

**Table I.D.4.a Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	7.0%	47.5%	25.8%	16.2%	7.5%	2.6%	28.8%	4.3%
Industry group **								
Agric., fish., forest.	31.0% *	--	--	--	--	--	29.4% *	31.3% *
Mining and manufacturing	6.7%	--	26.6% *	7.9% *	8.7% *	4.9% *	20.3%	5.8%
Construction	25.4%	39.6%	27.7%	29.3%	41.4%	0.0%	32.5%	21.7% *
Utilities and transp.	5.1%	--	48.2% *	7.6% *	5.7% *	3.2% *	31.3% *	3.7% *
Wholesale trade	5.5%	70.9%	27.6%	9.2% *	1.4% *	0.2% *	32.7%	1.0% *
Fin. svcs. and real estate	3.8%	35.4% *	15.8% *	28.6% *	3.8% *	0.3% *	28.0%	1.9% *
Retail trade	2.3%	32.0% *	24.5%	7.1% *	0.1% *	0.0%	20.1%	0.1% *
Professional services	7.7%	52.2%	26.9%	10.7%	5.1%	4.7% *	30.4%	4.9%
Other services	5.5%	48.5%	20.8%	14.2%	5.2% *	0.3% *	29.5%	1.9%
Ownership								
For profit, incorporated	7.5%	51.5%	27.1%	17.1%	8.5%	2.6% *	30.1%	4.5%
For profit, unincorporated	7.1%	37.1%	17.4% *	12.3%	4.5% *	4.1% *	22.1%	4.6%
Nonprofit	4.8%	33.8%	31.4%	15.2%	5.5%	2.1% *	29.0%	3.3%
Age of firm								
Less than 5 years	17.6%	44.8%	15.5% *	19.5% *	0.7% *	0.0%	26.4%	--
5-9 years	11.4%	36.2%	14.6% *	9.2%	2.9% *	0.6% *	19.9%	4.6% *
10-19 years	15.0%	54.4%	30.7%	24.3% *	4.4% *	2.4% *	34.3%	7.5% *
20 or more years	5.7%	47.1%	28.0%	13.5%	8.6%	2.7%	28.4%	4.0%
Multi/single status								
2 or more locations	3.4%	--	17.4% *	7.9%	5.8%	2.7%	15.1%	3.3%
1 location only	20.2%	47.5%	26.4%	18.9%	10.7% *	0.1% *	30.4%	11.4%
Percent full-time employees								
Less than 25%	47.3%	--	27.1% *	42.3%	1.5% *	53.4% *	43.4%	47.8% *
25-49 %	9.4%	53.5%	33.7% *	25.9% *	11.1% *	0.2% *	39.5%	3.5% *
50-74 %	5.1%	55.6%	39.8%	5.9% *	1.3% *	0.6% *	37.8%	0.8% *
75% or more	6.5%	45.4%	24.0%	16.3%	7.9%	2.0%	27.0%	4.0%
Union presence								
No union employees	6.9%	47.8%	24.6%	13.5%	5.0%	2.7% *	26.8%	4.0%
Has union employees	7.2%	44.4% *	42.0% *	58.1%	27.8% *	2.5% *	54.8%	5.4%
Percent low-wage employees								
50% or more low-wage	4.0%	57.6%	24.7% *	17.7%	2.0% *	0.3% *	37.6%	0.9% *
Less than 50% low-wage	7.2%	46.8%	25.8%	16.1%	7.8%	2.8%	28.4%	4.5%
Percent women employees								
Less than 25%	12.0%	45.1%	26.6%	18.7%	14.6%	3.5% *	26.3%	8.6%
25-49 %	6.5%	53.2%	22.0%	16.8%	6.1%	4.0% *	31.6%	4.5%
50-74 %	4.5%	58.1%	25.8%	10.4%	3.4% *	1.3% *	34.4%	2.0%
75% or more	4.1%	27.6%	28.2%	12.3%	2.2% *	1.2% *	24.9%	1.7% *
Percent age 50 or older employees								
Less than 25%	9.2%	43.3%	21.7%	16.0%	5.5%	4.7% *	26.1%	5.5%
25-49 %	5.2%	55.8%	26.0%	17.9% *	8.7%	1.9%	28.5%	3.8%
50-74 %	8.2%	35.6%	35.7%	12.1% *	8.7% *	2.5% *	31.0%	4.3%
75% or more	16.3%	65.9%	34.6% *	11.7% *	1.0% *	0.0%	49.8%	1.3% *

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.D.4.a Standard errors for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution 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	0.61%	4.10%	2.58%	2.86%	1.48%	0.65%	1.86%	0.64%
Industry group **								
Agric., fish., forest.	19.67% *	--	--	--	--	--	13.17% *	23.28% *
Mining and manufacturing	1.36%	--	8.37% *	2.55% *	3.81% *	1.48% *	4.28%	1.43%
Construction	4.62%	11.46%	7.36%	6.61%	11.25%	0.00%	5.37%	6.63% *
Utilities and transp.	1.46%	--	18.59% *	3.39% *	3.52% *	1.55% *	10.14% *	1.35% *
Wholesale trade	1.09%	14.69%	7.88%	3.56% *	1.39% *	0.13% *	5.73%	0.45% *
Fin. svcs. and real estate	1.08%	12.90% *	6.03% *	12.80% *	1.69% *	0.24% *	8.16%	0.83% *
Retail trade	0.63%	13.29% *	7.16%	3.82% *	0.06% *	0.00%	5.68%	0.05% *
Professional services	1.28%	6.72%	4.74%	2.40%	1.21%	1.80% *	3.37%	1.37%
Other services	0.86%	8.78%	5.91%	3.30%	2.16% *	0.18% *	4.27%	0.53%
Ownership								
For profit, incorporated	0.80%	4.94%	2.95%	3.82%	2.06%	0.83% *	2.26%	0.86%
For profit, unincorporated	1.15%	8.27%	6.46% *	3.33%	1.68% *	1.51% *	3.90%	1.13%
Nonprofit	0.91%	9.85%	8.07%	3.06%	1.62%	1.13% *	4.57%	0.91%
Age of firm								
Less than 5 years	4.75%	7.89%	8.17% *	9.94% *	0.64% *	0.00%	6.96%	--
5-9 years	2.02%	8.55%	5.40% *	2.65%	2.36% *	0.50% *	3.69%	1.74% *
10-19 years	2.85%	8.08%	5.47%	9.60% *	1.88% *	2.06% *	4.36%	3.55% *
20 or more years	0.62%	6.03%	3.46%	2.23%	1.85%	0.67%	2.27%	0.64%
Multi/single status								
2 or more locations	0.58%	--	7.15% *	1.78%	1.38%	0.66%	3.92%	0.59%
1 location only	1.73%	4.17%	2.73%	3.66%	3.36% *	0.08% *	1.99%	2.84%
Percent full-time employees								
Less than 25%	13.95%	--	10.89% *	12.25%	1.16% *	16.15% *	9.19%	15.67% *
25-49 %	2.16%	9.26%	12.54% *	8.05% *	6.79% *	0.19% *	6.30%	1.57% *
50-74 %	1.17%	11.62%	9.45%	2.10% *	0.96% *	0.50% *	7.05%	0.44% *
75% or more	0.57%	4.57%	2.74%	3.19%	1.63%	0.42%	1.99%	0.59%
Union presence								
No union employees	0.68%	4.19%	2.56%	2.96%	1.06%	0.84% *	1.84%	0.73%
Has union employees	1.36%	18.05% *	15.19% *	8.59%	8.76% *	0.83% *	9.49%	1.33%
Percent low-wage employees								
50% or more low-wage	0.78%	14.77%	8.76% *	4.27%	1.36% *	0.26% *	6.70%	0.36% *
Less than 50% low-wage	0.64%	4.28%	2.64%	2.97%	1.56%	0.69%	1.92%	0.68%
Percent women employees								
Less than 25%	1.56%	6.55%	4.13%	5.08%	4.12%	1.21% *	2.62%	1.85%
25-49 %	1.24%	8.11%	5.02%	4.89%	1.68%	1.61% *	4.44%	1.28%
50-74 %	0.63%	7.55%	6.37%	3.06%	1.07% *	0.42% *	4.66%	0.41%
75% or more	0.89%	7.64%	5.40%	2.76%	1.09% *	1.11% *	3.59%	0.87% *
Percent age 50 or older employees								
Less than 25%	1.32%	5.15%	3.48%	3.41%	1.47%	2.14% *	2.64%	1.51%
25-49 %	0.77%	8.82%	4.50%	5.88% *	2.61%	0.51%	3.40%	0.78%
50-74 %	1.21%	8.95%	7.41%	3.89% *	3.17% *	1.07% *	4.51%	1.13%
75% or more	4.36%	10.77%	11.03% *	7.02% *	1.03% *	0.00%	8.80%	0.90% *

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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