

**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, 2020**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.2%	57.2%	40.5%	28.0%	13.6%	6.6%	48.1%	10.3%
Industry group **								
Agric., fish., forest.	56.3%	65.0%	69.4%	47.3% *	28.4% *	0.0%	66.5%	20.5% *
Mining and manufacturing	29.1%	54.2%	51.9%	20.7%	9.8%	11.3%	46.7%	10.8%
Construction	42.5%	61.1%	43.1%	31.3%	29.0%	5.5% *	47.3%	25.4%
Utilities and transp.	25.6%	59.0%	42.0%	24.6%	21.6%	4.4% *	50.0%	10.2%
Wholesale trade	26.6%	50.7%	46.2%	31.5%	10.1%	2.0% *	47.1%	8.0%
Fin. svcs. and real estate	20.7%	60.2%	45.7%	34.1%	15.0%	6.7%	55.1%	10.0%
Retail trade	14.3%	56.5%	32.1%	19.5%	5.2%	2.7% *	42.4%	3.9%
Professional services	33.3%	60.0%	36.3%	30.0%	15.3%	15.1%	49.7%	16.3%
Other services	25.8%	52.3%	40.6%	28.3%	14.9%	5.2%	45.2%	10.4%
Ownership								
For profit, incorporated	24.7%	56.2%	40.3%	27.3%	12.6%	6.7%	47.1%	9.5%
For profit, unincorporated	29.9%	63.6%	38.7%	24.6%	12.6%	5.0%	51.7%	9.7%
Nonprofit	31.0%	52.9%	44.3%	35.6%	17.8%	8.7%	48.6%	16.9%
Age of firm								
Less than 5 years	50.0%	63.1%	39.1%	27.2%	13.3% *	--	54.9%	13.4%
5-9 years	38.1%	50.5%	35.8%	22.2%	16.4% *	7.4% *	43.6%	17.1%
10-19 years	38.1%	60.5%	41.9%	26.2%	9.2%	2.2%	50.0%	11.2%
20 or more years	20.8%	55.4%	40.9%	29.4%	14.4%	6.8%	46.6%	10.0%
Multi/single status								
2 or more locations	11.1%	--	39.5%	27.2%	12.9%	6.6%	35.7%	9.2%
1 location only	46.4%	57.4%	40.6%	28.6%	19.2%	13.1%	49.4%	22.0%
Percent full-time employees								
Less than 25%	22.2%	43.7%	47.5%	26.6%	9.3%	6.5% *	41.4%	10.2%
25-49 %	18.8%	52.4%	33.2%	32.9%	11.8%	2.8% *	42.7%	7.9%
50-74 %	24.4%	52.3%	42.5%	30.1%	9.3%	5.0%	48.1%	7.4%
75% or more	27.6%	59.4%	40.4%	27.3%	14.8%	7.5%	48.9%	11.2%
Union presence								
No union employees	27.0%	57.3%	39.6%	27.2%	13.3%	5.5%	47.9%	9.7%
Has union employees	18.4%	51.1%	68.9%	51.1%	19.4%	11.6%	56.0%	13.8%
Percent low-wage employees								
50% or more low-wage	18.7%	65.1%	39.5%	23.9%	10.3%	2.9%	51.1%	6.2%
Less than 50% low-wage	27.8%	56.1%	40.6%	28.7%	14.6%	7.8%	47.7%	11.4%
Percent women employees								
Less than 25%	33.4%	58.2%	42.5%	26.5%	13.3%	4.5%	48.4%	11.2%
25-49 %	23.2%	56.3%	38.6%	32.9%	13.0%	9.4%	46.9%	11.6%
50-74 %	23.2%	58.1%	44.6%	29.1%	14.3%	5.0%	52.0%	8.4%
75% or more	24.9%	54.8%	35.3%	25.6%	13.6%	7.1%	44.2%	11.1%
Percent age 50 or older employees								
Less than 25%	27.3%	54.4%	39.8%	27.5%	13.5%	5.9%	45.8%	10.7%
25-49 %	19.3%	54.6%	42.6%	31.1%	16.1%	7.4%	45.3%	10.4%
50-74 %	28.2%	51.5%	40.8%	24.7%	9.5%	5.0%	45.6%	8.6%
75% or more	52.3%	71.0%	33.8%	21.3%	11.8% *	5.4% *	64.9%	8.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.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, 2020**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.70%	2.13%	1.75%	1.25%	0.90%	0.66%	1.32%	0.52%
Industry group **								
Agric., fish., forest.	7.21%	10.59%	13.20%	18.16% *	10.90% *	0.00%	8.09%	8.43% *
Mining and manufacturing	2.53%	9.65%	5.89%	3.06%	2.60%	2.58%	4.45%	1.62%
Construction	2.87%	6.08%	5.05%	3.86%	5.89%	2.52% *	3.42%	3.79%
Utilities and transp.	4.00%	12.79%	10.22%	6.82%	4.90%	1.60% *	8.33%	1.83%
Wholesale trade	2.50%	8.15%	6.42%	4.58%	2.47%	0.82% *	4.62%	1.40%
Fin. svcs. and real estate	1.76%	6.63%	6.69%	4.42%	2.47%	1.32%	4.69%	1.16%
Retail trade	1.61%	7.33%	5.23%	3.53%	1.42%	0.82% *	4.31%	0.77%
Professional services	1.53%	3.46%	3.07%	2.28%	1.65%	2.54%	2.35%	1.57%
Other services	1.66%	4.90%	3.94%	2.74%	2.30%	0.85%	3.09%	1.00%
Ownership								
For profit, incorporated	0.82%	2.59%	2.03%	1.56%	1.04%	0.77%	1.57%	0.62%
For profit, unincorporated	1.99%	4.62%	4.42%	2.59%	2.41%	1.12%	3.21%	1.13%
Nonprofit	2.10%	6.30%	5.36%	3.22%	2.22%	1.79%	3.97%	1.46%
Age of firm								
Less than 5 years	3.84%	5.31%	6.34%	6.16%	4.71% *	--	4.15%	3.36%
5-9 years	3.48%	6.19%	5.21%	3.31%	5.11% *	5.72% *	4.22%	3.13%
10-19 years	2.16%	4.22%	3.58%	2.56%	1.41%	0.55%	2.77%	1.31%
20 or more years	0.71%	3.05%	2.31%	1.57%	1.05%	0.69%	1.71%	0.57%
Multi/single status								
2 or more locations	0.56%	--	4.64%	2.10%	0.99%	0.66%	2.89%	0.55%
1 location only	1.29%	2.15%	1.88%	1.51%	1.86%	3.27%	1.42%	1.53%
Percent full-time employees								
Less than 25%	3.27%	10.84%	8.12%	6.30%	2.39%	2.74% *	6.57%	2.25%
25-49 %	2.12%	9.40%	5.99%	4.99%	2.38%	1.07% *	5.16%	1.28%
50-74 %	2.00%	5.78%	4.92%	4.65%	1.95%	1.34%	3.91%	1.13%
75% or more	0.84%	2.40%	2.02%	1.34%	1.12%	0.86%	1.49%	0.65%
Union presence								
No union employees	0.74%	2.16%	1.77%	1.27%	0.93%	0.54%	1.35%	0.48%
Has union employees	2.16%	12.17%	8.10%	6.45%	3.63%	2.47%	6.71%	2.20%
Percent low-wage employees								
50% or more low-wage	1.81%	5.94%	5.35%	3.15%	1.90%	0.62%	4.23%	0.75%
Less than 50% low-wage	0.78%	2.26%	1.85%	1.36%	1.02%	0.84%	1.39%	0.63%
Percent women employees								
Less than 25%	1.46%	3.48%	2.76%	1.94%	1.53%	0.96%	2.10%	0.99%
25-49 %	1.48%	5.14%	4.13%	3.45%	2.04%	1.78%	3.00%	1.42%
50-74 %	1.40%	4.45%	4.14%	2.83%	1.82%	0.81%	3.09%	0.75%
75% or more	1.40%	4.34%	3.45%	2.28%	1.68%	1.13%	2.64%	0.93%
Percent age 50 or older employees								
Less than 25%	1.08%	3.19%	2.47%	1.76%	1.32%	0.85%	1.90%	0.74%
25-49 %	0.98%	4.83%	3.27%	2.26%	1.73%	1.03%	2.42%	0.87%
50-74 %	2.13%	5.20%	4.43%	3.40%	1.54%	1.17%	3.37%	1.04%
75% or more	3.54%	4.45%	7.18%	5.01%	3.69% *	2.89% *	3.96%	2.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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

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