

Table I.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss 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	64.1%	22.0%	24.3%	49.1%	82.7%	62.1%	30.6%	65.2%
Industry group **								
Agric., fish., forest.	73.8%	0.0%	0.0%	--	--	100.0%	1.8% *	78.7%
Mining and manufacturing	73.4%	--	0.2% *	68.1%	93.4%	68.5%	30.1%	74.5%
Construction	68.8%	12.1% *	30.3% *	43.3%	87.1%	75.0%	26.7%	78.5%
Utilities and transp.	57.6%	--	--	74.7%	86.2%	52.1%	80.7%	57.2%
Wholesale trade	68.4%	0.0%	--	62.9%	82.8%	66.2%	31.9%	70.4%
Fin. svcs. and real estate	58.6%	--	--	32.2% *	87.2%	54.7%	31.8%	59.0%
Retail trade	54.2%	--	26.6% *	52.4%	49.2%	55.2%	41.7%	54.6%
Professional services	64.3%	12.8% *	15.2% *	40.9%	81.0%	63.3%	25.8%	65.3%
Other services	66.6%	26.1% *	34.1% *	32.7%	75.8%	68.4%	26.8%	68.4%
Ownership								
For profit, incorporated	63.9%	22.7% *	24.6%	50.5%	83.5%	61.9%	32.2%	65.0%
For profit, unincorporated	60.8%	12.4% *	13.3% *	53.1%	78.3%	58.3%	24.5%	62.6%
Nonprofit	66.4%	28.8% *	41.1% *	37.3%	83.7%	64.9%	29.3%	67.2%
Age of firm								
Less than 5 years	57.9%	30.3% *	26.7% *	48.9%	79.9%	88.2%	32.9%	75.3%
5-9 years	59.8%	19.2% *	--	54.3%	63.7%	94.8%	24.1% *	72.9%
10-19 years	71.9%	20.5% *	15.2% *	36.9%	74.3%	90.4%	27.2%	78.4%
20 or more years	63.6%	21.4% *	27.6%	53.1%	85.1%	61.0%	33.1%	64.2%
Multi/single status								
2 or more locations	64.1%	--	29.7% *	57.3%	83.4%	61.6%	42.5%	64.2%
1 location only	63.4%	21.6%	23.5%	46.4%	81.3%	87.1%	29.1%	76.4%
Percent full-time employees								
Less than 25%	46.7%	0.0%	--	--	23.4% *	51.5%	12.5% *	49.2%
25-49 %	72.0%	--	--	21.7% *	78.2%	74.0%	23.0% *	73.4%
50-74 %	50.7%	6.9% *	--	39.8%	74.4%	49.7%	15.6% *	51.6%
75% or more	66.0%	24.8%	26.7%	51.1%	83.8%	63.9%	33.1%	67.1%
Union presence								
No union employees	67.8%	22.3%	24.5%	48.8%	82.8%	66.7%	31.1%	69.3%
Has union employees	52.1%	--	--	--	82.3%	50.5%	23.4% *	52.3%
Percent low-wage employees								
50% or more low-wage	71.3%	--	22.0% *	46.6%	70.6%	72.9%	36.2%	72.3%
Less than 50% low-wage	63.3%	20.2%	24.4%	49.3%	83.7%	61.0%	30.2%	64.5%
Percent women employees								
Less than 25%	67.1%	21.5% *	25.6%	55.5%	83.7%	65.1%	34.7%	69.7%
25-49 %	61.4%	20.0% *	13.8% *	63.6%	84.5%	58.6%	26.4%	62.1%
50-74 %	63.6%	31.4% *	44.8% *	34.1%	82.0%	61.7%	30.7%	64.2%
75% or more	65.6%	15.5% *	18.1% *	33.1%	79.4%	65.9%	24.2%	67.0%
Percent age 50 or older employees								
Less than 25%	63.3%	20.5% *	21.1% *	42.1%	77.3%	63.7%	24.3%	65.8%
25-49 %	62.5%	32.9% *	28.0% *	50.9%	84.4%	59.5%	40.2%	62.8%
50-74 %	73.5%	27.6% *	23.5% *	62.1%	87.7%	72.2%	39.0%	75.1%
75% or more	77.5%	5.5% *	--	77.7%	96.2%	82.8%	20.4% *	85.5%

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.B.2.b.1.b Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss 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	1.02%	5.18%	4.71%	3.63%	1.51%	1.21%	2.73%	1.05%
Industry group **								
Agric., fish., forest.	15.23%	0.00%	0.00%	--	--	0.00%	1.96% *	15.56%
Mining and manufacturing	2.10%	--	0.21% *	7.99%	1.82%	2.65%	8.90%	2.13%
Construction	4.94%	6.91% *	12.35% *	12.11%	6.31%	6.94%	6.22%	5.17%
Utilities and transp.	4.03%	--	--	12.33%	6.28%	4.62%	10.13%	4.09%
Wholesale trade	3.27%	0.00%	--	7.82%	5.14%	4.34%	7.98%	3.44%
Fin. svcs. and real estate	2.96%	--	--	11.65% *	3.32%	3.35%	8.63%	3.02%
Retail trade	3.39%	--	12.92% *	8.97%	7.66%	3.90%	10.46%	3.50%
Professional services	1.90%	6.10% *	7.00% *	6.52%	3.03%	2.20%	5.09%	1.96%
Other services	2.51%	9.13% *	13.59% *	7.65%	4.60%	2.97%	5.89%	2.60%
Ownership								
For profit, incorporated	1.23%	7.23% *	5.26%	4.65%	1.87%	1.45%	3.33%	1.27%
For profit, unincorporated	2.79%	6.90% *	6.94% *	8.04%	4.54%	3.52%	5.76%	2.91%
Nonprofit	2.41%	10.26% *	19.56% *	8.51%	2.81%	2.84%	7.36%	2.47%
Age of firm								
Less than 5 years	6.67%	12.05% *	13.81% *	11.45%	11.70%	7.85%	8.38%	8.47%
5-9 years	6.12%	12.70% *	--	11.28%	9.97%	3.98%	7.48% *	6.59%
10-19 years	2.91%	7.83% *	5.62% *	7.98%	4.94%	2.14%	5.24%	3.12%
20 or more years	1.09%	8.49% *	7.08%	4.21%	1.56%	1.24%	3.81%	1.11%
Multi/single status								
2 or more locations	1.10%	--	10.98% *	5.96%	1.67%	1.23%	7.59%	1.11%
1 location only	2.37%	5.22%	5.13%	4.30%	3.26%	4.64%	2.90%	2.78%
Percent full-time employees								
Less than 25%	11.37%	0.00%	--	--	10.28% *	14.27%	7.65% *	12.68%
25-49 %	4.43%	--	--	9.85% *	6.21%	5.14%	8.42% *	4.57%
50-74 %	3.67%	6.17% *	--	9.16%	6.24%	4.08%	5.07% *	3.80%
75% or more	1.02%	6.18%	5.37%	4.02%	1.58%	1.23%	3.09%	1.05%
Union presence								
No union employees	1.10%	5.54%	4.94%	3.69%	1.59%	1.36%	2.82%	1.14%
Has union employees	2.37%	--	--	--	4.72%	2.46%	9.05% *	2.39%
Percent low-wage employees								
50% or more low-wage	2.66%	--	11.80% *	10.24%	5.11%	3.06%	9.72%	2.72%
Less than 50% low-wage	1.09%	5.14%	4.95%	3.84%	1.57%	1.30%	2.83%	1.13%
Percent women employees								
Less than 25%	1.86%	9.08% *	7.20%	5.67%	2.90%	2.46%	4.33%	1.97%
25-49 %	2.11%	12.24% *	5.88% *	7.32%	3.06%	2.41%	6.08%	2.16%
50-74 %	1.80%	11.13% *	15.00% *	7.83%	2.83%	2.05%	6.70%	1.84%
75% or more	2.32%	7.11% *	7.53% *	6.37%	3.29%	2.74%	4.64%	2.41%
Percent age 50 or older employees								
Less than 25%	1.94%	7.25% *	6.35% *	4.69%	2.82%	2.49%	3.75%	2.07%
25-49 %	1.36%	11.07% *	9.42% *	6.55%	2.14%	1.54%	5.10%	1.38%
50-74 %	2.47%	16.13% *	12.04% *	8.62%	2.82%	3.14%	7.60%	2.56%
75% or more	4.32%	3.61% *	--	15.51%	2.13%	5.09%	7.32% *	4.13%

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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