

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, 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	56.9%	21.2%	34.1%	53.8%	66.5%	83.8%	29.9%	76.6%
Industry group **								
Agric., fish., forest.	27.2%	7.7% *	--	65.1%	59.3%	75.2%	16.8% *	63.9%
Mining and manufacturing	49.5%	18.4% *	33.2%	48.2%	59.3%	85.8%	32.4%	67.3%
Construction	43.4%	24.0%	40.4%	53.7%	63.8%	91.3%	35.5%	72.2%
Utilities and transp.	52.3%	28.8% *	24.0% *	42.0%	55.1%	74.6%	29.5%	66.7%
Wholesale trade	49.0%	17.4% *	33.8%	48.1%	64.8%	75.3%	27.2%	68.8%
Fin. svcs. and real estate	69.4%	20.2%	53.4%	48.7%	71.1%	88.0%	31.5%	81.3%
Retail trade	63.0%	10.1% *	35.4%	56.0%	68.1%	79.8%	26.8%	76.4%
Professional services	53.5%	23.7%	30.6%	57.8%	68.4%	86.5%	30.0%	77.7%
Other services	56.6%	23.9%	32.7%	55.7%	63.7%	85.7%	30.1%	77.7%
Ownership								
For profit, incorporated	57.9%	19.0%	33.2%	53.4%	67.0%	83.7%	28.7%	77.7%
For profit, unincorporated	55.6%	24.3%	43.4%	56.9%	66.6%	85.0%	34.0%	75.6%
Nonprofit	52.6%	28.5%	26.8%	52.1%	65.1%	82.6%	31.4%	69.5%
Age of firm								
Less than 5 years	36.1%	19.6%	45.0%	69.6%	74.9%	99.1%	30.0%	80.8%
5-9 years	41.6%	28.5%	44.3%	58.7%	65.0%	69.0%	37.1%	58.8%
10-19 years	42.8%	22.5%	32.9%	55.4%	68.0%	88.8%	29.8%	72.3%
20 or more years	62.9%	18.5%	31.3%	50.9%	66.1%	83.7%	28.2%	77.4%
Multi/single status								
2 or more locations	75.4%	--	34.2%	53.2%	66.8%	83.8%	40.3%	77.9%
1 location only	32.3%	21.3%	34.1%	54.3%	64.6%	82.8%	28.8%	60.8%
Percent full-time employees								
Less than 25%	60.7%	29.5% *	29.5%	43.5%	69.4%	89.6%	30.5%	79.6%
25-49 %	57.7%	24.0% *	32.1%	38.7%	62.8%	78.7%	29.0%	70.9%
50-74 %	52.7%	13.5%	26.7%	64.5%	64.4%	77.7%	22.5%	74.4%
75% or more	57.4%	22.2%	35.7%	54.4%	67.1%	85.5%	31.3%	77.5%
Union presence								
No union employees	54.4%	20.8%	33.9%	54.0%	66.3%	82.4%	29.6%	74.9%
Has union employees	81.4%	38.6% *	42.2%	48.0%	69.5%	89.6%	40.5%	86.5%
Percent low-wage employees								
50% or more low-wage	62.5%	31.1%	34.3%	41.1%	66.6%	79.7%	33.1%	74.0%
Less than 50% low-wage	55.7%	19.8%	34.1%	55.9%	66.5%	85.1%	29.5%	77.3%
Percent women employees								
Less than 25%	45.2%	19.0%	32.6%	52.6%	58.5%	83.7%	28.6%	69.8%
25-49 %	66.0%	22.9%	37.9%	57.5%	64.9%	88.1%	34.3%	81.6%
50-74 %	61.2%	19.6%	32.3%	55.2%	73.5%	82.6%	26.0%	79.2%
75% or more	55.9%	25.7%	35.0%	51.6%	66.9%	80.0%	33.2%	72.3%
Percent age 50 or older employees								
Less than 25%	52.8%	20.3%	35.8%	51.7%	66.9%	81.2%	29.9%	73.4%
25-49 %	70.1%	31.5%	35.3%	58.8%	65.6%	86.2%	38.2%	81.1%
50-74 %	49.2%	23.1%	28.3%	53.5%	68.1%	81.5%	28.8%	72.4%
75% or more	26.6%	13.1%	29.5%	44.7%	62.9%	69.0%	16.8%	60.9%

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

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

* Figure does not meet standard of reliability or precision.

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

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

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, 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	0.71%	1.79%	1.68%	1.32%	1.24%	0.82%	1.15%	0.66%
Industry group **								
Agric., fish., forest.	6.51%	4.57% *	--	13.44%	11.55%	12.07%	7.20% *	8.79%
Mining and manufacturing	2.57%	7.05% *	5.51%	3.77%	3.84%	2.22%	3.88%	2.28%
Construction	2.77%	5.24%	4.97%	4.24%	6.34%	3.32%	3.15%	3.45%
Utilities and transp.	3.95%	13.08% *	8.17% *	6.97%	6.58%	4.12%	8.26%	3.50%
Wholesale trade	2.69%	5.55% *	6.16%	4.56%	4.45%	4.05%	3.78%	2.77%
Fin. svcs. and real estate	1.91%	5.02%	6.50%	4.54%	3.06%	1.61%	4.02%	1.48%
Retail trade	1.87%	3.65% *	5.30%	4.00%	3.77%	1.97%	3.19%	1.70%
Professional services	1.44%	3.07%	2.91%	2.44%	2.20%	1.50%	2.05%	1.23%
Other services	1.69%	4.49%	3.73%	2.82%	2.91%	1.63%	2.82%	1.39%
Ownership								
For profit, incorporated	0.84%	2.05%	1.93%	1.63%	1.57%	0.93%	1.32%	0.78%
For profit, unincorporated	1.96%	4.29%	4.55%	3.03%	3.23%	2.28%	2.95%	1.79%
Nonprofit	2.09%	5.89%	4.87%	3.32%	2.72%	2.26%	3.70%	1.76%
Age of firm								
Less than 5 years	3.42%	4.31%	6.37%	5.27%	7.25%	0.69%	3.61%	3.81%
5-9 years	3.28%	5.66%	5.39%	4.14%	6.29%	9.62%	3.96%	4.06%
10-19 years	1.98%	3.83%	3.39%	2.76%	3.46%	2.85%	2.45%	2.17%
20 or more years	0.77%	2.35%	2.17%	1.67%	1.39%	0.85%	1.44%	0.71%
Multi/single status								
2 or more locations	0.70%	--	4.40%	2.24%	1.38%	0.82%	2.83%	0.70%
1 location only	1.13%	1.81%	1.81%	1.60%	2.22%	4.16%	1.23%	1.73%
Percent full-time employees								
Less than 25%	3.06%	11.72% *	7.47%	6.62%	4.24%	3.08%	6.78%	2.50%
25-49 %	2.44%	8.70% *	6.27%	4.78%	4.25%	2.99%	4.77%	2.37%
50-74 %	2.18%	3.65%	4.36%	4.02%	4.08%	2.72%	2.92%	2.17%
75% or more	0.83%	2.05%	1.95%	1.48%	1.43%	0.88%	1.31%	0.74%
Union presence								
No union employees	0.75%	1.81%	1.71%	1.35%	1.29%	0.92%	1.17%	0.72%
Has union employees	1.83%	11.62% *	9.00%	6.54%	4.81%	1.79%	6.55%	1.67%
Percent low-wage employees								
50% or more low-wage	1.69%	7.08%	5.33%	3.46%	2.57%	1.81%	4.26%	1.46%
Less than 50% low-wage	0.79%	1.75%	1.77%	1.42%	1.42%	0.92%	1.17%	0.74%
Percent women employees								
Less than 25%	1.40%	2.90%	2.61%	2.14%	2.80%	1.90%	1.81%	1.54%
25-49 %	1.51%	3.81%	4.19%	3.26%	3.07%	1.36%	2.68%	1.26%
50-74 %	1.47%	3.55%	3.70%	2.92%	2.00%	1.44%	2.53%	1.16%
75% or more	1.45%	4.17%	3.48%	2.63%	2.36%	1.97%	2.48%	1.45%
Percent age 50 or older employees								
Less than 25%	1.12%	2.53%	2.44%	1.85%	1.84%	1.48%	1.63%	1.09%
25-49 %	1.01%	4.71%	3.07%	2.26%	2.02%	1.03%	2.33%	0.90%
50-74 %	2.12%	4.59%	4.15%	3.94%	3.31%	3.07%	3.00%	2.20%
75% or more	2.88%	3.73%	6.61%	6.76%	6.65%	8.23%	3.25%	4.53%

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

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