

**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, 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	76.4%	54.0%	80.7%	87.5%	90.5%	79.3%	67.2%	83.0%
Industry group **								
Agric., fish., forest.	73.6%	52.8%	100.0%	95.4%	95.5%	96.2%	67.5%	95.0%
Mining and manufacturing	81.3%	69.0%	86.4%	90.5%	92.6%	69.8%	80.8%	81.8%
Construction	79.8%	59.5%	86.6%	90.7%	94.6%	95.5%	75.6%	94.7%
Utilities and transp.	74.7%	72.6%	89.0%	92.8%	90.2%	61.0%	80.1%	71.2%
Wholesale trade	75.3%	52.8%	88.7%	88.2%	92.0%	68.8%	71.0%	79.2%
Fin. svcs. and real estate	75.6%	57.6%	76.0%	86.2%	89.8%	74.2%	65.2%	78.8%
Retail trade	84.3%	53.0%	90.9%	94.8%	94.4%	86.6%	72.9%	88.6%
Professional services	70.2%	50.2%	77.0%	83.0%	87.8%	71.9%	62.0%	78.5%
Other services	76.3%	51.1%	70.9%	83.5%	90.1%	88.0%	61.6%	87.9%
Ownership								
For profit, incorporated	77.3%	55.6%	83.7%	88.3%	91.3%	79.2%	69.5%	82.6%
For profit, unincorporated	76.5%	55.6%	77.1%	92.6%	89.9%	81.4%	66.9%	85.5%
Nonprofit	69.7%	42.7%	64.7%	76.6%	88.6%	76.5%	53.4%	82.8%
Age of firm								
Less than 5 years	61.7%	49.0%	71.7%	88.1%	85.7%	91.7%	57.9%	90.0%
5-9 years	70.6%	55.8%	78.9%	87.4%	92.8%	92.2%	65.0%	91.5%
10-19 years	74.6%	55.5%	80.8%	87.3%	90.7%	93.3%	67.5%	90.7%
20 or more years	78.4%	54.3%	82.1%	87.4%	90.4%	78.6%	69.7%	82.0%
Multi/single status								
2 or more locations	82.8%	--	81.5%	89.0%	91.1%	79.3%	82.9%	82.8%
1 location only	67.7%	53.8%	80.6%	86.3%	86.2%	83.6%	65.5%	85.8%
Percent full-time employees								
Less than 25%	70.1%	36.8%	58.9%	76.1%	95.2%	79.6%	49.9%	82.8%
25-49 %	78.7%	40.5%	71.0%	83.4%	92.3%	86.8%	58.7%	87.9%
50-74 %	82.4%	63.7%	83.3%	89.8%	91.2%	89.8%	71.3%	90.5%
75% or more	75.3%	53.8%	82.4%	88.3%	89.8%	75.8%	68.1%	80.9%
Union presence								
No union employees	77.1%	54.1%	80.7%	87.8%	90.5%	82.3%	67.2%	85.3%
Has union employees	68.8%	49.6%	80.8%	77.6%	90.3%	66.6%	64.7%	69.3%
Percent low-wage employees								
50% or more low-wage	81.0%	40.6%	80.3%	84.4%	92.2%	89.3%	59.4%	89.4%
Less than 50% low-wage	75.4%	55.9%	80.7%	88.0%	90.0%	76.2%	68.2%	81.3%
Percent women employees								
Less than 25%	76.6%	55.3%	84.6%	88.3%	91.5%	82.2%	69.9%	86.4%
25-49 %	71.8%	55.1%	80.4%	88.8%	93.4%	66.3%	69.1%	73.1%
50-74 %	78.4%	53.1%	77.5%	88.8%	88.9%	85.2%	63.5%	86.1%
75% or more	77.6%	52.3%	77.4%	84.0%	89.5%	84.9%	65.1%	86.6%
Percent age 50 or older employees								
Less than 25%	78.4%	57.8%	80.2%	87.4%	90.6%	83.7%	69.6%	86.4%
25-49 %	78.6%	58.7%	82.0%	88.9%	91.8%	76.6%	74.3%	80.1%
50-74 %	73.6%	53.4%	81.1%	85.4%	85.9%	79.1%	65.7%	82.6%
75% or more	55.9%	41.1%	76.0%	83.4%	94.6%	75.8%	47.1%	86.8%

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

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

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

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

**Table I.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, 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%	2.18%	1.36%	0.84%	0.81%	1.01%	1.32%	0.70%
Industry group **								
Agric., fish., forest.	7.12%	11.45%	0.00%	3.44%	4.39%	2.98%	8.83%	3.11%
Mining and manufacturing	2.16%	8.45%	3.74%	2.58%	1.60%	3.62%	3.74%	2.06%
Construction	2.72%	6.42%	3.33%	2.18%	1.85%	1.74%	3.35%	1.30%
Utilities and transp.	3.83%	13.05%	6.33%	3.23%	3.67%	4.74%	8.45%	3.47%
Wholesale trade	2.58%	8.08%	3.93%	2.84%	2.36%	4.66%	4.40%	2.85%
Fin. svcs. and real estate	1.80%	6.82%	5.44%	3.11%	2.05%	2.44%	4.72%	1.78%
Retail trade	1.70%	7.64%	2.88%	1.51%	1.91%	1.87%	4.44%	1.49%
Professional services	1.48%	3.68%	2.56%	1.79%	1.54%	2.66%	2.37%	1.68%
Other services	1.62%	4.91%	3.65%	2.20%	2.19%	1.73%	3.05%	1.30%
Ownership								
For profit, incorporated	0.83%	2.65%	1.47%	1.01%	0.94%	1.13%	1.58%	0.83%
For profit, unincorporated	1.83%	4.91%	4.05%	1.48%	2.60%	2.99%	3.13%	1.89%
Nonprofit	2.00%	6.44%	4.83%	2.73%	1.65%	3.17%	3.93%	1.54%
Age of firm								
Less than 5 years	3.90%	5.77%	5.37%	3.45%	5.49%	8.34%	4.32%	2.96%
5-9 years	3.52%	6.21%	4.51%	2.65%	2.29%	4.76%	4.27%	1.83%
10-19 years	2.02%	4.45%	3.05%	1.79%	2.16%	1.92%	2.75%	1.34%
20 or more years	0.75%	3.07%	1.65%	1.06%	0.92%	1.05%	1.68%	0.77%
Multi/single status								
2 or more locations	0.72%	--	3.29%	1.35%	0.90%	1.01%	2.20%	0.75%
1 location only	1.29%	2.20%	1.48%	1.07%	1.51%	3.83%	1.43%	1.23%
Percent full-time employees								
Less than 25%	3.39%	9.62%	7.79%	5.94%	1.87%	4.08%	6.33%	2.96%
25-49 %	2.22%	9.33%	5.40%	3.34%	2.43%	2.40%	5.18%	1.74%
50-74 %	1.66%	5.11%	3.22%	2.06%	2.32%	2.17%	3.28%	1.63%
75% or more	0.85%	2.51%	1.56%	0.91%	0.98%	1.28%	1.53%	0.87%
Union presence								
No union employees	0.73%	2.21%	1.39%	0.85%	0.83%	0.98%	1.34%	0.65%
Has union employees	2.54%	12.27%	6.99%	4.95%	3.98%	3.06%	6.50%	2.74%
Percent low-wage employees								
50% or more low-wage	1.71%	6.86%	3.87%	2.82%	1.93%	1.44%	4.48%	1.15%
Less than 50% low-wage	0.78%	2.27%	1.45%	0.86%	0.88%	1.24%	1.36%	0.83%
Percent women employees								
Less than 25%	1.45%	3.60%	1.94%	1.44%	1.42%	2.25%	2.17%	1.27%
25-49 %	1.58%	5.22%	3.27%	1.93%	1.05%	2.36%	2.96%	1.86%
50-74 %	1.31%	4.52%	3.46%	1.57%	1.73%	1.37%	3.05%	1.06%
75% or more	1.34%	4.41%	2.83%	1.82%	1.67%	1.72%	2.59%	1.13%
Percent age 50 or older employees								
Less than 25%	1.05%	3.17%	2.00%	1.22%	1.23%	1.58%	1.86%	1.00%
25-49 %	1.05%	4.98%	2.46%	1.31%	1.16%	1.44%	2.41%	1.13%
50-74 %	2.08%	5.23%	3.13%	2.44%	2.54%	3.49%	3.34%	2.05%
75% or more	3.66%	5.20%	6.23%	4.66%	2.21%	7.90%	4.45%	3.44%

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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