| 75% or more                       | 27.5% | 12.7% *                | 25.5%           | 41.2%           | 26.9%             | 30.2%                  | 18.4%                  | 30.5%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.3.b Standard errors for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.35% | 2.39%                  | 2.60%           | 1.53%           | 0.94%             | 0.38%                  | 1.44%                  | 0.36%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 2.44% | --                     | --              | --              | --                | --                     | --                     | 1.83%                |
| Mining and manufacturing          | 0.74% | --                     | 5.06%           | 4.00%           | 1.75%             | 0.83%                  | 3.16%                  | 0.76%                |
| Construction                      | 2.28% | 10.18% *               | 8.07%           | 4.76%           | 4.60%             | 1.76%                  | 4.75%                  | 2.28%                |
| Utilities and transp.             | 1.37% | --                     | --              | 7.09%           | 2.49%             | 1.61%                  | 6.51%                  | 1.40%                |
| Wholesale trade                   | 1.23% | 4.82% *                | 10.64% *        | 3.76%           | 3.36%             | 0.84%                  | 4.73%                  | 1.24%                |
| Fin. svcs. and real estate        | 0.78% | 5.43%                  | 4.68% *         | 4.39%           | 3.17%             | 0.72%                  | 3.23%                  | 0.79%                |
| Retail trade                      | 1.55% | --                     | 5.38%           | 6.18%           | 3.52%             | 1.65%                  | 6.57%                  | 1.58%                |
| Professional services             | 0.63% | 3.56%                  | 3.20%           | 2.53%           | 1.46%             | 0.71%                  | 2.10%                  | 0.66%                |
| Other services                    | 1.18% | 4.95%                  | 7.57%           | 3.64%           | 2.80%             | 1.35%                  | 4.10%                  | 1.23%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.40% | 3.38%                  | 3.30%           | 1.85%           | 1.06%             | 0.43%                  | 1.85%                  | 0.40%                |
| For profit, unincorporated        | 1.01% | 3.77%                  | 4.29%           | 3.89%           | 2.15%             | 1.13%                  | 2.77%                  | 1.08%                |
| Nonprofit                         | 0.93% | 5.31%                  | 5.53%           | 3.38%           | 2.27%             | 1.08%                  | 3.21%                  | 0.96%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.27% | 4.83%                  | 4.12%           | 5.87%           | 3.85%             | 3.06%                  | 3.17%                  | 3.10%                |
| 5-9 years                         | 2.35% | 5.50%                  | 7.92%           | 5.71%           | 3.15%             | 3.96%                  | 4.08%                  | 2.83%                |
| 10-19 years                       | 1.33% | 4.52%                  | 3.23%           | 3.07%           | 2.21%             | 2.45%                  | 2.46%                  | 1.58%                |
| 20 or more years                  | 0.37% | 4.07%                  | 4.07%           | 1.86%           | 1.10%             | 0.39%                  | 2.20%                  | 0.37%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.35% | --                     | 5.36%           | 2.34%           | 1.19%             | 0.37%                  | 3.42%                  | 0.36%                |
| 1 location only                   | 1.03% | 2.40%                  | 2.79%           | 1.88%           | 1.54%             | 4.74%                  | 1.55%                  | 1.37%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.44% | --                     | --              | 5.71%           | 5.74%             | 3.00%                  | 5.06%                  | 2.58%                |
| 25-49 %                           | 1.50% | --                     | 7.36% *         | 6.42%           | 3.35%             | 1.45%                  | 4.69% *                | 1.38%                |
| 50-74 %                           | 1.33% | 5.76%                  | 5.26%           | 4.84%           | 2.33%             | 1.48%                  | 4.36%                  | 1.37%                |
| 75% or more                       | 0.37% | 2.65%                  | 2.87%           | 1.62%           | 1.00%             | 0.40%                  | 1.55%                  | 0.38%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.42% | 2.16%                  | 2.58%           | 1.52%           | 1.00%             | 0.50%                  | 1.38%                  | 0.44%                |
| Has union employees               | 0.58% | --                     | 14.81% *        | 5.86% *         | 2.86%             | 0.55%                  | 7.77% *                | 0.55%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.13% | 4.20% *                | 5.52%           | 4.61%           | 3.07%             | 1.21%                  | 4.52%                  | 1.16%                |
| Less than 50% low-wage            | 0.36% | 2.53%                  | 2.70%           | 1.57%           | 0.96%             | 0.40%                  | 1.49%                  | 0.37%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.78% | 3.83%                  | 4.57%           | 2.52%           | 1.64%             | 0.93%                  | 2.43%                  | 0.81%                |
| 25-49 %                           | 0.59% | 6.91%                  | 4.46%           | 3.06%           | 1.47%             | 0.64%                  | 3.02%                  | 0.60%                |
| 50-74 %                           | 0.64% | 4.07%                  | 4.45%           | 3.05%           | 2.62%             | 0.62%                  | 2.73%                  | 0.66%                |
| 75% or more                       | 0.77% | 4.56%                  | 3.28%           | 3.55%           | 1.46%             | 0.91%                  | 2.95%                  | 0.80%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.67% | 3.92%                  | 3.40%           | 2.34%           | 1.58%             | 0.78%                  | 2.18%                  | 0.70%                |
| 25-49 %                           | 0.47% | 4.21%                  | 6.04%           | 2.37%           | 1.39%             | 0.49%                  | 2.99%                  | 0.47%                |
| 50-74 %                           | 0.78% | 5.69%                  | 3.99%           | 3.47%           | 1.80%             | 0.85%                  | 2.63%                  | 0.79%                |
| 75% or more                       | 1.96% | 4.24% *                | 5.58%           | 9.97%           | 2.92%             | 2.29%                  | 3.53%                  | 2.14%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.3.c Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 31.8% | 27.2%                  | 43.5%           | 38.4%           | 32.3%             | 27.0%                  | 36.2%                  | 30.1%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 31.9% | --                     | --              | --              | --                | --                     | 41.7%                  | 30.8%                |
| Construction                      | 27.6% | --                     | --              | --              | --                | --                     | 35.9%                  | 19.7%*               |
| Utilities and transp.             | 33.6% | --                     | --              | --              | --                | --                     | --                     | 18.6%                |
| Wholesale trade                   | 32.2% | --                     | --              | --              | --                | --                     | 44.3%                  | 27.9%                |
| Fin. svcs. and real estate        | 39.8% | --                     | --              | --              | --                | --                     | 50.1%                  | 37.6%                |
| Retail trade                      | 41.2% | --                     | --              | --              | --                | --                     | 46.5%                  | 38.6%                |
| Professional services             | 28.5% | --                     | --              | --              | --                | --                     | 29.4%                  | 28.2%                |
| Other services                    | 28.3% | --                     | --              | --              | --                | --                     | 25.8%                  | 30.1%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 31.3% | --                     | --              | --              | --                | --                     | 36.2%                  | 29.4%                |
| For profit, unincorporated        | 38.1% | --                     | --              | --              | --                | --                     | 41.8%                  | 36.3%                |
| Nonprofit                         | 25.5% | --                     | --              | --              | --                | --                     | 19.6%*                 | 26.5%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 41.5% | --                     | --              | --              | --                | --                     | 40.6%                  | 46.2%                |
| 5-9 years                         | 32.3% | --                     | --              | --              | --                | --                     | 34.5%                  | 27.7%*               |
| 10-19 years                       | 40.3% | --                     | --              | --              | --                | --                     | 42.6%                  | 37.8%                |
| 20 or more years                  | 29.5% | --                     | --              | --              | --                | --                     | 31.6%                  | 29.1%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 29.5% | --                     | --              | --              | --                | --                     | 26.1%                  | 29.6%                |
| 1 location only                   | 35.3% | --                     | --              | --              | --                | --                     | 36.8%                  | 32.4%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 38.6% | --                     | --              | --              | --                | --                     | --                     | 38.4%                |
| 25-49 %                           | 28.0% | --                     | --              | --              | --                | --                     | --                     | 25.9%                |
| 50-74 %                           | 26.4% | --                     | --              | --              | --                | --                     | 29.0%                  | 25.4%                |
| 75% or more                       | 32.2% | --                     | --              | --              | --                | --                     | 36.8%                  | 30.5%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 33.1% | --                     | --              | --              | --                | --                     | 37.6%                  | 31.0%                |
| Has union employees               | 25.7% | --                     | --              | --              | --                | --                     | --                     | 27.1%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 36.0% | --                     | --              | --              | --                | --                     | 18.3%*                 | 44.6%                |
| Less than 50% low-wage            | 31.5% | --                     | --              | --              | --                | --                     | 37.7%                  | 29.2%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 31.1% | --                     | --              | --              | --                | --                     | 38.2%                  | 26.5%                |
| 25-49 %                           | 30.3% | --                     | --              | --              | --                | --                     | 36.7%                  | 28.7%                |
| 50-74 %                           | 28.9% | --                     | --              | --              | --                | --                     | 29.5%                  | 28.8%                |
| 75% or more                       | 40.1% | --                     | --              | --              | --                | --                     | 35.4%                  | 41.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 33.2% | --                     | --              | --              | --                | --                     | 40.3%                  | 29.3%                |
| 25-49 %                           | 31.1% | --                     | --              | --              | --                | --                     | 38.0%                  | 29.9%                |
| 50-74 %                           | 32.3% | --                     | --              | --              | --                | --                     | 29.7%                  | 33.3%                |
| 75% or more                       | 16.2% | --                     | --              | --              | --                | --                     | 12.2%*                 | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.3.c Standard errors for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 1.43% | 5.45%                  | 4.50%           | 2.95%           | 2.46%             | 2.41%                  | 2.93%                  | 1.58%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 3.56% | --                     | --              | --              | --                | --                     | 8.27%                  | 3.79%                |
| Construction                      | 5.33% | --                     | --              | --              | --                | --                     | 6.53%                  | 5.99%*               |
| Utilities and transp.             | 8.99% | --                     | --              | --              | --                | --                     | --                     | 2.76%                |
| Wholesale trade                   | 4.28% | --                     | --              | --              | --                | --                     | 9.66%                  | 3.22%                |
| Fin. svcs. and real estate        | 5.52% | --                     | --              | --              | --                | --                     | 10.11%                 | 6.18%                |
| Retail trade                      | 4.07% | --                     | --              | --              | --                | --                     | 8.97%                  | 3.54%                |
| Professional services             | 1.70% | --                     | --              | --              | --                | --                     | 4.35%                  | 1.68%                |
| Other services                    | 3.83% | --                     | --              | --              | --                | --                     | 6.08%                  | 5.12%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1.58% | --                     | --              | --              | --                | --                     | 3.12%                  | 1.74%                |
| For profit, unincorporated        | 4.80% | --                     | --              | --              | --                | --                     | 7.86%                  | 5.91%                |
| Nonprofit                         | 1.97% | --                     | --              | --              | --                | --                     | 6.16%*                 | 1.97%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 7.94% | --                     | --              | --              | --                | --                     | 9.56%                  | 4.71%                |
| 5-9 years                         | 6.53% | --                     | --              | --              | --                | --                     | 8.24%                  | 9.64%*               |
| 10-19 years                       | 4.08% | --                     | --              | --              | --                | --                     | 6.61%                  | 4.28%                |
| 20 or more years                  | 1.51% | --                     | --              | --              | --                | --                     | 2.98%                  | 1.72%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1.73% | --                     | --              | --              | --                | --                     | 6.77%                  | 1.76%                |
| 1 location only                   | 2.43% | --                     | --              | --              | --                | --                     | 3.06%                  | 3.69%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6.72% | --                     | --              | --              | --                | --                     | --                     | 7.02%                |
| 25-49 %                           | 5.38% | --                     | --              | --              | --                | --                     | --                     | 4.51%                |
| 50-74 %                           | 3.14% | --                     | --              | --              | --                | --                     | 7.01%                  | 3.36%                |
| 75% or more                       | 1.57% | --                     | --              | --              | --                | --                     | 3.18%                  | 1.74%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1.39% | --                     | --              | --              | --                | --                     | 2.96%                  | 1.41%                |
| Has union employees               | 4.83% | --                     | --              | --              | --                | --                     | --                     | 5.15%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 4.44% | --                     | --              | --              | --                | --                     | 7.03%*                 | 3.18%                |
| Less than 50% low-wage            | 1.50% | --                     | --              | --              | --                | --                     | 3.01%                  | 1.64%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.54% | --                     | --              | --              | --                | --                     | 4.46%                  | 2.60%                |
| 25-49 %                           | 2.92% | --                     | --              | --              | --                | --                     | 7.02%                  | 3.01%                |
| 50-74 %                           | 1.90% | --                     | --              | --              | --                | --                     | 5.76%                  | 1.95%                |
| 75% or more                       | 4.35% | --                     | --              | --              | --                | --                     | 4.95%                  | 5.55%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.30% | --                     | --              | --              | --                | --                     | 3.94%                  | 2.49%                |
| 25-49 %                           | 2.22% | --                     | --              | --              | --                | --                     | 5.02%                  | 2.45%                |
| 50-74 %                           | 3.43% | --                     | --              | --              | --                | --                     | 8.80%                  | 3.45%                |
| 75% or more                       | 4.35% | --                     | --              | --              | --                | --                     | 5.00%*                 | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.4 Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 26.2% | 22.9%                  | 21.7%           | 20.3%           | 25.2%             | 28.4%                  | 22.0%                  | 26.9%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 26.6% | 28.8% *                | --              | 15.1% *         | 31.6%             | 26.4%                  | 22.2% *                | 27.7%                |
| Mining and manufacturing          | 29.3% | 16.9%                  | 20.5%           | 20.1%           | 28.9%             | 32.5%                  | 18.4%                  | 30.5%                |
| Construction                      | 26.4% | 28.3%                  | 25.6%           | 22.6%           | 31.0%             | 24.6%                  | 25.1%                  | 27.1%                |
| Utilities and transp.             | 30.3% | 20.8% *                | 28.4%           | 22.3%           | 26.5%             | 32.4%                  | 26.5%                  | 30.7%                |
| Wholesale trade                   | 28.4% | 24.9%                  | 24.2%           | 22.1%           | 28.2%             | 31.5%                  | 24.1%                  | 29.4%                |
| Fin. svcs. and real estate        | 30.3% | 23.3%                  | 22.8%           | 24.0%           | 27.2%             | 32.6%                  | 23.5%                  | 31.1%                |
| Retail trade                      | 20.0% | 20.3%                  | 14.9%           | 19.3%           | 17.9%             | 21.0%                  | 17.9%                  | 20.4%                |
| Professional services             | 26.2% | 22.9%                  | 21.4%           | 20.8%           | 23.1%             | 28.8%                  | 22.8%                  | 26.7%                |
| Other services                    | 20.6% | 21.1%                  | 20.6%           | 16.1%           | 21.0%             | 21.5%                  | 19.9%                  | 20.7%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 26.5% | 22.8%                  | 21.7%           | 20.7%           | 26.3%             | 28.5%                  | 21.8%                  | 27.4%                |
| For profit, unincorporated        | 24.6% | 23.7%                  | 19.7%           | 20.6%           | 23.6%             | 27.5%                  | 23.0%                  | 25.0%                |
| Nonprofit                         | 26.0% | 21.3%                  | 25.4%           | 17.9%           | 23.2%             | 28.6%                  | 21.7%                  | 26.4%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 21.9% | 25.0%                  | 22.1%           | 21.5%           | 20.5%             | 20.2%                  | 24.0%                  | 19.9%                |
| 5-9 years                         | 22.1% | 21.0%                  | 18.6%           | 22.5%           | 24.6%             | 19.9%                  | 22.0%                  | 22.3%                |
| 10-19 years                       | 22.1% | 22.9%                  | 22.8%           | 18.9%           | 22.3%             | 24.8%                  | 22.1%                  | 22.1%                |
| 20 or more years                  | 27.1% | 22.8%                  | 21.7%           | 20.2%           | 26.1%             | 28.7%                  | 21.5%                  | 27.6%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 27.5% | 24.3%                  | 20.9%           | 21.1%           | 25.2%             | 28.4%                  | 21.6%                  | 27.6%                |
| 1 location only                   | 22.8% | 22.9%                  | 21.7%           | 20.1%           | 25.1%             | 29.7%                  | 22.0%                  | 23.4%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 16.4% | 23.6% *                | 18.8%           | 16.2%           | 17.0%             | 15.3%                  | 20.4%                  | 15.6%                |
| 25-49 %                           | 18.7% | 18.3%                  | 26.5%           | 12.3%           | 19.8%             | 19.4%                  | 19.8%                  | 18.6%                |
| 50-74 %                           | 21.2% | 21.5%                  | 19.2%           | 16.3%           | 19.7%             | 22.7%                  | 19.9%                  | 21.4%                |
| 75% or more                       | 27.2% | 23.3%                  | 21.8%           | 21.2%           | 26.1%             | 29.6%                  | 22.4%                  | 28.0%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 25.1% | 21.9%                  | 21.1%           | 19.4%           | 24.2%             | 28.1%                  | 21.3%                  | 26.0%                |
| Has union employees               | 29.9% | 40.1%                  | 36.0%           | 35.0%           | 32.8%             | 29.1%                  | 37.7%                  | 29.6%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 17.1% | 21.5%                  | 16.9%           | 11.5%           | 15.5%             | 18.3%                  | 16.7%                  | 17.1%                |
| Less than 50% low-wage            | 27.2% | 23.0%                  | 22.0%           | 21.1%           | 26.4%             | 29.6%                  | 22.4%                  | 28.1%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 28.4% | 25.0%                  | 24.7%           | 23.2%           | 29.9%             | 31.2%                  | 24.7%                  | 29.6%                |
| 25-49 %                           | 27.5% | 21.7%                  | 23.7%           | 21.1%           | 26.7%             | 29.2%                  | 22.5%                  | 28.1%                |
| 50-74 %                           | 25.2% | 25.4%                  | 19.0%           | 17.7%           | 22.1%             | 27.5%                  | 21.2%                  | 25.7%                |
| 75% or more                       | 22.9% | 16.7%                  | 15.2%           | 15.8%           | 20.2%             | 26.3%                  | 16.4%                  | 23.9%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 24.0% | 25.4%                  | 21.3%           | 19.5%           | 23.3%             | 26.3%                  | 22.5%                  | 24.4%                |
| 25-49 %                           | 27.5% | 21.4%                  | 22.0%           | 20.4%           | 26.3%             | 29.0%                  | 21.8%                  | 28.0%                |
| 50-74 %                           | 27.1% | 20.7%                  | 24.2%           | 23.2%           | 27.1%             | 29.9%                  | 22.5%                  | 28.4%                |
| 75% or more                       | 24.1% | 19.6%                  | 16.2%           | 17.5%           | 24.1%             | 32.0%                  | 18.3%                  | 28.2%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.25% | 1.12%                  | 0.86%           | 0.59%           | 0.62%             | 0.33%                  | 0.54%                  | 0.28%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.73% | 12.89% *               | --              | 6.70% *         | 6.18%             | 3.91%                  | 7.17% *                | 4.14%                |
| Mining and manufacturing          | 0.66% | 4.12%                  | 2.30%           | 1.73%           | 1.41%             | 0.83%                  | 1.40%                  | 0.70%                |
| Construction                      | 1.47% | 4.00%                  | 2.75%           | 2.13%           | 3.91%             | 2.39%                  | 1.74%                  | 2.09%                |
| Utilities and transp.             | 1.05% | 6.74% *                | 6.27%           | 2.99%           | 2.87%             | 1.18%                  | 3.41%                  | 1.10%                |
| Wholesale trade                   | 0.87% | 4.11%                  | 3.17%           | 1.71%           | 1.64%             | 1.39%                  | 1.84%                  | 0.99%                |
| Fin. svcs. and real estate        | 0.82% | 3.36%                  | 3.35%           | 2.01%           | 1.63%             | 1.06%                  | 1.88%                  | 0.88%                |
| Retail trade                      | 0.61% | 4.22%                  | 2.13%           | 1.72%           | 1.27%             | 0.76%                  | 1.56%                  | 0.65%                |
| Professional services             | 0.39% | 1.84%                  | 1.41%           | 1.22%           | 0.90%             | 0.50%                  | 1.04%                  | 0.43%                |
| Other services                    | 0.63% | 2.26%                  | 2.16%           | 1.01%           | 1.92%             | 0.78%                  | 1.17%                  | 0.72%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.31% | 1.39%                  | 1.01%           | 0.69%           | 0.79%             | 0.41%                  | 0.61%                  | 0.35%                |
| For profit, unincorporated        | 0.62% | 2.41%                  | 1.76%           | 1.72%           | 1.34%             | 0.80%                  | 1.49%                  | 0.68%                |
| Nonprofit                         | 0.57% | 2.78%                  | 3.44%           | 1.37%           | 1.36%             | 0.67%                  | 1.62%                  | 0.60%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.06% | 2.86%                  | 2.84%           | 2.00%           | 1.62%             | 2.70%                  | 1.68%                  | 1.28%                |
| 5-9 years                         | 1.40% | 2.94%                  | 2.63%           | 2.60%           | 2.96%             | 2.70%                  | 2.04%                  | 1.91%                |
| 10-19 years                       | 0.71% | 2.08%                  | 1.40%           | 1.14%           | 1.57%             | 1.32%                  | 0.97%                  | 0.96%                |
| 20 or more years                  | 0.28% | 1.76%                  | 1.26%           | 0.72%           | 0.71%             | 0.34%                  | 0.71%                  | 0.30%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.29% | 6.60%                  | 2.45%           | 0.97%           | 0.69%             | 0.33%                  | 1.33%                  | 0.30%                |
| 1 location only                   | 0.49% | 1.13%                  | 0.91%           | 0.71%           | 1.15%             | 1.86%                  | 0.58%                  | 0.78%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.20% | 10.52% *               | 5.13%           | 2.15%           | 3.04%             | 1.26%                  | 4.37%                  | 1.12%                |
| 25-49 %                           | 0.92% | 4.97%                  | 5.05%           | 1.33%           | 2.47%             | 0.99%                  | 2.61%                  | 0.99%                |
| 50-74 %                           | 0.63% | 2.55%                  | 2.37%           | 1.80%           | 1.58%             | 0.79%                  | 1.58%                  | 0.68%                |
| 75% or more                       | 0.28% | 1.28%                  | 0.94%           | 0.66%           | 0.69%             | 0.36%                  | 0.60%                  | 0.31%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.28% | 1.08%                  | 0.84%           | 0.53%           | 0.61%             | 0.42%                  | 0.53%                  | 0.32%                |
| Has union employees               | 0.56% | 7.81%                  | 7.67%           | 4.58%           | 2.62%             | 0.53%                  | 4.13%                  | 0.56%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.64% | 4.26%                  | 3.07%           | 1.11%           | 1.89%             | 0.72%                  | 1.83%                  | 0.69%                |
| Less than 50% low-wage            | 0.27% | 1.17%                  | 0.90%           | 0.63%           | 0.66%             | 0.35%                  | 0.57%                  | 0.30%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.55% | 2.00%                  | 1.45%           | 1.15%           | 1.30%             | 0.82%                  | 0.95%                  | 0.66%                |
| 25-49 %                           | 0.47% | 2.70%                  | 2.02%           | 1.00%           | 1.16%             | 0.59%                  | 1.23%                  | 0.50%                |
| 50-74 %                           | 0.48% | 2.24%                  | 1.59%           | 0.97%           | 0.87%             | 0.65%                  | 1.07%                  | 0.52%                |
| 75% or more                       | 0.49% | 2.05%                  | 1.66%           | 1.06%           | 1.47%             | 0.56%                  | 0.98%                  | 0.54%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.40% | 1.75%                  | 1.29%           | 0.76%           | 0.93%             | 0.57%                  | 0.78%                  | 0.46%                |
| 25-49 %                           | 0.35% | 2.47%                  | 1.54%           | 0.99%           | 0.92%             | 0.41%                  | 1.08%                  | 0.37%                |
| 50-74 %                           | 0.87% | 2.19%                  | 2.15%           | 1.98%           | 1.92%             | 1.37%                  | 1.24%                  | 1.05%                |
| 75% or more                       | 1.84% | 2.91%                  | 2.66%           | 3.58%           | 4.31%             | 3.79%                  | 1.95%                  | 2.73%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2018**

| 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                     | 7.7%   | 50.2%                  | 26.4%           | 13.9%           | 7.6%              | 2.9%                   | 30.3%                  | 4.5%                 |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 10.2%* | --                     | --              | --              | --                | --                     | 58.7%*                 | 0.5%*                |
| Mining and manufacturing          | 6.8%   | 26.6%*                 | 16.8%*          | 11.9%*          | 9.6%*             | 4.2%                   | 18.4%                  | 6.0%                 |
| Construction                      | 24.0%  | 51.3%                  | 26.8%           | 27.4%           | 23.3%             | 3.9%*                  | 30.3%                  | 20.5%                |
| Utilities and transp.             | 10.4%  | --                     | 3.8%*           | 18.3%*          | 6.3%*             | 10.0%                  | 24.1%*                 | 9.3%                 |
| Wholesale trade                   | 6.5%   | 58.9%                  | 22.3%*          | 11.3%*          | 3.1%*             | 1.0%*                  | 29.6%                  | 2.1%*                |
| Fin. svcs. and real estate        | 4.3%   | 35.4%                  | 43.3%           | 11.1%*          | 7.5%*             | 0.4%*                  | 30.6%                  | 2.1%*                |
| Retail trade                      | 5.1%   | 57.2%                  | 22.4%*          | 6.2%*           | 3.6%*             | 1.6%*                  | 28.2%                  | 1.9%*                |
| Professional services             | 6.7%   | 51.9%                  | 24.5%           | 13.2%           | 2.6%              | 3.1%*                  | 31.0%                  | 3.2%                 |
| Other services                    | 9.7%   | 49.1%                  | 36.6%           | 12.0%           | 10.9%*            | 1.4%*                  | 35.5%                  | 4.5%                 |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 7.9%   | 50.6%                  | 25.4%           | 14.4%           | 9.2%              | 3.0%                   | 29.1%                  | 5.0%                 |
| For profit, unincorporated        | 9.4%   | 46.6%                  | 22.4%           | 12.5%*          | 2.1%*             | 5.0%*                  | 30.8%                  | 4.1%                 |
| Nonprofit                         | 5.5%   | 57.3%                  | 39.3%           | 13.0%           | 6.8%*             | 1.6%*                  | 38.2%                  | 3.2%                 |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 16.5%  | 42.7%                  | 10.0%*          | 9.9%*           | 5.8%*             | 4.7%*                  | 26.8%                  | 4.5%*                |
| 5-9 years                         | 17.7%  | 39.7%                  | 20.1%*          | 18.1%*          | 11.7%*            | 3.7%*                  | 28.6%                  | 9.7%*                |
| 10-19 years                       | 14.2%  | 55.8%                  | 22.9%           | 12.2%*          | 5.7%*             | 1.1%*                  | 29.0%                  | 6.2%                 |
| 20 or more years                  | 6.3%   | 53.7%                  | 32.4%           | 14.1%           | 7.7%              | 3.0%                   | 32.1%                  | 4.3%                 |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 3.7%   | --                     | 35.1%           | 8.1%            | 6.0%              | 2.9%                   | 22.9%                  | 3.5%                 |
| 1 location only                   | 20.0%  | 50.2%                  | 25.7%           | 15.5%           | 10.1%             | 4.2%*                  | 30.9%                  | 10.6%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 10.6%  | --                     | 53.0%           | 28.1%           | 7.1%*             | 0.0%*                  | 39.5%                  | 3.1%*                |
| 25-49 %                           | 11.4%  | 76.0%                  | 66.7%           | 20.8%*          | 2.5%*             | 0.3%*                  | 61.5%                  | 1.8%*                |
| 50-74 %                           | 5.9%   | 39.3%                  | 38.6%           | 10.7%*          | 2.5%*             | 0.9%*                  | 33.0%                  | 1.7%*                |
| 75% or more                       | 7.7%   | 51.6%                  | 22.7%           | 13.7%           | 8.2%              | 3.2%                   | 28.7%                  | 4.8%                 |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 7.8%   | 49.4%                  | 24.6%           | 10.8%           | 6.2%              | 2.8%                   | 28.6%                  | 4.0%                 |
| Has union employees               | 7.5%   | 58.3%                  | 52.2%           | 40.7%           | 16.2%             | 3.3%                   | 50.8%                  | 5.8%                 |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 6.3%   | 62.9%                  | 39.9%           | 10.9%           | 3.5%*             | 1.2%*                  | 42.1%                  | 2.1%*                |
| Less than 50% low-wage            | 7.8%   | 49.1%                  | 25.7%           | 14.0%           | 8.0%              | 3.1%                   | 29.6%                  | 4.7%                 |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 11.1%  | 44.1%                  | 25.4%           | 16.6%           | 10.6%             | 3.0%                   | 27.5%                  | 6.8%                 |
| 25-49 %                           | 8.4%   | 51.9%                  | 30.2%           | 12.7%           | 7.7%*             | 5.6%                   | 33.2%                  | 6.1%                 |
| 50-74 %                           | 5.2%   | 56.8%                  | 26.3%           | 11.5%           | 5.8%*             | 0.7%*                  | 36.0%                  | 2.0%                 |
| 75% or more                       | 5.1%   | 52.0%                  | 23.4%           | 9.8%*           | 3.4%*             | 2.0%                   | 27.1%                  | 2.7%                 |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 10.2%  | 44.6%                  | 22.6%           | 16.7%           | 7.3%              | 3.9%*                  | 28.3%                  | 5.8%                 |
| 25-49 %                           | 5.4%   | 51.5%                  | 33.2%           | 8.0%            | 8.3%              | 2.7%                   | 27.0%                  | 3.9%                 |
| 50-74 %                           | 9.8%   | 52.5%                  | 24.2%           | 20.5%           | 6.8%              | 1.7%*                  | 34.5%                  | 4.4%                 |
| 75% or more                       | 21.0%  | 70.3%                  | 26.9%*          | 11.3%*          | 4.6%*             | 6.3%*                  | 52.6%                  | 6.4%*                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and selected characteristics: United States, 2018**

| 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                     | 0.46%  | 3.19%                  | 2.49%           | 1.66%           | 1.25%             | 0.45%                  | 1.60%                  | 0.46%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6.18%* | --                     | --              | --              | --                | --                     | 18.00%*                | 0.50%*               |
| Mining and manufacturing          | 1.22%  | 10.31%*                | 5.44%*          | 4.05%*          | 3.41%*            | 1.16%                  | 4.27%                  | 1.27%                |
| Construction                      | 3.43%  | 9.51%                  | 6.74%           | 7.23%           | 6.82%             | 1.84%*                 | 4.57%                  | 4.66%                |
| Utilities and transp.             | 2.32%  | --                     | 3.83%*          | 11.48%*         | 3.98%*            | 2.74%                  | 10.34%*                | 2.34%                |
| Wholesale trade                   | 1.28%  | 10.05%                 | 9.38%*          | 3.91%*          | 1.35%*            | 0.73%*                 | 5.49%                  | 0.78%*               |
| Fin. svcs. and real estate        | 1.00%  | 9.26%                  | 10.29%          | 4.97%*          | 4.55%*            | 0.16%*                 | 5.60%                  | 0.94%*               |
| Retail trade                      | 1.09%  | 12.24%                 | 6.87%*          | 2.32%*          | 2.09%*            | 0.87%*                 | 5.70%                  | 0.76%*               |
| Professional services             | 0.76%  | 5.18%                  | 4.14%           | 2.57%           | 0.75%             | 0.97%*                 | 2.85%                  | 0.75%                |
| Other services                    | 1.26%  | 6.62%                  | 6.51%           | 3.05%           | 3.68%*            | 0.95%*                 | 3.69%                  | 1.21%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.58%  | 3.93%                  | 2.92%           | 2.03%           | 1.78%             | 0.56%                  | 1.86%                  | 0.59%                |
| For profit, unincorporated        | 1.29%  | 6.84%                  | 5.12%           | 4.13%*          | 0.91%*            | 1.83%*                 | 4.08%                  | 1.18%                |
| Nonprofit                         | 0.82%  | 8.48%                  | 8.93%           | 3.50%           | 2.22%*            | 0.66%*                 | 4.97%                  | 0.75%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.85%  | 7.69%                  | 4.24%*          | 4.79%*          | 3.17%*            | 3.35%*                 | 4.61%                  | 2.09%*               |
| 5-9 years                         | 3.23%  | 8.56%                  | 8.18%*          | 6.20%*          | 5.63%*            | 3.53%*                 | 5.35%                  | 3.67%*               |
| 10-19 years                       | 1.61%  | 5.57%                  | 3.98%           | 3.89%*          | 2.07%*            | 0.56%*                 | 2.90%                  | 1.69%                |
| 20 or more years                  | 0.49%  | 4.88%                  | 3.76%           | 2.02%           | 1.52%             | 0.47%                  | 2.25%                  | 0.49%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.45%  | --                     | 8.31%           | 2.12%           | 1.45%             | 0.46%                  | 4.23%                  | 0.45%                |
| 1 location only                   | 1.23%  | 3.23%                  | 2.60%           | 2.04%           | 2.23%             | 2.52%*                 | 1.71%                  | 1.66%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.38%  | --                     | 13.53%          | 8.16%           | 4.58%*            | 0.05%*                 | 11.22%                 | 1.28%*               |
| 25-49 %                           | 2.29%  | 10.95%                 | 12.22%          | 6.42%*          | 1.33%*            | 0.19%*                 | 7.66%                  | 0.58%*               |
| 50-74 %                           | 0.93%  | 7.53%                  | 8.07%           | 3.43%*          | 1.35%*            | 0.73%*                 | 4.67%                  | 0.65%*               |
| 75% or more                       | 0.50%  | 3.55%                  | 2.62%           | 1.82%           | 1.40%             | 0.50%                  | 1.75%                  | 0.51%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.53%  | 3.18%                  | 2.46%           | 1.39%           | 1.33%             | 0.59%                  | 1.59%                  | 0.55%                |
| Has union employees               | 0.90%  | 14.16%                 | 14.01%          | 9.71%           | 3.56%             | 0.67%                  | 8.06%                  | 0.84%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.16%  | 11.28%                 | 9.64%           | 2.52%           | 1.57%*            | 0.73%*                 | 6.77%                  | 0.65%*               |
| Less than 50% low-wage            | 0.48%  | 3.29%                  | 2.58%           | 1.74%           | 1.33%             | 0.48%                  | 1.64%                  | 0.49%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.96%  | 5.26%                  | 3.85%           | 3.02%           | 2.23%             | 0.62%                  | 2.48%                  | 0.98%                |
| 25-49 %                           | 1.13%  | 7.84%                  | 5.65%           | 2.96%           | 3.15%*            | 1.29%                  | 3.84%                  | 1.17%                |
| 50-74 %                           | 0.59%  | 5.75%                  | 5.11%           | 2.42%           | 2.01%*            | 0.34%*                 | 3.42%                  | 0.48%                |
| 75% or more                       | 0.65%  | 7.34%                  | 4.55%           | 3.09%*          | 1.42%*            | 0.58%                  | 3.47%                  | 0.57%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.96%  | 4.77%                  | 3.38%           | 2.85%           | 1.84%             | 1.24%*                 | 2.30%                  | 1.03%                |
| 25-49 %                           | 0.58%  | 7.34%                  | 4.76%           | 1.53%           | 2.10%             | 0.51%                  | 3.03%                  | 0.57%                |
| 50-74 %                           | 1.15%  | 6.35%                  | 6.03%           | 5.21%           | 1.92%             | 0.52%*                 | 3.84%                  | 0.89%                |
| 75% or more                       | 3.74%  | 7.69%                  | 10.24%*         | 5.68%*          | 2.90%*            | 4.32%*                 | 6.37%                  | 3.14%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.E.1 Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 13,425 | 13,395                 | 12,814          | 12,752          | 13,568            | 13,528                 | 13,044                 | 13,475               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 11,670 | --                     | --              | --              | --                | --                     | 9,674                  | 12,196               |
| Mining and manufacturing          | 13,494 | 15,160                 | 14,695          | 12,154          | 13,083            | 13,824                 | 13,979                 | 13,452               |
| Construction                      | 12,631 | 12,006                 | 10,699          | 12,586          | 13,364            | 13,039                 | 11,919                 | 13,036               |
| Utilities and transp.             | 12,671 | --                     | 13,646          | 12,944          | 12,926            | 12,586                 | 13,469                 | 12,621               |
| Wholesale trade                   | 13,099 | 14,435                 | 12,516          | 12,758          | 13,457            | 12,975                 | 13,307                 | 13,059               |
| Fin. svcs. and real estate        | 13,707 | 12,422                 | 13,421          | 14,463          | 14,482            | 13,519                 | 13,417                 | 13,735               |
| Retail trade                      | 12,246 | 13,169                 | 11,265          | 12,167          | 12,192            | 12,279                 | 12,387                 | 12,229               |
| Professional services             | 14,168 | 13,903                 | 12,719          | 13,037          | 14,229            | 14,369                 | 13,006                 | 14,297               |
| Other services                    | 12,896 | 13,711                 | 13,415          | 12,625          | 13,135            | 12,749                 | 13,384                 | 12,804               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 13,201 | 13,645                 | 12,604          | 12,688          | 13,283            | 13,274                 | 13,053                 | 13,221               |
| For profit, unincorporated        | 12,841 | 12,181                 | 12,995          | 11,694          | 12,898            | 13,221                 | 12,401                 | 12,935               |
| Nonprofit                         | 14,674 | 14,453                 | 14,198          | 14,659          | 15,064            | 14,580                 | 14,199                 | 14,706               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 12,122 | 10,698                 | 12,362          | 11,917          | 12,152            | 15,472                 | 11,938                 | 12,277               |
| 5-9 years                         | 11,853 | 11,482                 | 12,150          | 11,172          | 12,547            | 11,865                 | 11,672                 | 11,970               |
| 10-19 years                       | 12,709 | 14,306                 | 11,562          | 12,042          | 12,969            | 12,782                 | 12,652                 | 12,740               |
| 20 or more years                  | 13,609 | 14,486                 | 13,765          | 13,302          | 13,866            | 13,558                 | 13,821                 | 13,593               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 13,592 | --                     | 14,726          | 13,921          | 13,838            | 13,525                 | 14,584                 | 13,578               |
| 1 location only                   | 12,877 | 13,335                 | 12,652          | 12,426          | 13,126            | 13,657                 | 12,899                 | 12,859               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 12,678 | --                     | --              | 14,020          | 12,720            | 11,934                 | 16,899                 | 12,124               |
| 25-49 %                           | 12,788 | 14,087                 | 15,672          | 11,928          | 12,677            | 12,684                 | 14,013                 | 12,604               |
| 50-74 %                           | 13,090 | 14,202                 | 13,693          | 12,433          | 12,955            | 13,073                 | 13,608                 | 13,021               |
| 75% or more                       | 13,490 | 13,103                 | 12,584          | 12,797          | 13,663            | 13,624                 | 12,901                 | 13,567               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 13,246 | 13,427                 | 12,768          | 12,731          | 13,528            | 13,279                 | 13,020                 | 13,286               |
| Has union employees               | 13,947 | --                     | 14,682          | 13,109          | 13,878            | 13,982                 | 13,616                 | 13,953               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 12,382 | 13,541                 | 12,731          | 11,227          | 13,246            | 12,204                 | 12,501                 | 12,369               |
| Less than 50% low-wage            | 13,518 | 13,378                 | 12,818          | 12,838          | 13,592            | 13,659                 | 13,082                 | 13,576               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 13,050 | 13,023                 | 12,242          | 12,575          | 13,251            | 13,226                 | 12,774                 | 13,115               |
| 25-49 %                           | 13,375 | 13,481                 | 14,000          | 12,786          | 13,152            | 13,462                 | 13,425                 | 13,370               |
| 50-74 %                           | 13,459 | 13,919                 | 13,054          | 13,017          | 14,090            | 13,349                 | 13,544                 | 13,450               |
| 75% or more                       | 13,942 | 13,298                 | 12,552          | 12,816          | 14,075            | 14,124                 | 12,561                 | 14,079               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 12,754 | 11,271                 | 11,908          | 12,117          | 13,131            | 12,977                 | 11,796                 | 12,951               |
| 25-49 %                           | 13,555 | 12,782                 | 12,688          | 12,539          | 13,740            | 13,652                 | 12,835                 | 13,602               |
| 50-74 %                           | 14,165 | 14,948                 | 13,990          | 14,573          | 14,171            | 13,954                 | 14,698                 | 14,040               |
| 75% or more                       | 14,636 | 16,216                 | 16,816          | 14,108          | 13,134            | 13,740                 | 16,336                 | 13,457               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.E.1 Standard errors for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 69.63  | 393.16                 | 277.18          | 173.28          | 167.29            | 89.38                  | 176.33                 | 75.31                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 712.16 | --                     | --              | --              | --                | --                     | 1,121.24               | 766.94               |
| Mining and manufacturing          | 146.43 | 1,471.76               | 922.19          | 438.45          | 290.79            | 182.09                 | 538.71                 | 152.12               |
| Construction                      | 251.56 | 856.39                 | 889.37          | 432.22          | 380.47            | 504.17                 | 460.80                 | 278.27               |
| Utilities and transp.             | 236.96 | --                     | 1,027.23        | 813.21          | 782.02            | 265.56                 | 830.31                 | 245.69               |
| Wholesale trade                   | 202.13 | 680.10                 | 575.74          | 357.88          | 516.11            | 282.77                 | 368.06                 | 230.21               |
| Fin. svcs. and real estate        | 201.47 | 960.63                 | 699.25          | 663.58          | 624.77            | 221.15                 | 592.29                 | 213.31               |
| Retail trade                      | 234.94 | 1,244.82               | 819.12          | 530.84          | 351.04            | 309.07                 | 481.02                 | 257.11               |
| Professional services             | 138.25 | 1,106.99               | 515.64          | 343.24          | 279.16            | 175.94                 | 420.64                 | 146.17               |
| Other services                    | 188.31 | 552.11                 | 605.58          | 475.27          | 636.52            | 224.50                 | 327.24                 | 215.41               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 78.36  | 511.74                 | 311.29          | 197.07          | 203.36            | 97.82                  | 210.55                 | 84.33                |
| For profit, unincorporated        | 171.69 | 748.50                 | 788.64          | 472.78          | 273.54            | 256.68                 | 423.64                 | 187.25               |
| Nonprofit                         | 200.01 | 916.59                 | 605.28          | 425.38          | 448.07            | 251.12                 | 449.44                 | 211.21               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 386.60 | 908.90                 | 544.13          | 991.45          | 479.86            | 1,486.76               | 610.75                 | 494.65               |
| 5-9 years                         | 295.13 | 823.43                 | 765.10          | 534.97          | 590.35            | 669.22                 | 440.46                 | 397.05               |
| 10-19 years                       | 208.83 | 730.46                 | 549.62          | 337.00          | 354.25            | 510.60                 | 370.17                 | 251.97               |
| 20 or more years                  | 76.81  | 594.03                 | 391.84          | 213.10          | 205.43            | 91.23                  | 228.74                 | 80.75                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 82.61  | --                     | 1,199.26        | 368.13          | 232.71            | 90.58                  | 553.27                 | 83.36                |
| 1 location only                   | 123.18 | 398.06                 | 279.70          | 194.24          | 218.94            | 537.03                 | 184.85                 | 165.38               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 564.21 | --                     | --              | 1,268.36        | 895.07            | 607.98                 | 1,627.88               | 537.09               |
| 25-49 %                           | 278.75 | 1,380.28               | 1,305.20        | 594.20          | 726.11            | 322.48                 | 795.34                 | 288.66               |
| 50-74 %                           | 282.69 | 940.83                 | 857.34          | 733.70          | 495.37            | 385.55                 | 552.95                 | 312.36               |
| 75% or more                       | 73.59  | 448.38                 | 297.08          | 185.13          | 182.34            | 92.97                  | 191.79                 | 79.34                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 81.02  | 405.74                 | 282.06          | 174.24          | 174.08            | 114.53                 | 180.34                 | 89.88                |
| Has union employees               | 137.52 | --                     | 1,220.97        | 952.14          | 572.66            | 143.31                 | 821.47                 | 139.25               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 204.60 | 708.60                 | 900.13          | 474.59          | 531.03            | 245.92                 | 492.17                 | 219.75               |
| Less than 50% low-wage            | 73.22  | 431.93                 | 286.44          | 180.78          | 175.41            | 94.16                  | 185.85                 | 79.22                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 123.62 | 574.52                 | 441.82          | 244.43          | 286.41            | 177.36                 | 254.52                 | 140.50               |
| 25-49 %                           | 133.68 | 664.16                 | 586.62          | 350.56          | 293.19            | 169.15                 | 365.32                 | 142.07               |
| 50-74 %                           | 137.55 | 932.97                 | 536.50          | 468.78          | 409.49            | 152.36                 | 435.08                 | 144.94               |
| 75% or more                       | 168.88 | 1,093.00               | 632.34          | 398.93          | 326.33            | 218.37                 | 428.65                 | 179.96               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 97.66  | 485.20                 | 367.23          | 248.32          | 205.15            | 133.72                 | 223.72                 | 107.45               |
| 25-49 %                           | 101.47 | 820.36                 | 527.68          | 270.24          | 292.67            | 117.74                 | 307.27                 | 106.20               |
| 50-74 %                           | 205.18 | 784.75                 | 567.10          | 464.65          | 407.61            | 307.71                 | 436.33                 | 230.93               |
| 75% or more                       | 401.69 | 985.93                 | 1,286.00        | 945.61          | 680.28            | 598.43                 | 710.48                 | 438.72               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.E.2 Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 3,634 | 2,885                  | 4,471           | 4,644           | 4,131             | 3,317                  | 4,017                  | 3,584                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3,119 | --                     | --              | --              | --                | --                     | 2,868                  | 3,186                |
| Mining and manufacturing          | 3,294 | 5,503                  | 4,671           | 4,020           | 3,662             | 2,896                  | 4,697                  | 3,172                |
| Construction                      | 4,032 | 3,253                  | 4,872           | 5,075           | 3,630             | 3,183                  | 4,399                  | 3,823                |
| Utilities and transp.             | 3,065 | --                     | 4,037           | 4,317           | 3,550             | 2,810                  | 4,846                  | 2,955                |
| Wholesale trade                   | 3,511 | 2,737                  | 4,866           | 4,207           | 4,258             | 2,972                  | 3,722                  | 3,471                |
| Fin. svcs. and real estate        | 3,557 | 2,719                  | 3,496           | 3,871           | 4,461             | 3,348                  | 3,290                  | 3,583                |
| Retail trade                      | 3,417 | 3,515 *                | 4,256           | 5,006           | 5,446             | 2,785                  | 4,247                  | 3,313                |
| Professional services             | 3,700 | 2,637                  | 4,306           | 4,927           | 4,146             | 3,463                  | 3,874                  | 3,680                |
| Other services                    | 4,363 | 2,336                  | 4,840           | 5,175           | 4,566             | 4,325                  | 3,897                  | 4,451                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 3,606 | 3,019                  | 4,506           | 4,688           | 4,146             | 3,264                  | 4,103                  | 3,538                |
| For profit, unincorporated        | 3,882 | 2,531                  | 4,791           | 4,542           | 4,351             | 3,514                  | 3,920                  | 3,874                |
| Nonprofit                         | 3,573 | 2,813                  | 3,458           | 4,529           | 3,895             | 3,411                  | 3,576                  | 3,573                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3,954 | 1,950                  | 4,603           | 4,506           | 4,576             | 3,167                  | 3,360                  | 4,453                |
| 5-9 years                         | 4,079 | 3,215                  | 3,837           | 5,183           | 4,281             | 2,786                  | 3,915                  | 4,184                |
| 10-19 years                       | 4,084 | 3,526                  | 4,605           | 4,720           | 3,950             | 3,595                  | 4,304                  | 3,968                |
| 20 or more years                  | 3,558 | 2,655                  | 4,489           | 4,555           | 4,123             | 3,314                  | 4,046                  | 3,522                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 3,478 | --                     | 4,294           | 4,768           | 4,098             | 3,311                  | 4,686                  | 3,462                |
| 1 location only                   | 4,149 | 2,884                  | 4,486           | 4,609           | 4,185             | 3,579                  | 3,954                  | 4,313                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,820 | --                     | --              | 4,694           | 5,880             | 3,664                  | 1,934                  | 4,068                |
| 25-49 %                           | 3,724 | 3,136 *                | 1,935 *         | 4,623           | 3,966             | 3,615                  | 2,871                  | 3,851                |
| 50-74 %                           | 3,453 | 3,313                  | 4,171           | 5,186           | 4,614             | 2,944                  | 3,952                  | 3,386                |
| 75% or more                       | 3,648 | 2,824                  | 4,628           | 4,601           | 4,082             | 3,344                  | 4,092                  | 3,590                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 3,872 | 3,009                  | 4,509           | 4,809           | 4,236             | 3,517                  | 4,122                  | 3,828                |
| Has union employees               | 2,941 | --                     | 2,922           | 1,927           | 3,304             | 2,952                  | 1,480                  | 2,968                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 3,780 | 2,302 *                | 4,339 *         | 4,677           | 5,114             | 3,468                  | 3,367                  | 3,823                |
| Less than 50% low-wage            | 3,621 | 2,955                  | 4,477           | 4,642           | 4,057             | 3,302                  | 4,063                  | 3,562                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,673 | 3,027                  | 4,666           | 4,688           | 4,066             | 3,043                  | 4,216                  | 3,546                |
| 25-49 %                           | 3,371 | 2,816                  | 4,241           | 4,488           | 3,855             | 3,122                  | 3,875                  | 3,325                |
| 50-74 %                           | 3,813 | 2,582                  | 4,767           | 4,350           | 4,303             | 3,648                  | 3,836                  | 3,810                |
| 75% or more                       | 3,722 | 3,134                  | 3,896           | 5,146           | 4,427             | 3,407                  | 3,919                  | 3,702                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,984 | 3,081                  | 4,543           | 4,854           | 4,421             | 3,550                  | 4,165                  | 3,947                |
| 25-49 %                           | 3,459 | 2,741                  | 4,396           | 4,401           | 3,907             | 3,256                  | 4,096                  | 3,417                |
| 50-74 %                           | 3,657 | 2,879                  | 4,568           | 4,721           | 4,148             | 3,201                  | 3,840                  | 3,614                |
| 75% or more                       | 3,429 | 2,619                  | 4,061           | 4,569           | 3,957             | 3,125                  | 3,361                  | 3,476                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.E.2 Standard errors for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 39.15  | 241.80                 | 209.82          | 116.45          | 91.41             | 47.98                  | 120.01                 | 41.37                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 409.15 | --                     | --              | --              | --                | --                     | 370.34                 | 504.48               |
| Mining and manufacturing          | 78.46  | 1,495.81               | 563.15          | 232.58          | 205.61            | 77.52                  | 323.42                 | 79.23                |
| Construction                      | 191.23 | 496.14                 | 734.47          | 316.51          | 362.81            | 301.73                 | 328.79                 | 229.42               |
| Utilities and transp.             | 124.49 | --                     | 706.07          | 921.35          | 325.73            | 122.89                 | 659.80                 | 121.94               |
| Wholesale trade                   | 120.48 | 640.04                 | 492.39          | 242.49          | 326.78            | 144.64                 | 299.39                 | 131.72               |
| Fin. svcs. and real estate        | 95.82  | 640.20                 | 594.47          | 346.57          | 305.16            | 99.93                  | 346.20                 | 99.58                |
| Retail trade                      | 148.33 | 1,173.72 *             | 613.17          | 433.48          | 362.42            | 143.52                 | 466.49                 | 152.97               |
| Professional services             | 77.41  | 453.87                 | 384.07          | 238.27          | 131.99            | 98.37                  | 220.72                 | 82.39                |
| Other services                    | 121.61 | 526.80                 | 613.62          | 282.70          | 297.26            | 153.22                 | 350.10                 | 127.86               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 44.45  | 311.42                 | 253.10          | 133.57          | 124.38            | 49.93                  | 144.45                 | 46.35                |
| For profit, unincorporated        | 96.89  | 446.90                 | 501.46          | 283.20          | 196.27            | 117.43                 | 278.13                 | 101.52               |
| Nonprofit                         | 115.80 | 712.78                 | 410.25          | 400.27          | 161.37            | 153.49                 | 345.16                 | 121.39               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 214.30 | 344.30                 | 575.90          | 443.99          | 364.15            | 338.14                 | 311.48                 | 271.40               |
| 5-9 years                         | 230.15 | 651.63                 | 470.95          | 380.14          | 359.09            | 563.86                 | 327.47                 | 317.26               |
| 10-19 years                       | 140.48 | 503.87                 | 463.33          | 280.92          | 208.77            | 275.71                 | 273.31                 | 156.67               |
| 20 or more years                  | 42.32  | 375.34                 | 283.98          | 141.35          | 108.82            | 49.03                  | 160.90                 | 43.82                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 44.16  | --                     | 733.30          | 204.20          | 117.54            | 48.57                  | 353.10                 | 44.43                |
| 1 location only                   | 83.04  | 243.40                 | 218.81          | 137.54          | 144.74            | 283.84                 | 126.81                 | 110.34               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 195.14 | --                     | --              | 767.29          | 835.29            | 163.84                 | 482.36                 | 215.61               |
| 25-49 %                           | 173.18 | 1,646.39 *             | 732.82 *        | 531.23          | 346.73            | 160.39                 | 684.61                 | 162.34               |
| 50-74 %                           | 134.30 | 687.93                 | 567.33          | 333.01          | 231.78            | 157.06                 | 406.99                 | 140.48               |
| 75% or more                       | 42.43  | 261.12                 | 228.09          | 126.64          | 100.38            | 52.01                  | 128.50                 | 44.90                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 46.70  | 249.77                 | 213.49          | 116.64          | 97.90             | 63.16                  | 122.16                 | 50.54                |
| Has union employees               | 64.06  | --                     | 789.05          | 338.82          | 248.83            | 66.97                  | 333.25                 | 64.69                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 150.73 | 807.95 *               | 1,525.04 *      | 306.93          | 377.51            | 168.57                 | 565.21                 | 155.45               |
| Less than 50% low-wage            | 40.58  | 251.94                 | 209.41          | 121.82          | 93.69             | 50.03                  | 121.97                 | 42.96                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 72.58  | 382.28                 | 338.93          | 173.32          | 180.89            | 74.84                  | 183.66                 | 77.37                |
| 25-49 %                           | 71.54  | 528.84                 | 471.16          | 250.40          | 191.13            | 80.56                  | 277.40                 | 73.76                |
| 50-74 %                           | 76.54  | 478.58                 | 437.54          | 271.04          | 173.82            | 92.79                  | 270.98                 | 79.60                |
| 75% or more                       | 100.75 | 654.84                 | 421.40          | 271.54          | 147.86            | 128.99                 | 274.46                 | 107.22               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 70.06  | 312.77                 | 315.28          | 182.92          | 158.13            | 89.05                  | 172.79                 | 76.58                |
| 25-49 %                           | 51.01  | 536.69                 | 400.63          | 186.75          | 137.20            | 57.99                  | 216.65                 | 52.35                |
| 50-74 %                           | 131.10 | 588.18                 | 456.27          | 282.49          | 185.25            | 199.14                 | 312.23                 | 144.32               |
| 75% or more                       | 251.79 | 534.91                 | 674.28          | 422.30          | 374.78            | 509.54                 | 405.70                 | 319.89               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.E.3 Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 27.1% | 21.5%                  | 34.9%           | 36.4%           | 30.4%             | 24.5%                  | 30.8%                  | 26.6%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 26.7% | --                     | --              | --              | --                | --                     | 29.6%                  | 26.1%                |
| Mining and manufacturing          | 24.4% | 36.3%                  | 31.8%           | 33.1%           | 28.0%             | 21.0%                  | 33.6%                  | 23.6%                |
| Construction                      | 31.9% | 27.1%                  | 45.5%           | 40.3%           | 27.2%             | 24.4%                  | 36.9%                  | 29.3%                |
| Utilities and transp.             | 24.2% | --                     | 29.6%           | 33.3%           | 27.5%             | 22.3%                  | 36.0%                  | 23.4%                |
| Wholesale trade                   | 26.8% | 19.0%                  | 38.9%           | 33.0%           | 31.6%             | 22.9%                  | 28.0%                  | 26.6%                |
| Fin. svcs. and real estate        | 26.0% | 21.9%                  | 26.0%           | 26.8%           | 30.8%             | 24.8%                  | 24.5%                  | 26.1%                |
| Retail trade                      | 27.9% | 26.7%                  | 37.8%           | 41.1%           | 44.7%             | 22.7%                  | 34.3%                  | 27.1%                |
| Professional services             | 26.1% | 19.0%                  | 33.9%           | 37.8%           | 29.1%             | 24.1%                  | 29.8%                  | 25.7%                |
| Other services                    | 33.8% | 17.0%                  | 36.1%           | 41.0%           | 34.8%             | 33.9%                  | 29.1%                  | 34.8%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 27.3% | 22.1%                  | 35.8%           | 37.0%           | 31.2%             | 24.6%                  | 31.4%                  | 26.8%                |
| For profit, unincorporated        | 30.2% | 20.8%                  | 36.9%           | 38.8%           | 33.7%             | 26.6%                  | 31.6%                  | 30.0%                |
| Nonprofit                         | 24.3% | 19.5%                  | 24.4%           | 30.9%           | 25.9%             | 23.4%                  | 25.2%                  | 24.3%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 32.6% | 18.2%                  | 37.2%           | 37.8%           | 37.7%             | 20.5%                  | 28.1%                  | 36.3%                |
| 5-9 years                         | 34.4% | 28.0%                  | 31.6%           | 46.4%           | 34.1%             | 23.5%                  | 33.5%                  | 35.0%                |
| 10-19 years                       | 32.1% | 24.6%                  | 39.8%           | 39.2%           | 30.5%             | 28.1%                  | 34.0%                  | 31.1%                |
| 20 or more years                  | 26.1% | 18.3%                  | 32.6%           | 34.2%           | 29.7%             | 24.4%                  | 29.3%                  | 25.9%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 25.6% | --                     | 29.2%           | 34.2%           | 29.6%             | 24.5%                  | 32.1%                  | 25.5%                |
| 1 location only                   | 32.2% | 21.6%                  | 35.5%           | 37.1%           | 31.9%             | 26.2%                  | 30.7%                  | 33.5%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 30.1% | --                     | --              | 33.5%           | 46.2%             | 30.7%                  | 11.4%                  | 33.6%                |
| 25-49 %                           | 29.1% | 22.3% *                | 12.3% *         | 38.8%           | 31.3%             | 28.5%                  | 20.5%                  | 30.6%                |
| 50-74 %                           | 26.4% | 23.3%                  | 30.5%           | 41.7%           | 35.6%             | 22.5%                  | 29.0%                  | 26.0%                |
| 75% or more                       | 27.0% | 21.6%                  | 36.8%           | 36.0%           | 29.9%             | 24.5%                  | 31.7%                  | 26.5%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 29.2% | 22.4%                  | 35.3%           | 37.8%           | 31.3%             | 26.5%                  | 31.7%                  | 28.8%                |
| Has union employees               | 21.1% | --                     | 19.9%           | 14.7%           | 23.8%             | 21.1%                  | 10.9%                  | 21.3%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 30.5% | 17.0% *                | 34.1% *         | 41.7%           | 38.6%             | 28.4%                  | 26.9%                  | 30.9%                |
| Less than 50% low-wage            | 26.8% | 22.1%                  | 34.9%           | 36.2%           | 29.8%             | 24.2%                  | 31.1%                  | 26.2%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 28.1% | 23.2%                  | 38.1%           | 37.3%           | 30.7%             | 23.0%                  | 33.0%                  | 27.0%                |
| 25-49 %                           | 25.2% | 20.9%                  | 30.3%           | 35.1%           | 29.3%             | 23.2%                  | 28.9%                  | 24.9%                |
| 50-74 %                           | 28.3% | 18.6%                  | 36.5%           | 33.4%           | 30.5%             | 27.3%                  | 28.3%                  | 28.3%                |
| 75% or more                       | 26.7% | 23.6%                  | 31.0%           | 40.2%           | 31.4%             | 24.1%                  | 31.2%                  | 26.3%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 31.2% | 27.3%                  | 38.1%           | 40.1%           | 33.7%             | 27.4%                  | 35.3%                  | 30.5%                |
| 25-49 %                           | 25.5% | 21.4%                  | 34.6%           | 35.1%           | 28.4%             | 23.8%                  | 31.9%                  | 25.1%                |
| 50-74 %                           | 25.8% | 19.3%                  | 32.7%           | 32.4%           | 29.3%             | 22.9%                  | 26.1%                  | 25.7%                |
| 75% or more                       | 23.4% | 16.2%                  | 24.2%           | 32.4%           | 30.1%             | 22.7%                  | 20.6%                  | 25.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.E.3 Standard errors for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018**

| 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                     | 0.29% | 1.79%                  | 1.64%           | 0.96%           | 0.67%             | 0.35%                  | 0.95%                  | 0.30%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.33% | --                     | --              | --              | --                | --                     | 4.75%                  | 3.89%                |
| Mining and manufacturing          | 0.58% | 8.84%                  | 3.89%           | 2.05%           | 1.50%             | 0.57%                  | 2.47%                  | 0.59%                |
| Construction                      | 1.51% | 4.41%                  | 4.95%           | 2.58%           | 2.59%             | 2.31%                  | 2.54%                  | 1.76%                |
| Utilities and transp.             | 0.97% | --                     | 5.21%           | 7.31%           | 2.13%             | 0.98%                  | 4.51%                  | 0.97%                |
| Wholesale trade                   | 0.85% | 4.33%                  | 3.54%           | 1.94%           | 2.40%             | 0.91%                  | 2.24%                  | 0.92%                |
| Fin. svcs. and real estate        | 0.79% | 4.83%                  | 5.10%           | 2.89%           | 2.67%             | 0.83%                  | 2.75%                  | 0.83%                |
| Retail trade                      | 1.10% | 7.53%                  | 4.63%           | 3.87%           | 2.64%             | 1.01%                  | 3.70%                  | 1.13%                |
| Professional services             | 0.54% | 3.40%                  | 3.04%           | 1.72%           | 0.90%             | 0.67%                  | 1.83%                  | 0.56%                |
| Other services                    | 0.91% | 3.77%                  | 5.02%           | 2.36%           | 2.03%             | 1.13%                  | 2.65%                  | 0.95%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.33% | 2.31%                  | 1.99%           | 1.15%           | 0.86%             | 0.36%                  | 1.16%                  | 0.34%                |
| For profit, unincorporated        | 0.79% | 3.45%                  | 3.76%           | 2.29%           | 1.55%             | 1.01%                  | 2.15%                  | 0.85%                |
| Nonprofit                         | 0.79% | 4.72%                  | 3.21%           | 2.70%           | 1.34%             | 1.03%                  | 2.38%                  | 0.83%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.04% | 3.63%                  | 5.02%           | 5.58%           | 3.16%             | 2.14%                  | 3.05%                  | 2.52%                |
| 5-9 years                         | 1.84% | 5.51%                  | 4.44%           | 2.98%           | 2.79%             | 4.21%                  | 2.81%                  | 2.42%                |
| 10-19 years                       | 1.06% | 3.26%                  | 3.45%           | 2.25%           | 1.43%             | 2.21%                  | 2.04%                  | 1.19%                |
| 20 or more years                  | 0.31% | 2.71%                  | 2.13%           | 1.10%           | 0.79%             | 0.35%                  | 1.23%                  | 0.32%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.32% | --                     | 5.17%           | 1.56%           | 0.89%             | 0.35%                  | 2.56%                  | 0.32%                |
| 1 location only                   | 0.64% | 1.81%                  | 1.71%           | 1.16%           | 1.02%             | 1.80%                  | 1.01%                  | 0.82%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.79% | --                     | --              | 4.74%           | 6.04%             | 1.72%                  | 3.30%                  | 1.75%                |
| 25-49 %                           | 1.43% | 12.37% *               | 5.09% *         | 4.19%           | 2.45%             | 1.32%                  | 5.32%                  | 1.27%                |
| 50-74 %                           | 1.12% | 4.56%                  | 4.73%           | 3.28%           | 1.91%             | 1.30%                  | 2.94%                  | 1.20%                |
| 75% or more                       | 0.31% | 1.99%                  | 1.75%           | 1.03%           | 0.74%             | 0.37%                  | 1.03%                  | 0.32%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.35% | 1.83%                  | 1.67%           | 0.96%           | 0.73%             | 0.47%                  | 0.96%                  | 0.38%                |
| Has union employees               | 0.43% | --                     | 4.80%           | 2.87%           | 1.73%             | 0.44%                  | 2.67%                  | 0.43%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.25% | 6.08% *                | 11.54% *        | 2.82%           | 2.73%             | 1.46%                  | 4.81%                  | 1.28%                |
| Less than 50% low-wage            | 0.30% | 1.85%                  | 1.64%           | 0.99%           | 0.69%             | 0.35%                  | 0.96%                  | 0.31%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.53% | 2.87%                  | 2.41%           | 1.35%           | 1.24%             | 0.54%                  | 1.36%                  | 0.56%                |
| 25-49 %                           | 0.52% | 3.86%                  | 3.89%           | 2.04%           | 1.41%             | 0.57%                  | 2.17%                  | 0.53%                |
| 50-74 %                           | 0.57% | 3.66%                  | 3.40%           | 2.29%           | 1.52%             | 0.66%                  | 2.28%                  | 0.59%                |
| 75% or more                       | 0.74% | 4.36%                  | 3.53%           | 2.39%           | 1.14%             | 0.93%                  | 2.03%                  | 0.78%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.54% | 2.71%                  | 2.64%           | 1.45%           | 1.12%             | 0.69%                  | 1.43%                  | 0.58%                |
| 25-49 %                           | 0.38% | 3.87%                  | 2.91%           | 1.60%           | 1.04%             | 0.42%                  | 1.71%                  | 0.38%                |
| 50-74 %                           | 0.87% | 3.88%                  | 3.18%           | 2.21%           | 1.40%             | 1.27%                  | 2.15%                  | 0.95%                |
| 75% or more                       | 1.80% | 3.29%                  | 4.94%           | 2.90%           | 3.01%             | 3.81%                  | 2.57%                  | 2.47%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.E.4 Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 18.6% | 15.2%                  | 13.1%           | 16.2%           | 16.6%             | 20.7%                  | 14.8%                  | 19.3%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 11.5% | 7.4% *                 | --              | 15.1% *         | 10.3%             | 13.5%                  | 12.0% *                | 11.4%                |
| Mining and manufacturing          | 21.1% | 13.4%                  | 16.4%           | 18.6%           | 20.9%             | 22.4%                  | 16.9%                  | 21.6%                |
| Construction                      | 15.9% | 18.1%                  | 13.2%           | 15.5%           | 17.1%             | 15.8%                  | 15.5%                  | 16.2%                |
| Utilities and transp.             | 20.6% | 13.2% *                | 15.8%           | 17.3%           | 17.7%             | 22.0%                  | 14.6%                  | 21.1%                |
| Wholesale trade                   | 18.5% | 18.5%                  | 11.9%           | 15.9%           | 18.7%             | 20.4%                  | 15.6%                  | 19.2%                |
| Fin. svcs. and real estate        | 19.3% | 16.5%                  | 15.3%           | 18.8%           | 17.3%             | 20.3%                  | 16.9%                  | 19.6%                |
| Retail trade                      | 16.4% | 12.1%                  | 11.7%           | 17.4%           | 13.1%             | 17.5%                  | 13.4%                  | 16.9%                |
| Professional services             | 19.1% | 12.5%                  | 12.1%           | 15.3%           | 15.5%             | 22.0%                  | 13.2%                  | 20.0%                |
| Other services                    | 16.8% | 18.6%                  | 12.5%           | 14.3%           | 13.9%             | 18.9%                  | 15.4%                  | 17.1%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 18.7% | 14.9%                  | 12.8%           | 16.4%           | 17.3%             | 20.4%                  | 14.8%                  | 19.4%                |
| For profit, unincorporated        | 17.7% | 14.7%                  | 14.6%           | 15.9%           | 17.3%             | 19.6%                  | 14.7%                  | 18.5%                |
| Nonprofit                         | 19.2% | 18.1%                  | 12.8%           | 15.6%           | 14.4%             | 22.3%                  | 15.4%                  | 19.6%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 17.0% | 14.8%                  | 16.2%           | 16.6%           | 18.7%             | 19.2%                  | 15.8%                  | 18.1%                |
| 5-9 years                         | 14.2% | 13.1%                  | 11.9%           | 13.9%           | 13.3%             | 21.5%                  | 13.1%                  | 15.0%                |
| 10-19 years                       | 16.6% | 18.7%                  | 14.3%           | 16.2%           | 16.0%             | 19.1%                  | 16.5%                  | 16.8%                |
| 20 or more years                  | 19.2% | 14.0%                  | 12.2%           | 16.6%           | 16.9%             | 20.7%                  | 14.3%                  | 19.7%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 19.9% | 20.1% *                | 14.9%           | 16.6%           | 17.0%             | 20.7%                  | 15.8%                  | 20.0%                |
| 1 location only                   | 15.5% | 15.1%                  | 13.0%           | 16.1%           | 16.0%             | 17.8%                  | 14.7%                  | 16.1%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 14.6% | 9.2% *                 | 8.8%            | 11.1%           | 9.8%              | 17.8%                  | 10.3%                  | 15.4%                |
| 25-49 %                           | 15.5% | 19.5% *                | 11.6%           | 12.3%           | 13.9%             | 17.4%                  | 13.3%                  | 15.9%                |
| 50-74 %                           | 18.1% | 17.9%                  | 12.3%           | 14.2%           | 14.2%             | 20.6%                  | 14.8%                  | 18.6%                |
| 75% or more                       | 18.9% | 14.7%                  | 13.3%           | 16.7%           | 17.1%             | 20.8%                  | 15.0%                  | 19.6%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 17.8% | 15.2%                  | 13.3%           | 16.3%           | 16.6%             | 19.7%                  | 14.9%                  | 18.4%                |
| Has union employees               | 21.6% | 15.5% *                | 8.4%            | 15.4%           | 17.0%             | 22.6%                  | 13.2%                  | 21.9%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 15.0% | 19.9%                  | 8.4%            | 10.0%           | 10.3%             | 17.8%                  | 13.1%                  | 15.2%                |
| Less than 50% low-wage            | 19.1% | 14.7%                  | 13.4%           | 16.8%           | 17.4%             | 21.0%                  | 15.0%                  | 19.8%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18.9% | 15.0%                  | 13.8%           | 16.9%           | 18.3%             | 21.9%                  | 15.1%                  | 20.1%                |
| 25-49 %                           | 19.6% | 18.9%                  | 13.2%           | 16.4%           | 17.7%             | 21.0%                  | 15.8%                  | 20.0%                |
| 50-74 %                           | 17.6% | 14.9%                  | 13.4%           | 16.3%           | 15.8%             | 18.7%                  | 15.7%                  | 17.9%                |
| 75% or more                       | 18.5% | 12.5%                  | 11.0%           | 14.3%           | 13.9%             | 22.0%                  | 12.4%                  | 19.4%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 16.1% | 11.8%                  | 11.9%           | 14.5%           | 15.2%             | 18.4%                  | 13.1%                  | 16.8%                |
| 25-49 %                           | 19.8% | 15.1%                  | 13.4%           | 17.1%           | 17.0%             | 21.3%                  | 15.1%                  | 20.3%                |
| 50-74 %                           | 20.8% | 20.4%                  | 15.3%           | 19.0%           | 19.5%             | 23.0%                  | 18.2%                  | 21.6%                |
| 75% or more                       | 17.9% | 18.7%                  | 16.7%           | 18.0%           | 20.6%             | 16.6%                  | 17.7%                  | 18.1%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.E.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2018**

| 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                     | 0.16% | 0.83%                  | 0.50%           | 0.39%           | 0.36%             | 0.22%                  | 0.36%                  | 0.18%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1.60% | 3.34% *                | --              | 7.19% *         | 2.45%             | 1.70%                  | 4.38% *                | 1.66%                |
| Mining and manufacturing          | 0.42% | 2.90%                  | 1.61%           | 0.93%           | 0.89%             | 0.55%                  | 1.03%                  | 0.44%                |
| Construction                      | 0.70% | 2.49%                  | 1.56%           | 1.12%           | 1.49%             | 1.57%                  | 1.03%                  | 0.93%                |
| Utilities and transp.             | 0.67% | 4.43% *                | 2.80%           | 2.67%           | 1.81%             | 0.74%                  | 1.85%                  | 0.69%                |
| Wholesale trade                   | 0.67% | 2.88%                  | 1.46%           | 1.09%           | 0.96%             | 1.19%                  | 1.15%                  | 0.78%                |
| Fin. svcs. and real estate        | 0.49% | 2.27%                  | 1.70%           | 1.61%           | 1.04%             | 0.62%                  | 1.31%                  | 0.52%                |
| Retail trade                      | 0.49% | 2.51%                  | 1.54%           | 1.43%           | 1.03%             | 0.64%                  | 1.21%                  | 0.53%                |
| Professional services             | 0.28% | 1.38%                  | 0.89%           | 0.76%           | 0.54%             | 0.36%                  | 0.62%                  | 0.31%                |
| Other services                    | 0.42% | 2.33%                  | 1.19%           | 0.80%           | 0.94%             | 0.55%                  | 0.96%                  | 0.46%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.20% | 1.02%                  | 0.59%           | 0.45%           | 0.48%             | 0.26%                  | 0.43%                  | 0.22%                |
| For profit, unincorporated        | 0.41% | 1.62%                  | 1.21%           | 1.07%           | 0.81%             | 0.61%                  | 0.83%                  | 0.47%                |
| Nonprofit                         | 0.41% | 3.23%                  | 1.46%           | 1.09%           | 0.63%             | 0.53%                  | 1.16%                  | 0.44%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 0.85% | 1.99%                  | 1.73%           | 1.51%           | 1.72%             | 2.48%                  | 1.22%                  | 1.18%                |
| 5-9 years                         | 0.73% | 1.75%                  | 1.37%           | 1.02%           | 1.30%             | 2.94%                  | 0.90%                  | 1.09%                |
| 10-19 years                       | 0.47% | 1.75%                  | 1.06%           | 0.95%           | 0.85%             | 0.94%                  | 0.82%                  | 0.57%                |
| 20 or more years                  | 0.18% | 1.32%                  | 0.66%           | 0.49%           | 0.41%             | 0.23%                  | 0.47%                  | 0.19%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.19% | 7.02% *                | 1.69%           | 0.78%           | 0.41%             | 0.22%                  | 0.99%                  | 0.19%                |
| 1 location only                   | 0.30% | 0.84%                  | 0.52%           | 0.45%           | 0.65%             | 1.21%                  | 0.38%                  | 0.45%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.96% | 3.79% *                | 1.88%           | 2.12%           | 1.47%             | 1.16%                  | 1.70%                  | 1.04%                |
| 25-49 %                           | 0.79% | 7.31% *                | 2.84%           | 2.16%           | 1.16%             | 1.17%                  | 2.41%                  | 0.83%                |
| 50-74 %                           | 0.52% | 2.11%                  | 1.53%           | 1.48%           | 0.87%             | 0.66%                  | 1.08%                  | 0.57%                |
| 75% or more                       | 0.18% | 0.91%                  | 0.55%           | 0.42%           | 0.40%             | 0.24%                  | 0.39%                  | 0.20%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.18% | 0.83%                  | 0.51%           | 0.39%           | 0.38%             | 0.27%                  | 0.36%                  | 0.21%                |
| Has union employees               | 0.35% | 5.13% *                | 2.15%           | 2.11%           | 1.04%             | 0.36%                  | 2.15%                  | 0.35%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.51% | 4.03%                  | 1.79%           | 0.82%           | 0.81%             | 0.65%                  | 1.54%                  | 0.54%                |
| Less than 50% low-wage            | 0.17% | 0.83%                  | 0.52%           | 0.42%           | 0.37%             | 0.23%                  | 0.37%                  | 0.19%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.34% | 1.29%                  | 0.81%           | 0.60%           | 0.72%             | 0.55%                  | 0.53%                  | 0.40%                |
| 25-49 %                           | 0.30% | 2.18%                  | 1.03%           | 0.84%           | 0.77%             | 0.36%                  | 0.86%                  | 0.32%                |
| 50-74 %                           | 0.30% | 1.84%                  | 1.18%           | 0.86%           | 0.58%             | 0.39%                  | 0.92%                  | 0.32%                |
| 75% or more                       | 0.39% | 1.56%                  | 1.10%           | 1.00%           | 0.70%             | 0.49%                  | 0.70%                  | 0.43%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.27% | 0.98%                  | 0.71%           | 0.53%           | 0.56%             | 0.41%                  | 0.47%                  | 0.31%                |
| 25-49 %                           | 0.22% | 1.81%                  | 0.92%           | 0.64%           | 0.52%             | 0.27%                  | 0.65%                  | 0.23%                |
| 50-74 %                           | 0.54% | 2.32%                  | 1.26%           | 1.26%           | 1.01%             | 0.82%                  | 1.07%                  | 0.62%                |
| 75% or more                       | 1.03% | 2.44%                  | 2.54%           | 2.23%           | 2.59%             | 1.62%                  | 1.65%                  | 1.32%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.E.4.a Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2018**

| 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                            | 7.1%  | 49.9%                  | 18.9%           | 9.8%            | 5.4%              | 4.2%                   | 25.9%                  | 4.7%                 |
| <b>Industry group **</b>                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.                   | 8.5%* | --                     | --              | --              | --                | --                     | 8.2%*                  | 8.7%*                |
| Mining and manufacturing                 | 5.7%  | 33.4%*                 | 14.3%*          | 8.1%*           | 5.8%*             | 4.4%                   | 12.1%                  | 5.2%                 |
| Construction                             | 16.4% | 35.5%                  | 15.3%*          | 12.0%           | 18.7%*            | 8.9%*                  | 21.5%                  | 13.5%                |
| Utilities and transp.                    | 8.4%  | --                     | 1.8%*           | 20.4%*          | 3.1%*             | 8.2%                   | 13.3%*                 | 8.1%                 |
| Wholesale trade                          | 7.1%  | 51.1%                  | 14.8%*          | 8.0%*           | 4.0%*             | 3.7%*                  | 25.4%                  | 3.7%                 |
| Fin. svcs. and real estate               | 7.2%  | 48.4%                  | 29.5%*          | 13.3%*          | 3.7%*             | 4.6%                   | 31.8%                  | 4.8%                 |
| Retail trade                             | 5.3%  | 52.1%                  | 20.8%*          | 10.8%*          | 2.6%*             | 2.4%*                  | 29.7%                  | 2.3%*                |
| Professional services                    | 6.2%  | 49.5%                  | 22.3%           | 10.6%           | 4.2%              | 3.5%                   | 26.8%                  | 3.9%                 |
| Other services                           | 8.6%  | 63.6%                  | 20.5%           | 5.1%            | 4.3%*             | 3.7%*                  | 35.0%                  | 3.6%                 |
| <b>Ownership</b>                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated                 | 7.5%  | 50.6%                  | 20.7%           | 10.7%           | 6.2%              | 4.4%                   | 26.3%                  | 5.0%                 |
| For profit, unincorporated               | 7.6%  | 48.0%                  | 12.4%*          | 6.8%*           | 2.4%*             | 4.5%                   | 24.2%                  | 4.0%                 |
| Nonprofit                                | 5.3%  | 49.1%                  | 17.6%*          | 9.2%            | 5.3%              | 3.3%*                  | 26.5%                  | 3.9%                 |
| <b>Age of firm</b>                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                        | 14.4% | 49.8%                  | 16.8%*          | 4.9%*           | 2.1%*             | 6.6%*                  | 28.3%                  | 2.7%*                |
| 5-9 years                                | 15.9% | 43.1%                  | 23.3%*          | 4.7%*           | 7.7%*             | 21.3%*                 | 25.1%                  | 9.9%*                |
| 10-19 years                              | 12.4% | 47.4%                  | 18.7%           | 10.8%*          | 4.2%*             | 2.3%*                  | 26.7%                  | 4.7%                 |
| 20 or more years                         | 6.0%  | 54.2%                  | 18.6%           | 10.8%           | 5.7%              | 4.1%                   | 25.1%                  | 4.6%                 |
| <b>Multi/single status</b>               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations                      | 4.5%  | --                     | 23.9%           | 6.5%            | 5.0%              | 4.2%                   | 17.8%                  | 4.3%                 |
| 1 location only                          | 15.8% | 49.6%                  | 18.5%           | 10.8%           | 6.0%              | 4.3%*                  | 26.7%                  | 6.6%                 |
| <b>Percent full-time employees</b>       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 11.3% | --                     | --              | 16.3%*          | 6.1%*             | 4.6%*                  | 63.1%                  | 4.6%*                |
| 25-49 %                                  | 8.5%  | 61.9%                  | 65.2%           | 7.7%*           | 0.5%*             | 2.8%*                  | 47.8%                  | 2.6%*                |
| 50-74 %                                  | 6.5%  | 53.5%                  | 26.3%           | 4.6%*           | 2.5%*             | 2.6%*                  | 36.0%                  | 2.6%*                |
| 75% or more                              | 7.1%  | 47.9%                  | 15.8%           | 10.3%           | 5.8%              | 4.4%                   | 23.6%                  | 4.9%                 |
| <b>Union presence</b>                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                       | 7.4%  | 48.4%                  | 18.5%           | 8.8%            | 4.4%              | 4.1%                   | 24.8%                  | 4.4%                 |
| Has union employees                      | 6.3%  | --                     | 35.4%*          | 26.3%           | 12.9%             | 4.4%                   | 53.8%                  | 5.4%                 |
| <b>Percent low-wage employees</b>        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage                     | 9.9%  | 70.4%                  | 39.4%*          | 6.7%*           | 6.0%*             | 6.3%*                  | 44.5%                  | 6.3%                 |
| Less than 50% low-wage                   | 6.9%  | 47.4%                  | 18.0%           | 10.0%           | 5.3%              | 4.0%                   | 24.6%                  | 4.5%                 |
| <b>Percent women employees</b>           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 8.9%  | 44.4%                  | 15.6%           | 9.8%            | 7.4%              | 4.8%                   | 22.5%                  | 5.8%                 |
| 25-49 %                                  | 6.8%  | 52.8%                  | 22.6%           | 8.7%            | 6.4%*             | 4.3%                   | 28.9%                  | 4.8%                 |
| 50-74 %                                  | 6.6%  | 56.9%                  | 15.4%           | 13.0%           | 3.6%              | 3.7%                   | 30.0%                  | 4.0%                 |
| 75% or more                              | 6.0%  | 47.0%                  | 26.9%           | 6.8%*           | 2.4%*             | 4.1%                   | 25.5%                  | 4.0%                 |
| <b>Percent age 50 or older employees</b> |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 7.9%  | 37.9%                  | 18.6%           | 9.3%            | 5.8%              | 4.7%                   | 21.9%                  | 5.0%                 |
| 25-49 %                                  | 5.0%  | 51.7%                  | 21.0%           | 9.7%            | 5.4%              | 3.3%                   | 22.7%                  | 3.9%                 |
| 50-74 %                                  | 11.8% | 57.5%                  | 15.1%           | 11.4%           | 4.8%*             | 7.5%*                  | 31.9%                  | 7.1%                 |
| 75% or more                              | 24.7% | 61.3%                  | 20.8%*          | 10.0%*          | 3.0%*             | 14.7%*                 | 44.6%                  | 10.8%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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**Table I.E.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2018**

| 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                     | 0.39%  | 3.30%                  | 2.12%           | 1.18%           | 0.79%             | 0.45%                  | 1.49%                  | 0.38%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 3.47%* | --                     | --              | --              | --                | --                     | 6.08%*                 | 4.08%*               |
| Mining and manufacturing          | 0.82%  | 13.09%*                | 5.07%*          | 2.96%*          | 1.79%*            | 0.92%                  | 2.95%                  | 0.85%                |
| Construction                      | 2.39%  | 7.28%                  | 5.16%*          | 2.93%           | 5.94%*            | 3.92%*                 | 3.28%                  | 3.25%                |
| Utilities and transp.             | 1.69%  | --                     | 1.82%*          | 10.71%*         | 1.94%*            | 1.90%                  | 6.29%*                 | 1.75%                |
| Wholesale trade                   | 1.14%  | 9.95%                  | 5.45%*          | 2.50%*          | 1.50%*            | 1.21%*                 | 4.51%                  | 0.89%                |
| Fin. svcs. and real estate        | 1.20%  | 9.52%                  | 8.91%*          | 4.54%*          | 2.93%*            | 1.32%                  | 5.48%                  | 1.19%                |
| Retail trade                      | 1.08%  | 12.13%                 | 6.58%*          | 5.46%*          | 1.24%*            | 0.88%*                 | 6.10%                  | 0.72%*               |
| Professional services             | 0.70%  | 6.28%                  | 4.69%           | 2.14%           | 0.95%             | 0.85%                  | 2.86%                  | 0.69%                |
| Other services                    | 1.19%  | 7.20%                  | 5.44%           | 1.50%           | 1.57%*            | 1.33%*                 | 4.29%                  | 0.99%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.48%  | 3.98%                  | 2.57%           | 1.47%           | 1.15%             | 0.54%                  | 1.77%                  | 0.47%                |
| For profit, unincorporated        | 1.00%  | 7.16%                  | 4.35%*          | 2.83%*          | 0.78%*            | 1.23%                  | 3.47%                  | 0.89%                |
| Nonprofit                         | 0.87%  | 10.92%                 | 6.41%*          | 2.51%           | 1.32%             | 1.03%*                 | 5.12%                  | 0.82%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.45%  | 8.03%                  | 5.82%*          | 2.22%*          | 1.35%*            | 4.52%*                 | 4.72%                  | 1.12%*               |
| 5-9 years                         | 3.40%  | 8.52%                  | 7.74%*          | 2.08%*          | 4.19%*            | 14.28%*                | 4.38%                  | 4.94%*               |
| 10-19 years                       | 1.48%  | 5.98%                  | 4.32%           | 3.51%*          | 1.32%*            | 0.91%*                 | 3.20%                  | 1.16%                |
| 20 or more years                  | 0.40%  | 5.36%                  | 2.80%           | 1.42%           | 0.97%             | 0.44%                  | 2.02%                  | 0.39%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.40%  | --                     | 7.02%           | 1.45%           | 0.95%             | 0.45%                  | 3.54%                  | 0.40%                |
| 1 location only                   | 1.00%  | 3.34%                  | 2.22%           | 1.45%           | 1.37%             | 3.94%*                 | 1.60%                  | 1.11%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.62%  | --                     | --              | 8.13%*          | 3.66%*            | 2.01%*                 | 8.29%                  | 1.71%*               |
| 25-49 %                           | 2.45%  | 18.17%                 | 11.93%          | 3.58%*          | 0.42%*            | 1.60%*                 | 10.88%                 | 1.14%*               |
| 50-74 %                           | 1.04%  | 7.38%                  | 7.26%           | 1.54%*          | 1.02%*            | 1.08%*                 | 4.62%                  | 0.85%*               |
| 75% or more                       | 0.43%  | 3.76%                  | 2.13%           | 1.31%           | 0.89%             | 0.50%                  | 1.58%                  | 0.42%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.44%  | 3.33%                  | 2.13%           | 1.17%           | 0.74%             | 0.54%                  | 1.48%                  | 0.42%                |
| Has union employees               | 0.83%  | --                     | 13.86%*         | 7.41%           | 3.75%             | 0.80%                  | 9.27%                  | 0.80%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.73%  | 9.69%                  | 12.48%*         | 2.46%*          | 2.22%*            | 1.94%*                 | 7.33%                  | 1.57%                |
| Less than 50% low-wage            | 0.39%  | 3.42%                  | 2.12%           | 1.24%           | 0.83%             | 0.45%                  | 1.49%                  | 0.39%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.77%  | 5.39%                  | 2.90%           | 1.65%           | 1.58%             | 0.96%                  | 2.10%                  | 0.78%                |
| 25-49 %                           | 0.74%  | 7.20%                  | 5.05%           | 2.23%           | 2.05%*            | 0.76%                  | 3.57%                  | 0.71%                |
| 50-74 %                           | 0.80%  | 6.88%                  | 4.40%           | 3.32%           | 0.89%             | 0.91%                  | 3.81%                  | 0.75%                |
| 75% or more                       | 0.82%  | 7.39%                  | 5.99%           | 2.63%*          | 0.77%*            | 1.00%                  | 3.39%                  | 0.81%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.69%  | 4.77%                  | 3.22%           | 1.76%           | 1.31%             | 0.88%                  | 2.11%                  | 0.68%                |
| 25-49 %                           | 0.45%  | 7.13%                  | 3.97%           | 1.90%           | 1.23%             | 0.47%                  | 2.45%                  | 0.44%                |
| 50-74 %                           | 1.59%  | 7.08%                  | 4.33%           | 3.33%           | 1.71%*            | 2.29%*                 | 4.08%                  | 1.61%                |
| 75% or more                       | 3.71%  | 7.40%                  | 8.71%*          | 4.61%*          | 1.56%*            | 7.22%*                 | 5.69%                  | 4.32%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.1 Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2018**

| 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                     | 87.3% | 82.1%                  | 83.1%           | 84.5%           | 84.6%             | 89.7%                  | 83.0%                  | 88.1%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 76.4% | 98.1%                  | --              | 92.0%           | 48.5%*            | 97.0%                  | 94.6%                  | 71.8%                |
| Mining and manufacturing          | 90.2% | 89.8%                  | 82.8%           | 87.7%           | 90.7%             | 91.1%                  | 83.2%                  | 91.0%                |
| Construction                      | 87.8% | 87.7%                  | 85.3%           | 84.3%           | 89.8%             | 91.4%                  | 87.0%                  | 88.2%                |
| Utilities and transp.             | 88.7% | 77.6%                  | 69.4%           | 92.7%           | 87.6%             | 89.5%                  | 80.4%                  | 89.4%                |
| Wholesale trade                   | 90.1% | 83.2%                  | 84.0%           | 89.1%           | 87.3%             | 93.2%                  | 83.6%                  | 91.6%                |
| Fin. svcs. and real estate        | 89.7% | 79.3%                  | 83.6%           | 86.9%           | 82.9%             | 92.9%                  | 82.9%                  | 90.5%                |
| Retail trade                      | 90.2% | 74.0%                  | 80.3%           | 85.7%           | 85.4%             | 93.6%                  | 81.1%                  | 91.7%                |
| Professional services             | 84.9% | 85.7%                  | 82.3%           | 82.6%           | 84.1%             | 85.7%                  | 83.3%                  | 85.1%                |
| Other services                    | 84.3% | 75.0%                  | 86.1%           | 78.6%           | 78.7%             | 88.9%                  | 79.9%                  | 85.2%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 89.1% | 82.9%                  | 82.2%           | 85.6%           | 85.0%             | 92.2%                  | 83.0%                  | 90.2%                |
| For profit, unincorporated        | 87.2% | 81.8%                  | 89.1%           | 84.0%           | 84.9%             | 90.5%                  | 85.2%                  | 87.8%                |
| Nonprofit                         | 80.6% | 76.4%                  | 79.3%           | 79.3%           | 83.3%             | 79.7%                  | 78.6%                  | 80.7%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 85.1% | 79.1%                  | 89.1%           | 85.0%           | 86.4%             | 89.1%                  | 84.4%                  | 85.8%                |
| 5-9 years                         | 83.0% | 89.3%                  | 85.3%           | 80.0%           | 78.1%             | 92.9%                  | 85.7%                  | 81.0%                |
| 10-19 years                       | 84.6% | 83.3%                  | 79.3%           | 80.6%           | 85.8%             | 92.5%                  | 80.0%                  | 87.1%                |
| 20 or more years                  | 88.0% | 79.8%                  | 83.4%           | 86.6%           | 84.8%             | 89.6%                  | 83.4%                  | 88.4%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 89.0% | 69.6%                  | 81.8%           | 88.9%           | 85.4%             | 89.9%                  | 84.1%                  | 89.1%                |
| 1 location only                   | 83.1% | 82.2%                  | 83.2%           | 83.3%           | 83.3%             | 81.6%                  | 82.9%                  | 83.2%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 83.3% | 89.0%                  | 77.7%           | 86.2%           | 84.8%             | 82.3%                  | 84.0%                  | 83.1%                |
| 25-49 %                           | 81.7% | 71.0%                  | 78.9%           | 80.4%           | 76.3%             | 86.1%                  | 76.3%                  | 82.7%                |
| 50-74 %                           | 87.7% | 75.3%                  | 83.0%           | 80.4%           | 85.6%             | 91.4%                  | 78.6%                  | 89.3%                |
| 75% or more                       | 87.6% | 83.4%                  | 83.4%           | 85.1%           | 84.8%             | 89.8%                  | 83.7%                  | 88.2%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 87.3% | 81.7%                  | 83.5%           | 85.0%           | 85.2%             | 90.1%                  | 83.2%                  | 88.2%                |
| Has union employees               | 87.3% | 88.7%                  | 72.2%           | 76.6%           | 79.5%             | 88.8%                  | 78.4%                  | 87.5%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 85.6% | 78.1%                  | 82.9%           | 82.2%           | 77.9%             | 89.8%                  | 80.1%                  | 86.2%                |
| Less than 50% low-wage            | 87.5% | 82.4%                  | 83.1%           | 84.7%           | 85.4%             | 89.7%                  | 83.2%                  | 88.3%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 88.6% | 84.6%                  | 85.4%           | 86.9%           | 88.4%             | 90.7%                  | 85.5%                  | 89.5%                |
| 25-49 %                           | 88.2% | 84.8%                  | 81.9%           | 84.7%           | 82.9%             | 90.8%                  | 83.2%                  | 88.8%                |
| 50-74 %                           | 86.4% | 77.2%                  | 81.6%           | 79.6%           | 82.6%             | 89.3%                  | 79.5%                  | 87.3%                |
| 75% or more                       | 85.8% | 81.0%                  | 80.6%           | 85.0%           | 83.3%             | 87.8%                  | 81.2%                  | 86.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 85.1% | 83.5%                  | 83.3%           | 82.6%           | 81.8%             | 88.4%                  | 82.4%                  | 85.8%                |
| 25-49 %                           | 88.7% | 82.1%                  | 84.3%           | 85.4%           | 86.2%             | 90.1%                  | 84.4%                  | 89.1%                |
| 50-74 %                           | 87.9% | 80.5%                  | 82.9%           | 88.4%           | 85.8%             | 90.7%                  | 83.9%                  | 89.0%                |
| 75% or more                       | 84.9% | 79.4%                  | 73.9%           | 83.8%           | 97.1%             | 87.1%                  | 78.7%                  | 89.2%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.1 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and selected characteristics: United States, 2018**

| 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                     | 0.40%  | 1.38%                  | 1.34%           | 0.95%           | 1.04%             | 0.51%                  | 0.76%                  | 0.45%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 12.54% | 1.47%                  | --              | 5.73%           | 20.87%*           | 2.90%                  | 3.07%                  | 14.93%               |
| Mining and manufacturing          | 1.05%  | 3.78%                  | 4.14%           | 2.35%           | 2.01%             | 1.50%                  | 2.47%                  | 1.13%                |
| Construction                      | 1.50%  | 3.05%                  | 3.48%           | 3.44%           | 2.63%             | 2.84%                  | 1.98%                  | 2.07%                |
| Utilities and transp.             | 1.77%  | 9.48%                  | 10.35%          | 2.68%           | 4.57%             | 2.18%                  | 5.13%                  | 1.88%                |
| Wholesale trade                   | 1.25%  | 4.48%                  | 4.10%           | 2.54%           | 3.63%             | 1.45%                  | 2.53%                  | 1.42%                |
| Fin. svcs. and real estate        | 1.05%  | 4.60%                  | 5.13%           | 3.02%           | 3.30%             | 1.03%                  | 2.77%                  | 1.12%                |
| Retail trade                      | 0.94%  | 5.71%                  | 5.52%           | 3.06%           | 3.06%             | 0.87%                  | 2.96%                  | 0.94%                |
| Professional services             | 0.77%  | 1.91%                  | 2.72%           | 1.76%           | 1.55%             | 1.10%                  | 1.38%                  | 0.87%                |
| Other services                    | 0.99%  | 3.89%                  | 2.53%           | 2.88%           | 2.49%             | 1.19%                  | 1.92%                  | 1.12%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.45%  | 1.63%                  | 1.65%           | 1.07%           | 1.47%             | 0.50%                  | 0.92%                  | 0.50%                |
| For profit, unincorporated        | 0.95%  | 3.07%                  | 2.44%           | 2.72%           | 2.13%             | 1.25%                  | 1.65%                  | 1.12%                |
| Nonprofit                         | 1.20%  | 5.03%                  | 4.32%           | 3.03%           | 1.90%             | 1.76%                  | 2.47%                  | 1.29%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.81%  | 4.00%                  | 3.23%           | 3.41%           | 3.82%             | 4.74%                  | 2.29%                  | 2.79%                |
| 5-9 years                         | 3.12%  | 2.84%                  | 3.76%           | 3.82%           | 8.40%             | 3.64%                  | 2.02%                  | 5.12%                |
| 10-19 years                       | 1.15%  | 2.48%                  | 2.82%           | 2.37%           | 2.30%             | 1.68%                  | 1.69%                  | 1.48%                |
| 20 or more years                  | 0.43%  | 2.20%                  | 1.92%           | 1.10%           | 1.05%             | 0.53%                  | 1.04%                  | 0.46%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.45%  | 11.46%                 | 4.11%           | 1.52%           | 1.12%             | 0.51%                  | 2.27%                  | 0.46%                |
| 1 location only                   | 0.80%  | 1.38%                  | 1.42%           | 1.14%           | 2.03%             | 3.77%                  | 0.80%                  | 1.35%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.71%  | 4.77%                  | 5.94%           | 4.14%           | 3.46%             | 2.42%                  | 3.23%                  | 1.94%                |
| 25-49 %                           | 1.94%  | 8.47%                  | 5.39%           | 3.98%           | 5.15%             | 2.24%                  | 3.58%                  | 2.18%                |
| 50-74 %                           | 1.03%  | 4.44%                  | 3.83%           | 4.52%           | 2.38%             | 1.10%                  | 2.55%                  | 1.10%                |
| 75% or more                       | 0.44%  | 1.49%                  | 1.50%           | 1.00%           | 1.17%             | 0.57%                  | 0.83%                  | 0.50%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.43%  | 1.42%                  | 1.37%           | 0.94%           | 1.11%             | 0.55%                  | 0.77%                  | 0.49%                |
| Has union employees               | 1.00%  | 5.00%                  | 7.35%           | 5.74%           | 3.21%             | 1.08%                  | 4.02%                  | 1.02%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.51%  | 6.07%                  | 4.31%           | 2.87%           | 5.15%             | 0.98%                  | 2.93%                  | 1.66%                |
| Less than 50% low-wage            | 0.41%  | 1.40%                  | 1.41%           | 1.01%           | 0.95%             | 0.56%                  | 0.79%                  | 0.46%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.72%  | 2.17%                  | 1.99%           | 1.46%           | 1.42%             | 1.25%                  | 1.16%                  | 0.87%                |
| 25-49 %                           | 0.85%  | 2.91%                  | 2.97%           | 1.92%           | 3.08%             | 0.84%                  | 1.70%                  | 0.93%                |
| 50-74 %                           | 0.73%  | 3.24%                  | 3.39%           | 2.56%           | 1.79%             | 0.85%                  | 1.86%                  | 0.78%                |
| 75% or more                       | 0.96%  | 2.87%                  | 3.40%           | 2.02%           | 2.02%             | 1.36%                  | 1.80%                  | 1.07%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.72%  | 2.03%                  | 1.95%           | 1.41%           | 1.89%             | 0.97%                  | 1.16%                  | 0.86%                |
| 25-49 %                           | 0.56%  | 3.05%                  | 2.48%           | 1.71%           | 1.46%             | 0.67%                  | 1.39%                  | 0.60%                |
| 50-74 %                           | 0.94%  | 3.37%                  | 3.01%           | 2.02%           | 2.30%             | 1.26%                  | 1.78%                  | 1.08%                |
| 75% or more                       | 2.28%  | 3.30%                  | 8.08%           | 6.77%           | 1.11%             | 4.47%                  | 3.09%                  | 3.09%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 1,846 | 2,233                  | 2,350           | 2,374           | 2,067             | 1,543                  | 2,327                  | 1,754                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 2,129 | 3,488                  | --              | 3,939           | 1,430             | 1,507                  | 3,160                  | 1,777                |
| Mining and manufacturing          | 1,834 | 2,368                  | 2,692           | 2,406           | 2,123             | 1,415                  | 2,647                  | 1,720                |
| Construction                      | 2,158 | 2,235                  | 2,304           | 2,480           | 2,261             | 1,490                  | 2,323                  | 2,059                |
| Utilities and transp.             | 1,736 | 1,703                  | 2,188           | 2,435           | 1,988             | 1,540                  | 2,190                  | 1,692                |
| Wholesale trade                   | 1,896 | 1,774                  | 2,505           | 2,167           | 2,051             | 1,608                  | 2,232                  | 1,810                |
| Fin. svcs. and real estate        | 1,732 | 2,287                  | 1,617           | 2,307           | 1,898             | 1,587                  | 2,110                  | 1,685                |
| Retail trade                      | 2,048 | 2,392                  | 2,854           | 2,548           | 2,283             | 1,846                  | 2,677                  | 1,953                |
| Professional services             | 1,752 | 2,244                  | 2,296           | 2,219           | 2,067             | 1,409                  | 2,230                  | 1,658                |
| Other services                    | 1,873 | 2,148                  | 2,267           | 2,449           | 2,017             | 1,578                  | 2,227                  | 1,799                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1,882 | 2,261                  | 2,368           | 2,417           | 2,126             | 1,597                  | 2,369                  | 1,786                |
| For profit, unincorporated        | 1,960 | 2,290                  | 2,456           | 2,350           | 2,085             | 1,570                  | 2,354                  | 1,846                |
| Nonprofit                         | 1,596 | 1,840                  | 1,897           | 2,156           | 1,910             | 1,275                  | 1,929                  | 1,564                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2,211 | 2,543                  | 2,123           | 2,178           | 2,257             | 1,434                  | 2,312                  | 2,115                |
| 5-9 years                         | 2,253 | 2,206                  | 2,484           | 2,570           | 2,060             | 1,786                  | 2,423                  | 2,114                |
| 10-19 years                       | 2,033 | 2,198                  | 2,438           | 2,143           | 2,089             | 1,386                  | 2,303                  | 1,897                |
| 20 or more years                  | 1,780 | 2,150                  | 2,326           | 2,438           | 2,049             | 1,547                  | 2,316                  | 1,717                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1,679 | --                     | 2,321           | 2,421           | 2,044             | 1,544                  | 2,384                  | 1,666                |
| 1 location only                   | 2,233 | 2,238                  | 2,352           | 2,360           | 2,104             | 1,493                  | 2,322                  | 2,148                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2,084 | 2,670                  | 2,080           | 2,258           | 2,121             | 1,971                  | 2,283                  | 2,043                |
| 25-49 %                           | 2,183 | 2,234                  | 2,200           | 2,420           | 2,484             | 1,946                  | 2,253                  | 2,171                |
| 50-74 %                           | 1,927 | 2,248                  | 2,172           | 2,584           | 2,205             | 1,648                  | 2,238                  | 1,877                |
| 75% or more                       | 1,815 | 2,220                  | 2,379           | 2,353           | 2,028             | 1,504                  | 2,341                  | 1,714                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1,946 | 2,255                  | 2,367           | 2,400           | 2,080             | 1,625                  | 2,347                  | 1,850                |
| Has union employees               | 1,435 | 1,737                  | 1,739           | 1,800           | 1,939             | 1,358                  | 1,767                  | 1,426                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 2,112 | 2,325                  | 2,372           | 2,424           | 2,293             | 1,951                  | 2,403                  | 2,078                |
| Less than 50% low-wage            | 1,808 | 2,225                  | 2,348           | 2,368           | 2,032             | 1,482                  | 2,321                  | 1,705                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,967 | 2,264                  | 2,426           | 2,390           | 2,029             | 1,514                  | 2,376                  | 1,821                |
| 25-49 %                           | 1,770 | 2,335                  | 2,353           | 2,448           | 2,063             | 1,502                  | 2,412                  | 1,686                |
| 50-74 %                           | 1,854 | 2,238                  | 2,467           | 2,329           | 2,135             | 1,632                  | 2,371                  | 1,789                |
| 75% or more                       | 1,783 | 2,093                  | 2,089           | 2,314           | 2,041             | 1,484                  | 2,108                  | 1,723                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1,972 | 2,253                  | 2,283           | 2,339           | 2,102             | 1,649                  | 2,303                  | 1,879                |
| 25-49 %                           | 1,724 | 1,997                  | 2,554           | 2,351           | 2,024             | 1,493                  | 2,359                  | 1,660                |
| 50-74 %                           | 1,979 | 2,315                  | 2,112           | 2,604           | 2,153             | 1,559                  | 2,312                  | 1,876                |
| 75% or more                       | 2,013 | 2,411                  | 2,419           | 2,143           | 1,840             | 1,591                  | 2,409                  | 1,715                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 16.68  | 58.32                  | 70.99           | 43.60           | 41.62             | 21.68                  | 36.04                  | 18.58                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 249.50 | 426.32                 | --              | 646.77          | 248.36            | 314.07                 | 360.98                 | 271.06               |
| Mining and manufacturing          | 41.79  | 281.39                 | 245.43          | 125.54          | 93.71             | 39.96                  | 126.98                 | 42.66                |
| Construction                      | 86.22  | 134.91                 | 136.30          | 108.22          | 219.53            | 200.48                 | 86.40                  | 129.08               |
| Utilities and transp.             | 72.66  | 424.38                 | 286.10          | 195.85          | 180.00            | 85.08                  | 208.71                 | 77.03                |
| Wholesale trade                   | 58.23  | 185.94                 | 183.34          | 116.04          | 107.29            | 105.65                 | 108.16                 | 68.38                |
| Fin. svcs. and real estate        | 46.97  | 121.06                 | 174.26          | 127.43          | 148.43            | 51.93                  | 108.02                 | 50.57                |
| Retail trade                      | 52.35  | 192.55                 | 251.01          | 111.48          | 120.33            | 73.55                  | 119.53                 | 58.63                |
| Professional services             | 29.21  | 107.90                 | 121.26          | 83.45           | 68.43             | 32.10                  | 63.52                  | 31.81                |
| Other services                    | 46.44  | 121.04                 | 204.87          | 124.40          | 119.29            | 50.27                  | 97.20                  | 51.24                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 19.52  | 65.70                  | 78.72           | 51.34           | 50.92             | 25.70                  | 41.14                  | 21.97                |
| For profit, unincorporated        | 46.53  | 141.18                 | 203.65          | 109.95          | 104.55            | 49.18                  | 99.12                  | 50.67                |
| Nonprofit                         | 45.47  | 201.37                 | 192.21          | 129.72          | 94.10             | 50.87                  | 94.92                  | 48.62                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 104.21 | 170.15                 | 169.99          | 157.88          | 257.32            | 238.03                 | 100.91                 | 176.83               |
| 5-9 years                         | 83.67  | 128.10                 | 251.81          | 139.12          | 165.42            | 241.34                 | 116.23                 | 115.40               |
| 10-19 years                       | 56.03  | 110.51                 | 148.06          | 87.40           | 106.73            | 99.57                  | 75.27                  | 73.51                |
| 20 or more years                  | 18.33  | 89.96                  | 94.68           | 55.85           | 47.20             | 22.29                  | 48.69                  | 19.66                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 19.03  | --                     | 155.88          | 87.23           | 46.29             | 21.75                  | 99.27                  | 19.30                |
| 1 location only                   | 33.83  | 58.78                  | 75.11           | 50.44           | 78.19             | 184.79                 | 38.28                  | 54.78                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 73.21  | 381.82                 | 273.97          | 199.59          | 149.80            | 99.21                  | 198.69                 | 79.08                |
| 25-49 %                           | 83.05  | 264.23                 | 256.82          | 154.04          | 215.09            | 123.61                 | 129.56                 | 95.03                |
| 50-74 %                           | 52.97  | 126.61                 | 235.03          | 153.67          | 101.72            | 72.52                  | 104.79                 | 59.25                |
| 75% or more                       | 18.32  | 66.50                  | 77.90           | 47.92           | 46.60             | 23.22                  | 40.15                  | 20.30                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 18.44  | 58.03                  | 72.45           | 45.02           | 42.31             | 25.96                  | 36.57                  | 21.01                |
| Has union employees               | 37.98  | 368.17                 | 222.87          | 142.47          | 181.39            | 36.94                  | 181.61                 | 38.74                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 49.99  | 206.29                 | 181.40          | 166.39          | 122.03            | 62.30                  | 110.12                 | 54.16                |
| Less than 50% low-wage            | 17.65  | 60.87                  | 75.00           | 44.81           | 44.54             | 22.68                  | 37.98                  | 19.71                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 34.22  | 104.11                 | 113.20          | 66.38           | 78.46             | 48.80                  | 58.68                  | 40.76                |
| 25-49 %                           | 32.73  | 138.61                 | 140.22          | 96.47           | 98.33             | 36.22                  | 79.23                  | 35.12                |
| 50-74 %                           | 33.73  | 108.88                 | 187.67          | 104.63          | 84.02             | 42.99                  | 87.11                  | 36.33                |
| 75% or more                       | 35.25  | 122.09                 | 144.19          | 100.14          | 75.51             | 42.85                  | 72.71                  | 38.85                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 28.38  | 95.19                  | 109.09          | 59.81           | 71.08             | 36.21                  | 55.65                  | 32.57                |
| 25-49 %                           | 24.29  | 102.76                 | 128.89          | 74.96           | 61.37             | 29.56                  | 67.81                  | 25.69                |
| 50-74 %                           | 47.34  | 128.05                 | 120.28          | 123.32          | 94.45             | 65.03                  | 76.56                  | 57.19                |
| 75% or more                       | 92.53  | 133.45                 | 197.38          | 278.99          | 159.26            | 165.52                 | 110.11                 | 118.31               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 3,392 | 4,171                  | 4,461           | 4,610           | 3,645             | 3,035                  | 4,364                  | 3,263                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 2,825 | --                     | --              | --              | 2,063*            | 2,216                  | 4,398                  | 2,346                |
| Mining and manufacturing          | 3,279 | 4,073                  | 5,136           | 4,796           | 3,928             | 2,737                  | 4,979                  | 3,177                |
| Construction                      | 3,709 | 3,730                  | 4,607           | 4,293           | 3,493             | 2,823                  | 4,055                  | 3,519                |
| Utilities and transp.             | 3,075 | --                     | 3,640           | 4,249           | 3,305             | 2,912                  | 4,096                  | 3,007                |
| Wholesale trade                   | 3,561 | 4,594                  | 4,723           | 4,824           | 3,867             | 2,985                  | 4,522                  | 3,401                |
| Fin. svcs. and real estate        | 3,352 | 4,350                  | 3,151           | 4,679           | 3,574             | 3,181                  | 4,307                  | 3,278                |
| Retail trade                      | 3,912 | 3,452                  | 5,123           | 4,984           | 4,080             | 3,704                  | 4,659                  | 3,814                |
| Professional services             | 3,283 | 4,619                  | 4,560           | 4,492           | 3,608             | 2,887                  | 4,531                  | 3,105                |
| Other services                    | 3,527 | 3,655                  | 4,159           | 4,531           | 3,329             | 3,345                  | 3,859                  | 3,465                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 3,472 | 4,159                  | 4,467           | 4,758           | 3,689             | 3,149                  | 4,421                  | 3,349                |
| For profit, unincorporated        | 3,585 | 4,397                  | 4,826           | 4,674           | 3,910             | 2,884                  | 4,484                  | 3,368                |
| Nonprofit                         | 2,887 | 3,555                  | 3,874           | 3,547           | 3,299             | 2,610                  | 3,672                  | 2,829                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 4,495 | 4,583                  | 4,366           | 5,900           | 3,865             | 2,689                  | 4,748                  | 4,210                |
| 5-9 years                         | 4,112 | 4,607                  | 4,952           | 4,533           | 3,568             | 3,106                  | 4,602                  | 3,736                |
| 10-19 years                       | 3,767 | 4,404                  | 4,205           | 4,267           | 3,719             | 2,842                  | 4,297                  | 3,503                |
| 20 or more years                  | 3,292 | 3,711                  | 4,523           | 4,571           | 3,626             | 3,042                  | 4,242                  | 3,220                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 3,203 | --                     | 3,758           | 4,821           | 3,706             | 3,051                  | 4,508                  | 3,187                |
| 1 location only                   | 4,014 | 4,157                  | 4,508           | 4,548           | 3,550             | 2,375                  | 4,352                  | 3,721                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,738 | --                     | 4,586           | 4,560           | 4,134             | 3,584                  | 3,442                  | 3,807                |
| 25-49 %                           | 3,644 | 3,588                  | 4,586           | 4,040           | 3,321             | 3,582                  | 4,161                  | 3,552                |
| 50-74 %                           | 3,402 | 3,946                  | 3,972           | 5,069           | 4,395             | 2,863                  | 4,018                  | 3,319                |
| 75% or more                       | 3,381 | 4,260                  | 4,497           | 4,598           | 3,589             | 3,034                  | 4,416                  | 3,246                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 3,625 | 4,454                  | 4,554           | 4,758           | 3,697             | 3,244                  | 4,538                  | 3,471                |
| Has union employees               | 2,674 | 1,661                  | 2,867           | 3,018           | 3,309             | 2,597                  | 2,051                  | 2,696                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 4,005 | 4,929                  | 4,607           | 4,713           | 4,444             | 3,740                  | 4,647                  | 3,933                |
| Less than 50% low-wage            | 3,350 | 4,110                  | 4,454           | 4,605           | 3,597             | 2,983                  | 4,348                  | 3,215                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,462 | 4,007                  | 4,497           | 4,463           | 3,581             | 2,848                  | 4,257                  | 3,263                |
| 25-49 %                           | 3,238 | 3,747                  | 4,437           | 4,735           | 3,600             | 2,946                  | 4,305                  | 3,145                |
| 50-74 %                           | 3,585 | 4,395                  | 4,774           | 4,864           | 4,100             | 3,291                  | 4,717                  | 3,478                |
| 75% or more                       | 3,235 | 4,791                  | 4,017           | 4,583           | 3,295             | 2,974                  | 4,317                  | 3,125                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3,687 | 4,154                  | 4,354           | 4,759           | 3,736             | 3,269                  | 4,354                  | 3,533                |
| 25-49 %                           | 3,184 | 3,346                  | 4,383           | 4,495           | 3,558             | 2,948                  | 4,139                  | 3,122                |
| 50-74 %                           | 3,551 | 4,457                  | 4,813           | 4,332           | 3,689             | 3,064                  | 4,564                  | 3,335                |
| 75% or more                       | 3,843 | 5,033                  | 5,051           | 6,048           | 3,847             | 2,848                  | 5,047                  | 3,352                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 36.94  | 196.77                 | 156.43          | 114.04          | 101.88            | 43.14                  | 96.65                  | 39.49                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 436.75 | --                     | --              | --              | 721.07*           | 501.20                 | 294.27                 | 445.99               |
| Mining and manufacturing          | 92.13  | 500.20                 | 436.42          | 363.60          | 235.85            | 84.48                  | 258.06                 | 95.05                |
| Construction                      | 189.00 | 532.33                 | 442.97          | 286.22          | 375.20            | 300.31                 | 267.21                 | 244.91               |
| Utilities and transp.             | 153.48 | --                     | 758.77          | 430.10          | 483.93            | 171.24                 | 425.66                 | 159.29               |
| Wholesale trade                   | 147.52 | 661.36                 | 541.97          | 488.24          | 345.03            | 160.90                 | 319.55                 | 160.85               |
| Fin. svcs. and real estate        | 87.37  | 645.23                 | 469.07          | 442.27          | 250.84            | 94.97                  | 397.50                 | 87.91                |
| Retail trade                      | 162.81 | 848.53                 | 577.02          | 287.63          | 324.84            | 217.19                 | 387.16                 | 179.90               |
| Professional services             | 62.60  | 338.22                 | 266.50          | 175.71          | 184.07            | 69.79                  | 164.22                 | 65.66                |
| Other services                    | 99.85  | 393.62                 | 342.65          | 322.20          | 300.94            | 102.46                 | 222.92                 | 109.73               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 43.33  | 246.80                 | 193.92          | 137.00          | 120.60            | 50.56                  | 120.07                 | 45.93                |
| For profit, unincorporated        | 112.23 | 396.40                 | 348.26          | 272.46          | 264.37            | 119.56                 | 210.41                 | 126.55               |
| Nonprofit                         | 94.41  | 477.46                 | 304.03          | 280.86          | 249.46            | 110.68                 | 212.15                 | 99.62                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 258.47 | 407.84                 | 463.08          | 522.15          | 456.77            | 463.88                 | 299.20                 | 419.34               |
| 5-9 years                         | 215.53 | 599.00                 | 458.44          | 271.31          | 449.39            | 303.22                 | 288.27                 | 295.39               |
| 10-19 years                       | 125.42 | 305.02                 | 288.06          | 179.51          | 265.45            | 196.24                 | 167.68                 | 165.00               |
| 20 or more years                  | 39.66  | 313.93                 | 220.94          | 147.14          | 117.29            | 44.37                  | 135.56                 | 41.32                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 41.01  | --                     | 455.32          | 220.07          | 125.06            | 43.45                  | 271.16                 | 41.32                |
| 1 location only                   | 87.73  | 197.51                 | 163.96          | 133.02          | 172.35            | 296.70                 | 102.35                 | 131.29               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 285.61 | --                     | 583.78          | 638.39          | 786.72            | 289.72                 | 875.28                 | 276.56               |
| 25-49 %                           | 232.37 | 794.34                 | 714.27          | 298.62          | 547.95            | 301.06                 | 466.11                 | 257.85               |
| 50-74 %                           | 143.73 | 332.08                 | 521.36          | 363.13          | 418.28            | 156.15                 | 245.27                 | 159.44               |
| 75% or more                       | 39.14  | 222.70                 | 169.31          | 123.26          | 106.03            | 45.65                  | 105.41                 | 41.60                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 40.55  | 187.31                 | 160.90          | 116.02          | 103.95            | 48.80                  | 94.31                  | 44.09                |
| Has union employees               | 76.71  | 400.87                 | 516.87          | 314.45          | 351.84            | 77.69                  | 294.39                 | 78.60                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 138.63 | 598.89                 | 687.42          | 337.41          | 393.53            | 167.87                 | 344.62                 | 148.31               |
| Less than 50% low-wage            | 38.15  | 205.22                 | 160.05          | 118.92          | 105.05            | 44.45                  | 99.98                  | 40.80                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 77.53  | 348.33                 | 219.77          | 169.81          | 180.24            | 92.46                  | 144.71                 | 87.33                |
| 25-49 %                           | 68.23  | 285.44                 | 371.81          | 227.59          | 174.54            | 79.47                  | 195.64                 | 71.48                |
| 50-74 %                           | 71.45  | 385.72                 | 399.90          | 282.45          | 250.35            | 76.75                  | 242.49                 | 74.50                |
| 75% or more                       | 76.03  | 446.98                 | 347.58          | 292.14          | 190.78            | 87.23                  | 209.66                 | 79.09                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 62.34  | 278.56                 | 222.25          | 154.53          | 162.26            | 71.91                  | 140.36                 | 68.96                |
| 25-49 %                           | 52.11  | 405.22                 | 280.37          | 184.81          | 157.63            | 57.57                  | 181.70                 | 53.87                |
| 50-74 %                           | 93.82  | 403.80                 | 389.67          | 295.55          | 226.31            | 124.45                 | 219.04                 | 102.46               |
| 75% or more                       | 289.02 | 619.62                 | 655.46          | 1,054.87        | 617.44            | 302.14                 | 437.32                 | 340.37               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2018**

| 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                     | 58.1% | 65.8%                  | 70.5%           | 69.1%           | 65.3%             | 51.4%                  | 68.3%                  | 56.3%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 74.6% | 51.9%                  | --              | 60.9%           | 82.8%             | 76.5%                  | 56.8%                  | 79.0%                |
| Mining and manufacturing          | 58.0% | 60.2%                  | 72.6%           | 71.1%           | 66.6%             | 50.1%                  | 69.1%                  | 56.8%                |
| Construction                      | 68.2% | 67.4%                  | 71.0%           | 69.3%           | 70.0%             | 62.6%                  | 69.6%                  | 67.4%                |
| Utilities and transp.             | 51.0% | 42.9%                  | 60.8%           | 60.2%           | 61.9%             | 47.3%                  | 48.6%                  | 51.2%                |
| Wholesale trade                   | 57.7% | 79.8%                  | 75.0%           | 70.9%           | 65.8%             | 44.9%                  | 74.6%                  | 53.7%                |
| Fin. svcs. and real estate        | 51.3% | 64.0%                  | 76.3%           | 61.7%           | 66.1%             | 44.0%                  | 67.9%                  | 49.4%                |
| Retail trade                      | 50.6% | 69.4%                  | 69.5%           | 65.6%           | 66.1%             | 42.4%                  | 66.7%                  | 48.0%                |
| Professional services             | 61.1% | 64.9%                  | 68.6%           | 71.8%           | 62.1%             | 57.9%                  | 67.9%                  | 59.9%                |
| Other services                    | 61.4% | 66.4%                  | 69.0%           | 69.5%           | 65.3%             | 56.1%                  | 70.3%                  | 59.5%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 55.6% | 64.1%                  | 71.2%           | 68.7%           | 66.1%             | 47.5%                  | 68.3%                  | 53.3%                |
| For profit, unincorporated        | 60.9% | 71.1%                  | 70.5%           | 68.0%           | 64.1%             | 53.0%                  | 70.2%                  | 58.3%                |
| Nonprofit                         | 65.8% | 64.1%                  | 64.3%           | 72.7%           | 63.9%             | 65.8%                  | 64.7%                  | 65.8%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 65.2% | 70.7%                  | 65.4%           | 71.1%           | 56.8%             | 65.3%                  | 69.2%                  | 61.2%                |
| 5-9 years                         | 65.6% | 64.7%                  | 70.3%           | 64.9%           | 68.3%             | 55.6%                  | 65.8%                  | 65.5%                |
| 10-19 years                       | 67.8% | 67.8%                  | 70.0%           | 72.4%           | 63.8%             | 67.3%                  | 70.1%                  | 66.6%                |
| 20 or more years                  | 56.2% | 62.9%                  | 71.7%           | 68.5%           | 65.9%             | 50.8%                  | 68.0%                  | 55.0%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 53.8% | 45.2% *                | 70.9%           | 65.3%           | 63.9%             | 50.9%                  | 64.1%                  | 53.7%                |
| 1 location only                   | 68.8% | 66.0%                  | 70.4%           | 70.1%           | 67.3%             | 72.7%                  | 68.7%                  | 68.9%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 61.1% | 43.4%                  | 83.5%           | 83.2%           | 59.3%             | 56.5%                  | 68.2%                  | 59.7%                |
| 25-49 %                           | 61.1% | 65.5%                  | 64.0%           | 69.9%           | 64.6%             | 55.9%                  | 66.6%                  | 60.1%                |
| 50-74 %                           | 56.5% | 70.0%                  | 71.8%           | 69.2%           | 63.4%             | 49.3%                  | 70.4%                  | 54.2%                |
| 75% or more                       | 58.1% | 65.6%                  | 70.4%           | 68.8%           | 65.6%             | 51.4%                  | 68.2%                  | 56.3%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 59.0% | 66.5%                  | 70.6%           | 69.6%           | 65.2%             | 50.6%                  | 68.8%                  | 56.8%                |
| Has union employees               | 54.9% | 52.1%                  | 66.3%           | 61.7%           | 65.6%             | 53.2%                  | 58.7%                  | 54.7%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 57.7% | 63.4%                  | 77.4%           | 75.4%           | 66.7%             | 49.7%                  | 70.3%                  | 56.2%                |
| Less than 50% low-wage            | 58.1% | 66.0%                  | 70.0%           | 68.5%           | 65.1%             | 51.6%                  | 68.2%                  | 56.3%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 61.2% | 66.3%                  | 69.1%           | 67.4%           | 66.8%             | 52.5%                  | 67.3%                  | 59.4%                |
| 25-49 %                           | 54.3% | 66.8%                  | 68.6%           | 70.4%           | 64.6%             | 47.6%                  | 66.6%                  | 52.9%                |
| 50-74 %                           | 55.4% | 62.4%                  | 71.5%           | 68.5%           | 62.3%             | 50.3%                  | 68.6%                  | 53.8%                |
| 75% or more                       | 62.7% | 68.1%                  | 74.7%           | 72.2%           | 67.3%             | 57.9%                  | 72.3%                  | 61.2%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 59.1% | 65.9%                  | 71.0%           | 69.7%           | 66.8%             | 48.0%                  | 69.6%                  | 56.3%                |
| 25-49 %                           | 57.3% | 64.6%                  | 71.0%           | 70.8%           | 64.8%             | 52.8%                  | 69.0%                  | 56.3%                |
| 50-74 %                           | 57.5% | 65.5%                  | 66.3%           | 64.6%           | 60.7%             | 51.1%                  | 63.9%                  | 55.8%                |
| 75% or more                       | 63.1% | 67.5%                  | 74.8%           | 58.5%           | 73.6%             | 53.6%                  | 67.5%                  | 60.0%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2018**

| 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                     | 0.64% | 1.70%                  | 1.59%           | 1.24%           | 1.21%             | 0.94%                  | 0.94%                  | 0.73%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5.53% | 15.36%                 | --              | 14.55%          | 7.64%             | 8.88%                  | 9.88%                  | 5.71%                |
| Mining and manufacturing          | 1.58% | 7.04%                  | 4.90%           | 3.67%           | 2.93%             | 2.23%                  | 3.01%                  | 1.73%                |
| Construction                      | 2.40% | 4.74%                  | 4.27%           | 3.56%           | 4.98%             | 7.10%                  | 2.54%                  | 3.51%                |
| Utilities and transp.             | 2.74% | 11.15%                 | 10.19%          | 7.18%           | 6.76%             | 3.46%                  | 6.13%                  | 2.93%                |
| Wholesale trade                   | 2.72% | 5.20%                  | 4.80%           | 3.70%           | 3.79%             | 4.44%                  | 2.90%                  | 3.20%                |
| Fin. svcs. and real estate        | 1.87% | 5.38%                  | 5.49%           | 5.09%           | 3.24%             | 2.37%                  | 3.63%                  | 2.02%                |
| Retail trade                      | 2.52% | 5.63%                  | 6.34%           | 3.94%           | 3.96%             | 3.30%                  | 3.24%                  | 2.80%                |
| Professional services             | 1.06% | 2.98%                  | 2.95%           | 2.07%           | 2.05%             | 1.55%                  | 1.69%                  | 1.20%                |
| Other services                    | 1.61% | 3.90%                  | 3.71%           | 3.30%           | 3.79%             | 2.37%                  | 2.10%                  | 1.88%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.78% | 2.02%                  | 1.85%           | 1.48%           | 1.51%             | 1.10%                  | 1.10%                  | 0.89%                |
| For profit, unincorporated        | 1.58% | 3.49%                  | 3.91%           | 3.20%           | 3.17%             | 2.62%                  | 2.21%                  | 1.90%                |
| Nonprofit                         | 1.53% | 6.62%                  | 5.18%           | 3.15%           | 2.66%             | 2.19%                  | 3.14%                  | 1.64%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.85% | 3.64%                  | 5.30%           | 4.38%           | 6.60%             | 10.98%                 | 2.74%                  | 4.82%                |
| 5-9 years                         | 2.39% | 4.60%                  | 4.92%           | 4.17%           | 4.98%             | 6.92%                  | 2.79%                  | 3.61%                |
| 10-19 years                       | 1.65% | 3.18%                  | 3.07%           | 2.40%           | 3.53%             | 4.63%                  | 1.81%                  | 2.35%                |
| 20 or more years                  | 0.73% | 2.77%                  | 2.17%           | 1.62%           | 1.32%             | 0.96%                  | 1.32%                  | 0.79%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.80% | 15.91% *               | 4.75%           | 2.49%           | 1.41%             | 0.95%                  | 3.03%                  | 0.81%                |
| 1 location only                   | 0.92% | 1.71%                  | 1.68%           | 1.42%           | 2.19%             | 4.46%                  | 0.98%                  | 1.52%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.78% | 10.03%                 | 6.14%           | 3.40%           | 5.06%             | 3.82%                  | 6.02%                  | 3.05%                |
| 25-49 %                           | 2.51% | 8.78%                  | 7.12%           | 4.84%           | 4.63%             | 4.17%                  | 4.11%                  | 2.88%                |
| 50-74 %                           | 1.85% | 3.93%                  | 4.25%           | 5.43%           | 3.46%             | 2.64%                  | 2.42%                  | 2.10%                |
| 75% or more                       | 0.71% | 1.94%                  | 1.77%           | 1.33%           | 1.35%             | 1.04%                  | 1.05%                  | 0.81%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.69% | 1.69%                  | 1.62%           | 1.24%           | 1.27%             | 1.10%                  | 0.94%                  | 0.81%                |
| Has union employees               | 1.60% | 10.23%                 | 9.36%           | 7.02%           | 4.09%             | 1.79%                  | 5.70%                  | 1.64%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.71% | 5.82%                  | 4.71%           | 2.99%           | 3.47%             | 2.22%                  | 3.13%                  | 1.87%                |
| Less than 50% low-wage            | 0.69% | 1.79%                  | 1.67%           | 1.33%           | 1.29%             | 1.02%                  | 0.98%                  | 0.79%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.21% | 2.89%                  | 2.54%           | 2.08%           | 2.23%             | 2.25%                  | 1.52%                  | 1.51%                |
| 25-49 %                           | 1.25% | 4.04%                  | 3.52%           | 2.42%           | 2.78%             | 1.61%                  | 2.17%                  | 1.37%                |
| 50-74 %                           | 1.28% | 3.24%                  | 4.06%           | 2.96%           | 2.27%             | 1.74%                  | 2.07%                  | 1.40%                |
| 75% or more                       | 1.38% | 3.92%                  | 3.07%           | 2.48%           | 2.48%             | 2.07%                  | 1.97%                  | 1.57%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.01% | 2.70%                  | 2.36%           | 1.74%           | 1.90%             | 1.65%                  | 1.38%                  | 1.22%                |
| 25-49 %                           | 0.96% | 3.78%                  | 2.75%           | 2.06%           | 1.90%             | 1.25%                  | 1.71%                  | 1.03%                |
| 50-74 %                           | 1.70% | 3.76%                  | 4.08%           | 3.63%           | 3.13%             | 2.84%                  | 2.41%                  | 2.05%                |
| 75% or more                       | 2.91% | 3.74%                  | 6.39%           | 7.39%           | 4.66%             | 6.83%                  | 3.17%                  | 4.49%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.5 Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 26.81 | 29.35                  | 28.64           | 28.88           | 27.00             | 25.69                  | 29.16                  | 26.33                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 26.92 | 29.66                  | --              | --              | 28.14             | 24.79                  | 27.80                  | 26.76                |
| Mining and manufacturing          | 26.91 | 31.37                  | 29.61           | 29.07           | 27.35             | 25.57                  | 30.91                  | 26.37                |
| Construction                      | 29.26 | 29.00                  | 28.74           | 29.60           | 30.27             | 27.66                  | 28.90                  | 29.47                |
| Utilities and transp.             | 27.03 | 26.67                  | 26.70           | 29.13           | 26.48             | 26.92                  | 27.29                  | 27.01                |
| Wholesale trade                   | 27.63 | 29.42                  | 29.67           | 28.89           | 27.73             | 26.09                  | 30.44                  | 26.72                |
| Fin. svcs. and real estate        | 26.18 | 29.39                  | 25.36           | 28.74           | 25.50             | 25.91                  | 27.18                  | 26.03                |
| Retail trade                      | 27.52 | 29.58                  | 30.06           | 30.05           | 28.74             | 25.99                  | 29.80                  | 27.02                |
| Professional services             | 26.32 | 30.62                  | 28.94           | 28.28           | 26.10             | 25.34                  | 29.39                  | 25.74                |
| Other services                    | 26.51 | 27.17                  | 28.21           | 28.69           | 26.80             | 25.31                  | 28.36                  | 26.05                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 27.40 | 29.34                  | 28.85           | 29.56           | 27.59             | 26.30                  | 29.32                  | 26.96                |
| For profit, unincorporated        | 27.18 | 30.00                  | 27.99           | 28.28           | 26.89             | 26.01                  | 29.33                  | 26.48                |
| Nonprofit                         | 24.64 | 27.53                  | 28.10           | 26.10           | 25.42             | 23.82                  | 27.54                  | 24.39                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 28.57 | 29.42                  | 29.05           | 28.05           | 29.18             | 24.17                  | 28.60                  | 28.53                |
| 5-9 years                         | 28.65 | 30.75                  | 28.89           | 29.22           | 28.09             | 25.26                  | 29.94                  | 27.69                |
| 10-19 years                       | 27.65 | 28.96                  | 28.58           | 28.87           | 27.28             | 24.98                  | 29.07                  | 26.84                |
| 20 or more years                  | 26.49 | 29.03                  | 28.55           | 28.92           | 26.71             | 25.73                  | 29.15                  | 26.16                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 26.09 | --                     | 28.25           | 28.47           | 26.73             | 25.74                  | 29.06                  | 26.03                |
| 1 location only                   | 28.27 | 29.31                  | 28.67           | 28.99           | 27.39             | 24.19                  | 29.17                  | 27.45                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 26.49 | 25.68                  | 26.80           | 30.81           | 28.82             | 24.57                  | 27.38                  | 26.29                |
| 25-49 %                           | 27.46 | 27.07                  | 28.72           | 27.76           | 26.27             | 27.91                  | 28.23                  | 27.31                |
| 50-74 %                           | 25.73 | 30.15                  | 29.56           | 28.68           | 26.11             | 23.76                  | 29.60                  | 24.88                |
| 75% or more                       | 26.91 | 29.35                  | 28.59           | 28.93           | 27.11             | 25.83                  | 29.18                  | 26.44                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 27.37 | 29.46                  | 28.75           | 29.01           | 27.25             | 26.28                  | 29.21                  | 26.89                |
| Has union employees               | 24.68 | 26.84                  | 25.80           | 26.57           | 24.99             | 24.51                  | 28.11                  | 24.57                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 27.86 | 28.27                  | 31.60           | 28.66           | 29.10             | 26.64                  | 29.68                  | 27.59                |
| Less than 50% low-wage            | 26.70 | 29.45                  | 28.42           | 28.90           | 26.73             | 25.58                  | 29.12                  | 26.18                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.89 | 28.78                  | 27.95           | 29.84           | 27.82             | 26.61                  | 29.02                  | 27.49                |
| 25-49 %                           | 26.16 | 29.41                  | 28.47           | 28.30           | 26.36             | 25.24                  | 28.92                  | 25.76                |
| 50-74 %                           | 26.15 | 29.01                  | 29.01           | 27.38           | 27.33             | 25.05                  | 28.84                  | 25.72                |
| 75% or more                       | 27.04 | 30.76                  | 29.97           | 29.23           | 26.15             | 26.33                  | 30.05                  | 26.49                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.37 | 29.92                  | 29.14           | 29.37           | 26.85             | 25.84                  | 29.66                  | 26.62                |
| 25-49 %                           | 26.25 | 28.63                  | 27.74           | 29.00           | 26.61             | 25.53                  | 28.73                  | 25.99                |
| 50-74 %                           | 27.52 | 28.42                  | 28.50           | 27.24           | 28.98             | 26.38                  | 28.33                  | 27.26                |
| 75% or more                       | 27.82 | 29.86                  | 29.94           | 26.47           | 27.76             | 25.70                  | 29.39                  | 26.56                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.5 Standard errors for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 0.14  | 0.42                   | 0.46            | 0.30            | 0.27              | 0.20                   | 0.25                   | 0.15                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1.15  | 2.60                   | --              | --              | 1.46              | 2.13                   | 1.27                   | 1.35                 |
| Mining and manufacturing          | 0.34  | 1.43                   | 1.05            | 1.05            | 0.63              | 0.47                   | 0.74                   | 0.38                 |
| Construction                      | 0.54  | 1.24                   | 1.06            | 0.63            | 1.50              | 0.79                   | 0.60                   | 0.79                 |
| Utilities and transp.             | 0.53  | 2.21                   | 1.32            | 1.91            | 1.39              | 0.64                   | 1.17                   | 0.57                 |
| Wholesale trade                   | 0.44  | 1.55                   | 1.49            | 0.99            | 0.96              | 0.58                   | 0.93                   | 0.47                 |
| Fin. svcs. and real estate        | 0.37  | 1.36                   | 2.17            | 1.15            | 0.82              | 0.46                   | 1.08                   | 0.40                 |
| Retail trade                      | 0.48  | 1.51                   | 1.70            | 0.97            | 0.67              | 0.75                   | 0.85                   | 0.55                 |
| Professional services             | 0.27  | 0.65                   | 0.87            | 0.52            | 0.44              | 0.40                   | 0.44                   | 0.30                 |
| Other services                    | 0.34  | 0.96                   | 0.99            | 0.68            | 0.78              | 0.50                   | 0.58                   | 0.39                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.16  | 0.52                   | 0.56            | 0.37            | 0.37              | 0.22                   | 0.31                   | 0.18                 |
| For profit, unincorporated        | 0.30  | 0.83                   | 0.98            | 0.66            | 0.59              | 0.50                   | 0.53                   | 0.35                 |
| Nonprofit                         | 0.35  | 1.50                   | 0.98            | 0.72            | 0.54              | 0.51                   | 0.69                   | 0.38                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 0.62  | 1.05                   | 1.79            | 1.22            | 1.19              | 1.20                   | 0.84                   | 0.91                 |
| 5-9 years                         | 0.45  | 1.09                   | 0.94            | 0.84            | 0.86              | 1.33                   | 0.65                   | 0.62                 |
| 10-19 years                       | 0.39  | 0.74                   | 0.78            | 0.62            | 0.58              | 1.28                   | 0.48                   | 0.53                 |
| 20 or more years                  | 0.16  | 0.67                   | 0.67            | 0.39            | 0.34              | 0.20                   | 0.37                   | 0.17                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.17  | --                     | 1.28            | 0.55            | 0.31              | 0.21                   | 0.79                   | 0.17                 |
| 1 location only                   | 0.22  | 0.42                   | 0.48            | 0.35            | 0.50              | 0.71                   | 0.27                   | 0.35                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.67  | 2.83                   | 1.98            | 1.61            | 0.96              | 0.90                   | 1.29                   | 0.77                 |
| 25-49 %                           | 0.53  | 2.03                   | 1.35            | 1.08            | 0.91              | 0.83                   | 0.86                   | 0.61                 |
| 50-74 %                           | 0.43  | 1.11                   | 1.29            | 0.89            | 0.86              | 0.60                   | 0.68                   | 0.48                 |
| 75% or more                       | 0.15  | 0.47                   | 0.51            | 0.33            | 0.30              | 0.22                   | 0.28                   | 0.17                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.14  | 0.42                   | 0.47            | 0.31            | 0.27              | 0.22                   | 0.26                   | 0.16                 |
| Has union employees               | 0.38  | 2.52                   | 1.53            | 1.47            | 1.18              | 0.41                   | 1.33                   | 0.38                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.38  | 1.21                   | 0.91            | 0.88            | 0.86              | 0.48                   | 0.70                   | 0.42                 |
| Less than 50% low-wage            | 0.14  | 0.44                   | 0.49            | 0.32            | 0.29              | 0.22                   | 0.27                   | 0.16                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.24  | 0.69                   | 0.62            | 0.50            | 0.53              | 0.40                   | 0.39                   | 0.30                 |
| 25-49 %                           | 0.26  | 0.93                   | 1.07            | 0.67            | 0.59              | 0.33                   | 0.58                   | 0.28                 |
| 50-74 %                           | 0.26  | 0.92                   | 1.30            | 0.61            | 0.54              | 0.35                   | 0.63                   | 0.28                 |
| 75% or more                       | 0.35  | 0.87                   | 1.00            | 0.58            | 0.55              | 0.55                   | 0.53                   | 0.39                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.21  | 0.65                   | 0.71            | 0.41            | 0.44              | 0.33                   | 0.38                   | 0.24                 |
| 25-49 %                           | 0.21  | 0.88                   | 0.79            | 0.55            | 0.40              | 0.27                   | 0.48                   | 0.22                 |
| 50-74 %                           | 0.32  | 0.92                   | 0.80            | 0.69            | 0.78              | 0.45                   | 0.54                   | 0.39                 |
| 75% or more                       | 0.98  | 1.04                   | 2.18            | 1.49            | 1.73              | 2.61                   | 0.92                   | 1.56                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.6 Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 20.2  | 23.3                   | 22.1            | 22.5            | 20.3              | 19.7                   | 23.0                   | 19.9                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 19.7  | --                     | --              | --              | --                | 17.8                   | 20.0                   | 19.6                 |
| Mining and manufacturing          | 20.1  | 19.8                   | 23.4            | 22.9            | 21.3              | 19.4                   | 25.4                   | 19.8                 |
| Construction                      | 21.6  | 23.3                   | 20.3            | 24.2            | 21.8              | 19.5                   | 21.9                   | 21.4                 |
| Utilities and transp.             | 20.3  | --                     | --              | 21.4            | 20.4              | 20.4                   | 19.3                   | 20.4                 |
| Wholesale trade                   | 19.6  | --                     | 21.9            | 22.0            | 18.9              | 19.2                   | 23.9                   | 19.1                 |
| Fin. svcs. and real estate        | 19.7  | 23.7                   | 24.4            | 23.1            | 19.5              | 19.4                   | 22.8                   | 19.5                 |
| Retail trade                      | 22.2  | 23.8                   | 23.9            | 22.0            | 19.5              | 22.4                   | 23.6                   | 22.1                 |
| Professional services             | 19.3  | 24.0                   | 21.7            | 22.8            | 19.3              | 18.6                   | 22.9                   | 18.8                 |
| Other services                    | 20.8  | 22.6                   | 24.1            | 21.2            | 21.8              | 20.2                   | 23.5                   | 20.5                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 20.3  | 23.5                   | 22.5            | 23.4            | 20.3              | 19.9                   | 23.5                   | 20.0                 |
| For profit, unincorporated        | 20.1  | 21.8                   | 21.4            | 20.5            | 20.6              | 19.5                   | 21.8                   | 19.8                 |
| Nonprofit                         | 19.5  | 24.3                   | 21.2            | 19.8            | 19.9              | 19.2                   | 21.2                   | 19.4                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 21.8  | 25.2                   | 20.5            | 21.6            | 21.7              | 18.3                   | 22.9                   | 21.0                 |
| 5-9 years                         | 23.3  | 25.4                   | 23.8            | 20.2            | 26.7              | 20.7                   | 23.9                   | 23.0                 |
| 10-19 years                       | 20.6  | 22.5                   | 21.9            | 21.6            | 19.8              | 19.1                   | 22.0                   | 19.9                 |
| 20 or more years                  | 20.0  | 22.2                   | 22.3            | 23.3            | 19.8              | 19.8                   | 23.3                   | 19.8                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 19.8  | --                     | 21.1            | 22.1            | 20.1              | 19.8                   | 22.6                   | 19.8                 |
| 1 location only                   | 21.8  | 23.3                   | 22.2            | 22.6            | 20.6              | 19.2                   | 23.0                   | 20.7                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 22.9  | --                     | 21.9            | 24.7            | 23.7              | 22.6                   | 21.3                   | 23.1                 |
| 25-49 %                           | 22.3  | 21.9                   | 21.2            | 22.5            | 21.8              | 22.5                   | 20.8                   | 22.5                 |
| 50-74 %                           | 21.5  | 25.7                   | 25.3            | 19.1            | 21.1              | 21.4                   | 24.7                   | 21.2                 |
| 75% or more                       | 19.9  | 22.9                   | 21.9            | 22.7            | 20.1              | 19.4                   | 22.9                   | 19.6                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 20.5  | 23.4                   | 22.4            | 22.9            | 20.3              | 20.0                   | 23.2                   | 20.2                 |
| Has union employees               | 19.2  | --                     | --              | 15.6            | 20.4              | 19.2                   | 19.4                   | 19.2                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 23.2  | 22.0                   | 18.6            | 25.1            | 21.6              | 23.5                   | 21.2                   | 23.3                 |
| Less than 50% low-wage            | 19.8  | 23.4                   | 22.4            | 22.2            | 20.1              | 19.3                   | 23.2                   | 19.5                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 20.6  | 22.8                   | 21.9            | 23.0            | 21.0              | 19.8                   | 23.1                   | 20.2                 |
| 25-49 %                           | 19.7  | 23.1                   | 19.4            | 22.4            | 19.5              | 19.5                   | 22.2                   | 19.5                 |
| 50-74 %                           | 20.1  | 23.3                   | 24.3            | 21.2            | 20.3              | 19.7                   | 23.3                   | 19.8                 |
| 75% or more                       | 20.7  | 23.9                   | 23.7            | 23.0            | 20.1              | 20.3                   | 23.2                   | 20.4                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 20.8  | 23.8                   | 22.8            | 22.8            | 22.0              | 19.8                   | 23.3                   | 20.4                 |
| 25-49 %                           | 19.8  | 23.1                   | 21.3            | 22.4            | 19.0              | 19.7                   | 22.7                   | 19.7                 |
| 50-74 %                           | 20.1  | 22.7                   | 20.9            | 21.1            | 20.4              | 19.6                   | 22.0                   | 19.8                 |
| 75% or more                       | 21.2  | 22.3                   | --              | 26.3            | 19.7              | 19.8                   | 24.5                   | 19.8                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.6 Standard errors for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 0.15  | 0.66                   | 0.60            | 0.51            | 0.35              | 0.18                   | 0.37                   | 0.16                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 0.98  | --                     | --              | --              | --                | 1.79                   | 0.82                   | 1.37                 |
| Mining and manufacturing          | 0.27  | 1.89                   | 2.34            | 1.79            | 0.71              | 0.28                   | 1.52                   | 0.27                 |
| Construction                      | 0.83  | 1.53                   | 1.10            | 1.26            | 2.62              | 0.69                   | 0.81                   | 1.19                 |
| Utilities and transp.             | 0.77  | --                     | --              | 3.20            | 1.74              | 0.90                   | 2.65                   | 0.80                 |
| Wholesale trade                   | 0.56  | --                     | 1.46            | 1.62            | 0.88              | 0.71                   | 1.38                   | 0.58                 |
| Fin. svcs. and real estate        | 0.38  | 3.02                   | 2.26            | 1.33            | 0.71              | 0.44                   | 1.46                   | 0.39                 |
| Retail trade                      | 0.54  | 1.93                   | 2.08            | 0.75            | 1.09              | 0.66                   | 0.99                   | 0.57                 |
| Professional services             | 0.28  | 1.17                   | 0.93            | 0.91            | 0.51              | 0.35                   | 0.63                   | 0.30                 |
| Other services                    | 0.37  | 0.94                   | 1.53            | 1.41            | 1.21              | 0.39                   | 0.80                   | 0.40                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.17  | 0.79                   | 0.70            | 0.61            | 0.45              | 0.20                   | 0.43                   | 0.18                 |
| For profit, unincorporated        | 0.41  | 1.19                   | 1.43            | 1.08            | 0.97              | 0.53                   | 0.84                   | 0.45                 |
| Nonprofit                         | 0.47  | 2.52                   | 1.82            | 1.16            | 0.66              | 0.65                   | 1.08                   | 0.49                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 0.68  | 1.78                   | 1.88            | 1.44            | 1.03              | 1.00                   | 1.16                   | 0.80                 |
| 5-9 years                         | 1.15  | 1.93                   | 1.70            | 1.74            | 2.93              | 1.04                   | 1.18                   | 1.74                 |
| 10-19 years                       | 0.46  | 1.25                   | 0.86            | 0.88            | 0.72              | 1.20                   | 0.61                   | 0.59                 |
| 20 or more years                  | 0.16  | 0.82                   | 0.90            | 0.65            | 0.36              | 0.19                   | 0.52                   | 0.17                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.17  | --                     | 1.67            | 0.85            | 0.38              | 0.19                   | 1.24                   | 0.17                 |
| 1 location only                   | 0.34  | 0.66                   | 0.63            | 0.60            | 0.72              | 0.80                   | 0.39                   | 0.51                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.83  | --                     | 3.22            | 2.46            | 1.40              | 1.11                   | 1.66                   | 0.89                 |
| 25-49 %                           | 0.61  | 1.82                   | 0.90            | 1.97            | 1.65              | 0.74                   | 0.75                   | 0.68                 |
| 50-74 %                           | 0.46  | 1.84                   | 2.47            | 2.19            | 1.05              | 0.54                   | 1.16                   | 0.49                 |
| 75% or more                       | 0.16  | 0.73                   | 0.65            | 0.52            | 0.39              | 0.20                   | 0.41                   | 0.17                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.18  | 0.69                   | 0.60            | 0.50            | 0.35              | 0.24                   | 0.38                   | 0.20                 |
| Has union employees               | 0.26  | --                     | --              | 1.87            | 1.45              | 0.25                   | 1.18                   | 0.26                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.60  | 1.44                   | 1.03            | 1.48            | 1.15              | 0.74                   | 0.96                   | 0.63                 |
| Less than 50% low-wage            | 0.15  | 0.70                   | 0.63            | 0.53            | 0.37              | 0.18                   | 0.39                   | 0.16                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.32  | 0.90                   | 0.92            | 0.80            | 0.72              | 0.45                   | 0.60                   | 0.36                 |
| 25-49 %                           | 0.29  | 1.77                   | 0.91            | 0.95            | 0.72              | 0.33                   | 0.82                   | 0.30                 |
| 50-74 %                           | 0.24  | 1.41                   | 1.50            | 1.16            | 0.72              | 0.27                   | 0.84                   | 0.25                 |
| 75% or more                       | 0.39  | 1.30                   | 1.27            | 1.21            | 0.54              | 0.51                   | 0.73                   | 0.42                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.32  | 1.02                   | 0.86            | 0.64            | 0.65              | 0.43                   | 0.51                   | 0.36                 |
| 25-49 %                           | 0.19  | 1.59                   | 1.11            | 0.83            | 0.46              | 0.21                   | 0.72                   | 0.19                 |
| 50-74 %                           | 0.38  | 1.31                   | 1.23            | 1.52            | 0.89              | 0.47                   | 0.91                   | 0.41                 |
| 75% or more                       | 0.69  | 1.33                   | --              | 3.08            | 0.61              | 1.00                   | 1.37                   | 0.71                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.7 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2018**

| 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                     | 37.7% | 22.6%                  | 20.7%           | 22.5%           | 27.6%             | 47.3%                  | 22.4%                  | 40.3%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 20.2% | 36.0% *                | --              | 32.8% *         | 12.3% *           | 22.7% *                | 32.3% *                | 17.2% *              |
| Mining and manufacturing          | 39.0% | 26.5%                  | 12.9%           | 21.6%           | 28.0%             | 50.2%                  | 17.9%                  | 41.4%                |
| Construction                      | 26.3% | 22.4%                  | 25.3%           | 21.6%           | 23.8%             | 39.0%                  | 24.5%                  | 27.4%                |
| Utilities and transp.             | 44.2% | 27.3% *                | 20.7% *         | 21.2%           | 34.2%             | 50.6%                  | 26.1%                  | 45.8%                |
| Wholesale trade                   | 39.5% | 14.4%                  | 15.3%           | 24.3%           | 30.9%             | 54.5%                  | 20.2%                  | 44.0%                |
| Fin. svcs. and real estate        | 45.3% | 22.1%                  | 16.4% *         | 23.4%           | 24.1%             | 56.4%                  | 21.8%                  | 47.9%                |
| Retail trade                      | 47.8% | 24.5%                  | 22.1%           | 28.3%           | 33.0%             | 57.2%                  | 24.4%                  | 51.4%                |
| Professional services             | 33.3% | 24.5%                  | 24.0%           | 20.3%           | 26.8%             | 39.2%                  | 23.6%                  | 34.9%                |
| Other services                    | 33.8% | 19.4%                  | 21.7%           | 22.6%           | 29.0%             | 41.8%                  | 20.4%                  | 36.6%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 40.6% | 24.3%                  | 20.3%           | 22.6%           | 27.2%             | 51.5%                  | 22.8%                  | 43.8%                |
| For profit, unincorporated        | 34.8% | 18.4%                  | 19.9%           | 25.9%           | 30.6%             | 45.8%                  | 20.4%                  | 38.6%                |
| Nonprofit                         | 28.6% | 21.1%                  | 25.5%           | 16.8%           | 26.4%             | 31.6%                  | 23.3%                  | 29.0%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 26.4% | 21.0%                  | 25.1%           | 22.0%           | 32.1%             | 34.5% *                | 23.2%                  | 29.4%                |
| 5-9 years                         | 25.3% | 22.2%                  | 25.0%           | 24.1%           | 23.0%             | 39.7%                  | 23.6%                  | 26.6%                |
| 10-19 years                       | 27.0% | 28.4%                  | 20.3%           | 22.4%           | 30.2%             | 31.4%                  | 23.6%                  | 28.8%                |
| 20 or more years                  | 40.1% | 20.0%                  | 19.1%           | 22.3%           | 27.1%             | 47.9%                  | 21.4%                  | 42.0%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 43.3% | 14.8% *                | 20.0%           | 21.3%           | 29.5%             | 47.7%                  | 20.8%                  | 43.7%                |
| 1 location only                   | 23.4% | 22.7%                  | 20.7%           | 22.8%           | 24.6%             | 31.3%                  | 22.6%                  | 24.1%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 31.3% | 13.1% *                | 16.8% *         | 19.2%           | 32.9%             | 36.5%                  | 16.0%                  | 34.3%                |
| 25-49 %                           | 33.6% | 20.5% *                | 30.0%           | 19.6%           | 27.0%             | 42.9%                  | 25.4%                  | 35.1%                |
| 50-74 %                           | 39.4% | 24.8%                  | 17.7%           | 19.5%           | 29.4%             | 49.6%                  | 21.7%                  | 42.4%                |
| 75% or more                       | 37.8% | 22.6%                  | 20.6%           | 22.9%           | 27.3%             | 47.3%                  | 22.5%                  | 40.4%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 36.6% | 22.7%                  | 20.3%           | 22.5%           | 27.5%             | 48.5%                  | 22.3%                  | 39.7%                |
| Has union employees               | 41.8% | 20.6% *                | 30.4% *         | 21.3%           | 28.2%             | 44.7%                  | 25.4%                  | 42.3%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 38.2% | 21.7%                  | 20.2%           | 24.7%           | 26.4%             | 47.2%                  | 23.7%                  | 40.0%                |
| Less than 50% low-wage            | 37.7% | 22.7%                  | 20.7%           | 22.3%           | 27.7%             | 47.3%                  | 22.3%                  | 40.4%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 34.1% | 18.2%                  | 20.9%           | 23.9%           | 27.2%             | 48.2%                  | 22.1%                  | 37.8%                |
| 25-49 %                           | 42.5% | 21.8%                  | 19.2%           | 23.2%           | 29.2%             | 51.5%                  | 22.1%                  | 44.9%                |
| 50-74 %                           | 40.1% | 26.9%                  | 21.5%           | 22.3%           | 28.1%             | 47.9%                  | 23.8%                  | 42.1%                |
| 75% or more                       | 32.6% | 26.0%                  | 21.1%           | 18.6%           | 25.7%             | 39.1%                  | 21.9%                  | 34.2%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 35.6% | 24.2%                  | 20.5%           | 21.5%           | 25.5%             | 50.5%                  | 22.4%                  | 39.1%                |
| 25-49 %                           | 39.5% | 21.7%                  | 20.7%           | 21.8%           | 28.8%             | 45.8%                  | 21.4%                  | 41.1%                |
| 50-74 %                           | 36.4% | 19.8%                  | 22.0%           | 26.4%           | 27.8%             | 48.8%                  | 23.3%                  | 40.0%                |
| 75% or more                       | 32.8% | 22.8%                  | 17.8%           | 26.2%           | 42.1%             | 42.8%                  | 24.5%                  | 38.7%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.7 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a physician by firm size and selected characteristics: United States, 2018**

| 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                     | 0.64% | 1.45%                  | 1.41%           | 1.09%           | 1.15%             | 0.95%                  | 0.83%                  | 0.74%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5.31% | 16.41% *               | --              | 14.21% *        | 7.52% *           | 8.56% *                | 10.56% *               | 5.59% *              |
| Mining and manufacturing          | 1.57% | 6.06%                  | 2.87%           | 3.21%           | 2.77%             | 2.23%                  | 2.20%                  | 1.72%                |
| Construction                      | 2.30% | 4.48%                  | 4.14%           | 2.88%           | 4.50%             | 7.16%                  | 2.44%                  | 3.36%                |
| Utilities and transp.             | 2.71% | 10.15% *               | 8.84% *         | 5.86%           | 6.56%             | 3.44%                  | 5.69%                  | 2.91%                |
| Wholesale trade                   | 2.79% | 4.31%                  | 3.99%           | 3.64%           | 3.77%             | 4.48%                  | 2.74%                  | 3.27%                |
| Fin. svcs. and real estate        | 1.97% | 4.45%                  | 5.00% *         | 4.05%           | 3.21%             | 2.36%                  | 3.16%                  | 2.13%                |
| Retail trade                      | 2.52% | 5.41%                  | 6.13%           | 3.90%           | 4.13%             | 3.20%                  | 3.11%                  | 2.75%                |
| Professional services             | 1.04% | 2.53%                  | 2.69%           | 1.76%           | 1.94%             | 1.53%                  | 1.51%                  | 1.19%                |
| Other services                    | 1.58% | 3.04%                  | 3.36%           | 2.95%           | 3.48%             | 2.37%                  | 1.83%                  | 1.85%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.78% | 1.82%                  | 1.67%           | 1.28%           | 1.41%             | 1.10%                  | 1.00%                  | 0.89%                |
| For profit, unincorporated        | 1.60% | 2.74%                  | 3.08%           | 3.10%           | 3.00%             | 2.66%                  | 1.84%                  | 1.93%                |
| Nonprofit                         | 1.53% | 4.93%                  | 4.74%           | 2.32%           | 2.68%             | 2.19%                  | 2.63%                  | 1.64%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.43% | 3.10%                  | 4.93%           | 3.84%           | 5.73%             | 10.95% *               | 2.44%                  | 4.14%                |
| 5-9 years                         | 2.31% | 3.94%                  | 4.74%           | 4.18%           | 4.71%             | 7.31%                  | 2.57%                  | 3.56%                |
| 10-19 years                       | 1.60% | 3.22%                  | 2.55%           | 2.19%           | 3.51%             | 4.59%                  | 1.70%                  | 2.29%                |
| 20 or more years                  | 0.73% | 2.09%                  | 1.90%           | 1.37%           | 1.27%             | 0.97%                  | 1.14%                  | 0.80%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.81% | 7.21% *                | 4.01%           | 1.91%           | 1.39%             | 0.96%                  | 2.40%                  | 0.82%                |
| 1 location only                   | 0.85% | 1.47%                  | 1.48%           | 1.29%           | 2.01%             | 5.72%                  | 0.88%                  | 1.42%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.01% | 6.25% *                | 6.37% *         | 4.41%           | 4.44%             | 2.76%                  | 3.54%                  | 2.23%                |
| 25-49 %                           | 2.11% | 6.31% *                | 7.13%           | 3.67%           | 3.74%             | 3.31%                  | 3.88%                  | 2.40%                |
| 50-74 %                           | 1.88% | 3.84%                  | 3.75%           | 4.69%           | 3.45%             | 2.65%                  | 2.26%                  | 2.13%                |
| 75% or more                       | 0.72% | 1.64%                  | 1.55%           | 1.18%           | 1.29%             | 1.05%                  | 0.93%                  | 0.82%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.70% | 1.48%                  | 1.41%           | 1.10%           | 1.21%             | 1.10%                  | 0.85%                  | 0.82%                |
| Has union employees               | 1.58% | 7.39% *                | 9.41% *         | 5.91%           | 3.84%             | 1.77%                  | 4.61%                  | 1.62%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.67% | 5.34%                  | 4.24%           | 3.25%           | 3.31%             | 2.11%                  | 2.90%                  | 1.83%                |
| Less than 50% low-wage            | 0.69% | 1.51%                  | 1.48%           | 1.16%           | 1.23%             | 1.03%                  | 0.87%                  | 0.80%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.20% | 2.12%                  | 2.19%           | 1.82%           | 2.10%             | 2.25%                  | 1.31%                  | 1.50%                |
| 25-49 %                           | 1.27% | 3.70%                  | 3.04%           | 2.40%           | 2.57%             | 1.62%                  | 1.98%                  | 1.38%                |
| 50-74 %                           | 1.31% | 3.02%                  | 3.81%           | 2.54%           | 2.29%             | 1.74%                  | 1.93%                  | 1.44%                |
| 75% or more                       | 1.37% | 3.38%                  | 2.81%           | 1.97%           | 2.38%             | 2.06%                  | 1.74%                  | 1.56%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.01% | 2.29%                  | 2.10%           | 1.41%           | 1.66%             | 1.64%                  | 1.22%                  | 1.21%                |
| 25-49 %                           | 0.97% | 3.27%                  | 2.48%           | 1.90%           | 1.92%             | 1.25%                  | 1.54%                  | 1.05%                |
| 50-74 %                           | 1.72% | 3.02%                  | 3.50%           | 3.42%           | 2.85%             | 2.84%                  | 2.15%                  | 2.08%                |
| 75% or more                       | 2.92% | 3.34%                  | 5.31%           | 6.90%           | 6.43%             | 6.66%                  | 2.90%                  | 4.60%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2018**

| 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                     | 92.3% | 84.2%                  | 86.3%           | 90.3%           | 91.3%             | 94.8%                  | 87.3%                  | 93.4%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 75.9% | 90.7%                  | --              | 77.9%           | 50.9%*            | 99.7%                  | 81.5%                  | 74.4%                |
| Mining and manufacturing          | 93.7% | 76.0%                  | 83.7%           | 88.8%           | 93.3%             | 97.0%                  | 84.9%                  | 95.0%                |
| Construction                      | 90.0% | 87.7%                  | 87.1%           | 94.7%           | 90.0%             | 86.3%                  | 90.0%                  | 90.0%                |
| Utilities and transp.             | 92.4% | 82.1%                  | 83.1%           | 90.9%           | 96.3%             | 92.5%                  | 88.6%                  | 92.9%                |
| Wholesale trade                   | 92.8% | 84.7%                  | 83.0%           | 90.6%           | 96.3%             | 94.9%                  | 85.9%                  | 94.7%                |
| Fin. svcs. and real estate        | 95.3% | 91.0%                  | 94.3%           | 96.5%           | 93.1%             | 96.4%                  | 93.0%                  | 95.6%                |
| Retail trade                      | 94.3% | 86.0%                  | 87.4%           | 87.3%           | 92.1%             | 97.0%                  | 87.4%                  | 95.5%                |
| Professional services             | 92.4% | 85.0%                  | 87.3%           | 90.9%           | 93.0%             | 93.8%                  | 88.3%                  | 93.2%                |
| Other services                    | 89.3% | 77.8%                  | 84.7%           | 87.4%           | 86.2%             | 93.3%                  | 83.0%                  | 90.7%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 93.0% | 85.5%                  | 85.0%           | 91.3%           | 91.4%             | 95.5%                  | 87.1%                  | 94.2%                |
| For profit, unincorporated        | 89.9% | 81.4%                  | 89.8%           | 87.4%           | 87.6%             | 94.4%                  | 87.4%                  | 90.7%                |
| Nonprofit                         | 91.8% | 81.9%                  | 90.4%           | 88.5%           | 93.5%             | 92.0%                  | 88.1%                  | 92.2%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 87.2% | 84.4%                  | 93.6%           | 90.5%           | 80.8%             | 97.7%                  | 89.6%                  | 84.9%                |
| 5-9 years                         | 85.4% | 88.2%                  | 87.2%           | 85.9%           | 80.0%             | 94.0%                  | 88.7%                  | 83.0%                |
| 10-19 years                       | 91.2% | 86.0%                  | 86.2%           | 91.3%           | 94.8%             | 91.4%                  | 87.3%                  | 93.4%                |
| 20 or more years                  | 93.2% | 81.7%                  | 84.8%           | 90.6%           | 92.4%             | 94.9%                  | 86.4%                  | 94.0%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 94.4% | 79.5%                  | 86.2%           | 93.6%           | 93.2%             | 94.8%                  | 89.0%                  | 94.5%                |
| 1 location only                   | 88.0% | 84.3%                  | 86.3%           | 89.4%           | 88.6%             | 93.0%                  | 87.1%                  | 88.7%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 86.1% | 75.6%                  | 82.4%           | 80.5%           | 87.5%             | 88.3%                  | 78.9%                  | 87.6%                |
| 25-49 %                           | 90.1% | 70.4%                  | 88.7%           | 85.6%           | 86.7%             | 95.4%                  | 83.4%                  | 91.3%                |
| 50-74 %                           | 92.1% | 84.6%                  | 85.5%           | 83.8%           | 93.0%             | 95.0%                  | 87.1%                  | 93.1%                |
| 75% or more                       | 92.6% | 84.9%                  | 86.4%           | 91.4%           | 91.4%             | 94.9%                  | 87.6%                  | 93.6%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 92.2% | 84.6%                  | 86.2%           | 91.0%           | 91.7%             | 94.9%                  | 87.4%                  | 93.4%                |
| Has union employees               | 92.8% | 73.9%                  | 87.8%           | 74.3%           | 88.0%             | 94.4%                  | 83.0%                  | 93.1%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 89.2% | 77.2%                  | 84.3%           | 82.4%           | 84.4%             | 93.8%                  | 83.2%                  | 89.9%                |
| Less than 50% low-wage            | 92.8% | 84.8%                  | 86.4%           | 91.2%           | 92.5%             | 94.9%                  | 87.6%                  | 93.9%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 91.3% | 84.4%                  | 84.8%           | 90.8%           | 90.7%             | 95.2%                  | 86.9%                  | 93.0%                |
| 25-49 %                           | 92.5% | 83.0%                  | 87.7%           | 89.9%           | 90.3%             | 94.6%                  | 87.1%                  | 93.3%                |
| 50-74 %                           | 92.8% | 84.3%                  | 89.6%           | 88.3%           | 90.8%             | 95.0%                  | 88.3%                  | 93.4%                |
| 75% or more                       | 92.7% | 84.7%                  | 84.9%           | 91.7%           | 93.6%             | 94.3%                  | 87.1%                  | 93.8%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 90.6% | 83.4%                  | 84.3%           | 89.4%           | 89.5%             | 94.2%                  | 85.8%                  | 92.0%                |
| 25-49 %                           | 93.7% | 90.2%                  | 87.9%           | 91.2%           | 92.1%             | 95.0%                  | 89.9%                  | 94.1%                |
| 50-74 %                           | 92.9% | 83.4%                  | 92.0%           | 90.3%           | 94.4%             | 95.4%                  | 89.3%                  | 94.1%                |
| 75% or more                       | 87.9% | 79.3%                  | 79.9%           | 92.5%           | 97.3%             | 91.8%                  | 81.0%                  | 93.7%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2018**

| 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%  | 1.39%                  | 1.32%           | 0.88%           | 0.97%             | 0.39%                  | 0.70%                  | 0.39%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 11.00% | 5.34%                  | --              | 11.47%          | 20.15%*           | 0.26%                  | 8.07%                  | 13.61%               |
| Mining and manufacturing          | 0.74%  | 6.49%                  | 4.14%           | 2.68%           | 1.64%             | 0.63%                  | 2.29%                  | 0.77%                |
| Construction                      | 1.83%  | 2.99%                  | 3.87%           | 1.74%           | 3.36%             | 6.50%                  | 1.79%                  | 2.74%                |
| Utilities and transp.             | 1.60%  | 8.31%                  | 8.73%           | 3.36%           | 3.03%             | 2.15%                  | 3.84%                  | 1.73%                |
| Wholesale trade                   | 1.06%  | 5.19%                  | 4.30%           | 3.26%           | 1.25%             | 1.37%                  | 2.44%                  | 1.14%                |
| Fin. svcs. and real estate        | 0.71%  | 3.62%                  | 2.66%           | 1.45%           | 1.89%             | 0.82%                  | 1.91%                  | 0.76%                |
| Retail trade                      | 0.77%  | 4.14%                  | 5.23%           | 2.73%           | 2.65%             | 0.64%                  | 2.44%                  | 0.78%                |
| Professional services             | 0.54%  | 2.56%                  | 2.29%           | 1.50%           | 1.07%             | 0.74%                  | 1.27%                  | 0.59%                |
| Other services                    | 1.06%  | 3.55%                  | 3.19%           | 2.62%           | 3.19%             | 1.13%                  | 1.80%                  | 1.23%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.39%  | 1.53%                  | 1.60%           | 0.85%           | 1.28%             | 0.44%                  | 0.83%                  | 0.44%                |
| For profit, unincorporated        | 1.15%  | 3.07%                  | 2.64%           | 3.12%           | 3.18%             | 0.93%                  | 1.56%                  | 1.42%                |
| Nonprofit                         | 0.82%  | 6.37%                  | 3.99%           | 2.56%           | 1.25%             | 1.20%                  | 2.47%                  | 0.87%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.91%  | 3.01%                  | 2.05%           | 2.53%           | 8.18%             | 1.71%                  | 1.62%                  | 5.31%                |
| 5-9 years                         | 2.90%  | 3.33%                  | 3.46%           | 4.38%           | 7.62%             | 2.57%                  | 1.87%                  | 4.80%                |
| 10-19 years                       | 0.94%  | 2.30%                  | 2.37%           | 1.45%           | 1.18%             | 3.87%                  | 1.31%                  | 1.26%                |
| 20 or more years                  | 0.33%  | 2.40%                  | 2.02%           | 1.05%           | 0.79%             | 0.39%                  | 1.05%                  | 0.34%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.34%  | 11.64%                 | 4.07%           | 1.05%           | 0.79%             | 0.39%                  | 2.04%                  | 0.34%                |
| 1 location only                   | 0.79%  | 1.40%                  | 1.39%           | 1.07%           | 2.09%             | 3.94%                  | 0.74%                  | 1.37%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.88%  | 7.91%                  | 8.98%           | 5.89%           | 3.00%             | 2.67%                  | 5.18%                  | 2.07%                |
| 25-49 %                           | 1.41%  | 8.23%                  | 5.04%           | 3.87%           | 3.77%             | 1.10%                  | 3.10%                  | 1.56%                |
| 50-74 %                           | 1.05%  | 3.48%                  | 3.77%           | 5.22%           | 1.59%             | 1.23%                  | 1.96%                  | 1.19%                |
| 75% or more                       | 0.38%  | 1.56%                  | 1.47%           | 0.83%           | 1.12%             | 0.43%                  | 0.78%                  | 0.43%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.38%  | 1.34%                  | 1.35%           | 0.80%           | 1.04%             | 0.44%                  | 0.70%                  | 0.44%                |
| Has union employees               | 0.82%  | 12.96%                 | 7.37%           | 8.21%           | 2.86%             | 0.80%                  | 5.47%                  | 0.83%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.29%  | 5.31%                  | 4.69%           | 3.31%           | 4.05%             | 0.91%                  | 2.46%                  | 1.43%                |
| Less than 50% low-wage            | 0.35%  | 1.44%                  | 1.38%           | 0.90%           | 0.89%             | 0.43%                  | 0.73%                  | 0.39%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.63%  | 2.24%                  | 2.27%           | 1.24%           | 1.59%             | 0.79%                  | 1.15%                  | 0.75%                |
| 25-49 %                           | 0.87%  | 3.20%                  | 2.56%           | 1.64%           | 3.20%             | 0.87%                  | 1.54%                  | 0.98%                |
| 50-74 %                           | 0.58%  | 2.79%                  | 2.52%           | 2.65%           | 1.42%             | 0.61%                  | 1.41%                  | 0.64%                |
| 75% or more                       | 0.61%  | 3.24%                  | 3.09%           | 1.48%           | 1.13%             | 0.83%                  | 1.64%                  | 0.64%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.67%  | 2.17%                  | 2.05%           | 1.19%           | 1.93%             | 0.72%                  | 1.09%                  | 0.80%                |
| 25-49 %                           | 0.44%  | 2.29%                  | 2.11%           | 1.64%           | 1.10%             | 0.51%                  | 1.11%                  | 0.47%                |
| 50-74 %                           | 0.68%  | 3.09%                  | 2.09%           | 2.20%           | 1.29%             | 0.82%                  | 1.45%                  | 0.77%                |
| 75% or more                       | 2.64%  | 4.00%                  | 8.17%           | 3.81%           | 1.39%             | 6.52%                  | 3.36%                  | 3.91%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.9 Percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2018**

| 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                     | 93.3% | 80.7%                  | 83.7%           | 89.5%           | 91.1%             | 96.0%                  | 83.6%                  | 94.7%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 70.2% | --                     | --              | --              | 38.9%*            | 98.3%                  | 99.6%                  | 64.4%*               |
| Mining and manufacturing          | 93.4% | 91.9%                  | 85.1%           | 86.0%           | 90.2%             | 96.2%                  | 82.8%                  | 94.2%                |
| Construction                      | 86.9% | 90.7%                  | 80.7%           | 84.9%           | 85.6%             | 94.2%                  | 84.2%                  | 88.4%                |
| Utilities and transp.             | 95.8% | --                     | 80.7%           | 97.5%           | 96.1%             | 96.3%                  | 90.4%                  | 96.3%                |
| Wholesale trade                   | 93.3% | 89.2%                  | 70.3%           | 87.3%           | 94.4%             | 97.3%                  | 80.6%                  | 95.7%                |
| Fin. svcs. and real estate        | 93.8% | 72.6%                  | 82.8%           | 97.5%           | 94.6%             | 94.7%                  | 83.2%                  | 94.7%                |
| Retail trade                      | 95.6% | 81.0%                  | 96.1%           | 86.3%           | 91.1%             | 98.5%                  | 83.9%                  | 97.2%                |
| Professional services             | 93.6% | 76.0%                  | 83.3%           | 90.5%           | 94.8%             | 95.4%                  | 82.6%                  | 95.2%                |
| Other services                    | 93.2% | 78.0%                  | 91.3%           | 91.1%           | 90.0%             | 96.7%                  | 84.3%                  | 95.0%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 93.7% | 84.2%                  | 81.1%           | 88.4%           | 91.3%             | 96.6%                  | 83.1%                  | 95.2%                |
| For profit, unincorporated        | 91.3% | 74.0%                  | 89.1%           | 92.3%           | 88.3%             | 95.4%                  | 84.5%                  | 93.0%                |
| Nonprofit                         | 93.1% | 72.4%                  | 94.2%           | 91.7%           | 92.7%             | 94.0%                  | 85.2%                  | 93.7%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 85.0% | 78.9%                  | 86.0%           | 89.8%           | 83.3%             | 97.0%                  | 83.6%                  | 86.7%                |
| 5-9 years                         | 83.6% | 74.6%                  | 92.4%           | 88.7%           | 77.0%             | 95.8%                  | 82.8%                  | 84.2%                |
| 10-19 years                       | 89.3% | 79.7%                  | 84.7%           | 86.4%           | 91.5%             | 97.3%                  | 82.4%                  | 93.1%                |
| 20 or more years                  | 94.4% | 84.2%                  | 81.2%           | 90.6%           | 92.7%             | 96.0%                  | 84.3%                  | 95.2%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 95.5% | --                     | 79.1%           | 94.1%           | 93.2%             | 96.0%                  | 87.4%                  | 95.6%                |
| 1 location only                   | 86.6% | 80.8%                  | 84.0%           | 88.2%           | 87.9%             | 93.9%                  | 83.3%                  | 89.5%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 92.9% | --                     | 100.0%          | 95.0%           | 79.0%             | 97.4%                  | 92.2%                  | 93.1%                |
| 25-49 %                           | 90.7% | 44.8%*                 | 92.0%           | 83.4%           | 92.0%             | 94.7%                  | 76.4%                  | 93.5%                |
| 50-74 %                           | 94.4% | 80.7%                  | 85.8%           | 86.1%           | 93.8%             | 97.6%                  | 81.3%                  | 96.5%                |
| 75% or more                       | 93.3% | 81.7%                  | 82.8%           | 89.9%           | 91.0%             | 95.9%                  | 83.9%                  | 94.5%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 93.1% | 80.1%                  | 84.1%           | 91.3%           | 91.7%             | 96.0%                  | 84.3%                  | 94.7%                |
| Has union employees               | 93.8% | 86.8%                  | 77.6%           | 73.8%           | 87.5%             | 95.9%                  | 74.8%                  | 94.5%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 88.6% | 82.4%                  | 91.9%           | 86.2%           | 70.7%             | 95.2%                  | 86.4%                  | 88.9%                |
| Less than 50% low-wage            | 93.6% | 80.6%                  | 83.2%           | 89.7%           | 92.7%             | 96.0%                  | 83.4%                  | 95.1%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 90.5% | 77.7%                  | 83.1%           | 87.8%           | 89.9%             | 94.6%                  | 82.1%                  | 92.7%                |
| 25-49 %                           | 95.0% | 92.0%                  | 83.6%           | 93.2%           | 90.1%             | 97.1%                  | 88.3%                  | 95.6%                |
| 50-74 %                           | 93.9% | 79.7%                  | 84.5%           | 86.9%           | 91.7%             | 96.2%                  | 81.4%                  | 95.2%                |
| 75% or more                       | 94.1% | 77.5%                  | 84.9%           | 93.3%           | 94.5%             | 95.3%                  | 85.3%                  | 95.1%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 90.9% | 76.8%                  | 83.4%           | 88.8%           | 87.0%             | 96.2%                  | 81.9%                  | 93.1%                |
| 25-49 %                           | 94.6% | 85.3%                  | 81.3%           | 89.3%           | 93.3%             | 96.0%                  | 83.3%                  | 95.4%                |
| 50-74 %                           | 94.1% | 86.7%                  | 89.6%           | 91.2%           | 94.7%             | 96.0%                  | 89.0%                  | 95.3%                |
| 75% or more                       | 88.5% | 81.0%                  | 80.7%           | 94.3%           | 91.7%             | 90.7%                  | 82.8%                  | 91.1%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.9 Standard errors for percent of private-sector employees enrolled with family coverage in a health insurance plan that had a family maximum out-of-pocket by firm size and selected characteristics: United States, 2018**

| 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                     | 0.43%  | 2.62%                  | 2.18%           | 1.27%           | 1.50%             | 0.37%                  | 1.30%                  | 0.45%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 18.48% | --                     | --              | --              | 24.75%*           | 1.74%                  | 0.38%                  | 20.69%*              |
| Mining and manufacturing          | 1.11%  | 4.75%                  | 5.22%           | 3.71%           | 3.47%             | 0.80%                  | 4.00%                  | 1.15%                |
| Construction                      | 2.82%  | 3.61%                  | 6.63%           | 6.12%           | 6.17%             | 2.60%                  | 3.83%                  | 3.80%                |
| Utilities and transp.             | 1.08%  | --                     | 11.58%          | 1.45%           | 2.01%             | 1.29%                  | 4.82%                  | 1.10%                |
| Wholesale trade                   | 1.16%  | 5.08%                  | 9.81%           | 3.91%           | 1.77%             | 0.74%                  | 4.91%                  | 0.88%                |
| Fin. svcs. and real estate        | 1.14%  | 10.99%                 | 8.46%           | 0.84%           | 1.95%             | 1.37%                  | 5.56%                  | 1.13%                |
| Retail trade                      | 0.73%  | 7.92%                  | 2.71%           | 3.94%           | 2.96%             | 0.36%                  | 3.90%                  | 0.57%                |
| Professional services             | 0.55%  | 4.59%                  | 3.25%           | 1.84%           | 1.04%             | 0.64%                  | 2.20%                  | 0.53%                |
| Other services                    | 0.98%  | 5.88%                  | 3.28%           | 2.77%           | 3.19%             | 0.72%                  | 2.99%                  | 0.99%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.51%  | 2.62%                  | 2.73%           | 1.64%           | 1.97%             | 0.41%                  | 1.52%                  | 0.54%                |
| For profit, unincorporated        | 1.49%  | 6.81%                  | 4.01%           | 2.26%           | 4.61%             | 1.15%                  | 3.31%                  | 1.67%                |
| Nonprofit                         | 0.85%  | 8.71%                  | 2.65%           | 2.62%           | 1.76%             | 1.04%                  | 3.57%                  | 0.87%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.18%  | 6.70%                  | 8.34%           | 3.27%           | 7.28%             | 2.79%                  | 4.16%                  | 4.90%                |
| 5-9 years                         | 5.69%  | 9.66%                  | 2.89%           | 4.09%           | 14.03%            | 2.02%                  | 4.64%                  | 9.29%                |
| 10-19 years                       | 1.95%  | 4.62%                  | 3.54%           | 4.24%           | 4.64%             | 0.91%                  | 2.60%                  | 2.68%                |
| 20 or more years                  | 0.36%  | 3.09%                  | 3.23%           | 1.28%           | 1.05%             | 0.38%                  | 1.63%                  | 0.37%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.37%  | --                     | 7.73%           | 1.32%           | 1.29%             | 0.37%                  | 3.00%                  | 0.37%                |
| 1 location only                   | 1.28%  | 2.65%                  | 2.27%           | 1.58%           | 3.18%             | 3.50%                  | 1.39%                  | 2.08%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.32%  | --                     | 0.00%           | 2.74%           | 10.09%            | 1.16%                  | 4.90%                  | 2.64%                |
| 25-49 %                           | 1.67%  | 14.35%*                | 4.80%           | 6.10%           | 2.96%             | 1.67%                  | 6.72%                  | 1.41%                |
| 50-74 %                           | 1.00%  | 7.00%                  | 4.75%           | 7.37%           | 2.34%             | 0.58%                  | 5.21%                  | 0.70%                |
| 75% or more                       | 0.47%  | 2.88%                  | 2.46%           | 1.29%           | 1.66%             | 0.41%                  | 1.39%                  | 0.50%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.52%  | 2.75%                  | 2.14%           | 0.99%           | 1.68%             | 0.45%                  | 1.28%                  | 0.56%                |
| Has union employees               | 0.75%  | 7.84%                  | 13.25%          | 8.44%           | 2.97%             | 0.65%                  | 7.12%                  | 0.72%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 3.32%  | 9.67%                  | 5.00%           | 3.70%           | 12.02%            | 1.09%                  | 4.71%                  | 3.67%                |
| Less than 50% low-wage            | 0.39%  | 2.72%                  | 2.27%           | 1.32%           | 1.14%             | 0.39%                  | 1.35%                  | 0.40%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.01%  | 4.65%                  | 3.32%           | 2.28%           | 2.48%             | 1.20%                  | 2.12%                  | 1.13%                |
| 25-49 %                           | 0.92%  | 2.79%                  | 4.92%           | 1.89%           | 4.31%             | 0.45%                  | 2.44%                  | 0.98%                |
| 50-74 %                           | 0.60%  | 4.83%                  | 4.40%           | 2.82%           | 1.68%             | 0.59%                  | 2.91%                  | 0.57%                |
| 75% or more                       | 0.74%  | 6.86%                  | 4.72%           | 1.40%           | 1.45%             | 0.92%                  | 2.85%                  | 0.76%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.05%  | 4.24%                  | 3.05%           | 2.02%           | 3.53%             | 0.56%                  | 1.96%                  | 1.23%                |
| 25-49 %                           | 0.46%  | 4.67%                  | 4.54%           | 2.15%           | 1.19%             | 0.49%                  | 2.63%                  | 0.45%                |
| 50-74 %                           | 0.77%  | 4.56%                  | 3.51%           | 2.48%           | 1.68%             | 0.86%                  | 2.32%                  | 0.77%                |
| 75% or more                       | 3.42%  | 5.58%                  | 9.08%           | 2.89%           | 4.96%             | 6.49%                  | 4.17%                  | 4.66%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.10 Average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 4,416 | 4,600                  | 4,703           | 4,832           | 4,417             | 4,269                  | 4,730                  | 4,357                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 4,481 | 4,964                  | --              | --              | 4,397             | 3,995                  | 5,010                  | 4,325                |
| Mining and manufacturing          | 4,333 | 4,816                  | 5,189           | 4,952           | 4,605             | 3,940                  | 5,063                  | 4,234                |
| Construction                      | 4,793 | 4,790                  | 4,832           | 5,062           | 4,719             | 4,444                  | 4,826                  | 4,773                |
| Utilities and transp.             | 4,301 | 4,023                  | 4,312           | 5,179           | 4,311             | 4,177                  | 4,440                  | 4,287                |
| Wholesale trade                   | 4,306 | 4,633                  | 4,692           | 4,708           | 4,311             | 4,041                  | 4,742                  | 4,199                |
| Fin. svcs. and real estate        | 4,202 | 4,971                  | 4,144           | 4,657           | 4,093             | 4,131                  | 4,573                  | 4,153                |
| Retail trade                      | 4,919 | 4,370                  | 4,557           | 5,073           | 4,796             | 4,980                  | 4,753                  | 4,945                |
| Professional services             | 4,326 | 4,618                  | 4,688           | 4,678           | 4,353             | 4,173                  | 4,696                  | 4,256                |
| Other services                    | 4,431 | 4,281                  | 4,734           | 4,725           | 4,374             | 4,347                  | 4,623                  | 4,393                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 4,483 | 4,607                  | 4,686           | 4,943           | 4,516             | 4,333                  | 4,750                  | 4,431                |
| For profit, unincorporated        | 4,463 | 4,749                  | 4,893           | 4,760           | 4,286             | 4,320                  | 4,841                  | 4,355                |
| Nonprofit                         | 4,113 | 4,155                  | 4,452           | 4,327           | 4,260             | 3,969                  | 4,357                  | 4,090                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 4,714 | 5,081                  | 4,723           | 4,627           | 4,730             | 3,958                  | 4,909                  | 4,522                |
| 5-9 years                         | 4,629 | 4,569                  | 4,623           | 4,828           | 4,485             | 4,591                  | 4,673                  | 4,593                |
| 10-19 years                       | 4,560 | 4,831                  | 4,633           | 4,683           | 4,434             | 4,411                  | 4,690                  | 4,494                |
| 20 or more years                  | 4,371 | 4,291                  | 4,749           | 4,906           | 4,387             | 4,262                  | 4,724                  | 4,331                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 4,344 | 5,159                  | 4,899           | 4,878           | 4,467             | 4,279                  | 4,991                  | 4,332                |
| 1 location only                   | 4,583 | 4,594                  | 4,689           | 4,820           | 4,337             | 3,845                  | 4,707                  | 4,467                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4,708 | 4,973                  | 4,365           | 4,682           | 4,892             | 4,673                  | 4,663                  | 4,715                |
| 25-49 %                           | 4,531 | 3,570                  | 4,565           | 4,673           | 4,581             | 4,508                  | 4,525                  | 4,531                |
| 50-74 %                           | 4,778 | 4,677                  | 4,574           | 5,095           | 4,648             | 4,800                  | 4,690                  | 4,793                |
| 75% or more                       | 4,361 | 4,613                  | 4,729           | 4,819           | 4,371             | 4,183                  | 4,744                  | 4,288                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 4,473 | 4,621                  | 4,743           | 4,864           | 4,428             | 4,308                  | 4,753                  | 4,407                |
| Has union employees               | 4,182 | 4,014                  | 3,508           | 4,041           | 4,303             | 4,181                  | 4,039                  | 4,186                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 4,679 | 4,413                  | 4,990           | 4,826           | 4,555             | 4,698                  | 4,747                  | 4,671                |
| Less than 50% low-wage            | 4,380 | 4,615                  | 4,681           | 4,833           | 4,396             | 4,205                  | 4,728                  | 4,311                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4,483 | 4,631                  | 4,812           | 4,919           | 4,519             | 4,109                  | 4,768                  | 4,383                |
| 25-49 %                           | 4,366 | 4,653                  | 4,471           | 5,038           | 4,456             | 4,208                  | 4,738                  | 4,318                |
| 50-74 %                           | 4,357 | 4,554                  | 4,847           | 4,637           | 4,328             | 4,279                  | 4,708                  | 4,311                |
| 75% or more                       | 4,482 | 4,562                  | 4,602           | 4,676           | 4,363             | 4,474                  | 4,673                  | 4,447                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4,444 | 4,717                  | 4,570           | 4,765           | 4,331             | 4,323                  | 4,692                  | 4,377                |
| 25-49 %                           | 4,370 | 4,134                  | 4,878           | 4,860           | 4,460             | 4,249                  | 4,711                  | 4,335                |
| 50-74 %                           | 4,514 | 4,621                  | 4,780           | 5,083           | 4,555             | 4,212                  | 4,820                  | 4,419                |
| 75% or more                       | 4,559 | 4,935                  | 4,670           | 4,388           | 4,396             | 4,411                  | 4,881                  | 4,323                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.10 Standard errors for average individual out-of-pocket maximum (in dollars) per employee enrolled with single coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 24.54  | 78.81                  | 83.08           | 54.12           | 55.25             | 35.59                  | 44.77                  | 28.03                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 294.26 | 592.18                 | --              | --              | 393.71            | 544.45                 | 381.11                 | 358.77               |
| Mining and manufacturing          | 61.86  | 270.17                 | 204.04          | 148.87          | 144.07            | 71.78                  | 122.28                 | 67.81                |
| Construction                      | 99.11  | 235.61                 | 205.52          | 167.19          | 225.25            | 271.66                 | 122.76                 | 141.97               |
| Utilities and transp.             | 113.92 | 371.74                 | 404.32          | 257.97          | 288.01            | 141.75                 | 217.16                 | 123.73               |
| Wholesale trade                   | 87.95  | 313.01                 | 288.07          | 220.47          | 176.69            | 118.53                 | 178.85                 | 96.84                |
| Fin. svcs. and real estate        | 65.14  | 241.61                 | 412.29          | 188.62          | 196.99            | 67.17                  | 191.01                 | 68.82                |
| Retail trade                      | 97.17  | 304.96                 | 305.25          | 168.51          | 146.44            | 135.22                 | 158.01                 | 108.87               |
| Professional services             | 40.56  | 129.57                 | 148.08          | 99.64           | 84.48             | 58.30                  | 79.33                  | 45.73                |
| Other services                    | 51.06  | 176.92                 | 174.76          | 124.37          | 162.18            | 53.09                  | 100.33                 | 57.63                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 30.46  | 92.75                  | 102.28          | 64.56           | 71.02             | 43.99                  | 53.99                  | 35.05                |
| For profit, unincorporated        | 52.41  | 171.94                 | 172.59          | 131.06          | 111.13            | 75.08                  | 101.63                 | 59.67                |
| Nonprofit                         | 58.80  | 266.27                 | 221.30          | 155.45          | 127.18            | 73.32                  | 132.30                 | 62.97                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 111.19 | 192.57                 | 224.55          | 204.95          | 249.32            | 345.33                 | 127.53                 | 181.26               |
| 5-9 years                         | 93.58  | 173.29                 | 263.13          | 165.59          | 197.14            | 237.97                 | 124.62                 | 135.99               |
| 10-19 years                       | 68.64  | 153.91                 | 160.89          | 126.57          | 127.83            | 193.30                 | 93.70                  | 91.90                |
| 20 or more years                  | 28.14  | 122.94                 | 117.18          | 66.99           | 66.93             | 36.62                  | 62.56                  | 30.61                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 30.36  | 510.03                 | 241.28          | 103.02          | 66.75             | 35.93                  | 121.41                 | 30.86                |
| 1 location only                   | 42.38  | 79.42                  | 87.21           | 63.30           | 97.19             | 239.89                 | 47.46                  | 68.92                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 92.83  | 295.04                 | 279.28          | 263.63          | 209.72            | 129.64                 | 176.20                 | 104.53               |
| 25-49 %                           | 119.32 | 402.37                 | 316.51          | 194.70          | 196.60            | 203.51                 | 177.41                 | 136.09               |
| 50-74 %                           | 74.79  | 220.74                 | 252.76          | 143.42          | 127.16            | 114.52                 | 132.35                 | 84.47                |
| 75% or more                       | 26.94  | 87.65                  | 92.41           | 60.72           | 63.40             | 38.17                  | 49.88                  | 30.73                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 27.22  | 80.43                  | 84.12           | 54.27           | 57.55             | 43.72                  | 45.31                  | 32.04                |
| Has union employees               | 56.87  | 337.46                 | 410.90          | 324.69          | 212.55            | 60.22                  | 260.19                 | 57.99                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 71.98  | 274.30                 | 244.49          | 153.00          | 165.71            | 94.01                  | 135.05                 | 78.80                |
| Less than 50% low-wage            | 26.06  | 82.40                  | 86.93           | 57.70           | 59.01             | 37.97                  | 47.28                  | 29.92                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 47.29  | 134.20                 | 130.13          | 88.27           | 101.57            | 78.13                  | 71.23                  | 58.59                |
| 25-49 %                           | 49.29  | 185.29                 | 169.71          | 134.17          | 125.01            | 63.22                  | 104.86                 | 54.10                |
| 50-74 %                           | 49.76  | 169.28                 | 219.22          | 106.86          | 112.10            | 67.98                  | 103.77                 | 54.89                |
| 75% or more                       | 51.59  | 157.20                 | 169.93          | 119.84          | 111.99            | 73.82                  | 94.32                  | 58.37                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 39.27  | 109.93                 | 121.37          | 80.02           | 85.04             | 62.90                  | 66.42                  | 46.63                |
| 25-49 %                           | 36.77  | 173.32                 | 151.58          | 92.38           | 88.85             | 47.03                  | 83.50                  | 39.66                |
| 50-74 %                           | 67.43  | 191.64                 | 178.48          | 128.81          | 138.51            | 115.51                 | 104.67                 | 82.64                |
| 75% or more                       | 125.62 | 214.28                 | 369.77          | 296.38          | 253.44            | 260.57                 | 168.73                 | 177.69               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 8,375  | 9,047                  | 8,728           | 9,258           | 8,222             | 8,246                  | 9,025                  | 8,294                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7,745  | --                     | --              | --              | 7,340             | 8,391                  | 6,538                  | 8,118                |
| Mining and manufacturing          | 7,995  | 8,741                  | 8,786           | 9,343           | 8,233             | 7,701                  | 9,310                  | 7,918                |
| Construction                      | 8,631  | 9,087                  | 8,946           | 9,058           | 8,417             | 8,063                  | 8,874                  | 8,505                |
| Utilities and transp.             | 8,044  | --                     | 6,091           | 8,763           | 8,189             | 7,988                  | 7,821                  | 8,060                |
| Wholesale trade                   | 8,616  | 10,536                 | 9,336           | 9,949           | 8,495             | 8,195                  | 9,588                  | 8,461                |
| Fin. svcs. and real estate        | 8,205  | 8,954                  | 7,842           | 9,397           | 8,019             | 8,148                  | 8,748                  | 8,165                |
| Retail trade                      | 10,001 | 10,874                 | 8,788           | 9,263           | 9,121             | 10,269                 | 9,764                  | 10,029               |
| Professional services             | 8,283  | 9,086                  | 9,354           | 9,245           | 8,065             | 8,131                  | 9,389                  | 8,146                |
| Other services                    | 8,326  | 8,063                  | 8,190           | 9,018           | 8,231             | 8,270                  | 8,392                  | 8,315                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 8,468  | 8,818                  | 8,711           | 9,369           | 8,232             | 8,382                  | 8,975                  | 8,405                |
| For profit, unincorporated        | 8,437  | 10,157                 | 9,309           | 9,219           | 8,148             | 8,068                  | 9,589                  | 8,176                |
| Nonprofit                         | 7,957  | 7,872                  | 7,998           | 8,630           | 8,241             | 7,797                  | 8,204                  | 7,942                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 9,005  | 9,151                  | 9,912           | 9,259           | 8,180             | 8,979                  | 9,473                  | 8,481                |
| 5-9 years                         | 8,951  | 8,842                  | 9,733           | 9,587           | 8,101             | 8,970                  | 9,569                  | 8,508                |
| 10-19 years                       | 8,645  | 9,790                  | 8,574           | 9,191           | 7,994             | 8,665                  | 9,151                  | 8,400                |
| 20 or more years                  | 8,308  | 8,648                  | 8,369           | 9,215           | 8,272             | 8,227                  | 8,726                  | 8,279                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 8,293  | --                     | 8,668           | 9,518           | 8,259             | 8,257                  | 9,598                  | 8,277                |
| 1 location only                   | 8,653  | 9,022                  | 8,732           | 9,179           | 8,161             | 7,817                  | 8,973                  | 8,396                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 8,143  | --                     | 6,582           | 9,881           | 8,105             | 8,595                  | 6,442                  | 8,576                |
| 25-49 %                           | 8,833  | --                     | 8,463           | 8,543           | 8,195             | 9,274                  | 8,553                  | 8,877                |
| 50-74 %                           | 9,384  | 8,772                  | 8,192           | 10,359          | 8,906             | 9,541                  | 8,917                  | 9,446                |
| 75% or more                       | 8,278  | 9,217                  | 8,836           | 9,195           | 8,166             | 8,108                  | 9,097                  | 8,178                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 8,534  | 9,168                  | 8,908           | 9,436           | 8,211             | 8,420                  | 9,145                  | 8,436                |
| Has union employees               | 7,904  | 7,963                  | 5,798           | 7,360           | 8,291             | 7,895                  | 7,397                  | 7,919                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 8,976  | 7,782                  | 8,224           | 9,574           | 8,398             | 9,172                  | 8,076                  | 9,079                |
| Less than 50% low-wage            | 8,334  | 9,157                  | 8,757           | 9,242           | 8,211             | 8,180                  | 9,084                  | 8,241                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 8,255  | 8,983                  | 8,612           | 9,086           | 8,224             | 7,885                  | 8,923                  | 8,101                |
| 25-49 %                           | 8,186  | 8,403                  | 9,128           | 9,452           | 7,730             | 8,130                  | 9,006                  | 8,116                |
| 50-74 %                           | 8,525  | 9,371                  | 8,465           | 9,293           | 8,653             | 8,394                  | 9,065                  | 8,477                |
| 75% or more                       | 8,635  | 9,499                  | 8,744           | 9,466           | 8,379             | 8,586                  | 9,325                  | 8,569                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 8,518  | 9,056                  | 8,707           | 9,229           | 8,103             | 8,456                  | 8,941                  | 8,428                |
| 25-49 %                           | 8,256  | 7,405                  | 8,671           | 9,489           | 8,207             | 8,169                  | 8,785                  | 8,224                |
| 50-74 %                           | 8,454  | 10,049                 | 8,852           | 8,726           | 8,452             | 8,177                  | 9,377                  | 8,266                |
| 75% or more                       | 9,142  | 9,996                  | 8,895           | 9,865           | 9,310             | 8,641                  | 9,888                  | 8,828                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 63.41  | 304.59                 | 226.53          | 159.75          | 142.51            | 82.79                  | 143.45                 | 68.83                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 921.24 | --                     | --              | --              | 852.47            | 1,668.22               | 1,009.38               | 1,127.91             |
| Mining and manufacturing          | 179.07 | 1,070.44               | 862.06          | 652.12          | 344.54            | 234.58                 | 491.29                 | 187.38               |
| Construction                      | 294.15 | 843.70                 | 536.68          | 433.46          | 652.40            | 616.70                 | 360.78                 | 406.00               |
| Utilities and transp.             | 324.24 | --                     | 1,115.02        | 793.44          | 974.88            | 373.28                 | 778.17                 | 343.33               |
| Wholesale trade                   | 252.50 | 714.30                 | 614.77          | 426.20          | 462.04            | 365.02                 | 404.18                 | 281.30               |
| Fin. svcs. and real estate        | 128.10 | 686.42                 | 914.69          | 418.02          | 342.62            | 146.19                 | 472.81                 | 132.72               |
| Retail trade                      | 254.24 | 1,340.77               | 755.92          | 501.50          | 398.80            | 319.91                 | 527.58                 | 276.56               |
| Professional services             | 100.81 | 535.08                 | 366.40          | 285.22          | 233.42            | 124.82                 | 261.52                 | 106.41               |
| Other services                    | 127.48 | 611.71                 | 442.16          | 298.62          | 415.35            | 129.82                 | 294.56                 | 140.64               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 78.91  | 379.89                 | 275.19          | 194.26          | 185.50            | 102.05                 | 168.61                 | 86.11                |
| For profit, unincorporated        | 164.43 | 529.56                 | 484.81          | 396.59          | 278.21            | 245.32                 | 335.60                 | 178.08               |
| Nonprofit                         | 132.66 | 792.92                 | 675.40          | 406.92          | 322.37            | 154.10                 | 381.89                 | 138.86               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 282.77 | 597.30                 | 667.64          | 475.18          | 514.63            | 900.27                 | 360.41                 | 415.64               |
| 5-9 years                         | 280.11 | 651.76                 | 449.38          | 518.28          | 489.21            | 398.07                 | 421.90                 | 326.52               |
| 10-19 years                       | 196.83 | 537.87                 | 369.72          | 261.60          | 350.15            | 542.21                 | 255.94                 | 259.64               |
| 20 or more years                  | 70.04  | 520.71                 | 338.71          | 214.33          | 169.66            | 84.42                  | 203.93                 | 73.59                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 74.52  | --                     | 473.92          | 236.60          | 186.78            | 83.82                  | 271.80                 | 75.29                |
| 1 location only                   | 118.53 | 307.72                 | 239.93          | 195.56          | 225.13            | 526.85                 | 154.40                 | 171.40               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 432.96 | --                     | 907.18          | 644.62          | 708.49            | 414.72                 | 1,275.59               | 346.19               |
| 25-49 %                           | 314.82 | --                     | 646.86          | 481.28          | 653.69            | 420.87                 | 493.73                 | 355.97               |
| 50-74 %                           | 213.04 | 825.71                 | 663.49          | 389.23          | 458.12            | 282.74                 | 461.20                 | 232.58               |
| 75% or more                       | 67.49  | 320.70                 | 254.75          | 173.90          | 154.14            | 87.27                  | 154.03                 | 73.03                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 68.61  | 299.75                 | 229.53          | 139.58          | 142.73            | 96.22                  | 143.37                 | 75.99                |
| Has union employees               | 144.54 | 1,303.37               | 826.69          | 811.54          | 539.82            | 151.90                 | 672.16                 | 147.61               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 193.31 | 1,121.84               | 821.61          | 489.66          | 540.69            | 213.03                 | 567.24                 | 203.08               |
| Less than 50% low-wage            | 66.30  | 308.76                 | 235.51          | 165.94          | 147.49            | 87.03                  | 147.16                 | 72.02                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 137.96 | 493.47                 | 345.29          | 288.04          | 251.94            | 224.99                 | 225.04                 | 160.13               |
| 25-49 %                           | 127.62 | 771.18                 | 474.65          | 268.47          | 306.27            | 156.38                 | 316.58                 | 135.35               |
| 50-74 %                           | 105.17 | 540.93                 | 508.33          | 311.09          | 304.16            | 122.81                 | 311.24                 | 111.18               |
| 75% or more                       | 124.03 | 623.72                 | 539.05          | 276.51          | 231.53            | 162.96                 | 310.59                 | 132.05               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 101.12 | 461.59                 | 344.25          | 203.57          | 212.60            | 145.85                 | 208.77                 | 113.89               |
| 25-49 %                           | 91.81  | 566.54                 | 339.98          | 253.34          | 224.16            | 109.61                 | 267.93                 | 95.73                |
| 50-74 %                           | 165.12 | 565.03                 | 630.15          | 497.15          | 349.16            | 234.11                 | 332.41                 | 189.64               |
| 75% or more                       | 400.21 | 920.96                 | 835.24          | 694.86          | 730.36            | 690.47                 | 646.21                 | 502.95               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2018**

| 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                     | 53.6% | 59.0%                  | 59.2%           | 62.4%           | 55.2%             | 49.5%                  | 60.2%                  | 52.3%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 48.6% | 92.6%                  | --              | 85.8%           | 24.1%*            | 48.8%                  | 79.0%                  | 40.4%                |
| Mining and manufacturing          | 54.2% | 56.7%                  | 62.8%           | 67.2%           | 61.5%             | 45.6%                  | 65.3%                  | 52.5%                |
| Construction                      | 60.7% | 66.8%                  | 65.3%           | 67.7%           | 61.7%             | 43.9%                  | 66.7%                  | 57.1%                |
| Utilities and transp.             | 53.7% | 42.6%*                 | 58.4%           | 69.6%           | 58.0%             | 50.3%                  | 59.4%                  | 53.1%                |
| Wholesale trade                   | 58.1% | 51.0%                  | 66.8%           | 62.3%           | 58.3%             | 55.2%                  | 62.0%                  | 57.0%                |
| Fin. svcs. and real estate        | 52.6% | 64.0%                  | 40.7%           | 62.7%           | 48.9%             | 52.4%                  | 56.0%                  | 52.1%                |
| Retail trade                      | 62.8% | 51.1%                  | 64.4%           | 66.6%           | 58.9%             | 63.7%                  | 63.4%                  | 62.7%                |
| Professional services             | 49.7% | 62.4%                  | 57.9%           | 58.0%           | 56.1%             | 42.8%                  | 58.5%                  | 47.9%                |
| Other services                    | 51.4% | 51.6%                  | 56.1%           | 57.3%           | 49.6%             | 49.7%                  | 54.0%                  | 50.8%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 57.1% | 61.5%                  | 59.4%           | 65.0%           | 57.8%             | 54.2%                  | 61.8%                  | 56.1%                |
| For profit, unincorporated        | 54.1% | 55.7%                  | 65.7%           | 62.2%           | 53.4%             | 48.5%                  | 59.8%                  | 52.4%                |
| Nonprofit                         | 39.8% | 48.4%                  | 43.4%           | 49.3%           | 50.3%             | 31.3%                  | 48.6%                  | 38.9%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 56.0% | 63.1%                  | 60.6%           | 59.3%           | 51.1%             | 35.4%                  | 62.1%                  | 50.4%                |
| 5-9 years                         | 59.7% | 65.1%                  | 67.3%           | 62.8%           | 52.4%             | 54.7%                  | 65.2%                  | 55.5%                |
| 10-19 years                       | 56.8% | 60.8%                  | 56.0%           | 59.5%           | 60.4%             | 43.4%                  | 57.9%                  | 56.2%                |
| 20 or more years                  | 52.7% | 54.0%                  | 58.6%           | 63.7%           | 54.7%             | 49.8%                  | 59.5%                  | 51.8%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 51.8% | 27.4%                  | 64.5%           | 65.0%           | 56.1%             | 49.9%                  | 63.8%                  | 51.6%                |
| 1 location only                   | 57.5% | 59.3%                  | 58.8%           | 61.7%           | 53.9%             | 34.0%                  | 59.9%                  | 55.2%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 58.5% | 69.9%                  | 59.4%           | 63.6%           | 58.3%             | 56.3%                  | 62.7%                  | 57.7%                |
| 25-49 %                           | 58.4% | 50.2%                  | 51.2%           | 65.1%           | 57.2%             | 58.0%                  | 54.8%                  | 59.1%                |
| 50-74 %                           | 56.9% | 62.4%                  | 49.4%           | 58.4%           | 60.4%             | 55.3%                  | 56.2%                  | 57.1%                |
| 75% or more                       | 52.9% | 58.5%                  | 60.5%           | 62.6%           | 54.4%             | 48.3%                  | 60.8%                  | 51.3%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 55.8% | 59.4%                  | 59.5%           | 63.0%           | 55.8%             | 52.2%                  | 60.5%                  | 54.6%                |
| Has union employees               | 44.6% | 48.9%                  | 48.1%           | 49.7%           | 50.1%             | 43.6%                  | 49.7%                  | 44.4%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 58.0% | 52.1%                  | 63.7%           | 56.9%           | 55.5%             | 59.3%                  | 58.0%                  | 57.9%                |
| Less than 50% low-wage            | 53.0% | 59.5%                  | 58.8%           | 63.1%           | 55.2%             | 48.1%                  | 60.4%                  | 51.4%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 56.9% | 59.4%                  | 63.6%           | 66.9%           | 57.8%             | 48.2%                  | 63.6%                  | 54.4%                |
| 25-49 %                           | 53.6% | 62.1%                  | 59.7%           | 63.4%           | 53.3%             | 51.0%                  | 62.6%                  | 52.3%                |
| 50-74 %                           | 54.1% | 56.3%                  | 58.5%           | 55.3%           | 56.2%             | 52.7%                  | 56.7%                  | 53.7%                |
| 75% or more                       | 49.2% | 58.7%                  | 50.9%           | 60.8%           | 53.1%             | 43.5%                  | 54.9%                  | 48.1%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 55.2% | 59.9%                  | 57.5%           | 61.1%           | 51.4%             | 53.8%                  | 59.1%                  | 54.0%                |
| 25-49 %                           | 51.9% | 53.1%                  | 62.3%           | 62.6%           | 56.9%             | 48.1%                  | 60.4%                  | 51.0%                |
| 50-74 %                           | 56.2% | 61.2%                  | 55.8%           | 68.8%           | 61.9%             | 47.1%                  | 62.0%                  | 54.3%                |
| 75% or more                       | 55.2% | 60.8%                  | 66.3%           | 51.7%           | 63.2%             | 43.9%                  | 62.5%                  | 49.0%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2018**

| 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                     | 0.63% | 1.92%                  | 1.88%           | 1.34%           | 1.43%             | 0.95%                  | 1.05%                  | 0.73%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 9.04% | 3.69%                  | --              | 8.58%           | 12.95%*           | 13.75%                 | 7.83%                  | 10.25%               |
| Mining and manufacturing          | 1.50% | 7.47%                  | 5.59%           | 4.28%           | 3.14%             | 1.95%                  | 3.28%                  | 1.65%                |
| Construction                      | 2.82% | 5.85%                  | 4.73%           | 4.07%           | 5.85%             | 8.58%                  | 2.95%                  | 4.19%                |
| Utilities and transp.             | 2.70% | 13.50%*                | 9.78%           | 5.81%           | 7.14%             | 3.33%                  | 6.37%                  | 2.91%                |
| Wholesale trade                   | 2.84% | 7.53%                  | 5.53%           | 4.96%           | 4.85%             | 5.43%                  | 3.64%                  | 3.50%                |
| Fin. svcs. and real estate        | 2.00% | 5.39%                  | 7.47%           | 5.24%           | 4.79%             | 2.54%                  | 4.16%                  | 2.19%                |
| Retail trade                      | 2.09% | 6.28%                  | 7.04%           | 3.72%           | 4.30%             | 2.89%                  | 3.53%                  | 2.37%                |
| Professional services             | 1.04% | 3.34%                  | 3.39%           | 2.55%           | 2.24%             | 1.45%                  | 1.91%                  | 1.19%                |
| Other services                    | 1.49% | 4.45%                  | 4.59%           | 3.04%           | 3.86%             | 2.06%                  | 2.48%                  | 1.72%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.76% | 2.25%                  | 2.24%           | 1.58%           | 1.78%             | 1.12%                  | 1.24%                  | 0.88%                |
| For profit, unincorporated        | 1.54% | 4.28%                  | 4.32%           | 3.52%           | 3.67%             | 2.17%                  | 2.52%                  | 1.84%                |
| Nonprofit                         | 1.51% | 6.87%                  | 5.66%           | 3.72%           | 3.10%             | 1.90%                  | 3.26%                  | 1.62%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.23% | 4.96%                  | 5.86%           | 4.46%           | 7.71%             | 10.38%                 | 3.24%                  | 5.21%                |
| 5-9 years                         | 3.03% | 4.68%                  | 5.74%           | 4.44%           | 7.25%             | 7.26%                  | 2.97%                  | 4.67%                |
| 10-19 years                       | 1.82% | 3.80%                  | 3.55%           | 3.00%           | 3.50%             | 5.29%                  | 2.14%                  | 2.56%                |
| 20 or more years                  | 0.72% | 2.93%                  | 2.68%           | 1.72%           | 1.59%             | 0.97%                  | 1.47%                  | 0.79%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.80% | 7.36%                  | 5.04%           | 2.36%           | 1.66%             | 0.96%                  | 2.94%                  | 0.81%                |
| 1 location only                   | 1.05% | 1.94%                  | 1.99%           | 1.58%           | 2.57%             | 4.88%                  | 1.11%                  | 1.76%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.28% | 8.44%                  | 8.26%           | 6.31%           | 4.58%             | 3.24%                  | 4.86%                  | 2.56%                |
| 25-49 %                           | 2.57% | 9.31%                  | 7.35%           | 4.36%           | 5.09%             | 4.24%                  | 4.19%                  | 2.93%                |
| 50-74 %                           | 1.84% | 4.81%                  | 5.35%           | 4.46%           | 3.72%             | 2.76%                  | 3.01%                  | 2.10%                |
| 75% or more                       | 0.71% | 2.18%                  | 2.10%           | 1.50%           | 1.62%             | 1.05%                  | 1.17%                  | 0.82%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.69% | 1.94%                  | 1.92%           | 1.35%           | 1.49%             | 1.12%                  | 1.06%                  | 0.82%                |
| Has union employees               | 1.57% | 11.79%                 | 10.81%          | 7.43%           | 5.14%             | 1.71%                  | 6.40%                  | 1.60%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.72% | 6.52%                  | 6.35%           | 4.12%           | 3.98%             | 2.17%                  | 3.58%                  | 1.88%                |
| Less than 50% low-wage            | 0.68% | 2.00%                  | 1.97%           | 1.42%           | 1.53%             | 1.03%                  | 1.10%                  | 0.79%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.25% | 3.31%                  | 2.99%           | 2.22%           | 2.58%             | 2.40%                  | 1.69%                  | 1.59%                |
| 25-49 %                           | 1.23% | 4.35%                  | 4.31%           | 2.89%           | 3.45%             | 1.54%                  | 2.45%                  | 1.36%                |
| 50-74 %                           | 1.27% | 4.02%                  | 4.35%           | 2.96%           | 2.71%             | 1.78%                  | 2.32%                  | 1.41%                |
| 75% or more                       | 1.34% | 3.99%                  | 4.05%           | 3.01%           | 2.73%             | 1.96%                  | 2.31%                  | 1.53%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.00% | 2.98%                  | 2.86%           | 1.77%           | 2.25%             | 1.62%                  | 1.58%                  | 1.21%                |
| 25-49 %                           | 0.96% | 4.22%                  | 3.17%           | 2.54%           | 2.20%             | 1.27%                  | 1.95%                  | 1.05%                |
| 50-74 %                           | 1.65% | 4.22%                  | 4.52%           | 3.09%           | 3.15%             | 2.88%                  | 2.48%                  | 2.04%                |
| 75% or more                       | 3.82% | 4.64%                  | 8.98%           | 10.07%          | 7.71%             | 8.45%                  | 3.93%                  | 6.03%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2018**

| 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                     | 46.2%   | 13.3%                  | 17.0%           | 28.2%           | 38.8%             | 63.1%                  | 18.6%                  | 52.6%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 30.0% * | 2.7% *                 | --              | --              | --                | 67.6%                  | 8.3% *                 | 41.4% *              |
| Mining and manufacturing          | 47.4%   | 18.2% *                | 12.9% *         | 24.5%           | 44.3%             | 65.8%                  | 14.8%                  | 53.5%                |
| Construction                      | 23.9%   | 6.8% *                 | 18.8%           | 25.8%           | 26.2%             | 32.7%                  | 18.6%                  | 27.8%                |
| Utilities and transp.             | 48.4%   | --                     | 31.2% *         | 27.6%           | 39.2%             | 57.9%                  | 35.1%                  | 50.1%                |
| Wholesale trade                   | 44.0%   | 12.0% *                | 6.9% *          | 30.3%           | 40.6%             | 64.9%                  | 15.2%                  | 52.6%                |
| Fin. svcs. and real estate        | 60.5%   | 15.0% *                | 17.0% *         | 50.0%           | 47.7%             | 72.6%                  | 21.0%                  | 66.3%                |
| Retail trade                      | 52.2%   | 13.8% *                | 13.9% *         | 22.2%           | 21.8%             | 69.3%                  | 14.0%                  | 58.8%                |
| Professional services             | 46.7%   | 12.6%                  | 21.2%           | 33.0%           | 43.1%             | 61.8%                  | 20.8%                  | 53.0%                |
| Other services                    | 38.1%   | 17.9%                  | 18.3%           | 21.4%           | 32.4%             | 51.9%                  | 18.6%                  | 42.6%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 47.2%   | 14.9%                  | 14.9%           | 27.1%           | 35.8%             | 64.8%                  | 17.4%                  | 54.1%                |
| For profit, unincorporated        | 40.0%   | 8.0% *                 | 16.3%           | 25.4%           | 43.0%             | 60.0%                  | 15.9%                  | 48.2%                |
| Nonprofit                         | 47.1%   | 13.5% *                | 45.8%           | 40.9%           | 44.5%             | 53.8%                  | 36.5%                  | 48.4%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 20.6%   | 12.9% *                | 18.1% *         | 21.8%           | 25.5% *           | 33.9% *                | 15.2%                  | 27.0%                |
| 5-9 years                         | 25.4%   | 8.1% *                 | 9.1% *          | 30.1%           | 31.1%             | 52.5%                  | 17.4%                  | 32.5%                |
| 10-19 years                       | 28.9%   | 13.6%                  | 16.2%           | 20.3%           | 41.1%             | 40.6%                  | 15.3%                  | 36.5%                |
| 20 or more years                  | 51.5%   | 15.7%                  | 19.2%           | 31.1%           | 39.9%             | 64.0%                  | 21.0%                  | 55.8%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 56.5%   | --                     | 23.0%           | 31.9%           | 41.0%             | 63.2%                  | 21.4%                  | 57.4%                |
| 1 location only                   | 25.9%   | 13.3%                  | 16.6%           | 27.2%           | 35.4%             | 56.2%                  | 18.3%                  | 33.8%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 35.2%   | 18.9% *                | 7.7% *          | 12.0% *         | 10.2%             | 54.1%                  | 13.2% *                | 39.9%                |
| 25-49 %                           | 37.9%   | 19.3% *                | 12.9% *         | 19.3%           | 45.7%             | 45.4%                  | 17.3%                  | 41.4%                |
| 50-74 %                           | 46.5%   | 9.1% *                 | 15.3% *         | 24.3%           | 41.4%             | 61.1%                  | 15.1%                  | 52.2%                |
| 75% or more                       | 46.8%   | 13.6%                  | 17.5%           | 29.5%           | 38.6%             | 64.5%                  | 19.1%                  | 53.5%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 42.6%   | 12.5%                  | 16.7%           | 28.1%           | 38.6%             | 60.4%                  | 18.1%                  | 49.5%                |
| Has union employees               | 64.6%   | 37.5% *                | 30.8% *         | 32.8%           | 41.4%             | 70.3%                  | 34.0%                  | 65.6%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 37.9%   | 6.7% *                 | 8.4% *          | 14.3%           | 25.0%             | 51.7%                  | 10.3%                  | 41.4%                |
| Less than 50% low-wage            | 47.5%   | 13.8%                  | 17.8%           | 29.7%           | 41.2%             | 65.2%                  | 19.3%                  | 54.5%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 36.3%   | 12.4%                  | 17.1%           | 26.0%           | 35.8%             | 57.9%                  | 17.4%                  | 44.6%                |
| 25-49 %                           | 53.5%   | 11.4% *                | 15.4%           | 32.1%           | 42.5%             | 68.1%                  | 18.2%                  | 59.3%                |
| 50-74 %                           | 51.7%   | 16.0%                  | 19.0%           | 28.3%           | 40.3%             | 65.1%                  | 20.6%                  | 56.3%                |
| 75% or more                       | 41.4%   | 13.4%                  | 16.8%           | 28.8%           | 37.2%             | 55.2%                  | 19.4%                  | 46.3%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 40.0%   | 9.9%                   | 15.3%           | 24.1%           | 36.2%             | 60.5%                  | 15.8%                  | 47.7%                |
| 25-49 %                           | 53.3%   | 16.1%                  | 18.9%           | 31.6%           | 42.6%             | 65.4%                  | 22.4%                  | 57.2%                |
| 50-74 %                           | 39.3%   | 16.1%                  | 17.2%           | 32.9%           | 35.2%             | 57.3%                  | 19.3%                  | 46.7%                |
| 75% or more                       | 29.7%   | 17.5%                  | 21.1% *         | 29.3%           | 25.3% *           | 52.5%                  | 20.0%                  | 40.3%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2018**

| 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                            | 0.90%  | 1.74%                  | 1.76%           | 1.55%           | 1.75%             | 1.33%                  | 1.05%                  | 1.04%                |
| <b>Industry group **</b>                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.                   | 9.29%* | 2.41%*                 | --              | --              | --                | 15.91%                 | 5.59%*                 | 13.08%*              |
| Mining and manufacturing                 | 2.14%  | 8.48%*                 | 4.09%*          | 3.77%           | 4.49%             | 2.77%                  | 2.74%                  | 2.40%                |
| Construction                             | 2.69%  | 2.80%*                 | 4.44%           | 4.82%           | 6.78%             | 7.96%                  | 2.86%                  | 4.28%                |
| Utilities and transp.                    | 4.02%  | --                     | 12.58%*         | 7.70%           | 9.69%             | 5.57%                  | 7.65%                  | 4.44%                |
| Wholesale trade                          | 4.10%  | 6.93%*                 | 2.83%*          | 5.26%           | 5.22%             | 7.19%                  | 2.87%                  | 4.81%                |
| Fin. svcs. and real estate               | 2.23%  | 5.32%*                 | 5.14%*          | 6.49%           | 5.06%             | 2.61%                  | 3.75%                  | 2.35%                |
| Retail trade                             | 3.45%  | 6.53%*                 | 8.34%*          | 4.29%           | 4.01%             | 3.85%                  | 3.76%                  | 3.65%                |
| Professional services                    | 1.44%  | 2.71%                  | 3.44%           | 3.11%           | 2.98%             | 2.15%                  | 1.97%                  | 1.68%                |
| Other services                           | 2.21%  | 5.11%                  | 4.33%           | 3.60%           | 4.89%             | 3.37%                  | 2.60%                  | 2.58%                |
| <b>Ownership</b>                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated                 | 1.11%  | 2.22%                  | 2.02%           | 1.81%           | 2.17%             | 1.56%                  | 1.21%                  | 1.28%                |
| For profit, unincorporated               | 1.93%  | 2.43%*                 | 3.66%           | 3.65%           | 4.13%             | 2.85%                  | 2.15%                  | 2.32%                |
| Nonprofit                                | 2.28%  | 6.69%*                 | 7.76%           | 4.95%           | 4.04%             | 3.45%                  | 4.49%                  | 2.50%                |
| <b>Age of firm</b>                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                        | 3.09%  | 4.85%*                 | 5.98%*          | 4.85%           | 7.79%*            | 13.23%*                | 3.07%                  | 5.49%                |
| 5-9 years                                | 2.55%  | 3.13%*                 | 3.34%*          | 4.78%           | 5.59%             | 8.60%                  | 2.85%                  | 4.00%                |
| 10-19 years                              | 2.26%  | 3.00%                  | 3.03%           | 2.83%           | 5.17%             | 6.70%                  | 1.73%                  | 3.34%                |
| 20 or more years                         | 1.03%  | 2.95%                  | 2.64%           | 2.07%           | 1.97%             | 1.35%                  | 1.55%                  | 1.12%                |
| <b>Multi/single status</b>               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations                      | 1.13%  | --                     | 5.63%           | 3.07%           | 2.10%             | 1.34%                  | 2.89%                  | 1.14%                |
| 1 location only                          | 1.16%  | 1.75%                  | 1.85%           | 1.79%           | 3.00%             | 9.09%                  | 1.12%                  | 2.03%                |
| <b>Percent full-time employees</b>       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 4.77%  | 8.95%*                 | 6.58%*          | 6.60%*          | 2.79%             | 6.59%                  | 4.82%*                 | 5.36%                |
| 25-49 %                                  | 2.84%  | 14.05%*                | 8.89%*          | 4.60%           | 6.42%             | 4.76%                  | 4.96%                  | 3.30%                |
| 50-74 %                                  | 2.46%  | 3.54%*                 | 4.64%*          | 4.70%           | 4.88%             | 3.57%                  | 2.70%                  | 2.78%                |
| 75% or more                              | 1.02%  | 1.97%                  | 1.94%           | 1.74%           | 1.99%             | 1.47%                  | 1.17%                  | 1.18%                |
| <b>Union presence</b>                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                       | 0.98%  | 1.65%                  | 1.77%           | 1.57%           | 1.78%             | 1.61%                  | 1.04%                  | 1.16%                |
| Has union employees                      | 2.30%  | 17.42%*                | 15.06%*         | 9.18%           | 7.53%             | 2.28%                  | 9.04%                  | 2.34%                |
| <b>Percent low-wage employees</b>        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage                     | 2.25%  | 3.00%*                 | 4.66%*          | 3.26%           | 3.31%             | 3.25%                  | 2.81%                  | 2.45%                |
| Less than 50% low-wage                   | 0.98%  | 1.85%                  | 1.86%           | 1.67%           | 1.95%             | 1.43%                  | 1.11%                  | 1.14%                |
| <b>Percent women employees</b>           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 1.55%  | 2.92%                  | 2.52%           | 2.48%           | 3.33%             | 3.18%                  | 1.60%                  | 2.08%                |
| 25-49 %                                  | 1.75%  | 3.59%*                 | 3.57%           | 3.52%           | 3.94%             | 2.27%                  | 2.23%                  | 1.93%                |
| 50-74 %                                  | 1.92%  | 3.81%                  | 5.41%           | 3.47%           | 3.26%             | 2.49%                  | 2.62%                  | 2.07%                |
| 75% or more                              | 1.72%  | 3.64%                  | 3.68%           | 3.42%           | 3.46%             | 2.51%                  | 2.34%                  | 1.97%                |
| <b>Percent age 50 or older employees</b> |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 1.30%  | 2.36%                  | 2.58%           | 2.07%           | 2.47%             | 2.26%                  | 1.44%                  | 1.59%                |
| 25-49 %                                  | 1.42%  | 4.29%                  | 3.15%           | 2.77%           | 2.90%             | 1.78%                  | 2.11%                  | 1.52%                |
| 50-74 %                                  | 2.04%  | 4.07%                  | 3.91%           | 4.38%           | 4.26%             | 3.32%                  | 2.53%                  | 2.61%                |
| 75% or more                              | 3.75%  | 4.61%                  | 8.10%*          | 7.75%           | 8.67%*            | 6.95%                  | 3.92%                  | 5.96%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.12.b Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2018**

| 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                     | 13.1%   | 15.6%                  | 15.2%           | 15.3%           | 15.2%             | 11.2%                  | 15.4%                  | 12.7%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 21.5% * | 0.7% *                 | --              | 8.5% *          | 44.8% *           | 8.8% *                 | 3.4% *                 | 26.4% *              |
| Mining and manufacturing          | 9.3%    | 16.8% *                | 12.9%           | 14.4%           | 10.5%             | 6.6%                   | 14.2%                  | 8.6%                 |
| Construction                      | 12.3%   | 13.2% *                | 13.9%           | 16.7%           | 11.4% *           | 5.9% *                 | 14.6%                  | 10.9%                |
| Utilities and transp.             | 10.2%   | 24.1% *                | 16.6% *         | 11.4% *         | 11.5% *           | 8.8%                   | 17.5%                  | 9.4%                 |
| Wholesale trade                   | 11.4%   | 13.2% *                | 20.3%           | 12.6%           | 13.9%             | 7.5%                   | 18.2%                  | 9.5%                 |
| Fin. svcs. and real estate        | 11.9%   | 21.3%                  | 23.9% *         | 15.9%           | 15.6%             | 8.6%                   | 22.0%                  | 10.5%                |
| Retail trade                      | 12.4%   | 20.2%                  | 19.8% *         | 16.6%           | 14.5%             | 10.1%                  | 16.6%                  | 11.7%                |
| Professional services             | 14.7%   | 13.5%                  | 13.3%           | 15.0%           | 15.1%             | 14.7%                  | 14.0%                  | 14.8%                |
| Other services                    | 16.1%   | 15.4%                  | 12.4%           | 17.1%           | 19.6%             | 14.7%                  | 14.6%                  | 16.4%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 11.7%   | 15.4%                  | 15.9%           | 14.8%           | 14.8%             | 9.0%                   | 15.0%                  | 11.0%                |
| For profit, unincorporated        | 12.7%   | 14.2%                  | 11.2%           | 16.0%           | 15.7%             | 9.2%                   | 15.1%                  | 12.0%                |
| Nonprofit                         | 19.3%   | 20.3% *                | 18.1%           | 17.3%           | 15.9%             | 21.7%                  | 19.4%                  | 19.3%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 16.0%   | 15.5%                  | 14.2% *         | 10.6%           | 22.1% *           | 13.0% *                | 13.8%                  | 18.1%                |
| 5-9 years                         | 13.9%   | 12.1%                  | 7.5%            | 16.2%           | 18.6% *           | 5.1% *                 | 12.2%                  | 15.2%                |
| 10-19 years                       | 13.5%   | 14.7%                  | 15.4%           | 18.1%           | 12.9%             | 5.1%                   | 15.6%                  | 12.3%                |
| 20 or more years                  | 12.9%   | 17.5%                  | 17.0%           | 14.7%           | 14.9%             | 11.5%                  | 16.5%                  | 12.5%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 11.5%   | 28.3% *                | 13.5%           | 8.8%            | 13.8%             | 11.1%                  | 11.1%                  | 11.6%                |
| 1 location only                   | 16.6%   | 15.4%                  | 15.4%           | 17.0%           | 17.3%             | 18.5%                  | 15.8%                  | 17.4%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 14.3%   | 9.3% *                 | 16.8% *         | 13.6%           | 18.5%             | 13.3%                  | 14.8%                  | 14.2%                |
| 25-49 %                           | 11.0%   | 10.2% *                | 15.4% *         | 15.7%           | 11.6%             | 8.4%                   | 13.6%                  | 10.5%                |
| 50-74 %                           | 15.5%   | 16.3%                  | 10.8% *         | 13.4%           | 12.2%             | 17.7%                  | 14.5%                  | 15.7%                |
| 75% or more                       | 12.9%   | 15.8%                  | 15.6%           | 15.5%           | 15.7%             | 10.5%                  | 15.6%                  | 12.4%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 12.7%   | 15.5%                  | 15.1%           | 15.2%           | 15.0%             | 9.7%                   | 15.4%                  | 12.0%                |
| Has union employees               | 15.1%   | 17.9% *                | 20.1% *         | 17.9% *         | 17.0%             | 14.7%                  | 16.0% *                | 15.1%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 10.7%   | 11.7% *                | 10.0% *         | 14.5%           | 15.5%             | 7.8%                   | 11.9%                  | 10.6%                |
| Less than 50% low-wage            | 13.5%   | 15.9%                  | 15.6%           | 15.4%           | 15.1%             | 11.8%                  | 15.7%                  | 13.0%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 11.6%   | 15.3%                  | 16.5%           | 15.2%           | 11.1%             | 7.7%                   | 15.7%                  | 10.0%                |
| 25-49 %                           | 13.3%   | 13.4%                  | 12.9%           | 17.3%           | 19.3%             | 10.6%                  | 13.6%                  | 13.2%                |
| 50-74 %                           | 13.7%   | 17.9%                  | 14.8%           | 13.9%           | 15.2%             | 12.9%                  | 16.4%                  | 13.4%                |
| 75% or more                       | 14.0%   | 15.3%                  | 15.5%           | 15.3%           | 16.0%             | 12.4%                  | 15.4%                  | 13.7%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 13.9%   | 14.8%                  | 14.6%           | 16.4%           | 18.6%             | 9.5%                   | 15.3%                  | 13.5%                |
| 25-49 %                           | 12.8%   | 20.5%                  | 13.6%           | 14.9%           | 12.8%             | 12.3%                  | 15.7%                  | 12.5%                |
| 50-74 %                           | 12.1%   | 14.3%                  | 22.2%           | 12.7%           | 12.8%             | 9.0%                   | 16.2%                  | 10.7%                |
| 75% or more                       | 12.9%   | 12.6%                  | 12.2% *         | 14.4% *         | 7.7% *            | 15.2% *                | 13.4%                  | 12.5% *              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

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\*\* 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.12.b Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2018**

| 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                     | 0.44%    | 1.49%                  | 1.52%           | 1.05%           | 1.13%             | 0.57%                  | 0.83%                  | 0.50%                |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 10.98% * | 0.69% *                | --              | 6.57% *         | 20.98% *          | 6.15% *                | 2.63% *                | 13.26% *             |
| Mining and manufacturing          | 1.10%    | 6.44% *                | 3.41%           | 4.15%           | 2.30%             | 1.18%                  | 2.42%                  | 1.21%                |
| Construction                      | 1.78%    | 4.73% *                | 3.70%           | 3.64%           | 3.51% *           | 3.63% *                | 2.46%                  | 2.43%                |
| Utilities and transp.             | 1.63%    | 10.86% *               | 8.12% *         | 4.14% *         | 4.84% *           | 1.88%                  | 4.76%                  | 1.73%                |
| Wholesale trade                   | 1.52%    | 5.85% *                | 4.97%           | 3.01%           | 3.76%             | 2.04%                  | 3.08%                  | 1.72%                |
| Fin. svcs. and real estate        | 1.26%    | 4.56%                  | 8.78% *         | 4.00%           | 3.21%             | 1.44%                  | 3.89%                  | 1.31%                |
| Retail trade                      | 1.35%    | 5.22%                  | 6.41% *         | 3.07%           | 3.28%             | 1.70%                  | 2.99%                  | 1.48%                |
| Professional services             | 0.77%    | 2.65%                  | 2.59%           | 1.77%           | 1.56%             | 1.14%                  | 1.50%                  | 0.87%                |
| Other services                    | 1.21%    | 3.18%                  | 3.17%           | 2.20%           | 3.55%             | 1.58%                  | 1.73%                  | 1.42%                |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.50%    | 1.78%                  | 1.83%           | 1.31%           | 1.49%             | 0.58%                  | 0.99%                  | 0.57%                |
| For profit, unincorporated        | 1.19%    | 2.77%                  | 3.00%           | 2.52%           | 3.34%             | 1.33%                  | 1.88%                  | 1.44%                |
| Nonprofit                         | 1.27%    | 6.57% *                | 5.09%           | 2.60%           | 1.94%             | 1.97%                  | 2.89%                  | 1.36%                |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.02%    | 3.55%                  | 4.69% *         | 2.51%           | 8.12% *           | 6.24% *                | 2.36%                  | 5.32%                |
| 5-9 years                         | 2.74%    | 3.42%                  | 2.25%           | 3.24%           | 7.69% *           | 2.58% *                | 2.02%                  | 4.55%                |
| 10-19 years                       | 1.10%    | 2.75%                  | 2.57%           | 2.37%           | 2.13%             | 1.42%                  | 1.59%                  | 1.45%                |
| 20 or more years                  | 0.48%    | 2.46%                  | 2.36%           | 1.40%           | 1.14%             | 0.59%                  | 1.25%                  | 0.51%                |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.49%    | 10.52% *               | 3.80%           | 1.21%           | 1.12%             | 0.57%                  | 1.87%                  | 0.50%                |
| 1 location only                   | 0.88%    | 1.50%                  | 1.61%           | 1.28%           | 2.27%             | 4.73%                  | 0.89%                  | 1.50%                |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.82%    | 5.57% *                | 6.42% *         | 3.58%           | 3.56%             | 2.65%                  | 3.60%                  | 2.06%                |
| 25-49 %                           | 1.55%    | 4.41% *                | 4.92% *         | 3.64%           | 3.40%             | 2.17%                  | 2.63%                  | 1.76%                |
| 50-74 %                           | 1.45%    | 3.68%                  | 3.70% *         | 2.66%           | 2.53%             | 2.28%                  | 2.18%                  | 1.66%                |
| 75% or more                       | 0.48%    | 1.71%                  | 1.71%           | 1.19%           | 1.31%             | 0.60%                  | 0.94%                  | 0.55%                |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.47%    | 1.46%                  | 1.55%           | 1.05%           | 1.20%             | 0.63%                  | 0.84%                  | 0.56%                |
| Has union employees               | 1.11%    | 13.15% *               | 7.87% *         | 6.55% *         | 3.49%             | 1.21%                  | 5.23% *                | 1.13%                |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.33%    | 4.51% *                | 3.68% *         | 2.64%           | 4.18%             | 1.07%                  | 2.23%                  | 1.48%                |
| Less than 50% low-wage            | 0.46%    | 1.57%                  | 1.61%           | 1.13%           | 1.12%             | 0.63%                  | 0.89%                  | 0.53%                |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.80%    | 2.48%                  | 2.74%           | 2.06%           | 1.50%             | 1.16%                  | 1.46%                  | 0.95%                |
| 25-49 %                           | 1.01%    | 2.92%                  | 2.38%           | 2.09%           | 3.49%             | 1.05%                  | 1.55%                  | 1.13%                |
| 50-74 %                           | 0.75%    | 3.23%                  | 3.17%           | 1.79%           | 1.76%             | 0.98%                  | 1.73%                  | 0.82%                |
| 75% or more                       | 1.01%    | 3.37%                  | 3.52%           | 2.25%           | 2.13%             | 1.48%                  | 1.94%                  | 1.15%                |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.75%    | 2.25%                  | 2.30%           | 1.36%           | 2.11%             | 0.84%                  | 1.26%                  | 0.91%                |
| 25-49 %                           | 0.64%    | 3.78%                  | 2.46%           | 2.13%           | 1.42%             | 0.80%                  | 1.59%                  | 0.69%                |
| 50-74 %                           | 0.98%    | 2.96%                  | 3.83%           | 2.22%           | 2.15%             | 1.43%                  | 1.86%                  | 1.14%                |
| 75% or more                       | 2.72%    | 3.23%                  | 7.91% *         | 5.36% *         | 3.83% *           | 6.85% *                | 3.08%                  | 4.30% *              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.12.c Among private-sector enrollees with single 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, 2018**

| 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                     | 3.4%  | 4.7%                   | 4.7%            | 3.8%            | 3.7%              | 2.8%                   | 4.3%                   | 3.2%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.8%* | 1.3%*                  | --              | 4.3%*           | 4.3%*             | 14.1%*                 | 5.7%*                  | 8.4%*                |
| Mining and manufacturing          | 3.2%  | 4.1%*                  | 7.7%*           | 2.2%*           | 3.0%*             | 3.2%                   | 4.2%*                  | 3.1%                 |
| Construction                      | 2.5%  | 4.1%*                  | 1.0%*           | 3.5%*           | 1.9%*             | 2.0%*                  | 2.6%*                  | 2.4%*                |
| Utilities and transp.             | 2.9%* | 0.0%                   | 5.2%*           | 4.5%*           | 7.6%*             | 1.4%*                  | 2.6%*                  | 3.0%*                |
| Wholesale trade                   | 2.5%  | 3.4%*                  | 1.1%*           | 3.0%*           | 2.9%*             | 2.3%*                  | 2.2%*                  | 2.6%                 |
| Fin. svcs. and real estate        | 2.4%  | 4.5%*                  | 11.0%*          | 3.1%*           | 0.7%*             | 2.1%                   | 6.6%*                  | 1.8%                 |
| Retail trade                      | 4.9%  | 11.2%*                 | 2.9%*           | 3.4%*           | 7.0%*             | 4.3%                   | 6.0%                   | 4.7%                 |
| Professional services             | 3.4%  | 2.4%*                  | 4.4%            | 5.3%            | 4.5%              | 2.5%                   | 3.7%                   | 3.4%                 |
| Other services                    | 3.6%  | 7.9%*                  | 5.6%*           | 3.5%            | 3.5%*             | 3.0%                   | 5.9%                   | 3.1%                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 3.2%  | 5.0%                   | 4.4%            | 3.1%            | 3.8%              | 2.8%                   | 4.3%                   | 3.0%                 |
| For profit, unincorporated        | 3.6%  | 3.0%*                  | 4.9%*           | 3.6%            | 4.1%*             | 3.0%                   | 3.9%                   | 3.4%                 |
| Nonprofit                         | 3.8%  | 7.3%*                  | 6.7%*           | 7.7%*           | 3.3%              | 3.0%                   | 5.9%                   | 3.6%                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.9%  | 4.9%*                  | 6.1%*           | 4.5%*           | 2.6%*             | 0.9%*                  | 4.7%*                  | 3.3%*                |
| 5-9 years                         | 5.9%  | 6.7%*                  | 8.9%*           | 5.2%*           | 6.2%*             | 1.5%*                  | 6.6%                   | 5.3%*                |
| 10-19 years                       | 4.7%  | 5.7%*                  | 5.3%*           | 3.2%            | 2.9%*             | 9.3%*                  | 5.0%                   | 4.4%                 |
| 20 or more years                  | 3.0%  | 3.4%                   | 3.3%            | 3.7%            | 3.8%              | 2.6%                   | 3.4%                   | 3.0%                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 3.0%  | 10.2%*                 | 5.5%*           | 4.1%            | 3.4%              | 2.8%                   | 5.7%                   | 3.0%                 |
| 1 location only                   | 4.2%  | 4.7%                   | 4.6%            | 3.7%            | 4.3%              | 4.0%*                  | 4.2%                   | 4.1%                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.8%  | 0.3%*                  | 2.4%*           | 3.6%*           | 7.0%*             | 1.6%*                  | 3.1%*                  | 2.7%                 |
| 25-49 %                           | 6.0%  | 8.2%*                  | 3.8%*           | 7.7%*           | 3.8%*             | 6.7%                   | 5.9%*                  | 6.1%                 |
| 50-74 %                           | 2.8%  | 4.7%*                  | 11.5%*          | 4.5%*           | 2.9%              | 1.3%                   | 7.0%                   | 2.0%                 |
| 75% or more                       | 3.3%  | 4.7%                   | 4.1%            | 3.5%            | 3.8%              | 2.9%                   | 4.0%                   | 3.2%                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 3.5%  | 4.7%                   | 4.8%            | 3.7%            | 3.9%              | 2.9%                   | 4.4%                   | 3.3%                 |
| Has union employees               | 2.8%  | 4.8%*                  | 1.3%*           | 4.6%*           | 2.5%*             | 2.7%                   | 3.3%*                  | 2.7%                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 4.8%  | 3.9%*                  | 1.9%*           | 4.8%*           | 6.9%              | 4.0%                   | 3.7%*                  | 4.9%                 |
| Less than 50% low-wage            | 3.2%  | 4.8%                   | 4.9%            | 3.6%            | 3.2%              | 2.7%                   | 4.4%                   | 2.9%                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.3%  | 5.3%                   | 4.1%            | 3.3%            | 3.9%              | 2.3%                   | 4.1%                   | 3.0%                 |
| 25-49 %                           | 3.7%  | 7.2%*                  | 5.5%*           | 2.2%            | 3.0%              | 3.9%                   | 5.2%                   | 3.5%                 |
| 50-74 %                           | 3.0%  | 3.8%*                  | 5.3%*           | 5.9%            | 2.6%              | 2.5%                   | 4.5%                   | 2.8%                 |
| 75% or more                       | 3.5%  | 2.7%*                  | 4.5%*           | 3.9%            | 5.6%              | 2.4%                   | 3.9%                   | 3.5%                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.8%  | 5.4%                   | 6.2%            | 3.7%            | 4.7%              | 2.5%                   | 5.2%                   | 3.4%                 |
| 25-49 %                           | 3.0%  | 5.0%*                  | 2.6%*           | 3.6%            | 3.5%              | 2.8%                   | 3.5%                   | 3.0%                 |
| 50-74 %                           | 4.0%  | 4.8%*                  | 3.5%*           | 4.8%            | 1.4%*             | 5.0%*                  | 3.9%                   | 4.0%                 |
| 75% or more                       | 1.8%* | 1.6%*                  | 5.5%*           | 1.2%*           | 1.5%*             | 0.8%*                  | 2.5%*                  | 1.2%*                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.12.c Standard errors for among private-sector enrollees with single 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, 2018**

| 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                     | 0.20%  | 0.82%                  | 0.80%           | 0.50%           | 0.50%             | 0.26%                  | 0.42%                  | 0.23%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 4.64%* | 1.34%*                 | --              | 3.23%*          | 4.39%*            | 12.02%*                | 3.77%*                 | 5.81%*               |
| Mining and manufacturing          | 0.46%  | 2.08%*                 | 2.87%*          | 1.02%*          | 0.95%*            | 0.62%                  | 1.27%*                 | 0.50%                |
| Construction                      | 0.59%  | 1.97%*                 | 0.48%*          | 1.42%*          | 0.74%*            | 1.47%*                 | 0.69%                  | 0.85%*               |
| Utilities and transp.             | 1.02%* | 0.00%                  | 4.66%*          | 2.22%*          | 4.85%*            | 0.48%*                 | 1.67%*                 | 1.11%*               |
| Wholesale trade                   | 0.53%  | 3.09%*                 | 0.68%*          | 1.00%*          | 1.25%*            | 0.84%*                 | 0.90%*                 | 0.63%                |
| Fin. svcs. and real estate        | 0.41%  | 2.45%*                 | 6.26%*          | 1.30%*          | 0.24%*            | 0.44%                  | 2.41%*                 | 0.32%                |
| Retail trade                      | 0.73%  | 4.53%*                 | 1.54%*          | 1.10%*          | 2.59%*            | 0.88%                  | 1.53%                  | 0.82%                |
| Professional services             | 0.36%  | 0.92%*                 | 1.13%           | 1.37%           | 0.93%             | 0.41%                  | 0.62%                  | 0.41%                |
| Other services                    | 0.58%  | 2.43%*                 | 2.04%*          | 0.97%           | 1.38%*            | 0.85%                  | 1.14%                  | 0.66%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.23%  | 1.05%                  | 0.92%           | 0.46%           | 0.66%             | 0.29%                  | 0.50%                  | 0.26%                |
| For profit, unincorporated        | 0.52%  | 1.33%*                 | 1.90%*          | 0.99%           | 1.36%*            | 0.67%                  | 0.89%                  | 0.61%                |
| Nonprofit                         | 0.60%  | 3.01%*                 | 3.04%*          | 2.54%*          | 0.93%             | 0.81%                  | 1.42%                  | 0.64%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.00%  | 2.50%*                 | 3.13%*          | 1.98%*          | 1.48%*            | 0.86%*                 | 1.55%*                 | 1.27%*               |
| 5-9 years                         | 1.30%  | 2.54%*                 | 4.08%*          | 2.02%*          | 2.94%*            | 1.17%*                 | 1.72%                  | 1.88%*               |
| 10-19 years                       | 0.67%  | 1.80%*                 | 1.61%*          | 0.72%           | 0.89%*            | 2.91%*                 | 0.91%                  | 0.91%                |
| 20 or more years                  | 0.21%  | 0.88%                  | 0.72%           | 0.65%           | 0.60%             | 0.25%                  | 0.43%                  | 0.23%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.23%  | 7.90%*                 | 2.22%*          | 0.88%           | 0.58%             | 0.25%                  | 1.31%                  | 0.23%                |
| 1 location only                   | 0.41%  | 0.83%                  | 0.84%           | 0.59%           | 0.92%             | 3.49%*                 | 0.44%                  | 0.68%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.69%  | 0.35%*                 | 1.57%*          | 1.72%*          | 2.91%*            | 0.57%*                 | 1.29%*                 | 0.78%                |
| 25-49 %                           | 1.05%  | 5.66%*                 | 1.69%*          | 2.66%*          | 1.52%*            | 1.72%                  | 2.05%*                 | 1.18%                |
| 50-74 %                           | 0.47%  | 1.98%*                 | 4.49%*          | 2.35%*          | 0.82%             | 0.32%                  | 1.84%                  | 0.43%                |
| 75% or more                       | 0.23%  | 0.92%                  | 0.79%           | 0.51%           | 0.59%             | 0.30%                  | 0.43%                  | 0.26%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.23%  | 0.85%                  | 0.82%           | 0.51%           | 0.54%             | 0.32%                  | 0.43%                  | 0.27%                |
| Has union employees               | 0.41%  | 3.15%*                 | 0.89%*          | 2.68%*          | 1.08%*            | 0.45%                  | 1.44%*                 | 0.42%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.70%  | 2.34%*                 | 0.90%*          | 1.55%*          | 2.03%             | 0.73%                  | 1.11%*                 | 0.77%                |
| Less than 50% low-wage            | 0.21%  | 0.87%                  | 0.86%           | 0.53%           | 0.48%             | 0.28%                  | 0.44%                  | 0.23%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.36%  | 1.41%                  | 0.99%           | 0.65%           | 1.05%             | 0.37%                  | 0.59%                  | 0.44%                |
| 25-49 %                           | 0.41%  | 2.36%*                 | 2.41%*          | 0.52%           | 0.71%             | 0.58%                  | 1.23%                  | 0.44%                |
| 50-74 %                           | 0.39%  | 1.85%*                 | 1.96%*          | 1.61%           | 0.73%             | 0.48%                  | 0.99%                  | 0.42%                |
| 75% or more                       | 0.46%  | 0.99%*                 | 1.53%*          | 1.04%           | 1.41%             | 0.46%                  | 0.78%                  | 0.53%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.35%  | 1.30%                  | 1.41%           | 0.67%           | 0.98%             | 0.33%                  | 0.69%                  | 0.40%                |
| 25-49 %                           | 0.26%  | 1.66%*                 | 0.80%*          | 0.91%           | 0.62%             | 0.32%                  | 0.60%                  | 0.28%                |
| 50-74 %                           | 0.77%  | 2.14%*                 | 1.09%*          | 1.45%           | 0.57%*            | 1.59%*                 | 0.97%                  | 0.97%                |
| 75% or more                       | 0.66%* | 0.66%*                 | 4.51%*          | 0.86%*          | 0.88%*            | 0.54%*                 | 1.32%*                 | 0.46%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

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\*\* 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.12.d Among private-sector enrollees with single 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, 2018**

| 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                     | 27.5%   | 14.1%                  | 15.2%           | 15.0%           | 22.9%             | 35.2%                  | 14.7%                  | 30.0%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 20.7% * | 1.7% *                 | --              | 1.2% *          | 25.8% *           | 28.2% *                | 7.1% *                 | 24.3% *              |
| Mining and manufacturing          | 30.8%   | 15.5% *                | 11.0% *         | 11.3%           | 22.8%             | 43.4%                  | 9.8%                   | 34.0%                |
| Construction                      | 19.2%   | 8.0% *                 | 12.6%           | 8.8%            | 17.9%             | 45.1%                  | 10.4%                  | 24.7%                |
| Utilities and transp.             | 32.5%   | 33.1% *                | 19.8% *         | 12.0% *         | 22.5%             | 38.9%                  | 19.6% *                | 33.9%                |
| Wholesale trade                   | 24.5%   | 21.0%                  | 7.5% *          | 14.8%           | 21.0%             | 34.1%                  | 13.0%                  | 27.6%                |
| Fin. svcs. and real estate        | 31.8%   | 6.3% *                 | 19.9%           | 17.4%           | 32.8%             | 36.0%                  | 12.2%                  | 34.5%                |
| Retail trade                      | 18.3%   | 11.2% *                | 8.6% *          | 9.6%            | 15.6%             | 21.6%                  | 9.5%                   | 19.8%                |
| Professional services             | 29.5%   | 14.4%                  | 18.6%           | 18.7%           | 21.5%             | 38.2%                  | 18.2%                  | 31.8%                |
| Other services                    | 26.4%   | 18.3%                  | 18.5%           | 18.9%           | 24.4%             | 31.6%                  | 19.1%                  | 28.0%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 25.7%   | 10.8%                  | 15.0%           | 13.3%           | 20.6%             | 33.0%                  | 13.7%                  | 28.2%                |
| For profit, unincorporated        | 26.7%   | 20.7%                  | 11.5%           | 15.7%           | 23.6%             | 37.8%                  | 15.5%                  | 30.0%                |
| Nonprofit                         | 35.0%   | 20.6%                  | 24.8%           | 22.4%           | 28.0%             | 42.7%                  | 21.2%                  | 36.4%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 20.1%   | 10.7%                  | 17.0%           | 19.8%           | 23.6%             | 40.4% *                | 15.7%                  | 24.2%                |
| 5-9 years                         | 17.7%   | 12.5%                  | 8.9% *          | 13.3% *         | 21.5%             | 38.8%                  | 11.0%                  | 22.9%                |
| 10-19 years                       | 21.1%   | 11.9%                  | 16.1%           | 15.7%           | 21.1%             | 39.3%                  | 15.0%                  | 24.4%                |
| 20 or more years                  | 29.3%   | 17.1%                  | 15.8%           | 14.5%           | 23.4%             | 35.0%                  | 15.3%                  | 31.0%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 32.0%   | 34.1%                  | 15.6%           | 18.5%           | 23.4%             | 35.2%                  | 16.7%                  | 32.4%                |
| 1 location only                   | 17.5%   | 13.8%                  | 15.1%           | 14.0%           | 22.2%             | 37.6%                  | 14.6%                  | 20.3%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 21.6%   | 9.8% *                 | 11.5% *         | 14.0% *         | 13.9%             | 28.0%                  | 10.8%                  | 23.8%                |
| 25-49 %                           | 21.0%   | 14.5% *                | 20.5% *         | 7.9%            | 20.8%             | 26.6%                  | 17.0%                  | 21.7%                |
| 50-74 %                           | 22.9%   | 12.4%                  | 17.8%           | 21.6%           | 22.9%             | 24.8%                  | 16.3%                  | 24.1%                |
| 75% or more                       | 28.5%   | 14.4%                  | 14.8%           | 14.7%           | 23.2%             | 37.1%                  | 14.5%                  | 31.3%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 25.4%   | 13.7%                  | 14.9%           | 14.7%           | 22.6%             | 34.0%                  | 14.4%                  | 28.2%                |
| Has union employees               | 35.8%   | 21.8% *                | 22.4% *         | 19.1%           | 25.8%             | 38.1%                  | 24.5%                  | 36.2%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 23.7%   | 23.2%                  | 14.3%           | 16.3%           | 18.9%             | 28.1%                  | 16.8%                  | 24.5%                |
| Less than 50% low-wage            | 28.0%   | 13.3%                  | 15.2%           | 14.8%           | 23.6%             | 36.3%                  | 14.5%                  | 30.9%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 25.1%   | 13.7%                  | 9.7%            | 10.6%           | 23.8%             | 40.9%                  | 11.4%                  | 30.2%                |
| 25-49 %                           | 28.1%   | 13.2%                  | 20.7%           | 15.0%           | 22.1%             | 33.6%                  | 16.3%                  | 29.7%                |
| 50-74 %                           | 26.8%   | 13.9%                  | 15.4%           | 20.8%           | 22.9%             | 30.8%                  | 15.8%                  | 28.3%                |
| 75% or more                       | 30.4%   | 15.5%                  | 20.0%           | 16.8%           | 22.5%             | 40.1%                  | 18.6%                  | 32.7%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 24.0%   | 13.7%                  | 15.0%           | 13.9%           | 21.9%             | 33.0%                  | 14.5%                  | 26.8%                |
| 25-49 %                           | 30.5%   | 16.3%                  | 16.4%           | 16.4%           | 24.4%             | 35.8%                  | 16.1%                  | 32.0%                |
| 50-74 %                           | 25.1%   | 12.2%                  | 13.7%           | 11.8%           | 20.4%             | 37.9%                  | 12.9%                  | 29.1%                |
| 75% or more                       | 26.2%   | 14.8%                  | 13.1% *         | 29.9% *         | 24.3%             | 40.1%                  | 14.8%                  | 35.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.12.d Standard errors for among private-sector enrollees with single 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, 2018**

| 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                     | 0.57%   | 1.38%                  | 1.36%           | 1.01%           | 1.25%             | 0.87%                  | 0.75%                  | 0.66%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 6.77% * | 1.33% *                | --              | 1.26% *         | 13.17% *          | 14.23% *               | 3.83% *                | 8.67% *              |
| Mining and manufacturing          | 1.40%   | 6.10% *                | 3.50% *         | 2.02%           | 2.50%             | 2.05%                  | 1.87%                  | 1.57%                |
| Construction                      | 2.42%   | 2.89% *                | 3.54%           | 1.69%           | 4.16%             | 8.36%                  | 1.84%                  | 3.69%                |
| Utilities and transp.             | 2.57%   | 16.46% *               | 8.42% *         | 4.07% *         | 5.48%             | 3.30%                  | 6.04% *                | 2.77%                |
| Wholesale trade                   | 2.41%   | 5.67%                  | 2.41% *         | 3.61%           | 3.63%             | 4.94%                  | 2.43%                  | 3.01%                |
| Fin. svcs. and real estate        | 1.96%   | 2.18% *                | 5.37%           | 4.42%           | 5.55%             | 2.35%                  | 2.21%                  | 2.16%                |
| Retail trade                      | 1.41%   | 3.80% *                | 3.77% *         | 2.36%           | 2.61%             | 2.13%                  | 2.19%                  | 1.64%                |
| Professional services             | 1.03%   | 2.12%                  | 2.75%           | 2.13%           | 1.83%             | 1.55%                  | 1.45%                  | 1.19%                |
| Other services                    | 1.25%   | 3.73%                  | 3.64%           | 2.85%           | 3.50%             | 1.63%                  | 2.04%                  | 1.45%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.64%   | 1.30%                  | 1.61%           | 1.04%           | 1.35%             | 1.00%                  | 0.87%                  | 0.75%                |
| For profit, unincorporated        | 1.47%   | 3.78%                  | 2.32%           | 3.32%           | 3.20%             | 2.28%                  | 1.84%                  | 1.79%                |
| Nonprofit                         | 1.65%   | 5.30%                  | 5.48%           | 3.00%           | 3.24%             | 2.25%                  | 2.61%                  | 1.78%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.39%   | 2.55%                  | 3.75%           | 3.53%           | 5.76%             | 12.13% *               | 2.16%                  | 4.17%                |
| 5-9 years                         | 2.51%   | 3.08%                  | 3.01% *         | 4.07% *         | 6.20%             | 7.08%                  | 1.73%                  | 4.11%                |
| 10-19 years                       | 1.73%   | 2.55%                  | 2.67%           | 2.59%           | 2.84%             | 6.20%                  | 1.62%                  | 2.48%                |
| 20 or more years                  | 0.64%   | 2.38%                  | 1.98%           | 1.13%           | 1.45%             | 0.89%                  | 1.07%                  | 0.71%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.73%   | 10.20%                 | 3.54%           | 2.11%           | 1.56%             | 0.89%                  | 2.39%                  | 0.75%                |
| 1 location only                   | 0.82%   | 1.38%                  | 1.43%           | 1.15%           | 2.06%             | 5.43%                  | 0.79%                  | 1.41%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.84%   | 5.21% *                | 3.58% *         | 5.25% *         | 3.17%             | 2.56%                  | 2.67%                  | 2.09%                |
| 25-49 %                           | 1.83%   | 5.60% *                | 7.09% *         | 1.86%           | 4.16%             | 3.09%                  | 3.34%                  | 2.09%                |
| 50-74 %                           | 1.57%   | 2.87%                  | 4.15%           | 4.76%           | 3.43%             | 2.27%                  | 2.16%                  | 1.82%                |
| 75% or more                       | 0.64%   | 1.59%                  | 1.49%           | 1.06%           | 1.41%             | 0.98%                  | 0.84%                  | 0.74%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.59%   | 1.39%                  | 1.37%           | 1.03%           | 1.31%             | 0.99%                  | 0.76%                  | 0.72%                |
| Has union employees               | 1.56%   | 8.84% *                | 8.36% *         | 5.00%           | 4.37%             | 1.74%                  | 5.10%                  | 1.60%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.35%   | 6.52%                  | 3.81%           | 3.75%           | 2.60%             | 1.93%                  | 2.68%                  | 1.48%                |
| Less than 50% low-wage            | 0.62%   | 1.37%                  | 1.43%           | 1.04%           | 1.39%             | 0.96%                  | 0.79%                  | 0.73%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.13%   | 2.47%                  | 1.47%           | 1.08%           | 2.21%             | 2.36%                  | 1.02%                  | 1.49%                |
| 25-49 %                           | 1.09%   | 3.17%                  | 3.78%           | 2.03%           | 2.63%             | 1.50%                  | 2.01%                  | 1.22%                |
| 50-74 %                           | 1.05%   | 2.84%                  | 3.18%           | 2.86%           | 2.68%             | 1.39%                  | 1.73%                  | 1.17%                |
| 75% or more                       | 1.34%   | 2.59%                  | 3.25%           | 2.43%           | 2.52%             | 2.03%                  | 1.72%                  | 1.54%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.85%   | 2.05%                  | 2.05%           | 1.22%           | 1.80%             | 1.49%                  | 1.12%                  | 1.04%                |
| 25-49 %                           | 0.89%   | 3.03%                  | 2.38%           | 1.97%           | 2.11%             | 1.17%                  | 1.40%                  | 0.97%                |
| 50-74 %                           | 1.42%   | 3.27%                  | 3.03%           | 1.86%           | 2.41%             | 2.65%                  | 1.77%                  | 1.78%                |
| 75% or more                       | 3.76%   | 3.26%                  | 4.94% *         | 9.89% *         | 6.88%             | 9.03%                  | 2.67%                  | 6.14%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.12.e Among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2018**

| 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                     | 2.4%  | 6.7%                   | 5.7%            | 3.5%            | 2.9%              | 1.1%                   | 5.3%                   | 1.8%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1.4%* | 3.7%*                  | --              | 0.1%*           | 1.0%*             | 0.1%*                  | 4.8%*                  | 0.5%*                |
| Mining and manufacturing          | 2.4%  | 6.8%*                  | 5.6%*           | 4.8%*           | 2.3%*             | 1.2%*                  | 6.4%*                  | 1.8%                 |
| Construction                      | 5.2%  | 7.8%*                  | 7.2%            | 3.3%*           | 7.1%*             | 3.1%*                  | 5.7%                   | 5.0%*                |
| Utilities and transp.             | 0.7%* | 0.2%*                  | 0.0%            | 2.4%*           | 0.4%*             | 0.5%*                  | 1.0%*                  | 0.6%*                |
| Wholesale trade                   | 3.6%  | 11.4%*                 | 4.3%*           | 7.3%*           | 3.8%*             | 0.9%*                  | 4.7%*                  | 3.3%                 |
| Fin. svcs. and real estate        | 1.4%  | 4.0%*                  | 4.4%*           | 0.9%*           | 2.0%*             | 0.8%*                  | 3.2%*                  | 1.1%                 |
| Retail trade                      | 1.7%  | 6.3%*                  | 4.4%*           | 3.7%*           | 4.0%*             | 0.3%*                  | 4.6%                   | 1.2%                 |
| Professional services             | 2.7%  | 7.2%                   | 5.8%            | 2.9%            | 2.8%              | 1.7%                   | 5.7%                   | 2.1%                 |
| Other services                    | 2.4%  | 6.8%                   | 7.4%*           | 3.1%            | 2.9%              | 0.9%*                  | 6.5%                   | 1.6%                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 2.4%  | 7.3%                   | 5.3%            | 3.8%            | 3.0%              | 1.0%                   | 5.3%                   | 1.7%                 |
| For profit, unincorporated        | 3.0%  | 6.4%                   | 6.8%*           | 2.4%            | 3.3%*             | 1.5%*                  | 5.8%                   | 2.1%                 |
| Nonprofit                         | 2.1%  | 3.3%*                  | 7.1%*           | 3.3%*           | 2.5%*             | 1.3%                   | 4.9%                   | 1.8%                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.9%  | 5.8%*                  | 2.2%*           | 5.8%*           | 0.7%*             | 10.4%*                 | 3.8%                   | 4.1%*                |
| 5-9 years                         | 2.8%  | 3.6%*                  | 7.4%*           | 2.5%*           | 1.3%*             | 0.0%                   | 4.9%                   | 1.1%*                |
| 10-19 years                       | 4.0%  | 6.9%                   | 7.2%            | 3.5%*           | 2.7%*             | 2.9%*                  | 6.5%                   | 2.7%                 |
| 20 or more years                  | 2.1%  | 8.1%                   | 5.4%            | 3.5%            | 3.3%              | 1.0%                   | 5.3%                   | 1.7%                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1.6%  | 0.0%                   | 0.9%*           | 3.6%            | 3.3%              | 1.0%                   | 2.7%*                  | 1.5%                 |
| 1 location only                   | 4.3%  | 6.8%                   | 6.1%            | 3.5%            | 2.4%              | 5.9%*                  | 5.6%                   | 3.0%                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.8%  | 10.7%*                 | 9.9%*           | 5.1%*           | 2.3%*             | 0.8%*                  | 8.6%*                  | 1.6%                 |
| 25-49 %                           | 3.6%  | 17.0%*                 | 9.0%*           | 3.6%*           | 6.5%*             | 0.4%*                  | 8.7%                   | 2.7%*                |
| 50-74 %                           | 1.9%  | 4.1%*                  | 10.4%*          | 2.1%*           | 1.5%              | 0.9%*                  | 6.0%                   | 1.1%                 |
| 75% or more                       | 2.4%  | 6.6%                   | 5.0%            | 3.6%            | 2.9%              | 1.2%                   | 5.1%                   | 1.9%                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 2.6%  | 6.7%                   | 5.7%            | 3.3%            | 2.8%              | 1.2%                   | 5.3%                   | 1.9%                 |
| Has union employees               | 1.7%  | 6.5%*                  | 8.1%*           | 8.6%*           | 4.5%*             | 0.9%                   | 6.4%*                  | 1.6%                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 2.8%  | 9.2%*                  | 10.1%*          | 7.5%*           | 3.3%*             | 0.9%                   | 9.6%                   | 2.0%                 |
| Less than 50% low-wage            | 2.3%  | 6.5%                   | 5.4%            | 3.0%            | 2.9%              | 1.2%                   | 5.0%                   | 1.8%                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.1%  | 6.4%                   | 6.2%            | 4.1%            | 3.4%              | 0.9%                   | 5.2%                   | 2.4%                 |
| 25-49 %                           | 1.4%  | 4.1%*                  | 1.2%*           | 2.1%            | 2.3%              | 0.9%*                  | 2.3%                   | 1.3%                 |
| 50-74 %                           | 2.4%  | 8.1%                   | 6.1%            | 4.1%            | 3.0%              | 1.2%                   | 6.6%                   | 1.8%                 |
| 75% or more                       | 2.8%  | 7.8%                   | 9.1%            | 3.2%            | 2.9%              | 1.5%                   | 7.2%                   | 2.0%                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.2%  | 6.2%                   | 6.7%            | 4.9%            | 3.3%              | 1.1%                   | 5.9%                   | 2.4%                 |
| 25-49 %                           | 1.7%  | 5.0%*                  | 5.0%            | 2.5%            | 2.4%              | 1.1%                   | 4.2%                   | 1.5%                 |
| 50-74 %                           | 2.6%  | 7.4%                   | 4.8%*           | 1.8%*           | 3.5%*             | 1.0%                   | 4.9%                   | 1.9%                 |
| 75% or more                       | 4.0%  | 10.2%                  | 2.9%*           | 2.6%*           | 3.4%*             | 0.0%*                  | 6.9%                   | 1.4%*                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

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\*\* 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.12.e Standard errors for among private-sector enrollees with single coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2018**

| 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                     | 0.15%  | 0.86%                  | 0.85%           | 0.50%           | 0.38%             | 0.14%                  | 0.46%                  | 0.15%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 0.78%* | 2.71%*                 | --              | 0.13%*          | 0.64%*            | 0.07%*                 | 3.38%*                 | 0.28%*               |
| Mining and manufacturing          | 0.47%  | 4.14%*                 | 3.34%*          | 1.96%*          | 0.84%*            | 0.43%*                 | 2.11%*                 | 0.44%                |
| Construction                      | 1.12%  | 3.13%*                 | 2.15%           | 1.43%*          | 3.15%*            | 2.27%*                 | 1.21%                  | 1.65%*               |
| Utilities and transp.             | 0.24%* | 0.23%*                 | 0.00%           | 1.62%*          | 0.24%*            | 0.26%*                 | 0.65%*                 | 0.25%*               |
| Wholesale trade                   | 0.81%  | 4.69%*                 | 2.36%*          | 3.10%*          | 1.28%*            | 0.68%*                 | 1.53%*                 | 0.95%                |
| Fin. svcs. and real estate        | 0.31%  | 1.98%*                 | 3.08%*          | 0.54%*          | 0.83%*            | 0.32%*                 | 1.30%*                 | 0.31%                |
| Retail trade                      | 0.31%  | 2.76%*                 | 1.65%*          | 1.20%*          | 1.41%*            | 0.11%*                 | 1.08%                  | 0.30%                |
| Professional services             | 0.28%  | 1.48%                  | 1.61%           | 0.61%           | 0.70%             | 0.32%                  | 0.82%                  | 0.29%                |
| Other services                    | 0.34%  | 1.95%                  | 2.35%*          | 0.88%           | 0.80%             | 0.31%*                 | 1.19%                  | 0.31%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.18%  | 1.06%                  | 0.88%           | 0.67%           | 0.45%             | 0.16%                  | 0.52%                  | 0.18%                |
| For profit, unincorporated        | 0.46%  | 1.89%                  | 2.60%*          | 0.66%           | 1.08%*            | 0.54%*                 | 1.19%                  | 0.48%                |
| Nonprofit                         | 0.36%  | 1.32%*                 | 3.61%*          | 1.12%*          | 0.84%*            | 0.35%                  | 1.44%                  | 0.37%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.17%  | 2.22%*                 | 1.12%*          | 3.19%*          | 0.33%*            | 9.24%*                 | 1.09%                  | 2.03%*               |
| 5-9 years                         | 0.64%  | 1.29%*                 | 3.52%*          | 0.85%*          | 0.63%*            | 0.00%                  | 1.36%                  | 0.38%*               |
| 10-19 years                       | 0.62%  | 1.81%                  | 1.89%           | 1.05%*          | 1.12%*            | 1.46%*                 | 1.13%                  | 0.72%                |
| 20 or more years                  | 0.15%  | 1.43%                  | 1.07%           | 0.63%           | 0.46%             | 0.13%                  | 0.59%                  | 0.15%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.14%  | 0.00%                  | 0.51%*          | 1.01%           | 0.46%             | 0.13%                  | 0.98%*                 | 0.14%                |
| 1 location only                   | 0.36%  | 0.86%                  | 0.91%           | 0.58%           | 0.65%             | 2.66%*                 | 0.49%                  | 0.53%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.67%  | 4.99%*                 | 6.56%*          | 1.77%*          | 1.15%*            | 0.47%*                 | 3.20%*                 | 0.48%                |
| 25-49 %                           | 0.91%  | 7.36%*                 | 4.46%*          | 2.03%*          | 2.77%*            | 0.28%*                 | 2.54%                  | 0.97%*               |
| 50-74 %                           | 0.35%  | 2.03%*                 | 3.49%*          | 0.90%*          | 0.41%             | 0.40%*                 | 1.49%                  | 0.30%                |
| 75% or more                       | 0.17%  | 0.94%                  | 0.90%           | 0.57%           | 0.42%             | 0.16%                  | 0.50%                  | 0.17%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.17%  | 0.88%                  | 0.86%           | 0.47%           | 0.38%             | 0.18%                  | 0.46%                  | 0.18%                |
| Has union employees               | 0.32%  | 4.18%*                 | 4.90%*          | 4.89%*          | 1.69%*            | 0.22%                  | 2.62%*                 | 0.32%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.48%  | 3.34%*                 | 4.16%*          | 2.61%*          | 1.05%*            | 0.25%                  | 2.34%                  | 0.44%                |
| Less than 50% low-wage            | 0.16%  | 0.89%                  | 0.85%           | 0.46%           | 0.41%             | 0.16%                  | 0.45%                  | 0.16%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.36%  | 1.33%                  | 1.37%           | 0.99%           | 0.87%             | 0.22%                  | 0.68%                  | 0.42%                |
| 25-49 %                           | 0.22%  | 1.63%*                 | 0.53%*          | 0.55%           | 0.57%             | 0.27%*                 | 0.56%                  | 0.24%                |
| 50-74 %                           | 0.28%  | 2.13%                  | 1.77%           | 1.20%           | 0.76%             | 0.24%                  | 1.19%                  | 0.26%                |
| 75% or more                       | 0.35%  | 1.82%                  | 2.60%           | 0.79%           | 0.73%             | 0.39%                  | 1.20%                  | 0.34%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.30%  | 1.20%                  | 1.41%           | 0.92%           | 0.62%             | 0.29%                  | 0.74%                  | 0.32%                |
| 25-49 %                           | 0.18%  | 1.61%*                 | 1.23%           | 0.61%           | 0.54%             | 0.19%                  | 0.69%                  | 0.19%                |
| 50-74 %                           | 0.40%  | 2.02%                  | 1.91%*          | 0.78%*          | 1.11%*            | 0.26%                  | 1.04%                  | 0.40%                |
| 75% or more                       | 0.98%  | 3.00%                  | 2.53%*          | 1.74%*          | 1.64%*            | 0.05%*                 | 1.90%                  | 0.64%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.13 Among private-sector enrollees with single coverage: Percent enrolled 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, 2018**

| 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                     | 24.8%  | 7.8%                   | 10.1%           | 17.6%           | 21.5%             | 31.2%                  | 11.2%                  | 27.5%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 14.6%* | 2.5%*                  | --              | 15.7%*          | 3.3%*             | 33.0%*                 | 6.5%*                  | 16.7%*               |
| Mining and manufacturing          | 25.7%  | 10.3%*                 | 8.1%*           | 16.5%           | 27.3%             | 30.0%                  | 9.7%                   | 28.1%                |
| Construction                      | 14.5%  | 4.5%*                  | 12.2%           | 17.4%           | 16.2%             | 14.4%                  | 12.4%                  | 15.9%                |
| Utilities and transp.             | 26.0%  | 6.6%*                  | 18.2%*          | 19.2%           | 22.7%             | 29.1%                  | 20.8%                  | 26.6%                |
| Wholesale trade                   | 25.6%  | 6.1%*                  | 4.6%*           | 18.9%           | 23.7%             | 35.8%                  | 9.4%                   | 30.0%                |
| Fin. svcs. and real estate        | 31.8%  | 9.6%*                  | 6.9%*           | 31.3%           | 23.3%             | 38.0%                  | 11.8%                  | 34.5%                |
| Retail trade                      | 32.8%  | 7.0%*                  | 8.9%*           | 14.8%           | 12.9%             | 44.2%                  | 8.9%                   | 36.9%                |
| Professional services             | 23.2%  | 7.9%                   | 12.3%           | 19.1%           | 24.2%             | 26.5%                  | 12.1%                  | 25.4%                |
| Other services                    | 19.6%  | 9.2%*                  | 10.3%           | 12.3%           | 16.1%             | 25.8%                  | 10.0%                  | 21.7%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 26.9%  | 9.2%                   | 8.9%            | 17.6%           | 20.7%             | 35.1%                  | 10.7%                  | 30.3%                |
| For profit, unincorporated        | 21.7%  | 4.5%*                  | 10.7%           | 15.8%           | 23.0%             | 29.1%                  | 9.5%                   | 25.3%                |
| Nonprofit                         | 18.7%  | 6.6%*                  | 19.9%           | 20.2%           | 22.4%             | 16.9%                  | 17.7%                  | 18.8%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 11.6%  | 8.1%*                  | 11.0%*          | 13.0%           | 13.0%*            | 12.0%*                 | 9.4%                   | 13.6%                |
| 5-9 years                         | 15.1%  | 5.3%*                  | 6.1%*           | 18.9%           | 16.3%             | 28.7%                  | 11.4%                  | 18.0%                |
| 10-19 years                       | 16.4%  | 8.2%                   | 9.1%            | 12.1%           | 24.8%             | 17.6%                  | 8.9%                   | 20.5%                |
| 20 or more years                  | 27.1%  | 8.5%                   | 11.2%           | 19.8%           | 21.8%             | 31.9%                  | 12.5%                  | 28.9%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 29.3%  | 4.4%*                  | 14.8%           | 20.7%           | 23.0%             | 31.5%                  | 13.6%                  | 29.6%                |
| 1 location only                   | 14.9%  | 7.9%                   | 9.7%            | 16.8%           | 19.1%             | 19.1%                  | 11.0%                  | 18.7%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 20.6%  | 13.2%*                 | 4.6%*           | 7.7%*           | 6.0%              | 30.5%                  | 8.3%*                  | 23.0%                |
| 25-49 %                           | 22.1%  | 9.7%*                  | 6.6%*           | 12.6%           | 26.2%             | 26.3%                  | 9.5%*                  | 24.4%                |
| 50-74 %                           | 26.5%  | 5.7%*                  | 7.5%*           | 14.2%           | 25.0%             | 33.8%                  | 8.5%                   | 29.8%                |
| 75% or more                       | 24.8%  | 8.0%                   | 10.6%           | 18.5%           | 21.0%             | 31.2%                  | 11.6%                  | 27.4%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 23.8%  | 7.4%                   | 9.9%            | 17.7%           | 21.5%             | 31.5%                  | 11.0%                  | 27.0%                |
| Has union employees               | 28.8%  | 18.4%*                 | 14.8%*          | 16.3%*          | 20.7%             | 30.6%                  | 16.9%                  | 29.2%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 22.0%  | 3.5%*                  | 5.3%*           | 8.1%            | 13.9%             | 30.7%                  | 6.0%                   | 24.0%                |
| Less than 50% low-wage            | 25.2%  | 8.2%                   | 10.5%           | 18.8%           | 22.7%             | 31.3%                  | 11.6%                  | 28.0%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 20.7%  | 7.3%                   | 10.9%           | 17.4%           | 20.7%             | 27.9%                  | 11.1%                  | 24.3%                |
| 25-49 %                           | 28.6%  | 7.1%*                  | 9.2%            | 20.4%           | 22.7%             | 34.7%                  | 11.4%                  | 31.0%                |
| 50-74 %                           | 28.0%  | 9.0%                   | 11.1%*          | 15.7%           | 22.7%             | 34.3%                  | 11.7%                  | 30.2%                |
| 75% or more                       | 20.4%  | 7.9%                   | 8.6%            | 17.5%           | 19.7%             | 24.0%                  | 10.7%                  | 22.3%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 22.1%  | 5.9%                   | 8.8%            | 14.7%           | 18.6%             | 32.5%                  | 9.3%                   | 25.7%                |
| 25-49 %                           | 27.7%  | 8.6%                   | 11.8%           | 19.8%           | 24.2%             | 31.4%                  | 13.5%                  | 29.2%                |
| 50-74 %                           | 22.1%  | 9.9%                   | 9.6%            | 22.6%           | 21.8%             | 27.0%                  | 12.0%                  | 25.3%                |
| 75% or more                       | 16.4%  | 10.6%                  | 14.0%*          | 15.2%*          | 16.0%*            | 23.0%                  | 12.5%                  | 19.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled 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, 2018**

| 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                     | 0.61%   | 1.06%                  | 1.07%           | 1.04%           | 1.11%             | 0.96%                  | 0.65%                  | 0.71%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5.35% * | 2.21% *                | --              | 10.00% *        | 2.53% *           | 12.88% *               | 4.46% *                | 6.75% *              |
| Mining and manufacturing          | 1.36%   | 5.07% *                | 2.54% *         | 2.74%           | 3.07%             | 1.88%                  | 1.82%                  | 1.53%                |
| Construction                      | 1.64%   | 1.86% *                | 2.94%           | 3.47%           | 3.86%             | 3.11%                  | 1.96%                  | 2.38%                |
| Utilities and transp.             | 2.27%   | 5.21% *                | 8.11% *         | 5.61%           | 6.43%             | 2.77%                  | 5.40%                  | 2.45%                |
| Wholesale trade                   | 2.97%   | 3.65% *                | 1.88% *         | 3.47%           | 3.66%             | 5.60%                  | 1.79%                  | 3.61%                |
| Fin. svcs. and real estate        | 1.77%   | 3.48% *                | 2.17% *         | 4.96%           | 3.42%             | 2.37%                  | 2.21%                  | 1.98%                |
| Retail trade                      | 2.80%   | 3.51% *                | 5.60% *         | 3.02%           | 2.35%             | 3.65%                  | 2.48%                  | 3.10%                |
| Professional services             | 0.89%   | 1.73%                  | 2.09%           | 1.97%           | 1.95%             | 1.34%                  | 1.20%                  | 1.04%                |
| Other services                    | 1.32%   | 2.81% *                | 2.50%           | 2.21%           | 2.85%             | 2.11%                  | 1.47%                  | 1.57%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.78%   | 1.41%                  | 1.24%           | 1.26%           | 1.34%             | 1.19%                  | 0.77%                  | 0.91%                |
| For profit, unincorporated        | 1.23%   | 1.37% *                | 2.40%           | 2.44%           | 2.80%             | 2.02%                  | 1.31%                  | 1.53%                |
| Nonprofit                         | 1.20%   | 3.37% *                | 4.45%           | 2.85%           | 2.56%             | 1.55%                  | 2.53%                  | 1.29%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.88%   | 3.15% *                | 3.56% *         | 2.97%           | 4.61% *           | 5.23% *                | 1.92%                  | 3.17%                |
| 5-9 years                         | 1.71%   | 2.06% *                | 2.22% *         | 3.24%           | 3.75%             | 6.42%                  | 1.89%                  | 2.70%                |
| 10-19 years                       | 1.39%   | 1.85%                  | 1.73%           | 1.77%           | 3.43%             | 2.98%                  | 1.02%                  | 2.06%                |
| 20 or more years                  | 0.71%   | 1.67%                  | 1.63%           | 1.44%           | 1.23%             | 0.99%                  | 0.98%                  | 0.78%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.80%   | 3.87% *                | 3.72%           | 2.19%           | 1.37%             | 0.97%                  | 1.89%                  | 0.81%                |
| 1 location only                   | 0.72%   | 1.07%                  | 1.12%           | 1.18%           | 1.82%             | 4.06%                  | 0.69%                  | 1.26%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.94%   | 6.36% *                | 3.88% *         | 4.29% *         | 1.64%             | 4.17%                  | 3.04% *                | 3.32%                |
| 25-49 %                           | 1.79%   | 7.67% *                | 4.85% *         | 3.10%           | 4.56%             | 2.46%                  | 2.89% *                | 2.05%                |
| 50-74 %                           | 1.67%   | 2.23% *                | 2.44% *         | 3.02%           | 3.35%             | 2.46%                  | 1.57%                  | 1.92%                |
| 75% or more                       | 0.69%   | 1.19%                  | 1.20%           | 1.17%           | 1.24%             | 1.09%                  | 0.74%                  | 0.80%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.66%   | 1.00%                  | 1.08%           | 1.07%           | 1.15%             | 1.17%                  | 0.65%                  | 0.80%                |
| Has union employees               | 1.47%   | 10.36% *               | 6.86% *         | 4.92% *         | 4.00%             | 1.64%                  | 5.04%                  | 1.51%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.48%   | 1.58% *                | 2.97% *         | 1.89%           | 2.05%             | 2.19%                  | 1.66%                  | 1.63%                |
| Less than 50% low-wage            | 0.66%   | 1.13%                  | 1.13%           | 1.14%           | 1.24%             | 1.05%                  | 0.70%                  | 0.78%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.99%   | 1.78%                  | 1.61%           | 1.78%           | 1.99%             | 1.96%                  | 1.05%                  | 1.29%                |
| 25-49 %                           | 1.15%   | 2.26% *                | 2.19%           | 2.38%           | 2.57%             | 1.53%                  | 1.43%                  | 1.28%                |
| 50-74 %                           | 1.40%   | 2.27%                  | 3.33% *         | 2.09%           | 2.15%             | 2.03%                  | 1.57%                  | 1.55%                |
| 75% or more                       | 1.07%   | 2.19%                  | 1.98%           | 2.23%           | 2.14%             | 1.68%                  | 1.35%                  | 1.25%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.84%   | 1.44%                  | 1.53%           | 1.33%           | 1.50%             | 1.55%                  | 0.88%                  | 1.04%                |
| 25-49 %                           | 0.99%   | 2.39%                  | 2.01%           | 1.93%           | 1.92%             | 1.33%                  | 1.34%                  | 1.07%                |
| 50-74 %                           | 1.26%   | 2.59%                  | 2.19%           | 3.14%           | 2.55%             | 2.13%                  | 1.61%                  | 1.57%                |
| 75% or more                       | 2.40%   | 2.94%                  | 5.64% *         | 5.09% *         | 5.00% *           | 5.67%                  | 2.58%                  | 3.80%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.14 Among private-sector enrollees with single coverage: Percent enrolled 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, 2018**

| 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                     | 28.9% | 51.1%                  | 49.1%           | 44.8%           | 33.8%             | 18.3%                  | 49.0%                  | 24.8%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 34.0% | 90.1%                  | --              | 70.2%           | 20.9%*            | 15.8%*                 | 72.4%                  | 23.7%*               |
| Mining and manufacturing          | 28.5% | 46.4%                  | 54.7%           | 50.8%           | 34.2%             | 15.6%                  | 55.7%                  | 24.4%                |
| Construction                      | 46.2% | 62.3%                  | 53.0%           | 50.2%           | 45.5%             | 29.5%                  | 54.3%                  | 41.2%                |
| Utilities and transp.             | 27.7% | 36.0%*                 | 40.2%           | 50.4%           | 35.2%             | 21.2%                  | 38.6%                  | 26.5%                |
| Wholesale trade                   | 32.5% | 44.9%                  | 62.3%           | 43.5%           | 34.7%             | 19.4%                  | 52.6%                  | 27.1%                |
| Fin. svcs. and real estate        | 20.8% | 54.4%                  | 33.8%           | 31.3%           | 25.6%             | 14.4%                  | 44.2%                  | 17.6%                |
| Retail trade                      | 30.0% | 44.1%                  | 55.4%           | 51.8%           | 46.1%             | 19.5%                  | 54.5%                  | 25.8%                |
| Professional services             | 26.5% | 54.5%                  | 45.6%           | 38.9%           | 31.9%             | 16.3%                  | 46.3%                  | 22.5%                |
| Other services                    | 31.8% | 42.4%                  | 45.8%           | 45.1%           | 33.5%             | 23.9%                  | 44.0%                  | 29.2%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 30.1% | 52.3%                  | 50.5%           | 47.4%           | 37.1%             | 19.1%                  | 51.1%                  | 25.7%                |
| For profit, unincorporated        | 32.4% | 51.2%                  | 55.0%           | 46.4%           | 30.4%             | 19.4%                  | 50.2%                  | 27.2%                |
| Nonprofit                         | 21.0% | 41.9%                  | 23.5%           | 29.1%           | 27.9%             | 14.5%                  | 30.9%                  | 20.0%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 44.5% | 55.0%                  | 49.6%           | 46.3%           | 38.1%             | 23.4%*                 | 52.7%                  | 36.8%                |
| 5-9 years                         | 44.6% | 59.9%                  | 61.2%           | 43.8%           | 36.1%             | 26.0%                  | 53.9%                  | 37.5%                |
| 10-19 years                       | 40.4% | 52.5%                  | 47.0%           | 47.4%           | 35.6%             | 25.8%                  | 49.0%                  | 35.7%                |
| 20 or more years                  | 25.6% | 45.5%                  | 47.4%           | 43.9%           | 32.8%             | 17.9%                  | 47.0%                  | 22.9%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 22.5% | 23.0%*                 | 49.7%           | 44.3%           | 33.1%             | 18.4%                  | 50.1%                  | 22.0%                |
| 1 location only                   | 42.6% | 51.4%                  | 49.0%           | 44.9%           | 34.8%             | 14.9%                  | 48.9%                  | 36.5%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 37.9% | 56.7%                  | 54.8%           | 56.0%           | 52.3%             | 25.8%                  | 54.4%                  | 34.6%                |
| 25-49 %                           | 36.3% | 40.5%                  | 44.6%           | 52.5%           | 31.1%             | 31.7%                  | 45.3%                  | 34.6%                |
| 50-74 %                           | 30.4% | 56.7%                  | 41.8%           | 44.2%           | 35.4%             | 21.5%                  | 47.8%                  | 27.3%                |
| 75% or more                       | 28.1% | 50.5%                  | 49.9%           | 44.2%           | 33.4%             | 17.2%                  | 49.2%                  | 23.8%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 32.0% | 51.9%                  | 49.6%           | 45.4%           | 34.3%             | 20.7%                  | 49.6%                  | 27.6%                |
| Has union employees               | 15.8% | 30.6%*                 | 33.3%*          | 33.4%           | 29.4%             | 13.0%                  | 32.8%                  | 15.3%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 36.0% | 48.6%                  | 58.4%           | 48.8%           | 41.6%             | 28.6%                  | 52.1%                  | 34.0%                |
| Less than 50% low-wage            | 27.8% | 51.3%                  | 48.4%           | 44.3%           | 32.5%             | 16.7%                  | 48.7%                  | 23.4%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 36.3% | 52.0%                  | 52.7%           | 49.5%           | 37.1%             | 20.3%                  | 52.5%                  | 30.2%                |
| 25-49 %                           | 24.9% | 55.0%                  | 50.5%           | 43.0%           | 30.6%             | 16.3%                  | 51.2%                  | 21.3%                |
| 50-74 %                           | 26.1% | 47.3%                  | 47.3%           | 39.7%           | 33.5%             | 18.4%                  | 45.1%                  | 23.5%                |
| 75% or more                       | 28.9% | 50.9%                  | 42.3%           | 43.3%           | 33.3%             | 19.5%                  | 44.2%                  | 25.8%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 33.1% | 54.0%                  | 48.7%           | 46.4%           | 32.8%             | 21.3%                  | 49.8%                  | 28.3%                |
| 25-49 %                           | 24.2% | 44.6%                  | 50.5%           | 42.8%           | 32.6%             | 16.6%                  | 46.9%                  | 21.8%                |
| 50-74 %                           | 34.1% | 51.4%                  | 46.2%           | 46.2%           | 40.1%             | 20.1%                  | 50.0%                  | 29.0%                |
| 75% or more                       | 38.8% | 50.2%                  | 52.3%           | 36.6%           | 47.2%             | 20.9%                  | 50.0%                  | 29.2%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled 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, 2018**

| 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                     | 0.54% | 1.97%                  | 1.93%           | 1.36%           | 1.31%             | 0.69%                  | 1.08%                  | 0.60%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 7.63% | 4.55%                  | --              | 13.56%          | 12.11% *          | 8.42% *                | 8.45%                  | 8.04% *              |
| Mining and manufacturing          | 1.40% | 7.57%                  | 5.91%           | 4.11%           | 3.30%             | 1.37%                  | 3.43%                  | 1.49%                |
| Construction                      | 2.94% | 5.98%                  | 5.07%           | 4.35%           | 7.08%             | 8.17%                  | 3.13%                  | 4.41%                |
| Utilities and transp.             | 2.81% | 12.48% *               | 9.67%           | 6.80%           | 6.88%             | 3.55%                  | 5.59%                  | 3.06%                |
| Wholesale trade                   | 2.49% | 7.50%                  | 5.73%           | 4.99%           | 4.15%             | 4.20%                  | 3.77%                  | 2.90%                |
| Fin. svcs. and real estate        | 1.34% | 5.79%                  | 7.01%           | 4.72%           | 3.46%             | 1.50%                  | 4.04%                  | 1.38%                |
| Retail trade                      | 1.97% | 6.15%                  | 7.49%           | 3.95%           | 4.49%             | 2.31%                  | 3.66%                  | 2.12%                |
| Professional services             | 0.88% | 3.39%                  | 3.40%           | 2.51%           | 2.08%             | 1.03%                  | 1.95%                  | 0.96%                |
| Other services                    | 1.38% | 4.35%                  | 4.65%           | 3.05%           | 3.36%             | 1.83%                  | 2.48%                  | 1.56%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.69% | 2.34%                  | 2.28%           | 1.63%           | 1.78%             | 0.88%                  | 1.28%                  | 0.78%                |
| For profit, unincorporated        | 1.37% | 4.26%                  | 4.63%           | 3.47%           | 2.93%             | 1.53%                  | 2.57%                  | 1.52%                |
| Nonprofit                         | 1.16% | 6.76%                  | 4.33%           | 3.31%           | 2.54%             | 1.33%                  | 2.94%                  | 1.24%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.05% | 5.20%                  | 6.56%           | 4.68%           | 6.64%             | 9.07% *                | 3.48%                  | 4.57%                |
| 5-9 years                         | 2.71% | 4.84%                  | 6.01%           | 4.40%           | 5.72%             | 5.46%                  | 3.18%                  | 3.84%                |
| 10-19 years                       | 1.83% | 3.89%                  | 3.59%           | 2.97%           | 3.75%             | 4.94%                  | 2.16%                  | 2.54%                |
| 20 or more years                  | 0.59% | 2.89%                  | 2.67%           | 1.75%           | 1.46%             | 0.70%                  | 1.48%                  | 0.63%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.63% | 7.06% *                | 5.53%           | 2.45%           | 1.52%             | 0.70%                  | 3.09%                  | 0.63%                |
| 1 location only                   | 1.02% | 1.99%                  | 2.03%           | 1.60%           | 2.36%             | 3.83%                  | 1.14%                  | 1.63%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.09% | 9.57%                  | 8.97%           | 6.85%           | 4.58%             | 3.95%                  | 5.39%                  | 3.35%                |
| 25-49 %                           | 2.48% | 9.01%                  | 7.03%           | 4.66%           | 4.36%             | 4.39%                  | 4.15%                  | 2.87%                |
| 50-74 %                           | 1.68% | 4.98%                  | 5.07%           | 4.19%           | 3.64%             | 2.34%                  | 3.00%                  | 1.89%                |
| 75% or more                       | 0.60% | 2.21%                  | 2.16%           | 1.52%           | 1.49%             | 0.73%                  | 1.20%                  | 0.66%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.61% | 1.98%                  | 1.96%           | 1.38%           | 1.35%             | 0.88%                  | 1.09%                  | 0.70%                |
| Has union employees               | 1.14% | 10.08% *               | 12.06% *        | 7.13%           | 5.22%             | 1.06%                  | 6.09%                  | 1.16%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.65% | 6.44%                  | 6.73%           | 4.15%           | 3.57%             | 2.23%                  | 3.65%                  | 1.78%                |
| Less than 50% low-wage            | 0.57% | 2.06%                  | 2.00%           | 1.44%           | 1.42%             | 0.71%                  | 1.13%                  | 0.64%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.19% | 3.40%                  | 3.12%           | 2.28%           | 2.74%             | 1.92%                  | 1.76%                  | 1.48%                |
| 25-49 %                           | 1.09% | 4.53%                  | 4.37%           | 3.04%           | 2.88%             | 1.28%                  | 2.53%                  | 1.16%                |
| 50-74 %                           | 1.02% | 3.92%                  | 4.55%           | 2.87%           | 2.42%             | 1.24%                  | 2.35%                  | 1.09%                |
| 75% or more                       | 1.07% | 4.11%                  | 3.89%           | 3.04%           | 2.44%             | 1.26%                  | 2.28%                  | 1.18%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.91% | 3.03%                  | 2.89%           | 1.86%           | 1.94%             | 1.39%                  | 1.60%                  | 1.05%                |
| 25-49 %                           | 0.77% | 4.18%                  | 3.33%           | 2.43%           | 2.05%             | 0.86%                  | 2.01%                  | 0.81%                |
| 50-74 %                           | 1.59% | 4.30%                  | 4.65%           | 3.72%           | 3.77%             | 2.10%                  | 2.62%                  | 1.92%                |
| 75% or more                       | 3.33% | 4.68%                  | 9.02%           | 8.01%           | 9.44%             | 4.75%                  | 3.97%                  | 4.64%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.15 Among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2018**

| 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                     | 50.7%  | 53.6%                  | 56.6%           | 59.7%           | 49.1%             | 49.2%                  | 56.6%                  | 49.8%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 37.7%* | --                     | --              | --              | 9.6%*             | 46.9%*                 | 91.0%                  | 27.0%*               |
| Mining and manufacturing          | 46.6%  | 59.5%                  | 62.3%           | 65.5%           | 50.6%             | 41.5%                  | 61.6%                  | 45.6%                |
| Construction                      | 50.5%  | 47.3%                  | 60.3%           | 53.6%           | 45.5%             | 50.3%                  | 53.6%                  | 48.9%                |
| Utilities and transp.             | 47.0%  | --                     | 31.7%*          | 69.6%           | 43.9%             | 46.3%                  | 56.2%                  | 46.2%                |
| Wholesale trade                   | 55.4%  | 65.7%                  | 52.2%           | 62.0%           | 57.5%             | 52.7%                  | 56.7%                  | 55.2%                |
| Fin. svcs. and real estate        | 54.8%  | 48.5%                  | 49.0%           | 64.5%           | 48.0%             | 56.2%                  | 57.3%                  | 54.6%                |
| Retail trade                      | 60.0%  | 49.0%                  | 63.2%           | 67.4%           | 53.9%             | 60.5%                  | 61.6%                  | 59.8%                |
| Professional services             | 47.5%  | 58.7%                  | 58.5%           | 57.0%           | 52.2%             | 43.7%                  | 58.3%                  | 46.0%                |
| Other services                    | 53.6%  | 44.1%                  | 56.0%           | 50.1%           | 45.7%             | 58.2%                  | 48.1%                  | 54.7%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 54.0%  | 53.3%                  | 54.1%           | 60.8%           | 49.4%             | 54.4%                  | 55.6%                  | 53.8%                |
| For profit, unincorporated        | 52.2%  | 55.3%                  | 64.9%           | 67.7%           | 56.0%             | 44.1%                  | 61.3%                  | 49.9%                |
| Nonprofit                         | 36.2%  | 51.1%                  | 61.4%           | 39.7%           | 43.3%             | 31.8%                  | 54.7%                  | 34.9%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 59.1%  | 67.2%                  | 55.6%           | 71.5%           | 47.8%             | 45.7%                  | 64.7%                  | 52.7%                |
| 5-9 years                         | 55.1%  | 53.0%                  | 61.9%           | 63.4%           | 48.0%             | 51.9%                  | 58.7%                  | 52.4%                |
| 10-19 years                       | 53.4%  | 57.5%                  | 53.9%           | 52.4%           | 55.5%             | 48.2%                  | 54.1%                  | 53.0%                |
| 20 or more years                  | 49.9%  | 45.6%                  | 57.2%           | 59.9%           | 48.2%             | 49.3%                  | 55.3%                  | 49.5%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 50.2%  | --                     | 42.9%           | 62.6%           | 50.7%             | 49.8%                  | 58.7%                  | 50.1%                |
| 1 location only                   | 51.9%  | 53.7%                  | 57.5%           | 58.9%           | 46.8%             | 27.6%                  | 56.4%                  | 48.0%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 49.1%  | --                     | 48.5%           | 65.4%           | 45.3%             | 50.8%                  | 41.4%                  | 51.1%                |
| 25-49 %                           | 48.3%  | 40.9%*                 | 49.9%           | 49.9%           | 39.2%             | 53.1%                  | 46.8%                  | 48.6%                |
| 50-74 %                           | 51.3%  | 53.0%                  | 51.8%           | 53.9%           | 60.9%             | 47.8%                  | 50.6%                  | 51.4%                |
| 75% or more                       | 50.7%  | 54.8%                  | 57.4%           | 60.3%           | 48.6%             | 49.3%                  | 57.8%                  | 49.7%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 55.1%  | 57.8%                  | 58.1%           | 62.0%           | 51.3%             | 54.8%                  | 59.7%                  | 54.2%                |
| Has union employees               | 37.5%  | 13.0%*                 | 32.8%*          | 39.9%           | 36.5%             | 38.0%                  | 19.8%                  | 38.2%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 57.1%  | 66.5%                  | 58.5%           | 58.9%           | 49.3%             | 58.8%                  | 61.0%                  | 56.6%                |
| Less than 50% low-wage            | 50.2%  | 52.5%                  | 56.5%           | 59.7%           | 49.1%             | 48.6%                  | 56.4%                  | 49.3%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 47.9%  | 45.7%                  | 58.4%           | 60.0%           | 48.5%             | 42.0%                  | 54.6%                  | 46.2%                |
| 25-49 %                           | 51.3%  | 61.3%                  | 53.5%           | 62.8%           | 48.4%             | 50.5%                  | 59.5%                  | 50.5%                |
| 50-74 %                           | 55.8%  | 52.3%                  | 54.0%           | 57.5%           | 52.9%             | 56.7%                  | 56.2%                  | 55.8%                |
| 75% or more                       | 46.1%  | 69.2%                  | 58.3%           | 57.0%           | 46.8%             | 43.0%                  | 60.0%                  | 44.6%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 54.3%  | 50.1%                  | 55.7%           | 59.4%           | 49.4%             | 55.8%                  | 55.0%                  | 54.1%                |
| 25-49 %                           | 47.8%  | 45.8%                  | 56.5%           | 57.1%           | 49.0%             | 46.4%                  | 54.3%                  | 47.4%                |
| 50-74 %                           | 53.9%  | 65.7%                  | 58.9%           | 65.6%           | 48.6%             | 51.4%                  | 63.4%                  | 51.8%                |
| 75% or more                       | 55.2%  | 61.9%                  | 56.6%           | 65.7%           | 51.3%             | 51.3%                  | 62.2%                  | 52.0%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 Standard errors for among private-sector enrollees with family coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2018**

| 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%    | 3.19%                  | 2.63%           | 1.92%           | 1.89%             | 1.08%                  | 1.60%                  | 0.90%                |
| <b>Industry group **</b>                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.                   | 12.56% * | --                     | --              | --              | 6.50% *           | 16.99% *               | 5.03%                  | 11.63% *             |
| Mining and manufacturing                 | 2.03%    | 12.60%                 | 7.90%           | 6.18%           | 4.28%             | 2.49%                  | 4.99%                  | 2.13%                |
| Construction                             | 4.03%    | 9.01%                  | 7.23%           | 6.46%           | 8.19%             | 10.31%                 | 4.59%                  | 5.68%                |
| Utilities and transp.                    | 3.30%    | --                     | 12.59% *        | 9.14%           | 8.13%             | 3.89%                  | 9.81%                  | 3.45%                |
| Wholesale trade                          | 2.90%    | 9.24%                  | 9.28%           | 5.39%           | 5.41%             | 4.46%                  | 5.27%                  | 3.31%                |
| Fin. svcs. and real estate               | 2.38%    | 10.00%                 | 9.96%           | 6.55%           | 5.58%             | 2.87%                  | 6.16%                  | 2.53%                |
| Retail trade                             | 2.99%    | 12.81%                 | 8.01%           | 5.47%           | 5.37%             | 3.99%                  | 5.70%                  | 3.32%                |
| Professional services                    | 1.29%    | 5.00%                  | 4.47%           | 3.18%           | 2.87%             | 1.70%                  | 2.68%                  | 1.41%                |
| Other services                           | 2.02%    | 6.32%                  | 5.90%           | 4.34%           | 5.10%             | 2.56%                  | 3.59%                  | 2.31%                |
| <b>Ownership</b>                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated                 | 1.00%    | 3.85%                  | 3.14%           | 2.35%           | 2.47%             | 1.29%                  | 1.89%                  | 1.11%                |
| For profit, unincorporated               | 2.03%    | 6.94%                  | 5.52%           | 3.67%           | 4.48%             | 2.79%                  | 3.72%                  | 2.31%                |
| Nonprofit                                | 1.74%    | 8.68%                  | 7.04%           | 4.95%           | 3.55%             | 2.25%                  | 4.62%                  | 1.82%                |
| <b>Age of firm</b>                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                        | 3.81%    | 6.68%                  | 8.36%           | 5.38%           | 7.56%             | 13.01%                 | 4.54%                  | 5.91%                |
| 5-9 years                                | 4.89%    | 9.07%                  | 8.04%           | 5.05%           | 10.83%            | 7.75%                  | 4.99%                  | 7.36%                |
| 10-19 years                              | 2.48%    | 5.67%                  | 4.50%           | 4.09%           | 4.91%             | 6.95%                  | 3.00%                  | 3.47%                |
| 20 or more years                         | 0.89%    | 4.88%                  | 3.83%           | 2.53%           | 2.08%             | 1.10%                  | 2.23%                  | 0.95%                |
| <b>Multi/single status</b>               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations                      | 0.95%    | --                     | 8.08%           | 3.33%           | 2.18%             | 1.09%                  | 4.43%                  | 0.96%                |
| 1 location only                          | 1.57%    | 3.22%                  | 2.76%           | 2.29%           | 3.36%             | 4.88%                  | 1.70%                  | 2.44%                |
| <b>Percent full-time employees</b>       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 4.27%    | --                     | 13.64%          | 8.07%           | 8.86%             | 5.14%                  | 11.10%                 | 4.30%                |
| 25-49 %                                  | 3.91%    | 13.87% *               | 9.04%           | 6.46%           | 8.49%             | 5.04%                  | 6.49%                  | 4.50%                |
| 50-74 %                                  | 2.49%    | 7.84%                  | 8.60%           | 6.78%           | 4.80%             | 3.37%                  | 5.18%                  | 2.76%                |
| 75% or more                              | 0.88%    | 3.57%                  | 2.91%           | 2.07%           | 2.04%             | 1.16%                  | 1.74%                  | 0.97%                |
| <b>Union presence</b>                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                       | 0.90%    | 3.15%                  | 2.65%           | 1.79%           | 2.00%             | 1.26%                  | 1.58%                  | 1.02%                |
| Has union employees                      | 1.66%    | 5.39% *                | 13.49% *        | 10.38%          | 5.27%             | 1.80%                  | 5.23%                  | 1.71%                |
| <b>Percent low-wage employees</b>        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage                     | 3.02%    | 11.27%                 | 10.25%          | 5.45%           | 9.31%             | 2.88%                  | 6.23%                  | 3.28%                |
| Less than 50% low-wage                   | 0.84%    | 3.27%                  | 2.71%           | 2.00%           | 1.90%             | 1.14%                  | 1.65%                  | 0.94%                |
| <b>Percent women employees</b>           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 1.59%    | 4.97%                  | 3.96%           | 3.28%           | 3.34%             | 2.42%                  | 2.50%                  | 1.88%                |
| 25-49 %                                  | 1.54%    | 7.63%                  | 5.84%           | 3.54%           | 4.07%             | 1.85%                  | 3.66%                  | 1.64%                |
| 50-74 %                                  | 1.54%    | 5.67%                  | 5.47%           | 3.82%           | 3.55%             | 1.93%                  | 3.33%                  | 1.66%                |
| 75% or more                              | 1.71%    | 6.95%                  | 6.50%           | 4.24%           | 3.78%             | 2.20%                  | 3.65%                  | 1.84%                |
| <b>Percent age 50 or older employees</b> |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                            | 1.38%    | 4.65%                  | 3.89%           | 2.71%           | 3.13%             | 2.00%                  | 2.35%                  | 1.62%                |
| 25-49 %                                  | 1.11%    | 7.20%                  | 4.85%           | 3.17%           | 2.74%             | 1.33%                  | 3.06%                  | 1.16%                |
| 50-74 %                                  | 2.43%    | 6.17%                  | 5.84%           | 5.23%           | 4.90%             | 3.76%                  | 3.54%                  | 2.88%                |
| 75% or more                              | 5.53%    | 8.42%                  | 11.57%          | 12.58%          | 12.35%            | 9.90%                  | 6.22%                  | 7.59%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.a Among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2018**

| 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                     | 56.7%   | 17.1%                  | 27.8%           | 38.5%           | 50.4%             | 66.9%                  | 26.3%                  | 61.5%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 31.0% * | --                     | --              | --              | --                | 49.3% *                | 8.8% *                 | 45.9% *              |
| Mining and manufacturing          | 52.4%   | --                     | 27.6% *         | 39.3%           | 47.3%             | 59.9%                  | 23.8%                  | 54.9%                |
| Construction                      | 40.6%   | 9.6% *                 | 30.6%           | 26.5%           | 55.9%             | 59.0%                  | 23.9%                  | 50.6%                |
| Utilities and transp.             | 64.6%   | --                     | --              | 61.0%           | 51.5%             | 68.6%                  | 60.0%                  | 65.0%                |
| Wholesale trade                   | 50.0%   | 3.3% *                 | 9.8% *          | 41.5%           | 46.8%             | 62.7%                  | 18.9%                  | 56.0%                |
| Fin. svcs. and real estate        | 67.6%   | 22.8% *                | 37.0% *         | 56.0%           | 55.6%             | 73.5%                  | 34.4%                  | 70.5%                |
| Retail trade                      | 54.5%   | 17.1% *                | 16.6% *         | 22.8%           | 25.0%             | 68.3%                  | 13.4%                  | 60.4%                |
| Professional services             | 58.1%   | 20.1%                  | 27.5%           | 39.7%           | 56.5%             | 67.4%                  | 27.6%                  | 63.6%                |
| Other services                    | 53.6%   | 24.5%                  | 31.3%           | 33.9%           | 46.1%             | 64.2%                  | 26.7%                  | 58.4%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 57.6%   | 18.9%                  | 20.9%           | 35.5%           | 49.5%             | 68.1%                  | 22.2%                  | 62.8%                |
| For profit, unincorporated        | 50.9%   | 8.0% *                 | 44.7%           | 43.1%           | 49.6%             | 64.5%                  | 32.9%                  | 56.5%                |
| Nonprofit                         | 57.0%   | 30.1% *                | 45.1%           | 55.9%           | 54.1%             | 60.6%                  | 42.6%                  | 58.5%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 31.0%   | 20.2% *                | 41.7%           | 31.4%           | 31.5%             | 54.9%                  | 25.0%                  | 39.6%                |
| 5-9 years                         | 42.3%   | 22.2% *                | 13.3% *         | 47.3%           | 52.8%             | 56.8%                  | 34.3%                  | 48.8%                |
| 10-19 years                       | 42.2%   | 11.0% *                | 30.4%           | 31.1%           | 54.9%             | 61.0%                  | 22.4%                  | 53.3%                |
| 20 or more years                  | 59.9%   | 17.5%                  | 26.8%           | 39.8%           | 50.3%             | 67.1%                  | 26.3%                  | 62.9%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 63.4%   | --                     | 41.8%           | 39.1%           | 52.1%             | 66.9%                  | 31.0%                  | 63.9%                |
| 1 location only                   | 36.6%   | 16.6%                  | 27.1%           | 38.4%           | 47.5%             | 69.0%                  | 25.9%                  | 47.5%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 44.6%   | --                     | 4.3% *          | 21.0% *         | 8.2% *            | 66.1%                  | 12.9% *                | 51.2%                |
| 25-49 %                           | 41.9%   | --                     | 21.9% *         | 26.5%           | 55.1%             | 43.6%                  | 23.8% *                | 45.3%                |
| 50-74 %                           | 52.7%   | 5.2% *                 | 20.2% *         | 42.3%           | 57.1%             | 59.8%                  | 15.3%                  | 58.4%                |
| 75% or more                       | 57.5%   | 18.2%                  | 29.1%           | 38.8%           | 49.9%             | 68.0%                  | 27.5%                  | 62.3%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 54.5%   | 16.3%                  | 27.8%           | 37.5%           | 49.5%             | 66.3%                  | 26.3%                  | 60.0%                |
| Has union employees               | 66.3%   | --                     | --              | 52.2% *         | 58.2%             | 68.6%                  | 28.4% *                | 67.1%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 45.4%   | 7.3% *                 | 13.4% *         | 19.6% *         | 25.6%             | 58.3%                  | 13.2% *                | 49.5%                |
| Less than 50% low-wage            | 57.6%   | 18.1%                  | 28.6%           | 39.5%           | 52.2%             | 67.6%                  | 27.2%                  | 62.5%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 47.4%   | 13.4%                  | 30.1%           | 36.5%           | 48.0%             | 61.0%                  | 27.2%                  | 53.7%                |
| 25-49 %                           | 63.8%   | 20.4% *                | 28.8%           | 47.3%           | 57.1%             | 71.2%                  | 30.5%                  | 67.5%                |
| 50-74 %                           | 62.5%   | 17.5% *                | 24.0%           | 35.5%           | 50.3%             | 71.4%                  | 22.3%                  | 66.6%                |
| 75% or more                       | 48.4%   | 19.6% *                | 21.9%           | 35.3%           | 45.3%             | 55.0%                  | 23.3%                  | 52.0%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 51.2%   | 12.0%                  | 23.0%           | 30.4%           | 50.2%             | 66.1%                  | 20.0%                  | 59.0%                |
| 25-49 %                           | 61.0%   | 18.8% *                | 30.6%           | 40.6%           | 51.3%             | 67.6%                  | 32.4%                  | 63.2%                |
| 50-74 %                           | 56.2%   | 27.1%                  | 35.2%           | 51.1%           | 49.2%             | 67.9%                  | 33.3%                  | 62.2%                |
| 75% or more                       | 39.4%   | 15.4% *                | 31.3% *         | 61.1%           | 36.5% *           | 48.6%                  | 25.6%                  | 47.1%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.15.a Standard errors for among private-sector enrollees in a family coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2018**

| 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                     | 1.06%   | 2.71%                  | 2.83%           | 2.74%           | 2.20%             | 1.38%                  | 1.99%                  | 1.15%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 10.70%* | --                     | --              | --              | --                | 24.51%*                | 7.73%*                 | 17.26%*              |
| Mining and manufacturing          | 2.75%   | --                     | 8.59%*          | 9.47%           | 5.37%             | 3.82%                  | 5.15%                  | 2.97%                |
| Construction                      | 5.20%   | 4.75%*                 | 8.01%           | 5.05%           | 8.77%             | 14.54%                 | 4.41%                  | 6.99%                |
| Utilities and transp.             | 3.96%   | --                     | --              | 11.37%          | 8.85%             | 4.81%                  | 11.35%                 | 4.20%                |
| Wholesale trade                   | 3.78%   | 2.28%*                 | 4.73%*          | 6.45%           | 6.71%             | 6.24%                  | 4.69%                  | 4.32%                |
| Fin. svcs. and real estate        | 2.70%   | 8.10%*                 | 11.83%*         | 7.76%           | 6.13%             | 3.07%                  | 6.26%                  | 2.77%                |
| Retail trade                      | 3.94%   | 9.69%*                 | 7.14%*          | 6.37%           | 5.54%             | 4.14%                  | 3.62%                  | 4.06%                |
| Professional services             | 1.74%   | 5.52%                  | 4.71%           | 5.62%           | 3.52%             | 2.17%                  | 4.31%                  | 1.82%                |
| Other services                    | 3.04%   | 7.04%                  | 8.04%           | 5.78%           | 7.43%             | 3.99%                  | 4.39%                  | 3.36%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 1.26%   | 3.59%                  | 2.84%           | 3.08%           | 2.71%             | 1.59%                  | 1.78%                  | 1.35%                |
| For profit, unincorporated        | 2.62%   | 3.11%*                 | 7.75%           | 7.28%           | 5.88%             | 3.25%                  | 6.29%                  | 2.94%                |
| Nonprofit                         | 2.86%   | 10.19%*                | 11.85%          | 6.40%           | 4.84%             | 3.96%                  | 6.53%                  | 3.04%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.81%   | 7.59%*                 | 8.77%           | 7.90%           | 6.38%             | 13.36%                 | 4.93%                  | 5.51%                |
| 5-9 years                         | 4.87%   | 7.51%*                 | 6.69%*          | 10.21%          | 7.82%             | 10.58%                 | 8.94%                  | 5.58%                |
| 10-19 years                       | 3.62%   | 3.65%*                 | 5.58%           | 4.43%           | 7.07%             | 10.43%                 | 3.08%                  | 5.07%                |
| 20 or more years                  | 1.15%   | 3.91%                  | 3.89%           | 3.37%           | 2.47%             | 1.40%                  | 2.29%                  | 1.21%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1.23%   | --                     | 11.26%          | 3.92%           | 2.69%             | 1.39%                  | 4.92%                  | 1.24%                |
| 1 location only                   | 1.83%   | 2.70%                  | 2.92%           | 3.37%           | 3.79%             | 9.00%                  | 2.13%                  | 2.83%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5.65%   | --                     | 4.30%*          | 15.54%*         | 3.58%*            | 6.77%                  | 10.05%*                | 6.21%                |
| 25-49 %                           | 4.16%   | --                     | 13.80%*         | 7.53%           | 9.15%             | 5.91%                  | 8.56%*                 | 4.72%                |
| 50-74 %                           | 3.26%   | 2.45%*                 | 8.43%*          | 7.90%           | 7.61%             | 4.16%                  | 3.66%                  | 3.51%                |
| 75% or more                       | 1.14%   | 3.10%                  | 3.08%           | 2.96%           | 2.35%             | 1.47%                  | 2.18%                  | 1.23%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 1.20%   | 2.70%                  | 2.84%           | 2.49%           | 2.27%             | 1.65%                  | 2.02%                  | 1.32%                |
| Has union employees               | 2.32%   | --                     | --              | 17.94%*         | 7.53%             | 2.47%                  | 11.43%*                | 2.34%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 2.96%   | 5.26%*                 | 8.36%*          | 6.03%*          | 4.83%             | 3.56%                  | 4.68%*                 | 3.10%                |
| Less than 50% low-wage            | 1.11%   | 2.91%                  | 2.94%           | 2.84%           | 2.31%             | 1.46%                  | 2.08%                  | 1.21%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.98%   | 3.78%                  | 4.32%           | 5.03%           | 4.09%             | 3.17%                  | 3.54%                  | 2.35%                |
| 25-49 %                           | 1.86%   | 6.64%*                 | 5.85%           | 4.41%           | 4.16%             | 2.35%                  | 3.85%                  | 1.97%                |
| 50-74 %                           | 2.09%   | 5.78%*                 | 7.14%           | 4.73%           | 4.21%             | 2.36%                  | 3.53%                  | 2.13%                |
| 75% or more                       | 2.28%   | 7.07%*                 | 5.98%           | 5.14%           | 4.64%             | 3.08%                  | 3.90%                  | 2.50%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.86%   | 3.38%                  | 3.75%           | 2.93%           | 3.69%             | 2.94%                  | 2.19%                  | 2.17%                |
| 25-49 %                           | 1.40%   | 6.68%*                 | 5.27%           | 4.59%           | 3.32%             | 1.61%                  | 4.70%                  | 1.45%                |
| 50-74 %                           | 3.28%   | 6.98%                  | 7.08%           | 8.16%           | 5.06%             | 4.49%                  | 4.59%                  | 3.60%                |
| 75% or more                       | 7.47%   | 6.87%*                 | 18.74%*         | 10.40%          | 12.62%*           | 14.05%                 | 7.58%                  | 10.27%               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.15.b Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2018**

| 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                     | 12.0%  | 17.8%                  | 16.9%           | 17.1%           | 15.0%             | 9.5%                   | 16.0%                  | 11.4%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 29.3%* | --                     | --              | --              | 60.6%*            | 0.2%*                  | 2.7%*                  | 34.6%*               |
| Mining and manufacturing          | 8.5%   | 6.7%*                  | 22.0%*          | 20.8%           | 10.9%             | 5.2%                   | 18.0%                  | 7.9%                 |
| Construction                      | 14.3%  | 15.9%*                 | 16.3%*          | 20.7%*          | 16.1%*            | 0.8%*                  | 13.8%                  | 14.6%*               |
| Utilities and transp.             | 7.7%   | --                     | 26.4%*          | 8.9%*           | 11.6%*            | 5.7%                   | 21.2%*                 | 6.7%                 |
| Wholesale trade                   | 8.6%   | 17.1%*                 | 17.2%*          | 12.6%           | 10.6%*            | 5.2%                   | 16.9%                  | 7.0%                 |
| Fin. svcs. and real estate        | 9.8%   | 13.0%*                 | 15.2%*          | 17.7%*          | 15.2%*            | 7.6%                   | 13.7%                  | 9.4%                 |
| Retail trade                      | 14.8%  | 20.8%*                 | 17.5%*          | 16.2%           | 14.7%             | 14.2%                  | 14.4%                  | 14.9%                |
| Professional services             | 14.3%  | 17.8%                  | 16.1%           | 13.9%           | 14.7%             | 13.9%                  | 15.3%                  | 14.1%                |
| Other services                    | 14.1%  | 23.3%                  | 13.7%           | 22.9%           | 17.7%             | 9.9%                   | 19.9%                  | 12.9%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 10.9%  | 19.9%                  | 16.7%           | 17.6%           | 15.4%             | 7.7%                   | 16.5%                  | 10.1%                |
| For profit, unincorporated        | 9.3%   | 12.1%*                 | 18.9%           | 14.4%           | 10.8%             | 5.7%                   | 14.4%                  | 8.1%                 |
| Nonprofit                         | 18.1%  | 17.6%*                 | 15.1%*          | 18.4%           | 16.9%             | 18.7%                  | 16.2%                  | 18.2%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 14.7%  | 13.2%*                 | 13.7%*          | 10.7%*          | 21.1%*            | 7.3%*                  | 12.2%                  | 17.6%*               |
| 5-9 years                         | 15.6%* | 10.6%*                 | 10.0%*          | 16.8%           | 21.3%*            | 5.2%*                  | 12.6%                  | 17.8%*               |
| 10-19 years                       | 13.5%  | 16.4%                  | 17.1%           | 20.9%           | 12.4%             | 3.5%*                  | 16.8%                  | 11.7%                |
| 20 or more years                  | 11.6%  | 23.1%                  | 18.6%           | 16.7%           | 14.6%             | 9.7%                   | 17.5%                  | 11.1%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 10.2%  | --                     | 19.8%*          | 12.7%           | 13.3%             | 9.4%                   | 13.1%                  | 10.1%                |
| 1 location only                   | 17.5%  | 17.7%                  | 16.7%           | 18.4%           | 17.6%             | 14.1%                  | 16.3%                  | 18.5%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 21.1%  | --                     | 39.2%*          | 19.0%*          | 35.8%             | 8.0%                   | 43.7%*                 | 15.2%                |
| 25-49 %                           | 14.5%  | 38.3%*                 | 13.5%*          | 20.0%           | 23.4%*            | 7.1%                   | 22.0%                  | 13.1%                |
| 50-74 %                           | 20.1%  | 19.4%*                 | 14.8%*          | 17.0%           | 13.7%             | 22.8%                  | 16.2%                  | 20.7%                |
| 75% or more                       | 11.1%  | 15.9%                  | 16.9%           | 17.0%           | 14.6%             | 8.4%                   | 15.4%                  | 10.5%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 10.5%  | 17.0%                  | 16.9%           | 16.3%           | 14.0%             | 6.8%                   | 15.8%                  | 9.6%                 |
| Has union employees               | 16.2%  | 25.4%*                 | 17.3%*          | 23.7%*          | 21.0%             | 15.0%                  | 18.7%                  | 16.1%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 12.9%  | 13.1%*                 | 11.6%*          | 16.4%           | 32.4%*            | 6.1%                   | 13.0%*                 | 12.9%                |
| Less than 50% low-wage            | 11.9%  | 18.2%                  | 17.2%           | 17.2%           | 13.7%             | 9.8%                   | 16.2%                  | 11.3%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 10.2%  | 18.0%                  | 17.3%           | 17.5%           | 11.1%             | 5.0%                   | 16.0%                  | 8.6%                 |
| 25-49 %                           | 12.7%  | 16.0%*                 | 14.4%           | 16.0%           | 21.7%             | 9.8%                   | 13.9%                  | 12.6%                |
| 50-74 %                           | 12.7%  | 19.8%                  | 20.0%           | 15.9%           | 14.6%             | 11.3%                  | 17.8%                  | 12.2%                |
| 75% or more                       | 12.4%  | 15.1%*                 | 16.3%           | 19.3%           | 13.8%             | 11.0%                  | 16.8%                  | 11.9%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 12.0%  | 20.9%                  | 16.9%           | 18.3%           | 16.1%             | 6.5%                   | 18.0%                  | 10.6%                |
| 25-49 %                           | 11.8%  | 12.6%*                 | 16.6%           | 17.5%           | 12.6%             | 10.9%                  | 14.2%                  | 11.6%                |
| 50-74 %                           | 12.6%  | 15.1%*                 | 17.9%*          | 12.8%           | 21.6%             | 7.6%                   | 14.0%                  | 12.3%                |
| 75% or more                       | 11.9%  | 16.0%*                 | 15.0%*          | 19.8%*          | 5.8%*             | 10.0%*                 | 14.8%*                 | 10.5%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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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**Table I.F.15.b Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2018**

| 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                     | 0.54%   | 2.54%                  | 2.08%           | 1.63%           | 1.76%             | 0.56%                  | 1.20%                  | 0.60%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 18.57%* | --                     | --              | --              | 24.90%*           | 0.17%*                 | 1.95%*                 | 20.92%*              |
| Mining and manufacturing          | 1.22%   | 4.76%*                 | 8.36%*          | 5.90%           | 3.10%             | 1.07%                  | 4.90%                  | 1.25%                |
| Construction                      | 3.93%   | 6.52%*                 | 5.28%*          | 6.88%*          | 9.74%*            | 0.60%*                 | 2.94%                  | 5.85%*               |
| Utilities and transp.             | 1.55%   | --                     | 17.47%*         | 4.23%*          | 6.86%*            | 1.26%                  | 8.71%*                 | 1.50%                |
| Wholesale trade                   | 1.26%   | 6.53%*                 | 5.23%*          | 3.04%           | 3.48%*            | 1.40%                  | 3.14%                  | 1.36%                |
| Fin. svcs. and real estate        | 1.29%   | 5.01%*                 | 7.38%*          | 5.66%*          | 4.70%*            | 1.22%                  | 3.50%                  | 1.37%                |
| Retail trade                      | 2.16%   | 10.90%*                | 7.62%*          | 4.11%           | 3.45%             | 2.88%                  | 4.25%                  | 2.38%                |
| Professional services             | 0.91%   | 4.72%                  | 3.20%           | 1.95%           | 2.09%             | 1.18%                  | 2.04%                  | 1.00%                |
| Other services                    | 1.34%   | 6.76%                  | 4.05%           | 4.02%           | 3.82%             | 1.36%                  | 3.41%                  | 1.43%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.67%   | 3.26%                  | 2.47%           | 2.08%           | 2.52%             | 0.59%                  | 1.48%                  | 0.74%                |
| For profit, unincorporated        | 1.09%   | 4.29%*                 | 5.19%           | 2.74%           | 2.82%             | 1.17%                  | 2.46%                  | 1.21%                |
| Nonprofit                         | 1.37%   | 7.87%*                 | 5.14%*          | 4.42%           | 2.65%             | 1.78%                  | 3.29%                  | 1.45%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.05%   | 5.58%*                 | 5.74%*          | 3.66%*          | 7.58%*            | 4.74%*                 | 3.27%                  | 5.27%*               |
| 5-9 years                         | 5.49%*  | 5.45%*                 | 3.66%*          | 3.84%           | 14.09%*           | 2.69%*                 | 2.85%                  | 9.06%*               |
| 10-19 years                       | 1.64%   | 4.54%                  | 3.40%           | 4.05%           | 3.26%             | 1.22%*                 | 2.36%                  | 2.17%                |
| 20 or more years                  | 0.56%   | 4.35%                  | 3.21%           | 2.16%           | 1.80%             | 0.58%                  | 1.78%                  | 0.59%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.54%   | --                     | 7.17%*          | 2.62%           | 1.75%             | 0.56%                  | 3.19%                  | 0.55%                |
| 1 location only                   | 1.40%   | 2.57%                  | 2.16%           | 1.96%           | 3.50%             | 3.64%                  | 1.27%                  | 2.36%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 4.65%   | --                     | 14.80%*         | 6.94%*          | 10.31%            | 2.19%                  | 13.79%*                | 3.42%                |
| 25-49 %                           | 2.51%   | 16.33%*                | 6.43%*          | 5.07%           | 7.46%*            | 1.73%                  | 6.34%                  | 2.72%                |
| 50-74 %                           | 2.21%   | 7.04%*                 | 5.88%*          | 4.97%           | 3.36%             | 3.18%                  | 3.98%                  | 2.48%                |
| 75% or more                       | 0.58%   | 2.61%                  | 2.30%           | 1.78%           | 1.94%             | 0.54%                  | 1.26%                  | 0.63%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.56%   | 2.51%                  | 2.16%           | 1.50%           | 1.75%             | 0.49%                  | 1.22%                  | 0.62%                |
| Has union employees               | 1.38%   | 12.08%*                | 7.66%*          | 8.89%*          | 6.21%             | 1.33%                  | 5.45%                  | 1.42%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 3.31%   | 9.38%*                 | 6.56%*          | 3.74%           | 11.45%*           | 1.09%                  | 4.76%*                 | 3.65%                |
| Less than 50% low-wage            | 0.53%   | 2.63%                  | 2.16%           | 1.71%           | 1.56%             | 0.59%                  | 1.24%                  | 0.58%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.01%   | 4.26%                  | 3.31%           | 2.92%           | 2.72%             | 0.80%                  | 1.88%                  | 1.18%                |
| 25-49 %                           | 1.25%   | 5.81%*                 | 4.05%           | 2.58%           | 4.84%             | 1.06%                  | 2.53%                  | 1.35%                |
| 50-74 %                           | 0.94%   | 4.63%                  | 4.37%           | 2.59%           | 2.34%             | 1.14%                  | 2.52%                  | 1.00%                |
| 75% or more                       | 1.11%   | 6.55%*                 | 4.87%           | 4.07%           | 2.62%             | 1.33%                  | 3.12%                  | 1.17%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.98%   | 3.90%                  | 2.92%           | 2.60%           | 3.05%             | 0.65%                  | 1.86%                  | 1.14%                |
| 25-49 %                           | 0.71%   | 4.30%*                 | 3.56%           | 2.61%           | 2.11%             | 0.79%                  | 1.87%                  | 0.75%                |
| 50-74 %                           | 1.87%   | 5.43%*                 | 5.94%*          | 3.45%           | 6.17%             | 1.28%                  | 2.96%                  | 2.19%                |
| 75% or more                       | 3.30%   | 7.44%*                 | 8.48%*          | 11.06%*         | 3.01%*            | 5.36%*                 | 5.24%*                 | 4.12%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018**

| 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                     | 2.9%  | 4.8%                   | 6.3%            | 3.4%            | 3.7%              | 2.2%                   | 5.0%                   | 2.6%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1.9%* | --                     | --              | --              | 0.0%              | 5.6%*                  | 0.0%                   | 2.3%*                |
| Mining and manufacturing          | 3.4%  | 0.8%*                  | 2.9%*           | 1.4%*           | 4.4%*             | 3.4%                   | 2.7%*                  | 3.5%                 |
| Construction                      | 3.8%  | 4.7%*                  | 8.3%*           | 4.2%            | 2.5%*             | 1.6%*                  | 6.1%*                  | 2.5%                 |
| Utilities and transp.             | 2.1%  | --                     | 6.9%*           | 5.5%*           | 4.8%*             | 1.2%*                  | 2.6%*                  | 2.1%                 |
| Wholesale trade                   | 3.0%  | 0.0%                   | 10.8%*          | 3.2%*           | 3.0%*             | 2.3%*                  | 6.0%*                  | 2.5%                 |
| Fin. svcs. and real estate        | 1.6%  | 7.6%*                  | 3.7%*           | 1.5%*           | 1.0%*             | 1.4%                   | 4.5%*                  | 1.3%                 |
| Retail trade                      | 2.7%  | 6.4%*                  | 1.3%*           | 4.9%*           | 9.3%*             | 1.1%                   | 5.8%*                  | 2.3%                 |
| Professional services             | 3.3%  | 3.8%*                  | 5.4%*           | 3.7%            | 4.1%              | 2.8%                   | 4.5%                   | 3.1%                 |
| Other services                    | 3.0%  | 7.8%*                  | 8.5%*           | 4.5%            | 4.1%*             | 1.2%*                  | 6.9%                   | 2.2%                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 2.6%  | 3.7%*                  | 7.0%*           | 3.0%            | 3.3%              | 1.9%                   | 5.0%                   | 2.2%                 |
| For profit, unincorporated        | 3.6%  | 3.1%*                  | 2.5%*           | 4.2%            | 4.8%*             | 3.0%                   | 3.2%                   | 3.7%                 |
| Nonprofit                         | 3.7%  | 17.6%*                 | 7.2%*           | 5.0%*           | 4.2%*             | 2.8%                   | 9.1%                   | 3.3%                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 4.7%  | 7.1%*                  | 3.9%*           | 4.3%*           | 4.5%*             | 0.3%*                  | 4.8%*                  | 4.6%*                |
| 5-9 years                         | 7.8%* | 6.3%*                  | 13.1%*          | 5.9%            | 8.8%*             | 6.0%*                  | 7.8%*                  | 7.8%*                |
| 10-19 years                       | 4.1%  | 4.7%*                  | 3.3%*           | 5.0%            | 1.9%*             | 7.1%*                  | 4.7%                   | 3.8%                 |
| 20 or more years                  | 2.5%  | 3.2%*                  | 7.1%*           | 2.4%            | 3.6%              | 2.0%                   | 4.6%                   | 2.3%                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 2.5%  | --                     | 4.7%*           | 3.9%            | 3.5%              | 2.2%                   | 4.0%*                  | 2.5%                 |
| 1 location only                   | 4.2%  | 4.8%                   | 6.4%            | 3.3%            | 4.0%*             | 1.3%*                  | 5.1%                   | 3.3%                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.2%* | --                     | 5.9%*           | 1.9%*           | 4.6%*             | 1.3%*                  | 3.3%*                  | 1.9%*                |
| 25-49 %                           | 6.8%  | 13.9%*                 | 12.2%*          | 12.1%*          | 2.4%*             | 6.6%*                  | 11.6%*                 | 5.8%*                |
| 50-74 %                           | 2.5%  | 9.0%*                  | 6.1%*           | 4.9%*           | 3.6%*             | 1.0%*                  | 7.5%*                  | 1.7%                 |
| 75% or more                       | 2.8%  | 4.0%*                  | 6.0%*           | 3.1%            | 3.8%              | 2.2%                   | 4.6%                   | 2.6%                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 3.0%  | 5.0%                   | 5.3%            | 3.5%            | 3.1%              | 2.4%                   | 4.9%                   | 2.6%                 |
| Has union employees               | 2.7%  | 2.2%*                  | 21.0%*          | 3.0%*           | 7.6%*             | 1.8%                   | 7.2%*                  | 2.5%                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 4.2%  | 8.4%*                  | 3.2%*           | 11.2%           | 3.5%*             | 3.4%*                  | 7.5%*                  | 3.8%                 |
| Less than 50% low-wage            | 2.8%  | 4.4%                   | 6.5%            | 3.0%            | 3.7%              | 2.1%                   | 4.9%                   | 2.5%                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.6%  | 2.7%*                  | 7.1%*           | 3.4%            | 4.2%*             | 2.8%                   | 4.7%                   | 3.3%                 |
| 25-49 %                           | 2.3%  | 7.4%*                  | 7.2%*           | 2.6%*           | 2.5%*             | 1.7%                   | 6.6%*                  | 1.9%                 |
| 50-74 %                           | 2.4%  | 7.0%*                  | 4.2%*           | 4.4%*           | 3.2%              | 1.8%                   | 5.4%                   | 2.1%                 |
| 75% or more                       | 3.5%  | 2.9%*                  | 4.4%*           | 3.3%*           | 5.3%              | 2.9%                   | 3.5%                   | 3.5%                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.1%  | 5.1%*                  | 5.7%*           | 4.8%            | 2.8%              | 2.1%                   | 5.4%                   | 2.5%                 |
| 25-49 %                           | 2.8%  | 5.9%*                  | 8.8%*           | 2.2%            | 4.8%              | 2.1%                   | 5.8%*                  | 2.6%                 |
| 50-74 %                           | 2.9%  | 5.5%*                  | 3.8%*           | 3.0%*           | 2.5%*             | 2.7%*                  | 4.1%                   | 2.7%                 |
| 75% or more                       | 2.6%* | 0.0%                   | 4.6%*           | 2.4%*           | 4.1%*             | 3.1%*                  | 1.1%*                  | 3.4%*                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018**

| 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                     | 0.21%  | 1.23%                  | 1.65%           | 0.45%           | 0.64%             | 0.22%                  | 0.74%                  | 0.22%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1.85%* | --                     | --              | --              | 0.00%             | 5.23%*                 | 0.00%                  | 2.25%*               |
| Mining and manufacturing          | 0.74%  | 0.84%*                 | 1.29%*          | 0.76%*          | 2.31%*            | 0.67%                  | 1.10%*                 | 0.78%                |
| Construction                      | 1.01%  | 2.46%*                 | 5.76%*          | 1.22%           | 1.03%*            | 1.06%*                 | 2.46%*                 | 0.70%                |
| Utilities and transp.             | 0.54%  | --                     | 5.08%*          | 3.48%*          | 2.25%*            | 0.45%*                 | 1.90%*                 | 0.56%                |
| Wholesale trade                   | 0.80%  | 0.00%                  | 8.16%*          | 1.16%*          | 1.38%*            | 0.80%*                 | 3.61%*                 | 0.64%                |
| Fin. svcs. and real estate        | 0.35%  | 5.70%*                 | 3.02%*          | 0.74%*          | 0.53%*            | 0.37%                  | 2.52%*                 | 0.31%                |
| Retail trade                      | 0.66%  | 4.27%*                 | 0.75%*          | 2.70%*          | 3.88%*            | 0.27%                  | 2.55%*                 | 0.66%                |
| Professional services             | 0.40%  | 1.71%*                 | 2.85%*          | 0.81%           | 0.97%             | 0.50%                  | 1.17%                  | 0.43%                |
| Other services                    | 0.53%  | 3.57%*                 | 3.50%*          | 1.13%           | 1.53%*            | 0.41%*                 | 1.84%                  | 0.50%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.22%  | 1.40%*                 | 2.15%*          | 0.51%           | 0.56%             | 0.24%                  | 0.96%                  | 0.21%                |
| For profit, unincorporated        | 0.85%  | 1.43%*                 | 1.33%*          | 1.01%           | 3.02%*            | 0.69%                  | 0.77%                  | 1.05%                |
| Nonprofit                         | 0.56%  | 7.55%*                 | 3.24%*          | 1.74%*          | 1.26%*            | 0.64%                  | 2.67%                  | 0.56%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.30%  | 3.01%*                 | 2.52%*          | 1.80%*          | 3.01%*            | 0.33%*                 | 1.60%*                 | 2.11%*               |
| 5-9 years                         | 2.77%* | 5.00%*                 | 8.18%*          | 1.44%           | 6.88%*            | 3.69%*                 | 2.86%*                 | 4.31%*               |
| 10-19 years                       | 0.75%  | 2.68%*                 | 1.08%*          | 1.42%           | 0.85%*            | 2.55%*                 | 1.22%                  | 0.94%                |
| 20 or more years                  | 0.20%  | 1.07%*                 | 2.58%*          | 0.45%           | 0.54%             | 0.21%                  | 1.06%                  | 0.20%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.21%  | --                     | 2.04%*          | 0.99%           | 0.60%             | 0.22%                  | 1.21%*                 | 0.21%                |
| 1 location only                   | 0.59%  | 1.25%                  | 1.77%           | 0.50%           | 1.33%*            | 1.11%*                 | 0.80%                  | 0.84%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.77%* | --                     | 4.89%*          | 1.84%*          | 2.45%*            | 0.84%*                 | 2.17%*                 | 0.80%*               |
| 25-49 %                           | 1.62%  | 8.49%*                 | 5.95%*          | 4.19%*          | 1.16%*            | 2.72%*                 | 3.86%*                 | 1.78%*               |
| 50-74 %                           | 0.51%  | 4.91%*                 | 3.60%*          | 1.97%*          | 1.27%*            | 0.36%*                 | 2.61%*                 | 0.41%                |
| 75% or more                       | 0.23%  | 1.24%*                 | 1.87%*          | 0.46%           | 0.71%             | 0.24%                  | 0.81%                  | 0.24%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.22%  | 1.33%                  | 1.49%           | 0.46%           | 0.47%             | 0.29%                  | 0.72%                  | 0.23%                |
| Has union employees               | 0.52%  | 2.19%*                 | 13.00%*         | 1.62%*          | 3.42%*            | 0.33%                  | 4.33%*                 | 0.51%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.87%  | 5.31%*                 | 1.86%*          | 3.26%           | 1.18%*            | 1.18%*                 | 2.61%*                 | 0.92%                |
| Less than 50% low-wage            | 0.22%  | 1.26%                  | 1.74%           | 0.44%           | 0.68%             | 0.22%                  | 0.77%                  | 0.22%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.51%  | 1.05%*                 | 2.73%*          | 0.61%           | 1.44%*            | 0.53%                  | 1.11%                  | 0.58%                |
| 25-49 %                           | 0.31%  | 3.85%*                 | 3.87%*          | 0.85%*          | 0.78%*            | 0.29%                  | 2.05%*                 | 0.27%                |
| 50-74 %                           | 0.36%  | 3.07%*                 | 1.97%*          | 1.39%*          | 0.94%             | 0.40%                  | 1.62%                  | 0.36%                |
| 75% or more                       | 0.52%  | 2.22%*                 | 1.64%*          | 1.05%*          | 1.40%             | 0.65%                  | 1.00%                  | 0.57%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.32%  | 1.87%*                 | 2.05%*          | 0.86%           | 0.52%             | 0.40%                  | 1.04%                  | 0.31%                |
| 25-49 %                           | 0.31%  | 3.31%*                 | 3.97%*          | 0.46%           | 1.21%             | 0.27%                  | 1.75%*                 | 0.31%                |
| 50-74 %                           | 0.56%  | 2.37%*                 | 1.67%*          | 1.05%*          | 1.24%*            | 0.81%*                 | 1.11%                  | 0.63%                |
| 75% or more                       | 1.51%* | 0.00%                  | 3.97%*          | 2.04%*          | 3.89%*            | 2.83%*                 | 0.93%*                 | 2.17%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018**

| 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                     | 32.3%  | 16.8%                  | 15.2%           | 17.1%           | 28.4%             | 38.0%                  | 17.4%                  | 34.4%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 30.3%* | --                     | --              | --              | 29.5%*            | 47.1%*                 | 2.4%*                  | 35.8%*               |
| Mining and manufacturing          | 39.3%  | 18.1%*                 | 11.1%*          | 10.0%           | 31.4%             | 48.1%                  | 14.0%                  | 41.0%                |
| Construction                      | 25.1%  | 22.7%*                 | 11.0%*          | 20.1%           | 24.8%             | 43.5%                  | 21.5%                  | 27.0%                |
| Utilities and transp.             | 42.1%  | --                     | 24.0%*          | 14.7%*          | 39.0%             | 45.9%                  | 14.3%*                 | 44.2%                |
| Wholesale trade                   | 29.9%  | 14.4%*                 | 9.4%*           | 19.4%           | 21.9%             | 39.0%                  | 15.2%                  | 32.6%                |
| Fin. svcs. and real estate        | 32.6%  | 24.4%*                 | 28.3%*          | 15.5%           | 33.2%             | 34.1%                  | 20.6%                  | 33.6%                |
| Retail trade                      | 20.6%  | 19.0%*                 | 11.6%*          | 8.0%*           | 16.3%             | 23.8%                  | 13.7%*                 | 21.5%                |
| Professional services             | 32.8%  | 14.3%*                 | 14.2%           | 22.2%           | 26.3%             | 38.3%                  | 17.2%                  | 35.0%                |
| Other services                    | 27.2%  | 13.9%*                 | 19.9%           | 18.5%           | 29.5%             | 30.2%                  | 18.6%                  | 28.9%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 30.5%  | 15.4%                  | 16.3%           | 16.6%           | 27.7%             | 35.2%                  | 17.8%                  | 32.3%                |
| For profit, unincorporated        | 31.6%  | 23.2%*                 | 9.3%            | 10.9%           | 24.8%             | 44.6%                  | 16.7%                  | 35.3%                |
| Nonprofit                         | 40.2%  | 9.7%*                  | 15.7%*          | 30.6%           | 33.3%             | 45.3%                  | 15.6%                  | 41.9%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 18.4%  | 9.6%*                  | 15.8%*          | 12.2%           | 25.8%             | 46.7%*                 | 13.4%                  | 24.3%                |
| 5-9 years                         | 19.6%  | 24.0%*                 | 10.1%*          | 12.5%*          | 21.5%*            | 36.9%                  | 16.9%                  | 21.5%                |
| 10-19 years                       | 24.3%  | 11.9%                  | 18.7%           | 17.0%           | 26.7%             | 38.7%                  | 17.8%                  | 27.8%                |
| 20 or more years                  | 34.1%  | 20.4%                  | 14.2%           | 18.6%           | 29.4%             | 37.9%                  | 18.2%                  | 35.4%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 35.5%  | --                     | 27.0%           | 17.6%           | 28.0%             | 37.6%                  | 20.9%                  | 35.7%                |
| 1 location only                   | 22.6%  | 16.6%                  | 14.3%           | 17.0%           | 29.0%             | 52.1%                  | 17.1%                  | 27.4%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 24.0%  | --                     | 2.9%*           | 7.8%*           | 13.1%*            | 37.2%                  | 4.2%*                  | 29.1%                |
| 25-49 %                           | 26.9%  | 1.0%*                  | 15.2%*          | 10.9%*          | 28.4%*            | 33.1%                  | 13.2%*                 | 29.5%                |
| 50-74 %                           | 24.4%  | 14.3%*                 | 18.7%*          | 22.6%*          | 20.2%             | 27.3%                  | 20.4%                  | 25.1%                |
| 75% or more                       | 33.2%  | 18.0%                  | 15.1%           | 17.0%           | 29.2%             | 39.0%                  | 17.5%                  | 35.4%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 29.2%  | 13.2%                  | 14.5%           | 15.6%           | 28.7%             | 34.9%                  | 14.8%                  | 31.8%                |
| Has union employees               | 41.6%  | 51.7%                  | 25.3%*          | 30.1%           | 26.3%             | 44.3%                  | 47.9%                  | 41.3%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 24.1%  | 0.6%*                  | 21.3%*          | 10.5%           | 12.7%             | 31.2%                  | 11.3%*                 | 25.6%                |
| Less than 50% low-wage            | 32.9%  | 18.2%                  | 14.9%           | 17.5%           | 29.6%             | 38.5%                  | 17.7%                  | 35.1%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 35.0%  | 21.0%                  | 13.5%           | 16.6%           | 31.0%             | 49.1%                  | 19.1%                  | 39.2%                |
| 25-49 %                           | 32.3%  | 11.3%*                 | 17.8%           | 17.4%           | 25.5%             | 37.0%                  | 15.6%                  | 33.9%                |
| 50-74 %                           | 26.9%  | 17.1%                  | 16.5%           | 18.5%           | 25.3%             | 28.9%                  | 16.4%                  | 28.0%                |
| 75% or more                       | 36.4%  | 11.0%                  | 15.2%*          | 16.3%           | 31.3%             | 42.3%                  | 15.6%                  | 38.7%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.5%  | 17.1%                  | 14.6%           | 14.2%           | 26.5%             | 34.7%                  | 16.0%                  | 30.3%                |
| 25-49 %                           | 36.1%  | 23.6%*                 | 15.2%           | 21.7%           | 31.4%             | 39.4%                  | 21.5%                  | 37.1%                |
| 50-74 %                           | 27.9%  | 10.6%*                 | 15.6%           | 15.1%           | 22.3%             | 37.1%                  | 14.6%                  | 30.8%                |
| 75% or more                       | 27.9%  | 15.0%*                 | 21.4%*          | 11.3%*          | 35.5%*            | 35.4%                  | 16.6%                  | 33.2%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018**

| 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                     | 0.78%   | 2.87%                  | 1.90%           | 1.46%           | 1.81%             | 1.06%                  | 1.35%                  | 0.87%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 12.68%* | --                     | --              | --              | 22.10%*           | 18.12%*                | 2.27%*                 | 15.59%*              |
| Mining and manufacturing          | 2.14%   | 9.46%*                 | 4.04%*          | 2.58%           | 3.97%             | 2.72%                  | 3.38%                  | 2.24%                |
| Construction                      | 3.36%   | 10.82%*                | 4.31%*          | 5.22%           | 6.54%             | 9.84%                  | 4.74%                  | 4.56%                |
| Utilities and transp.             | 3.43%   | --                     | 14.63%*         | 8.14%*          | 9.31%             | 3.95%                  | 6.63%*                 | 3.57%                |
| Wholesale trade                   | 2.82%   | 6.60%*                 | 2.94%*          | 5.11%           | 4.02%             | 4.48%                  | 3.05%                  | 3.25%                |
| Fin. svcs. and real estate        | 2.33%   | 11.65%*                | 10.46%*         | 4.47%           | 6.18%             | 2.79%                  | 6.06%                  | 2.48%                |
| Retail trade                      | 2.21%   | 14.24%*                | 4.16%*          | 2.82%*          | 3.75%             | 3.04%                  | 5.10%*                 | 2.44%                |
| Professional services             | 1.25%   | 3.09%                  | 3.06%           | 3.00%           | 2.71%             | 1.67%                  | 2.02%                  | 1.38%                |
| Other services                    | 1.87%   | 4.54%*                 | 4.98%           | 3.53%           | 5.73%             | 2.21%                  | 2.93%                  | 2.14%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.94%   | 3.29%                  | 2.39%           | 1.72%           | 2.23%             | 1.26%                  | 1.60%                  | 1.05%                |
| For profit, unincorporated        | 2.06%   | 7.05%*                 | 2.65%           | 2.57%           | 3.53%             | 3.06%                  | 3.37%                  | 2.37%                |
| Nonprofit                         | 1.91%   | 3.36%*                 | 4.73%*          | 5.10%           | 4.41%             | 2.37%                  | 2.78%                  | 2.01%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.01%   | 3.74%*                 | 5.50%*          | 3.50%           | 7.02%             | 14.64%*                | 2.78%                  | 5.40%                |
| 5-9 years                         | 3.58%   | 10.35%*                | 3.74%*          | 3.75%*          | 7.96%*            | 7.57%                  | 4.69%                  | 5.20%                |
| 10-19 years                       | 2.23%   | 3.17%                  | 3.93%           | 3.22%           | 4.13%             | 6.96%                  | 2.52%                  | 3.14%                |
| 20 or more years                  | 0.87%   | 4.90%                  | 2.63%           | 1.94%           | 2.11%             | 1.08%                  | 1.91%                  | 0.93%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.93%   | --                     | 7.99%           | 2.41%           | 2.07%             | 1.07%                  | 3.60%                  | 0.94%                |
| 1 location only                   | 1.44%   | 2.90%                  | 1.94%           | 1.74%           | 3.30%             | 5.44%                  | 1.43%                  | 2.32%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.50%   | --                     | 2.68%*          | 3.41%*          | 5.68%*            | 5.15%                  | 2.08%*                 | 4.06%                |
| 25-49 %                           | 3.83%   | 0.74%*                 | 7.43%*          | 5.47%*          | 11.30%*           | 4.42%                  | 5.22%*                 | 4.42%                |
| 50-74 %                           | 2.20%   | 5.05%*                 | 8.07%*          | 7.27%*          | 3.85%             | 3.09%                  | 5.16%                  | 2.42%                |
| 75% or more                       | 0.85%   | 3.33%                  | 2.03%           | 1.52%           | 1.95%             | 1.14%                  | 1.45%                  | 0.94%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.85%   | 2.40%                  | 1.86%           | 1.34%           | 1.96%             | 1.22%                  | 1.17%                  | 0.97%                |
| Has union employees               | 1.77%   | 14.52%                 | 11.79%*         | 8.17%           | 4.59%             | 1.92%                  | 8.08%                  | 1.81%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 2.07%   | 0.53%*                 | 9.64%*          | 2.64%           | 3.23%             | 2.74%                  | 3.66%*                 | 2.28%                |
| Less than 50% low-wage            | 0.82%   | 3.06%                  | 1.93%           | 1.52%           | 1.89%             | 1.11%                  | 1.41%                  | 0.91%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.68%   | 5.56%                  | 2.49%           | 2.39%           | 3.23%             | 2.57%                  | 2.27%                  | 1.98%                |
| 25-49 %                           | 1.44%   | 4.47%*                 | 4.65%           | 2.96%           | 3.00%             | 1.84%                  | 2.63%                  | 1.55%                |
| 50-74 %                           | 1.27%   | 4.95%                  | 4.75%           | 3.23%           | 3.48%             | 1.58%                  | 2.70%                  | 1.38%                |
| 75% or more                       | 1.86%   | 3.29%                  | 4.95%*          | 2.74%           | 5.01%             | 2.29%                  | 2.50%                  | 2.00%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.23%   | 4.22%                  | 3.01%           | 1.89%           | 2.68%             | 1.93%                  | 1.98%                  | 1.46%                |
| 25-49 %                           | 1.13%   | 8.26%*                 | 3.19%           | 2.76%           | 2.90%             | 1.35%                  | 2.81%                  | 1.19%                |
| 50-74 %                           | 1.87%   | 3.98%*                 | 3.68%           | 3.46%           | 3.08%             | 3.30%                  | 2.43%                  | 2.27%                |
| 75% or more                       | 5.17%   | 5.49%*                 | 8.81%*          | 4.99%*          | 13.86%*           | 9.21%                  | 4.24%                  | 7.19%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.e Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2018**

| 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                     | 2.2%  | 7.1%                   | 5.1%            | 2.6%            | 3.7%              | 1.1%                   | 4.9%                   | 1.8%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 0.9%* | --                     | --              | --              | 0.3%*             | 0.2%*                  | 3.9%*                  | 0.3%*                |
| Mining and manufacturing          | 2.1%  | 14.9%*                 | 1.7%*           | 2.3%*           | 2.8%*             | 1.7%*                  | 3.7%*                  | 2.0%                 |
| Construction                      | 6.3%* | 9.4%*                  | 4.1%*           | 1.4%*           | 11.1%*            | 3.6%*                  | 4.9%                   | 7.0%*                |
| Utilities and transp.             | 1.1%* | --                     | 11.1%*          | 1.2%*           | 0.7%*             | 0.8%*                  | 5.6%*                  | 0.8%*                |
| Wholesale trade                   | 3.1%* | 2.9%*                  | 10.2%*          | 2.8%*           | 7.1%*             | 0.7%*                  | 5.2%*                  | 2.7%*                |
| Fin. svcs. and real estate        | 1.2%  | 6.5%*                  | 3.8%*           | 0.7%*           | 2.6%*             | 0.6%*                  | 3.9%*                  | 1.0%                 |
| Retail trade                      | 1.8%* | 4.8%*                  | 6.3%*           | 3.5%*           | 5.7%*             | 0.5%*                  | 4.6%*                  | 1.5%*                |
| Professional services             | 2.1%  | 5.4%*                  | 5.8%*           | 3.2%            | 2.6%*             | 1.4%                   | 4.7%                   | 1.7%                 |
| Other services                    | 2.2%  | 11.0%*                 | 1.8%*           | 4.1%*           | 3.0%*             | 0.5%*                  | 6.5%                   | 1.3%                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 2.0%  | 7.7%                   | 5.8%            | 2.0%            | 4.2%              | 0.8%                   | 5.1%                   | 1.6%                 |
| For profit, unincorporated        | 3.3%  | 6.3%*                  | 4.4%*           | 2.9%*           | 3.6%*             | 2.6%*                  | 4.5%*                  | 3.0%                 |
| Nonprofit                         | 1.9%  | 4.0%*                  | 0.7%*           | 6.2%*           | 2.3%*             | 1.4%*                  | 4.4%*                  | 1.7%                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.1%* | 3.0%*                  | 11.0%*          | 1.2%*           | 0.9%*             | 0.0%                   | 5.0%*                  | 0.8%*                |
| 5-9 years                         | 2.0%* | 6.1%*                  | 4.9%*           | 1.4%*           | 0.4%*             | 0.0%                   | 3.9%*                  | 0.5%*                |
| 10-19 years                       | 4.8%  | 9.5%*                  | 7.0%*           | 4.8%            | 3.5%*             | 2.6%*                  | 6.6%                   | 3.7%                 |
| 20 or more years                  | 1.9%  | 7.7%                   | 3.0%            | 2.4%            | 4.2%              | 1.1%                   | 4.3%                   | 1.7%                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 1.6%  | --                     | 5.6%*           | 3.2%*           | 4.4%              | 1.0%                   | 3.3%*                  | 1.6%                 |
| 1 location only                   | 3.8%  | 7.2%                   | 5.0%            | 2.5%            | 2.6%*             | 5.0%*                  | 5.1%                   | 2.7%                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.7%* | --                     | 3.5%*           | 6.0%*           | 1.1%*             | 2.7%*                  | 7.4%*                  | 2.7%*                |
| 25-49 %                           | 3.5%* | 5.9%*                  | 9.2%*           | 7.1%*           | 6.6%*             | 0.1%*                  | 6.4%*                  | 3.0%*                |
| 50-74 %                           | 1.7%  | 4.3%*                  | 8.6%*           | 1.6%*           | 1.6%*             | 1.1%*                  | 5.4%*                  | 1.2%                 |
| 75% or more                       | 2.1%  | 7.4%                   | 4.6%            | 2.5%            | 3.8%              | 1.1%                   | 4.8%                   | 1.8%                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 2.2%  | 7.0%                   | 5.1%            | 2.6%            | 2.9%              | 1.2%                   | 4.8%                   | 1.7%                 |
| Has union employees               | 2.0%  | 7.7%*                  | 3.6%*           | 3.3%*           | 8.6%*             | 0.9%                   | 6.4%*                  | 1.9%                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.7%  | 11.3%*                 | 5.4%*           | 3.1%*           | 2.0%*             | 0.6%*                  | 7.1%*                  | 1.1%                 |
| Less than 50% low-wage            | 2.2%  | 6.7%                   | 5.0%            | 2.6%            | 3.9%              | 1.1%                   | 4.8%                   | 1.8%                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.3%  | 12.6%                  | 3.8%*           | 2.4%            | 5.3%*             | 1.2%*                  | 5.6%                   | 2.7%                 |
| 25-49 %                           | 1.4%  | 4.0%*                  | 7.1%*           | 1.1%*           | 1.9%              | 0.9%*                  | 4.4%*                  | 1.1%                 |
| 50-74 %                           | 2.1%  | 3.7%*                  | 5.2%*           | 3.7%*           | 4.1%*             | 1.3%                   | 4.3%                   | 1.9%                 |
| 75% or more                       | 1.6%  | 1.8%*                  | 5.8%*           | 4.1%*           | 2.7%              | 0.8%                   | 4.1%                   | 1.4%                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.0%  | 6.8%                   | 7.1%*           | 3.4%            | 5.2%              | 0.8%                   | 5.6%                   | 2.4%                 |
| 25-49 %                           | 1.6%  | 12.1%*                 | 2.9%*           | 1.5%*           | 2.3%*             | 1.2%                   | 4.2%                   | 1.4%                 |
| 50-74 %                           | 2.6%  | 3.1%*                  | 3.9%*           | 3.5%*           | 4.9%*             | 1.2%*                  | 3.9%*                  | 2.4%                 |
| 75% or more                       | 2.3%* | 7.1%*                  | 2.4%*           | 0.8%*           | 3.3%*             | 0.3%*                  | 5.4%*                  | 0.9%*                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.e Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with any providers by firm size and selected characteristics: United States, 2018**

| 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                     | 0.20%  | 1.38%                  | 1.23%           | 0.44%           | 0.70%             | 0.18%                  | 0.65%                  | 0.21%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 0.56%* | --                     | --              | --              | 0.29%*            | 0.22%*                 | 3.14%*                 | 0.18%*               |
| Mining and manufacturing          | 0.56%  | 8.59%*                 | 1.08%*          | 0.90%*          | 0.96%*            | 0.79%*                 | 1.32%*                 | 0.59%                |
| Construction                      | 2.08%* | 3.84%*                 | 1.79%*          | 0.73%*          | 5.66%*            | 2.78%*                 | 1.36%                  | 3.12%*               |
| Utilities and transp.             | 0.47%* | --                     | 10.43%*         | 1.10%*          | 0.47%*            | 0.45%*                 | 4.25%*                 | 0.37%*               |
| Wholesale trade                   | 1.12%* | 2.13%*                 | 8.31%*          | 1.35%*          | 3.96%*            | 0.45%*                 | 3.61%*                 | 1.13%*               |
| Fin. svcs. and real estate        | 0.32%  | 5.28%*                 | 2.03%*          | 0.39%*          | 1.05%*            | 0.25%*                 | 2.24%*                 | 0.28%                |
| Retail trade                      | 0.57%* | 2.65%*                 | 3.21%*          | 1.93%*          | 3.59%*            | 0.24%*                 | 1.57%*                 | 0.61%*               |
| Professional services             | 0.28%  | 2.02%*                 | 1.82%*          | 0.84%           | 0.88%*            | 0.30%                  | 0.95%                  | 0.30%                |
| Other services                    | 0.41%  | 3.99%*                 | 0.90%*          | 1.86%*          | 0.97%*            | 0.20%*                 | 1.88%                  | 0.30%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.23%  | 1.66%                  | 1.60%           | 0.39%           | 0.99%             | 0.14%                  | 0.79%                  | 0.24%                |
| For profit, unincorporated        | 0.75%  | 3.20%*                 | 1.72%*          | 1.11%*          | 1.21%*            | 1.27%*                 | 1.38%*                 | 0.87%                |
| Nonprofit                         | 0.41%  | 2.74%*                 | 0.54%*          | 2.42%*          | 1.06%*            | 0.42%*                 | 2.06%*                 | 0.41%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.57%* | 2.10%*                 | 8.45%*          | 0.81%*          | 0.48%*            | 0.00%                  | 2.86%*                 | 0.33%*               |
| 5-9 years                         | 0.62%* | 3.33%*                 | 2.67%*          | 0.67%*          | 0.24%*            | 0.00%                  | 1.41%*                 | 0.27%*               |
| 10-19 years                       | 0.87%  | 3.59%*                 | 2.35%*          | 1.41%           | 1.67%*            | 1.40%*                 | 1.53%                  | 1.06%                |
| 20 or more years                  | 0.21%  | 1.95%                  | 0.79%           | 0.53%           | 0.86%             | 0.18%                  | 0.70%                  | 0.22%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.21%  | --                     | 4.99%*          | 1.03%*          | 0.94%             | 0.17%                  | 1.78%*                 | 0.21%                |
| 1 location only                   | 0.50%  | 1.39%                  | 1.26%           | 0.48%           | 1.00%*            | 2.93%*                 | 0.69%                  | 0.72%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.10%* | --                     | 3.51%*          | 2.85%*          | 0.90%*            | 1.13%*                 | 4.23%*                 | 0.89%*               |
| 25-49 %                           | 1.48%* | 4.25%*                 | 4.76%*          | 3.63%*          | 5.03%*            | 0.08%*                 | 2.61%*                 | 1.69%*               |
| 50-74 %                           | 0.34%  | 2.67%*                 | 3.57%*          | 0.92%*          | 0.61%*            | 0.35%*                 | 1.72%*                 | 0.29%                |
| 75% or more                       | 0.22%  | 1.58%                  | 1.36%           | 0.47%           | 0.76%             | 0.20%                  | 0.72%                  | 0.23%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.21%  | 1.44%                  | 1.30%           | 0.41%           | 0.54%             | 0.23%                  | 0.66%                  | 0.22%                |
| Has union employees               | 0.50%  | 4.56%*                 | 2.39%*          | 2.34%*          | 3.53%*            | 0.28%                  | 2.85%*                 | 0.50%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.36%  | 5.98%*                 | 2.74%*          | 1.53%*          | 0.73%*            | 0.18%*                 | 2.65%*                 | 0.24%                |
| Less than 50% low-wage            | 0.21%  | 1.41%                  | 1.28%           | 0.45%           | 0.74%             | 0.19%                  | 0.67%                  | 0.22%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.56%  | 3.04%                  | 1.26%*          | 0.58%           | 1.65%*            | 0.59%*                 | 0.98%                  | 0.66%                |
| 25-49 %                           | 0.28%  | 2.22%*                 | 4.15%*          | 0.43%*          | 0.50%             | 0.29%*                 | 1.91%*                 | 0.24%                |
| 50-74 %                           | 0.33%  | 1.54%*                 | 1.86%*          | 1.41%*          | 1.32%*            | 0.30%                  | 1.20%                  | 0.35%                |
| 75% or more                       | 0.25%  | 0.89%*                 | 2.11%*          | 1.42%*          | 0.78%             | 0.23%                  | 0.96%                  | 0.26%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.45%  | 1.96%                  | 2.31%*          | 0.66%           | 1.50%             | 0.18%                  | 1.06%                  | 0.49%                |
| 25-49 %                           | 0.24%  | 4.30%*                 | 0.94%*          | 0.47%*          | 0.72%*            | 0.26%                  | 0.97%                  | 0.25%                |
| 50-74 %                           | 0.51%  | 1.32%*                 | 2.24%*          | 1.67%*          | 1.64%*            | 0.40%*                 | 1.36%*                 | 0.55%                |
| 75% or more                       | 0.89%* | 3.80%*                 | 2.15%*          | 0.55%*          | 2.23%*            | 0.26%*                 | 2.50%*                 | 0.52%*               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018**

| 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                     | 28.7%  | 9.1%                   | 15.7%           | 23.0%           | 24.8%             | 32.9%                  | 14.9%                  | 30.7%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 11.7%* | --                     | --              | --              | 1.6%*             | 23.1%*                 | 8.0%*                  | 12.4%*               |
| Mining and manufacturing          | 24.4%  | 13.1%*                 | 17.2%*          | 25.7%           | 23.9%             | 24.9%                  | 14.6%                  | 25.1%                |
| Construction                      | 20.5%  | 4.6%*                  | 18.5%           | 14.2%           | 25.4%             | 29.7%*                 | 12.8%                  | 24.7%                |
| Utilities and transp.             | 30.3%  | --                     | 18.0%*          | 42.5%           | 22.6%             | 31.8%                  | 33.8%                  | 30.1%                |
| Wholesale trade                   | 27.7%  | 2.2%*                  | 5.1%*           | 25.7%           | 26.9%             | 33.1%                  | 10.7%                  | 30.9%                |
| Fin. svcs. and real estate        | 37.0%  | 11.1%*                 | 18.1%*          | 36.2%           | 26.7%             | 41.4%                  | 19.7%                  | 38.5%                |
| Retail trade                      | 32.7%  | 8.4%*                  | 10.5%*          | 15.4%           | 13.5%             | 41.3%                  | 8.2%                   | 36.1%                |
| Professional services             | 27.6%  | 11.8%                  | 16.1%           | 22.7%           | 29.5%             | 29.4%                  | 16.1%                  | 29.3%                |
| Other services                    | 28.7%  | 10.8%*                 | 17.5%           | 16.9%           | 21.1%             | 37.4%                  | 12.8%                  | 32.0%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 31.1%  | 10.1%                  | 11.3%           | 21.6%           | 24.5%             | 37.0%                  | 12.3%                  | 33.8%                |
| For profit, unincorporated        | 26.6%  | 4.4%*                  | 29.0%           | 29.2%           | 27.8%             | 28.4%                  | 20.1%                  | 28.2%                |
| Nonprofit                         | 20.6%  | 15.4%*                 | 27.7%           | 22.2%           | 23.4%             | 19.3%                  | 23.3%                  | 20.4%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 18.3%  | 13.6%*                 | 23.2%           | 22.5%           | 15.0%             | 25.1%*                 | 16.2%                  | 20.9%                |
| 5-9 years                         | 23.3%  | 11.8%*                 | 8.2%*           | 30.0%           | 25.4%             | 29.5%                  | 20.2%*                 | 25.6%                |
| 10-19 years                       | 22.5%  | 6.3%*                  | 16.4%           | 16.3%           | 30.4%             | 29.4%                  | 12.1%                  | 28.2%                |
| 20 or more years                  | 29.9%  | 8.0%                   | 15.3%           | 23.8%           | 24.2%             | 33.1%                  | 14.6%                  | 31.1%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 31.9%  | --                     | 18.0%*          | 24.5%           | 26.4%             | 33.3%                  | 18.2%                  | 32.0%                |
| 1 location only                   | 19.0%  | 8.9%                   | 15.6%           | 22.6%           | 22.2%             | 19.0%                  | 14.6%                  | 22.8%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 21.9%  | --                     | 2.1%*           | 13.7%*          | 3.7%*             | 33.6%                  | 5.4%*                  | 26.1%                |
| 25-49 %                           | 20.3%  | 11.2%*                 | 11.0%*          | 13.2%*          | 21.6%             | 23.2%                  | 11.1%*                 | 22.0%                |
| 50-74 %                           | 27.0%  | 2.8%*                  | 10.5%*          | 22.8%           | 34.7%             | 28.6%                  | 7.8%                   | 30.0%                |
| 75% or more                       | 29.2%  | 10.0%                  | 16.7%           | 23.4%           | 24.2%             | 33.5%                  | 15.9%                  | 31.0%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 30.0%  | 9.4%                   | 16.2%           | 23.3%           | 25.4%             | 36.3%                  | 15.7%                  | 32.6%                |
| Has union employees               | 24.9%  | 6.2%*                  | 9.3%*           | 20.8%*          | 21.2%             | 26.1%                  | 5.6%*                  | 25.6%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 25.9%  | 4.9%*                  | 7.8%*           | 11.6%*          | 12.6%             | 34.3%                  | 8.0%*                  | 28.0%                |
| Less than 50% low-wage            | 28.9%  | 9.5%                   | 16.2%           | 23.6%           | 25.7%             | 32.8%                  | 15.3%                  | 30.8%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 22.7%  | 6.1%                   | 17.6%           | 21.9%           | 23.3%             | 25.6%                  | 14.8%                  | 24.8%                |
| 25-49 %                           | 32.7%  | 12.5%*                 | 15.4%           | 29.7%           | 27.6%             | 36.0%                  | 18.1%                  | 34.1%                |
| 50-74 %                           | 34.9%  | 9.1%*                  | 13.0%*          | 20.4%           | 26.6%             | 40.4%                  | 12.5%                  | 37.2%                |
| 75% or more                       | 22.3%  | 13.5%*                 | 12.8%           | 20.1%           | 21.2%             | 23.7%                  | 14.0%                  | 23.2%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.8%  | 6.0%                   | 12.8%           | 18.0%           | 24.8%             | 36.8%                  | 11.0%                  | 31.9%                |
| 25-49 %                           | 29.1%  | 8.6%*                  | 17.3%           | 23.2%           | 25.2%             | 31.4%                  | 17.6%                  | 29.9%                |
| 50-74 %                           | 30.3%  | 17.8%                  | 20.7%           | 33.5%           | 23.9%             | 34.9%                  | 21.1%                  | 32.3%                |
| 75% or more                       | 21.8%  | 9.5%*                  | 17.8%*          | 40.1%           | 18.8%*            | 24.9%*                 | 16.0%*                 | 24.5%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018**

| 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                     | 0.76%  | 1.52%                  | 1.76%           | 1.93%           | 1.49%             | 1.05%                  | 1.23%                  | 0.85%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 4.81%* | --                     | --              | --              | 1.41%*            | 10.24%*                | 6.94%*                 | 5.74%*               |
| Mining and manufacturing          | 1.56%  | 8.59%*                 | 5.87%*          | 7.56%           | 3.22%             | 1.84%                  | 3.40%                  | 1.65%                |
| Construction                      | 3.46%  | 2.32%*                 | 5.28%           | 3.06%           | 6.65%             | 11.66%*                | 2.58%                  | 5.07%                |
| Utilities and transp.             | 2.71%  | --                     | 10.55%*         | 11.20%          | 6.10%             | 3.19%                  | 9.94%                  | 2.81%                |
| Wholesale trade                   | 2.53%  | 1.45%*                 | 2.56%*          | 5.01%           | 4.79%             | 3.97%                  | 2.78%                  | 2.94%                |
| Fin. svcs. and real estate        | 2.44%  | 4.46%*                 | 6.89%*          | 5.95%           | 4.37%             | 3.04%                  | 4.13%                  | 2.60%                |
| Retail trade                      | 3.38%  | 5.08%*                 | 4.59%*          | 4.36%           | 3.07%             | 4.31%                  | 2.30%                  | 3.69%                |
| Professional services             | 1.23%  | 3.47%                  | 2.90%           | 3.68%           | 2.47%             | 1.65%                  | 2.73%                  | 1.35%                |
| Other services                    | 2.15%  | 3.49%*                 | 5.02%           | 3.39%           | 4.93%             | 2.91%                  | 2.38%                  | 2.49%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.95%  | 2.03%                  | 1.67%           | 2.18%           | 1.91%             | 1.28%                  | 1.06%                  | 1.06%                |
| For profit, unincorporated        | 1.72%  | 1.73%*                 | 5.76%           | 5.60%           | 3.67%             | 2.38%                  | 4.29%                  | 1.89%                |
| Nonprofit                         | 1.61%  | 5.93%*                 | 7.50%           | 3.78%           | 3.09%             | 2.14%                  | 3.98%                  | 1.70%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.52%  | 5.33%*                 | 6.14%           | 5.85%           | 3.87%             | 9.50%*                 | 3.31%                  | 3.89%                |
| 5-9 years                         | 3.65%  | 4.58%*                 | 4.27%*          | 7.66%           | 7.09%             | 7.33%                  | 6.06%*                 | 4.77%                |
| 10-19 years                       | 2.30%  | 2.11%*                 | 3.41%           | 2.69%           | 4.51%             | 7.24%                  | 1.78%                  | 3.34%                |
| 20 or more years                  | 0.85%  | 1.83%                  | 2.42%           | 2.44%           | 1.67%             | 1.07%                  | 1.39%                  | 0.90%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.91%  | --                     | 6.05%*          | 2.82%           | 1.75%             | 1.06%                  | 3.17%                  | 0.92%                |
| 1 location only                   | 1.19%  | 1.52%                  | 1.84%           | 2.36%           | 2.60%             | 4.00%                  | 1.31%                  | 1.94%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.66%  | --                     | 2.12%*          | 10.97%*         | 1.64%*            | 5.23%                  | 4.60%*                 | 4.22%                |
| 25-49 %                           | 2.30%  | 6.34%*                 | 7.19%*          | 4.21%*          | 5.73%             | 3.07%                  | 4.19%*                 | 2.64%                |
| 50-74 %                           | 2.24%  | 1.27%*                 | 4.58%*          | 5.37%           | 5.86%             | 2.87%                  | 1.91%                  | 2.53%                |
| 75% or more                       | 0.83%  | 1.79%                  | 1.96%           | 2.11%           | 1.58%             | 1.14%                  | 1.39%                  | 0.92%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.90%  | 1.62%                  | 1.82%           | 1.75%           | 1.57%             | 1.34%                  | 1.31%                  | 1.02%                |
| Has union employees               | 1.39%  | 4.17%*                 | 6.57%*          | 10.99%*         | 4.48%             | 1.48%                  | 2.49%*                 | 1.43%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 2.24%  | 3.43%*                 | 5.01%*          | 3.68%*          | 3.30%             | 2.78%                  | 2.84%*                 | 2.48%                |
| Less than 50% low-wage            | 0.80%  | 1.62%                  | 1.83%           | 2.02%           | 1.57%             | 1.11%                  | 1.29%                  | 0.89%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.23%  | 1.84%                  | 2.79%           | 3.55%           | 2.56%             | 1.87%                  | 2.17%                  | 1.46%                |
| 25-49 %                           | 1.38%  | 4.03%*                 | 3.61%           | 3.41%           | 3.21%             | 1.73%                  | 2.50%                  | 1.49%                |
| 50-74 %                           | 1.74%  | 3.21%*                 | 4.19%*          | 2.96%           | 3.01%             | 2.21%                  | 2.10%                  | 1.87%                |
| 75% or more                       | 1.38%  | 5.08%*                 | 3.39%           | 3.41%           | 2.93%             | 1.81%                  | 2.43%                  | 1.51%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.27%  | 1.74%                  | 2.24%           | 1.98%           | 2.45%             | 2.06%                  | 1.28%                  | 1.53%                |
| 25-49 %                           | 1.02%  | 3.32%*                 | 3.37%           | 3.00%           | 2.25%             | 1.25%                  | 2.90%                  | 1.07%                |
| 50-74 %                           | 2.70%  | 4.96%                  | 4.70%           | 6.94%           | 3.61%             | 4.30%                  | 3.28%                  | 3.16%                |
| 75% or more                       | 4.98%  | 4.36%*                 | 12.16%*         | 11.88%          | 7.18%*            | 9.18%*                 | 5.07%*                 | 6.79%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018**

| 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                     | 21.9%  | 44.5%                  | 40.8%           | 36.7%           | 24.4%             | 16.3%                  | 41.7%                  | 19.2%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 26.0%* | --                     | --              | --              | 8.0%*             | 23.8%*                 | 83.0%                  | 14.6%*               |
| Mining and manufacturing          | 22.2%  | 46.4%                  | 45.1%           | 39.8%           | 26.6%             | 16.6%                  | 47.0%                  | 20.5%                |
| Construction                      | 30.0%  | 42.8%                  | 41.9%           | 39.4%           | 20.0%             | 20.6%*                 | 40.8%                  | 24.1%                |
| Utilities and transp.             | 16.6%  | --                     | 13.7%*          | 27.1%           | 21.3%             | 14.5%                  | 22.5%                  | 16.2%                |
| Wholesale trade                   | 27.7%  | 63.5%                  | 47.1%           | 36.3%           | 30.6%             | 19.7%                  | 46.0%                  | 24.3%                |
| Fin. svcs. and real estate        | 17.8%  | 37.4%                  | 30.9%           | 28.4%           | 21.3%             | 14.9%                  | 37.6%                  | 16.1%                |
| Retail trade                      | 27.3%  | 40.6%                  | 52.8%           | 52.0%           | 40.5%             | 19.2%                  | 53.3%                  | 23.7%                |
| Professional services             | 19.9%  | 46.9%                  | 42.4%           | 34.4%           | 22.7%             | 14.2%                  | 42.2%                  | 16.7%                |
| Other services                    | 24.8%  | 33.3%                  | 38.4%           | 33.1%           | 24.6%             | 20.9%                  | 35.2%                  | 22.8%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 22.9%  | 43.2%                  | 42.8%           | 39.2%           | 24.9%             | 17.4%                  | 43.2%                  | 20.0%                |
| For profit, unincorporated        | 25.6%  | 50.9%                  | 35.9%           | 38.5%           | 28.3%             | 15.6%                  | 41.1%                  | 21.7%                |
| Nonprofit                         | 15.6%  | 35.8%                  | 33.7%           | 17.5%           | 19.9%             | 12.5%                  | 31.4%                  | 14.5%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 40.8%  | 53.6%                  | 32.4%           | 49.0%           | 32.7%             | 20.6%*                 | 48.5%                  | 31.8%                |
| 5-9 years                         | 31.8%  | 41.2%                  | 53.6%           | 33.4%           | 22.7%             | 22.4%                  | 38.6%                  | 26.9%                |
| 10-19 years                       | 30.8%  | 51.2%                  | 37.5%           | 36.2%           | 25.0%             | 18.8%                  | 42.0%                  | 24.8%                |
| 20 or more years                  | 20.0%  | 37.6%                  | 41.9%           | 36.1%           | 24.0%             | 16.2%                  | 40.8%                  | 18.4%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 18.4%  | --                     | 25.0%           | 38.1%           | 24.3%             | 16.5%                  | 40.6%                  | 18.1%                |
| 1 location only                   | 32.9%  | 44.7%                  | 41.9%           | 36.3%           | 24.6%             | 8.6%*                  | 41.8%                  | 25.2%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 27.2%  | --                     | 46.4%           | 51.6%           | 41.6%             | 17.2%                  | 36.1%                  | 24.9%                |
| 25-49 %                           | 28.1%  | 29.7%*                 | 39.0%           | 36.7%           | 17.6%*            | 29.9%                  | 35.6%                  | 26.6%                |
| 50-74 %                           | 24.3%  | 50.3%                  | 41.3%           | 31.1%           | 26.1%             | 19.2%                  | 42.8%                  | 21.4%                |
| 75% or more                       | 21.5%  | 44.8%                  | 40.8%           | 36.9%           | 24.3%             | 15.8%                  | 41.9%                  | 18.7%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 25.1%  | 48.3%                  | 42.0%           | 38.7%           | 25.9%             | 18.5%                  | 44.0%                  | 21.7%                |
| Has union employees               | 12.6%  | 6.8%*                  | 23.6%*          | 19.0%*          | 15.2%             | 11.9%                  | 14.1%*                 | 12.6%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 31.2%  | 61.7%                  | 50.7%           | 47.4%           | 36.7%             | 24.5%                  | 52.9%                  | 28.6%                |
| Less than 50% low-wage            | 21.3%  | 43.0%                  | 40.3%           | 36.1%           | 23.5%             | 15.7%                  | 41.0%                  | 18.5%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 25.2%  | 39.6%                  | 40.8%           | 38.1%           | 25.2%             | 16.4%                  | 39.8%                  | 21.4%                |
| 25-49 %                           | 18.6%  | 48.8%                  | 38.1%           | 33.1%           | 20.8%             | 14.5%                  | 41.3%                  | 16.4%                |
| 50-74 %                           | 21.0%  | 43.2%                  | 41.1%           | 37.1%           | 26.3%             | 16.2%                  | 43.6%                  | 18.6%                |
| 75% or more                       | 23.8%  | 55.7%                  | 45.5%           | 36.9%           | 25.6%             | 19.4%                  | 46.0%                  | 21.4%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 26.5%  | 44.1%                  | 42.9%           | 41.4%           | 24.6%             | 18.9%                  | 44.0%                  | 22.2%                |
| 25-49 %                           | 18.7%  | 37.2%                  | 39.2%           | 33.9%           | 23.8%             | 15.1%                  | 36.7%                  | 17.4%                |
| 50-74 %                           | 23.6%  | 47.9%                  | 38.2%           | 32.0%           | 24.7%             | 16.5%                  | 42.2%                  | 19.6%                |
| 75% or more                       | 33.5%  | 52.3%                  | 38.9%           | 25.6%           | 32.6%*            | 26.4%*                 | 46.3%                  | 27.5%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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, 2018**

| 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                     | 0.59%    | 3.08%                  | 2.48%           | 1.81%           | 1.37%             | 0.73%                  | 1.57%                  | 0.62%                |
| Industry group **                 |          |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 10.48% * | --                     | --              | --              | 5.70% *           | 17.51% *               | 9.31%                  | 9.04% *              |
| Mining and manufacturing          | 1.70%    | 13.71%                 | 7.64%           | 5.72%           | 3.71%             | 2.10%                  | 4.93%                  | 1.78%                |
| Construction                      | 3.03%    | 8.68%                  | 7.03%           | 5.69%           | 4.82%             | 6.33% *                | 4.27%                  | 3.72%                |
| Utilities and transp.             | 2.27%    | --                     | 6.03% *         | 7.42%           | 5.13%             | 2.71%                  | 6.37%                  | 2.39%                |
| Wholesale trade                   | 2.57%    | 9.45%                  | 8.93%           | 4.49%           | 4.61%             | 3.91%                  | 5.17%                  | 2.86%                |
| Fin. svcs. and real estate        | 1.49%    | 8.80%                  | 8.52%           | 5.99%           | 3.76%             | 1.70%                  | 5.45%                  | 1.52%                |
| Retail trade                      | 2.20%    | 11.96%                 | 8.38%           | 6.30%           | 5.39%             | 2.37%                  | 5.57%                  | 2.29%                |
| Professional services             | 0.88%    | 4.93%                  | 4.46%           | 3.38%           | 2.20%             | 0.98%                  | 2.93%                  | 0.89%                |
| Other services                    | 1.69%    | 5.66%                  | 5.77%           | 3.84%           | 3.27%             | 2.46%                  | 3.23%                  | 1.90%                |
| Ownership                         |          |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.75%    | 3.71%                  | 2.94%           | 2.19%           | 1.73%             | 0.93%                  | 1.80%                  | 0.79%                |
| For profit, unincorporated        | 1.69%    | 6.84%                  | 5.69%           | 4.74%           | 4.28%             | 1.68%                  | 4.11%                  | 1.84%                |
| Nonprofit                         | 1.11%    | 7.82%                  | 8.72%           | 3.33%           | 2.42%             | 1.28%                  | 4.57%                  | 1.12%                |
| Age of firm                       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.49%    | 7.23%                  | 6.72%           | 6.84%           | 6.01%             | 8.37% *                | 4.82%                  | 4.39%                |
| 5-9 years                         | 3.55%    | 7.86%                  | 8.14%           | 6.05%           | 6.09%             | 6.17%                  | 5.14%                  | 4.63%                |
| 10-19 years                       | 2.27%    | 5.70%                  | 4.15%           | 3.58%           | 4.71%             | 5.17%                  | 2.90%                  | 3.07%                |
| 20 or more years                  | 0.63%    | 4.70%                  | 3.62%           | 2.26%           | 1.48%             | 0.74%                  | 2.10%                  | 0.65%                |
| Multi/single status               |          |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.67%    | --                     | 6.55%           | 3.13%           | 1.73%             | 0.74%                  | 4.26%                  | 0.68%                |
| 1 location only                   | 1.26%    | 3.12%                  | 2.62%           | 2.14%           | 2.25%             | 3.02% *                | 1.67%                  | 1.69%                |
| Percent full-time employees       |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 3.27%    | --                     | 13.38%          | 9.49%           | 8.60%             | 3.58%                  | 9.95%                  | 3.42%                |
| 25-49 %                           | 3.34%    | 12.53% *               | 9.82%           | 5.91%           | 5.37% *           | 4.97%                  | 6.58%                  | 3.78%                |
| 50-74 %                           | 1.93%    | 7.82%                  | 8.41%           | 5.48%           | 4.66%             | 2.37%                  | 4.99%                  | 2.05%                |
| 75% or more                       | 0.63%    | 3.44%                  | 2.73%           | 1.97%           | 1.49%             | 0.77%                  | 1.71%                  | 0.67%                |
| Union presence                    |          |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.71%    | 3.14%                  | 2.51%           | 1.80%           | 1.50%             | 0.93%                  | 1.61%                  | 0.76%                |
| Has union employees               | 1.05%    | 3.12% *                | 13.11% *        | 6.25% *         | 3.19%             | 1.14%                  | 4.67% *                | 1.07%                |
| Percent low-wage employees        |          |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 2.29%    | 11.65%                 | 10.37%          | 5.70%           | 7.42%             | 2.33%                  | 6.52%                  | 2.32%                |
| Less than 50% low-wage            | 0.61%    | 3.13%                  | 2.55%           | 1.87%           | 1.39%             | 0.76%                  | 1.60%                  | 0.65%                |
| Percent women employees           |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.25%    | 4.67%                  | 3.73%           | 3.13%           | 2.63%             | 1.72%                  | 2.39%                  | 1.41%                |
| 25-49 %                           | 1.10%    | 8.03%                  | 5.10%           | 3.14%           | 2.55%             | 1.32%                  | 3.51%                  | 1.13%                |
| 50-74 %                           | 1.11%    | 5.49%                  | 5.40%           | 3.79%           | 2.66%             | 1.27%                  | 3.31%                  | 1.14%                |
| 75% or more                       | 1.32%    | 7.42%                  | 6.88%           | 3.82%           | 2.80%             | 1.63%                  | 3.78%                  | 1.37%                |
| Percent age 50 or older employees |          |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.18%    | 4.55%                  | 3.73%           | 2.48%           | 2.35%             | 1.80%                  | 2.25%                  | 1.34%                |
| 25-49 %                           | 0.74%    | 6.66%                  | 4.42%           | 3.11%           | 2.00%             | 0.81%                  | 2.99%                  | 0.76%                |
| 50-74 %                           | 1.56%    | 6.26%                  | 5.55%           | 4.82%           | 3.32%             | 1.91%                  | 3.50%                  | 1.63%                |
| 75% or more                       | 4.86%    | 8.53%                  | 11.27%          | 6.94%           | 11.05% *          | 8.26% *                | 6.41%                  | 6.27%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2018**

| 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                     | 58.0% | 69.0%                  | 70.5%           | 69.2%           | 65.8%             | 50.9%                  | 69.5%                  | 56.1%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 75.2% | 43.5% *                | --              | 62.4%           | 84.1%             | 75.7%                  | 58.3%                  | 79.4%                |
| Mining and manufacturing          | 56.0% | 66.2%                  | 66.1%           | 68.6%           | 65.5%             | 47.9%                  | 67.5%                  | 54.7%                |
| Construction                      | 65.7% | 66.4%                  | 68.0%           | 68.4%           | 65.0%             | 61.0%                  | 67.3%                  | 64.7%                |
| Utilities and transp.             | 51.6% | 53.3%                  | 64.5%           | 54.8%           | 63.3%             | 48.0%                  | 50.6%                  | 51.7%                |
| Wholesale trade                   | 59.2% | 82.8%                  | 76.9%           | 73.2%           | 66.0%             | 46.6%                  | 76.5%                  | 55.2%                |
| Fin. svcs. and real estate        | 51.4% | 62.8%                  | 72.0%           | 62.1%           | 67.2%             | 44.0%                  | 66.6%                  | 49.7%                |
| Retail trade                      | 53.7% | 72.1%                  | 71.8%           | 68.0%           | 69.1%             | 45.7%                  | 70.6%                  | 51.0%                |
| Professional services             | 60.6% | 69.7%                  | 70.1%           | 72.7%           | 63.2%             | 56.1%                  | 70.4%                  | 58.9%                |
| Other services                    | 62.1% | 72.3%                  | 72.0%           | 70.0%           | 67.6%             | 55.5%                  | 72.8%                  | 59.9%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 55.7% | 67.5%                  | 72.1%           | 69.2%           | 66.2%             | 47.3%                  | 69.9%                  | 53.2%                |
| For profit, unincorporated        | 60.0% | 73.6%                  | 68.7%           | 67.2%           | 64.7%             | 50.7%                  | 70.8%                  | 57.1%                |
| Nonprofit                         | 65.8% | 68.3%                  | 60.7%           | 71.6%           | 65.3%             | 65.3%                  | 64.2%                  | 65.9%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 68.3% | 72.6%                  | 73.4%           | 71.1%           | 61.5%             | 65.7%                  | 72.3%                  | 64.6%                |
| 5-9 years                         | 65.4% | 68.3%                  | 70.1%           | 64.5%           | 67.7%             | 52.0%                  | 67.3%                  | 64.1%                |
| 10-19 years                       | 69.7% | 70.0%                  | 70.2%           | 72.7%           | 67.0%             | 69.9%                  | 71.6%                  | 68.7%                |
| 20 or more years                  | 55.8% | 67.3%                  | 70.2%           | 68.6%           | 65.7%             | 50.2%                  | 68.6%                  | 54.5%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 53.3% | 46.5% *                | 72.6%           | 65.7%           | 63.4%             | 50.3%                  | 65.5%                  | 53.1%                |
| 1 location only                   | 70.1% | 69.3%                  | 70.4%           | 70.1%           | 69.4%             | 75.6%                  | 69.9%                  | 70.3%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 58.6% | 39.8%                  | 66.2%           | 74.9%           | 67.6%             | 53.7%                  | 58.3%                  | 58.6%                |
| 25-49 %                           | 62.6% | 82.5%                  | 65.6%           | 66.0%           | 63.0%             | 59.3%                  | 70.9%                  | 61.0%                |
| 50-74 %                           | 57.8% | 74.0%                  | 71.2%           | 73.1%           | 65.1%             | 49.8%                  | 73.3%                  | 55.1%                |
| 75% or more                       | 57.9% | 68.4%                  | 70.8%           | 68.9%           | 66.0%             | 50.7%                  | 69.3%                  | 55.9%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 59.6% | 69.8%                  | 71.1%           | 70.2%           | 66.4%             | 50.8%                  | 70.0%                  | 57.3%                |
| Has union employees               | 52.5% | 55.3%                  | 56.4%           | 54.0%           | 61.2%             | 51.3%                  | 59.0%                  | 52.3%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 59.3% | 65.2%                  | 77.1%           | 71.1%           | 70.2%             | 51.6%                  | 69.5%                  | 58.0%                |
| Less than 50% low-wage            | 57.9% | 69.4%                  | 70.1%           | 69.0%           | 65.2%             | 50.9%                  | 69.5%                  | 55.8%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 60.9% | 68.7%                  | 67.9%           | 67.6%           | 65.6%             | 52.2%                  | 67.1%                  | 59.0%                |
| 25-49 %                           | 54.4% | 72.6%                  | 73.3%           | 72.5%           | 65.1%             | 46.8%                  | 71.1%                  | 52.4%                |
| 50-74 %                           | 56.3% | 66.1%                  | 71.3%           | 66.2%           | 63.9%             | 51.2%                  | 69.8%                  | 54.6%                |
| 75% or more                       | 61.8% | 70.1%                  | 72.6%           | 72.8%           | 69.2%             | 55.6%                  | 73.1%                  | 60.1%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 60.3% | 69.6%                  | 72.8%           | 70.7%           | 67.2%             | 49.3%                  | 71.5%                  | 57.3%                |
| 25-49 %                           | 56.6% | 65.1%                  | 68.8%           | 70.4%           | 65.6%             | 51.8%                  | 69.1%                  | 55.5%                |
| 50-74 %                           | 57.3% | 73.3%                  | 66.3%           | 63.1%           | 61.4%             | 49.4%                  | 66.1%                  | 54.9%                |
| 75% or more                       | 61.9% | 65.9%                  | 72.1%           | 57.4%           | 71.9%             | 53.2%                  | 66.0%                  | 58.9%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.18 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2018**

| 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                     | 0.65% | 1.61%                  | 1.60%           | 1.25%           | 1.23%             | 0.95%                  | 0.92%                  | 0.74%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 5.97% | 14.66% *               | --              | 14.49%          | 8.68%             | 8.98%                  | 10.50%                 | 6.26%                |
| Mining and manufacturing          | 1.62% | 6.65%                  | 5.06%           | 3.84%           | 3.00%             | 2.27%                  | 3.01%                  | 1.77%                |
| Construction                      | 2.56% | 4.76%                  | 4.41%           | 3.58%           | 5.96%             | 7.01%                  | 2.60%                  | 3.76%                |
| Utilities and transp.             | 2.69% | 12.26%                 | 10.32%          | 7.38%           | 6.95%             | 3.33%                  | 6.20%                  | 2.87%                |
| Wholesale trade                   | 2.76% | 4.48%                  | 4.56%           | 3.70%           | 4.07%             | 4.50%                  | 2.76%                  | 3.25%                |
| Fin. svcs. and real estate        | 1.91% | 5.43%                  | 6.00%           | 5.12%           | 3.12%             | 2.44%                  | 3.71%                  | 2.07%                |
| Retail trade                      | 2.58% | 5.45%                  | 6.40%           | 3.65%           | 4.02%             | 3.45%                  | 3.15%                  | 2.88%                |
| Professional services             | 1.09% | 2.84%                  | 2.87%           | 2.04%           | 2.02%             | 1.59%                  | 1.65%                  | 1.24%                |
| Other services                    | 1.63% | 3.40%                  | 3.59%           | 3.29%           | 3.61%             | 2.46%                  | 1.96%                  | 1.91%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.78% | 1.90%                  | 1.83%           | 1.47%           | 1.56%             | 1.11%                  | 1.07%                  | 0.90%                |
| For profit, unincorporated        | 1.63% | 3.45%                  | 4.05%           | 3.29%           | 3.23%             | 2.67%                  | 2.22%                  | 1.95%                |
| Nonprofit                         | 1.54% | 6.57%                  | 5.27%           | 3.18%           | 2.49%             | 2.26%                  | 3.15%                  | 1.65%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.86% | 3.38%                  | 4.74%           | 4.28%           | 6.96%             | 10.94%                 | 2.55%                  | 4.93%                |
| 5-9 years                         | 2.51% | 4.42%                  | 4.91%           | 4.31%           | 5.50%             | 6.59%                  | 2.80%                  | 3.87%                |
| 10-19 years                       | 1.64% | 3.01%                  | 3.14%           | 2.37%           | 3.59%             | 4.41%                  | 1.79%                  | 2.33%                |
| 20 or more years                  | 0.74% | 2.66%                  | 2.21%           | 1.63%           | 1.34%             | 0.98%                  | 1.31%                  | 0.80%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.81% | 15.99% *               | 4.69%           | 2.47%           | 1.42%             | 0.96%                  | 3.05%                  | 0.82%                |
| 1 location only                   | 0.93% | 1.62%                  | 1.68%           | 1.44%           | 2.23%             | 4.30%                  | 0.97%                  | 1.54%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.81% | 9.75%                  | 9.13%           | 5.05%           | 4.45%             | 3.91%                  | 5.35%                  | 3.19%                |
| 25-49 %                           | 2.54% | 5.20%                  | 7.18%           | 4.92%           | 4.77%             | 4.22%                  | 3.86%                  | 2.94%                |
| 50-74 %                           | 1.86% | 3.55%                  | 4.24%           | 5.55%           | 3.56%             | 2.67%                  | 2.28%                  | 2.12%                |
| 75% or more                       | 0.72% | 1.86%                  | 1.78%           | 1.33%           | 1.36%             | 1.05%                  | 1.04%                  | 0.82%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.70% | 1.59%                  | 1.61%           | 1.23%           | 1.26%             | 1.11%                  | 0.93%                  | 0.82%                |
| Has union employees               | 1.63% | 10.34%                 | 8.87%           | 7.22%           | 4.64%             | 1.81%                  | 5.53%                  | 1.67%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.71% | 5.51%                  | 4.58%           | 3.28%           | 3.38%             | 2.27%                  | 3.01%                  | 1.89%                |
| Less than 50% low-wage            | 0.70% | 1.70%                  | 1.67%           | 1.33%           | 1.31%             | 1.03%                  | 0.97%                  | 0.80%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.22% | 2.76%                  | 2.54%           | 2.06%           | 2.35%             | 2.27%                  | 1.51%                  | 1.53%                |
| 25-49 %                           | 1.29% | 3.72%                  | 3.28%           | 2.35%           | 2.88%             | 1.66%                  | 2.05%                  | 1.42%                |
| 50-74 %                           | 1.29% | 3.17%                  | 4.12%           | 3.08%           | 2.25%             | 1.76%                  | 2.06%                  | 1.42%                |
| 75% or more                       | 1.39% | 3.76%                  | 3.34%           | 2.46%           | 2.18%             | 2.09%                  | 1.95%                  | 1.57%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.03% | 2.60%                  | 2.33%           | 1.71%           | 1.99%             | 1.70%                  | 1.36%                  | 1.24%                |
| 25-49 %                           | 0.97% | 3.70%                  | 2.78%           | 2.11%           | 1.87%             | 1.26%                  | 1.69%                  | 1.04%                |
| 50-74 %                           | 1.71% | 3.21%                  | 4.12%           | 3.64%           | 3.12%             | 2.85%                  | 2.35%                  | 2.07%                |
| 75% or more                       | 2.95% | 3.76%                  | 6.82%           | 7.73%           | 4.78%             | 6.86%                  | 3.25%                  | 4.55%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.19 Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 43.36 | 49.27                  | 48.86           | 49.12           | 42.79             | 40.73                  | 49.48                  | 42.06                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 42.49 | 45.30                  | --              | --              | 43.62             | 35.81                  | 50.06                  | 41.10                |
| Mining and manufacturing          | 43.00 | 50.18                  | 48.55           | 50.57           | 42.54             | 40.17                  | 52.84                  | 41.65                |
| Construction                      | 47.86 | 51.29                  | 49.43           | 49.76           | 48.13             | 41.53                  | 50.23                  | 46.40                |
| Utilities and transp.             | 41.29 | 45.65                  | 43.94           | 46.22           | 38.75             | 41.14                  | 44.41                  | 41.02                |
| Wholesale trade                   | 44.91 | 46.20                  | 46.25           | 48.28           | 43.48             | 43.52                  | 46.87                  | 44.27                |
| Fin. svcs. and real estate        | 41.36 | 52.70                  | 42.72           | 48.13           | 39.05             | 40.35                  | 47.72                  | 40.40                |
| Retail trade                      | 46.57 | 48.58                  | 51.14           | 55.93           | 44.51             | 44.27                  | 51.57                  | 45.48                |
| Professional services             | 42.16 | 52.01                  | 51.04           | 46.23           | 42.13             | 39.37                  | 50.18                  | 40.55                |
| Other services                    | 44.29 | 43.98                  | 48.94           | 49.88           | 45.00             | 41.42                  | 47.77                  | 43.41                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 44.28 | 49.48                  | 48.96           | 49.98           | 43.42             | 41.79                  | 49.57                  | 43.04                |
| For profit, unincorporated        | 44.25 | 50.67                  | 48.68           | 49.43           | 43.64             | 39.60                  | 50.48                  | 42.17                |
| Nonprofit                         | 39.70 | 43.88                  | 48.18           | 44.04           | 40.46             | 38.20                  | 46.56                  | 39.13                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 47.80 | 50.24                  | 50.01           | 49.99           | 44.73             | 39.11                  | 49.75                  | 45.70                |
| 5-9 years                         | 49.08 | 55.13                  | 50.96           | 49.77           | 46.04             | 44.41                  | 52.22                  | 46.65                |
| 10-19 years                       | 46.49 | 49.89                  | 49.00           | 48.75           | 46.19             | 39.84                  | 49.29                  | 44.90                |
| 20 or more years                  | 42.31 | 46.25                  | 48.14           | 49.05           | 41.64             | 40.74                  | 48.84                  | 41.47                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 41.71 | --                     | 50.92           | 47.58           | 42.99             | 40.90                  | 49.29                  | 41.55                |
| 1 location only                   | 46.56 | 49.26                  | 48.70           | 49.51           | 42.52             | 35.94                  | 49.49                  | 43.90                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 43.14 | 55.59                  | 47.02           | 48.53           | 47.93             | 38.57                  | 48.52                  | 42.09                |
| 25-49 %                           | 44.49 | 41.50                  | 49.94           | 46.50           | 41.73             | 44.89                  | 47.26                  | 43.91                |
| 50-74 %                           | 42.15 | 48.81                  | 50.04           | 50.27           | 42.54             | 38.02                  | 49.13                  | 40.59                |
| 75% or more                       | 43.44 | 49.62                  | 48.73           | 49.15           | 42.80             | 40.90                  | 49.63                  | 42.14                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 44.55 | 49.49                  | 49.19           | 49.62           | 43.27             | 41.82                  | 49.73                  | 43.17                |
| Has union employees               | 38.56 | 44.44                  | 38.02           | 38.93           | 38.59             | 38.47                  | 43.19                  | 38.40                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 46.86 | 45.93                  | 56.26           | 52.41           | 47.60             | 44.46                  | 51.63                  | 46.17                |
| Less than 50% low-wage            | 42.95 | 49.56                  | 48.31           | 48.80           | 42.13             | 40.29                  | 49.31                  | 41.55                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 44.98 | 47.61                  | 46.83           | 50.13           | 43.59             | 41.97                  | 48.69                  | 43.66                |
| 25-49 %                           | 42.51 | 50.72                  | 50.13           | 49.43           | 42.28             | 39.81                  | 49.77                  | 41.37                |
| 50-74 %                           | 42.54 | 47.85                  | 50.24           | 47.13           | 42.82             | 40.62                  | 49.08                  | 41.50                |
| 75% or more                       | 43.35 | 52.70                  | 50.46           | 48.84           | 42.20             | 41.00                  | 51.24                  | 41.85                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 45.39 | 51.40                  | 49.03           | 49.79           | 44.28             | 41.93                  | 50.57                  | 43.68                |
| 25-49 %                           | 41.85 | 44.60                  | 49.80           | 48.95           | 41.50             | 40.23                  | 48.66                  | 41.11                |
| 50-74 %                           | 43.77 | 48.69                  | 46.05           | 47.35           | 42.75             | 41.25                  | 47.95                  | 42.38                |
| 75% or more                       | 44.61 | 49.16                  | 49.26           | 48.46           | 41.92             | 38.78                  | 48.56                  | 41.46                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.19 Standard errors for average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician copayment at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 0.28  | 0.80                   | 0.87            | 0.59            | 0.61              | 0.41                   | 0.47                   | 0.32                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 2.77  | 5.01                   | --              | --              | 3.41              | 4.98                   | 4.02                   | 3.25                 |
| Mining and manufacturing          | 0.78  | 2.08                   | 2.77            | 1.95            | 1.46              | 1.12                   | 1.67                   | 0.85                 |
| Construction                      | 1.21  | 2.14                   | 1.97            | 1.63            | 3.41              | 2.16                   | 1.15                   | 1.83                 |
| Utilities and transp.             | 1.09  | 4.01                   | 3.44            | 4.26            | 2.78              | 1.25                   | 2.06                   | 1.16                 |
| Wholesale trade                   | 1.24  | 2.74                   | 1.88            | 1.83            | 1.88              | 2.80                   | 1.29                   | 1.60                 |
| Fin. svcs. and real estate        | 0.78  | 2.42                   | 3.00            | 2.06            | 1.46              | 1.08                   | 1.71                   | 0.85                 |
| Retail trade                      | 1.03  | 2.98                   | 3.87            | 2.22            | 1.25              | 1.66                   | 1.80                   | 1.21                 |
| Professional services             | 0.48  | 1.48                   | 1.77            | 0.99            | 1.12              | 0.65                   | 0.91                   | 0.54                 |
| Other services                    | 0.68  | 1.55                   | 2.06            | 1.24            | 2.03              | 0.80                   | 1.03                   | 0.80                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.33  | 1.03                   | 1.01            | 0.71            | 0.77              | 0.49                   | 0.56                   | 0.39                 |
| For profit, unincorporated        | 0.70  | 1.40                   | 2.13            | 1.45            | 1.57              | 1.00                   | 1.02                   | 0.84                 |
| Nonprofit                         | 0.71  | 2.46                   | 3.32            | 1.50            | 1.40              | 0.94                   | 1.59                   | 0.75                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.34  | 2.04                   | 3.25            | 2.83            | 2.89              | 2.61                   | 1.48                   | 2.24                 |
| 5-9 years                         | 1.01  | 2.21                   | 2.54            | 1.59            | 2.02              | 2.97                   | 1.34                   | 1.42                 |
| 10-19 years                       | 0.85  | 1.50                   | 1.62            | 1.29            | 1.91              | 1.78                   | 0.92                   | 1.21                 |
| 20 or more years                  | 0.32  | 1.14                   | 1.20            | 0.75            | 0.69              | 0.43                   | 0.66                   | 0.35                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.35  | --                     | 2.94            | 1.20            | 0.76              | 0.42                   | 1.62                   | 0.36                 |
| 1 location only                   | 0.45  | 0.81                   | 0.91            | 0.68            | 1.05              | 1.79                   | 0.49                   | 0.73                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.29  | 6.49                   | 3.57            | 3.48            | 1.92              | 1.75                   | 2.53                   | 1.43                 |
| 25-49 %                           | 1.57  | 2.82                   | 3.30            | 2.19            | 2.64              | 2.80                   | 1.88                   | 1.86                 |
| 50-74 %                           | 0.90  | 1.74                   | 2.58            | 1.89            | 1.44              | 1.52                   | 1.21                   | 1.06                 |
| 75% or more                       | 0.30  | 0.92                   | 0.97            | 0.65            | 0.69              | 0.43                   | 0.52                   | 0.35                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.30  | 0.81                   | 0.89            | 0.59            | 0.63              | 0.50                   | 0.47                   | 0.36                 |
| Has union employees               | 0.67  | 4.79                   | 3.53            | 3.24            | 2.49              | 0.71                   | 2.64                   | 0.69                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.93  | 2.03                   | 1.96            | 1.79            | 2.07              | 1.35                   | 1.39                   | 1.05                 |
| Less than 50% low-wage            | 0.29  | 0.85                   | 0.92            | 0.62            | 0.63              | 0.42                   | 0.49                   | 0.33                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.58  | 1.24                   | 1.12            | 0.94            | 1.20              | 1.16                   | 0.68                   | 0.75                 |
| 25-49 %                           | 0.58  | 1.83                   | 2.24            | 1.50            | 1.44              | 0.73                   | 1.18                   | 0.64                 |
| 50-74 %                           | 0.51  | 1.71                   | 2.30            | 1.28            | 0.99              | 0.71                   | 1.09                   | 0.56                 |
| 75% or more                       | 0.62  | 1.84                   | 1.94            | 1.10            | 1.42              | 0.85                   | 1.05                   | 0.69                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.50  | 1.29                   | 1.33            | 0.86            | 1.08              | 0.94                   | 0.72                   | 0.63                 |
| 25-49 %                           | 0.39  | 1.51                   | 1.54            | 1.02            | 0.89              | 0.49                   | 0.86                   | 0.42                 |
| 50-74 %                           | 0.65  | 1.59                   | 1.85            | 1.42            | 1.30              | 1.14                   | 1.05                   | 0.79                 |
| 75% or more                       | 1.64  | 1.89                   | 3.55            | 4.46            | 1.45              | 3.93                   | 1.59                   | 2.46                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.20 Average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 21.0  | 24.9                   | 24.2            | 23.9            | 21.3              | 20.4                   | 24.9                   | 20.6                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 20.3  | --                     | --              | --              | --                | 18.0                   | --                     | 19.8                 |
| Mining and manufacturing          | 20.8  | 23.9                   | 23.8            | 23.5            | 22.1              | 20.1                   | 25.7                   | 20.6                 |
| Construction                      | 22.2  | 23.0                   | 23.9            | 23.8            | 22.1              | 20.3                   | 23.6                   | 21.6                 |
| Utilities and transp.             | 21.4  | --                     | --              | 23.3            | 20.5              | 21.2                   | 25.2                   | 21.2                 |
| Wholesale trade                   | 20.5  | 26.9                   | 20.7            | 25.4            | 20.0              | 19.8                   | 24.8                   | 20.0                 |
| Fin. svcs. and real estate        | 20.8  | 25.4                   | 28.6            | 23.8            | 19.7              | 20.5                   | 25.0                   | 20.5                 |
| Retail trade                      | 22.7  | 24.2                   | 24.4            | 24.5            | 20.3              | 22.8                   | 25.6                   | 22.5                 |
| Professional services             | 19.9  | 24.7                   | 23.6            | 24.1            | 20.8              | 19.0                   | 24.5                   | 19.4                 |
| Other services                    | 21.9  | 23.9                   | 26.7            | 23.0            | 23.5              | 20.9                   | 26.1                   | 21.4                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 21.1  | 24.7                   | 25.1            | 24.3            | 21.6              | 20.5                   | 25.2                   | 20.8                 |
| For profit, unincorporated        | 21.2  | 26.2                   | 22.4            | 23.0            | 21.4              | 20.2                   | 24.7                   | 20.6                 |
| Nonprofit                         | 20.0  | 23.6                   | 21.7            | 23.3            | 20.5              | 19.4                   | 22.6                   | 19.8                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 23.7  | 26.6                   | 21.7            | 26.9            | 22.4              | 18.8                   | 25.5                   | 22.2                 |
| 5-9 years                         | 24.8  | 27.5                   | 25.0            | 21.3            | 28.9              | 21.3                   | 25.2                   | 24.5                 |
| 10-19 years                       | 21.9  | 24.1                   | 23.8            | 22.2            | 21.1              | 21.0                   | 23.6                   | 21.2                 |
| 20 or more years                  | 20.7  | 23.8                   | 24.8            | 24.6            | 20.7              | 20.3                   | 25.2                   | 20.5                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 20.5  | --                     | 24.1            | 23.9            | 21.0              | 20.4                   | 25.3                   | 20.5                 |
| 1 location only                   | 23.2  | 24.9                   | 24.2            | 23.9            | 21.9              | 19.5                   | 24.8                   | 21.8                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 24.1  | --                     | 21.4            | 28.9            | 26.4              | 23.3                   | 24.3                   | 24.1                 |
| 25-49 %                           | 23.3  | 18.7                   | 21.4            | 25.2            | 23.8              | 23.1                   | 21.5                   | 23.5                 |
| 50-74 %                           | 22.0  | 26.7                   | 26.9            | 20.8            | 22.1              | 21.6                   | 25.9                   | 21.6                 |
| 75% or more                       | 20.7  | 24.9                   | 24.2            | 24.0            | 21.1              | 20.1                   | 24.9                   | 20.3                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 21.4  | 25.2                   | 24.6            | 24.4            | 21.4              | 20.7                   | 25.1                   | 20.9                 |
| Has union employees               | 19.7  | --                     | --              | 16.3            | 21.2              | 19.7                   | 19.0                   | 19.7                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 23.7  | 23.9                   | 23.2            | 27.5            | 22.9              | 23.6                   | 24.3                   | 23.7                 |
| Less than 50% low-wage            | 20.7  | 25.0                   | 24.3            | 23.5            | 21.1              | 20.0                   | 24.9                   | 20.3                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 21.5  | 26.8                   | 24.8            | 23.8            | 21.6              | 20.2                   | 25.6                   | 20.7                 |
| 25-49 %                           | 20.2  | 22.6                   | 21.3            | 24.3            | 20.3              | 19.9                   | 23.9                   | 20.0                 |
| 50-74 %                           | 21.2  | 24.5                   | 26.4            | 23.5            | 21.6              | 20.8                   | 25.0                   | 21.0                 |
| 75% or more                       | 21.2  | 24.5                   | 23.7            | 24.1            | 21.8              | 20.6                   | 23.8                   | 21.0                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 22.0  | 26.6                   | 25.0            | 24.9            | 22.8              | 20.8                   | 25.9                   | 21.4                 |
| 25-49 %                           | 20.4  | 23.4                   | 23.6            | 23.7            | 20.0              | 20.1                   | 24.3                   | 20.2                 |
| 50-74 %                           | 21.0  | 22.9                   | 22.5            | 21.6            | 21.8              | 20.5                   | 22.6                   | 20.8                 |
| 75% or more                       | 22.3  | 23.8                   | 25.7            | 26.3            | 22.4              | 20.2                   | 25.4                   | 20.7                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.20 Standard errors for average coinsurance (in percentages) for an office visit to a specialist physician per employee enrolled in a health insurance plan that had a specialist physician coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 0.16  | 0.84                   | 0.77            | 0.60            | 0.37              | 0.18                   | 0.47                   | 0.16                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1.12  | --                     | --              | --              | --                | 1.72                   | --                     | 1.55                 |
| Mining and manufacturing          | 0.30  | 3.04                   | 2.07            | 1.96            | 0.80              | 0.31                   | 1.45                   | 0.31                 |
| Construction                      | 0.72  | 2.36                   | 1.98            | 1.14            | 1.72              | 0.66                   | 1.10                   | 0.90                 |
| Utilities and transp.             | 0.78  | --                     | --              | 2.81            | 1.91              | 0.86                   | 4.44                   | 0.78                 |
| Wholesale trade                   | 0.64  | 3.40                   | 1.59            | 1.90            | 1.03              | 0.78                   | 1.74                   | 0.65                 |
| Fin. svcs. and real estate        | 0.33  | 2.61                   | 2.87            | 1.25            | 0.72              | 0.37                   | 1.50                   | 0.33                 |
| Retail trade                      | 0.52  | 1.87                   | 2.20            | 1.32            | 1.29              | 0.62                   | 1.21                   | 0.55                 |
| Professional services             | 0.31  | 1.27                   | 1.28            | 1.17            | 0.55              | 0.38                   | 0.84                   | 0.32                 |
| Other services                    | 0.45  | 1.02                   | 1.97            | 1.87            | 1.39              | 0.45                   | 1.08                   | 0.47                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.17  | 0.88                   | 0.94            | 0.65            | 0.49              | 0.19                   | 0.51                   | 0.18                 |
| For profit, unincorporated        | 0.44  | 2.47                   | 1.57            | 1.49            | 0.94              | 0.52                   | 1.28                   | 0.45                 |
| Nonprofit                         | 0.53  | 2.15                   | 1.94            | 2.21            | 0.69              | 0.71                   | 1.57                   | 0.55                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 0.89  | 1.66                   | 2.20            | 2.69            | 1.20              | 0.68                   | 1.49                   | 1.01                 |
| 5-9 years                         | 1.21  | 1.87                   | 1.80            | 1.95            | 3.04              | 0.99                   | 1.22                   | 1.84                 |
| 10-19 years                       | 0.42  | 1.57                   | 1.46            | 0.83            | 0.58              | 0.93                   | 0.84                   | 0.46                 |
| 20 or more years                  | 0.17  | 1.47                   | 1.14            | 0.77            | 0.39              | 0.19                   | 0.68                   | 0.17                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.17  | --                     | 1.91            | 0.99            | 0.40              | 0.19                   | 1.67                   | 0.17                 |
| 1 location only                   | 0.39  | 0.85                   | 0.81            | 0.71            | 0.78              | 0.87                   | 0.49                   | 0.56                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.81  | --                     | 3.02            | 2.65            | 1.57              | 1.03                   | 2.61                   | 0.86                 |
| 25-49 %                           | 0.69  | 1.45                   | 1.10            | 2.48            | 1.78              | 0.81                   | 0.94                   | 0.76                 |
| 50-74 %                           | 0.45  | 1.73                   | 2.43            | 3.06            | 1.07              | 0.50                   | 1.17                   | 0.47                 |
| 75% or more                       | 0.17  | 0.97                   | 0.87            | 0.60            | 0.41              | 0.20                   | 0.53                   | 0.18                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.18  | 0.87                   | 0.78            | 0.59            | 0.38              | 0.23                   | 0.48                   | 0.19                 |
| Has union employees               | 0.29  | --                     | --              | 1.90            | 1.32              | 0.30                   | 1.26                   | 0.30                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.60  | 1.57                   | 3.28            | 1.58            | 1.17              | 0.76                   | 1.35                   | 0.64                 |
| Less than 50% low-wage            | 0.16  | 0.92                   | 0.79            | 0.63            | 0.39              | 0.18                   | 0.50                   | 0.16                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.35  | 1.63                   | 1.28            | 0.96            | 0.72              | 0.46                   | 0.82                   | 0.37                 |
| 25-49 %                           | 0.27  | 1.66                   | 1.62            | 1.11            | 0.66              | 0.31                   | 1.07                   | 0.28                 |
| 50-74 %                           | 0.23  | 1.55                   | 1.68            | 1.45            | 0.86              | 0.23                   | 0.95                   | 0.24                 |
| 75% or more                       | 0.44  | 1.44                   | 1.34            | 1.25            | 0.62              | 0.57                   | 0.80                   | 0.47                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.31  | 1.37                   | 1.12            | 0.84            | 0.63              | 0.40                   | 0.73                   | 0.33                 |
| 25-49 %                           | 0.20  | 1.80                   | 1.24            | 0.94            | 0.53              | 0.23                   | 0.79                   | 0.21                 |
| 50-74 %                           | 0.41  | 1.45                   | 2.29            | 1.55            | 0.96              | 0.49                   | 1.07                   | 0.44                 |
| 75% or more                       | 0.83  | 1.34                   | 2.37            | 3.65            | 2.29              | 1.00                   | 1.46                   | 0.94                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.21 Percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2018**

| 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                     | 38.3% | 23.0%                  | 20.8%           | 22.2%           | 28.2%             | 48.1%                  | 22.6%                  | 41.0%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 18.8% | 40.7% *                | --              | 35.4% *         | 7.0% *            | 23.6% *                | 31.9% *                | 15.6% *              |
| Mining and manufacturing          | 40.0% | 23.5%                  | 19.3%           | 21.4%           | 29.4%             | 50.9%                  | 19.3%                  | 42.3%                |
| Construction                      | 29.5% | 26.7%                  | 25.0%           | 21.0%           | 32.8%             | 41.1%                  | 25.6%                  | 31.9%                |
| Utilities and transp.             | 43.9% | 38.0% *                | 19.2% *         | 28.2%           | 31.2%             | 49.7%                  | 30.7%                  | 45.1%                |
| Wholesale trade                   | 38.6% | 14.2%                  | 11.7%           | 21.4%           | 31.1%             | 54.1%                  | 18.1%                  | 43.4%                |
| Fin. svcs. and real estate        | 46.0% | 26.3%                  | 20.1%           | 25.4%           | 23.8%             | 56.9%                  | 25.2%                  | 48.4%                |
| Retail trade                      | 45.6% | 27.8%                  | 19.7% *         | 27.0%           | 29.9%             | 54.8%                  | 23.2%                  | 49.1%                |
| Professional services             | 35.0% | 20.6%                  | 23.6%           | 20.4%           | 27.4%             | 42.2%                  | 22.8%                  | 37.0%                |
| Other services                    | 33.7% | 20.4%                  | 20.6%           | 21.1%           | 29.0%             | 42.0%                  | 20.4%                  | 36.5%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 40.7% | 23.8%                  | 19.9%           | 21.8%           | 28.3%             | 51.6%                  | 22.3%                  | 44.0%                |
| For profit, unincorporated        | 36.6% | 21.0%                  | 21.7%           | 26.4%           | 30.4%             | 49.2%                  | 22.5%                  | 40.4%                |
| Nonprofit                         | 30.1% | 22.7%                  | 26.0%           | 18.6%           | 26.2%             | 34.0%                  | 25.1%                  | 30.6%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 25.4% | 22.1%                  | 22.3%           | 22.6%           | 29.4%             | 33.9% *                | 23.1%                  | 27.6%                |
| 5-9 years                         | 26.5% | 24.4%                  | 26.2%           | 25.1%           | 23.5%             | 41.4%                  | 24.7%                  | 27.7%                |
| 10-19 years                       | 26.5% | 25.3%                  | 20.4%           | 21.8%           | 30.6%             | 30.6%                  | 22.2%                  | 28.8%                |
| 20 or more years                  | 40.9% | 21.5%                  | 19.5%           | 21.8%           | 28.0%             | 48.8%                  | 22.2%                  | 42.8%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 44.3% | 16.2% *                | 17.8%           | 22.6%           | 30.6%             | 48.6%                  | 22.7%                  | 44.6%                |
| 1 location only                   | 23.1% | 23.1%                  | 21.0%           | 22.1%           | 24.5%             | 29.7%                  | 22.6%                  | 23.6%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 33.8% | 21.7% *                | 17.8% *         | 23.5%           | 30.2%             | 39.8%                  | 20.2%                  | 36.5%                |
| 25-49 %                           | 34.3% | 17.0% *                | 30.4%           | 20.0%           | 30.9%             | 42.3%                  | 24.3%                  | 36.1%                |
| 50-74 %                           | 38.5% | 22.0%                  | 20.7%           | 18.4%           | 29.7%             | 48.2%                  | 21.0%                  | 41.5%                |
| 75% or more                       | 38.5% | 23.4%                  | 20.4%           | 22.7%           | 27.8%             | 48.4%                  | 22.8%                  | 41.2%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 36.6% | 23.2%                  | 20.5%           | 22.2%           | 27.6%             | 48.5%                  | 22.6%                  | 39.6%                |
| Has union employees               | 44.5% | 19.9% *                | 26.4% *         | 22.5%           | 32.6%             | 47.3%                  | 23.1%                  | 45.2%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 37.9% | 27.8%                  | 22.8%           | 24.7%           | 27.9%             | 45.6%                  | 26.1%                  | 39.3%                |
| Less than 50% low-wage            | 38.4% | 22.6%                  | 20.6%           | 22.0%           | 28.2%             | 48.4%                  | 22.3%                  | 41.2%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 34.3% | 20.7%                  | 20.2%           | 23.6%           | 28.8%             | 47.8%                  | 22.7%                  | 38.0%                |
| 25-49 %                           | 43.1% | 20.8%                  | 18.0%           | 22.7%           | 29.8%             | 52.4%                  | 20.9%                  | 45.7%                |
| 50-74 %                           | 40.0% | 27.4%                  | 22.4%           | 22.0%           | 28.4%             | 47.7%                  | 24.2%                  | 42.0%                |
| 75% or more                       | 34.6% | 23.8%                  | 23.7%           | 18.8%           | 25.1%             | 42.7%                  | 22.3%                  | 36.5%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 35.5% | 24.1%                  | 20.6%           | 20.7%           | 26.6%             | 50.0%                  | 22.6%                  | 39.0%                |
| 25-49 %                           | 40.5% | 23.4%                  | 21.2%           | 22.0%           | 29.0%             | 47.2%                  | 21.7%                  | 42.2%                |
| 50-74 %                           | 37.5% | 19.0%                  | 20.6%           | 27.1%           | 29.4%             | 50.4%                  | 23.2%                  | 41.4%                |
| 75% or more                       | 31.7% | 25.1%                  | 20.0%           | 25.8%           | 33.7%             | 41.3%                  | 26.0%                  | 35.8%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.21 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a coinsurance payment for an office visit to a specialist physician by firm size and selected characteristics: United States, 2018**

| 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                     | 0.65% | 1.50%                  | 1.42%           | 1.08%           | 1.16%             | 0.96%                  | 0.84%                  | 0.74%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 4.89% | 16.09% *               | --              | 14.41% *        | 4.30% *           | 8.64% *                | 10.63% *               | 4.91% *              |
| Mining and manufacturing          | 1.60% | 6.65%                  | 3.51%           | 3.17%           | 2.82%             | 2.29%                  | 2.30%                  | 1.76%                |
| Construction                      | 2.55% | 4.67%                  | 4.17%           | 2.79%           | 5.88%             | 7.20%                  | 2.47%                  | 3.74%                |
| Utilities and transp.             | 2.70% | 12.82% *               | 8.63% *         | 6.51%           | 6.61%             | 3.40%                  | 6.09%                  | 2.90%                |
| Wholesale trade                   | 2.84% | 4.24%                  | 3.45%           | 3.47%           | 4.07%             | 4.54%                  | 2.59%                  | 3.32%                |
| Fin. svcs. and real estate        | 1.96% | 5.28%                  | 5.41%           | 4.14%           | 3.05%             | 2.37%                  | 3.45%                  | 2.13%                |
| Retail trade                      | 2.61% | 5.53%                  | 6.18% *         | 3.64%           | 4.21%             | 3.44%                  | 3.05%                  | 2.89%                |
| Professional services             | 1.07% | 2.37%                  | 2.71%           | 1.74%           | 1.89%             | 1.57%                  | 1.51%                  | 1.22%                |
| Other services                    | 1.59% | 3.00%                  | 3.29%           | 2.92%           | 3.29%             | 2.43%                  | 1.82%                  | 1.86%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.78% | 1.79%                  | 1.68%           | 1.25%           | 1.49%             | 1.11%                  | 1.00%                  | 0.90%                |
| For profit, unincorporated        | 1.63% | 3.37%                  | 3.19%           | 3.10%           | 2.94%             | 2.70%                  | 2.00%                  | 1.96%                |
| Nonprofit                         | 1.57% | 5.08%                  | 4.77%           | 2.51%           | 2.48%             | 2.29%                  | 2.73%                  | 1.69%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 2.38% | 3.39%                  | 4.77%           | 3.80%           | 5.57%             | 10.92% *               | 2.52%                  | 4.00%                |
| 5-9 years                         | 2.37% | 4.38%                  | 4.77%           | 4.25%           | 4.82%             | 7.25%                  | 2.64%                  | 3.64%                |
| 10-19 years                       | 1.62% | 2.99%                  | 2.62%           | 2.14%           | 3.61%             | 4.55%                  | 1.65%                  | 2.33%                |
| 20 or more years                  | 0.74% | 2.26%                  | 1.92%           | 1.35%           | 1.28%             | 0.98%                  | 1.17%                  | 0.80%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.82% | 7.52% *                | 3.88%           | 1.90%           | 1.40%             | 0.97%                  | 2.54%                  | 0.83%                |
| 1 location only                   | 0.86% | 1.52%                  | 1.50%           | 1.27%           | 2.04%             | 5.61%                  | 0.89%                  | 1.42%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.37% | 7.61% *                | 6.61% *         | 5.13%           | 4.40%             | 3.29%                  | 4.20%                  | 2.62%                |
| 25-49 %                           | 2.37% | 5.48% *                | 7.12%           | 3.67%           | 4.07%             | 4.11%                  | 3.80%                  | 2.73%                |
| 50-74 %                           | 1.83% | 3.49%                  | 3.91%           | 4.71%           | 3.48%             | 2.63%                  | 2.17%                  | 2.08%                |
| 75% or more                       | 0.73% | 1.73%                  | 1.57%           | 1.16%           | 1.30%             | 1.06%                  | 0.94%                  | 0.83%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.70% | 1.53%                  | 1.43%           | 1.08%           | 1.18%             | 1.12%                  | 0.86%                  | 0.83%                |
| Has union employees               | 1.61% | 7.40% *                | 9.29% *         | 5.99%           | 4.53%             | 1.79%                  | 4.50%                  | 1.65%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.66% | 5.67%                  | 4.39%           | 3.32%           | 3.34%             | 2.22%                  | 2.97%                  | 1.83%                |
| Less than 50% low-wage            | 0.70% | 1.56%                  | 1.48%           | 1.14%           | 1.25%             | 1.03%                  | 0.88%                  | 0.80%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.21% | 2.53%                  | 2.13%           | 1.80%           | 2.29%             | 2.25%                  | 1.36%                  | 1.52%                |
| 25-49 %                           | 1.28% | 3.48%                  | 2.97%           | 2.31%           | 2.59%             | 1.65%                  | 1.91%                  | 1.40%                |
| 50-74 %                           | 1.33% | 3.18%                  | 3.94%           | 2.51%           | 2.28%             | 1.78%                  | 1.95%                  | 1.46%                |
| 75% or more                       | 1.41% | 3.13%                  | 3.08%           | 1.96%           | 2.02%             | 2.12%                  | 1.75%                  | 1.59%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.02% | 2.43%                  | 2.14%           | 1.36%           | 1.80%             | 1.69%                  | 1.26%                  | 1.23%                |
| 25-49 %                           | 0.98% | 3.26%                  | 2.46%           | 1.88%           | 1.87%             | 1.26%                  | 1.51%                  | 1.05%                |
| 50-74 %                           | 1.73% | 2.87%                  | 3.42%           | 3.42%           | 2.89%             | 2.84%                  | 2.14%                  | 2.08%                |
| 75% or more                       | 2.84% | 3.72%                  | 5.85%           | 6.96%           | 5.26%             | 6.55%                  | 3.13%                  | 4.38%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and selected characteristics: United States, 2018**

| 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                     | 4.9%  | 10.6%                  | 12.2%           | 8.5%            | 6.2%              | 2.6%                   | 10.8%                  | 3.9%                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 2.3%* | 2.1%*                  | --              | 1.7%*           | 4.7%*             | 0.0%                   | 1.9%*                  | 2.3%*                |
| Mining and manufacturing          | 3.4%  | 6.7%*                  | 9.9%*           | 7.6%            | 3.9%*             | 1.7%                   | 10.8%                  | 2.6%                 |
| Construction                      | 7.1%  | 6.1%*                  | 8.3%            | 10.8%           | 4.5%*             | 5.6%*                  | 8.4%                   | 6.3%                 |
| Utilities and transp.             | 3.0%  | 18.3%*                 | 10.3%*          | 6.5%*           | 2.8%*             | 1.9%*                  | 12.0%*                 | 2.2%*                |
| Wholesale trade                   | 4.8%  | 8.8%*                  | 14.8%           | 6.4%*           | 4.6%*             | 2.4%*                  | 10.5%                  | 3.4%                 |
| Fin. svcs. and real estate        | 4.2%  | 13.1%                  | 20.7%*          | 2.7%*           | 8.0%*             | 1.8%                   | 12.7%                  | 3.2%                 |
| Retail trade                      | 4.7%  | 10.6%                  | 18.0%*          | 6.8%            | 7.2%*             | 2.5%                   | 12.2%                  | 3.5%                 |
| Professional services             | 5.4%  | 12.4%                  | 13.8%           | 9.5%            | 8.0%              | 2.5%                   | 12.3%                  | 4.2%                 |
| Other services                    | 6.3%  | 9.7%                   | 6.6%            | 11.3%           | 6.3%*             | 4.5%                   | 9.1%                   | 5.7%                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 4.6%  | 10.7%                  | 12.5%           | 8.5%            | 5.7%              | 2.2%                   | 10.9%                  | 3.4%                 |
| For profit, unincorporated        | 6.5%  | 12.4%                  | 11.0%           | 8.9%            | 6.9%              | 3.6%                   | 11.0%                  | 5.3%                 |
| Nonprofit                         | 4.8%  | 4.9%*                  | 11.5%*          | 8.1%            | 6.9%              | 3.2%                   | 9.9%                   | 4.4%                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 7.7%  | 10.2%                  | 6.6%*           | 7.5%            | 8.1%*             | 0.9%*                  | 8.7%                   | 6.7%*                |
| 5-9 years                         | 7.4%  | 7.0%                   | 11.6%           | 10.1%           | 4.8%*             | 3.8%*                  | 10.2%                  | 5.3%                 |
| 10-19 years                       | 9.6%  | 14.0%                  | 13.7%           | 11.8%           | 7.5%              | 4.7%                   | 13.7%                  | 7.4%                 |
| 20 or more years                  | 4.1%  | 10.0%                  | 12.6%           | 7.2%            | 5.9%              | 2.5%                   | 10.2%                  | 3.4%                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 3.3%  | 18.7%*                 | 10.0%*          | 7.6%            | 5.9%              | 2.5%                   | 11.3%                  | 3.2%                 |
| 1 location only                   | 8.9%  | 10.5%                  | 12.3%           | 8.8%            | 6.7%              | 5.7%*                  | 10.8%                  | 7.1%                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 7.1%  | 32.4%*                 | 16.1%*          | 13.7%*          | 6.9%*             | 2.4%*                  | 20.4%                  | 4.4%                 |
| 25-49 %                           | 8.6%  | 13.4%*                 | 8.0%*           | 11.3%           | 10.9%*            | 6.2%                   | 9.7%                   | 8.4%                 |
| 50-74 %                           | 5.7%  | 12.1%                  | 6.3%*           | 12.6%           | 7.3%*             | 3.2%                   | 10.7%                  | 4.8%                 |
| 75% or more                       | 4.6%  | 9.7%                   | 12.8%           | 7.9%            | 5.8%              | 2.4%                   | 10.7%                  | 3.6%                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 5.4%  | 11.1%                  | 12.1%           | 8.4%            | 5.9%              | 2.9%                   | 11.0%                  | 4.2%                 |
| Has union employees               | 2.8%  | 1.6%*                  | 14.3%*          | 9.4%*           | 8.4%*             | 1.8%                   | 8.2%*                  | 2.7%                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 4.7%  | 7.9%*                  | 4.4%*           | 10.9%           | 6.2%              | 2.9%                   | 8.9%                   | 4.2%                 |
| Less than 50% low-wage            | 4.9%  | 10.8%                  | 12.7%           | 8.3%            | 6.2%              | 2.5%                   | 11.0%                  | 3.8%                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 5.3%  | 7.6%                   | 10.7%           | 8.1%            | 5.7%              | 2.3%                   | 9.4%                   | 4.0%                 |
| 25-49 %                           | 4.1%  | 12.3%                  | 9.4%            | 7.4%            | 5.8%              | 2.5%                   | 9.6%                   | 3.5%                 |
| 50-74 %                           | 4.8%  | 10.8%                  | 16.9%           | 10.9%           | 6.4%              | 2.4%                   | 13.3%                  | 3.7%                 |
| 75% or more                       | 5.5%  | 14.4%                  | 14.2%           | 7.9%            | 7.1%              | 3.1%                   | 12.7%                  | 4.3%                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 6.5%  | 12.0%                  | 14.2%           | 9.9%            | 6.1%              | 3.5%                   | 12.4%                  | 5.0%                 |
| 25-49 %                           | 3.6%  | 10.1%                  | 8.0%            | 8.2%            | 6.1%              | 2.1%                   | 8.6%                   | 3.2%                 |
| 50-74 %                           | 5.7%  | 8.5%*                  | 13.6%           | 6.0%            | 6.7%              | 3.5%                   | 10.4%                  | 4.4%                 |
| 75% or more                       | 5.6%  | 9.7%                   | 14.7%*          | 2.5%*           | 6.7%*             | 0.5%*                  | 10.5%                  | 2.1%*                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

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\*\* 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.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and selected characteristics: United States, 2018**

| 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                     | 0.22%   | 1.11%                  | 1.29%           | 0.68%           | 0.66%             | 0.22%                  | 0.65%                  | 0.23%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1.49% * | 2.18% *                | --              | 1.70% *         | 3.90% *           | 0.00%                  | 1.35% *                | 1.83% *              |
| Mining and manufacturing          | 0.48%   | 5.50% *                | 3.18% *         | 1.61%           | 1.26% *           | 0.44%                  | 2.06%                  | 0.48%                |
| Construction                      | 1.08%   | 1.94% *                | 2.24%           | 2.63%           | 1.78% *           | 2.09% *                | 1.46%                  | 1.47%                |
| Utilities and transp.             | 0.75%   | 11.04% *               | 5.34% *         | 3.07% *         | 1.25% *           | 0.85% *                | 4.21% *                | 0.70% *              |
| Wholesale trade                   | 0.79%   | 3.30% *                | 3.89%           | 2.31% *         | 1.81% *           | 0.87% *                | 2.08%                  | 0.83%                |
| Fin. svcs. and real estate        | 0.71%   | 3.69%                  | 8.11% *         | 1.29% *         | 2.78% *           | 0.38%                  | 3.22%                  | 0.69%                |
| Retail trade                      | 0.63%   | 3.12%                  | 5.55% *         | 2.01%           | 2.19% *           | 0.55%                  | 2.49%                  | 0.59%                |
| Professional services             | 0.44%   | 2.16%                  | 2.44%           | 1.25%           | 1.33%             | 0.44%                  | 1.25%                  | 0.46%                |
| Other services                    | 0.68%   | 2.62%                  | 1.93%           | 2.03%           | 1.90% *           | 0.76%                  | 1.32%                  | 0.77%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.25%   | 1.42%                  | 1.57%           | 0.80%           | 0.85%             | 0.22%                  | 0.81%                  | 0.26%                |
| For profit, unincorporated        | 0.68%   | 2.33%                  | 2.54%           | 1.94%           | 1.61%             | 0.82%                  | 1.36%                  | 0.78%                |
| Nonprofit                         | 0.61%   | 2.49% *                | 4.28% *         | 1.73%           | 1.47%             | 0.70%                  | 1.99%                  | 0.64%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.36%   | 2.89%                  | 2.54% *         | 2.14%           | 3.15% *           | 0.90% *                | 1.70%                  | 2.09% *              |
| 5-9 years                         | 1.08%   | 2.10%                  | 3.19%           | 2.44%           | 1.64% *           | 2.24% *                | 1.75%                  | 1.29%                |
| 10-19 years                       | 0.93%   | 2.57%                  | 2.43%           | 2.01%           | 1.78%             | 1.30%                  | 1.46%                  | 1.18%                |
| 20 or more years                  | 0.24%   | 1.70%                  | 1.96%           | 0.74%           | 0.79%             | 0.22%                  | 0.92%                  | 0.24%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.24%   | 7.76% *                | 3.05% *         | 1.16%           | 0.90%             | 0.21%                  | 1.88%                  | 0.24%                |
| 1 location only                   | 0.51%   | 1.12%                  | 1.37%           | 0.81%           | 0.99%             | 2.77% *                | 0.69%                  | 0.74%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.40%   | 11.56% *               | 6.24% *         | 5.92% *         | 2.69% *           | 0.74% *                | 5.17%                  | 1.16%                |
| 25-49 %                           | 1.50%   | 6.20% *                | 3.05% *         | 3.16%           | 4.11% *           | 1.78%                  | 2.29%                  | 1.73%                |
| 50-74 %                           | 0.86%   | 2.88%                  | 1.98% *         | 2.88%           | 2.79% *           | 0.84%                  | 1.77%                  | 0.95%                |
| 75% or more                       | 0.24%   | 1.25%                  | 1.47%           | 0.73%           | 0.69%             | 0.23%                  | 0.73%                  | 0.24%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.26%   | 1.17%                  | 1.32%           | 0.68%           | 0.67%             | 0.28%                  | 0.67%                  | 0.28%                |
| Has union employees               | 0.44%   | 1.15% *                | 5.69% *         | 4.08% *         | 2.68% *           | 0.34%                  | 2.89% *                | 0.44%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.54%   | 2.48% *                | 1.80% *         | 1.96%           | 1.53%             | 0.53%                  | 1.59%                  | 0.57%                |
| Less than 50% low-wage            | 0.24%   | 1.19%                  | 1.37%           | 0.73%           | 0.73%             | 0.24%                  | 0.69%                  | 0.25%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.48%   | 1.70%                  | 2.14%           | 1.10%           | 1.24%             | 0.47%                  | 1.07%                  | 0.53%                |
| 25-49 %                           | 0.41%   | 2.87%                  | 1.93%           | 1.42%           | 1.51%             | 0.35%                  | 1.28%                  | 0.43%                |
| 50-74 %                           | 0.42%   | 2.33%                  | 3.36%           | 1.78%           | 1.33%             | 0.36%                  | 1.57%                  | 0.42%                |
| 75% or more                       | 0.53%   | 2.74%                  | 3.15%           | 1.33%           | 1.27%             | 0.63%                  | 1.55%                  | 0.55%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.41%   | 1.80%                  | 2.20%           | 1.03%           | 0.90%             | 0.47%                  | 1.09%                  | 0.43%                |
| 25-49 %                           | 0.31%   | 2.32%                  | 1.50%           | 1.25%           | 1.14%             | 0.26%                  | 0.98%                  | 0.32%                |
| 50-74 %                           | 0.63%   | 2.56% *                | 2.55%           | 1.27%           | 1.64%             | 0.76%                  | 1.46%                  | 0.68%                |
| 75% or more                       | 1.29%   | 2.43%                  | 7.37% *         | 1.45% *         | 3.99% *           | 0.27% *                | 2.50%                  | 1.11% *              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2018**

| 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                     | 18.8% | 27.1%                  | 24.2%           | 22.8%           | 22.5%             | 15.6%                  | 24.7%                  | 17.8%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 41.0% | 43.2% *                | --              | 26.5% *         | 62.2%             | 22.3% *                | 28.5% *                | 44.1%                |
| Mining and manufacturing          | 16.4% | 17.7%                  | 27.3%           | 17.1%           | 20.2%             | 13.5%                  | 22.9%                  | 15.6%                |
| Construction                      | 19.0% | 23.2%                  | 22.5%           | 19.9%           | 20.5%             | 11.2%                  | 21.8%                  | 17.4%                |
| Utilities and transp.             | 13.0% | 15.7% *                | 36.2%           | 18.7%           | 19.4%             | 9.9%                   | 24.4%                  | 12.0%                |
| Wholesale trade                   | 16.3% | 25.7%                  | 21.2%           | 26.1%           | 21.1%             | 9.3%                   | 23.2%                  | 14.7%                |
| Fin. svcs. and real estate        | 15.8% | 19.5%                  | 18.7% *         | 31.9%           | 19.5%             | 12.8%                  | 21.8%                  | 15.1%                |
| Retail trade                      | 16.7% | 28.8%                  | 21.1%           | 22.3%           | 19.7%             | 14.1%                  | 24.2%                  | 15.5%                |
| Professional services             | 22.4% | 29.7%                  | 28.6%           | 26.2%           | 20.7%             | 21.2%                  | 27.3%                  | 21.5%                |
| Other services                    | 20.2% | 31.7%                  | 19.0%           | 19.9%           | 30.1%             | 15.0%                  | 25.5%                  | 19.0%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 16.7% | 25.1%                  | 24.4%           | 22.0%           | 21.2%             | 12.9%                  | 24.1%                  | 15.4%                |
| For profit, unincorporated        | 18.7% | 29.8%                  | 25.0%           | 22.5%           | 21.1%             | 13.0%                  | 26.4%                  | 16.6%                |
| Nonprofit                         | 27.4% | 34.8%                  | 21.0%           | 27.5%           | 27.0%             | 27.5%                  | 25.7%                  | 27.5%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 24.5% | 26.2%                  | 18.4%           | 23.3%           | 30.5%             | 10.6% *                | 24.1%                  | 25.0%                |
| 5-9 years                         | 24.3% | 29.8%                  | 18.8%           | 24.1%           | 28.5%             | 12.2% *                | 23.5%                  | 25.0%                |
| 10-19 years                       | 19.6% | 21.9%                  | 29.1%           | 18.4%           | 18.1%             | 15.3%                  | 24.2%                  | 17.1%                |
| 20 or more years                  | 18.2% | 29.6%                  | 24.1%           | 24.0%           | 22.3%             | 15.6%                  | 25.3%                  | 17.5%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 16.5% | 31.7% *                | 27.1%           | 22.1%           | 20.2%             | 15.3%                  | 25.6%                  | 16.3%                |
| 1 location only                   | 24.8% | 27.0%                  | 24.0%           | 23.0%           | 26.0%             | 26.5%                  | 24.6%                  | 25.0%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 15.2% | 21.5% *                | 19.5% *         | 24.3%           | 15.8%             | 12.2%                  | 22.5%                  | 13.7%                |
| 25-49 %                           | 18.4% | 40.4%                  | 32.4%           | 29.6%           | 17.9%             | 11.8%                  | 34.7%                  | 15.5%                |
| 50-74 %                           | 21.2% | 20.6%                  | 28.8%           | 21.4%           | 25.1%             | 19.1%                  | 23.6%                  | 20.8%                |
| 75% or more                       | 18.7% | 27.8%                  | 23.5%           | 22.5%           | 22.5%             | 15.4%                  | 24.4%                  | 17.7%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 18.6% | 26.5%                  | 24.0%           | 22.8%           | 22.3%             | 14.0%                  | 24.3%                  | 17.3%                |
| Has union employees               | 19.8% | 36.9%                  | 30.1% *         | 22.5%           | 23.6%             | 18.9%                  | 32.2%                  | 19.4%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 17.0% | 29.5%                  | 26.7%           | 24.4%           | 26.6%             | 10.7%                  | 24.7%                  | 16.1%                |
| Less than 50% low-wage            | 19.0% | 26.9%                  | 24.0%           | 22.6%           | 22.0%             | 16.1%                  | 24.7%                  | 18.0%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18.2% | 30.6%                  | 24.2%           | 20.2%           | 19.4%             | 13.5%                  | 25.2%                  | 16.1%                |
| 25-49 %                           | 18.0% | 25.8%                  | 22.5%           | 22.7%           | 27.1%             | 14.1%                  | 24.2%                  | 17.3%                |
| 50-74 %                           | 18.3% | 21.8%                  | 21.7%           | 24.9%           | 23.3%             | 15.5%                  | 22.6%                  | 17.8%                |
| 75% or more                       | 21.4% | 28.5%                  | 28.6%           | 26.2%           | 20.7%             | 19.7%                  | 26.5%                  | 20.6%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18.5% | 29.0%                  | 24.1%           | 22.1%           | 22.6%             | 12.5%                  | 24.6%                  | 16.9%                |
| 25-49 %                           | 18.5% | 25.1%                  | 21.4%           | 22.0%           | 22.4%             | 16.8%                  | 23.4%                  | 18.1%                |
| 50-74 %                           | 19.7% | 26.5%                  | 29.0%           | 25.0%           | 22.2%             | 14.2%                  | 26.6%                  | 17.8%                |
| 75% or more                       | 26.8% | 24.1%                  | 29.1%           | 33.9%           | 22.7%             | 27.1%                  | 25.9%                  | 27.4%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2018**

| 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                     | 0.51%  | 1.61%                  | 1.56%           | 1.13%           | 1.30%             | 0.67%                  | 0.91%                  | 0.58%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 11.12% | 16.41% *               | --              | 16.08% *        | 17.62%            | 14.67% *               | 10.81% *               | 13.17%               |
| Mining and manufacturing          | 1.30%  | 5.08%                  | 4.90%           | 2.74%           | 2.95%             | 1.71%                  | 2.76%                  | 1.42%                |
| Construction                      | 1.91%  | 4.57%                  | 4.12%           | 3.03%           | 4.68%             | 3.32%                  | 2.32%                  | 2.69%                |
| Utilities and transp.             | 1.69%  | 6.70% *                | 10.27%          | 5.20%           | 4.78%             | 1.96%                  | 5.30%                  | 1.77%                |
| Wholesale trade                   | 1.61%  | 5.63%                  | 4.97%           | 3.84%           | 4.20%             | 1.71%                  | 2.93%                  | 1.84%                |
| Fin. svcs. and real estate        | 1.57%  | 4.75%                  | 5.77% *         | 5.81%           | 3.75%             | 1.91%                  | 4.06%                  | 1.68%                |
| Retail trade                      | 1.59%  | 5.70%                  | 5.18%           | 3.42%           | 3.09%             | 2.11%                  | 2.88%                  | 1.76%                |
| Professional services             | 0.95%  | 3.02%                  | 3.07%           | 2.26%           | 1.94%             | 1.34%                  | 1.73%                  | 1.07%                |
| Other services                    | 1.32%  | 3.70%                  | 3.00%           | 2.31%           | 4.11%             | 1.49%                  | 2.01%                  | 1.54%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.57%  | 1.85%                  | 1.84%           | 1.34%           | 1.68%             | 0.71%                  | 1.07%                  | 0.65%                |
| For profit, unincorporated        | 1.28%  | 3.72%                  | 4.02%           | 2.86%           | 3.14%             | 1.68%                  | 2.24%                  | 1.50%                |
| Nonprofit                         | 1.54%  | 6.47%                  | 4.36%           | 3.34%           | 2.80%             | 2.17%                  | 2.87%                  | 1.65%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.11%  | 3.96%                  | 4.32%           | 5.60%           | 7.58%             | 5.95% *                | 3.25%                  | 5.23%                |
| 5-9 years                         | 3.06%  | 4.44%                  | 4.51%           | 3.42%           | 8.17%             | 4.02% *                | 2.57%                  | 4.95%                |
| 10-19 years                       | 1.44%  | 2.80%                  | 3.24%           | 2.24%           | 2.96%             | 4.00%                  | 1.77%                  | 2.00%                |
| 20 or more years                  | 0.56%  | 2.65%                  | 2.16%           | 1.44%           | 1.37%             | 0.69%                  | 1.24%                  | 0.60%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.59%  | 13.48% *               | 5.12%           | 2.16%           | 1.34%             | 0.68%                  | 2.98%                  | 0.59%                |
| 1 location only                   | 1.00%  | 1.62%                  | 1.64%           | 1.32%           | 2.56%             | 5.42%                  | 0.95%                  | 1.70%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.75%  | 6.86% *                | 7.84% *         | 5.55%           | 3.50%             | 2.18%                  | 4.54%                  | 1.87%                |
| 25-49 %                           | 1.83%  | 8.75%                  | 6.42%           | 4.59%           | 4.43%             | 1.94%                  | 3.91%                  | 1.97%                |
| 50-74 %                           | 1.77%  | 3.47%                  | 5.28%           | 3.41%           | 3.69%             | 2.60%                  | 2.48%                  | 2.03%                |
| 75% or more                       | 0.56%  | 1.88%                  | 1.71%           | 1.26%           | 1.46%             | 0.72%                  | 1.02%                  | 0.63%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.54%  | 1.59%                  | 1.58%           | 1.16%           | 1.38%             | 0.72%                  | 0.92%                  | 0.63%                |
| Has union employees               | 1.31%  | 10.41%                 | 9.10% *         | 5.36%           | 4.02%             | 1.44%                  | 5.35%                  | 1.34%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.69%  | 5.60%                  | 5.97%           | 3.68%           | 5.39%             | 1.27%                  | 3.01%                  | 1.87%                |
| Less than 50% low-wage            | 0.54%  | 1.69%                  | 1.62%           | 1.19%           | 1.28%             | 0.74%                  | 0.95%                  | 0.61%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.91%  | 2.90%                  | 2.35%           | 1.66%           | 1.98%             | 1.54%                  | 1.41%                  | 1.11%                |
| 25-49 %                           | 1.11%  | 3.81%                  | 3.41%           | 2.44%           | 3.57%             | 1.19%                  | 2.04%                  | 1.21%                |
| 50-74 %                           | 0.88%  | 2.88%                  | 3.61%           | 2.82%           | 2.14%             | 1.06%                  | 2.14%                  | 0.94%                |
| 75% or more                       | 1.28%  | 3.75%                  | 3.81%           | 2.70%           | 2.66%             | 1.84%                  | 2.11%                  | 1.45%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.83%  | 2.67%                  | 2.27%           | 1.54%           | 2.24%             | 1.01%                  | 1.32%                  | 0.99%                |
| 25-49 %                           | 0.76%  | 3.48%                  | 2.73%           | 2.00%           | 1.93%             | 0.92%                  | 1.79%                  | 0.81%                |
| 50-74 %                           | 1.32%  | 3.38%                  | 4.11%           | 3.11%           | 2.89%             | 1.98%                  | 2.21%                  | 1.56%                |
| 75% or more                       | 3.43%  | 3.47%                  | 7.47%           | 8.39%           | 5.55%             | 8.07%                  | 3.13%                  | 5.43%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.24 Average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 337.90 | 404.86                 | 370.48          | 381.33          | 330.07            | 280.33                 | 396.49                 | 309.66               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | --     | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 308.79 | --                     | --              | 362.48          | 284.21            | 188.38                 | 418.66                 | 257.44               |
| Construction                      | 400.70 | --                     | 357.38          | 462.05          | --                | --                     | 503.83                 | 319.49               |
| Utilities and transp.             | 358.98 | --                     | --              | --              | --                | 277.92                 | --                     | 326.81               |
| Wholesale trade                   | 344.04 | --                     | 398.51          | 344.62          | --                | 266.41                 | 406.23                 | 299.69               |
| Fin. svcs. and real estate        | 326.64 | --                     | --              | --              | 292.08            | 320.08                 | 367.50                 | 308.39               |
| Retail trade                      | 363.74 | --                     | --              | 509.73          | 379.91            | 271.51                 | 436.57                 | 323.74               |
| Professional services             | 309.29 | 335.44                 | 382.34          | 327.02          | 311.45            | 251.74                 | 356.77                 | 286.22               |
| Other services                    | 362.98 | 307.48                 | 383.97          | 377.06          | 385.58            | 350.44                 | 385.90                 | 355.35               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 351.34 | 395.21                 | 351.68          | 405.69          | 339.19            | 305.33                 | 397.74                 | 325.12               |
| For profit, unincorporated        | 316.91 | 437.96                 | 410.37          | 315.25          | 306.65            | 211.63                 | 395.62                 | 273.02               |
| Nonprofit                         | 309.15 | --                     | --              | 341.10          | 326.07            | 254.13                 | 388.06                 | 294.08               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 397.67 | 317.76                 | --              | 378.42          | 497.63            | --                     | 341.54                 | 467.49               |
| 5-9 years                         | 352.48 | 472.40                 | 303.91          | 345.56          | 365.01            | --                     | 385.73                 | 305.27               |
| 10-19 years                       | 387.56 | 433.74                 | 394.51          | 451.70          | 283.21            | 372.00                 | 444.71                 | 330.26               |
| 20 or more years                  | 317.78 | 398.58                 | 371.29          | 352.14          | 324.06            | 275.51                 | 379.77                 | 299.03               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 289.96 | --                     | --              | 347.63          | 285.74            | 282.90                 | 343.05                 | 286.81               |
| 1 location only                   | 383.60 | 405.32                 | 373.52          | 389.24          | 389.49            | --                     | 401.39                 | 358.85               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 359.70 | --                     | --              | --              | --                | 303.10                 | 466.60                 | 262.80               |
| 25-49 %                           | 306.55 | --                     | --              | 259.92          | 285.74            | 339.57                 | 339.01                 | 299.80               |
| 50-74 %                           | 339.57 | 398.49                 | --              | 416.98          | 298.97            | 281.70                 | 453.93                 | 296.56               |
| 75% or more                       | 339.45 | 406.40                 | 362.86          | 389.62          | 338.61            | 274.46                 | 390.03                 | 313.42               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 344.52 | 406.13                 | 371.97          | 371.30          | 329.84            | 297.70                 | 392.49                 | 317.48               |
| Has union employees               | 292.91 | --                     | --              | --              | 331.40            | 221.01                 | --                     | 272.51               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 338.11 | --                     | --              | 288.58          | 336.19            | 356.91                 | 359.75                 | 332.66               |
| Less than 50% low-wage            | 337.87 | 408.11                 | 368.15          | 392.86          | 329.29            | 269.79                 | 398.87                 | 306.63               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 365.27 | 357.00                 | 395.69          | 410.91          | 326.48            | 325.71                 | 418.04                 | 327.00               |
| 25-49 %                           | 317.67 | 501.97                 | 388.28          | 385.09          | 293.56            | 248.34                 | 423.59                 | 283.83               |
| 50-74 %                           | 345.59 | 436.09                 | 290.26          | 377.85          | 346.17            | 319.52                 | 378.42                 | 331.06               |
| 75% or more                       | 314.94 | 344.03                 | 402.34          | 312.86          | 351.19            | 240.06                 | 360.98                 | 293.89               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 346.11 | 413.61                 | 364.99          | 402.32          | 317.46            | 274.22                 | 406.57                 | 306.20               |
| 25-49 %                           | 314.30 | 371.12                 | 355.79          | 343.66          | 327.71            | 275.78                 | 357.47                 | 304.15               |
| 50-74 %                           | 375.86 | 411.73                 | 394.15          | 407.46          | 392.93            | 316.79                 | 414.32                 | 350.78               |
| 75% or more                       | 361.47 | 408.98                 | --              | --              | --                | --                     | 406.86                 | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.24 Standard errors for average copayment (in dollars) for a hospital admission per day per employee enrolled in a health insurance plan that had a hospital admission copayment per day at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 9.05  | 31.57                  | 23.25           | 20.28           | 17.42             | 14.12                  | 16.63                  | 10.33                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | --    | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 29.97 | --                     | --              | 39.50           | 55.46             | 39.08                  | 41.89                  | 32.97                |
| Construction                      | 37.83 | --                     | 61.16           | 71.08           | --                | --                     | 60.32                  | 42.57                |
| Utilities and transp.             | 45.03 | --                     | --              | --              | --                | 21.20                  | --                     | 39.10                |
| Wholesale trade                   | 26.54 | --                     | 54.44           | 37.03           | --                | 49.44                  | 39.17                  | 33.22                |
| Fin. svcs. and real estate        | 25.98 | --                     | --              | --              | 37.60             | 44.44                  | 53.20                  | 28.90                |
| Retail trade                      | 36.59 | --                     | --              | 122.99          | 68.95             | 32.01                  | 77.25                  | 31.33                |
| Professional services             | 14.30 | 45.67                  | 40.21           | 27.52           | 25.82             | 23.73                  | 24.77                  | 16.87                |
| Other services                    | 20.15 | 41.92                  | 68.58           | 36.22           | 38.46             | 36.33                  | 34.60                  | 24.31                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 11.26 | 42.53                  | 25.63           | 25.75           | 24.43             | 16.47                  | 21.04                  | 12.80                |
| For profit, unincorporated        | 21.19 | 41.94                  | 48.04           | 39.94           | 40.47             | 33.19                  | 28.16                  | 25.85                |
| Nonprofit                         | 20.46 | --                     | --              | 40.56           | 28.04             | 30.71                  | 47.23                  | 21.57                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 37.01 | 65.37                  | --              | 65.59           | 53.96             | --                     | 45.12                  | 47.85                |
| 5-9 years                         | 31.58 | 55.06                  | 48.81           | 53.46           | 77.21             | --                     | 41.20                  | 45.16                |
| 10-19 years                       | 24.02 | 52.54                  | 41.40           | 47.26           | 33.84             | 65.20                  | 34.09                  | 28.97                |
| 20 or more years                  | 10.29 | 54.16                  | 33.94           | 21.30           | 20.38             | 14.43                  | 22.16                  | 11.41                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 10.83 | --                     | --              | 25.48           | 20.65             | 14.07                  | 28.33                  | 11.31                |
| 1 location only                   | 13.51 | 32.12                  | 24.44           | 24.11           | 27.21             | --                     | 17.93                  | 20.28                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 53.99 | --                     | --              | --              | --                | 53.20                  | 89.62                  | 38.97                |
| 25-49 %                           | 26.41 | --                     | --              | 38.78           | 50.45             | 43.96                  | 34.43                  | 31.08                |
| 50-74 %                           | 28.67 | 44.08                  | --              | 75.92           | 32.85             | 49.18                  | 57.65                  | 27.62                |
| 75% or more                       | 10.25 | 39.23                  | 24.83           | 21.84           | 20.43             | 15.39                  | 18.14                  | 12.02                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 9.51  | 31.79                  | 23.86           | 19.73           | 19.40             | 15.98                  | 16.36                  | 11.28                |
| Has union employees               | 27.97 | --                     | --              | --              | 37.98             | 25.90                  | --                     | 25.43                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 17.91 | --                     | --              | 35.09           | 28.18             | 32.20                  | 39.13                  | 20.09                |
| Less than 50% low-wage            | 9.85  | 33.24                  | 23.71           | 22.05           | 19.29             | 15.32                  | 17.52                  | 11.39                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 18.63 | 39.76                  | 44.51           | 35.62           | 39.82             | 36.29                  | 28.88                  | 23.85                |
| 25-49 %                           | 17.22 | 70.60                  | 45.10           | 32.74           | 30.82             | 22.18                  | 34.93                  | 17.46                |
| 50-74 %                           | 17.72 | 76.41                  | 28.08           | 45.59           | 27.81             | 29.62                  | 37.66                  | 19.10                |
| 75% or more                       | 18.34 | 49.77                  | 51.57           | 28.18           | 34.82             | 26.69                  | 29.84                  | 22.12                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 14.54 | 47.36                  | 35.58           | 29.83           | 27.81             | 24.96                  | 25.28                  | 16.48                |
| 25-49 %                           | 12.89 | 56.47                  | 40.79           | 33.41           | 25.35             | 15.82                  | 31.91                  | 13.83                |
| 50-74 %                           | 26.21 | 78.98                  | 37.33           | 35.53           | 43.55             | 62.00                  | 29.97                  | 38.17                |
| 75% or more                       | 47.66 | 72.99                  | --              | --              | --                | --                     | 47.35                  | --                   |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.25 Average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 601.89 | 763.57                 | 774.20          | 814.98          | 678.86            | 451.29                 | 779.63                 | 559.75               |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 508.99 | --                     | --              | --              | --                | --                     | --                     | 498.74               |
| Mining and manufacturing          | 711.58 | --                     | 829.74          | 1,288.31        | 788.19            | 477.43                 | 1,013.98               | 662.13               |
| Construction                      | 800.04 | 859.03*                | 1,170.67        | 988.99          | 604.85            | 268.91                 | 986.41                 | 662.15               |
| Utilities and transp.             | 554.59 | --                     | --              | 594.06          | 748.19            | 385.05                 | 872.63                 | 496.89               |
| Wholesale trade                   | 680.09 | 389.80                 | 608.62          | 683.19          | 1,003.35*         | 450.57                 | 529.85                 | 735.12               |
| Fin. svcs. and real estate        | 640.54 | 1,662.91*              | 1,115.78*       | 770.29          | 509.50            | 538.20                 | 1,254.93               | 541.02               |
| Retail trade                      | 579.76 | 517.61                 | 540.10          | 1,049.72        | 1,002.92          | 339.87                 | 616.11                 | 570.82               |
| Professional services             | 560.79 | 752.67                 | 723.91          | 663.67          | 568.61            | 496.48                 | 715.08                 | 527.98               |
| Other services                    | 524.58 | 508.12                 | 641.65          | 720.65          | 652.25            | 336.44                 | 623.30                 | 496.82               |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 638.51 | 728.32                 | 818.83          | 893.94          | 784.97            | 430.12                 | 799.23                 | 593.66               |
| For profit, unincorporated        | 590.71 | 892.33                 | 636.93          | 631.47          | 566.90            | 449.64                 | 774.77                 | 512.14               |
| Nonprofit                         | 520.09 | 664.01*                | 652.98          | 672.81          | 514.24            | 490.34                 | 651.36                 | 509.62               |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 649.83 | 769.40                 | 541.98          | 693.33          | 597.28*           | --                     | 715.63                 | 588.55               |
| 5-9 years                         | 808.13 | 1,029.33*              | 531.02*         | 745.78          | 804.59            | 898.09*                | 842.05                 | 784.61               |
| 10-19 years                       | 676.59 | 1,035.87               | 689.99          | 789.00          | 563.94            | 405.47                 | 853.50                 | 540.82               |
| 20 or more years                  | 574.85 | 541.61                 | 894.90          | 846.53          | 691.44            | 449.35                 | 746.49                 | 549.46               |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 521.01 | --                     | 973.71          | 765.25          | 669.45            | 455.40                 | 872.47                 | 511.84               |
| 1 location only                   | 739.09 | 768.75                 | 757.53          | 827.92          | 690.07            | 352.26                 | 771.17                 | 710.22               |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 520.19 | --                     | --              | 377.98          | 683.86            | 491.58                 | 563.90                 | 506.08               |
| 25-49 %                           | 564.66 | 677.79                 | 849.03*         | 545.33          | 567.61            | 454.62                 | 751.35                 | 489.98               |
| 50-74 %                           | 546.26 | 706.74                 | 684.52          | 913.10*         | 678.96            | 380.17                 | 725.10                 | 512.05               |
| 75% or more                       | 611.30 | 777.74                 | 783.61          | 832.36          | 682.99            | 460.52                 | 790.54                 | 568.94               |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 649.11 | 797.23                 | 758.65          | 805.33          | 671.53            | 505.36                 | 784.45                 | 607.59               |
| Has union employees               | 444.99 | --                     | --              | 967.83*         | 735.21*           | 367.42                 | 701.87*                | 431.93               |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 658.10 | 562.43                 | 717.39          | 786.39          | 814.16            | 461.62                 | 813.08                 | 629.50               |
| Less than 50% low-wage            | 596.22 | 783.55                 | 778.44          | 817.89          | 657.93            | 450.49                 | 776.94                 | 552.37               |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 739.30 | 895.21                 | 942.88          | 896.49          | 830.15            | 418.56                 | 874.02                 | 673.42               |
| 25-49 %                           | 523.24 | 606.12                 | 595.58          | 1,022.45        | 564.14            | 377.26                 | 723.78                 | 490.68               |
| 50-74 %                           | 512.52 | 568.47                 | 600.21          | 559.57          | 645.84            | 431.16                 | 621.04                 | 495.40               |
| 75% or more                       | 648.14 | 826.03                 | 732.02          | 764.86          | 689.12            | 575.61                 | 784.81                 | 620.62               |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 658.74 | 947.79                 | 752.82          | 770.04          | 684.32            | 441.26                 | 815.84                 | 598.07               |
| 25-49 %                           | 565.45 | 601.23                 | 765.23          | 917.40          | 678.98            | 455.40                 | 739.78                 | 545.74               |
| 50-74 %                           | 595.81 | 566.42                 | 755.30          | 722.57          | 685.16            | 417.48                 | 760.14                 | 528.29               |
| 75% or more                       | 636.53 | 570.17                 | 1,067.13*       | 735.44*         | 493.68            | 541.49*                | 738.72                 | 567.82               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.25 Standard errors for average copayment (in dollars) for a hospital admission per stay per employee enrolled in a health insurance plan that had a hospital admission copayment per stay at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 21.53  | 84.81                  | 71.48           | 65.02           | 59.17             | 19.32                  | 42.98                  | 24.45                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 129.12 | --                     | --              | --              | --                | --                     | --                     | 145.77               |
| Mining and manufacturing          | 78.48  | --                     | 189.25          | 346.25          | 154.38            | 64.94                  | 166.33                 | 86.80                |
| Construction                      | 99.16  | 258.07*                | 295.61          | 212.92          | 119.34            | 27.74                  | 160.38                 | 120.03               |
| Utilities and transp.             | 64.43  | --                     | --              | 109.19          | 210.19            | 23.98                  | 208.11                 | 65.57                |
| Wholesale trade                   | 157.24 | 94.79                  | 161.94          | 201.46          | 486.59*           | 80.67                  | 81.33                  | 211.11               |
| Fin. svcs. and real estate        | 69.40  | 549.20*                | 568.78*         | 124.88          | 96.87             | 83.70                  | 283.04                 | 60.70                |
| Retail trade                      | 75.57  | 77.26                  | 138.54          | 268.50          | 276.43            | 38.50                  | 77.32                  | 92.06                |
| Professional services             | 27.75  | 121.95                 | 96.50           | 85.08           | 89.01             | 28.81                  | 63.54                  | 30.61                |
| Other services                    | 46.68  | 61.99                  | 128.56          | 79.41           | 131.34            | 19.84                  | 57.86                  | 57.52                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 29.69  | 78.31                  | 88.91           | 88.36           | 87.98             | 23.07                  | 49.39                  | 35.27                |
| For profit, unincorporated        | 55.61  | 240.50                 | 133.68          | 96.76           | 112.98            | 65.91                  | 117.19                 | 58.42                |
| Nonprofit                         | 34.18  | 213.66*                | 124.92          | 121.02          | 80.31             | 39.02                  | 97.40                  | 36.04                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 95.50  | 103.46                 | 91.04           | 142.35          | 209.57*           | --                     | 68.65                  | 166.30               |
| 5-9 years                         | 118.94 | 349.33*                | 164.39*         | 148.52          | 216.51            | 461.11*                | 186.28                 | 152.31               |
| 10-19 years                       | 54.83  | 203.83                 | 104.62          | 100.53          | 94.92             | 84.41                  | 86.30                  | 64.58                |
| 20 or more years                  | 24.29  | 56.56                  | 115.10          | 91.62           | 74.10             | 19.51                  | 55.00                  | 26.64                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 24.01  | --                     | 251.85          | 105.34          | 82.27             | 19.76                  | 168.07                 | 24.17                |
| 1 location only                   | 41.51  | 85.83                  | 74.12           | 77.17           | 86.43             | 67.90                  | 44.37                  | 67.66                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 57.96  | --                     | --              | 96.36           | 136.73            | 85.11                  | 127.83                 | 64.92                |
| 25-49 %                           | 58.94  | 129.11                 | 267.29*         | 100.45          | 156.91            | 48.51                  | 117.61                 | 62.65                |
| 50-74 %                           | 65.59  | 176.22                 | 123.59          | 279.96*         | 160.80            | 79.12                  | 90.51                  | 76.19                |
| 75% or more                       | 24.03  | 98.26                  | 82.27           | 71.62           | 66.70             | 20.19                  | 49.25                  | 27.15                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 24.46  | 89.17                  | 69.97           | 65.47           | 56.26             | 27.63                  | 43.63                  | 28.87                |
| Has union employees               | 44.99  | --                     | --              | 337.34*         | 283.36*           | 23.11                  | 219.44*                | 45.97                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 68.40  | 89.14                  | 208.82          | 172.59          | 151.42            | 56.52                  | 166.63                 | 74.98                |
| Less than 50% low-wage            | 22.67  | 92.33                  | 75.24           | 69.48           | 63.98             | 20.39                  | 44.58                  | 25.80                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 56.32  | 173.64                 | 124.48          | 130.86          | 144.14            | 40.70                  | 78.13                  | 74.48                |
| 25-49 %                           | 41.51  | 120.52                 | 81.47           | 168.90          | 102.73            | 34.01                  | 84.48                  | 45.94                |
| 50-74 %                           | 30.45  | 57.81                  | 120.09          | 63.33           | 99.92             | 28.36                  | 58.15                  | 33.81                |
| 75% or more                       | 40.42  | 164.17                 | 181.43          | 110.22          | 110.18            | 47.35                  | 99.50                  | 44.10                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 38.51  | 156.83                 | 97.26           | 109.22          | 74.65             | 38.34                  | 69.30                  | 46.02                |
| 25-49 %                           | 30.16  | 124.98                 | 125.13          | 102.28          | 102.22            | 24.18                  | 68.96                  | 32.50                |
| 50-74 %                           | 56.96  | 63.10                  | 203.17          | 128.63          | 158.64            | 43.94                  | 103.89                 | 67.28                |
| 75% or more                       | 98.99  | 90.59                  | 325.69*         | 236.85*         | 114.95            | 212.25*                | 115.15                 | 142.88               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.26 Average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 20.3  | 22.6                   | 22.8            | 22.9            | 20.6              | 19.6                   | 23.0                   | 20.0                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 21.8  | 25.0                   | --              | 21.9            | 17.8              | 22.2                   | 25.3                   | 20.8                 |
| Mining and manufacturing          | 20.5  | 21.2                   | 22.6            | 22.8            | 21.2              | 19.7                   | 23.8                   | 20.2                 |
| Construction                      | 22.0  | 21.3                   | 23.1            | 23.8            | 22.3              | 19.5                   | 22.4                   | 21.8                 |
| Utilities and transp.             | 19.8  | 21.8                   | 19.5            | 24.4            | 21.8              | 19.0                   | 22.1                   | 19.7                 |
| Wholesale trade                   | 20.1  | 23.3                   | 21.1            | 23.2            | 18.9              | 19.4                   | 22.9                   | 19.6                 |
| Fin. svcs. and real estate        | 19.6  | 23.1                   | 23.2            | 21.3            | 19.6              | 19.2                   | 22.7                   | 19.3                 |
| Retail trade                      | 21.4  | 22.2                   | 22.3            | 22.6            | 21.1              | 21.2                   | 22.8                   | 21.2                 |
| Professional services             | 19.8  | 23.5                   | 22.1            | 23.1            | 19.9              | 18.9                   | 23.1                   | 19.3                 |
| Other services                    | 21.1  | 21.9                   | 24.4            | 22.2            | 21.6              | 20.2                   | 23.4                   | 20.7                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 20.5  | 22.6                   | 23.0            | 23.2            | 20.8              | 19.7                   | 23.2                   | 20.1                 |
| For profit, unincorporated        | 20.6  | 22.1                   | 22.7            | 22.6            | 20.9              | 19.5                   | 22.7                   | 20.2                 |
| Nonprofit                         | 19.5  | 23.5                   | 20.9            | 21.4            | 19.9              | 18.9                   | 22.0                   | 19.3                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 21.2  | 22.1                   | 23.1            | 22.5            | 19.3              | 17.9                   | 22.5                   | 20.0                 |
| 5-9 years                         | 23.0  | 23.1                   | 25.2            | 22.1            | 23.6              | 21.1                   | 23.5                   | 22.6                 |
| 10-19 years                       | 21.7  | 21.9                   | 22.2            | 23.2            | 20.9              | 20.6                   | 22.8                   | 21.1                 |
| 20 or more years                  | 20.1  | 23.0                   | 22.4            | 22.9            | 20.3              | 19.5                   | 23.1                   | 19.8                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 19.8  | --                     | 21.6            | 22.7            | 20.4              | 19.6                   | 22.9                   | 19.8                 |
| 1 location only                   | 22.0  | 22.5                   | 22.8            | 22.9            | 20.8              | 18.5                   | 23.0                   | 21.1                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 21.8  | 20.9                   | 21.8            | 23.8            | 23.1              | 21.1                   | 22.2                   | 21.7                 |
| 25-49 %                           | 21.7  | 20.2                   | 22.2            | 23.2            | 20.1              | 22.1                   | 21.7                   | 21.7                 |
| 50-74 %                           | 20.5  | 24.6                   | 22.5            | 20.9            | 20.8              | 19.9                   | 23.3                   | 20.1                 |
| 75% or more                       | 20.3  | 22.4                   | 22.8            | 23.0            | 20.6              | 19.4                   | 23.1                   | 19.9                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 20.8  | 22.8                   | 22.9            | 23.1            | 20.5              | 20.0                   | 23.2                   | 20.3                 |
| Has union employees               | 18.9  | 18.9                   | 18.5            | 19.5            | 21.4              | 18.6                   | 19.1                   | 18.9                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 21.9  | 22.4                   | 23.0            | 23.6            | 21.9              | 21.6                   | 22.7                   | 21.8                 |
| Less than 50% low-wage            | 20.2  | 22.6                   | 22.7            | 22.8            | 20.4              | 19.3                   | 23.1                   | 19.8                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 20.6  | 22.3                   | 22.4            | 23.0            | 20.8              | 19.1                   | 22.8                   | 20.1                 |
| 25-49 %                           | 19.7  | 22.8                   | 22.4            | 22.8            | 20.7              | 18.9                   | 23.0                   | 19.4                 |
| 50-74 %                           | 20.4  | 23.5                   | 23.9            | 22.1            | 20.1              | 20.1                   | 23.6                   | 20.1                 |
| 75% or more                       | 20.7  | 21.6                   | 23.2            | 23.7            | 20.8              | 20.1                   | 23.0                   | 20.5                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 20.9  | 23.1                   | 23.0            | 22.5            | 21.2              | 19.9                   | 23.1                   | 20.5                 |
| 25-49 %                           | 19.9  | 21.8                   | 23.0            | 23.2            | 20.0              | 19.3                   | 23.1                   | 19.6                 |
| 50-74 %                           | 20.9  | 22.8                   | 21.6            | 22.8            | 20.8              | 20.1                   | 22.8                   | 20.5                 |
| 75% or more                       | 21.3  | 22.0                   | 22.9            | 24.9            | 20.2              | 19.8                   | 22.9                   | 20.4                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.26 Standard errors for average coinsurance (in percentages) for a hospital admission per employee enrolled in a health insurance plan that had a hospital coinsurance at private-sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 0.11  | 0.36                   | 0.41            | 0.28            | 0.22              | 0.14                   | 0.21                   | 0.12                 |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 1.27  | 2.82                   | --              | 1.71            | 1.82              | 1.59                   | 2.54                   | 1.42                 |
| Mining and manufacturing          | 0.21  | 0.89                   | 0.94            | 0.88            | 0.50              | 0.23                   | 0.62                   | 0.22                 |
| Construction                      | 0.53  | 0.87                   | 1.33            | 0.89            | 1.19              | 1.06                   | 0.60                   | 0.75                 |
| Utilities and transp.             | 0.46  | 1.84                   | 3.02            | 1.62            | 0.96              | 0.54                   | 1.59                   | 0.48                 |
| Wholesale trade                   | 0.36  | 1.01                   | 1.05            | 0.81            | 0.63              | 0.51                   | 0.70                   | 0.39                 |
| Fin. svcs. and real estate        | 0.28  | 1.10                   | 1.96            | 0.93            | 0.64              | 0.34                   | 0.76                   | 0.30                 |
| Retail trade                      | 0.28  | 0.91                   | 1.48            | 0.59            | 0.72              | 0.35                   | 0.60                   | 0.30                 |
| Professional services             | 0.20  | 0.77                   | 0.57            | 0.50            | 0.32              | 0.28                   | 0.40                   | 0.22                 |
| Other services                    | 0.35  | 0.72                   | 0.94            | 0.74            | 0.75              | 0.51                   | 0.49                   | 0.40                 |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.12  | 0.44                   | 0.49            | 0.34            | 0.28              | 0.16                   | 0.26                   | 0.13                 |
| For profit, unincorporated        | 0.27  | 0.70                   | 1.00            | 0.69            | 0.56              | 0.37                   | 0.50                   | 0.30                 |
| Nonprofit                         | 0.31  | 1.22                   | 0.86            | 0.62            | 0.48              | 0.45                   | 0.53                   | 0.33                 |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 0.46  | 0.87                   | 1.15            | 1.05            | 0.71              | 0.95                   | 0.59                   | 0.67                 |
| 5-9 years                         | 0.60  | 0.71                   | 1.11            | 1.01            | 1.47              | 1.49                   | 0.58                   | 0.96                 |
| 10-19 years                       | 0.31  | 0.62                   | 0.88            | 0.66            | 0.49              | 0.93                   | 0.44                   | 0.41                 |
| 20 or more years                  | 0.12  | 0.63                   | 0.55            | 0.34            | 0.25              | 0.15                   | 0.30                   | 0.12                 |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.13  | --                     | 0.91            | 0.51            | 0.25              | 0.15                   | 0.62                   | 0.13                 |
| 1 location only                   | 0.20  | 0.36                   | 0.43            | 0.33            | 0.42              | 0.86                   | 0.23                   | 0.31                 |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.48  | 0.96                   | 3.70            | 1.32            | 0.91              | 0.60                   | 1.84                   | 0.48                 |
| 25-49 %                           | 0.40  | 1.32                   | 1.40            | 1.00            | 0.92              | 0.48                   | 0.82                   | 0.44                 |
| 50-74 %                           | 0.29  | 1.00                   | 0.91            | 0.92            | 0.54              | 0.39                   | 0.57                   | 0.32                 |
| 75% or more                       | 0.12  | 0.39                   | 0.45            | 0.30            | 0.25              | 0.16                   | 0.24                   | 0.13                 |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.12  | 0.36                   | 0.41            | 0.28            | 0.22              | 0.17                   | 0.22                   | 0.13                 |
| Has union employees               | 0.24  | 1.54                   | 2.01            | 1.60            | 0.89              | 0.25                   | 0.96                   | 0.24                 |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.29  | 1.23                   | 0.90            | 0.72            | 0.60              | 0.38                   | 0.56                   | 0.31                 |
| Less than 50% low-wage            | 0.11  | 0.37                   | 0.43            | 0.30            | 0.24              | 0.15                   | 0.23                   | 0.12                 |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.20  | 0.62                   | 0.58            | 0.45            | 0.39              | 0.31                   | 0.33                   | 0.24                 |
| 25-49 %                           | 0.20  | 0.79                   | 0.96            | 0.64            | 0.54              | 0.22                   | 0.51                   | 0.21                 |
| 50-74 %                           | 0.21  | 0.75                   | 1.07            | 0.64            | 0.48              | 0.27                   | 0.48                   | 0.23                 |
| 75% or more                       | 0.25  | 0.65                   | 0.81            | 0.54            | 0.37              | 0.37                   | 0.46                   | 0.28                 |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.17  | 0.57                   | 0.62            | 0.36            | 0.37              | 0.24                   | 0.31                   | 0.19                 |
| 25-49 %                           | 0.16  | 0.80                   | 0.76            | 0.47            | 0.34              | 0.20                   | 0.40                   | 0.17                 |
| 50-74 %                           | 0.25  | 0.76                   | 0.68            | 0.83            | 0.47              | 0.38                   | 0.51                   | 0.29                 |
| 75% or more                       | 0.62  | 0.65                   | 1.12            | 3.37            | 0.68              | 0.73                   | 0.65                   | 0.87                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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 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, 2018**

| 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                     | 79.2% | 64.0%                  | 63.8%           | 69.6%           | 73.0%             | 86.0%                  | 65.8%                  | 81.5%                |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 56.3% | 68.8%                  | --              | 57.0%           | 36.7%*            | 74.6%                  | 65.3%                  | 54.0%                |
| Mining and manufacturing          | 83.6% | 79.9%                  | 59.6%           | 73.8%           | 79.7%             | 89.3%                  | 65.2%                  | 85.6%                |
| Construction                      | 75.0% | 74.7%                  | 67.9%           | 69.3%           | 76.5%             | 85.6%                  | 72.1%                  | 76.6%                |
| Utilities and transp.             | 83.7% | 59.8%                  | 55.4%           | 75.9%           | 75.1%             | 88.4%                  | 65.9%                  | 85.3%                |
| Wholesale trade                   | 80.0% | 62.9%                  | 63.8%           | 72.0%           | 72.7%             | 90.0%                  | 65.2%                  | 83.4%                |
| Fin. svcs. and real estate        | 83.1% | 69.4%                  | 58.4%           | 68.8%           | 69.9%             | 90.3%                  | 65.6%                  | 85.1%                |
| Retail trade                      | 84.7% | 63.9%                  | 60.0%           | 73.0%           | 76.7%             | 91.2%                  | 64.3%                  | 87.9%                |
| Professional services             | 76.2% | 59.8%                  | 60.2%           | 67.1%           | 73.0%             | 81.5%                  | 63.5%                  | 78.3%                |
| Other services                    | 74.6% | 58.6%                  | 75.5%           | 66.3%           | 67.8%             | 81.2%                  | 66.7%                  | 76.2%                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 81.5% | 65.9%                  | 63.1%           | 70.8%           | 73.6%             | 89.0%                  | 66.1%                  | 84.3%                |
| For profit, unincorporated        | 76.8% | 61.1%                  | 66.2%           | 69.3%           | 73.6%             | 86.0%                  | 66.2%                  | 79.7%                |
| Nonprofit                         | 71.7% | 57.8%                  | 64.7%           | 62.8%           | 70.8%             | 74.1%                  | 62.8%                  | 72.4%                |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 67.1% | 61.9%                  | 71.1%           | 73.5%           | 60.0%             | 84.0%                  | 65.9%                  | 68.3%                |
| 5-9 years                         | 68.0% | 69.4%                  | 67.6%           | 64.0%           | 63.9%             | 88.3%                  | 67.9%                  | 68.1%                |
| 10-19 years                       | 73.2% | 65.9%                  | 60.3%           | 70.7%           | 77.7%             | 82.4%                  | 64.3%                  | 78.0%                |
| 20 or more years                  | 81.0% | 61.7%                  | 63.2%           | 69.7%           | 73.7%             | 86.1%                  | 65.9%                  | 82.5%                |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 83.8% | 49.5%                  | 64.4%           | 70.4%           | 75.8%             | 86.4%                  | 65.0%                  | 84.1%                |
| 1 location only                   | 67.4% | 64.2%                  | 63.7%           | 69.3%           | 68.7%             | 69.2%                  | 65.9%                  | 68.8%                |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 71.1% | 43.7%                  | 61.3%           | 61.3%           | 75.8%             | 75.4%                  | 54.9%                  | 74.3%                |
| 25-49 %                           | 71.9% | 48.9%                  | 64.5%           | 53.7%           | 70.2%             | 81.3%                  | 58.4%                  | 74.4%                |
| 50-74 %                           | 78.2% | 66.0%                  | 59.1%           | 59.6%           | 70.3%             | 86.9%                  | 62.1%                  | 80.9%                |
| 75% or more                       | 79.7% | 64.7%                  | 64.2%           | 71.4%           | 73.4%             | 86.2%                  | 66.7%                  | 81.9%                |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 78.3% | 63.9%                  | 63.8%           | 70.4%           | 73.4%             | 86.3%                  | 66.0%                  | 80.9%                |
| Has union employees               | 82.4% | 66.6%                  | 62.7%           | 57.0%           | 69.3%             | 85.4%                  | 60.8%                  | 83.0%                |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 77.8% | 60.1%                  | 70.7%           | 63.6%           | 68.3%             | 85.3%                  | 65.0%                  | 79.3%                |
| Less than 50% low-wage            | 79.3% | 64.4%                  | 63.3%           | 70.1%           | 73.6%             | 86.1%                  | 65.9%                  | 81.7%                |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 78.8% | 63.8%                  | 64.5%           | 73.7%           | 76.6%             | 87.9%                  | 67.4%                  | 82.4%                |
| 25-49 %                           | 81.9% | 63.3%                  | 70.0%           | 70.7%           | 69.0%             | 88.7%                  | 67.0%                  | 83.6%                |
| 50-74 %                           | 77.9% | 69.0%                  | 60.6%           | 62.3%           | 71.1%             | 83.5%                  | 64.6%                  | 79.5%                |
| 75% or more                       | 77.8% | 58.6%                  | 57.7%           | 67.6%           | 74.6%             | 84.0%                  | 62.2%                  | 80.3%                |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 75.9% | 61.9%                  | 61.7%           | 68.3%           | 70.4%             | 86.1%                  | 64.0%                  | 79.0%                |
| 25-49 %                           | 82.2% | 65.8%                  | 68.7%           | 70.8%           | 74.9%             | 86.5%                  | 68.8%                  | 83.4%                |
| 50-74 %                           | 75.7% | 65.4%                  | 61.2%           | 69.1%           | 73.5%             | 82.8%                  | 65.7%                  | 78.5%                |
| 75% or more                       | 74.2% | 66.9%                  | 60.5%           | 77.1%           | 79.2%             | 80.4%                  | 65.4%                  | 80.5%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.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, 2018**

| 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                     | 0.49%  | 1.68%                  | 1.74%           | 1.22%           | 1.29%             | 0.58%                  | 0.97%                  | 0.54%                |
| Industry group **                 |        |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 10.78% | 16.63%                 | --              | 16.17%          | 17.33%*           | 14.43%                 | 10.54%                 | 12.90%               |
| Mining and manufacturing          | 1.23%  | 6.42%                  | 5.42%           | 3.32%           | 2.75%             | 1.54%                  | 3.12%                  | 1.31%                |
| Construction                      | 2.12%  | 4.34%                  | 4.27%           | 3.65%           | 4.78%             | 4.00%                  | 2.45%                  | 3.01%                |
| Utilities and transp.             | 1.88%  | 11.74%                 | 10.02%          | 5.89%           | 6.01%             | 1.98%                  | 5.79%                  | 1.96%                |
| Wholesale trade                   | 1.73%  | 6.32%                  | 5.70%           | 3.48%           | 4.42%             | 1.84%                  | 3.33%                  | 1.92%                |
| Fin. svcs. and real estate        | 1.39%  | 4.88%                  | 7.94%           | 5.65%           | 4.21%             | 1.20%                  | 4.35%                  | 1.43%                |
| Retail trade                      | 1.18%  | 5.89%                  | 6.62%           | 3.52%           | 3.01%             | 1.08%                  | 3.33%                  | 1.12%                |
| Professional services             | 0.93%  | 3.08%                  | 3.23%           | 2.32%           | 1.98%             | 1.26%                  | 1.81%                  | 1.03%                |
| Other services                    | 1.35%  | 3.90%                  | 3.25%           | 3.14%           | 3.74%             | 1.66%                  | 2.14%                  | 1.56%                |
| Ownership                         |        |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.54%  | 2.01%                  | 2.08%           | 1.43%           | 1.68%             | 0.57%                  | 1.17%                  | 0.60%                |
| For profit, unincorporated        | 1.37%  | 3.66%                  | 4.17%           | 3.28%           | 3.22%             | 1.83%                  | 2.27%                  | 1.63%                |
| Nonprofit                         | 1.44%  | 6.28%                  | 5.36%           | 3.55%           | 2.70%             | 1.97%                  | 3.08%                  | 1.54%                |
| Age of firm                       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 3.14%  | 4.19%                  | 5.34%           | 5.53%           | 7.40%             | 6.95%                  | 3.34%                  | 5.29%                |
| 5-9 years                         | 3.05%  | 4.09%                  | 5.08%           | 4.06%           | 7.83%             | 4.63%                  | 2.77%                  | 4.89%                |
| 10-19 years                       | 1.53%  | 3.24%                  | 3.43%           | 2.68%           | 2.85%             | 4.11%                  | 1.97%                  | 2.05%                |
| 20 or more years                  | 0.52%  | 2.74%                  | 2.46%           | 1.54%           | 1.36%             | 0.60%                  | 1.34%                  | 0.55%                |
| Multi/single status               |        |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.54%  | 14.00%                 | 5.41%           | 2.54%           | 1.40%             | 0.58%                  | 3.09%                  | 0.54%                |
| 1 location only                   | 0.99%  | 1.69%                  | 1.84%           | 1.40%           | 2.47%             | 5.60%                  | 1.02%                  | 1.66%                |
| Percent full-time employees       |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 2.44%  | 10.21%                 | 6.84%           | 6.92%           | 4.79%             | 3.39%                  | 5.02%                  | 2.73%                |
| 25-49 %                           | 2.33%  | 8.59%                  | 6.36%           | 4.86%           | 5.33%             | 2.75%                  | 4.00%                  | 2.61%                |
| 50-74 %                           | 1.51%  | 3.97%                  | 5.46%           | 4.93%           | 3.99%             | 1.55%                  | 2.76%                  | 1.67%                |
| 75% or more                       | 0.54%  | 1.93%                  | 1.94%           | 1.31%           | 1.43%             | 0.65%                  | 1.09%                  | 0.60%                |
| Union presence                    |        |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.54%  | 1.68%                  | 1.79%           | 1.23%           | 1.37%             | 0.66%                  | 0.99%                  | 0.62%                |
| Has union employees               | 1.16%  | 10.39%                 | 8.06%           | 6.65%           | 4.14%             | 1.22%                  | 5.35%                  | 1.18%                |
| Percent low-wage employees        |        |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 1.68%  | 5.58%                  | 6.00%           | 3.71%           | 4.93%             | 1.50%                  | 3.17%                  | 1.85%                |
| Less than 50% low-wage            | 0.51%  | 1.76%                  | 1.83%           | 1.29%           | 1.30%             | 0.63%                  | 1.02%                  | 0.57%                |
| Percent women employees           |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.93%  | 2.93%                  | 2.75%           | 1.84%           | 2.09%             | 1.37%                  | 1.54%                  | 1.09%                |
| 25-49 %                           | 1.01%  | 4.11%                  | 3.53%           | 2.42%           | 3.40%             | 0.92%                  | 2.19%                  | 1.10%                |
| 50-74 %                           | 0.95%  | 3.20%                  | 4.39%           | 3.12%           | 2.23%             | 1.12%                  | 2.30%                  | 1.01%                |
| 75% or more                       | 1.16%  | 3.84%                  | 3.98%           | 2.82%           | 2.65%             | 1.50%                  | 2.21%                  | 1.28%                |
| Percent age 50 or older employees |        |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.86%  | 2.71%                  | 2.71%           | 1.75%           | 2.14%             | 1.05%                  | 1.47%                  | 1.01%                |
| 25-49 %                           | 0.69%  | 3.76%                  | 2.93%           | 2.17%           | 1.96%             | 0.76%                  | 1.86%                  | 0.72%                |
| 50-74 %                           | 1.41%  | 3.69%                  | 4.07%           | 3.24%           | 3.08%             | 2.10%                  | 2.29%                  | 1.66%                |
| 75% or more                       | 3.10%  | 3.76%                  | 8.41%           | 5.63%           | 5.05%             | 7.23%                  | 3.43%                  | 4.68%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.28 Percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2018**

| 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                     | 11.8%   | 15.9%                  | 11.9%           | 11.7%           | 10.5%             | 12.0%                  | 13.5%                  | 11.5%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 10.0% * | 6.7% *                 | --              | 36.2% *         | 0.5% *            | 12.0% *                | 16.7% *                | 8.3% *               |
| Mining and manufacturing          | 9.3%    | 14.2% *                | 10.6% *         | 10.4%           | 9.3%              | 8.8%                   | 12.0%                  | 9.0%                 |
| Construction                      | 13.7%   | 17.9%                  | 12.6%           | 9.9%            | 13.0% *           | 19.0% *                | 12.1%                  | 14.7%                |
| Utilities and transp.             | 13.2%   | 12.2% *                | 4.3% *          | 16.0%           | 9.9% *            | 14.1%                  | 11.8% *                | 13.4%                |
| Wholesale trade                   | 10.7%   | 13.9% *                | 15.9%           | 10.2% *         | 11.6%             | 9.5%                   | 12.6%                  | 10.3%                |
| Fin. svcs. and real estate        | 15.5%   | 19.1%                  | 4.9% *          | 9.2%            | 15.0%             | 16.6%                  | 11.2%                  | 16.0%                |
| Retail trade                      | 6.5%    | 12.5%                  | 7.2% *          | 15.5%           | 9.7%              | 4.0%                   | 12.2%                  | 5.6%                 |
| Professional services             | 13.7%   | 16.5%                  | 13.7%           | 11.9%           | 10.1%             | 15.0%                  | 15.3%                  | 13.4%                |
| Other services                    | 9.8%    | 15.8%                  | 13.5%           | 11.4%           | 9.1%              | 8.6%                   | 14.8%                  | 8.8%                 |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 11.6%   | 14.2%                  | 12.7%           | 12.2%           | 10.5%             | 11.6%                  | 13.6%                  | 11.2%                |
| For profit, unincorporated        | 11.3%   | 20.9%                  | 9.3%            | 10.8%           | 7.6%              | 12.2%                  | 14.5%                  | 10.4%                |
| Nonprofit                         | 13.0%   | 15.5%                  | 10.4%           | 10.3%           | 12.4%             | 13.6%                  | 11.3%                  | 13.1%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 8.8%    | 14.1%                  | 8.2% *          | 8.0%            | 7.1% *            | 3.8% *                 | 11.1%                  | 6.5%                 |
| 5-9 years                         | 11.6%   | 16.7%                  | 13.0%           | 11.9%           | 7.2% *            | 14.9% *                | 15.6%                  | 8.7%                 |
| 10-19 years                       | 11.7%   | 21.3%                  | 12.6%           | 12.7%           | 7.5%              | 11.6%                  | 16.1%                  | 9.3%                 |
| 20 or more years                  | 11.9%   | 13.2%                  | 12.0%           | 11.7%           | 11.6%             | 12.0%                  | 12.3%                  | 11.9%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 12.1%   | 38.0% *                | 10.9% *         | 11.9%           | 12.6%             | 12.0%                  | 14.8%                  | 12.0%                |
| 1 location only                   | 11.1%   | 15.6%                  | 12.0%           | 11.6%           | 7.2%              | 14.3%                  | 13.4%                  | 9.0%                 |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 9.3%    | 11.7% *                | 4.4% *          | 23.2% *         | 5.0%              | 8.2%                   | 10.0%                  | 9.2%                 |
| 25-49 %                           | 10.1%   | 29.1%                  | 11.8% *         | 8.4% *          | 13.0% *           | 7.5%                   | 14.9%                  | 9.2%                 |
| 50-74 %                           | 9.7%    | 16.7%                  | 12.5%           | 9.4%            | 7.8%              | 9.5%                   | 14.4%                  | 8.9%                 |
| 75% or more                       | 12.1%   | 15.4%                  | 12.0%           | 11.9%           | 10.7%             | 12.5%                  | 13.4%                  | 11.9%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 11.7%   | 15.9%                  | 12.0%           | 11.8%           | 10.9%             | 11.5%                  | 13.5%                  | 11.3%                |
| Has union employees               | 12.3%   | 16.7% *                | 9.6% *          | 9.9% *          | 7.1%              | 13.0%                  | 14.1%                  | 12.2%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 8.9%    | 20.3%                  | 7.3% *          | 10.7%           | 8.3%              | 8.2%                   | 15.5%                  | 8.1%                 |
| Less than 50% low-wage            | 12.1%   | 15.5%                  | 12.2%           | 11.8%           | 10.7%             | 12.5%                  | 13.4%                  | 11.9%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 10.6%   | 15.4%                  | 11.3%           | 11.2%           | 10.5%             | 9.4%                   | 13.0%                  | 9.8%                 |
| 25-49 %                           | 11.2%   | 15.6%                  | 10.1%           | 11.9%           | 9.3%              | 11.5%                  | 12.2%                  | 11.1%                |
| 50-74 %                           | 11.8%   | 17.7%                  | 13.3%           | 11.4%           | 11.0%             | 11.6%                  | 14.9%                  | 11.4%                |
| 75% or more                       | 14.2%   | 15.0%                  | 13.9%           | 12.9%           | 11.2%             | 15.6%                  | 14.4%                  | 14.2%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 12.2%   | 14.6%                  | 11.7%           | 12.5%           | 10.9%             | 12.6%                  | 13.5%                  | 11.9%                |
| 25-49 %                           | 11.8%   | 14.3%                  | 14.2%           | 10.1%           | 10.8%             | 12.2%                  | 12.9%                  | 11.7%                |
| 50-74 %                           | 11.0%   | 18.3%                  | 9.8%            | 14.2%           | 8.3%              | 10.3%                  | 15.0%                  | 9.9%                 |
| 75% or more                       | 9.1%    | 19.4%                  | 4.1% *          | 6.4% *          | 7.6% *            | 5.3% *                 | 12.9%                  | 6.5%                 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.28 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a separate deductible for prescription drugs by firm size and selected characteristics: United States, 2018**

| 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                     | 0.43%   | 1.32%                  | 1.17%           | 0.84%           | 0.91%             | 0.62%                  | 0.70%                  | 0.48%                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 4.65% * | 3.47% *                | --              | 16.95% *        | 0.39% *           | 9.92% *                | 8.60% *                | 5.28% *              |
| Mining and manufacturing          | 0.96%   | 4.43% *                | 3.51% *         | 2.11%           | 1.84%             | 1.38%                  | 2.19%                  | 1.04%                |
| Construction                      | 2.02%   | 4.62%                  | 3.45%           | 2.30%           | 3.95% *           | 6.83% *                | 1.98%                  | 2.99%                |
| Utilities and transp.             | 2.09%   | 7.90% *                | 3.75% *         | 4.76%           | 4.40% *           | 2.69%                  | 3.89% *                | 2.24%                |
| Wholesale trade                   | 1.30%   | 4.71% *                | 4.43%           | 3.28% *         | 2.82%             | 1.84%                  | 2.38%                  | 1.50%                |
| Fin. svcs. and real estate        | 1.58%   | 5.16%                  | 2.02% *         | 2.38%           | 4.10%             | 1.99%                  | 2.44%                  | 1.73%                |
| Retail trade                      | 0.66%   | 3.29%                  | 2.47% *         | 2.77%           | 2.07%             | 0.62%                  | 1.91%                  | 0.68%                |
| Professional services             | 0.81%   | 2.17%                  | 2.23%           | 1.61%           | 1.52%             | 1.20%                  | 1.31%                  | 0.92%                |
| Other services                    | 0.95%   | 2.90%                  | 3.17%           | 2.03%           | 2.03%             | 1.43%                  | 1.81%                  | 1.08%                |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 0.50%   | 1.44%                  | 1.42%           | 1.01%           | 1.15%             | 0.70%                  | 0.83%                  | 0.57%                |
| For profit, unincorporated        | 1.07%   | 3.48%                  | 2.63%           | 2.04%           | 1.44%             | 2.02%                  | 1.80%                  | 1.28%                |
| Nonprofit                         | 1.21%   | 3.91%                  | 2.82%           | 2.38%           | 2.29%             | 1.70%                  | 1.85%                  | 1.30%                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 1.22%   | 2.61%                  | 3.76% *         | 1.97%           | 2.30% *           | 1.70% *                | 1.84%                  | 1.55%                |
| 5-9 years                         | 1.49%   | 3.97%                  | 3.61%           | 2.52%           | 2.43% *           | 5.51% *                | 2.30%                  | 1.87%                |
| 10-19 years                       | 1.02%   | 3.06%                  | 2.46%           | 1.91%           | 1.72%             | 2.77%                  | 1.59%                  | 1.29%                |
| 20 or more years                  | 0.49%   | 1.78%                  | 1.55%           | 1.10%           | 1.15%             | 0.64%                  | 0.91%                  | 0.54%                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 0.55%   | 11.56% *               | 3.27% *         | 1.64%           | 1.30%             | 0.63%                  | 2.12%                  | 0.56%                |
| 1 location only                   | 0.58%   | 1.33%                  | 1.23%           | 0.97%           | 1.10%             | 3.84%                  | 0.74%                  | 0.87%                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 1.77%   | 5.26% *                | 2.63% *         | 7.14% *         | 1.33%             | 2.43%                  | 2.96%                  | 2.04%                |
| 25-49 %                           | 1.47%   | 8.70%                  | 4.57% *         | 2.66% *         | 4.13% *           | 1.53%                  | 3.26%                  | 1.62%                |
| 50-74 %                           | 0.89%   | 3.35%                  | 3.40%           | 1.97%           | 1.66%             | 1.28%                  | 1.97%                  | 0.98%                |
| 75% or more                       | 0.48%   | 1.48%                  | 1.30%           | 0.94%           | 1.03%             | 0.71%                  | 0.78%                  | 0.55%                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 0.46%   | 1.34%                  | 1.20%           | 0.86%           | 0.99%             | 0.71%                  | 0.71%                  | 0.53%                |
| Has union employees               | 1.07%   | 7.59% *                | 5.34% *         | 3.58% *         | 2.09%             | 1.23%                  | 4.08%                  | 1.10%                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 0.86%   | 5.74%                  | 2.50% *         | 2.19%           | 2.18%             | 1.03%                  | 2.73%                  | 0.90%                |
| Less than 50% low-wage            | 0.46%   | 1.35%                  | 1.24%           | 0.90%           | 0.99%             | 0.69%                  | 0.73%                  | 0.53%                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.68%   | 2.33%                  | 1.79%           | 1.31%           | 1.42%             | 1.16%                  | 1.13%                  | 0.82%                |
| 25-49 %                           | 0.85%   | 3.28%                  | 2.36%           | 2.12%           | 1.90%             | 1.13%                  | 1.59%                  | 0.93%                |
| 50-74 %                           | 0.81%   | 2.57%                  | 3.24%           | 1.70%           | 2.07%             | 1.05%                  | 1.60%                  | 0.89%                |
| 75% or more                       | 1.11%   | 2.67%                  | 2.50%           | 1.97%           | 2.01%             | 1.68%                  | 1.52%                  | 1.26%                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 0.68%   | 1.98%                  | 1.67%           | 1.30%           | 1.23%             | 1.21%                  | 1.03%                  | 0.82%                |
| 25-49 %                           | 0.65%   | 2.90%                  | 2.37%           | 1.27%           | 1.58%             | 0.83%                  | 1.33%                  | 0.70%                |
| 50-74 %                           | 0.97%   | 3.11%                  | 2.32%           | 2.46%           | 2.00%             | 1.49%                  | 1.80%                  | 1.12%                |
| 75% or more                       | 1.39%   | 3.41%                  | 1.98% *         | 3.62% *         | 2.94% *           | 1.85% *                | 2.21%                  | 1.63%                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.29 Average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 384   | 428                    | 313             | 352             | 449               | 372                    | 361                    | 389                  |
| Industry group **                 |       |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 247   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 335   | --                     | 423             | 390             | 242               | 362                    | 341                    | 334                  |
| Construction                      | 496   | 570 *                  | 327             | 498 *           | 902 *             | 145 *                  | 534                    | 478 *                |
| Utilities and transp.             | 198   | --                     | --              | --              | --                | 160                    | --                     | 194                  |
| Wholesale trade                   | 444   | --                     | 362 *           | 555             | 599 *             | 367                    | 328                    | 477                  |
| Fin. svcs. and real estate        | 428   | 593 *                  | --              | 197             | 325 *             | 457                    | 477 *                  | 424                  |
| Retail trade                      | 337   | 185                    | 275 *           | 332             | 385               | 348                    | 332                    | 339                  |
| Professional services             | 389   | 435                    | 354             | 254             | 561               | 367                    | 360                    | 395                  |
| Other services                    | 402 * | 379                    | 171             | 325             | 375               | 486 *                  | 278                    | 445 *                |
| Ownership                         |       |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 350   | 400                    | 335             | 382             | 495               | 299                    | 360                    | 348                  |
| For profit, unincorporated        | 475   | 531                    | 245             | 328             | 315               | 592 *                  | 410                    | 499 *                |
| Nonprofit                         | 446   | 253                    | 202             | 193             | 401 *             | 507                    | 241                    | 461                  |
| Age of firm                       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 426   | 369                    | --              | 365 *           | 666 *             | --                     | 373                    | 514 *                |
| 5-9 years                         | 347   | 451                    | 458             | 314             | 252               | 273 *                  | 405                    | 270                  |
| 10-19 years                       | 365   | 526                    | 241             | 346             | 429               | 243                    | 367                    | 363                  |
| 20 or more years                  | 387   | 348                    | 324             | 360             | 454               | 377                    | 342                    | 392                  |
| Multi/single status               |       |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 389   | --                     | 269             | 388             | 466               | 372                    | 256                    | 392                  |
| 1 location only                   | 370   | 435                    | 316             | 342             | 404               | 369                    | 371                    | 369                  |
| Percent full-time employees       |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 411   | --                     | --              | 367             | 572               | 426 *                  | 387                    | 416                  |
| 25-49 %                           | 267   | 397                    | --              | 325             | 241               | 239                    | 334                    | 248                  |
| 50-74 %                           | 355   | 307                    | 246 *           | 255             | 657               | 304                    | 287                    | 374                  |
| 75% or more                       | 390   | 452                    | 324             | 360             | 444               | 380                    | 371                    | 394                  |
| Union presence                    |       |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 411   | 438                    | 318             | 334             | 460               | 419                    | 356                    | 425                  |
| Has union employees               | 295   | --                     | --              | --              | 304 *             | 284                    | 467 *                  | 289                  |
| Percent low-wage employees        |       |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 240   | 404                    | --              | 257             | 209               | 223                    | 330                    | 219                  |
| Less than 50% low-wage            | 396   | 431                    | 315             | 360             | 473               | 383                    | 364                    | 403                  |
| Percent women employees           |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 371   | 501                    | 293             | 322             | 446 *             | 333                    | 388                    | 364                  |
| 25-49 %                           | 412   | 412                    | 281             | 459             | 255               | 450                    | 316                    | 424                  |
| 50-74 %                           | 308   | 342                    | 389             | 404             | 453               | 246                    | 365                    | 298                  |
| 75% or more                       | 456   | 436                    | 310             | 242             | 633 *             | 451                    | 341                    | 474                  |
| Percent age 50 or older employees |       |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 360   | 449                    | 337             | 349             | 431               | 320 *                  | 365                    | 359                  |
| 25-49 %                           | 397   | 400 *                  | 275             | 289             | 471               | 397                    | 323                    | 404                  |
| 50-74 %                           | 385   | 371                    | 359             | 478             | 368               | 360                    | 377                    | 389                  |
| 75% or more                       | 463   | 491                    | --              | --              | 858 *             | 265 *                  | 460                    | 469 *                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

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\*\* 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.29 Standard errors for average prescription drug deductible (in dollars) per employee enrolled in a health insurance plan that had a separate prescription drug deductible at private sector establishments by firm size and selected characteristics: United States, 2018**

| 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                     | 29.35   | 57.10                  | 31.53           | 33.88           | 74.28             | 43.09                  | 26.50                  | 34.82                |
| Industry group **                 |         |                        |                 |                 |                   |                        |                        |                      |
| Agric., fish., forest.            | 49.61   | --                     | --              | --              | --                | --                     | --                     | --                   |
| Mining and manufacturing          | 40.47   | --                     | 113.18          | 103.19          | 60.64             | 64.04                  | 61.95                  | 45.54                |
| Construction                      | 145.12  | 200.52*                | 81.08           | 176.48*         | 415.79*           | 49.94*                 | 127.77                 | 206.86*              |
| Utilities and transp.             | 38.48   | --                     | --              | --              | --                | 35.96                  | --                     | 41.03                |
| Wholesale trade                   | 77.34   | --                     | 127.08*         | 148.89          | 224.57*           | 100.13                 | 73.49                  | 97.33                |
| Fin. svcs. and real estate        | 80.53   | 283.01*                | --              | 36.19           | 137.34*           | 102.92                 | 202.43*                | 85.39                |
| Retail trade                      | 33.55   | 20.75                  | 109.75*         | 59.70           | 80.54             | 57.13                  | 63.97                  | 39.38                |
| Professional services             | 50.07   | 61.62                  | 50.97           | 26.05           | 167.73            | 63.77                  | 29.65                  | 59.25                |
| Other services                    | 122.29* | 52.18                  | 22.88           | 63.71           | 105.00            | 251.49*                | 29.50                  | 162.70*              |
| Ownership                         |         |                        |                 |                 |                   |                        |                        |                      |
| For profit, incorporated          | 26.53   | 50.93                  | 38.06           | 42.94           | 104.60            | 29.41                  | 26.96                  | 31.71                |
| For profit, unincorporated        | 119.17  | 149.22                 | 42.29           | 67.81           | 94.00             | 234.63*                | 87.12                  | 159.14*              |
| Nonprofit                         | 87.21   | 50.44                  | 39.09           | 30.29           | 122.38*           | 126.22                 | 27.86                  | 93.25                |
| Age of firm                       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 5 years                 | 83.87   | 64.30                  | --              | 126.77*         | 257.07*           | --                     | 60.15                  | 189.59*              |
| 5-9 years                         | 42.23   | 115.87                 | 115.43          | 49.01           | 74.63             | 111.52*                | 57.24                  | 56.80                |
| 10-19 years                       | 44.63   | 147.32                 | 29.65           | 65.71           | 109.43            | 40.46                  | 66.42                  | 60.01                |
| 20 or more years                  | 34.61   | 38.55                  | 46.75           | 47.34           | 89.17             | 44.89                  | 32.86                  | 38.09                |
| Multi/single status               |         |                        |                 |                 |                   |                        |                        |                      |
| 2 or more locations               | 38.78   | --                     | 54.79           | 75.43           | 96.91             | 44.24                  | 25.98                  | 39.55                |
| 1 location only                   | 25.39   | 58.71                  | 33.46           | 37.93           | 79.78             | 99.26                  | 28.89                  | 45.32                |
| Percent full-time employees       |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 76.46   | --                     | --              | 102.63          | 142.56            | 132.32*                | 104.84                 | 90.78                |
| 25-49 %                           | 30.35   | 62.05                  | --              | 56.13           | 54.66             | 51.48                  | 53.67                  | 34.33                |
| 50-74 %                           | 49.31   | 54.13                  | 76.87*          | 39.88           | 193.78            | 53.83                  | 38.44                  | 62.04                |
| 75% or more                       | 32.91   | 70.57                  | 34.93           | 38.29           | 83.06             | 47.78                  | 30.57                  | 38.78                |
| Union presence                    |         |                        |                 |                 |                   |                        |                        |                      |
| No union employees                | 35.36   | 59.72                  | 32.36           | 30.94           | 79.54             | 59.98                  | 25.04                  | 43.96                |
| Has union employees               | 42.91   | --                     | --              | --              | 99.65*            | 46.37                  | 246.25*                | 43.44                |
| Percent low-wage employees        |         |                        |                 |                 |                   |                        |                        |                      |
| 50% or more low-wage              | 21.86   | 69.54                  | --              | 33.39           | 37.80             | 32.09                  | 38.99                  | 24.22                |
| Less than 50% low-wage            | 31.60   | 63.04                  | 32.67           | 36.59           | 80.84             | 46.22                  | 28.67                  | 37.42                |
| Percent women employees           |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 44.53   | 140.46                 | 47.51           | 50.68           | 138.84*           | 52.72                  | 56.68                  | 58.39                |
| 25-49 %                           | 65.97   | 72.86                  | 70.13           | 86.99           | 42.95             | 95.48                  | 37.77                  | 74.08                |
| 50-74 %                           | 37.40   | 41.44                  | 98.98           | 83.94           | 122.63            | 46.87                  | 37.85                  | 42.92                |
| 75% or more                       | 76.81   | 100.37                 | 37.36           | 29.72           | 204.35*           | 103.04                 | 39.41                  | 88.29                |
| Percent age 50 or older employees |         |                        |                 |                 |                   |                        |                        |                      |
| Less than 25%                     | 52.98   | 107.82                 | 45.78           | 45.64           | 111.64            | 97.56*                 | 39.01                  | 67.88                |
| 25-49 %                           | 42.18   | 143.77*                | 51.91           | 41.87           | 120.29            | 52.08                  | 44.63                  | 45.98                |
| 50-74 %                           | 43.24   | 64.17                  | 87.57           | 122.11          | 72.70             | 73.20                  | 70.28                  | 53.89                |
| 75% or more                       | 94.66   | 91.40                  | --              | --              | 474.84*           | 95.91*                 | 84.82                  | 194.97*              |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.G.1 Premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                            | 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 |
|----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)             | 6,715  | 6,973                  | 6,660           | 6,341           | 6,705             | 6,798                  | 6,667                  | 6,725                |
| 10th percentile            | 4,200  | 3,600                  | 3,800           | 3,700           | 4,000             | 4,500                  | 3,700                  | 4,300                |
| 25th percentile            | 5,300  | 4,800                  | 4,800           | 4,800           | 5,200             | 5,700                  | 4,800                  | 5,400                |
| 50th percentile (median)   | 6,500  | 6,400                  | 6,000           | 6,000           | 6,500             | 6,600                  | 6,000                  | 6,500                |
| 75th percentile            | 7,800  | 8,500                  | 7,900           | 7,400           | 7,900             | 7,800                  | 8,000                  | 7,800                |
| 90th percentile            | 9,400  | 11,000                 | 10,000          | 9,400           | 9,600             | 9,000                  | 10,000                 | 9,200                |
| Employee-plus-one coverage |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)             | 13,425 | 13,395                 | 12,814          | 12,752          | 13,568            | 13,528                 | 13,044                 | 13,475               |
| 10th percentile            | 8,400  | 6,300                  | 6,800           | 7,200           | 8,300             | 8,900                  | 6,900                  | 8,700                |
| 25th percentile            | 11,000 | 9,300                  | 9,400           | 9,600           | 11,000            | 11,000                 | 9,400                  | 11,000               |
| 50th percentile (median)   | 13,000 | 13,000                 | 12,000          | 12,000          | 13,000            | 13,000                 | 12,000                 | 13,000               |
| 75th percentile            | 16,000 | 17,000                 | 16,000          | 15,000          | 16,000            | 16,000                 | 16,000                 | 16,000               |
| 90th percentile            | 19,000 | 21,000                 | 20,000          | 19,000          | 19,000            | 19,000                 | 20,000                 | 19,000               |
| Family coverage            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)             | 19,565 | 17,922                 | 18,961          | 18,181          | 19,444            | 19,948                 | 18,296                 | 19,743               |
| 10th percentile            | 13,000 | 9,400                  | 11,000          | 11,000          | 12,000            | 14,000                 | 10,000                 | 13,000               |
| 25th percentile            | 16,000 | 13,000                 | 14,000          | 14,000          | 16,000            | 17,000                 | 14,000                 | 16,000               |
| 50th percentile (median)   | 19,000 | 17,000                 | 18,000          | 18,000          | 19,000            | 20,000                 | 18,000                 | 19,000               |
| 75th percentile            | 23,000 | 22,000                 | 23,000          | 21,000          | 23,000            | 23,000                 | 22,000                 | 23,000               |
| 90th percentile            | 27,000 | 27,000                 | 28,000          | 26,000          | 27,000            | 27,000                 | 27,000                 | 27,000               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

**Table I.G.1 Standard errors for premium distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                            | 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 |
|----------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)             | 31.18  | 120.29                 | 119.77          | 73.08           | 77.28             | 41.52                  | 62.84                  | 35.27                |
| 10th percentile            | 21.71  | 82.84                  | 126.77          | 80.78           | 115.99            | 65.03                  | 62.01                  | 35.11                |
| 25th percentile            | 34.21  | 107.24                 | 76.27           | 53.81           | 79.58             | 26.99                  | 39.56                  | 39.66                |
| 50th percentile (median)   | 30.15  | 148.41                 | 45.99           | 52.09           | 69.68             | 30.69                  | 50.96                  | 30.92                |
| 75th percentile            | 38.75  | 203.25                 | 188.26          | 113.14          | 96.29             | 40.50                  | 103.37                 | 41.80                |
| 90th percentile            | 103.18 | 306.66                 | 285.22          | 173.41          | 174.23            | 71.33                  | 154.34                 | 82.72                |
| Employee-plus-one coverage |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)             | 69.63  | 393.16                 | 277.18          | 173.28          | 167.29            | 89.38                  | 176.33                 | 75.31                |
| 10th percentile            | 119.57 | 460.73                 | 297.55          | 218.76          | 331.21            | 220.69                 | 205.19                 | 138.82               |
| 25th percentile            | 67.43  | 408.05                 | 294.76          | 208.89          | 165.18            | 89.12                  | 158.68                 | 61.26                |
| 50th percentile (median)   | 73.37  | 434.66                 | 337.75          | 188.94          | 151.95            | 82.66                  | 198.41                 | 70.84                |
| 75th percentile            | 113.40 | 560.69                 | 418.08          | 351.59          | 205.46            | 143.55                 | 313.27                 | 116.70               |
| 90th percentile            | 106.59 | 948.34                 | 566.39          | 383.15          | 351.79            | 159.94                 | 408.41                 | 131.11               |
| Family coverage            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)             | 104.33 | 445.36                 | 406.62          | 297.05          | 286.74            | 125.20                 | 230.63                 | 114.38               |
| 10th percentile            | 104.64 | 715.71                 | 539.66          | 454.78          | 476.88            | 215.28                 | 317.66                 | 64.88                |
| 25th percentile            | 116.92 | 474.43                 | 319.87          | 299.60          | 296.32            | 151.35                 | 325.54                 | 94.33                |
| 50th percentile (median)   | 103.39 | 441.17                 | 344.50          | 252.39          | 322.01            | 140.06                 | 207.20                 | 128.28               |
| 75th percentile            | 166.09 | 742.93                 | 498.09          | 284.04          | 272.84            | 145.93                 | 321.03                 | 158.68               |
| 90th percentile            | 167.74 | 1,126.99               | 1,141.91        | 712.68          | 635.17            | 246.37                 | 760.27                 | 182.12               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

**Table I.G.2 Employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                                   | 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 |
|-----------------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| <b>Single coverage</b>            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 1,427  | 1,237                  | 1,338           | 1,504           | 1,449             | 1,427                  | 1,351                  | 1,443                |
| 10th percentile                   | 0      | 0                      | 0               | 0               | 0                 | 410                    | 0                      | 260                  |
| 25th percentile                   | 640    | 0                      | 0               | 390             | 650               | 750                    | 0                      | 730                  |
| 50th percentile (median)          | 1,200  | 0                      | 760             | 1,300           | 1,300             | 1,200                  | 860                    | 1,300                |
| 75th percentile                   | 1,900  | 2,100                  | 2,100           | 2,200           | 1,900             | 1,800                  | 2,200                  | 1,900                |
| 90th percentile                   | 2,800  | 3,600                  | 3,400           | 3,200           | 2,800             | 2,600                  | 3,500                  | 2,700                |
| <b>Employee-plus-one coverage</b> |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 3,634  | 2,885                  | 4,471           | 4,644           | 4,131             | 3,317                  | 4,017                  | 3,584                |
| 10th percentile                   | 780    | 0                      | 0               | 0*              | 1,100             | 1,000                  | 0                      | 1,000                |
| 25th percentile                   | 2,000  | 0                      | 1,400           | 2,400           | 2,300             | 2,000                  | 0                      | 2,100                |
| 50th percentile (median)          | 3,200  | 0*                     | 4,000           | 4,200           | 3,600             | 3,000                  | 3,400                  | 3,200                |
| 75th percentile                   | 4,700  | 4,900                  | 6,400           | 6,500           | 5,400             | 4,200                  | 6,200                  | 4,600                |
| 90th percentile                   | 6,900  | 8,600                  | 9,600           | 8,700           | 7,600             | 5,800                  | 9,100                  | 6,600                |
| <b>Family coverage</b>            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 5,431  | 4,163                  | 6,489           | 6,852           | 5,941             | 5,059                  | 5,854                  | 5,372                |
| 10th percentile                   | 1,000  | 0                      | 0               | 0               | 790*              | 1,800                  | 0                      | 1,500                |
| 25th percentile                   | 2,900  | 0                      | 0               | 2,900           | 3,200             | 3,100                  | 0                      | 3,100                |
| 50th percentile (median)          | 4,700  | 0                      | 5,600           | 5,900           | 5,100             | 4,600                  | 4,700                  | 4,700                |
| 75th percentile                   | 6,900  | 7,200                  | 10,000          | 10,000          | 7,900             | 6,100                  | 9,600                  | 6,700                |
| 90th percentile                   | 10,000 | 12,000                 | 15,000          | 14,000          | 12,000            | 8,500                  | 14,000                 | 9,800                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

Dollar amounts have been rounded for confidentiality reasons.

**Table I.G.2 Standard errors for employee contribution distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                                   | 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 |
|-----------------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| <b>Single coverage</b>            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 14.45  | 74.45                  | 74.93           | 36.15           | 32.00             | 18.80                  | 38.86                  | 15.53                |
| 10th percentile                   | 42.56  | 146.07                 | 106.61          | 77.12           | 64.14             | 17.47                  | 79.25                  | 24.82                |
| 25th percentile                   | 18.42  | 146.07                 | 106.61          | 59.01           | 30.76             | 17.06                  | 79.25                  | 14.69                |
| 50th percentile (median)          | 18.36  | 146.07                 | 81.26           | 50.69           | 33.59             | 24.27                  | 60.76                  | 17.59                |
| 75th percentile                   | 19.91  | 149.94                 | 124.89          | 50.36           | 44.65             | 21.00                  | 65.42                  | 23.37                |
| 90th percentile                   | 33.34  | 223.01                 | 153.64          | 72.46           | 85.04             | 37.20                  | 87.85                  | 39.43                |
| <b>Employee-plus-one coverage</b> |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 39.15  | 241.80                 | 209.82          | 116.45          | 91.41             | 47.98                  | 120.01                 | 41.37                |
| 10th percentile                   | 82.09  | 458.27                 | 243.12          | 195.62*         | 120.33            | 41.48                  | 240.64                 | 40.37                |
| 25th percentile                   | 52.96  | 458.27                 | 407.94          | 150.31          | 80.24             | 61.37                  | 240.64                 | 44.06                |
| 50th percentile (median)          | 33.93  | 458.27*                | 236.56          | 134.94          | 109.94            | 54.95                  | 129.52                 | 34.68                |
| 75th percentile                   | 51.25  | 498.90                 | 332.09          | 187.12          | 132.73            | 46.69                  | 137.50                 | 55.95                |
| 90th percentile                   | 100.72 | 584.62                 | 468.08          | 295.63          | 194.91            | 94.37                  | 233.74                 | 98.17                |
| <b>Family coverage</b>            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 63.16  | 336.03                 | 342.92          | 219.75          | 169.46            | 70.98                  | 188.43                 | 66.95                |
| 10th percentile                   | 134.61 | 611.05                 | 516.32          | 213.84          | 331.73*           | 73.80                  | 368.75                 | 122.76               |
| 25th percentile                   | 70.49  | 611.05                 | 516.32          | 369.63          | 212.82            | 72.56                  | 368.75                 | 67.50                |
| 50th percentile (median)          | 48.96  | 611.05                 | 317.68          | 274.20          | 149.19            | 61.48                  | 246.34                 | 49.25                |
| 75th percentile                   | 112.25 | 850.12                 | 532.15          | 354.63          | 212.75            | 69.47                  | 265.37                 | 106.96               |
| 90th percentile                   | 199.25 | 653.79                 | 566.35          | 401.02          | 505.16            | 169.28                 | 320.17                 | 150.76               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 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.

**Table I.G.3 Employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                                   | 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 |
|-----------------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| <b>Single coverage</b>            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 5,288  | 5,736                  | 5,322           | 4,838           | 5,256             | 5,371                  | 5,316                  | 5,282                |
| 10th percentile                   | 2,700  | 2,100                  | 2,300           | 2,100           | 2,400             | 3,100                  | 2,200                  | 2,900                |
| 25th percentile                   | 3,800  | 3,400                  | 3,600           | 3,200           | 3,700             | 4,200                  | 3,400                  | 3,900                |
| 50th percentile (median)          | 5,100  | 5,100                  | 5,000           | 4,600           | 5,100             | 5,300                  | 4,800                  | 5,100                |
| 75th percentile                   | 6,500  | 7,400                  | 6,600           | 6,000           | 6,600             | 6,500                  | 6,600                  | 6,500                |
| 90th percentile                   | 8,000  | 10,000                 | 8,900           | 7,900           | 8,300             | 7,700                  | 9,000                  | 7,800                |
| <b>Employee-plus-one coverage</b> |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 9,791  | 10,511                 | 8,343           | 8,109           | 9,436             | 10,211                 | 9,027                  | 9,891                |
| 10th percentile                   | 4,400  | 3,400                  | 2,400           | 2,800           | 3,600             | 5,700                  | 3,000                  | 4,800                |
| 25th percentile                   | 7,100  | 5,400                  | 4,600           | 4,400           | 6,100             | 7,800                  | 4,800                  | 7,300                |
| 50th percentile (median)          | 9,700  | 9,500                  | 7,100           | 7,400           | 9,300             | 10,000                 | 8,000                  | 9,900                |
| 75th percentile                   | 12,000 | 15,000                 | 11,000          | 11,000          | 12,000            | 12,000                 | 12,000                 | 12,000               |
| 90th percentile                   | 15,000 | 18,000                 | 16,000          | 15,000          | 15,000            | 15,000                 | 17,000                 | 15,000               |
| <b>Family coverage</b>            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 14,134 | 13,758                 | 12,471          | 11,329          | 13,502            | 14,889                 | 12,443                 | 14,371               |
| 10th percentile                   | 6,000  | 3,400                  | 3,400           | 3,000           | 4,500             | 8,800                  | 3,200                  | 6,700                |
| 25th percentile                   | 10,000 | 7,300                  | 5,900           | 5,500           | 8,900             | 12,000                 | 6,000                  | 11,000               |
| 50th percentile (median)          | 14,000 | 13,000                 | 11,000          | 10,000          | 13,000            | 15,000                 | 11,000                 | 14,000               |
| 75th percentile                   | 18,000 | 19,000                 | 17,000          | 16,000          | 18,000            | 18,000                 | 17,000                 | 18,000               |
| 90th percentile                   | 21,000 | 25,000                 | 24,000          | 21,000          | 21,000            | 21,000                 | 24,000                 | 21,000               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

**Table I.G.3 Standard errors for employer cost distributions (in dollars) for employees enrolled in single, employee-plus-one, and family coverage at the 10th, 25th, 50th(median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                                   | 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 |
|-----------------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| <b>Single coverage</b>            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 31.33  | 133.01                 | 107.71          | 75.63           | 79.73             | 40.82                  | 62.40                  | 35.51                |
| 10th percentile                   | 46.73  | 93.06                  | 100.69          | 91.38           | 141.06            | 21.77                  | 66.96                  | 48.97                |
| 25th percentile                   | 30.61  | 128.67                 | 84.04           | 67.92           | 70.69             | 41.55                  | 69.02                  | 41.84                |
| 50th percentile (median)          | 32.19  | 163.43                 | 99.78           | 90.51           | 70.77             | 43.35                  | 51.26                  | 41.74                |
| 75th percentile                   | 43.95  | 161.09                 | 196.53          | 73.74           | 110.71            | 50.93                  | 106.58                 | 46.32                |
| 90th percentile                   | 78.17  | 307.73                 | 300.87          | 189.36          | 164.63            | 84.19                  | 166.82                 | 62.51                |
| <b>Employee-plus-one coverage</b> |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 70.44  | 418.74                 | 306.40          | 190.70          | 167.02            | 88.50                  | 196.85                 | 75.33                |
| 10th percentile                   | 99.06  | 161.05                 | 324.07          | 138.56          | 186.63            | 119.86                 | 119.32                 | 140.51               |
| 25th percentile                   | 72.35  | 409.36                 | 272.65          | 202.84          | 202.84            | 128.21                 | 140.04                 | 88.54                |
| 50th percentile (median)          | 77.10  | 489.80                 | 261.07          | 245.02          | 159.05            | 88.43                  | 257.01                 | 76.07                |
| 75th percentile                   | 94.35  | 617.37                 | 494.67          | 272.03          | 201.55            | 118.78                 | 321.16                 | 101.70               |
| 90th percentile                   | 165.07 | 1,126.54               | 843.98          | 545.45          | 363.91            | 210.26                 | 480.09                 | 145.04               |
| <b>Family coverage</b>            |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)                    | 109.67 | 520.32                 | 523.15          | 339.49          | 293.15            | 128.41                 | 287.44                 | 118.06               |
| 10th percentile                   | 159.09 | 529.39                 | 327.89          | 153.29          | 314.86            | 239.48                 | 175.26                 | 184.76               |
| 25th percentile                   | 161.58 | 611.61                 | 500.97          | 276.49          | 451.84            | 142.95                 | 267.68                 | 163.13               |
| 50th percentile (median)          | 89.71  | 745.28                 | 609.76          | 444.99          | 318.70            | 158.82                 | 349.09                 | 104.88               |
| 75th percentile                   | 101.46 | 683.22                 | 801.98          | 457.64          | 280.47            | 136.64                 | 338.69                 | 112.28               |
| 90th percentile                   | 180.58 | 1,412.09               | 1,584.88        | 659.53          | 423.20            | 283.32                 | 737.48                 | 254.09               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

**Table I.G.4 Deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                          | 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 |
|--------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| <b>Single coverage</b>   |       |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)           | 1,846 | 2,233                  | 2,350           | 2,374           | 2,067             | 1,543                  | 2,327                  | 1,754                |
| 10th percentile          | 480   | 490                    | 490             | 500             | 470               | 450                    | 490                    | 480                  |
| 25th percentile          | 820   | 990                    | 990             | 1,200           | 1,000             | 750                    | 1,000                  | 750                  |
| 50th percentile (median) | 1,500 | 2,000                  | 2,000           | 2,000           | 1,800             | 1,500                  | 2,000                  | 1,500                |
| 75th percentile          | 2,500 | 2,900                  | 3,000           | 3,000           | 2,900             | 2,000                  | 3,000                  | 2,500                |
| 90th percentile          | 3,500 | 4,700                  | 4,800           | 4,800           | 4,000             | 3,000                  | 4,800                  | 3,000                |
| <b>Family coverage</b>   |       |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)           | 3,392 | 4,171                  | 4,461           | 4,610           | 3,645             | 3,035                  | 4,364                  | 3,263                |
| 10th percentile          | 900   | 820                    | 980             | 980             | 790               | 860                    | 970                    | 870                  |
| 25th percentile          | 1,500 | 1,900                  | 2,000           | 2,000           | 1,500             | 1,500                  | 2,000                  | 1,500                |
| 50th percentile (median) | 3,000 | 4,000                  | 3,900           | 4,000           | 2,900             | 3,000                  | 4,000                  | 3,000                |
| 75th percentile          | 4,800 | 5,700                  | 5,900           | 6,000           | 5,300             | 4,000                  | 5,900                  | 4,400                |
| 90th percentile          | 6,000 | 9,600                  | 9,000           | 9,500           | 7,100             | 5,900                  | 8,900                  | 6,000                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

**Table I.G.4 Standard errors for deductible distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                          | 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 |
|--------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| <b>Single coverage</b>   |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)           | 16.68  | 58.32                  | 70.99           | 43.60           | 41.62             | 21.68                  | 36.04                  | 18.58                |
| 10th percentile          | 19.47  | 64.64                  | 58.00           | 58.37           | 51.92             | 15.13                  | 57.17                  | 19.58                |
| 25th percentile          | 62.18  | 89.39                  | 114.89          | 109.35          | 65.35             | 38.67                  | 54.59                  | 38.70                |
| 50th percentile (median) | 28.93  | 123.82                 | 117.56          | 121.20          | 119.29            | 33.70                  | 119.07                 | 29.09                |
| 75th percentile          | 118.33 | 106.92                 | 113.64          | 74.26           | 80.61             | 57.20                  | 83.67                  | 119.27               |
| 90th percentile          | 119.51 | 256.21                 | 251.21          | 219.32          | 127.55            | 56.13                  | 213.44                 | 56.98                |
| <b>Family coverage</b>   |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)           | 36.94  | 196.77                 | 156.43          | 114.04          | 101.88            | 43.14                  | 96.65                  | 39.49                |
| 10th percentile          | 39.02  | 133.39                 | 118.94          | 116.19          | 53.68             | 39.04                  | 93.00                  | 38.79                |
| 25th percentile          | 63.55  | 200.36                 | 219.53          | 112.88          | 127.17            | 63.13                  | 125.68                 | 63.54                |
| 50th percentile (median) | 69.67  | 281.50                 | 234.27          | 250.72          | 120.98            | 74.73                  | 258.05                 | 69.85                |
| 75th percentile          | 129.83 | 252.17                 | 251.72          | 226.63          | 175.02            | 74.43                  | 225.00                 | 123.06               |
| 90th percentile          | 109.02 | 490.78                 | 579.08          | 291.48          | 243.38            | 110.16                 | 260.26                 | 109.70               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

**Table I.G.5 Out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                          | 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 |
|--------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage          |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)           | 4,416  | 4,600                  | 4,703           | 4,832           | 4,417             | 4,269                  | 4,730                  | 4,357                |
| 10th percentile          | 2,000  | 1,900                  | 1,900           | 2,000           | 2,000             | 2,000                  | 1,900                  | 2,000                |
| 25th percentile          | 3,000  | 2,900                  | 2,900           | 3,000           | 3,000             | 3,000                  | 3,000                  | 3,000                |
| 50th percentile (median) | 4,200  | 4,900                  | 4,900           | 4,900           | 4,500             | 4,000                  | 4,900                  | 4,000                |
| 75th percentile          | 6,000  | 6,300                  | 6,500           | 6,500           | 6,300             | 5,600                  | 6,500                  | 6,000                |
| 90th percentile          | 6,700  | 7,000                  | 7,100           | 7,000           | 6,600             | 6,600                  | 7,100                  | 6,600                |
| Family coverage          |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)           | 8,375  | 9,047                  | 8,728           | 9,258           | 8,222             | 8,246                  | 9,025                  | 8,294                |
| 10th percentile          | 4,000  | 3,000                  | 3,300           | 4,000           | 3,000             | 3,900                  | 3,800                  | 4,000                |
| 25th percentile          | 5,900  | 5,500                  | 5,700           | 5,900           | 5,800             | 5,900                  | 5,800                  | 5,900                |
| 50th percentile (median) | 8,000  | 9,100                  | 8,600           | 10,000          | 7,900             | 8,000                  | 9,000                  | 8,000                |
| 75th percentile          | 12,000 | 13,000                 | 12,000          | 13,000          | 12,000            | 11,000                 | 13,000                 | 11,000               |
| 90th percentile          | 13,000 | 14,000                 | 13,000          | 14,000          | 13,000            | 13,000                 | 14,000                 | 13,000               |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Dollar amounts have been rounded for confidentiality reasons.

**Table I.G.5 Standard errors for out-of-Pocket Maximum distributions (in dollars) for employees enrolled in single and family coverage at the 10th, 25th, 50th (median), 75th and 90th percentiles at private-sector establishments that offer health insurance by firm size: United States, 2018**

|                          | 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 |
|--------------------------|--------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| Single coverage          |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)           | 24.54  | 78.81                  | 83.08           | 54.12           | 55.25             | 35.59                  | 44.77                  | 28.03                |
| 10th percentile          | 86.13  | 119.37                 | 122.35          | 127.09          | 122.04            | 85.10                  | 110.33                 | 98.87                |
| 25th percentile          | 67.19  | 114.00                 | 120.09          | 128.48          | 118.79            | 66.61                  | 128.34                 | 65.52                |
| 50th percentile (median) | 119.77 | 179.45                 | 202.25          | 107.99          | 128.97            | 94.06                  | 112.70                 | 94.94                |
| 75th percentile          | 127.08 | 123.18                 | 46.62           | 34.68           | 86.48             | 134.12                 | 36.62                  | 127.71               |
| 90th percentile          | 48.34  | 102.05                 | 48.67           | 39.85           | 57.70             | 23.35                  | 39.48                  | 25.34                |
| Family coverage          |        |                        |                 |                 |                   |                        |                        |                      |
| Average (mean)           | 63.41  | 304.59                 | 226.53          | 159.75          | 142.51            | 82.79                  | 143.45                 | 68.83                |
| 10th percentile          | 137.90 | 359.36                 | 282.26          | 254.01          | 281.19            | 146.64                 | 236.15                 | 144.49               |
| 25th percentile          | 124.60 | 463.13                 | 248.33          | 232.85          | 231.49            | 129.26                 | 216.92                 | 127.05               |
| 50th percentile (median) | 129.27 | 674.33                 | 503.99          | 266.11          | 245.86            | 130.77                 | 311.84                 | 129.63               |
| 75th percentile          | 236.24 | 164.82                 | 178.32          | 177.04          | 301.12            | 207.11                 | 174.69                 | 153.28               |
| 90th percentile          | 26.68  | 241.28                 | 201.94          | 171.80          | 71.56             | 51.74                  | 148.78                 | 26.95                |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.