

Table I.A.2.k Among small firms, percent of private-sector establishments that offer health insurance that use a third party to help purchase the insurance plans by firm size and selected characteristics: United States, 2020

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	80.2%	73.5%	85.6%	89.8%	93.4%
Industry group **					
Agric., fish., forest.	79.1%	70.6%	98.4%	82.1%	100.0%
Mining and manufacturing	82.7%	68.1%	92.5%	88.8%	100.0%
Construction	82.6%	76.4%	83.0%	91.1%	100.0%
Utilities and transp.	72.1%	64.9%	74.9%	93.4%	--
Wholesale trade	83.1%	70.2%	95.7%	92.6%	89.5%
Fin. svcs. and real estate	80.1%	74.3%	86.3%	94.8%	100.0%
Retail trade	80.2%	75.2%	82.1%	86.1%	95.6%
Professional services	80.8%	74.9%	87.1%	91.2%	89.3%
Other services	78.1%	73.4%	81.1%	87.3%	90.6%
Ownership					
For profit, incorporated	81.4%	74.4%	87.1%	90.4%	93.8%
For profit, unincorporated	81.5%	76.9%	85.3%	90.3%	93.0%
Nonprofit	71.1%	63.2%	76.1%	85.3%	91.6%
Age of firm					
Less than 5 years	84.1%	83.7%	80.6%	90.9%	--
5-9 years	77.8%	71.9%	86.1%	89.7%	89.1%
10-19 years	79.1%	70.0%	88.6%	92.4%	90.9%
20 or more years	80.4%	72.6%	84.9%	88.7%	95.0%
Multi/single status					
2 or more locations	90.9%	81.3%	92.6%	90.2%	93.9%
1 location only	78.9%	73.4%	84.7%	89.6%	92.8%
Percent full-time employees					
Less than 25%	63.3%	55.2%	67.3%	78.7%	--
25-49 %	72.6%	60.0%	80.8%	83.7%	91.0%
50-74 %	78.7%	74.5%	82.0%	90.5%	88.0%
75% or more	82.1%	75.3%	87.7%	90.8%	94.8%
Union presence					
No union employees	80.9%	74.3%	86.5%	90.3%	93.6%
Has union employees	52.8%	37.4% *	59.1%	69.2%	--
Percent low-wage employees					
50% or more low-wage	79.0%	75.1%	81.3%	86.6%	91.8%
Less than 50% low-wage	80.4%	73.3%	86.1%	90.3%	93.4%
Percent women employees					
Less than 25%	77.3%	68.4%	83.1%	90.7%	99.9%
25-49 %	87.4%	82.8%	89.5%	93.2%	95.0%
50-74 %	80.2%	74.8%	87.8%	90.4%	91.9%
75% or more	79.3%	73.8%	84.5%	85.0%	85.6%
Percent age 50 or older employees					
Less than 25%	81.0%	73.7%	88.3%	89.1%	90.0%
25-49 %	82.3%	75.1%	82.4%	90.8%	97.2%
50-74 %	78.7%	73.7%	82.5%	89.5%	93.2%
75% or more	74.8%	71.6%	88.3%	91.2%	98.2%

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

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

* 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.k Standard errors among small firms for percent of private-sector establishments that offer health insurance that use a third party to help purchase the insurance plans by firm size and selected characteristics: United States, 2020

Characteristics	Total	Less than 10 employees	10-24 employees	25-49 employees	50-100 employees
United States	1.11%	1.95%	1.22%	0.98%	2.21%
Industry group **					
Agric., fish., forest.	6.48%	9.76%	1.66%	12.44%	0.00%
Mining and manufacturing	3.69%	8.77%	2.50%	3.27%	0.00%
Construction	2.71%	5.52%	3.77%	2.25%	0.00%
Utilities and transp.	8.70%	13.27%	9.52%	3.57%	--
Wholesale trade	3.60%	7.26%	1.67%	2.72%	9.78%
Fin. svcs. and real estate	4.24%	6.35%	4.09%	1.73%	0.00%
Retail trade	3.51%	6.72%	4.27%	3.96%	4.19%
Professional services	1.95%	3.23%	2.17%	1.69%	4.71%
Other services	2.51%	4.25%	2.96%	2.41%	6.00%
Ownership					
For profit, incorporated	1.27%	2.30%	1.39%	1.18%	2.95%
For profit, unincorporated	2.75%	4.49%	3.11%	2.07%	3.88%
Nonprofit	3.63%	6.11%	4.33%	3.17%	4.70%
Age of firm					
Less than 5 years	2.79%	3.79%	5.24%	2.90%	--
5-9 years	3.56%	5.48%	3.84%	2.88%	9.66%
10-19 years	2.56%	4.33%	2.21%	1.84%	5.75%
20 or more years	1.41%	2.75%	1.63%	1.36%	2.29%
Multi/single status					
2 or more locations	1.65%	14.45%	2.00%	2.09%	3.46%
1 location only	1.22%	1.96%	1.36%	1.08%	2.66%
Percent full-time employees					
Less than 25%	6.58%	10.86%	7.36%	6.44%	--
25-49 %	4.77%	9.32%	5.16%	4.70%	6.35%
50-74 %	3.43%	5.30%	3.89%	2.59%	9.45%
75% or more	1.18%	2.12%	1.32%	1.08%	2.27%
Union presence					
No union employees	1.12%	1.97%	1.21%	0.98%	2.25%
Has union employees	6.61%	12.19% *	9.37%	8.06%	--
Percent low-wage employees					
50% or more low-wage	3.84%	6.49%	4.08%	3.05%	8.32%
Less than 50% low-wage	1.15%	2.03%	1.28%	1.03%	2.27%
Percent women employees					
Less than 25%	2.00%	3.51%	2.12%	1.43%	0.13%
25-49 %	1.86%	3.69%	2.25%	1.56%	3.89%
50-74 %	2.42%	3.75%	2.80%	2.08%	5.48%
75% or more	2.17%	3.93%	2.57%	2.68%	5.85%
Percent age 50 or older employees					
Less than 25%	1.56%	2.84%	1.51%	1.34%	4.22%
25-49 %	2.14%	4.74%	2.76%	1.89%	1.86%
50-74 %	2.76%	4.60%	3.01%	2.63%	5.06%
75% or more	3.81%	4.58%	3.75%	4.12%	1.70%

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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